Innovative Approaches in Creating Livelihoods

Rajasthan Mission on Skill and Livelihoods
(A Government of Rajasthan Initiative)
"There is no easy formula for determining right and wrong livelihood, but it is essential to keep the question alive. To return the sense of dignity and honor to manhood, we have to stop pretending that we can make a living at something that is trivial or destructive and still have sense of legitimate self-worth. A society in which vocation and job are separated for most people gradually creates an economy that is often devoid of spirit, one that frequently fills our pocketbooks at the cost of emptying our souls".

- Sam Keen
Rajasthan Mission on Skill and Livelihoods (RMoL)
Jaipur, Rajasthan

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Cover Photo : The photograph depicts physically challenged youth undergoing training on
computer sciences to get appropriate livelihood.

Back Cover : Left – Right: A trainee undergoing skill building in mechanical trait; Weaving of
Bamboo items; A tribal entrepreneur engaged in sale of poultry birds.
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दिनांक: 26 अप्रैल, 2010

मुख्यमंत्री
राजस्थान

संदेश

युवा यह जानकार प्रस्तुत है कि राजस्थान कौशल एवं आजीविका मिशन की ओर से आजीविका संरचना के क्षेत्र में जनसंचेतना जागृत करने के लिए "Innovative Approaches in Creating Livelihoods" का प्रकाशन किया जा रहा है।

यह शुभ है कि राज्य के युवाओं की वर्तमान स्थिति को देखते हुए राजस्थान कौशल एवं आजीविका मिशन ने देश के विभिन्न राज्यों एवं इंडियन सरकारी संस्थाओं द्वारा चलायी जा रही अभिनव कार्यक्रमों को भी इस प्रकाशन में संग्रहीत करने का प्रयास किया है।

राज्य के चुनाव विकास के लिए राज्य सरकार संकल्पबद्ध है। सरकार का यह प्रयास है कि राज्य के अधिकतम बेरोजगार युवाओं एवं अन्य व्यक्तियों को समुचित रोजगार से जोड़ा जा सके तथा उन्हें आजीविका के नये अवसरों से लाभान्वित किया जा सके।

आशा है यह प्रकाशन इस दृष्टि से बेरोजगार युवाओं एवं वांछित व्यक्तियों के लिए मार्गदर्शिका के रूप में उपयोगी होगा।

मैंने इस प्रकाशन की सफलता के लिए अपनी शुभकामनाएँ प्रेषित करता हूँ।

शाहू गहलोत

Dated: 31st March, 2010

T. Srinivasan
Chief Secretary
Government of Rajasthan

MESSAGE

Providing sustainable livelihoods to every citizen of the state is a daunting task for the Government. To achieve the same multipronged strategy is required. The strategy not only needs to be area specific but also has to be cost effective and innovative. Various state Government departments and other agencies have tried to address the challenge of livelihoods promotion in their respective fashion. The country today boasts of highly successful innovative interventions in livelihood promotion.

The RMoL which has been entrusted the responsibility of livelihood promotion in Rajasthan has made an attempt to document various innovative interventions in the nation.

I believe this publication would be of immense use and significance to all those engaged in various aspects of development economics.

I congratulate RMoL for bringing out this publication.

With best wishes,

T. Srinivasan
ACKNOWLEDGEMENTS

A mere line of appreciation would hardly meet the end of justice in pledging my sincere thanks and gratitude to Shri Ashok Gehlot, the Hon'ble Chief Minister who is also the Chairman of RMoL, for his most sagacious suggestions and continued encouragement to RMoL. This has greatly motivated us to continuously improve our performance and meet the expectations of our stake holders. I earnestly avow the inestimable support and unstilted guidance received from Shri T. Srinivasan, Chief Secretary, Government of Rajasthan, who is also the Deputy Chairman of RMoL. I also acknowledge special in-debtness to Shri Ajit Kumar Singh, Principal Secretary, Department of Labour and Employment, Govt. of Rajasthan. I also express my humble gratitude to the members of the Project Steering Committee for the valuable guidance on the matter.

This work owes great deal to the vision, constructive criticism, guidance and experiences of the UNDP team viz, Mr. Pieter Bult, Ms. Premia Gera, Mr. Kazuhiro Numasawa, Mr. Hari Mohan and Ms. Suman Seth. Their valuable support and prudent guidance has been a catalytic factor for our accomplishments.

I will be failing in my duty, if I do not place on record the patronage we received from my learned colleagues from BASIX. I would pertinently like to thank Mr. Vijay Mahajan and Mr. B.L. Parthasarathy, for their unstinted support and confidence bestowed on us so that we could achieve the desired goals flawlessly.

No work of such scope could have been completed without the fervent support and cooperation of the contributions/authors, whose work have been incorporated in this publication. The contributions of Dr. M.S. Rathore and Dr. Sudhirendar Sharma in editing the compendium are gratefully acknowledged. The perseverance and patience of my colleagues viz. Mr. Ishteyaque Jafri, Ms. Shipra Deo, Mr. Sudhir Singh, Ms. Rakhi Kumari, Mr. D Bhatt, Mr. Sandeep Bhatnagar and others in giving concrete shape to this compendium is also acknowledged. Without their inestimable cooperation, this attempt would not have borne fruit.

Finally, my apologies and thanks to all those whom I have inadvertently not named. Without their support this work would have been much poorer.

Rakech Malhotra
Project Director, RMoL
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<td>ADFC</td>
<td>Agriculture Development Finance Corporation</td>
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<td>ADMAS</td>
<td>Animal Disease Monitoring and Surveillance System</td>
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<tr>
<td>Ag/BDS</td>
<td>Agricultural/Business Development Services</td>
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<td>AHD</td>
<td>Animal Husbandry Department</td>
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<tr>
<td>AI</td>
<td>Artificial Insemination</td>
</tr>
<tr>
<td>AIDS</td>
<td>Acquired Immuno Deficiency Syndrome</td>
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<tr>
<td>AIF</td>
<td>American India Foundation</td>
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<tr>
<td>AII/LSG</td>
<td>All India Institute for Local Self Government</td>
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<tr>
<td>AKAP</td>
<td>Awareness-Knowledge –Adoption –Productivity</td>
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<td>AKRSP</td>
<td>Aga Khan Rural Support Programme</td>
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<tr>
<td>ALW</td>
<td>A Little World</td>
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<td>AmFA</td>
<td>ACCESS Microfinance Alliance</td>
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<td>AP</td>
<td>Andhra Pradesh</td>
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<td>APDP/IP</td>
<td>Andhra Pradesh District Poverty Initiative Project</td>
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<td>APMAS</td>
<td>Andhra Pradesh Mahila Abhivrudhi Society</td>
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<tr>
<td>ARAVATI</td>
<td>Association for Rural Advancement through Voluntary Action and Local Involvement</td>
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<td>ASTAD</td>
<td>Assistance to State for Control of Animal Disease</td>
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<tr>
<td>ATMA</td>
<td>Agriculture Technology Management Agency</td>
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<tr>
<td>B2Y</td>
<td>Business to Youth</td>
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<td>B-ABLE</td>
<td>BASIX Academy for Building Lifelong Employability</td>
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<td>BAIF</td>
<td>Bhartiya Agro Industries Development Research Foundation</td>
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<td>B-A-LAMP</td>
<td>BASIX Academy for Livelihoods and Microfinance Practice</td>
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<td>BASICS</td>
<td>Bhartiya Samrudhhi Investments and Consulting Services</td>
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<td>BC</td>
<td>Business Correspondent</td>
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<td>BDS</td>
<td>Business Development Services</td>
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<tr>
<td>BoP</td>
<td>Bottom of the Pyramid</td>
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<td>BPL</td>
<td>Below Poverty Life</td>
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<td>BRGF</td>
<td>Backward Regions Grant Fund</td>
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<td>BRLP</td>
<td>Bihar Rural Livelihoods Project</td>
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<td>BRLPS</td>
<td>Bihar Rural Livelihoods Promotion Society</td>
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<td>BSFL</td>
<td>Bhartiya Samrudhhi Finance Limited</td>
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<td>BTT</td>
<td>Block Technology Team</td>
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<td>CAPSI</td>
<td>Central Association of Private Security Industries</td>
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<td>CASHE</td>
<td>Credit and Savings for Household Enterprises</td>
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<td>CBO</td>
<td>Community Based Organisation</td>
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<td>CBRT</td>
<td>Community Based Responsible Tourism</td>
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<td>CCL</td>
<td>Centre for Creative Leadership</td>
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<td>CC</td>
<td>Community Coordinator</td>
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<td>CDM</td>
<td>Clean Development Mechanism</td>
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<td>CII</td>
<td>Confederation of Indian Industries</td>
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<td>CMD</td>
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<td>CMRE</td>
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<td>CPR</td>
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CRM Community Resource Management
CRP Community Resource Planning
CSC Community Service Centre
CTTRAN Consulting Private Ltd
DASP Diversified Agriculture Support Project
DFID Department for International Development, UK
DFS Deep Frozen Semen
DG Digital Green
DLCC District Level Convergence Committee
DMU District Monitoring Unit
DOS Directorate of Sericulture
DPCs District Project Coordinators
DPCU District Project Coordinator Unit
DPMC District Project Management Committee
DRDA District Rural Development Agency
DRF Daily Racing Form
DSC Development Support Centre
DUS Dugdh Upadak Samooh
DVD Digital Video Disc
ED Executive Director
EGMM Employment Generation and Marketing Mission
EPA Employability Potential Assessment
FAC Farmer Advisory Committee
FAO Food and Agriculture Organization
FES Foundation for Ecological Security
FFA Federation of Farmers Association
FFS Farmer Field School
FIG Farmer Interest Group
FLRC Family Livelihood Resource Centre
FNGO Facilitating Non Government Organization
FSA Farming System Approach
FSHG Farmer Self Help Group
GDP Gross Domestic Product
GMED Growth Oriented Micro Enterprise Development
GOI Government of India
GoO Government of Orissa
GoR Government of Rajasthan
GoUK Government of United Kingdom
GPS Global Positioning System
GSCs Growth Stimulation Centers
GUDM Gujarat Urban Development Mission
GVT Gramin Vikas Trust
HH Household
HIV Human Immunodeficiency Virus
HRF Health Risk Fund
ICAT Institutions Capacity Assessment Tool
ICEF Indo-Canadian Environment Facility
ICIMOD International Centre for Integrated Mountain Development
ICTD Integrated Crop Technology Demonstration
IDIAS Insurance Distribution Information and Administration System
IDS Institutional Development Services
IFAD International Fund for Agriculture Development
IFC International Finance Corporation
IFFDC Indian Farm Forestry Development Cooperative
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<th>Abbreviation</th>
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<td>ILEAD</td>
<td>Institute for Livelihood Education and Development</td>
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<td>ILO</td>
<td>International Labour Organisation</td>
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<td>IMSVY</td>
<td>Indira Mahila Samiket Vikas Yojna</td>
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<td>IPM</td>
<td>Integrated Pest Management</td>
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<td>IPNM</td>
<td>Integrated Pest Nutrient Management</td>
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<td>IRDA</td>
<td>Insurance Regulatory Development Authority</td>
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<td>ISRO</td>
<td>Indian Space Research Organisation</td>
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<td>IT</td>
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<td>Industrial Training Institution</td>
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<td>JAWS</td>
<td>Job Access With Speech</td>
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<td>JBF</td>
<td>Jai Bhagirathi Foundation</td>
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<td>JEWCSL</td>
<td>Jaipur Ex-servicemen Welfare Cooperative Society Ltd</td>
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<td>JFM</td>
<td>Joint Forest Management</td>
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<td>JNNURM</td>
<td>Jawaharlal Nehru National Urban Renewal Mission</td>
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<td>Krishna Bhima Samruddhi Local Area Bank Limited</td>
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<td>KРИBHCO</td>
<td>Krishak Bharati Cooperative Limited</td>
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<td>KVK</td>
<td>Krishi Vigyan Kendra</td>
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<td>LAMP</td>
<td>Largesized Adivasi Multipurpose Society</td>
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<td>Livelihoods Associates</td>
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<td>LEAP</td>
<td>Livelihoods Enhancement Action Plan</td>
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<td>LF</td>
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<td>LFS</td>
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<td>LRC</td>
<td>Livelihood Resource Centre</td>
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<td>MACS</td>
<td>Mutually Aided Cooperative Societies</td>
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<td>MAP</td>
<td>Medicinal and Aromatic Plants</td>
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<td>MATU</td>
<td>Mission Assistance Technical Unit</td>
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<td>ME</td>
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<td>Memorandum of Understanding</td>
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<td>MSE</td>
<td>Micro and Small Entrepreneur</td>
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<td>Micro Watersheds</td>
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<td>NABARD</td>
<td>National Bank of Agriculture and Rural Development</td>
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<td>NDDB</td>
<td>National Dairy Development Board</td>
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<td>NECC</td>
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<tr>
<td>OGPLE</td>
<td>Orissa Government Prevention of Land Encroachment Act</td>
</tr>
</tbody>
</table>
OPR  Officer of Population Research
OTELP  Orissa Tribal Empowerment and Livelihoods Programme
OTWBSEA  Orissa Tribal Women Barefoot Solar Engineers Association
PACS  Primary Agriculture Credit Society
PC  Personal Computer
PCSF  PradeshiK Cooperative Sericulture Federation
PCU  Project Coordination Unit
PDF  Project Development Facility
PDS  Public Distribution System
PE  Private equity
PFFCS  Primary Farm Forestry Cooperative Societies
PFT  Project Facilitation Team
PGSP  Participatory Grassroots Sector Planning
PHAP  Public Health Awareness Programme
PHAP –CMP  Public Health Awareness for Programme-Clean Milk Production
PHG  Primary Health Group
PLDCS  Primary Livelihood Development Cooperative Society
PMU  Project Management Unit
PNB  Punjab National Bank
PRA  Participatory Rural Appraisal
PRADAN  Professional Assistance for Development Action
PRI  Panchayat Raj Institution
PSK  Palayan Sewa Kendra
PSP  Private Sector Participation
PwD  People with Disability
PWR  Participatory Well Being Ranking
RBI  Reserve Bank of India
RDF  Refused Derived Fuel
RDS  Rural Development Services
RED  Regional Economic Development
REX  Rural Employment Exchange
RIA  Rapid Institutional Analysis
RISE  Rajasthan Institute of Security Education
RMoL  Rajasthan Mission on Skill and Livelihoods
RO  Reverse Osmosis
RRA  Rapid Rural Appraisal
SBS  Sub Sector Business Development Services
SBU  Strategic Business Unit
SCALE  Sustainable Community Based Approaches to Livelihoods Enhancement
SDC  Swiss Agency for Development Cooperation
SDC – LTF  Swiss Agency for Development Cooperation–Long Term Fund
SDM  Sub Divisional Magistrate
SERP  Society for Elimination of Rural Poverty
SEWA  Self Employed Women's Association
SGMS  Sewa Gram Mahila Haat
SGSY  Swarnajayanti Gram Swarojgar Yojna
SHG  Self Help Group
SHPI  Self Help Group Promoting Institute
SIDBI  Small Industries Development Bank of India
SIIPP  Special Integrated Industrial Promotion Policy
SIS  Security Intelligence Services
SIYB  Start and Improve Your Business
SLA  Sustainable Livelihoods Approach
SMEs  Small and Medium Enterprises
<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>SMF</td>
<td>Small and Marginal Farmer</td>
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<tr>
<td>SMS</td>
<td>Subject Matter Specialist</td>
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<tr>
<td>SPARC</td>
<td>Small Producer Resource Centre</td>
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<tr>
<td>SPV</td>
<td>Solar Photo Voltaic</td>
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<tr>
<td>SPW</td>
<td>Sector and Policy Work</td>
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<tr>
<td>SREP</td>
<td>Scaling-up Renewable Energy Program</td>
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<tr>
<td>SRI</td>
<td>System of Rice Intensification</td>
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<tr>
<td>STFC</td>
<td>SEWA Trade Facilitation Centre</td>
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<tr>
<td>ST</td>
<td>Scheduled Tribe</td>
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<tr>
<td>SVCC</td>
<td>Social Venture Capital Company</td>
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<tr>
<td>SWI</td>
<td>System of Wheat Intensification</td>
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<tr>
<td>SWM</td>
<td>Solid Waste Management</td>
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<tr>
<td>T and V</td>
<td>Training and Visit</td>
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<tr>
<td>TASS</td>
<td>Technical Assistance and Support Services</td>
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<tr>
<td>TDC</td>
<td>Technology Dissemination Centre</td>
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<tr>
<td>TV</td>
<td>Television</td>
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<tr>
<td>UGVS</td>
<td>Uttarakhand Gramya Vikas Samiti</td>
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<tr>
<td>ULB</td>
<td>Urban Local Bodies</td>
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<tr>
<td>ULIPH</td>
<td>Uttarakhand Livelihood Improvement Project for the Himalayas</td>
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<tr>
<td>UN</td>
<td>United Nation</td>
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<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
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<tr>
<td>UP</td>
<td>Uttar Pradesh</td>
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<tr>
<td>UPASaC</td>
<td>Uttarakhand Parvatiya Aajeevika Sanvardhan Company</td>
</tr>
<tr>
<td>UPDASP</td>
<td>Uttar Pradesh Diversified Agriculture Support Project</td>
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<tr>
<td>UREDA</td>
<td>Uttarakhand Renewable Energy Development Agency</td>
</tr>
<tr>
<td>UTi</td>
<td>Unit Trust of India</td>
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<tr>
<td>VDC</td>
<td>Village Development Committee</td>
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<tr>
<td>VDLP</td>
<td>Village Development and Livelihood Plan</td>
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<tr>
<td>VEC</td>
<td>Village Energy Community</td>
</tr>
<tr>
<td>VO</td>
<td>Village Organization</td>
</tr>
<tr>
<td>VSS</td>
<td>Vana Sangrakshana Samiti</td>
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<tr>
<td>WFP</td>
<td>World Food Programme</td>
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<tr>
<td>WHS</td>
<td>World Health Service</td>
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<tr>
<td>WIRFP</td>
<td>Western India Rainfed Farming Project</td>
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<td>WORLP</td>
<td>Western Orissa Rural Livelihoods Project</td>
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<tr>
<td>WSHG</td>
<td>Women Self Help Group</td>
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Innovative Approaches in Creating Livelihoods: An Overview
But if you can create an honourable livelihood, where you take your skills and use them and you earn a living from it, it gives you a sense of freedom and allows you to balance your life the way you want.

Anita Roddick
Innovative Approaches in Creating Livelihoods: An Overview

Rakesh Malhotra, RMoL

Globally, 1.2 billion people are extremely poor, surviving on less than $1 a day, and three-quarters live in rural areas. Extremely poor people spend more than half of their income to obtain (or produce) staple foods, which accounts for more than two-thirds of their caloric intake. Most of these people suffer from nutritional deficiencies, and many go hungry at certain times of the year. In recent years, development agencies and national governments have renewed their commitment to reducing poverty, hunger, and other human deprivations, as envisaged by the Millennium Development Goals (MDGs). Among other objectives, the MDGs aim to halve the proportion of people living on less than $1 a day by 2015 (from the starting level of 1990). That means cutting the share of extremely poor people in low and middle income countries from 28 per cent to 14 per cent. The MDGs also call for halving the proportion of people suffering from hunger by 2015.

India is home to 22 per cent of the world’s poor. Such a high incidence of poverty is a matter of concern in view of the fact that poverty eradication has been one of the major objectives of the development planning process. Indeed, poverty is a global issue. Its eradication is considered integral to humanity’s quest for sustainable development. Reduction of poverty in India is, therefore, vital for the attainment of international goals.

Poverty is predominantly a rural phenomenon. Agricultural wage earners, small and marginal farmers and casual workers engaged in non-agricultural activities, constitute the bulk of the rural poor. Small land holdings and their un-remunerative productivity are the cause of poverty among agrarian populace. Poor educational and health standards; and lack of other vocational skills also perpetuate poverty. Due to the poor physical, social and financial capital base, a large proportion of the people are forced to seek employment in vocations with extremely low levels of productivity and wages. The creation of employment opportunities for the unskilled workforce has been a major challenge for development planners and administrators. Substantial number of landless and small farmers is dependent on wage employment and experience unemployment seasonally. The worst affected are the women and children.

Attack on poverty has been ‘on’ since India attained independence. In last quarter century considerable success has been achieved, where the incidence of poverty proportion has been halved in our country. This achievement by any means is a milestone in the journey of poverty eradication, and has not been achieved by any developing country on the globe till now. Evidently, in order to address the mammoth challenge for providing sustainable livelihood to every Indian is a gigantic task for the state. It was soon realized that there are plethora of ways and means through which the desired objectives could be achieved. The compendium spread over six sections is an attempt to epitomize some of the innovative interventions undertaken both by the government and the non-government agencies for creating livelihoods in India.

In the Labour Pool
Livelihood is best understood by taking into cognizance the – financial; physical; social; natural and human endowments. Perhaps, the ‘human’ element being the most critical amongst all the five. The utmost concern which comes to mind when designing the strategies of livelihood for the poor is to address the challenges faced particularly by the labour. There have been number of constitutional, administrative, institutional and legal initiatives on this account, and the evolution is still continuing. Some of the recent innovations in this area have been documented in the section.

The innovation initiated by the LabourNet has very adroitly leveraged the use of ‘cell phone’ and ‘internet’ to provide a technology enabled platform for creating a net work to give workers access to the work, and thereby an improved standard of living. LabourNet had very painstaking understood the market needs and identified the requirements of the client, particularly the migrant and small entrepreneurs. It has also taken steps to create a favorable business atmosphere and financial credibility of its clients with the nationalized bank. Another
innovative attempt was made by Saath Charitable Trust in Ahmedabad, where it conceived the strategy to work with the individuals at the ‘bottom of the pyramid’. Saath came out with cleverly designed target specific schemes like ‘Ummeed’, ‘Umrila’ and ‘Top Care’ where the youth were given skill training in relevant vocational skills. In another innovation, Growth Oriented Micro Enterprise Development (GMED) identified ‘Waste Management Services’ as a viable means of livelihood for the urban poor. It contemplated to commercially exploit the waste management responsibility of the local government through public-private cooperation for the benefit of the slum dwellers. GMED was of the opinion that private operators either in form of small entrepreneurs/NGOs/CBOs have proved to be able to provide solid waste collection services of a relatively better quality and at comparatively low cost leading to better level of satisfaction amongst the citizens. Through this approach GMED has covered about 30 municipalities in the span of 3 years only.

Institutional Approach in Livelihood Promotions

In any livelihood promotion project, ‘institution’ plays a cardinal role in form of not only as an administrator, but also as an friend, philosopher and guide. It is seen that in case of project implementation, the non-governmental institutions have an edge over the governmental institutions in terms of – innovative ideas; flexibility in execution and professionalism in overall management. There is lot one can learn from the various ‘institutions’ working in the country. Each has designed and developed its unique model. Some of them are included in the publication.

IFFDC has created Primarily Livelihood Development Cooperative Society (PLDCS) to achieve target of livelihood promotion amongst the members of SHGs. This society comprises of SHGs with a water user committee and wage labour groups to achieve the desired objectives. Each of the PLDCS is supported by efforts of ‘Jankar’. With ‘Jankar’ being the information hub in the villages, the PLDCS office has been metamorphosed into a single window contact point for outside agencies. These entities have greatly facilitated in trading non-farm inputs, farm products and non-timber forest products.

An important institution in Gujarat i.e. SEWA, on the basis of experience in organizing the rural poor for their livelihoods security, has adopted the approach of ‘livelihood finance’ to address the issue of craft women in northern part of Gujarat. SEWA has adopted an integrated approach towards organizing the community to enhance their bargaining power. It has also cautiously endeavored for the capacity building, capital formation and social security of its target groups. SEWA identified that craft was the only source of livelihood for many of its women members. Hence, it conceived the innovation of ‘production-cum-training centers’ to make the women craft not only self-sustainable but also commercially viable. SEWA is of the strong opinion that a ‘project’ or ‘mission’ without involving the communities in the thinking and planning process, would fail to address their real challenges.

The another organization exclusively conceived for the purpose of livelihood promotion by CARE and DFID under Section 25 of the Companies Act, 1956 is ‘ACCESS’. The genesis of the organization was based on an analysis that the poor constitute to teeter on the brink of subsistence due to lack of access to key resources, services, information and markets. ACCESS thus developed its own frame work on exclusive value chain analysis to enable it to deliver services in cost effective manner and to ensure their sustainability over time. It has been able to achieve its objectives through promotion of an institution namely Small Producer Assistance Resource Center (SPARC). It is implementing 12 different interventions in 3 sub-sectors of farm, non-farm and forestry.

In creation of sustainable livelihoods, ‘BASIX’ has played a leading role in the country. BASIX is a collective representation of group of financial services and technical assistance entities engaged in the arena of livelihoods promotion. BASIX has realized that, credit is a necessary but not a sufficient condition for promotion of livelihoods. This formed the core approach in designing the operational strategy of the organization. BASIX has conceived ‘Livelihood Triad’ which comprises of Livelihoods Financial Services (LFS); Agricultural/Business Development Services (Ag/BDS) and Institutional Development Services (IDS) as the means of addressing the needs of the vulnerable communities in the country.

Indian labour force is growing at the rate of 2.5 per cent annually but employment is growing at only 2.3 per cent. Thus, the country is faced with the challenge of not only absorbing new entrants to the job market (estimated as 7 million people every year) but also clearing the backlog. More than 90 per cent of the 37 crore of labour force is employed in the unorganized sectors and are largely deprived of the various benefits available in the organized job markets. The bane of Indian Labour Force is that over 70 per cent of the workers are either illiterate or educated below the primary level. The Hon’ble Prime Minister Dr. Manmohan Singh, while addressing the Indian Labour Conference in 2007 had remarked that the country would have to meet the challenge of increasing the skilled workforce from the present 5 per cent to about 50 per cent, which is the norm in the developed countries. Thus, it is
quite evident that skill building, particularly those inputs leading to vocational training, need to be addressed imminently. In this regard, the country has witnessed number of models which are not only highly effective, but also commercially viable indicating thereby that vocational training in India is a remunerative business. One of the major players in the arena of vocational training in India is Aide-ét-Action. It strongly believes that there is a strong positive correlation between livelihoods and education and thus has conceived a unique project called Institute for Livelihoods Education and Development (iLEAD), which aims to address dropout youth of 18 to 25 years from the marginalized section of the society. Under the programme, iLEAD conceived a tailor made modules for the identified target group so as to enhance their employability rate. Government of Rajasthan created a special institution in mission mode i.e. Rajasthan Mission on Skill and Livelihoods (RMsL) to address the issue of livelihood promotion in the state. Vocational training is the flagship programme of the Mission. RMsL has carved a niche for itself in the state of Rajasthan by coordinating with about 330 partner institutions in imparting vocational skills to the un-employed youth in the age group of 16-35. RMsL has meticulously developed curriculum for 171 skills sets. The hallmark of RMsL training is – cost effectiveness; market orientation; collaboration with government and non-government trainers; vigilant monitoring; continuous improvisations and innovations.

On the Trail of Migrants

Migration of labour from one place to another in search of reasonable livelihoods has become integral part of the Indian socio-economic canvas. Migration is no more conceived as stigma, but is now visualized as alternative means of sustainable livelihood. Aajeevika Bureau in Southern Rajasthan, is a pioneer agency to work on the issue of migrants. It established ‘Shramik Sahayata Sandarb Kendra’ which addresses to the needs of migrants through counseling, guidance, skill building support services at destination centers, facilitation of remittance, legal counseling, etc. for migrants who move out from Rajasthan, particularly to the state of Gujarat. The hallmark of this innovation is issue of a ‘identify card’ which is endorsed by the Department of Labour and Employment, Government of Rajasthan. This ID card has immensely facilitated to give an authentic identity to the migrant at a new place of work. Gramin Vikas Trust (GVT) is the other agency which initiated a comprehensive programme by the name of Migrant Labour Support Programme (MLSP) in the states of Madhya Pradesh, Rajasthan and Gujarat. GVT through its ‘Palayan Seva Kendra’ provided the support services for the migrants. It delivers inputs on – identity cards, job facilitation, health services, food security, education services, legal support, social security measures and disaster relief. The GVT also focused on reducing the migration and in certain cases eliminating it by allowing alternative means of livelihoods to the destitute farmers, who were likely to migrate.

The Common Ground

The interventions clubbed under the section ‘Common ground’ accentuate the use of ‘local resource’ in creating wide ranging opportunities for livelihood promotion. The decrease in common property resources has intensified the conflict over resource use. In this phenomenon, the poor families are most adversely affected. The privatization of the common resources and imposition of Clean Development Mechanism (CDM) has further aggravated the problems. The ‘common ground’ is a tangible alternative for the local poor to address their needs of feed and fodder.

The Foundation for Ecological Security (FES) has shown that development and management of common property land can lead to not only restoration of degraded forest but also a livelihood alternative for the vulnerable poor. It has further advocated that watershed approach is the most pertinent method for propagation of livelihoods in common lands. The common land development is a complex and dynamic process which needs to address the issue of – organization of village communities, institutional arrangements for common property resource management, and strong focus on endemic species of plant.

Another interesting example is that of Seva Mandir, which has guided the rural households through joint forest management programme in Udaipur and Rajsamand districts of Rajasthan. Seva Mandir’s ‘natural resource programme’ attempts to emphasize on prudent use of various natural resources through watershed development, afforestation programme, water resource development and agricultural productivity enhancement. The resources achieved so far have shown that enhancing the productivity has the potential to translate better livelihood security of the village. The model Seva Mandir adopts for development of common land starts with bringing together community members and deliberating on the actual and present status of common land. This involves discussions on the status of encroachment, dependence of people on it for meeting livelihoods needs and negotiation with the encroacher(s) to vacate the land through community pressure by the Gram Samuh. This process ultimately results in establishing the common land as a common resource for the community. Planning is specifically done to protect the patch of land from free
grazing, improvement in soil-moisture conditions through water conservation and plantation according to the need of villagers.

Yet, in another intervention by Aga Khan Foundation, Family Livelihoods Resources Center (FLRC) was identified as a means of aggregation of inputs in the form of information, technical, institutional, or business development support to improve the household access to the livelihoods assets for better income generation opportunities. The intervention has used ‘radio’ as a effective means of enhancing knowledge of the farmers for better agricultural management practices. The Shrotam Mandalas (Listeners Club) have also been promoted to provide a platform to farmers to collectively discuss the various aspects of farming. On the other hand, Chimay Organisation for Rural Development (CORD) has adopted the approach of Community Based Livelihood (CBL) to address the issue of income generation in the hills of Himachal Pradesh. Whole process is designed to enable simple semi literate and illiterate village women to grow in diverse directions as they learn to earn. Community based livelihood empower women to think, act and venture on her own, to not procure but to market products, and to face the world without being intimidated by it. Not only does she become an entrepreneur but she learns to become a woman of substance who transforms herself and her family's future.

Adding Value

Community based planning, designing and management of natural resources has proved their merit beyond doubt. Few examples of the same have been aggregated in the section on ‘Adding Value’.

Jal Bhagirathi Foundation (JBF) in the Marwar region of Rajasthan had identified ‘water’ as the pivot on which livelihood promotion could be developed upon. The JBF has installed Reverse Osmosis (RO) water treatment plant in the village. The RO plant and the delivery system is managed and coordinated by community members, while the outlets (where the water is sold) are owned and managed by Jal Mangals. By setting up the RO system, the Foundation has hit four birds in one stone i.e. institutional planning and community ownership, infrastructure, training and marketing. The sale price of water, at the price of 50 paise per litter, has changed concept of living in an around the vicinity of the villages. Almost similar intervention, however, this time with mango by the Farmers Forward Movement (FFM) in Chittoor district of Andhra Pradesh, has brought forward a unique example of organizing the ‘market chain relationship’ between the farmers and the industry. The collective marketing model operating under the aegis of the Western Orissa Rural Livelihood Promotion Project (WORLP) promoted by MART has proved that how community based organization, particularly SHGs and CGOs, can professionally manage the business of marketing the vernacular agricultural produce. This classical case has emphatically proved the ‘empowered community’ is the best agent of poverty alleviation.

It is also well realized that for comprehension of any livelihood issue, there is need to have incise understanding of the same. There could be various tools and technologies to comprehend the livelihood challenges in the given area. One of the tools developed by Akshara Network with Scaling-up Renewable Energy Programme (SREP), Hyderabad has proved to be a useful instrument in livelihood analysis of the given situation. The tool also helps in understanding the local market opportunities, which ultimately lead to conceptualizing of implementing strategy.

The most potent and cost effective means of adding value to any issue is by way of deploying appropriate technology. Digital Green has effectively used the ‘technology’ to address the various models of agricultural productivity. The participatory video and mediated instruction for agricultural extension are achieved through a participatory process for content production; a locally generated digital video data base; a humane mediated instruction model for training and; regimented sequencing to initiate new communities. The results of this intervention have greatly facilitated the farmers in bringing about the diversification of agricultural activities.

Innovative Government Initiatives

In creating livelihoods, the role of the government is most critical. Given the diversity and magnitude of the challenges in promoting sustainable livelihoods, the support from the government is cardinal. Throughout the country, various state governments on their own or in collaboration with the various multi-national agencies have launched innovative livelihood projects, some of which have been captured in this section.

Madhya Pradesh Rural Livelihood Project (MPRLP) seeks to enhance livelihood, of poor people in tribal dominated districts through an inter-linked two strategies. First by strengthening the resource base and the second to promote viable enterprises. One of the key approaches of the project is to bring synergy by integrating the schemes and programmes. By doing it successfully, the project has set up an example for better management of the programmes like NREGS, BRGF, SGSY, etc. Constitution of ‘Gram Sabha’ and ‘Gram Kosh’ are the two implementing tools of the project around which the success of the intervention hugely depends.
In the state of Uttar Pradesh, a new livelihood promotion experiment was introduced for technology development and dissemination, for all around development of agriculture in the state. The project was named as ‘Diversified Agricultural Support Project’ (DASP) with the financial assistance from World Bank. The principal objective of the project was to increase agricultural productivity by supporting the state’s diversified agricultural production system; promote private sector development; and improve rural infrastructure; thus promoting sustainable livelihoods. Many interventions were included in the project, some of them were – preparation of farmer’s based action plan; technology dissemination through SHGs; privatization of services; concept of para workers; concept of bio village; concept of farmers field school, etc. The project was able to make a tangible impact on the agricultural production system of the state.

Government of Bihar, with financial support from World Bank launched a comprehensive project in the six most backward districts of the state. The main areas identified for interventions were – institution and capacity building; micro finance initiative; livelihood initiative; and social development. The project is being implemented through a society registered with government of Bihar in the name of Bihar Rural Livelihood Promotion Society (BRLPS). The project design is based on the strategy of building a multi-tiered self-sustaining model of community based institutions who self manage their own development processes.

Government of Orissa, launched a project in 2004 by the name Orissa Tribal Empowerment and Livelihood Programme (OTELP) with the assistance from the IFAD, DFID and WFP. The project was initiated to address the various issues related to tribal people in the state. OTEL P was implemented in 30 blocks of 7 districts of Orissa benefiting about 75,000 house-holds. The project was implemented in 3 phases for the period of 7 years. The 3 phases were – probation phase, implementation phase and consolidation phase. The Ministry of Tribal Affairs is a nodal agency for the programme.

A major cause of poverty among the rural people in India is the lack of access for both individuals and communities, to productive assets and financial resources. The same holds true for the Himalayan mountain communities. The Government of Uttarakhand with the support from IFAD launched Uttarakhand Livelihood Improvement Project for the Himalayas (ULIPH) also called Ajeevika in five districts of the state. The project is supporting development of micro enterprises based livelihoods through the sub Sector/Business Development Services (SBS) approach. The salient innovation of the project lies in the fact that a social venture capital company has been formed and registered under Section 25 of the Companies Act, 1956 with the primary objectives to identify, scout, support and nurture entrepreneurship at the ‘bottom of the pyramid’ in a manner so that it alleviates poverty and creates appropriate financial tools. That means, support community institutions in developing network with the formal financial institutions to organize profitable, equitable and sustainable business with positive social, gender and environmental impact in the project area. The company will provide equity and near equity financing for promotion of micro and small enterprises.

Hence, it is evident that ‘creating livelihoods’ is a wide canvas on which lot of inspiring colours have already been sparkled. Albeit, there is still adequate scope for further enrichment of the same. Let us all resolve to contribute a colorful hand to the same.
Section 1: In the Labour Pool
Labour is prior to, and independent of, capital. Capital is only the fruit of labour, and could never have existed if labour had not first existed. Labour is the superior of capital, and deserves much the higher consideration.

**Abraham Lincoln**
Developing Service Industry through Micro-enterprise

Gayathri Vasudevan, Labournet

Social networks and family circles have always been conduits to access workers and work in India. However, the traditional networks that allowed people to access informal sector workers have broken down with rapid urbanization and the resulting anonymity. In the same way, even while employment opportunities for enterprising informal sector workers have increased, the chasm between the demand (urban clients) and supply (workers) has increased. This in turn has created an opportunity for organizations such as Labournet, to focus on training and livelihood issues for the poor in key industry segments (particularly construction and maintenance/service industry).

Labournet, set up in 2005, is an innovative social enterprise that is leveraging the capacity of informal sector micro and small entrepreneurs (MSEs) to provide a technology-enabled labour exchange for matching demand and supply. Workers from different unorganized sectors and trades enrol with Labournet and gain access to jobs with registered clients (individuals and companies) requiring the services in their trades. Labournet forms a bridge between the two sections of society, thereby improving the lives of all stakeholders.

Labournet is an initiative of MAYA, a non-governmental organization based in Bangalore, which has been active at the grassroots level on issues of education and livelihoods. MAYA’s education programme supports over 30,000 schools across 9 districts of Karnataka and 2 districts of Andhra Pradesh; it supports more than 400 community - run early childhood care and education centres in Karnataka; in its livelihood programme, it supports over 20 informal sector enterprises employing a minimum of 500 informal sector workers. In addition, it has set up a front-end for-profit company to market the products produced by these groups.

Labournet Model

Labournet started as a project using MAYA’s infrastructure with initial grant funding by the Ford Foundation and from the American India Foundation (AIF). It is currently supported by CHF, Accenture and Grassroots Business Fund. It was an effort to organize informal sector workers residing in slums into a cooperative so as to ensure constant work. With time, there was a realization that the cooperative model will not facilitate the achievement of the desired outcomes of enhanced incomes, social benefits through better jobs and better-trained manpower. It has, consequently, become an internet enabled service provider with enhanced features.

The Labournet has already registered over 6,000 MSE profiles and has a reach of close to 20,000 informal sector workers through its existing MSE network. Small
entrepreneurs are labour coordinators who mobilise and control the work of 5–20 workers each. They scout for work for the workers, negotiate wages, attempt some minimal on the job training and most importantly collect and pay wages. LabourNet has also addressed growing demand for services by having over 2,000 registered clients in their database, who are willing to access services of workers at standardised rates.

LabourNet has leveraged the ubiquitous presence of cell phones and the wide spread use of the internet to provide a technology enabled platform for creating a fair and transparent network to give workers access to work and thereby an improved standard of living. LabourNet has successfully matched workers with clients and ensured work which is most often in their neighbourhood and which matches their skill sets. The model is fully functional in Bangalore.

Social Outcomes
Providing services to MSEs in the informal sector has always been a challenge. That challenge has been compounded by the dispersion and anonymity resulting from rapid urbanization. Workers and micro entrepreneurs in the urban informal sector are typically migrants; they therefore lack identity and hence lack direct access to financial security and government or social services. The need to integrate this section of the working population in the mainstream is well acknowledged and recognised, though mechanisms for doing this have not been very successful.

LabourNet is an institutionalised service sector support and facilitation model. It has created a virtual identity for MSEs who are locatable through their mobile phones and mapped using a software programme, specially written for the purpose of matching their geo-physical location with their skills, capabilities and work profiles. LabourNet markets their services to clients requiring different kinds of services and makes connections on a real-time basis. LabourNet also aims to improve industry standards, particularly in the areas of skill based certification and labour standards. It seeks to create, in a profitable and advantageous manner, a model in which all stakeholders in the value chain can benefit. The services it provides to workers are:

- Accident insurance and health cover and banking services.
- Vocational training in their specific trades with constant flow of job information.
- Advice on new work opportunities and areas to train up for meeting market demand.

The program is designed to improve incomes of MSEs and workers up to 25 per cent of their current wages across all levels by improving access to work and by enhancing skill levels through:

In the Labour Pool

### Table 1.1 : Benefit both ways

<table>
<thead>
<tr>
<th>Benefits to Clients</th>
<th>Benefits to Workers/ MSEs</th>
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<tbody>
<tr>
<td>Timely placement and replacement guarantees</td>
<td>Timely work information at standard rates</td>
</tr>
<tr>
<td>Assured work quality by trained workers</td>
<td>Access to business and trade skills training</td>
</tr>
<tr>
<td>Verified and traceable workers account</td>
<td>Financial credibility through a Bank account</td>
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<tr>
<td>Centralized service centre support</td>
<td>Accident insurance</td>
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</table>

- Active training (both in-house and through industry partnerships).
- Regular rating and ranking of MSEs.
- Active certification facilitated through government industrial training institutes.

LabourNet’s MSE network and potential have enabled forging of relationships with financial institutions and insurance companies to provide tailored services to the MSEs. These partnerships provide services traditionally not easily accessible to MSEs – in the area of financial credibility and insurance advice. It is also a conduit for some of the social security schemes offered by the Government to ensure a) cheaper cost of local public transport b) access to ration cards (subsidised food coupons) and c) early child care services for women workers.

Business Opportunity
In urban areas there is an increasing demand for the services of MSEs due to a) greater than before amount of construction activity (office complexes, individual housing and developments) and b) higher proportion of middle class households and mushrooming of businesses resulting in a need for maintenance services (repairs, wear and tear maintenance and cleaning). This increased demand and need for certified, verified professionally trained MSEs from an organised network provided LabourNet with a business opportunity to establish a virtual network of MSEs and workers who are always connected through the mobile phone (thus trackable) and easily accessible when required.

There has thus been an influx of migrant blue-collar workers to the urban areas, all of whom requiring the services of MSEs for their growth. They have created a great demand for workers in the construction sector as well as post construction maintenance and support.
services. This has resulted in the large growth of migrant labour. As these groups are migrants, common platforms for interchange (informal networks) are missing. There are no organized large-scale initiatives that address this need. There is an immense and immediate market demand for the services that LabourNet plans to provide.

**Market Supply:** India has more than 400 million workers and small entrepreneurs in the informal sector. The construction sector being the largest utilizes about 100 million MSEs and workers. A large number of small enterprises have emerged in this sector as well as in other service sectors that are served by informal sector workers. While their contribution is required and accepted, neither the small entrepreneurs nor their workers or independent service providers receive assistance and benefits from the markets and society they serve. They lack access to a) training and certification and b) access to social security. Their livelihood is dependent on their immediate contacts and they work on a contract mode.

**Market Gap:** LabourNet has spent the last three years understanding the needs of MSEs and users of their services. Detailed market research has been done in Bangalore and Hyderabad. In other cities preliminary research has been conducted. LabourNet has robust data carefully collected over the last 18 months proving:

a. LabourNet services address key needs of clients – verification, training and project facilitation – thereby providing them with an easy and convenient service.

b. Clients are willing to pay a registration fee as well as a transaction fee if LabourNet facilitates and provides safe, easy and convenient informal sector services to them.

LabourNet aims to improve usage of services provided by the MSE. Greater value is seen with services utilization rather than simple registration of clients. Keeping this in mind, LabourNet seeks to create ‘packaged service offerings’ which will function as prepaid cards. LabourNet is currently operational in Bangalore. There are four worker facilitation centres that are responsible for enrolling workers and providing them with training.

Offering workers easy access to information about jobs, training, and financial and insurance service has ensured MSE and worker loyalty to the network. A centralized coordination centre houses the call-centre and controls and manages worker allocation to client jobs. A sales and marketing team to register clients and sell package services is also in place.

LabourNet has partnered with a leading nationalised bank in order to open bank accounts for MSEs and workers, thereby creating a favourable business atmosphere and financial credibility with clients. LabourNet charges a registration fee to its clients and has commenced charging a transaction fee to both clients and workers on jobs that are enabled through LabourNet. It has also started packaged service offerings (which are paid for upfront) in order to increase not just client registration but also influence clients to utilize the services of the workers in the system. To achieve the stated mission, LabourNet will grow into a 2,500 people strong organization over the next seven years.

**Future Prospects**

LabourNet recognizes a need to diversify the type of services offered to clients. Analysis of usage by clients of LabourNet services show that if the service is restricted to the construction sector, the usage will be limited to a maximum of three per year per household clients and thus the recall value will not be very high. Therefore, LabourNet has
decided to add post construction maintenance as a new vertical and now clients are offered a package of services – including every day usage services, such as housekeeping, gardening, childcare, driving and emergency services that are construction related. The diversity of services ensures that clients will have a full bouquet of services, which will bring clients back to LabourNet with repeat business.

Next on the anvil is expanding this service to all cities in India starting with the seven most populous cities. The expansion to other cities will ensure a process of building a nation-wide brand for blue-collar services and create a barrier of entry for other private players who want to offer clients similar services without providing access to social and financial services to the millions of informal sector service providers. The LabourNet growth plan will ensure that LabourNet has an identifiable presence in all seven cities by the end of year three. Further growth to meet stated target number of WFCs in cities will be completed by end of year five. Years six and seven will ensure stability and further enrolment of workers and registration of clients.

Currently, most MSEs have access to information about jobs through their own personal networks. This initiative will provide a much larger and institutionalized manner of accessing jobs. Focussed marketing will ensure registration of potential clients (clients are mid-sized contractors, mid-sized builders, small offices and corporate as well as middle class households) and a well-equipped call centre to facilitate quick information exchange and transactions between clients and MSEs. Additionally, MSEs would have access to training, financial inclusion and low cost social security options through this initiative. This enables critical workers to take up jobs in the urban service sector with MSE contractors as they are often rural migrants, largely illiterate with low skill levels and no access to social and financial services. Through this initiative LabourNet plans to target 651,000 workers that work through the MSE contractors. LabourNet also ensures through its clientele a higher number of days of employment and a more transparent wage system for the workers and for MSEs to be able to promote their work through LabourNet website as a formal low-cost advertisement channel.
<table>
<thead>
<tr>
<th>Achievements</th>
<th>Inferences / Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Worker Enrolment and Engagement</strong></td>
<td></td>
</tr>
<tr>
<td>Work enrolments -6000 MSEs, 3500 SEs and 2500 workers.</td>
<td>Total reach due to network model equals 20,000 workers.</td>
</tr>
<tr>
<td>Four worker facilitation centres have operated for over a year–enrolling</td>
<td>It is important to provide a physical space for workers to visit. It establishes a</td>
</tr>
<tr>
<td>workers, training, insurance processing etc.</td>
<td>physical identity for LabourNet.</td>
</tr>
<tr>
<td>All enrolled workers have ID cards, accident insurance, access to family/</td>
<td>ID cards and insurance facility provide direct value to the enrolment fee and help</td>
</tr>
<tr>
<td>health insurance.</td>
<td>build identity with the worker.</td>
</tr>
<tr>
<td>Enrolment processes are stream-lined and well documented operation manuals</td>
<td>Workflow, forms, leaflets and brochures are included in the training docket for</td>
</tr>
<tr>
<td>have been created for model replication.</td>
<td>LabourNet WFC employees.</td>
</tr>
<tr>
<td>WFCs have mapped the entire city into labour grids for efficient planning</td>
<td>When expanding to other cities similar grid networks will need to be created upfront.</td>
</tr>
<tr>
<td>and labour enrolment strategies.</td>
<td></td>
</tr>
<tr>
<td>Different enrolment strategies have been tested – field/site visits by</td>
<td>Visits by enrolment staff and referrals provide steady enrolments. LCs are strong</td>
</tr>
<tr>
<td>enrolment officers, referrals, walk-ins, events.</td>
<td>connectors and contact points.</td>
</tr>
<tr>
<td>Enrolment forms have been rationalized across all trades to create one</td>
<td>Enrolment officers directed to record all cross-trade information from MSEs (a plumber</td>
</tr>
<tr>
<td>single enrolment form.</td>
<td>may also be a driver).</td>
</tr>
<tr>
<td>Software scaled to support enrolment data entry and retrieval across</td>
<td></td>
</tr>
<tr>
<td>different centres.</td>
<td></td>
</tr>
<tr>
<td><strong>Training and Assessment of workers</strong></td>
<td></td>
</tr>
<tr>
<td>Training modules covering soft-skills, trade practices have been</td>
<td>Scale-up will require technology enabled delivery channels programmes to be short-term,</td>
</tr>
<tr>
<td>institutionalized.</td>
<td>modular and hands-on.</td>
</tr>
<tr>
<td>Pilots under special Memorandums Of Understanding (MOUs) successfully</td>
<td>Partnerships with institutions, manufacturing companies (Bosch, Grasim) to be used</td>
</tr>
<tr>
<td>running with Bosch and Grasim to sponsor training programmes for</td>
<td>for both delivery and curriculum development LabourNet will look for more such</td>
</tr>
<tr>
<td>carpenters, plumbers on use of drill guns, and for masons on proper</td>
<td>partnerships.</td>
</tr>
<tr>
<td>techniques for mixing cement respectively.</td>
<td></td>
</tr>
<tr>
<td>Training programs are being conducted with Hotel Royal Orchid and ITC</td>
<td>Training needs to be linked to outcome – increase in skills result in incremental</td>
</tr>
<tr>
<td>group for house-keeping services.</td>
<td>wages.</td>
</tr>
<tr>
<td><strong>Coordination Centre</strong></td>
<td></td>
</tr>
<tr>
<td>Fully functional client facing call centre with services is provided</td>
<td>Extending services to cover seven days is not difficult and has tremendous</td>
</tr>
<tr>
<td>seven days a week.</td>
<td>marketing/branding potential.</td>
</tr>
<tr>
<td>Developed a transaction software application to manage data and drive</td>
<td>Establishing coordination process around the software ensures standardization and</td>
</tr>
<tr>
<td>operations. The software is the backbone for requirements matching and</td>
<td>better responsiveness. The software is an easy conduit to train new employees.</td>
</tr>
<tr>
<td>coordinating jobs.</td>
<td></td>
</tr>
<tr>
<td>Software is used to record all client touch-points, tracking worker</td>
<td>The software will emerge as a strong CRM application and allow for better utilization</td>
</tr>
<tr>
<td>availability, worker insurance tracking, job details, project information</td>
<td>of client servicing clients, client servicing and later web-access by clients.</td>
</tr>
<tr>
<td>and more.</td>
<td></td>
</tr>
</tbody>
</table>
### Financial Inclusion

<table>
<thead>
<tr>
<th>Activity</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>A long term and pan state MoU was signed in July, 2008 with a</td>
<td>A leading nationalised bank to open accounts for MSEs.</td>
</tr>
<tr>
<td>leading nationalised bank to open accounts for MSEs</td>
<td>Banks are interested due to the stated volumes of accounts and transactions.</td>
</tr>
<tr>
<td>Established an institutional link with Punjab National Bank (PNB)</td>
<td>PNB is ready to offer MSEs credit at bank interest rates.</td>
</tr>
<tr>
<td>PNB has opened over 1000 accounts for LabourNet registered members so</td>
<td>LabourNet is now able to route payments directly and extend payment processing as a benefit to clients and provide direct transfer to workers accounts.</td>
</tr>
<tr>
<td>far. Work is ongoing to have a bank account for every single worker</td>
<td></td>
</tr>
<tr>
<td>registered with LabourNet.</td>
<td></td>
</tr>
</tbody>
</table>

### Insurance

<table>
<thead>
<tr>
<th>Activity</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>LabourNet and Oriental Insurance have an MoU. MSEs are provided accident</td>
<td>Low cost accident insurance will be available from day one in all cities that LabourNet will operate in.</td>
</tr>
<tr>
<td>insurance, with coverage of Rs. 50,000.</td>
<td></td>
</tr>
<tr>
<td>LabourNet has an agreement with an insurance company and an NGO to</td>
<td>A network of hospitals is now available in Bangalore for MSEs to use. The network can be leveraged to other cities when LabourNet extends operations.</td>
</tr>
<tr>
<td>provide a low-premium medical insurance scheme for MSEs and their</td>
<td></td>
</tr>
<tr>
<td>families. MSEs to be registered into optional HDFC-Healing Field family</td>
<td></td>
</tr>
<tr>
<td>health insurance.</td>
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</tbody>
</table>

### Clients

<table>
<thead>
<tr>
<th>Activity</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>6000 clients have called the call centre in the last two years.</td>
<td>Auto-rickshaw ad-campaign has been successful.</td>
</tr>
<tr>
<td>Registrations opened to clients in August, 2008. LabourNet has 2000</td>
<td>Clients do not mind paying for a service that they have a need for and understand the value of Clients call LabourNet when they have a need/ project for execution. Therefore LabourNet needs to build a strong brand, with instant recall.</td>
</tr>
<tr>
<td>registered clients who have a LabourNet client identification number.</td>
<td></td>
</tr>
<tr>
<td>Approximately 2000 projects have been executed from the LabourNet</td>
<td></td>
</tr>
<tr>
<td>exchange.</td>
<td></td>
</tr>
<tr>
<td>LabourNet has detailed client-based information for the past 18</td>
<td>Sales cycles are to be tailored for each segment and effort to be estimated for in the upfront packaging and costing.</td>
</tr>
<tr>
<td>months; enabling LabourNet to create different target segments and</td>
<td></td>
</tr>
<tr>
<td>client channels. Service differentiated between corporate and individuals.</td>
<td></td>
</tr>
<tr>
<td>LabourNet has devised marketing strategy and client segment focus and</td>
<td>Registration of clients does not necessarily mean utilization of services; benefits to workers and MSEs are by increased/ utilization of labour hours. Clients cannot always define needs and hence LabourNet will need to pre-package services to aid this articulation</td>
</tr>
<tr>
<td>has standardized pricing for construction services/trades. Defined</td>
<td></td>
</tr>
<tr>
<td>packaged service offerings to encourage usage.</td>
<td></td>
</tr>
</tbody>
</table>

### Revenue Model

<table>
<thead>
<tr>
<th>Activity</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Established registration fee for MSEs to ensure identification with</td>
<td>MSE recognizes that the enrolment fee is to be nominal for services offered. MSEs will be willing to pay for trade-based training.</td>
</tr>
<tr>
<td>LabourNet.</td>
<td></td>
</tr>
<tr>
<td>LabourNet charges a transaction fee of 15 per cent of project value</td>
<td>Transparency in levy of fee has helped establish credibility with the client and MSE.</td>
</tr>
<tr>
<td>(10% from client and 5 per cent from MSE).</td>
<td></td>
</tr>
<tr>
<td>Clients paying a registration fee has ensured better recall and</td>
<td>LabourNet needs to engage with clients through services to create a point of sale and allow time for client conversion.</td>
</tr>
<tr>
<td>hence use of services Non-registered clients are provided services but</td>
<td></td>
</tr>
<tr>
<td>at higher rates.</td>
<td></td>
</tr>
<tr>
<td>600 auto banners have increased calls to the coordination centre and</td>
<td>Targeted advertising and strong branding is imperative. Website revamped to ensure SEO and maximize hits.</td>
</tr>
<tr>
<td>hits to the website.</td>
<td></td>
</tr>
</tbody>
</table>
Livelihood for the Urban Poor

Hitesh Pareekh, Saath

Of the 1,027 million Indians, an estimated 28 per cent live in urban areas. According to UN projections, this figure is slated to touch 46 per cent in the next two decades. The 2001 Census had shown a 45 per cent increase over the 1981 figures.

