

KNOWLEDGE PARTNERSHIP PROGRAMME

Community Based Women Empowerment Initiatives in India

IPE Global



Submitted to



Department for International Development (DFID)

July 2013

TABLE OF CONTENTS

KUDUMBASHREE, KERALA	3
JEEVIKA; BIHAR	8
SOCIETY FOR ELIMINATION OF RURAL POVERTY (SERP); ANDHRA PRADESH	14
ANNEXURE 1: COMPARISON OF PROGRAMMES ACROSS COMMON PARAMETERS	18
ANNEXURE 2: PROJECT EXPENDITURE	21
ANNEXURE 3: RESULT FRAMEWORKS	23
BIBLIOGRAPHY	27

EXECUTIVE SUMMARY

Over the years, India has designed and implemented a number of targeted interventions for the poor including putting in place specific reservations for the disadvantaged to ensure equitable access to pro-poor central and state government programmes. India also has several examples of small scale community designed and implemented poverty alleviation programmes that began as donor funded pilots and have, over time, been scaled up and mainstreamed with government programmes. This document discusses the salient features of three such programmes that are among the more successful community based poverty alleviation programmes in India. These are Kudumbashree, Kerala; Society for Elimination of Rural Poverty (SERP), Andhra Pradesh; and Jeevika, Bihar.

The 'Kudumbashree' programme of Kerala is amongst the earliest participatory poverty alleviation programmes in India and has served as a model for later programmes. This programme covers both rural and urban areas and the community structures developed under it have over the years, become embedded in the local government structures. The 'Society for Elimination of Rural Poverty' in Andhra Pradesh was registered as an autonomous society following successful implementation of a World Bank funded programme for rural poverty alleviation. SERP today, implements the flagship rural poverty alleviation programme of the state government. The 'Jeevika' programme in Bihar evolved from a donor funded pilot intervention in a limited number of districts to be mainstreamed into the state government programme for rural livelihoods being implemented in a 'mission mode'. Jeevika's focus has been on nurturing livelihood opportunities around agriculture and allied sectors although, in recent years, the programme is seeking to develop non-farm livelihood options

The commonalities across programmes that have contributed to their success include:

- An 'inclusive approach' based on full saturation.
- The centrality of community participation manifest through identifying and nurturing community leadership.
- The programmes have moved beyond sectoral improvements to addressing vulnerability holistically.
- The programmes have experimented successfully with making available initial capitalization funds and then actively facilitating access to organized credit and strengthening internal financial discipline.
- The programme supervision structure at the state level that includes key decision makers across government departments has contributed to achieving maximum cross programme synergies and effective targeting.

Each programme has had unique learnings and have all been successful in improving the quality of lives of their beneficiaries.

KUDUMBASHREE, KERALA

The State Poverty Eradication Mission (SPEM) i.e. Kudumbashree, spearheads community based intervention of women below poverty line with focus on self-help, demand-led convergence of available services and resources under the leadership of the local governments. Kudumbashree is associated mainly with livelihood, banking, social development and gender development.

About Kerala

Located on the south-western coast of India, Kerala is one of the most prosperous states of the country and a popular tourist destination. It has the highest literacy rate in the country; lowest positive population growth, a sex ratio favoring women¹ and tops the Human Development Index (0.790) in India². The state produces spices, especially pepper as well as natural rubber and records significant income inflows from locals working in the Middle Eastern countries.

Kudumbashree³ (literally meaning welfare of the family) represents Kerala Government's mission to eradicate poverty through concerted community action in collaboration with local government institutions. This note describes some of the key aspects of the programs.

The Mission

Kudumbashree is registered as the "State Poverty Eradication Mission" (SPEM) was set up in 1998 by the State Government and National Bank for Agriculture and Rural Development and marked the scale up of similar successful pilots in the state. The Mission follows an inclusive development approach, especially targeting women, the poorest and the weakest and reaches the (poor) families through women, (and) reach the community through families.

Kudumbashree revolves around three key principles – micro-finance, entrepreneurship and empowerment of women. The program combines self-help with demand led convergence of available services (government and non-government) and resources and recognizes the need for a poor family to have multiple livelihoods.

Mission statement: *“To eradicate absolute poverty in 10 years through concerted community action under the leadership of local government by facilitation of organizations of the poor for combining self-help with a demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically.”*

¹ Kerala Sex Ratio (M:F) 1000:1084 ; National Sex Ratio (M:F): 1000 : 943

² the Human Development Report 2011

³ roughly translated as 'Prosperity of the Family'

First level Risk Indicators

- ✓ *No land or owning < 484 square yards of land*
- ✓ *Dilapidated house or no house*
- ✓ *No sanitary toilets*
- ✓ *No access to drinking water within a radius of 15 meters*
- ✓ *Women headed households; presence of a widow, divorced, abandoned, unwed mother*
- ✓ *No member of the family has regular employment*
- ✓ *Groups that are categorized as socially disadvantaged*
- ✓ *Families that have mentally or physically challenged or chronically ill members*
- ✓ *Families with and illiterate adult member*

Second level risk indicators

- ✓ *No land to create a home (living on forest land, canal banks, paddy fields, etc.)*
- ✓ *Women facing violence.*
- ✓ *Homeless Families headed by – i) unwed mothers, single parents or separated women living in distress; ii) young widows who are economically poor or having women past the age of marriage*
- ✓ *Families with members suffering from severe, chronic and incurable diseases or physically and mentally challenged*
- ✓ *Families with no earning members Beggars who have no other livelihood options*

At the core of the program lie the neighborhood groups (NHGs) of 10-15 women members at the village level and are federated at different levels. The **community groups work closely with the Local self-government (panchayat) institutions and identify local priorities and actions.** State and district program units support convergence.

Programme Approach

Reaching the poorest: *Kudumbashree* understands and responds to the conditions and needs of the families at different levels of poverty. **Universal coverage** – no poor is left out.

The program uses a Nine-Point Poverty Index (Ref box) and a family displaying at least four of the nine factors is categorized as poor, the family with seven or more points is categorized as **families at high risk.**

Following this first level short-listing; the “*at high risk*” families are passed through the second level of identification process, which includes screening against additional factors. When any one of the second stage, factors also apply, the family is categorized as destitute and “Family level plans” are formed to support them. The care and well-being of destitute families/persons is entrusted to the NHGs who actively link the families to government services.

Robust implementation structure provides the necessary zeal, flexibility and dedicated staff and signals political commitment. The program is headed by the Secretary, Department of Local Self Governance, and Government of Kerala.

Neighborhood Groups (NHG) – is the primary unit of 10 - 15 women from a neighborhood who meet on a weekly basis. The NHG selects volunteers⁴ to help facilitate discussions on health, education, infrastructure, income generation.

Area Development Society (ADS) - is the federation of 10-15 NHGs at the Village “panchayat”⁵/ urban ward⁶ level. Five members⁷ from each NHG constitute the ADS. The ADS subsequently elects seven members as its Executive Committee. The ADS is not a registered body.

Community Development Society (CDS)⁸ – The ADSs come together to form the CDS, an autonomous registered society, which is embedded in the LSG. The Welfare Standing Committee of the LSG monitors and guides the CDS.

District and state Mission Directorate: The CDS in each district are further federated into the District Mission Directorate that also has a Resource Team and subject matter Consultants⁹.

State Directorate is headed by an Executive Director, a senior officer of the Indian administrative Service (IAS), and has subject matter specialists (microfinance, enterprise development etc.), among other staff.

The Governing body is chaired by the Minister *Panchayati Raj* and Social Welfare and is supported by an Executive Committee of representatives from different government departments - Finance, *Panchayats*, Urban Affairs and Rural Development.

