ANANDADHARA
An Overview
West Bengal State Rural Livelihoods Mission
NRLM - What it is NOT!!!

• a delivery project of physical infrastructure
• grant or subsidy oriented programme
• a short term programme
• a micro credit programme
• about setting up of huge infrastructure
• a fund rich programme
• easy to see quick results
NRML in WEST BENGAL

- Total Population: 9.13 Crores
- Rural/Urbarn Popln.%: 68.13: 31.87
- Literacy: 76.26%
  - Male: 81.69% Female: 66.57%
- Total Rural Population: 7.05 Crores
- Total Rural Households: 1.57 Crores
- Total BPL Rural Households: 68 lakh (43%)
- Total Rural Districts: 20
  Out of which intensive: 9
- Total Number of Blocks: 341
  Intensive: 32; Model: 23; Non Intensive: 297
- Total Gram Panchayats: 3347
  Intensive/Model GPs: 313/204 = 412
- Total Gram Sansads (Wards): 37,139
- 4,12,535 SHGs: 41,66,605 Members
  In intensive Blocks: 41,339 SHGs
Interventions are taken up considering the status of the Block/District.

The difference is mainly the availability of funds for Community Investment Fund and HR support in Intensive Blocks and Districts, budget support is also substantially different amongst intensive and non-intensive units.
HR in Place

**SMMU**
- CEO/ CF Thematic Experts Admin.

**BMMU**
- Women Development Officer / Lady Gram Sevika,
  - SHG Supervisor
- Block Project Manager
  - Area Coordinators (3) in Intensive / Model Block

**DMMU**
- DRDC officials and personnel
  - Thematic Personnel support under NRLP only for Intensive Districts
  - District Level Trainers Team

**STATE**

**DISTRICT**

**BLOCK**

**GRAM PANCHAYAT**

**SANGHAS** Community Service Providers (3)
NRLM: Unique features

- **Building strong self reliant institutions of women SHGs, and their federations – for long term sustainability**
- **Long term Hand-holding support**
  - each poor HH receives a minimum 6-8 years of intensive support. Subsequent support from their own institutions
- **Implementation by the poor – C.R.P strategy** *(Be the ‘change’ that you want to see)*
- **Diversifying Livelihoods and reducing risks**
  - Providing support to poor HHs in 3 - 4 key livelihoods
- **Clear Exit strategy for the mission**
  - After 10 years in an intensive block, since community institutions start handling their own affairs
Progression

Foundation
- Social mobilization, institution building, capacity building, community funds, bank linkages, community cadres, CRP generation

Livelihoods
- Agriculture, livestock, N.T.F.P, risk/coping management, micro enterprises, Business Development services,..

Convergence
- PRI Convergence, gender, social development (Health, nutrition, sanitation, shelter, education etc.)
### SGSY Vs NRLM

<table>
<thead>
<tr>
<th>Issue</th>
<th>SGSY</th>
<th>NRLM</th>
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<tbody>
<tr>
<td><strong>Target Groups</strong></td>
<td>Women, Men &amp; Mixed SHGs</td>
<td>Only Women SHGs</td>
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<tr>
<td><strong>RF</strong></td>
<td>Linked with CC</td>
<td>Directly credited to SB A/c, not Linked with CC</td>
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<tr>
<td><strong>Capital Subsidy</strong></td>
<td>Linked with TL (Project Loan)</td>
<td>No provision of Capital Subsidy</td>
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</table>
| **Nature of Bank Credit** | • After 1<sup>st</sup> Grading: RF-linked CC  
• After 2<sup>nd</sup> Grading: Subsidy-linked TL | • After Initial Grading: – CC (not linked with RF)  
• After Subsequent Grading: – Enhancement of CC & or TL (not linked with Subsidy) |
| **Amount of Bank Credit** | Up to 4 times of Group Corpus                                        | Need-based, not linked with Group Corpus; 1<sup>st</sup> time credit limit - minimum Rs. 1,25,000 |
| **Repeat Financing** | No specific provision                                                | Repeat financing must so that after 5-7 years every member gets loan limit of Rs 1,00,000 minimum. |
| **Interest Subsidy** | No provision                                                        | Provision is there for loan provided to women SHGs up to Rs. 3 lakh not linked with capital subsidy under SGSY |
| **Support of Community** | Not specified                                                        | • Engagement of CSP – Bank Linkage / “Bank Sakhi” at Bank branches  
• Community–Based Recovery Mechanism (CBRM) |
SHGs and SHG Institutions in West Bengal