Gujarat has 12 per cent of its population living in slums and in Ahmedabad this number is approximately 2.2 million. The increase in the population residing in slums has primarily been due to two reasons – the rural-urban migration and the reclassification of cities and towns. The Urban Local Bodies (ULB) until the 74th Constitutional Amendment was not adequately equipped to deal with many basic service issues, but with the Amendment the devolution of power and a direct possibility of becoming agents of change increased.

The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) and the possibility of Public Private Partnerships have been positive catalysts for change. The civil society organisations, which have been working on urban issues are now partnering with the ULBs to institutionalise change that they had engineered at a micro-level. Improvement in access to services in slums and poor people and improvement of physical infrastructure have been the focus of many ULBs across India.

Saath Charitable Trust has been working with people who reside in the slums of Ahmedabad for the past twenty years and has pioneered the Integrated Slum Development approach. This is an integrated model of development that challenges the unfounded assumption that people who live in poverty need aid rather than support. An integrated and holistic approach yields better results than stand-alone interventions. Within this integrated approach work has been carried out in the sectors of education, health, livelihood, microfinance and physical infrastructure.

In the early years, Saath identified the need to develop models of livelihood that would improve the quality of lives of the urban poor and increase their power to bargain. While the civil society sector moved from charity to development approach, Saath moved from development to the market oriented approach. The market defines the opportunities available; the very basic law of demand and supply determines the sustainability of any livelihood. Saath’s target group has been primarily the urban and rural poor, families and individuals that form what is now known as the ‘Bottom of the Pyramid’ segment. It is estimated that globally this segment (BoP) is made up of 4 billion people living on approximately $2 a day. Approximately 40 per cent of India’s population lives in poverty, be it in urban or rural areas.

Cities have become the engines, which drive the economy of the country. Ironically the urban poor, who contribute a lion’s share to the services sector, which is a major contributor to the city economy are left behind with a lack of basic services like health, education, housing and infrastructure and sustained livelihoods. The traditional means of employment in rural areas are seasonal and with...
an increasing fluctuation in agricultural produce and more people than employment opportunities, moving to the city is seen as a viable option.

The urban local governments are not appropriately equipped to fulfil the basic needs of the slum residents. It is understood that the lack of proper mechanisms in the city to absorb the migrant influx is the root cause of the process of slumming. In addition, the people at the BoP also do not have the knowledge and access to resources that are available for development.

The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) was set up to improve infrastructural resources and access to basic services for the urban poor through urban local bodies. City development plans have been successfully outlined by 63 cities under JNNURM. However, it is stated in the mission overview that issues not eligible for JNNURM are wage employment, creation of new employments etc.

The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) was set up to improve infrastructural resources and access to basic services for the urban poor through urban local bodies. City development plans have been successfully outlined by 63 cities under JNNURM. However, it is stated in the mission overview that issues not eligible for JNNURM are wage employment, creation of new employments etc.

**Unemployment challenge**

<table>
<thead>
<tr>
<th>Sector</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>62 per cent</td>
</tr>
<tr>
<td>Manufacturing and construction</td>
<td>16 per cent</td>
</tr>
<tr>
<td>Services</td>
<td>10 per cent</td>
</tr>
<tr>
<td>Sundry / miscellaneous jobs</td>
<td>12 per cent</td>
</tr>
</tbody>
</table>

Unemployment has always been a challenge. In a developing country wherein an estimated 7 million people join the workforce every year, the 7 per cent industrial growth has been found inadequate to absorb the growing numbers. According to the World Fact Book 2008, 7.2 per cent unemployment rate translates into a workforce of 516.4 million. With the rural areas dependent on seasonal employment, migration is a solution adopted by most poor families. Cities like Mumbai, Delhi, Chennai, Calcutta and Ahmedabad seem attractive options to the thousands who throng the cities for better jobs and a brighter future. The sector-wise workforce absorption presents a skewed picture:

**Innovative Solution**

The largest sector that Saath focuses on is livelihood, both in urban and rural settings. Three interventions, *Umeed*, *Urmila* and *Top Care* have been designed to target youth, women and men from vulnerable, poor families in urban areas. Each of these is aimed at building the capacity of the service providers in a city (BoP) to meet the demands of a varied and growing market for services in the private sector and at the household level.

The formal academic system in India is not geared towards making the youth employable. The scaling up of
**Umeed/Udaan** has been through the support of various agencies, the strategy being to bring more partners on board representing a wider geographic area. The multiple agencies have varying functions from resource agencies to implementing partners. *Saath* has allowed for the sharing of the format, system and operations of its Umeed programs. This has led to growth and spread throughout Gujarat and a similar programme (known as Udaan) is being implemented by the Rajasthan Mission on Livelihoods (RMoL). In six of these districts (Barmer, Jodhpur, Jaisalmer, Banswara, Nagaur and Sirohi), *Saath* is the implementing agency.

**Financial Sustainability**

The financial sustainability strategy of a program most often determines its success, effectiveness and for obvious measure longevity. *Umeed* has adopted two very clear strategies to ensure this factor. The first is the tie-up with the government and the Urban Local Body (Municipal Corporation) to ensure the institutionalisation of the program. It is now a part of the targets of the government. The second strategy of cost-sharing aims at ensuring a level of accountability of the implementing body and a keen participation from the youth benefiting from the program. While the funding agency covers 90 per cent of the cost, the Urban Local Body supports the program in terms of physical space and legal permits, and the implementing or resource agency’s support is in terms of the technical inputs and the actual running of the program.

What has ensured the success of *Umeed* is the fact that unlike traditional, vocational programs, it creates links with the market. Its unique strategy of ‘business to youth’ through Networking (B2Y) focuses on full participation of the youth in a specialized field, based on their interest as determined by an aptitude examination. It goes a step further to ensure improvement in communication skills and knowledge of computers. The course also incorporates a ‘Work Readiness’ module that aims at preparing the student for the workplace. The confidence to answer questions in an interview and dealing with issues at the workplace are expected outcomes of this module. Mock set ups add to the reality of the module.

**Inclusion Nature**

Youths with disabilities who come from poor families deal with social exclusion added to a lengthy list of disappointments and problems. As a pilot, *Umeed* disability has been started in one centre in Ahmedabad. This aims to mainstream the youth with disabilities into the thriving and challenging workforce. It simultaneously creates awareness among employers about moving past disability and instead judging candidates based on their level of skill and commitment to the job. *Umeed* disability has successfully placed 53 students in the first year of its implementation. The road ahead may be a challenging one, but it is not without the air of possibility.

Like the disabled youth, young girls from underprivileged families find it equally difficult to enter the job market. Many young women who join *Umeed* have additional responsibilities within their families. Early marriages or being taken out of school at an early age leaves them at a disadvantage. *Umeed* works towards giving these women an opportunity to join the labour force equipped with the same skills as their male counterparts. The challenge has so far succeeded in changing the mindset of the communities from which they come. Families play an integral role in facilitating this change.

**Creating linkages**

How does a program generate awareness and create the necessary linkages with the market? *Saath’s* strategy of B2Y coupled with strong marketing through road shows within the communities has proved to be an innovative and effective move. Ex-*Umeed* students, faculty and members of the core team go out into the community talking to youths, convincing parents and in the process creating avenues for communication, through which the youths enroll in the program.

If success is in numbers, then the 8,548 students placed in a host of companies across Gujarat offer a tangible proof.

While there are so many students that pass out, there is the question of creating forward linkages. *Umeed* has become larger than just a vocational program. The market linkage for placement ensures that an *Umeed* student is prepared to join the fast-paced, ever-changing face of the workforce. *Saath* has taken the next step in Ahmedabad and Vadodara; it has created the Livelihood Resource Centre (LRC) as an intervention for the post-*Umeed* phase. It offers a student, the opportunity to continue learning through computers and receiving guidance and counselling in the path ahead.

There are students who cannot take up the placements that are offered to them for various personal, social and economic reasons. This challenge is taken up by the LRC. In order to keep the momentum of a student and ensure that his/her learning does not stop with the course or for lack of a job, the LRC is a service offered to any youth.
who may or may not have been a part of the Umeed. This comes at a minimal cost to the student, and grants them access to the internet, and to guidance counselors. As this aspect is still in its early phase, it is yet to realize its full potential. The LRC also becomes a two-way hub, reaching out to potential employers and connecting them to a large, yet untapped workforce.

Youth who join Umeed are those who have dropped out of school/college for a host of reasons, which include personal, economic or social restraints. An Umeed program is an experience of not only the technical understanding of the subjects but also about enabling the youth to build their social skills, interpersonal communication and interaction with colleagues of the opposite sex. From the onset, the youths are sensitized towards these soft skills and encouraged to view the program as a level plane with mutual respect for all. Celebrating festivals and carrying out other extra-curricular activities are a method of creating enabling and comfortable environments.

Challenges ahead
The challenge lies in maintaining the quality, while increasing the quantity without losing momentum. The targets are high which demand a non-stop flow from the market scan to the placement of each student. Streamlining each process undertaken by an individual centre to ensure a minimum quality standard and outcome is a challenge that the growing number of Umeed/Udaan centres is going to face in the coming years. There needs to be a follow-up once the participants complete their training. Once training is complete, apart from those placed in new jobs, some youths choose to carry on working in their previous jobs, with their family businesses or many of them go back to doing nothing. It has been realised that a link needs to be created between these youths and Umeed. A constant communication is required to ensure that youths who have been a part of the program are able to remain in touch with the new subjects they have learnt in the program.

Each of the programs designed and developed clearly answers the needs of both the service providers and the service users. For the service users, it is a steady, qualitative, trustworthy and efficient service at a cost. And, for the service providers it is refined skills, better capacities, empowerment, better pay and bargaining power. Each intervention targets specific groups and specific livelihoods, based purely on the market demands and supply. They identify the gaps and through a formal, structured and innovative process link the supply with the demand. The intervention being based on market mechanism clearly implies the need for moving with the market. Re-invention and constant evaluations will assist in providing better services and improving the strength of the service providers.

In the Labour Pool
Waste, but not quite

Sanjay K Gupta, GMED

In India, the informal sector waste workers have created their own livelihood opportunities out of discarded waste and have been critical to waste recycling industry. But recent developments in privatization to large waste contractors in the waste sector by the government has not only put the informal sector waste workers out of business but severely affected their livelihood options by impacting the small recycling trade. In the current context of urban solid waste management, setting up a formal high end technology solution to waste management and recycling recovery not only puts the economical or cheap, viable and sustainable informal recycling sector under a severe threat but also takes away thousands of jobs besides burning valuable resources in energy recovery incinerator or refused derived fuel (RDF) plants.

While incineration provides one job per 10 tons of waste, recycling generates more than 400 jobs in the form of waste picking, sorting and reprocessing across mega cities of developing countries. Collection by 100 waste pickers facilitates employment creation for another 37 people in sorting and reprocessing. Besides this, in door to door collection of waste services, as recommended by MSW Rules 2000, each group of 150-200 households generates one job. Thus a city of 1 million, with as many as 200,000 households, has the potential to generate 1,200 to 1,300 jobs just in door step collection services only.

This sector makes a greater use of abundantly available human resources, due to the lower capital intensity production with no rigid barriers on entry, as employment in this sector is more accessible to those lacking economic and social empowerment. The daily transaction of waste runs into millions of rupees in most 10 million plus cities. And looking from the value chain perspective, there is a major value addition in each stage of the waste with plastic being the highest, ranging from 80 to 125 per cent.

Informal growth

In most developing countries the informal sector offers opportunities for survival to a large number of unskilled and semi-skilled migrants and those who have little or no access to employment in the formal sector. Entry into the informal recycling sector is the easiest as it requires no skill and investment to be initiated. On the other hand, it offers an easy way to earn for a hard survival. But work in this sector is usually insecure, low earning and carried out under appalling conditions, sometimes inhuman.

Over the past years there has been a tremendous, though sporadic, growth of the waste and recycling sector. The informal waste picking sector operates at two levels: one, by picking waste and selling it to the junk dealers, thus creating further livelihood and two, by feeding the recycling processing industry with raw materials. With new kind of packaging materials being introduced, increasing amounts of plastic waste as well as unchecked waste imports and new avenues for recycling actors have been created. In fact, some waste processing units are based in export promotion zones, and process only imported wastes, mostly plastic and metal. Though the technology for reprocessing remains basic with no concern for pollution
prevention, occupational safety or the quality of products, it has yet been growing consistently, mainly in the small and tiny scale waste dealing and reprocessing area.

**Building partnership**

The beginning of the 1990s witnessed a number of donor agencies as well as government policies focusing on developing private sector participation (PSP) in urban municipal services as a means of achieving more effective, efficient and financially sustainable service delivery. But this has been largely limited and focused on the bigger cities in India. Little effort has been witnessed to develop PSP in the medium-sized and smaller municipalities for providing urban services such as solid waste management, road sweeping and drain cleaning. As in most other developing countries, governments in Latin America, Western and Southern Africa and Asia are trying to comprehend the concepts of PSP and prepare appropriate policies, and are working to mobilize resources for this purpose.

In some Indian states that have proactive governments, this has been driven by the need to respond to chronic service deficiencies and misuse of funds, as well as municipal systems that were not keeping pace with urbanisation and other developments. However, it appears that Indian municipal governments have not yet absorbed and implemented PSP policy in an institutionally transparent manner so as to bring significant improvements in service delivery linked with poverty alleviation and livelihood creation. There are some examples of efforts that support municipal governments and some are investing in capacity building to a degree that is, to some extent, commensurate with the changes envisaged.

It was only in the late 1990s that growth in urbanisation and freezes on recruitment caused local administrations to turn to the private sector to provide some of the urban services. In many cities in the developing world the major change that can be observed in the collection, transport and disposal of solid waste is the increased involvement of the private sector, either because of serious service deficiencies or because of encouragement and promotion by donor or lending agencies, government policy, the advocacy of NGOs and CBOs, or the desire of local authorities to find a new solution. The provision of solid waste management services now is no longer a (local) government monopoly but a domain open to various modes of public-private co-operation.

But for the traditionally run municipal systems, PSP requires significant structural and procedural changes in order to be able to engage the private sector for creating effective and efficient service delivery mechanisms. There is evidence of a considerable amount of political mistrust of PSP amongst some sections of the municipal administrations, who oppose PSP on the grounds that it reduces both employment opportunities and service standards. Municipal labour unions also have a fundamental and ideological opposition to PSP, viewing it as a threat to employment in the public sector. Seen in this context, a key constraint on private sector involvement in municipal service delivery is actually the ability of municipal governments to integrate policies and build institutional capacity so that they can formulate ways of involving the private sector that are pro-poor and also more efficient.

The case studies that are cited in this paper present some of the lessons that have been learned, which have been formulated in various workshops and evaluation studies and which have guided the development of the tools which can be used to comprehensively strengthen capacities of the municipalities in India to provide better services in partnership with the private sector.

**New experiences**

The initial experiences in PSP were not very encouraging though the involvement of the private sector usually saved money for the municipalities. Had municipalities recruited the required staff to cater to the needs of the growing urban populations, it would have cost much more than outsourcing the same activity to an outside agency. Furthermore, high absenteeism among the permanent staff and corruption increased the attractiveness of PSP models
Innovative Approaches in Creating Livelihoods

which were initially regarded as being more efficient and less open to corruption.

Some successful experiences in bigger cities like Hyderabad, Nagpur, Navi Mumbai and Visakhapatnam also encouraged medium-sized and small municipalities to start pilot PSP projects with waste collection. Recently, some state governments have initiated pro-participatory legislation or contracts that encourage the employment (or involvement in other ways) of people who have been working in waste management as private sweepers or informal sector recyclers.

The intention of such measures is to improve the living conditions of the urban poor engaged in SWM. Aware of the labour-intensive nature of solid waste management, small enterprises and NGOs as service providers have exploited the potential for generating livelihoods, particularly for the informal sector urban poor but the same cannot be said about the large private contractors.

The large private contractors have neither been able to create the potential of large livelihoods nor have they been able to provide primary door step collection services. The emphasis has been on mechanisation of operations, like tipper vehicles, compactors, large capacity fleets. And this mechanisation has resulted in less human resources engaged resulting in loss of jobs, less segregation and hence less recyclable recovery.

Institutional gaps

A survey carried out in two states (Maharashtra and Rajasthan) by All India Institute for Local Self Government (AIILSG) for the GMED (Growth Oriented Micro Enterprise Program) found that in medium-sized and smaller municipalities there was none or little capacity to develop PSP projects in waste collection, treatment and disposal. Those who had initiated pilot PSP projects had simply copied tender and contract documents from another municipality or developed independently contract documents with very little understanding of how to deal with performance monitoring and risk sharing.

In fact, some of the municipalities simply changed a few words in tender documents that were used for other kinds of work, such as road construction, drain or toilet construction. None of the contract documents that were analysed in the survey were based on performance. The contract documents used by some municipalities consisted of 2-3 pages whereas others used documents with as many as 30 to 40 pages, mostly copied from other municipalities. They seldom hired experts to prepare tender and contract documents but mostly gave the work to junior staff – the head clerk or the accounts officer – who had little or no knowledge of PSP.

The Monitoring system was utterly subjective and was not based on any benchmarking or performance indicators. The survey confirmed that none of these municipalities had performance-based contracts in place. Instead, the documents provided only a basic outline of what work has to be done and how much payment would be made for the work. Most of the penalty clauses that had been inserted were based on the whims and fancies of the sanitation inspector or the accounts officers who were responsible for making payments to the contractor. Both the selection of contractors and the mode of payment were found to be questionable. The payment and the work depended more on the relationship with the person than on actual measurable performance or outputs.

None of the smaller municipalities were found to engage any quality expert or consultant for preparing their tender and contract documents. In fact, some of the heads of the municipal staff said that they did not require a consultant to prepare tender and contract documents. They usually looked for a municipality which had outsourced some activity, borrowed a copy of the contract, changed the name of the municipal body and floated the tenders. Hence, the tender and contract documents were basically duplicates of contracts from other cities and not documents designed to suit the actual requirements of that particular municipality. The state governments which fund the municipalities had not provided any specific guidelines for PSP projects in SWM.

The GMED Intervention

The Growth Oriented Micro Enterprise Program (GMED) supported by USAID had a mandate to create new avenues of livelihood in urban services through developing PSP contracts which was inclusive of informal sector waste pickers or integrated the waste pickers for the delivery of waste services in waste collection and transport in five Indian states. The Program has also assessed the backdrop against which these private sector services were introduced in 2000. By looking at the key challenges and opportunities that were addressed and the possible solutions that were suggested, the program sought to ensure that the much-needed institutional capacity could be built for implementing performance-based contracts in SWM. When it became clear that these capacity development initiatives were oriented towards the involvement of the private sector, there was some concern that local government was abdicating its responsibility for providing public services and allowing the private sector to capture influence which rightly belonged to the public sector.

A baseline survey was undertaken in two states, Maharashtra and Rajasthan, and, based on the findings, a set of guidelines and a toolkit were prepared for the
development of small and medium enterprises (SMEs) in the solid waste management sector. The toolkit contained details of how to prepare tenders and contract documents, and how to select performance indicators for monitoring the service for increasing efficiency. Those municipalities which wanted to initiate new systems or improve their current systems invited the GMED team to visit their municipalities and prepare a tailor-made performance based contract for selected activities. The municipal staff was also trained in how to implement the contract and monitor the services provided by the private sector service providers.

Building capacity

It was imperative to provide capacity building support to municipalities so that they would participate and provide some critical inputs for the preparation of a collective strategy. At the start of the project, GMED organized several capacity building workshops in partnership with the state governments in all five states to develop the capacities of Class 1 municipalities, especially enabling them to understand the benefits of the PSP models and how services could be provided by SMEs, promoting sustainable livelihood options instead of using mechanical methods. Workshops were conducted in all the participating states, with specialized resource persons speaking on various aspects of PSP and SME models. Training workshops on PSP were conducted for many municipal employees, to bring all to the same level of understanding. These workshops were attended both by the municipal staff and by elected representatives.

Contract implementation

After the workshops, municipalities that were interested to proceed further with PSP contacted GMED. The GMED team visited the individual municipalities and did a baseline survey of the requirements for services and their financial strength. Some municipalities decided to outsource one or more components of their waste-related activities (such as door-to-door collection or long distance transport, or road sweeping), whilst others decided to completely outsource newly developed areas where waste and related services were inadequate or not provided at all. Performance-based contracts were prepared according to the requirements of the municipalities, tenders were invited and contracts awarded.

Since GMED had signed a MoU with the state government, the municipalities were more motivated to work with the program. State governments regularly provide funds to municipal bodies for improving the services in waste management and also monitor the way in which these funds are used. Many municipal authorities are not yet comfortable with PSP as they do not fully understand the extent of their authority to engage private sector service providers. There is, therefore, a need to have a state policy and legal framework to guide the municipalities regarding PSP in the provision of various types of SWM services. Recently, the states of Rajasthan and Karnataka declared their state policies on SWM. The states of Gujarat, West Bengal and Kerala, among others, have created high-powered state missions to accelerate implementation of the Municipal Solid Waste (MSW) Rules 2000 in their respective states, and they plan to involve the private sector. Such a policy level synchronization helps in quicker implementation of plans.

Private operators either in the form of small entrepreneurs or NGOs or CBOs have proved to be able to provide solid waste collection services of a relatively better quality and at comparatively low costs (compared to municipal workforces), leading to better levels of satisfaction among the citizens. It is important to note here that these interventions were made to create new jobs and provide better services and not necessarily as a techno-managerial improvements. It is also pertinent to add that these advantages have been provided through locally grown SMEs using labour-intensive methods and technologically simple modes of solid waste collection such as pedal tricycles, auto-rickshaws and small pick up vehicles without any lifting devices. These experiences reinforce the belief that good quality solid waste collection and transport do not need large contractors or multi-national corporations that prefer using sophisticated, labour-saving technologies (compaction trucks and bulk container systems).

Impressive results

By the end of the third year of the program some 30 small and medium-sized municipalities had established PSP models in waste related activities, generating more than 3,500 new jobs for the urban poor and they were still
expanding. These PSP models had a ripple impact on other neighbouring municipalities who were copying what they saw without unfortunately having done enough initial research.

This shows that PSP as an institutional model for service delivery is not yet mature and well understood in the small and medium-sized municipalities and a lot more awareness and capacity development are required to improve waste management in India.

**Lessons learned**

It is often said that privatisation needs the ‘guiding hand of the state’ to become effective. The case studies of the three above mentioned states underscore this assertion albeit in different ways. A crucial role that should be fulfilled by the local authorities includes the protection of the public interest and the promotion of social acceptability. The contracting approach of performance-based models enables the smaller municipalities to keep a firm grip on the entire process through specified contract performance measures, enforceable contract sanctions, rigid performance monitoring and cost accountability including integration of the informal sector waste workers in the mainstream work. The current approach has gained increasing political and social support too.

The states need guidelines for preparing PSP projects in solid waste management. It is essential to develop the capacity of all key municipal staff so that they are able to involve the private sector in a mutually beneficial way. All stakeholders (including elected councillors and all grades of municipal staff) should be informed about plans for involving the private sector, to develop a consensus and to involve all of them in the process, in order to avoid or minimise opposition and protests. It is necessary for the municipal authorities to change their mentality and role from being a ‘service provider’ to that of a ‘facilitator of services’. PSP can result in cost savings as it raises the productivity of manpower and machinery, and as the private sector enjoys more freedom than the public sector from bureaucratic and political interference. Private sector participation is an option that seems to be very attractive.

However, decision-makers should be informed of the potential risks which need to be carefully considered before deciding to tender services. A common problem is that work is offered to the private sector without essential preparatory work. Public administrations that lack the necessary capacity often copy models and documents from other locations or other fields of activity, and the resulting arrangements are usually wasteful and disappointing. The investment of time and money in capacity development and data collection can soon be recovered by savings resulting from efficient, reliable and good quality services. Experts with relevant and proven experience should be involved in preparing and reviewing tender and contract documents. The evaluation of proposals submitted by bidders should involve experienced and independent experts.
Section 2: Institutional Approach in Livelihood Promotion
All of our institutions must turn their full intention to the great task ahead to humanize our lives and thus to humanize our society.

James Perkins
Creating an Institution that nurtures all institutions

K G Wankhede, RPS Yadav and Ishteyaque Jafri, IFFDC

The process of rural development has led to the creation of new social institutions at the village level. Not only are such institutions created to plan and own change but also to sustain the same through effective post-project management. Often such community-based organisations (CBOs) have been at the cost of traditional social institutions and yet these new institutions have been legitimised by their unrestricted spread across projects and programmes in the country.

Many community-based organisations including the most prevalent Self Help Groups (SHGs), which are formed mostly on the basis of savings and credit as a common interest have had limited long term sustainability without external support. Although their small size can assure internal cohesion, they remain vulnerable to disruptive outside influence and they often lack the strength and commercial know-how to access external support.

Attempts at ‘federating’ SHGs to provide long term security have also had a poor record, usually because they are inspired more by project motives than by a common perception of mutual benefit by the constituent SHGs and CBOs. No wonder that successful federations have tended to collapse after closure of a project and withdrawal of external support. If the institutions created to sustain change were not able to last, how could one ensure the sustenance of project interventions?

Different stroke

Indian Farm Forestry Development Co-operative (IFFDC) had been seized of this problem afflicting social institutions. Having created Primary Farm Forestry Cooperative Societies (PFFCS) in one of its previous projects, IFFDC has been conversant with the strength of cooperative action to uphold institutions at the local level. With itself being a cooperative society, IFFDC has had a pulse on cooperatives that was further affirmed by the success of its 148 PFFCS set-up initially under pilot funding from IFFCO and lately (1995-2001) from the Indo-Canadian Environmental Facility (ICEF).

The idea had been simple. Through open invitation to the landowners as well as to the landless people, who provided labour to regenerate wastelands in their area, each of them was woven into the membership of the PFFCS. Not only has each society thus formed become a paid-up member of IFFDC, it also holds a share in the parent organisation as well. Groups of these cooperative societies within each of the three states (viz. Uttar Pradesh, Madhya Pradesh and Rajasthan), have also elected a representative as a Board Member of IFFDC.

By making inroads into the management and policy decisions, the PFFCSs have ensured that IFFDC’s support extends beyond the project period. And that indeed has continued, five years after the original project came to a close. But this continued support to such village-based cooperatives comes from internally-generated income from shareholders funds that currently stand at a whopping Rs 131,790,000. However, this could not have been achieved...
without regular technical and managerial trainings to the member cooperatives that had helped the members make the sales of forest products a commercially viable operation.

Following on from its success with the farm forestry experience, IFFDC has created its clone in the form of a Primary Livelihood Development Cooperative Society (PLDCS), which is a shade different from PFFCS because it leverages the joint strength of the SHGs and CBOs to generate livelihood options. However, the core idea remains the same – to provide long term sustenance to social groupings for improved livelihood conditions of the villages.

In many ways, IFFDC’s key in its strength lies in testing the cooperative model for developing village institutions to not only manage change but to sustain it too. Having piloted it once, IFFDC has now moved to the next stage by federating SHG’s in the Western India Rainfed Farming Project (WIRFP) villages to act as institutional cushions to sustainably harvest and maintain the gains of the project interventions for generating livelihood options in the villages.

Making a difference
Patelia has been the first village to have registered a primary livelihood cooperative society in 2003. However, a variety of project interventions had been underway in the village since 1999, which included community capacity-building, provision of irrigation, improved drinking water supplies, soil and water conservation and introduction of new crops. The emergence of Patelia as a cohesive unit led to the laying of a foundation for a cooperative in the village.

A total of 17 SHGs along with a Water User Committee and a Wage Labour Group were mobilised in Patelia and the neighbouring village of Bhacheria. Each of these groups had their relevance under the given conditions but the villagers soon realised that an institutional cushion was required to expand and sustain development: "We realised that our SHGs would need ‘a parent’ after completion of the project”.

Before collaborating to form a PLDCS, the groups deliberated on the conditions that would continue to bind them together over time. A one-time admission fee of Rs. 5 was levied, with the condition that each individual member would hold a share worth Rs. 100 whereas each group would hold a share of Rs.1,000 in the cooperative (society). Membership thus ensured stakes in the PLDCS by individuals as well as by the community groups.

PLDCS stands for:
● A platform, from which to interact with the outside world.
● An umbrella institution to support various groups.
● A nodal agency that could run and make rules for members.
● A pool for village resources to generate a strong common platform.
● A single and common body with which various financial and other institutions could interact (they are often unable to reach individual SHGs).
● Accountability and monitoring functions.
● Opportunities for establishing forward and backward marketing linkages.

The Project: Aimed to provide and enhance the livelihood of 150,000 poor people in 400 villages, the Indian Farm Forestry Development Cooperative (IFFDC) has been implementing the Western India Rainfed Farming Project (WIRFP) in villages of contiguous areas in Ratlam and Pratapgarh. The £ 7.5 million received from the Department for International Development (DFID) has been spent on works in 78 core villages with provision for wider dissemination of technologies and approaches in some 325 villages. The 7-year project has come to a close in March, 2006.

Moving away from conventional land and water conservation project concepts, the WIRFP has approached the diverse problems at the grass roots by engaging jankars (meaning well-informed), who support the community by planning, implementation and monitoring of the developmental activities. The jankars are young people trained from within the villages dominated by Scheduled Tribes, mainly Bhils and Meenas. Fanning across project villages, a total of 671 jankars comprising 32 per cent women play a lead role in linking technologies (hardware) with social processes (software) in bringing about enhancement in the livelihoods of the poor.

Pitched as a project that is primarily based upon process rather than target, the WIRFP has been implemented in 53 core villages in Sailana, Piploda and Ratlam blocks of Ratlam district in Madhya Pradesh and 25 villages in Pratapgarh tehsil of Chittorgarh district of adjoining Rajasthan state. With unreliable and erratic rainfall ranging between 800-900 mm per year, the project area offers a perfect setting for a recurring drought cycle once every 2-3 years. For the right reasons, the project has adopted a cluster approach to develop natural resources, diversify income options and strengthen community institutions.

Institutional Approach in Livelihood Promotion
Table 4.1: PLDCS: On the growth curve

<table>
<thead>
<tr>
<th>No</th>
<th>Village</th>
<th>Member fees</th>
<th>Share amount</th>
<th>Members contribution</th>
<th>Income activities</th>
<th>Total</th>
<th>Deposits in bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Moti Kheri</td>
<td>550</td>
<td>33,300</td>
<td>65,171</td>
<td>14,234</td>
<td>1,17,755</td>
<td>63,617</td>
</tr>
<tr>
<td>2</td>
<td>Patelia</td>
<td>650</td>
<td>28,300</td>
<td>61,122</td>
<td>68,921</td>
<td>1,58,993</td>
<td>60,826</td>
</tr>
<tr>
<td>3</td>
<td>Chhayan</td>
<td>575</td>
<td>33,100</td>
<td>57,642</td>
<td>34,348</td>
<td>1,65,665</td>
<td>59,888</td>
</tr>
<tr>
<td>4</td>
<td>Veerpur</td>
<td>395</td>
<td>18,800</td>
<td>29,172</td>
<td>15,926</td>
<td>64,293</td>
<td>50,853</td>
</tr>
<tr>
<td>5</td>
<td>Sandani</td>
<td>385</td>
<td>14,900</td>
<td>94,440</td>
<td>1,181</td>
<td>1,10,906</td>
<td>72,867</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>2,555</strong></td>
<td><strong>1,28,400</strong></td>
<td><strong>3,07,547</strong></td>
<td><strong>1,34,610</strong></td>
<td><strong>6,17,612</strong></td>
<td><strong>3,08,051</strong></td>
</tr>
</tbody>
</table>

*All figures in Indian Rupees

In attaining the desired objectives. Interestingly, the fact that each of these PLDCSs has been anchored by village *jankars*, has added credibility to the institution. With *jankars* being the information hub in the village, the PLDCS office has conveniently been turned into a ‘single window’ contact point for outside agencies. Most importantly, the PLDCSs have extended long term engagement and sustainability to *jankars*. From imparting training to providing services, and from trading goods to improving natural resources, the primary livelihood cooperative has indeed turned out to be the people’s pyramid that has all the social and economic actions conducted through it. A range of activities come under the fold of each PLDCS:

**Trading**: Trading in farm inputs (fertilisers and agrochemicals), farm products (grain) and non-timber forest products (NTFPs) has been the hallmark of each society. By buying and selling in bulk, the PLDCS provides better prices for farmers, charging a commission as its earning.

**Services**: Provision of local services such as tractor, bicycle and thresher hiring helps generate revenue. The cooperatives also have a role in organising social services (such as health camps) and providing loans at preferential rates to the poorest members of their communities.

**Entrepreneurship**: PLDCSs in Pratapgarh focus on supporting entrepreneurial activities for women by promoting sewing and making of shoes. Trainers have been engaged to extend market knowledge, that the products could get a better market.

**Investments**: The Moti Kheri PLDCS has managed the construction of an *anicut* under a government drought relief programme. There had been a local conflict over the scheme but when the PLDCS assumed responsibility for negotiation, funds were released. Each member who was employed contributed 5 per cent of earnings to the cooperative as well.

Innovative Approaches in Creating Livelihoods
Training: Each PLDCS will be able to sell their services as trainers to other villages, to the IFFDC Resource Centre for Livelihood Promotion and also to local agencies.

Future perfect
These are still early days for making judgements on the future of the primary livelihoods cooperatives. However, there are clear indications that these cooperatives serve the interests of social groups in the village. So far, most activities are in trading agro-chemicals, profits from a nascent shop and for local services. The challenge is to divert some savings to more productive activities for the benefit of members: there is a need for more emphasis on local productive activities to generate funds rather than ‘fertiliser trading’. Although represented on the Executive Committee, the women still feel slightly marginalised. Although they are benefiting, this is not fully perceived and greater efforts are required to involve them fully. However, what must be highlighted is the fact that this institutional innovation is built around its commercial viability.
Poverty is the worst form of violence. Amongst the poor, the women are the worst sufferers. A world living in peace and free of violent practices is not possible unless extreme economic disparities among the communities are done away with. The poor need care and justice in the same way as victims of violence need them. This view about poverty requires that we develop compassion and a cure for poverty.

The emphasis, therefore, has now moved to inclusive or pro-poor interventions. Of these interventions, micro credit has caught the fancy of the world. The United Nations declared 2005 as the year of micro credit. Micro credit is exhorted as an instrument of poverty alleviation and there is now the notion in many social circles that micro credit is the one-point solution for poverty eradication.

However, we at SEWA strongly believe that micro credit, as a one-point intervention in most of the situations is not enough to pull a poor household out of poverty. This is especially the case with the poorest of the poor who are found wanting in skills. Who lack absolutely every facility are often oppressed by their environment and have no bargaining power whatsoever. This is the case with any single intervention, whether it is training, healthcare or education.

On the basis of experience in organizing the rural poor for their livelihood security, SEWA has adopted the approach of "Livelihood Finance". Economic activities for the members are initiated that would ensure livelihood security for the poor both in on-farm (agriculture) activities and land based non-farm activities. The economic activities are also initiated based on available local skill base or local resources. It is this experience that is shared through this paper.

Organizing crafts women
Patan, a district in the northern part of Gujarat, was carved out from Mehsana district and the Radhanpur and Santalpur blocks of Banaskantha district. The proximity to Rann and the hostile climatic conditions have rendered the land difficult for tilling crops. Agriculture is further made difficult by the inconsistent annual rainfall. Consequently, back in the 90s, the poor could not find adequate opportunities to work as labour. Men sometimes worked in loading/unloading trucks and earned a few rupees per day. There was no means of income for women. Many families migrated to other locations like the Kutch, South Gujarat or even as far as Delhi, for as many as 8 months a year, where they would work in fields or construction sites and earn daily wages. As a result of the constant migration, their children had to suffer.

A survey was conducted to secure an understanding of the existing ecological conditions in the district. The

Route to emancipation
SEWA has been working with the poor in rural Gujarat for over three decades now. Registered as a trade union in 1972, the objective has been to organize women so that they have a greater bargaining power and a better chance at combating oppression. Over three decades, the organisation has spread its wings to 14 districts and has seen its membership rise close to a million in 2007. SEWA adopts an integrated approach towards organizing communities:

- **Organizing**: The poor need to organize (through their associations) for collective strength and bargaining power and to be able to actively participate at various levels in the planning, implementation and monitoring of the programmes meant for them.

- **Capacity building**: To stand firm in the competitive market, the poor need to build up their skills through access to market infrastructure, access to technology, information, education, knowledge and relevant training.

- **Capital formation**: Asset ownership is the surest way to fight the vulnerability of poverty. The poor need to create and build up assets of their own at the household level through access to financial services (savings, insurance and credit).

- **Social security**: To combat the chronic risks faced by them and their families, the poor need healthcare, childcare, shelter and relief.
survey lasted for a year, and, by the end of the period, provided a good understanding of the livelihood situation in the district. It was discovered that there was massive migration of families every year in search of work. In order to organize the water users, there had to be a degree of stability in the community. Therefore, the efforts were to locate economic activities which would provide the households sufficient livelihood opportunities and thereby stabilize the community.

One such discovery has been craft. It was found that the women were skilled in traditional embroidery and in their spare time would make clothes for themselves and household use with embroidery and mirror work, which they would exchange with traders for items like steel and plastic vessels and dishes. In 1990, another survey was conducted with the focus on craft. The coordinator took with her 5 kurta sleeves and corresponding tool-kits to the villagers to be embroidered. After significant persuasion and determined efforts, she could convince 5 reluctant villagers to take up the job. The workers regularly monitored these 5 women over the next few weeks until the work was completed. The entire survey took 6 months and, at the end of it, the group was convinced that there was a significant prevalence of ethnic embroidery skills which could be tapped as a livelihood opportunity.

When word went around that 5 women had been paid up to Rs. 500 within a couple of months, 50 more women were ready to take up embroidery jobs. Within another month the number went to 100. By the end of 1991, 800 women from 12 villages had joined SEWA as artisan members. Craft groups were formed and aagewan representatives were selected by the members. The criteria for deciding the aagewans were (a) good knowledge in craft (b) trustworthiness (c) ability to organize members and (d) ability to speak up for people. Towards the end of 1993–94, around 2,000 members from 30 villages had joined SEWA, covering the entire area with a craft tradition.

**Providing support services**

A number of production-cum-training sessions were organized for the artisans for them to come up to the required skill levels. Training was imparted either in-house or by outside trainers. Craft became the only source of livelihood for many of these people, most of whom had never used it earlier as a means of subsistence. In order to sustain this activity, need was felt to create some support services. The next step was to identify ways through which the women could devote greater time to their craft activity as under:

- Opening of child-care centres – essentially crèches with caretakers, where artisans could leave their children and devote time to work.
- Camps for testing and correcting eyesight, which could help the women work with greater efficiency.
- Women in these regions had to travel far to fetch water which wasted a lot of their time. Rainwater harvesting was promoted among these women. Areas to collect rainwater were created which greatly reduced the time women spent in getting water.
- The savings program started in 1995. Members began saving from Rs. 20 to Rs. 50 per month. Various insurance schemes were introduced subsequently.
- Credit program was also set in motion and members began to take loans for the following purposes: (a) to free up mortgaged assets (b) to purchase cattle (c) as working capital (in cases where they bought their own kits) (d) to set up small shops for their male members (husband or son) and (e) for housing.

**Building economic sustainability**

The scale at which these activities were conducted, and the number of households who were willing to take up craft as a means of livelihood, made it necessary for the entire set of operations to be economically sustainable. It was also during this period that certain trends were noticed in its sales. For instance, sales during the exhibitions were going down. It was no longer possible to sell a large number of products by appealing to the people’s conscience. Organizations such as Oxfam, which procured craft-based products from several organizations representing rural artisans could not sell many of the procured craft products primarily because of quality problems. It was realized that the ‘fair-trade’ market as such was limited in size, and that they had to get into the mainstream market – a market where the customer purchased purely on the basis of quality and would not care who was behind the making of the product.
SEWA has developed a livelihood model to fight poverty. Called *sajeevikaly*, meaning house of livelihood, the model highlights the time period it would take for poor households to emerge out of poverty on a sustainable basis. Its method of functioning relies more on organizing its members, involving them and working *with* them to equip them in their fight against poverty. It is a demand-driven approach around four steps:

- Organize women and instil in them self-confidence.
- Empower them to speak up about issues confronting them.
- Enlighten them with relevant knowledge and encourage them to debate solutions.
- Take up specific demands by the members and facilitate efforts towards meeting them.

**The four pillars**

**The First pillar:** SEWA has striven to bring to its members the latest knowledge from contemporary experts. It has tied up with the National Institute of Fashion Technology (for craft), Indian Institute of Ahmedabad (for training to its district co-coordinators), Anand Agriculture University (farming), CSMCRI (for industrial salt) and so on.

**The Second pillar:**Through its simple philosophy of reacting to its members’ demands, it realized the importance of micro credit as a pillar as early as the 70s. With a share capital of Rs. 10 from 4,000 members, the Mahila SEWA Co-operative Bank was established in May 1974. Since then, SEWA bank has been offering banking services, micro credit at affordable rates and, most importantly, the respect that the women deserve. Most of the loans are taken for building assets. These assets invariably go on to generate greater income, especially since the members are assured of other linkages provided by SEWA. Working capital is another significant reason for members seeking credit. Micro credit by SEWA, is obviously at much lower interest rates as compared to the local money lenders rates and hence invariably results in increased incomes. SEWA’s members get loans at an interest rate of 2 per cent per month. Over the years, the number of loans made out by the SEWA bank to District Associations has steadily increased. For instance, in 2005-06, Rs. 24.37 crore was lent out through 76,857 loans. Repayment rate has been astonishingly high, which makes it unsurprising that SEWA bank has been an entity with growing profits over the last few years.

**The Third pillar:** The marketing services are the third pillar that goes a long way in increasing income and making the activity viable. In some cases, market linkages and micro credit are all the poor need to unshackle them from poverty. The salt farmers of Surendranagar, for instance, simply lacked the wherewithal to find out how much their produce is worth. Equally ignorant were the craftswomen of Patan who had to be literally taken to a market to show them the demand for their products. Recognizing the importance of this service, SEWA Gram Mahila Haat (SGMH) in 1999 – an apex organization dedicated towards providing market related support to the rural producer groups – was established. The SGMH, along with the district associations, went on to undertake a variety of activities. In 2001, SGMH was relieved of the responsibility of craft and established a dedicated organization for craft – the STFC. The STFC with an annual turnover of Rs. 1.84 crore and Rudi with an annual turnover of Rs. 1.5 crore remain SEWA’s most significant efforts in providing market linkages and impact thousands of rural women.

**The fourth pillar:** represents support services and social security namely health, childcare and education. These services contribute to income generation in the following manner. A good quality salt produce requires consistent efforts and watchful care throughout the season. Women on the saltpans had to spend a significant amount of time attending to their children. Simply by leaving their children at SEWA’s child care centres, they increased their attention to the farms, and consequently increased the quality of produce and the corresponding income. In Patan, women gained at least one additional hour which they could spend on embroidery by leaving their children in SEWA’s crèches. Health directly affects productivity in a direct manner. Disease results in costs and lost time, and malnutrition results in low energy at work. SEWA has tied up with Apollo and organizes videoconferences on telemedicine in its 5 village resource centres through V-SAT equipment supplied by the ISRO. Members are educated on diseases, symptoms and precautions. To every session, members come armed with specific queries which the doctors clarify, often recommending medicines after an online diagnosis. Over a period of time, members have benefited enormously from this initiative and they turn up for every session without fail. Nutrition was one of the reasons for the Rudi initiative. The idea was that women deserve access to unadulterated and high quality food items at a reasonable price.
Thus the challenge was to provide work to thousands of these artisans in a manner which made the entire operation economically sustainable. To achieve this, it was realized that it had to convert the economic program into a business organization and compete in the mainstream market and prepare its artisans for the wave of globalization. SEWA began to think seriously how to shape its effort from then on – whether its role should be an organization or as a service. Need was felt for a centre which would be dedicated to craft – a centre which would gather market intelligence, build business plans, decide the products / designs to make, keep accounts, take care of sales taxes and many more.

Linking to the market

In 2003, the SEWA Trade Facilitation Centre (STFC) was initiated in Ahmedabad as a Section 25 company, with a total of 3,200 artisans having a stake in the ownership and decision-making process. STFC was envisioned as a design, production and marketing facility for apparel, accessories and soft furnishings, with value addition provided by rural craftswomen.

In a bid to make its processes market-oriented, STFC embarked upon a 7-step production process which starts from market research followed by design, procurement, cutting, assembling, and kit-making, after which the kits are transported to Patan for ethnic value addition by rural women. Quality control happens at the district-level collection centers and the finished products are transported back to the facility in Ahmedabad for finishing and packaging. Artisans are graded according to their skill levels and their wages correspond to their grades. Training is imparted to artisans to enable them to upgrade their rankings and correspondingly increase their income. Trainings programs are typically held in the form of product development / design development workshops wherein contemporary designers are invited to the facility in the district. To keep the fashion contemporary, STFC has tied up with the National Institute of Fashion Technology (NIFT) Ahmedabad wherein artisans get trained in the latest techniques.

In the subsequent years, the STFC built its marketing strategy further. Through a detailed market research, STFC projected the trends in the domestic and export market and formulated its sales, marketing and branding strategy accordingly. STFC opened two retail outlets – Ahmedabad where it sells as brand Banascraft, and New Delhi, where it sells as brand Hansiba. Besides its retail presence, STFC also supplies to other retailers like FabIndia. Currently in its 6th year of operations, STFC is poised for a major expansion path. In 2006, it realized Rs. 1.4 crore in sales revenue, of which Rs. 41.27 lakh have been disbursed as wages to the artisans. At the last count, the total number of artisans organized in Patan (and Kutch) totaled 25,000, covering 75 villages.

