



Department of Skill Development, Entrepreneurship and Livelihood (SDEL)

SANJEEVINI-Karnataka State Rural Livelihood Promotion Society



ANNUAL ACTION PLAN 2022 - 2023

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ಡಾ. ಸಿ.ಎನ್.ಅಶ್ವತ್ಥ ನಾರಾಯಣ್

ಉನ್ನತ ಶಿಕ್ಷಣ-ಐಟಿಬಿಟಿ, ವಿಜ್ಞಾನ ಮತ್ತು ತಂತ್ರಜ್ಞಾನ,
ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ, ಉದ್ಯಮಶೀಲತೆ ಹಾಗೂ
ಜೀವನೋಪಾಯ ಇಲಾಖಾ ಸಚಿವರು,
ಕರ್ನಾಟಕ ಸರ್ಕಾರ



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2ನೇ ಮಹಡಿ, ವಿಕಾಸಸೌಧ

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ಶುಭ ಸಂದೇಶ



ಗ್ರಾಮೀಣ ಮಹಿಳೆಯರ ಸರ್ವತೋಮುಖ ಅಭಿವೃದ್ಧಿಗಾಗಿ ನಮ್ಮ ಸರ್ಕಾರವು ಹಲವು ಹೊಸ ಬಗೆಯ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸುವ ಮೂಲಕ ಮಹಿಳೆಯರ ಸ್ವಾವಲಂಬನೆಯ ಬದುಕಿಗೆ ಅವಶ್ಯಕವಿರುವ ಜೀವನೋಪಾಯ ಚಟುವಟಿಕೆಗಳನ್ನು ಕಲ್ಪಿಸಿಕೊಡುವುದರೊಂದಿಗೆ ಅವರ ಕುಟುಂಬವನ್ನು ಆರ್ಥಿಕವಾಗಿ ಸದೃಢಗೊಳಿಸಿ ಜೀವನಮಟ್ಟ ಸುಧಾರಣೆಗೆ ಸದಾ ಶ್ರಮಿಸಲಾಗುತ್ತಿದೆ.

ಈ ನಿಟ್ಟಿನಲ್ಲಿ ಸಂಜೀವಿನಿ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಗ್ರಾಮೀಣ ಜೀವನೋಪಾಯ ಸಂವರ್ಧನಾ ಸಂಸ್ಥೆಯು ರಾಜ್ಯದಲ್ಲಿನ ಎಲ್ಲಾ ಸ್ವ-ಸಹಾಯ ಗುಂಪುಗಳನ್ನು ರಾಷ್ಟ್ರೀಯ ಗ್ರಾಮೀಣ ಜೀವನೋಪಾಯ ಅಭಿಯಾನ ವ್ಯಾಪ್ತಿಗೆ ತರುವಲ್ಲಿ ಗಣನೀಯ ಪ್ರಗತಿಯನ್ನು ಸಾಧಿಸಿರುವುದು ಹೆಮ್ಮೆಯ ಸಂಗತಿಯಾಗಿದೆ.

ಸಂಜೀವಿನಿ ಕಾರ್ಯಕ್ರಮವು ಇಂದು ಸಮುದಾಯದ ಸಂಘಟನೆಗಳ ಸಕ್ರಿಯ ಭಾಗವಾಗಿ ಗ್ರಾಮ ಪಂಚಾಯತಿ ಮಟ್ಟದ ಒಕ್ಕೂಟಗಳು ಮತ್ತು ವಾರ್ಡ್ ಮಟ್ಟದ ಸಂಘಟನೆಗಳ ಬಲದೊಂದಿಗೆ ಸ್ವ-ಸಹಾಯ ಗುಂಪುಗಳ ಸದಸ್ಯರನ್ನು ಸಮಾಜದ ಮುಂಚೂಣಿಗೆ ತರುವಲ್ಲಿ ತನ್ನದೇ ಆದ ಭಾಷೆ ಮೂಡಿಸುತ್ತಿದೆ. ಈ ಪ್ರಕ್ರಿಯೆಯಲ್ಲಿ ಇನ್ನಷ್ಟು ಯಶಸ್ವಿ ಸಾಧನೆಯ ಶಿಖರ ತಲುಪುವಲ್ಲಿ ಸ್ವಸಹಾಯ ಗುಂಪುಗಳ ಸಾಮರ್ಥ್ಯ ಅಭಿವೃದ್ಧಿಗೊಳಿಸುವ ಪ್ರಕ್ರಿಯೆಯು ಮಹತ್ವದ್ದಾಗಿದೆ. ಈ ನಿಟ್ಟಿನಲ್ಲಿ 2022-23ನೇ ವರ್ಷವನ್ನು “ಜೀವನೋಪಾಯ ವರ್ಷ” ಎಂದು ಆಚರಿಸಲಾಗುತ್ತಿದ್ದು, ಕಾರಣ ಪ್ರಸಕ್ತ ಸಾಲಿನ ಸಮಗ್ರವಾದ ವಾರ್ಷಿಕ ಕ್ರಿಯಾ ಯೋಜನೆಯನ್ನು ಪುಸ್ತಕ ರೂಪದಲ್ಲಿ ಹೊರತರುತ್ತಿರುವುದು ಸಂತೋಷ ತಂದಿದೆ. ಒಟ್ಟಾರೆ ಸಂಜೀವಿನಿ ವ್ಯಾಪ್ತಿಯಲ್ಲಿನ ಎಲ್ಲಾ ಸ್ವಸಹಾಯ ಗುಂಪುಗಳ ಮಹಿಳೆಯರು ಹೆಚ್ಚಿನ ಪ್ರಮಾಣದಲ್ಲಿ ಜೀವನೋಪಾಯ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ತೊಡಗಿಸಿಕೊಳ್ಳುವಲ್ಲಿ ತಾವೆಲ್ಲರೂ ಬೆಂಬಲ ನೀಡುವುದಷ್ಟೇಲ್ಲದೇ, ಸಂಸ್ಥೆಯ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ಸಕ್ರಿಯವಾಗಿ ಭಾಗವಹಿಸುವಲ್ಲಿ ಪ್ರೇರಣೆ ನೀಡಲಿದನ ಎಂಬ ಉತ್ಕಟ ಆಶಾವಾದ ಹೊಂದಲಾಗಿದೆ.

ಈ ಕ್ರಿಯಾ ಯೋಜನೆಯು ಗ್ರಾಮೀಣ ಮಹಿಳೆಯರು ಜೀವನೋಪಾಯ ಚಟುವಟಿಕೆಗಳೊಂದಿಗೆ ತಮ್ಮ ಕುಟುಂಬ ಹಾಗೂ ಸಮುದಾಯ ಮತ್ತು ಗ್ರಾಮವನ್ನು ಹೇಗೆ ಸದೃಢಗೊಳಿಸಿಕೊಳ್ಳಬೇಕೆಂಬ ಜ್ಞಾನ ಮತ್ತು ಕೌಶಲ್ಯಗಳ ಬಲವರ್ಧನೆಗಳ ಹಲವಾರು ಕಾರ್ಯಕ್ರಮಗಳು ರಾಷ್ಟ್ರೀಯ ಗ್ರಾಮೀಣಾ ಜೀವನೋಪಾಯ ಅಭಿಯಾನದ ಧೈಯೋದ್ದೇಶಗಳ ಈಡೇರಿಕೆಗೆ ಪರಿಣಾಮಕಾರಿಯಾದ ಕೊಡುಗೆಗಳನ್ನು ನೀಡುವ ಮೂಲಕ ಮಹಿಳೆಯರ ಸಾವಲಂಬನೆ ಬದುಕಿಗಾಗಿ ಇಲಾಖೆ ಮತ್ತು ಸರ್ಕಾರವು ನಿರೀಕ್ಷಿತ ಫಲಿತಾಂಶ ಸಾಧನೆಗೆ ಸಹಕಾರಿಯಾಗಲಿವೆ.

ಒಟ್ಟಾರೆ ಗ್ರಾಮೀಣ ಭಾಗದ ಪ್ರತಿಕುಟುಂಬವು ಸಂಜೀವಿನಿ ಕಾರ್ಯಕ್ರಮದೊಂದಿಗೆ ತನ್ನದೇ ಆದ ನೆಲೆ ಗಟ್ಟಿನಲ್ಲಿ ಉತ್ತಮ ಜೀವನ ಮಟ್ಟ ರೂಪಿಸಿಕೊಳ್ಳುವಲ್ಲಿ ಹೊಸ ಆಶಾಕಿರಣವನ್ನು ಹೊಂದಿರುವ 2022-23ನೇ ಸಾಲಿನ ಕ್ರಿಯಾ ಯೋಜನೆಯು ಸಂಜೀವಿನಿ ಸ್ವಸಹಾಯ ಗುಂಪಿನ ಮಹಿಳೆಯರಲ್ಲಿ ಧನಾತ್ಮಕ ಬದಲಾವಣೆ ತರುವಲ್ಲಿ ಹೆಚ್ಚು ಹೆಚ್ಚು ಸಹಾಯಕಾರಿ ಆಗುವ ಮೂಲಕ ಅವರ ಸಮಗ್ರ ಅಭಿವೃದ್ಧಿಯೊಂದಿಗೆ ಇಲಾಖೆ ಹಾಗೂ ಸರ್ಕಾರದ ಗುರಿ ಉದ್ದೇಶಗಳ ಈಡೇರಿಕೆಗಾಗಿ ಅಜ್ಞಾನದ ಅಂಧಕಾರ ಅಳಿಸಿ ಜ್ಞಾನದ ಬೆಳಕು ನೀಡಲಿ” ಎಂದು ಹಾರೈಸುವೆನು.

ಡಾ. ಸಿ.ಎನ್.ಅಶ್ವತ್ಥ ನಾರಾಯಣ್

ಉನ್ನತ ಶಿಕ್ಷಣ-ಐಟಿಬಿಟಿ, ವಿಜ್ಞಾನ ಮತ್ತು ತಂತ್ರಜ್ಞಾನ,
ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ, ಉದ್ಯಮಶೀಲತೆ ಹಾಗೂ
ಜೀವನೋಪಾಯ ಇಲಾಖಾ ಸಚಿವರು,
ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಸಂದೇಶ



ರಾಜ್ಯದ ಸಮಗ್ರ ಅಭಿವೃದ್ಧಿಯಲ್ಲಿ ಮಹಿಳೆಯರ ಪಾತ್ರ ಬಹಳಷ್ಟು ಪ್ರಮುಖವಾಗಿದೆ. ಇತ್ತೀಚಿನ ವರ್ಷಗಳಲ್ಲಿನ ರಾಜ್ಯದ ಅಭಿವೃದ್ಧಿ ಪಥವನ್ನು ಅವಲೋಕಿಸಿದಾಗ ಗ್ರಾಮೀಣ ಮಹಿಳೆಯರು ತಮ್ಮ ಕುಟುಂಬವನ್ನು ಪ್ರಗತಿಯತ್ತ ಕೊಂಡೊಯ್ಯುವಲ್ಲಿ ಮಹತ್ತರವಾದ ಕೊಡುಗೆಗಳನ್ನು ನೀಡುತ್ತಾ ಮುಂಚೂಣಿಯಲ್ಲಿ ರಾರಾಜಿಸಿರುತ್ತಾರೆ. ಈ ಸಾಧನೆಗಳಿಗೆ ಕಳೆದ ಒಂದು ದಶಕದಿಂದ 'ಸಂಜೀವಿನಿ'- ರಾಜ್ಯ ಗ್ರಾಮೀಣ ಜೀವನೋಪಾಯ ಸಂವರ್ಧನಾ ಸಂಸ್ಥೆಯು, ಸದಾ ಶ್ರಮಿಸುತ್ತಿರುವುದು ಹೆಮ್ಮೆಯ ವಿಷಯವಾಗಿದೆ.

ಗ್ರಾಮೀಣ ಮಹಿಳೆಯರನ್ನು ಸಂಜೀವಿನಿ ಸ್ವ-ಸಹಾಯ ಗುಂಪುಗಳ ವ್ಯಾಪ್ತಿಗೆ ತರುವ ಮೂಲಕ ಅವರದೇ ಆದ ಒಕ್ಕೂಟಗಳನ್ನು ರಚಿಸಿ, ಸಾಮರ್ಥ್ಯ ಅಭಿವೃದ್ಧಿ ಮಾಡುವ ಮೂಲಕ, ಪ್ರತಿ ಕುಟುಂಬಕ್ಕೂ ಜೀವನೋಪಾಯ ಉದ್ಯೋಗಗಳನ್ನು ಕಲ್ಪಿಸುವುದರೊಂದಿಗೆ, ಬಡತನ ನಿರ್ಮೂಲನೆ ಮಾಡುವುದು ರಾಷ್ಟ್ರೀಯ ಗ್ರಾಮೀಣ ಜೀವನೋಪಾಯ ಅಭಿಯಾನದ ಧ್ಯೇಯವಾಗಿದೆ. ಈ ಅಭಿಯಾನದ ಗುರಿ ಸಾಧನೆಗಳ ಸಾಕಾರಕ್ಕೆ ಸಮಗ್ರವಾದ 2022-23ನೇ ಸಾಲಿನ ಕ್ರಿಯಾ ಯೋಜನೆಯು ಕ್ಷೇತ್ರ ಮಟ್ಟದಲ್ಲಿ ಬಹಳಷ್ಟು ಧನಾತ್ಮಕ ಬದಲಾವಣೆಗೆ ಬೆಳಕು ನೀಡಲಿದೆ ಎಂಬ ಆಶಾವಾದ ಹೊಂದಲಾಗಿವೆ.

ಸಮಾಜದ ಕಟ್ಟಕಡೆಯ ಆರ್ಥಿಕ ದುರ್ಬಲ ಕುಟುಂಬದ ಮಹಿಳೆಯರು, ಸಂಜೀವಿನಿ ವೇದಿಕೆಯಡಿ ಜೀವನೋಪಾಯ ಚಟುವಟಿಕೆಗಳನ್ನು ಹೇಗೆ ಕಲ್ಪಿಸಿಕೊಂಡು ಆರ್ಥಿಕ ಸಬಲೀಕರಣದತ್ತ ಸಾಗಬೇಕೆನ್ನುವ ಚಟುವಟಿಕೆಗಳು ಮಾಹಿತಿಯು ಈ ಕ್ರಿಯಾ ಯೋಜನೆಯಲ್ಲಿ ಅಮೋಘವಾಗಿ ಮೂಡಿ ಬಂದಿದೆ.

2022-23ನೇ ಸಾಲಿನ ಈ ಕ್ರಿಯಾ ಯೋಜನೆಯು ಮಹಿಳೆಯರ ಸ್ವಾವಲಂಬನೆ ಮತ್ತು ಸಮಾನತೆ ಕುರಿತಾದ ರಾಜ್ಯದ ಸುಸ್ಥಿರ ಅಭಿವೃದ್ಧಿ ಸೂಚ್ಯಂಕಗಳ ಸಾಧನೆಗೆ ದಾರಿ ದೀಪವಾಗಿದೆ. ಒಟ್ಟಾರೆ ಸಂಜೀವಿನಿ ವೇದಿಕೆಯಡಿ ಸಾಮಾಜಿಕ ಕ್ರಾಢೀಕರಣ, ಸಂಸ್ಥೆ ನಿರ್ಮಾಣ ಮತ್ತು ಸಾಮರ್ಥ್ಯ ಬಲವರ್ಧನೆ ಕ್ಷೇತ್ರದಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವವರಿಗೆ ನಿಗದಿತ ಗುರಿ ಮತ್ತು ಪ್ರಗತಿಯತ್ತ ಸಾಗಲು ಆಧಾರಗನ್ನಡಿಯಾಗಲಿ ಎಂದು ಆಶಿಸುತ್ತಾ, ಶುಭ ಕೋರುವೆನು.

(ಡಾ|| ಎಸ್. ಸೆಲ್ವಕುಮಾರ್)

ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು

ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ, ಉದ್ಯಮಶೀಲತೆ ಹಾಗೂ ಜೀವನೋಪಾಯ ಇಲಾಖೆ,
ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಮುನ್ನುಡಿ



ಗ್ರಾಮೀಣ ಪ್ರದೇಶದ ಮಹಿಳೆಯರು ಆರ್ಥಿಕ ಸ್ವಾವಲಂಬನೆಯನ್ನು ಪಡೆದುಕೊಳ್ಳಲು ಕೌಶಲ್ಯ ಆಧಾರಿತ ಜ್ಞಾನ ಮತ್ತು ಬೆಂಬಲದ ಅಗತ್ಯವಿರುತ್ತದೆ. ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಸಂಜೀವಿನಿ-ಕರ್ನಾಟಕ ರಾಜ್ಯ ಗ್ರಾಮೀಣ ಜೀವನೋಪಾಯ ಸಂವರ್ಧನ ಸಂಸ್ಥೆಯು ಹಲವಾರು ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿದೆ. ಸರ್ಕಾರದ ವಿವಿಧ ಯೋಜನೆಗಳ ಮಾಹಿತಿ ಜನ ಸಾಮಾನ್ಯರನ್ನು ತಲುಪಿಸುವ ಕಾರ್ಯ ಇಂದಿನ ಅಗತ್ಯತೆಯಾಗಿರುತ್ತದೆ. ಈ ನಿಟ್ಟಿನಲ್ಲಿ ರಾಷ್ಟ್ರೀಯ ಗ್ರಾಮೀಣ ಜೀವನೋಪಾಯ

ಅಭಿಯಾನದ ವ್ಯಾಪ್ತಿಗೆ ಸ್ವ-ಸಹಾಯ ಗುಂಪುಗಳನ್ನು ತರುವ ಮೂಲಕ ಸಮಾಜದ ಕಟ್ಟಕಡೆಯ ಮಹಿಳೆಯು ಅಭಿವೃದ್ಧಿ ಹೊಂದುವ ನಿಟ್ಟಿನಲ್ಲಿ ಅವರಿಗೆ ಶೈಕ್ಷಣಿಕ, ಸಾಮಾಜಿಕ ಮತ್ತು ಆರ್ಥಿಕ ನೆರವನ್ನು ಸಂಜೀವಿನಿ ಯೋಜನೆಯ ಮೂಲಕ ನೀಡಲಾಗುವುದು.

ಈ ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ 41,837 ಸ್ವ-ಸಹಾಯ ಗುಂಪುಗಳ ರಚನೆ, 226 ಸಂಜೀವಿನಿ ತಾಲ್ಲೂಕು ಮಟ್ಟದ ಒಕ್ಕೂಟಗಳ ಸಂಘಟನೆ ಮತ್ತು ಬಲವರ್ಧನೆ ರೂ.46,200.00 ಲಕ್ಷ ಸಮುದಾಯ ಬಂಡವಾಳ ನಿಧಿ ರೂ. 1500ಲಕ್ಷ ಸುತ್ತುನಿಧಿ ವಿತರಣೆ, 49,210 ಸ್ವಸಹಾಯ ಗುಂಪುಗಳಿಗೆ ರೂ. 16,800 ಲಕ್ಷಗಳ ಬ್ಯಾಂಕ್ ಕ್ರೆಡಿಟ್ ಲೈಸೆನ್ಸ್ ಸೌಲಭ್ಯ 1,00,418 ಸ್ವಸಹಾಯ ಗುಂಪುಗಳನ್ನು ಆರ್ಥಿಕ ಸಾಕ್ಷರತೆಯತ್ತ ತರುವ ಗುರಿ ಈ ವರ್ಷದ್ದಾಗಿದೆ. 15,000 ಮಹಿಳಾ ಕಿಸಾನ್ ಕುಟುಂಬಗಳಲ್ಲಿ ಕೃಷಿ ತೋಟ ನಿರ್ಮಾಣ, 31,000 ಮಹಿಳೆಯರನ್ನು ಉತ್ಪಾದಕರ ಗುಂಪುಗಳ ವ್ಯಾಪ್ತಿಗೆ ತರುವುದು ಸೇರಿದಂತೆ 10 ತಾಲ್ಲೂಕುಗಳಲ್ಲಿ ಆರಂಭಿಕ ಗ್ರಾಮೀಣ ಉದ್ಯಮಶೀಲತೆ ಕಾರ್ಯಕ್ರಮದ ಅನುಷ್ಠಾನದ ಮೂಲಕ 10,000ಕ್ಕೂ ಹೆಚ್ಚು ಮಹಿಳೆಯರನ್ನು ಉದ್ಯಮದಾರರನ್ನಾಗಿಸುವ ಘನ ಉದ್ದೇಶ ಹೊಂದಲಾಗಿದೆ.

ಸ್ವ-ಸಹಾಯ ಗುಂಪಿನ ಮಹಿಳೆಯರು ಉತ್ಪಾದಿಸುವ ಉತ್ಪನ್ನಗಳನ್ನು ಆನ್‌ಲೈನ್ ಮಾರುಕಟ್ಟೆ ವ್ಯವಸ್ಥೆಯ ಬಲವರ್ಧನೆ ಸೇರಿದಂತೆ, ಮಹಿಳೆಯರ ರಕ್ಷಣೆ, ಆಹಾರ, ಆರೋಗ್ಯ, ಪೌಷ್ಟಿಕತೆ ಮತ್ತು ನೈರ್ಮಲ್ಯ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ಧನಾತ್ಮಕ ವರ್ತನಾ ಬದಲಾವಣೆಯೊಂದಿಗೆ ಅವರ ಜೀವನಮಟ್ಟ ಸುಧಾರಣೆ ಮತ್ತು ರಾಜ್ಯದ ಆರ್ಥಿಕತೆ ಬೆಳವಣಿಗೆಗೆ ವಿಶಿಷ್ಟ ಕೊಡುಗೆಗಳನ್ನು ನೀಡುವ ಈ ವರ್ಷದ ಸಂಕಲ್ಪ ಈಡೇರಿಕೆಗೆ ತಾವುಗಳೆಲ್ಲಾ ಶ್ರಮಪಡಬೇಕಾಗಿದೆ.

ಸನ್ಮಾನ್ಯ ಪ್ರಧಾನಮಂತ್ರಿಯವರ ಕಿರು ಆಹಾರ ಸಂಸ್ಕರಣಾ ಕಾರ್ಯಕ್ರಮದಡಿ 2400 ಸ್ವ-ಸಹಾಯ ಗುಂಪುಗಳಿಗೆ ಮೂಲ ಬಂಡವಾಳ ನಿಧಿ ಒದಗಿಸುವ ಕಾರ್ಯಕ್ರಮವನ್ನು ಸ್ಥಾಪನೆ ಮತ್ತು ವನ್‌ಧನ್ ವಿಕಾಸ ಕೇಂದ್ರಗಳ ಪ್ರಗತಿಗಳನ್ನು ಶೇ. 100ರಷ್ಟು ಸಾಧಿಸಬೇಕಾಗಿದೆ. ಅಷ್ಟೇ ಅಲ್ಲದೇ ರಾಷ್ಟ್ರೀಯ ಗ್ರಾಮೀಣ ಆರ್ಥಿಕ ಪರಿವರ್ತನಾ ಯೋಜನೆಯಡಿ 13 ತಾಲ್ಲೂಕಿನಲ್ಲಿ ಉದ್ಯಮ ಸೇವಾ ಕೇಂದ್ರಗಳನ್ನು ಸ್ಥಾಪಿಸಿ ಗ್ರಾಮೀಣ ಮಹಿಳೆಯರ ಬದುಕನ್ನು ಹಸನಗೊಳಿಸಲು ದೃಢ ಸಂಕಲ್ಪ ಮಾಡಲಾಗಿದೆ.

ಮಹಿಳಾ ಸಬಲೀಕರಣ ಮತ್ತು ಅಭಿವೃದ್ಧಿಯಕ್ಕೆ ಹೆಚ್ಚಿನ ಒತ್ತು ನೀಡಿರುವ ಸನ್ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಗಳು ಈ ವರ್ಷದ ಮುಂಗಡ ಪತ್ರದಲ್ಲಿ ನಮ್ಮ ಇಲಾಖೆಗೆ ಗರಿಷ್ಠ ಆದ್ಯತೆಯನ್ನು ನೀಡುವ ಮೂಲಕ ಮಹಿಳೆಯರಿಗೆ ಸ್ವಾವಲಂಬನೆ ಬದುಕಿನ ಸಾಕಾರ ಮತ್ತು ಅದರೊಟ್ಟಿಗೆ ರಾಜ್ಯದ ಉಳಿಕೆ ಮೌಲ್ಯವನ್ನು ಉನ್ನತಕ್ಕೇರಿಸುವ ನಿರೀಕ್ಷೆ ಹೊಂದಿದ್ದಾರೆ.

ಒಟ್ಟಾರೆ ರೂ. 1100 ಕೋಟಿ ಕ್ರಿಯಾ ಯೋಜನೆಯಂತೆ ಯುವಕರು ಮತ್ತು ಮಹಿಳೆಯರಿಗೆ ವಿಶೇಷವಾಗಿ ದುರ್ಬಲ ವರ್ಗದವರಿಗೆ ಉದ್ಯೋಗ ಒದಗಿಸುವುದು ಆದ್ಯತೆಗಾಗಿ ಗ್ರಾಮೀಣ ಜೀವನೋಪಾಯ ಅಭಿಯಾನವು ಒಂದು ದಶಕ ಪೂರ್ಣಗೊಳಿಸಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ 2022-23ನೇ ವರ್ಷವನ್ನು “ಜೀವನೋಪಾಯ ವರ್ಷ” ಎಂದು ಆಚರಿಸಲಾಗುತ್ತಿದೆ. ಈ ನಿಟ್ಟಿನಲ್ಲಿ ತಾವೆಲ್ಲರೂ ಯಶಸ್ವಿಗೆ ಕೈಜೋಡಿಸುವ ಮೂಲಕ ಮಹಿಳೆಯರ ಬದುಕನ್ನು ಸಮೃದ್ಧಗೊಳಿಸುವಲ್ಲಿ ಶ್ರಮಿಸಬೇಕೆಂದು ಕೋರಿದೆ.

Mangubhai

(ಮಂಜುಶ್ರೀ ಎನ್, ಭಾ.ಆ.ಸೇ)

ಅಭಿಯಾನ ನಿರ್ದೇಶಕರು

ಸಂಜೀವಿನಿ-ಕೆಎಸ್‌ಆರ್‌ಎಲ್‌ಪಿಎಸ್

ಬೆಂಗಳೂರು

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CHAPTER 1

Introduction to Sanjeevini- KSRLPS

The Ministry of Rural Development (MORD), Government of India has been implementing Deen Dayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) since June 2011. The mission of DAY-NRLM is to reduce rural poverty by providing gainful wage and self-employment opportunities through community-based institutions resulting in sustainable improvement in their livelihoods. It aims to increase household incomes of rural poor through sustained livelihood enhancements and improve access to financial and non-financial services. The four key inter-related components of the mission are, i) Social mobilisation ii) Social Development iii) Financial Inclusion and iv) Livelihood promotion. The programme aims at mobilising rural poor households into SHGs and their federations viz., Village Organisations, Ward Level Federations, Gram Panchayat Level Federations (GPLFs) and Taluka Level Federations. The community-based institutions are intended to facilitate (i) access to formal credit (ii) support for diversification and strengthening of livelihoods and (iii) access to entitlements and public services. The Mission provides Revolving Fund (RF) and Community Investment Fund (CIF), Vulnerability Reduction Fund support, and also provide technical support to eligible SHGs and GPLFs.

DAY- NRLM is being launched in Karnataka since 2014 as Sanjeevini – Karnataka State Rural Livelihood Promotion Society (KSRLPS), in a phased manner. The aim of this mission is to create efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. The approach that has been adopted in this programme to reach out to rural poor is working through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives. The key features of Sanjeevini-KSRLPS are captured in the following diagram:



The SHG beneficiaries under the Sanjeevini-KSRLPS are rural poor; and instead of providing direct financial support, the scheme envisages that the poor are organised into institutions and make them

own the institutions, acquire sufficient capacity building and handholding support, access institutional credit and pursue livelihoods based on their resources, skills and preferences. Apart from this, the poor are facilitated to achieve increased access to rights, entitlements and public services, diversified risk and better social indicators of empowerment. Sanjeevini-KSRLPS believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country. As on March 2022, Sanjeevini have covered 226 blocks which includes 5962 GPs, 30559 villages in 31 Intensive districts. Financial year 2016-17 will be the year of expanding and deepening of NRLM activities, convergence with other departmental schemes etc.

1.2 State Profile at a Glance

S. No.	Particulars	Total
1	Districts (Indicate Districts covered under Intensive strategy in brackets)	31 (31)
2	Blocks (Intensive Blocks)	226(226)
3	Gram Panchayats (Intensive GPs)	5962(5275)
4	Villages (Intensive Villages)	30715(26536)
5	Total Targeted HHs (Based on SECC deprivation+ inclusion criteria)	3239273
6	HHs mobilized into DAY-NRLM SHGs	2636398
7	SHGs promoted	213527
8	Vos/WLF promoted	26404
9	CLFs/GPLF promoted	5275
10	PGs promoted	4289
11	SHG members mobilized into PGs/PEs	85780

1.3 Major Milestones of 2021 – 2022

Institution and Capacity Building

- 10,941 SHGs are revived and bought under Sanjeevini – KSRLPS fold
- 45 Model GPLFs are promoted in 15 NRLM taluks
- 5352 GPs are covered by forming GPLFs through MCRP rounds out of 5962 GPs
- 2636398+ Households cover under KSRLPS

Social Development- Gender, Food, Nutrition, Health and WASH (FNHW)

- Mapped village wise SECC list of targeted HHs to be made available to WLF/GPLFs.
- SECC-data validation completed in 5195 GPLFs.
- 30 SRPs and 56 DMMU & TMMU Staffs trained on Gender & FNHW.

- 37348 Cattle Shed and 87 Common Work Sheds construction got completed, 63 Common Work Sheds are under progress with NREGA convergence.
- 453 GPLFs provided VRF of Rs. 4.53 Crores, totally 1716 GPLFs provided VRF of Rs.17.16 crores.
- Mapped village wise SECC list of targeted HHs to be made available to WLF/GPLFs.

Farm Livelihood

- 4426 Producer Groups formed across the state.
- 100 Van Dhan Vikas Kendra Centres established
- Deployment of Community Resource Persons (CRPs) to support the SHGs in the adoption of livelihoods best practices; Krishi Sakhi for Agro-ecological practices, Pashu Sakhi in Livestock, Krishi Udyog Sakhi for Value Chain interventions. Training of CRPs is completed.
- 49 Custom Hiring Centres established at 49 Gram Panchayths.

Non-Farm Livelihood

- Deployment of 211 Block Resource Persons – Enterprises Promotion (BRP-Eps) in non SVEP/OSF Blocks) to strengthen livelihood support interventions.
- Organized Monthly Markets at Block level (226 blocks) and Special Trade Fairs at divisional (1 Fair) and state level (3 Fairs) to support Marketing of SHG products.
- Seed capital of Rs. 40,000/- per SHG member is provided to 300 SHG members engaged in food processing for working capital and purchase of small tools. Priority is given for SHGs involved in ODOP produce in giving seed capital.
- Facilitating sale of SHG produce through Government procurement.
 - Sanjeevini Deepa campaign (October-2021) for Promoting SHG made Diyas during Diwali across the state.
 - SARAS melas/ marketing outlets at state level in IAS Officers Association premises on 22- 23 Oct 2021.

CHAPTER 2

Social Mobilisation, Institution Building and Capacity Building

2.1 Introduction

In Karnataka about 5352 GPLFs are formed as of January 2022, remaining 610 GPLFs will be formed by the first quarter of 2022-23 thus ensuring all Gram Panchayats in the state will be saturated. As of January 2022, about 10,941 SHGs are revived and brought under Sanjeevini – KSRLPS fold, the same activity will be continued in 2022-23. For the training of Community Based Organizations and Community Resource Persons, empaneled State Level Community Resource Persons and State Level Resource Persons will be used as per the need. RDPR has recognized GPLF as a viable organization at grass root level and has been implementing different programs in convergence with the GPLFs. RDPR has issued guidelines that Gram Panchayaths can procure Commodity and Services from SHGs as per the recommendation of GPLF upto Rs. 20 lakhs. By recognizing the fund management in GPLF, different banks are coming forward for bulk lending to GPLFs. Solid Liquid Waste Management Project is implemented by GPLF by having MoU with Gram Panchayats as per RDPR guidelines.

2.2 Progress during 2021-22

Table 2.1: Target v/s Achievement for FY 2021-22 with cumulative progress upto January 2022 and expected cumulative progress till March 2023

Sl. No.	Indicators	2021-22 target	Cumulative Progress till Jan 2022	Plan for FY 22-23	Exp. cumulative progress till March 2023
Households Mobilized					
1	Total Households mobilized into all SHGs	343200	2665000	495000	3239273
2	Total SC Households Mobilized into all SHGs	45000	483000	90000	573000
3	Total ST Households Mobilized into all SHGs	14000	219000	41000	206000
4	Total Minority Households Mobilized into all SHGs	1400	133000	28000	161000
5	Total PWD Households Mobilized into all SHGs	234	103000	16000	119000
SHGs Promoted					
6	Number of New SHGs promoted by SRLM	2400	48231	600	48831
7	Number of other SHGs brought into the NRLM fold (after revival/strengthening)	24000	166970	4000	170970

Sl. No.	Indicators	2021-22 target	Cumulative Progress till Jan 2022	Plan for FY 22-23	Exp. cumulative progress till March 2023
8	Total number of SHGs under NRLM fold in Intensive blocks	26400	215000	37000	252000
9	Number of VOs formed (WLF)	3200	26574	0	28315
10	Number of CLFs formed	800	5352	0	5962
11	Number of BLFs formed	0	0	100	100
Social Capital					
12	CRPs	1600	8135	2504	12016
13	SHG book keepers	26000	198000	24500	252000
14	CLFs Bookkeeper	800	4346	1028	5962
Model CLFs in NRLM blocks					
15	Number of CLFs taken up as Model CLFs	30	45	5	50
16	Number of CLFs trained on SOPs - Governance	45	13	50	50
17	Number of CLFs trained on SOPs - Governance	45	13	50	50

2.3 Activity plan for FY 2022-23

1. Model GPLFs in NRLM block

Model GPLFs in NRLM blocks was initiated in the year 2020-21. A total of 45 Model GPLFs are promoted in 15 NRLM taluks as of 2021-22. Further in FY 2022-23 it is planned to develop 5 more Model GPLFs in other NRLM districts. Also, 10 Model GPLFs will be developed as immersion sites as per MoRD's guidelines.

Financial Management Systems, Business development, Vision building, adopting HR policies, sub-committee training will be the major activities under Model GPLFs in NRLM blocks. The Spear head teams will be formed under each Model GPLFs to guide and streamline the activities of model GPLFs. Experienced SHG members, ex-office bearers of GPLF, social leaders in the villages will be the members of Spear head team. Spear head team will meet once in quarter and suggest different ways and means for GPLFs to become integrated community institution contributing for the overall development of Gram Panchayat.

Key Strategies and Activity Plan for Promotion of Model GPLFs

Parameters	Strategies	Activities
Development of MCLFs as Immersion sites	Establishing MCLF offices with the required infrastructure	1. Providing enough amount of Start up fund 2. Facilitating GPLF to purchase required number of furniture and equipment

	Setting up training hall/ centre	<ol style="list-style-type: none"> 1. Facilitating MCLFs to purchase required training related equipment and materials 2. Identifying and developing community trainers 3. Preparing charts and other training resource materials
	Establishing demonstration plots	<ol style="list-style-type: none"> 1. Contacting different departments for establishing demonstration plots 2. Getting required amount number of seedlings and seeds from different line departments 3. Identifying nearby interested SHG members to look after the demonstration plot
Vision Building, Business development plan, Financial projections and MCLFS AAP preparation by CLF	1. Building Capacity of EC members in vision building, BDP, financial projections and MCLFs AAP preparation	<ol style="list-style-type: none"> 1. Training EC members and staff of the GPLFs in vision building, BDP, financial projections and AAP preparation 2. Conduct vision and BDP development exercise in the GPLF as per the designed module 3. On the Job support to the EC members in the financial projections and preparation of AAP.
Rollout of LoKOS & MCLF application	Preparing materials on LoKOS application in vernacular language	<ol style="list-style-type: none"> 1. Identifying the resource person to translate materials to vernacular language 2. Preparing training modules in vernacular language
	Providing a detailed orientation on LoKOS application for CBOs	<ol style="list-style-type: none"> 3. Selection of districts, taluks, GPLFs and SHGs to roll out the application on pilot basis. 4. Identifying the community cadres and training them on the LoKOS application
	Finalizing and ensuring availability of device for LoKOS	<ol style="list-style-type: none"> 1. Identifying and ensuring availability of compatible device (mobile/PC) with the selected community cadre 2. Facilitating community to purchase compatible device
Strengthening of Book keeping and institutionalization of audit system at SHG/WLF/CLF level	<p>Maintenance & regular updation of all Mission prescribed books of records at SHG, WLF, GPLF levels</p> <p>Conduct regular internal and statutory auditing in SHGs and GPLFs</p>	<ol style="list-style-type: none"> 1. Assessing availability of books maintained by SHGs. 2. Issue instruction and guidance to districts on printing of SHG books by Community Institutions 3. Develop grading system of SHG-BKs and GPLF MBKs 4. Develop internal community auditors and ensure audit regularly on quarterly basis 5. Ensure and monitor timely payment

		to BKs from community institutions.
Registration, Member education and fulfilling statutory compliances	1. Revisit GPLF wise registration and statutory compliances requirements	1. Facilitate GPLF wise discussions/meetings on the Registration and statutory compliances requirements 2. Assess key issues in the registration and statutory compliances with the support of legal experts
	2. Institutionalise “Internal” and “External” Audit system at SHG, VO and CLF	1. Training Community Auditors for internal audit 2. Establish systems for timely payments to the Community Auditors 3. Assist GPLFs in Identifying and appointment of Auditors for the Statutory Audit 4. Facilitate Reading of Audit report in the AGM for compliances
	Institutionalizing systems for fulfilling legal compliances	1. Internal and Statutory audit 2. Annual General Body meetings (AGM) 3. Attendance during AGM and compilation of minutes 4. Filing of Income Tax return. 5. Submission to the Registrar 6. Renewal of Registration 7. EC election 8. Surplus appropriation
	4. Member education on their Rights and Entitlements and legal aspects	1. Develop pool of Community Cadre for the member education. 2. CRP drives on campaign mode member education on their Rights and Entitlements and legal aspects
Internal and External grading & Rating of MCLFs	Internal grading	1. Developing grading tool and guidelines 2. Orientation on grading 3. Conducting grading once half yearly 4. Reviewing completion of grading on monthly basis
	2. Rating of GPLFs	1. Identify external personnel/ agencies like students from universities and RDPR university for Rating of MCLFs 2. Orientation on the Rating of GPLFs 3. Assess GPLF wise Quality Issues based on the rating tools
Institutionalisation of Governance, CBO-HR, Cadre management, Accounting & Financial Management	Organising the training on Governance and ensuring the governance practised	1. Conducting the training as per the training modules and schedules 2. Discussing and reviewing in monthly meeting in the monthly meeting 3. Including the indicator in the external rating and grading of MCLF
	Cadre management	1. Assessing the OSS of MCLF

System including introducing loan products at all MCLFs formed till March 2021		<ol style="list-style-type: none"> 2. Conducting the refresher training for community cadre 3. Ensuring the payment of honorarium in time
	Accounting & Financial Management System including introducing loan	<ol style="list-style-type: none"> 1. Conducting internal External of Auditing of the MCLF regularly 2. Mobilising bulk funding from Banks 3. Mobilising the funds from another department
Rationalization of community cadres at all MCLFs formed till March 2022	1. Developing and positioning cadre	<ol style="list-style-type: none"> 1. Prepare community cadre advisory (Bank sakhi, pashu sakhi etc.,) 2. Assist GPLFs to identify cadre in their Jurisdiction 3. Conduct training to the cadre 4. Position cadre at GPLF/Block level as per the state advisory
	2. Work review and timely payments to the cadre	<ol style="list-style-type: none"> 1. Monthly review by GPLF level 2. Submission of monthly progress report and action plan for the next month by the Cadre-MBK, CLRPs, Bank Sakhi, Pashu Sakhi etc., 3. Monthly online/ cheque payments to the cadre
Plan for constitution, nurturing and positioning of CST, Sr. CRP in MCLFs; Plan for NRP, SRP deployment for nurturing MCLFs	1. Identify Sr.CRP and develop capacity building plan	<ol style="list-style-type: none"> 1. Discussion in the GPLF and Block to identify sr.CRP in the GP/ block 2. Design training modules for Sr.CRP 3. Plan and implementation of training plan
	Develop plan for engagement of NRPs and SRPs	<ol style="list-style-type: none"> 1. Assess the requirement of NRPs and SRPs for model GPLF work 2. Preparation of action plan for the engagement of NRPs and SRPs
Integration of FI, LHs (farm and non-farm), SI, Gender, FNHW & PRI-CBO Convergence	Selecting the required number of community cadre	<ol style="list-style-type: none"> 1. Training the community cadre 2. Issuing the guide lines for management community cadre including the 3. Implementing programs with the convergence of other departments 4. Mobilising the building for MCLFs and CMTCs under MGNREGA
At least 50% MCLFs need to meet CBO-HR and other operational cost including at least 50% of community cadres cost	Assessment of loan rotation and income of MCLFs	<ol style="list-style-type: none"> 1. Analyzing the audit report of MCLFs 2. Preparing guidelines for community cadre payments 3. Issuing the guidelines to MCLFs for charging fees for different services provided by MCLFs to other SHGs

Preparation of business plan, training calendar and development of resource pool at CMTC	Developing business plan	1.Training a MCLF on business plan as per the available BDP training material 2.Facilitating MCLFs to develop BDP
	Preparing training calendar	1.Finalising BDP after discussing with community cadre 2.Training need assessment will be done in MCLFs, community cadre and SHGs 3.Consolidating training requirement 4.Development of community cadre for training
	Developing resource pool	1. Identifying community cadre for the training 2. Organising ToT for community cadre
Prepare detailed training calendar for Mission staff, CLF/VO EC and CBO staff	Conducting training need assessment	1.Organising FGDs in CLF/VO and CBO staff 2.Consolidating reports emerged from FGDs 3.Preparing training module and schedule as per the consolidated report.