Human Resource: Technical and subject matter specialists support the Society at all levels and are a critical factor in its success. A robust MIS monitors the implementation and the results of the programs.

Capacity building: Capacity building of the various functionaries of Kudumbashree at different levels, development of micro enterprise volunteers, identifying the right entrepreneur for the right activity, product development, training for entrepreneurs – EDP, skill development, Performance Improvement Programmes, Market development and diversification etc.,– are the prime training areas for entrepreneurship development.

⁴ The field staff is primarily women from the same community who take on this role voluntarily and they are eligible for performance based incentives. Community representatives earn monthly honorariums of Rs. 6,000.

⁵ A ‘panchayat’ is the lowest level of governance in a rural area. This is similar to an ‘Elders Council’ comprising 5 members to deal with local level issues. The Government of India through the 73rd Amendment to the Constitution empowered panchayats and today they are the cornerstone of grassroots democracy in the country.

⁶ Urban towns are divided into wards according to its population, and representatives are elected from each ward.

⁷ Honorariums to various office bearers in the community institutions range from Rs. 300 to Rs. 1,200 per month (the leaders of the ADS)

⁸ An honorarium of Rs. 2000 per month is given to the President of the CDS.

⁹ The Consultants provide thematic inputs on issues of micro finance, marketing etc. and are qualified as Master of Social Work/Masters in Social Science/MBA with 2-7 years’ experience. They are paid honorariums ranging from Rs. 10,000 – 12,000 per month.

Planning and monitoring: NHGs prepare micro plans that are subsequently consolidated at the ward level by the ADS and at the municipality level by the CDS. The program has a dynamic MIS.

Convergence with other departments is actively pursued, with several government programs being rolled out through the Kudumbashree platform.

Financial: The 2013-2014, Annual Plan Proposals by State Planning Board has allocated 900 Million INR for the State Poverty Eradication Mission (SERM).¹⁰ Across streams and components the financial target for the year 2013-2014 is as follows: (I) Organisation, including CBO Strengthening Programme, MIS, A&OE = 300 M INR; (II) Social Development (Asraya, Buds, Gender Self Learning Programme, etc.) = 180 M INR; (III) Local Economic Development including Micro Finance, Micro Enterprise activities, Marketing, etc. = 420 M INR¹¹.

Program Areas

Examples of work under its three themes: micro finance, entrepreneurship and social development.

Micro Finance: is the binding force of the NHG - encourage the poor to save and provides access to credit. Groups are then linked with banks. About 50% of the groups are linked to the bank. A total of USD 72 M has been mobilized.

Social Development: The program promotes collective learning amongst groups – and through them with the families and community - on social issues, gender, rights and entitlements. Through convergence with local institutions, the program ensures that the members can access government programs. The Programme has also helped in the political empowerment of Women - in 2010 alone 11,773 women candidates contested *panchayath* election and 5485 of them had won the elections.

Special interventions include the support for destitute families (Asaraya) and for scheduled caste and tribes and rehabilitation for persons with mental difficulties.

Livelihoods and Enterprise development: The program supports individual and group level economic activities that are sustainable and are linked to the market. Complete end to end

Summary of Progress 2013	
Neighbourhood Groups	252,000 NHGs
Families covered	3.914 Million
Area Development Societies	19,789
Community Development Societies	1,072
Cumulative Thrift Collection	INR 17,072.5 M
Cumulative Internal lending	INR 71,271.7M
NHGs graded	150,755 NHGs
NHG - bank linkage	127,467 NHGs
Cumulative credit leverage through banks	INR 12,940 M
Cumulative Matching Grants	INR 222.9 M

¹⁰ Source: Annual Plan 2013-2014; State Planning Board, Tentative Outlay.

¹¹ Details given in Annexure 2

support is provided from skills building to investments to new/appropriate technology to market support. The program also supports public-private partnerships.

The examples below give a flavour of the interventions.

(i) Collective Farming: women form farming collectives to jointly lease and cultivate common wasteland and sell the surplus in local markets; **ii) Samagra:** the umbrella scheme promotes value-chains with end to end support for technology, finances and marketing. Examples include *Ksheera Sagaram* – Increasing milk production through comprehensive animal husbandry in cluster; *Goat Village* – Increasing income security through improved goat rearing in clusters; **iii) Skill training:** Provides the entrepreneur the requisite skills, managerial, financial, and technical to run an enterprise. (Annex 1- for more examples)

The program provides critical **marketing support** to the women - quality standards, branding, packaging and sales promotion. It started with the **monthly markets** across districts, started in 2007 with the active support of the CDS's and entrepreneurs. The producers are now linked to mainstream retail shops and reach consumers through special fairs and events.

Conclusion

Kudumbashree functions as a mission rather than a project. The mission has developed and maintained a flexible style of functioning and has been successfully reaching the unreached. To address the multiple deprivations of the poor, Kudumbashree converges various anti-poverty programmes implemented in the State making it one of the foremost examples of community based and community driven empowerment and poverty alleviation programmes in India.

Contact details: *K B Valsakumari, Executive Director, Kudumbashree: 04712554714/5; +91 (0) 9497724714; Liby Jhonson; 09446515053; E-mail: info@kudumbashree.org; Website: <http://www.kudumbashree.org/>*

JEEVIKA; BIHAR

About Bihar

Located in the eastern part of India, Bihar accounts for 2.8% of India's land area and 8% of the country's population. About 81% of the state's population depends on agriculture with 70% farmers being categorized as small and marginal farmers¹². The average land holdings are between 0.07-0.22 hectares and largely un-irrigated. Agriculture provides food security for 4-5 months for the small holders. Bihar has only 11%¹³ of its population living in urban areas compared to the all - India average of over 31%. Patna, the capital city of Bihar, has a total population of 1.68 million. Growth in Bihar has been far from inclusive with less than 1% point decline in the poverty HCR.

Key Indicators	Demographic	Total	Male	Female
Total population (in Million)	(in Million)	104.09	54.27	49.82
Literacy rate (in percentage)	(in percentage)	72.99	80.89	64.64
Sex ratio			1000	919
Rural Population (in Million)		83.34	42.76	40.58

Source: Census of India, 2011

Programme Approach

The Bihar Rural Livelihoods Project Society (BRLPS) was registered in 2006 and project 'Jeevika' started in October 2007. Jeevika was piloted in 6 districts covering 45 Blocks that were selected on account of having low sex ratio, low female literacy, higher percentage of Scheduled Caste and Scheduled Tribe population but having an existing social capital base. The success of this piloting resulted in its scale up to cover all the districts of the state in 2012. The BRLPS is implementing the Bihar Rural Livelihoods Programme that continues to be known as Jeevika.

The vision is to be achieved through **creation of vibrant self-managed community institutions; federating the primary Self-Help Groups at the village level** and at subsequent higher levels to become social service providers, business entities and valued clients of the banking system; facilitating

Mission statement: "Social and economic empowerment of the rural poor through self-managed community institutions of women". The Vision of Jeevika is "to ensure that each SHG member has accessed at least a cumulative credit of INR 0.1 million; has generated an incremental income of INR 0.01 million per month and come out of poverty in 5-7 years' timeframe".

¹² Small farmers: A farmer cultivating (as owner or tenant or share cropper) agricultural land of > 1 hectare and up to 2 hectares (5 acres); Marginal farmers: A farmer cultivating up to 1 hectare (2.5 acre) of land.