Lessons learnt

SEWA’s approach at building Sajeevikalay is encouraging as well as challenging to replicate. The important lessons contained therein have been:

1. Involve rather than intervene:
   a. Given the years of underdevelopment, the poor need to be taken into confidence before initiating any process. A ‘project’ or ‘mission’, without involving the communities in the thinking and planning process, would fail to address their real challenges.
   b. SEWA’s major success has been due to the role played by its grass roots leaders known as Aagewaans, who are instrumental in involving the local communities and winning their trust and confidence.

2. Coordinate attempts from different sister organizations/units:
   a. Livelihood finance is not an activity that can be implemented by a single unit or organization having specific expertise. It is an ongoing process that will involve well-coordinated approach from various quarters.
   b. This aspect becomes especially critical for government agencies that would invariably need to work with various government departments – a well-coordinated approach is vital.

3. Develop community support systems:
   a. These activities contribute to ‘indirect’ savings of their income (lesser expenses on medication, etc.) and act as support systems in adverse times.
   b. Most of the times, such activities are the entry point in a new area to involve local communities and understand their problems better.

4. Identify and develop skills:
   a. SEWA has more often than not focused on traditional skills and activities and developed them, thereby equipping the local communities for livelihood generation in contemporary markets.
   b. Training of communities to build their capacities in alternative livelihood activities and skills is equally important. It gives them flexibility of choices in exercising different means of livelihood.

5. Build capacities before providing market services:
   a. Align activities with modern trends and developments in the outside market and the world. Development of their skills in different fields would bear no fruition if no market exists for them.

Institutional Approach in Livelihood Promotion
b. Inculcate planning and managerial skills to build self-sustaining systems. The local communities must be able to take care of themselves after initial handholding.

6. Provide financial services:
   a. Provide financial security (Savings, Banking and Insurance).
   b. Provide access to credit, investments and working capital.

7. Build linkages:
   a. Market linkages (backward and forward) to save communities from getting trapped by middlemen and to put in place a system to earn livelihood.
   b. Institutionalize the linkages. Build infrastructure and organizations to take care of the market linkages and other systems built over time.
Three decades of global micro credit strategies and the experiences of ACCESS have clearly revealed that the poor need credit, but also feel the need for more than just financial services for ensuring sustainability of their otherwise fragile livelihoods. In India too, the experience has not been dissimilar. While credit needs are critical, there is a growing realization of the need for holistic frameworks which will address all constraints through a well-knit integrated strategy. In addition to financial services, the poor require steady flow of input supplies, technical support for enhanced productivity, new technologies for making production more efficient, advisory services on value addition possibilities and lastly market linkages. To add to that, developing robust sustainable livelihood models, understanding the full value chain too has become critical particularly because of the new and large investments being made in organized retail.

ACCESS Development Services was set up as a response to the needs of a growing microfinance sector with the support of CARE and DFID (Department for International Development, Government of UK). ACCESS was established as a legacy institution to string together, consolidate and build on the valuable experiences of the large microfinance project CASHE (Credit and Savings for Household Enterprises) implemented by CARE between 1999 and 2006. ACCESS established as a 'Not-for-Profit' company in 2006 had a mission to build the capacity of community based institutions that deliver relevant financial and livelihood development services to the poor and unreached households.

The genesis of the organization was based on an analysis that the poor continue to teeter on the brink of subsistence due to lack of access to key resources, services, information and markets. Lack of social and financial capital further perpetuates their vulnerability and weakens their ability to participate effectively in the value chains and get integrated into the mainstream economy. Managing large and scaled up projects has been a core competency of ACCESS. It has two core areas of focus viz. microfinance technical services and livelihoods development support, at both national and regional levels.

Credit at the doorsteps
ACCESS has designed its microfinance initiatives intending to impact the sector at all levels. On the ground, Microfinance Resource Centers have been established in seven states in India and in Afghanistan through which intensive handholding to emerging / fledgling microfinance institutions (MFIs) is provided over a two-three period to enable them to scale up, strengthen their operations and become operationally and financially sustainable.

At the national level, as supporting sector building, it has structured a slew of initiatives under the banner of ‘Microfinance India’ through which the Annual Microfinance India Summit gets organised, the annual State of the Sector Report released and policy retreats and work with stakeholders to develop a state vision document in an underserved region held.

As a national Resource Agency it has established the ACCESS Microfinance Alliance (AmFA) with a membership of 125 MFIs across the country. Based on their operational requirements, it provides them need based technical assistance on a fee basis. AmFA also works simultaneously with banks to facilitate flow of on-lending funds to these

Institutional Approach in Livelihood Promotion
Livelihood for the asking

The rural poor face inherent constraints in diversifying and enhancing their livelihood base. These constraints include lack of access to resources, technology, markets and market information, skills, finance and policy support. However, it cannot be denied that such challenges cannot be addressed through microfinance alone. As a result of which, ACCESS follows a composite approach to livelihood enhancement, ensuring that the livelihood activities are sustainable, replicable, and scalable.

ACCESS works within a few sub-sectors, those in which the poor are engaged; those that allow for women-based livelihoods and those that have a future potential. Currently, ACCESS is working in the non-timber forest produce, fruits and vegetables and the handicrafts sub-sectors.

At the ground level, ACCESS follows sub-sectoral intervention through its livelihood initiatives. Presently, 12 such interventions are being implemented in the three sub-sectors, namely farm, non-farm and forestry. More than 2, 81,000 households are likely to benefit directly through these interventions.
ACCESS’s plan are recognised for effective execution. We have designed an Institution Capacity Assessment Tool (ICAT), which helps to assess the capacity of the grass roots organisations, capacity in the field of livelihoods and in the specific sub-sector. It also helps to get the accurate information on the areas where an organisation needs further capacity building. To bring in discipline and prudence in its interventions, ACCESS has designed the Small Producer Assistance Resource Centre (SPARC) model to facilitate the livelihood interventions.

This model has been designed to have a systematic and time bound intervention, so as to ensure a disciplined implementation strategy. At the commencement of any initiative, ACCESS established SPARC, set up to provide technical services to the primary producers. The SPARC is responsible for identifying the sub-sector, recognizing the clusters, organizing the producers into a producer/farmer business groups, aggregating their surplus and integrating their produce to the high end markets. For the agro-based sector, the execution begins by forming farmer business groups. They are given training and timely assistance on enhancing their productivity. In the non-farm sub-sector similar module of intervention is followed. These initiatives eventually aim at the formation of a producer company/collective, which is self-sustainable.

Apart from this, the SPARC is also responsible for capacity building of the local NGOs, building network with the other secondary and tertiary stakeholders. This involves establishing linkages with the Government departments, private sector entities, etc. The entire process of establishment of a SPARC, mobilization and formation of producer collectives and enabling the SPARC to function on a fee based technical service provider is intended to accomplish in the next four years.

An institutional spark

By understanding and analysing the needs of the poor, the impediments they face, and the environment in which they operate, ACCESS has been able to develop an institution, namely Small Producers Assistance Resource Centre (SPARC), as a possible solution. The entire process is operationalized through the SPARC, which is an ACCESS innovation. SPARC initiative attempts to comprehensively define sustainability at all levels within a project area following a value chain approach.

SPARC is essentially a small team of 3 to 4 professionals positioned by ACCESS in the cluster. The team has one social processes expert, one subject matter specialist and one external linkages expert. SPARC is headed by a team leader and it is expected that over a time span of 4 years, SPARC will transform into a fee-based Resource Centre for greater sustainability beyond project life from a grant based technical team. This entire experience is aimed at developing self- sustaining livelihoods models that can be replicated by the stakeholders in the sector.

In addition to providing technical service by itself, SPARC leverages technical, financial and other business development services from external agencies in the market. By this, SPARC makes use of the linkages forged by ACCESS at the national and sub-national levels, thereby providing a gateway for the primary producers to accessible resources, finance, input supplies, technology, information, markets and entitlements.

The credentials of this model are that it is a completely fee-based model established within a strict time frame and is sustainable. Within a time period of three to four years, SPARC will establish itself as well - networked, commercially viable and sustainable locally accessible resource institution that leverages business development services (BDS) from various expert agencies (as well as individuals).

Conclusions

The livelihood experiences so far include building community-owned institutional structures, enhancing their abilities to access resources, services, inputs and entitlements and to effectively negotiate with markets. This, consequently, takes control of their sustainable livelihoods. The focus of the strategy has been to establish strong community structures, building capacities of local partners, providing technical support to government programmes and developing systems and processes. At the ground level, under the sub-sectoral interventions, presently 12 interventions are being implemented in the three sub-sectors, namely, farm, non-farm and forestry. More than 2,81,000 households are likely to benefit directly from these interventions.

Institutional Approach in Livelihood Promotion
Mission Livelihood

Livelihood Challenge
Addressing poverty through various livelihood programmes has been a priority of the state and has been reflected in the successive five year plans too. However, creating livelihoods in such a large number requires efforts in a mission mode. There is an urgent need that alternative and innovative ideas are experimented time and again. There is also a need to build capacity of the existing livelihood intervention agencies so as to expand and deepen their services. Convergence with a range of stakeholders is also important. The realisation of the need of an umbrella mechanism that could innovate and coordinate all these efforts in a mission mode, gave way to the formation of Rajasthan Mission on Skill and Livelihoods. The Mission has a clear objective of addressing the needs of rising unemployment and underemployment in the state.

Established by the Government of Rajasthan in September 2004, the Rajasthan Mission on Skill and Livelihoods (RMoL) promotes appropriate livelihood opportunities for the state’s fast increasing yet economically weak, working population. It also endeavours to comply with the government’s larger vision of attaining an inclusive economic growth.

Mission Livelihood is mandated
- To design livelihood promotion strategies
- To implement strategies through pilots
- To facilitate convergence and coordination
- To facilitate policy reform and advocacy
- To create knowledge networking and dissemination

The Mission is headed by the Chief Minister of the state and is regulated by Department of Labour and Employment for administrative purposes. What makes the Mission different from all the other government bodies is the constitution of a Mission Assistance Technical Unit (MATU) - a unit that executes all the tasks of the Mission but is completely outside the normal structure of the government. BASIX, a well-known livelihood promotion organization, has been entrusted with the task of providing the innovative perspectives and professional capabilities to the Mission through MATU. The decision to have a technical assistance unit outside of the normal structure of government is to provide fresh perspectives and professional capabilities. The Mission Assistance Technical Unit, with the financial support from UNDP, helps RMoL in conceiving, developing, consolidating and piloting effective and viable livelihood strategies.

Livelihood Enhancement
As the constitution of RMoL is very ambitious, the spectrum of interventions of RMoL is also very wide and encompasses interventions in a variety of areas including skill trainings, capacity building of livelihood service delivering agencies, knowledge networking, and developing and implementing livelihood promotion projects. The learning from all the efforts feed into the policy level recommendations and convergence of government schemes and programmes.

The core of all the activities of RMoL is the Public-Private Partnership Model. RMoL collaborates with the government departments such as Technical Education, Fisheries, Agriculture, Labour and Employment, Panchayati Raj, Rural Development, Social Justice, etc. At the same time it collaborates with the NGOs and national and...
international organizations. RMoL also has privilege to partner with UNDP, ILO, Ford Foundation, etc. RMoL designs the strategies and carries out the implementations in consultation with all the stakeholders. Some of its core activities are epitomized in succeeding paragraphs.

**Building Skills**
Skill development is concerned with imparting and acquisition of knowledge, skills and attitudes immediately before, during and between the periods of work. While basic literacy is must, skill development is necessary for growth of the individual as well as the country. Skill development also contributes in enhancing individual’s employability, both wage and self – employment, and the ability to adapt to changing technologies and labour market demands. It also improves productivity and living standards of the people and strengthens competitiveness of the country.

India has one of the largest labour forces in the world, but the least number of skilled workers constituting only 5 per cent, as compared to that of 95 per cent in South Korea. As per National Sample Survey Organization (NSSO) 61st Round Survey Report, every year 12.8 million persons are added to the labour force. However, current capacity of Skill Development Programme is about 3.1 million including all agencies involved in vocational training activities. Also, as per last National Sample Survey Organization only 2 per cent of the Indian labour force has received vocational training through formal sources and 8 per cent through informal sources whereas the percentage in industrialized countries in much higher, varying between 60 to 96 per cent. About 20 million children enroll in the first standard every year, however, by the time they reach 10th standard, 63 per cent of them drop out from their schools and by the time they reach 12th standard, 90 per cent children drop out due to various reasons. All these children who could not carry on with their education, look out for some useful and employable training programme.

The Eleventh Five Year Plan and National Policy on Skill Development recognize the unprecedented challenge faced by India, for skilling or up-skilling 500 million people by the year 2022. In view of the given challenge, there is an urgent need for promoting ‘Skill Development’ over the next few decades in systematic manner. RMoL was conceived to address this challenge in an emphatic manner.

<table>
<thead>
<tr>
<th>Metrics</th>
<th>Rajasthan</th>
<th>Maharashtra</th>
<th>Tamil Nadu</th>
<th>AP</th>
<th>All India</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population (in Crore)</td>
<td>5.6</td>
<td>9.6</td>
<td>6.2</td>
<td>7.6</td>
<td>102.8</td>
</tr>
<tr>
<td>Literacy (%)</td>
<td>60.41</td>
<td>76.88</td>
<td>73.42</td>
<td>60.4</td>
<td>64.84</td>
</tr>
</tbody>
</table>

**Higher and Technical Education Infrastructure (seats)**

<table>
<thead>
<tr>
<th></th>
<th>Rajasthan</th>
<th>Maharashtra</th>
<th>Tamil Nadu</th>
<th>AP</th>
<th>All India</th>
</tr>
</thead>
<tbody>
<tr>
<td>Engineering</td>
<td>20,755</td>
<td>49,667</td>
<td>1,08,844</td>
<td>85,000</td>
<td></td>
</tr>
<tr>
<td>Diploma</td>
<td>6,890</td>
<td>45,785</td>
<td>8,7671</td>
<td>18,000</td>
<td></td>
</tr>
<tr>
<td>ITI</td>
<td>43,824</td>
<td>90,736</td>
<td>55,426</td>
<td>1,10,000</td>
<td></td>
</tr>
<tr>
<td>Arts &amp; Science</td>
<td>3,60,124</td>
<td>8,08,527</td>
<td>6,74,486</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Source: ICRA Report, 2008*
Educational Infrastructure in Rajasthan

At present, Rajasthan has over 90,000 schools, 64 engineering colleges, 40 polytechnics, 430 ITIs, and 75 MBA institutes. A shift system is followed in the polytechnics and ITIs. As for seats, the state has 20,755 graduate engineering seats, 6,890 diploma seats, and 43,824 ITI seats. These are much lower than the number of seats in other states such as Maharashtra, Tamil Nadu and Andhra Pradesh (AP), as shown in table 7.1. Also, Rajasthan’s literacy rate is lower than the national average; it has a literacy rate of 60.41 per cent as compared to the national average of 64.84 per cent.

Status of Technical Education and Vocational Training

(a) Formal

The Department of Technical Education, Government of Rajasthan through its two Directorates manages and implements (i) Technical Education- degree and diploma (ii) Vocational Training- trade certificate courses and programmes, both formal and non-formal, in the state. Type and number of institutions and intake capacity created for non-degree programmes by the two Directorates in the state is given below:

There is no +2 Vocational Education Programme in the state. This means that access to formal technical education in the state is highly skewed.

(b) Non-Formal

Number of Departments viz. Rural Development, Industries, Information Technology, DWCD; RUDA; RKCL; Agriculture, etc. in the State Government are running short term training programmes of varying duration. Number of people trained through such trainings may be few thousands.

Having identified the need for imparting skill trainings to youth, this became the core area of RMoL interventions.

Table 7.2 : Educational Infrastructure in Rajasthan

<table>
<thead>
<tr>
<th>S. No</th>
<th>Type of Institutions</th>
<th>Number of Institutions</th>
<th>Intake Capacity Created</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Polytechnics</td>
<td>57</td>
<td>11,530</td>
</tr>
<tr>
<td>2</td>
<td>Industrial Training Institutes</td>
<td>128</td>
<td>19,536</td>
</tr>
<tr>
<td>3</td>
<td>Industrial Training Centers</td>
<td>513</td>
<td>43,156</td>
</tr>
</tbody>
</table>

Source : Department of Technical Education Website, GoR.

Table : 7.3

<table>
<thead>
<tr>
<th>YEAR</th>
<th>NUMBER OF PROGRAMMES SANCTIONED</th>
<th>TRAINEES</th>
<th>TRAINING INSTITUTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005 - 06</td>
<td>56</td>
<td>1,323</td>
<td>40</td>
</tr>
<tr>
<td>2006 - 07</td>
<td>282</td>
<td>5,473</td>
<td>164</td>
</tr>
<tr>
<td>2007 - 08</td>
<td>604</td>
<td>14,198</td>
<td>289</td>
</tr>
<tr>
<td>2008 - 09</td>
<td>1,021</td>
<td>23,649</td>
<td>338</td>
</tr>
<tr>
<td>2009 - 10*</td>
<td>799</td>
<td>28,027</td>
<td>260</td>
</tr>
<tr>
<td>TOTAL</td>
<td>2,762</td>
<td>72,670</td>
<td></td>
</tr>
</tbody>
</table>

*Provisional

After a systematic market study, 171 short duration courses are being offered by RMoL in 16 economic sectors. Besides having a well-developed curriculum for all these courses, an independent system of assessment has been put in place. Several of the courses are certified by Vardhaman Mahaveer Open University, Kota. The table 7.3 gives a brief overview of trainings imparted.

It is seen that almost half of the total vocational programmes conducted under patronage of RMoL fall in
three economic sectors—electrical; mechanical and Information Technology. One-third of the total trainees are female, and about two-thirds of total trainees have educational qualification till 10th class only. 83 per cent of trainees come from the families having less than Rs. 5,000 income per month. Evidently the focus of RMOL has been on the excluded strata of the society.

Facilitating Innovations in Skill Training
To increase the reach and the impact of these skill training courses, different innovative initiatives have been introduced. These include:

- **Mobile Skill Training Facilities**: The objective is to impart skill trainings to poor people living in inaccessible areas. The vans will initially cover locations in districts viz. Tonk, Rajsamand, Baran, Dungarpur and Jodhpur. The courses will include – Repair and servicing of two wheeler; Diesel engine and pump set mechanic; Basic fitting work; Plumber and sanitary hardware fitter; Household wiring; Repair of domestic electrical appliances; Repair and Rewinding of Electric Motor, etc.

- **Eklavya Industrial Training Programme**: Implemented in partnership with the Department of Employment through its district offices, the programme facilitates training of young people from poor Scheduled Caste and Scheduled Tribe families. The scheme provides incentives of Rs. 7,500 per trainee to the employer for a period of three months. The trainees are ensured on-job training, assured of placements and of Rs. 3,000 as internship stipend during their training.

- **Eklavya Skill Training Programme**: This scheme enhances the duration of existing RMOL courses for SC/ST youths by thirty days and helps them improve soft skills besides vocational skills.

- **E-learning Material**: A first of its kind, this initiative offers training in a vernacular language i.e. Hindi, through multi-media e-learning material that has an inbuilt testing mechanism. The course on ‘household wiring’ has been prepared and two more courses on ‘diesel engine repair’ and ‘pump set and repair of electronic motor and transformer winding’ are under preparation.

- **Akshat Kaushal Yojana**: As an initiative of the Government of Rajasthan for unemployed graduate youth of the state, the scheme enables them to acquire vocational skills through ‘Kaushal Coupons’ which are redeemable at selective training institutions across the state. Educated and unemployed graduate youths of Rajasthan with age upto 30 years (in case of SC/ST and persons with disability age upto 35 years) and registered for at least 6 months with employment offices of state government prior to date of application; are eligible to take benefit under the scheme.

- **Skill-up gradation and Pre-departure orientation of Emigrant Workers**: RMOL is supporting skill up gradation and pre-departure orientation of emigrant workers to meet the challenges of future needs of the overseas employment market. The goal is to empower the potential emigrants so that they are not exploited in the host country. The ultimate output would be improving productivity, prosperity and happiness amongst our emigrant workers. Target beneficiaries will be potential workers having Indian passport.

Piloting Pilots
To operate on economics of scale and to make focused interventions in the selected areas, several clusters are being developed by RMOL in collaboration with concerned government departments and the specialized NGOs. Important clusters being promoted are: Sheep cluster in Bikaner, Dairy cluster in Tonk, Fishery cluster in Banswara and Small and Micro Enterprises for tribal in Udaipur.

In another significant intervention, efforts are being made to rehabilitate people of Kanjar community which is known to make a livelihoods by loot, theft and other criminal activities and is consequently one of the most isolated, poverty-stricken and neglected communities in India. RMOL is implementing a comprehensive strategy for not only linking Kanjars in Jhalawar to sustainable livelihood activities, but also to strengthen their self-esteem.

Addressing issues of migrant workers is yet another focus of RMOL. For a large number of rural poor, particularly tribals in Southern Rajasthan, migration to small towns...
and other urban destinations within and outside the state has become a major strategy of livelihoods. However, migration to urban areas is much more than just shifting from the impoverished countryside to the wealthier city because incredible social cost is involved in the process. RMoL, with its partners offers support services such as registration, issue of photo identity card, legal support and counseling, skill training, and collectivization to migrant workers on one hand and build capacities of institutions to offer these services on the other hand.

For sustainable livelihood process, need was felt to imbibe the inputs on ‘Financial Literacy’ amongst the vulnerable group, particularly the women. In this regard project was conceived to educate the poor households on various financial services, financial products, investments and risk mitigation tools and relevant government schemes. RMoL has launched a project in Tonk in which 10,000 women have been trained about the concept on financial literacy.

Since, physically handicap often get excluded from the development programmes, thus well thought out programmes and support services are needed to reach them. After several brainstorming sessions with the specialized organizations working for livelihoods of people with disability, it was felt that there is a lack of information regarding the status and issues on People with Disability (PwD) in the state. Accordingly, the Mission has made efforts to gain knowledge in this field through its various interactions and consultations at the state and national level. The learning gathered from these consultations signify that more knowledge base has to be created on various ways and means that could be adopted for both employing PwDs as well as promoting options for their livelihood. It was also seen that the current skill level of PwDs was extremely limited. With this perspective a National Consultation entitled ‘Livelihood for Persons with Disabilities – Issues and Options’ was organized. This gave a way to concretize course of action and need to formulate a state-wide strategy to promote livelihood options for PwDs. It has been further decided to set-up a special ‘PwD Cell’ within RMoL to address the issue in a tangible manner.

Capacity Building of Organisations

For enhancing the existing service delivery mechanisms in the areas of livelihoods promotion, conscious efforts have been made by RMoL to build the capacity of the concerned institution/organization. Major efforts in this area include:

- Conducting training for NGOs to enable them to offer services to migrant workers was another specific step in this regard.
- Providing JAWS (Job Access with Speech) software to Netraheen Vikas Sansthan in Jodhpur. This software enables blind people to use computers, and thus be able to get main-streamed.
- Training of officers of Department of Labour and Employment, GoR on career planning was undertaken to sensitize them about the issues in vogue on employment traits.
- Entrepreneurship development training to 139 Prachetas (block level workers) of Department of Women and Child Development, was imparted to enable them to play a pro-active role in promotion of enterprises by women SHG members.

Setting Up new Institutions to meet market demands

The Mission works to meet the needs of state’s growing economy by identifying emerging sectors and initiating skill development required in by these sectors. It has set-up new institutions for this:

- **Rural Employment Exchange (REX)**: In line with prevailing situation of rural employment, RMoL has initiated a project on ‘Establishing Rural Employment Exchanges’ in seven divisional headquarters of Rajasthan. The REX project will provide employment opportunities and enhancing employability skills of youth of the state. The services to be provided by REX would be candidate assessment, referral services for skill training, candidate certification and then placement. The operation of the REX project will be based on usage of IT based systems. The ‘CALL Centre’ and ‘Job Web Portal’ will be set-up...
for providing REX services. On an average it is expected that annual about 7,000 candidates would get placement through this intervention.

- **Rajasthan Institute of Security Education (RISE)**: RMoL has facilitated establishment of Rajasthan Institute of Security Education’ in seven divisional headquarters of Rajasthan. The RISE provides certified security education training to the unemployed youth of Rajasthan in the age group of 18-35 years. The security education training runs in a residential mode for 30 days. The students are awarded certificate from Global Open University, Nagaland/Indira Gandhi National Open University, New Delhi. It is expected that about 6,000 candidates per annum would be trained and successfully placed through this intervention.

- **Construction Academy**: The construction academies are being established in the premises of division level ITIs. The courses in three trades of masonry, electrical house wiring and plumbing and sanitation are expected to start by June, 2010. The project envisages to train and ensure employment to more than 2,000 youth per year. National Academy of Construction, Hyderabad, has been collaborated for transfer of know-how in establishment and running of courses.

**Identifying Areas of Policy Advocacy**

RMoL is pivotal by placed to act as a ‘policy advocacy arm’ to the government. Since, RMoL is operationally associated with plethora of departments, and also draws valuable learnings from the ground, it is able to scientifically analyze, evaluate and submit critical policy inputs to the government for consideration. In other words RMoL is an invaluable conduit between the ground reality and the policy makers. Some of the salient issues, which have found merit by the Government of Rajasthan are :

- **Employment Fairs**: As a very innovative approach to create space for instant employment to job seekers, RMoL has been organizing employment fairs regularly at the district level in cooperation with the department of Employment, Government of Rajasthan. These employment fairs provide opportunity and an interface of job seekers with the potential employers. As many as 75,000 candidates are expected to be linked with employment opportunities by organizing these fairs annually.

- **Convergence of Livelihood Programmes in Districts**: RMoL has initiated pilot projects in five districts (Baran, Banswara, Dungarpur, Tonk and Rajsamand Districts) where RMoL official, who is a professional in livelihood issues, has been placed for close coordination with the district administration. This has ensured dovetailing of government programmes and schemes done in more focused and cost effective manner. In all these five districts ‘District Level Convergence Committees’ (DLCC) have been constituted and these Committees are being chaired by the District Collector. RMoL district officer is the member secretary in these Committees. DLCC at district level identifies the key issues and accordingly draws appropriate strategy in consultation with all concerned, so that the desired goal is achieved. RMoL district official has also been nominated as member in the task force of PMEGP committee, SGSY special project review committee, SC/ST Corporation, NREGA planning and Nav Jeevan Yojna.

- **Policy Formation**: RMoL has been entrusted by the Government of Rajasthan to develop state level policy on - People with Disability; Employability; Migration; Fisheries; Domestic Workers Security Act; Rehabilitation of Beggars; Rehabilitation of Kanjar Community; etc.

**Institutional Approach in Livelihood Promotion**
India is experiencing a high growth rate of more than 8 per cent per year leading to expectation about creation of new employment opportunities in the growth sectors. However, despite this impressive growth rate, the country faces the important issue of an unprepared workforce to meet the opportunities being available in the market due to the growing economy. India’s education and training efforts are, for the most part, failing to adequately prepare young people for entering the workforce and to provide value added to their jobs. As a result of rapid economic growth real wages are also increasing, but they are increasing faster for those with higher education and marketable skills only. This is contributing to a widening of the gap between the rich and the poor that could carry its own social dangers.

It is projected that by 2010, the agriculture employment will drop below 50 per cent of the total employment generated in the country. The job options therefore for even the rural youth today are remarkably different from what it used to be a decade ago. Apart from the technical skills a lot of emphasis today is also on linguistic skills, communication skills, knowledge of computers and good personality. This is just one indicator of a rapidly changing economy that will create new challenges for rural youth entering the workforce. The need for a more flexible and mobile workforce will require new skills and greater adaptability among youth.

India’s Planning Commission estimates unemployment nationwide was 9.21 per cent in 2002, and expects it to exceed 10 per cent within the next five years. Even these figures may under represent real unemployment situation in India, where there are significant seasonal variations (particularly in rural areas) and considerable underemployment exists both in terms of time engaged in paid activities and the level of payment for work.

Aide-et-Action through its various livelihood education promotion initiatives reaching out to the educationally marginalized and vulnerable youth, including women. In the long run the community benefit is large due to sustained employment opportunities and better economic growth. The industry is also benefiting from steady availability of better trained and skilled human resources who meet the emerging requirements and dynamic work situations.

At action in India

Aide-et-Action started its interventions in India in 1981 to help the children from marginalized communities to gain improved access to education. Even after twenty-eight years dedicated service to the cause of primary education, Aide-et-Action continues to grow and evolve in India.

In order to achieve its vision of “a world where dignity is ensured for all men, women and children through education – the lever for human development”
Aide-et-Action in India focuses on the following themes for its intervention:

- Quality education
- Inclusive education
- Livelihood education
- Women’s empowerment and education
- Disaster preparedness and long term rehabilitation of affected communities
- Early child care and education
- Migration
- Health Education and HIV/AIDS
- Education for Global Citizenship

These thematic activities represent core of Aide-et-Action’s work in the region and they are carried out through 20 Partnership and 14 direct implemented projects. Partnerships with governments, technical inputs to stakeholders, capacity building events, research and advocacy form some of the major modes of interventions carried out across the country. The coverage thus far has been:

- Quality Education: 1,12,775 children from 1,267 schools
- Inclusive Education: 5,500 CWDs and PWDs
- Livelihood Education: 50,000 Youth
- Women Empowerment and Education: 3,356 Women SHGs
- Emergency response: 3,32,364 persons, 71,667 families from 281 villages
- HIV interventions: 3,600 villages

In order to intensify and expand its operations to address the educational needs of children, Aide-et-Action has its regional presence in seven major locations in the country viz., Chennai, Bhopal, Delhi, Hyderabad, Jaipur, Ranchi and Guwahati. Aide-et-Action India has 64 dedicated professionals and 507 staff in its directly implemented projects including iLEAD.

Providing livelihood lead

Aide-et-Action strongly believes that there is a co-relation between livelihoods and education. Livelihoods contribute to the attainment of education and education in turn contributes significantly to enhance livelihood opportunities. With this background, Aide-et-Action has promoted an unique project called iLEAD (Institute for Livelihood Education and Development) which is aiming at providing livelihood support to dropout youth of 18 to 25 years from marginalized sections of society through employability training in various trades.

iLEAD aims to attain the following:

- To create entry level employment opportunities for marginalised youth, focusing especially on youth from economically weakest sections.
- To bring about a reduction in the number of people living below the poverty line in the intervention area.
- To provide necessary forward and backward linkages for the trained youth for sustainability of the efforts.
- To enhance and provide necessary inputs for personality development, life skills and forward and backward linkages for the trained youth for sustainability of the efforts and better quality of life.
- To help trained youth having exceptional aptitude and interest emerge as successful entrepreneurs and catalysts for generating more employment opportunities.
- To advocate for adoption of similar approaches in private and state run training programs focusing on employability and entrepreneurship opportunities.

Approach

iLEAD aims at building capacities of youth from economically weakest section of the society in market oriented employability and entrepreneurship skills. Training design has the following features:

- Training modules are tailor made to suit the needs and demands as per the opportunities available in the local market and rural context.
- Focuses equally on technical skills and personality development of candidates. Besides quality technical skills (theory, practice and on-job), training modules include a significant amount of inputs on personality development like spoken english, communication skills, mannerisms etc. required to meet the market demands.
- Programs include a regular interface with local business, industrial and other potential employers for course development, training methodology, placements and building backward and forward linkages.
- All candidates provided with both pre and post placement support as well as hand-holding and initiation inputs and linkages under the program.
- Focus on ensuring social equity in project benefits i.e. priority for inclusion of marginalized communities like dalits, tribals, landless, women, disabled persons etc. The project would aim to ensure that at least 80% of beneficiaries are from BPL families.

Institutional Approach in Livelihood Promotion
• iLEAD has a major component on entrepreneurship development and progression of candidates to higher levels of income and responsibilities.

Pre Training Activities
The pre training phase consist of activities aimed at assessing the market demand in the selected area of intervention, mobilization of candidates and spreading awareness about the program and finally the selection of candidates based upon their aptitude.

A brief description of activities in this phase follows:

1. Employability Potential Assessment
   EPA helps to study the market needs and identify the employability potential with various sectors and understand the skills required for entry level positions. EPA provides opportunity to interact, build linkages and explain the concept to the business establishments. EPA conducted once in 6 months to understand the changes in emerging market on the following:
   - Curriculum development: Course curriculum developed on identified trades according to the needs of local market in consultation with lead business establishments and subject experts.
   - Selection and training of instructors: A person with at least 2 years of industrial exposure pertaining to the respective fields with sound practical knowledge and good communication skills is selected. Selected instructors undergo week long orientation. They build a network with the industries, to facilitate quality learning and job placements for the candidates.
   - Selection of candidates: Selection is done through 'Community Mobilization Drive (CMD)' in identified localities. During which the objectives, prospects course details and teaching methods at iLEAD explained to the youth. In addition, there is an aptitude test to understand the interest of youth. Candidates and parents are counselled. Finally the registration and admission of candidates are done.

2. On Training Activities
   - Induction: Training of the selected candidates carried out after proper induction. The induction enables honest dialogue among trainees and instructors. An ethical code of conduct is built by candidates themselves. Team building exercises conducted in an informal environment increases self-confidence among trainees. In addition, the self-monitoring processes are initiated aiming at their individual development.
   - Life skills: Life skills are aiming at preparing the candidates better and confident individuals. Around 200 hrs are devoted on this component. Inputs are provided on personality development and grooming, behavioural changes, spoken English, computer exposure, time and money management etc.
   - Technical skills: Participative training methods adopted to provide technical skills. Training focuses on theoretical inputs and practical sessions. Candidates are also provided hands on experience. In addition, regular assignments and tests are conducted. A total number of around 30 trades are offered through iLEAD centers. Some of the major trades offered in iLEAD centers are as follows:
     - Information technology
     - Automation technology
     - Hospitality
     - Sales and marketing
     - Beautician
     - Dress designing
     - Secretarial practices
     - Refrigeration and AC repairing
     - Apparel and garments
     - Mobile phone services and repairing etc.
**Guest Lectures:** Such lectures provide opportunity to invite business leaders and subject experts to interact with the candidates. It helps the candidates to develop as per market expectations and opens avenues for linkage building and future collaborations.

**On the job training/apprenticeship:** Candidates attached to actual workplaces for 2-3 weeks. It prepares them for future job and acclimatizes them with real work environment and provides opportunity for learning under guidance of people working in the respective workplaces. Most of these apprentices convert into placements. In the iLead centres it is mandatory for the students to undergo on the job training or apprenticeship.

**Personality mapping and performance tracking:** It helps the youth to assess their strengths and weaknesses in critical areas. It assists youth in developing necessary social and livelihood skills and also to crystallize and work towards realizing their ambitions.

**Post Training Activities**

**Placement support**

Combination of emotional readiness and academic abilities considered for job readiness. Hence, faculties, mentors, counsellors and placement cell undertake complete assessment of job readiness for each student. Based on which, the students are sent for placement opportunities. iLEAD’s reputation as a quality training institution is maintained through placements of suitably job-ready candidates.

**Alumni club**

An alumni association formed for each of the training centers. This forum acts as an interface between the current / potential candidates and successfully passed out candidates. The alumni association shares their experiences to help further evolve/develop the curriculum as well as provide guidance to the current/potential candidates. Besides the alumni association is also a source for appropriate placements.

**Major collaborators**

Following are the major collaborators of AeA in implementing iLEAD:

- GUDM (Gujarat Urban Development Mission), Government of Gujarat
- MoRD (Ministry of Rural Development, Government of India
- RMoL (Rajasthan Mission on Skill and Livelihoods), Government of Rajasthan
- Tribal Development Department, Govt. of Gujarat and Govt. of Andhra Pradesh
- Catholic Relief Services
- National Child Labour Program
- DRDA (District Rural Development Agency), Andhra Pradesh
- Tamil Nadu Women Development Corporation
- National Bank for Agriculture and Rural Development
- Bihar Rural Livelihood Program
- Corporate: Schneider, L’Oreal, Fidelity, Hindustan Unilever, LANCO and CGPL (Coastal Gujarat Power Ltd.)

**Coverage**

A total number of 96 iLEAD centers are functional across South Asia covering 5362 candidates. Till now iLEAD has covered 44,534 candidates.

**Impacts created**

Following impacts have been created by iLEAD in the region. A total number of 94 centers are functional in India to cater to the employability training needs of youth in the age group of 18-25 years from the marginalized sections of the society.
• A total number of 44,534 candidates trained with 75-80 per cent placement.
• The income level of families of these candidates has increased.
• iLEAD has created a win-win model for both communities and business establishments.
• iLEAD has extended professional training maintaining high quality standards which includes demand oriented courses catering to customized needs.
• High results in a very short period of time.
• Low Investment – High Returns.
• iLEAD has promoted various strategic tie ups and collaborations with business leaders for improvement and growth.

Lessons learnt
The major focus of iLEAD is at present on urban areas. Though there are centers in rural areas, these have to be contextualized according to the local economy especially focusing on agriculture and allied activities. AeA has been making sincere efforts to contextualize iLEAD into rural areas with new set of trades, curriculum and teaching learning processes.

SIYB
Aide-et-Action South Asia in Collaboration with International Labour Organisation (ILO) and United Nations Development Programme (UNDP) has undertaken Start and Improve Your Business (SIYB) project to provide alternative livelihood opportunities for the Tsunami affected communities in Kanya Kumari district of Tamil Nadu and Kollam district of Kerala, India.

Objectives
Major objectives of this program are as follows:
• Enhance the understanding of potential entrepreneurs of a successful business idea.
• Assess potential business ideas in Tsunami affected areas and appraising the Feasibility.
• Equip the trainees with skills to select the most suitable business idea.
• Assist the potential entrepreneurs to convert the business idea into a bankable Business Plan.
• Advocate for adoption of similar approaches in private and state run training programs focusing on entrepreneurship opportunities there by to create more employment opportunities.
• Extend support to the trainees in linkages towards financial institutions and Govt. Schemes.

Major Processes
Following are the major processes involved in the training process
• Marketing the GYB training with various stake holders like District administration, District Rural Development Agency, Lead Bank and NABARD.
• Mobilization of candidates.
• Selection of trainees who will be benefited.
• Training need analysis about the selected candidates.
• Grouping of candidates according to training needs and learning abilities.
• Design the methodology of training.
• Conduct GYB training.
• Selection of candidates for SIYB training (directly and from GYB).
• Monitor and evaluate the out put and impact of the training.
• Supporting linkages with Govt. schemes and financial institutions.
• Carryout follow-up training and counseling activities.
  Re-orientation of vocational education in Andhra Pradesh.

Context
For the last one decade, the state of Andhra Pradesh has been witnessing tremendous growth in terms of Information Technology initiatives and other industries but the benefits have not percolated to most of the educationally marginalized youth in its 23 districts thus leading to an inequitable and skewed growth making the rich more rich and poor, poorer. The condition is more appalling when it comes to women with low educational qualifications and attainments. Though in the 23 districts of the state there are 809 colleges, covering around 35,000 youth with 40 trades every year and also Industrial Technical Institutes (ITI) run by Department of Employment and Training reaching out to 46,000 more candidates through 534 it is. The issue of relevance of these courses and the linkage between training and employment of the candidates trained is an issue which demands immediate attention.

Looking at the current status AeA has started this project which aims to re-orient the vocational education system of Andhra Pradesh to create sustainable market oriented employment opportunities for marginalized youth with a special focus on women.
The objectives
The overall objective of this project is to ‘Re-orient the vocational education system of Andhra Pradesh and to create sustainable market oriented employment opportunities for marginalized youth with a special focus on women’.

The specific objectives of the project are:
- To improve the environment of government vocational education system.
- To address the vocational education needs of marginalized youth with low educational level especially the women.
- To reduce the mismatch between demand and supply of skilled manpower in the market.
- To contribute for the development of policy framework of the state towards more responsive vocational education.

Target group
The target group of the project include vocational education institutions in the 23 districts of the state which are proposed to be developed as replicable models and resource centres, educationally marginalised and vulnerable youth who would directly benefit from these model institutions, teachers of vocational training institutions, government officials working on the issue of vocational education in the state and members of district level networks which would be formed.

Major actions
The following are major actions of this project:
- Need assessment of colleges imparting vocational education.
- Employability Potential Assessment to study the market potentials for employment.
- Introduction of life skills, spoken english, new trades and short term courses for school dropout youth in model colleges.
- Training of teachers on need assessment, EPA, subject matter, market linkages etc.
- Improving the learning environment of colleges.
- Market linkages to ensure on job training, apprenticeship and placement for all candidates.
- Promotion of alumni networks and federations.
- Networking and advocacy activities with all stakeholders particularly the government.
- Scale-up initiatives which includes training of teachers of vocational education institutes, creating a platform for interaction between teachers, formation of committees at various levels, policy briefings and reports, best practice documents workshops etc.
BASIX is the collective representing a group of financial services and technical assistance entities (for-profit and non-profit included) held together by Bhartiya Samruddhi Investments and Consulting Services Ltd (BASICS Ltd), the holding company, which in pursuance of its mission, nurtures and develops the companies within, through creation of a shared purpose and enabling mechanisms.

1. Philosophy, Design and Approach

1.1 Philosophy

The key philosophy BASIX believes in is Equity for Equity – a commitment to better the livelihoods of the poor by harnessing the power of the prosperous. A strong emphasis in all of BASIX work is laid on

- Equity – working with the rural poor
- Results – making things happen on the ground
- Sustainability – both financial and institutional
- Efficiency – of operations
- Integrity and dignity – ensuring these for all who work in BASIX

1.2 Design of Organization

The Holding Company of the BASIX Group is called Bhartiya Samruddhi Investments and Consulting Services (BASICS) Ltd., which started operations in 1996 as India’s first ‘new generation livelihood promotion institution’. The corporate structure of the BASIX Group is given figure below.

1.3 Incorporating BASIX

The BASIX group today houses 8 autonomous entities each with their independent boards and management,
under the umbrella of BASICS Ltd the holding company. Each one of these entities or SBUs has its own special task or function, yet it is complementary to the achievement of the BASIX mission:

(i) IGS
Indian Grameen Services (IGS) was registered as a Section 25, not-for-profit Company in 1987 (incubated in Pradan), involved in carrying out research and development for livelihood promotion. IGS focus was on building the knowledge base required for supporting livelihoods and disseminating the knowledge so generated for building the implementation capabilities of various organizations playing a critical role in supporting livelihoods.

(ii) BSFL
Bhartiya Samruddhi Finance Limited (Samruddhi), registered with the Reserve Bank of India as a Non Banking Finance Company, is the main operating entity through which micro-credit and micro-insurance is delivered, as also agricultural/business development services are provided to borrowers and also institutional development services wherever the producers are working in groups, federations or cooperatives. Samruddhi (which means prosperity) was designed to lend to commercial farmers and small non-farm enterprises, creating wage employment for the rural poor.

(iii) KBSLAB
BASIX started the Krishna Bhima Samruddhi Local Area Bank Limited (KBSLAB), with an equity investment of Rs. 5 crore, licensed by the Reserve Bank of India as a bank in three districts – Mahabubnagar, Raichur and Gulbarga. The LAB started operations in March 2001 with a mandate of financial inclusion providing savings and credit service. The bank operates in the three districts, contiguously located in two states of Andhra Pradesh (Mahabubnagar) and Karnataka (Raichur and Gulbarga).

(iv) The Livelihood School
Livelihood promotion required established knowledge base for the professionals involved in improving sources of income of poor people. Most professionals who are concerned with livelihood interventions also feel the need for a large cadre of devoted and well-trained workers to manage these interventions. To address this dual need, BASIX, has set up The Livelihood School. After a pilot phase of three years, the School has been operating from April 2007 as an independent body.

(vi) B-A-

(v) C-TRAN
The mission of C-TRAN is to develop energy and infrastructure that enhance shareholders value through a sustainable transaction based model using process and financial innovations contributing to inclusive growth and development by managing climate change and reducing vulnerability through adaptation. C-TRAN adds value to BASIX group in the promise it holds of bringing the value and benefits of Clean Development Mechanism to the poor, tracking critical energy related issues of the poor and addressing them through policy and infrastructure development.

(vi) B-A-LAMP: BASIX Academy for Livelihoods and Microfinance Practice
BASIX ACADEMY a training arm to meet human resource needs of the sector as a whole with the mission to identify potential individuals, including from rural, poor and socially disadvantaged communities, build their competencies (Knowledge, Skill and Attitude) and deploy them as required by the livelihood sector from time to time. The Flagship program of the Academy is the TRIPLOMA, which uniquely combines a field and class room exposure to fresh graduates, preparing them for the livelihoods and microfinance sector.

(vii) B-ABLE: BASIX Academy for Building Lifelong Employability
B-ABLE is conceived as a market driven, technologically supported training system which will be tailored to the aspirations, aptitude and dedication of the student rather than his/her formal educational qualifications. The main focus of B-ABLE is building lifelong employability. B-ABLE will address this issue by incorporating compulsory training in language, life and enterprise skills in its curriculum. In addition, emphasis will be placed on developing overall organizational skills encouraging self-reliance.

1.4. 2001: Watershed in BASIX History
The year 2001 could be considered a watershed period in BASIX history which contributed towards rapid diversification in product range in BASIX. The study initiated with IMRB to investigate the impact of Micro-Finance services came up with the finding that unmanaged risk, low productivity and lack of social capital were causes which prevented complete effectiveness of micro-credit in livelihood enhancement. The findings cast a deep imprint on the necessity for stronger integration of the financial and technical services. An organization wide reflective process ‘Organizational Learning and Evolution’
deliberated on the findings churned out the current day Livelihood Triad Strategy through which Livelihood Finance, Agriculture and Business Development Services and Institutional Development Services are offered in a comprehensive manner to ensure sustainable livelihoods of the poor.

The following diagram depicts the diversification in the range of products and services in BASIX, much of which is a result of this finding.

In response to a key finding that the poor are vulnerable to unmanaged risks, both to the lives and health of the borrowers and their family members, as well as to their livelihood assets – crops, livestock, and non-farm micro enterprises, BASIX partnered with different insurance agencies, undertook collaborative research on process and product to create valued products for the rural customers. The suite of insurance products today includes that on Livestock, Micro-Enterprise, Rainfall, Health and Life. In all the cases, BASIX has tied up with different insurance companies which underwrite the risk, while BASIX provide the front end interaction with the customers in terms of marketing, collecting insurance premiums and in case of adverse events settling the claims.

BASIX’s role is to apply the livelihood triad, where all its services are on the same ‘platform’, which is to say they are all available as a ‘package’ to the customer, whether an individual farmer, an enterprise or a co-operative.

1.5 Integrated Approach to Livelihood Promotion
The founders of BASIX were acutely conscious that credit is a necessary but not a sufficient condition for promotion of Livelihoods. This formed the core approach which later influenced the way BASIX as an institution grew, expanded and diversified itself.

In the initial years, as credit was the major bottleneck that the rural poor faced in enhancing their livelihoods, BASIX chose to provide micro credit services combined with Technical Assistance and Support Services (TASS). TASS was provided to the borrowers to ensure effective utilization of credit and management of their livelihood activities, on which the borrowers invested the credit. Post an impact assessment in 2001, the strategy was redefined to offer the financial and technical services in an integrated manner, and renamed the Livelihood Triad Strategy.

1.6 Initiating models/piloting innovations
In a sense this work precludes all other work of BASIX as it start with an idea, pilot it and then mainstream within BASIX before moving on to taking the benefits to the world at large.

(i) Livelihood Triad Fund
The SDC – LTF program was introduced in BASIX to promote innovations in livelihood promotion. The SDC-LTF program assisted BASIX engagement in:

a) Support surveys, studies, and reviews on livelihoods and livelihood promotion;

b) Undertake action research that will enhance BASIX range of products/services;

c) Promote the innovation of new ways to promote livelihoods, document such efforts, and promote scaling up and increasing the outreach of BASIX;

d) Support projects at the grassroots level, at the level of other MFIs and livelihood promotion NGOs, and at the policy level;

Innovative Approaches in Creating Livelihoods
e) Support expansion of BASIX to more difficult geographical areas;
f) Enhance, BASIX HR and Governance processes, BASIX Sector and Policy Work (SPW) and the capacity of the Livelihood School, formerly ISLP.

(ii) LAMP fund

The LAMP fund is created with the support from Ford Foundation with a broader objective of nurturing a pool of micro-finance and livelihood promotion organizations in India so as to enhance the outreach of livelihood promotion intervention either through Micro finance or through any sub-sector interventions. LAMP Fund provides the scope for transformation of Micro Finance organizations to Livelihood promotion institutions in the long run through the provision of financial assistance. The methodology of the LAMP fund implementation includes providing financial and handholding support to nascent and initial level Micro-finance and livelihood promotion organization to develop themselves in both financial and technical fronts.

2. BASIX livelihood strategy

Livelihoods are defined (either enhanced or limited) by production conditions, market conditions and regulatory conditions. In effect, BASIX believes that the success of the livelihoods of its customers depends on the availability, ability, ease of access and efficient use of their resources. It also realizes that the interaction among these different types of resources: financial capital; social capital, physical capital and infrastructure; and natural capital and the market, industry and the political, legal and economic institutions of society is key to enabling livelihoods. The magnitude of the task of livelihood promotion necessitated BASIX to consciously adopt interventional strategies which included influencing the thinking and the practice of other organizations engaged in livelihood promotion.

Recognizing that while efforts on production and market conditions could bring in desired changes, unfavorable policies or regulatory conditions could potentially disable livelihood opportunities, a long-term and dynamic engagement with policy became a part of the strategy.

2.1 Household Level Strategies

BASIX consciously chooses to work with people in different economic segments, the rationale coming from the recognition that all poor people are not entrepreneurs and if their livelihoods are to be enhanced then wage-earning options are to be increased, work has to be done to create more
This framework describes the Context in which BASIX operates, the Strategies it utilizes and the Outcomes it seeks to create.