2. Saturation of SHGs

5352 GPs are covered by forming GPLFs through MCRP rounds as of January 2022, out of 5962 GPs. Further it is anticipated that 610 GPs where GPLFs are yet to be formed will be covered by end of 2021-22. Attempt will be made to bring saturation in existing GPLFs by bringing left out eligible households into the fold of SHGs. By end of 2022-23 it is expected that a total of 32,39,273 households (emphasizing the on households as per SECC data) will be brought under Sanjeevini-KSRLPS fold. Further focus will be given for saturation of all the existing SHGs to bring into NRLM fold. More than 80% saturation will be ensured in 20 model GPLF blocks. Re validation of the SECC data may be done once in 6 months in all the GPLFs to ensure inclusion of left out families.

3. Revival of defunct SHGs A step-by-step process will be followed to identify, map and revive defunct SHGs in the state. A workshop will be organized to define the defunct SHGs and to plan strategies for their revival. District wise database of all defunct SHGs will be collected. Community cadre will be given ToT to revive defunct SHGs. Based on the Action Plan for the revival; DMMU will roll out the plan with support of LCRPs as Community cadres. The process was initiated in 2021, and 10,695 SHGs were revived. Further 10000 defunct SHGs will be revived in 2022-23.

4. Establishing Capacity Building cell at SMMU level

Capacity Building is one of the core aspects in National Rural Livelihood Mission. Capacity building will be done for SMMU, DMMU, TMMU and Community cadres to manage and run the programs. Further Capacity Building of Community Based Institutions like GPLFs, WLFs, SHGs, PGs etc., will be an important activity in the year 2022-23. Development of different training modules and materials has to be made available for the execution of these trainings. Different levels of workshops will be organized to finalize Capacity building strategies. To carry out training activities throughout the year, a Capacity Building Cell will be established at the SMMU level. SPM, IBCB will be the head of the cell and PM, Social Mobilisation, PM, Capacity building, Deputy Program Manager and 1 YP will constitute a training cell. A dedicated support staff will help the different activities of the Capacity Building Cell at SMMU level.

5. Strengthening GPLF by engaging CRPs and Master Book Keepers

Sanjeevini-KSRLPS has adopted the strategy of training and deploying Community Resource Persons (CRPs) and Master Book Keepers (MBKs) for GPLFs. As of now each GPLF has 2 CRPs and 1 Book keeper, they are paid an honorarium on piece rate basis and circular in this regard has been sent to the districts. It is being implemented since April 2019. MBKs will be paid a maximum of Rs. 5,000 per month and LCRPs will be paid Rs. 2,500 per month. FNHW, Gender and PRI-Convergence activities will be implemented in all the GPLFs this year. In these GPLFs one CRP will be used exclusively for SI SD activities and she will be known as CRP for SI SD. She will be paid an honorarium on par with other CRPs under the Mission. Refresher training will be conducted for all MBKs and CRPs as per need. Focus will be given for the training of book keepers and the updation of book keeping in SHG, WLF and GPLF during 1st quarter of 2022-23. A special drive will be conducted for printing books and distribution wherever required. One MBK and two or three LCRPs will be engaged by GPLF for Social Mobilisation and strengthening of SHG. One LCRP is engaged at the rate of 20 SHGs. The details are as follows:

Table: Community Cadre and their deliverables

Sl. No.	Type of Community Cadre	Key Deliverables
1.	Master Book Keeper	a) Maintaining all the books of records at GPLF b) Preparing necessary documents for CIF release c) Auditing of GPLF, WLF and SHGs d) Preparing Income & Expenditure for GPLF e) Preparing monthly trial balance f) Organizing statutory audit of GPLF g) Training book writers of SHGs and WLFs

		<ul style="list-style-type: none"> h) Inspecting loan accounts of SHG members and preparing non-performing loan accounts i) Attending SHG meetings and resolving account related issues j) Collecting monthly financial transaction from the SHGs and consolidating at GPLF level. k) Ensuring MIS entry of all the data's of SHGs l) Participating in different trainings as per required
2.	Local Community Resource Person	<ul style="list-style-type: none"> a) Formation of new SHGs by identifying excluded households b) Creating awareness among SHG members regarding government welfare schemes c) Opening of SHG bank accounts and individual Jandhan account d) Training of SHG e) Grading of SHG f) Facilitating preparation of MIP for SHG members g) Facilitating Convergence of Government programs in different departments for SHG members h) Ensuring maintenance of standard books in SHGs i) Ensuring all the SHGs must follow Dashasutra's j) Encouraging SHG members to take up livelihood activities k) Facilitating SHGs for getting bank loans l) Ensuring prompt repayment and asset creation for CIF loans

6. Engaging State Level Resource Persons and Young Professionals

As approved in 2021-22 AAP empanelling of State Level Resource Persons has been rolled out. 95 SRPs had applied for the position in response to KSRLPS's advertisement. Empanelment process has been initiated by shortlisting the candidate and organizing the interview. By March 2022, KSRLPS will have about 75 SRPs empanelled. Furthermore, number of SRPs will be inducted by giving advertisement and conducting interviews. To fasten the empanelment of the SRPs, expertise of NGO staffs will be utilized. The honorarium and other remunerations will be paid as per the approved SRP guidelines.

Engaging Young Professionals has yielded good results in the field. In the year 2022-23 KSRLPS will be engaging at least 1 YP per block. These YPs will provide more technical support in terms of conducting impact studies, preparing case studies, making assessment of CIF utilization, preparing rating tool for MCLFs, helping SHG women for online sales of their products, coming up with innovative project proposals, etc.

7. Formation of Block/Taluka level Federations

As approved by KSRLPS EC 100 Block Level Federations will be promoted in the year 2022-23. In this regard necessary guidelines are being prepared and sent to districts for necessary action. It is proposed to give the BLF a start-up fund of Rs. 3.5 lakhs as per NRLM norms, and they will be permitted to collect membership fee from their constituent GPLFs as per their bye-law.

8. Adopting State Level SHG Policy

Karnataka is a pioneer state for SHG activities; the visibility of the SHGs is available in nook and corner of Karnataka. In this regard there is a request from different departments to have an SHG policy for the state. As per the policy all SHGs will come under one umbrella. A unique ID will be generated for each SHG. By doing Aadhaar seeding, duplication of membership will be avoided as part of SHG policy for the state. SHG resources will be utilized judiciously by adopting SHG policy. It is also intended to bring all the SHGs under NRLM fold, and increase the mobilization percentage. Joint circular has been issued by the Principal Secretaries of Skill Development Entrepreneurship and Livelihoods department, Women & Child department, Co-operative department, Agriculture and Watershed department in order to attain 100% saturation by 2022-23.

2.4 Key Strategies and Activity Plan for IB-CB FY 2022-23 at a Glance:

Parameters	Strategies	Activities
Saturation of HHs to SHGs, SHGs to VOs and VOs to CLFs & Revival of defunct SHGs	1. Inclusion of all eligible HHs into SHGs	1. Assessing present status of inclusion by collecting data from field with reference to MIS 2. Getting mobilization status against the targets every month and preparing report. 3. Organising monthly review meeting about mobilization status
	2. Mapping of SHGs to VOs and VOs to CLF	1. Getting MIS report and analyzing the data 2. Organising regular meeting and reviewing the data with DMMU & TMMU
Strengthening of Book keeping and institutionalization of audit system at SHG/WLF/CLF level	1. Maintenance & regular updating of all Mission prescribed books of records at SHG, WLF, GPLF levels 2. Conduct regular internal and statutory auditing in SHGs and GPLFs	1. Assessing availability of books maintained by SHGs. 2. Issue instruction and guidance to districts on printing of SHG books by Community Institutions 3. Develop grading system of SHG-BKs and GPLF MBKs 4. Develop internal community auditors and ensure audit regularly on quarterly basis 5. Ensure and monitor timely payment to BKs from community institutions.
Rollout of LoKOS - special emphasis on proper book keeping	1. Preparing materials on LoKOS application in vernacular language	1. Identifying the resource person to translate materials to vernacular language 2. Preparing training modules in vernacular language
	2. Providing a detailed orientation on LoKOS application for CBOs	1. Selection of districts, taluks, GPLFs and SHGs to roll out the application on pilot basis.

		2. Identifying the community cadres and training them on the LoKOS application
	3. Finalizing and ensuring availability of device for LoKOS	1. Identifying and ensuring availability of compatible device (mobile/PC) with the selected community cadre 2. Facilitating community to purchase compatible device
Grading System of SHGs, VOs and CLFs in place	1. Internal grading	1. Developing grading tool and guidelines 2. Orientation on grading 3. Conducting grading once half yearly 4. Reviewing completion of grading on monthly basis
	2. Rating of GPLFs	1. Identify external personnel/ agencies like students from universities and RDPR university for Rating of MCLFs 2. Orientation on the Rating of GPLFs 3. Assess GPLF wise Quality Issues based on the rating tools
Timely disbursement of RF/CIF/VRF and Startup fund to all eligible CBOs Rotation & ensuring on time repayment of CIF	1. Assessing of the required amount of RF/CIF/VRF	1. Analyzing the top up amount required of each CLF 2. Preparing the MIP 3. Getting the Proposal from the districts 4. Reviewing the disbursal of Community funds at different level
Registration, Statutory Audit & other Compliances	1. Revisit GPLF wise registration and statutory compliances requirements	1. Facilitate GPLF wise discussions/meetings on the Registration and statutory compliances requirements 2. Assess key issues in the registration and statutory compliances with the support of legal experts
	2. Institutionalise “Internal” and “External” Audit system at SHG, VO and CLF	1. Training Community Auditors for internal audit 2. Establish systems for timely payments to the Community Auditors 3. Assist GPLFs in Identifying and appointment of Auditors for the Statutory Audit 4. Facilitate Reading of Audit report in the AGM for compliances
	3. Institutionalizing systems for fulfilling legal compliances	1. Internal and Statutory audit 2. Annual General Body meetings (AGM) 3. Attendance during AGM and compilation of minutes 4. Filing of Income Tax return. 5. Submission to the Registrar 6. Renewal of Registration 7. EC election 8. Surplus appropriation

	4. Member education on their Rights and Entitlements and legal aspects	1. Develop pool of Community Cadre for the member education. 2. CRP drives on campaign mode member education on their Rights and Entitlements and legal aspects
Training on Financial Management and refresher training on Governance to all CLFs and Mission staff	1. Assessing the OSS of the CLFS and organising the training	1. Preparing the training modules 2. Conducting the TOT for SRPs and community cadre 3. Organising the training for MCFS and mission staff
Institutionalization of Governance and Financial Management at least 1/4th of total CLFs	1. Organising the training on Governance and Financial management and ensuring the governance practised	1. Conducting the training as per the training modules and schedules 2. Discussing and reviewing in monthly meeting in the monthly meeting 3. Including the indicator in the external rating and grading of CLF
Cadre management – payment mechanisms through CBOs rationalization	1. Developing and positioning cadre	1. Prepare community cadre advisory (Bank sakhi, pashu sakhi etc.,) 2. Assist GPLFs to identify cadre in their Jurisdiction 3. Conduct training to the cadre 4. Position cadre at GPLF/Block level as per the state advisory
	2. Work review and timely payments to the cadre	1. Monthly review by GPLF level 2. Submission of monthly progress report and action plan for the next month by the Cadre-MBK, CLRP, Bank Sakhi, Pashu Sakhi etc., 3. Monthly online/ cheque payments to the cadre

3. Roll-out Plan for LoKOS

The current NRLM MIS, has various fund disbursements, KPIs progress, profile of the CBOs etc., but it does not have the option of capturing the financial transactions happening at the community level. Therefore, LoKOS application will be rolled out during the FY 2022-23 in order to capture the financial transactions of CBOs which consists of 'Profile' and 'Transactions' of the SHGs and CLFs.

Data entry point

Point person	Responsibility
VO Bookkeeper (facilitator/ samooch sakhi/community mobiliser/CRP , etc.)	<ul style="list-style-type: none"> SHG and members profile entry and regular update Capturing the transactions of SHG during the meeting (regularly)
	<ul style="list-style-type: none"> VO profile entry and regular update Capturing the transactions of VO during the meeting (regularly)

CLF (accountant/coordinator/PRP/etc. preferably engaged in bookkeeping writing)	Bookkeeper	<ul style="list-style-type: none"> • CLF profile entry and regular update • Capturing the transaction of CLF during the meeting (regularly)
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Training: As part of roll-out, training needs to be conducted in the following ways-

Training	Audience	Duration
Mobile App <ul style="list-style-type: none"> • Download and log in • Download of Master Data • Creation and updating of Profile for SHG, VO and CLF • Uploading of completed profiles • Deduplication and approvals and Web • Rejection remarks and re entry 	<ul style="list-style-type: none"> • CBO Book keepers • Block Managers • Train the Trainer model • Maximum 2 batches of 25 each • All trainings to be conducted online given pandemic situation 	3 days
Web Layer <ul style="list-style-type: none"> • Deduplication • Block Manager's View and approval 	<ul style="list-style-type: none"> • CLF Accounts Manager • Block Manager • SRLM staff • Train the trainer model • Maximum 2 batches of 25 each • All trainings to be conducted online 	2 days

a. Data entry on LokOS-

- Profile entry and profile updation of SHG-VO-CLF
- Transaction data entry of SHG-VO-CLF

b. MIS Report of Profile entry

Data uploaded on LokOS can be seen in the report session of the MIS dashboard available on DAY-NRLM MIS

c. Maker-checker concept

The profile entry data uploaded by Bookkeeper of SHG/VO/CLF will be checked and verified by block admin user/Block Program Manager (BPM/BMM). Only approved data will be synchronized to the central server.

In Karnataka it will be rolled out by engaging MBKs and Community Resource Persons who will be paid honorarium on task basis.

CHAPTER 3

Social Inclusion- Social Development and Gender

3.1 Achievements under Social Inclusion and Social Development -2021-22.

Following are some of the key achievements:

- Consultative workshop arranged for preparation of Village Poverty Reduction Plan (VPRP) and 11814 CRPs were trained with SIRD with NMMU Technical team support. SHG and Village Organization level plan, Gram Panchayat level plan are completed and submitted to Gram Panchayat to be included in GPDP.
- 5127 SHGs women trained in Solid Waste Management (SWM), total of 170 batches trained in MGIRED campus and at District levels. 1628 Gram Panchayats members trained, 2072 GPLFs have signed MOU with GPs, 411 women completed driving training and 21 SHG women are working as drivers.
- The SHGs, during the unprecedented corona virus outbreak produced many personal protection equipment's such as the protective face masks, reusable hospital gowns, head gears, head masks, etc. which were the need of the hour for the global scenario. Covid-19 activities were taken up in the state including - production of 3368554 Masks, 66155 Protective Gear, 48 units of Sanitizer, 2306 Vegetable Delivery Units, 11869 Vulnerable households provided with dry ration, 189924 SHG Members covered under Covid-19 Awareness Programme. Along with these products, the SHGs of the state have manufactured cleaning and sanitation agents such as liquid sanitizers, vehicle fumigating liquids, vehicle sanitization by the SHG members at affordable prices, phenyls, toilet cleaners, soaps etc.

3.2 Activities and Strategies for FY 2022-23

Key activities under Social Inclusion- Social Development, Gender, FNHW:

- i) Validation of SECC data for social inclusion and saturation of left out vulnerable women by enrolling them in SHGs.
- ii) Preparation of Vulnerability Reduction Plan at SHG and Village level.
- iii) Creating awareness and building capacities of SHGs/Federations on the importance of health & nutrition and creating linkages.
- iv) Implementation of Gender and FNHW activities in all GPLFs.
- v) Create awareness and build capacities of CLF members and community cadre on water & sanitation.

- vi) Convergence with other NGOs/CBOs working in FNHW.
- vii) Establishment of sanitary napkin units and helping existing units to create linkages, marketing and branding.
- viii) With regards to Gender, focus on issues related to violence, preventing girl drop-outs from school, enhancing proactive participation of women in Gram Sabhas.
- ix) With regards to PRI-CBO convergence, ensuring participation of all SHG members in Gram Sabhas and in preparation of Village Level Poverty Reduction Plan (VPRP).
- x) SHG women from 5962 panchayats to be trained in end-to-end Solid Waste Management, and Light Motor Vehicle Driving (3 and 4-Wheeler).

The above mentioned activities are detailed below. Table at the end of this chapter encapsulate various activities and strategies.

3.3 Social Inclusion

Social inclusion can be defined as the process of improving conditions of participation in society for people who are disadvantaged on the basis of age, sex, disability, race, ethnicity, origin, religion, economic or other status, through enhanced opportunities, access to resources, voice and respect for rights. Thus, social inclusion is both a process and goal which is an integral part of any poverty eradication effort.

To ensure social inclusion, the strategy adopted by NRLM is to validate the existing SECC data and add 13% more families to auto inclusion along with 7 Deprived categories, prepare list of left-out vulnerable families and integrate them in existing/new SHGs, subsequently in Federations. The entire exercise will be facilitated by community cadre. For ensuring inclusion of physically disadvantaged (PWDs), the existing list prepared by Disability Department will be referred to, and they will be integrated into SHGs whoever left out.

3.4 Health and Nutrition

The focus under health and nutrition will be to create awareness and build capacities of women on the importance of menstrual health, UTI/STIs, cancer, etc. along with regards to nutrition, on benefits of iron, folic acid, calcium, protein, etc. Through convergence with NRHM, access to institutional delivery, IMR, MMR, full antenatal care to mothers, examination and treatment for anemia, UTI/STIs, cancer, etc. will be facilitated.

Apart from the above, awareness regarding good diet is to be done towards these activities including recipe demonstration through food fests/ stalls during exhibitions/ events at GP, Block or Taluka level; convergence of SHG members with food product making activities of Women and Child

Welfare Department; encouraging establishment of Chikki units and Sanitary napkin units are being planned. These programmes will also provide funds as CIF for development of kitchen garden.

3.5 Other activities plan

Water and Sanitation

The key focus will be to create awareness & build capacities of SHG members and community on the importance of water and sanitation. Towards this, several activities are planned:

- Provision of CIF for Cluster Level Federations as a bridge fund for construction of toilet. (This will be treated as a loan to the SHG and on repayment, will be in constant rotation within the federation).
- Establishment of sanitary napkin centers (1 per taluka) on a pilot basis and helping existing centers in branding & marketing.
- Creating a model of Solid Waste Management in 1000 select CLFs/villages.

NHFS (National Family Health Survey) data to be used as a tool for identifying specific areas that need FNHW intervention.

Apart from the above, Swatch Bharat Grameen Mission has shown interest in working with NRLM and leveraging the SHGs in the programme fold for promotion of its objectives like provision of toilets, solid waste management, etc.

3.5 Gender related interventions under NRLM

NRLM believes that gender mainstreaming should feature in its framework, systems, institutions and processes to achieve sustainable social, economic and political goals that have direct/indirect impact on the Quality of Life Indicators of the community. NRLM in general mobilizes poor women and also undertakes special mobilization efforts for reaching women in exploitative situations/occupations (like single women, divorced, separated, survivors of violence, trafficked women, Devadasi, HIV +^{ve} women etc. in particular.)

In particular, the Programme plans to focus on issues of violence against women with special focus on domestic violence, creating awareness for rights and grievance redressal. This will be done in collaboration with various other actors championing this issue like Women and Child Development Department, Legal cell, NGO, Police, etc. Apart from this, focus will also be on arresting dropping-out of girl children from school.

Another important area of intervention will be enhancing women's participation in Gram Sabhas so that their issues are voiced and heard. Towards this, it is planned to initiate *Mahileyara Sabha*

(Women's forum) at Village/ GP level to prepare plans for addressing issues and concerns of women to be presented to Panchayat.

One of the important steps towards this will be sensitizing mission staffs, SHGs, CRPs, GPLF, WLF and SAC committee through organizing workshops. Identification and training of a gender point person in each CLF is planned to keep this on agenda active at all levels.

3.6 Activities under entitlements focusing on NSAP and PRI-CBO convergence

The main agenda behind PRI-CBO convergence is to help members' access insurance and entitlements due to them as per various Government schemes. Example: old age pension, widow pension, persons with disability pension, etc.

Following are some of the strategies planned to ensure the same:

Preparation of Vulnerability Reduction Plan:

Vulnerability Reduction Plan focuses on entitlements to members from marginalized groups. Once the vulnerable families are identified and list gets finalized, community cadre will prepare household data card for each such family. This card will contain the basket of entitlements that members of the family can avail. This will be supported with the Vulnerability Reduction Fund (VRF). A total budget of Rs.25 crores under NRLM (covering 2500 CLFs) has been proposed as VRF (@1.0 Lakh per CLF).

It is proposed to cover maximum number of members from the following groups under VRF:

- Persons with disability or having PWD family members.
- Legally released bonded laborer's or having family members as legally released bonded labourers.
- Manual scavengers or having family members who are manual scavengers.
- Ex-devadasis or sex workers.
- Widows or single women headed families.
- PVTGs, project displaced families and child labor affected families.
- Households affected by natural and man-made calamities.

Specifics under this include:

- Creating awareness and facilitating access to entitlements focusing on insurance and pensions.
- Ensuring that all households have accessed at least one insurance (either life or medical).
- Ensure that all eligible SHG members/family members have accessed old age/widow/person with disabilities pension.

Village Poverty Reduction Plan (VPRP) and Gram Panchayat Development Plan (GPDP):

The Village Poverty Reduction Plan (VPRP) is a community demand plan prepared by the SHG network which can be further integrated into Gram Panchayat Development Plan (GPDP). It is the consolidation of demands for livelihoods, health and sanitation, social security, natural resource development and basic infrastructure development prepared by the poor families who are members of the SHGs.

GPDP is a comprehensive demand plan for local development. It is the consolidated demand for various livelihoods, health, and sanitation, social security along with resource development and basic infrastructure development prepared jointly by involving Self-Help Groups (SHG), Gram Panchayat and the Community Organization network. In NRLM this is done at three levels:

- 1) SHG - Livelihoods and Entitlement Plan
- 2) VO/CLF - PGSRD and Social Development Plan
- 3) Gram Panchayat Poverty Reduction Plan

Specifics under this include:

- Ensure that all SHG women participate in Gram Sabhas and in planning process of Gram Panchayat Development Plan.

Convergence with MGNREGA:

Since the strength of NRLM is its ability to energize the communities, it is proposed to involve SHGs and federations in the creation of awareness and demand generation with respect to MGNREGA. This can be extended to job card survey/identification of beneficiaries, support in registration for employment, support in the issue of job cards and job applications, demanding provision of work within 15 days, conducting social audits, etc.

In order to facilitate all the above, Sanjeevini - KSRPLS has identified 150 resource persons at the State, District and Taluka levels. The resource group at each level is a loose group of resource persons who have been trained and are utilized for community trainings/awareness creation at Taluka and GP level.

Specifics under this include:

- Creating awareness, demand generation and participation in MGNREGA
- Promote labour groups consisting of SHG women
- Ensure that every household gets a job card

- Increase demand for work and ensure access of 100 days work for entitled household

3.8 Capacity building to mainstream Gender, Convergence and FNHW

In order to achieve all the planned activities & specialized trainings on the topic of Gender, Inclusion, Convergence and FNHW are proposed for Sanjeevini – KSRLPS State, District and Taluka staffs, EC & Sub-committee members of WLF and GPLF, Local Community Resource Person and Master Book Keepers.

3.9 Detailed list of Activities and Strategies

Gender Operational Strategy (GOS)

Introduction

The Government of India (GoI) through the Ministry of Rural Development (MoRD) established the National Rural Livelihoods Mission (DAY-NRLM) in June 2010 to implement the new strategy of poverty alleviation woven around community-based institutions, which is renamed as “Aajeevika”. The program was formally launched in 2011 and is being implemented in a mission mode across the country. The mission of DeendayalAntyodayaYojana- National Rural Livelihood Mission (DAY-NRLM) is “to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in an appreciable increase in their incomes, on a sustainable basis through building strong grassroots institutions for the poor. These institutions enable and empower the poor households to build-up their human, social, financial, and other resources, solidarity, voice, and bargaining power. They, in turn, enable them to access their rights, entitlements, and opportunities.”

Readiness of KSRLPS to Gender integration:

The Karnataka State Rural Livelihood Promotion Society (KSRLPS) was formed by the Government of Karnataka on December 2nd 2011, to implement ‘Sanjeevini’ across the State in a phased manner. The main aim of the mission is to eradicate poverty by building sustainable institutions, which helps them to build sustainable livelihoods. Sanjeevini works with the clear objective of rural poverty reduction; it is a community driven and process-oriented program. The processes include different activities such as awareness building, social mobilization, and development of Community Resource persons (CRPs).

Sanjeevini has gone beyond the Panchasutra and adopted the Dasha Sutra Strategy towards an integrated Gender approach for holistic development of SHG members. Through this approach, Sanjeevini aims to create awareness and encourage behavioral change among rural women on Gender

related issues. Sanjeevini aims to fulfill its targets with convergence and partnership between the community institutions and the relevant line departments. These Gender interventions are crucial as they address the underlying causes of perpetuation of poverty and help reduce it by ensuring mainstream and efficient Food, Nutrition, Health and Wash practices.

KSRLPS Sanjeevini supports the Women and Child Development Department and Health Department through mobilizing the community for organizing events. Some of the activities under Gender includes- Mother's Meet participating via Poshan Abhiyan activities during Poshan Maah , adolescent meetings, hand washing, CIF loan for toilet construction, Recipe Demonstration, Promotion of Kitchen Garden, Promotion of millet production, organic farming, nutritional value of curry leaf, papaya, pomegranate, coconut, vegetable, Quarterly adolescent meetings at Anganwadi center's for discussion on maternal & child issues, Collaboration with SBM awareness camps on use of toilets, Drumstick saplings distribution with support from Social Forest & Horticulture Department etc.

COVID 19 Relief Response:

The SHGs of Karnataka, during the unprecedented corona virus outbreak produced many personal protection equipment such as the protective face masks, reusable hospital gowns, head gears, head masks, etc. which were the need of the hour in the global scenario. Along with these products, the SHGs of the State have manufactured cleaning and sanitation agents such as liquid sanitizers, vehicle fumigating liquids, vehicle sanitization at affordable prices, along with phenyls, toilet cleaners and soaps etc.

With a total of 1881 SHGs shifting themselves into the face mask and reusable hospital gown manufacturing units, Karnataka had produced more than 43.1 Lakh face masks and 66155 face shields and head gears. With Bangalore Urban District manufacturing the highest number of masks (450000+) masks during the corona virus crisis, they helped in market supply needs to meet the demand for the products. Apart from the sales of the personal protective equipment, SHGs also provided 21963+ vulnerable households with dry rations and deliver 6709+ units of vegetables during the Covid-19 lockdown. 878924 community members were covered under Covid-19 awareness programme.

Nutri- enterprise initiatives:

In pace with the manufacturing and distribution of the personal protective equipment, the SHG members have contributed vastly in the nutrition cycle of the state by taking up activities, like

production of nutrition rich foods such as chikki, poultry, millet-based malts, millet powders, flours, nutritious snacks made with rice and millets, sprouts, eggs, ghee etc. Parallely the SHGs also took up packaging and distribution of these rich nutritious food products. Many SHGs have made arrangements for the provision of these food products to schools and anganwadis where children, pregnant and lactating women will be provided with nutrition rich food to ensure good health. Another important activity taken up by the SHGs of Karnataka is setting up and running of Milk Cooperatives and Federations. As milk is one of the richest sources of protein, and with convergence and linkup with other institutions like Karnataka Milk Federation (KMF), the Cooperatives acts as a nutrition source to many schools and hostels as well as anganwadis with milk products to some extent.

Gender Interventions:

In a hugely diverse country like India, there can be no “India Strategy” but “State-specific strategy”. Gender equality is an issue of development effectiveness, not just a matter of political correctness or kindness to women. New evidence demonstrates that when women and men are relatively equal, economies tend to grow faster, the poor move more quickly out of poverty, and the well-being of men, women, and children are enhanced. The need for a new strategy arises from the evidence that gender plays an important role in determining economic growth, poverty reduction, and development effectiveness. The strategy recommends working with civil society organizations, other government departments and community-based organizations to diagnose the gender-related barriers and to identify opportunities for poverty reduction and sustainable development; then to identify and support appropriate actions to reduce these barriers and capitalize on the opportunities. Identifying state specific issues with the help of stakeholders and creating a strategy makes it more actionable. Currently the operational strategy for integrating gender in all aspects of Sanjeevini KSRLPS is in process with initial rounds of training completed to Staffs and District level (in all interventions districts) as well as SRPs.

Goal: “To reduce poverty through promoting inclusive development, by building a gender Just society where women enjoy equal rights and privileges, have access to entitlements, the freedom to speech and live a life of dignity free from any form of violence and discrimination.”

Objectives:

- To mainstream gender in framework, systems, institutions and processes of DAY –NRLM.
- To promote inclusion of vulnerable and marginalized sections in the implementation of gender-specific goals.
- To facilitate effective access to rights and entitlements and improvement in quality of life

- To develop an understanding about the gendered roles and responsibilities of the men and women in the society.
- To facilitate equal access and control over resources and in decision making processes by women and men.
- To increase women's mobility by advocating a safe environment for enhancing their participation in all development processes.

Broad area of interventions:

1. Preventing early marriages
2. Ensuring quality education to all children
3. Prevention of violence against women including human trafficking

These broad areas of intervention cover all aspects that the interventions Districts have admitted to address. For instance, it addresses issues of child labor as an outcome of interventions (1) and (2) above. Similarly, Devadasi and other cultural practices that cause violence against women will be subsumed under point (3) above.

Strategies/Approach:

- 1.Utilization of experienced DPM/DM - Social Development in the Districts who can work with the knowledge of local specific issues and challenges.
- 2.Preparation of Gender plan and integrate it in Annual Action Plan with budget in participation with the staff and community.
- 3.Gender Sensitization of the Sanjeevini staffs, Trainers, Community Cadres and Community (SHG members, mostly) in a campaign mode that would lead to (apart from sensitization per se) some steps towards gender policy of the Sanjeevini, may be anti-sexual harassment committee and/or a Grievance Redressal Committee at the District and at the State level.
- 4.Gender Social Action involving mostly the CBOs (SHGs and their federations at different levels) that would ultimately result into some corrective and collective action in the field towards straightening the imbalances prevailing.
- 5.Target area: Sanjeevini identifies its target area as per the resources available. All the Blocks and Districts to start with the interventions during 2022-23.

A. Preventing Early marriages

Strategy:

Enlisting support of line departments

Approaches and process:

- Address incidents related to domestic violence and child marriage along with the Child Marriage Protection Office (CMPO) at District and Taluk level
- Advocacy with the state officials to circulate appropriate documents like circulars among the concerned line department officials and NGOs
- Database of harassment/child marriage issues reported to the VO (WLF) and also build database of women who faced domestic violence
- Database of legal aid, police services and moderation services available at VO (WLF) and CLF (GPLF) level.
- Address and resolve the cases received by the Gender Forum/VO. If the case is not resolved at Gender Forum/VO (WLF) level, it needs to refer to CLF (GPLF) and legal systems.
- Maintain a register at Gender Forum/ VO (WLF) level where all the cases (harassment, domestic violence, etc.) will be recorded.

Formation of adolescent boys' and girls' groups for-

- a. Awareness generation on personal health and hygiene
- b. Awareness generation on child rights and agencies from where they could access justice
- c. Promotion of higher Education
- d. Self-defense strategies
- e. Issues related to Early Marriage
- f. Life Skill Trainings

B. Ensuring quality education

In the area of education, Sanjeevini would largely focus on two components

1. Enrolment
2. Retention especially High female drop out from upper primary level
3. Absenteeism

Strategy:**1. Enrolment and Retention**

The enrolment and retention would also incorporate the issue of Child Labour in the rural areas.

- VRPE Drive in the identified villages and partnership with CSOs.

2. Absenteeism

- Addressing the issue behind student's absenteeism, making more student friendly schools.

Approach:

- SHGs to track attendance and enrolment of children of their members.
- If the members are not sending their children to school all others members would motivate them.
- The members of these SHGs would also take part in the SMC of school.

Time line:

Regularly from current quarter of the running year.

Readiness factor:*Enrollment and retention:*

- Tracking register of the member's children of 3 to 15 years of age group to be maintained regarding attendance and enrolment.
- WLF (VO) registers to have regular minutes of interaction on enrollment and education issues.

Process:*Enrolment and retention:*

- Gender Point Persons (GPPs) would track the enrolment and attendance of children of members of her SHG.
- The list of the 'out of school children' would be shared in the Gram Sabha on regular basis. Gram Sabha, in turn, would send the list to the BEO through BDO for necessary action.

Institutional Mechanism:

- Names of out of school children would be shared with the head of the department on regular basis by WLF (VO) for necessary action and tracking.
- Recruitment of Gender Point Persons (GPPs) in each SHG (one in each SHG) to tease out and table gender related issues to be taken up at WLF (VO) level
- A bandwidth of BRP/CRPs to be recruited and trained on all aspects of gender and modalities of integrating it across all pillars of NRLM/KSRLPS (IBCB/FI/FNHW etc.) who in turn would train members of Ward Level Federations, GPPs and SHGs.
- SRLM will work with Education Dept. to address outputs as required.

Expected Output:

- Enrolment would increase by 90% to 100% in the first and second year wherever required/applicable.
- Drop-Out rate would decrease by 20% in the first and second year wherever required/applicable.

- The incidence of child labour would reduce by 20% in the first and second year wherever required/applicable.

C. Prevention of Violence against women

There are several atrocities against women in the rural areas of Karnataka and the women's collective should work on all of them on which they feel like working. However, Sanjeevini, on the basis of its own priorities may like to directly support women's collective on some of its fight against atrocities at the inception. These issues are:

- a. Anti-Human Trafficking
- b. Domestic violence

Strategies:

On some of the issues, Sanjeevini would like to work directly through its own human resources while on other, Sanjeevini would like to support the ongoing work of different line departments and CSOs through women collectives.

Approach:

- Consultation workshops on issues like AHT, Domestic Violence, and child marriage to develop strategies to address them.
- Public hearing at Block, District and State level.

Key Activities:

- 1.Consultative meetings and IEC activities:** with the help of WLF (VO) and SHG Members, meetings can be held with line departments eliciting their support and people in the villages making people aware about the legal aspects of the laws against child marriages, domestic violence and human trafficking. IEC activities like posters, pamphlets and brochures can be provided to all community members with the help of LCRPs, MBKs, SAC Members and SHG Members.
- 2.Documentation of the individual case and case history of the survivors:** the facilitation team shall document the case history of each of the survivors identified in the process and prepare a personal file of each these survivors.
- 3.Individual profiling:** The Facilitation team shall also fill up the individual profile of all the survivors, so identified, in a format that will be developed for the purpose. The format shall also contain the information about the status of rights and entitlements of these survivors including their family background, health profile, livelihood profile, etc.

4.Training of the survivors and supporters on Gender issues: Survivors shall be trained and groomed as Community Resource Persons (CRPs) on gender issues and for scaling up the campaign in the next phase to other parts of Karnataka.

5.Presentation of the cases at Block and District level workshops: Periodically (once in a quarter), all the cases shall be presented in a Block level workshop followed by District level workshop to the District administration.

The objective of the workshop would be to:

- **Take the Police, Judiciary and District administration into confidence about the survivors and their case history.**
- **The panelist of the workshops shall make some commitment regarding following in a time bound manner:**
 - i. Providing legal justice to the survivors and ensuring the restoration of their rights and dignity.
 - ii. Provide protection to the survivors against the possible actions by perpetrators
 - iii. Ensure the restoration of rights and entitlements to the survivors as per their eligibility.
 - iv. Initiating the filing of the legal case against the persons responsible for the conspiracy against the survivors.

6. Presentation of Action Taken Report (ATR) at the state level:

Presentation of Action Taken Report (ATR) of the above commitment by the district administration, DLSA and Police at the state to representative of SALSA, Principal Secretaries of respective departments, and head of the police department under the chairmanship of MD Sanjeevini. In the state level workshop, there would will also presentation about the policy level changes like:

- i. Networking and creation of wider forum
- ii. Re-activating the dedicated district level committee
- iii. Formulation of rules
- iv. Creation of shelter homes for the victims
- v. Activating Helpline Number.

Process:

- Training to community cadres on various women related laws
- Assisting CBOs in consultative meetings with representatives from line departments, CSOs and villagers
- Sanjeevini to collaborate with Line departments, PRI members, State Legal services authorities, Police departments, etc. for effective public hearing and action.

Institutional Mechanism:

The major players would be following:

- a.Sanjeevini:** Sanjeevini shall be the chief player who shall steer the entire activities and back them by providing essential financial provision. It shall commit for taking up the activities to its entire working area with the help of Village Organizations and their federations of higher order. Sanjeevini shall also identify and form a pool of resource organizations (CSOs) who have relevant experience in fulfilling the above objectives.
- b. Civil Society Organizations:** A pool of civil society organizations would be created at the State level who have long standing experience of working on the issue in the State. The pool, through its representation would form a state level resource group who will formulate the roadmaps of the campaign, decide the content and format for execution; identify the CSOs to carry out the campaign in different parts of the State, the lead CSOs for different themes as per the requirement, etc. The CSOs will bring their experience and skill in the campaign and will play an active role in carrying out the following activities:
- Build up the cases and provide support to the survivors to get justice through DLSA
 - Preparation of the training modules, IEC materials for training of the survivors and the identified supporters about the evil practices and prepare them as CRPs.
 - Preparation of the policy advocacy note to influence the policy makers.
- c.Administration and Police:** The District & Block administration and Police will actively participate in the Block, District and State level sharing workshop. After hearing individual case histories, the panel members consisting of Administration, Police Department, DLSA, JSLPS and Civil Societies would take decisions to:
- Provide necessary rights and entitlements to the victim for which s/he is eligible
 - Give order to provide legal justice to the survivors. It shall also take up all the cases in fast track, with the help of DLSA and take strong action against perpetrators and to restore her dignity back in the society.
 - Ensure the protection of the survivors from any possible harm in future.
- d. Legal Service Authorities at District and State level:** DLSA and SLSA, shall support Sanjeevini in providing legal trainings to the survivors and identified supporters at the Village level. DLSA may also like to identify and groom some of them as Para Legal Volunteers (PLV) and shall help Sanjeevini in establishing legal Aid Clinics at suitable level in all the Blocks.
- e.Recruitment of Gender Point Persons in each SHG (one in each SHG) to tease out and table gender related issues to be taken up at WLF (VO) level.**

f. A bandwidth of BRP/CRPs to be recruited and trained on all aspects of gender and modalities of integrating it across all pillars of NRLM/KSRLPS (IBCB/FI/FNHW etc.) who in turn would train members of SHGs and their federations.

Outcomes:

- Reduction in child marriages supported by increase in school / college retention
- Reduction in trafficking in persons
- Reduction in instances of alcoholism and other related domestic violence.

3.10 Food, Nutrition, Health & WASH (FNHW) Operational Strategy

The purpose of developing this Operational Guidelines document is to guide the integration of Food Nutrition Health and WASH (FNHW) interventions within the Karnataka SRLM. This document has been prepared keeping in mind a timeline of 3 years along with a suggested scale up strategy based on the learnings gathered during the 3 years.

Introduction

Context of KSRLPS to integrate FNHW:

Sanjeevini since its inception has gone beyond the Panchasutra and has adopted the Dashasutra strategy in the year 2019 towards integrating FNHW (Food, Nutrition, Health, WASH) interventions through its community institutions in a more systematic manner to improve health and nutrition outcomes for holistic development of SHG members. Through this approach, Sanjeevini aims to create awareness and encourage behavioural change among rural women on

Guided by the national strategy, the success of the state operational strategy envisages itself on the key pillars:

- (i) System strengthening
- (ii) Social behaviour change communication
- (iii) Convergence
- (iv) Women collective led livelihood ventures.

The strategy also attempts leveraging support from internal verticals of KSRLPS viz- Institution Building, Capacity Building, Financial inclusion, Farm Livelihoods, Non-farm Livelihoods, Gender, Social Inclusion and Convergence with other Line Departments DWCD, Health and PRIs etc.

