Deendayal Antyodaya Yojana
National Rural Livelihoods Mission

PRC Meeting

16.11.2017, New Delhi
# DAY-NRLM: A Macro Picture

<table>
<thead>
<tr>
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<th>Description</th>
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<tbody>
<tr>
<td>1.</td>
<td>4,215 blocks covered intensive implementation strategy</td>
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<td>2.</td>
<td>4.4 cr. households mobilized into 37.3 lakh Self Help Groups</td>
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<td>3.</td>
<td>₹ 3,666 cr. provided as Community Investment Fund support</td>
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<td>4.</td>
<td>₹ 1,35,015 cr. of bank credit accessed by SHGs since 2013-14</td>
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<td>5.</td>
<td>32 lakh <em>Mahila Kisans</em> supported under MKSP</td>
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<td>6.</td>
<td>7,579 enterprises supported under SVEP</td>
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<td>7.</td>
<td>93 vehicles operating under AGEY</td>
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Progress During FY 2017-18
DAY- NRLM: Progress During FY 2017-18

Up to Sep’17

578 Blocks
4.3 Lakh SHGs Promoted
49.6 Lakh HHs Mobilized
₹ 575 Cr Community Investment Support
₹56187 Cr Amt. of Loans Outstanding
Intensive Block Coverage (As % of Q1 & Q2 Target: FY 2017-18)

Top 3 Major States
- Gujarat
- West Bengal
- Uttar Pradesh

Bottom 3 States
- Manipur 0%
- Tripura 0%
- Meghalaya 0%

Legend:
- Blue: 100% Block Coverage
- Green: 100% Achievement
- Orange: 50%-75% Achievement
- Red: Less than 50% Achievement
- Grey: No targets for Q1-Q2

States mentioned with 0% coverage:
- Manipur
- Tripura
- Meghalaya
Promotion of Self Help Groups (As % of Q1 & Q 2 Target : FY 2017-18)

Top 3 Major States
- West Bengal
- Gujarat
- Jharkhand

Bottom 3 Major States
- Karnataka 1%
- Tamil Nadu 39%
- Uttar Pradesh 42%
Preparation of MCPs (As % of Q1 & Q2 Target : FY 2017-18)

**Bottom 3 Major States**
- Karnataka: 5%
- Jharkhand: 16%
- Bihar: 24%

**Top 3 Major States**
- West Bengal
- Assam
- Rajasthan
Disbursement of Community Investment Fund (As % of Q1 & Q2 Target: FY 2017-18)

**Top 3 Major States**
- West Bengal
- Rajasthan
- Uttar Pradesh

**Bottom 3 Major States**
- Jharkhand 18%
- Karnataka 27%
- Assam 32%
Promotion of Village Organizations (As % of Q1 & Q2 Target : FY 2017-18)

**Top 3 Major States**
- West Bengal
- Rajasthan
- Bihar

**Bottom 3 Major States**
- Karnataka: 0%
- Madhya Pradesh: 23%
- Uttar Pradesh: 27%
Human Resources in the Mission States

• Overall, only 69% of SMMU, 47% of DMMU and 54% of BMMU staff required were in position in Sept. ’17
  — KAR, MH, UP, HAR, HP, PUN, UK, MAN and TRIP have filled in less than 50% of the required position
  — All approved positions need to be filled-in at the earliest

• Approval of HR manual pending in 9 states
  (CHH, GUJ, HP, KAR, MAN, MEG, PUN, RAJ and UK)
  — Approval of HR manual brooks no further delay

• High rate of attrition among professional staff and frequent transfers of SMDs
  — Chief Secretaries of States may be requested to ensure a minimum tenure of three years for SMDs/CEOs
• Coverage of Intensive blocks
  — Only J&K, MAN, MEG and TRP short of targets

• Promotion of SHGs
  — Performance satisfactory (>75%) in ASA, BIH, CHH, GUJ, JH, MH, ODI, RAJ, WB, HAR, UK, MAN, MIZ and TRIP
  — Low performance (<50%) in KAR, UP, TN, J&K, PUN, MEG, NAG, SIK, GOA and ARNP
  — Mobilization needs to be saturated in all 18-month old intensive blocks by Mar. ’18

