PROGRESS REPORT

September 2015 - August 2016

Kudumbashree
National Resource Organization

Aajeevika
National Rural Livelihoods Mission
Government of India

Kudumbashree
Kerala State Poverty Eradication Mission
Government of Kerala

Kudumbashree-National Resource Organization

Cover Photo Courtesy: **Shamla**, Mentor MEC, Jharkhand
Photo details: SHG entrepreneur Kiran Devi's hand embroidery unit in Bishanpur Jagdish Gram Panchayat, Bochahan Block, Muzaffarpur District, Bihar set up with support from MEC

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DR. K T JALEEL
Honourable Minister for Local Self Government Department (LSGD)

Government of Kerala

Foreword

It is a matter of great satisfaction for Kerala to be recognised at the international level for its initiatives in the field of poverty eradication and empowerment of women through Kudumbashree, the State Poverty Eradication Mission. The Government of India, under its National Rural Livelihoods Mission, has acknowledged Kudumbashree as a National Resource Organisation (NRO) for customising and implementing its best practices in domains of convergence between Panchayati Raj institutions and community organisations, and livelihood development led by micro-enterprise consultant model in other states of india.

Kerala has been a trailblazer in decentralisation of funds, fuctions, and fuctionaries to the lowest-tier of governance. This has made the communities in the State partner in planning for their own progress and has empowered them to take giant leaps towards their socio-economic development. Kerala has internlalised this experiece and tried to package it in a way which will be useful for other states in India.

In a country like India, with the diversity of cultures, customs, socio-economic and political contexts, it is a daunting task to adapt the Kerala experience as per the needs of each partner-State. It is indeed a pleasure to understand that Kudumbashree-NRO is supporting NRLM activities in ten States so far and shares its knowledge and experience with them. At the same time experience has been enrichng for Kudumbashree too since we too have learned from our engagment with the communities in other states. I understand that more States and foreign countries are in the process of finalising their partnership with Kudumbashree.

I wish the Kudumbashree-NRO team well in all their endeavours.

Dr. K T Jaleel

SHRI. HARIKISHORE IAS
Executive Director

From the Executive Director

Kudumbashree, the State Poverty Eradication Mission of Kerala was recognised as a National Resource Organization under the National Rural Livelihoods Mission (NRLM) by Ministry of Rural Development, Government of India.

Kudumbashree-NRO (KS-NRO) is headquartered in Thiruvananthapuram and currently extends technical support to ten partner-State Rural Livelihood Missions (SRLM) for pilot projects in two domains – Convergence of Panchayati Raj Institutions and Community Based Organizations, and Creating community based support systems for Micro-Enterprise Development under the Micro-Enterprise Consultant (MEC) Project and Government of India's flagship Start-up Village Entrepreneurship Programme (SVEP). Through KS-NRO, Kudumbashree shares its best practices and knowledge with the partner-States.

Kudumbashree National Resource Organization has been able to make its mark as a professional support agency by helping partner-States adapt its best practices based on the local context in the partner-State, rather than replicating the Kudumbashree model. Kudumbashreebelieves that every State has its own set of best practices, and looks forward to learn from them and implement them in Kudumbashree. KS-NRO also focusses attention on developing capabilities of the partner-State, both at the state and village levels.

It is an honour to note that 116 community leaders and experienced professionals from the Kudumbashree network are engaged as Mentors in the KS-NRO partner-States. They have helped themselves, women in their neighbourhood in Kerala, and have now moved forward to support the women and the communities across the country fight poverty.

I also acknowledge the cooperation from the Presidents, members and staff of the various Gram Panchayats, and the Chairpersons and members of Kudumbashree Community Development Societies for always extending a warm welcome to the learning visits from KS-NRO partner-States, and for supporting other KS-NRO activities. Staff of the Kudumbashree State and District Missions have also played a crucial role in facilitating the work of KS-NRO.

On behalf of Kudumbashree-National Resource Organization, I extend sincere thanks to all well-wishers and guides, particularly Sri. J K Mahapatra Secretary, Sri. Amarjeet Sinha Additional Secretary and Sri. Atal Dulloo Joint Secretary, Ministry of Rural Development; Sri. S M Vijayanand Secretary, Smt. Rashmi Shukla Sharma Additional Secretary and Smt. SaradaMuraleedharan Joint Secretary, Ministry of Panchayati Raj; Smt. Nita Kejriwal Director, NRLPS and all members of the National Mission Management Unit, State Resource Group of KS-NRO.

I place on record the appreciation and gratitude from KS-NRO to all State Governments and Mission teams of the State Rural Livelihoods Missions of Assam, Bihar, Jharkhand, Karnataka, Maharashtra, Odisha, Rajasthan, Gujarat, Sikkim and Goa who have been exemplary partners and have facilitated the fledgling team of the NRO to develop their work in an efficient and effective manner.

With great pleasure, I present to you the third Progress Report of Kudumbashree – National Resource Organization for the period September 2015 - August 2016.