¹³ http://www.undp.org/content/india/en/home/operations/about_undp/undp-in-bihar/about-bihar.html

the formation and federation of sub-sector/community based livelihood promotion 'Producer Groups'; providing an 'initial capitalization fund'¹⁴ and 'community investment fund'¹⁵ that is further segregated into health risk fund, food security fund, livelihood fund and miscellaneous fund; project interventions in farm, non-farm and off-farm sectors. The projects financing strategy is based on a robust financial model where community based organizations revolve leveraged funds from multiple sources and not rely on a one-time subsidy.

Robust Implementation system: Jeevika has developed a monitoring mechanism that functions on-line and off-line. The project has developed an integrated learning system that generates effective data and has a well-designed computerized MIS through which real time data is tracked for project progress. In the course of implementation, Jeevika has also commissioned process-monitoring studies.

Coverage through Participatory Approach: Beneficiary identification is done in a participatory manner where Project Staff in each village undertakes a participatory rural appraisal to identify the vulnerable *tola*¹⁶ usually one inhabited by the Scheduled Caste and Scheduled Tribes. **Jeevika uses thrift and credit as the entry point and aims at saturation with 95% of poor and the poorest families being covered.** Additionally, the community through participatory processes also identifies the poorest i.e. those who do not possess a BPL card on the basis of parameters like housing, employment status (at least one unemployed person in the family) and ownership of assets (motorized two wheeler), etc. Women headed households, widows; abandoned/divorced women are absorbed in the SHGs. The SHGs then prepare micro plans for livelihood improvement and prioritize loans where the needs of the poorest of the poor are prioritized. The community institutions make special efforts to identify the differently abled and facilitate their access to social security.

Programme Implementation

Jeevika is implemented through a nested institutional arrangement from community to state level as described below.

1. **Community structures:** This is at the core of the project and several specialized staff is appointed.
 - For every 10 SHGs there is one **Community Mobilizer**¹⁷ responsible for updating all books of records of SHGs and information dissemination.

¹⁴ **Initial Capitalization Fund:** this provides seed capital for micro-enterprises and is designed to instil financial discipline in community organizations.

¹⁵ **Community Investment Fund:** this involves transfer of financial and technical resources to the Community Based Organizations on a demand driven basis for use as a catalyst to improve their livelihoods

¹⁶ A *tola* is an aggregate of 20-50 households

¹⁷ A monthly stipend of Rs. 2000/- plus additional benefits linked to achievement of targets like mobilizing the community for insurance is payable

- There are 5-6 **Book Keepers**¹⁸ responsible for maintaining financial systems and records at the Village Organization level.
- To facilitate SHG and bank linkages and support the existing manpower in the formal financial institutions, '**Bank Mitras**'¹⁹ are identified from among the community. A literate woman is preferred for this role.
- **Women Outreach Workers**²⁰ for issues like health, agriculture and social security are also promoted by Jeevika.

While there is preference for literate women for each of the above positions, in exceptional cases, an active, vocal woman member with good communication skills and ability to convince and who has herself come out of poverty through an SHG may be appointed as a Community Resource Person.

2. **Block Level structure:** Each Block has a **Block Project Manager**²⁴ supported by 3 **Area Coordinators**²⁵ per block; 9 **Community Coordinators**²⁶ and an **Accountant cum Office Assistant**²⁷ are responsible for overseeing programme implementation at village level.

JEEVIKA: PRESENCE (2012) ²¹	
Number of Blocks	168
Number of Districts	38
Bihar Rural Livelihood Promotion Society	102
Bihar Kosi Flood Recovery Project ²²	13
State Rural Livelihoods Mission ²³	53

3. **District Level Structure:** Each of the 38 districts of Bihar has a District Project Management unit of Jeevika. This unit is headed by a **District Project Manager**²⁸ and includes a **District Training Coordinator**²⁹ and 3-4 **District Training Officers**³⁰ per district along with **Functional Specialists**³¹.
4. **State Level Structure:** There is a State Project Management Unit with dedicated professionals headed by a **Chief Executive Officer (CEO) cum Project Director** supported by an **Additional CEO**³². There are 7 **State Programme Managers**³³; there are 7

¹⁸ A monthly honorarium of Rs. 3000/- is paid

¹⁹ 'Bank Mitra' translated as 'Friends of Banks'. A monthly honorarium of Rs. 2000-2200/- is payable

²⁰ A monthly honorarium of Rs. 2000-2500 is payable.

²¹ www.jeevika.bih.in/

²² This is a dedicated programme of support funded by The World Bank in 13 blocks of districts affected by flooding of the River Kosi. The floods in the River Kosi cause annual devastation in the northern part of Bihar on account of frequent course changes of the river.

²³ State Rural Livelihoods Mission is funded by the Government of India as part of the National Rural Livelihoods Mission

²⁴ A monthly honorarium (MH) of Rs. 18,000 – 30,000 is payable

²⁵ MH- Rs. 12,000 – 18,000 is payable

²⁶ MH- Rs. 10,000 – 15,000 is payable

²⁷ MH- Rs. 12,000 – 15,000 is payable

²⁸ MH- Rs. 45,000 – 65,000 is payable

²⁹ MH- Rs. 35,000 – 50,000 is payable

³⁰ MH- Rs. 25,000 – 30,000 is payable

³¹ MH- Rs. 25,000 – 35,000 is payable

³² The CEO and the Additional CEO are officers of the Indian Administrative Services and are appointed by the Government

Programme Managers³⁴ supporting the State Programme Managers. The **administrative staff** in the Unit includes the Chief Finance Officer, an Officer on Special Duty to the CEO, a Finance Officer and an Administrative Officer – these staff members are government employees and on deputation to Jeevika. The **Support Staff**³⁵ includes Office Assistant, Procurement Assistant, Data Administrator, Personal Assistant cum Stenographer, DTP Operator and System Analyst.

The State Unit is responsible for policy formulation, planning interventions and framing operational strategies. The State Unit has 3 separate Cells – **Training Cell** that is responsible for large scale capacity building; **Business Facilitation Cell** that promotes livelihoods through tie-ups with technical agencies for sector based technical assistance, marketing, branding, etc. and **Partnership Cell** that facilitates partnerships with potential organizations for upgrading SHGs and Federations³⁶.

Programme Areas

Jeevika invests in building social capital or a ‘community cadre’ and works on the demand and supply side through its dedicated support structure. The programme invests in capacity building and performance monitoring; convergence with Line Departments³⁷; business relationship with bankers and partnership with service provider agencies.

Empowerment & Capacity Building: Jeevika has a strong emphasis on capacity building and follows a structured learning and strategy that includes:

- Developing a cadre of resource persons under the coordination of the State Programme Manager, Institution and Capacity Building at the state, district and block level.
- Developing and nurturing community professionals who are central to the programme. These community professionals are the Community Resource Persons, Community Book Keepers, Bank Mitras, Bima Mitras, etc.
- Developing modules for different target segments i.e. community members, project officials, front line workers and other stakeholders such as line departments, financial institutions and civil society organizations.
- Organizing seminars/workshops on programme objectives, several economic and social themes, vision building, and leadership development.

³³ The 7 State Programme Managers are for HRD, Institution & Capacity Building, Micro Finance, Communication, Livelihoods, Monitoring & Learning, Social Development. The salaries range from Rs. 45,000 – 70,000 per month

³⁴ A monthly salary of Rs. 35,000 – 50,000 is payable

³⁵ Monthly salaries range from Rs. 18,000 – 25,000

³⁶ All Managerial positions within the organization are filled with incumbents who possess Post Graduate degrees in the relevant fields – Social Work/Social Science/Rural Development – with 3-5 years’ work experience in related fields

³⁷ Line Departments are other state government departments that through their programmes provide direct and indirect benefits to the rural poor

- Exposure and cross learning visits.