### Table 9.2: BASIX Framework for Livelihood Promotion

<table>
<thead>
<tr>
<th>Context of the Poor</th>
<th>Strategies</th>
<th>Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inadequate availability/access to</td>
<td>TRANSFORMING STRUCTURES &amp; PROCESSES</td>
<td>Livelihood Related/welfare</td>
</tr>
<tr>
<td>Human Capital, skills, knowledge, ability</td>
<td></td>
<td>Household Level</td>
</tr>
<tr>
<td>Physical Capital, transport, water supply, sanitation, affordable energy, infrastructure, communication</td>
<td></td>
<td>Health</td>
</tr>
<tr>
<td>Financial Capital, savings, insurance, remittances, pensions, welfare</td>
<td></td>
<td>Education</td>
</tr>
<tr>
<td>Natural Capital, land, water, forest, fisheries, energy, wildlife etc</td>
<td></td>
<td>Basic facilities</td>
</tr>
<tr>
<td>Social Capital, informal and formal social networks, political affiliations, local beliefs, social stratification, caste, class &amp; gender, affiliation to social and political institutions</td>
<td></td>
<td>Improved access to water, sanitation, housing and energy, improved food and nutrition security</td>
</tr>
<tr>
<td>Markets, local, trade gaps, entry barriers</td>
<td></td>
<td>Decent Work</td>
</tr>
<tr>
<td>Sectoral Policies and Institutions, minimum support price, cooperative acts, training &amp; support institutions</td>
<td></td>
<td>Improved status at household and community levels, enhanced participation in enterprise decision making</td>
</tr>
<tr>
<td><strong>Focus on Building Economic, Human and Social Capital</strong></td>
<td></td>
<td>Political equity through local self-governance</td>
</tr>
<tr>
<td>Nurturing organizations within BASIX and in the</td>
<td><strong>Creating Value through Dynamic Practice–Policy Interface</strong></td>
<td>Outcome Related</td>
</tr>
<tr>
<td>Sector</td>
<td></td>
<td>Life Improvement related</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Table 9.3: Cross Sector Interface**

<table>
<thead>
<tr>
<th>Sector</th>
<th>Agriculture Sector</th>
<th>Allied Sectors</th>
<th>Non-farm Sector</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Subsistence Workers and Landless Poor through Self Help Groups</strong></td>
<td>Landless (lease-holder) and marginal farmers in dryland areas.</td>
<td>Backyard poultry rearers; landless livestock rearers.</td>
<td>Self employed artisans e.g. handloom weavers / cottage units.</td>
</tr>
<tr>
<td><strong>Small and Marginal Farmers and non-farm micro-enterprises through Individual loans in Joint Liability groups</strong></td>
<td>Small farmers producing cash crops or marketable surplus of food crops.</td>
<td>Small poultry/dairy farmers, selling part of their produce to the market.</td>
<td>Micro-enterprises e.g. wooden furniture making unit; auto repair shops.</td>
</tr>
<tr>
<td><strong>Commercial Farmers and Growth Micro-Enterprises and Small Enterprises through collateral based individual loans</strong></td>
<td>Farmers mainly growing cotton, oilseeds, chillies and other cash crops.</td>
<td>Commercial poultry and dairy farmers; fish pond owners.</td>
<td>Growth micro enterprises employing 2-5 workers and small enterprises, with 6-10 workers, e.g. stone slab-polishing units.</td>
</tr>
</tbody>
</table>

equitable systems for accessing resources and receiving payments.

2.2 **Creating Value through the Dynamic ‘Practice–Policy’ Interface**

Since its inception, BASIX has been engaged in policy research and advocacy work, as a necessary complement to its direct operations of livelihood promotion. The objective was to influence public policy, so that the livelihood mission of BASIX could be achieved indirectly as well, through the growth
of the sector to reach a larger numbers of poor people. This work also enables BASIX staff to keep abreast of the cutting edge issues involved in rural development and livelihood promotion on a continuous basis. BASIX policy efforts involve

- Undertaking studies in microfinance, rural finance, livelihoods and related fields.
- Working in an advisory capacity in various State or National level Committees in the field of rural livelihoods and finance.
- Participation in formal policy fora of the government and sectoral bodies.
- Continued association with sectoral institutions, for creating awareness and disseminating knowledge among stakeholders.

3. Outcomes

Large scale outreach of BASIX programs has contributed to improved livelihoods and quality of life of its clients. The changes have been affected at the Individual, Household, Enterprise, Community and Sectoral level.

3.1 Livelihood Outcomes

Client level

Today, BASIX operates in 16 states of India, covering about 23 thousand villages. As on 30th September 2009, it reached 1.6 million customers with financial services and close to 0.4 million customers with Agriculture Business and Institutional Development Services. Through its different entities a total of Rs. 6 billion was disbursed this half-year taking the cumulative disbursements since inception to Rs. 25 billion. The total BASIX assets exceed Rs. 8.36 billion (USD 182 million). In terms of social outreach, 61 per cent of BASIX customers are women and 39 per cent belong to socially excluded categories like Scheduled caste, Schedule Tribes and minorities.

Social Indicators project conducted in BASIX during 2007 indicated some positive changes in quality of life of its clients. 66 per cent reported that their sense of well being improved over a period of one year. About 48 per cent reported that their savings levels have 66 per cent reported increase in profitability levels in their enterprise. 68 per cent reported increased capacity to repay debt compared to previous year. About 43 per cent of women customers reported that their participation in decision making related to enterprises has increased.

Community / Peer Group level

BASIX has played a key role in widening financial inclusion through projects in Rajasthan (Bhamashah Financial Empowerment Scheme); Delhi and Bihar (Technology Assisted Financial Inclusion Project); Meghalaya and Orissa (establishing community service centre (CSC) embedded with Business Correspondent (BC) operations; BC operations in its one of the group company- Krishna Bhima Samruddhi Local Area Bank Ltd (KBS Bank), an RBI licensed Local Area Bank etc. BASIX has also collaborated with different banks like AXIS, PNB, and SBI etc to take their services at the customer’s door step through technology application. BASIX has also partnered with technology providers like ALW (A little World), Edgar System Pvt. Ltd., Process Ware etc.

A wide range of consulting services have been offered covering a diverse set of services, which include: Policy Research, Sector studies, Feasibility Studies and Evaluation, Strategic Advisory services, Product Development and Hand holding services. These cover wide areas such as Rural Finance, Rural and Urban Micro-Finance (including Micro-insurance, Savings, and Remittance), Financial Cooperative Sector, Livelihoods Promotion Services (agriculture, agri-allied and non-farm), Institutional Development, Commodity Derivatives, SME, Information Technology, employment, rural energy. Internationally too these services are offered in countries such as Sri Lanka, Bangladesh,
Nepal, Papua New Guinea, Timor Leste and Fiji. These consulting services are aimed at creating a large scale impact at the community level.

Collaborations have been established with institutions, corporate and government agencies to widen community level impact. Collaborations include those with NDDB, Agricultural Universities; departments of Agriculture, Animal Husbandry, Horticulture, Irrigation and Rural Development. Corporate collaborations include those with seed and other agri input companies, micro irrigation system suppliers, different corporate dairies etc. The list also includes insurance companies such as Royal Sundaram, Aviva, and ICICI Lombard etc. Recently BASIX has partnered with UTI to offer micro pension products.

The Livelihood School engages in promoting or supporting livelihoods of the poor through building capacities of development practitioners. It has built capacities of 9,123 participants engaged in promoting/supporting livelihoods through 251 programs.

3.2 Policy Outcomes
BASIX has been an active participant in providing inputs for framing policies at the National Level which in many cases have resulted in positive outcomes both at the National Policy and at BASIX level. Brief about the same is given in table 9.6.

3.3 Life Improvement Related Outcomes
As mentioned earlier, BASIX has developed specific Products towards improvement in quality of life of its clients which has been having a direct impact at the Household level. The social profile of BASIX clients as identified by SIP 2007 shows that only 37 per cent were excluded from stay in pucca houses; 67 per cent still depended on firewood to meet their cooking requirements; 74 per cent still did not have their own source for drinking water; 52 per cent did not have access to toilet facility. It was in order to address these specific needs special products were developed which included those on Housing, Water and Sanitation, Education and Energy.

4. Equity for Equity – A Journey in motion
In recent years, several top MFIs have posted double (sometimes triple) digit growth rates in number of customers and loans outstanding. Traditionally, these institutions would have found investors in development institutions and multilateral funding agencies. Recently, the continuous need to finance this expansion, together with tightening capital adequacy requirements has seen the entry of 'deep pocket' private equity (PE) investors into some of the larger MFIs.

The BASIX example has shown how return on investment and the achievement of social goals need not be mutually exclusive. BASIX is perhaps the only institution that provides fee based risk mitigation services such as Ag/BDS, IDS, insurance etc in addition to credit. The Livelihood Triad strategy summarizes the organization’s philosophy that credit alone is not sufficient to ensure an improvement in livelihoods. While this model is inherently less rapidly scalable than a ‘pure credit’ approach, investors over the years have begun to realize its value.

The table 9.7 shows the sheer diversity of funds that BASIX today accesses.

The MFI sector is unique in that reputation and sustainability are just as important as commercial viability. Profitable organizations could easily be seen as profiteering, and this may result in a backlash that could adversely affect the business. Therefore, from the investor’s point of view, it is important that the MFI generates attractive but sustainable returns. In the BASIX case, close to 20 per cent of revenues are generated...
from fee based services (other MFIs typically have 2-3 percent at most). Investors who initially viewed this as a distraction from the more profitable credit business are beginning to realize its potential, both as source of income as well as an important risk mitigant. Similarly, BASIX conscious decision to grow outside the more MFI friendly southern states have resulted in a more diversified portfolio that is less prone to concentration risk and area specific issues as were seen in Krishna or Kolar districts.

The table 9.4 shows the evolution of BASIX ROA and ROE over the last 5 years as the Livelihood Triad Strategy has matured. We believe that an ROA of 4 per cent is sustainable and possible to achieve, keeping in mind both social and economic considerations:

BASIX is placing all efforts to establish very firmly the Triple Bottom Line not only in reporting but in practice. This indicates very conscious efforts not just to constantly cater to the customers needs but to work towards creating positive Livelihood Outcomes!

<table>
<thead>
<tr>
<th>Table 9.4 : Return on Assets and Equity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Return On Assets</td>
</tr>
<tr>
<td>Return On Equity</td>
</tr>
</tbody>
</table>

*Projected figures
Table 9.5: Summary of BASIX Operations (as on September 30, 2009)

<table>
<thead>
<tr>
<th>Sl</th>
<th>Details</th>
<th>Company</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Samruddhi</td>
</tr>
<tr>
<td>1</td>
<td>Geographical Spread</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No. of States</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>No. of Districts</td>
<td>86</td>
</tr>
<tr>
<td></td>
<td>No. of Villages</td>
<td>16,981</td>
</tr>
<tr>
<td>2</td>
<td>Outreach</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Credit</td>
<td>828,219</td>
</tr>
<tr>
<td></td>
<td>Credit Linked Life and Health Insurance along with Spouse coverage</td>
<td>1,575,425</td>
</tr>
<tr>
<td></td>
<td>Retail Insurance (Live Stock\Crop\Weather\Micro Enterprise)</td>
<td>133,960</td>
</tr>
<tr>
<td></td>
<td>Agriculture &amp; Business Development Services(Ag/BDS)</td>
<td>385,403</td>
</tr>
<tr>
<td></td>
<td>Institutional Development Services(IDS)</td>
<td>5,057</td>
</tr>
<tr>
<td></td>
<td>(Ultimate Customers in the Institution)</td>
<td>27,988</td>
</tr>
<tr>
<td></td>
<td>Savings Accounts (with Banks/PO)</td>
<td>23,722</td>
</tr>
<tr>
<td>3</td>
<td>Socio-Economic Indicators – (Outreach)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Women</td>
<td>5,00,314</td>
</tr>
<tr>
<td></td>
<td>SC/ST/Minorities</td>
<td>3,28,163</td>
</tr>
<tr>
<td></td>
<td>Customer living in thatched house roof type</td>
<td>5,61,551</td>
</tr>
<tr>
<td>Year</td>
<td>Apex Agency</td>
<td>Nature of Relationship</td>
</tr>
<tr>
<td>------</td>
<td>-----------------------------------</td>
<td>-------------------------------------------------------------</td>
</tr>
<tr>
<td>1995</td>
<td>Reserve Bank of India (RBI)</td>
<td>Member of Working Group on Micro-credit through NGOs and SHGs</td>
</tr>
<tr>
<td>1997</td>
<td>SIDBI (1996 ff)</td>
<td>Advisory relationship</td>
</tr>
<tr>
<td>Nov</td>
<td>NABARD</td>
<td>Member of task force on regulatory framework for MF</td>
</tr>
<tr>
<td>2002</td>
<td>Ministry of Finance</td>
<td>Member of committee to amend the RRB Act</td>
</tr>
<tr>
<td>2002</td>
<td>Govt. of India and RBI</td>
<td>BASIX senior staff served on various GoI and RBI informal groups in 2002 and in 2004 as the members of Reserve Bank of India’s informal working groups on MFIs and NBFCs.</td>
</tr>
<tr>
<td>2003</td>
<td>IFC and the World Bank</td>
<td>Rainfall-Index based crop insurance</td>
</tr>
<tr>
<td></td>
<td>Prime Minister’s Office (2003)</td>
<td>Member of working group on enhancing financing flows to informal sector</td>
</tr>
<tr>
<td>Year</td>
<td>Institution</td>
<td>Activity</td>
</tr>
<tr>
<td>------</td>
<td>-------------</td>
<td>----------</td>
</tr>
<tr>
<td>2004</td>
<td>NABARD</td>
<td></td>
</tr>
<tr>
<td>2004</td>
<td>Asian Development Bank with PriceWaterhouse Coopers</td>
<td>Five state study of Rural Finance Sector Restructuring and Reform</td>
</tr>
<tr>
<td>2005</td>
<td>Insurance Regulatory Development Authority (IRDA)</td>
<td>Member of IRDA</td>
</tr>
<tr>
<td>2007</td>
<td>Government of India: Raghuram Rajan Committee</td>
<td>To identify the emerging challenges in meeting the financing needs of the Indian economy to identify real sector reforms etc.</td>
</tr>
</tbody>
</table>
### Table 9.7: Sources of Funds for BASIX

<table>
<thead>
<tr>
<th>Funder Type</th>
<th>Funders</th>
<th>Instrument</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bilateral Donors</td>
<td>DID</td>
<td>Concessional Loan</td>
</tr>
<tr>
<td>Government /APEX</td>
<td>SIDBI</td>
<td>Equity</td>
</tr>
<tr>
<td>Private Development Investors</td>
<td>Shore Bank</td>
<td>Equity</td>
</tr>
<tr>
<td></td>
<td>Hivos – Triodos</td>
<td>Equity</td>
</tr>
<tr>
<td>Multilateral Investors</td>
<td>IFC</td>
<td>Equity</td>
</tr>
<tr>
<td>Private Equity investors</td>
<td>Avishkaar Goodwell India MF</td>
<td>Equity</td>
</tr>
<tr>
<td></td>
<td>Lok Capital LLC</td>
<td>Equity</td>
</tr>
<tr>
<td>Indian Financial Institutions</td>
<td>ICICI Bank</td>
<td>Equity</td>
</tr>
<tr>
<td></td>
<td>Axis Bank</td>
<td>Equity</td>
</tr>
<tr>
<td></td>
<td>ICICI Bank, AXIS Bank, Citi Bank, IDBI Bank, ING Vysya Bank, Standard Chartered Bank, Development Credit Bank, HDFC, Corporation Bank, South Indian Bank, Indian Overseas Bank, HSBC, ABN Amro Bank</td>
<td>Loans, lines of credit</td>
</tr>
<tr>
<td></td>
<td>HDFC, Citi Bank, AXIS Bank, DCB, ICICI</td>
<td>Assignment of Portfolio</td>
</tr>
</tbody>
</table>
Section 3: On the trail of Migrants
Long after this wonderful event in the Earth’s history, when the human species was spread over a good deal of Asia, Europe, and Africa, migration to the American continents began in attempts to find new feeding grounds and unoccupied areas for hunting and fishing.

Harry Johnston
Acknowledged as being inevitable, migration from rural areas is a net result of the basic structural inequalities that exist in a given economic system. However, governments have only begun to appreciate the inextricable link between migration and development. It has now been realized that migration can be both a cause and a result of underdevelopment, while development can be either promoted or adversely affected by migration. Thus, the issue of migration is never solely positive or negative in terms of its development impact.

Where recent livelihood opportunities are limited or non-existent for people of working age, migration often becomes the only option for an individual. Wide varieties of socio-economic factors create conditions that either pull or push people into migration. Unlike movement of goods, however, movement of humans is beset with psychosocial, human rights and security risks. With migrants subjected to 3D jobs – dirty, dangerous and difficult jobs – it has become a critical area for rethinking development intervention.

Despite its inherent limitations, migration of the rural poor has been on the rise. It represents an invisible workforce that constitutes a rapidly expanding unorganized sector, the last count of which reflected a staggering 396 million people in India. According to the 'Conditions of Work and Promotions of Livelihood in the Unorganised Sector Report', this sector contributes 93 per cent of the total workforce in India. About 44 per cent of these unorganized workers are engaged in booming urban construction industry.

 Understanding migration

Rural migrants are deprived people, stretched to the limits for being illiterate, unskilled, resource poor and economically weak. Those who migrate possess all these attributes, often magnified by the vagaries of nature like under rainfed farming conditions, which make them vulnerable to easy exploitation at all stages of migration. No wonder, there are middlemen who stand to gain from the situation. While there is mukkadam at the village level, who guarantees requisite number and the desired skill mix of labour for his client, there is ubiquitous contractor at the other end who negotiates wage rates and other aspects on behalf of the employer. Undoubtedly, this hierarchical structure lacks transparency in terms of its operations and financial transactions.

The poor are vulnerable to exploitation at each level in the process of migration. Lacking an identity adds to their woes. Bereft of basic human rights for survival in the urban centers, migrants are often threatened and exploited too. Considered petty criminals, they are often booked by the police without proper evidence. In a nutshell, life for the migrants remains an unending ordeal of harassment and exploitation. Yet, inevitability of the situation forces them to undergo the ritual of migration year after year.

Identity first

For migrants, identity is crucial for dignified existence. As a response to the huge identity crisis that migrants face, especially in an inter-state location under worsening security conditions, the Udaipur-based Aajeevika Bureau undertook a process of registration of the migrants through issuing of identity cards. The simple registration card captures the relevant demographic information of the migrant including the duration of the person’s migration cycle, destination, trade and income. A comprehensive database of migrants, who move out in search of employment from their respective tehsils has been created and communicated to the Rajasthan Labour Department so that the government has record of the massive volumes of labour force that supports this phenomenon.
This simple but powerful innovation has resulted in securing identities for a mobile but vulnerable population. The identity solution has gone beyond a mere proof of introduction as it has become the gateway to services such as financial inclusion and pension. While more services will be on offer, an important contribution the card has been able to make relates to giving a large vulnerable population a sense of pride and dignity in an urban centre.

Imparting skills

Though the issue of identity is fundamental, the problem of highly unstable employment among migrant youths and early attrition remain pervasive across all pockets of Southern Rajasthan. With each year, throwing up successive generations of school dropouts struggling with the difficulties of finding suitable employment, training and vocational up-gradation of the rural youth, especially those who are already in labour markets, has emerged as a key intervention by the Bureau. The idea has been to facilitate advancement of youth to higher niches of the labour market where they can be assured of higher and more stable returns, alongside social confidence for better bargaining power.

In the course of five years since it was established, the Bureau has been able to work consistently with youths in providing guidance and counseling regarding suitable training and job opportunities. Based on the leaning emanating from this process, the Bureau has now made a foray into conducting training in new skills and the inclusion of life-skills component into all the training modules. The life-skills module has components like improvement of communication skills, negotiation and bargaining in the open market.

Collective assertion

By providing identity and by imparting skills, the Bureau has developed a unique forum for mobilizing workers from the un-organised sector. The trade-based collectives initiated by the Bureau have become platforms for collective assertion by such workers to come together and work jointly to find solutions to their common problems.

Collectives have also played an important role in nurturing leadership amongst labourers. Many of these collectives have been able to organise public hearings to protest against atrocities committed against them and to gain access to amenities at chokhtis/nakas. They have also had dialogues with government departments in order to have these amenities implemented. Besides, they have taken a step forward in initiating bank linkages and enrolment of members in social security schemes.

The collectives are also increasingly being entrusted with the responsibility of resolving legal hassles that the members encounter. Apart from improving their collective bargaining power, the collectives also act as a pressure group in front of contractors and employers to facilitate efficient resolution of disputes.

There are several examples of successful arbitration where the Shramik Sahayta Sandarbh Kendras (3SKs) have been able to achieve success in favor of migrant workers. In these cases the role of collectives has also been quite important. The overwhelming number of cases that are reaching the kendra pertain to non payment of wages combined with incidents of physical assault, exploitation and injury. While a very large number of such cases do not get reported, the collective does provide assurance of a sympathetic ear that encourages workers to come forward.

Sunil Kumar Meena, a 20-year old, 8th std. pass from Kherwada used to be employed at a sweets shop in Mumbai. He earned 1,500 per month. He was still able to save money but, in the absence of a bank account, could not deposit it anywhere and it eventually would get spent. Today, after the hotel training, he works as a waiter in the House of M.G at Lal Darwaza in Ahmedabad. He gets Rs. 2,300 a month apart from food and accommodation. He has opened a bank account and also uses the ATM facility. He is now able to save Rs. 500 every month, and whenever he gets a higher tip, his savings double to Rs.1,000.

On the Trail of Migrants
Financial inclusion

The Bureau, through Rajasthan Shram Sarathi Association, has established an institutional alternative for migrant labourers to access financial services. Two phases of action research have helped the Bureau in looking very closely at the financial requirements behaviour of the migrants and designing suitable credit and social security products for them. The initiative has been quite successful in linking the migrant workers to a diverse range of financial product.

The on-going phase of pilot and Research and Development has been aimed at ensuring maximum outreach of our financial services. It is a decentralised model that has the ability to cater to the various life-cycle needs of the clients. It is now at a stage where it is ready to take off into an independent, financially sustainable model whose sole focus is on meeting the financial needs of a very vulnerable and mobile population.

The migrants who rough it out in bottom-end jobs at the destinations do it with the sole purpose of ensuring livelihood security for their families back home. However, the conditions in major urban centres are so complex that this purpose is seldom fully served. The security of savings as well remittances have remained unresolved in most cases, leading to often being cheating of their valuable monetary possession. The Bureau has assisted large scale opening of bank accounts among migrant workers by helping them access the no-frill account provision in banks. Currently, both the State Bank of India and State Bank of Bikaner and Jaipur in Ahmedabad have given recognition to the Photo ID card as a valid introduction, easing the process of account opening. Through opening of no-frill bank accounts, the migrant workforce has got access to a safe mechanism for saving and transferring money. Money can be deposited at the destination and withdrawn by self or family at the source. In addition, individual savings bank accounts make them eligible for securing soft credits too. The migrant workers have come bankable.

The Bureau has also helped migrants get security cover by engaging them in an innovative Contributory Pension Scheme launched by the Government of Rajasthan. The pension scheme stipulates a saving of Rs.1,000 per year and can be availed by labourers working in twenty different trades in the unorganized sector. The Bureau has also facilitated linkages to Beema Kavach Yojna of Birla Sun Life which is another innovative micro-insurance scheme designed for the rural population. Due to the accident prone environment in which migrant laborers work, the Bureau has also raised awareness of a low-cost insurance geared towards workers.

Empowering Women

Migration is predominantly a male phenomenon in this region which essentially means that the families of migrants have to cope with the reality of male absence for extended periods of time. This leads to social, cultural and economic problems for women in the households. The women of migrant men face isolation and insecurity and are unable to access many critical services at crucial times. Long gaps in receiving money pushed many a household to financial destitution. Lack of communication is also a common feature of protracted alienation.

Health of women is a low-priority area in most conservative rural households. This combined with isolation and inability to access sound health services accentuates health problems in women. The Bureau is now beginning to undertake an intervention of working with the families of migrant workers at the source, especially on reproductive health issues.

Innovative Approaches in Creating Livelihoods
As is already known, dwindling incomes from agriculture is one of the chief reasons for increasing migration. Given that the landholdings are fragmented, the Bureau works with the families of migrants in infusing higher quality inputs with the objective of improving agricultural productivity. The Bureau has started distributing equality seeds to the women from such families so that they can effectively complement the incomes from migration and strengthen the food security situation of the family.

Unraveling knowledge

The Bureau has been able to contribute significantly to knowledge generation and research on many facets of seasonal migration. Given that this is an under-researched area and the current development paradigm holds diametrically opposite views on migration as a theme, the Bureau’s contributions to knowledge building on practice and policy is especially significant. Further, the Bureau has been able to design products based on research insights and empirical evidence derived from action.

At a more strategic level, research has helped establish and highlight a vast number of issues and challenges of the migrant workforce. It has helped establish numbers and patterns (which are considered very pertinent by government and policy makers) and has also helped conceive solutions to problems faced by workers and their communities.

Over the past 3 years the Bureau has completed over 25 pieces of studies and research in addition to sustaining a vast pool of in-situ, on-going data collection on migration patterns and flows. It has presented its research work in several forums for policy, practice and academia bringing to their attention the complex faces of migration reality. The research has attracted the attention of a large number of experts and organisations and has helped in creating a more conducive environment for unfolding many facets of migration.

Unfinished agenda

Despite creating viable models of supporting migrants for providing secure livelihoods for a large rural population, the agenda for making a case for migrants is far from finished. Some of the areas needing attention are:

(i) Due to the highly mobile nature of migrants, they get excluded from the scope of both urban and rural policy designs – access to welfare schemes and entitlements remain restricted. In addition to this, most of the development organizations have their own territorial mandates (specifically urban or rural) which often exclude migrants.

(ii) At the destination end, the migrants do not have access to reasonably priced, good quality services like food, health, transportation and financial services. These are areas that need support and huge investment, especially in large urban landscapes that survive on the hard toil of such migrants who struggle hard at low value, bottom end jobs.

(iii) The legislation governing inter-state migration (Inter-State Migrant Workmens’ Act) is almost completely ineffective. For instance, there is no state machinery for ensuring the operationalization of the basic provisions in the act which pertain to the registration of the migrants by the contractor who hires them for work at an outside-state destination.

(iv) The labour practices in the industry have historically been poor. The fact that the labour force that operates in this economy is largely ill-informed and uneducated compounds the difficulties of enforcing labour laws. Besides, due to the dispersed nature of the workforce organized demand for entitlements remain a huge problem.

(v) The urban development discourse does not have a grounded perspective on seasonal migration. The perspective, if at all, is heavily inclined towards slum development, while most of the seasonal migrants are outside the slum population and hence invisible and highly vulnerable.
Managing the Expanding Domain

The understanding of migration has gone through perceptible changes in the recent past. From the notion that the project must work to restrain ‘farmers who migrate’ to the understanding that it should develop strategies to facilitate ‘migrants who also farm’, the transformation in perception by the Gramin Vikas Trust (GVT) has led to the development of innovative approaches in complementing rural livelihoods through migration. The Migrant Labour Support Programme (MLSP) thus became a flagship activity under the DFID-supported Western India Rainfed Farming Project (WIRFP).

Initiated as a participatory development project to ameliorate the poverty profile of the poor tribals in the rainfed region of Western India, a region comprising contiguous districts in Rajasthan, Madhya Pradesh and Gujarat, WIRFP began with the objective of addressing the core issue of poverty through field level activities on crops, livestock, soil and water. During the first phase of seven years lasting 1999, the project aimed to correct structural inequalities through livelihood enhancement strategies. However, it soon learnt that seasonal migration constituted a significant bulk of livelihoods for the poor adivasi.

However, the impact of remittances outstripped gains through field level interventions. Despite the project’s significant contribution in reducing migration and in certain cases eliminating it, seasonal migration overwhelmed the demographic and economic profile of the region. Rather than allowing unrestricted migration to impact negatively on its development intervention, the project launched itself into a partnership with the seasonal migrants in making it a win-win situation for both.

Expanding domain

GVT migrant related work extended across 870 villages in 7 districts of 3 states. Based on preliminary surveys, the magnitude of rural to urban migration was estimated; the key constraining factors were identified; and the strategic directions for the program were mapped. Curiously, the estimated number of migrants (1.07 million) from the project villages far exceeded the actual number of people (0.67 million) that were targeted by the project for enhancing their livelihoods in the same villages.

While the scale of human migration came to light on one extreme, the glaring inadequacy of developmental impact in the rainfed region was exposed on the other. For a project that had spent better part of its first phase in enhancing the livelihood opportunities for the poor in the targeted villages, the shift towards harnessing the gains from migration as a positive sum game was perceived both an opportunity as well as a challenge in the project’s second phase.

Project at a glance

Gramin Vikas Trust (GVT) administered and implemented WIRFP for 14 years in the rain dependent contiguous districts of a region that falls into the three states of Madhya Pradesh, Rajasthan and Gujarat. Within the ambit of the project, £31.8 million of DFID investment was spent in the region over two phases of six and seven years respectively. About 12 per cent of this investment went into the first phase that was implemented by one of the largest fertilizer cooperatives in the country, KRIBHCO, from 1993 to 1999. Though livelihood improvements through participatory natural resources management were made in only 75 villages, in the second phase the project coverage was increased to 1,237 villages in seven districts of Madhya Pradesh, Jhabua, Dhar and Ratlam) Gujarat (Dahod and Panchmahal) and Rajasthan (Banswara and Dungarpur). The second phase laid emphasis on the promotion of sustainable livelihoods and farming system development; enhancing dissemination through partnership; and participatory technology development to enhance livelihoods of 6,75,000 poor people in the poverty-ridden, predominantly tribal districts. This was largely achieved with the help of new crop varieties, minor irrigation, tree planting, joint forest management and soil-water conservation. Poverty and gender-focused innovations were pioneered, which were adopted by others and influenced government policies. The project came to a close in June, 2007.
Migration has remained a dynamic human activity. For instance, the population of Jhabua district has increased 6.3 times in the past six decades and so has migration. As over 91 per cent of the district population has been living in rural areas without any appreciable change in its resource base, migration has become a human necessity for livelihood and survival. Researchers have observed an increase in the absolute number of migrants as also gross variation in seasonal migration from the region.

Given age and sex differentiation, variation in capacities and skills and discrepancies in social and economic status, migration from rural to urban areas brings along host of inter-related issues. Designing program for addressing migration needs to be flexible and responsive to cross-cutting issues related to socio-economic and gender aspects. The field surveys revealed that the following issues must be concurrently addressed:

- Reducing costs and increasing returns from migration.
- Improving protection and safety of migrant workers and their families.
- Improving the quality of life of the migrants, at home and at work place.
- Improving access to basic services for migrants at destination.
- Improving negotiation skills of migrants and migrant groups.
- Enabling the policy environment.

Institutionalising identity

Movement of people across and within borders has characterised the development of most regions, resulting in a rich intermingling of cultures. Such movement is often motivated by the desire for a better life, whether this entails finding new land to cultivate or money making opportunities. In recent years, the process of movement has itself been simplified, opportunities for work in services and industry have boomed and numbers of migrants have increased dramatically. In response, an increasing number of studies are emphasizing the impacts of migration, particularly for developing countries, in the form of remittances – money sent by migrant workers back to the households.

Most studies examine how much money is sent home and how to lower transfer costs. The focus on remittances notwithstanding, the critical issue has been to institutionalize labour migration alongside tackling crucial aspects like identity and social integration. In response to the biggest issue in the tribal belt, the MLSP resorted to setting up migrant support centers, Palayan Sewa Kendra, both in rural and in urban areas for providing essential services for the migrants.

Created as an extended arm of the village panchayat, PSK has been conceived as an institutional mechanism for coordinating, facilitating and delivering migrant related services.

Table 11.1: Migration Unlimited

<table>
<thead>
<tr>
<th>No</th>
<th>State</th>
<th>Number of Villages</th>
<th>Migrant Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Madhya Pradesh</td>
<td>658</td>
<td>5,17,000</td>
</tr>
<tr>
<td>2.</td>
<td>Gujarat</td>
<td>152</td>
<td>2,70,000</td>
</tr>
<tr>
<td>3.</td>
<td>Rajasthan</td>
<td>60</td>
<td>2,90,000</td>
</tr>
</tbody>
</table>

On the Trail of Migrants
PSK roster of services: PSK has proved to be a communication hub for migrants at the source villages and the urban destinations. Most of the PSKs were provided with telephone facilities and the community members are trained on how to use telephones.

Identity Cards: Identity Cards were provided to migrants in order to establish their identity so that they may protect themselves against police harassment and other authorities in urban destinations in recipient states. The identity cards carried key information, such as name of village, name of Police Station, and other details of the migrant labour, duly certified with seal and signature of the Sarpanch.

Job Facilitation: The job of mukkadams/ contractors has become easier since PSK Jankars help in identifying and supplying labour. Earlier, the migrating families used to proceed to urban areas in search of employment. Now migrants get jobs information beforehand to select a better offer.

Health Services: The baseline study shows that a major part of migrants income is spent on food and health. PSKs provide various types of health services in collaboration with local dispensaries and health personnel. Vaccination and immunisation services are regularly provided free of cost along with other measures to protect them from seasonal diseases like malaria, typhoid, small pox, etc.

Food Security: PSKs have also helped migrant families with cheaper food grains by linking them to PDS system. The other achievement was that Gujarat State has started issuing Roaming Ration Cards to migrants. So far 421 migrant families from Panchmahal and Dahod districts have been supported. This Card has enabled them to avail PDS services in all parts of Gujarat during the migration period.

Education Services: It has been found that children of migrants are generally deprived of education when they carry them along to destination areas. Since the migration is seasonal in nature, the schools in the recipient state do not normally enrol them. The issue was addressed by the project and education at destinations was extended through a system of 'Mobile Teacher'. Efforts were made to provide education to 30 children. Such schools were operated through National Child Labour Project (NCLP).

Legal Support: Legal support to migrant labourers has been a remarkable service. Some 367 cases of non-payment of wages were logged and more than Rs. 38.40 lakh were recovered by PSKs with the help of partner organisations. Provision has also been made for imparting legal literacy training to migrants.

Social Security Measures: As a part of social security measures, insurance policy was drawn to protect the migrant and their dependents from sudden shock such as accident, death, disability etc. PSK Jankars played a vital role in educating families regarding need for insurance, collection of premium, making of files for claim settlements, etc. Some 15,159 migrants were covered under various schemes.

Disaster Relief:

During monsoon, many areas where workers stayed were flooded due to heavy rains. Workers could not go for daily wage earning. As an emergency response, GVT with the help of DISHA disturbed 400 food packets, 644 ration kits, tarpaulin and blankets in the affected areas, in urban destinations. Besides, PSK provided active support to the flood victims in Surat and rescued them to reach their villages safely. Similarly, urban PSKs have been operational with the help of Urban Jankars. PSKs support migrant labourers and their families by organizing specific worksites. Jankars and project team have facilitated local authorities and employers in providing safe drinking water, stay facilities for women and children, education to their wards, insurance under various schemes, day-care facilities for children, training on health and legal issues as well as skill up-gradation, legal advice, information on job opportunities, and in getting due wages paid by contractors. Urban PSKs directly contacted and interacted with rural PSKs with help of Jankars and established links between urban and rural PSKs for providing various services.
services. Located within a suitable place to serve 8-12 adjoining villages, a typical PSK acts as a local registration center for keeping track of the migrants as they leave the village and acts as a conduit as information and remittances start to flow from them. The MLSP had the advantage of jankars, village para-professionals, who played an active role in mobilizing communities for making the most of the services on offer.

As many as 121 PSK's have been created to provide institutional back-up to over a million migrants from seven districts in the three states. To provide link at the other end, six centers have been located in urban centers. From issuing identity cards to providing legal literacy and from facilitating communication facilities to creating skills upgradation opportunities, PSKs have created a unique institutional niche for the authorities to have taken note of with a couple of district administrations having registered and issued identity cards to as many as 1,500 migrants.

The potential of PSK has been unleashed with a diversity of services being extended to the ultimate users. Not only has its institutional space been created but its legitimacy has been established and acknowledged by the authorities too.

Unfinished agenda

The impact of PSK has been overwhelming: not only have migrant’ rights been asserted but the gains have translated into improved wage earning as well. There are interesting individual stories of migrants that bear testimony to all round effectiveness of the concept. From gaining legal impunity to wage protection, migrants have had significant gains from the pilot initiative. Though PSK might have set the agenda through an innovative pilot initiative, there are loose ends that have yet to be tied :

- The demand for services being offered by the PSK has been tested and a case for sustaining PSK has been made. However, mechanism for sustaining the system has yet to be firmed up. Either through cost-sharing by intended beneficiaries or by linking PSK to panchayati raj institutions, the institutional continuity of PSK has to be worked out in consultation with the local government.
- Ambiguities in intra-state and inter-state migration do exist. While provisions for availing allocations (during migration outside the place of residence) under various governmental schemes have been made by respective district administrations within the state, such provisions in the event of inter-state migration do not exist. Suitable policy framework may need to be enacted at the central as well as state levels.
- The PSK model addresses the concerns of human trafficking by registering and tracking the movement of labour force. Given the nature of economic growth, movement of people in search of wages will increase over the years, warranting an institutional mechanism to cushion poor migrants from exploitative forces. PSK needs support and up-scaling for its potential to be fully realized.

Migration has moved up the UN agenda through the first ‘High Level Dialogue on International Migration and Development’ held in September, 2006. The MLSP has successfully demonstrated that intra-state and inter-state migration be given due space in policy planning corridors in the country.
The Employment Generation and Marketing Mission (EGMM), a society set up by the Andhra Pradesh Department of Rural Development is increasing employability of the youth drawn from the economically and socially underprivileged rural poor from remote corners of the state. Driven by a private sector cell, the Mission has strategic an eye on the market. The EGMM works in a public-private partnership mode with the main stakeholders being the government, private sector and the women self-help groups. The entire approach is a bottom-up approach, tailored to move the rural poor from the unorganized to the organized labor market.

Creating opportunities
All kinds of training are offered free of charge to the rural unemployed youth, as an initiative by the government. Main challenges relate to motivating the rural youth to enrol for the training classes. The youth, unemployed for long, are led by example of those who have made it good after training. Counselling is continuous to prevent dropouts. The net result seems significant:

- 450 training institutes have been set up in sectors ranging from services and construction to textiles, with a focus on tribal and remote areas.
- 2,00,000 youths have been trained in the last three and half years and 80 per cent of the youth trained have been linked to entry level private sector jobs.
- Annual salaries range from Rs. 45,000 upwards in metros and Rs. 24,000 upwards in semi-urban areas.
- Based on the impact of the work, the EGMM budget has increased tenfold from a low of Rs. 10 crore in 2005-06.

Enhancing employability
EGMM has another first to its credit – it imparts employability skills to SC/ST girls and boys in the AP Social Welfare Residential Schools. EGMM has partnered with Cambridge University for students to take ESOL examination. The Mission offers English language and soft skills courses in grade 11 and 12 in rural residential schools to enhance their opportunities in the employment market.

An in-school pilot was conducted in two schools in May-June, 2008. The impact was that the girls and boys had achieved greater confidence with better communication skills. The Mission plans to scale up the program in 200 schools in 2009-10 to reach out to over 25,000 youths from the lowest rung of the society.

Over 500 different companies work with EGMM in various ways, contributing modules, providing ‘training-of-trainer’ courses, offering guest lectures and recruiting youths from the training centres. Interaction with the companies is done in a professional manner. Attrition analysis is sent to the Executive Director and issues are solved in a participatory manner. Also, the ED works with companies to break up work into levels where the poor can be fitted into the entry levels of various companies. This has facilitated the entry of the high school passed poor and inter-level youths in the retail market. EGMM also works closely with companies with a large manpower demand to customize training in the markets in Hyderabad, Bangalore and Chennai.

Within the major markets, the placement profile of the rural youth thus far has been

- 85 per cent with Hindustan Unilever – Purit sales
- 80 per cent with McDonalds (in Hyderabad)
- 75 per cent with Aditya Birla More and Heritage Fresh
In addition, EGMM is providing dedicated youths to Apache (Adidas) and ADFC (HDFC’s rural BPO).

Backup software
EGMM has created transaction based software to capture the proceeding of the activity as and when these occur in the field. The software is user friendly as the data, reports and analysis have been designed keeping in mind the MIS needs of the government and its donors. The reasons of creating the (www.ap.gov.in) are as follows:

a. Capturing the physical and financial progress of the program at each transaction in a uniform manner throughout the state.
b. Ensure transparency throughout the process.
c. Monitor training partners for ensuring quality placements.
d. Generate detailed MIS reports for the government and donors.
e. Get analysis reports for different trends, performances of districts and feed the leanings to improve program implementation.
f. Analysis of placements in companies for program team to work on linking poor to higher incomes.
g. Ensure quality and uniform information flow even in larger scale of operation for management level monitoring and decision taking.
h. Put all the processes in the public domain.

Significant impact
EGMM impact is far reaching. It has pioneered the country’s first Rural Retail Academy and the first grass roots English and Computer Academy in the country.

A Security Impact Study on 100 individuals from districts of Karimnagar, Anantapur and Chittoor has revealed interesting information. Some highlights from the study are:

1. Quality of living has improved:
   - 94 per cent of the households say that they are able to afford more nutritious food.
   - 30 per cent of the families have invested money to improve their housing conditions.
   - 93 per cent have invested in a new vehicle and 86 per cent of the families have purchased consumer durables like television and refrigerator.
   - 94 per cent of the security guards spend more time socializing.

2. Improvement in financial independence:
   - Dependence on money lenders has come down from 74 to 14 per cent.
   - 92 per cent of the households say that their dependence on local money lenders has reduced.
The best example of what we’re going to do is what we’ve already done, ...We’re going to find some common ground.

Frank Hall
Commons are an important land-based resource in India. Rough estimates suggest that about 70 million hectares or nearly 21 per cent of the landmass in the country could be categorized as Common Property Land Resources (CPRs). Of this, 25 million hectares are under the jurisdiction of the Forest Department and the remaining 45 million under the purview of the Revenue Department, Village Panchayats, and other local governing bodies. Among the Indian states, Rajasthan has the highest proportion of area (32 per cent) under this category, followed by Gujarat (27 per cent), and Madhya Pradesh (22 per cent), according to NSSO (National Sample Survey Organization) data of 1999.

Studies have estimated a decline in Common Property Resources from 55 to 31 per cent with a simultaneous increase in pressure on each unit has accelerated the depletion of CPRs through decreased productivity and increased physical degradation. The NSSO data estimated a decline of 0.38 per cent per annum in CPRs at the all-India level. A closer look at the land-use data of different states also reveals these trends, alongside an increase in cropping area and continued re-allocation of land to different purposes. States like Rajasthan, which are predominantly dry, have shown a continuous decrease in CPR areas. The total area under CPR has reduced considerably to the extent of almost 3.7 million hectares or by about 24 per cent during 1986–2000.

Decrease in CPR areas has intensified the conflict over resource use. Several studies indicate this phenomenon, with the poor families usually at the losing end, either by denial of access to these resources or by alternative uses of the resource. Privatisation of common resources, or the use of these resources for mining (usually illegal) under the pretext of their being degraded is another major contributing factor to the observed decline. Another important development in the recent past pertains to the using of common land so as to comply with various environmental protocols, such as Clean Development Mechanism (CDM) or Carbon Trade, whereby projects for afforestation, bio-fuel plantations, corporate farming and such others become attractive as alternative uses of common land. The core issue once again is the diversion of CPRs from their primary stakeholders – that is, the local communities who depend on them for basic needs such as fuel and fodder – to a different type of land use and management and the neglect of the ecological functions which ‘commons’ play in each agro-ecological system.

Small and marginal farmers constitute about 78 per cent of the farming community in India and own close to 70 per cent of the livestock. With very low land holdings, these farmers have traditionally relied on common lands for meeting a significant portion of the fodder requirements of their livestock. The degree of accessibility and the good condition of the commons are thus important factors in deciding how to make livestock-based livelihoods effective. Even after years of degradation, encroachment, privatization and neglect by the state, forests, revenue land, grazing land, community ponds and water bodies for domestic animals continue to play an important role in rural people’s lives. Local people depend significantly on these resources for fuel wood, fodder, timber, forage, food, medicines, drinking water for animals and other household requirements. Such dependence is higher in the case of the poor, and grows more pronounced during the time of stress e.g. drought and crop failure.

It is known that nearly 40 per cent of the total fodder and forage intake of milch animals come from the common lands, which are usually degraded forest lands, grazing lands and revenue wastelands near villages. The poor – landless and marginal farmers – have relatively greater dependence on these commons for making animal husbandry and dairying an economically viable proposition. Milk production is a gainful secondary occupation and can generate surplus, especially in marginal households, only when a significant part of material inputs come from commons and agriculture residues. The extent and quality of fodder and forage which can be obtained from the commons apart from the natural eco-climatic factors depend on their careful management.

In this context there is a need to protect the commons for their biodiversity, biomass and hydrological functions, which is critical for farming and livestock systems. Efforts to protect the commons pay immediate
returns in terms of increased biomass and an improved soil and moisture regime. Additionally, where geo-hydrology supports recharge, there is an increase in the water table and accordingly in the area under cropping. With strong institutional arrangements, investments in CPRs can contribute significantly to the improvement of rural livelihoods, especially those of poor livestock-keepers. Whether the benefit is direct in the form of increased availability and access to fodder and firewood or indirect in the form of a sense of confidence and empowerment, the restoration of the commons is akin to land redistribution for the poor. This helps reduce the vulnerability of poor livestock-keepers to environmental and economic uncertainties and to stabilize the livestock sector. Improved commons also provide a strong ecological foundation that can spur poor livestock-keepers to become drivers of livestock growth.

Approaching the Commons

Set up in 2001, the Foundation for Ecological Security (FES) has undertaken a comprehensive initiative for development and management of common property land resources (CPRs) in a number of states in India. Over the years the work has spread to 26 districts of India and around 97,000 ha of land has been brought under collective management by the community institutions.

The work of FES in restoring degraded forests and other common lands is spread over five of the ten biogeographic regions of the country. In most cases, these lands are unproductive and require years of care to rejuvenate and revive them. Thanks to a sub-tropical climate and natural rootstock, these efforts are largely centred on assisting natural regeneration where depending on the stages of ecological succession, appropriate pioneer plant species are introduced to aid natural recovery.

Geo-hydrological studies guide the way to designing appropriate measures to retain soil and water which, besides helping to recharge groundwater or harvest surface water, assist in generating a microclimate conducive to vegetative growth. Nature heals by itself and even small measures against over-exploitation of resources, pay immediate dividends in terms of improved biodiversity, biomass and moisture regime, thereby resulting in double crops, increased crop productivity, livestock productivity, milk yield and availability of water for particular time periods.

Interventions in degraded landscapes follow the watershed approach of moving from ridge to valley. Watersheds make for integrated natural resource units for purposes of analysis and treatment. While the focus of initiatives is the commons, collective action, which is strengthened by interventions is also encouraged to facilitate individual treatment plans. Since natural resource boundaries do not always compound to administrative boundaries and necessitate management initiatives at appropriate levels, the landscape approach helps develop appropriate perspectives on resource governance and management strategies.

CPR serves as a vital safety net in times of hardship for agro-pastoral communities. Therefore, FES believes that the intervention in its very design, should be centered around the improvement of natural resources more particularly CPR (where communities also have a stake) and in the facilitating of collective action among communities so they may analyze items, resolve and take proactive steps in gaining control of their lives and surroundings. The activities undertaken by FES on the commons have been guided by the following broad principles:

- To work towards the stability of the entire ecosystem by working on the physical and institutional aspects of various categories of common land such as in gauchers (common pasture lands) and revenue wastelands as well as on water regimes for regeneration and restoration of watersheds.
- To treat the Commons as well as private lands as a single organic unit, so that work on the commons can help stabilize nutrient and water cycles and improve the productivity of the private lands too for agriculture and livestock.
- To initiate processes that take into consideration the social inequalities present in the village context and provide disadvantaged sections a space in decision-making and governance.

FES works in areas that have a significant human presence. We believe that conservation of natural surroundings is critical for the survival of the human and the viability of farming systems. FES works on systemic drivers that can bring about a multiplier change. In fostering collective action for the safeguard of natural surroundings, Common lands and water in particular, the approach is to build on existing practices and revive institutions which are concerned with collective action at the habitation level. Issues concerning conservation of natural resources are thrown open to discussion between all residents (taking particularly the poor and women as equal partners) so as to spell out rights and responsibilities, mechanisms for consensus building and rules for appropriation and provision. It is hoped that the community-based associations will mature into powerful allies ready to face challenges on complex issues such as devising measures for equal access across villages and preventing over-exploitation of natural resources.
The uncommon practice of common land development follows a process:

a. **Ecologically sound regeneration:** The activities undertaken to restore the *commons* should aim to approximate the natural process of regeneration. This is translated into maintaining the natural diversity of the ecosystem, which has so far sustained the diverse needs of livestock and farming systems and promoting seeding and plantation of native species keeping in mind the various relevant variables – people’s need, level of degradation, biotic pressure, institutional strength – in a given situation. The focus not only helps in collective search for appropriate solutions, with community knowledge of their surroundings playing an important role, but also makes the practice cost effective and relevant for the different groups of livestock keepers in a community.

b. **Regulated and rotational grazing:** One of the important factors of resource degradation on *commons* has been of unregulated grazing. However, activities undertaken to restrict/ban grazing on the *commons* have often been counterproductive. In that context, the aim should be to regulate grazing pressures on different portions of the *commons*. With some of the patches being kept open for grazing in certain periods the other portions are protected to regenerate grass and trees. These plots are later on opened for grazing with the village deciding not only the time of opening but also the period for which it will remain open for grazing, based on the availability of fodder. The mechanism over a period helps in regenerating a patch of the *commons*. With success in regenerating a patch the institutional arrangement for protection of the *commons* is scaled on other patches.

c. **Secure tenure to communities:** Village *commons* are constituted by lands of different categories (pasture, revenue wasteland and forest lands), with differing rights of community to use and manage it. Providing a sound legal foothold to users’ organizations is often a prerequisite for building and reviving village institutions. The work of achieving tenurial security involves active and continuous discussion with state governments and different departments who are the legal custodian of these resources. With increasing realization of the need to conserve natural resources and the need to involve the community in the processes of conservation, various government orders have provided a fair degree of tenurial security to the communities through leasing of revenue wastelands. *Gauchars* and *charagah* (grazing lands) constitute significant common property resources in many locations with their ownership and management rights vested Gram Panchayats.

d. **Focus on village institutions:** Strengthening traditional mechanisms, where they are surviving, and crafting new institutional arrangements, where none exist, is an essential component of the work on common property resources. It includes assisting village communities to put in place sets of rules and regulations that are not only based on their micro-reality, but also take into consideration wider principles that govern successful common property governance. The process of each village taking the initiative, to apply itself and create a formal body of terms and conditions to govern itself by, with regard to a common property resource, is the basis for the sustainability of local institutions and is a critical step towards the act of self-governance.