• Promotion of VOs
  — > 75% target achieved by BIH, CHH, GUJ, JH, RAJ, WB, J&K, UK and TRIP
  — < 50% target achieved by CHH, KAR, MP, UP, HAR, HP, PUN, ARNP, MAN, MEG, NAG and GOA
  — All 6-month old SHGs need to be federated on a priority basis by Mar. ’18

• Most SRLMs lagging behind in CLF promotion
  — All clusters with at least 6 VOs need to be federated by Mar. ’18 along the lines of model CLFs being developed
Capacity Building

• Sanctioned allocation for CB is not optimally utilized - SRLM to devise strategies for it

• Set-up district level training centers, with appropriate resources (technology, training materials, trainers / resource persons)

• Plan and provide capacity building inputs to CRPs/ leaders/ sub-committees / members
Financial Inclusion
Mission Funds to SHGs

Revolving Fund

• 73% of eligible SHGs provided RF *(Cum. Sept. ’17)*
  
  — However, KAR, BIH, CHH, MP, JHA, ODI, UP, KER, HAR, NE and NW states need to provide RF to all eligible SHGs by *Mar. ’18*

Community Investment Fund

• 48% of eligible SHGs provided CIF *(Cum. Sept. ’17)*
  
  — GUJ, TN, WB, MH and MP need to accelerate disbursement of CIF by *Mar. ’18*
  
  — CIF recovery and recycling system needs to be firmly instituted at VO/CLF level
  
  — All SRLMs to ensure release of VRF to all VOs to facilitate implementation of VRPs
SHG-Bank Credit

Bank Loan Disbursement
• ₹14,781 Cr (48%) disbursed against the annual target of ₹30,964 Cr up to Sept. ’17
  — Except for KER, BIH, WB, KAR, HAR, GOA, JHA, HP, GUJ, J&K achievement of others is < 50% of target

NPA
• Average NPA is 2.07%
  — >3% in CG, GUJ, HAR, JHA, MP, MH, ODI, PUN, RAJ, TN, UP and UK

Positioning of Bank Sakhis
• 10,446 Bank Sakhis positioned in as many branches
  — MP, UP, GUJ, MH, PUN, HAR and the NE states expected to position in all bank branches

Institutionalization of CBRM
• Only 10,222 (27%) of the 37,578 branches financing SHGs have instituted CBRM
  — CBRM needs to be instituted in all bank branches providing credit to SHGs
Mission Funds to SHGs

Strengthening CLF for efficient fund management

• MH, JHA, ODI and RAJ with special fund projects required to:
  — expedite implementation
  — Seek next instalment of funds before Dec. ‘17

Interest Subvention

• Cumulatively, ₹ 394 Cr disbursed in Cat--II districts
  — All SRLMs required to disburse IS, based on data available on bank linkage portal, by Nov.’17
  — SRLMs requested to indicate ‘SHGs under NRLM’ on the SHG bank linkage portal

• Need to promote VOs/CLFs as bank partners
  — Mature federations may be guided to partner with banks/financial institutions for credit delivery (under banked areas)
SHG-Bank Credit

SHG Members as BC Agents
- 1,391 SHG members positioned as BC agents
- ASA, BIH, CG, JHA, MP, MH, ODI, RAJ and WB are required to:
  - expedite implementation of the projects sanctioned for promoting BC agents
  - put in place protocols for compiling monthly reports on transactions done by each BC
  - ensure submission of request for next installment before Dec. ‘17

Replication of Streenidhi Model
- BIH, RAJ, WB and TN sanctioned special fund projects required to:
  - Submit DPRs for approval and seek funds, if approved

Individual bank accounts for SHG members & Aadhar seeding
- Individual accounts of 1.63 Cr members and Aadhar numbers of 1.97 Cr members uploaded in the National and State MIS
  - All States are required to expedite data collection and uploading
Livelihoods
Farm Livelihoods Interventions

Focus Areas

• Sustainable agriculture (agro-ecological practices)
• Non-timber forest produce (NTFP)
• Integration of Livestock