LEVEL

- BLOCK
- GRAM PANCHAYAT
- WARD
- HAMLET

SHG INSTITUTIONS

- MAHASANGHA
  - [53] (15%)
    - 10-12 Sanghas
- SANGHA
  - [2930] (87%)
    - 10-12 Upa Sanghas
- UPA SANGHA
  - [29,803] (80%)
    - 10-15 SHGs
  - [4,12,535]
    - SHG

Members’ Profile: 35.5% SC, 8% ST, 25.2% Minorities, 4.2% Widows,
BASICS

• Underlying philosophy is **Strength in Numbers**
• 10-20 members from poor womenfolk
• Member must be more than 18 years of age
• Practice of Panchasutras
  – #1. Regular Meetings
  – #2. Regular Savings
  – #3. Regular Inter-lending
  – #4. Regular Repayment
  – #5. Regular Record-Keeping
• Opening of Bank Account
TIME PROGRESSION of an SHG

• **1<sup>st</sup> Assessment**
  – After 3 months; SHG receives Revolving Fund

• **2<sup>nd</sup> Assessment**
  – After 6 months; SHG is credit linked with the bank (in West Bengal, the SHGs are availing Cash Credit Limits)

• **3<sup>rd</sup> Assessment**
  – After one year of availing of first time credit from bank; Enhancement of Credit Linkage from bank

....and so on and so forth at yearly intervals...

**Term loans given to SHGs for starting common economic activity by matured SHGs**

**TARGET: EACH MEMBER AVAILS Rs. ONE LAKH LOAN in 5-7 years**

[The basis of all grading exercises is the quality of the practice of Panchasutras by the SHG. From the 3<sup>rd</sup> grading onwards, utilization of external loan is also judged. We are expecting 6 monthly grading of all SHGs facilitated by the Sanghas and Banks.]
Livelihood Services - Financial

Capitalization of SHGs and their Federations

Capitalization of 12 Maha Sangha CFIs
Livelihoods: Interventions and Initiatives

Livelihoods Enhancement
✓ Skill upgradation on Natural Resource Management and Off-farm Income Generating Activities
✓ Entrepreneurs Development Programmes (SIPARD)
✓ Placement linked skill development (DDU-GKY), RSETIs,
✓ Mahila Kisan Sashakti Pariyojna – sustainable agriculture for landless, Tasar, etc.
✓ Livelihood Activity Clusters across the State

Marketing
✓ SARAS
✓ Melas across the country
✓ District and Block level marketing outlets (87)
✓ Marketing Consultants trained by FICCI

Convergence
✓ Mid Day Meal, SAHAY, hospital diets, canteens
✓ Production and supply of school uniforms, sanitary napkins
✓ Nirmal Bangla Campaign
✓ Nutrition supplements to ICDS Centres (Pushtika)
✓ MGNREGS
**Target Group:** SHG members, the office bearers of Upa Sanghas, Sanghas and Maha Sanghas, Community cadres, Mission staff and other stakeholders including Bankers and PRI representatives.

**Themes:** CBO management including book keeping and finance management, bank linkage, income generation livelihood activities, creation of para professionals, marketing and convergence.

**Through:** Community Cadres (like CRP/CSP/SC), Mission Staff, Training organisations and 19 RSETIs, collaborations with specialised organisations and bodies as well as line departments.
Special Initiatives for 2016-17

- Elderly-Focused intervention
- Livelihood Initiative for Lepcha (ST) Community
- Apna Bazaar – captive market development
- Community Managed Sustainable Agriculture
- e-commerce platform for marketing of SHG products from producers across districts
- Toll free HELPLINE for SHG members 18002000864
5 Year Vision

- 6 Lakh vibrant women SHGs – covering the most vulnerable sections of society: 3.24 Crore poor people impacted positively by the movement.
- 3349 Women’s Cooperatives in the State at the Gram Panchayat providing financial services to members.
- SHG Institutions playing a positive and significant role in the poverty reduction plan of the Gram Panchayat (meaning the entire rural landscape).
- Women leaders developed at the grass-root level for ensuring women have a voice in determining their future as well as the future of their community.
Thank you