### Harvesting gains

Qualitative impact of common land development on livelihoods of poor households and livestock keepers can be seen in:

- Improvement in access and assurance to products and services derived from the *commons* with the emergence of a strong collective foundation and improvement in ecological security.
- Reduced resource conflict, previously visible in scarcity period with improvement in the resources base.
- Reduced risks and vulnerability to fodder scarcity helping poor livestock keepers to invest resources for livestock development with very low input costs.
- Strengthened local governance of common property resources helps to check in undesirable individualistic decision-making (encroachment, illegal mining, cutting down of trees, etc.), which are detrimental to the livelihoods of the rural poor.
- Strengthened institutional spaces for poor households which enable them to actively participate in decision-making processes with its impact on socio-economic-political factors.
- Improved environmental services from community managed *commons* in terms of reduced soil erosion, increased water availability through prolonged surface flows and increased recharge, nutrient flows etc., strengthening the different livelihood components.
- Improved capabilities to adapt to changing circumstances, upscale developmental efforts and initiate actions which are pro-poor.

In quantitative terms, the gains are no less significant and often are the reason for sustaining community interest in managing the *commons*.
Common land development is a complex and dynamic process. However, the commons can act as a singular platform to address issues of poverty alleviation, reducing inequalities and improving ecological health. In broad conformity to the above, some of the specific elements that need to be further emphasized in relation to the common land development for being pro-poor are:

- **Increased fodder availability:** Increased availability of grass, trees and shrub leaves from protected commons in comparison to a non-governed commons. Grass biomass availability can increase from a low of 0.26 ton/ha to a high of 8.5 ton/ha based on the condition and location of the commons. Positive increase in grass cover with a shift in composition towards more palatable species and increase in trees per ha has been reported.
- **Positive changes in land use and land cover:** Protection and regeneration of the commons with works to check run-off water significantly changes the land use/cover in the villages. This is more visible if the work is concentrated in a contiguous patch, for example a watershed.
- **Impact on livestock systems:** With increased biomass availability and appropriate institutional arrangements landless and marginal farmers are able to increase their livestock holdings and also save on the input costs which they had to incur for purchase of fodder and feed. They also gain in the process by improved distribution in their favour, which helps them as a group to use the resource in more equitable terms. With the improved availability of fodder and water there is also a direct impact on milk production.

**Commons’ issues**

Common land development is a complex and dynamic process. However, the commons can act as a singular platform to address issues of poverty alleviation, reducing inequalities and improving ecological health. In broad conformity to the above, some of the specific elements that need to be further emphasized in relation to the common land development for being pro-poor are:

- Work on CPRs must adopt a realistic perspective on the differentiation and discrimination within village communities, since village communities are differentiated by caste, class, gender, livelihood systems, etc.
- Formal organizations of village communities which do not pay adequate attention to the needs of the disadvantaged sections resulting in greater incidence of poor households should be left out of the benefit-sharing and decision-making processes, and will be co-opted by the influential, resource-rich groups in the village.
- Strong and dynamic institutions, which are based on traditional institutional arrangements and location-specific settings and which adhere to the broad principles of Common Property Resource Management institutions are more likely to survive and be sensitive to the needs of poor households and livestock-keepers.
- Working under a project mode, facilitating agencies often assume a very short-term and linear perspective of institutional and resource growth. Facilitating arrangements that evolve according to location-specific settings and keep in mind both short-term and long-term needs of the different actors can help institutions in planning and crafting rules that are beneficial to all.
- The resource growth on the commons is neither linear nor homogeneous. It is influenced by a range of factors, which also change under different locations. There are instances where, within a particular village, two different regenerated patches of commons have shown different resource growth. Though it might be important to ensure optimum productivity for the commons as a whole, an important lesson of the study was that in areas where poor livestock-keepers have high dependence on the commons, resource growth across all patches could not be uniform.
- Secure tenure and assured benefits from the commons are important for mobilizing communities for Common Property Resources Management. Tenure and usufruct rights help in clarifying and demarcating boundaries of CPRs which are often ambiguous or availability by information about which is confined to just a few in a village.
- Strong focus on endemic species of plants provides livestock-keepers a share in the growth by way of increased biomass availability. Livestock systems in these regions have emerged as a response to resources available from the commons. Of significant importance to both small and large ruminants are the tree leaves and pods; thus an appropriate seeding of these species and protection of their root-stock while planning resource growth will render that patch of CPR more valuable for livestock-keepers.
- Water and land are critical constraining factors in livelihood systems of households in semi-arid areas and so work on CPRs in both these categories has a great impact on livelihoods. With institutions that concentrate only on one component of CPRs, the significant interlinked aspect of the resource regime is often overlooked. Since the commons usually form the uplands and are situated on slopes, an improvement in water retention capacity in these areas has an indirect effect on farming systems through an increase in ground water availability. Village institutions in certain locations have also formed rules to regulate the usage of groundwater, understanding the ‘Common Property’ nature of such resources.
Percent Commonland including Forest Areas in different Eco-Regions

Legend
- Ecoregions
- District Boundary
- Percent Commonland including Forest Area
  - 0% - 20%
  - 20% - 40%
  - 40% - 60%
  - 60% - 80%
  - 80% - 100%

Innovative Approaches in Creating Livelihoods
Jhabla, a village inhabited by the tribals, has been a success story of equitable sharing of benefits from the common pool of village resources. The 344 households distributed across four hamlets, viz., Upla Fala, Nichla Fala, Sasdi Fala and Nala Fala belong to the meena tribe and earn their livelihoods through a mix of agriculture and cattle husbandry, supplemented by occasional wage labour. Livestock provide a steady source of income through sale of milk, wool and small ruminants. In the rain dependant undulating terrain, the small ruminants provide risk cover during exigencies. Each household in the village has anywhere between 10 to 17 animals, comprising cows, buffaloes, sheeps and goats.

One of the major problems for livestock rearing has been the unavailability of adequate quantity of fodder, owing to poor productivity from degraded forest and revenue lands in the village. The common lands in the village have been under intense pressure due to over-grazing. Given the power dynamics in the village, poor households have to depend on degraded patches of common land. Many resort to purchasing fodder from adjoining villages of Saroo, Nenbara and Sera at higher prices. No wonder, the poor livestock owners are driven to face the social and economic realities.

The need for impacting change through Joint Forest Management (JFM) was necessitated. One-third of the 450 hectare of forest land was taken up for implementing JFM. However, the implementation of the programme faced opposition from the powerful elite as it warranted eviction of the encroached commons held by them. Clashes among interest groups were imminent. However, the same was avoided by local leadership who patiently negotiated with the encroachers. Once the first two encroachments were removed, JFM could start regeneration work on 50 ha of degraded forest patch.

On the second site too, three encroachers had to be evicted through sustained negotiation by the Village Committee. The work on entire stretch of 150 ha was completed in 2003. The development process consisted of the construction of a boundary wall around the sites for acting as a grazing enclosure. Constructing check dams, contour trenches and raising locally relevant species for plantation were the lead activities undertaken under JFM. On an average Rs. 10,000 were invested in each hectare of forest land, which translated into 25,000 person days of labour for the villagers.

The direct benefits of improved access to fodder and feed for livestock development have accrued to 40-45 households in Jhabla, who could not draw any direct benefits from the village commons in the past. Conservative estimates indicate, as shown in the table, that some 1,000 quintals of fodder could be collected each year from the treated forest land. Earlier these people had to spend a considerable amount of money (about Rs. 500-1,000) for buying fodder from distant places. At the same time, each household that collects grass from the treated area contributes Rs. 10-100 to the village development fund, which takes care of the payment to the guard. The following table shows quantity of grass harvested during 2002-07 and contribution to the village fund.

Bherulal Meena sums up the gains: "Earlier the forest did not yield fodder, leading to near starvation for our livestock. Now we are able to collect sufficient fodder for our livestock from the JFM sites." There has been a marked

<table>
<thead>
<tr>
<th>Item</th>
<th>2002</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of households involved</td>
<td>98</td>
<td>75</td>
<td>62</td>
<td>131</td>
<td>98</td>
<td>43</td>
</tr>
<tr>
<td>Fodder collected (in Quintals)</td>
<td>300</td>
<td>427</td>
<td>682</td>
<td>700</td>
<td>971</td>
<td>785</td>
</tr>
<tr>
<td>Contribution to Village Fund (in Rs.)</td>
<td>3,029</td>
<td>2,301</td>
<td>860</td>
<td>7,300</td>
<td>10,600</td>
<td>3,610</td>
</tr>
</tbody>
</table>
improvement in the financial status of the poor. Improved availability of fodder has meant addition to the per capita livestock holdings. The goats yield an annual income of anywhere between Rs. 1,000-2,000 and the edible oil from the milk is worth Rs. 700-800 annually. Manure has been an unintended gain across the village.

However, the village committee has been consistently developing norms and regulations for smooth management and governance of the JFM sites. For violation of grazing norms, a penalty of Rs. 12 per ruminant and Rs. 51 for cattle gets imposed. This penalty adds to the village development fund. Not surprising, the development fund in Jhabla is in excess of Rs. 450,000. The community contribution comes from physical works, grass production and penalties. These norms have been enforced by the village institution that ensures equal distribution of benefits amongst the poor.

This effort simultaneously strengthened the institution base with development focus in Jhabla. Improved fodder status is one of the major achievements gained by the JFM maintenance in Jhabla that has proved to be a boon for the village livestock. As a result, the poor farmers neither have to take their animals to nearby villages for grazing nor have to purchase grass from outside. In fact, the villagers from surrounding villages now come to Jhabla to get grass from JFM sites. This has helped reduce drudgery for women and even girls, as they do not have to travel long distances to get fodder for their animals.

It will be erroneous to believe that the success achieved at Jhabla could be easily replicated across other villages. The social dynamics of a homogenous caste group could be one significant factor. There are important lessons to be drawn from the success of the intervention in village Jhabla by Udaipur-based Seva Mandir.

**Cumulative impact**

Seva Mandir through its afforestation programme has developed around 3,000 ha of panchayat land at 180 different sites. It has also helped develop around 1,000 ha of forestland in 20 sites under the Joint Forest Management programme. These development efforts have resulted in the availability of 8 quintal of fodder per ha of developed land. Productivity of these lands was negligible prior to the treatment. This has considerable impact, especially during drought years in which livestock become the major livelihood source. In addition, tree density on these lands has increased resulting in higher availability of fuel and minor forest produce.

The institutional capacity developed in this process together with increased availability of minor forest produces has created an opportunity for community based trading of forest produce. In Jhadol block a mahua trading initiative was initiated by the Forest Protection Committee. The initiative helped 250 households of the village to earn higher price, more than 25 per cent over the prevailing price for mahua flowers. In many other villages, various local institutions have come up with a harvesting plan from developed sites and consequent market linkage so as to increase their income.

**Strengthening the Commons**

Seva Mandir has been working in 600-odd villages and 50-odd urban settlements of Udaipur and Rajsamand districts for over four decades. It aims to make real the idea of a society consisting of free and equal citizens who are able to come together and solve the problems that affect them in their particular context. It thinks that the onus of development lies equally on villagers themselves. Therefore, they will come together, look for opportunities, resolve internal differences, mobilize resources, take up development activities, manage developed resources and distribute benefits equitably. Seva Mandir has developed a three-pronged strategy of strengthening livelihoods, building capabilities and strengthening institutions to enable communities achieve this end. This strategy helps in bringing together people to form association with a development focus through implementation of projects addressing their immediate needs.

Livelihood of communities in the region are primarily natural resource based. The main sources of livelihoods are agriculture and animal husbandry, collection and trading of forest produce and wage labour. The climate in Udaipur and Rajsamand district is semi arid with average annual rainfall being 640 mm. The precipitation is uneven around time and space; drought occurs once in every four years. Situated in the Aravali hill range, its terrain is highly undulating resulting in high run off. Not only does the runoff cause loss of topsoil, it restricts percolation of rainwater too. More than 70 per cent of land in the region is common - forest, revenue or panchyat land. No surprise, therefore, that more than 80 per cent of the landholders are small and marginal. Only about 25 per cent of the cultivable land is irrigated. Agriculture suffers from abysmally low productivity due to low rainfall, small and fragmented land holding, low soil moisture and nutrition value of the agricultural soil, and primitive farming practices. Productivity of livestock is also low due to poor quality of breed, low availability of fodder and related inadequacies. Communities collect forest produce such as mahua, bamboo, kanaj, etc. and trade it in the market, mostly to meet their cash requirements for cultivation and daily needs.

Seva Mandir’s natural resource programme attempts to improve productivity of various natural resources through...
watershed development, afforestation programmes, water resource development and agricultural productivity enhancement. The results achieved so far have shown that enhancing the productivity has the potential to translate into better livelihood security of the villagers. Watershed development followed by agricultural intervention in Dhala village of Jhadol block has shown that an increased area has come under agriculture, crop diversity has increased, and better retention of soil moisture has resulted in higher productivity. Seva Mandir ensures community participation at all levels—planning, implementation, maintenance, and benefit distribution. This has considerable bearing on sustainability of these interventions. All natural resources related interventions begin with the development of common land. This gives Seva Mandir an opportunity to strengthen the village level institutions with development focus. This in turn helps in taking up community based livelihood interventions in a sustainable way.

Enriching livelihoods

Keeping in mind the overall percentage of common land in the region, it is imperative that developing this land can provide immense support in strengthening local livelihoods. However, developing common lands has a variety of challenges. The common lands as they exist on the ground are highly contested and privatised. As per an internal study of Seva Mandir, 24 per cent of forestland, 50 per cent of panchayat land and 100 per cent of revenue land are encroached upon (Bhise et al. 2004). In addition, high extraction and almost no investment for regeneration coupled with the climatic condition has led to severe degradation of common land. Therefore, any effort to establish this category as a major source of livelihood will require considerable amount of effort in advocating and establishing it as a common resource.

Started in mid-eighties, the National Wasteland Development Board (NWDB) sought help of the voluntary sector to create a people’s movement to address the environment crisis facing the country. Specifically, it enjoined non-government organisations to help land-dependent communities to afforest large tracts of degraded lands in the country. In subsequent years, Seva Mandir moved on to treat panchayat land (village pastures). With the announcement of the JFM guideline, it added forestland development into its programme areas. Presently, a well-developed model is in place to regenerate the degraded forest and pastureland, which is technically sound and ensures community participation.

The model Seva Mandir adopts for development of common land starts with bringing together community members and deliberating on the actual and present status of common land. This involves discussion on the status of encroachment, dependence of people on it for meeting livelihood needs and negotiation with the encroacher(s) to vacate the land through community pressure by the Gram Samuh. This process ultimately results in establishing the common land as a common resource for the community. Planning is specifically done to protect the patch of land from free grazing, improvement in soil-moisture conditions through water conservation and plantation according to the needs of the villagers. Once a concrete plan is in place, resources are mobilized with part contribution coming from the community itself. The technical capabilities of the community are developed which then undertakes implementation of the plan. A management system addresses the issue of protection, regular maintenance, harvesting mechanism and equitable distribution of the benefits among the community members. The responsibility of the execution of the management system lies with the village development committee.
The rural development programme of the Aga Khan Foundation supports initiatives on enhancing rural livelihoods in the semi arid regions of western and central India by involving local communities and empowering them to efficiently manage and improve the productivity of natural resources. The programme strategy focuses on working with rural communities at the micro level and the government at the macro level to influence policies and practices on rural livelihoods.

To ensure that the provision of livelihood opportunities are need-based and contextual and contribute to a sustained improvement in the quality of life of poor households, an in-depth and sensitive understanding of the various means through which households derive their livelihoods becomes a critical requirement. A poor household, the basic unit in a village, derives its means of living from multiple sources, which are usually complex and seasonal in nature. This, therefore, necessitates a careful process of engagement with the communities to identify the poorest and most vulnerable households and develop an approach of customised diagnosis, design and delivery of livelihood support programs. This understanding influenced the conceptualization and design of the Family Livelihood Resource Centre in 2007, an innovative approach to reach out to the poorest and vulnerable families in Rajasthan by the Aga Khan Foundation.

Creating family livelihood resource centres
The Family Livelihood Resource Centre (FLRC) aims at aggregating inputs related to various sectors and sub-sectors such as animal husbandry, migration, skill building, widow pension and others and their delivery as part of a more focused livelihood intervention with the poorest and vulnerable families. The provision of inputs are in the form of information, technical, institutional or business development support to improve the household’s access to livelihood assets and resources or to opportunities for income generation or for vulnerability and risk reduction.

To achieve this, the FLRC aims to develop and deliver a customised package of livelihood resources and support services, for sustainable income generation and enterprise promotion for the identified households and to ensure that the families becomes stakeholders in the process. An FLRC caters to the livelihood support needs of around 200-500 households in an operationally suitable cluster. The FLRC is hosted as a specialized cell in one of ARAVALI’s carefully chosen partner organisations. At present, seven FLRCs are fully functional across seven districts of Rajasthan and reaching out to over 2,500 poor and vulnerable households.

The core of the FLRC is the ‘process of engagement’ which is a two-way process between the identified families and the NGO involved in hosting the

**Facilitating community approaches:**
Under the ongoing rural development programme, the Aga Khan Foundation in partnership with the European Union is implementing the Sustainable Community Based Approaches to Livelihoods Enhancement (SCALE) Project that aims at developing community-based approaches to natural resource management for enhancing rural livelihoods at the local, state and national levels with the overall objective of contributing to poverty reduction in rural India. A two-pronged strategy focuses on developing and promoting community-based natural resource management approaches at the community level and facilitating wider learning and impact for influencing practice and policy. Direct implementation of project activities is undertaken by the Aga Khan Rural Support Programme (India) or AKRSP(I) in over 1,000 villages across seven districts of Gujarat and five districts of Madhya Pradesh, benefiting over 100,000 households directly. The interlinked outreach component, which includes documentation and learning from field implementation, facilitating cross learning, research, training and capacity building and policy dialogue is underway in partnership with five organizations – AKRSP and the Development Support Centre (DSC) in Gujarat, Association for Rural Advancement through Voluntary Action and Local Involvement (ARAVALI) in Rajasthan, Andhra Pradesh Mahila Abhivruddhi Society (APMAS) and Professional Assistance for Development Action (PRADAN).
FLRC. This involves numerous visits and interactions with the household as a unit as well as every member of the family over a period of time, which helps in developing a close rapport to understand various aspects and nuances of the lives of the family members and their multiple sources of income and livelihoods generation. This also provides an opportunity to the families to understand the FLRC approach and its long term development perspective and thereby engage meaningfully with the FLRC process.

The process of developing livelihood services and products for the identified families is underway by the host NGOs, under the guidance of ARAVALI. Learning from the FLRC approach are being channelised to inform and influence development policy and program that aim at reaching the poorest through effective aggregation and convergence of inputs.

As a result of this rigorous process of engagement, livelihood profiles of families have been developed. Specialised tools such as the ‘Instrument of Engagement’ have been developed and used for livelihood profiling. This has led to the identification of several segments such as widow headed families, perpetually indebted families, migrants, socially ostracized and others. The segmentation will provide the basis for identifying need based interventions for the families. For instance, for the widow headed segment of families, possible emerging need based support includes access to widow pensions through the government programs, psychological mentoring and organizing support from within the community. Similarly, access to entitlements for families under various government program, such as housing under Indira Awas Yojna, Old Age Pension, National Rural Employment Guarantee Act, Disability Allowance etc. is another area of support.

Enhancing knowledge through radio

Improving access to information on agricultural practices and enhancing productivity has been another approach towards rural development. As part of a broader strategy on agriculture extension and in partnership with the Development Support Centre in Gujarat, an innovative radio program on agriculture has been developed to inform and empower small and marginal farmers, by addressing knowledge needs in an effective way. The radio program aims at promoting agriculture as a viable livelihood option, focusing on agricultural practices that enhance productivity, reduce input costs and mitigate risks. The idea of a radio program on improved agricultural practices emerged from the need to facilitate access to information and bridge existing knowledge gaps on agricultural practices using radio, a widely used communication medium in rural areas.

Reaching Out

Kanjibhai Nakum, a cotton growing farmer from Jamnagar, shares his experience of pest management. Usage of chemical pesticides had proved ineffective in controlling the white fly leading to severe crop losses. It was through one of the radio program episodes, on pest management in cotton crops that Kanjibhai learnt of combining neem oil with a new pesticide that helped him in controlling white fly in cotton. As a result, he has harvested a normal yield of over three tons of cotton this year ensuring an increased income of Rs. 15,000. Elsewhere, farmers have used the information provided on weedicides in reducing labour on weeding and thereby, the overall cost of production. In the Banaskantha district, Mavjibhai Patel, who has been growing Cumin, used a weedicide for the first time. This enabled him to reduce the labour cost by Rs. 1,200. In addition, application of weedicides in the required amount and at an appropriate time has led to a good crop growth.

To be responsive and relevant, the program is designed around the three cropping seasons (Monsoon, Winter and Summer). For each season, the focus is on seed selection, treatment and sowing, crop growth, harvesting and storage of different crops grown. Other related topics include soil testing and improvement, animal husbandry, rainfall insurance, weather information and pest management. Providing relevant information at the required time and simplifying technical aspects for easy comprehension and adoption are the two other key design features of the program.

Careful attention has been given to the agro climatic regions of the state and the resulting diversity in the nature of crops and related agricultural practices, including the diversity in the local dialect. Efforts are made to identify
problems and issues that represent different regions and provide possible solutions in a 'discussion mode' that is more participatory in nature and less prescriptive. A special section in each episode highlights innovative practices and ideas implemented by farmers themselves. In addition to the informational value of this section, it greatly motivates farmers to experiment and share their experiences.

Each episode focuses on an identified crop, livestock or any agriculture related aspect. A brief outline of key aspects on the identified theme is developed, which is then given to a production agency for script writing. Following this, the script is shared with a panel of identified agricultural experts for validation of technical information and approval for final broadcast. An exclusive 'phone-in' session of two hours follows each episode. It is the 'phone-in' session that provides farmers an opportunity to communicate and discuss in further detail queries on farming practices. A panel of experts from agricultural universities, development organisations and individuals address the phone-in queries.

To make the program interactive and generate a long term interest amongst farmers, two characters Shankar and Uma, representing agricultural experts, have been created to host the program. This has enabled farmers to easily relate to the characters as 'one among them' and has proved effective and one of the key factors for ensuring the popularity of the radio program.

Listeners Club: Another innovative approach has been the promotion of informal farmer groups of listeners or Shrota Mandals, with the objective of developing a 'collective approach' to identifying and collating problems and queries from a particular village or region and for generating ideas for developing the content of future episodes. In addition, Shrota Mandals also provide a platform to farmers to collectively discuss aspects related to farming, related problems and possible solutions.

The radio program, which is of a 15 minute duration, is aired every Thursday evening on All India Radio, covering the state of Gujarat and reaching out to over half a million listeners. The program has successfully broadcast more than 150 episodes in over three years of its popular functioning.

Partnering with the government

The program works in close collaboration with the government with the objective of sharing lessons on the implementation of government policies and facilitating policy change. Lessons from implementation experiences have contributed to the formulation of community based approaches for the management of natural resources. Program partners are actively involved in several government programs and initiatives such as the National Rural Employment Guarantee Scheme (NREGS), provision of drinking water, community-managed forests, farmer-managed irrigation and rural self-help groups.

As one of the key resource organisations on watershed development in the country, DSC along with AKRSP(I) and other NGOs was involved in proposing a strong and distinct role for civil society organisations and in particular the role of NGOs in implementing watershed development projects. Further, the focus on capacity building through appropriate institutional mechanisms was also suggested for improving the delivery of watershed programs. These and other suggestions made by DSC and other NGOs get reflected in the new common watershed guidelines of the Ministry of Rural Development.

Under the ongoing rural development program of the Foundation, ARAVALI in partnership with the Government of Rajasthan is strengthening the capacities of agriculture department staff on developing District Agriculture Plans. As part of this process, ARAVALI has evolved and developed the Participatory Grassroots Sector Planning (PGSP) approach for effective planning and development of government agriculture plans.

At the national level, through the National Resource Centre for Rural Livelihoods of Pradan, policy dialogue is underway with the Ministry of Rural Development and Ministry of Corporate Affairs, Government of India for improving the provisions and guidelines of the National Rural Employment Guarantee Scheme (NREGS) and the Producer Company Act respectively. A working group on the Producer Company with eminent professional has proposed changes in the legislation to reflect the concerns of small producers and effective mechanisms for linking them to markets.

It is expected that these and similar initiatives of the Aga Khan Foundation’s rural development program will help in enhancing livelihoods and quality of life of rural communities in rain-fed regions of India.
Agriculture is an important occupation for India that has been neglected considerably and has not received the focus and attention it deserves. Farming and livestock care are two interconnected activities that are present in almost every household in rural areas. These form the basis of subsistence for a large number of poor families. In fact, many families are landless and such activities provide them opportunities for wage labor during better part of the year. Interestingly, farm and livestock provide direct employment to about 71 per cent of the population of the country. Hence, rural development programs need to give special attention to existing activities in these areas and introduce ways of ensuring improvement in their earnings from these activities.

To understand their status in a particular area one may need to conduct preliminarily participatory rural appraisal (PRA) regarding agriculture, crops grown, status of irrigation, area under rain-fed irrigation, types of livestock, their nutritional status, availability of fodder and pasture lands. Further work on community based livelihoods (CBL) in the farm sector is planned after such investigations. It must be understood that livelihood in the farm and allied sectors are closely related to natural resources management. Unless these two interrelated activities are managed well, productivity in these sectors shall remain poor.

It is the negligence of this livelihood sector which is responsible for a large number of migration from the rural to the urban areas, besides the decreasing size of land holdings of marginal and small farmers that pushes the poor out-of-the-farm. Moreover, the increasing dependence on external inputs like fertilizers and pesticides has led to loss of soil fertility under varying water regimes that has shockingly been reflected in mounting debts and suicides amongst poor farmers. Creative ways of pulling people out of the trap seems inevitable.

Community based livelihood in non-farm sectors means an economic thrust given to those activities in the community which can provide the villagers an opportunity to earn from their homes and their surroundings. For women it is an opportunity to earn in their spare time at home and yet carry on their domestic chores. These community based activities vary with pressures of agriculture work which may become a priority during certain seasons. Hence, community based non-farm sector activities have to be designed around seasonal variations...
that are unavoidable in the rural setting. One of the principal aims of rural development is to create and inspire income generating opportunities.

CORD’s Mahila Mandals (MM)

Chinmaya Organisation for Rural Development (CORD), Sidhbari (HP) have promoted Mahila Mandals, which have responsibilities towards community based livelihood income generation and these are as follows:

- Inform their Panchayat and the Block of any programme or training being conducted by CBL team of CORD income generation scheme.
- To keep an open eye on any income generation programme or training in the village.
- To be alert during their monthly meetings and inform the CBL team of any member showing interest in income generation activity.
- To help the SHG activity group in taking training.
- To put pressure on any SHG, not working even after having taken training.
- To help resolve any problem being faced by the beneficiary in case of them being harassed by their family members regarding anything concerned with the activity being pursued by her.
- Prior to sending any member direct to the concerned activity trainer at the center, the training application request should be signed by a CORD MM member, to facilitate getting it signed from the MM Pradhan and the Secretary and also from the village Pradhan.

It should be made sure that the beneficiaries too know about the above.

SHG’s and their Broad Responsibilities towards CBL

- Members of a SHG should continue to do multiple livelihood activities to smoothen out earnings throughout the year.
- Help in the selection of the right beneficiary for the right income generation activity.
- Give loan as per their needs.
- Put pressure on the member who has not made her activity as livelihood activity especially after having taken its training.
- In case of training in their field area, the group has the responsibility of arranging the right place for training and arrange for the trainer’s board and lodging. They must also arrange for accommodation of beneficiaries from other villages if this training is clubbed with training of other women in their village for their convenience.
- Help in the formation of sub/activity group of different SHG’s members doing the same activity.
- Demand for training should be from them.

Process

The process involves the identification of the beneficiaries who are interested in working hard to come out of their poverty through Mahila Mandals and SHG’s. It involves continuous and persistent efforts by community development workers and the team to consistently work with these women to upgrade their skills and their abilities to become independent entrepreneurs. It requires patience, ceaseless efforts, regular monitoring and evaluations, guidance and support to the women in their moments of apathy, negligence, unwillingness to risk loans for their raw materials and spare time to attend training for their up-gradation and sale of products. It is an uphill task to push them to produce volumes and improve their quality as well as develop speed in production to make their products cost effective and competitive enough for the market. It involves understanding and appreciation of the complexities of poverty alleviation. It also involves efforts for livelihood projects to be linked to overall developmental initiative of the region.

Selection of Feasible Activities

Include those traditional activities which have the potential of income generation besides their usual agricultural and livestock care. Nowadays these activities also compete with 100 days of assured employment under
It is tough to make them work on their skills when an unskilled activity with very little effort earns them a reasonable wage per day!

Rural families earn their livelihood through multiple means. Hence it is important to build and promote existing activities to increase their output.

Include the ones which the poor women are either already traditionally familiar with and are doing them for their own needs or those that have potential because of the locally available resources which they may not have tapped till date or those activities that provide service opportunities to the local people with up-gradation of skills and training.

Feasible non-farm sector activities are:

- Sewing, hand/machine embroidery, tilla embroidery,
- Knitting, crochet work
- Handloom weaving, cotton and wool
- Food products & spices, honey, and medicinal products
- Miniature Kangra painting and greeting cards
- Paper bags/jute bags
- Artificial jewelry
- Soap and phenyl making
- Candle and agarbatti making
- Bamboo products

To ensure that women learn the process of products, it is essential to make them contribute in the various steps required to produce an item so that they are involved actively from the very beginning in the costs of the products and realize the interventions fully. To make them responsible for the training they must contribute towards the raw materials, its purchasing and procuring process, the training fees of the trainer from outside (although negligible), packing and selling from the very beginning of their training so that gradually they may learn what all the production of their specific item entails. They must be encouraged to take increasing loan from their SHG for purchase of raw materials. In such training, usually only those trainees who want to earn by the training skill being imparted will join.

Since it is a long process before they become efficient, it is important to have the training in phases, specially for women who cannot give a long time in training at a stretch.

The constraint mostly felt is that the poor rural women are apprehensive about taking loans for production. Moreover, it takes some time for their product to be sold in the market and they do not want to take the risk of waiting for it to be sold. Such women can become assistant to a more enterprising woman from the village who is already on the path of becoming a entrepreneur. An NGO must encourage such budding entrepreneurs but in no way should they replace them or else none of the women will emerge as entrepreneurs. It is important to create a pool of such enterprising women who lead other women by purchasing raw material, distributing it to other skilled women (who have yet to gather courage to invest on their own) to produce the item with her. In this case the entrepreneur, whom we call *Udyami*, sells the products too and makes the profits.

Remember you are not an agency doling out labour piece work to rural women to produce items for you for a market not accessible to them and through which you make a substantial profit while the producers are just paid their skilled labour cost with no idea at all about the intervening steps. They may have earned some money but they have not been empowered. The CORD team must work as a facilitator, catalyst and resource person and consultant who are determined to make rural women entrepreneurs who can think and do things for themselves.

Having a flexible approach to livelihood gives a very wide base to help a large number of people and their families to grow as per their own efforts and abilities in many directions.
The following should be simultaneously promoted from the beginning of the training:

- Training for skills.
- Purchase of raw materials.
- Creation of market channels.
- Capacity building of operational and organizational skills and abilities of members.
- Book keeping and maintenance of records.

As they progress, the challenge is to establish a process within the subgroup of sewing in one or more than one villages, where the beneficiary trainees can add value in terms of time and cost effectiveness, be it in going for the centre or field training in the group, or for bulk producing or buying of bulk raw material or in going to the right market place.

**Farm and Allied Sector Activities**

1. **Crops**
   a. Main crop of the area and improved techniques of cultivation such as System of Rice Intensification (SRI), System of Wheat Intensification (SWI), line sowing etc.
   b. Mixed crops – main crop with other nitrogen fixing crops such as horse gram, peas, lentils etc.
   c. Cash crops promotion such as turmeric, ginger, seasonal vegetables, floriculture, medicinal & herbal plants, mushroom cultivation etc.

2. **Promoting Organic Farming for sustainable farming through:**
   a. Vermi compost
   b. Panch gavya,
   c. Amrit jal
   d. Matka khad

3. **Livestock**
   a. Dairy
   b. Backyard poultry
   c. Goat and sheep rearing
   d. Fish farming
   e. Bee keeping
   f. Seri culture

4. **Horticulture** – promoting fruit plantations such as mangoes, citrus species, bananas, cashew nuts, coconuts, nutmegs, pineapples, camphor (‘karpur’) etc

5. **Livelihood from non-timber forest product**, such as leaf plates, medicinal plants, wild food such as jamun, brahmi, aamla, mahua, rhododendron, kachnar, anjeer (figs) etc.

Depending upon the area, terrain, climate, soil types and conditions and water availability, the crops, vegetation, trees, forest products vary. Hence, it is important to understand each area specifically. In this context, we will only touch on some of the aspects that can be commonly adopted in most areas.

- Networking with the government and CBOs.
- Making village volunteer resource persons.

Below we will be discussing some of the methods briefly:

- Organic farming for sustainable agriculture.
- Soil and water conservation to support organic farming.
- Soil fertility management – the organic way.
- Weeds and disease management – the organic way.

**Liquid Organic Manure:**

Different types of liquid manure can be prepared with natural material and used as insecticides. The manure prepared are diluted 1:10 before use on crops. The following are the types of liquid manure:

1. Vermi wash
2. Panch gavya
3. Matka khaad
4. Amrit jal
5. Fasal rakshak ghol

System of Rice Intensification (SRI) For Marginal Farmers

SRI is neither a new variety nor a hybrid; it is only a method of rice cultivation. It was developed in the year 1980 in Madagascar by Francis Padri Sir Henri De Ladlani. SRI is a 15-year field experiment on rice cultivation.

Mushroom Cultivation

Mushrooms are mainly cultivated in states like Haryana, Himachal, Uttar Pradesh, Punjab, Orissa and Tamil Nadu. In Himachal Pradesh, mainly two mushrooms viz. white button mushroom and dhingri are widely cultivated. The climatic conditions of the state are ideally suited for the cultivation of these mushrooms. The cultivation technology of dhingri is very easy and it can be grown on most of the agricultural by products viz., wheat straw, rice straw, leguminous-based straw and also on obnoxious weeds like Lantana, Ageratum and Eupatorium. Also due to its shorter cropping cycle than many other traditionally grown crops, and higher returns, mushroom cultivation can easily become a part of sustainable agricultural system.

Leaf Plates

Abundantly available forest and agriculture products, such as leaves of banana, bauhinia and areca nut palm are used for making small containers of different shapes in many parts of the country and for serving food items. Leaf plates are made from banana leaves in Karnataka, sal leaves in Orissa, areca nut palm in Tamil Nadu and from bauhinia leaves (tor or malu) in Himachal Pradesh and Uttrakhand.

Medicinal Plants and Herbs

Medicines, such Formalin, Milathain, Fin rot, Terramycin are used.
Section 5: Adding Value

Innovative Approaches in Creating Livelihoods
Try not to become a man of success but rather try to become a man of value.

Albert Einstein
Mamta Devi, 27, a mother of four children, lives in a kutcha house in Pachpadra village. Her husband is a wage labour. Though she is not a wage labour, her daily ordeal is no less rigorous. She fetches water from a pond which is at a distance of 1.5 km. The water quality may be suspect but it is not saline as has been the case with the nearby government water supply. The choice for her is between chemically unsafe water during summer and biologically unsafe water during the rest of the year.

Recalls Mamta: “Life has been tough, diarrhoeal diseases have been frequent, knee pains would cripple us periodically, at times children would writhe with stomach pain through the nights and we spent the better part of our meagre earnings on medicines.” The situation would force the family raise credit to cover the mounting expenses at exorbitant interest rates. Water had spun a vicious cycle around many families in the area.

All that has seemingly changed since a reverse osmosis (RO) water treatment plant was set up in the village. Located about 200 meters from her house, the drudgery of water collection is history now. Not only has the health situation improved all around, individual productivity in the village has shown remarkable transformation. Mamta dreads recalling all that she and her family had to go through in the past.

The land of death

The Marwar region, where the RO system has been installed, is the most densely populated arid zone in the world. The term ‘marwar’ is derived from the Sanskrit word ‘maruwat’ meaning ‘Land of Death’. Not without reason because the region is most inhospitable climate due to high ambient temperatures, low and erratic rainfall, saline groundwater and sparse vegetation. The saline groundwater forces people to drink surface water which is often contaminated. In fact, the average person in the region spends 12 per cent of his/her annual income on treatment from waterborne diseases.

Marwar’s traditional economy is agrarian, with approximately 80 per cent of the work force deriving its sustenance from agriculture and livestock. However, due to low water endowment and frequent failures of monsoon, agrarian livelihoods are perilous, leading to economic hardships during frequent drought periods. Lack of alternate livelihood options worsens the situation of local inhabitants. These conditions have deteriorated over time; absence of credible choices has only amplified peoples’ plight.

The entry point

Water has been the obvious entry point for social and economic transformation in the region. Using a public-private-community partnership model, an RO plant has been installed in Pachpadra village, which has a population

A foundation for transformation:

Established in 2002, the Jal Bhagirathi Foundation (JBF) serves to regenerate community leadership and institutional support to strike a balance between environmental capacities and people’s needs, especially for access to safe drinking water. By positioning its work and learning at a wider level for further replication, it contributes towards the ongoing discourse on pro-poor policies. With an aim at achieving water security in the Marwar region of Rajasthan, community mobilization and empowerment has been at the heart of the process with community institutions created in over 200 villages. Its core strategy seeks to nurture and promote social capital for community action and decision-making in the field. This has manifested itself as a four-tier institutional arrangement for water management. Through mobilization, training, workshops, orientation and capacity building, the Foundation enhances community’s capacity to work collectively to address its common needs, thus fostering greater inclusion and cohesion, increasing transparency and accountability. Additionally, realising the importance of focusing and empowering women, JBF has mobilised women in the region and facilitated them to organise into Self Help Groups called Jal Mandals. Jal Mandals are mostly informal female groups whose members pool savings and lend within the group on rotational basis.

Innovative Approaches in Creating Livelihoods
of 5,000. The model has been based on five guiding principles:

1. To design a business model for safe, reliable drinking water supply in the village.
2. To encourage local entrepreneurship through the creation of community driven business model of drinking water supply.
3. To create livelihood opportunities for the village community, especially women and the marginalized sections of society.
4. To improve health and hygiene by removal of dissolved matter from water.
5. Capacity building and training of community members for operation and maintenance.

Environze Global Limited has installed the plant which runs on the raw water supply by the government. The system has been housed by the Gram Panchayat and women from Jal Mandals are primarily responsible for the delivery of the water and sustain the enterprise. Jal Bhagirathi Foundation, supported by UNDP and Italian Development Cooperation, is primarily responsible for facilitating the project and empowering the community institutions to initiate local entrepreneurship through the creation of community driven business model.

While the RO plant was expected to be technically efficient and effective, there were challenges in developing an appropriate delivery system for building a sustainable model for safe, reliable drinking water supply for village community. The first issue pertained to container suitability for transporting reasonably cool water. The shape and size to distribute with minimal slippage had been critical. Secondly, the method of distribution had to be affordable and accessible for the scattered population. It was often noticed that many people living in isolated locations could not reach the plant because of the distance. Finally, the delivery system had to ensure that the water remained safe for drinking and accessible to all.

Pulling resources from Acumen Fund’s ‘Ripple Effect’ project, the Foundation brought in a unique mix of experts from across the globe deft at solving such problems. By examining the demographics of water customers at the RO Plant, it was discovered that walking distance to the plant was its most limiting factor. Regular customers came from 500-700 m distance whilst others came from longer distance only during the summer months. The current price (0.15 Rs./litre) was low to tap into local demand, as this excluded the cost of packaging and distribution. As a result, 4 outlet stations have been set up to tap demand from different parts of Pachpadra to ensure that all communities can walk up to the source.

The RO plant and the delivery system is managed and coordinated by community members, while the outlets are owned and managed by Jal Mangals to allow them to augment family incomes. The outlets, with a storage capacity of 2,000 litres, get water from the RO plant through a tanker for 8 paisa per litre. They sell water to the people who come and collect with their containers for 15 paisa per litre. For household delivery, the charge has been fixed at 25 paisa per litre. With this financial plan an outlet makes a profit ranging from Rs. 3,500 to 4,500 per month.

**Intervention Strategy**

By setting up the RO system, the foundation has hit four birds with one stone, viz., institution building and community ownership, infrastructure, training and marketing.

**Institution Building and Community Ownership**

Institution and building facilitating community ownership has been at the core of JBF’s interventions in water security. Strong, democratic and participatory community-based organisations (CBOs) have been crucial to the sustainability of water micro-projects across the Marwar region. Thus,
when tackling livelihood security, it seemed prudent to follow the same logic. The participating SHGs in Pachpadra are expected to greatly contribute to the sustainability of the intervention. The women’s project understanding, ownership and social capital should prepare them well for the maintenance and development of water enterprises.

**Infrastructure**

The outlet infrastructure built in Pachpadra village has laid the foundation for sustainable livelihoods through affordable water. Each outlet is strategically placed such that a sizeable number is within 500-700 meter radius of a safe drinking water source. In a market highly sensitive to the convenience of product distribution, the outlet locations are crucial to the success of the business. Thus, the infrastructure built at the outlets plays an important part in the water livelihood intervention strategy. Also the infrastructure ensures safe storage and distribution of water by preventing biological contamination. Arrangements for chlorine washing have also been made.

**Capacity Development**

All participating group members have undergone training in business management and awareness of safe drinking water. Business management training has helped build capacities in financial dealings, record keeping, marketing and distribution. Additionally, the awareness of safe drinking water training has been an important component of the marketing strategy. The participants are taking part in a wider awareness campaign on safe drinking water in Pachpadra.

**Marketing**

As a long-term marketing strategy an awareness campaign on safe drinking water is being conducted by JBF and the participating women groups. It began with an awareness rally through Pachpadra. There are plans to continue the campaign using a variety of dynamic communication methods, e.g., drama, dance, slogan writing, painting, public water testing and action research on health impacts. The aim of the campaign is to achieve a change in drinking water choice across Pachpadra. This will benefit people’s health as well as increase local demand for safe water.
Initial Results
As a result of training to SHG members, four women came forward to become water entrepreneurs in Pachpadra village and started outlets in different locations. Each outlet is having a storage capacity of 2,000 litres of safe drinking water. Water is being supplied to the outlets regularly at the rate of 8 paisa per litre from the RO plant managed by a village level water user association named Jai Sabha. For this purpose a tanker with pumping facility has been procured.

The initial results have been overwhelming with considerable income generated at RO plant and outlets, especially as women have been drawing financial benefits. Presented below is the quantity of water sold and income generated at RO plant and from four outlets for the months of June and July, 2009. From the RO plant water is being sold not only to the outlets but also directly to customers in small as well as large quantities. However, water is available for the public at the same price of 15 paisa per litre both from RO plant and outlets.

Looking ahead
The awareness campaign for safe drinking water has impacted the lives of the poor in more ways than one. More importantly, a change in drinking water choice has been made that will have implications on health and cleanliness. An adoption of clean practices would primarily centre around washing water containers with a chlorine solution and prevention from consuming contaminated water. That provision of safe water which has triggered an enterprise route with increased local participation has been the high point of the strategy.
The success of farming will be showcased through the improvement in the livelihood of the farmers. In other words, only if the farmer is able to command a better price for his produce, then he can call himself successful. The core objective of the project ‘Farmers Forward Movement in Mango Value Chain’ has been to enhance the economic conditions of mango farmers of Chittoor district by promoting best practices of mango production and moving them forward in the value chain of mango by setting up a mangoes processing unit owned by a peoples’ institution, thereby increasing their share in profits, particularly from the export of mango fruit and mango product as well as through development of domestic market.

Collective action
The project involved in organization of mango farmers into Mutually Aided Cooperative Societies and training them in the best practices of mango production, enabling them to realize increased income from their crop and inspiring them to move up in the value chain through processing of the fruit. The project also commissioned essential studies in understanding the essential steps in moving up the value chain. Knowing that these farmers had limited knowledge and/or skills in marketing and in finding new markets, the project focused on imparting relevant market intelligence/knowledge/skills to them, and organized them into Mutually Aided Cooperative Societies (MACS) for undertaking marketing of mangoes as near to the consumers as possible. Scientific support was provided to the community in order to improve the production, post-harvesting processes, to reduce waste and to improve product quality through value addition. Simultaneously, access to inputs by linking them to private and public organisations like universities, private companies, research institutes, the government, and banks was also provided.

Preparing ground
While the first one and a half years of the project activities were devoted to social mobilization activities involving in the formation of 8 Mandal level (mandal is an administrative unit with a population of 60,000 and more) exclusive mango farmers owned Mutually Aided cooperative Societies (MACS). Apart from social mobilization, the training and awareness dissemination involving imparting of best management practices in terms of new scientific techniques took up the first phase of the project.

The second half of the second year was devoted to marketing aspects. After having analysed the crop pattern and the variety, a leading beverage company was approached as the crop in the district was largely Totapari variety, which is used for the preparation of mango pulp.

FFA had been making many efforts in forging linkages with the industry which institute the ultimate consumers.

The Jaipur office of USAID and ACDI VOCA funded GMED helped to impart training on scientific practices to a selected batch of farmers.
FFA has facilitated the purchase of mango fresh fruit from the MACS through an arrangement with the Coca cola India Pvt. limited which is engaged in the production and marketing of mango-based beverage. The farmers, who earlier depended on the middlemen and the processing industries only for marketing their produce had better opportunity of trading their product.

Negotiating deal

FFA, after having made various rounds of discussions with the company to convince them of their social responsibility to serve the farmers from whom they procure the raw material for their hugely popular drink in India, made them come to negotiate with the producers.

FFA had briefed the company representatives on the value chain strengthening being conducted in the Chittoor district and the string of best practices that were being promoted in the area by the farmer societies. The company which is presently buying pulp from the pulp factories in Chittoor had expressed interest in purchasing mangoes from the farmers after getting satisfied of the quality. The representatives had an interaction with the farmers, associations promoted by FFA in this respect and provisionally agreed to procure mangoes for the use of their pulp necessities from the farmers, associations.

In April, 2007, the farmers associations and FFA drew a formal MoU with the company in a tripartite pact to affect the purchase of mangoes from the farmers. The procurement which started in May, 2007 has continued since then. This agreement between the farmers, societies, FFA and company is not exactly contract farming but one that has enabled the farmers societies have confidence in the company purchasing their produce irrespective of the prevailing price. The farmers had assurance of purchase by the company and it has worked thus far.

Mango logistics

Accordingly, FFA, in association with Coke and Farmers associations, made all the logistic arrangements for the procurement of the fruits. Five separate centers in each of the five market yards were established and IEC material was printed for the dissemination of information to all the farmers. The coordinators of the project had extensively toured the entire area and informed the farmers about the quality parameters and buying conditions. The farmers' societies and the company representatives held numerous parleys on price formulations facilitated by FFA. Finally, the formula of practising the 'top average price of the market on that particular day' was adopted. It was thought by the farmers this, will nullify any ultra volatility that plagues the market occasionally. Apart from this, the company agreed not to charge any market commission unlike the mandis with an added provision of covering the transportation costs.

The transportation cost of the produce from 'garden to the market' has been 3 to 6 per cent of the total cost borne by the farmers. This used to weigh heavily on the resource-poor farmers. FFA and the farmers' societies could convince the company to cover the same under its corporate social responsibility. The farmers' societies made a prior agreement with the company on the transportation rates to be paid from different areas.

The local lorry owners’ association was approached and the prices they quoted from their association was taken as the benchmark to avoid any further discrepancies in the transportation cost incurred by the farmers. Some areas which were far away from the market of that particular mandal were taken into consideration and a special price was designated. The logistic arrangement has proved beneficial to the producers in the following ways:

- The farmers who used to pay affront, anywhere between Rs. 1,700 to Rs. 3,600 for 10-tonne lorry, were able to get free transport for their produce.
- The farmers who used to get delayed payments on their produce could avoid raising fresh debts as they were paid instantaneously.
- The net advantage from the free transport for the farmers' societies ranged from Rs. 5,000 to Rs.11,000 in absolute terms, if it was a 5-acre farmer with 30 tonnes yield.

However, the company had strict quality parameters to comply with. Due to the prior intimation and the efforts of FFA in standardizing the quality parameters and best practices have yielded results for FFA. Barring a few loads which were sent back, there were negligible quality problems subsequently. There is one area in which farmers have gained significantly. On each 10-ton of the produce, they used to lose an average 750 kg on account of dubious weighing. Electronic weighing machine got them full price on their produce. Even the cut off time for the price was to the farmers advantage. The cut off time for fixation of the price was fixed at 7.30 pm in the evening.

Facilitating supply chain

FFA has facilitated the entire project management including price negotiations, monitoring profit margins, logistics, transportation, scheduling, deliveries, managing mango sourcing matrix, business process and management reviews. FFA has also taken care to monitor the coordination with the company for price approvals, inputs required for sourcing and coordination with farmers and vendors for supply schedule. FFA has deployed its coordinators in each
of the *mandals* and has asked them to tour the area extensively to extend the services to as many farmers as possible. The value chain has resulted in farmers selling more than 2,100 tonnes of fresh mangoes in 2007; 3,000 tonnes in 2008 and 3,750 tonnes in 2009 at a price far above that of the local market and with transportation being paid by the procurer.

The FFA has also made efforts in making the MACS societies to team up with the National Dairy Development Board promoted ‘Saphal National Exchange’ which is involved in ‘Online Spot Commodity Trading’. The mango commodity online trading which was introduced for the first time also has helped the MACS societies involve in trading when they were falling down in the local market due to the cartelization of the local merchants and middlemen.

**Net profit**

The farmer at the end of the day was able to get an enhanced price as compared to that of the previous years. There were many ‘firsts’ for the mango farmers’ associations this season. Some of the achievements have been:

**Direct monetary gains**
- The net gain through waiver on transport charges has been 3 to 5 per cent to each farmer.
- The commission of 4 to 7 per cent has been avoided.
- Correct weighing has helped gain anywhere in excess of 3 to 5 per cent.
- Sale proceeds were credited to farmers’ account on the third day.

**Indirect benefits**
- The farmers got free transport of their produce.
- Procurement worries were eased.
- There were no middlemen to deal with.
- Farmers played proactive role in price fixation.

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Innovative Approaches in Creating Livelihoods
Primary producers remain poor because

- they lack scale of production and therefore have limited leverage vis-à-vis the purchaser;
- they lack access to capital and are dependent on middlemen for financing their enterprise;
- dependency leads to social subjugation and exploitation of the producers at various levels;
- marginal producers have limited understanding of how to run a marketing operation;
- they lack basics of market information including factors affecting price fluctuations;
- they also lack insight into the means of value addition to the basic produce.