Sub-Schemes

• *Mahila Kisan Shashaktikaran Pariyojna* (MKSP) - Agriculture and NTFP
• Special fund for value chain development – World Bank dedicated fund under livelihoods for value chain intervention
• SRLM – Annual Action Plan
MKSP : Outreach

- **Geography**
  - 19 States
  - 183 Districts
  - 1188 Blocks
  - 25040 Villages
- 32.40 lakhs Mahila Kisans covered
- 18,918 Livelihoods CRPs groomed
- 46 NGO partners (including NGOs in consortium)
- 77 No. of projects (including AAPs)
- Total Outlay of projects : Rs.1,157 Cr
Value Chain Projects – Special Fund under NRLP

- **Value Chain Development projects have been sanctioned in 7 States** (MP, MH, ODI, JHA, BIH, ASA, CHH)
- **1.55 lakh Mahila Kisan (SHG members)** will be covered with a total budget of ₹ **155.92 Crores** (INR 94.5 crores – Central Share)
- **DAY-NRLM has taken the NDDB Dairy Services for the promotion of Milk Producer Companies**
- **A Value chain support cell (TechnoServe)** has been set-up at NMMU to provide technical support to States.
Large Size Structured Value Chain Interventions

- **Floriculture, Agro-horticulture, goatery, fishery**
  - Coverage: 52,600 SHG members

- **Mango**
  - Coverage: 16,100 SHG members
  - (sorting, grading, waxing), ginger, cashew, Hill broom

- **Dairy, NTFP**
  - Coverage: 23,000 SHG members

- **Maize, Hill Broom**
  - Coverage: 2,000 SHG members

- **Maize, NTFP (multi commodities with processing)**
  - Coverage: 5,000 SHG members

- **Vegetables, NTFP (processing)**
  - Coverage: 21,000 SHG members

- **Dairy**
  - Coverage: 36,000 SHG members

- **Dairy, NTFP**
  - Coverage: 23,000 SHG members

12 Producers’ Companies will be promoted
• Systematic approach for in building the skills and capacity of the community in
  • Sustainable Agriculture (*Agro-ecological practices*)
  • Livestock

• Creation of a well capacitated pool of trainers at national as well as state level

• Gradation of Sate Resource Persons (SRPs) in practice

• Gradation of Community Resource Persons is planned to be done through creditable organisation

• SRPs have been trained by National Resource Persons

• SRPs are to be used for training of Livelihoods CRPs on priority basis
Areas of Concern – MKSP Projects

• MKSP projects approved in 2011 of AP, TS, BIH & KER (2 projects) need to be completed at the earliest

• Physical and Financial Progress of MKSP – AAP projects of UP (1) MH (1), HAR (1), ASA (1), RAJ (1), JHA (2), GUJ (1) and ODI (1) are very slow. Need to expedite

• State share of the 3 projects sanctioned for Kerala is yet to be released

• Field monitoring of MKSP project partners must be ensured by SRLM. Reports to be shared with NMMU/MoRD
Areas of Concern – Progress of Special Fund for Value Chain Development

- TSA (Technical Support Agency) to be taken on board early by ASA, CHH and KER
- DPR with business plan to be submitted by JHA, MP, KER & ODI
- Producers Company (PC) to be incorporated at the earliest by JHA & KER
- Bihar - Complete the recruitment process for Kaushikee Mahila Milk Producer Company
- Funds earmarked for the PC may be transferred to the bank account of the PC, based on business plan and procurement plan (BIH, ODI, JHA, MP, MH)
- Expenditure of all projects to be expedited & updated in IUFR
Areas of Concern & Action Points

• Dedicated staff to be placed early in blocks# for quality implementation of livelihoods interventions
  - Bihar (250 blocks), MP (169 blocks), Maharashtra (139 blocks), Rajasthan (86 blocks), Kerala (121 blocks), UP (82 blocks), Assam (51 blocks), Chhattisgarh (45 blocks), Jharkhand (214 blocks), West Bengal (161 blocks)
  - New proposals may be submitted by the States. NMMU will provide support for preparation of proposals
  - Profiles of all Mahila kisans, farm livelihoods CRPs and Producers Groups of all sanctioned projects are to be uploaded in the MIS