FNHW related issues. Sanjeevini aims to fulfil its targets with convergence and partnership between the community institutions and the relevant line departments. These FNHW interventions are crucial as they address the underlying causes of perpetuation of poverty and help reduce it by ensuring mainstream and efficient Food, Nutrition, Health and WASH practices.

Situational Analysis:

Karnataka, though, had seen improvements in overall educational status of population, availability of better health facilities, implementation of health schemes, institutional delivery coverage, availability of drinking water source and sanitary facility, it is still marred with several other health and nutrition related challenges that call for immediate action. There is also a huge scope for improvement around infant and young child feeding practices (breastfeeding and complementary feeding) and micronutrients supplementation.

Key health, nutrition and sanitation indicators of Karnataka (NFHS 5, 2019-21):

Key Indicators of Karnataka	Karnataka		India	
	Urban (%)	Rural (%)	Urban (%)	Rural (%)
Households using improved sanitation facility	84.4	68.5	81.5	64.9
Households with an improved drinking-water source	97.3	94.1	98.7	94.6
Maternity Care				
Mothers who consumed iron folic acid for 100 days or more when they were pregnant	50.7	40.9	54.0	40.2
Mothers who had at least 4 antenatal care visits	71.2	70.6	68.1	54.2
Mothers who had antenatal check-up in the first trimester	73.7	69.3	75.5	67.9
Mothers who had full antenatal care				
Delivery Care (for births in the 5 years before the survey)				
Institutional births in public facility	56.0	70.0	52.6	65.3
Births in a private health facility delivered by caesarean section	52.3	52.8	49.3	46.0
Child Feeding Practices and Nutritional Status of Children				
Children under age 3 years breastfed within one hour of birth	51.8	47.5	44.7	40.7
Children age 6-8 months receiving solid or semi-solid food and breastmilk	50.4	43.6	52.0	43.9
Breastfeeding children age 6-23 months receiving an adequate diet	9.0	12.1	11.8	10.8
Non-breastfeeding children age 6-23 months receiving an adequate diet	19.6	19.4	14.2	12.0
Total children age 6-23 months receiving an adequate diet	11.4	13.7	12.3	11.0
Children under 5 years who are stunted	32.2	37.2	30.1	37.3
Children under 5 years who are wasted	18.5	20.1	18.5	19.5
Children under 5 years who are severely wasted	8.6	8.3	7.6	7.7
Children under 5 years who are underweight	29.4	34.9	4.2	3.2
Anaemia among Children and Adults				
Children age 6-59 months who are anaemic	62.8	67.1	64.2	68.3
Non-pregnant women age 15-49 years who are anaemic	44.1	50.3	54.1	58.7
Pregnant women age 15-49 years who are anaemic	37.3	50.6	45.7	54.3
All women age 15-49 years who are anaemic	48.0	50.2	53.8	58.5
Men age 15-49 years who are anaemic	17.3	21.2	20.4	27.4

Gaps identified based on secondary data (NFHS)

- **For mother and child nutrition:** Less intake of nutrient supplements, menstrual hygiene and sanitization are some of the major issues in the state of Karnataka. Consumption of nutritious rich food is very important for a woman's health. Adequate amounts of proteins, fats, carbohydrates, vitamins and minerals are required for a balanced diet in women. Deficiency of these essential nutrients can lead to multiple diseases. Iron deficiency or otherwise called as anemia is one of the most commonly found vitamin deficiency conditions found in women across the country. Anemia may have a detrimental effect on women and children and can also cause maternal mortality, premature delivery, low birth weight in children etc. Early identification of anemia can prevent complications in pregnancy and delivery. Malnourishment among children is also one of the pressing issues found in the rural settings in Karnataka.
- **For adolescent health and menstrual hygiene:** The concept of Menstruation in our country is associated with various myths and restrictions leading to lack of awareness among adolescent girls. Insufficient menstrual hygiene practices are the cause of stress associated with menstruation and reproductive tract infections. Many adolescent girls miss schools during menstruation. From the study conducted in the District of Tumkur 2019, it was found that lack of menstrual knowledge, poor access to sanitary products and a non-facilitating school environment can make it difficult for girls' children to attend school. Menstrual hygiene education, accessibility to sanitary products, pain relief, and adequate sanitary facilities and awareness on UTIs at school would improve the schooling-experience of adolescent girls in India.
- **For WASH related practices and behaviours:** Many panchayats in Karnataka have been declared as ODF Panchayats and as part of it many toilets have been constructed across the state. But still some people, especially men, don't use the toilet and practice open defecation for various reasons that need to be worked upon. Gaps due to awareness generation regarding usage of toilet and their importance for maintain hygiene is required. Besides, handwashing, one of the important nutrition behaviour also needs to be emphasized to prevent infection (has become even more important during COVID pandemic) and resultant malnutrition.

SHG women's contribution during COVID pandemic: The SHGs of Karnataka, during the covid outbreak produced personal protection equipment, Face masks, reusable hospital gowns, head gears, head masks, etc. Along with these products, the SHGs have manufactured and provided cleaning and sanitation agents such as liquid sanitizers, vehicle fumigating liquids, vehicle sanitization, phenyls, toilet cleaners and soaps etc.

- **Nutri enterprise initiatives:** Apace with the covid pandemic contribution the SHG members have contributed vastly in the nutrition cycle of the state by taking up activities, like production, packaging and distribution of nutrition rich foods such as chikki, poultry, millet-based malts, millet powders, flours, nutritious snacks made with rice and millets, sprouts, eggs, ghee etc. The SHGs have also taken up the distribution of dry rations and sanitization and fumigation of streets, office spaces and vehicles and have set up vegetable and fruit marts at the doorstep to reduce the crowding at the market spaces ensuring that a minimum safe distance is maintained by the people. The SHGs have also set up Milk Cooperatives and Federations in collaboration with other institutions such as Schools, Anganwadis etc.

Goal:

To improve food, nutrition, health and WASH behaviours by improving awareness and access to related entitlements and creating an enabling environment through capacitated system to sustain the same.

Objectives:

- To capacitate the system to implement FNHW interventions
- To improve knowledge of SHG members and their household having pregnant women, lactating mothers, adolescent children and children below 5 years about FNHW services and entitlements. To mobilize the communities to realize the FNHW entitlements
- To enhance the access to FNHW and various other verticals of livelihoods and intervention programmes through the convergence with various line departments

Clientele/Target Group: The FNHW strategy intends to reach out to all the SHG households in the select geographies. Adopting 1000 days approach, the following beneficiaries will be focused for specific interventions. Adolescent girls will be focused for menstrual hygiene related interventions and all SHG households will uptake WASH related interventions.

- Pregnant women- maternal nutrition care, dietary diversity, micronutrient supplementation and WASH
- Lactating mothers- maternal nutrition care, diet diversity, micronutrient supplementation and WASH
- 0-6 months old infants- optimum feeding practices
- Young children between 6-24 months- optimum feeding practices including dietary diversity
- Adolescent girls- Menstrual hygiene and supplementation of iron and folic acid and awareness building
- All SHG households- Nutrition enhancement and WASH related interventions
- Referring and utilisation of the services of the NRC for identified SAM children.

Areas of Operation

The FNHW Programme is planned to be implemented in all Taluks and Districts during 2022-23.

Focus Areas and Key Strategies

Focus areas include:

Food	<ul style="list-style-type: none">• Linking with PDS/THR• Establishment of nutri-gardens• Promotion of ethnic foods through awareness generation and establishing enterprises	All SHG households
Nutrition	<ul style="list-style-type: none">• Nutrition care during 1000 days focusing on<ul style="list-style-type: none">-exclusive breast feeding-complementary feeding-dietary diversification (focusing ethnic and local foods)-Micronutrient supplementation• Awareness generation on utilization of Nutrition rehabilitation Centre (NRC) for already identified SAM children and linking them with social security schemes and VRF• Mobilization to VHSNDs for nutrition related services	Pregnant women, lactating mothers, 0-6 months old children, 6-24 months old children and 2-5 years old children
Health	<ul style="list-style-type: none">• Antenatal care and Institutional delivery• Awareness generation and linking with services and entitlements for maternal and child health (MathruPoorna Scheme, JSY/JSSK/PMMVY/Ayushman Bharat and other social security and insurance scheme etc.)• Mobilization to VHSNDs for health-related services	Pregnant women, lactating mothers and children below 5 years of age
WASH	<ul style="list-style-type: none">• Menstrual hygiene• Handwash• Toilet use• Household waste management	Adolescent girls and women of reproductive age group, all SHG households

Key strategies

- Systems strengthening is required across levels so that the capacities are built and processes are established to integrate FNHW. Following will be done in this regard:
- Formation of FNHW state management committee to coordinate tasks and review progress
- Identification and capacity building for FNHW nodal persons across all administrative levels (State/district/Taluk and SAC committee members at federation level) to orient them on key focus areas and operational aspects of FNHW integration
- Creating a resource pool of trainers across all levels (SRP, DRP, CRP level) for FNHW training/session roll out
- Introduce FNHW interventions to the SHG members and conduct orientation and discussion in the monthly meetings.

- Promotion of Adolescent groups formation.
- Establish and strengthen reporting and monitoring mechanisms

Convergence- In order to have common understanding within and outside of DAY-NRLM on the FNHW requirements and synergistic efforts following will be done.

- Identify the areas of convergence
- Establish protocols for conducting regular convergence meeting with other verticals and line department- frequency, participation, schedule and activities to be discussed

Areas of Intra and Inter-departmental Convergence given below:

Focus Area	Within DAY-NRLM	With other Departments
Food	Farm livelihoods Nutri-gardens for cultivating and consuming nutritious food products Non-farm livelihoods FNHW Enterprises	Department of Food, Civil Supplies and Consumer affairs and Public Distribution <u>Public Distribution System (PDS)</u> For access to cereals, pulses and other food articles, subsidize/free under Government programs Fisheries Department Coconut Board Animal Husbandry Department of Education Ministry of Food Processing Industries Mid-day meal scheme MGNREGS and Department of Agriculture/Horticulture For establishing of nutri-gardens
Nutrition		Department of Women and Child Development <u>Integrated Child Development Services</u> Growth monitoring of children Take Home Rations Anganwadi worker as behaviour change agent PoshanAbhiyaan supplementation for target beneficiaries
Health	Financial Inclusion Access to Health/Life/Accident Insurance Institution Building/Capacity Building Use of Vulnerability Reduction Fund	National Health Mission Create interface between SHGs and Village Health Nutrition and Sanitation Day Services Anemia Mukd Bharat for Iron Increase access to health-related schemes and entitlements Raise access to Insurance and Finance schemes – Ayushman Bharat, PMMVY, PMAJY Health Insurance MNREGA Soak pits and Waste Management
WASH	Financial Inclusion SHG members take bank loans for WASH from WLF/GPLF	Ministry of Jal Shakti Swachh Bharat Mission Toilet construction Support for household waste management

Schedule and plan for convergence mechanism:

Level	Undertaken by	Participants	Frequency
State	SPM/FNHW Core committee	State-level representatives from line departments	Biannual
	SPM/FNHW Core committee	KSRLM vertical heads	Quarterly
District	District Program Manager	District-level representatives from line departments	Quarterly
Taluk	Taluk Program Manager	Taluk-level representatives from line departments	Quarterly
GPLF	SAC	Supervisor and ANM	Quarterly
WLF	SAC	AWW and ASHA	Monthly

Behaviour change communication- To generate awareness about correct FNHW behaviours, SHG communities will be sensitized on key FNHW aspects (as mentioned in the focus areas).

- A training package consisting different modules covering key messages and information will be developed/utilized to be disseminated among the SHGs.
- Resource persons across state/district/taluk/community level will be oriented/trained on the FNHW related SBCC sessions. An adjudged training implementation plan (SBCC session plan + cascade) will be prepared and appropriate digital tools (due to COVID 19 pandemic) will be used to suit the requirement and feasibility. This will percolate further down to SHGs during their regular monthly meetings in such a manner one each SHG will be sensitized on one session per month.

TRAINING PLAN: Training will comprise of 10 FNHW sessions (covering all the selected areas) to be conducted in 2 phases. **Phase1:**5 sessions, **Phase2:**5 sessions

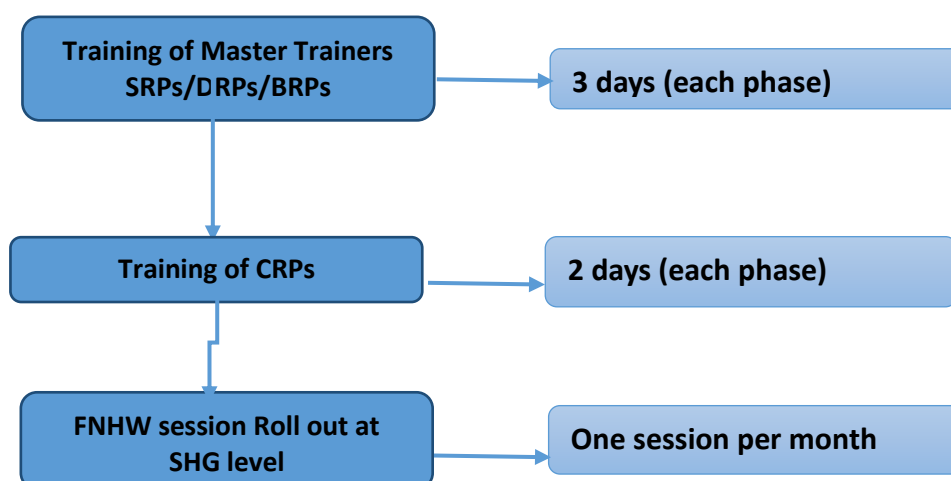


Figure: Training rollout plan

- The Social Action Committee (SAC) members at WLF will review the quality and progresses of these sessions conducted at SHG level and score each SHG on predefined FNHW indicators for quality assessment.
- SAC Committee at GPLF level will support to CRP in monitoring and capacity building.

FNHW enterprise- Nutri-based enterprises have the potential to support livelihoods and simultaneously confront nutritional needs directly and within the local contexts of primary source of macro and micronutrients. This enables to establish a food system with that facilitates food availability closer to homes and provide communities, a variety of foods that can meet multiple dietary and micronutrient requirements.

District	Taluk	Choice of Enterprise	
Gadag	Gadag and Shirahatti	4	Millet Products, Holige (Kind of sweet rich in protein)
Tumakur	CN Halli and Sira	4	Ragi Malt, Nipattu (Crispy snack), Chakulli (Crispy snack made of rice flour and different types of dal)
Uttara Kannada	Karwar and Sirsi	4	Chikki (Peanut Barfi), Jowar, Urad Dal, Sandige (kind of snack usually made of rice)
Yadgir	Yadgir	2	Nipattu (Crispy snack), Chakulli (Crispy snack made of rice flour and different types of dal)
Raichur	Raichur	2	Cova, Karjikayi (kind of sweet), Attaras, Puttarekalu (kind of sweet)
Mysore	H D Kote	2	Sandige (kind of snack usually made of rice), Ragi Products, Nipattu (Crispy snack),
Koppal	Koppal	2	Jowar, Vermicelli, Chakulli (Crispy snack made of rice flour and different types of dal), Sandige (Small papads usually made of rice)

Intervention plan:

Focus area covered	Key interventions	Key indicators	Level	Key Approach/strategy
Food Nutrition Health WASH	Develop FNHW plan at all levels (WLF/GPLF/taluk)	Plan developed at all levels	WLF/ GPLF/ Taluk/ District/ State	Convergence and planning
Food	Promotion of Kitchen Gardens (Lemon, Papaya, Drumsticks, Pomegranate, Curry leaves, Coconuts, Seeds of greens and Vegetables) to the SHG members and the vulnerable people (adolescent, newlyweds, 1000 days window beneficiaries)	<ul style="list-style-type: none"> Number of HH having Agri-Nutri garden 	Household	Convergence
	Awareness generation on local ethnic foods, conventional home-based food processing techniques (sprouting, drying, pickling etc).	<ul style="list-style-type: none"> Number of SHGs trained Number of SHG members attended 	SHG	SBCC
	Use of Vulnerability Reduction Fund for ensuring food security for at-risk beneficiaries (pregnant and lactating mothers and children below 2 years)	<ul style="list-style-type: none"> No. of high-risk beneficiaries identified and supported. 	WLF	Convergence
	Linking of SHG families with PDS for availing standard provision	<ul style="list-style-type: none"> Number of beneficiaries identified and linked 	WLF	Convergence
Nutrition	Quarterly food demonstration (community events) on preparation and usage of homemade complementary foods in collaboration with Department of Women and Child Development	<ul style="list-style-type: none"> No. of demonstration conducted No. of beneficiaries (mothers of 6-23 months old children) participated 	WLF	Food demonstration and convergence
	Linking of target beneficiaries of SHG families with standard provision of Take-Home Ration (THR)- pregnant, lactating, children 6 months to 3 years, children 3-6 years and adolescent girls as per standard norms.	<ul style="list-style-type: none"> Number of beneficiaries identified and linked No. of nutri-based 	WLF GPLF	FNHW enterprise and convergence

	Enterprise promotion and establishment- Nutri enterprise particularly chikki production and ragi products and sanitation-based enterprises for to sanitary napkin production	enterprises established <ul style="list-style-type: none"> No. of sanitation-based enterprises established 		
Health	Mobilization of SHG target beneficiaries (pregnant, lactating, children 6 months to 3 years, children 3-6 years) and adolescent girls to VHSNDs for health and nutrition related service provisions- ANC, growth monitoring and nutrition counselling, immunization and micronutrient supplementation (Iron for pregnant and lactating mothers, children and non-school going children and adolescent girls, Calcium for pregnant and lactating mothers, Vitamin A for children)	<ul style="list-style-type: none"> VHSND organized- Yes/No Number of target beneficiaries participated 	WLF	Community mobilization and convergence
	Participation of WLF SAC committee during monthly VHSND planning meeting and VHSNDs to ensure service provisions to SHG beneficiaries	<ul style="list-style-type: none"> Meetings conducted – Yes/ No Number of beneficiaries identified and supported Nature of support-LH, Nutri Garden, counselling on utilization of NRC any other SAC participated in VHSND planning meeting 	WLF	Convergence and community monitoring
	Mobilization of SHG target beneficiaries to community-based events (Godbharai and Annaprashan Day)	<ul style="list-style-type: none"> CBE organized- Yes/No Number of target beneficiaries participated 	WLF	Community mobilization and convergence
	Linking with services and entitlements for maternal and child health (JSY/JSSK/PMMVY/Ayushma)	<ul style="list-style-type: none"> Number of beneficiaries identified and linked to 	WLF	Convergence

	n Bharat and other social security and insurance scheme etc.)	different services		
	Sensitizing adolescent girls on basic reproductive health and menstrual hygiene	<ul style="list-style-type: none"> • Number of adolescents trained • Number of SHG members attended 	WLF	SBCC
	Awareness generation of SHG members on nutrition care during 1000 days focusing on dietary diversification (focusing ethnic and local food items), exclusive breast feeding, complementary feeding, micronutrient supplementation, antenatal care, institutional delivery	<ul style="list-style-type: none"> • Number of SHGs trained • Number of SHG members attended • Topic of session discussed 	SHG	SBCC
	Awareness generation of SHG members on the services and entitlements covered by Ministry of Health and Women and Child Development and use of NRC for already identified SAM children.	<ul style="list-style-type: none"> • Number of SHGs trained • Number of SHG members attended 	SHG	SBCC
	Organizing 'Baby Show' in GPLF office especially for SHG members once in a quarter and prize distribution to healthy babies by GPLFs	<ul style="list-style-type: none"> • No. of eligible baby shows organized • No. of babies (of SHG members) participated 	GPLF	Reward/ Recognition
WASH	Participation in POSHAN Abhiyaan, Fit india and Mission Jal Shakti etc. Mission IndraDhanush	<ul style="list-style-type: none"> • No. of activities organized • Total participation 	WLF	Convergence
	Awareness generation on, menstrual hygiene, use of sanitary toilet, hand washing and household waste management	<ul style="list-style-type: none"> • Number of SHGs trained • Number of SHG members attended 	SHG	SBCC

Implementation Structure:

State Level

- State Programme Manager SI &SD (1)
- Deputy Program Manager- (1)
- Young Professional (1)

District Level

- District Programme Manager (1)
- District Manager (1)

Taluk Level

- Taluk Programme Manager (1)
- Cluster Supervisor (1)

Community level

GPLF Level

- Local Community Resource person (Gender & FNHW)
- Social Action Committee (consisting 5 members)

WLF Level

- Social Action Committee (consisting of 3 members)

SHG Level

- FNHW Point Person at SHG Level

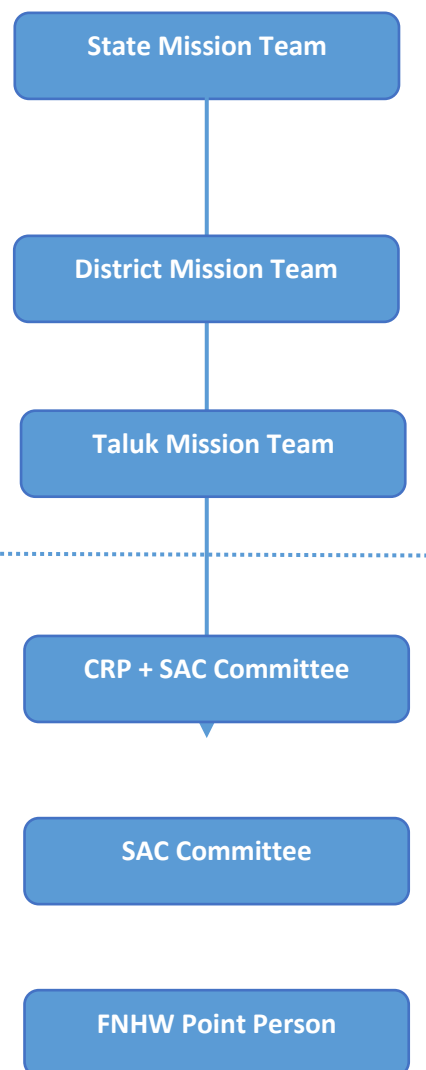


Figure: Implementation structure from state to SHG level

Roles and responsibilities of each Staff/Cadre at different levels:

STATE TO SHG LEVEL:

1. State Mission Team

- Formation of FNHW core committee to review progress, identify challenges, suggest solutions and facilitate the processes.
- Develop Annual State Level Plans for FNHW Interventions.
- Release of necessary guidance and circulars to guide district and taluk level officials
- Identify FNHW nodal persons across levels and resource pool for training
- Facilitate the implementation of the state operational strategy by the District and Taluk Level Mission Units.

- Ensure all Staff are oriented on FNHW Interventions.
- Organize TOTs and sensitization trainings for staff across levels
- Develop a Pool of State Resource Persons for FNHW Interventions, and facilitate their support to the Taluk Resource Persons.
- Develop/customize training material required for implementation
- Establish reporting and monitoring system with appropriate schedule and frequencies of reporting and monitoring and develop standard formats to be used at different levels
- Review progress of FNHW integration activities
- Coordinate convergence meeting within SRLM vertical and other line departments
- Coordinate with National Mission Management Unit for FNHW related information and requirements.

2. District Mission Team

- Contribute to development of Annual Plans for FNHW interventions
- Support Taluk Mission Team in the FNHW implementation
- Release of necessary guidance and circulars to guide taluk level officials
- Organize trainings for downward chain of staff
- Support State Mission Unit in establishment of reporting and monitoring system with appropriate schedule and frequencies of reporting and monitoring at District, Taluk and below Taluk level
- Coordinate convergence within District Mission Unit and other line departments
- Coordinate with SMU for FNHW related information and requirements.
- Collate Taluk Level Reports of Interventions and report to the State Level.
- Monitoring and review of FNHW implementation at Taluk and Federation level.

3. Taluk Mission Team

- Identification of CRP for FNHW rollout and facilitate training
- Facilitate the support to be provided by Taluk Resource Persons to GPLF Level and WLF Level Social Action Committees.
- Strengthen the SAC at GPLF level
- Assist the GPLF Level and WLF Level Social Action Committee Members to engage with the relevant Departments for realization of FNHW entitlements.
- Coordinate convergence within TMMU and other line departments
- Support in FNHW enterprise establishment

- Coordinate with SMMU for FNHW related information and requirements.
- Collate Taluk Level Reports of Interventions and report to the State Level.
- Monitoring and review of FNHW implementation at taluk and federation level

COMMUNITY LEVEL:

1) GPLF Level

- Form/activate the Social Action Committee
- The Social Action Committee must be trained on FNHW Interventions by the Taluk Resource Persons
- Support Social Action Committee at WLF level in engaging with relevant departments for service provisions and entitlement realizations
- Facilitate release of Vulnerability Reduction Fund to WLF for beneficiaries
- Monitor progress on FNHW interventions at WLF level

2) WLF Level

- Form/activate the Social Action Committee
- Members of the Social Action Committee are to be trained on FNHW Interventions by Taluk Resource Persons, as per the state Modules.
- Line listing of beneficiaries
- Members of the Social Action Committee must brief other members of the WLF and develop a Vision and Action Plan for FNHW in their WLF for:
- Rollout SBCC modules for awareness generation
- FNHW Entitlements to be realized, how they shall be realized, and a time Frame
- How members of the Social Action Committee will reach out to Self Help Groups to promote behaviour change within a time frame.
- WLF should develop a Vulnerability Reduction Plan for FNHW & Submit the GPLF, and Taluk Mission Team must facilitate release of Vulnerability Reduction Fund to Beneficiaries from GPLF.

Availability of resource pool dedicated for FNHW:

Level	Members	Who and How many (specify details)
Resource Pool		
State	State Resource Person (SRP)	05
District	District Resource Person (DRP)	30
Taluk	Taluk Resource Person (TRP)	678 (3 per Tq)
Community	Community Resource Person (CRP)	5962

Monitoring, Learning and Evaluation

A robust Monitoring, Learning and Evaluation (MLE) system that will be in synch with existing state MIS will be developed for assessing the progress of FNHW implementation in the selected geographies to fulfil the following purposes:

1. To monitor the FNHW activities for timely course corrections
2. To evaluate the impact of interventions on key FNHW indicators
3. To document and share best practices through a Learning Management System.

As FNHW integration strategy rests on the aspects related to system strengthening, SBCC, convergence and establishment of FNHW enterprises, KSRLM proposes the following indicators to be tracked to assess and review the progress. Karnataka SRLM will employ the existing MoRD NRLM MIS to capture and monitor FNHW progress as there is no state specific MIS system active. Any other information's will be collected via google sheets etc. as required.

- No. of Taluk FNHW Nodals oriented
- No. of GPLFs initiated FNHW activities
- No. of cadres whose capacity has been built
- No. of WLF SAC members participated in VHSND planning meeting
- No. of WLF SAC members participated in VHSND
- No. of SHGs conducted monthly meeting on FNHW sessions

The State Mission Team will analysis the data monthly and will provide customized handholding to District and Taluk Mission Teams to ensure timely course corrections.

Review and monitoring:

For ensuring quality of implementation of FNHW activities on a regular basis, the schedule of the review meetings will be such that no overlap occurs across levels. The issues and challenges will be discussed and appropriate action will be taken for necessary course correction. FNHW progress will be reviewed and monitored at GPLF, Taluk, and district level on monthly basis and quarterly basis at state level.

Level	Reviewed by	Participants	Frequency
State	SPM	District Program Manager, District Manager (SISD), (District-level YP as applicable)	Quarterly
District	District Program Manager, District Manager (SISD)	Taluk Program Manager, Cluster Supervisor, (Taluk-level YP as applicable)	Monthly
Taluk	Taluk Program Manager	Cluster Supervisor and GPLF SAC	Monthly
GPLF	Cluster Supervisor	WLF SAC and FNHW Point Person	Monthly
WLF	WLF SAC	FNHW point persons	Monthly

- A simple review checklist coupled with key indicators will be developed to guide the review process at all levels. The minutes of the review meeting will be captured and records of discussion will be maintained.
- Scheduled monitoring will be done by Taluk and District officials to assess the implementation of interventions with quality. A monitoring checklist will be used to undertake the activity.

Timeline for Rollout:

GANTT CHART

Activity	Year 1				Year 2				Year 3			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Preparatory Activities												
Identification of geographies												
Situational analysis												
Issuing state advisories/orders												
Identification of State, district and taluk resource persons												
Development of BCC materials and BCC plan												
Develop M&E tools and micro plan for capacity building and SBCC module rollout												
Plan/mechanisms for convergence												
Plan for FNHW enterprises												
Implementation Activities												
Capacity building of FNHW Nodals across levels												
SBCC module roll-out												
Community mobilization for VHSND and CBEs												
Identification and linking of beneficiaries with services and entitlements												
Nutri garden establishment												
Setting up of FNHW enterprises												
Reporting/monitoring mechanisms setup and carried out												
Review meeting												
Convergence meeting												
Review and Evaluation												
Concurrent monitoring based on developed tools												
Learnings documentation and sharing												

Social media campaign and awareness:

Usage of social media for spreading the message and awareness on the importance of Food, Nutrition, Health and WASH. It is recommended to use social media platforms such as WhatsApp, Twitter and

Facebook to spread the awareness, campaign, display and share the progress and success stories on these digital platforms.

3.11 References and resource materials & Documentation and dissemination plan:

Documentation and learning management

State Mission Team will conduct regular dissemination workshops to celebrate and share best practices with the other verticals and line departments as per feasibility (preferably annually). The achievements and best practices of KSRLPS will be documented in the form of a report on a yearly basis. A Young professional will be designated to document the same. A repository of learning material will be maintained to enable sharing of FNHW activities/case studies/qualitative studies/audio-video recordings etc. from KSRLPS. (Monthly Magazine)

- KSRLPS will regularly update the portals under various *Abhiyaans* like POSHAN ABHIYAAN, FIT INDIA, JAN ANDOLAN etc.
- Convergence with concerned line departments for IEC and training materials. Support, awareness and training material will be used, prepared by the Women and Child Development Department, Health and Family Welfare and other line departments.
- List of resource materials developed/to be developed for implementation of the interventions.
- Orientation package for sensitization of FNHW Nodals across all levels.
- SBCC package (guide/modules/flipbooks/handouts) for SHGs for awareness generation on identified theme under FNHW + FNHW services and entitlements and for adolescents for reproductive health and menstrual hygiene.
- Recipe guide for Food demonstration.
- Reporting and monitoring formats to be utilized at all levels.

CHAPTER 4

Financial Inclusion

Financial Inclusion is one of the most important components of the National Rural Livelihood Mission. The Mission is working on both the demand and the supply side issues to ensure that there is an adequate credit off take by the Community Based Organizations (CBO) from the mainstream financial institutions. NRLM facilitates universal access to the affordable cost-effective reliable financial services to the poor. These include financial literacy, bank account, savings, credit, insurance, pension and Digital banking services. The core of the NRLM financial inclusion and investment strategy is **“making poor the preferred clients of the banking system and mobilizing bank credit”**.

4.1 Progress During Financial Year 2021-22

Sl. No.	Parameter	Target FY 2022-23	Achievement FY 2021-22 (Till Mar, 2022)
1	SHG Bank Credit Linkage (no. of SHGs)	492100	610330
2	SHG Bank Credit Linkage amount (in crore)	16800.00	15488.60
3	No. Bank Sakhi placed (sitting in bank branch)	2100	3862
4	No. of branches where CBRM committee formed	6760	0
5	No. of District Involved in FL Intervention	21	10
6	No. of Blocks involved in FL Intervention	154	72
7	No. of FLCRP trained	1232	456
8	No. of Bank Branch Managers trained	6760	384
9	No. of BC Sakhi deployed	2929	3033
10	No. of SHGs transacting through BC Channel- SHGs under identified MCLFs	1137	NA
11	No. of SHGs transacting through BC Channel- SHG under others CLFs	2997	0
12	No. of SHG members covered under PMJJBY/lifeinsurance schemes	1300000	1695226
13	No. of SHG members covered under PMSBY/accidentalinsurance coverage	2300000	1704002

4.2 FI Progress in 2021-22

It is being implemented in Karnataka since 2014 in 31 districts - 226 blocks and 6010 Gram Panchayats. As of Jan, 2021, the programme has successfully reached 4545 Gram Panchayats. The credit facility to the SHGs has grown steadily and on an average each SHG availed itself Rs1.68 Lakhs credit during FY 2021-22. Similarly, with CIF, Rs 30.08 crores has been provided to 29164 SHGs.

Bank Linkage/ SHG-Credit Linkage:

The SHG-Bank Linkage Programme is the systematic steps to link women Self Help Groups for delivering financial services to the poor in a sustainable manner. Linking the SHG with the Bank is an essential prerequisite for promoting Financial Inclusion. Also, SHGs should have access to repeat doses of Bank Credit to meet their consumption and production requirement at affordable interest rates. Apart from providing access to the Credit; Bank Linkage enables SHGs to utilize other services such as remittances of Mission & other Govt Funds, insurance etc. As against the target (No. of SHGs- 487270 Loan Amount- Rs.1390000.00 in Lakhs) Credit lending performance till 31/01/2022 is around 100% & 86% in number of cases and amount respectively (Total number of SHGs: 550295 and Total Loan amount- 1203585.23). A total number of SHGs- 555000 and a total Loan Amount- 1390000.00 is the total physical & financial target expected to be achieved by March 31st 2022.

SHG's are willing to take loan but due to different priorities i.e. Crop Loans, MSME loans and this year Loan Write-off etc. of most of the PSB's in SHG's Financing are not able to get loan on time from public sector banks. KSRLPS Sanjeevini has already initiated MOUs with ICICI, UCO Bank, KVGB and with others; it will expediate through SLBC.

2. Revolving Fund

Revolving Fund (RF) is an incentive to inculcate the habit of thrift and accumulate their own funds towards meeting their credit needs in the long run and immediate consumption needs in the short run. RF catalyzes the process of internal lending. Maximum amount permissible is Rs 15000/- per SHG. RF adds to the corpus of SHG leading to entitlement of higher loan amount from Banks.

3. Community Investment Fund (CIF)

Community Investment Fund (CIF) is a corpus and used for meeting the credit needs of members of the Self-Help Groups (SHGs). It is catalytic capital for improving the livelihoods and quality of the poor communities. This may be supported further by leveraging finance from commercial lending institutions. **Interest rate at @12%/pa to SHG members:**

1. Mission has already started work on reducing rate of interest.
2. As per the strategy proposed by NMMU, CLF will provide loan to SHG at 9% and SHG will provide loan to its members at 12%.

Progress Report in 2021-22

Sl. No.	Component	Target		Achievement as on March 2022		% of Achievement as on March 2022	
		No of SHGs	Amount (Rs. lakhs)	No of SHGs	Amount (Rs. lakhs)	No of SHGs	Amount (Rs.lakhs)
1	SHG Bank Linkage	487270	1390000	550295	1203585.23	100 %	87%
2	Community Investment Fund	40000	40000	29164	30851.70	72.91%	77.13%
3	Revolving Fund	10000	1500	10000	1500.00	100%	100%

Capitalization of community institution in FY 2021-22: Mission will capitalize the community institution and provide RF to 15000 SHG and CIF to 40000 SHG and total Rs. 41500.00 lakh will be disbursed in FY 2021-22.

4.3 Proposed Targets for FY 2022-23

Sl. No.	Indicators	Achievement
A	SHG Bank Linkage	
1	No. of SHGs credit linked	421770
2	Amount Disbursed (in Cr.)	15211.4
B	Bank Sakhi (Positioned at bank branches) & Community Based Repayment Mechanism (CBRM)	
3	Total No. of Bank branches involved in financing of SHGs (target for Bank Sakhi& CBRM)	6421
4	No. of Bank Sakhi Positioned (Depending on Bank response may be considered in future) presently BC Sakhis will be working as Bank Sakhi	2823
5	No. of branches where CBRM committees formed (Rural + Semi Urban branches)	6421
C	Bank Managers Trainings	
6	No. of Branch Managers trained	6421
D	Bankers' Committee Meeting	
7	No. of SLBC sub committee meetings held	4
E	Financial Literacy (FL)	
8	No. of FLCC using services of FL CRP	157
9	No. of new districts covered under FL initiatives	21
10	No. of new blocks covered under FL initiatives	154
11	No. of Master trainers trained	84
12	No. of FL CRPs trained	1232
13	No. of FL CRPs provided training tool kit	1232
14	No. of FL CRP using Saksham application	1232
15	No. of SHGs trained on FL	100418
F	BC Sakhi (SHG member working as BC)	
16	No. of blocks under the intervention	211
17	No. of BC Sakhi placed	2823
18	No. of BCs with IIBF certifications+ Digipay	2823

19	No. of SHG members trained as BC pool	2823
20	Number of digital transactions estimated during the year (in Lakhs)	12649500
21	Total value (amt) of digital transaction estimated during the year (Rs in Lakhs)	189742.50
22	No. of SHGs brought on BC channel	98420
23	No. of VOs brought on BC channel	NA
24	No. of CLFs brought on BC channel (70%)	3936
G	Insurance & Pension	
25	No. of Bima Sakhi placed	2823
26	No. of CLFs with claim management system	2823
27	No. of SHG members covered under life insurance (PMJJBY/other)	1445101 (1300000 NMMU Target)
28	No. of SHG members covered under accidental insurance (PMSBY/other)	2086452
29	No. of SHG members/households covered under health insurance (PM-JAY/state specific health insurance)	2307817
30	No. of SHG members subscribed to Pension products (APY/Other product)	370293
31	No. of CLFs availed Insurance Support Fund (ISF)	0
H	Enterprise Financing	
32	No. of districts covered under enterprise financing efforts	0
33	No. of SHG members financed for setting up individual enterprises (with SHG's internal funds)	10000
34	No. of SHG members financed for setting up individual enterprises (through MUDRA)	0
35	No. of Group enterprises financed	28
I	OD limit facility for SHG members	
36	No. of SHG members having individual OD limit facility	150000

4.4 Financial Inclusion Strategies for FY 2022-23

Action plan to open saving account of all 1-month-old SHG:

1. Mission will get target approval from State Level Bankers Committee (SLBC), District Level Bankers Committee (DLBC) and Block Level Bankers Committee (BLBC) on opening SHG saving bank account for FY 2022-23.
2. Mission will also get support from State Level Bankers Committee (SLBC) to circulate target related to financial inclusion activities to all Banksbranches and districts of State.
3. Mission will be signed MoU with Public Sectors Banks and All RRBs for the support in SHG Account Opening and CLL. Mission is also looking the support of SLBC Sub Committee, SBC for the Account Opening.
4. Mission will identify SHGs who have not opened saving bank account, with the support of BC Sakhi (or with active Community Resource Person (CRPs) like MBKs/L

CRPs/FLCRPs/Vitta Sakhi) will keep track of revived and newly form Self Help Group to help SHG to prepare basic documents for SHG saving bank account opening; *if required* special Block Level Bankers Committee (BLBC) meeting will be called and SHG saving bank account opening will be facilitated by organizing village level/cluster level camp for SHG saving bank account opening with the support of Lead Banks. All TMMU Prepare Account Opening form for newly formed SHG and submitted to the Bank Branch within one Month

5. Fixed days for SHG Credit linkage approved by SLBC

Mission in coordination with the State Level Bankers Committee will come out with instructions to all the Branches in the state to observe 1 week of every month as dedicated days for SHG- Bank Linkage. It will be advised to the Branches that they continue to undertake transactions related to SHG Bank linkage on other days during the month in a routine manner.

II Strategy to credit linked all eligible SHGs (6 months old):

1. MoU with Banks and KSRLPS – Sanjeevini to enhance SHG Bank Credit Linkage Mission will ensure monthly grading and documentation of CCL files at district level and present it on Monthly meeting of DLBC and will submit to bank branches.
2. Mission will adopt Online SHG Loan application Module of MIS to track the bank loan application.
3. Regular track of SHG will be kept by State Mission Management / District Mission Management unit through MIS and identified SHGs will credit linked through CBRM.
4. Mission will ensure to strengthen systems (through BC Sakhi) in each bank branches and will also ensure formation of CBRM in each bank branches where SHG Bank credit linkage has started.
5. Mission will ensure to map SHGs on DAY-NRLM bank linkage portal which will reduce NPA with the support of Bank Branch.
6. SHG Credit Linkage pending loan application with bank branches will regularly flagged and shared with representatives of banks at State Level Bankers Committee, District Level Bankers Committee.
7. Mission will ensure sensitization of Bankers through district level Bankers training cum sensitization program. Mission will focus to train bankers in 1st, 2nd and 3rd quarter of FY 2022-23.
8. Mission will also organize division wise sensitization program for Bankers with the support of Local head office of Banks (representing SLBC) and Regional Rural Banks Head Office.

III Strategy to renew/enhancement of cash credit limit of eligible SHGs:

1. SHG bank credit linkage repeat dose will be promoted with those SHGs who will have repaid previous loan timely. If required, Mission will develop a system to monitor the SHGs for repeat doses.
2. Mission will ensure that those SHGs who have taken loan till FY 2021-22, must renew/enhance their credit limit as per latest guideline of RBI.
3. Mission will also get the list of SHGs who are eligible for renewal/enhancement from DAY-NRLM bank linkage portal. This list will also be collected at SMMU level and will circulate to controlling authority of Local head office/HO of RRBs and will devise strategy for renewal.
4. Each District to have collect eligible SHGs list for renewal in Q 1 of FY 2022-23. So that renewal process can start by 2nd quarter.
5. Mission will develop list of SHGs bank branch wise for renewal and focus will be given on those bank branches where mission will have more than 10 SHGs account for renewal.
6. District team will put list of SHGs who will be eligible for renewal in DLBC, BLBC meeting and same list will also submitted to District Coordinator of Banks, LDM and Regional offices of banks. So that action can take from many forums.