In little over a couple of years since it was first piloted, the total value of products marketed through 'Collective Marketing' has been in excess of Rs 3 crore. It translates into an additional per capita income of around Rs. 1,000 to some 3,000 people involved in the operation. In this period, collective marketing has been extended to 6 districts impacting the lives of rural communities in nearly 500 villages. The process has been used with 15 commodities in supply chain steps that range from farmgate collection to market speculation.

Maximizing returns from marginal agricultural produce and non-timber forest products is a fundamental component of any poverty alleviation program. Of the over 700 million Indians dependent upon agriculture for sustenance, a predominant majority are marginal producers or dependent upon NTFPs for livelihood. For them to make the journey out of poverty, it is vital that they maximize the returns on the little they are able to produce. But far from maximizing their returns, the socio-economic context of marginal producers places them in an exploitative traditional system which siphons off value from their outputs.

Though the produce that leaves the field has risen significantly in value by the time it is consumed, the enhanced value is rarely captured by the producer. Marketing and intermediation services for village produce are primarily provided by a cartel of traders. However, a combination of factors creates barriers that keep the producers and the community-based organizations from providing alternatives to exploitative traditional systems. The poor producers do not have the wherewithal to take on the traders who have assets, knowledge, experience and social standing that far exceeds their own.

The Initiative

The Collective Marketing Model was developed under the aegis of the Western Orissa Rural Livelihoods Promotion Project (WORLP). From a modest beginning in 20 villages the model was expanded to 100 villages in WORLP. It has been replicated across 400 villages across 6 districts under IFAD-funded Orissa Tribal Empowerment and Livelihoods Program (OTELP).

Collective Marketing has armed Community Based Organizations (CBOs), primarily SHGs and CIGs, with the knowledge, confidence and processes to operate a non-exploitative channel for the marketing of products. These CBOs have captured value by conducting a range of local-level activities including drying, sorting, grading, weighing and packaging, for which a range of marketing infrastructures have been created in villages. Having been tested across a wide array of local situations, the methodologies have been proven for application across a variety of contexts to enrich marginal producers through participation in marketing channels.
Developed by a social-marketing agency, MART, the collective marketing approach has been built on five core ideas:

- **Truly inclusive and sustainable results can be achieved by making trading the basis for community involvement** - The Collective Marketing approach emphasizes building entrepreneurship in the village through trading of raw produce on which the maximum numbers of families in a village depend. This is a conscious departure from the erstwhile approach of promoting manufacturing activities.

- **Productivity increases alone will not achieve poverty alleviation, rather a market led approach is necessary** - Approaches that focus on productivity alone result in increased outputs, but without commensurate improvement in marketing, there is limited increase in producer compensation. Collective marketing is a streamlined effort where community in order to get better price for the produce works on the entire value chain i.e. on the pre-production, production, collection, harvesting, and marketing aspects of the chain.

- **Empowered Communities are the best agents of poverty alleviation** - The goal of Collective Marketing is to empower community-based organizations with the insights required for them to drive the poverty alleviation agenda. This reflects a belief that building community institutions and empowering them with the know-how are essentially different skill sets. The objective of Collective Marketing is to maximize the leadership and managerial abilities that pre-exist within the community, and not to construct external institutions to serve the poor.

- **Simple, sustainable interventions will yield better long-term results than complex, high-margin interventions** - The complexity of such organizations and the potential for politicization, rent-seeking and subversion of the community agenda actually presents a risk to community-based organization. Collective Marketing, therefore, limits itself to the value addition that can be conceived, led and executed by a CBO with the injection of only a one-time infusion of the know-how. Collective Marketing, therefore, favors sustainability over scale.

- **Capacity building is most valuable when it focuses on process rather than product** - The form and nature of outputs vary vastly across communities and even within the same community as it develops. Collective Marketing focuses on produce-agnostic fundamentals that adapt to diverse locations and circumstances.

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**The Approach**

In helping the community-based organizations extract the most out of their produce, MART has developed a systematic and comprehensive toolkit and methodology that can be applied with limited customization. The Collective Marketing engagement with a community lasts several months and systematically transforms a CBO. A diagrammatic representation of the activities conducted with the community is shown here:

MART’s Collective Marketing approach is delivered to a community by a facilitator using standardized processes and toolkits. The key features of the Collective Marketing engagement with a community are as follows:

- **Mapping the marketable produce** - Rural supply chains are socially and economically complex. At the same time, it is vital to succeed in the first enterprise undertaken by the CBOs. The Collective Marketing process thus begins with a detailed market survey of the products grown in the community, the sources of value addition, marketing channels and opportunities for efficiency.

- **The change-ready CBO** - The key requirement is that the CBO should be stable, strong and ready to make the transition to advanced economic activities. The characteristics of such a CBO include good leadership; understanding the value of investment; and being functional for more than one year. Collective marketing contributes to ongoing stability of CBOs as much as it depends upon it.

- **The Latent Leader** - Although the Collective Management engagement is delivered to the CBO, the force of change is the small subset of influential individuals who are the thought leaders of the CBO. Identifying these individuals and targeting them for development as effective leaders is a critical element of the collective management process.

- **Experiential Capacity Building** - Since the constraint to community enterprise is as much a function of self-belief as it is a result of ignorance, the process of revealing opportunity must be accompanied by the process of developing aspiration. The educative components of collective marketing lays high emphasis upon experiential and action-based activities such as market visits, stakeholder conversations and marketing audits.

- **Facilitated but Participative** - Developing the community’s capacity to take up enterprise is as much a goal of Collective Marketing as creating channels for more efficient marketing. This implies that the CBO emerges as a Community Based Entrepreneur, not just a Community Based Manager.
The Outcome

The following are the key outcomes that have been achieved in the targeted communities:

1. **Involvement of the poor in value chain development**
   - Participation of the marginalized in the marketing effort like aggregate to achieve scale, participate in value addition and engage with markets as an equal participant. This outcome has significant implications for wealth creation and empowerment among the poorest.

2. **Marketing Efficiency** – Collective Marketing has created community driven solutions for a wide range of products. Some of the outcomes have been listed in the adjacent table.

3. **Equity of Access to Entrepreneurial Opportunity** – The compelling and enduring impact of Collective Marketing is that it has allowed the emergence of CBO's as Community Based Enterprises. Marginal producers who fatalistically accepted exploitative remuneration have awoken to the idea that it is within their right and capability to maximize their wealth. Opportunities for enterprise which were limited in their access to small pockets of the rural community are now being actively pursued by a larger proportion of the village population.

4. **Better utilization of institutional support to the poor** – In the communities where it has been implemented, Collective Marketing has also acted as a cause towards which development resources such as the revolving fund can be directed. Thus, in addition to developmental outcomes of its own, Collective Marketing also allow other developmental inputs to maximize their impact upon the community.

Collective Marketing has now been established as a credible step in the journey out of poverty. The future of Collective Marketing lies in taking this tool to the millions who need it and expanding the impact of this tool on the lives of the poor. As the Self Help Group movement gains momentum in India’s 6,00,000 villages, the basic social construct required for Collective Marketing is coming into existence. As these groups attain social stability and access developmental funds, introducing a module such as Collective Marketing to the community becomes a necessity to maintain the momentum of the developmental agenda.

Once communities experience the power of their entrepreneurial abilities, they will seek to expand the activities undertaken by their enterprises. At this point, the Collective Marketing methodology as it currently stands will be incapable of managing the risks and operational sophistication required by the enhanced ambitions of the community. A vision for Collective Marketing, therefore, is to expand to create an advanced level of intervention which will take established Collective Marketing groups and transform them into full-fledged, professionally managed producer companies.

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### Progress Card

<table>
<thead>
<tr>
<th>Products</th>
<th>- 8- Niger, Cajanus Cajan, Tamarind, Pongamia, Cowpea, Kating (local name), Cashew and Castor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Linkage</td>
<td>- 11 buyers</td>
</tr>
<tr>
<td>Turnover</td>
<td>- Rs 30.9 lakh</td>
</tr>
<tr>
<td>Coverage</td>
<td>- 69 villages in 4 districts</td>
</tr>
<tr>
<td>Income</td>
<td>- 10.32 per cent</td>
</tr>
<tr>
<td>Incremental Income</td>
<td>- 24.27 per cent on procurement price</td>
</tr>
<tr>
<td>(Period: November, 2007 to April, 2008)</td>
<td></td>
</tr>
</tbody>
</table>
The Indian Himalayas are a globally recognized biodiversity hotspot and their great heights are a storehouse of the most rare and valuable species of medicinal and aromatic plants. These plants are an integral part of the culture of the local communities of the Himalayas, woven into their lives in innumerable ways and a major input for the healthcare of the rural poor; they are also a source of lean season sustenance for high altitude fauna. Uncontrolled collection from the wild and degradation of natural habitats is leading to a rapid depletion of this herbal wealth and several species are critically endangered, as the market for alternative medicine and demand from pharmaceutical industries explodes.

These root plants, which are systematically mined from entire hill slopes and meadows by the locals as well as outside labour employed by traders are subsequently exported from the region for use in perfumeries and medical preparations - both within India and abroad. Very little of the benefits of commercialisation flow back to the host communities, however, who are typically paid collector’s wages for harvesting the required plant parts. The unsustainable harvesting of the Himalayan MAPs has a serious impact on the rights of the indigenous population over the natural resource base and livelihoods, since large numbers of the rural poor are fully or partially dependent on these plants as a source of income; large-scale export of these medicinal plants has put the local health systems, which are almost totally dependent on the same, at risk.

Pragya is working for the conservation and sustainable utilisation of the medicinal and aromatic plants of the Indian Himalayas. The project promotes the cultivation of high-value herbal species as alternative cash crops by local communities, thus enhancing farmer incomes. Medicinal plants cultivation is a high-yield use of land resources in the Himalayas that has multiple benefits. These species are agro-climatically adapted and hence need lesser inputs of water and manure; they call for organic cultivation methods only and hence there need be no expenditure for chemical fertilizers and pesticides; being hardy, native species, they are less vulnerable to pests and diseases and even droughts to an extent; they do not degrade land as other non-native species and in fact also perform certain other functions, such as soil binding. The income per unit of land with the cultivation of medicinal plants is much higher than with other cash crops like peas.

**Herbal hub**

Most important of all, the high-value Himalayan species are endemic to the region, giving the Himalayan farmer a definite competitive advantage in these species vis-a-vis other cash crops. Alongside cultivation of medicinal plants, the Pragya intervention also encourages community stewardship for protecting the plants in the wild and preservation of the ethnobotanic traditions. The project is being implemented in 12 high altitude districts across 5 Himalayan states including Jammu and Kashmir, Himachal Pradesh, Uttarakhand, Sikkim and Arunachal Pradesh. The intervention comprises the following:

**Medicinal plants cultivation:** Farmers and traditional healers are being trained and assisted in setting up micro-plantations of medicinal plants at altitudes ranging from 8,000 ft. to 16,000 ft. Recognising women as the key repositories of knowledge on aromatic, spice and dye plants, the project has helped set up several groups of women kitchen gardeners and supports them in undertaking cultivation of these species in the backyards of their houses. A survey helped identify the species that were under threat and those that have a high value and demand in the market; typically these tend to converge. Species-area matching helped determine the most suitable species for cultivation in different parts of the Himalayan region.

The Pragya agri-research team studied the high value species and developed simple, easy-to-use cultivation protocols. In order to bridge the notorious lab-to-land gap, regular training and field demonstrations are conducted for farmers and continual technical assistance is provided on propagation, cultivation, agronomy and pest management. Several nurseries and greenhouses and a demo farm for medicinal plants have also been set up for propagation of the high-value medicinal species and distribution of saplings to farmers. Aconitum heterophyllum and Picrorhiza

**Green route to healthy livelihoods**

Gargi Banerji and Mashqura Fareedi

Innovative Approaches in Creating Livelihoods
**kurrooa are two species** that have enabled farmers to net a much higher income than they would through conventional cash crops.

**Cooperative effort:** Pragya has established medicinal plants growers’ cooperatives in several Himalayan districts. This has involved intensive training on cooperative management, followed by assistance in registration with the authorities and handholding for formalization in terms of accounting systems and participation processes. The cooperatives have been helped to undertake their role with increasing effectiveness and aided in linking up with channel partners for marketing and sale of the produce.

**Value-addition:** Medicinal plants are an extremely sensitive produce and because of the nature of their use call for stringent quality norms. The market channel, however, uses, in the main, the rudimentary measure of physical observation of plant parts for checking quality. This makes incorporation of processing at a local level difficult and value-addition has to be limited to post-harvest processes. Pragya has therefore equipped the medicinal plants growers’ cooperatives with produce drying equipment that helps reduce wastage and transportation costs of the produce. Women groups have also been facilitated to set up spices drying and packaging enterprises.

**Fair trade:** Fair trade mechanisms are being instituted as well. The cooperatives have further been provided direct linkages with end-market traders and buyers to enable them to draw a fair price for their produce. Buyer-seller meets are conducted periodically at which national level manufacturers of herbal products as well as large traders meet are conducted and potential buyers (both at the national and local levels) were identified. Buyer-seller meets were organized at several stages to establish fair trade channels between the cultivators/producers of medicinal plants and the traders.

**Market linkage:** In order to ensure the sustainability of the medicinal plants cultivation, Pragya worked towards creating market linkages between cultivators and buyers. Towards this end, an extensive market survey was conducted and potential buyers (both at the national and local levels) were identified. Buyer-seller meets were organized at several stages to establish fair trade channels between the cultivators/producers of medicinal plants and the traders.

In 2008, we established a dialogue between Medicinal Plants Growers Cooperative (MPGC) and Dabur India Ltd., India’s leading pharmaceutical company, with approximately 90 per cent of the medicinal plant market share. After several rounds of talks, quality checks on the produce and discussions with the MPGC, Lahaul (HP), Dabur finalized the deal.

The deal earned the cooperative Rs. 2 million and several species like *Inula*, *Saussurea* and *Aconitum* were purchased over two phases. The details are given below:

1. Kuth (*Saussurea lappa*) 8 – 10 tons
2. Manu (*Inula racemosa*) 8 – 10 tons
3. Atish (*Aconitum heterphyllum*) 50 – 60 kg

Apart from the apparent monetary benefit of this linkage, the deal served to act as a demonstration of the benefits flowing from a synergy of conservation efforts with market tie-ups. The success of this can be gauged by the steep increase in the membership of the cooperative, following the deal. This has also resulted in an increase in requests for seed and other planting material for growing of medicinal plants commercially.

**Conservation actions:** Recognizing the need for scientific data in order to ensure appropriate conservation planning and action, the project began with a mammoth and first-of-its-kind activity, that of inventorying and threat assessment of the herbal wealth of the high altitude Himalayas. Community awareness generation and participation in conservation is at the core of the project and a continual process. Children and women, youth and traditional healers are being educated and enlisted for active stewardship of the herbal resources in the wild. Community-based ‘Natural Heritage Conservation Councils’ have been formed in all Himalayan valleys with responsibility for the conservation of natural resources and local level activities directed towards it.

They are also being encouraged to adopt and protect commonly owned lands which have a concentration of medicinal plants; measures include social or physical fencing or controlled usage of the sites. Some of these areas of plant wealth are being established as ‘Indigenous Protected Areas’ that could also serve as genetic reserves for the species concerned. The strong fabric of the people and plants relationship in the Himalayas is being documented and revitalised.

This project has also been awarded the 2000 Whitley Award, an international recognition for nature conservation projects, by the Whitley Foundation and the Royal Geographical Society.

**Cultural catch**

In addition to herbal wealth, the Himalayan region has unique cultural heritage too. With the strong homogenising influence of urban and mainstream cultures, however, this has increasingly been under threat. On the other hand, given burgeoning tourism and growing interest in diverse arts and crafts across the world, the cultural forms could well serve to create alternate livelihoods for the Himalayan people.
Pragya is helping Himalayan communities preserve and revive their cultural heritage, and shaping them into avenues for revenue generation. The pilot project was carried out in the district of Lahaul and Spiti in Himachal Pradesh; this is now being extended to all other high altitude districts in the country. Among efforts to valorize culture, groups and associations have been formed which focus primarily on the creation of Heritage Based Enterprises centered on products and services that reflect and augment the cultural diversity of the region.

The effort is based on the understanding that most of the traditions, crafts, art and knowledge unique to these regions are dying because they do not bear the earlier held utility or value for the present generation. Our effort, therefore, have been to identify those elements of culture that could be transformed into income generating activities, adapting, wherever necessary, the form to the current day needs and preferences. Among these are crafts, some forms of dance, art and food. The intervention comprises the following:

The Eco-museums: A network of eco-museums has been set up by Pragya in the district of Lahaul and Spiti– small, local facilities that display age-old artifacts, donated by local communities and conserved by Pragya museologists–that help recreate and depict a community's history and local way of life. Each eco-museum also comprises a Crafts Showroom that showcases and sells traditional crafts of the region, produced by local crafts persons, to the locals and to visitors to the region. The eco-museums are operated by the local youth that have been trained in professional museum and visitor management by the faculty from the National Museum Institute. Windows for the promotion of local heritage, have helped revive community identity, and are contributing to cultural tourism and revenues.

Crafts Enterprise Groups: The traditional woven crafts of the Himalayas that had been gradually disappearing with the threats of time have been revitalised and are being grown into supplementary livelihoods. Design experts (drawn from NIFT and NID) have worked with the local crafts persons to develop a portfolio of alternate craft-based products attuned to current market trends. Intensive training has been imparted in a phased manner to the local crafts persons for skills up-gradation and quality improvement. Crafts groups have been formed and are being facilitated with material and design inputs. Weaving centres have been set up, equipped with different types of looms. Crafts groups are being assisted to produce the traditional crafts (eg., lingche, pherba) as well as alternate products (such as bags, table mats, cushion covers) that use the same weaves and motifs; the Crafts Showrooms in the Eco-museums serve as the sales outlets. The crafts groups are also being helped with linkages to sales outlets in urban centres too.

Music and Dance Troupes: A fresh lease of life has been given to the ethnic music and dance forms of the area as well. New generations of Himalayan people have been taught the local dances by local experts. Music and Dance troupes have been constituted and troupe members have been given inputs on choreography and stage management. The troupes perform at local events and are being groomed to perform at the state and national levels as well, which would in turn generate wider awareness of and respect for the local culture. Still, at a nascent stage, this model could well establish a sustainable culture tourism cluster, which benefits the locals in the area. On the anvil is the establishment of Heritage Interpretation Centers for conducting periodic local cultural festivals for the benefit of both locals and tourists.

Ecotourism training: Recognising tourism as inevitable for the Himalayan region, Pragya has determined to make all efforts to promote a sustainable form of tourism in the area, one that conserves the local natural and cultural heritage while ensuring maximum benefits for local people. Towards this, a vocational course has been developed and a cadre of local trainers trained in the collaboration with the Department of Tourism, University of Kurukshetra. The vocational course is conducted annually in 18 Pragya Resource Centres in the Himalayan region. In collaboration with institutes like the Directorate of Mountaineering and Allied Sports and Sita Resorts, young people are provided specialized training on adventure tourism, tour operations, home stays, food and beverages. A network of Ecotourism Centres has also been set up in various districts and is equipped with information databases that facilitate the uptake of ecotourism as an occupation. Efforts are being made to form clusters of tourism enterprises to strengthen the practice of ecological and culturally responsible tourism in all our areas.

Culture management: Local communities have been catalysed for stewardship of their cultural heritage. Community-based Cultural Heritage Conservation Councils constituted in all districts are being helped to carry out local level conservation activities. Anthropologists from Pragya, in conjunction with community elders, are working on documenting the traditional cultural forms. A network of cultural actors of the Himalayas is being formed that will facilitate solidarity and thus enhance the practice of cultural forms and revenues from them.
By the early 1990’s, it had become increasingly clear that sectoral approaches to development, which focused on resources rather than people, were not working. Accumulated experiences had warranted the need for a better understanding of poorer people’s livelihoods and the opportunities and constraints that they faced. Sustainable Livelihoods Approach (SLA) emerged to provide such an understanding. In other words, SLA came up as a result of the quest to identify all the factors that are important to ensure impact of development interventions. These approaches have evolved analytical frameworks called Livelihoods Framework (LF) which help in better understanding the situation of rural people through a ‘livelihoods perspective’. Such a perspective is particularly effective for analysing poverty and for understanding what makes rural people resilient or vulnerable. It is then possible to build a comprehensive understanding of the development context and system around these rural producers.

The livelihoods framework as developed by the UK Department for International Development (DFID) has become the most prominent framework among various others. Basically, this framework attempts to capture the many factors that influence people’s livelihoods and helps to identify priorities for action based on the needs and interests of poor people by reflecting their perceptions of poverty and well-being. The following principles are at the centre of all the SL approaches:

- putting poor people at the centre of development processes;
- viewing participation as crucial;
- improving access by the poor to different forms of capital (human, social, financial, physical, natural) to improve their livelihoods;
- increasing the flexibility and dynamism of responses and projects;
- focusing on micro-macro linkages;
- opening up to inter-disciplinary analysis and intervention design;
- encouraging broader partnerships.

While emergence of LF made conceptual progress in understanding the issues involved, the emergence of tools to assess the livelihoods situation lagged behind. In the absence of a structured approach to assess the situation, the assessment could be taken up only by highly trained consultants. Since the consultants were not involved in the grassroots work at the location of their consulting assignments, their assessment was considered incomplete in many aspects and sometimes theoretical in nature. Therefore, developing a structured approach to livelihoods assessment has become important. The approach should not only be amenable to be adopted by the grassroots worker but also incorporate the essential principles of SLA.

It was in this context that Akshara Network for Livelihoods Support Services, Hyderabad, partnered with Society for Elimination of Rural Poverty (SERP), also at Hyderabad, to develop the livelihoods assessment tools that logically would lead to emergence of community based Livelihoods Enhancement Action Plans (LEAPs). The World Bank assisted APDPIP and APRPRP projects implemented by SERP provided the background and impetus to the testing and implementation of the tools developed. After development and testing, the Livelihoods Associates (LAs) and Community Coordinators (CCs) were trained in the use of the tools and development of LEAPs, which formed the basis for supporting the communities with community investment funds under both the projects. Since these tools led to LEAP, the tools came to be known as LEAP tools.

Livelihoods Framework

The use of any tool can only be effective if the user knows why the tool is being used. To aid such an understanding, a livelihoods framework was articulated based on the past experiences of community-based interventions (as pictorially represented here).

To achieve a better understanding, the objectives of LF were clarified. Every household has some livelihood at present and has four characteristics (a) income (b) expenditure (c) employment and (d) risk. Livelihoods intervention should bring positive changes in these four characteristics. Hence, the objectives of livelihoods...
intervention are (a) Increasing income (b) Reducing expenditure (without sacrificing the quality of life) (c) Increasing employment and (d) Reducing risk. These are the four arrows that form the reason for livelihoods interventions. In other words, these are the livelihoods outcomes which every household aspires to achieve. To achieve the four characteristics, a household depends on varying combination of the following six capitals:

1. Natural
2. Physical
3. Social
4. Human
5. Financial
6. Spiritual

The household either owns or accesses these capitals to achieve the four livelihoods outcomes. The household, the four livelihoods outcomes and the six capitals exist in a context. For the purposes of the analysis, the context can be divided into: (a) Ecological and environmental context, (b) Techno-economic context, (c) Distribution pattern, and (d) Investment and expenditure pattern.

The four livelihoods outcomes can be achieved by directly intervening on the four characteristics themselves, on the capitals, on the contexts or a combination thereof. Hence, the participatory livelihoods assessment tools developed should lead to guiding the community in assessing these fourteen items and identifying the gaps and opportunities in the current situation. This would then become the basis of livelihoods enhancement action plans.

Mathematically, this is denoted using the following formula:

\[ y = \sum_{i=1}^{m} (g_i - c_i) x r_i x d_i - \sum_{j=1}^{n} c_j x r_j x d_j - \sum_{k=1}^{o} C_k \]

Livelihoods ‘Y’ equals sum of revenue ‘g’ minus expenditure to get the revenue ‘c’ times risk involved ‘r’ times the number of days ‘d’. All of this minus sum of expenditure ‘c’ times risk involved ‘r’ times number of days ‘d’ minus all bulk expenditures ‘C’ like expenses towards health problem, marriage, etc. There are ‘m’ streams of revenue, ‘n’ streams of expenditure and ‘o’ streams of bulk expenditure.

The Intervention

According to the livelihoods framework as articulated, the livelihoods outcomes can be achieved by directly intervening on the four characteristics themselves, on the capitals, on the contexts or a combination thereof. Hence, the participatory livelihoods assessment tools developed should lead to guiding the community in assessing these fourteen items and identifying the gaps and opportunities in the current situation. This would then become the basis of livelihoods enhancement action plans.

The following tools, used in a participatory manner and adapted to the situation available in the target community, can help in achieving the above objective of guiding the community to come up with livelihoods enhancement action plans:

1. Social map
2. Resource map
3. Livelihoods analysis
4. Traded-in and Traded-out analysis
5. Income and Expenditure analysis
6. Value-chain analysis
7. Market opportunity analysis

Depending on the situation, some other tools like institutional assessment and farming systems analysis need to be taken up. Since these tools are participatory tools, the tools should be used only after getting some familiarity with the village. Transect walks and time line can be used to get the required familiarity. The information obtained using these two tools can be used to present the broad context in the village present itself and a quick profile. These two tools can also indicate major risks faced by the community and the ways in which they cope with the risks.

Further, as with any other participatory tool, the format is only a guiding factor in putting the information for analysis. The facilitator needs to use the occasion provided by the tool to facilitate discussion about various items shown in the tool and record this discussion. It is this discussion that becomes useful in understanding the output of the tool. Further, the output of all the tools should be reported back to the larger community, along with the understanding, to obtain the reflection on the issues by the larger community.
Social Map

Social map is helpful in getting information about each household present in the community, and depicts all the constructions in the village. After asking the community to draw a map containing all the houses, along with all the streets and other constructions like community wells, buildings, places of worship, bus-stands, schools and other service providers, the facilitators ask the participants to show the required details relating to each household.

The following information depicted in a social map is helpful in assessing the livelihoods situation of the village: total population (women and men ratio), total number of families, the social composition (caste groups) of a village, ownership of assets, occupations of the households, educational level and skills in various households, housing pattern of various castes (types of houses), number of different livestock, migrant population, number of vulnerable persons like single women, old age persons, persons with disabilities, attached labour, etc., occupations of the households, access to various government schemes like PDS, pensions, housing, loans, well-being status, etc.

By depicting the constructions related to various services, the presence, depth of use and the quality of services are brought out in the map in the discussions that accompany it. By capturing the membership of households in various institutions, the social map also brings out the presence of the formal and informal institutions such as school, primary health centre, veterinary hospital, Gram Panchayat, SHGs, watershed societies, caste-based organisations, Vana Samarakshyana Samities, water users associations, etc.

Depending on circumstances, there could be some variation with regard to the information shown in the social map. For example, deaths in the immediate past year and reason could become important in areas where the outreach of health services is poor or where farmer suicides are reported. Where the idea of supporting agriculture is being explored, information about crops grown by each household may be depicted.

Resource Map

Resource map helps in appreciating the natural resources used by the community. After the community draws the map showing all the resources that they access, the following additional information is superimposed on the map to get a better appreciation of the livelihoods of the community: ownership of land by community, use of resource by community, land by type of soil, land by major crop grown, etc. This map enables the community and the facilitator to know the total land in the village, distribution of land by type like dry land, wetland, fallow land and temple lands, type of soils, availability of community property resources (hand bores, water pumps, pools, mountains, grazing fields, forest etc.) and trees in the village land, etc., distribution of land among the communities, the relationship between the community and crops grown, etc. The discussion during the exercise also brings out the rules related to accessing the common property resources and the institutional arrangements in place to maintain the common property resources.

In some cases, the resource use or access can change dramatically with the seasons. In such cases, seasonal resource maps may become important. Where the initial discussion indicates a lot of changes in the use of resources, a resource map showing resources and resource use at some past time point (like 5 years ago or 10 years ago) can indicate the broad changes/trends and the discussion can point to the reasons for changes, reasons for only some people adopting the changes, and the factors that contributed to the changes.

| Village: | Block and District: |
| Date of exercise: | |
| Participants: | |
| Facilitated by: | |

| Activity | HH engaged | Season | Employment | Income |
| Primary | Others | days | range |

Table 21.1

Adding Value
Livelihoods Analysis

Livelihoods analysis helps the community to select the major livelihoods (in which the poor involve themselves) for further analysis. It also brings out the gaps that exist in the support mechanisms for the livelihoods.

The community is asked to list all the livelihoods, including the ones being taken up by just one or two households, available in the village. After listing all the livelihoods being taken up in the village, the community is asked to give the following information for each activity:

- No. of households engaged in the activity; and the number of households for which this activity is the primary livelihood.
- Seasonality for the activity.
- Days of employment provided by the activity.
- Range of income from the activity.
- Importance for the village. After getting the general importance for the livelihood in the village, the importance in terms of contribution to the income of the village can also be separately obtained.

The following the tables 21.1 and 21.2 can be used to get the information on the above parameters:

Practice indicates that the livelihood activities need to be classified into traditional activities (or activities being taken up for a long time) and recent additions. If the number of households taking up activities recently introduced into the village is increasing, then such livelihoods also should be further analysed by obtaining information detailed in the table above. A note on which livelihoods go together needs to be brought out, thus triangulating the information in social map. Further, this also brings out the complementarities among livelihoods. One needs to ensure that the activities are not reported in a generic manner like agriculture but should be specific like cultivation of paddy, as cultivation of each crop is a different activity and needs to be analysed.

**Trade off**

This tool helps the community in getting a sense of the aggregates of items that are going out of the village and those that are coming into the village. Further, the facilitator can also point out any anomalies present among those items going out of the village and coming into the village like paddy going out at a low price but rice coming in at a high price. Similarly, the items for which there is scope for local value addition can also be pointed out.

The community is asked to list all the items that are purchased and sold by the villagers separately, including services provided by outsiders to the villagers and services provided by villagers to persons/institutions outside the village. The participants are then asked to reflect on each item purchased or sold and come up with details as required to fill-up the table 21.3.

For items that are purchased/sold by a large number of households or purchased/sold in larger quantities and those items that are a recent addition to the list of purchases/sales and are growing need to be further analysed for the preferred place of purchase/sale, costs associated with making the purchase or sale and the terms and conditions associated with the purchase or sale. Care should be taken to include even small items of purchase, as all these small purchases by households can add up to a sizeable quantity for intervention. Similarly, the information stated by the participants during the use of the tool needs to be triangulated with the household status obtained in social map, and clarifications for any discrepancies need to be sought.

**Table : 21.2**

<table>
<thead>
<tr>
<th>Name of the Village:</th>
<th>Block and District:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of exercise:</td>
<td></td>
</tr>
<tr>
<td>Participants:</td>
<td></td>
</tr>
<tr>
<td>Facilitated by:</td>
<td></td>
</tr>
<tr>
<td>Name of the activity:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Support mechanisms</th>
<th>Market Interaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Support Required</td>
<td>Available (Y/N)</td>
</tr>
<tr>
<td></td>
<td>Ease of Availability</td>
</tr>
<tr>
<td></td>
<td>Quality of Support</td>
</tr>
<tr>
<td></td>
<td>Cost of Support</td>
</tr>
<tr>
<td></td>
<td>Input Markets</td>
</tr>
<tr>
<td></td>
<td>Terms</td>
</tr>
<tr>
<td></td>
<td>Markets</td>
</tr>
<tr>
<td></td>
<td>Terms</td>
</tr>
</tbody>
</table>

Innovative Approaches in Creating Livelihoods
**Income and Expenditure Analysis**

A study of the income and expenditure of sample households brings out the mismatch between the cash flows at the household level, other vulnerabilities of the households, and coping mechanisms adopted by the households. This further helps the community in realising the inter-relationships that exist between various livelihoods taken up by the household.

After the social map, livelihoods analysis and traded-in and traded-out exercises are taken up, the facilitator selects sample households to represent important categories (2-3 households from about 3 categories) in the village, and approaches each household to take up the exercise. The household is asked to state all the sources from which cash flows into the household and all items on which the household spend money. The income and expenditure of the past one year is the focus of the exercise. If the household is willing, the exercise can be taken up in the presence of some community members. Else the exercise needs to be taken up separately with each household.

Care needs to be exercised as the household may not spend money on all the items consumed – some of the items may be from its own production for self-consumption. Where possible, the discussion needs to focus on matching the income stream with the expenditure. Then the link between various livelihood activities become evident, and can be factored into when planning any intervention. In addition to the income and expenditure for the immediate past year, any bulk expenditure during the last 3-5 years and the way in which that was met with needs to be documented.

Similarly, any event in the next 2-3 years that may have bulk expenditure and the way in which the household plans to meet such expenditure needs to be captured. Further, any windfall income during the past 3-5 years should also be documented. Any income that the household receives by transfer should also be captured. The context provided by income and expenditure analysis should be used to gather information on the sources of debt, term and conditions attached to the debt, debt existing for the household at the beginning of the year, the debt retired during the year, additional debt taken during the year, and reasons for taking the debt and source of income from which the debt was retired. This context should also be used to get information about the stock of capital existing at the beginning of the year, along with the changes to the capital stock (refer table 21.4).

### Adding Value

<table>
<thead>
<tr>
<th>Item</th>
<th>HH Purchasing</th>
<th>Unit of Reporting</th>
<th>Periocicity of Purchase</th>
<th>Quantity Purchased by HH Per Period</th>
<th>Quantity Purchased by HH Per Period</th>
<th>Rate per Unit (Min and Max)</th>
<th>Total Purchases by Village</th>
<th>Season of Purchase</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Item</th>
<th>HH Selling</th>
<th>Unit of Reporting</th>
<th>Periocicity of Sale</th>
<th>Quantity Sold by HH Per Period</th>
<th>Quantity Sold by HH Per Period</th>
<th>Rate per Unit (Min and Max)</th>
<th>Total Sale by Village</th>
<th>Season of Sale</th>
</tr>
</thead>
</table>

**Table : 21.3**

**Name of the Village:**

**Block and District:**

**Date of Exercise:**

**Participants:**

**Facilitated by:**
Value-chain Analysis

This tool helps in identifying opportunities to improve the practices involved in the activities being taken up by the people in the village. Though value-chain consists of all the activities from the beginning till the item reaches the consumer, in the context of LEAP, the tool focuses only on those activities that are done at the village level. If inputs (like vermin-compost) are made in the village itself, the value-chain analysis starts from this point. Else, the value-chain simply takes them as inputs. On the marketing side, the value-chain looks at all the activities involved till the item leaves the hands of the producers. If the producers add value or one of the producers bulks up the items, or the item changes more than one hand in the same village, then the value chain traces all these steps in marketing.

After livelihoods analysis, the facilitator identifies the most important 3-4 livelihoods for further analysis using this tool. After assembling a group of persons engaged in the livelihood to be analysed, the facilitator asks them to reflect on their vocation and put the information of their activities as per the stages involved in the value-chain. After recording all the activities, the expenditure associated with each stage and activities are noted, and if credit is needed in any stage, the amount required along with the source and terms of credit are noted. Then, all the products and by-products that result from the activity are recorded along with the sale and returns by sale if any. This gives the profit in the activity for persons engaged in that stage. Though all the activities may not have the same stages, some standardization in the format of recording data can be achieved. For example, the following table could be used to record information related to all the stages of activities in the case of agriculture.

<table>
<thead>
<tr>
<th>Village:</th>
<th>Block and District:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of the household:</td>
<td>No. of members: Adults M F Children M F</td>
</tr>
<tr>
<td>Livelihood activities of the household:</td>
<td></td>
</tr>
<tr>
<td>Date of exercise:</td>
<td></td>
</tr>
<tr>
<td>Participants:</td>
<td></td>
</tr>
<tr>
<td>Facilitated by:</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Income</th>
<th>Expenditure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source</td>
<td>Periodicity</td>
</tr>
</tbody>
</table>

After getting the general idea about the value-chain, the facilitators seek out the best practitioners (who get better profit) and does this exercise with that household. A comparison between the general value-chain and that of the best practitioners gives the facilitator and the community insights about what has worked in their own conditions. When such practices are adopted by all the others, all those people engaged in the livelihood activity benefit (refer table 21.5).

Local Market Opportunity Analysis

As the name suggests, observing the nearby sandies and market towns visited by the target communities can indicate opportunities that exist in the local markets for exploitation. Some of the items that come into the market could be made or processed locally or value could be added to those items that are going out. This can provide employment to people.

A few volunteers from the community can be motivated to visit the nearby sandies and market towns to get information related to the items that come into and go out of the market from and to distant places. From among the list of items, the major items are identified for further analysis and information is collected about these items (refer table 21.6).

Implementation of the intervention

After developing tools, these tools were tested in two villages each in three districts. Learning from these pilots were incorporated back into the design of the tools.

It was decided to take the tools to the community in steps. As a first step, post-graduates in management and relevant sciences, and professional graduates in agriculture...
and engineering were recruited as LAs, and trained in appreciating livelihoods concept and using the LEAP tools. These LAs, with the help of the CCs who mobilized the communities, used the LEAP tools and generated community plans. The LAs also provided technical support to these community plans. These plans were provided funds under the community investment fund component of APDPIP.

In the course of the implementation of these community plans, it came to light that the implementation of the community plans depended heavily on social mobilization support and the presence of several livelihoods activists at the community level. Hence, it was decided to train the CCs in livelihoods concepts and is using the LEAP tools; and to train people from the community as various livelihoods activists to provide the technical services required. The CCs in turn used the LEAP tools to generate the community plans. The technical services were provided by within the broader livelihoods framework by the trained livelihoods activists. Thus, the livelihoods assessment tools were implemented in six districts of Andhra Pradesh under the APDPIP.

Scaling-up

The intervention was then scaled-up when APRPRP was implemented in Andhra Pradesh and covered 16 districts, which were not covered under APDPIP. The approach was later replicated in various projects supported by NGOs and in different contexts and target communities. Examples include projects involved in supporting livelihoods restoration of coastal communities affected by Tsunami, of HIV/AIDS affected persons, supporting livelihoods improvement programs aimed at dry land farmers and planning for interventions under watershed plus programs.

The tools developed were in tune with the livelihoods approach, which requires a lot of flexibility in providing the support to the target community. Flexibility of support also means a lot of freedom at the grassroots level. This could be against the nature of bureaucracy required to

Adding Value
implement large projects. Since the flexibility could be improperly used to distribute benefits, the livelihoods approach - and hence by implication the LEAP tools - may not be appropriate in such circumstances. However, if capacities of communities are enhanced, the professionals start subjecting themselves to the authority and guidance of the community groups, and the project transfers the authority to implement the project to the community, then this approach is feasible even in the case of large projects that require a bureaucratic approach. So far, the benefit to the community in interventions with this approach vis-à-vis the interventions without such integrated analyses is substantial and might have exceeded Rs. 1,000 million even if we assume a modest benefit of Rs.1000 per household for more than a million households in 3,000 plus villages.

Conclusion
While SLA progressed conceptually, there was a need to develop tools to assess the livelihoods situation and processes that led the community to come with livelihoods enhancement action plans. Further, there was a need to develop tools that could be used by grassroots workers. This need was fulfilled by re-articulating the livelihoods framework and developing LEAP tools, which were taken to the community level by training the community grassroots workers in the use of these tools. This led the bridging the chasm between concept and practice of sustainable livelihoods approach.
Introduction

India, like most other developing nations, is still primarily an agricultural country. More than 60 per cent of the population relies on agriculture as a means of livelihood. Though a generational vocation, farmers have difficulty sustaining a living for their families due to social, economic, and environmental change. The National Sample Survey Organization’s 2005 Situation Assessment Survey of Indian Farmers studied the sources of new technologies and farming practices that farmers accessed in the preceding year, and showed that increasing debt and declining returns have led some to make desperate choices that include selling their land below market rates and sometimes even taking their own lives. One of the major problems lies in poor knowledge about farming itself. Farmers tend to find refuge in their own intuition and the hearsay of fellow villagers, which can result in a downward spiral of poor decision-making.

There are at least two dominant modes of addressing this gap in knowledge. Television and radio broadcast programs are commonly used to disseminate agricultural information across large geographies, but the information can be too general for practical use. The other alternative is agriculture extension in which trained extension agents attempt to impart farming practices and techniques to farmers through individual interaction.

Robert Evenson describes agriculture extension efforts as following an awareness-knowledge-adoption-productivity (AKAP) sequence. Guiding a farmer through this progression to inculcate a particular technique is the aim of extension services. Agriculture extension in developing countries spans a history from the services provided to export-oriented crop estates during the colonial era to productivity-focused strategies, such as the World Bank’s US$3 billion Training and Visit (T and V) system that promoted Asia’s Green Revolution in the 1970s. Today, extension remains the focus of many government programs; India, for example, has the second largest number of extension workers—over 100,000—in the world.

The scale of actual impact, however, is confounded by logistical and resource challenges that include the sheer number of households assigned to a single extension officer, as well as the difficulty that individual officers have in establishing rapport with their potential clients. Extension officers tend to restrict their contacts to the richer, larger-scale farmers in each village, as they are typically the most willing to experiment with new inputs. Extension systems aim to use these farmers as models, but the field staff is rarely able to showcase the progression of these farmers to wider audiences due to social and resource limitations.

A variation of the individual-based approach is the acclaimed Farmer Field Schools (FFS) model that enables farmers to improve their decision-making capacities through weekly ‘informal schools’ in which a small group of farmers observe and evaluate possible agricultural interventions on one individual’s farm. The FFS model is claimed to have spread the adoption of Integrated Pest Management practices in Asia by graduating more than four million farmers in 50 developing countries. The evidence suggests that the social value of the informal schools contributes greatly to the success of this model, although there are lingering questions about its fiscal viability.

It is in this context that we present Digital Green (DG), a technology-supported means of agriculture extension. Inspired by a project called Digital Study Hall that seeks to improve primary school education in rural...
India, we use video as a basis for disseminating agricultural practices. The components of Digital Green are: (1) a participatory process for content production; (2) a locally generated digital video database; (3) a human-mediated instruction model for dissemination and training; and (4) regimented sequencing to initiate new communities.

The use of video for agriculture extension is by no means new, and DG was inspired by a number of different projects. These can be broadly categorized as IT for agricultural development, video in agriculture extension, and mediated instruction for effective training with video (related work will be discussed in a later section). DG weaves together the best of these three strands of work into a novel system that maximizes the impact of agriculture extension workers. Among its unique strengths, the DG system uses cost-realistic technologies, like TVs and DVD players, to build the capacities of farmers so they will be able to better manage their agricultural operations. The video-based content improves the diffusion of better farming practices and reduces the expert support required for each farmer. The videos are also localized to a region and feature the participation of familiar farmers as opposed to experts in idealized conditions.

The more critical aspects of the DG system are how video is used, and how it capitalizes on natural social dynamics to amplify a single extension worker's ability to evangelize agricultural practices. Village-level mediators facilitate the showing of these videos to ensure that farmers personally connect with the content on a regular, accessible basis.

We discuss the methodology we used to arrive at the overall Digital Green system in the following section. Later sections present our findings and results from a preliminary, controlled experiment.

**Methodology**

The work presented in this paper occurred in two stages that follow the methodological traditions of, respectively, contextual design and randomized control trials.

In the first stage, a human-centered and contextual design approach was used for the preliminary research and design of what would evolve to become Digital Green. Through a combination of ethnographic investigation of existing agriculture extension practices, together with the prototyping of both technology and its use in a village context, we gradually acquired both a better understanding of the problems of classical agriculture extension and of the challenges to using video as a medium in rural areas.

The first author spent more than 200 days in the field within a span of one year working with GREEN Foundation, a non-governmental organization (NGO) headquartered in Bangalore, India. GREEN Foundation works in 100 rural villages in Karnataka and encourages low-external input sustainable agriculture practices, and the establishment of community seed banks to preserve the genetic diversity of indigenous crop species. For the purposes of the work presented in this article, it is important to note that GREEN Foundation's methods are based on the classical Training and Visit approach to agriculture extension in which the NGO's extension agents travel to villages and visit individual farmers to disseminate knowledge. During the first phase, we observed agents performing their regular extension duties and recorded their interactions with farmers. In addition, we experimented with producing various types of video content and also tested alternative approaches to screening and mediating the distribution of the videos, based on initial guesswork, trial-and-error, and feedback from extension staff and farmers. Table 22.1 briefly summarizes these experiments.

<table>
<thead>
<tr>
<th>&quot;Experiment&quot;</th>
<th>&quot;Receptiveness&quot;</th>
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<tbody>
<tr>
<td>Video Producer</td>
<td></td>
</tr>
<tr>
<td>low-skill facilitator</td>
<td>+</td>
</tr>
<tr>
<td>medium-skill facilitator</td>
<td>+</td>
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<tr>
<td>expert-skill facilitator</td>
<td>+/-</td>
</tr>
<tr>
<td>no facilitator</td>
<td>-</td>
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<tr>
<td>no farmer</td>
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**Table 22.1**

Preliminary Design Experiments

<table>
<thead>
<tr>
<th>Video Themes</th>
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<tr>
<td>innovations</td>
<td>+</td>
</tr>
<tr>
<td>demonstrations</td>
<td>+</td>
</tr>
<tr>
<td>testimonials</td>
<td>+</td>
</tr>
<tr>
<td>concepts</td>
<td>+</td>
</tr>
<tr>
<td>mistakes</td>
<td>+</td>
</tr>
<tr>
<td>new farmers</td>
<td>+</td>
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<tr>
<td>showcases</td>
<td>+</td>
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<tr>
<td>entertainment</td>
<td>+</td>
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<tr>
<td>meteorology</td>
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<tr>
<td>cost-benefit analysis</td>
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In the second stage, we fixed a particular version of the Digital Green extension model and conducted a 13-month balanced controlled study in 16 villages to compare farmers’ field adoptions of new practices between two forms of agricultural extension: (1) the classical extension...
methodology in which the NGO’s extension agents performed periodic field visits and training; and (2) the regular production and dissemination of Digital Green videos mediated by locally hired village facilitators.

Between September and March 2007, we spent most of the time observing, learning, and prototyping different techniques for applying video to extension. The experiments were conducted in two villages, comprising 375 households. The discussion in this section reviews some of the initial findings that led to the design of the components of the current Digital Green system.

To bootstrap the initial studies, the first author recorded a number of videos that featured experts, NGO staff, and farmers. The experts and NGO staff conveyed some practice to the farmers, usually with the farmers actively trying out a given technique. Other farmers were then shown these videos in various situations in their villages. We experimented with a range of possibilities in terms of how the videos were recorded and screened. Some of the parameters included:

- Degree of mediation: Acts of mediation include the mediator pausing the video to make additional commentary, inviting questions, or engaging in a discussion with the viewers. The degree of mediation ranged from straight playback with no mediation to highly interactive sessions with heavy mediation.
- Background of the mediator screening the video: other farmers, extension officers, and PhD experts.
- Background of people featured in video: regular farmers, low-skill extension agents, and agriculture university graduates.
- Type of content: as shown under “Video Themes” in Table 22.1.
- Location of screening and method of dissemination: as shown under “Screening Location” in Table 22.1.
- Other factors: the use of extra incentives such as handouts offered during screenings, etc.

Our initial findings are described in the remainder of this section, and Table 22.1 coarsely tabulates our findings.

One of the clearest things we observed was the degree to which farmers sought videos featuring people similar to themselves, who spoke in their dialect and accent, and who had low- to medium-levels of formal agricultural expertise. They made snap judgments of a person’s occupation, education, and station, apparently based on language, clothing, and mannerism cues, consistent with previous observations. For example, a progressive farmer might be considered low-skill, an extension agent with some bachelor’s-level education might be considered medium-skill, and a director-level extension agent with a master’s or doctoral degree in agriculture could be considered high-skill. As Table 22.1 suggests, low- and medium-skilled people were generally more trusted. Interviews with farmers revealed that they had encountered many experts in the past, but that expert advice was confounding. Farmers thus expressed apathy toward expert lectures, preferring the persuasion of familiar neighbors.

Not surprisingly, farmers’ interest in watching a particular video depended strongly on its content. Videos of classroom-style lectures and large events were perceived to be monotonous, and farmers themselves often requested a variety of more intimate content types that included concrete demonstrations, testimonials, entertainment, etc. In some cases, they demanded videos that featured multiple farmers adopting the same practice, possibly to see proof of a broader base of acceptance.

Farmers were always sensitive to the appropriateness of the content to the current season and the tangible benefits that its application could provide. The videos captured the range of sustainable agricultural practices that were promoted by GREEN Foundation and included demonstrations for setting up low-cost, vermicompost production units and the method of system of rice intensification (SRI). The most significant complaints about content were that a given video was not appropriate for the season or for a particular village. Farmers were not willing to sit through videos that were not of immediate value to them. A related issue was that farmers needed some assurance of immediate gains before they would be willing to consider practices that offered longer-term returns. Most of the sustainable agricultural practices that GREEN Foundation promotes can take farmers several months to realize any improvements; videos containing this content were not well-received until farmers first tried a technique with a shorter reward cycle.
The presence of the mediator during screening was also significant. In particular, a playback of video alone, no matter the content, frequently resulted in audiences leaving well before the playback was finished. In contrast, even slight mediation appeared to result in more prolonged interest. Shared TV and DVD player screenings were typically well-attended in public locations, but semi-private places, such as a school at the edge of a village or the house of a partisan politician, restricted farmers’ participation. Exchanging DVDs with individual households or broadcasting the videos on local cable networks allowed the videos to be seen by some farmers who were otherwise unaware or incapable of attending public screenings; however, without the involvement of a human mediator, these methods tend to connect with only the most progressive farmers. A similar response was observed when a shared TV and DVD player was set up in a public location without the presence of a mediator. In all cases, there was some initial curiosity, but interest was rarely sustained without a mediator.

Farmers were more eager to participate if the tools or ingredients needed to adopt a technique were provided during the screenings. Even if this equipment was provided for a fee, farmers preferred to make their purchases at the screening rather than journey to a larger village or town on their own. For example, during one particular screening, 16 farmers were introduced to a low-cost method of cultivating azolla, an aquatic fern that can be used to add nutrients to animal feed and to fix nitrogen for paddy. Twelve of the farmers expressed interest in the practice and were given plastic sheets and cultures to attempt the method on their own. The remaining four claimed the technique was either not applicable or not understandable to them.