The learning content for the community institutions has been very well defined at the village, cluster and block level and includes issues such as group management, financial management, Microcredit Plan preparation and Appraisal system and management of Village Organizations and Mandal Samakhya. Jeevika's strategy requires that a team of Community Resource Persons goes and stays in another village for 15 days and supports the process of identification of poor, forming SHGs, initiating and teaching book keeping and also identifying a local team to carry on the same task. Another team of Senior Community Resource Persons provides similar support at the Village Organization and the Mandal Samakhya with particular emphasis on promotion of registration, promotion of statutory compliances and resolving inter and intra institutional problems. The Community centered approach in building the resource pool ensures that the resource Persons have local knowledge, effective communication skills, are trusted, motivated to find solutions for their community, have a stake in the community, instill confidence, are most suited to identifying constraints and opportunities and above all have the experience of coming out of poverty.

Jeevika empowers the rural poor through interventions targeted at reducing vulnerability and livelihoods enhancement. The key elements of empowerment are given in the table below³⁸

Vulnerability Reduction			Livelihoods Enhancement		
Access to Entitlements	Food Security	Health Security	Financial Inclusion	Productivity Enhancement	Market Access
BPL cards	Land leasing	Health savings	Savings, Credit	Agriculture (SRI ³⁹ , SWI ⁴⁰ , PVSP ⁴¹)	Collective marketing
PDS ⁴² cards	Productivity enhancement	Loans from Health Risk Fund	Insurance	Dairy & small ruminants	Producer companies
Job ⁴³ cards	Food rations from PDS	Women Outreach Workers	Remittances	Bee keeping	Market partnerships
Social Pensions	Collective purchase of food	Mobile Clinics	Help Desks at Banks	Fisheries, Makhana	Jobs & Skill development
			Banking Correspondent s	Non-farm including Art & Crafts	

³⁸ www.jeevika.bih.in/

³⁹ SRI: System of Rice Intensification

⁴⁰ SWI: System of Wheat Intensification

⁴¹ PVSP: Participatory Varietal Selection and Promotion

⁴² PDS: Public Distribution System that sells food grains through fair priced shops at subsidised rates for card holders

⁴³ Job Cards are provided to all adult members of rural households under the Mahatma Gandhi National Rural Employment Guarantee Scheme of the Government of India. Card holders are assured 100 days of work annually at minimum wages

Impact of Jeevika⁴⁴

Case Study: Journey of Nirmala Devi from Shekhwara village in Gaya District	
Before joining SHG	After joining SHG
<ul style="list-style-type: none"> ▪ Landless Mahadalit⁴⁵ with 1 acre low productive land ▪ Family: Husband & 3 sons ▪ Average employment of 15 days a month as daily labourer ▪ Incurred high cost debt of INR 0.010 million @ 120% per annum ▪ Mortgaged half of her land; sold only cow to repay half her debt 	<ul style="list-style-type: none"> ▪ Joined 'Suraj' SHG in 2006. ▪ Took 3 small loans from the group at 2% per annum interest (Rs. 200, 300 & 500). ▪ Took Rs. 5000 from the Initial Capitalization Fund to start grocery shop earning Rs. 2000 per month. ▪ 2 sons received skill training & earn Rs. 150 per day for 15 days work per month. ▪ Nirmala Devi became a Community Resource Person & started receiving honorarium for community mobilization. ▪ Husband tried system of rice intensification & produced 0.5 tons & earned Rs. 5000. ▪ Total family income grew from Rs. 1500-7000 per month.

Jeevika's interventions have not resulted in significant impact in retention and ownership of land, but there has been considerable increase in project beneficiaries having ownership of assets like livestock as well as mobile phones. Information and awareness on health related issues has led to an increase in in-house toilets leading to a decrease in open defecation. Improved incomes have led to a significantly higher net percentage of project households not facing any food shortage. While there may not be a net impact on overall household incomes, families are engaged in diverse activities throughout the year.

The saving habit has seen a sharp decrease in the debt portfolio. On the social indicators, more women are able to sign their names, read signs and have displayed a greater wish to educate their children. Enrolment of girls in schools has increased. Women visit health facilities in greater numbers and have a greater decision making role in aspects such as choice of livelihood activity of self, purchase of durables, credit access, in Panchayats and politics. There is visible impact on women taking community and collective actions on issues affecting them.

Conclusion

Jeevika has been successful in securing access to social security schemes like Disability Pension, Old Age Pension and Widow Pension. There has been a significant increase in income from agriculture and allied livelihoods like dairy on account of programme interventions.

Contact details: [Shri Arvind Kumar Choudhary, CEO, Jeevika- 09934014191/ 9771478301](#); [Shri Mukesh Sharan- State Project Manager-09934014194](#); [Shri Adesh Titarmare - Deputy CEO- 9771409100](#).

⁴⁴ 11th Quarterly Progress Report, April – June 2010; Bihar Rural Livelihood Promotion Society; Discussions with Jeevika State Project Management Unit

⁴⁵ The Mahadalits are the lowest in the caste structure in Bihar. They are therefore the most marginalized and deprived.

SOCIETY FOR ELIMINATION OF RURAL POVERTY (SERP); ANDHRA PRADESH

About Andhra Pradesh

Located in the south eastern part of India, Andhra Pradesh is the country's fifth most populous state accounting for 7% of its population. Andhra Pradesh is ranked among the most developed states of India and has the third highest State Gross Domestic Product⁴⁶. Andhra Pradesh leads the country in SHG

Key Indicators	Demographic	Total	Male	Female
Total population (in Million)	(in Million)	84.66	42.51	42.15
Literacy rate (in percentage)	(in percentage)	67.02	74.88	58.68
Sex ratio			1000	993
Rural Population (in Million)		56.36	28.24	28.11

Source: Census of India, 2011

and microfinance movement, with highest number of SHGs⁴⁷ and second-highest MPI (Microfinance Penetration Index) and MPPI (Microfinance Poverty Penetration Index)⁴⁸.

The Mission

The Society for Elimination of Rural Poverty (SERP) was established by the Government of Andhra Pradesh as a sensitive support structure to facilitate the social mobilization of rural poor women in all the 22 rural districts in Andhra Pradesh. SERP is unique for its underlying feature of being a Government Institution working exclusively on the demand side by bringing in a new paradigm with respect to development and poverty elimination through an empowerment process of the rural poor by building and nurturing self-help-groups (SHGs) of women and their federations. SERP works on a comprehensive multi-dimensional poverty alleviation strategy by focusing on:

1. Building Strong / Sustainable Institutions of the Poor and their federations, i.e. Village Organizations (VOs), Mandala Samakhya and Zilla Samakhya.

Mission statement: "To enable the disadvantaged communities perceive possibilities for change and bring about desired change by exercising informed choices through collective action." SERPs overall Vision is "to empower disadvantaged communities to overcome all social, economic, cultural and psychological hurdles through self-managed organizations such that benefits from higher productivity, improved skills and asset base, optimum utilization of resources and gainful access to services are maximized".

⁴⁶ http://mospi.nic.in/Mospi_New/upload/State_wise_SDP_2004-05_14mar12.pdf

⁴⁷ Annex 2.3-<http://www.microfinancegateway.org/gm/document-1.9.59053/State%20of%20the%20Sector%20Report%202011.pdf>

⁴⁸ Table 9.6-<http://www.microfinancegateway.org/gm/document-1.9.59053/State%20of%20the%20Sector%20Report%202011.pdf>

2. Leveraging resources through commercial banks, (Financial Access)
3. Sustainable and diversified Livelihoods,
4. Social and Human Development and
5. Accessing Social Safety Nets and Entitlements.