IV Action plan to utilize full drawing power (DP) of loan sanctioned to SHGs:

1. Disbursement and drawing of Full amount of drawing power is a major challenge in mission.
2. Mission will sensitize SHGs and their members about SHG Bank credit linkage. Sometime SHGs are not aware about the Cash Credit Limit and its procedure.
3. Mission will take service of Financial Literacy Community Resource Person and BC Sakhi along with CRPs to spread the awareness among SHG members about Cash credit limit and fund utilization.
4. Financial Inclusion team, IBCB team and Livelihood team at all level will work together towards fund management and development of MCP/Livelihood plan and focus to build capacity of SHG members so that they can develop healthy Micro Credit plan.
5. Mission will facilitate SHGs members to take loan to enhance existing livelihood activities and will also facilitate to start new enterprise. Farm and Non-Farm Livelihood play important role.
6. Individual OD limit facility to SHG women: As per Budget the NRLM is finalizing implementation of this scheme in consultation with Banks. Accordingly, for FY 2022-23 will plan to provide OD limit facility to 15 lakh SHG members.

V Opening of individual accounts of all SHG members and Aadhar linking:

1. Mission (MIS team) will identify the members who have or who don't have Saving Bank Account

in Bank Branches and will facilitate to open the individual saving account in the nearest bank branches (service area bank branch) with support of IBCB team

2. Mission (IBCB & MIS team) will identify members who have aadhaar card/number and also, having bank account but, aadhaar not seeded in bank account, will be facilitated for aadhaar seeding with banks with support of BC Sakhi / FLCRP/ other active CRPs on that process.

VI Operationalizing Community Based Repayment Mechanism (CBRM) in branches:

Appropriate strategies and financial systems will be built into the SHGs and GPLFs to ensure recovery of bank loans. Community Based Recovery Mechanism (CBRM) was found to be an effective measure having potential of lowering down the NPA amongst our SHGs. It will be developed and promoted in the forthcoming year to ensure greater bank ability of SHGs. So far, there is no progress in this. The revised fresh guidelines on CBRM will be circulated among the Bankers through SLBC. It will be pursued further to ensure that CBRM will be set up at Bank Branches involved in SHG financing and it will be one of the agenda point in SHG subcommittee meeting.

1. Mission will address Community Based Recovery Mechanism (CBRM) at all levels (SLBC, DLBC and BLBC) to formalize it and will be initiated where BC Sakhi have been placed.
2. Mission will sensitize all GPLFs on CBRM and also bank Branch Managers to ensure that CBRM committee must be formed in all bank branches where BC Sakhi deployed till Q 3 of FY 2022-23 as per RBI Guideline at Bank Branches (6700+ Bank Branches) so that Mission increase CCL Loan and reduce NPA Account in FY 2022-23
3. The Branch Managers will be members of SHG credit linkage and Recovery committee. Efforts will be made to educate the bank officials in all the districts about the significance and advantages of CBRM and will help bankers for “0” NPA level process

VII Training of Branch Managers: Activities and Strategy for FY 2022-23 - Strengthening DLCC and BLBC

1. Mission will be training 6760 (Rural 42400 + Semi Urban 2520) Branch Managers in FY 2022-23 in all 31 districts by training PDs/APOs, LDMs, DPM/DMs as Master Trainer who will be training Branch Managers at district level
2. Division wise District Level Bankers workshop will be organized on NRLM SHG concept/objective and related RBI guidelines in FY 2022-23 for sensitizing them for long-term relationship with SHGs/GPLFs which needs to be further continued and strengthened. *If required*, State level Bankers sensitization workshop will be organized for sensitization of State level bankers for planning of SHG credit Linkage focusing on community institution where community members will share their experience about the development of their institution.

3. NRLM SHG Bank linkage SLBC subcommittee is conducting meeting regularly on bimonthly bases. Mission will ensure that during SLBC meetings all issue must be addressed and resolved. Emphasis will be given to regularize and standardize SLBC NRLM SHG Bank Linkage Sub- committee, DLRC and BLBC Subcommittee and that will be followed up regularly. *If required*, will organize state level meeting with LDMs of all districts on biannually/ quarterly basis and discuss about the subcommittee meeting agenda.
4. Draft of model agenda will be prepared and circulated to ensure NRLM SHG concept/objective and related RBI guidelines are followed for smooth implementation and will give the thrust on same to ensure the continuation of this system
5. Mission will give the thrust on SLBC, DLCC and BLBC meetings (if required, in which representative of SHG members participate) and will submit progress report of SHG account opening and SHG credit linkage for discussing the issues with bank branch managers.

VIII Implementation plan for Financial Literacy – phase wise planning to cover all SHGs:

A major constraint in financial inclusion is the lack of knowledge and confidence among the huge unreached population about the financial services offered and on the formal financial institutions. The Mission believes that the first step towards Financial Inclusion is Financial Literacy and it is directly proportionate to demand generation for financial services. Therefore, a key mandate of the Mission is to promote greater awareness among rural poor about the available services and benefits of transacting through banks rather than informal institutions.

Mission has already started coordinating with RSETI, FLC and have organized one state level Master-FRLCRP training at NAR, Bengaluru in Sep,21 for selected 10 districts. So far, 391 FLCRPs trained at RSETI and have been provided tool kit. For remaining 21 districts, new Master Trainers will be trained to cover 211 Blocks.

4.5 Activities & Strategy for 2022-23

1. Mission will be conducting 2 days refresher training for Master FLCRPs (who were trained in June, 2017) at NAR to utilize their training service to train FLRCP at their respective districts.
2. Coordination between FLCC and FLCRPs for Financial Literacy Training for adequate knowledge of Bank Linkage, Loan, Life, Accidental, Health Insurance and Old Age Pension. Joint efforts through Karnataka FLC for training SHG members.

Financial Literacy Centres as on 31.12.2021		
Sl.	NAME OF THE BANK	Functional
1	Canara Bank	50
2	State Bank of India	30
3	Karnataka Grameena Bank	22
4	Bank of Baroda	12
5	Karnataka Vikas Grameena Bank	10
6	UCO Bank	9
7	Union Bank Of India	8
8	Karnataka Bank Ltd	5
9	IndusInd Bank	1
10	Bank of India	0
	Total	147

3. To monitor the Financial Literacy program SAKSHAM application has been rollout in respective training as per the guidance of NMMU
4. *If required*, online training / video conference will be conducted to FLCRPs to make them understand the operations, importance and advantages of Saksham Application.
5. Mission ensures availability of training venue for FLCRPs at Government office buildings / community centers or FLCs for training SHG members by issuing Joint circular where min 35-40 members can be accommodated at a time
6. Mission will develop and approve its FLCRP Policy/guidelines

VIII Positioning of Bank Sakhi (Sitting in Bank branches):

For FY 2022-23 existing BC Sakhi will be working as Bank Sakhi. KSRLPS may consider this in future depending on Banks response in Karnataka.

IX Positioning of SHG Member as Business Correspondents (BC) in GP/villages:

The focus of the mission would be to take banking to the doorsteps of people who are still excluded and introduce them to the new age banking tools. The key to expanding the banking services is to build & strengthen the last mile service delivery architecture. With the advancement of digital technologies, 'Self Service model' is becoming the preferred way of banking. The bank provides a means of subsistence in the form of commission on the financial transactions in this kind of model.

As per MoRD advisory, KSRLPS Sanjeevini has taken a decision to appoint One Business Correspondent (BC) Sakhi at all Gram Panchayat after training and passing the IIBF certificate examination. *Certified BC Sakhi are deployed / appointed as BC Sakhi at the respective Gram Panchayat concerned bank or through their Business Corporate where GPLFs bank accounts are operating.* So far 3862 are IIBF certified and their details are shared to the banks through SLBC for immediate deployment / engagement.

As per MoU with GoI SPV CSC e Governance Services Ltd; all BC Sakhi are working as DigiPay Sakhi. Mission received 4339 biometric devices and 2935 are distributed after CSC id creation and training. In FY 2022-23, Mission will be focusing on streamlining and resolving issues related to DigiPay / CSC VLE.

Dual Authentication: To enable the SHG transaction through BC channel; it is required that SHG's complete the dual authentication process in concern bank branch. To facilitate the dual authentication process mission will provide orientation to DMMU/BMMU staff and also to bankers from 1st quarter of the FY 2022-23 with support of NRP (for at least 60 days) to ensure as per set parameter and to facilitate for strengthening further.

Partnership with Banks and Corporate BC: Mission has initiated (publish the EOI, RFP) the process of hiring a Technical Support Agency (TSA) for handholding, monitoring and facilitating digital finance support system to deployed BC Sakhi / Digipay Sakhi for up scaling of Livelihood as self-sustainable regular Income Model.

Collaboration will be initiated with Corporate BCs (with agencies like SBI, ICICI, Bank of Baroda, FINO, PAYTM, ATHYATI, INTEGRA, Manipal Technologies Ltd, Mangnot and etc) for tracking of Business Volume of BCs on regular basis.

Financing of Equipment and OD account: BC Saskhis are SHG members from low-income households are unlikely to make all upfront investment required for equipment and deposit required. To facilitate them, Mission will provide loan facility @ 0% interest rate to all such BC Sakhis.

X Social Security Schemes- Life & Accidental Insurance, Health and Pension Schemes

Guidance to all SHG members on Social Security Schemes announced under Pradhan Mantri Schemes was provided to cover the SHG members and their family in social safety nets for protection from numerous perils (ie; accident, illness, death, natural disaster etc.). In the initial stage, Mission will cover life insurance, Accidental insurance and Health Insurance. Enrollment of SHG members under PMJJBY and PMSBY are done through Bank account (ie; any individual having savings bank account can avail the services by paying premium of Rs. 342 (Rs. 330+ Rs. 12).

In the FY 2022-23, State Mission will not propose any new community cadre for insurance activities ie; Bima Sakhi. Planned through additional responsibilities to BC Sakhi or / use the active existing cadre (MBKs) of GPLF as Bima Sakhi placed at each Gram Panchayat who will look into the insurance enrollment of SHG members under PMJJBY, PMSBY and Atal Pension Yojana (APY). Also, in NRETP districts they will work towards making the Insurance Support Fund (ISF) facility available and accessible to the needy beneficiaries. Districts will be issued clear instruction to increase the reach of these social security schemes amongst the targeted beneficiaries ie; SHG households and will be instructed to upload the progress regarding social security schemes on the national MIS for better monitoring and maintenance of the associated data.

In FY 2022-23, State Mission will develop and train on claim management system to adhere the seamless timeline of claim settlement within 15 days (after fulfilling all requirements of process & documents) and also, a Bima/Bima Sakhi policy/guideline has been proposed for the same.

Activities and Strategy for FY 2022-23

1. Campaigning in general / with specific focus for Social Security Schemes (Life, Accidental, Health & Asset Insurance and Pension Schemes).
2. Incentivization for new enrollment and Training for BC Sakhi or / any existing active cadre (MBKs) of GPLF as Bima Sakhi on process of renewal, new enrollment, guidelines, Claim Management System to adhere the seamless timeline of claim settlement
3. Health Insurance: As per the guidelines of MoRD; ABArK card will be generated/printed and distributed through BC Sakhi/DigiPay Sakhi which will ensure coverage of all SHG households in all Gram Panchayat where BC Sakhi/DigiSakhi placed
4. Propose to enter into tie-up/MoU with reputed insurance companies including LICs and GICs to promote the both life & general insurance products among the members of SHG and for their Livestock.

XI Strategy for activity-based financing/enterprise financing/individual-linking with Livelihoods & Income generation activities:

Focus will be made on Asset Creation and Income Generation Activities with support from Bank credit linkage by SHG members. Maximum financial support shall be ensured for eligible and shortlisted PEs/FPOs who are in the field of manufacturing/servicing industry as micro & small enterprises. These non-form activities will be covered under SEVP and other livelihoods activities for eligible members to support for Bank Credit Linkage. This activity will be done in coordination with Non-Farm team. The target to make the facility of finance available for individual economic activity also include through Mudra loan is 13599 (Target is 20%). The

existing BC Sakhis will also be utilized to identify budding enterprises/existing well established enterprises, by creating awareness of utilizing existing credit schemes such as term loan, working capital in the form of cash credit limits, MUDRA loan scheme, START UP enterprises, MSME schemes for credit linkage / loan as per requirement. *Online training / workshop will be arranged for awareness of Online SHG loan application system*

Indicators and Common Activities as per AAP template for Karnataka:

Sl. No.	Indicators and Guiding Principles	Strategies/Activities at SMMU
I	KEY PERFORMANCE INDICATORS	As per AAP 2021-22
II	Regular Activities - Quarterly/Monthly/ Weekly/Daily	As per AAP Target
III	Specific Activities / Issue Escalation	As and when raises or assigned
A	SHG Bank Linkage	
1	No. of SHGs credit linked as per NMMU i.e.; Bank Credit Linkage have been planned to 492100 SHGs worth Rs.16800.00 Crores.	Allocation of Target to all the Banks by May 2022. Circulation of the targets to ZP/DMMU/BMMU/GPLFs Conducting monthly meetings of SHG Bank Linkage Subcommittees and also, finalize dates to be held for the whole year at State level (SLBC), District level (DCC) & Block level (BLBC) to pursue maximum SHG Bank Linkage. Arrange for Progress Review Format Awareness among members in a big way by conducting financial literacy programs Strengthening SHG Bank Linkage Subcommittees at State level (SLBC), District level (DCC) & Block level (BLBC) to conduct monthly subcommittee meetings to pursue. Circulation of review format to all LDMs and ZPs for periodical review
2	Amount Disbursed (in Cr.) as per NMMU and OD limit facility for the SHG member's will be as per NMMU target.	MoU with major banks in state for ensuring maximum disbursement with the least interest rate ($\leq 12\%$) Organizing Campaign through Major Banks and Conducting Loan disbursement mela's etc. Action plan to utilize full drawing power (DP) under loan sanctioned to SHGs. Sensitization of GP and Ward level federations on sanctioned limit, drawing power and they will be prevailed upon to fully utilize the drawing power/sanctioned limit.

3	Total No.of Bank branches involved in financing of SHGs and formation & functioning of CBRM	<p>All Rural and Semi Urban Bank Branches should involve in financing SHG loans;</p> <p>To issue circular to all ZPs to ensure the same on top priority.</p> <p>To circulate the guidelines on CBRM through SLBC</p> <p>To ensure CBRM as one of the agenda point in SHG subcommittee meeting (since Policy has been approved by SLBC steering committee)</p> <p>To pursue further to ensure that it is functional</p>
B	Bank Sakhi (Positioned at bank branches)	KSRLPS may consider this in future depending on Banks response in Karnataka
C	Bank Managers Trainings	
	No.of Branch Managers trained	All Branch Managers involved in financing SHGs should be trained division wise at least once in year for smooth functioning of Credit Linkages through Master trainers ie; PDs/APOs; LDMs and DPMs/DMs.
D	Bankers' Committee Meeting	
	No. of SLBC sub committee meetings held Minimum once in a quarter	<p>Conducting SHG Subcommittee meeting on monthly basis as substantial issues (and also, as per the RBI circular) with Banks can be discussed.</p> <p>Seeking Secretary approval accordingly for monthly meeting</p>
E	Financial Literacy (FL)	
	<p>All intensive districts and blocks covered under FL initiatives</p> <p>All Intensive districts should have four Master trainers.</p> <p>All District level FLCC of Banks should use the services of FL CRP</p>	<p>To ensure Identification, Training and Deployment of FLCRP as per target</p> <p>To ensure coordination between FLCC and FLCRP</p> <p>Training of Master Trainers - FL and Deployment of FLCRP for training of SHGs</p> <p>To ensure Distribution of Tool-kit & module to trained FLCRP (2 members)</p> <p>To ensure FLCRP will be training SHGs members (4-6 SHGs) in a day</p> <p>To ensure Training for adequate knowledge of Life, Accidental, Health Insurance & Old Age Pension</p> <p>To ensure every District one Financial Literacy Credit Counseling Centers (FLCC)</p> <p>To ensure Training of SHGs on Financial Literacy by FLCRP</p> <p>To ensure All FL CRP by Sep, 2022</p> <p>To ensure all FL CRPs should be onboard of SAKSHAM app</p>
F	"Mission One GP - One BC" Program:BusinessCorrespondent Sakhi (SHG member working as BC Sakhi or Digipay Sakhi	

	<p>All Intensive blocks should be covered "Mission One GP - One BC" Program by March'22.</p> <p>Promotion of Digital Finance</p> <p>No. of SHGs brought on BC channel</p> <p>Upscaling of livelihood as self-sustainable regular Income Model</p> <p>Tracking of Business Volume of BCs</p> <p>Handholding and Support system</p>	<p>All NRLM intensive block considered for BC Sakhi intervention for effective implementation of Digital Finance/Door step Banking Services</p> <p>Eligible rural SHG members will be identified, trained and IIBF Certified as BC Sakhi / Digipay Sakhi and deployed by March,2023, To issue circular/mandate to all SHG transaction through BC channel.</p> <p>Digital Finance: BC channel will be made accessible to all SHGs</p> <p>To create BC pool-Eligible Rural SHG members will be identified and deployed for All Gram Panchayats.</p> <p>Dual Authentication of CBOs</p> <p>Infrastructure Support Fund to Deployed BC/ DigiPay Sakhi</p> <p>TSA appointment</p>
	<p>Estimation of min 300 transaction per month / BC Sakhi with Avg value Rs.1500/- per transaction</p>	<p>Tracking of Business Volume of BCs to ensure as per set parameter</p> <p>To guide BC Sakhi on min 300 transactions/month with an average Rs.1500/transactions to ensure BC eligible for Honorarium/Incentivize and provide financial support.</p>
G	Insurance & Pension	
	<p>Target of SHG members (Aadhar Linked) covered by March' 23</p> <p>Life Insurance - PMJJBY / any other Scheme (100% SHG members)</p> <p>Accidental Insurance - PMSBY (100% SHG members)</p> <p>Pension-APY/Other products (15% of SHG members)</p> <p>Health Insurance Enrolment (ABArK) /</p> <p>E-Card generation through large scale awareness-(100% of</p>	<p>Universal and Saturation Coverage Approach</p> <p>Each GP/BC Sakhi target min 100+ Life, Accidental and 15 Pension Policies.</p> <p>To ensure target coverage; campaigning of Social Security Schemes (ie; Life, Accidental, Health & Asset Insurance and Pension Schemes) for PMJJBY, PMSBY/any other Life/Accidental Insurance Scheme</p> <p>Proposal to enter into tie-up/MoU with reputed insurance companies including LICs & GICs to promote the insurance products among the members of SHG and their Assets including Livestock.</p> <p>Establishment of structured Claim Management System at every GPLF level through trained C (Exclusive in NRETP & in NRLM through existing FL CRP/BC Sakhi)</p>

	SHG members/households covered) No. of CLFs with claim management system [Basic Claim management = One BC SAKHI trained as Bima Sakhi + details in every CLF/VO offices]	
H	Enterprise Financin	
	All Intensive districts covered under enterprise financing efforts by March 22.	To cover all districts; the existing micro enterprises consultants (MEC) will also be utilized to identify budding enterprises & existing well-established enterprises. and to handhold them till the venture to be successful along with line departs.
	No. of SHG members financed for setting up individual enterprises (with SHG's internal funds)	All SHGs under NRLM fold to be covered under enterprise financing. 1 member in every SHG targeted for SHG Bank Linkage
	No. of SHG members financed for setting up individual enterprises (through MUDRA) (at least 20% of above)	Awareness and handholding support to SHG members on MUDRA loans.
	No. of Group enterprises financed Bank Financing of PEs/ FPOs as per potential in state (Coordinate with Livelihoods team) – Actual Number	Maximum financial support to be provided for eligible and shortlisted PEs/FPOs. Considered 1 per district
I	OD limit facility for SHG members	
	SHG members having individual OD limit facility	All eligible identified SHG members should get limit facility as per NMMU target (OD limit facility) i.e.15 lakh SHG members.

S.N.	Particulars	April					May				June				July					August					September				
		1st week	2nd week	3rd week	4th week	5th week	1st week	2nd week	3rd week	4th week	1st week	2nd week	3rd week	4th week	1st week	2nd week	3rd week	4th week	5th week	1st week	2nd week	3rd week	4th week	5th week	1st week	2nd week	3rd week	4th week	5th week
A	SHG Bank Linkage																												
1	Communication of Target to DMMU & TMMU																												
2	SHGs credit linked through Bank																												
3	Monthly progress review at DMMU level																												
4	Quarterly progress review at SMMU level																												
5	Online loan application submitted (min 50% application through online)																												
B	Bank Sakhi (Positioned at bank branches)																												
1	Bank Sakhi Positioned- Issue of deployment Order and communication to local branches.																												
2	Training of Bank Sakhi on roles and responsibilities and commission structure																												
3	Monthly /Quarterly progress review at SMM level																												
C	Formation of CBRM																												
1	Issue of office order for formation of CBRM committee																												
2	Training programme																												
3	Quarterly progress review at SMMU level																												
D	Financial Literacy (FL)																												
1	Training of Master Trainer (For remaining district)																												
2	Training of FLCRP at RSETIs at all 31 districts																												
3	FLCRPs training to SHG members																												
4	Monthly Progress review																												
F	BC Sakhi (SHG member working as BC)																												
1	Identification for remaining GPs at DMMU level																												
2	Training at RSETIs																												
3	Deployment of Fulfilled BC Sakhi with local Bank branches.																												
4	Monthly progress review of BC Sakhi																												
5	Hiring of TSA																												
G	Insurance & Pension																												
1	Communication of Target to DMMU & TMMU																												
2	Enrollment of SHG Households for APY																												
3	Issue of office order for deploying BC Sakhi as Vima Sakhi.																												
4	Refresher training for Vima Sakhis at DMMU level																												
5	Awareness campaign for renewal of Insurance																												
6	Renewal of Insurance (Auto Debit of Bank account)																												
7	Enrollment of SHG Households for Insurance																												
8	Enrollment of SHG Households for Health & Pension																												
9	Monthly Progress review of insurance, health & pension with SMMU																												
10	Issue of office order on functioning of claim management system.																												
11	Training on claim management																												

S.N.	Particulars	October					November					December					January					February					March				
		1st week	2nd week	3rd week	4th week	5th week	1st week	2nd week	3rd week	4th week	5th week	1st week	2nd week	3rd week	4th week	5th week	1st week	2nd week	3rd week	4th week	5th week	1st week	2nd week	3rd week	4th week	5th week	1st week	2nd week	3rd week	4th week	5th week
A	SHG Bank Linkage																														
1	Communication of Target to DMMU & TMMU																														
2	SHGs credit linked through Bank																														
3	Monthly progress review at DMMU level																														
4	Quarterly progress review at SMMU level																														
5	Online loan application submitted (min 50% application through online)																														
B	Bank Sakhi (Positioned at bank branches)																														
1	Bank Sakhi Positioned- Issue of deployment Order and communication to local branches.																														
2	Training of Bank Sakhi on roles and responsibilities and commission structure																														
3	Monthly /Quarterly progress review at SMMU level																														
C	Formation of CBRM																														
1	Issue of office order for formation of CBRM committee																														
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3	Quarterly progress review at SMMU level																														
D	Financial Literacy (FL)																														
1	Training of Master Trainer (For remaining district)																														
2	Training of FLCRP at RSETIs at all 31 districts																														
3	FLCRPs training to SHG members																														
4	Monthly Progress review																														
F	BC Sakhi (SHG member working as BC)																														
1	Identification for remaining GPs at DMMU level																														
2	Training at RSETIs																														
3	Deployment of Full-fledged BC Sakhi with local Bank branches.																														
4	Monthly progress review of BC Sakhi																														
5	Hiring of TSA																														
G	Insurance & Pension																														
1	Communication of Target to DMMU & TMMU																														
2	Enrollment of SHG Households for APY																														
3	Issue of office order for deploying BC Sakhi as VimaSakhi.																														
4	Refresher training for Vima Sakhis at DMMU level																														
5	Awareness campaign for renewal of Insurance																														
6	Renewal of Insurance (Auto Debit of Bank account)																														
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9	Monthly Progress review of insurance, health & pension with SMMU																														
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CHAPTER 5

Farm Livelihoods

5.1 Farm livelihood situation in state

Karnataka is considered a miniature of India as it exhibits most of the features of India in climate, soil types, rainfall, crops grown, and a variety of natural resources. It has ideal soil and climate suited for raising different varieties of crops; tropical region, crops of temperate region, humid and arid regions are grown in the State. Karnataka state is one of the leading states in the country in plantation and garden crops. It is the largest producer of coffee in the country. Tea, areca, coconut, cashew nut, cardamom, rubber, orange, and grapes are important plantations and garden crops. Karnataka agriculture is one of the essential attributes of the Karnataka economy. Its relief, soil conditions, and climate conditions jointly contribute to growing crops. Agriculture is considered to be one of the main occupations for the inhabitants of Karnataka.

Agriculture has occupied around 12.31 million hectares of land, which includes 64.6 % of the total area. The main season for agriculture is monsoon as irrigation is done in 26.5 % of the total cropped area. The agriculture system forms the backbone of economic development of Karnataka. It contributes 37 % of the total State Domestic Product. Karnataka is well known for vegetable and floriculture production and is a major silk-producing state in the country. The fisheries sector in Karnataka is now emerging as one of the most important sectors in allied agriculture activities in the state.

Agriculture in Karnataka is done over 3 seasons;

The Three seasons are Kharif (April to September), Rabi (October – December) and Summer (January to March)

- **Kharif Crops (June to September)–**

In the Karnataka Kharif crops comprise millets, paddy, maize, groundnut, sugarcane, red chillies, soya bean, cotton, rice, and turmeric. Karnataka state is one of the major producers of rice among all other states in India. Rice is the major food crop and sugarcane is the cash crop. Other cash crops sown in Karnataka apart from sugarcane are cashew, cardamom, betel (areca) nut, and grapes. The north-western region of Karnataka has black soil that supports cotton, oilseeds, and peanuts (groundnuts).

- **Rabi Crops (October – January) -** The major Rabi crops of Karnataka are wheat, mustard, barley, sesame and peas. It is popularly known as harvest in parts of Karnataka.

The cropping pattern of the region is influenced not only by Agro-climatic conditions like rainfall, soil, and temperature, etc. but also by government policies and programmes for crop production in the form of subsidies, tariffs and speed of infrastructure development. Karnataka has high potential for its horticulture production and it ranks second in this aspect in India. Karnataka farmers prefer cash Crops – Higher prices for cash crops have encouraged farmers in Karnataka to grow Cotton, sugarcane, and tobacco. Gaps observed in the agriculture outreach in the state are mentioned below-

Sl. No.	Period	Gaps
1	Pre-cultivation Period	<ul style="list-style-type: none"> • Non-availability of seeds-quality and quantity, desired varieties and at appropriate time • Non-availability of seeds for re sowing during monsoon failure • Manure-quality and quantity, affordability
2	Cultivation period	<ul style="list-style-type: none"> • Inputs for pest and disease control • Dependence on local pesticide dealers for technical inputs • Sporadic weather inputs for facing emergencies like outbreak of pests and diseases and for timely harvesting • Labour shortage and high labour cost for Agriculture cultivation activities • Power supply for irrigation
3	Post-harvesting	<ul style="list-style-type: none"> • Lack of Storage space and infrastructure • Lack of financial buffer to store the produce and selling to get remunerative prices • Lack of infrastructure facilities for value addition
4	Marketing	<ul style="list-style-type: none"> • Information on the right time to sell commodities to get remunerative prices • Dependence on intermediaries to sell the produce and lack of aggregation facilities and community institutions for aggregated marketing • Market network for aggregated marketing • Credit burden which forces distress selling • Market preference hurdle to sell indigenous species and minor millets

1. Current status -Farm livelihood vs Mobilization (number, %)

Sr	Particular	Total in the State (SECC/ PIP)	Covered under NRLM Intensive strategy	Farm LH interventions				%age
				SRL M-AAP	MKSP -AAP	EAP*/ Partner-ship/ Convergence	Total	
1	2	3	4	5	6	7	8=4	9=4*100/3
1	No. of District	31	31	31	5	31	31	100%
2	No. of Blocks	226	226	88	5	226	226	100%
3	No. of Villages	30715	26484	900	75	5033	6008	22.68%
4	No. of HHs(lakhs)	32.39	26.01	3.5	0.19	7.87	11.56	35.69%

Five Years Plan (Geography, Households)

(Geography, HH), cumulative (figures are in cumulative numbers)

Year	District (number)		Blocks (number)			Gram Panchayat (number)			MK HHs (in lakh no.)- direct interventions		
	Int	Farm LH	Int	Farm LH	%	Int.	Farm LH	%	Int.	Farm LH	%
Projectionn till March '22	31	31	226	226	100	26784	6008	22.43	28.01	3.69	13.17
FY 2022-23	31	31	226	226	100	29736	6008	20.20	32.39	9.6	29.63
FY 2023-24	31	31	226	226	100	31500	6008	19.07	32.39	9.00	27.78
FY 2024-25	31	31	226	226	100	31500	12016	38.14	32.39	9.00	27.78
FY 2025-26	31	31	226	226	100	31500	1460	4.61	32.39	1.1	3.39
NB:* mobilized under IB & CB.										32.39	100

Five Years Plan (Year wise Outreach plan for Household)

Year	Mobilization as shown in the above table(col 10)	Direct Interventions (as planned in table no.3)	Under MKSP Project	Convergence/ Partnership	Total	Percentage of total mobilization
1	2	3	4	5	6=3+4+5	7=6*100/2
till March '22	28.01	3.5	0.19	7.87	11.56	41.27
FY 2022-23	32.39	5.08	0.27	11.42	16.77	51.77
FY 2023-24	32.39	6.65	0.36	14.96	21.98	67.85
FY 2024-25	32.39	8.23	0.45	18.51	27.18	83.92
FY 2025-26	32.39	9.81	0.53	22.05	32.39	100.00

5.2 Progress and Plan (29 Major Farm Livelihood indicators)

Sr.	Indicator	Till March 2021	Plan for 2021-22	Achieved till Dec 2021	Expected till March 2022	Plan for 2022-23
1	2	3	4	5	6	7
1	No. of Mahila Kisans covered under AEP interventions	179365	79635	243318	10447	2,50,000
2	No of Mahila Kisan covered under Livestock interventions	514880	14800	686539	2220	1,50,000
3	No of Mahila Kisan covered under NTFP interventions	5700	0	0	0	30,000
4	No of Blocks covered under AEP interventions	88	88	88	88	211
5	No of Blocks covered under NTFP interventions	0	10	10	10	10
6	No of Krishi Sakhis (Agriculture CRP)	0	1023	1141	1141	4482
7	No of Pashu Sakhis (Livestock CRP)	0	1023	1023	1023	4600
8	No of Van Sakhis (NTFP/MS CRP)	0	0	0	0	0
9	No of Krishi Udyog Sakhi	0	2103	1447	656	3520

10	No of districts covered under farm Livelihoods interventions	31	31	31	31	31
11	No of villages covered under farm livelihoods interventions	975	1361	5033	2000	5623
12	No of Other type of CRPs	0	0	0	0	0
13	No of Custom Hiring Centres established	28	88	0	88	123
14	No of Blocks covered under organic farming	0	88	0		0
15	Areas covered under organic farming (in acre)	0	8800	0	0	0
16	No of Local Groups formed under organic farming	-	1760	0	0	0
17	No of Local Groups under organic farming registered	-	1760	0	0	0
18	No of MahilaKisan adopting at least three essential AEP practices	-	20460	69647	10447	250000
19	No of HH having Agri nutri garden	100202	100000	200702	7500	562300
20	No of villages under organic farming	-	352	0	0	0
21	No of farmers covered under Organic farming (in lakh)	-	17600	0	0	0
22	No of Producer Groups promoted under value chain interventions	326	2443	3777		4220
23	No of Producer Groups formalized (Registered)	326	2443	3777	0	4220
24	No of MahilaKisans covered by Producers Groups	6520	48860	75540	0	84400
25	No of Produces Groups transacting through digital platform.	-	-	-	-	-
26	No of Large size Producer Companies set up	3	3	1	0	31
27	No of MahilaKisan as shareholders of Producer Companies	3000	3000	500	500	31000
28	No of Producer Companies set up under NRLM and strengthened with quality professional support	326	2443	326	3005	4220
29	No of Organic vegetable retail outlets opened helping farmers to sell their produce	0	88	0	0	0

5.3 Major Activities Plan for FY 2022-23

Sub-Component – 1

5.3.1 Sustainable Agriculture /Agro Ecological Practices

Sustainable agriculture includes popularisation of sustainable agro ecological principles and practices for field crops and plantations through popularization of non-pesticidal management in plant protection. It covers range of crops grown in different project locations by SHG members. The focus has been to teach and transfer scientific rationale behind each of interventions in soil, water regime management, seed, pest management and storage practices. Training in farmers' field school approach, on field demonstration of such set of Agro-ecological practices have been introduced to reduce cost of cultivation, control over resources, enhance productivity and increase production. By design training is on generic lines instead of crop specific training or package of practices (PoP) approach. More than two dozen field crops falling under cereals, pulses, oilseeds and vegetables have been covered under AEP interventions. This effort has improved household food security and household cash flow and recognition of women as farmers in households and in the society at large. Further, it is proposed to build higher order member owned institutions for value addition and create market linkages for agriculture produce.

Custom Hiring Centre:

Farm mechanisation has been promoted to address the gap of timely availability of tools and implements for farm operations. Custom Hiring Centres (CHC) has been set up initially with small farm tools to address the issue and to reduce womens drudgery from the Community Investment Fund (CIF). The CHC have received support from Agricultural department in the form of grant and subsidy support for heavy farm machineries like power tillers, tractors, reapers and many such equipment. 121 CHC have been planned for the year 2022-23 in which 106 under SRLM-AAP and remaining 15 under NRETP.

Farmer Field School:

A farmer field school is a Group Extension Method based on adult education techniques. It is a school without walls that teach necessary Agro- ecology/livestock and management skills to Mahila Kisans in their farms. Traditional top-down technology and information transfer systems may play some role in agricultural development, but intensive capacity building is required for creation of independent learned farmers. Thus, Farmer Field Schools represent a significant step forward in agricultural education and extension. The mainagenda of the concept of FFS is to adequately address the farmers' learning needs through adult learning techniques through participatory approach and inclusiveness. FFS is a forum of a group of women farmers (Mahila Kisan) at the village level who

get together to practice, study and share their experiences, issues and best practices to other members in the group. Typically, at an FFS, the topics covered include whole gamut of issues from Agroecology (soil, seed, water, and plant protection), organic agriculture, animal husbandry (general management, feed management, health management and breed management) advanced technologies used in agriculture, different support programs to improve agricultural and animal husbandry productivity, availing agricultural and livestock finances, marketing support among others. The method of extension in FFS provides an opportunity for learning by doing and learning by sharing. It teaches necessary agricultural and livestock management skills that make the participating farmers, experts in their farms and eventually influencing larger communities. A total of 1192 FFS is planned for FY 2022-23, 1023 in SRLM AAP and remaining 169 under NRETP.

Community Resource Persons

We believe a community-led approach is essential in bringing about any real transformation in the lives of Mahila Kisans. Therefore, we aim to build a strong knowledge base within the community by empowering interested individuals as Community Resource Persons (CRPs) through intensive training in sustainable agricultural practices and biodiversity conservation. One of the most important reasons for this strategy is that by equipping them with relevant exposure, technical skills and the necessary expertise, these empowered Mahila Kisans will be able to carry forward the message of sustainable agriculture long after intervention stops. Once trained, CRPs often form the first line of intervention, making up an essential link of the support system we build for farmers. As members of the community themselves, who understand the challenges of their fellow farmers and neighbours, they form a strong link between Sanjeevini-KSRLPS and the women we reach out to, thereby enabling fast mobilization of intervention activities. Their easy understanding of local socio-cultural bonds also helps to establish ties amongst the farmers themselves and unite them towards a common goal of promoting sustainable agricultural practices.

Livelihood CRP Deployment under SRLM AAP

Name of the cadre	Trained till 2021-22 since inception	Deployed till 2021-22 since inception	Plan for 2022-23 based on the villages to be covered	Plan for CRP training 2022-23				Plan for CRP deployment 2022-23			
				Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Krishi Sakhi	387	1141 (identified)	4482	0	1494	1494	1494	0	1494	1494	1494
Pashu Sakhi	250	1023 (identified)	4600	0	1533	1534	1533	0	1533	1534	1533
Van Sakhi	0	0	0	0	0	0	0	0	0	0	0
Udyog Mitra	0	2103 (identified)	3520	0	1173	1174	1173	0	1173	1174	1173
Matsya Sakhi	0	0	0	0	0	0	0	0	0	0	0
Any Others	0	0	0	0	0	0	0	0	0	0	0
mCRP-Agri	0	0	0	0	0	0	0	0	0	0	0
mCRP- LS	0	0	0	0	0	0	0	0	0	0	0
Total	637	4267 (identified)	12602	0	4200	4202	4200	0	4200	4202	4200

Seed Bank: The community seed bank is not just a store where seed is kept for distribution or marketing or a sophisticated storage facility which has temperature and humidity control. It is a system in the process of community agriculture which includes village level facilities, a garden or field where traditional varieties are safeguarded. Through this system, farmers have played a key role in the creation, maintenance and promotion of crop genetic diversity. With the help of traditional skills which they have developed over centuries, they have been selecting crop varieties to meet their specific needs such as quality, resistance to pests and pathogens, adaptation to soil, water and climate etc. Under this system local farmers have established their own seed networks to facilitate seed supply to their families and local markets. For the FY 2022-23, it is planned to establish 121 seed banks, 106 in SRLMAAP and remaining 15 under NRETP.

Non Pesticidal management: Non-pesticidal plant protection approach in Sustainable agriculture additionally improves quality of food produced in terms of taste and other phytosanitary indices. Promoting backyard ruminants and non-ruminant practices has increased nutrition intake and additional income to the households. In the year 2022-23, it is planned to establish 121 NPM Shops, 106 in SRLM AAP and 15 NPM in NRETP

Agri Nutri Garden: To support supplemental food and nutrition in under privileged families in rural areas, Sanjeevini-KSRLPS promotes Kitchen Garden/Agri Nutri garden to grow variety of short and long duration crops and orchard plants for steady supply of greens, vegetables and fruits. The main objective of this is to provide year-round supply of seasonal fruits and vegetables to the small and marginal farmers. Sometimes also provides additional income to the family. They can be developed on a small patch of land with less technical input. They are cost effective, practical and efficiently meet the balanced dietary requirements of the family. Various design and models have been designed and developed in collaboration with KVKs for different climatic regions. For FY 2022-23, it is planned to take up 596200 Agri nutri gardens, 562300 in SRLM AAP and 33900 in NRETP

Sub Component – 2

5.3.2. Organic Village Cluster

Development of Organic Village Clusters under DAY- NRLM

Organic farming is the method of crop and livestock production that involves much more than choosing not to use pesticides, fertilizers, genetically modified organisms, antibiotics and growth hormone.

In recent years, organic farming as a cultivation process is gaining increasing popularity. Organically grown foods have become one of the best choices for both consumers and farmers. India's rank 8th in terms of World's Organic Agricultural land and 1st in terms of total number of producers. Among all the states, Madhya Pradesh has covered the largest area under organic certification followed by Rajasthan, Maharashtra, Gujarat, Karnataka, Odisha, Sikkim and Uttar Pradesh.

PGS-India (Participatory Guarantee System of India) is a quality assurance initiative that is locally relevant, emphasizes the participation of stakeholders, including producers and consumers and operates outside the frame of third-party certification. PGS India system is based on a participatory approach, a shared vision, transparency and trust. In addition, it gives the PGS movement a National recognition and institutional structure.

Training and capacity building under organic farming practices. Details shown in Annexure 1 of sub component Sl.no 5.2

Training and capacity building under Organic Farming Practices. Details shown in Annexure 2 of sub component of Sl.no 5.2

Sub Component- 3

5.3.3. Livestock

Livestock is another important subcomponent of Farm livelihood intervention that strongly complements Sustainable Agriculture where, the focus is on better management of livestock including ruminants (dairy, goatry, piggery) and non-ruminants (backyard poultry, duckery) through proper housing, improved feeding practices through balanced and supplementary feeding, preventive animal health care facilities like deworming and vaccination. All these services are made available at door step through the community cadre of PashuSakhi. The objective of this intervention is to reduce mortality and morbidity, better body weight gain of livestock and all these with well-established market linkages ensure better returns to the women and income round the year. Sanjeevini-KSRLPS is collaborating with institution like Karnataka Milk Federation (KMF), Department of Sheep and Wool Corporation, Department of Animal Husbandry and Veterinary sciences for providing technical support and capacity building of our targeted households.