Farmers frequently required more than a single session of video to absorb the material. During the screening of the azolla video, for instance, the mediator repeated the content to allow individual farmers in the audience to demonstrate that they could recall both the required set of ingredients and the necessary steps to construct a cultivation unit. To mitigate the complexities of the promoted practices, GREEN Foundation segmented each practice into time- and event-based modules. These modules were used to develop the various field demonstrations and exposure programs that the NGO conducted. For the cultivation of transplanted paddy, the NGO developed modules for varietal selection, seed bed preparation, seed treatment, planting method, field preparation, manures and fertilizers, water management, pest and disease management, post-harvest processing, and marketing. These modules provided the basis for producing videos in the field.

Though the information was sectioned into modules, farmers still requested that the same content be shown multiple times to build sufficient confidence before they attempted a procedure on their own. In some cases, an extension agent’s direct support was required for adoption. Going back to the example of screening a video on azolla cultivation, of the 12 interested farmers, only three successfully completed the process without any field support. Another three farmers began the process on their own, but requested a follow-up visit to validate their work. The remaining six farmers required the full-time supervision of extension staff.

After about six months, our key findings were: mediation is essential to the process of extension; farmers were most convinced by appropriately targeted and pitched content; and concrete, short-term incentives are critical in the beginning. We began to believe that we were converging on a video-based system that could amplify the effectiveness of extension workers.

The Digital Green System
The Digital Green system consists of (1) a participatory process for content production, (2) a locally generated digital video database, (3) a human-mediated instruction model for dissemination and training, and (4) regimented sequencing to initiate new communities.

Participatory Content Production
The Digital Green cycle begins with producing video content. Although we encourage the recording of a number of different types of content, including testimonials and what might be considered entertainment (e.g., groups of village children singing), the majority of the video produced is instructional in nature. Instructional videos are recordings of demonstrations that are made when an extension agent is teaching a farmer a new technique. Typically, the videos prominently feature either an experienced farmer showcasing the benefits of a particular technique, or a new farmer attempting a technique on her field for the first time. Most video recordings involve three people: a teacher, a farmer, and a content producer who doubles as the camera operator.

The content producer tries to enforce the following format in each instructional video: (a) a brief verbal overview of the process; (b) an itemization of the required resources and associated costs; (c) step-by-step instructions in the field, usually with the farmer and, sometimes, also the teacher, actually implementing the technique; (d) a showcasing of the uses and benefits; and (e) interactions with farmers to address common questions and concerns. Some advance “lesson planning” in the form
of informal storyboarding is encouraged for content producers, so that they are prepared for recording, but much of the actual recording in the field is, at once, ad hoc and chronologically true to the way extension agents interact with farmers.

Content producers can be university scientists, NGO experts, government officers, field staff, progressive farmers, and other volunteers from the local community, with the most common producers of content being NGO extension agents. Extension agents perform their regular extension duties, mostly field assessments or demonstrations, and capture these interactions with farmers on video. In this way, an extension agent can produce one or two clippings per field visit with minimal additional effort.

One of the crucial aspects of Digital Green is the inclusion of local farmers in the instructional videos. This is a critical, but subtle feature, based on our learning that other farmers in the area are more likely to adopt a practice when they can see that is already being implemented by their peers. As an added benefit, the appeal of appearing in a video is incentive enough for some farmers to adopt a new practice. Occasionally, farmers themselves also contribute insight or innovative techniques during recordings. However, we should not over-romanticize this possibility—in the majority of cases, the expertise does lie, in fact, with the extension agent, and the primary value of the farmer’s participation is to demonstrate willingness to learn.

The NGO’s extension agents are already attuned to the needs and local variations in what information should be provided to the farmer, so by hitching the recording process to an existing extension system, appropriate content is naturally generated. The videos are made using inexpensive camcorders; external microphones and tripods help to improve the quality of the audio and video production.

**Locally Generated Video Database**

Content recorded in the field, like all raw footage, is usually unusable as is, so Digital Green requires at least one video editor. This person must demonstrate basic computer literacy, have some rudimentary understanding of the nature of the content, and be capable of being trained in the basics of video post-production. In our case, we found this role is best filled by someone with at least a bachelor’s degree who has discipline and experience with formal training and critical thinking. Video editors serve as the second and final checkpoint at which the recommended format of instruction video is ensured. Editors check for the accuracy, clarity, and completeness of the content. Where content is missing, they send content producers back into the field to gather missing footage. A minimum amount of titling and metadata, such as tags for language and thematic category, is added for indexing into a database.

The videos are digitized on a PC and edited, using simple non-linear editing software. The videos are then either mailed as DVDs or directly uploaded, if adequate bandwidth is available, on to a searchable Internet database that makes the content available for public use under a Creative Commons license.

**Mediated Instruction for Dissemination and Training**

Although the videos are available on the Digital Green Web site (http://www.digitalgreen.org), the principal means of distributing videos from the Digital Green database to farming communities is by physically mailing or couriering DVDs. Villages are provided a minimum of one TV and one DVD player each and battery backup equipment if necessary.

In each farming community, local mediators are hired on a part-time basis (in our study, by GREEN Foundation). These mediators are residents of the same communities in which they share Digital Green content; this reduces the logistical challenges of regular visits to a village and provides local access to agricultural knowledge from a familiar source. In each village, the mediators conduct a minimum of three screenings per week during suitable evening hours. They transport Digital Green equipment to different segments of their communities, maintain attendance records, and track the interest and adoption of the promoted techniques. These mediators are additionally supported by a full-time extension system (in our study, NGO) that provides mechanisms for feedback and audit for a cluster of villages. The mediators are given a performance-based honorarium of up to Rs. 1,500 (US$30) per month, which is calculated from a mutually agreed set of target metrics that take into account the local population of farmers and the agro-ecological conditions of the season.

Villages usually do not have a public forum at which farmers regularly gather, so location and timing of the screenings is a major concern. Farmers are often only willing to take a short diversion of between one to two hours from their daily routine in the evening. In addition, political and socio-economic differences within village communities rarely permit all the farmers to gather in one place at one time. The night showings typically involve small groups of 20 to 30 farmers who are willing to come to gather at a common site within a short distance from their homes. Several small groups are formed within a single village to screen content on a regular basis, based on the availability and interests of group members. Since the screening
locations preferred by each small group may differ, multiple screenings are scheduled each week on a rotational basis. Actual locations are selected by local extension agents and mediators, who typically choose accessible sites—bus-stands, temples, schoolhouses, panchayat (administrative) offices, storefronts, individual homes, and on the streets.

Extension agents use the Digital Green system as a tool to support their regular duties and require some training in its optimal use. Since extension agents often come from various backgrounds, videos are used to train and standardize their own interactions with farmers as well. In addition, the extension staff is shown how to integrate the Digital Green system into its existing operations. Training introduces staff to the system, available content, and facilitation techniques. Mediation itself and training in mediation is a critical element; both roughly follow guidelines of established pedagogy for mediated instruction.

Regimented Sequencing for Initiation
Farmers’ acceptance of new agricultural practices does not occur over a single video screening. So, communities are approached in a particular manner and order: First, a village gathering is organized in a central location to showcase highlights of the services that will be provided; interested farmers are identified; new content is recorded, with extension staff introducing a particular practice to the identified farmers in the field; informal screenings of content of peer farmers are held; small groups of interested farmers are then formed with a regular schedule of content screenings (as described in the previous subsection); finally, community participation is encouraged through peer pressure to learn, adopt, and innovate better agricultural processes.

Small groups that will regularly participate in the recording and screening of Digital Green content are also founded within existing formal structures, such as local farmer cooperatives and self-help groups (SHGs), or are initiated by the Digital Green system itself. While the Digital Green Web site provides functionality to search and browse the video database, the DVDs used by the village facilitators only provide a basic navigational menu that lists the titles of the 10 to 15 videos on a single disc. Still, the order in which the content is presented is important, so mediators are trained to begin by showcasing practices that are known to provide immediate results for farmers. Local extension agents also assist in determining the sequence of the content to be shown. We try to present material that was recently recorded, as featured farmers are especially interested to see themselves “on TV.” Because such recordings happen in season, the timeliness of the promoted practices also aligns with the issues that farmers face in the field.

Results
Methodology
A controlled study was conducted between April, 2007 and April, 2008 in 16 villages to evaluate the impact of the Digital Green system.

For the study, three village clusters were selected within the operational area of one of our partners, GREEN Foundation. GREEN Foundation is a non-governmental organization (NGO) headquartered in Bangalore, India. GREEN Foundation works in 100 rural villages in Karnataka and encourages low-external input sustainable agriculture practices and the establishment of community seed banks to preserve the genetic diversity of indigenous crop species. For the purposes of the work presented in this article, it is important to note that GREEN Foundation’s methods are based on the classical Training and Visit approach to agriculture extension in which the NGO’s extension agents travel to villages and visit individual farmers to disseminate knowledge using only field demonstrations and exposure visits.

Villages were split into two groups: (1) eight control villages where the NGO’s extension agents conducted periodic training visits (T and V extension); and (2) eight Digital Green villages where the NGO’s periodic staff visits were undertaken in combination with regular Digital Green content screenings mediated by locally hired village persons (Digital Green system). To minimize the effects of confounding factors, an attempt was made to balance the groups in terms of population sizes, irrigation availability, and years of previous GREEN Foundation interventions.

In the eight villages selected for the Digital Green interventions, the videos were screened by mediators from these same communities. The eight mediators were hired on a part-time, temporary basis and represented balanced age groups and genders. They were selected on the precondition of local language literacy (for record keeping purposes) and were issued a performance-based honorarium of up to Rs. 1,500 (US$30) per month. In each village, the mediator conducted meetings three nights per week and collected records, including farmers’ attendance, feedback, and adoptions of promoted practices. These records were randomly verified on a weekly basis by GREEN Foundation’s extension agents. Qualitative in-depth interviews with study participants, including the NGO’s extension agents and farmers, were sampled before the study commenced. Convenience sampling was used to collect survey data.

Each of the eight Digital Green villages incurred a fixed cost of about Rs. 9,500 (US$190) for the TV and DVD player equipment and the recurring costs of the monthly performance-based honoraria of the mediators.
Moreover, the NGO’s extension agents (present in both control and Digital Green cases) received a salary, on average, of Rs. 6,000 (US$120) per month. Since the mediators received a maximum honorarium of Rs. 1,500 (US$30) per month, the incremental cost of labor was 25 per cent.

NGO extension agents worked with farmers to produce more than 300 videos in the local language (Kannada) of the region. The Digital Green video repository included field demonstrations led by agri-scientists, testimonials of progressive farmers, interactions amongst farmers, and market-based opportunities. The videos averaged 10 minutes in length and comprised over 50 hours of content. The Digital Green repository included the contributions of more than 50 farmers and 30 experts. The content belonged to the broad categories of crop management, animal husbandry, indigenous technologies, value addition activities, bio-fertilizers, pest management, composting, water management, and entertainment.

During each screening, attendance records were kept, and a simple survey was undertaken, consisting of one question about whether any attendees had an interest in taking up a practice. Throughout the study period, mediators and extension staff also kept tabs on who had adopted new practices (relatively easy to do in the intimate setting of a small village).

Quantitative Results

In our controlled evaluation, we found that the set of practices adopted by farmers were nearly equivalent in both the control and Digital Green villages across the duration of the study. Adoption rates, however, differed significantly. Figure 1 compares the rate of adoption of agricultural practices in the control villages to the Digital Green villages on a monthly basis. Adoption levels are computed as a ratio of farmers that implemented at least one new practice during a particular period to the total number of farmers in the target group.

For the control areas, the results were consistent with the NGO’s previous experience with extension, with rates of 1 per cent to 4 per cent of the farmers adopting a new technique per month. The low adoption rates highlight the difficulties of reaching a large, scattered population of farmers using the classic T and V approach.

We note that for each of the 13 months, adoption rates of the Digital Green set over the control set were several times greater, with multiplicative factors ranging from four to 36. In the cumulative 13-month period, we found that 85 per cent of farmers in the target communities adopted at least one new agricultural practice in the Digital Green villages, while only 11 per cent of the farmers in the control villages did so. We thus saw an over seven-fold increase in adoption levels with Digital Green over the classical model. The individual monthly results do not add up to the cumulative results, because farmers who may have adopted multiple practices over several months are still only counted once in the cumulative score, and the data was normalized to the target population of the largest Digital Green village (200 households).

Table 22.2 summarizes a cost-benefit comparison of the T and V control and Digital Green extension systems. On a cost per adoption basis, Digital Green was at least 10 times more effective per dollar spent than the classical extension system alone—this is extremely encouraging, and GREEN Foundation was absolutely delighted with these results. The costs of GREEN Foundation’s implementation of the T and V extension system was dominated by the salaries of its full-time extension agents. Digital Green improved the efficiency of these agents by leveraging the local support of part-time mediators and video programming at the village level. As a result, Digital Green effectively reduced the costs of the entire agricultural extension system by 25 per cent on a per village basis.

Qualitative Results

Throughout the study, we also made a number of qualitative observations worth recording. These observations were
not systematically tabulated, but they occurred with enough intensity that they could be the basis for further modifications to the Digital Green system.

Self-reporting for non-adoption: In all cases, both for control and Digital Green villages, where farmers did not adopt a practice, farmers’ self-reporting cited lack of time, labor, or material resources as the reason.

Reinforcing diffusion: In a textbook example of Rogers’s theory of diffusion. Farmers appeared most swayed by videos of other farmers in the same socio-economic strata as themselves. Some videos showcased wealthier farmers in the community to inspire others to participate, but, while audiences appreciated their success, they did not appear as moved to adopt.

When those farmers featured in videos attended content screenings, mediators encouraged them to share their experiences to motivate their peers. Some were hesitant to become the center of attention, but when they came out of their shells, they were often the most effective at convincing their peers.

Farmers’ seemed to perceive relevance in a particular technique presented on video, based on audio and visual cues, such as the use of the local accent. This sensitivity extended even to inanimate property: for instance, a plastic drum used in a demonstration turned away some farmers because they possessed only earthen urns.

Value of video: The videos bootstrapped on the ability of the mediators who, we should recall, are members of the village community and generally not formally trained in agriculture. Nevertheless, they became local resource persons for their communities, if only because they were the most exposed to the training videos. In many cases, the mediators themselves were the first adopters of practices. Such mediators actually enhance added value, because they could discuss their own experiences with the new technique.

Value of mediation: In outdoors screening environments, villagers expressed boredom by leaving. The presence of mediators, however, frequently forestalled a mass departure (and, hopefully, boredom). Because mediators make the content active—they reiterate concepts between clips, ask questions to gauge comprehension, and announce follow-up visits and subsequent screenings—more members of an audience seemed to stay throughout the sessions when a mediator was present. In fact, in heavily mediated sessions, the majority of an audience would stay to the end, whereas in sessions with a passive mediator, farmers walked out quickly.

Farmer insight: During the period of the study, a few farmers experimented with some practices and discovered further improvements that better suited their local conditions. These innovations were captured on video and distributed for wider adoption.

Verifiability: Local content production allowed farmers to verify the subject matter of a video by authenticating a known source or physically visiting the recorded field. During Digital Green screenings, viewers frequently asked for the names and villages of recorded farmers. In addition, farmers on the verge of expressing interest in a particular technique typically asked for the names of farmers in their village who had already adopted it.

Being ‘on TV’ as an incentive: Some farmers competed to be included in the content, so that they could be seen by their peers on TV. In other cases, farmers who refused to even participate in screenings would later become die-hard Digital Green farmers when they themselves were featured in a video. Peer content often initiated curiosity and established itself as a medium for transference through community participation.

Repetition and novelty: There was a delicate balance between achieving the right degree of repetition and novelty, and Digital Green needed be tweaked to find the optimal point. While farmers needed to repeatedly view a video for some techniques before feeling confident enough to try it, they, nevertheless, demanded to see new farmers featured in new videos. We found that recording the same techniques being adopted by different farmers resulted in a suite of videos that were very effective at simultaneously maintaining attention and inculcating the subtleties of a practice. This fit well with the fact that appearing on video is a non-monetary incentive that encouraged farmers to adopt new practices.

Social side effects: Digital Green does not explicitly seek to do anything but propagate good farming practices. However, because of its participatory content production and emphasis on bringing small groups together, there were instances where Digital Green reunited estranged family members, whether they were feuding brothers or neglected widows—this effect was most frequent when the person alienated was featured in a Digital Green video.

Overall, these findings suggest quite a few refinements of the existing Digital Green system, as well as further studies to better understand farmer and village interaction.

Conclusions and Future Work

We have presented the Digital Green system, which uses participatory local video content as a basis for mediated instruction to amplify the effectiveness of agriculture extension agents. In a 13-month, balanced control study involving 16 villages, we found that the Digital Green system is able to multiply the value of a NGO’s extension agents by a factor of 10 times per dollar spent. Locally
hired mediators ensure that farmers are engaged within a framework that progressively enables them to achieve sustainability in their operations. In addition, Digital Green improves the efficiency of field extension officers who can reach a greater number of villages with the support of local facilitators and shared TV and DVD players. The on-demand nature of video offers the capacity for repetition to ensure that concepts are grasped and novelty is introduced by showcasing a building “critical mass” of farmers adopting practices. Some farmers are incentivized to adopt practices just to be featured “on TV”. This reduces the perceived disconnect between experts and farmers, and allows farmers to authenticate the viability of the content. Using cost-realistic technologies, like TVs, DVD players, and camcorders, Digital Green cultivates an ecosystem of educational, entrepreneurial, and entertaining content. Local relevance stimulates the viral diffusion of agricultural practices. In fact, some farmers compete to appear on a sort-of “Farmer Idol” program which reinforces existing social networks and generates motivational “currency”.

Digital Green was researched and developed as a project in Microsoft Research India’s Technology for Emerging Market group, but the project has been rolled out as an independent not-for-profit organization to have wider impact. We are in the process of expanding the Digital Green system with grassroots-level partners in South Asia and Africa. In particular, Digital Green’s operations have recently been extended to the Karnataka, Jharkhand, Orissa, West Bengal, and Madhya Pradesh. The Digital Green organization serves as a trainer of trainers and develops tools and processes to improve the scalability of people-based extension systems and providing a platform for the exchange of information across these systems.

Our current grassroots-level partners include GREEN Foundation, BAIF, PRADAN, and Samaj Pragati Sahayog. The process of extending the Digital Green system with our partners involves: (1) bootstrapping on existing institutional capacity and targeting investments in operational tools and processes, (2) monitoring and evaluating progress with feedback and refinement support, (3) providing a platform to share content amongst partners, and (4) enabling partners to sustain and expand the system on their own. We plan to continue studying farmer participation in both the recording and screening of videos to understand the learning, adoption, and innovation of better agricultural practices in different contexts. We are also evolving the system by increasing the social and financial ownership of the system in the local community and building services across other types of technology platforms, including low-cost computing devices and mobile phones, which provide complementary value. As we scale, Digital Green will establish regional hubs across India to bootstrap the system of content production and dissemination. These hubs will serve as central sites for managing digitization and administrative processes and we plan to expand content dissemination in new and existing spoke villages. And, recurring randomized evaluations will be used to measure the impact of Digital Green and to evolve the model over time.
Innovative Government Initiatives
The best of all governments is that which teaches us to govern ourselves.

Goethe
The Madhya Pradesh Rural Livelihoods Project (MPRLP) is operational in nine predominantly tribal districts of the state of Madhya Pradesh. The project aims at protecting and augmenting livelihoods of the poorest in these target districts. The project is being implemented in two phases (Phase-I, 2004-2007 and Phase-II, 2007-2012) in 2,755 villages of nine selected districts, namely Badwani, Dhar, Jhabua, Mandla, Dindori, Anuppur, Shahdol and Sheopur covering 0.45 million families having more than 80 per cent of Scheduled Tribes (STs). The project focuses on the poor and vulnerable tribal populations, scheduled castes, women, landless and displaced households and migrant and casual labourers. The key aspects of the project include the institutional mechanism where the implementation funds are directly transferred to the Gram Sabha that acts as the local-level implementation agency, thereby strengthening the existing service delivery mechanism. The project provides an opportunity to test and identify best practices and approaches that can be incorporated in the wider government system, thereby enhancing the effective investment of other available funds with the State.

Approach
MPRLP has adopted an exclusive approach to eradicate rural poverty. It works as a guide and friend for the rural community to build up their capacities to strap up livelihood opportunities as the Project believes in the astuteness of the rural poor and the Gram Sabha where livelihood options of their choice come to them.

The rural community exhibits better understanding of their village resources if motivated and counselled properly. They show shared fortitude to defeat poverty through joint actions. The Project has adopted a multi-layered approach to mitigate rural poverty after critically examining the prevailing rural development scenario and studying well the gaps in the implementation of rural development schemes and identifying missing links in the planning processes. The following are the constituents of the approach to rural poverty eradication:

- **Gram Sabha (Village Assembly) central to village development – planning, implementation and Monitoring**
  
  The existing structure of decentralized Panchayat Raj Institutions, with adequate financial and administrative powers, brings dynamism to this unique approach, where, Gram Sabhas or the Village Assemblies have started developing a robust sense of ownership and accountability to economic empowerment of poor communities while realizing their rights in the truest sense. With the Gram Sabhas, being actively involved in planning and implementation of poverty management initiatives, the rural economy, especially in the tribal regions, is also gaining ground. The re-invigoration of Panchayat Raj Institutions has fostered some fundamental changes in the management of rural development programmes with a sharp focus on the poverty-stricken villages through micro planning by the village level institutions and associated common interest groups.

  Micro-planing is obligatory for getting project support. Just after the selection of village PFT (Project Facilitation Team), members facilitate developing a micro-plan using PRA tools. Untied grant is transferred to Gram Kosh based on the budget forecasted in the micro-plan and the Gram Sabha decides and allocates funds based on as proposed in micro-plan requirements.
Poverty targeting through well being ranking by the Gram Sabha

The target communities are classified into well-being categories, namely Very Poor, Poor, Medium and Well-Off using Participatory Well Being Ranking (PWR). This participatory system of ranking helps in measuring poverty. For example, forty three per cent of the households earlier categorized through the PWR exercise in Phase-I as poor and very poor, now categorize themselves as medium.

Direct transfer of untied grant to the village assembly

One of the key factors is direct transfer of untied grant to the village assembly or Gram Kosh. Each village has separate account and the Gram Sabha is empowered to operate the grant as per their decision. The PFTs enhance capacity of different stakeholders to promote transparency and encourage community to take their decision. Based on the feedback the PRI members are trained on different aspects like book-keeping and accounting and PFT members provide handholding support to them till they become independent in taking decisions for their betterment.

Convergence with other programmes

A number of schemes sponsored by the Government of India and the Government of Madhya Pradesh are dedicated to addressing the rural poverty and strengthening rural livelihoods. Many of them focus on reducing food insecurity through short-term wage-based labour opportunities and, therefore, act more as social safety nets. Others aim at improving socio-economic infrastructure in villages, resource productivity through investments in agriculture, soil and water conservation, watersheds and forestry while supporting micro-finance and micro-enterprise development. But all programmes are run in isolation. Hence, one of the key approaches of the project is to bring synergy by integrating all the schemes and programmes. By doing it successfully the project has set up an example for better management of the programmes such as NREGA, BRGF and SGSY.

Strategic Areas

Poor access to resources, markets, information and services are constraints in realizing the potential of available opportunities and diversification of livelihood strategies in the tribal areas of Madhya Pradesh. The Project seeks to enhance poor people’s livelihoods in tribal dominated districts through an inter-linked two-track strategy. First, by strengthening the resource base that generates livelihoods and second, by fostering micro-enterprises that provide employment and income opportunities to the rural poor.

The first initiative seeks to improve land, water and forest resources of the poor people through integrated watershed management and community forest management. The second track seeks to promote enterprises that lead to value-addition of agricultural and forest produce as well as other micro-enterprises. Multiple livelihood strategies of the project would also include migrant labour support and access to information. Based on the strategy the following are the focused areas of development to eradicate poverty:

- Development of Watersheds
- Agriculture Development
- Natural Resources Management
- Pro-poor Community Based Forest Management
- Micro-Enterprises Development
- Livestock, Fisheries and Poultry
- Support to Migrant Labour
- Empowerment of Gram Sabhas
- Social Protection to Vulnerable Families
- Improving Access to Information
- Empowering of Women
- Legal Literacy

Though, the state has rich forest wealth, 35 per cent of the forests are degraded. The Project districts have on an average 30 per cent of land under forest cover with higher rates of forest depletion in the western region.
Initiatives were taken for sustainable harvesting, plantation and NTFP management through cluster development approach.

Although agriculture is the mainstay of livelihood activities in the MPRLP project areas, cultivation is characterised by small-landholding subsistence agriculture. A large proportion of farmers are marginal farmers with total land owned being less than one hectare. Farmers, vulnerability to droughts is a key issue that MPRLP addresses and one of the key project outcomes envisaged is enhanced drought proofing capacity of these marginal farmers. The Project has helped poor farmers to collaborate with research scientists in order to develop crop varieties and agricultural technologies that are suited to their local conditions and that meet their needs. In contrast to official varieties of rice and maize, that seek to maximise grain yield under optimal conditions, a number of varieties have been developed with traits such as drought tolerance, short field duration, use for livestock fodder, grain colour and taste that are preferred by the farmers. Another major initiative that has been taken is SRI and organic farming where 1,000 hectares of land is under SRI and more than 700 farmers are getting benefits of organic certification.

Sambodhi, an organisation which conducted the end of project appraisal for Phase 1 of the Project, in their report (Phase-1) ascertained improvement in the drought coping capacity of the marginal farmers and increased agricultural productivity. Activities for agriculture development in the Project targeting marginal farmers focus on soil and moisture conservation activities viz. field bunding, construction of farm ponds, change in seed varieties, repair of wells and construction of well, etc. These activities have resulted in improved agricultural practices of the marginal farmers in the Project villages. During the study, almost sixty-two per cent of the marginal farmers reported improved agricultural productivity because of Project interventions.

Table 23.1: Status of Clusters in MPRLP

<table>
<thead>
<tr>
<th>Activity</th>
<th>Partner</th>
<th>Number of beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agarbatti cluster</td>
<td>N Ranga Rao and Sons</td>
<td>2,500 women involved</td>
</tr>
<tr>
<td>(Cycle brand)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Organic farming</td>
<td>Lacon India</td>
<td>2,000 farmers</td>
</tr>
<tr>
<td>Handlooms</td>
<td>Today</td>
<td>100 weavers</td>
</tr>
<tr>
<td>NTFP (Mahul leaf plate and mahua)</td>
<td>Orissa traders</td>
<td>100 primary Collectors</td>
</tr>
<tr>
<td>Poultry</td>
<td>Zilla Panchayat</td>
<td>100 house holds</td>
</tr>
<tr>
<td>Lac cultivation</td>
<td>Local traders</td>
<td>1,000 farmers</td>
</tr>
<tr>
<td>Seed production</td>
<td>Producers’ company</td>
<td>300 farmers</td>
</tr>
</tbody>
</table>

Apart from land and forest resources, livestocks are one of the key livelihood resources of the tribal families. Tribal households are characterised by the presence of livestock, which they keep both as an asset to be used during emergency as well as for food security. The Project is making interventions through training and infrastructure support to make available para-veterinarians for rural areas to service defined areas for sustainable development of animal husbandry.

Given the typical agro-climatic and geographical regions in which the Project is operating, the agriculture sector alone cannot sufficiently improve the village economy. Therefore, interventions relating to context specific micro-enterprises are urgently needed. As a part of demand-driven interventions, the Project focuses on support to value addition activities and establishment of micro-enterprises based on comparative advantage offered by the location and its endowment. The Project deliberately targeted the poorest districts and usually the poorest villages with a high concentration of scheduled tribes and poor social indicators such as literacy rate.

Typically, agriculture or harvesting of natural products are the main sources of livelihood and many of the poorest are landless, depending on casual labour and are forced to migrate if work is not available. Nonetheless, opportunities exist for the rural poor to build their assets and to improve their sustainable income but have low levels of productivity. A simple change in technology could often increase productivity and conserve resources by incorporating elements of traditional knowledge and modern science, but again the critical factor is market i.e, small-scale businesses find it increasingly difficult to compete with bigger, often multinational companies under liberalised trade regimes. Many companies from traditionally wealthy parts of the world have benefited from subsidies and protection that many less wealthy countries and producers have either lost or have been denied.

Poor producers need good information about market opportunities and support to upgrade their technologies to access local, regional or international markets on favourable terms. The central idea is that the poor are dependent on market systems for their livelihoods. Therefore, changing those market systems to work more
effectively and sustainably for the poor will improve their livelihoods and consequently reduce poverty. More accessible and competitive markets enable poor people to find their own way out of poverty by providing more real choices and opportunities. Markets that function well have wider economic benefits too. They stimulate investment and encourage firms to innovate, reduce costs and provide better quality jobs, goods and services to more people. The involvement of poor people in economic growth is the best way to get people out of poverty and represents the exit strategy for aid.

Therefore, the initiatives that are being taken in this project are based on the strategy of mass production by the masses. The approach highlights include the following:

2. Local haat development.
3. Creating job opportunities through job fairs and placement agencies.
4. Local demand based micro enterprises.

The table 23.1 provides the status of the clusters in MPRLP:

The programmes help the poor to take advantage of such opportunities by supporting village level organisations such as Self Help Groups (SHGs), producers company, building the necessary skills and facilitating access to supplies, technical advice and markets. Diversification of livelihoods helps communities to counter risks as well as to raise incomes. They look for opportunities both within and outside agriculture to provide people with a range of options that respond to their needs and capacities. Table 23.2 depicts the status of employment opportunities provided through the Project.

The Project is working in partnership with job placement agencies like DRF, SkillPro Foundation and others to promote jobs and vocational training schemes, besides organising regular job fairs. Till now 8,200 rural youths have been provided with skills and job placements through these initiatives whilst another 500 are being trained in electronic skills, hospitality and other potential areas to meet the growing demand from companies in the state.

The Project has developed an alternative mechanism to fill up the financial gap by deputing MFIs and creating CBOs in the Project villages to cater to the financial and non-financial needs of the poor. To make it more sustainable, field level workers called samooh preraks have been trained and deputed to nurture SHGs and create awareness at the field level. The objective of the microfinance intervention of MPRLP may be elaborated as “Improved and sustained access and control of the clients, especially the poorest and women, to a range of microfinance services, including savings, credit, insurance and remittance services.”

As a result of this initiative more than 6,554 SHGs have been formed and 25,000 families got benefit of different financial services like insurance and micro credit.

### Overall Impact

#### Distress Migration

Migration in general and distress migration in particular is a significant phenomenon in rural areas of India. One of the key outcomes that the MPRLP strives for is to decrease the incidence of distress migration. Distress migration in MPRLP context is defined as one or more members of a household migrating for at least three months. There is a significant decrease in incidence of distress migration in the project villages. According to Sambodhi, there is a substantial decrease in incidence of distress migration experienced by the project households. For the BPL

<table>
<thead>
<tr>
<th>Activity</th>
<th>Beneficiaries</th>
<th>Percentage of C and D</th>
<th>Percentage of Migrants</th>
<th>Percentage ST</th>
<th>Percentage Handicapped</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trade and Production based</td>
<td>4,328</td>
<td>65</td>
<td>36</td>
<td>76</td>
<td>13</td>
</tr>
<tr>
<td>Service Sector</td>
<td>1,883</td>
<td>66</td>
<td>34</td>
<td>78</td>
<td>11</td>
</tr>
</tbody>
</table>
households, the incidence has decreased from thirty-five per cent in 2006 to 25 per cent at present. In the control villages, the corresponding decrease in the overall incidence of distress migration is from 37 per cent in 2006 to 29 per cent estimated during the present study.

### Food Security

The Project defines food security as ability of a household to provide for two-square meals a day for all the members of the household, employing all resources at the disposal of the household. The OPR in 2006 estimated that almost half of the households in the project villages were food deficient. The OPR also reported that the incidence is not of ‘hunger-days’ but only of ‘food-deficient’ days. The evaluation also estimated the number of household and with incidence of food deficient days.

The project interventions have resulted in increased livelihood asset base of the project communities in terms of natural, social and financial capital. Significant contribution was made in increasing productivity of land, access to food grains from Grain Banks, access to consumption credit and increase in net returns from the various livelihood activities that the households are engaged in. This has contributed towards improved overall food security of the households thereby reducing the number of food deficient days. There has been a substantial reduction in food deficient days with only twenty-three per cent of the households reporting experience of food deficient days during lean months in the assessment year. These lean months are the months of July and August. Further, of the households experiencing food deficient days, almost ninety one per cent of the poorest households reported decrease in the number of food deficient days. Thus, it can be said that not only has the incidence of food deficient days considerably decreased but also the absolute number of days food deficiency is experienced have considerably reduced because of project interventions as reported by Sambodhi in their mid-term evaluation report.

### Income Enhancement

Project achievements in terms of increased asset base have translated into increase in income from various livelihood activities undertaken by the communities. For analysis purpose, the total income has been classified into two broad categories i.e. agriculture income and non-agriculture income.

As regards agriculture income of the households, almost 32 per cent of the BPL households in the project villages have reported increase in income in the range of 15 to 30 per cent. 30 per cent of the BPL households have reported an increase in agriculture income by 30 to 50 per cent. 12 per cent of the BPL households have reported increased income from agriculture in excess of 50 per cent.

As regards non-agriculture income, 33 per cent of the households in the Project villages reported income increase in the range of 15 to 30 per cent while another 37 per cent have reported income increase in the range of 30 to 50 per cent, while in the control villages, two-fifths of the households have reported income increase in the range of less than 15 per cent.

### Poverty Reduction

As per the findings of Sambodhi in their end of the project report (Phase-1 villages) forty three percent of the households earlier categorized through the PWR ranking exercise as poor and very poor, now categorize themselves as medium. Thus, there is considerable reduction in poverty as perceived by the communities. In absolute terms, i.e., as compared to the standard poverty line delineated by the government as defined by NSSO and assessed through aggregating household income from different sources, estimates of income of the households in the project villages reflect that 39 per cent of the households in the BPL category have income above the poverty line, adjusted for inflation for the assessment year. Thus, it can be said that almost two-fifths of the BPL households in the Project area have moved out of poverty (poverty being defined as income poverty). Based on the estimation, it can be said that almost 24,380 households or 1.22 lakh men and women have moved out of poverty. In comparison, in the control villages almost 21 per cent of the BPL households have present income-levels above the income poverty line.
Despite a sustained economic growth in the last decade, poverty continues to blight the lives of a large population of the country. The government has continuously targeted the poor in the development process, especially the rural poor who are mainly concentrated in the dry and rainfed areas and largely dependent on agricultural income. However, poverty persists because of limited and inequitable access to productive resources, such as land, water, improved inputs and technologies and microfinance as well as vulnerability to drought and other natural disasters. Low levels of literacy and skills conspire to keep people in the poverty trap, preventing them from claiming their basic rights or from embarking on new activities to earn income or build assets.

Livelihood promotion is one of the ways adopted by the development agencies to reduce poverty. In the recent past poverty was perceived and defined as multidimensional, and the poor were no longer thought of as a homogenous group. Hence, there has been a number of ways to promote livelihoods in a sustainable manner so the poverty can be tackled in an effective and efficient manner.

One of the priorities of such programmes has been to start working in rural areas, especially with the farmer community to help them develop skills and opportunities and increase productivity of land and other resources. The next challenge is to scale up these programmes so that they have a wider impact. In the process it is essential to learn from the experiences of the programmes which have already impacted the livelihoods of the people in a great way. The present paper is an attempt to document some of the learning from the interventions made by UPDASP.

State Profile
Uttar Pradesh is the most populous state in India accounting for over 16 per cent of the country’s population. It had the largest number of the poor with 59 million living below the poverty line in 2005. Agriculture and allied services account for 32 per cent of state’s GDP. The economy of the state is predominantly agrarian and performance of agriculture and allied activities such as horticulture, animal husbandry, dairying and fisheries are critical in determining the growth rate of the state. The primary sector (inclusive of mining) contributed 36.8 per cent to the state’s income in 2003-04 and provided employment to 66 per cent of total workers. However, the share of this sector in state income has been progressively reducing. Out of an estimated number of 22.15 million rural households in the state 77.4 per cent are farmer households. However, (as per data released by NSSO based on 59th round of NSS) 24 per cent of UP farmers (27 per cent at all India level) no longer want to continue farming and feel that agriculture is no more a profitable enterprise. In all 41 per cent farmers in UP (40 per cent at all India level) feel that, given a choice, they would take up some other occupation. This indicates a serious problem wherein the main protagonist is suffering from low self-esteem and does not believe that what he is doing is worthwhile economically or even socially.

Innovative Government Initiatives

Livelihood promotion Through Diversified Agriculture Support

Amrat Singh, RMoL
During and after Harit Kranti (Green Revolution) there has been constant endeavour of government agencies and farmers to make the state not only self-sufficient in agriculture production but also have stocks to meet demands from other states. The farmers are now looking for innovative and more diversified occupations which may bring more income and improve their standard of living. Shrinking opportunities of employment in rural areas also necessitates efforts to break new grounds in the diversification process of agriculture.

The state has the largest number of livestock population in India. However, the state is constrained by low genetic potential, inadequate nutrition, poor health and lack of other livestock management practices including processing and marketing.

The State Livelihood Mission

In view of the above facts, a new livelihood promotion experiment was introduced for technology development and dissemination for all round development of agriculture in the state. 'Diversified Agriculture Support Project (DASP)', with the financial assistance of the World Bank commenced in September, 1998 with the objectives to accelerate the trends of diversification and to intensify agricultural activities through farmers' participation.

The principal objective of the project was to increase agricultural productivity by supporting the UP’s diversified agricultural productions systems, promoting private sector development, and improving rural infrastructure, thus promoting sustainable agricultural livelihoods.

The strategy was to make an overall development of the rural people by adopting a farming systems approach and by disseminating the latest information and improved technologies to the rural community. The project was planned to be implemented through active participation of local people and institutions in association with NGOs. Formation of like-minded interest groups with common interest such as FIGs/SHGs/WSHGs was one of the ways for effective technology dissemination and sustainability of the programmers.

The design of UPDASP took the regionally disaggregated view of poverty and gender imbalance into account. It focused on diversification and commercialization of agriculture in the state. The thrust was on addressing weak technology, under-developed support systems, production practices, post harvest technologies, skill shortages, policy and institutional constraints which discourage private sector participation and infrastructure limitations. The research and extension systems were to be strengthened to take on a more focused mandate.

The following implementation strategies were adopted in the Project.

(A) Diversification and Intensification: This was done by:

- Restructuring extension and adaptive research delivery: a) implementation and convergence through the decentralized farmer centred ATMA, b) preparation of district implementation plan and using participatory methods and gap analysis process, c) social intermediation through NGOs, d) formation of Block Technology Team (BTT) and Farmer Advisory Committees (FAC) at the block level, e) SHGs for commodity marketing and f) Farmer Field School (FFS) at Nyaya Panchayat level.

- Upgrading production system in agriculture, horticulture, animal husbandry, dairy, food processing and fisheries.

- Risk Mitigation through weather insurance, small and marginal farmers (SMF) drought safety net insurance, price risk management, warehouse receipt based financing for pulses and oil seeds.

(B) Holistic Integrated Approach: Issues relating to i) productivity, ii) marketing, iii) post harvest, iv) agro-processing, v) credit, vi) rural infrastructure, vii) research, viii) technology dissemination, ix) natural resource management are being addressed.
(C) **Bottom Up and Demand Driven Approach**: Planning from the bottom, by beneficiaries through SREP/PRA techniques and inputs/services and production/output as per the market demand.

(D) **Shift from Input Delivery to Extension Services**: Thrust was not limited to delivery of goods and services but towards new methods of technology development and dissemination. This included plan and for setting up web portal including agronomic information, crop diagnostic services, market intelligence, weather advice and market price information. There were also provisions for phone based service contract where content provider will provide information on market prices through SMS and voice services. Also planned were cell phone based information services via FFS marketing master trainers and commodity marketing groups.

(E) **Group, Broad-based Extension and Farming System Approach**: Implementation was being done through Farmers Interest Groups (FIGs) and Farmers Associations rather than individuals. All the line departments were suffered to share common resources (manpower) for introducing farming system. A group approach to involve farming community in decision making and the implementation of project activity would be strengthened. The major shift was on formation of commodity groups based on identified income generation activities. Centres of technology dissemination like FFS play a major role in extension of technology.

(F) **Participatory Planning, Management and Monitoring**: Devolution of powers to village Panchayats. Village Panchayat participation in planning and management of rural assets, participation of farmers in identifying needs, planning, implementation and monitoring.

(G) **Creating Enabling Environment for Privatization and Commercialization**: For privatization of input supply and marketing, increasing private investment and creating enabling environment, it was aimed to encourage greater private sector participation in input arrangement and post harvest activities through establishment of Project Development Facility (PDF) and privatization of services which included promotion of private nurseries, vets, para-workers and farm polyclinics.

**Project Implementation**

Intensification of agriculture activities has been one of the major tasks of this Project. Approach has been pursued on intensification of agriculture activities and diversification of crops suitable to local agro-ecological situations. The project aims at enhancing the use of organic farming, eco-friendly techniques like IPMN, IPM, etc. Establishment of farmer-led extension system in the farmers' field schools with sound knowledge base and relevant literature has been important achievement of this project.

**Innovations**: While promoting diversification and intensification in agriculture adopting a Farming System Approach (FSA) for livelihood promotion, many innovations were tried in the project. Some of them were:

- **Preparation of Farmer – based Action Plans**: Identifying the needs and issues of the farming communities through participatory processes like Participatory Rural Appraisal (PRA), Rapid Rural Appraisal (RRA) and Rapid Institutional Analysis (RIA) for the preparation of Strategic Research and Extension Plans and Action Plans.

- **Implementation through Farmer Self Help Groups**: For implementation of these action plans through participation of Farming Communities, NGOs were involved. The NGOs motivated and mobilized farmers for participation in the project activities. This was achieved through organizing them into Farmers Self Help Groups (FSHGs) and Farmer Interest Groups (FIGS) based on their common interest. These groups were involved in activities related to input supply, marketing and other backward and forward linkages with the objective of creating self-reliant mechanisms.

**Technology Dissemination through FSHGs**: Apart from identification of technological gaps, the farming community was also involved in technology dissemination. The capacity building of FSHGs was attempted through training for Technical knowledge, enterprise management and group dynamics; facilitating forward-backward linkages; organizing for self-reliance and credit facilitation. Postcards with the address of the Project Coordination Unit stamped were distributed to trainee farmers at the end of the training programmes. The postcards were used by farmers to give feedback from field on utility of programmes, issues faced by them etc. As a result of this innovative strategy, spraying of chemical pesticide was avoided in sugarcane for Pyrilla attack and in rice for Brown Paddy Hopper. The farmers trained under the project for Integrated Pest Management (IPM) gave the field details of incidence of pests and the number and status of pest predators in the post cards provided to them. Because of the availability of this information from farmers, the decision of chemical spraying could be avoided.
Privatization of Services: With the objective of providing better services to farmers and wean them away from free lunch culture, an alternate line of private services was promoted. The farming community was encouraged to pay for good quality, timely and doorstep services.

Concept of Paraworker: The services and needs of orchard and vegetable growers were catered through paravets and parahorts. Similarly, for soil testing private entrepreneurs were promoted. The concept of “Farm Polyclinic” was proposed to be taken up.

Privatization of Extension Services: As a part of the Project, an action research was attempted in one block. Under this concept all the extension services in the block were taken up by the designated NGO, normally BAIF. The extension staff of the line departments and other agencies were removed.

Linking for input supply and marketing with private sector: The linkages were facilitated for good seeds, fertilizers and marketing of seeds, fruits, vegetables and flowers. Some of the collaborators were Nagarjuna fertilizers, Salora, Floritech, Excel, NDDB etc.

Creating self-reliant input and marketing linkages: The farmer Self-Help Groups and entrepreneurs were facilitated to take up input supply activities like seed production, private nursery raising and marketing linkages.

Involvement of private veterinary doctors: As a part of privatization of services, the private veterinary doctors were promoted after suitable awareness creation about project activities in the project area. Credit was also provided for the setting up of clinics.

Integrated and Farming System Approach: With the objective of promoting sustainable livelihood for farming communities, special care was taken to promote activities based on Farming System Approach. For example, in those groups where paddy demonstration, and seed production were taken up, mushroom cultivation was also promoted apart from dairy activities. Similarly, in pulse production groups, Goatery was promoted. In the same way at the village level, enterprise identification especially for resource poor and women groups were always related to local production. For example selling and packing of peas was taken up by women groups while men’s group took up pea production.

The integrated and farming system approach also facilitated integration of the disadvantaged groups like women into the mainstream development.

Concept of Bio–village: In every project district, one village was designated as Bio–village except Lucknow where each project block had one Bio–village. In these villages, activities like Biodynamic fertilization, compost, vermi-culture, cow pat pit, green manuring, Bio-control agents, IPM, IPNM, ICM etc. were promoted with the objective of conserving oil–Plant environmental health. As of now 22 such Bio–villages have been promoted.

Concept of Seed Village: With a view to attaining self-sufficiency in good quality planting material, seed village concept was promoted.

Concept of Farmers' Field School: For facilitation of convergence of all services related to agriculture and allied sectors, and better outputs of research and extension, the ATMA was set up in 2 districts i.e. Saharanpur and Jhansi.

Project Development Facility: The greatest paradox with the agriculture sector is that despite its being highly appreciative in terms of returns against investment, it could not attract private investors in proportion to its potential. One of the reasons might be investors apprehension about agriculture of largely being driven either by uncertain weather conditions or dominated by government polices. Nevertheless, the above scenario is changing and has...
changed to a considerable extent. A number of commodities have been deregularised, procedures for issuing licenses etc., simplified and economy has been continuously showing signs of improvement since over a decade. In UPDASP, a Project Development Facility (PDF) was established with the sole objective of assisting the entrepreneurs. This PDF would help the industrialists to identify suitable projects in the agriculture sector, prepare bankable project profiles and it would facilitate finances for them from lending institutions.

Achievements of the Project

During the five years of the first phase of the project various innovations made in the project have shown good results. Some of the project's benefits are as below:

- Increase in productivity of crops and animals, particularly milk production,
- Increase in use of organic manure and bio—agents to ensure sustainability,
- Improvement in cropping intensity,
- Diversification of area from agriculture to horticulture crops,
- Improved farm practices etc.

The spread of technology in the project districts has increased farmer’s income. However, the progress in the expansion of rural roads and markets was slow in the beginning but now showing good impact in terms of increased accessibility to the market.

Major Achievements of the Project are as follows:

- Overall economic rate of return of the project – 21 per cent.
- Increase in crop productivity – 10 per cent to 59 per cent.
- Increase in cropping intensity – from 169 per cent to 203 per cent.
- Increase in agriculture income – 63 per cent.
- Increase in application of organic manures – from 6 per cent to 30 per cent.
- New technologies released – 42.
- Area under non-food grain has increased by 21 per cent.
- Number of animals per household has increased from 1.7 to 3.0.
- Low cost, replicable farmer – SHG network model for technology dissemination.
- 1,138 private vegetable and fruit nurseries have been established to produce quality plant material.
- The project has promoted 1,252 Paravets under which young educated unemployed youths were trained in small treatments and artificial insemination (AI).
- 846 agricultural graduates and postgraduates have been provided training on various aspects and they are disseminating technology to farmers.
- 2,628 km of rural roads have been constructed till 31st March, 2004.
- Construction of 103 Hatt Painths and 2 cattle markets.
- 18,000 Self Help Groups have been formed; they are of small and marginal farmers, having no sustainable access to the formal banking system. More than Rs. 21 crore saving has been mobilized by the groups. Groups members had inter loaning of more than Rs. 37 crores, for different income generating activity.
The State Government had been planning for long to overcome poverty and finally came up with a concrete plan and selected 6 most backward districts to pilot the plan. So far the project has completed 2 years of implementation at grassroots and is in its Phase- III. This paper narrates the project, how it is being implemented and what the crucial adaptable characteristics of the project are that may benefit other project aiming at poverty alleviation. The main objective of the paper is to disseminate information on specific initiatives by Bihar Rural Livelihoods Project (BRLP), encourage other states / institutes to replicate them or to find their own variants of processes to achieve desired results.

The State Profile

The state spreads over an area of 94,163 sq. kms. It occupies 2.8 per cent of the total geographical area of the country, but shares more than 8 per cent of the country's population. The state is quite low on different development indices. The condition deteriorated quite adversely after the bifurcation of the state in the year 2000. While it retained 75 per cent of the total population of undivided Bihar, it was left with only 54 per cent of the land. It has led to a lot of strain on resources and in turn has resulted in poverty.

Bihar is considered to be one of the poorer states in India. The per capita GDP is less than Rs. 4,000 per month as compared to the national average of Rs. 12,000 per month. The poor growth rate of per capita GDP of Bihar in the 1990s was 2.8 per cent as compared to the national average of 4 per cent. The state lags behind also on most counts of the human development index. It has one of the lowest literacy rates (48 per cent) as compared to the national average of 67 per cent, with women literacy being abysmally low (35 per cent against the national average of 54 per cent).

Livelihood Project

Taking cognizance of the enormity of the problems, a study of the livelihood patterns and potential in the six chosen districts was commissioned as part of the project preparation process to answer some key questions to design the project. These were to identify key livelihood sectors in the six districts in which the poor can participate and benefit, the constraints, opportunities, value chains for the selected livelihood sectors, and the key interventions to be made by the project within these sectors to enable the poor to benefit.

Potential Areas

The study identified specific farm and non-farm based livelihood activities and provided the strengths, weaknesses and opportunities in each sub-sector. Another common livelihood activity identified by the study was cattle rearing. For cattle rearing and dairying to be an income generating activity, the study identified integration of mobilized SHG and VO members to the successful institutional model identified by the study of the dairy cooperative (COMPFED) federation working in all the selected districts.

Based on the wider list provided by the study, a set of activities under key sectors was chosen for adoption in the project districts using the criteria of:
a. Number of poor communities employed in the sector.
b. Existence of service provider organizations with domain experience willing to partner the project.
c. Value chain linkages feasible within the state.

**State Interventions**

Based on the study and on the learning’s from the pilots, the Government of Bihar initiated the project on Rural Livelihood Promotion with support from the World Bank. The following areas were identified for intervention in the project:

i. Institution and Capacity Building
ii. Micro-Finance Initiatives
iii. Livelihood Initiatives
iv. Social Development

The project is being implemented through a Society registered with the government of Bihar in the name of Bihar Rural Livelihoods Promotion Society (BRLPS). BRLPS is an independent society under the Department of Finance, Government of Bihar. BRLPS through its six years duration project aims to improve rural livelihood options and works towards social and economic empowerment of the rural poor and women. In its first phase, six districts are selected for interventions.