Programme Approach

SERP targets a statewide universal approach covering **all households below the poverty line**, starting from the poorest of the poor, irrespective of caste, creed, and religion. The target groups are identified by the respective *Gram Sabhas*⁵⁰ in the target villages by adopting a participatory need identification process as per the BPL Census 2002 of the Government of India and identification of families below the poverty line for the Government of India's Tenth Five Year Plan (2002-2007).

SERP – AT A GLANCE ⁴⁹	
Number of rural women organized (In Million)	11.4
Number of SHGs formed (In Million)	1.03
Number of Village Organizations (VO)	38646
Number of Mandal Samakhya (MS)	1098
Number of Zilla Samakhya (ZS)	22

SERP pays special attention to the rights, inclusion and livelihood opportunities for the rural disabled persons through promoting *Vikalagula Sangams* (forums for disabled at grass roots level)

- **'Immersion' to create community structures:** dedicated community resource persons are tasked with the formation and nurturing SHGs, Village Organizations and Mandal Samakhya. These teams reside in the villages for 2 weeks and create local teams within the villages.
- **Poverty alleviation interventions:** that are designed and implemented through participatory processes by strong community based and managed organizations.

SERP has a three-tier implementation structure at village, *mandal*⁵¹ and *zilla*⁵² level. Community groups at these three levels are at the core of the institution structure.

Community structures: The Self-Help Group (SHG) in the village is the basic unit of implementation. Each SHG has sub-committees that focus on issues like health, nutrition, legal rights, etc. SHGs are assisted on specific thematic areas by Community Activists/Volunteers/Book Keepers and 2-3 sub-committee members.

⁴⁹ <http://www.serp.ap.gov.in/SHG/aboutus.jsp>

⁵⁰ A Gram Sabha is the administrative council in a village as required under the 73rd Constitution Amendment Act of the Government of India

⁵¹ A 'mandal' is a sub-district administrative unit. In Andhra Pradesh about 20-30 villages constitute a mandal.

⁵² A 'zilla' is the local terminology for 'district'.

At the mandal level, community groups include 3-5 component sub-committee members as well as Community Coordinators and Book Keepers. At the zilla level there are 3-5 component sub-committee members, Zilla Samakhya Manager, Zilla Training Coordinator, Zilla Samakhya Accountant, Master Trainers and Community Resource Persons.

District Level structure: SERP has a District Project Management Unit headed by the District Project Director from the Rural Development Agency. The unit also includes District Project Managers, Cluster Level Coordinators and Mandal Assistant Project Managers.

State Level Structure: SERP has a State Project Management Unit headed by a Chief Executive Officer and an Additional Chief Executive Officer. There are Directors for specific components, State Project Managers and various consultants.

Programme Areas

Empowerment & Capacity Building: The capacity building plans are systematically designed focusing on broad themes such as Employment Generation and Marketing Mission; Livestock, Poultry and Dairy; programmes for the Social Security Unit; Community Managed Sustainable Agriculture; Poorest of Poor Strategy; Land Access; Education; Financial Inclusion; Capacity Building of Community Based Organizations; Disability; Institutional Building; Marketing Support for Tribal; Community Marketing; Gender; Health and Nutrition. Some key elements are as follows⁵³:

1. **Specific Target Groups Related (Marketing support for Tribals):** Support for establishing quality parameters, storage, processing, regeneration methods for non-timber forest produce, procurement strategy and social audit.
2. **Financial Inclusion:** This covers capacity building for financial literacy for SHG Federations and specific training modules for strengthening bank linkages at various levels for different stakeholders.
3. **Generic Training:** In the areas of
 - (i) **Education:** SERP has established 1031 Early Childhood Education centers with an enrolment of 160000 children. Focus is on monitoring the quality of education in government schools; soliciting support for corporate education for the weaker sections.
 - (ii) **Social Security Unit:** This includes generic training on awareness on different schemes; enrollment process; distribution of pensions, etc.
 - (iii) **Gender:** This intervention helps increase women's understanding on intra family equity issues; decision making levels; freedom of mobility and building a safe environment. Advice is available at Counseling Centers.

The capacity building is provided at various levels such as Project Directors, District Project Managers and Community Coordinators. Regular trainings are carried to build capacities

⁵³ Society for Elimination of Rural Poverty; Andhra Pradesh State Perspective and Implementation Plan; 2011 (<http://www.aajevika.gov.in/>)

covering Participatory approaches; Gender sensitization & gender strategies; Human resource & performance management, etc.

Impact of SERP

The key impacts of the *Indira Kranthi Patham*⁵⁴ (the flagship programme under SERP) are as follows:

- Increased average household income by 90% (as against increase of 48% in the income of non-project beneficiaries) in 6 years.
- Decreased dependence on wage labour and distress migration.
- Increased average household asset value by more than 30% per year. Wage labour households could invest in household dairy, sheep rearing, non-farm enterprises, land and housing.
- Increased average household expenditures on food (42%), education (204%) and decreased household expenditure on interest payments (- 43%).
- Increased women member awareness about their rights and duties; increased independent economic activities; solidarity from their own organizations.
- Increased self-management and self-governance in the SHG-VO-MS-ZS institutional networks of poor and their emergence as efficient micro-finance institutions and fund managers with increased SHG-Bank linkages. The average SHG turnover was INR 0.23 million; 12.3 times the average Community Investment Fund accessed under this project.
- Significant social capital built in the form of thousands of leaders, activists and community resource persons with capacities/skills in - accounting, micro-finance, dispute resolution, intermediation, business management, livelihood assessment, micro-planning, representation, procurement and marketing management etc. – this is considered the most important programme outcome.
- Increased demand for the services of the institutions of the poor to solve the problems at various levels – household to district level as the poor look up to the CBOs as social guides and livelihood advisers.

Conclusion

The decadal experience at SERP has shown the success in terms of Universal Approach. The total expenditure of IKP excluding APSWREIS since inception up to July, 2013 is Rs.298.42 Million. Government commitment on gender empowerment together with openness to ideas for deepening processes, strengthening institutions and developing a framework for sustaining efforts towards poverty alleviation ensures success under SERP.

Contact Details: *Society for Elimination of Rural Poverty, 5-10-192, 3rd 4th Floor, Hermitage Office Complex, Huda Building, Hill Fort Road, Nampally, Hyderabad-500004. Telephone: 91-40-23298665 Fax : 91-40-23211848; Mr. B. Rajsekhar, Chief Executive Officer (CEO), SERP; brajsekhar@gmail.com; Ms. P. Jamuna; Director, Advocacy; SERP; jamunap@gmail.com*

⁵⁴ Ibid; page 31. The key outcomes are as on 31 March 2010 highlighted in a study conducted by an external agency – the Centre for Economic and Social Studies