Ksheera Sanjeevini- an exclusive MoU signed with KMF for developing 150 existing women dairy cooperatives and societies, 300 women dairy producer groups covering 6000 households for the FY 2022-23.

Sub Component 4

5.3.4 Non-Timber Forest Produce (NTFP)

Non-Timber Forest Produce (NTFP) has tremendous potential to increase source of earnings of marginalised tribal community especially during the lean months. Activities like collection of NTFP are traditional occupations though production of all these has declined due to lack of scientific knowledge, lack of credit, and market imperfection. These bottlenecks have been addressed in targeted households with interventions on trainings on scientific processing, storing, packaging, branding and marketing. Sanjeevini-KSRLPS has partnered with ITDP, TRIFED and similar agencies to introduce improved packaging of practices and developing “Van Sakhi” as community cadre for sustainability. Under VDVK Program, 19 VDVKs were setup during 2021-22. For the FY 2022-23, 100 VDVKs are proposed to support 30,000 households in Karnataka.

Sub component -5

5.3.5 Integrated Farming Cluster

To enable rural poor to have multiple sustainable livelihoods, an impetus will be brought on promotion of sustainable livelihoods through Cluster based Integrated Farming approach where a cluster comprising of 5-7 adjoining villages covering about 300-350 households, will be developed in the existing intervention areas on the principles of identifying opportunities for (i) improving, (ii) intensifying, (iii) expanding and (iv) integrating the existing crop (field crops, horticulture, plantation etc.), livestock (dairy, piggery, goat rearing, poultry, duck etc.), apiculture and various NTFP based livelihoods which complement each other. The interventions will not only be aiming at cost reduction, risk mitigation, improved production, productivity sustenance or enhancing the carrying capacity of ecosystem but focus will also be on interventions beyond production that includes farm gate value addition, local level secondary value addition and collective marketing of potential commodities and their value-added products through livelihood institution promotion. A strong market linked production and processing approach will be the hallmark of each cluster. Here, the emphasis will be on building a strong handholding and support architecture with domain specific CRPs at village level supported by a senior CRP at cluster level and a block level SRLM staff as anchor.

Integrated farming clusters logically would include many more activities that a family practice- “Expanding Family livelihood horizon” and developing local ecosystem support for households in

cluster approach. Households would have option to choose different livelihoods as per resource base and specific modules. The integrated farming approach would largely benefit poor with a systematic effort to upgrade the natural resource base, land/soil, water, plantation/forest and with establishment of strong market system. A total of 45(6-SRLM AAP and 14 NRETP) clusters are proposed under IFC for FY 2022-23.

5.1 SRLM-AAP

Indicators	Target 2022-23	Expected till March 2022 against the target	Additional target for 2022-23
No. of IFC Clusters proposal to be submitted	6	0	0
No. of HHs to be covered	1120	0	0
No. of villages	18	N/A	0
No. of blocks	2		0
No. of districts	2		0

Sub-component-6

5.3.6 Value Chain development and marketing

Promotion of new PE under Farm value Chain (SRLM AAP) FY 2022-23

ProducersEnterprise	Name of the commodity	Name of District	Name of theBlocks	Number of households -to be covered	Estimated budget requirement (Lakh INR)	Expected annual turnover of the PE (lakhINR)
Rayabagh Farmers Producers Company	MAIZE, MILCH CATTLE	Rayabag	Kumta, Yellapura, Joida	3184	500	500
Gubbichanabaaveshwara farmers producer company limited	MAIZE	Tumakuru	Koppal, T gangavathi, Khsutagi	2797	500	500
Sanjeevini Mahila Kisan Producer Company Limited	PADDY, ARHAR TUR	Gulbarga	T.Narsinpur, Honsur, HD Kote	400	500	500

Sub component- 7

5.3.7 Convergence with other Departments

Inclusive and integrated farming ecosystem would require leveraging resources, both knowledge and financial, from different sources. Convergence with MGNREGA, Ministry of Agriculture, Ministry of Animal Husbandry and Fisheries, different missions (Horticulture/Apiary etc.), Ministry of Food Processing among others need to be explored. There are 32 different government departments which offer different support and services in rural livelihood landscape. Over the years as per demand DAY-NRLM (Farm Livelihood) has developed partnership with a large number of technical support agencies and CSOs.

Towards this direction, convergence efforts have been initiated with DAC&FW, DAHD, TRIFED and MGNREGA. Some of the concrete outcomes of these collaborations have been the setting up of Custom Hiring Centres (CHC) by SHGs in many places with support from Agriculture department. Instructions issued to states by DAC & FW to utilize the services of Krishi Sakhi, participation of SHG women in PM Van Dhan Yojana (PMVDY) under TRIFED, etc are among others.

5.3.8 Scope of Convergence

MGNREGA: Almost all livelihood assets including individual livelihood assets for the SHG women can be created through MGNREGS. All the SHG members are already participating in the Gram Sabha without fail due to continuous facilitation taken up by Sanjeevini-KSRLPS. Creation / strengthening of individual livelihood asset base of SHG women is also done under MGNREGS which may include Farm pond, all Animal sheds, poultry shed, Compost pits, Agri-nutrition garden, Land development / terracing etc. Through MGNREGS, creation / improvement of common village infrastructure is also taken up, for example, sheds for CHCs/Tool banks, warehouse for PG/PCs, sheds for Milk collection centres, storage units for Tasar intervention, plantations etc.

Department of Agriculture: Department of Agriculture has set an ambitious goal of 'doubling Farmers Income' and launched various programs to achieve this goal by addressing production and productivity challenges as well as to ensure market access to farmers to get remunerative prices for the farmers. There is a strong complementarity between the programs of Department of Agriculture and Sanjeevini-KSRLPS and a big opportunity to leverage on each other's strength by developing a comprehensive and convergent approach to address rural poverty. Multiple schemes under department of agriculture like Horticulture mission, FPO promotion, Organic Farming, PKVY etc can

support our SHGs in doubling their income. Already Krishi Vigyan Kendras are playing pivotal role in training and capacity building of our Mahila Kisans.

Animal Husbandry and Veterinary Department: Department has launched several schemes to support the livestock sector with primary objectives to reduce animal mortality, breed improvement, animal productivity, fodder management, etc. Even with a large number of veterinary doctors and paraprofessionals engaged, the task taken up by AHVD is very challenging especially when the positioning of qualified veterinary doctors is not adequate. Community Resource Persons (CRP) Pashu Sakhi's can be developed to support the SHG members. Collaboration with Department of Sheep and Wool, Department of Fisheries, Poultry Development, Department of Sericulture, etc can be done to leverage their technical knowledge.

Department of Tribal Development: Pradhan Mantri Van Dhan Yojana (PMVDY): PMVDY is implemented by Tribal Cooperative Marketing Development Federation of India (TRIFED) under the Ministry of Tribal Affairs, Government of India. Main objective is training and capacity building of Minor Forest Produce (MFP) gatherers and encouraging their participation by organizing them around FPOs to improve their bargaining power. Mahila Kisans involved in NTFP are benefitted through the scheme. The scheme also covers NTFP storage and processing infrastructure. 19 Van Dhan Vikas Kendra have been promoted by Sanjeevini-KSRLPS in collaboration with TRIFED during 2022-23.

Plan for HH to cover in the FY 2022-23 under Convergence

MGNREGA	Ministry of Agriculture	DAHD	MOTA	Ministry of Food Processing
50,000	50,000	45,000	30,000	5,000

5.4 Strategies plan for overcoming constraints FY 2022-23

The Annual Action Plans to be developed by every state for farm livelihoods interventions need to focus on three core areas of interventions – productivity and production enhancement through promotion of sustainable practices in Agriculture, Livestock and NTFP based livelihoods; organic certification and value chain initiatives.

The strategies would be built in the context of SRLMs having already initiated such interventions under MKSP and also under AAP and as NRLM is more than 8 years old a strategy is essential to reach out to every SHG household with livelihoods interventions in a time bound manner.

Agriculture

- Intensive training and capacity building to the target farming communities
- Development of community cadres as resource persons for providing critical and timely inputs to the farming communities as and when required
- Convergence with the Agriculture and ATMA training units for providing technical inputs
- Leverage subsidy support from the Government sponsored schemes to the target groups
- Promotion of sustainable agricultural practices and new technology for better crop yield and net income of the farmer
- Promotion of agriculture cultivation cost reduction methods
- Promotion of drudgery reduction equipment for the benefit of both men and women involved in the agriculture cultivation in collaboration with the Agriculture department and other technical agencies
- Promotion of community-based organizations like producer groups, producer organizations to create a forum for the farming communities to bring cohesiveness and leverage support from peer farmers and other services
- Promotion of custom hiring centre with all the required infrastructure and equipment to provide equipment support on rental basis to the target group members on nominal charges
- Promotion of value addition to the Agriculture produce in selected pockets of the farm target districts in collaboration with the technical agencies and CBOs
- Establish network for better marketing of the agriculture produce through the CBOs that are formed as part of the farm interventions with growth rate of 4.5 percent per annum with participation of northern rainfed regions and sustaining the growth.

Horticulture

- Promotion of Horticulture based interventions in selected areas of the target districts (dryland horticultural crops)
- Development of community cadres as resource persons for providing critical and timely inputs to the farming communities as and when required
- Training and capacity building to targeted farming communities
- Promotion of Eco-friendly cultivation practices
- Convergence with the Horticulture departments for technical inputs and marketing of the Horticulture products through HOPCOMS
- Leverage support from the National Horticulture mission for the target group members

- Promotion of value addition of the Horticulture products through branding and tie up with technical and marketing agencies.
- Transforming Karnataka as a major State in horticultural development of the country.

Animal Husbandry

- Intensive training and capacity building to the targeted group members on the Livestock care and management
- Convergence with the Animal Husbandry department, KMF and other agencies for technical inputs, extension services and breed improvement
- Development of community cadres like pashusakhi /pashumitra for providing regular services and inputs to community involved in livestock rearing
- Promotion of best feeding practices and hygiene of livestock for increased milk production
- Promotion of risk mitigation measures like Livestock insurance
- Promotion of value addition of the milk products in selected areas in coordination with technical agencies, KMF and Animal Husbandry department
- Tie up with the Corporate social responsibility programs of the corporate companies and PPP (public private partnership) to leverage assistance for seed capital support and marketing services
- Promotion of ethno veterinary practices through the community cadres and reduction of the Livestock mortality.
- Increased production, value addition and health aspects.

Fisheries

- Training and capacity building among the poor and vulnerable fishing communities especially women
- Convergence with the Fisheries department for technical support and leverage of subsidy of different schemes implemented for the marginalized fishing communities
- Promotion of community cadres as resource person for providing inputs on fish processing, safe storage and marketing
- Establish systems at community level to ensure marginalized fisherwomen get credit assistance for carrying out fish vending and other allied activities
- Leverage support from Fisheries department for provision of infrastructure and equipment like ice box, motors, fish drying yard, fishing nets, etc on subsidy
- Promotion of risk coverage of the fishing communities (insurance, asset insurance, etc) in collaboration with Fisheries department, Insurance agencies, etc

- Promotion of custom hiring center with all the required infrastructure and equipment to provide equipment support on rental basis to the members on a nominal charge

5.5 Non-Timber Forest Produce (NTFP)

- Intensive training and capacity building of the tribal targeted communities
- Development of community cadres as resource persons for providing critical and timely inputs to the tribal communities on Non timber forest produce, its usage, processing procedure, storage, etc., as and when required
- Convergence with the Tribal welfare Department, TRIFED and Mysore Local Area Marketing and producers Societies (LAMPS) (coordinating private agency) for providing inputs on different schemes, credit linkage and other allied services
- Leverage subsidy support from the Government sponsored schemes to the targeted tribal groups
- Promotion of weekly markets in nearby by tribal village towns to create awareness among other communities on tribal products and its benefits
- Promotion of community-based institutions at village and cluster level for coordinating with tribal communities, provision of required training and capacity building, tribal product aggregation, assistance for processing, tribal product packing and branding including marketing.
- Promotion of a customized Insurance product in coordination with Tribal welfare, Insurance agencies/IRDA for the Tribal communities considering their risks and vulnerability.

5.6 Marketing

- Establish tie up with key marketing agencies in farm, livestock, fisheries and other allied sectors in coordination with respective Government Line departments
- Deployment of experienced marketing professionals to provide technical and other required support to the staff and other stakeholders at State, District, Block and community levels
- Involvement of Corporates (like Reliance, Infosys, Wipro, Big basket, Mind Tree, etc) in establishing a unique brand for the farm, horticulture, and other products to enable Sanjeevini - KSRLPS target group adequate recognition, publicity and demand for the produce
- Promotion of CBOs (especially producer company/organizations in each of the target districts that focuses only on the quality control of the products and marketing
- Promotion of newsletter on bi monthly basis with all information on farm interventions, products and its circulation among Government counterparts, corporate companies, marketing agencies and other stakeholders who can support the target group members and Sanjeevini – KSRLPS in creating better marketing environment and getting remunerative prices for the target group.

Major activities planned under each sub component:

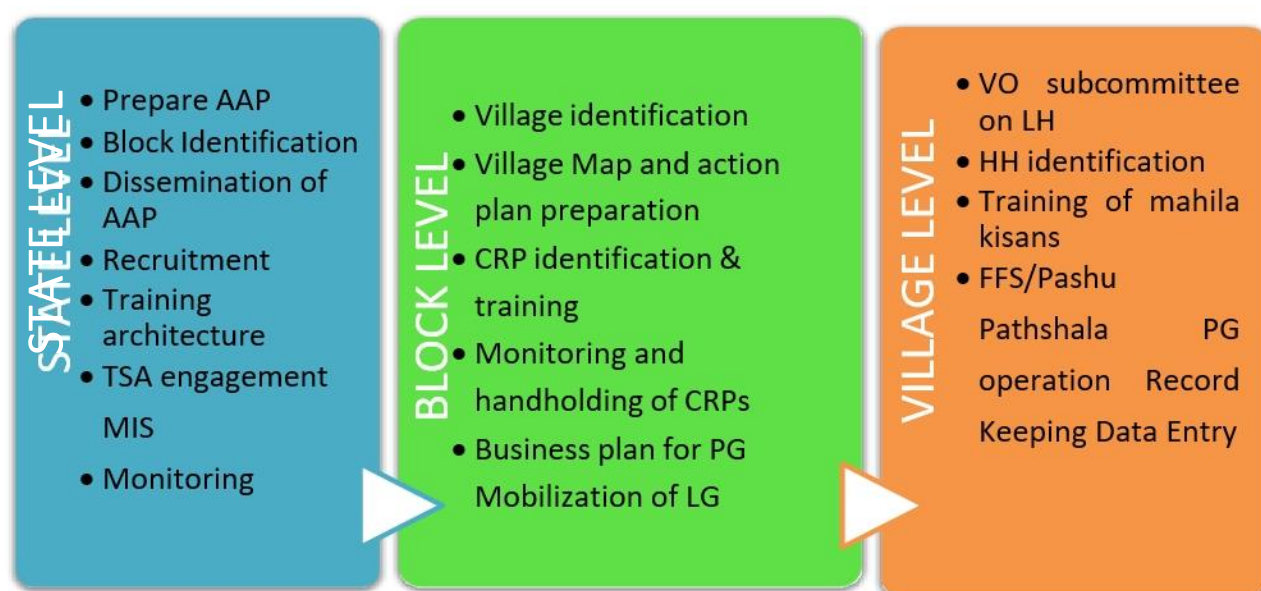
S.no	Activity	Strategies to be adopted
1	Human Resource	Dedicated HR will be deployed at all levels and required training and exposure visit will be taken up.
2	Livelihood CRP	<ul style="list-style-type: none"> Required number of farm livelihood CRPs will be selected and deployed after training. Each GPLF will have Krishi Sakhi and Pashu Sakhi in the first year where ever required. Van Sakhi and Matsya Sakhi will be trained and deployed.
3	TSA Support	<ul style="list-style-type: none"> For effective implementation of Value Chain and marketing and Organic village clusters, technical support agencies will be taken on board.
4	Organic Village Cluster	<ul style="list-style-type: none"> TSA will be appointed. 100% of LGs will be registered under PGS. 100% of Mahila Kisans will be registered under Local Groups. 50 % of the Mahila Kisans will get green certificate. Organic input shops will be established in each cluster for their sustainability. NRP, SRP, KVK, DOA and RC will be utilized for the training. Convergence with PKVY, ATMA and MGNREGA etc.
5	Integrated Farming Cluster	<ul style="list-style-type: none"> Required dedicated staff at block and cluster level will be trained and deployed. Identification of IFC will be done with the support of KVK, DOA, DOH, DOAH etc. The services of NRP, SRPs and KVK will be utilized for training and capacity building of the farmers. Convergence with agriculture and allied departments. Proposals will be developed by utilizing the services of NRP, SRP and consultants. Required training will be provided to farm livelihood CRPs for effective implementation.
6	Value Chain and Marketing	<ul style="list-style-type: none"> TSA will be engaged for preparation of the proposals. Dedicated staff will be deployed at all levels. Partnership with Dept of Horticulture, Animal husbandry, and leading NGOs. Engage NRP, SRP and KVK for technical support. Exposure visits to FPOs for all the staff. CRP and PG trainings will be done through SRPs. All the PDs, DPMs, DMs, TPMs and BTM, CTMs will be trained on PG and PE formation and operations.

The action plan under farm livelihoods will be divided into four different but interdependent plans:

- a. State level
- b. Block level
- c. Village level
- d. Households level

All the interventions are interlinked and intermingled with each other and the key result area of one level depends on another.

The planning exercise will begin at state level where the dissemination of AAP also takes place with concerned districts and block staff and respective district and block teams prepare their work plans. Therefore, it is planned for SMMU to conduct AAP preparation work/action plans consultation workshop with the district and block staff.



State level responsibilities: The block level activities and requirements will be accumulated at SRLM level. As per the expected/planned activities at the block and village level, some of the major points have been identified as below:

Deployment of Dedicated Human resource: Deployment of professionally qualified and dedicated HR for farm livelihoods at state and block level is non- negotiable at State level.

Engagement of National Resource Persons: Deepening and expansion of farm livelihoods interventions are taking place under DAY-NRLM. Always NRPs may be engaged to provide handholding support to SRLMs in terms of planning, implementation, monitoring, knowledge management etc. in thematic areas.

MIS: All data pertaining to farm livelihoods interventions will be captured in the NRLM-MIS. All the required data entry will be ensured and evaluation of progress made on data entered in the MIS. Following are the important data entry modules:

- a. Mahila Kisan profiling (Asset details to be filled)
- b. CRP profiling
- c. Producer Group
- d. Village level intervention planning and progress data
- e. LG planned and progress data

Master CRP strategy: The Master strategy can be viewed in two angles:

- State Level Resource Persons Policy has been approved. Accordingly empanelment of SRPs will be done in the quarter 1, 2022 and MCRPs will be engaged.
- Development organisations like MYRADA, IDF etc who had prior experience in implementing MKSP in Karnataka can be used in grooming of CRP for conducting farmer field school etc.
- IEC materials will be developed through these organisations and similar will be procured from State Agriculture University.
- Refresher training programs will be conducted regularly for MCRP.

Training and capacity building: Training and capacity building is the most important component of DAY NRLM. The farm, livelihoods interventions require rigorous training and capacity building at all levels.

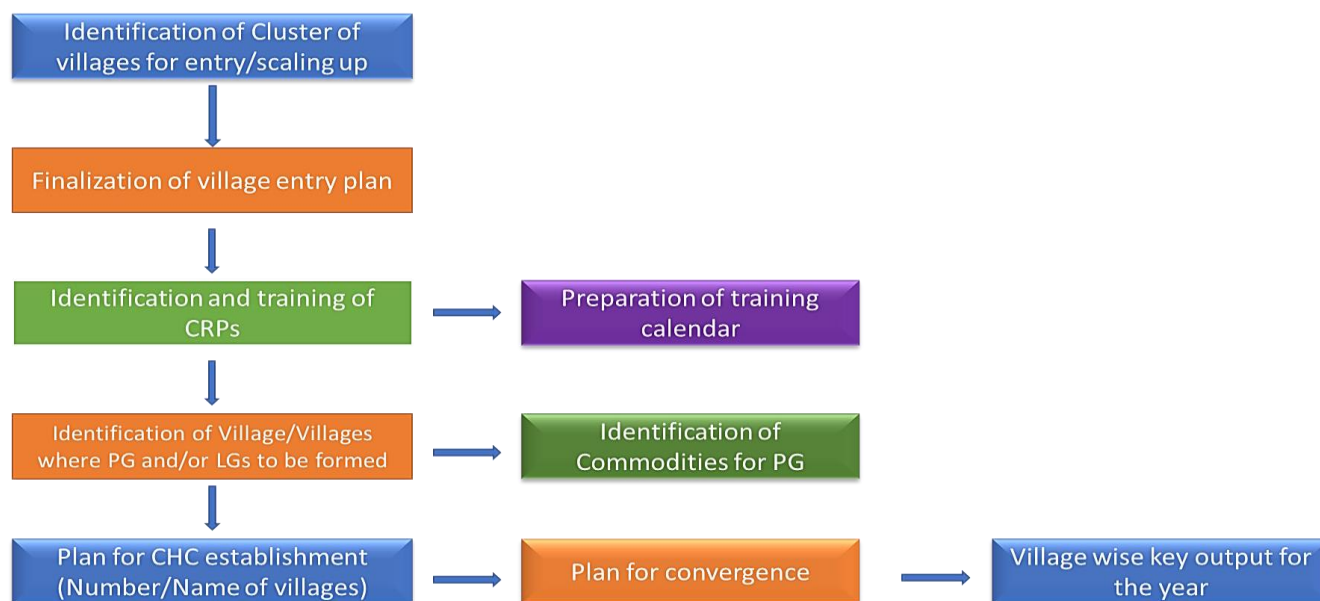
- Detailed training calendars for staff and CRPs will be prepared with the support of IB&CB cell of SMMU.
- Training manual in vernacular language will be prepared and conducted as planned for PG and PE.
- Under farmer field schools training will be conducted for Agro Ecological practices/ sustainable agriculture practices, with the support from BRPs and Krishi Sakhis.
- Establishment of NPM shops, CHC with the support of Department of Agriculture for farm support

Knowledge Management and Monitoring and evaluation

Document best practices of farm livelihood intervention in all districts.

Periodic review meetings at SMMU, DMMU, TMMU level on monthly basis.

2. Block level responsibilities: To achieve the objectives, interventions are to be planned and ensure implementation at households and village level which should be clearly visible. The interventions may cover-



3. Village level

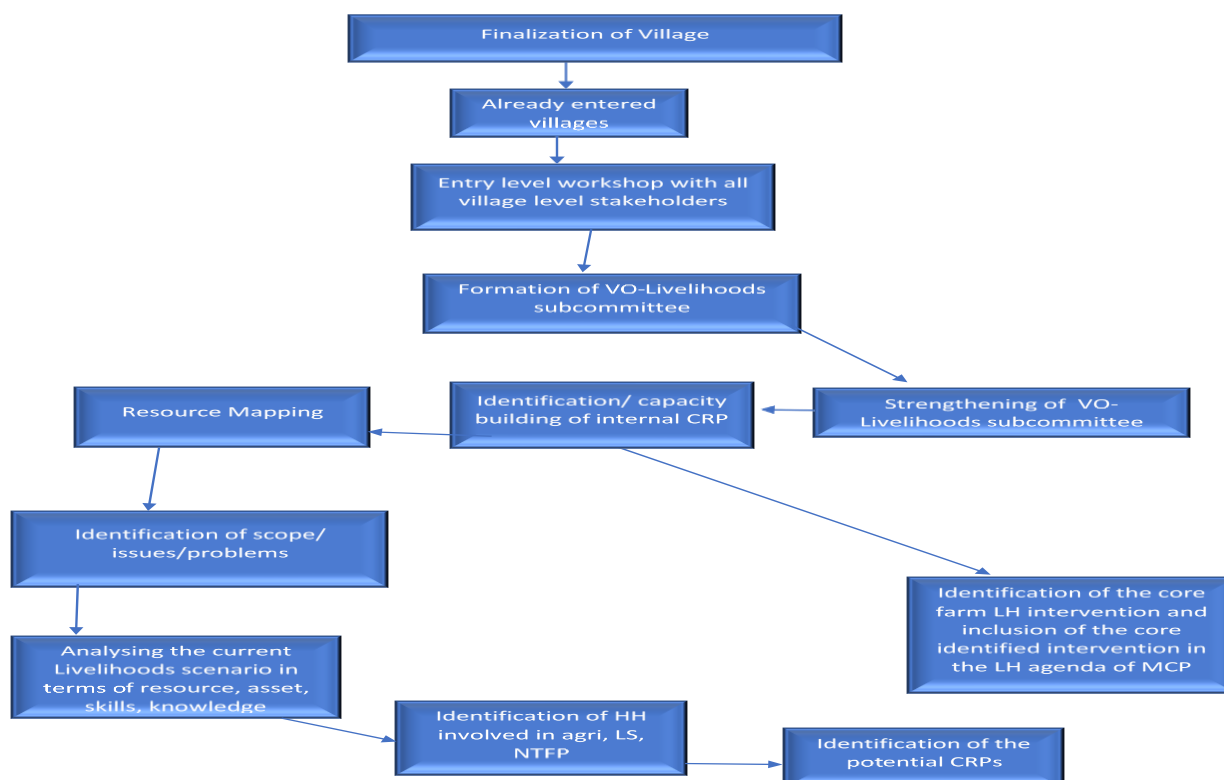
- NPM shop
- Custom Hiring Centre (CHC)
- Regular farmer field school (FFS)/ Pashupathshala- mandatory
- Compact, contiguous block/ patch of land
- Livelihoods CRPs (Krishi Sakhi, PashuSakhi, Van Sakhi etc.)- mandatory
- Seed bank
- Wall writings and boards- Following the pro-active disclosure norms.
- Maintenance of records
- VO Livelihoods Sub Committee
- Producers' Group
- Storage sheds for aggregation, primary processing and storing.
- At least one pico projector for every group of 5 villages

4. Household Level

- Household nutritional security through Agri Nutri garden- this is a non-negotiable activity to be promoted at each household.
- Promotion of Agro Ecological Practices.
- Seed treatment with beejamruth or follow any other method for seed treatment
- Preparation and usage of bio-pesticides such as Agnyastram, Neemastram and Brahmastram. A minimum of 2 bio-pesticide usage will be taken for the adoption of the activity.

- Preparation and usage Ghanjeevamruth for soil fertility management.
- NADEP/Vermi Compost pits/ FYM etc. for improving the soil texture and bio- mass
- Following the principles of system of root intensification for proper utilization of space and to harness the solar energy.
- Introduction of cultural practices for pest management such as trap cropping, bundcropping. Bird perches, sticky traps etc.
- Promotion of in-situ moisture conservation practices like mulching and 5% model (corner pits).
- Better Agronomic practices – summer ploughing, mulching, mixed cropping etc.
- Adoption of better livestock practices (housing, hygiene, feeding, preventive health care, & breeding practices)
- Promotion of ethno-veterinary practices for livestock healthcare.
- Adoption of scientific cultivation practices (such as Lac, Tasar etc.) wherever NTFPs opportunities are there.
- Adoption of improved harvesting practices wherever NTFPs opportunities are there.
- Households adopting organic farming practices and registered under Local groups (LGs) should have PGS Green certificate.

Cross cutting theme:



There are some crosscutting areas, which are mandatory at each level. These areas are:

Area	Responsible level
MIS entry	Village, Block, State
Monitoring and evaluation of the planned farm livelihoods interventions	Block, District, State
Knowledge management	Block, District and State.

Financial outlay for the Farm Livelihood intervention under DAY-NRLM FY 2022-23
Human Resource - Requirement and Budget details

Level	Sl. No.	Position	Unit cost	No. of units	Total months	Total
State	1	SPM-Farm Livelihoods	1.1	1	12	13.2
	2	ASPM-Farm Livelihoods	0.7	1	12	8.4
	3	SPM/ASPM-Livestock (New)	1.1	1	12	13.2
	4	ASPM-NTFP (New)	0	1	12	0
	5	ASPM - Farm Livelihood Training and Capacity Building	0.7	1	12	8.4
	6	Young Professionals/ Project executive	0.45	5	12	27
	7	Consultants	0.7	4	6	16.8
	Subtotal (A)			14		87
Taluka	1	BTC-Farm Livelihoods	0.4	211	12	1012.8
	2	BTC-Forward Linkage	0.4	0	12	0
	Sub Total(B)			211		1012.8
Cluster	1	CTC-Farm Livelihoods	0.3	0	12	0
Total	Sub Total(C)			0		0
	Total(A+B)			211		1012.8
	Grand Total			225		1099.8

Training & Capacity Building plan:

Rs. In Lakhs

Sl. No.	Particulars	Days	Unit	Unit cost	Amount
1	Staff Training component				
1.1	Training to SRLM staff on livelihood interventions	5	800	0.0238	95
1.2	Exposure visits to best Livelihood models managed by community	1	800	0.02	16
	Sub Total				111
2	Resource pool Development				
2.1	Honorarium to National Resource persons (SAP, FLH, OVC, IFC VC&mkt, Livestock,NTFP &,Fisheries)	96	10	0.1	96
2.2	Honorarium for SRPs (Farm, Livestock, NTFP and Fisheries)	30	114	0.05	171
2.3	Honorarium for CRPs (Krishi Sakhi, Pashu Sakhi, Vanasakhi, Mathsya Sakhi and Krishi Udyog sakhi)	12	16869	0.05	10121.4
	Sub Total				10388.4
3	Training to State/ Block/ Community Resource pool				
3.1	Training to SRP (SAP, FLH, OVC, IFC,VC&mkt, NTFP,,Fisheries)	5	114	0.0238	13.54
3.2	Training for CRPs (Krishi Sakhi, Pashu Sakhi, Vanasakhi and Mathsya Sakhi and Udyog sakhi)	40	16869	0.015	10121.4
3.3	CRP Certification by competent authority	1	16869	0.01	168.69
	Sub Total				10303.6
4	Workshops				
4.1	State Level				
4.1.1	Workshop with key stakeholders on Livelihood interventions	2	1	2	4
4.2	District Level				
4.2.1	Workshop with key stakeholders on Livelihood interventions	1	30	1	30
4.3	Block Level				
4.3.1	Experience sharing by , Stake holders, community and community cadres	1	211	0.75	158.25
	Sub Total				192.25

Community Training					
5.1	Sustainable Agriculture/ Agro Ecological Practices (AEP)				
5.1.1	Training to Livelihood subcommittee on Farm Livelihoods	1	2500	0.0225	56.25
5.1.2	Orientation on sustainable agriculture/ AEP to GPLF members	1	250000	0.001	250
5.1.3	Orientation on Establishment of AgriNutri Garden,	1	562300	0.001	562.3
5.1.4	Conducting farmers Field schools @ 2 Seasons	2	2500	0.25	1250
	Sub Total				2118.55
5.2	Training and capacity building under valuechain and marketing				
5.2.1	Training to producer groups (Farm, Livestock, Fishery and NTFP)	1	2250	0.025	56.25
5.2.2	Exposure visit to producer group members (Farm, Livestock, Fishery and NTFP) within the district	1	4500	0.01	45
5.2.3	Training to producer groups on business plan development	1	2250	0.025	56.25
	Sub Total				157.5
5.4	Training, capacity development and asset creation under dairy activities (Ksheera Sanjeevini)				
5.4.1	Dairy Animal management (DAM) Training @ District	3	10000	0.008	240
5.4.2	Producer Group members training on PG/SHG concept at Village Level	1	500	0.025	12.5
5.4.3	Training on Leadership Development of WDCS @State	3	250	0.01	7.5
5.4.4	WDCS Secretary Training on Books Writing, Accounts Maintenance & Audit With Basic Computer Training @ state	10	250	0.01	25
5.4.5	Milk Tester Training of WDCs @ district	3	250	0.008	6
5.4.6	Dairy Producers' group Members (PGMs) Conference at Division level	1	4	5	20
5.4.7	Milk Testing/Rationalization price chart/ Quality of milk/CMP	1	250	0.05	12.5
5.4.8	Animal Health Camp	1	250	0.05	12.5
5.4.9	Feed & Fodder Development Programme	1	250	0.05	12.5
5.4.10	Awareness programme on Health and nutrition	1	250	0.05	12.5
5.4.11	Awareness programme Gender sensitisation	1	250	0.05	12.5
5.4.12	Awareness programme on Legal literacy and domestic violence	1	250	0.05	12.5
5.4.13	Exposure visits to AMUL	5	1500	0.016	120
5.4.14	Community Livelihood Fund to DPGs take up animal induction and other activities at GPLF/ WDCs level (For PGs)	0	500	1.5	750
5.4.15	Programme allowance to CTLs, LEOs and BCs	12	42	0.02	10.08

5.4.16	Partner/TSO Cost (IEC, Admin and Operation)	12	1	1.25	15
	Sub Total				1281.08
6	IEC & Training Material				
6.1	Training module development (Farm, livestock & NTFP)	Manual for Staff/CRP	17886	0.005	89.43
6.2	Booklets on farm practices/ Video development		LS		100
6.3	Crop wise information on best practices (Agri)	Booklet	250000	0.0005	125
6.4	Best practices in Livestock care and management (Livestock)	Booklet	50000	0.0005	25
	Sub Total				339.43

DAY-NRLM-Farm Livelihoods AAP-2022-23				
Farm LIVELIHOODS FUND & ASSET CREATION:				
Sl. No.	Components	No. of units	Unit cost	Total cost (In Lakhs)
1	Custom hiring centre	106	2	212.00
2	Seed bank	106	1	106.00
3	NPM Shops	106	1	106.00
4	CRP Kit	16869	0.03	506.07
5	Establishment of ANG	562300	0.0005	281.15
6	Community Livelihood Fund to take up suitable group activities at GPLF level (For PGs)	2250	1.5	3,375.00
	TOTAL			4,586.22

DAY-NRLM, Farm Livelihoods AAP-2022-23						
Livelihoods Projects and Partnership						
Sl. No.	Partnership with	Project Name	Period	Unit cost (in Rs.)	Total Budget for 3 year(inRs.)	Budget FY 2022-23
1	TSA	Organic Village Clusters	3 Yr	75		
2	TSA	value Chain and Marketing	3 Yr	75		
3	KMF	Technical Support, Training and Infrastructure	1 Yr	15	15.00	15.00
		Total				15.00

<i>Sl.No.</i>	<i>Component</i>	<i>Unit</i>	<i>Budget FY- 2022- 23</i>
1	Human Resource		
1.1	State	14	87
1.2	Block	211	1012.8
1.3	Cluster	0	0
	Sub total	225	0
2	Training & Capacity building, Exposure Visit		
2.1	Training & Exposure visit to staff		111
2.2	Training and Exposure Visit to State Resource pool		13.54
2.3	Training & Exposure Visit to Community Resource Pool		10121.4
2.4	CRP Certification by competent authority		168.69
	Sub total		10245.9
3	Community Trainings		
3.1	Sustainable Agriculture/ Agro Ecological Practices (AEP)		2118.55
3.2	Training and capacity building under valuechain and marketing		157.5
3.3	Training, capacity development and asset creation under dairy activities (Ksheera sanjeevini)		1281.08
	Sub total		3557.13
4	Honorarium To Resource pool		
4.1	Honorarium to NRP, SRP &BRP		267
4.2	Honorarium to Community cadres		10121.4
	Sub total		10388.4
5	Work Shops		
5.1	State Level		4
5.2	District Level		30
5.4	Block Level		158.25
	Sub total		192.25
6	IEC & Training Material		339.43
7	Livelihood Fund and Asset creation		4586.22
8	Livelihoods Projects and Partnership		15
	Grand Total		29324.4

Budget – Abstract

(Rs. in Lakhs)

CHAPTER 6

Non-Farm Livelihoods

6.1 Non-Farm Progress

6.1.1 Total Outreach

Details	Up to Mar 2022	Mar 2023
Total SHGs	2.14 L	2.5 L
Total HHs covered	26.36 L	32.39 L
Total HHs reached through enterprise ¹ promotion (cumulative)		
a. SVEP	280	4590
b. MED	26,320	46,510
c. Others	4085	20,660
% of SHG HHs reached by NF interventions	1%	3%

6.1.2 Key achievements during 2021-22

- In 2021-22, the Non-Farm related activities extended to all 30 Districts and 226 Blocks through MED through CIF Distribution, Skill Training through RSETIs, Deployment of BRP-EPs and Conduct of Monthly Markets, apart from implementing schemes like SVEP, NRETP (OSF and Cluster Development), PMFME, AGEY etc in designated districts and blocks.
- Created an enabling environment for non-farm livelihoods at GPLF level through strengthening GPLF sub committees and ensured handholding of enterprises at Block level through deployment of Block Resource Persons – Enterprises Promotion (211 BRP-EPs in non SVEP/OSF Blocks)
- Marketing Support towards Micro Enterprise Development provided through regular conduct of Monthly Markets at Block level (226 blocks) and Special Trade Fairs at divisional (1 Fair) and state level (3 Fairs).
- Developed a Digital Platform for creating a Database of all non-farm Micro Enterprises. The digital platform for onboarding SHG based enterprises and their products piloted in 8 districts of Karnataka.
- Sanjeevini Mission initiated e – Commerce of SHG products in order to encash the demand and trustworthiness of SHG products by onboarding more than 50 pilot products in various platforms

like Amazon, Flipkart etc. Sanjeevini also introduced Corporate Gifts and facilitated marketing of the same to various departments and institutions.

- DPRs of two pilot blocks under SVEP prepared and implementation initiated on approval by MoRD, apart from obtaining approval for the proposal of two additional blocks (Devanahally and Ramanagar)
 - 2034 Micro Enterprises in T.Narsipur in 4 years @ Rs. 5.88 crores
 - 2267 Micro Enterprises in Koppal in 4 years @ Rs. 5.84 crores
- Under PMFME, 6662 Micro Enterprises identified for proposals and 2618 Micro Enterprises were provided with loans. CEF of more than one crore and bank loans of more than four crores provided to Micro Enterprises.

6.1.3 Microenterprise Development (MED) (interventions in blocks other than SVEP and NRETP)

a. Status of implementation in 2021-22

<i>No</i>	<i>No. of Districts</i>	<i>No. of Blocks</i>	<i>No. of Enterprises promoted</i>	<i>No. of Households reached</i>	<i>No. of Enterprises Bank funded</i>	<i>No. of enterprises (entered in EM)</i>
1	30	226	19,000	26,600	1900	5650 (expected by March, 22)

b. Key Learnings

- A certain percentage of CIF (in non-SVEP & non-OSF blocks) needs to be reserved only for MED. A software-based monitoring mechanism required for evaluating the usage and impact of CIF
- The SHG Micro Enterprises need support to access markets through interventions like value chain development, collectivisation, packaging of products, compliances, branding, sales opportunities in general trade, e-commerce, etc., and when SRLMs have to plan interventions across the whole spectrum with SHG members taking up CIF loans, it restricts SRLM from giving growth support to Micro Enterprises.

- SRLM needs to look beyond RSETIs for Skill Training and EDP and may empanel Skill Training Institutions across the state.
- The OSF programme and Cluster Development Programme needs to be replicated or extended to non-NRETP districts. Micro Clusters may be formed under NRLM (50-100 artisans)

6.2 Plan in 2022-23

<i>No</i>	<i>No. of Districts</i>	<i>No. of Blocks</i>	<i>No. of Enterprises promoted</i>	<i>No. of Households reached</i>	<i>No. of MED CRP-EPs positioned</i>
1	31	226	29,343	41.035	745

6.2.1 ‘Year of Livelihoods’ campaign

Year 2022-23 will be observed as ‘Year of Livelihoods’ by Sanjeevini - KSRLPS. As part of the ‘Year of Livelihoods’ campaign, the following activities will be undertaken.

- An IEC Campaign will be undertaken across the state to generate awareness on Entrepreneurship among SHGs which includes print & audio-visual literatures, webinars and social media campaigns). ME summits (seminars, workshops, experience sharing) will be organised in all districts as part of ‘Year of Livelihoods’ campaign. It is also proposed to encourage entrepreneurs by providing awards to successful entrepreneurs in various categories.
- A deliberate effort will be taken by Sanjeevini-KSRLPS to ensure proper utilization of CIF. It will be ensured that more than 50% of the CIF will be utilized by SHG members for Micro Enterprises Development. SHG households will be sensitized in the preparation of Family Livelihood Plans (FLP) to facilitate CIF distributions towards livelihood development of the households. All new and existing entrepreneurs will be provided handholding support through CRP-EPs for developing Enterprise Development Plans. Priority will be given to creating new livelihoods or strengthening existing livelihoods while releasing CIF.

- Importance will be given to data gathering of Micro Enterprises. It is proposed to introduce GPLF Register for registering all Non-Farm livelihoods of the SHG members in every GPLF. A special drive and training for data entry in NRLM Enterprise Module and in Santhe Kaushalkar will be undertaken.
- Livelihood Sub Committees of all GPLFs will be strengthened through capacity building on non-farm activities as a step to build capacities at the local level for initiating non-farm activities. The Livelihood Sub Committee will be trained in identifying suitable livelihoods options for the SHG members, facilitating preparation of micro enterprise plans and inception of enterprises, and providing platforms for collective marketing of products and services of various enterprises at the GPLF level.