# Blocks includes MKSP projects, Value Chain projects and SRLM – AAP
Action Points

• All SRLMs should take action for convergence with other government schemes and partners from relevant sectors to promote livelihoods activities

  — Focus to be made on livelihoods asset creation in convergence with MGNREGA

  — Convergence may be explored with Agriculture department for supporting Mahila Kisan at village level

  — Support from the program Paramparagat Krishi Vikas Yojana (PKVY) under National Mission on Sustainable Agriculture may be leveraged for SHG women members
As of Oct. ’17, 7579 enterprises have been supported under SVEP

- Only 14 SRLMs have sought to promote micro-enterprises
- Only WB, KER, MP and MH have set-up 50% of micro-enterprises targeted
- HAR and RAJ have set up 40-50% of the targeted enterprises
- GUJ, PUN and TS have yet to open their account
SVEP

• ASA, KAR and UK required to submit proposals to implement SVEP in their state

• State Missions implementing SVEP required to propose additional blocks - including MH, RAJ and WB have taken up only 2 blocks each

• Dedicated BPMs critical for SVEP implementation – JHA, HAR and GUJ given additional charge to other BPMs

• State Missions need to tie-up with banks and tap other government schemes including MUDRA to augment funds
• AGEY, a sub-scheme launched to provide safe, affordable and community monitored rural transport services to connect remote villages with key services and amenities

— Proposals from 17 states (145 blocks) approved – 611 VOs to operate 1,425 vehicles

— Remaining States may submit the proposal

— State to expedite the implementation of AGEY in the approved blocks
Social Development

Gender Mainstreaming

• 1,800 gender DRPs, BRPs and CRPs trained
  – All SRLMs required to orient SMMU, DMMU and BMMU staff to gender mainstreaming
  – ASA, ODI, MH and HAR to develop and implement state specific gender plans

Health and Nutrition

• Master Circular for promotion of Food, Nutrition and Sanitation activities by VOs and CLFs issued
  – All States required to adopt and implement the indicated activities
Convergence Initiatives

Solid and Liquid Waste Management

• Special projects sanctioned to BIH, CG, GUJ, MP, WB and UP -
  - BIH, CHH and JHA have made excellent progress
  - GUJ, MP and UP to step up implementation

Convergence

• 9 SRLMs (BIH, CG, JHA, KAR, MH, RAJ, TN, UP and WB) implementing convergence projects
  - KAR has not yet initiated implementation

• 8 SRLMs viz., ASA, JHA, KAR, MH, ODI, RAJ, TRIP and MAN implementing PRI-CBO convergence projects
  - KAR and MH need to mainstream PRI-CBO convergence on its own
Systems
Monitoring & Evaluation

NRLP End Line Household Survey and Thematic Studies as part of PCR

- Household survey to be undertaken in sample states of BIH, CHH, JHA, MP, MH, ODI, RAJ, UP and WB
- Thematic Studies will be undertaken by NRLM in select states
- State Missions are required to provide necessary support to the evaluation teams

NRLP Project Completion Reports (PCR) by 13 SRLMs

- NMMU will circulate a PCR template shortly
- Submit a comprehensive PCR using MIS and other information
- States may also commission short studies / documentation of best practices
- 13 NRLP States to furnish PCRs by 31st Mar. ‘18
Monitoring & Evaluation

Workshop on Best Practices

- NRLM organizing workshop on best practices in Dec. ’17
- State Missions required to send fully documented best practices/videos
- Only ASA, BIH, GUJ, JHA, ODI, KER, MIZ and MEG and have submitted the required documents
- All other states to furnish the documents by 30th Nov. ‘17

National Award for Best Performing SHGs and VOs – 2017

- Nominations invited from SRLMs for National Awards to be conferred in Dec.’17
- Only BIH, JHA, HAR, KER, MH, MIZ, NAG, UP and WB have submitted nominations
- All other states are required to send their nominations by 30th Nov. ‘17