ANNEXURE 1: COMPARISON OF PROGRAMMES ACROSS COMMON PARAMETERS

Parameters	Kudumbashree, Kerala	SERP ⁵⁵ , Andhra Pradesh	Jeevika, Bihar
Institution in-charge	Local Administration Department, Government of Kerala.	Department of Rural Development, Government of Andhra Pradesh.	Department of Rural Development, Government of Bihar.
Demographic setting⁵⁶	<ul style="list-style-type: none"> ▪ Population: 33.4 Million ▪ Sex ratio (F/M): 1084/1000 ▪ Literacy <ul style="list-style-type: none"> - M: 96.11% - F: 92.07% ▪ Infant Mortality: 12 per 1000 live births ▪ Maternal Mortality: 81 per 100,000 F 	<ul style="list-style-type: none"> ▪ Population: 84.58 Million ▪ Sex ratio (F/M): 993/1000 ▪ Literacy <ul style="list-style-type: none"> - M: 74.88% - F: 59.15% ▪ Infant Mortality: 43 per 1000 live births ▪ Maternal Mortality: 134 per 100,000 F 	<ul style="list-style-type: none"> ▪ Population: 103.3 Million ▪ Sex ratio (F/M): 916/1000 ▪ Literacy <ul style="list-style-type: none"> - M: 73.39% - F: 53.33% ▪ Infant Mortality: 44 per 1000 live births ▪ Maternal Mortality: 261 per 100,000 F
Coverage of the Scheme	<p>The wide spread coverage of community based organisations of Kudumbashree has reached every nook and corner of the state.</p> <ul style="list-style-type: none"> ▪ Local Self Governments (LSGs) : Total – 1,043; Rural - 978 ▪ Community Development Society (CDS): Total – 1,061; Rural - 977 ▪ Area Development Society (ADS): Total - 17,956; Rural – 16,012 ▪ Neighbourhood Groups (NHGs): Total – 0.21 M; Rural – 0.19 M ▪ Families–Total – 3.86 M; Rural – 3.44 M (~ 50% of the families in Kerala) <p><i>(Source: Kudumbashree, Government Of Kerala)</i></p>	<ul style="list-style-type: none"> ▪ SERP is implementing <i>Indira Kranthi Patham</i> in 1,098 rural <i>mandals</i> of all 22 rural districts of Andhra Pradesh. ▪ Organized 11.4 Million women into 1.03 Million SHG, 38,646 village organizations in 1,098 <i>mandals</i> of 22 districts. ▪ SHG membership is largest in the country. <p><i>(Source: SERP, Department of Rural Development, Government of Andhra Pradesh)</i></p>	<ul style="list-style-type: none"> ▪ Coverage extended to 0.75 Million households in 102 blocks in 38 districts ▪ The programme is scaled up and mainstreamed as the ‘Bihar Rural Livelihoods Programme’. ▪ The programme aims for a universal coverage with respect to the state, having a special focus on the poorest of the poor and differently-abled. <p><i>(Source: Jeevika, Ministry of Rural Development., Government of Bihar)</i></p>
Year of commencement	1998	2000	2007
Beneficiary identification	<p>The scheme is based on ‘universal saturation’; however identification of poor is done through participatory processes of a 9-point standardized matrix.</p>	<ul style="list-style-type: none"> ▪ Beneficiary identification done through participatory processes with Community Resource Persons residing in villages for at least 2 weeks to initiate SHG formation and identify local resources to carry on the task ▪ All families are represented in the SHG 	<p>Pilot districts and blocks were identified on the basis of the following indicators:</p> <ul style="list-style-type: none"> ○ Low sex ratio ○ Low female literacy ○ Higher percentage of Scheduled Caste and Scheduled Tribes

⁵⁵ Society for Elimination of Rural Poverty’ (SERP) is an Autonomous Society of the Government of Andhra Pradesh implementing ‘*Indira KrantiPatham*’, a programme that seeks to address the issue of rural poverty through a community driven process.

⁵⁶ <http://censusindia.gov.in/2011census/censusinfodashboard/index.html> & National Rural Health Mission (NRHM), Govt. of India - <http://nrhm.gov.in>

Parameters	Kudumbashree, Kerala	SERP ⁵⁵ , Andhra Pradesh	Jeevika, Bihar
		implying universal coverage and saturation.	o Having an existing social capital base
Programme Implementation Arrangements	3-tier institutional structure <u>Community level:</u> a. <u>Neighbourhood Groups</u> – One woman from 15-40 families at risk organized into NHG b. <u>Area Development Society</u> - Federation of 10-15 NHGs at ward level. c. <u>Community Development Society</u> - Federation of the ADS at the <i>panchayat</i> /ward level. This is the apex body at local body level and is a registered society, autonomous although embedded in the local government.	3-tier institutional structure <u>Community level:</u> a. <u>Village level SHG</u> - is the primary unit b. <u>Mandal level</u> - 3-5 component sub-committee members, Community Coordinators and Book Keepers c. <u>Zilla level</u> - 3-5 component sub-committee members.	3-tier institutional structure <u>Community Level:</u> a. <u>For every 10 SHGs</u> – 1 Community Mobiliser; 5-6 Book Keepers; <i>Bank Mitras</i> ’ (<i>Friends of Banks</i>) to facilitate SHG and bank linkages; Women Outreach Workers for issues like health, agriculture and social security; b. <u>Block Level:</u> Block Project Manager; 3 Area Coordinators; 9 Community Coordinators; Accountant cum Office Assistant.
	<u>District level:</u> District Mission Directorate oversees implementation.	<u>District Level:</u> District Project Management Unit with Project Director, District Rural Development Agency; District Project Managers; Cluster Level Coordinators; <i>Mandal I</i> Assistant Project Managers.	<u>District Level:</u> District Project Management Unit with District Project Manager; District Training Coordinator; 3-4 District Training Officers per district; Functional Specialists.
	<u>State level:</u> Governing body chaired by the Honbl’e Minister <i>Panchayati</i> Raj and Social Welfare supported by 7-member Executive Committee of government representatives.	<u>State Level:</u> State Project Management with CEO; Additional CEO; Directors for specific components; State Project Managers; Consultants.	<u>State Level:</u> State Project Management Unit with Chief Executive Officer cum Project Director; Additional CEO – both are Indian Administrative Service Officers; State Programme Managers in each of the following areas – HRD, Institution and Capacity Building, Micro Finance, Communication, Livelihoods, Monitoring and Learning, Social Development.
Core Strategies	Microfinance, Enterprise and Convergence with existing state/central programs	Access to land; Micro Finance and Micro Credit and convergence with state/central programs	Micro finance; micro credit; Increasing livelihood choices and convergence with state/central programs
Resource Allocation	Budgetary allocation for the programme in 2007-08 was INR 260 Million. An amount of 900.0 M is proposed for the scheme during 2013-14. ⁵⁷	Group Corpus: INR 57,206.6 M ⁵⁸	Cumulative capital investment fund: INR 3,732.3 M ⁵⁹

⁵⁷ Source: Budget documents: 2007-08 Government of Kerala and Annual Plan Proposals (2013 – 2014); State Planning Board.

⁵⁸ The total expenditure of IKP excluding APSWREIS since inception up to March 2012 is Rs.25558.6 M; Source:

http://www.rd.ap.gov.in/IKP/IKP_PROG_JAN_2013.pdf

⁵⁹ <http://www.brpl.in/overview.php>

Parameters	Kudumbashree, Kerala	SERP ⁵⁵ , Andhra Pradesh	Jeevika, Bihar
Capacity Building	<p>The major streams of capacity building are:</p> <ul style="list-style-type: none"> • Organizational development • Financial management • Social and Gender • Programmes conducted through institutional tie-ups with Enterprise Development Institutes and linkages with specialized institutes cascaded to the community level. 	<ul style="list-style-type: none"> ▪ Capacity building is done through classroom training, thematic workshops, seminars, exposure and cross visits, experience sharing, self-learning, on-the-job technical assistance and counseling. ▪ Training covers broad themes like institution building, micro finance, dairy, poultry, community-managed sustainable agriculture, land access, financial inclusion, disability, marketing support for tribals, community marketing, gender, health, nutrition, etc. ▪ Dedicated community resource persons form and nurture SHGs and Village Organizations. 	<ul style="list-style-type: none"> • Capacity building is carried with the help of developing a cadre of resource persons under State Programme Manager Institution and Capacity Building at the state, district and block level. • Skill building content includes group management, financial management, Microcredit Plan preparation and Appraisal system and management of Village Organizations and <i>Mandal Samakhya</i>.
Key Achievements	<ul style="list-style-type: none"> ▪ Kudumbashree remains one of the foremost examples of community based and community driven empowerment and poverty alleviation programmes in India. ▪ Decentralized planning with NHGs preparing micro plans; consolidated at ward level by the ADS and at the municipality level by the CDS. ▪ Design and implementation of poverty alleviation interventions by strong community based organizations with poor women as entry point for reaching entire families. ▪ Alignment of community structures with existing local government structures ensures greater interface, convergence across programmes and optimal utilization of available resources. 	<ul style="list-style-type: none"> ▪ Design and implementation of community managed and led interventions with special targeting of the poorest of the poor and the differently abled. ▪ Infusion of ‘capital investment fund’ to SHGs instills discipline for lending and borrowing. ▪ Livelihood promotion for poverty alleviation. ▪ Federating community institutions at various levels facilitates smooth flow of resources and universal ‘voice’. 	<ul style="list-style-type: none"> ▪ Creating a cadre of Master Trainers. ▪ Significant increase in income from agriculture and allied livelihoods like dairy on account of programme interventions. ▪ Creation of non-farm Producer Groups like Arts and Crafts Groups; facilitating placement of SHG family members in paid employment. ▪ SHGs running Public Distribution Shops as an additional income source. ▪ Programme successful in securing access to social security schemes like Disability Pension, Old Age Pension and Widow Pension.

ANNEXURE 2: PROJECT EXPENDITURE**Kudumbashree**

Component wise financial and physical target for the year 2013-2014.

Schemes	Financial Target in Lakhs (INR)	Financial Targets in Millions (USD)
1. Organisation	3000	4.8
a. A & OE		
b. CBO Strengthening Programme		
c. Honorarium to CDS Chair Persons.		
d. Administrative Grant for CDS		
e. Award for Best CDS.		
f. Enabling Environment		
g. MIS		
2. Social Development	1800	2.88
a. Asraya		
b. Buds		
c. Gender Self Learning Program		
d. Strengthening of Balasabha/Bala panchayat and Holistic Child Health Activities.		
e. Tribal special project of sustainable development		
f. Coastal Special Project		
3. Local Economics Development	4200	6.72
a. Micro Finance		
a.1. Matching Grant		
a.2. Skill Upgradation		
a.3. Interest Subsidy		
a.4. Corpus Funds for other Communities		
b. Micro Enterprise Activities		
b.1. RME		
b.2. Yuvashree		
b.3. Innovation Fund		
b.4. Technology Fund		
b.5. Revolving Fund		
b.6. Cluster and Networking		
b.7. Crisis Management Fund		
b.8. Skills upgradation training		
b.9. Handholding Support through MECs		
c. Marketing		
d. Samagra		
e. Responsible Tourism		
f. Joint Liability Group		
Total	9000	14.4

Society for Elimination of Rural Poverty

Society for Elimination of Rural Poverty (SERP) is implementing Indira Kranthi Patham (IKP) in all the 22 rural districts of A.P. The total expenditure of IKP including APDPIP and APRPRP up to end of July, 2013 is Rs.29842.1 Million. Year wise Expenditure of the project from 2003-04 to till July, 2013 are given in the table below:

Component wise expenditure of IKP (in Million USD)

Year	Institutional & Human Building Capacity	Community Investment Fund	Project Management	SPP	SPD	Aajeevika In USD	SERP Total In USD
Upto 2003-04	14.6	37.3	6.2	0.01	0.07		58
2004-05	12.4	35.5	3.7	0.02	0.15		51.6
2005-06	13.5	26.6	3.6	0.03	0.54		44.2
2006-07	20.2	21.8	3.9	0.01	1		46.7
2007-08	14.6	8.2	3.4	0.02	0.71		26.9
2008-09	16.5	12.8	4.4	0	0.38		33.9
2009-10	22.8	4.6	5.1	0.01	0.58		32.9
2010-11	25.6	8.4	5.7				39.7
2011-12	22.3	20.7	11.3			21.4	75.5
2012-13						54	54
2013-14 Upto July, 2013						14.5	14.5
Total	162.5	175.9	47.3	0.1	3.43	89.9	477.9

ANNEXURE 3: RESULT FRAMEWORKS

Result Framework of the Programme: Kudumbashree

Results Framework	
Institution Building	<ul style="list-style-type: none"> ▪ 54669 <i>Balasabhas</i> with 0.89 million children formed in urban and rural areas ▪ Involvement of 55,959 tribal families with 3,998 NHGs under the Tribal Special Project ▪ Political Empowerment of Women - In 2010 alone 11,773 women candidates contested panchayat election and 5485 of them had won the elections ▪ Launched “<i>Sree-Sakthi</i>” Portal which is exclusively for women to participate in active discussions on various issues related to them.
Bank Linkages	<ul style="list-style-type: none"> ▪ 150,755 NHGs graded under Linkage Banking Programme, out of which 127,467 NHGs linked with banks and an amount of INR 11400 million mobilised as credit. ▪ About 44325 NHGs are linked with NABARD (National Bank for Agriculture and Rural Development) under the linkage-banking scheme and about INR 1536.9 million is mobilized as loan from the bank.
Enterprise development	<ul style="list-style-type: none"> ▪ 25050 individual enterprises and 1757 group (with minimum 5-10 members) enterprises of women developed in urban areas. ▪ 3516 individual enterprises and 10620 group (with minimum 5-10 members) enterprises of poor women formed in rural areas. ▪ 570 group enterprises and 810 individual enterprises started under the Special Employment Programme.(Yuvashree) ▪ 248 entrepreneur groups (Thelima) formed for the municipal solid waste management in urban areas.
Social & Livelihood Development	<ul style="list-style-type: none"> ▪ 225,200 Women cultivators in 46444 groups for collective farming 2009-2010. ▪ 17 <i>Samagra</i> Projects functioning with the involvement of 32,121 women. ▪ <i>Ashraya</i>-Destitute identification and Rehabilitation Project implemented in 909 LSG and 71,011 destitute identified. ▪ ‘BUDS’ - 31 special schools for physically and mentally challenged children set up under the leadership of the Local Self Government. ▪ Under the special Gender Self Learning Programme active participation by 50,220 resource persons and 0.22 million NHGs.
IT	<ul style="list-style-type: none"> ▪ In 2011, Kudumbashree has 79 IT units, out of which 74 were data entry units and 5 were hardware maintenance and service units. ▪ The unit members are also owners of the units. In addition, these IT units are providing employment to more than 1200 women.
Mobilization of money	<ul style="list-style-type: none"> ▪ Mobilised a sum of INR 16,880 million as thrift and disbursed loans amounting to INR 41,950 million to the members of NHGs. ▪ Sales from monthly market and festival fairs 2010-11(till November) INR 141.5 million.
Marketing	<ul style="list-style-type: none"> ▪ 1207 fairs including state trade fair were conducted across the state at District, Block/taluk/Municipal & Panchayat levels and State Trade fair. ▪ Participation of Kudumbashree JLGs in Collective farming ▪ Participation of 38,482 entrepreneurs across the state ▪ International Trade Fair, New Delhi: Kudumbashree stall bagged the 2nd Best Exhibitor award in the Kerala Pavilion in India International Trade fair 2011, New Delhi. ▪ Kadambari: A consortium of Apparel units establishing backward and forward linkages, owned by Kudumbashree women entrepreneurs. A web portal⁶⁰ developed for the purpose of harnessing business linkages with prospective customers.