6.2.2 Deployment of CRP-EPs

- Sanjeevani Mission has developed a cadre of Block Resource Persons – enterprise promotion (BRP-EPs) in 2021-22. 211 BRP-EPs were deployed to create an adequately trained social capital to guide and provide necessary support services to rural entrepreneurs. It is proposed to strengthen the BRP/CRP system in 2022-23 by deploying another 534 CRP-EPs (total 745 CRP-EPs - one per Hobli). The BRP/CRPs will be provided with professional training and handholding support to convert them into a full-fledged ‘Community Cadre for Non-Farm Enterprise Promotion’. The BRP/CRPs will be trained in identification of right business opportunities, identification of right beneficiaries, development of Business Plans, facilitation of linkage with financial and other institutions, provision of business counseling, monitoring & evaluation and facilitation of book keeping & accounting.

6.2.3 Entrepreneur Development and Entrepreneurship Development activities

- A Training Needs Assessment of the SHG members will be conducted at the state and district level as part of identifying the skill training requirements. Appropriate skill training courses will be identified and PIAs will be empaneled at district level to implement the training programmes. SHG members will be trained and encouraged to start micro enterprises using local recourses, financial aid, handholding and marketing support provided by the Mission. Along with Skill Training, Entrepreneurship Development Programmes on various aspects of enterprise activity will also be provided. The objective will be to equip them with better and improved technological skills of production/service and to provide useful information on product/process design, manufacturing practices involved, testing and quality control, selection and usage of appropriate

machinery and equipments, project profile preparation, marketing avenues/techniques, product/service pricing, export opportunities, infrastructure facilities available, finance and financial institutions, cash flow, etc.

- Performance Improvement Training / Up-Skilling for existing Micro Enterprises will also be organized in association with various Technical Partners to improve the productivity and profitability of existing entrepreneurs. Training on managerial and operational functions and scientific/modern management techniques /practices will be provided to existing entrepreneurs.

6.2.4 Micro Clusters

- Sanjeevini – KSRLPS intends to further finance the costs of consolidating the past interventions under NRLM, especially in the non-farm micro clusters. A Micro Cluster includes micro enterprises of SHG women members (around 25-50 women in each micro cluster) in a particular geographic area making the same or similar range of products and facing similar opportunities and challenges. Sanjeevini - KSRLPS aims at combining the efforts, making use of synergies, and pooling resources to increase competitive advantage of these micro clusters while sharing market risk. The project aims at developing a sustainable value chain and supply chain for the selected micro clusters and pool in technical expertise to make the current informal micro clusters into economically viable clusters. Sustainable artisanal clusters will be established with formation of producer collectives ensuring artisan ownership. Relevant soft and hard interventions will be made towards establishing an end-to-end value chain development, common facility centres (with technological innovation) for localized value addition and a market-led product portfolio in each of the micro clusters like wooden toys, leather puppets, bamboo, banana fibre, agarbathis, kaudi, kasuti, durries etc, which will lead to increase in -wages, incomes and number of days of employment. This is very important in traditional art & craft sector such as GI tagged products and in the case of many dying arts wherein low remuneration has led to the loss of the art & craft itself. Kinal Toys of Koppal District and Leather Puppetry of Chikkaballapura are examples of dying arts & crafts. Special effort will be made to revive these art forms in 2022-23

6.2.5 Sanjeevini Swacha SEVA – Service sector Group Enterprises

- As part of effectively disposing domestic waste in Gram Panchayats, Karnataka State has already entrusted the responsibility of Solid, Liquid Waste Management (SLWM) to Gram Panchayath Level Federations (CLFs) and women Self Help Groups of Sanjeevini – KSRLPS under NRLM.

Under the aegis of Department of Rural Development and Panchayat Raj, Sanjeevini – KSRLPS has already deployed around 20,000 Self Help Group members in 4000 Gram Panchayats. However, Income sources such as user fee collection from houses and shops are not adequate for these SHG members to sustain in this field. Hence, enterprise formation of these women is a need for sustainable development of waste management system. Sanjeevini Mission would like to addresses the issues of these units by providing them with additional support under NRLM in 2022-23 and to re-organise these units into Service Enterprises. The women will be trained in various aspects of liquid/solid waste management. While the overall objective will be to make these units sustainable, these women will also be provided with necessary protective gears for handling liquid and solid waste. Monthly turnover mapping of existing units will be conducted along with a qualitative analysis of the waste (recyclables and non-recyclables). Seminars, workshops, trainings etc will also be organised to identify additional sustainable business opportunities like green enterprises aligned with the current activities. With the support of Block Resource Persons – Enterprise Promotion/Community Resource Persons – SVEP/Business Development Service Providers – OSF, these units will be encouraged to start additional income generating activities by providing training, start-up funds etc. The units will be eventually considered as Group Service Enterprises and various support for enterprise promotion will be provided to them under NRLM. As the occupation is still considered to be vile and frowned upon, the effort will be to convert this occupation as decent Micro Enterprise in the service sector. These women who were previously unemployed and struggling to make ends meet, will be able to receive an income of Rs.6000/- to 7500/- per month, while also being able to proudly claim their occupation with dignity and respect.

6.2.6 Technical Support Agencies

- This component would support overall programme implementation at various levels including Human Resource Management, Financial management, Monitoring and Learning functions at the state, district and block level. The component will especially focus on engaging high quality Technical Support Agencies at all levels and will also facilitate partnerships with leading academic and research institutes. Demonstrating a business model to poverty alleviation and rural development, providing value services such as hand holding, technology identification and transfer, marketing and distribution, warehousing services, human resources training and ISO and TQM facilities, entering into partnerships with Start-ups for the benefit of the community and developing and institutionalizing of knowledge, support and monitoring mechanisms at the State, District and Panchayat level will be the focus of association with

TSAs. It is expected that Sanjeevini can benefit from partnerships with market leaders to extract greater productivity by integrating SHGs of the disadvantaged into the corporate value chain.

- Sanjeevini-KSRLPS also aims to encourage Start-ups to create innovative and relevant products and services for Sanjeevini – KSRLPS that may potentially develop into viable business ventures as well as solve social problems. This initiative - Start-up Challenge 2022 is a start-up competition which is geared towards promoting the spirit of entrepreneurship among both SHGs and Start-ups and to ensure the creation of investible ideas that will also expand the Start-up ecosystem in Karnataka. The competition will be open to all registered Start-ups in Karnataka and will cover software and internet-based innovations in the realms of e-commerce, logistics, rural development, agriculture, animal husbandry, branding & merchandising etc. Sanjeevini – KSRLPS will earmark a Challenge Fund for selected start-ups, that present potential projects that facilitate growth of Sanjeevini-KSRLPS in future. TiE Bangalore & GAME (Global Alliance for Mass Entrepreneurship) have agreed to provide support as Knowledge Partners for this initiative.

6.2.7 Strategies for implementation

- Action Plan to ensure CIF loans are utilised by SHG members to start/improve micro enterprises (at least 60% of CIF loans)
- KSRLPS will introduce tools like GPLF - Micro Enterprises Register which registers all the Micro Enterprises of SHG households for systematic collection of data on livelihood activities. This activity will also facilitate data entry in Enterprise Module of NRLM and Santhe Kaushalkar Application
- KSRLPS will empanel and onboard Skill Training Institutions across districts for providing Skill Trainings/EDP for targeted number of households including vulnerable families
- KSRLPS will develop a cadre of Community Resource Persons – enterprise promotion in 2022-23 having specific domain skills in all the 745 hoblies and will provide them intensive training to support the entrepreneurs to scale up their existing enterprises as well as establish and support the new enterprises.
- Developing HR/manpower with domain-specific skills for supporting non-farm interventions at state/district/block levels

- Constitution of a legal entity that can easily perform marketing activities will be the major focus of KSRLPS. The transformational effort will be to sell products of rural enterprises to Urban Karnataka vide Trade Fairs, Permanent Market Outlets and GPLF level product sourcing and door-to-door re-packing/selling.

6.3 . Start-up Village Entrepreneurship Programme (SVEP)

a. Table 1: SVEP performance

No	No of AAPs approved	No. of DPRs approved	No. of enterprises to be formed (31 Mar, 2022) - Cumulative	No of Enterprises likely to be formed (31 Mar 2022) - Cumulative
01	04	02	220	220

b. Key learnings

- The survey as well as the potential enterprises comprise trading activities majorly. A deliberate effort required to promote production/manufacturing and service enterprises. Professional training for CRPs and entrepreneurs is key to success of SVEP programme.
- The overall project performance associated with the incubation role is dependent on the performance and quality of supervision of the PIA. Inadequate performance of PIA and BMMU often result in delay of implementation.
- The Nodal GPLFs and BMMUs need to be strengthened and trained in all aspects of enterprise promotion and incubation, especially on loan policies and procedures of banks and Mudra loans.

c. Plan in 2022-23

No	No of AAP planned to be submitted	No. of enterprises to be formed	No of CRP-EPs to be trained
1	10	3515	400

d. Plans for blocks that have finished 4 years

NA to Karnataka State.

e. Key activities planned under SVEP

- Being a large state with 30 districts, based on the experience and learning gained out of the pilot implementation in four blocks, Sanjeevini Mission is proposing to expand SVEP in the state to 10 more blocks in year 2022-23. State Mission will initiate identification of more blocks based on the latest criteria of NRLM in the month of April, 2022 and AAPs will be developed in the first quarter of 2022-23.
- Baseline & market potential study and preparation of DPRs of two new blocks (Devanahalli and Ramanagar) will be completed in March, 2022 and DPR will be presented in the next EC.
- All staff (state, district & block) deployed for SVEP implementation along with the CRP-EP will be certified under NSQF.
- Service sector-based enterprise will be promoted in new blocks, especially Devanahalli taluk of Bengaluru Rural district to cater to the need of nearby urban and semi urban surroundings. Opportunities of tie ups with Start-ups and association with TSAs will be explored for technology support and transfer in both blocks.
- Strengthening and capacitating of existing artisans in Koppal block and T Narispura block will be given priority. It is proposed to develop Micro Clusters for Kinnhal Toys and kaudi in the Koppal block and Mysore Sandal Soaps, Incense sticks and Mysore Inlay in the T Narispura block. Marketing, design interventions and branding support will be provided under SVEP.
- Field level implementation in all four blocks including BRC setting up, training of BRC, enterprise formation, CEF support and data entry in MIS will be conducted in 2022-23.

6.4 Prime Minister Formalization of Micro Food Processing Enterprises (PMFME)

a. Key learnings

- Food processing units normally requires high amount of institutional credit. The SHG based Micro Food Processing units also face challenges like lack of access to modern technology and value addition.
- Lack of productivity and innovation due to limited skills and access to modern technology and machinery for production and packaging is the major challenge faced by Food processing units.

- 80% of the Food processing units are family-based enterprises supporting livelihood of rural households with deficient quality and food safety control systems, including lack of basic awareness on good hygienic and manufacturing practices.

b. Plan in 2022-23

<i>No.</i>	<i>No. of Districts</i>	<i>No. of Blocks</i>	<i>No. of Nodal CBOs identified for receiving Seed Capital</i>	<i>No. of enterprises</i>	<i>Amount of loans (Rs Lakhs)</i>	<i>No. of CRPs trained</i>
1	31	226		3000	450	745

6.5 SHG Marketing

Description of activities planned-

Trade Fairs

It is evident that considerable portion of the sales of MEs are through Trade Fairs, especially in the case of MES that are in the inception and survival stages. This highlights the necessity of regular Trade Fairs and the importance of encouraging all the entrepreneurs to attend all possible fairs. It calls for expansion of Trade Fairs and hence, Sanjeevini – KSRLPS proposes to conduct more Trade Fairs in 2022-23.

Monthly Markets

Based on the experience of conducting block level Monthly Markets in 2021-22, Sanjeevini Mission proposes to conduct Monthly Markets in all Hoblis in the year 2022-23. Monthly Markets will be conducted in 745 Hoblis for 12 months from April, 2022 to March, 2023. Hobli level Monthly will provide better opportunities to the enterprises to exhibit and sell their products. It is expected that the challenges like additional transportation cost to take the goods to the point of Monthly Markets, personal inconvenience of entrepreneurs in attending the fairs in a distant place etc may be addressed by extending the Monthly Markets to the Hobli level. Also it will encourage more entrepreneurs to attend Monthly Markets. Standard operating procedures, uniformity in the look and feel of Monthly Markets and maintaining the quality of products will be ensured.

- **Special Fairs (District, Divisional and State level Fairs) :**

Conduct of district, divisional and state level special fairs are proposed in 2022-23 aimed at not only generating income for micro entrepreneurs but also as an attempt to create customer base and local acceptance and trust. One Special Fair will be conducted in each district as part of International Women's Day. Four divisional level special fairs will be conducted as part of local festivals and state level special fairs on special occasions will be organised for leveraging from the festive mood of the people.

Sanjeevini Mission also plans to conduct special food festivals in year 2022-23 to provide training to its Catering Groups and in the process, to create food court brands of district's food ethnicity and promote self-sustainability of the Café Units in the catering sector.

- **SARAS Fair**

In 2022-23, Sanjeevini Mission will hold two Saras Fairs in the State and facilitate participation of entrepreneurs from other States/UTs also to provide the entrepreneurs with training in direct sales and exposure. The SARAS fair will enhance the marketing skills of SHGs and will impact the product quality in future. The events organized in the State would provide a platform to the rural artisans across the country to showcase their skills and products.

- **Permanent Market Places**

The successful experience of substantial number of Micro Enterprises that sell their products mainly through Trade Fairs shows that the customers are attracted to Sanjeevini products and there is scope for climbing up in the marketing ladder from trade fairs to Permanent Market Places. Since, Sanjeevini has its limitations in jumping in to general trade and in supplying products to all existing retail stores or super markets, it necessitates establishment of Sanjeevini's own market place or shelf space at conventional selling points. The aim is to present a collection of homemade products in a common platform to customers who value quality, ethnicity and purity.

- **Sanjeevini Shelf Spaces:**

Shelf space in super markets or in public places not only generate familiarity among potential customers, but also create trust among general public. As Sanjeevini – KSRLPS does not have enough resources to go for intensive marketing backed up by highly paid promotion activities, it is important to establish exclusive shelf spaces in public places and existing super markets. To start with, KSRLPS will approach super markets managed by Government departments and public places

such as Metro Stations and Public Offices joining hands with line departments. It will be an exclusive shelf space positioned in super markets operated by government departments and private players or placing of a shelf in public places in order to sell Sanjeevini products directly to customers, especially where large crowd assemble for availing various services.

- **Marketing Kiosks :**

Marketing Kiosks are small outlets placed in public or tourist places where large crowd assemble for availing various services or for sightseeing. Marketing Kiosks address local demand, generate familiarity among customers and visibility for Sanjeevini products. The product supply procedures and systems will be standardized and all the products of Sanjeevini enterprises of a particular locality or block will be pooled in to the nearby Kiosk and the activity will be monitored by BRP/CRP-EPs. The Kiosks to a certain extent will have a ‘common look and feel’ or branding wherever possible.

- **Marketing Outlets :**

Since Sanjeevini – KSRLPS has its limitations in entering into general trade and supplying products to existing wholesalers or to retailers directly, it necessitates establishment of Sanjeevini’s own market outlets at conventional points. Sanjeevini’s lack of presence in conventional retail will be addressed through this initiative and it will ensure connecting rural producers with urban customers. The State and Divisional level Sanjeevini Outlets will be positioned as culturally indigenous in the light of ‘Vocal for Local’, ‘Atmanirbhar Bharath’ and ‘Make in India’ Campaigns. The objective is to establish permanent outlets (Sanjeevini Basars) in 5 localities (two at state level and one each in each of the three divisions other than Bangalore) and to market products of at least 5000 Women Micro Enterprises across the State and to enhance their income in the year 2022-23. The state level outlets will be in the form of state-of-the-art Specialty Stores through making available all premium products of Sanjeevini SHGs across the State, at premium prices, in addition to providing higher service quality and expert guidance to consumers. The objective is to position Sanjeevini as a premium brand among new market segments such as premium customers and support at least 500 Micro enterprises in the maturity / expansion stages with new market segment, new channel of sales and increased revenue. Divisional level Retail outlets will maintain considerable depth of products and will help even small entrepreneurs as they promote products directly to customers and give customers a chance to view and test products. These stores will be established and administered directly by the Mission or Mission owned separate marketing entity.

- **Online Marketing**

As the process of shopping on the web has become commonplace with high internet penetration and increased consumer awareness, Sanjeevini – KSRLPS has on-boarded its products in various e-Commerce portals such as Amazon, Flipkart, Kulture Street and 1Bridge. Through these sites, customers from anywhere in the country can order Sanjeevini products with a single click. Around 75 products are included in these portals in the first phase and the product base will be enhanced to 1000 products in the second phase. In order to increase the reachability, social popularity, customer traffic, and to generate more sales, Sanjeevini Mission is also planning to reach potential customers within and outside State through various promotional activities, especially in the social media. Search Engine Optimisation (SEO), Social Media Optimisation (SMO), Google Adwords, SMS Promotion, Bus/Train branding, Kiosks branding (railway, snacks kiosks etc), Stickers, Banners, Notices, Facebook page, Blog, YouTube etc will be effectively employed in promoting Sanjeevini online market and overall Sanjeevini Corporate Brand. To achieve this objective, capacity building of entrepreneurs will also be undertaken in 2022-23 in online business. Apart from adding more products and engaging in promotional activities, it is also proposed to undertake activities towards strengthening the Supply Chain for online sales and establish regional warehouses for Online Marketing. Systems and procedures of product procurement from entrepreneurs, stocking, packing and delivery of products will also be strengthened and improvised in 2022-23.

- Lack of a consolidated data base of entrepreneurs/artisans and their products in the state of Karnataka prevented utilisation of digital potential and entry to digitised and integrated economy. Sanjeevini – KSRLPS has developed a software for digital database in association with UNDP – ‘Santhe Kaushalkar’ and development of ‘Santhe Kaushalkar’ into a dynamic and accessible database of the different micro enterprises/artisans under Sanjeevini Mission and enabling market linkages with B2B buyers will be an important activity in 2022-23. Enterprise Mapping in NRLM MIS will also be undertaken in 2022-23. Along with these Digital Databases, developing a Management Information System having Mobile Application usability for reporting and tracking sales of various markets such as Monthly Markets, Trade Fairs, SARAS fairs, Permanent outlets etc will also be explored.

Model CLF/GPLF managed marketing units - (sourcing, re-packing, private labelling and door-to-door marketing):

As part of strengthening the MCLF/MGPLFs towards sustainability, to create a strong alternative product sourcing cum distribution system in model GPLFs and to match the producers of the GPLFs

with the consumers, it is proposed that selected GPLFs may be capacitated to source Sanjeevini produces and re-pack, (private) label and conduct door-to-door marketing of the products. It is a community based direct marketing strategy which also provides self-employment opportunities to SHG women in the Gram Panchayath. The GPLFs will serve the role of distributors who buy the products from the SHG manufacturers and then re-sell the products charging a specific rate of commission to direct sellers who are selected SHG members. The selected Micro Enterprises of Sanjeevini in the gram panchayath will be the production units of this system. The selection of units will be on the basis of several conditions like it should be a registered unit of Sanjeevini, it should be willing to undertake regular production and willing to provide products on time. The GPLFs will appoint SHG Women Sales Force and they will be trained by Sanjeevini in direct selling. They will act as a bridge between entrepreneurs and end customers. They will visit the households at regular intervals and deliver the products as per household needs. They will collect the demand of each household and will give the same to the GPLF for consecutive months. The SHG Women Sales Force will keep a couple of shelves in their houses to stock the products, and spend a couple of hours every day meeting SHG members and other households to sell their products. The SHG sales force may either directly sell the products to customers on a door-to-door basis or from their home-based tiny outlets. The GPLF's role will be matching up the manufacturer and customer by obtaining quality products at a reasonable price and then re-selling them to SHG women sales force or to existing Sanjeevini Basars or to wholesale distributors. As many of the products of Sanjeevini Micro Enterprises, especially processed flour products, Curry Powders, Snacks (Pickles, Squash, Jam, Chips, mixture, fried food items etc) are not properly packed or branded, the GPLFs may either strengthen the MEs in improving the packing or undertake packing and branding in GPLF's name. The GPLFs will manage the entire activities such as capacitating SHG women sales force, managing stock keeping of products, organising promotional activities, managing finance etc.

Development of a SHG Women Product Line/Brand

- While analyzing the 30,000 and odd Sanjeevini-KSRLPS Enterprises, it may be seen that these Enterprises are in different growth stages. While many ME Units are still in stages like 'inception' or 'survival', some of the ME units are in a 'success' stage or in a stage of 'expansion' and 'maturity'. It is proposed that Sanjeevini-KSRLPS ME Units which are in the 'success/expansion/maturity stages' may be facilitated to upscale their products by branding them professionally and to explore new bigger markets through a series of intensive design clinics and other branding related activities with a view of up-scaling in value and linking them to bigger markets through appropriate channels. Sanjeevini-KSRLPS will be adopting a brand name – 'Asmite' for this

purpose. The activity has three phases (1) conduct of a series of Intensive Design Clinics to standardize and upscale women's products, (2) undertake series of activities that facilitate uniform packaging and business and marketing processes and (3) the launching of the Women Brand (a product line of women micro entrepreneurs) in bigger markets. While the first phase focuses on product enhancement, uniform process for production (SOPs), and a uniform training standard (Business Management, Quality, Marketing and Leadership), activities in the second phase includes setting up of the processes and systems for business which includes Unique Packaging Design and Uniform Packing Material Supply Process, Centralized Procurement Facility with Uniform Standards for Procurement, Uniform Sales & Marketing Standard, Uniform Business Process Standard, Centralized ATL & BTL Marketing activities and Business Support Team on Field. In phase 3, the focus will be on the launching of the Women Brand in bigger markets.

Training and Capacity building

- The overall objective of training and capacity building is to capacitate 745 CRP-EPs, 226 Taluk Managers, 226 Taluk Programme Managers, 31 District Managers, 31 District Marketing Coordinators, 31 District Programme Managers, 4 Divisional Marketing Coordinators and State Mission Team in various marketing related topics and strategies and transform them in to a dedicated and expert cadre in micro enterprises development and marketing.
- Marketing related trainings will be given priority in 2022-23. Marketing of products of micro enterprises is challenging due to rapidly changing market dynamics, technology, recessionary trends, competition and lower product life cycles. Sanjeevini Marketing team needs to keep up with ever-changing marketing trends and consumer preferences. Since, traditional sales processes are becoming less and less effective, marketing training will help ensure interventions in marketing are effective and efficient. The overall aim will be to develop the core marketing management skills and competencies of Staff such as marketing knowledge, planning, control, problem-solving and communication. The overall training will be centred around Strategic Marketing Management, Marketing Mix (4 Ps) and Marketing Key Performance Indicators (KPIs).

Training plan and strategy

- 10 State Resource Persons on non-farm will be on-boarded in year 2022-23. SRPs will take a lead in preparing modules in local language for various community training programmes and general orientation training of newly recruited staff at various level.

- SMMU/DMMU/BMMU will be strengthened and all newly recruited professionals will be trained through prestigious institutes like NIRD, IRMA and IIMB
- State Mission will sign an agreement with UNDP for training all the CRPs (BRP-EPs, BDSPs etc). UNDP will standardize the module and implement the training programme through its partners.
- All CRPs of SVEP will be trained and certified as per NSQF in association with NAR
- A Training Needs Assessment of the SHG members will be conducted at the state and district level as part of identifying the skill training requirements. Appropriate skill training courses will be identified and PIAs will be empaneled at district level to implement the training programmes for potential and existing entrepreneurs.
- GPLF Sub Committee will be oriented on livelihoods through BRPs.

Details of SRLM personnel to be trained on NF activities is provided in the table below:

a. No of persons to be trained at all levels

<i>No</i>	<i>Level</i>	<i>Orientation on NF</i>	<i>PMFME</i>	<i>Marketing and Sales</i>	<i>Collective Enterprises</i>	<i>Others (SVEP)</i>	<i>Others (Cluster, Value Chain)</i>	<i>Total</i>
1	State	10	3	10	5	3	3	10
2	District	62	31	62	62	28	62	62
3	Block	452	226	226	226	28	226	452

b. Total training days

<i>No</i>	<i>Level</i>	<i>Orientation on NF</i>	<i>PMFME</i>	<i>Marketing and Sales</i>	<i>Collective Enterprises</i>	<i>Others (SVEP)</i>	<i>Others (Cluster, Value Chain)</i>	<i>Total</i>
1	State	5	2	12	5	2	4	30
2	District	5	3	10	5	2	5	30
3	Block	5	5	5	5	5	5	30

c. Community Cadre training

<i>No</i>	<i>Name of the cadre</i>	<i>Active as on Dec 2021</i>	<i>Plan in 2022-23</i>
1	CRP-EP for MED	211	745
2	Master trainer for MED	(31)	(31)
3	CRP-EP for SVEP	160	400
4	CRP-EP for PMFME	0	(745)
5	Sectoral CRP-EP	0	30
6	Any Others	0	0
	Total	402	1175

6.6 Government Procurement

• Listing of potential sectors and opportunities

No	Sector/Business Opportunity	Brief description of Sector	Total Value of Business in State (Rs Lakhs)	Potential livelihoods that can be supported through enterprises	Assessment of SRLM to tap the business opportunity
a	Canteens	Canteens in Government offices and facilities	225.00	Canteens	One Canteen in every Zilla Panchayat
b	Solid & Liquid Waste Management	Solid & Liquid Waste Management Units managed by GPLF	To be assessed	SLWM Units and other green enterprises	SLWM Units in 5000 Gram Panchayaths
c	Providing nutritious food for Anganawadi children	SHGs can supply Chikki to Anganwadis as nutritious food for children	To be assessed	Chikki making units	One Chikki making unit in every 10-15 Taluks
d	Educational and playing toys	Early Childhood Education	To be assessed	Toys making & supply to AWCs	Channapatna Toys artisans may curate educational kits & supply to AWCs

- **Strategy:**

- 1. Canteens in Government offices and facilities**

Sanjeevini – KSRLPS may request for Government approval to run Sanjeevini Canteens in Government Institutions like Zilla Panchayat offices without any tender procedures. The micro entrepreneurs could start their enterprises regionally in ZP offices which would in turn help them earn better income. Sanjeevini catering units can provide breakfast, lunch, tea, coffee, snacks and other ethnic food items in affordable rates. The catering orders in connection with the programmes that would be organised in the ZP office could be directly given to the Sanjeevini units. Presently Sanjeevini canteen units are working in a few ZP offices. Tasty food and better customer service are the peculiarities of SHG catering units which attract more people towards the same. The Rural Development & Panchayati Raj Department (RD&PR) is considering the proposal favorably.

- 2. Solid, Liquid Waste Management**

The Mahatma Gandhi Institute of Rural Energy and Development (MGIRED), in collaboration with the Department of Rural Development and Panchayat Raj, the Department of Rural Drinking Water and Sanitation, and the National Rural Livelihood Mission (NRLM) have trained more than 4000 women from Sanjeevini SHGs in various aspects such as solid waste management in rural areas. Sanjeevini KSRLPS may take an instrumental role through GPLFs in identification of SHG members for training, assisting GP in SLWM and GPLFs may sign MoUs with the GP's. Out of 6008 GPs, 5000 GPs may be targeted. The GPLFs shall engage SHG women as Swachha SEVA in local Gram Panchayats to carry out solid waste management duties like daily waste collection, waste segregation, Swachha Vahini driving, and so on. It is expected that SLWM Units will be functional 5000 Gram Panchayats in 2022-23

- 3. Nutritious food for Anganawadi children**

In its resolve to address malnutrition among pre-school children, CSIR-Central Food Technological Research Institute (CFTRI), Mysuru, has brought out many nutritional foods meant for distribution at anganwadi centres. Nutri Chikki with spirulina supplement is one among the nutritious food supplements developed by CFTRI. Govt. of India is reimbursing 50% of the expenditure incurred by the state government for Supplementary Nutritious Programme. Supplementary nutrition is provided to the beneficiaries under the ICDS programme. Normally supplementary nutrition is given for 300 days in a year.

Karnataka State has approved Chitranna, rava ladu, rice kichadi, sprouted greengram, rice sambar and chikki as nutritious supplement for children between **3-6 years**. At present, there are more than 63,000 AWCs and 3500 mini anganwadi centers are functioning in around 200 ICDS projects in the State. There are many Chikki making units in the state owned by Sanjeevini SHGs. A few of them are already been supplying chikki to Anganawadis. Based on experience, there is an opportunity for converging with Women and Child Development Department and ICDS Programme in supplying chikki to Anganawadis across the state. A deliberate effort from Sanjeevini – KSRLPS, supported by CFTRI will help in materialising this convergence with Women & Child Department. There is a potential to on-board one chikki making unit in every 10-15 Taluks in the state and intervention is proposed in 2022-23 under NRLM.

4. Educational and playing toys

In developmentally appropriate Early Childhood Education (ECE) programmes, the presence of play and learning materials have a very important role. Young children learn through play and by interacting with their immediate environment. We can make their environment stimulating by providing a range of developmentally appropriate play and learning materials to encourage inquisitiveness, imagination and promote a sound foundation for learning. Availability and accessibility to variety of materials can support the child's holistic development which include physical and motor skills, cognitive skills, language and communication skills, socio-emotional development and creativity.

Given the importance of play and play materials, ICDS has made a provision of Pre-School Education Kit in Anganwadi centres. There is potential for the Channapatna Toys making artisans to specially curate play and learning materials for AWCs from locally available low cost or no cost material in the environment. Educational kits will be one of the product diversifications focused under NRETP Cluster Development Programme being implemented by EDII, Ahmedabad. Generally, Women and Child Development Department procure the kits from market through tendering process. An intervention is proposed in this sector in year 2022-23, at least in some pilot districts.

6.7 Partnership

Based on the interventions, the potential organizations that can be approached for support may be provided as per the table below:

<i>No</i>	<i>Name of Organisation</i>	<i>Area</i>	<i>Support Provided</i>
1	EDII NRO	Cluster	DSR, Implementation
2	NIRD	MED	Entrepreneurship development related support
3	IRMA	MDP	SMMU/DMMU TRainings
4	NID	Micro Cluster	Design interventions
5	IIMB	MDP	Design interventions
6	NIFT	Micro Cluster	Design interventions
7	Srishti	Micro Cluster	Design interventions
8	UNDP	Trainings, HR development	Field Staff Trainings, HR development
9	Kudumbashree NRO	Cluster	DSR, Implementation
10	TiE, Bangalore	MED	Incubation to enterprises
11	Start-ups	MED, Micro Cluster, e-commerce	Entrepreneurship development related support

IX. Human Resources

<i>No</i>	<i>Item</i>	<i>As on Jan 2022</i>	<i>Plan for 2022-23</i>
1	SMMU		
	No of approved post	1	8
	No of people positioned	0	8
2	DMMU		
	No of approved post (NF)	31	35
	No of people positioned (NF)	31	35
	No of people having additional charge (NF)		31
3	BMMU		
	No of approved post (NF)	0	226
	No of people positioned (NF)	0	226
	No of people having additional charge (NF)	226	0
4	SVEP Blocks	4	14
	No of people positioned	2	14

X. Total funds required

B2	Institutional Building and Capacity Building	Rs Lakhs
B2.5	Community Training and Capacity Building-Non Farm Livelihood	
B2.5.1	Training to community on non-farm Livelihoods	2535.26
B2.5.2	CRP Development Cost (non-farm)	1988.75
B2.5.3	Honorarium to Livelihoods CRPs (non-farm)	603.45
B2.5.4	Technical Support Agency cost(non-farm)	240.00
	Sub Total	5367.46
E - Infrastructure & Marketing (for details see IUFR S3A)		
E1	Infrastructure	
E1.1	Infrastructure facilities for livelihood activities	750.00
E2	Marketing	
E2.1	Saras fair	100.00
E2.2	Other fairs	1584.00
E2.3	Other Marketing Activities	327.50
	Sub Total	2761.5
	GRANT TOTAL	8128.96

Non-Farm KPIs

No.	Indicators	Cum Progress till Mar 2022	Targets for FY 2022-23				Total	Cumulative progress till March 2023
			Q1	Q2	Q3	Q4		
A	Microenterprise Development (MED)							
1	No. of Districts	30	1	0	0	0	1	31
2	No. of Blocks	226	0	0	0	0	0	226
3	No. of Enterprises	19000	2500	5000	5000	5000	17500	36500
4	No. of Households	26600	3500	7000	7000	7000	24500	51100
5	No. of Enterprises bank funded(other than NRLM funds)	1900	875	1750	1750	1750	6125	8025
6	No. of enterprises (entered in Enterprise module)	5650	22600	22600	0	0	45200	50850

7	No. of Members covered (entered in Enterprise module)	7910	31640	31640	0	0	63280	71190
8	CRP-EPs for MED	211	534	0	0	0	534	745
9	No. of MED CRP-EPs trained	-	211	534	0	0	745	745
10	No. of MED CRP-EPs positioned	211	0	534	0	0	534	745
11	No. of MED CRP-EPs certified	-	211	0	534	0	745	745
12	No. of Master trainer CRP-EPs	-	31	0	226	0	257	257
B	SVEP							
1	No. of AAPs	4	10	0	0	0	10	14
2	No. of DPRs	4	0	10	0	0	10	14
3	No. of Individual enterprises (first phase Taluks)	200	200	300	400	300	1200	1400
4	No. of Individual enterprises (Second phase Taluks)	0	100	250	350	350	1050	1050
5	No. of Individual enterprises (Third phase Taluks)	0	0	250	350	400	1000	1000
		200	300	800	1100	1050	3250	3450
6	No. of Group enterprises	20	30	55	75	105	265	285
7	No. of members covered	280	420	1020	1400	1470	4310	4590
8	No. of enterprises with bank loans	66	132	342	470	462	1406	1472
9	Bank loan mobilised (Rs Lakhs)	33	66	171	235	231	703	736
10	No. of CRP-EPs positioned	160	0	400	0	0	400	560
11	No. of CRP-EPs certified	-	0	0	0	160	160	160
C	PMFME							
1	Seed Capital	1,064	800	800	800	0	2400	3464

2	No. of blocks	197	29	0	0	0	29	226
3	No. of Nodal CBOs identified for receiving CEF	40	10	10	10	10	40	80
4	CEF transferred to Nodal CBO (Rs Lakhs)	48	24	24	24	24	96	144.26
5	No. of enterprises provided loans	2618	800	800	800	0	2400	5018
6	CEF provided (Rs Lakhs)	1,064	320	320	320	0	960	2024
7	No. of CRPs trained	0	226	0	0	0	226	226
8	Bank linked loans (Rs Lakhs)	408	150	150	150	0	450	857.845
9	No. of Blocks	197	10	10	9	0	29	226
10	No of Enterprises identified for proposals	6662	1000	1000	1000	0	3000	9662
D	Enterprises supported across sectors							
1	Total Enterprises supported	21918	4880	7925	8273	8265	29343	51261
2	Total Households	30685.2	6832	11095	11582	11571	41080	71765.4
E	Marketing							
	Government E Marketplace (GeM)							
1	No. of SHG entrepreneurs	263	50	50	50	50	200	463
2	No. of Stock Keeping Unit(SKU)	380	300	300	300	300	1200	1580
3	Sales for FY (Rs Lakhs)	0.95	0.75	0.75	0.75	0.75	3	3.95
	E Commerce Sites (Flipkart, Amazon)							
1	No. of entrepreneurs	50	50	50	50	50	200	250
2	No. of Stock Keeping Unit(SKU)	150	1500	1500	1500	1500	6000	6150
3	Sales for FY (Rs Lakhs)	0.75	7.5	7.5	7.5	7.5	30	30.75
	State's e-commerce platforms							
1	No. of entrepreneurs	0	0	0	250	250	500	500
2	No. of Stock Keeping Unit(SKU)	0	0	0	3750	3750	7500	7500

3	Sales for FY (Rs Lakhs)	0	0	0	13.13	13.13	26.25	26.25
	Saras (Delhi and Other States) (2021-22)							
1	No of Melas participated	6	0	5	12	15	32	38
2	No of Entrepreneurs participated	30	0	20	48	60	96	126
3	Sales for FY (Rs Lakhs)	25	0	10	24	30	64	89
F	Training & Capacity Building for SRLM							
1	No of training days for SMMU	7	30	0	0	0	30	37
2	No of training days for DMMU	10	15	15	0	0	30	40
3	No of training days for BMMU	3	0	30	0	0	30	33
G	Technical Support						0	
1	No of SRPs placed	0	10	0	0	0	10	10
2	No of Organisations providing technical assistance	4	6	6	0	0	12	16
3	No of Organisations with MoUs	4	6	6	0	0	12	16

SECTION 2

National Rural Economic Transformation Project (NRETP)

The National Rural Economic Transformation Project (NRETP) is an additional financing to the National Rural Livelihoods Project (NRLP) approved by the World Bank in July 2011. Objective of NRETP is to establish efficient and effective institutional platforms of the rural poor that enables them to increase household income through sustainable livelihood enhancements and improved access to financial and selected public services. Since there are no changes to the PDO, the PDO indicators largely remain the same with minor modifications for clarification and simplification.

As part of NRETP following approaches are being used: a) cross-cutting across sectors (high value agriculture, manufacturing and services) b) delivery of all requisite products/services (finance, technology, mentoring etc.) through a single source c) have a differentiated support strategy based on the age, size and potential of enterprise, and d) leverage technology and private sector in program delivery. This approach has shown to be effective in helping Nano and Micro Enterprises (NMEs) that have demonstrated some potential to graduate. The project will also continue to provide technical support to new entrepreneurs and nano enterprises, through DAY-NRLM and SVEP which form the majority of SHG member-owned businesses. Women led and women owned enterprises will be prioritized. NRETP is being implemented in 13 blocks of the 3 districts from 2019-2020. One CLF per block was selected and developed as model CLFs. Base line for 13 CLFs was collected and updated in live portal during the year 2019-2020. Further 26 more MCLFs will be developed during 2020-2021.

CHAPTER 7

Social Mobilisation, Institution Building and Capacity Building - Promotion of Cluster Level Federations as Model CLFs

7.1 Activities plan for 2022-23

7.1.1. Internal and statutory auditing of SHG, WLF and CLF

In NRLP talukas the mission has already selected community auditors, trained and deployed them for auditing of SHGs, WLFs and CLFs. These community auditors have done the internal auditing of CLFs. Further statutory auditing was facilitated by DMMU. Community auditors at the rate of 5 per taluk will be developed during 2022-23 who will engage in auditing of SHGs, WLFs and CLFs and will be paid service charges by respective SHGs and CLFs. The auditing process will be facilitated by DMMU on regular basis. Model CLFs auditing will be done on priority basis including the CLFs selected in 2019-20. This will be followed by auditing of remaining CLFs of NRETP and NRLM blocks. It is planned to complete the auditing of all CLFs and SHGs in the second quarter of 2022-23.

7.1.2 Infrastructure fund for Model CLFs

The model CLF would be a premier institution intended to perform multiple functions to enhance the performance of VOs and SHGs and positively impact life and livelihoods of its members. The functions of CLF are primarily guiding, mentoring and handholding its member organisations, quality control, provision of services like capacity building, technical, financial and livelihoods support etc. It is expected that CLFs and its functionaries gradually acquire knowledge and skills, establish networks with various stakeholders to impact the lives of its members. The CLFs need to have their own identity and function like a formal organisation to achieve its objectives.

In order to perform the above mentioned functions effectively and create its own identity, the CLFs need to have basic infrastructure in place like own/rented office building, electronic equipment, training halls, IEC material etc. These facilities shall help the CLFs to keep the books of records, necessary documents and files in proper order. It also helps CLFs in conducting trainings to its members, documenting its activities and progress, prepare and analyse its MIS, monitor and report its actions and resources meticulously.

As the main objective of model CLF strategy is to develop “Proof of Concept” and replicate the model in other districts and blocks, it is essential for model CLFs to have the required infrastructure for conducting trainings in the vicinity of VOs and SHGs. It is also envisioned that model CLFs will

manage Training centres for imparting multiple trainings and capacity building events to its members and other stakeholders.

To facilitate the process of creating the required infrastructure uniformly across Model CLFs, the following guidelines are given:

a. **Own or Rented Office Building** - The CLF must have its independent office building fully owned, leased or rented. The location should be safe and easily accessible. SRLM shall identify unused government buildings that are in usable condition and initiate necessary action for allocating them to CLFs. The CLF office building shall have the following facilities:

1. CLF name plate with Registration details and address
2. One exclusive room with table and chairs for Office bearers
3. Sufficient office space, tables and chairs for CBO staff to function effectively
4. Dedicated meeting hall with a capacity of 60-70 persons for conducting EC meetings and trainings
5. Enough Water supply for drinking and usage purpose
6. Proper Electricity facility
7. Minimum two toilets with bathing facility

b. **Office furniture& fixtures** - The office shall have basic furniture like office tables, chairs, almirahs, file Racks, steel box, dhuries, fans etc.

c. **Office Electronic equipment** – The CLF office shall have a minimum of one desktop computer for entering MIS data. Desktops must have UPS systems to protect data losses. Printer, photocopy machines, scanner, landline telephone and internet connection are a must for a fully functional office.