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VO and CLF Profiles

• Profiles of only about 62,000 VOs and 4,565 CLFs uploaded
  — All States are required to upload the profiles as and when VOs/CLFs are formed
  — State Missions of AP, TS, BIH and JHA need to port the profile data to NRLM portal

Procurement of Tablets/Desktops/Laptops etc., for Rolling-out Transaction-based MIS

— Pace of rolling out transaction-based MIS is very slow
— Procure adequate number of devices and expedite transition to transaction-based MIS
— Offline version of the application is expected to be deployed shortly
Financial Management

• All States are required to adopt PFMS
  — Only UP SRLM has adopted PFMS
  — Release of 2\textsuperscript{nd} and further installments of funds under NRLP/NRLM is contingent upon SRLMs adopting PFMS

• Release of 2\textsuperscript{nd} Installment of NRLP Funds
  — Proposals received only from ASA, MH, RAJ, ODI and WB
  — Other SRLMs are required to expedite their proposals for 2\textsuperscript{nd} installment
Financial Management

• Funds for special projects under NRLP
  — Several SRLMs have not utilized funds sanctioned for special projects
  — Such SRLMs may approach the MoRD seeking re-appropriation of unutilized funds for RF and CIF or any other activity

• Submission of Audit Reports
  — All SRLMs are required to submit audit reports for NRLP and NRLM for FY 2016-17
  — Only ARNP, ASA, CHH, J&K, KER, MEG, MIZ, RAJ, TN and WB have submitted
  — MH has submitted the audit report only for NRLP
Role of SRLMs in Mission Antyodaya
Role in Intensive Blocks – Intensive GPs

- Identify CRPs who would work as members of GP level Mission Antyodaya teams
- Train and prepare CRPs / other social capital and community institutions for Mission Antyodaya tasks
- Conduct an assessment of the status of Mission activities in the intensive GPs to identify:
  - Eligible households outside SHGs
  - Eligible SHGs to be provided RF & CIF
  - SHGs to be federated
  - Eligible SHGs to be bank linked
  - Livelihood activities to be promoted – Status of Farm and Non-Farm Livelihoods including MKSP, SVEP etc, Extension services provided through *Pashu sakhis, Krishi sakhis* etc.,
Role in Intensive Blocks – Intensive GPs

• Strengthen/ augment frontline staff/ CRP teams/ Bank Sakhis/ Banking consultants:
  • Make additional allocation of funds, where necessary and:
    — Saturate social mobilization in the first year
    — Provide RF & CIF to all eligible SHGs in the first year
    — Federate all SHGs into VOs
    — Facilitate credit linkage of all SHGs and introduce CBRM to ensure regular repayment of bank loans
• Monitor the progress through monthly reporting system

Contd...
• Assess frontline staff and CRP requirements as well as fund requirements for non-intensive blocks and GPs

• Position frontline staff and deploy CRP teams after necessary orientation and allocate required funds

• Create thin BMMU/cluster structure where necessary for providing support, supervision and oversight
Role in Other Blocks – Non-Intensive GPs

• Conduct an assessment of the status of social mobilization in the non-intensive GPs to identify:
  — Eligible households outside SHGs
  — Eligible SHGs to be bank linked
  — Potential for promotion of different livelihood activities

• Undertake all NRLM intensive activities
  — Saturate social mobilization in the first year
  — Provide RF & CIF to all eligible SHGs in the first year
  — Federate all SHGs into Vos
  — Facilitate credit linkage of all SHGs and introduce CBRM to ensure regular repayment of bank loans

• Monitor the progress through monthly reporting system.
Role in Preparation/Implementation of Plans

• Help prepare micro-plan for every SHG-household in the intensive and non-intensive GPs
• Support all SHG households to implement livelihood plans and diversify livelihoods through CIF, bank credit, SVEP, MKSP, extension services (through CRPs, Bank sakhis, Pashu sakhis, Krishi sakhis etc.,)
• Facilitate participation of the poor in preparation of GPDP (for public/social goods)
• Facilitate implementation of GPDP/convergent action plan (specific tasks assigned) through frontline staff of all line agencies - infrastructure and service areas
• Support progress reporting through Panchayat Darpan/ DISHA/NRLM-MIS