I hope that the support and guidance continues as the Kudumbashree NRO faces up to new situations and challenges in its work.

Shri Harikishore

Abbreviations

NRO – National Resource Organisation
KS-NRO– Kudumbashree-National Resource Organisation
NRLM – National Rural Livelihood Mission
SRLM – State Rural Livelihood Mission
PRI – Panchayati Raj Institutions
CBO – Community Based Organisations
MEC – Micro-Enterprise Consultants
SVEP – Start-up Village Entrepreneurship Programme
PAE– Participatory Assessment of Entitlements
EAP – Entitlement Access Plan
GP2RP – Gram Panchayat Poverty Reduction Plan
PTS – Performance Tracking System
LRG – Local Resource Group
GP – Gram Panchayat
VO – Village Organisation
VOCC – Village Organisation Co-ordination Committee
GPCC – Gram Panchayat Co-ordination Committee
CRP-EP -Community Resource Person for Enterprise Promotion
ICT – Information Communication Technology
MUDRA – Micro Units Development and Refinance Agency
CEF -Community Enterprise Fund
BRC-EP - Block Resource Centre for Entrepreneurship Promotion
DAT – Documentation Assignment Team
MGNREGS – Mahatma Gandhi National Rural Employment Guarantee Scheme
GUSBUA – Gram Uday Se Bharat UdayAbhiyan
YBA – YojanaBanaoAbhiyan
PAP – Participatory Apprenticeship Programme
SHG – Self Help Group
NMMU – National Mission Management Unit
DFID – Department for International Development, UK
GPDP – Gram Panchayat Development Plan
MoU – Memorandum of Understanding
CLF – Cluster Level Federation
CLF – Cluster Level Forum
JSLPS – Jharkhand State Livelihood Promotion Society
BRLPS – Bihar Rural Livelihood Promotion Society
IM – Internal Mentors
CREAM-Certificate in Rural Enterprise Administration and Management
TEAM-Teaching Enterprise Administration and Management
TED-Training in Entrepreneurship Development
FLA – Field Level Assessment
ICDS – Integrated Child Development Scheme
SRG – State Resource Group
WLF – Ward Level Federation
GPLF – Gram Panchayat Level Federation
KSRLPS – Karnataka State Rural Livelihood Promotion Society
MSRLM – Maharashtra State Rural Livelihood Mission
IPPE – Integrated Participatory Planning Exercise
IDP – Inclusive Development Plan
OLM – Odisha Livelihood Mission
PD – Project Director
RGAVP – Rajasthan GrameenAjeevikaVikasParishad
NIRD – National Institute of Rural Development
CRP – Community Resource Person
WDS – Ward Development Societies
NHG – Neighbourhood Group
ADS – Area Development Society
KAASS-Kudumbashree Accounts and Audit Service Society
RP – Resource Person

CONTENTS

1. Kudumbashree-NRO 7
2. Evolution of KS-NRO 8
3. Key Features of Kudumbashree-NRO's work 9

4. **PRI-CBO Convergence Project** 12
   a. Why PRI-CBO Convergence?
   b. Background
   c. Profile
   d. Key Features
   e. Project Status
   f. Exit Strategy

5. **Enterprises Project** 17
   a. MEC Project
      i. Why MEC Project?
      ii. Background
      iii. Profile
      iv. Key Features
      v. Project Status
      vi. Exit Strategy
   b. SVEP

6. Achievements of KS-NRO 21
7. Resource Development 22

8. Learning Services 24
9. Events
10. International Engagements 28

11. **Partner-States** 29
    a. Assam
    b. Bihar
    c. Gujarat
    d. Jharkhand
    e. Karnataka
    f. Maharashtra
    g. Odisha
    h. Rajasthan
    i. Sikkim

12. Interns 72
13. Plan and Achievement 2015-16
14. Financial Progress 2015-16

15. Plan 2016-17 73
16. Budget 2016-17

17. Organisation Structure 74

18. **Mentors** 75
    a. MEC Project
    b. SVEP Project
    c. TED Training Team
    d. PRI-CBO Convergence Project

19. State Resource Group 79
20. Mentor Core Group

21. KS-NRO Programme Personnel 80
22. KS-NRO Administrative Personnel

KS-NRO
PARTNERSHIPS

Bihar

Districts (MEC Project)	Districts and Blocks (SVEP)	
Gaya	Gaya	Barachatti
Muzaffarpur		Bodhgaya
	Patna	Dhanarua
	Vaishali	Jandaha
	Muzaffarpur	Mushari
		Muraul

Rajasthan

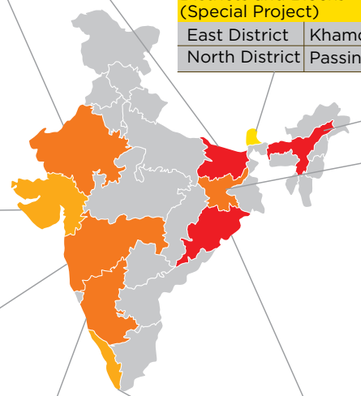
Districts (MEC Project)	
Bhilwara	
Kota	
Udaipur	
Districts and Blocks (Convergence Project)	
Bhilwara	Asind
Kota	Sangod
Udaipur	Kherwara
Districts and Blocks (SVEP)	
Chittorgarh	Begun
Ajmer	Kekri