Table: Check list for gap analysis of office infrastructure available with CLF (as given by NMMU)

Sl. No	Name of Assets/Items	Number of Assets /items	Availability of Assets with Model CLF (Y/N)	Present Condition of Assets available with Model CLF		Remarks
				Good and Working	Not Working/Junk	
CLF office Setup						
1	Desk Top computers					

2	MS-office software with windows OS					
3	UPS					
4	Printer					
5	LCD Projector					
6	Tables and chairs					
7	Computer table and Chairs					
8	Steel Almirahs					
9	Any other					

CLF Managed Training Centre

1	Television					
2	Invertor battery power Back up					
3	LCD Projector & screen					
4	Office Tables					
5	Plastic Chairs					
6	White Board					
7	Notice Board					
8	Steel Almirahs					
9	Pantry equipment					
10	Bedding Materials- Bed, bed sheet, pillow, nets, mat, bucket, mugs for the trainees					
11	Toilets & Bathrooms					
12	Any other					

Eligibility criteria for CLF to receive the infrastructure fund

- At least 1-year old CLF with saving bank account and profile uploaded on NRLM MIS
- At least 3 months data uploaded on Model CLF web application

Mode of Transfer - Fund will be transferred through online fund disbursement mode only.

Table: Estimated cost for the office Infrastructure at Model CLF: (as given by NMMU)

S. No	Item	Specifications	Unit Price (Rs)	Qty	Total Price (Rs)
1	Desk Top computer	i3/i5/ 8th Gen/ 4GB/ 1TB/ DOS/ 21.5"/ 3Year Warranty	35,500	2	71,000
	MS-office software with windows OS	Win 10Pro + MS Office Home for PC	10,000	1	10,000
3	UPS	UPS 1KVA	4,200	1	4,200
4	Printer	Printer – capacity of 1500 pages monthly	30,600	1	30,600
5	LCD Projector and screen	Projector (with 28% Tax)	28,160	1	28,160
6	Tables and chairs	Office Tables and Chairs (Table -3 & Chairs -6)	15000	3	45,000
7	Computer table and Chairs	Computer Table and chair	15,000	2	30,000
8	Steel Almirahs	Steel Almirah for office	15000	2	30,000
		TOTAL AMOUNT (Rs)			2,48,960
		Rounded off (Rs in Crore)			2,50,000

7.1.3 Assessing and releasing of viability gap funds

Developing model CLF in different areas to achieve operational self-sufficiency and to further promote them as immersion sites will be one of the thrusts given during FY 2022-23. In this regard business development plan for model CLFs will be developed and implementation strategy will be worked out. Viability gap funding would be extended to federations based on the business plan and meeting eligibility conditions for support. It is envisaged that federations will require viability support @ Rs 20 lakh per federation over a period of 3 years in 3 tier structure and Rs. 3 Lakhs in 2 tier structure.

Readiness Indicators for 1st Tranche: For those model CLFs selection will be based on who have fund deficits to meet out their operational cost in NRETP talukas following indicators will be used:

- 100% Start-up cost as per Sanjeevini- KSRLPS has been released to MCLF upto a maximum of Rs. 1.00 lakh
- 100% CIF as per Sanjeevini- KSRLPS policy has been released to MCLF at the rate of Rs. 1.00 lakh per SHG to cover maximum of 50% of SHGs in particular MCLF.
- Model CLF staff is in place
- Model CLF has established office, either on rented or own premises
- Community investment fund repayment mechanism must be in place

- Internal Auditing of model CLF is completed
- Baseline data of selected model CLF is completed and uploaded in MIS

Table : Weightage given for different parameters for fund release

Sl. No	Bench Mark	Weightage	1 Tranche	2 Tranche	3 Tranche	4 Tranche
A	Vision Building, Business Development Plan	5	yes			
B	Having minimum 3 Staff	5	yes			
C	Registration	10	yes			
D	External Audit	10	yes			
1	Utilization of CIF at CLF level	25	60%	70%	80%	90%
2	On Time Repayment (OTR) in last 6 months	30	75%	80%	90%	95%
3	Percentage of attendance in EC meeting in last 6 month	10	90%	90%	90%	90%
4	Last GB conducted or not	5	Yes			

Principles for viability gap fund release:

- Community contribution and stakes
 1. Model CLF will raise common fund by collecting service charges from SHG for providing training, auditing and grading
 2. Mobilize local resources from Gram panchayat or from donors in the form of cash or kind
- Legally acceptable practices
 1. Community auditors will do the internal auditing of Model CLFs and statutory auditing will be done by chartered accountants.
 2. Statutory compliance will be done by Model CLFs as per the requirement
 3. AGMs will be conducted as per schedule

7.1.4 Assessment of current status of CLFs

The CLF will be assessed to ascertain necessity and need of viability fund using following indicators:

- Utilization of CIF
- Rationalization of Staff
- Percentage of Operational costs
- Recoup the existing funds/Recover all CIF fund to CLFs
- Providing CIF as per entitlements
- Preparation of projections for 5 years, calculate the gap and provide gap funding - will be given based on performance in different tranches
- Technology introduction
- Introduction of various source of funds like service charge, loan processing charge, savings etc.
- Apportionment of staff cost
- Diversification of loans - Women entrepreneurs

Model CLFs will become self-managed, self-sustained community organization for integrated development of its members. Model CLFs have to maintain their accounts clean and should run in profit. They have to maintain office as well as their staff. In the beginning CLF may find it difficult to meet day to day expenditure. Hence Mission will provide GAP funds as per the need of the model CLF. The amount of money may differ from one model CLF to another. The amount will be decided based the assessment of MCLF.

7.1.5 Utilization of National Resource Persons and State Resource Persons:

NIRDPR Hyderabad has deputed one national resource person in the year 2019-20 and he has facilitated staff and community training of NRETP Taluk staff and developed standard operating procedures for model CLF. The service of same national resource person has been continued since then. The services of national resource person will be utilised for developing model CLF in NRLM blocks also.

Empanelment of State level resource person will be done in line with the guidelines of national resource persons empanelled by the NIRDPR Hyderabad. To empanel the state resource persons, an expert team will be formed by including subject matter specialists, national resource persons and concerned state program manager from SMMU. This process will be completed in the first quarter of 2022-23.

7.1.6 Digitalization of Accounts

To maintain accuracy and transparency of accounts, digitalization has to be done on priority basis. In this regard a workshop will be organized by inviting some experts at state level and guidelines and procedures will be developed. Staff and community will be given clear orientation on digitalization of systems and procedures. The required software will be developed at the state level by getting consultancy from experts. The required electronic equipments for digitalization will be procured as per community procurement manual through model CLFs.

7.1.7 Vision building training and Standard Operating Procedures (SOP)

The vision building workshop will be organized at state level by involving SMMU, DMMU, TMMU and community cadres to develop guidelines and training materials. ToT will be organized for state level resource persons with the help of national level resource persons. Vision building exercise will be carried out for model CLFs, WLFs and SHGs in phased manner.

Standard operating procedures have already been developed and translated into local languages. Training module for conducting SOP trainings will also be developed by organizing ToT at state level.

7.1.8 Key activities and strategies for promotion of NRETP model CLFs

Parameters	Strategies	Activities
Institutionalisation of Governance, CBO-HR, Cadre management, Accounting & Financial Management System including introducing loan products at all MCLFs formed till March 2021	1. Organising the training on Governance and ensuring the governance practised	1. Conducting the training as per the training modules and schedules 2. Discussing and reviewing in monthly meeting in the monthly meeting 3. Including the indicator in the external rating and grading of MCLF
	2. Cadre management	1. Assessing the OSS of MCLF 2. Conducting the refresher training for community cadre 3. Ensuring the payment of honorarium in time
	4. Accounting & Financial Management System including introducing loan	1. Conducting internal External of Auditing of the MCLF regularly 2. Mobilising bulk funding from Banks 3. Mobilising the funds from another department

Registration, Member education and fulfilling statutory compliances	1. Revisit GPLF wise registration and statutory compliances requirements	1. Facilitate GPLF wise discussions/meetings on the Registration and statutory compliances requirements 2. Assess key issues in the registration and statutory compliances with the support of legal experts
	2. Institutionalise “Internal” and “External” Audit system at SHG, VO and CLF	1. Training Community Auditors for internal audit 2. Establish systems for timely payments to the Community Auditors 3. Assist GPLFs in Identifying and appointment of Auditors for the Statutory Audit 4. Facilitate Reading of Audit report in the AGM for compliances
	3. Institutionalizing systems for fulfilling legal compliances	1. Internal and Statutory audit 2. Annual General Body meetings (AGM) 3. Attendance during AGM and compilation of minutes 4. Filing of Income Tax return. 5. Submission to the Registrar 6. Renewal of Registration 7. EC election 8. Surplus appropriation
	4. Member education on their Rights and Entitlements and legal aspects	1. Develop pool of Community Cadre for the member education. 2. CRP drives on campaign mode member education on their Rights and Entitlements and legal aspects
Vision Building, Business development plan, Financial projections and MCLFS AAP preparation by CLF	1. Building Capacity of EC members in vision building, BDP, financial projections and MCLFS AAP preparation	1. Training EC members and staff of the GPLFs in vision building, BDP, financial projections and AAP preparation 2. Conduct vision and BDP development exercise in the GPLF as per the designed module 3. On the Job support to the EC members in the Financial projections and preparation of AAP.
Strengthening of Book keeping and institutionalization of audit system at SHG/WLF/CLF level	1. Maintenance & regular updation of all Mission prescribed books of records at SHG, WLF, GPLF levels 2. Conduct regular internal and statutory auditing in SHGs and GPLFs	1. Assessing availability of books maintained by SHGs. 2. Issue instruction and guidance to districts on printing of SHG books by Community Institutions 3. Develop grading system of SHG-BKs and GPLF MBKs 4. Develop internal community auditors and ensure audit regularly

		on quarterly basis 5. Ensure and monitor timely payment to BKs from community institutions.
Rollout of LoKOS & MCLF application	1. Preparing materials on LoKOS application in vernacular language	1. Identifying the resource person to translate materials to vernacular language 2. Preparing training modules in vernacular language
	2. Providing a detailed orientation on LoKOS application for CBOs	1. Selection of districts, taluks, GPLFs and SHGs to roll out the application on pilot basis. 2. Identifying the community cadres and training them on the LoKOS application
	3. Finalizing and ensuring availability of device for LoKOS	1. Identifying and ensuring availability of compatible device (mobile/PC) with the selected community cadre 2. Facilitating community to purchase compatible device
Internal and External grading & Rating of MCLFs	1. Internal grading	1. Developing grading tool and guidelines 2. Orientation on grading 3. Conducting grading once half yearly 4. Reviewing completion of grading on monthly basis
	2. Rating of GPLFs	1. Identify external personnel/agencies like students from universities and RDPR university for Rating of MCLFs 2. Orientation on the Rating of GPLFs 3. Assess GPLF wise Quality Issues based on the rating tools
Plan for constitution, nurturing and positioning of CST, Sr. CRP in MCLFs;	1. Identify Sr.CRP and develop capacity building plan	1. Discussion in the GPLF and Block to identify sr.CRPs in the GP/block 2. Design training modules for Sr.CRP 3. Plan and implementation of training plan
Plan for NRP, SRP deployment for nurturing MCLFs	1. Develop plan for engagement of NRPs and SRPs	1. Assess the requirement of NRPs and SRPs for model GPLF work 2. Preparation of action plan for the engagement of NRPs and SRPs

Rationalization of community cadres at all MCLFs formed till March 2022	1. Developing and positioning cadre	1. Prepare community cadre advisory (Bank sakhi, pashu sakhi etc.,) 2. Assist GPLFs to identify cadre in their Jurisdiction 3. Conduct training to the cadre 4. Position cadre at GPLF/Block level as per the state advisory
	2. Work review and timely payments to the cadre	1. Monthly review by GPLF level 2. Submission of monthly progress report and action plan for the next month by the Cadre-MBK, CLRPs, Bank Sakhi, Pashu Sakhi etc., 3. Monthly online/ cheque payments to the cadre
Integration of FI, LHs (farm and non-farm), SI, Gender, FNHW & PRI-CBO Convergence	1. Selecting the required number of community cadssre	1. Training the community cadre 2. Issuing the guide lines for management community cadre including the 3. Implementing programs with the convergence of other departments 4. Mobilising the building for MCLFs and CMTCs under MGNREGA
Development of MCLFs as Immersion sites	1. Establishing MCLF offices with the required infrastructure	1. Providing enough amount of Start up fund 2. Facilitating GPLF to purchase required number of furniture and equipments
	2. Setting up training hall/ centre	1. Facilitating MCLFs to purchase required training related equipments and materials 2. Identifying and developing community trainers 3. Preparing charts and other training resource materials
	3. Establishing demonstration plots	1. Contacting different departments for establishing demonstration plots 2. Getting required amount number of seedlings and seeds from different line departments 3. Identifying nearby interested SHG members to look after the demonstration plot
At least 50% MCLFs need to meet CBO-HR and other operational	1. Assessment of loan rotation and income of MCLFs	1. Analyzing the audit report of MCLFs 2. Preparing guidelines for community cadre payments

cost including at least 50% of community cadres cost		3. Issuing the guidelines to MCLFs for charging fees for different services provided by MCLFs to other SHGs
Disbursement of VGF (all 3 tranches), IF & CMTC fund & 100% utilisation	1. Assessing utilisation of VGF and disbursing the VGF	1. Assessing the utilisation of VGF of first tranche and second tranche 2. Evaluating the existing the CMTCs 3. Disbursement of VGF as per the guidelines
Preparation of business plan, training calendar and development of resource pool at CMTCs	1. Developing business plan	1. Training a MCLF on business plan as per the available BDP training material 2. Facilitating MCLFs to develop BDP
	2. Preparing training calendar	1. Finalising BDP after discussing with community cadre 2. Training need assessment will be done in MCLFs, community cadre and SHGs 3. Consolidating training requirement 4. Development of community cadre for training
	1. Developing resource pool	1. Identifying community cadre for the training 2. Organising ToT for community cadre
Prepare detailed training calendar for Mission staff, CLF/VO EC and CBO staff	1. Conducting training need assessment	1. Organising FGDs in CLF/VO and CBO staff 2. Consolidating reports emerged from FGDs 3. Preparing training module and schedule as per the consolidated report.

CHAPTER 8

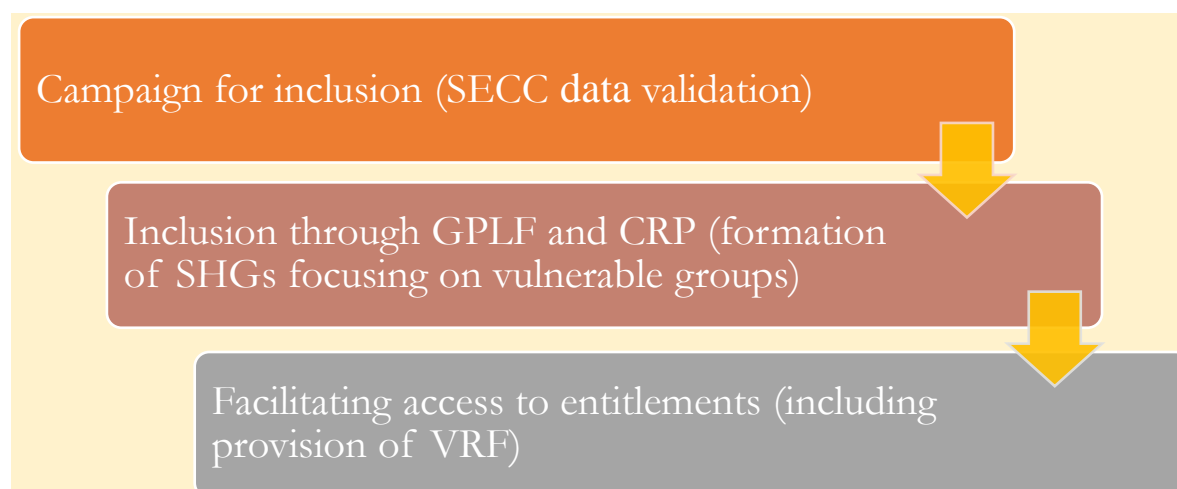
Social Inclusion and Social Development

8.1 Social Inclusion

KSRLM strategy for inclusion is to map the left-out households using the SECC data. To that effect a campaign for validate the SECC was undertaken in the MGPLFs and the same has been completed in 45 GPLFs. It was found that approximately 12% of households have been left out form the SHGs and the process of inclusion in these GPLFs have begun. A similar validation exercise to locate the left-out households using SECC data is planned in the remaining GPLFs.

Once this exercise is completed, the GPLF will start the process of mobilizing left out members into SHGs with special focus on households with at least one deprivation criteria and households coming under auto inclusion. Identifying and segmenting the major categories- using SECC data. (Age, loneliness, poverty, disability, socially stigmatized etc. are to be kept in mind during mapping.)

8.2 Strategy for inclusion of vulnerable groups



8.3 Preparation of Vulnerability Reduction Plan

After the formation of GPLF and EC & subcommittee members have been trained, the CRP will facilitate the preparation of **Vulnerability Reduction Plan** focusing on members from marginalized groups. This plan will also contain the entitlement basket, i.e., a list of entitlements for each eligible household. This data will be captured in the household data card.

The **Vulnerability Reduction Fund** will also be a part of the VRP. In 2022-23, it is proposed to have a special focus for specific groups under VRF as follows. It is proposed to cover 50 % of members from the following groups under VRF:

- Persons with disability or having PWD family members.
- Legally released bonded labourers or having family members as legally released bonded labourers.
- Manual scavengers or having family members who are manual scavengers.
- Ex-devadasis or sex workers.
- Widows or single women headed families.
- PVTGs, Project Displaced families and child labour affected families.
- Households affected by natural and man-made calamities.

8.4 Food, Nutrition, Health and WASH

Objectives

To demonstrate a community led convergence model focusing on the well-being of adolescent girl child, young pregnant /lactating woman, older woman having interventions in water, sanitation, health, nutrition, livelihoods and entitlements through empowering the institutions of the poor (SHGs and federations).

Key Deliverables

- Health and Nutrition: MMR, IMR, anemia, malnutrition, households having kitchen garden.
- Sanitation: ODF status, safe drinking water facilities, households having bathroom and toilet, houses having vermi-compost pits.
- Education: enrollment of girl children, dropout rates.
- Participation in Gram Sabha.
- To promote and strengthen the agenda for improved WASH outcomes:
 - i. Attaining ODF status in selected Villages in MCLFs with the support of SBM.
 - ii. Improved sanitation & hygiene behavior at household/schools-anganwadi and community level with special focus on menstrual health.
 - iii. Establishment of sanitary napkin centers on a pilot basis.
 - iv. Creating a model of Solid Waste Management practices in selected villages.
- To promote and strengthen the agenda for improved health and nutrition:
 - i. Attaining improved indicators for institutional delivery, IMR, MMR, mothers having full antenatal care.
 - ii. Attaining improved indicators for undergoing examination and receiving treatment for anemia, UTI/STIs and cancers.

- iii. Institutional strengthening for improved health at household and community level
- iv. Introducing kitchen gardens and mushroom cultivation.
- To create awareness and facilitate access entitlements focusing on insurance and pensions & to strengthen the relationship between PRI and CBO.
- Ensure that all households have accessed at least 1 insurance (either life or medical).
- Ensure that all eligible SHG members/family members have accessed old-age/widow/person with disabilities pension.
- Ensure that all SHG women participate in Gram Sabhas and in the planning process of Gram Panchayat Development Plan.
- To create awareness, demand generation and participation in NREGS:
 - i. Promote labour groups consisting of SHG women.
 - ii. Ensure that every household gets a job card.
 - iii. Increase demand for work and ensure access of 100 days work for entitled household.

Activities under Health and Nutrition:

- Create awareness and build capacities of women on the importance of Health (menstrual, UTI/STIs, cancers) and Nutrition (iron, folic acid, calcium, protein etc.)
- Facilitate access through convergence with NRHM for institutional delivery, IMR, MMR, full antenatal care to mothers.
- Facilitate access through convergence with NRHM for examination and treatment for anemia, UTI/STIs and cancers.
- Provision of funds as CIF for development of kitchen garden (includes mushroom cultivation).

8.5 Water and Sanitation

- Provision of CIF to GPLF as bridge fund for construction of toilet. This will be treated as a loan to the SHG and on repayment, it will be in constant rotation within the GPLF.
- Create awareness and build capacities on the importance of water and sanitation.
- Establishment of sanitary napkin centers (1 per taluka) on a pilot basis.
- Creating a model of Solid Waste Management in selected villages.

Key Strategies:

- i. Deployment of dedicated Human Resources from Village, Gram Panchayat, Block, District and State level.
- ii. Awareness building of community on various govt. schemes and entitlements.

- iii. Capacity building of all stakeholders (PRI and community cadres) on various schemes and entitlements for convergence.
- iv. Develop a need based thematic behavior change communication plan.
- v. Establish community-based tracking and monitoring system at villages/GP level and develop accountable mechanism.
- vi. Develop convergence mechanism at Block, District & State level.

8.6 Gender related interventions under NRETP

NRLM believes that gender mainstreaming should feature in its framework, systems, institutions and processes to achieve sustainable social, economic and political goals that have direct/indirect impact on the Quality of Life Indicators of the community. NRLM in general mobilizes poor women and also undertakes special mobilization efforts for reaching women in exploitative situations/occupations (like single women, divorced, separated, survivors of violence, trafficked women, Devadasi, HIV +^{ve} women etc.) in particular.

Gender Sensitization:

- Gender - integrated in Social mobilization, IB-CB, Financial Inclusion and livelihoods.
- Sensitization of Mission staff.
- Sensitization of Community.
- Development of Block Resource Persons/Trainers.
- Training of existing SHGs.
- Training of new SHGs Gender Social Action Committee.
- Institutional Mechanism – Gram Panchayat Participation, Gender Forum and Social Action Committee.

Focused Gender Issues for 2022-23:

- Addressing domestic violence issues at the village level.
- Gram Sabhas / Gram Sabha Participation.
- Education of Girl Child, preventing drop-outs and child marriage.
- Increased access and usage of Individual House Hold Latrine (IHHL).
- Intake of diversified diet by womenfolk.

8.7 PRI-CBO Convergence

As it is envisioned to be a community led strategy, the focus is to build the capacities of the sub-committee members of Gram Panchayat Level Federations and Community Resource Persons at the village level. To improve the programme implementation and outcomes of MGNREGA, WASH and Livelihood interventions; SHG members and community cadres like active women, Sub-Committee of WLFs and GPLFs need to be involved from the beginning i.e., from the planning stage. The informed, oriented and motivated LCRPs and SHG members can help in increasing the demand for work under MGNREGA, build awareness on WASH activities and various livelihood intervention planned such as fodder resource center etc.

Activities proposed under convergence:

- Orientation of SHG members through community cadres on rights and entitlements under various programmes like MGNREGA, NSAP, NRHM, PDS etc.
- Proper training on process and procedures for accessing benefits under the above said programmes to the community cadres along with PRIs. Hands on experience and involvement of PRIs would be given higher preference.
- Motivating SHGs for taking greater role in planning, monitoring and evaluation phases through forums like Village Health & Nutrition Plan, VWSC, and stake their claims for rights & entitlements.
- Involvement of WLFs and GPLFs to take up issues at Block level.
- Development of IEC materials and dissemination of the same up to the villages.

8.8 Activities under entitlements focusing on National Social Assistance Programme (NSAP) and PRI-CBO Convergence

- Create awareness and provide support in accessing at least one insurance (either person or livestock) for every household.
- Create awareness and provide support in accessing pensions as per eligibility (old-age pension, widow pension and persons with disability pension)
- Provide capacity building to all SHG women to motivate them to actively participate in Gram Sabhas and in Gram Panchayat planning.

8.9 Village Poverty Reduction Plan (VPRP) and Gram Panchayat Development Plan (GPDP)

The Village Poverty Reduction Plan (VPRP) is a community demand plan prepared by the SHG network which can be further integrated into the Gram Panchayat Development Plan (GPDP). It is the consolidation of demands for livelihoods, health and sanitation, social security, natural resource development and basic infrastructure development prepared by the poor families who are members of the SHGs.

GPDP is a comprehensive demand plan for local development. It is the consolidated demand for various livelihoods, health, and sanitation, social security along with resource development and basic infrastructure development prepared jointly by involving SHGs, Gram Panchayat and the Community Organization network. In NRLM, this is done at three levels:

- i. SHG - Livelihoods and Entitlement Plan
- ii. VO/CLF - Livelihoods and Social Security Plan
- iii. Gram Panchayat Poverty Reduction Plan.

Specifics under this include:

To ensure all SHG women participates in Gram Sabhas and in planning process of Gram Panchayat Development Plan.

CHAPTER 9

Farm Livelihoods

9.1 Plan for CRP

Name of the cadre	Trained till 2021-22 since inception	Deployed till 2021-22 since inception	Plan for 2022-23 based on the villages to be covered	Plan for CRP training 2022-23				Plan for CRP deployment 2022-23			
				Q 1	Q2	Q3	Q4	Q 1	Q2	Q3	Q4
Krishi Sakhi	0	0	338	0	112	112	113	0	112	112	113
Pashu Sakhi	0	0	338	0	112	112	113	0	112	112	113
Van Sakhi	0	0	6	0	2	2	2	0	2	2	2
Udyog Mitra	0	0	244	0	81	81	82	0	81	81	82
Matsya Sakhi	0	0	10	0	5	5	0	0	5	5	0
Any Others	0	0	0	0	0	0	0	0	0	0	0
mCRP- Agri			13	1	4	4	4	1	4	4	4
mCRP- LS			13	1	4	4	4	1	4	4	4
Total	0	0	962	2	320	320	320	2	320	320	320

Organic Village Cluster under NRETP

Indicators	Achievement till March 2021	Target 2021-22	Achievement till Dec 2021 against the target	Additional target for 2022-23
No. of blocks covered for organic cluster	0	13	0	15
No of villages under organic clusters	0	26	0	30
No of Organic Village Cluster	0	52	0	30
No of Local Groups formed	0	260	0	300
No. of mahila kisan mobilized into LG formed	0	2600	0	4500
No of Local Groups registered	0	260	0	300
No of Mahila Kisan as members of registered Local Group	0	2600	0	4500
No of Scope Certificates generated	0	2600	0	4500

Integrated Farming Cluster:

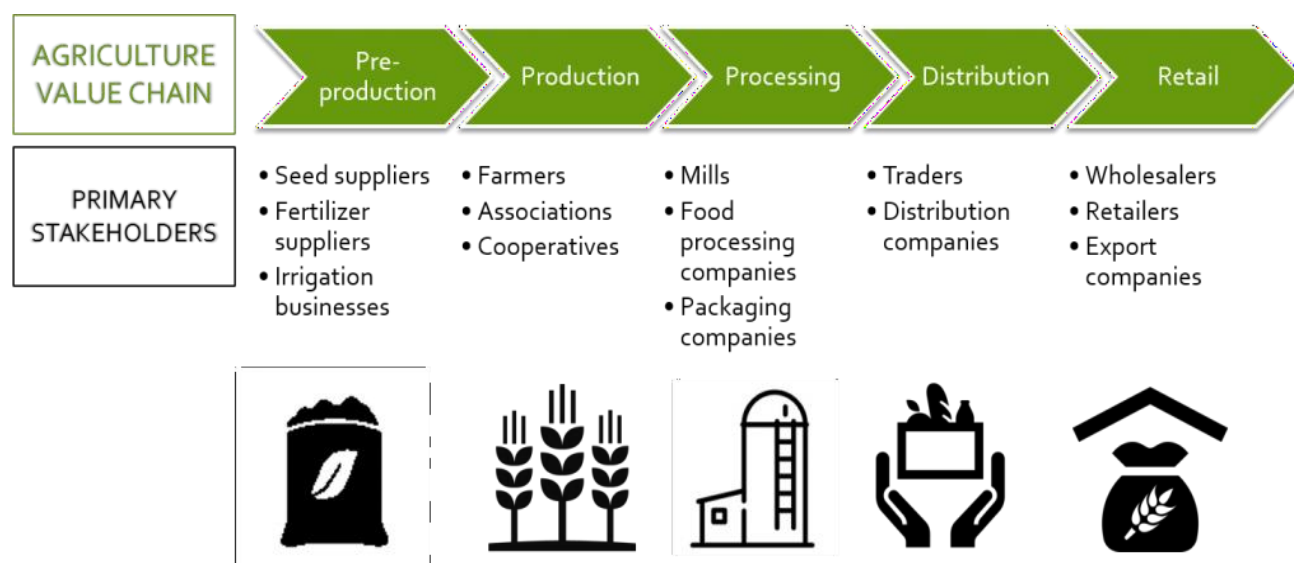
Indicators	Target 2020-21	Expected till March 2021 against the target	Additional target for 2021-22
No. of IFC Clusters proposal to be submitted	3	3	2
No. of HHs to be covered	2250	2250	1250
No. of villages	27	27	15
No. of blocks	3	3	2
No. of districts	3	3	0

9.2 Value Chain development and marketing

The pandemic has highlighted the importance of building resilient agriculture and allied value chains structures to sustain farm livelihoods. The structures should be able to bridge the demand-supply gap, enabling farm level value addition, reducing food loss and wastage and controlling price volatility. It is required to 'needle' the various factors into a single thread that would provide end-to-end solutions for efficient market and better price discovery for producer, processor and consumer and also develop efficient value chains.

A 'value chain' in agriculture identifies the set of actors and activities that bring a basic agricultural product from production in the field to final consumption, where at each stage value is added to the product.

Figure : Agriculture Value Chain- 'Farm to Fork' concep



Forward Linkages are the different channels through which farmers market their produce. With the introduction of new agriculture bills in the country, innovative market models like online platforms (e-NAM), contract farming, direct marketing (Rythu bazaars) are encouraged and new players are anticipated in the picture fostering women's participation in agribusiness in coming years.

At this juncture, Sanjeevini-KSRLPS aims to develop efficient commodity value chains and market linkages to increase producers' share in consumer rupee. In the year 2022-23, focus of Farm livelihoods portfolio would be on creating resilient value chains for the farm produce and establishing sustainable market channels. The approach emphasizes on forming producer groups at GPLF, training them on sustainable agricultural practices. Further, producer groups form producer enterprises at block and district level.

Further at block and district level, with the support of Technical Support Agencies (TSA), the approach is to set up Value Chain Support Cells (VCSC) for sustainable development of agricultural, livestock, fisheries and non-timber forest products value chains. These VCSC create market linkages and provide technical assistance, capacity-building services and handholding support to Women Producer Companies (WPCs), with the objective of creating profitable, bankable, and self-sustaining commodity chains. This enables the achievement of the goal of empowering women in the agribusiness value chain and enhance their voice in financial decision making and the ability to drive collective action from grassroots to apex levels.

Value Chain intervention under NRETP-AAP- promotion of PG:

Indicators	Achievement March' 2021	Target for 2021-22	Achievement against target till Dec 21	Additional target for 2022-23
Number of blocks covered	15	15	15	15
Number of villages covered	1017	1017	1017	1017
Number of Producers Groups (PG) formed [for post farm gate value chain interventions]	67	401	512	600
No. of producers transacted through the PGs	1340	8020	10240	12000
No. of Udyog Mitra created	0	398	398	398

No. of PGs submitted business plan to CLF	67	401	512	600
Total Funds released to PGs (Rs Lakhs) from CLF	100.5	601.5	768	900
For infrastructure support	33.5	200.5	256	300
For working capital support	67.00	401.00	512	600
Number of PGs squared off account with CLF/GPLF	0	0	0	500
Bank Finance leveraged (Rs Lakhs)	0	0	0	1200
Total turn over of all the PGs	67.00	401.00	289.00	339.00
Cumulative profit /(Loss), in Lakh Rupees	67	401	512	0
No. of PGs graduated to FPO (registered)	0	0	0	300
Name of the commodities:	Cereals, pulses, vegetables, oilseeds, commercial crops, fishery, etc			
No. of Producer Groups formalized (registered)	0	0	0	0

9.3 Promotion of new PE under Farm value Chain

Producers Enterprise	Name of the commodity(ies)	Name of Districts	Name of the Blocks	Number of households -to be covered	Estimated budget requirement (Lakh INR)	Expected annual turnover of the PE (lakh INR)
PE 1	Agri/ Fishery	Uttar Kannada	Ankola Bhatkal, Kumta, Yellapura,Joida	200	500	500
PE 2	Agri/ Horti	Gadag	Nargund, Ron, Gadag, Mundargi, Shirahatti,	200	500	500
PE 3	Agri/ Horti	Tumkuru	Sira, Pavagada, Madhugiri, C.N. Halli	200	500	500

9.4 Financial outlay for the Farm Livelihood intervention

Human Resource - Requirement and Budget details

Level	SL. No.	Position	Unit cost	No. of units	Total months	Total
	1	SPM- Value Chain & Marketing	1.1	1	12	13.2
	2	ASPM-Forward linkage	0.7	1	12	8.4
	3	ASPM-Organic Village Cluster	0.7	1	12	8.4
	4	ASPM - Farm Livelihood (Training andCapacity Building)	0.7	1	12	8.4
	5	Young Professionals/ Project executive	0.45	5	12	27
	Subtotal (A)			9		65.4
Taluka	1	BTC- Organic Farming	0.4	15	12	72
	2	BTC-Forward Linkage	0.4	15	12	72

	3	BTC-Livestock	0.4	15	12	72
	4	BTC-IFC	0.4	15	12	72
	Sub Total(B)			60		288
Cluster	1	CTC-Organic Farming	0.35	30	12	126
Total		Sub Total(C)		30		126
		Total(A+B)		90		414
		Grand Total		99		479.4

Training & Capacity Building plan: Rs. In Lakhs					
Sl. No.	Particulars	Days	Unit	Unit cost	Amount
1	Staff Training component				
1.1	Training to SRLM staff on livelihood interventions	5	153	0.02375	18.17
1.2	Exposure visit to best Livelihood models managed by community	2	153	0.05	15.30
	Sub Total				33.47
2	Resource pool Development				
2.1	Honorarium to National Resource persons(SAP, FLH,OVC, IFC VC&mkt, Livestock,NTFP &,Fisheries)	60	10	0.1	60.00
2.2	Honorarium for SRPs(Farm, Livestock, NTFPand Fishries)	60	15	0.05	45.00
2.3	Honorarium for CRPs(Krishi Sakhi, Pashu Sakhi, Vanasakhi,Mathsya Sakhi, Udyog sakhi) including LTA	12	1017	0.05	610.20
	Sub Total				715.20
3	Training to State/ Block/ Community Resource pool				
3.1	Training to SRP(SAP, FLH,OVC, IFC,VC&mkt, NTFP,,Fisheries)	5	15	0.02375	1.78
3.2	Training for CRPs(Krishi Sakhi, Pashu Sakhi, VS, MS & US)	40	1017	0.015	610.20
3.3	CRP Certification by competent authority	1	1017	0.02	20.34
	Sub Total				632.32

4	Workshops				
4.1	Block Level				
4.1.1	Experience sharing by , Stake holders, community and CRPs	1	15	0.75	11.25
	Sub Total				11.25
5	Community Trainings				
5.1	Sustainable Agriculture/ Agro Ecological Practices (AEP)				
5.1.1	Training to Livelihood subcommittee on Farm Livelihoods	1	339	0.0225	7.63
5.1.2	Exposure visit to Livelihood subcommittee to nearby districts	1	339	0.016	5.42
5.1.3	Orientation on sustainable agriculture/ AEP to GPLF members	2	33900	0.001	67.8
5.1.4	Orientation on Establishment of Agrinutri Garden	1	33900	0.001	33.9
5.15	Conducting farmers Field schools @ 2 Seasons	2	339	0.25	169.5
	Sub Total				284.25
5.2	Training and Capacity building under organic farming practice				
5.2.1	Awareness programme on Organic Farming	1	4500	0.00125	5.625
5.2.2	Orientation on Organic farming	1	4500	0.00125	5.625
5.2.3	Training to CRPs about PGS certification	2	60	0.0075	0.9
5.2.4	Soil testing	0	450	0.002	0.9
5.2.5	Peer farmer visit for inspection of organic farmers as a part of PGS audit system.	2	22500	0.004	180
5.2.6	Pesticide residue testing : Rs 10,000/- per sample + 18 % service tax.	0	0	0	0
5.2.7	Collection of KYC document and data entry as per the PGS format.	0	4500	0.001	4.5
5.2.8	Maintenance of Farmers diary	0	4500	0.0005	2.25
5.2.9	PGS Organic Certification cost.	1	4500	0.2	900
5.2.10	Establishment of Jeevamrutha unit	1	4500	0.01	45
5.2.11	Seed materials for nitrogen fixation plants like glyricidia, susbania, sunhemp etc.,	1	4500	0.004	18
5.2.12	Production of model botanical extracts	0	4500	0.01	45

5.2.13	Introducing Bio-fertilizers.	0	4500	0.005	22.5
5.2.14	Distribution of Neem cake & Neem oil	0	4500	0.01	45
5.2.15	Establishment of model Vermi compost unit	0	4500	0.05	225
5.2.16	Exposure visit to model organic farms.	1	450	0.015	6.75
	Sub Total				1507.1
5.3	Training and capacity building under valuechain and marketing				
5.3.1	Training to producer groups (Farm, Livestock, Fishery and NTFP)	1	600	0.11	66.00
5.3.2	Exposure visits to producer group members (Farm, Livestock, Fishery and NTFP) within the district	1	1200	0.01	12.00
5.3.3	Training to producer groups on business plan development	1	600	0.11	66
	Sub Total				144.00
	Grand Total				3327.54

Farm LIVELIHOODS FUND & ASSET CREATION				
SL.NO.	Components	No. of units	Unit cost	Total cost
1	Custom hiring centre	15	2	30.00
2	Seed bank	15	1	15.00
3	NPM Shops	15	1	15.00
4	CRP &mCRP Kit	1017	0.05	50.85
5	Establishment of ANG	33900	0.005	169.50
6	Community Livelihood Fund to take up suitable group activities atGPLF level (For PGs)	600	1.5	900.00
	TOTAL			1,180.35

NRETP, Farm Livelihoods AAP-2022-23						
Livelihoods Projects and Partnership						
Sl. No.	Partnership with	Project Name	Period	Unit cost (In Rs.)	Total Budget for 3 year (in Rs.)	Budget FY 2021-22
1	Technical Support Agency	Organic Village Clusters and	2 Year	75	150.00	75.00
2	Technical Support Agency	value Chain and Marketing	2 years	75	150.00	75.00
	Total				300.00	150.00

NRETP,Farm Livelihoods Budget – Abstract (Rs. In Lakhs)			
Sl. No.	Component	Unit	Budget FY- 2022- 23
1	Human Resource		
1.1	State	9	65.4
1.2	Block	60	288
1.3	Cluster	30	126
	Sub total	99	0
2	Training & Capacity building, Exposure Visit		
2.1	Training & Exposure visit to staff		33.47
2.2	Training and Exposure Visit to State /Taluka Resource pool		1.78
2.3	Training & Exposure Visit to Community Resource Pool		610.2
2.4	CRP Certification by competent authority		20.34
	Sub total		645.45
3	Community Trainings		
3.1	Sustainable Agriculture/ Agro Ecological Practices (AEP)		284.25
3.2	Training and Capacity building under organic farming practices		1507.05
3.3	Training and capacity building under value chain and marketing		144
	Sub total		1935.3
4	Honorarium To Resource pool		
4.1	Honorarium to NRP, SRP &BRP		105

4.2	Honorarium to Community cadres		610.2
	Sub total		715.2
5	Work Shops		
5.1	Block Level		11.25
	Sub total		11.25
6	Livelihood Fund and Asset creation		1180.35
7	Livelihoods Projects and Partnership		150
	Grand Total		4637.55

CHAPTER 10

Non-farm Livelihoods

10.1 One Stop Facility (OSF) Centre

a. Plan in 2022-23

<i>No</i>	<i>No. of Districts</i>	<i>No. of Block</i>	<i>No. of Enterprises promoted</i>	<i>No. of Households reached</i>	<i>No. of BDSPs trained</i>
1	3	13	1950	2730	91

b. Strategies for implementation

- OSF Programme components will be implemented in all 13 OSFs as per Guidelines
 - Preparation and Approval of OSF Work Plan in all 13 OSFs
 - Training of OSF Cadre & Development of Business Plans
 - Orientation of CBOs on Enterprise Development and Enterprise Finance
 - Appraisal and Approval Process & Provision of Fund
 - Handholding by OSF Cadre
- The State Mission will intervene and support growth-micro enterprises through different district level incubators (professional agencies) facilitating both business and financial services.
 - Business services include: mentoring, connections with buyer-supplier, processing and facilitation of debt and equity options i.e. access to commercial banks and other interested investors, capacity building, legal/accountancy support and facilitation of licenses/certification etc.
 - Financial support shall be facilitated by the incubators through challenge fund raised through CSR, support from state government as awards etc. Partnerships with SIDBI, CSRs, Start-ups, Social Enterprises, Impact Investors and Line Departments (MSME) etc to raise challenge fund.