**Objectives, Scope and Strategy**

**Objectives:** The project defines its main objective as to improve rural livelihoods and enhance social and economic empowerment of the rural poor through:

- Developing organizations of the rural poor and producers to enable them to access and negotiate better services, credit and assets from public and private sector agencies and financial institutions.
- Invest in building capacity of public and private service providers.
- Play a catalytic role in promoting development of microfinance and agribusiness sectors.

**Scope:** The project in its first phase of six years envisages covering

- 4,44,100 Households
- 4,410 Gram Panchayats
- 42 Blocks
- 6 districts, viz., Nalanda, Gaya, Khagaria, Muzaffarpur, Madhubani and Purnia

**Strategy:** The core strategy of BRLP is to build vibrant and bankable women-based community institutions in the form of SHGs. These institutions, through member savings, internal loaning and regular repayment, become self-sustaining organizations. The project strategy is phased in a manner that first horizontally building up a very large number of primary level women-based SHG groups of rural poor, through a saturation policy in the six chosen districts. The three phases of the project are as follows:

**First Phase**

- Capitalize SHGs, through investing part of the Community Investment Fund, to supplement the self savings of these groups.
- Link the groups to commercial banks for low cost loans.

**Second Phase**

- Federate primary level SHGs at the village level to form second tier of community organization called the Village Organization (VOs).
- The VOs receive investment funds from the project, for further lending to the SHGs and members, returning through a second dose of the community investment fund to be used for asset food security purchases and returning of high cost debts.
- A large part of this capital inflow is to be for meeting immediate consumption needs, particularly health and food items because of the extreme level of poverty in rural Bihar.

**Innovative Government Initiatives**
To ensure that arsenisation and future cash inflows are not just for repaying high cost debts to money lenders.

Third phase
- The VOs federated to form higher level community organizations at cluster and block levels.
- These apex community level federations are made responsible for enhancing livelihood activities in a comprehensive manner acting as microfinance institutions for lower level VOs, and economic institutions that take up specific income generating activates based on the assets created at the family level, such as animal micro- agriculture. For the sustainability of lower level institutions, for sustainable economic and social entities, such aggregation is essential.
- To ensure that savings of the poor are put to productive use and are not just to lead to them to acquire an asset or cash that is appropriated by the elite, thereby not leading to income streams increasing.

Project Design
The project design is based on the strategy of building a multi-tiered, self sustaining, model of community based institutions which self manage their own development processes.

The above sequential and interlinked project design, phased over the project period, is supposed to create a social and economic ecosystem controlled by the poor and leading to their own sustainable development.

Activities and Achievements
The project activities have been broadly categorised as Institution and Capacity Building, Micro Finance Initiative, Livelihood Initiative and Social Development. These projected activities are backed up by three inevitable components i.e. i. Human Resource Development, ii. Monitoring and Evaluation, and iii. Administration, Finance and Procurement.

Institution and Capacity building
Under the project, investment is being made to build the capacity of public and private service providers and promotes development of microfinance and agri-business sectors. The efforts are made to enhance social and economic empowerment of the rural poor, especially women by developing organizations of the rural poor and producers and enabling them to access and negotiate better services, credit and assets from public and private agencies and financial institutions.

To build strong institutions at the community level, a structured learning and capacity building system has been put in place in the Project. This broadly includes the following activities:
- Preparing roster of resource persons at the state, district, block and village levels for different areas of capacity building.
Designing modules for the different training programs with the community being the base document.

Key workshops that includes introduction to the project and its approach for a large set of stakeholders at the state, district, block and panchayat levels, and sensitization workshop targeting bankers and financial institutions, public sector, civil society, NGOs, etc.

Among the key modules and materials are:
- Training for SHGs and federations on concepts of SHGs, VOs and BLFs, group processes and management, microfinance operations including fund management and bookkeeping, social issues, credit prioritization plan and conflict resolution.
- Additional training for members and leaders of SHGs, VOs and BLFs and para-professionals.
- Induction module for project staff.
- Specific training modules for BPIU, DPCU and SPMU staff.

The project is practising an internal CRP strategy to build its own cadre of community resource that helps in scaling up the institution building process and enhance sustainability. Internal CRPs, largely from pilot blocks are tagged with each team of external CRPs so that they get hands-on experiences of mobilizing the community and imbibe the experiential learning of Andhra Pradesh CRPs.

**Implementation Arrangements:** The entire capacity building for community institutions is led by the Capacity Building and Institution Building unit of the Project. A full-time State Project Manager and Project Manager have been deputed and assigned responsibility to design, implement and coordinate capacity building events for community institutions. For this purpose, block units also have a specialist training officer who is responsible for all necessary arrangement for capacity building programmes. A Capacity Building and Training Cell is also operational. This cell looks after the large scale staff and community level training needs in a multi functional manner. At a later phase this cell may be spun off as an independent organization to look after the training needs of the state for rural development professionals.

**Micro-Finance**

The broader goal of Micro-Finance intervention is to create an ambience of faith as regards the approach of banking with the poor. It is aimed at creating institutions of the poor who are empowered enough to run the institution on merits of financial prudence and sustainability. It also aims at taking multi-pronged strategy for ensuring financial flow to the rural economy from main stream financial institutions and other complementary sources like that of SHPIs and MFIs.

The objectives are:
- to enable 44,100 SHGs of poor households to develop and manage microfinance portfolio,
- to create an ambience of faith as regards approach of banking with the poor,
- to create institutions of the poor who are empowered enough to run the institution on merits of financial prudence and sustainability,
- to take multi-pronged strategy for ensuring financial flow to the rural economy from main stream financial institutions and other complementary sources like that of SHPIs and MFIs,
- to ensure that assets are created and incomes are improved for the community based organisations established or strengthened in the project,
- to facilitate the poor to convert their secure asset base into an economically viable, improved and sustainable living,
- to facilitate bookkeeping and accounting systems for CBOs for promoting transparency, accountability and ambience of faith for other stakeholders.

With the said objectives the project works to:
- to ensure that assets are created and incomes are improved for the community based organisations established or strengthened in the project,
- to facilitate the poor to convert their secure asset base into an economically viable, improved and sustainable living,
- to facilitate bookkeeping and accounting systems for CBOs for promoting transparency, accountability and ambience of faith for other stakeholders.

The project has made spirited effort towards the mainstreaming of community institutions. Bank linkage of SHGs has been taken as a process of capitalization to the groups and to the community to create dynamism among them. This helps access financial services from mainstream sources and attaining empowerment. Bank linkage is the second step in process of capitalization of the groups. The first stage is to entitle the groups for CIF after opening their accounts. At regular intervals attempts are made to track the portfolio with respect to the accounts opened and groups provided with credit support. In BRLP, Micro-Planning has been taken as a process wherein the community is constantly trained to bring forth their own issues and move towards finding an amicable solution through the MP process.

**Innovative Government Initiatives**
Livelihoods

The project has given ample emphasis on livelihoods initiative to enhance sectoral size and productivity growth in key livelihood sectors for employment generation of the poor. This is to be done by making investments in technical assistance, service provision and market support mechanisms. The following activities are planned:

SRI Adhibesans: The project organises cluster adhibesans where SRI farmers participate and the farmers with the highest productivity are awarded certificates. The Project Director, the Block Agriculture Officer also participates in these adhibesans. To spread awareness, wall writing is carried out in project villages.

Vermi-composting: The project has included vermi-composting as an integral component of the SRI interventions to supplement the soil nutrient and sustain the production of rice. To prepare sustainable and low cost vermi-compost pit, the project staff’s has been trained on the subject and exposed to Singrauli Project of PRADAN, Madhya Pradesh. As observed in one of the project villages of Nalanda district, locally available materials (bamboo, soil, plastic sheet, water, paddy straw, sutali (strings), binding wires, nails and cattle dung) were used in the construction of the shed for the vermi-composting. The villagers reported that other villagers from nearby and adjacent villages including staff from local NGOs visited their vermi-compost sheds, and shown interest in replicating them in their own villages.

Soil Testing: In order to know the nutrient status of the soil after the paddy cultivation through SRI, soil samples are collected and sent to soil testing laboratory for analysis.

System of wheat intensification (SWI): SWI is carried out with farmers in Nalanda, Gaya and Purnia. Under this system, practices like seed rate, sowing of seeds at proper spacing, control of water in the main field, weeding / hoeing are modified to ensure higher yield of wheat. As reported, the wheat crop in the field is significantly different from the traditional crop of the same variety and almost the same inputs because of effective tillers, panicle length, size of the grain etc.

Sujni Embroidery: Workshops related to Sujni Embroidery are organized for skill development of semi-skilled artisans. During these workshop artisans are paid wages at the rate of Rs. 100 per day and the trainer gets remuneration of Rs. 150 per day for 10 days.

Training and Placements in Security Industry: Considering the fastest growth in the private security industry the project has partnered with G4S, a well known training cum placement agency in the security industry, to ensure quality training and placements. Training is provided to rural youths, who plan to migrate to cities and work as security guards. All the trainees hailing from Muzaffarpur got placements. The project officials are targeting training and placement of more than 300 youths per year. Aide-et-Action has been partnered for class room and practical training in the selected four different domains i.e. 1. Patient Care and Assistance, 2. Hospitality and Catering Services, 3 Automobiles Mechanics and 4. Customer Care and Retail.

Social Development

BRLP has introduced Social Service Fund in the light of studies on social and poverty status and migration in Bihar, learning from pilot and field observation. The studies pointed out that the poor suffer from an acute shortage of access to basic public health and education services and other public schemes. As a result, they incur high cost debts to smoothen consumption needs, especially with regard to health. As a remedial measure under this initiative the project defines its objectives as to:

- Improve access to preventive and reproductive health care,
- provide opportunities for primary and secondary education,
- provide for social risk funds at the village organization for use by members to overcome debilitating risks, and
- finance skill development.

Food Security: To supplement food security indirectly it was proposed to raise the productivity of paddy (the universal food crop grown in every village of Bihar), through a system for rice intensification and participatory varietals selection and promotion programme. The programme has been designed to address household level food insecurity, particularly during stress and lean periods of the year, though stress periods vary from area to area, community to community and even from household to household. Among all stress periods, the period from last month of August to mid November seem to be more universal and severe. Moreover, this persists for a longer duration. Hence, more and more new VOs from Gaya, Nalanda, Purnia and Madhubani have been added in the programme.

Health Risk: Considering that health emergencies are one of the major causes of rural indebtedness, the project has introduced the concept of “Health Risk Fund”. This aims to support the SHGs members in mitigating their bigger health shocks and to save them from the loss of their working hand and assets. As many as 1,559 members of 129 SHG from 10 VOs of 5 blocks are participating under this pilot intervention. All members of the participating VOs undertake regular monthly saving for HRF and deposit it to VO. The amount of monthly saving per member is
decided by the VOs in consultation with the member the SHGs. The amount of monthly saving of members of VOs for HRF in 10 different VOs lie between Rs. 5 to 10 per member.

Janani: The Project has signed an agreement with Janani in January, 2009 to improve access to basic health services at the village level to the rural poor in reproductive health issues. The agency will carry out training of Women Health Outreach Workers and provide medical consultancy services to 40 villages in three pilot blocks in three different districts of the project namely Dhamdaha, Bochaha and Rajnagar of Purnia, Muzaffarpur and Madhubani.

Safeguards Compliance: As part of safeguard compliance, the project plans to look into the issues of tribal development, and take the community into confidence before initiating any interventions with them. Among the 6 project districts, tribal communities are concentrated only in Purnia, where they make around 5 per cent of the total district population.

Solidarity Events: The project celebrates 8th March (International Women’s Day) as an icon of women empowerment which is one of the prime agenda for the project. Almost all the BPIUs organize this special auspicious day with large gathering of SHGs members at different project locations. Usually, a women advocate, teacher and leaders from SHGs and Village Organizations are invited to address the gathering. This helps women to feel their strength and they collectively take oaths on candle light (light being a symbol of purity) that they would marry their girl child only after attaining the age of 18 years and would educate their girl child at least until matriculation.
Empowering Tribal: The Orissa Way

The tribals were not just cold and hungry; they were also frequently malnourished, illiterate, prone to sickness, unemployment and depression; they were excluded from markets and social groups. Poverty limited the awareness of their rights and their ability to access legal institutions. They were trapped in this situation with little hope of release for themselves and their children. Whatever is said above was the harsh reality of the tribals living in the remote areas of Orissa till a few years back, but with the advent of Orissa Tribal Empowerment and Livelihood Programme (OTELP) in the year 2004, things have started changing for a better tomorrow. OTELP was initiated to address various issues related to tribal people like low level of literacy, limited access to health care and other basic public services and to bring tribals into the mainstream for all round development and to help tribals raise their awareness about their entitlements in various government schemes.

Genesis of OTELPL

Tribal communities are the most underprivileged sections of Indian Society. They have very low levels of literacy, limited access to health care and other basic public services ranking abysmally low in respect of most human development indicators.

With tribal rights and entitlements embroiled in conflicts across India, the tribal communities have become extremely vulnerable to onslaughts such as land alienation that makes them strangers in their own land, modified forest legislation that turns them into encroachers and displacement due to mining operations, irrigation projects or notification of wildlife sanctuaries.

In this context, an approach that puts tribals at the centre stage of the development process and involves them in all stages of planning and implementation was felt as the need of the hour. A joint exploratory mission was undertaken in Orissa by IFAD and World Food Programme(WFP) with the assistance of Government of India and Government of Orissa. Following a social analysis that included a livelihood system study and an assessment of the land rights issues, it was found that barriers to livelihood opportunities and food security were the key issues that demanded immediate attention, which led to the formation of OTELP.

Programme Background

The Scheduled Tribe and Schedule Caste Development Department, Government of Orissa, (ST and SC Dept.) is implementing Orissa Tribal Empowerment and Livelihoods Programme(OTELP). It is supported by IFAD, DFID and WFP as external supporters and Government of Orissa as counterpart funder. DFID is the biggest contributor of around 44 per cent of the 91 million US dollar fund for the project. IFAD contributes about 22 per cent of the programme amount, Government of Orissa around 11 per cent and WFP 13 per cent.

Programme Spread

OTELP is working in 30 blocks of 7 districts, namely Gajapati, Kalahandi, Kandhamal, Koraput, Malkangiri, Nawrangpur and Rayagada in the southern west region of Orissa benefiting about 75,000 households in approximately 1,200 villages. This implementation programme has been made in a phased manner where 10 blocks in 4 districts have been taken up in Phase I covering about 20,000 households in 396 villages. From January, 2008, Phase II operations have been started and the FNGOs have been contracted for the implementation of the programme in the new blocks in the existing districts.

Major Components of the Project

An insight into the region reveals a grim picture of poverty, water scarcity, rapid depletion of ground water table and fragile ecosystems. Land degradation due to soil erosion by wind and water, low rainwater use efficiency, acute fodder shortage, poor livestock productivity, lack of remunerative marketing opportunities and poor infrastructure are important concerns of enabling policies. The challenge in these areas, therefore, is to improve rural livelihoods through participatory watershed development with focus on farming systems and off farm activities for enhancing income, productivity and livelihood security in a sustainable manner. So as to address the issues related to the tribals, the programme has applied an integrated
approach involving various components that are considered to be prime weapons for a winning streak on the problems of the tribals. These are subdivided in the following categories:

1. **MWS (Micro Watersheds, Natural Resource Management):**

The programme takes few villages in a micro watershed. After doing the participatory rural appraisal activities based on NRM are initiated according to the requirements that come up during the process.

   a) **Land and Water Management:** This component covers all activities on mechanical structures and agronomic practices for conservation of soil and water resources, such as creation of small irrigation structures like check-dam, farm pond, Water Harvesting Structure, development of the agricultural lands (contour bunding, terracing etc.), treatment of the nalas, soil conservation measures (gully control, contour trench, staggered trench, contour plantation etc.), conservation tillage, DCP, promotion of improved agronomic practices of horticulture and agriculture in highly degraded lands to restore top soil and soil moisture. Land that are treated under this component are 100 per cent degraded land. This has led to the creation of many hectares of fertile land which is transferred to the landless families.

   b) **Agriculture and Horticulture Development:** Agriculture is a major livelihoods option of the tribal families in the form of settled and shifting cultivation. The programme activities under this component aim at increasing the productivity through small but critical interventions on the crops they traditionally sow. Introduction of new crops, technology, cultural practices etc. through successful demonstrations are major activities under this component.

   c) **Livestock and Aquaculture Production:** Rearing of animals supplements livelihoods of the tribes. The programme aims to provide basic infrastructure facilities, rearing techniques, vaccination etc. As the programme is developing water resources, so promotion of aquaculture is a logical step forward by using the assets developed. Activities like livestock and aquaculture demonstration and extension along with supply of materials such as bucks for breeding, extension materials, and livestock sheds.

   d) **Rural Financial Services:** It is an important sub-component of the programme. It is meant to provide easy credit to the tribals who otherwise have no institutional facilities for savings and credit. The programme through the component of RFS facilitates the poor households to meet the critical credit needs for production and/or consumption purposes. In this component the money is transferred from the VDC to the SHGs in the form of a grant, which is given to the needy persons as per their requirement on a loan basis which they need to return to the SHG fund within a stipulated period of time.

2. **Community Infrastructure Fund (CIF):** This fund is created to cater to the need of the development of basic infrastructure of the villages. It is allocated at the community level in order to finance community infrastructure needs identified by the communities, like improving the linkages to market for those communities which are producing significant surplus, reducing the workload of women by ensuring supply of safe drinking water close to the habitations, improving the access to food supply through PDS, issues related to child care, health care, supplementing educational infrastructure, creating work sheds for the communities for income generating activities like NTFP processing unit, storage centres, mills etc.

   Construction of the toilets in each households of the programme villages under this component has a major impact on hygienic living conditions of the tribals, thereby raising their acceptance of the development process.

3. **Participatory Forest Management**

This component is implemented in the micro watersheds having adjoining forest patches and the inhabitants of the MWS having dependencies on those patches. In each programme village a Vana Sangrakshana Samiti (VSS) was set up to take up Participatory Forest Management, whereby these samities do plantation and other related work for the regeneration of the degraded forests.

Each micro-watershed is allotted at least 200 hectares of forest area for protection in a Participatory Forest Management approach.

4. **Developing Initiative Fund**

This is a provision of an additional funding to provide the flexibility to address to areas of demand as expressed by communities through the participatory processes and also to supplement those components/interventions of the programme yielding very good results. It also enables the communities to implement activities which are not accommodated in other available components within the programme, like in a programme village where the village committee...
decided to help a disabled person, they gave him some amount from this fund which the latter used to trade the animals and he returned the money as soon as he started generating income from it. This type of initiative helped in the betterment of those individuals who do not stand to be benefitted directly from the programme’s natural resource interventions.

5. **WFP (World Food Programme):** WFP food assistance is a major component under the programme which not only provides the food security but also meets the nutritional requirement of the family. Under this component the programme provides a unit of food for one wage day at a subsidized rate of Rs. 9 per unit.

**Implementation Methodology**

The programme is being envisaged to be run in different phases so as to effectively implement the livelihood interventions in a phased manner.

**Phase I**

**136 MWS have been undertaken**

Initially launched in 4 districts, in the year 2004, the programme targets 19,000 poor Tribal and Schedule Caste households. The programme covers 88,000 beneficiaries. As the programme adopts the whole village for the interventions, the other caste people are also included in the programme.

**Phase II**

**109 MWS have been undertaken**

The Phase II of Orissa Tribal Empowerment and Livelihoods Programme was launched on 27th March, 2007. Accordingly, 11 blocks from the existing programme districts have been taken up for the implementation of OTELP activities. The district authorities were contacted at the respective district level to identify the micro watersheds for initiation of the OTELP activities without any overlapping with other agencies. Later, NGOs for respective blocks have been selected to facilitate in the implementation of programme activities. VDLP has taken shape in these villages and the implementation work has just begun.

**Phase III**

Phase III of the programme will start from 2011.

Different Stages in an Implementation Cycle

For smooth implementation of the programme activities a phase cycle has been divided into 3 phases covering a total span of 7 years clearly defining the work to be accomplished.

1. **Probation phase:** For the first 2 years the focus is on organizing communities into desired institutions and capacitating them to implement the programme activities.
2. **Implementation phase:** 3 years after the probation phase during which the actual interventions takes place.
3. **Consolidation phase:** Last 2 years dedicated to ensure sustainability of the process of institution building and physical interventions resulting in a gradual withdrawal of the programme.

**Consolidation Phase**

1. Withdrawal Strategy
2. Sustaining institutions

**Probation Phase**

1. Community mobilization
2. Formation of institution
3. Preparation of village development and livelihood plan (VDLP).
4. 5 per cent of treatment plan implemented

**Implementation Phase**

1. Basic interventions on livelihoods generation
2. Land and water management
3. Participatory forest management

- **Beneficiary Selection Villages** for the programme is mainly done on the basis of 2 specifications of them the Scheduled blocks and the BPL population, which should be the majority of the whole village population, thereby making it sure that the benefits of the programme should reach the population which is at the bottom of the pyramid of the civil society. However, people of other castes also get benefitted from this programme as whole of the village households are taken for interventions.

- At the central level, the Ministry of Tribal Affairs is the nodal agency for the programme. At the district level Integrated Tribal Development Agency (ITDA) is the responsible agency for the implementation of the programme, which is specially carved by the Central Government for the focused development of the tribals in filling the crucial gap between the state unit of the programme and the ground level partner Facilitating Non-Government Organizations (FNGOs).

**Structure of Community Based Organisation’s**

The community institutions are mostly recipients and implementers of the project benefits. They are grass roots institution primarily responsible for planning, decision
making, execution of the livelihoods and related interventions. The basic structure at the micro watershed level holds great importance in the successful implementation of the programme as 80 per cent of the funds are directly routed to these community based organisations.

- **Village Development Committee (VDC)**: The committee comprising the representatives from the villages within the micro watershed. These representatives are either selected or elected from existing village based organizations such as SHG and UG. The VDC comprises of about 15 to 20 members out of which about 50 per cent are supposed to be women. The VDC has the President and Secretary as office bearers to look into the day to day affairs as regards the implementation of the programme, accounts keeping etc. The VDC has engaged five village volunteers from different domains to support the implementation of programme activities. This committee is basically responsible for the governance of the overall projects at the community level.

- **Village Level Sub-Committee (VLSC)**: Besides the VDC, in each village the VLSC has been formed to implement the programme activity in their respective village. Major functions of this committee are
  1. To facilitate participatory planning through UG/CIG.
  2. Implementation through labour groups/SHGs.

- **Vana Sangrakshana Samiti (VSS)**: At present legal right to the community over the forest produce has been provided under JFM through this community only. The actual users of the forest produce are the members of this committee having one president and a secretary, who is a representative of the forest department. In each of the MWS in the project almost 200 ha of forest land has been given to the VSS for management.

- **Common Interest Groups (CIGs)**: Generic inclusion of groups in which the members have common interest around a particular economic activity which may include livelihoods groups, commodity groups, labour groups etc. It is helpful in carrying out technological transactions, procurement of inputs, marketing of produce.

- **Federation of SHGs**: This is formed to face situations where additional functions are to be performed which are beyond the capacity of individual SHGs, such as collective marketing of produce, management of revolving fund and management of grain banks.

- **Education committee and Health committee**: These committees are formed to look after the aspects of education and health of the society as a whole. Its members are chosen from the existing SHG members of the communities.

- **Community managed resource persons**: This refers to the book writers for organization of SHGs as well as other CBOs and para workers for the development of various enterprises, namely livestock, horticulture, and agriculture.

- **Community managed resource centre**: These centres are organized for each cluster of villages to provide the desired level of follow up support to the CBOs.

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**Innovative Government Initiatives**

- **Probation phase**
  1. Community mobilization
  2. Formation of institution
  3. Preparation of Village development and Livelihood plan (VDLP).
  4. 5 per cent of treatment plan implemented

- **Implementation Phase**
  1. Basic interventions on livelihoods generation
  2. Land and water management
  3. Participatory forest management

- **Consolidation Phase**
  1. Withdrawal Strategy
  2. Sustaining Institutions

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2 years

3 years

2 years
Highlights of the OTELP

The programme in its endeavour for the betterment of tribals has done or is in the process of implementing some key changes both at the ground level and strategy level that has made the programme deliver for what it was conceived for. Some of the major works done are highlighted below.

- **Support For Policy Initiatives**: The programme takes steps to address some of the key policy issues which impact the development of the tribal communities, particularly in relation to land and natural resources. The programme supports the operationalisation of these initiatives through providing legal defence fund to assist tribals in pursuit of land alienation/restoration cases, supporting operational costs involved in establishing mobile squads for the detection of land alienation cases and enforcement of land restoration.
- Survey and settlement of areas having land between 10 degree to 30 degree slope by the Revenue Survey teams as the government has till now settled only the claims of the areas having 10 degree slope.
- One of the key regulations for enhancing incomes of the project communities from NTFPs has been the regulatory regime for the NTFP trade licensing empowering the Gram Panchayats as the licensing authority for 68 NTFPs deregulated.
- Sustainably enhancing the capacity of government agencies, NGOs and PRI to work effectively for participatory poverty reduction for tribal communities.
• ITDA which has its own set of functions and operations was given a facelift i.e infrastructure facilities like computers; vehicle facilities were given a boost; additional staff hiring was done in order to support the programme.

• MoU of ITDA was changed in lines with OTELP programme so as to include NGOs in their working sphere which was earlier restricted to contractors only.

• OTELP facilitated the forming of FRC's (Forest Right Committee) in the programme villages to help the tribals in getting their due rights under Forests Right act (2006).

• Technical Intervention: Provided GPS (Global Positioning System) to the SDM's (Sub divisional Magistrate) of the programme districts, which led to a change in survey method of lands.

• During Phase 1 the programme facilitated 1800 households in getting land under OGPLE Act (Orissa Government Prevention of Land Encroachment act) and OGLS act (Orissa Government Land Settlement act).

• Janini Express: As the hospital facility is not within easy reach of the tribals so the programme provided a van to transfer the pregnant women to the nearby hospitals of the areas, which has significantly helped in the reduction of any avoidable casualty.

• Swajal Dhara scheme of the government was complemented through OTELP. In this scheme the Government gave Rs. 1,700 and the programme contributed Rs. 3,300 and the community gave the contribution of Rs. 4,500 in the form of labour and work.

• Rashtriya Sam Vikas Yojana: DM of Gajapati gave money directly to the VDC’s of the programme villages (Rs. 72 lakhs to 9 VDC’s) for the scheme of safe drinking water, showing the increasing confidence of the government machinery on the delivery system of the programme.

• Inclusion of Village Development plan in panchayat’s plan for NREGA like road development.

• Different from a traditional watershed programmes for area development, which tends to address the problem of rural people partially, OTELP is trying a integrated approach with added components under livelihood activities and empowerment.

Strengths and Limitations

The programme which started in 2005 has really been able to make the long desired change in the life of the tribals only because of a strong framework and process module. The programme has evolved through many vagaries that it faced or anticipated, thereby learning from the impediments that arose in the process, thereby strategizing accordingly for the following steps.

• Preparatory stage separated from the implementation stage: Unlike other watershed project which are generally of 5 years and do not have clear strategy for the planning, preparation and implementation of the interventions leading to the project failure, OTELP has been able to deliver only because they have planned for each stages and has kept the first 2 years just for the planning and institution building that has helped in the formation of sustainable community led development.

• Implementation Agencies: NGOs working at the local level were only taken for the implementation purpose as they were more aware of the surroundings so it helped in forming various institutions as desired.

• Direct Spending by CBOs: Around 80 per cent of the money is directly routed to the VDCs which spend the money according to the plans made by the villagers’ committee thus making the spending in lines with the actual needs for the livelihood enhancement.

• Policy level advocacy: As the OTELP model involves government stake and machinery, like District magistrate heading it at the district level, so it facilitates in many policy level changes and work for the benefit of tribals in a more comprehensive manner.

• Geographic locations: The programme areas of OTELP are generally marked by dense forests and the terrain is undulating and dotted with hills. They are located in the remote terrains which are characterized by poor connectivity and low level of infrastructure which proved to be the test for the programme implementers.
Generating livelihoods on the mountain slopes

Ummed Singh, RMoL

A major cause of poverty among rural people in India is lack of access, for both individuals and communities, to productive assets and financial resources. High levels of illiteracy, inadequate health care and extremely limited access to social services are common among poor rural people. Micro enterprise development, which could generate income and enable them to improve their living conditions, has only recently become a focus of the government. The government also recognizes the critical role of non-governmental organizations as facilitators of a genuinely participatory approach to development.

The development projects of the 1970’s, mostly large scale irrigation projects had no concern for community participation. This approach was corrected in the 1980’s wherein it was felt that empowerment through participation of the poor was crucial for economic development. Women formed the critical backdrop of such transformation in approach because lack of access to financial resources and lack of support for micro enterprise development were found the major handicaps to the development of the poor. Experience also shows that meaningful and sustainable participation and empowerment of communities requires extensive training of both communities and facilitators. Furthermore, self reliance strategies have to be implemented from the outset; and it is important to listen to people, take note of indigenous knowledge and adapt techniques accordingly.

Over the years, the largely self-sufficient survival system of Himalayan mountain communities has been seriously weakened. This has led to an accentuation of poverty in the mountain areas and, as a consequence, the degradation of natural resources, particularly land and forests. Like all mountain habitats, the Western Indian Himalayas are characterized, in varying degrees by inaccessibility, fragility, marginality, diversity and niches. The communities in these regions recognize their natural resource limitations and are dependent upon subsistence but stable agriculture. They maximize their options through diversified, interlinked land-based activities combining crops, livestock and forestry.

They also frequently resort to resource recycling and collective sharing. Communities have overcome the constraints imposed by the low-carrying capacity of resources by upgrading them (through terracing, for example), and by using low-cost, locally regenerated resources and land-intensive and land-extensive practices. They have procured some items that are not available locally through barter and, more recently, through migrant remittances. Over the years, this equilibrium has been seriously disrupted and the virtually self-sufficient system has broken down.

Two reasons can be identified for the breakdown: first, population pressure has led to the increased cultivation of marginal and forest lands, making the food-crop-based farming system unsustainable; and second, improved communications have brought awareness of vastly different lifestyles, causing aspirations to rise. The result of this process has been a weakening of the sustainability of past survival systems and an accentuation of poverty; this has also led to the degradation of natural resources.
particularly land and forests. Overall, when compared with the prime land situation, mountain conditions tend to be inferior, limiting growth and development at current levels of technology. This is typically true of Uttarakhand, the 27th state of the country. However, the potential for economic growth has not been exhausted. Substantial opportunities can be harnessed to enhance economic growth and reduce poverty while at the same time conserving the natural resource base.

**Mainstreaming livelihood**

The IFAD supported Uttarakhand Livelihood Improvement Project for the Himalayas, called AAJEEVIKA (meaning livelihood) is being implemented by the Uttarakhand Gramya Vikas Samiti (UGVS), a society registered by the Government of Uttarakhand. The broader objectives of the project are:

- To promote a more sensitive approach to the design and implementation of development interventions;
- To enhance the capabilities of local people to select appropriate livelihood opportunities, access required financial resources, manage new technologies and institutions at the village level;
- To increase incomes through more sustainable income generating cultivation systems and the establishment of non-farm enterprises at the micro and small-scale level;
- To establish effective and appropriate delivery systems for inputs and for the maintenance of assets and resources, with emphasis on microfinance, savings and thrift, and micro-insurance products, along with access to business development services that will link household based livelihood activities with the larger economy.

Since women are the primary target of the project as well its intended beneficiaries, the strategies for engaging women has been distinct, viz.,

- Women are well represented in various project management units, NGOs, and grass roots institutions.
- Conduct series of intensive training on Gender Perspective building in the initial phase of the program targeting all stakeholders.
- Build gender concerns into all economic and institutional capacity development aspects of the program as well as in the livelihood training and capacity development programs.

- Acquire baseline data and information on gender specificity of the target area to facilitate development of a need-based strategy for mainstreaming gender. It will also act as a monitoring and evaluation tool for measuring project progress.
- Strengthen women’s participation through documenting their stories and experiences.
- Develop gender sensitive auditing tools for measuring success as a part of the monitoring and evaluation process.

**Table 27.1 : Project Districts Project Development Blocks**

<table>
<thead>
<tr>
<th>District</th>
<th>Development Blocks</th>
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<tbody>
<tr>
<td>Almora</td>
<td>Bhaisiachhna, Dhauladevi and Lamgara</td>
</tr>
<tr>
<td>Bageshwar</td>
<td>Kapkot and Bageshwar</td>
</tr>
<tr>
<td>Chamoli</td>
<td>Dewal, Ghat, Narayanbagan and Dasholi</td>
</tr>
<tr>
<td>Tehri</td>
<td>Jaunpur, Pratapnagar, Devprayag and Bhilagna</td>
</tr>
<tr>
<td>Uttarkashi</td>
<td>Mori, Najaon, Dunda and Purola</td>
</tr>
</tbody>
</table>

Aajeevika project portfolio extends to 17 Development Blocks in 5 districts of Uttarakhand and aims to cover 40 per cent of the poor and marginalised population of each selected block. Aajeevika intends working with target households of each project village for 5 years. While the first year will represent the initiation phase of capacity building and institution strengthening; the 2nd, 3rd and 4th years will represent the implementation phase with the final year being for takeover monitoring phase.

**The Approach**

- Form target households into institutions and build their capacity to select livelihood activities most suited to their resources, skills, and interests.
- Emphasize the role of women and build space for them to express their needs and to increase effective participation of women in local institutions and decision-making processes within community.
- Increase people’s awareness of conservation and regeneration of natural resources – land, water, forests, and biodiversity.
- Establish effective and appropriate delivery systems for inputs through multi-stakeholder coordination for thrift, savings, credit, microfinance, and micro-insurance to create a supportive environment for enterprise related livelihoods.

**Innovative Government Initiatives**
Implementation Strategy

The project is supporting development of micro-enterprise based livelihoods through the Sub-sector/Business Development Services (SBS) approach. UGVS is following a twin track approach for implementation through a Project Management Unit (PMU) and a Social Venture Capital Company (SVCC) registered under the Companies Act. These two entities of Aajeevika have their respective district level offices in each project district. The twin track system is working in the following manner:

Project Management Unit: One arm, led by the PMU, is organising and building capacities of the community groups such as SHGs and Federations of the poor through NGOs.

Social Venture Capital Company (UPASaC): The other arm, led by the SVCC is identifying and developing models of successful enterprises and support SHGs and their Federations facilitated by the PMU to run successful enterprises.

What is UPASaC?

The Uttarakhand Parvatiya Aajeevika Sanvardhan Company (UPASaC) is an Uttarakhand state instantiated Venture Capital Company formed under the aegis of Uttarakhand Gramya Vikas Samiti constituted by the state to implement ULIPH popularly known as AAJEEVIKA. The company is registered under section 25 of the Companies Act 1956.

The primary objective of UPASaC is to identify, scout, support and nurture entrepreneurship of the bottom of the pyramid in a manner so that it alleviates poverty, create financial tools that will support community institutions in developing networks with the formal financial institutions to organise profitable, equitable and sustainable business with positive social, gender and environment impact in the project area.

The business clients of UPASaC consist of prospective entrepreneurs belonging to poor and marginalised households and their community institutions nurtured by the PMU of the Aajeevika.

Business Services

- Technical know how
- Backward and forward market linkages
- Business counselling and turnkey consultancy services
- Risk mitigation services for micro enterprises
- Business promotion services
- Enterprise management services
- Credit facilitation to micro and small enterprises
- Knowledge management services for enterprise development

The company will provide equity and near equity financing for promotion of micro and small enterprises/service sectors for providing services to micro enterprises. It will develop innovative financial tools including flexible micro-insurance product to best suit the needs of the rural entrepreneurs.

Business Approach

UPASaC emphasises the Sub-sector Business Services (SBS) approach in which livelihood enhancement is attained by developing micro enterprise scouted through Sub-sector Business Development Services (BDS) analysis. The SBS strategy consists of eight steps which include Sub-sector Selection, Sub-sector Analysis, identification of constraints and opportunities, identification of business services, assessment of business services, identification and selection of facilitation activities of support interventions across the value chain in the sub-sector.

Aajeevika Components

Capacity-building of Communities and Support Organizations

Increase the capacities of community organisations such as Self-Help Groups, SHG Federations and Van Panchayats...
to make informed choices, do better planning and to better manage livelihood activities in a micro-enterprise mode.

**Enhancement and Development of Enterprise based Livelihoods**

- Demonstrating and supporting on-farm and off-farm opportunities for livelihoods and establishing forward, backward and horizontal linkages for enhancing livelihoods of poor households in areas, such as organic agriculture, animal husbandry, fisheries, non-timber forest products, medicinal and aromatic plants, agro-forestry, soil conservation and water harnessing and harvesting and other off-farm opportunities such as eco-tourism and alternative energy.
- Contribute towards creating a more favourable policy environment for broadening the available range of development options for the poor in the project area.

**Financial and Business Development Support to Small and Micro Enterprises**

The SVCC will provide support to micro and medium enterprises in the following areas:

- Provide business support services and linkages to micro and medium enterprises.
- Build demonstrations of various models of enterprise-based livelihoods based on local resources, markets, and skills.
- Provide social venture capital support with a range of financial, business development, technical and marketing services for community institutions.

**Role of NGOs**

RNGO will have state level presence and FNGOs will have block level presence.

- Assist PMU to select FNGOs;
- Support PMU for contracting and evaluating FNGOs;
- Train staff of FNGOs for SHG operations and establishing linkages with FFIs and PACs;
- Supervise and backstopping support to FNGOs;
- Train staff of FNGOs in developing and sustaining federation of SHGs;
- Train staff of FNGOs to assist SHGs in micro planning for social development;
- Coordinate between PMU and FNGOs for funding for implementation post microplanning;
- Train FNGOs in preparing proposals and access funding from other sources; and
- Evaluate performance of FNGOs annually and recommend extension.

**Role of Facilitating NGO (FNGO)**

- Community mobilisation and awareness raising on legal and land issues.
- Assessing existing CBOs, SHGs; establishing new SHGs where necessary.
- Doing wealth ranking, identifying poorest households and losers of NRM.
- Assisting the community to address equity and gender issues.
- Ensuring participation of marginalized groups in all program activities.
- CB of SHGs
  - Training Needs Assessment
  - Developing curriculum and training material
  - Organising technical and managerial training programs for SHGs and Van Panchayats;
  - Evaluating performance of SHGs and establishing bank linkage;
  - Establishing SHG federations and providing necessary inputs for their capacity building;
  - Establishing participatory monitoring systems at SHG level with emphasis on measuring height and weight of children under 5 and providing feed back to mothers;
  - Undertaking micro-planning exercise.

**Aajeevika Project:**

**Drudgery:** The project tracked the adoption rate of drudgery reduction initiative of the first two years' of intervention during this period. It was discovered that the focus of the

<table>
<thead>
<tr>
<th>Contribution</th>
<th>IFAD</th>
<th>Financial Institutions</th>
<th>Community</th>
<th>Govt.</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rupees</td>
<td>111.50</td>
<td>67.66</td>
<td>27.88</td>
<td>31.21</td>
<td>238.25</td>
</tr>
<tr>
<td>% of Total</td>
<td>46.8</td>
<td>28.4</td>
<td>11.7</td>
<td>13.1</td>
<td>100</td>
</tr>
</tbody>
</table>
project to address livelihood needs first through drudgery reduction initiative paid off as shown by rapid on cost adoption. Replication of vermi-pits (47 per cent), grasses (124 per cent), improved tools (40 per cent) was carried out. The quality of action research done by the project in the first three years (2005, 2006 and 2007) triggered the offer of many drudgery reduction projects within the state and by the IFAD (LEADER project) and IMSVY being implemented by Aajeevika.

**Federations of SHGs:** To provide back up support in capacity building, forward and backward linkages, assisting in collective marketing endeavours, to transmit technical know-how, Self Help Groups have been federated into cluster level Federations. Most of the federations have been registered under “Self-Reliant Cooperatives Act, 2003”. These federations are the first step in the formation of collective institutions of SHGs. 66 cluster level federations have started functioning. These federations are covering 1,566 Self Help Groups. The membership is 12,411 with share capital and corpus of Rs. 0.85 million.

**Progress in Livelihood Enhancement and Development**

The project narrowed down its activities into value chain based interventions and into the following activities under each sector:

- **Agriculture:** organic farming, seed production, apiculture.
- **Horticulture:** Off-season vegetables, including soil, water resource.
- **Livestock:** Kuroiler and micro dairy.
- **Forestry:** Medicinal plants and enterprise oriented Van Panchayat.
- **Ecotourism and off-farm activities:** Community tourism and rural non-farm sector.

The mapping exercise done of three most prominent sub-sectors/value chains of each cluster reveals an overall contribution of each value chain in the project cluster: off-season vegetables (23 per cent), organic farming (22 per cent), kuroiler (13 per cent), dairy (16 per cent), tourism (8 per cent), rural non-farm sector (12 per cent) and medicinal plants (6 per cent).
**Agriculture:** Under the agriculture sub-component key value chain based activities identified were organic farming, bee-keeping and seed production. The interventions made resulted in the establishment of 66 MEs, 37 SMEs and 2840 IGAs. The overall progress made during the year covering capacity building and demonstration activities is as follows:

**Replication trends:** Seed program activity was replicated on 106.4 hectares with 553 HHs in Almora, Chamoli and Uttarkashi districts. In apiculture activity replication in wall hives improvement was 131 belonging to 62 HHs in district Chamoli.

**Horticulture:** Under the horticulture sub-component key value chain based activities identified were off-season vegetables. The interventions made resulted in the establishment of 334 MEs, 15 SMEs and 4,349 IGAs. The overall progress made by the project during the year covering capacity building and demonstration activities is as follows:

**Replication Trend:** Off-season vegetable program was replicated in 56.46 hectares land of 1,203 HHs in Almora, Chamoli and Uttarkashi district. Potato seed distribution program was replicated in 5 hectare land with 38 HHs in Almora. 4 units of poly tunnels belonging to 4 HHs were replicated in Chamoli. 4 units of Mushroom were replicated in Bageshwar.

**Soil and Water:** Under the soil and water resources sub-component, mainly the interventions were done related to providing support to farming system i.e. agriculture and horticulture. The interventions made resulted in the establishment of 84 IGAs and 34 MEs.

**Livestock:** Under the livestock sub-component key value chain based activities identified were backyard poultry (Kuroiler) and micro dairy. The interventions made resulted in the establishment of 2,091 MEs, 71 SMEs and 1,184 IGAs.

**Replication Trend:** Kuroiler rearing activity was replicated with 1,595 HHs (15,950 Birds) in Chamoli and Uttarkashi district. Potato seed distribution program was replicated in 10 HHs and 10 units of Kuroiler mother units belonging to 10 HHs were replicated in Bageshwar and Uttarkashi. 32 micro dairy units (19 Buffalo and 13 Cow) were replicated through bank linkage (Term Loan) in district Chamoli and Bageshwar. 22 applications were submitted for micro-dairy loaning through bank in Uttarkashi. One unit of fish pond of 100 m² size was replicated in Chamoli.

**Forestry Development:** Under the forestry sub-component key value chain based activities identified as Medicinal and Aromatic Plants (MAP) and Enterprise oriented Van Panchayat intervention. The identified activities have been appropriately proposed in the post MTR proposal submitted by the project to IFAD. The interventions made resulted in the establishment of 12 SMEs, 15 MEs and 1121 IGAs.

**Eco tourism and other opportunities:** In Uttarakhand, off-farm activities are as important as on-farm activities primarily because of less land holdings and this being the only sector which bring in customers to remote areas. Under the ecotourism and other opportunities sub-component key value chain based activities identified were community based responsible tourism (CBRT), home stays, community managed retail enterprise (CMRE), weaving enterprise, trekking tourism and various micro enterprises. The interventions made resulted in the establishment of 46 MEs, 7 SMEs and 61 IGAs.

**Livelihood Support Systems**

The total financial linkage to household enterprises through financial BDS in the form of revolving fund appropriately matched with bank financing are given in table 27.3.

It is envisaged that this approach would motivate entrepreneurs to think beyond grants and create suitable environment for pumping in sizable investments in the rural sector through public, private, and people’s participation. Business Development Services (BDS) were provided by UPASaC to all of the IGAs, ME and SMEs in terms of backward linkages as technical inputs, technology transfer and forward linkages like marketing of the produce either at regional level or at state levels by linking them directly to the market or through the traders. The products are also test marketed in the market through the fairs that were held at the regional or at state level. This intervention helped the company for the type of value addition required for product designing.

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Innovative Government Initiatives
**Rural Finance Interventions:**

The project area comprising 5 districts and 17 development blocks is served mainly by 6 Banks/Financial institutions, namely State Bank of India, Uttarakhand Gramin Bank, Nainital Almora Kshetriya Gramin Bank, District Cooperative Bank, Mini Bank and PACS. The outreach of these banks/financial institutions is served through 80 branches. The performance of the District Cooperative Bank (31 per cent) and PACS (43 per cent) in terms of providing cash credit and term loans to project SHGs having their accounts with the bank branches has been dismal. Hence the project is in process of transferring the SHG accounts to other banks.

The project has proactively taken the issue of non-coverage of SHGs under CCL with respective banks regional offices based at Dehradun at regular intervals.

**Leverage Fund:**

The project has availed of leverage fund of Rs. 5 million which is expected to be invested in activities related to social sector development in the near future.

**Policy Interventions required:**

The project has identified Government policies and interventions that are likely to have an impact on project interventions. Some of these are as follows:

1. **Special Integrated Industrial Promotion Policy (SIIPP) 2008:** Under SIIPP 2008 Government of Uttarakhand has provisioned a number of fiscal and revenue concessions for promoting SME in project districts. In this backdrop UPASaC can play a proactive role in identifying and complementing activities to facilitate maximum benefits from SIIPP for stakeholders like linking the identified VCs with new SIIPP.

2. **The Swarnjayanti Gram Swarojgar Yojana (SGSY)** being implemented in the project area is affecting the household coverage in the project. The matter has been discussed many times with Rural Development Department. A formal direction is required to be issued from the government to prevent duplicity of works.

3. The project will organize the community to plan and implement National Rural Employment Guarantee Act (NREGA) through SHGs and Federations for creating assets that contribute to strengthening livelihood support base that would be linked to organize the supply chain.

4. The PRIs (Panchayat Raj Institutions) elections were held in 2008. The leadership of new batch of local self government members will play a crucial role to bring in empowered self governance in the project villages. The project will specially focus in 2009 on capacity and leadership building of PRI members and awareness of community for responsible self governance.

5. Under the **Forest Panchayat Act 2005**, space has been given to try livelihood oriented utilitarian plans which are not very restrictively conservative. The project facilitated development of 77 such microplans identifying the potential activities in microenterprises in as many as Van Panchayats during 2008. This will go up to approximately 200 microplans by 31st March, 2009. The microplans thus developed will be part of the project convergence strategy for promoting natural resource based livelihood enhancement with different agencies.

6. This project has been regarded as the flagship project for convergence in the state. But in the process, the subsidy offered by the government in different sectors under component C (agriculture, horticulture, animal husbandry, forestry, soil and water conservation) is likely to effect the uptake of demonstrations from the project fund where inputs could be given from line departments. The project will keep an account of all such convergence and creatively use fund in those inputs which can leverage the optimal convergence to streamline the supply chain with the line departments. The revised budget (mid September, 2009) will reflect this.

7. Uttarakhand being a young state has many subsidy driven food security, enterprise development, micro-insurance and micro-finance schemes assisted by the

<table>
<thead>
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<th>Table : 27.3</th>
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<tbody>
<tr>
<td><strong>Total enterprise availed term loan from banks</strong></td>
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<tr>
<td><strong>Total amount of term loan congregate</strong></td>
</tr>
<tr>
<td><strong>Primary stakeholders contribution</strong></td>
</tr>
<tr>
<td><strong>No. of enterprises availed UPASaC’s investment</strong></td>
</tr>
<tr>
<td><strong>UPASaC investment (as interest free patient capital)</strong></td>
</tr>
<tr>
<td><strong>Total investment of UPASaC returned back</strong></td>
</tr>
<tr>
<td><strong>Total investment (Banks and UPASaC)</strong></td>
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</tbody>
</table>

Innovative Approaches in Creating Livelihoods
Central Government and other donors. While, on the one hand, these provisions provide opportunities to the project to leverage the economic development of poor households, on the other hand, the project seldom finds it difficult to motivate the community for self-generated process of economic growth which is one of the main objectives of the project.

**Convergence:**

Convergence was an important area which emerged as an innovation of the project with the collaboration of NGOs and line departments. The project made concerted efforts for convergence focusing on program convergence on social and BDS issues. These efforts paid off with inputs from line departments and NGOs for technical and social interventions worth Rs. 5.95 million while the community contribution was Rs. 1.3 million. The benefit from government pension schemes to the vulnerable was Rs. 14.2 million yearly as pension benefit.

Under convergence with NGOs and other agencies Rs. 0.6 million was mobilized for social activities eg. health, education, drudgery reduction, training in off-farm activities from partner NGOs and other NGOs like Baba Haidakhan Trust, Sir Rata Tata Trust, People’s Science Institute and technical inputs provided by NGOs like Laxmi Ashram, Kausani and Jan Vikas Sansthan, Tehri for drudgery reduction tools.

Convergence with line departments like social welfare, health, education, agriculture, horticulture, animal husbandry, Swajal, UREDA, DRDA, and forests led to inputs worth Rs. 3.36 million being mobilized while the community contribution was Rs. 0.22 million. In addition, in close association with the district administration in Bageshwar weekly Heats continued this year also in which turnover of fresh fruits and vegetables worth Rs. 0.297 million was achieved.

Based on the outstanding results of social audit conducted by the district authorities in Tehri Garhwal district, one project of Rs. 11.5 million under *Rashtrastra Sam Vikas Yojna* was sanctioned to the project during 2007-08 for organic agriculture development which includes Rs. 2.9 million as beneficiary contribution. Location for establishing 6 market haat has been identified. Total land area 0.64 ha. has been donated by the community for the same and 6 market haat are being constructed having space of 1000 sq ft per market haat (total 6000 sq. ft. being created). 20.5 quintal organic seed was produced during the year which is in the process of being certified by USSOCA.

A project worth Rs. 4.8 million is being implemented for drudgery reduction through improved grass interventions which includes Rs.1.4 million as beneficiary contribution under *Indira Mahila Samkit Vikash Yojana* by Women & Child welfare department to Aajeevika Project. Under this intervention fodder saturation is being carried out in 22 villages of Bageshwar and Uttarkashi districts.
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