⁶⁰ <http://www.kudumbashreeapparel.com/>

Result Framework of the Programme: SERP

Results Framework	
Institution Building	<ul style="list-style-type: none"> ▪ 1054647 SHGs formed with 11634763 members. ▪ 39584 Village Organizations created; 1099 Mandal Samakhyas created; 22 Zilla Samakhyas created.
Bank Linkages	<ul style="list-style-type: none"> ▪ Cumulative savings of SHGs INR 41417.00 million. ▪ Group Corpus of INR 57206.60 million.
Enterprise development ⁶¹	<ul style="list-style-type: none"> ▪ Baseline survey completed and 30000 enterprises providing livelihoods to 0.13 million persons. ▪ Knowledge partners empaneled for 28 sub sectors. ▪ 54,947 youth trained and 35,946 placed. The total number of placements since programme inception is 219837⁶².
Social & Livelihood Development	<ul style="list-style-type: none"> ▪ 3 million acres made available for community managed sustainable agriculture benefiting 1.18 million farmers. ▪ 210 bulk milk chilling centres established benefiting 0.15 million milk producers. ▪ 609 Family Counseling Centres operational with 41765 domestic violence cases resolved. ▪ 4264 Nutrition Day-Care Centres operational. ▪ 1862 Early Childhood Care and Education Centres with an enrollment on 29775 children operational. ▪ <i>Abhaya Hastam</i>⁶³ now has 4.90 million members with pensions worth INR 0.52 million disbursed. ▪ <i>Aam Aadmi Bima Yojana</i>⁶⁴ has benefited 3.8 million landless agricultural labourers and 3.9 million SHG members.
IT	<ul style="list-style-type: none"> ▪ Web-based MIS established with all the Mandal Samakhyas connected to this site where all documents are loaded daily⁶⁵ (www.aaby.ap.gov.in and www.serp.ap.gov.in/). This information is accessible by all to get year, district, mandal, VO and branch-wise details. The site has separate sections like 'Report Section'; 'Analysis Section' and 'Upload Section.' ▪ 'e-Book Keeping' introduced and targets real-time accounting for 900000 SHGs and building credit profiles on groups and their 10 million members. The objective is to enable the SHGs to track their financial strength and repayment performance through a centralized information system with data collected from the village.⁶⁶
Mobilization of money	<ul style="list-style-type: none"> ▪ Cumulative bank loans of INR 8550.90 million sanctioned. ▪ Cumulative interest subsidy⁶⁷ of INR 8788.80 million. ▪ Credit from the project – community investment fund⁶⁸ – INR 10880.70 million. ▪ The '<i>Streenidhi Services</i>' (Women's Credit Cooperative Federations) have

⁶¹ Ibid; page 133

⁶² www.serp.ap.gov.in/ Dashboard

⁶³ Abhaya Hastam is a co-contributory pension cum insurance scheme

⁶⁴ Aam Aadmi Bima Yojana literally means 'Common- man's Insurance Scheme'

⁶⁵ Ibid;page 80

⁶⁶ Ibid; page 35

⁶⁷ '*Pavala Vaddi*': Interest over and above 3% on bank loans reimbursed to SHG members for prompt repayment of bank loans

⁶⁸ Community Investment Fund is an initial seed capital to meet credit needs of SHG members and leverage access to financial markets through SHG-Bank linkage programme. The community organizations have complete freedom to manage this fund

	extended credit of INR 1699.00 million to 96506 beneficiaries.
Marketing ⁶⁹	<ul style="list-style-type: none">▪ 0.26 million tonnes of agriculture produce and non-timber forest produce worth INR 2727.80 million has been marketed.▪ Beneficiaries have been 77412 with financial benefits being up to INR 198.20 million; 31620 jobs have been created and Village Organizations earned commission on INR 0.62 million

⁶⁹ www.serp.ap.gov.in/ Dashboard

Result Framework of the Programme - JEEVIKA

Results Framework – July 2013 ⁷⁰	
Institution Building	<ul style="list-style-type: none"> ▪ 1354130 households mobilized into the SHG fold. ▪ 107812 SHGs formed. ▪ 5117 Village Organizations formed. ▪ 98 Cluster Level Federations of SHGs formed.
Bank Linkages	<ul style="list-style-type: none"> ▪ 80790 SHGs have bank accounts (savings linkage). ▪ 55971 SHGs linked with banks (credit linkage).
Enterprise development	<ul style="list-style-type: none"> ▪ 13890 youth found employment.
Social & Livelihood Development	<ul style="list-style-type: none"> ▪ 214560 SHG members benefiting from agriculture interventions. ▪ 14689 SHG members benefiting from dairy interventions. ▪ 3712 Village Organizations linked with food security interventions. ▪ 3913 Village Organizations linked with health interventions. ▪ 222456 SHG members linked with insurance. ▪ 52 Community Nutrition Care Centres operational
IT	<ul style="list-style-type: none"> ▪ ‘Rural Livelihood Management Information System’ developed – this works on-line & offline. ▪ Offline modules include basic data entry modules to capture profiles; data entry of ‘Digitized Demand Information Sheet’ (DIDI); micro planning information that records data in terms of income, debt, assets, entitlements, resources for preparing a plan for financial assistance as per needs & priorities and other transactions of SHG & Village Organizations. ▪ Online module has an HR module that tracks HR data and processes; a training module that tracks all training & capacity building events organized for community institutions, community professionals, project staff and partners and helps track progress of all partners providing technical support to Jeevika.
Mobilization of money	<ul style="list-style-type: none"> ▪ INR 532 million savings mobilized by SHGs. ▪ INR 3020 million cumulative funds mobilized from banks. ▪ 65587 groups received Initial Capitalization Fund. ▪ INR 3732.30 million disbursed as cumulative Capital Investment Fund.

⁷⁰Bihar Rural Livelihood Promotion Society-Jeevika State Perspective & Implementation Plan 2011-12 to 2021-2022; Discussions with Monitoring & Evaluation wing of Jeevika

BIBLIOGRAPHY

1. Websites: www.serp.ap.gov.in
www.jeevika.bih.in
www.kudumbashree.org
www.censusindia.gov.in
<http://rmk.nic.in/>
2. Bihar Rural Livelihood Promotion Society - Jeevika State Perspective and Implementation Plan-2011-12 to2021-2022.
3. 11th Quarterly Progress Report, April-June 2010; Bihar Rural Livelihood Promotion Society.
4. Society For elimination of Rural Poverty- Andhra Pradesh State Perspective and Implementation Plan-2011
5. A Study on Kudumbashree Project- A Povert Eradication Programme in Kerala- Performance, Impact & Lessons for other States- by the Planning Commission of India- May,2009- Jacob John, Kerala Development Society, New Delhi.
6. Base Paper on Different strokes for Inclusion- Emerging Experiences from Poverty alleviation Programmes in different Indian States, Aravalli, Jaipur, Sep,2009
7. Socio- economic Impact of Jeevika- A Project by BRLPS- a retrospective study by Upamanyu Dutta- analysis of data collected by Agriculture Finance Corporation.
8. Gender Framework analysis of Empowerment of women- B. R. Siwal- A Case study of Kudumbashree Programme- 2009 done by National Institute of Public Cooperation and Child Development
9. End term Impact evaluation of APRLP, Sep,2007- TARU
10. APMAS, A Study of SHG Federations in India
11. Study on the Changing Process of Kerala women through Kudumbashree in Kerala- K. B. Nideesh, July, 2009