10.2 Cluster

a. Plan in 2022-23

<i>No</i>	<i>Name of Project</i>	<i>DSR Approved Date</i>	<i>Total Approved amount (Rs Lakhs)</i>	<i>State Share (Rs Lakhs)</i>	<i>GOI share required in 2022-23 (Rs Lakhs)</i>	<i>No of Enterprises supported</i>
1	Wooden Toys	31 st March, 2022	300.00	180.00	120.00	150
2	Jute Cluster	31 st March, 2022	300.00	180.00	120.00	150

b. Strategies for implementation (4-5 bullet points)

- Understand the economic potential of the clusters and provide specific technical, capacity building, marketing, governance and infrastructure support to transition them into remunerative community-based cluster enterprises through TSAs.
- Micro plans and specific task-based studies for socio cultural and livelihood pattern, credit plan linked to SHG/Craft Groups, value addition for employment generation and better economic returns, reaching the vulnerable people among community will be developed as part of the programme.
- Design / Product Development Training Workshops.
- Marketing plan will cater to different market segments such as High End, Bulk /Institutional orders and Mass products

Quarterly wise targets:

No.	Indicators	Cum Progress till Mar 2022	Targets for FY 2022-23				Total	Cumulative progress till March 2023
			Q1	Q2	Q3	Q4		
A	One Stop Facility (OSF) Centre							
1	No. of Blocks under OSF	13	1	0	0	0	1	14
2	No. of Enterprise provided CEF	98	1000	852	0	0	1852	1950

3	No. of enterprises bank linked	60	600	511	0	0	1111	1171
4	Amount mobilised through bank loans (Rs Lakhs)	30	600	511	0	0	1111.2	1141.2
5	No. of BDSP selected	87	0	0	0	0	0	87
6	No. of BDSP trained	87	87	0	0	0	87	174
7	No. of districts with dedicated DTE-EP (With No Additional Charge)	3	0	0	0	0	0	3
8	Number of blocks with dedicated BTC-EP (With No Additional Charge)	13	0	0	0	0	0	13
9	OSF MC constituted (in number of blocks)	13	0	0	0	0	0	13
10	OSF MC training completed (in number of blocks)	0	13	0	0	0	13	13
11	CEF transferred (in lakhs) to nodal CLF/GPLF	328.9	0	321	0	0	321.1	650
12	CEF provided to Entrepreneurs (in lakhs)	32.34	330	281	0	0	611.16	643.5
13	No. of Mentors	130	0	0	0	0	0	130
14	No. of Functional experts	98	0	0	0	0	0	98
B	Clusters							
1	Cluster organisations supported	2	1	0	0	0	1	3
2	No. of Cluster DSRs submitted	2	1	0	0	0	1	3
3	Total cost of approved projects (Rs Lakhs)	600	300	0	0	0	300	900
4	No of Enterprises Supported	350	100	0	0	0	100	450

C	Incubator				
1	No of Enterprise shortlisted for support	0	Proposal from SRLM may be re-considered	500	
2	No of Enterprises supported	0		500	
3	Amount required in Rs Lakhs	0			

CHAPTER 11

Financial Inclusion

In KSRLPS-Sanjeevini, this important component strives to build easy access to credit and other critical finances to the poor households to enable them by redeeming high-cost debts, meeting their consumption needs and acquiring productive assets for augmenting livelihoods through spreading awareness on financial literacy among SHG members and also enroll eligible members under various government related insurance products. In order to further accelerate and deepen financial inclusion among members, KSRLPS-Sanjeevini, has decided for the

11.1 Promotion of Digital Finance

To expand availability of banking services for SHG ecosystem. In line with this, the mission has taken the initiative to train and deploy women SHG members as Business Correspondents (BC) to offer doorstep banking services in rural areas to support SHG ecosystem by building access to financial services and contributing to the effective financial inclusion of poor, along with dual authentication, mapping of SHG and member accounts with regulators and technology service providers (TSA) to identify other suitable digital financial technologies / platforms to further the financial inclusion agenda.

Progress During Financial Year 2021-22

S. No.	Parameter	Target FY 2022-23	Achievement FY 2021-22 (Till Mar, 2022)
1	SHG Bank Credit Linkage (no. of SHGs)	492100	610330
2	SHG Bank Credit Linkage amount (in crore)	16800.0	15488.6
3	No. Bank Sakhi placed (sitting in bank branch)	2100	3862
4	No. of branches where CBRM committee formed	6760	0
5	No. of District Involved in FL Intervention	21	10
6	No. of Blocks involved in FL Intervention	154	72
7	No. of FLCRP trained	1232	456
8	No. of Bank Branch Managers trained	6760	384
9	No. of BC Sakhi deployed	2929	3033
10	No. of SHGs transacting through BC Channel-SHG under identified MCLFs	1137	NA
11	No. of SHGs transacting through BC Channel-SHG under others CLFs	2997	0

12	No. of SHG members covered under PMJJBY/lifeinsurance schemes	1300000	1695226
13	No. of SHG members covered under PMSBY/accidentalinsurance coverage	2300000	1704002

11.2 Bank Linkage/ SHG-Credit Linkage

Bank Linkage enables SHGs to utilize other services such as remittances of Mission & other Govt Funds, insurance etc. As against the target (No. of SHGs- 487270 Loan Amount- Rs.1390000.00 in Lakhs) Credit lending performance till 31/01/2022 is around 100% & 86% in number of cases and amount respectively (Total number of SHGs: 550295 and Total Loan amount- 1203585.23). A total number of SHGs- 555000 and a total Loan Amount- 1390000.00 is the total physical & financial target expected to be achieved by March 31st 2022.

11.3 Proposed Targets for FY 2022-23

Sl. No.	Indicators	Targets for FY 2022-23
A	SHG Bank Linkage	
1	No. of SHGs credit linked	70330
2	Amount Disbursed (in Cr.)	1588.60
B	Bank Sakhi (Positioned at bank branches) & Community Based Repayment Mechanism (CBRM)	
3	Total No. of Bank branches involved in financing of SHGs (target for Bank Sakhi& CBRM)	339
4	No. of Bank Sakhi Positioned (Depending on Bank response may be considered in future) presently BC Sakhis will be working as Bank Sakhi	106
5	No. of branches where CBRM committees formed (Rural + Semi Urban branches)	339
C	Bank Managers Trainings	
6	No. of Branch Managers trained	339
D	Bankers' Committee Meeting	
7	No. of SLBC sub committee meetings held	0
E	Financial Literacy (FL)	
8	No. of FLCC using services of FL CRP	20
9	No. of new districts covered under FL initiatives	0
10	No. of new blocks covered under FL initiatives	0
11	No. of Master trainers trained	1
12	No. of FL CRPs trained	0
13	No. of FL CRPs provided training tool kit	0
14	No. of FL CRP using Saksham application	0

15	No. of SHGs trained on FL	8062
F	BC Sakhi (SHG member working as BC)	
16	No. of blocks under the intervention	15
17	No. of BC Sakhi placed	106
18	No. of BCs with IIBF certifications+ Digipay	106
19	No. of SHG members trained as BC pool	106
20	Number of digital transactions estimated during the year (in Lakhs)	646800
21	Total value (amt) of digital transaction estimated during the year (Rs in Lakhs)	9702.00
22	No. of SHGs brought on BC channel	339
23	No. of VOs brought on BC channel	NA
24	No. of CLFs brought on BC channel (70%)	339
G	Insurance & Pension	
25	No. of Bima Sakhi placed	106
26	No. of CLFs with claim management system	106
27	No. of SHG members covered under life insurance (PMJJBY/other)	250125
28	No. of SHG members covered under accidental insurance (PMSBY/other)	215667
29	No. of SHG members/households covered under health insurance (PM-JAY/state specific health insurance)	162849
30	No. of SHG members subscribed to Pension products (APY/Other product)	26992
31	No. of CLFs availed Insurance Support Fund (ISF)	339
H	Enterprise Financing	
32	No. of districts covered under enterprise financing efforts	0
33	No. of SHG members financed for setting up individual enterprises (with SHG's internal funds)	3599
34	No. of SHG members financed for setting up individual enterprises (through MUDRA)	0
35	No. of Group enterprises financed	3
I	OD limit facility for SHG members	
36	No. of SHG members having individual OD limit facility	89972

11.4 Social Security Schemes- Life & Accidental Insurance, Health and Pension Schemes

Guidance to all SHG members on Social Security Schemes announced under Pradhan Mantri Schemes was provided to cover the SHG members and their family in social safety nets for protection from numerous perils (ie; accident, illness, death, natural disaster etc.). In the initial stage, Mission will cover life insurance, Accidental insurance and Health Insurance. Enrollment

of SHG members under PMJJBY and PMSBY are done through Bank account (ie; any individual having savings bank account can avail the services by paying premium of Rs. 342 (Rs. 330+ Rs. 12)).

In the FY 2022-23, State Mission will not propose any new community cadre for insurance activities ie; Bima Sakhi. Planned through additional responsibilities to BC Sakhi or / use the active existing cadre (MBKs) of GPLF as Bima Sakhi placed at each Gram Panchayat who will look into the insurance enrollment of SHG members under PMJJBY, PMSBY and Atal Pension Yojana (APY). Also, in NRETP districts they will work towards making the Insurance Support Fund (ISF) facility available and accessible to the needy beneficiaries. Districts will be issued clear instruction to increase the reach of these social security schemes amongst the targeted beneficiaries ie; SHG households and will be instructed to upload the progress regarding social security schemes on the national MIS for better monitoring and maintenance of the associated data.

In FY 2022-23, State Mission will develop and train on claim management system to adhere the seamless timeline of claim settlement within 15 days (after fulfilling all requirements of process & documents) and also, a Bima/Bima Sakhi policy/guideline has been proposed for the same.

11.4.1 Activities and Strategy for FY 2022-23

1. Campaigning in general / with specific focus for Social Security Schemes (Life, Accidental, Health & Asset Insurance and Pension Schemes)
2. Incentivization for new enrollment and Training for BC Sakhi or / any existing active cadre (MBKs) of GPLF as Bima Sakhi on process of renewal, new enrollment, guidelines, Claim Management System to adhere the seamless timeline of claim settlement
3. Training in NRETP districts for making the Insurance Support (ISF) Fund facility available and accessible to the needy beneficiaries.
4. Health Insurance: As per the guidelines of MoRD; ABArk card will be generated/printed and distributed through BC Sakhi/DigiPay Sakhi which will ensure coverage of all SHG households in all Gram Panchayat where BC Sakhi/DigiSakhi placed
5. Propose to enter into tie-up/MoU with reputed insurance companies including LICs and GICs to promote the both life & general insurance products among the members of SHG and for their Livestock.

S. No.	Indicators and Guiding Principles	Strategies/Activities at SMMU
1	No. of GPLFs availed Insurance Support Fund (ISF)	To ensure Insurance Support Fund (ISF) Disbursements in NRETPs Model CLF – 339 CLFs have been considered for 2021-22
2	No. of CLFs with claim management system [Basic Claim management = One BC SAKHI trained as Bima Sakhi + details in every CLF/VO offices]	Establishment of structured Claim Management System at every GPLF level through trained C (Exclusive through existing FL CRP/BC Sakhi)

SECTION 3

CHAPTER 12

Monitoring, Evaluation and Learning

The objective of the Project's monitoring and evaluation system (M&E) is to reinforce the culture of result-based management and provide the basis for evidence-based decision-making processes, of both strategic and operational nature, at all levels. The M&E will play the role of an observatory, using different methods and tools, to provide continuous feedback to the project management units (SMMU, DMMU and BMMU), community institutions and other stakeholders on the progress and quality of implementation of Mission activities and facilitate strategic and operational decisions and adaptations.

For FY 2022-23, KSRLPS plans to conduct activities like Process monitoring and impact evaluation studies on various projects implemented under different thematic. External agencies will be hired for data collection. Consultants would be hired to provide technical support in the preparation of reports. Monitoring and review of the progress of the project on different indicators would be done through periodic review meetings at state, districts and block levels with the Project Staff. Therefore, it is important to build and nurture quality staffs so that they can deliver better inputs in the implementation of programmes and strengthen SHGs and their federations. It is equally important that staff use different monitoring tools to assess the progress of the interventions and take necessary corrective measures. KSRLPS will focus on training District and Block Staff particularly BPMs, DPMs, Thematic Managers to use MIS for effective implementation and monitoring of the project intervention.

12.1 Process Monitoring Framework

Project Monitoring will be done primarily through the IBCB and SISD team. The team will support the project and review the project on monthly basis. At the district level DPMs, Manager SD and IDM/Nodal AC will be responsible for monthly review meetings. A quarterly progress report and a monthly progress report will be submitted by the district team to SMMU. Besides the review of the project, this platform would also be utilized for sharing of learning of the project. Monitoring and tracking service delivery indicators would be done through MIS and monthly reporting by districts and themes. A rating system would be developed that would enable the rating of different districts/blocks and community institutions based on the web-based MIS/manual MIS.

Strengthening of Monitoring system – SMMU level

Sl. No.	Activity	Action points	Monitoring Verification
1	Monthly Review meeting	Thematic wise at the SMMU level <ul style="list-style-type: none"> Physical target V/S achievement and KPIs Financial targets V/S Achievement Progress review meeting with DMMU 	Proceedings And Action taken reports
2	Quarterly Review with CEOs by MD/ Secretary	<ul style="list-style-type: none"> Physical and Financial progress –AAP 	
3	Strengthening role of District Anchors	<ul style="list-style-type: none"> Minimum 2days field visit is mandatory Using of Monitoring checklist Attending monthly meetings Validation of Data- 5% (last month entries) 	Submission of Checklist and brief report to Mission Director Letters to Districts
4	Convergence meetings	<ul style="list-style-type: none"> Physical progress V/s Achievements 	Minutes of the meetings
5	Exposure visits/ documentation	<ul style="list-style-type: none"> Adoption of new learnings. Strengthening role of each staff member and team Development of support System 	Reports
6	Motivation- Field visits – Mission Director, AMD, COO, DDs	<ul style="list-style-type: none"> Production units SHGs, WLFs, GPLFs Weekly/monthly markets 	

Strengthening of Monitoring system – DMMU level

Sl. No.	Activity	Action points	Monitoring Verification
1	Monthly Review meeting	<ul style="list-style-type: none"> Physical target V/s achievement and KPIs Financial targets V/s Achievement Identification and addresses of bottleneck problems Confirmation of MIS entries. 	Submission of Proceedings to SMMU Review of Action taken reports Ensure participation of District Anchors

		<ul style="list-style-type: none"> • Convergence issues • Learnings – Experience sharing • Documentation, Appreciations 	
2	Field visits – DPM/DMs (Taluka anchors)	<ul style="list-style-type: none"> • To attend a minimum of 2-3 GPLF EC meetings, (on routine/Priorities) WLF and 2-3 SHGs meeting in each taluk every month. • To visit a minimum of 5 production unites • Advocacy/convergence with other departments and local NGOs/CBOs/CSR • Assessment of CS and ME assistance progress and Minimum 5 -10% data validation. • To attend at least one taluka level review meeting a 	Submission of Checklist and brief report to SMMU Analysis of report by SPMs
3	Convergence meetings	<ul style="list-style-type: none"> • Physical progress V/s Achievements 	Minutes of the meetings
4	Exposure visits / documentation	<ul style="list-style-type: none"> • Adoption of new learnings. • Strengthening role of each staff member and team • Development of support System 	Reports
5	Motivation- Field visits – Chief Executive Officer, PD- ZP District officers of line department	<ul style="list-style-type: none"> • Production units • GPLFs • SHGs 	Reports News converges

Strengthening of Monitoring system – TMMU level

Sl. No.	Activity	Action points	Monitoring Verification
1	Monthly Review meeting	<ul style="list-style-type: none"> • Physical target V/s achievement and KPIs • Financial targets V/s Achievement • Identification and address of bottleneck problems • Confirmation of the MIS entries 	Submission of the Proceedings to DMMU Review of Action taken report in District level meeting

		<ul style="list-style-type: none"> • Development of the Support system • Convergence issues • Learnings –Experience sharing • Documentation • Appreciations 	
2	Field visits – TPM	<ul style="list-style-type: none"> • To attend a minimum of 5 GPLF EC meetings, (on routine/priorities) WLF and 5 SHGs meeting in the month. • To visit a minimum of 5 production unites • Advocacy with local NGOs/CBOs/CSR etc • Assessment of LCRP and MBK progress and Minimum 5-10% data validation. • Observation of MIP rounds 	<p>Submission of Checklist and brief report to DMMU</p> <p>Analysis of the report and action taken by DPM</p>
3	Strengthening the monitoring role of EC as well as the Sub-committees.	<ul style="list-style-type: none"> • Status of Regular meetings • Reorientation training/handholding on role and responsibilities on need-based/ 6 months once 	<p>Submission of Checklist and brief report to DMMU</p> <p>Analysis of the report and action taken by DPM</p>
4	Exposure visits CS/MBK/LCRP	<ul style="list-style-type: none"> • Adoption of new learnings. • Strengthening role of each Community cadres and team • Development of support System 	

Project Monitoring reports

1. Monthly Progress Report – Table containing the list of activities to be undertaken and progress against each activity.

2. Quarterly Progress Report – Documentation with financial report and utilization statement

Tentative targets of monitoring activities - 2022-23

Sl. No.	Activity	Q1	Q2	Q3	Q4	Total	Cumulative
1	Monthly review meeting -TMMU	3	3	3	3	12	2712
2	Monthly review meeting - DMMU	3	3	3	3	12	372
3	Monthly review meeting -SMMU	3	3	3	3	12	12

4	Quarterly State level review meeting –with PD/DPM	1	1	1	1	5	5
5	Quarterly State level review meeting –with CEOs	1	1	1	1	5	5
6	Half Yearly State level review meeting –with Hon’ble Department Ministers	0	1	0	1	2	2
7	Rollout of AAP	2	-	-	-	-	2
8	District Anchor Field Visits	2	3	3	3	11	341
9	Taluka Anchors Field visits	2	3	3	3	11	2486

12.2 Impact Evaluation and Research Studies

KSRLPS plan to conduct a series of comprehensive studies that will provide an in-depth understanding of the impact of the project, and the processes underlying this impact. A team of Internal & External Consultants will be involved in designing and rolling out the impact assessment plan. The Study will also suggest the business processes to be taken up through the initiative of the project. On a quarterly basis, the following assessment will be done which will help in scaling up of the model and to analyze the process followed and the impact of the intervention.

1. Evaluation study of Gram Panchayat Level Federations (GPLFs) DAY-NRLM

- The objective of the study is to understand the impact of GPLFs services provided to identified beneficiaries of Sanjeevini KSRLPS and focus on key areas such as capacity building in livelihood, linkages with various platforms, provision of the market facility, financial viability of GPLFs, convergence with PRI and social entitlement etc.
- ToR has been submitted to the National Institute of Rural Development and Panchayati Raj (NIRD & PR) and the study is expected to be taken up in the next FY.

2. To analyse the role of community investment funds in the form of VRF, CIF, RF in generating livelihood opportunities among Rural SHGs in Karnataka

- To understand the impact of self-help groups on the socio-economic development of SHGs
- To understand the advantages of financing through SHGs

- To study the potential of SHGs in enhancing rural production and consumption
- The study will also explore the role of CIP and RF in Rural livelihood activities and strengthen the Framework of the same for Sustainable approaches.

3. Knowledge, Attitude and Practices among the office's bearer and member of sub-committees of GPLF

- To understand the decision-making capabilities and way forward in saturated districts.

12.3 Learnings

1. Social Impact Assessment study of SLWM activities

- To understand the impact on community building and empowerment
- To analyse the role of GPLF in SLWM activities
- To develop operation and maintenance strategies for a sustainable approach
- To enhance positive benefits as well as to mitigate negative effects

2. Rapid assessment of RSETI programme

- To understand the impact of the skill training programme on the diversification of Livelihood Portfolio
- To focus on how this programme is contributing to SHGs Families in generating employment opportunities

3. Process documentation study of AGEY vehicles

- To understand the utilisation of vehicles procured under AGEY
- To study on how the programme is empowering the SHG members
- To understand the economic benefits and differences in their income
- To develop operation and maintenance strategies for a sustainable approach

12.4 Management Information System (MIS)

As part of the established review and monitoring system, the block and districts would carry out monthly reviews of staff and cadre on existing ongoing activities. There M&E/MIS Team at Block and District are doing regular, verification of input data, midcourse correction of MIS and will help track progress on regular basis. Regular review and monitoring system will be carried out at each level to improve the effectiveness and efficiency level in rolling out NRLM/ NRETP activities. In

addition to this, Sanjeevini- KSRLPS developed its own website-MIS for Monitoring & Evaluation of the project interventions. Each thematic also have their own internal database to keep progress.

Tentative targets of learnings activities -2022-23

Sl. No.	Activity	Q1	Q2	Q3	Q4	Total	Cumulative
1	One day workshop for DMMU staff	2	2	2	2	8	8
2	2-day workshop on new innovation	1	1	1	1	4	4
3	Seminars- experiences sharing (online)	2	2	2	2	8	8
4	Supportive Supervision Training for DPMs	1	0	1	0	2	2
5	Workshop on Development of Comprehensive District Profile	0	1	0	1	2	2

12.5 Documentation

- Documentation of District Anchors visit reports
- Ensure Data Consistency and Quality with Sanjeevini- KSRLPS & NRLM website
- Development of comprehensive District Profile for all programs
- Strengthening of MIS data collection and submission and on time.
- Regularly updating the Progress on KSRLPS website and ensure uploading of manuals
- Implementation of Monthly Ranking System developed by SMMU

12.6 NRETP Evaluation- Environmental and Social Management Framework (ESMF)

The ESMF draws from the report on social assessment and social management framework from NRLP/NRLM documents and manuals dealing with gender, social inclusion, vulnerability reduction, health and nutrition, convergence, and social development. The main purpose of ESMF is to identify, assess and address the key social impacts, risks as well as opportunities related with the strategies, interventions and investments supported under NRETP. The SMF applies to project interventions and investments that would be supported under NRETP, and comprises practical strategies and actions related to the following key thematic areas. i.) Beneficiary Targeting and Social Inclusion ii.) Gender and Women's Economic Empowerment iii.) Tribal Development Framework iv.) Social Impact Screening and Mitigation v.) Citizen's Engagement and Beneficiary Feedback vi.) Grievance Redress Mechanisms.

The project would undertake special review of the ESMF implementation twice during the project implementation period. The progress Report for NRETP will include a section on progress vis-à-vis the social indicators, as well as a narrative report on implementation of the ESMF, good practices and their outcomes. In addition to the regular six-monthly monitoring reports, impact assessment studies will be undertaken.

For FY 2022-23, an impact evaluation study titled “Qualitative evaluation of the impact of Monthly Markets on women’s economic and social empowerment” will be taken up to evaluate project performance and progress towards achieving the project’s development objectives.

12.7 Knowledge Management and Communication

Information, Education and Communication plan (IEC)

The Sanjeevini IEC rests its overall strategic approach on the socio ecological model, which recognizes that behavior is influenced by knowledge at the personal level, by the actions of close individuals like family and friends, by community norms and actions and at the wider society by environmental structures and factors.

Objectives:

- Raise awareness and interest among rural women and their families on NRLM principles and opportunities
- Improve the access to information about benefits of NRLM
- Enhance entry into the NRLM system through positive imaging and awareness campaigns (NRLM is the place to be rather than the last option)
- Promote the “A Skilled Hand Never Goes Hungry” theme through awareness campaigns.
- Strengthen the internal communication in NRLM governance structure
- Raise stakeholders’ awareness about the importance of their participation in governance and management of NRLM programming in Karnataka.
- Help government and private sector understand how to establish sustainable engagement in monitoring and evaluation of NRLM programmes.

Broadcasting

Good public relations with Sanjeevini name and credibility can generate free space and more qualitative editorial coverage. Discussions will be held with broadcasters on how television and radio stations can air public service announcements at no or little cost to the programme.

Radio Programmes

SANJEEVINI team members will seek opportunities to take part in radio programmes that discuss issues that are important to rural women farmers, youth, Sanjeevini and economic empowerment. KSRLPS staff including CRPs as well as successful entrepreneurs, and representatives from Sanjeevini will also be encouraged to take part. SANJEEVINI initiatives can be described on the weekly popular radio programme like Doordarshan.

Digital communication

Social Media (Facebook, Twitter and YouTube, WhatsApp)

The use of social media and networking services such as Facebook, Twitter, Instagram and Snapchat have become an integral part of many people's daily lives. Social Media channels such as Facebook, Twitter and YouTube, are extremely useful and cost-effective platforms that could be utilized to communicate to sections of society. The youth of SANJEEVINI target audience is within the active social media community and hence social media remains one of the most formidable options to disseminate information, key messages and results both in the form of text and visuals including photo, video and infographics.

- Sanjeevini created its own social media accounts like Facebook, Twitter, Instagram to spread awareness on the programmes and activities undertaken and regularly updating
- To reach out the general public, various radio talk, Doordarshan programmes and news coverage newspapers has been done
- Pamphlets, posters, video messages have been created to give information for publicity and to benefits the public at large.
- Social Media Links-
 - Instagram: https://www.instagram.com/sanjeevini_ksrlps_karnataka/
 - Twitter: <https://twitter.com/KarnatakaKsrlps>
 - Facebook: <https://www.facebook.com/SanjeeviniKarnataka/>
 - Youtube: https://www.youtube.com/channel/UCFv_Ixc5HOWjFgulJSy3DvQ

CHAPTER 13

Human Resources and Performance Management Systems

The organizational structure of KSRLPS has been designed in tune with the NRLM suggested structure with modifications to suit the local requirements of the state. The staff of the society have dedicated professionals from a range of thematic components to ably support the implementation of the mission at the state, district, taluka and sub taluka levels. Recruitment of vacant positions at State, district and taluk level is the key focus of HR at this stage.

13.1 Current Status of HR

Sl. No.	MMU	Positioned
1	SMMU	46
2	DMMU	152
3	BMMU	627
	Total	825

In order to implement all the proposed interventions in diverse sectors, the recruitment of 1666 staff is planned across the State, District, Taluka and Cluster Levels respectively and the services of same will be utilized as per the need of the Project. The Annual Action Plan of Human Resource for the Year 2022-23 was approved by MoRD for deployment of certain new positions.

13.2 Plan for FY 2022-23

Sl. No.	MMU	No. of positions to be filled
1	SMMU	33
2	DMMU	131
3	TMMU	716
	Total	880

In the current year Fifty Young Professionals have been recruited from Azim Premji University-Bangalore, Tata Institute of Social Sciences-Hyderabad, National Institute of Rural Development and Panchayat Raj-Hyderabad, Karnataka State Rural Development and Panchayat Raj University-Gadag, Sri Dharmasthala Manjunatheshwara College- Ujire, School of Social Work, Roshni Nilaya – Mangalore, University of Agricultural Sciences- Bengaluru, University of Agricultural Sciences-Dharward and University of Agricultural and Horticultural Sciences- Shivamogga; wherein 18 YPs have been recruited with special emphasis for Farm Livelihood activities from State Agricultural

Universities. The said YPs have been oriented on NRLM, NRETP and DDU-GKY programmes thoroughly and have been placed at various levels of Mission Management Units for programme implementation.

Further, KSRLPS intends to place YPs across the mission as below:

Sl. No	Mission Management Unit	Place of Deployment	No. of YPs	Total No of YPs
1	State Unit	10 Thematic areas	2 Per Thematic area	20
2	District Unit	31 Districts	2 Per District	62
3	Taluka Unit	226 Talukas	2 Per Taluka	452
	Total	267		534

Sanjeevini KSRLPS intends to recruit from various prestigious Universities/ Colleges across the country with subject matter expertise to fulfill the above-mentioned placement of Young Professionals.

YPs will be engaged for supporting various functions carried out by KSRLPS. They will contribute in developing programme support system within KSRLPS, designing and extending technical assistance products, supporting knowledge management and strategic communication, review and monitoring activities including key performance indicators, conduct training and capacity building programmes, conducting impact assessment and other studies, conducting pilots and to invoke special and innovative interventions at various levels.

NRETP Staff Recruitment: As per the MoU between Sanjeevini-KSRLPS and UNDP 108 Technical Consultants are placed in the State (28 positions) District (3 positions) and Taluka (78) level positions.

CHAPTER 14

Financial Progress 2021-22

14.1 Financial Progress under NRLM scheme for FY 2021-22

Sl. No.	Component	Budget	OB	Releases	Other Receipts	Available Fund	Expenditure
1	NRLM	81447.94	520.91	40909.36	91.64	41521.91	37538.48
2	NRETP	1809.67	384.29	1205.77	4.28	1594.34	1985.97
3	RSETI	2772.00	303.12	0.00	4.08	307.20	275.85
4	DDUGKY	23040.00	8138.49	0.00	76.16	8214.65	1630.06
	Total	109069.61	9346.80	42115.13	176.16	51638.09	39444.39

14.2 Summary of Costs and Source of Funds for FY 2022-23

Sl. No.	Program	Budget for FY 2022-23		
		Central Share (60%)	State Share (40%)	Total
1	NRLM	48880.71	32587.14	81467.85
2	SVEP (10 proposals plan @Rs. 5.91 lakhs/ block)	3582.00	2388.00	5970.00
3	NRETP	3720.00	2480.00	6200.00
4	RSETI	300	0	300
5	DDUGKY	10388.40	6925.60	17314.00
	Total	66871.11	44380.74	111251.85

14.3 NRLM Component wise fund requirement for FY 2022-23

		AAP (Amount Rs. in lakhs)
Component A-Institution and Human Capacity Building		0.00
A.1	Technical Assistance	0.00
A.1.1	TA to SRLMs by National Resource Organizations (other SRLMs)	0.00
A.1.2	Strengthening Capacity of National Resource Organizations	0.00
A.1.3	TA to SRLMs by National Resource Institutions (NIRD, BIRD, LBSNAA, etc.)	0.00
A.1.4	Demand Driven TA [examples given below]	0.00
A1.4.1	TA for Social Inclusion	0.00
A1.4.2	TA for Financial Inclusion	0.00
A1.4.3	TA for Livelihoods	0.00
A1.4.4	TA for Governance and Accountability	0.00
	A- 1 Total	0.00

A.2	Human Resource Development	0.00
A.2.1	Partnerships with Institutions of Excellence/Learning Centers	0.00
A.2.2	Regional and State Resource Centers	0.00
	A -2 Total	0.00
Component B State Livelihood Support		0.00
B1	State Rural Livelihoods Mission	0.00
B1.1	State & District Mission Management Unit (should not exceed 5% of total NRLM+Inter-set subvention)	0.00
B1.1.1	Staff [includes travel and related costs]	1665.32
B1.1.2	Office Set up [Lease, refurbishment, furniture etc.]	187.50
B1.1.3	Office Equipment [Desktop computers, tablets, CUG, mobiles etc.]	116.85
B1.1.4	Other Operating Costs	383.35
B1.1.5	Admin cost non intensive districts	0.00
	B - 1.1 Total	2353.02
B1.2	Capacity Building Support	
B1.2.1	Staff trainings, consultations, workshops, etc.	292.25
B1.2.2	District Centers, Community Learning Academies, CPLTCs, etc.	0.00
B1.2.3	Consultants, Resource Persons, etc.	521.60
	B - 1.2 Total	813.85
	B - 1 Total	3166.87
B2	Institutional Building and Capacity Building	0.00
B2.1	Block Management Unit Costs	
B2.1.1	Start up, including furniture, equipment etc.	0.00
B2.1.2	Staff Costs including travel and related cost	3680.66
B2.1.3	Other Operating Costs	0.00
B2.1.4	Staff / Resource person training	117.75
B2.1.5	IB cost Non intensive blocks	0.00
	Sub Total	3798.41
B2.2	Social Mobilization and Community Institutions	
B2.2.1	Social Mobilization Costs including CRP Rounds	90.00
B2.2.2	CRP Development Costs	1255.54
B2.2.3	SHG/VO/CLF Start-up Costs including IT equipment, tablets, etc.	955.00
B2.2.4	SHG/VO/CLF Facilitation Costs including Community Professionals	8547.85
B2.2.5	SHG/VO/CLF Training and Capacity Building	3068.79
B2.2.6	training & capacity building -non intensive blocks	0.00
	Sub Total	13917.18

B2.3	Financial Inclusion Initiatives	
B2.3.1	Electronic, Mobile Bookkeeping	0.00
B2.3.2	Bank Mitra, Bima Mitra, etc.	146.90
B2.3.3	Financial Literacy and Credit Counseling	23.00
	Sub Total	169.90
B2.4	Community Training and Capacity Building-Farm Livelihoods	
B2.4.1	Training to community on farm Livelihoods	532.54
B2.4.2	CRP Development Cost	0.00
B2.4.3	Honorarium to Livelihoods CRPs	736.20
B2.4.4	Technical Support Agency cost	160.00
B2.4.5	Promotion of Producers Groups	1521.35
B2.4.6	Promotion of Producers Enterprise	0.00
B2.4.7	Promotion of organic clusters	0.00
	Sub Total	2950.09
B2.5	Community Training and Capacity Building-Non Farm Livelihoods	
B2.5.1	Training to community on non-farm Livelihoods	2535.00
B2.5.2	CRP Development Cost(non-farm)	1988.75
B2.5.3	Honorarium to Livelihoods CRPs (non-farm)	603.45
B2.5.4	Technical Support Agency cost(non-farm)	240.00
B2.5.5	Promotion of organic clusters (non-farm)	0.00
	Sub Total	5367.20
	B - 2 Total	26202.78
B3	Community Investment Support	
B3.1	Community Investment Support	
B3.1.1	Revolving Fund Grants to SHGs	1500.00
B3.1.2	CIF to CLFs	45086.70
B3.1.3	Food and Health Security and other Vulnerability Reduction (VO)	2000.00
B3.1.4	CIS, RF for non-intensive	0.00
B3.1.5	Start up (SHG, VO, CLF)	0.00
	Sub Total	48586.70
B3.2	Livelihood Initiatives	
B3.2.1	Facilitation of Producer Groups and Collectives	0.00
B3.2.2	Small Scale Productive and Value Addition Infrastructure	0.00
B3.2.3	Technical Assistance to Producer Groups and Collectives	0.00
	Sub Total	0.00
	B - 3 Total	48586.70
B4	Special Programs	
B4.1	Home Grown Models	
B4.1.1	Partnership costs	0.00

B4.1.2	Block Project Management Unit	0.00
B4.1.3	Social Mobilization and Community Institutions	0.00
	Sub Total	0.00
B4.1.4	Financial Inclusion	
B4.1.5	Community Investment Support	0.00
B4.1.6	livelihood cost	0.00
	Sub Total	0.00
B4.2	Other Special Initiatives	
B4.2.1	Special Initiatives for CBOs	0.00
B4.2.2	Special Initiatives for BMMUs	0.00
B4.2.3	Special Initiatives for DMMUs	0.00
B4.2.4	Special Initiatives for SMMU	0.00
B4.2.5	Other recurring Programme expenses	0.00
B4.2.6	Special initiative support	0.00
	Sub Total	0.00
	B- 4 Total	0.00
Component D-Project implementation support (M&E, MIS, IEC, e NRLM, Knowledge Management, etc.) *		0.00
D.2	Monitoring & Evaluation and Studies	
D2.1	Baseline Surveys	0.00
D2.2	Process Monitoring	380.00
D2.3	Community Monitoring and Studies	0.00
	Sub Total	380.00
D.3	e. NRLM State and community level	
D3.1	Implementing Partners - Consultancy fee etc.	0.00
D3.2	Computer Hardware and related infrastructure	120.00
	Sub Total	120.00
D.4	Governance & Anti Corruption	
D4.1	Grievance Handling, RTI, Disclosure, etc.	0.00
D4.2	Community led GAC Initiatives	0.00
	Sub Total	0.00
D.5	Knowledge management & communication	
D5.1	Agency Consultancy Fee	0.00
D5.2	IEC - Printing, newspaper advert and Others	250.00
	Sub Total	250.00
	D - Total	750.00
Component E - Infrastructure & Marketing (for details see IUFR S3A)		
E.1	Infrastructure facilities for livelihood activities	750.00
E.2	Marketing	
E.2.1	Saras	100.00
E.2.2	Other Fairs	1584.00
E.2.3	Other Marketing Activities	327.50
	E - Total	2761.50

Component F - Interest Subvention (Non IAP Distict)		
F.1	Interest Subvention(category-II)	0.00
	Total NRLM	81467.85

14.4 NRETP Component wise fund requirement for FY 2022-23

Component / Sub component		Proposed AAP (Rs. in lakhs)
A	Institutional and Human Capacity Building	
A.1	Technical Assistance	
A.2	Human Resource Development	
Subtotal		
B	State Livelihood Support	
B.1	State Rural Livelihoods Missions (SRLM)	
B1.1	State & District Mission Management Unit	190.80
0	Capacity Building Support	100.00
	B1 Total	290.80
B.2	Institution Building and Capacity Building	
B2.1	Block Management Cost	373.10
B2.2	Community institution support for Model CLF	800.00
B2.3	Financial Inclusion Initiatives	0.00
B2.4	Farm Livelihoods Initiatives	212.00
B2.5	Enterprise Capacity Building Initiatives(non-farm)	293.00
	B2 Total	1678.10
B.3	Community Investment Support	
B3.1	CIF under NRETP	3000.00
B3.2	Infrastructure support	200.00
B3.3	Vulnerability Reduction Fund for Insurance (CLF) ISF	0.00
B3.4	Support to PG/ PO (Working Capital)	200.00
B3.5	Community Enterprise Fund for Enterprise (revolving)	600.60
B3.6	Support to BC Sakhi - Capex for equipment, hardware & honorarium	0.00
B3.7	Support to Producers Enterprises (Farm)	0.00
	B3 Total	4000.60
B.4	Special Programmes	
0		0.00
	B 4 Total	0.00
D	Project Implementation Support	
D.1	NMMU	
D.2	Monitoring and Evaluation	100.00
D.3	Electronic National Rural Livelihoods Management System (e-NRLMS)	
D.4	Governance and Accountability Framework	
D.5	Knowledge Management and Communication	130.50
Subtotal		230.50
Grand Total		6200.00

**M&E and IEC cost should be limited to the overall ceiling of 6% of the allocation*

GLOSSARY

AGEY- Aajeevika Grameen Express Yojana

AAP- Annual Action Plan

BDSP- Business Development Support Provider

BRP- Block Resource Person

CBO- Community Based Organization

CHC - Custom Hiring Centre

CSC- Community Service Centre

CIF- Community Investment Fund

CFC- Common Facility Centre

CLF- Cluster-Level Federation

CRP- Community Resource Person

DAY-NRLM- Deendayal Antyodaya Yojana - National Rural

Livelihood Mission

DMMU- District Mission Management Unit

DDU-GKY- Deen Dayal Upadhyay Grameen Kaushalya

Yojana

DPM- District Project Manager

DTE- District Technical Expert

FI- Financial Inclusion

FFS - Regular Farmer Field School

FLH- Farm Livelihood

FNHW- Food, Nutrition, Health and WASH

FPO – Farmer Producer Organisations

FSSAI- Food Safety and Standards Authority of India

GP- Gram Panchayat

GPDP - Gram Panchayat Development Plan

IBCB- Institution Building and Capacity Building

GPLF- Gram Panchayat-Level Federation

IEC- Information, Education and Communication

KMF- Karnataka Milk Federation

KSRLPS- Karnataka State Rural Livelihood Promotion

Society

LCRP- Local Community Resource Person

MBK- Master Book Keeper

MCRP- Master Community Resource Person

MEC- Micro-Enterprise Consultant

MGNREGA- Mahatma Gandhi National Rural Employment Guarantee Act

MIP- Micro Investment Plan

MIS - Management Information System

MKSP- Mahila Kisan Sashaktikaran Pariyojana

MoRD - Ministry of Rural Development

MSME- Ministry of Small and Micro Enterprises

NMMU- National Mission Management Unit

NRETP- National Rural Economic Transformation Project

NRO- National Resource Organization

NRP- National Resource Person

NTFP- Non-Timber Forest Produce

OSF- One-Stop Facility

PG – Producer Groups

PIA- Project Implementing Agency

PMSBY- Pradhan Mantri Suraksha Bima Yojana

PMJJBY- Pradhan Mantri Jeevan Jyoti Bima Yojana

PVTG- Particularly Vulnerable Tribal Group

PWD- Persons with Different Abilities

RF- Revolving Fund

RSETI- Rural Self Employment Training Institute

SHG- Self Help Groups

SLBC- State Level Bankers' Committee

SMMU- State Mission Management Unit

SRLM - State Rural Livelihoods Mission

SRP- State Resource Person

SVEP- Start-up Village Entrepreneurship Programme

SWM - Solid Waste Management

TOR- Terms of Reference

TMMU- Taluk Mission Management Unit

TRIFED- Tribal Cooperative Marketing Development

Federation of India

TSA- Technical Support Agency

VDVK- Van Dhan Vikas Karyakram

Village Poverty Reduction Plan (VPRP)

VRF- Vulnerability Reduction Fund

WLF- Ward-Level Federation



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