Sikkim

Districts and Blocks (Special Project)	
East District	Khamdong, Regu
North District	Passingdong

Assam

Districts and Blocks (Convergence Project)	
Morigaon	Lahorighat
Nagaon	Bajiagaon



Jharkhand

Districts (MEC Project)		
Pakur		
Ranchi		
West Singhbhum		
Districts and Blocks (Convergence Project)		
East Singhbhum	Ghatshila	
Pakur	Pakuria	
Ranchi	Bundu, Angara	
West Singhbhum	Khuntpani, Manoharpur	
Districts and Blocks (SVEP)		
Pakur	Littipara	
	Pakuria	
Ranchi	Angara	
West Singhbhum	Khuntpani	
	Manoharpur	

Gujarat

Districts (MEC Project)
Narmada
Patan
Tapi

Maharashtra

Districts (MEC Project)	
Osmanabad	
Ratnagiri	
Wardha	
Districts and Blocks (Convergence Project)	
Solapur	Mohol
Thane	Shahpur
Wardha	Deoli

Kerala

Districts and Blocks (SVEP)	
Ernakulam	Vadavucode
Pathanamthitta	Parakkode

Karnataka

Districts (MEC Project)	Districts and Blocks (Convergence Project)	
Gadag		
Hassan	Koppal	Gangavathi, Koppal
Mysore	Tumukuru	Gubbi, Pavagada

Odisha

Districts and Blocks (Convergence Project)	
Gajpati	Gumma
Jajpur	Dharmasala
Malkangiri	Malkangiri
Sundargarh	Balisankara

- State with Enterprises Project (MEC Project/SVEP)
- State with Convergence Project
- State with both Projects
- State with Special Project

The Kudumbashree-NRO Team

KUDUMBASHREE-NRO

Launched in 1998 as Kerala Government's Poverty Eradication Mission, Kudumbashree is a pioneer in building women's neighbourhood groups to tackle poverty through community action. It leads interventions in the areas of micro-credit, gender, welfare and livelihoods. More than 50% of the households in Kerala are a part of Kudumbashree's network, making it one of the largest empowerment initiatives in the country.

In 2012, Ministry of Rural Development, Government of India recognized Kudumbashree's potential to support other States by anointing it as a National Resource Organisation (NRO) under the National Rural Livelihood Mission (NRLM). As a NRO, Kudumbashree holds the mandate to partner with interested State Rural Livelihood Missions (SRLMs) and provide them with technical and implementation support.

The Kudumbashree-NRO Secretariat formally started functioning in May, 2013 from its headquarters in Thiruvananthapuram, Kerala.

Kudumbashree-NRO has established long-term partnerships with 8 States (Bihar, Jharkhand, Odisha, Maharashtra, Karnataka, Assam, Rajasthan and Gujarat) in addition to a short-term partnership with Sikkim. Ethiopia and South Africa have also demonstrated interest in taking the support of Kudumbashree-NRO in adapting Kudumbashree's model in their respective countries.

The partner-States are supported by Kudumbashree-NRO in the design and implementation of locally contextualized interventions in the following areas:

- Working together of women's institutions with local governments to enhance governance and improve service delivery : **Panchayat Raj Institutions – Community Based Organisations (PRI-CBO) Convergence Project**
- Micro Enterprise Development approach through a community based support system: **Micro-Enterprise Consultant (MEC) Project & Start-up Village Entrepreneurship Programme (SVEP).**

EVOLUTION
OF KUDUMBASHREE-NRO

An exhibition of Kudumbashree-NRO's work in partner-States showcased in Thiruvananthapuram, Kerala

2012

- Kudumbashree designated as NRO by NRLM

2013

- Launch of Kudumbashree-NRO Secretariat
- MoU signed with Bihar and Jharkhand for MEC Project
- Commencement of MEC training in Bihar and Jharkhand

2014

- MoUs signed with Maharashtra, Karnataka, Odisha, Jharkhand and Assam for PRI-CBO Convergence Project
- MoU signed with Maharashtra for MEC Project
- Participatory Assessment of Entitlements (PAE) rolled out in partner-States
- Commencement of MEC training in Maharashtra and Karnataka
- Formation of MEC groups in Bihar and Jharkhand
- Enterprise Development commences in Bihar

2015

- MoU signed with Sikkim and Rajasthan for PRI-CBO Convergence Project
- MoU signed with Rajasthan and Gujarat for MEC Project
- Commencement of MEC training in Rajasthan and Gujarat
- Entitlement Access Plan (EAP) rolled out in partner-States
- MEC groups formed in Karnataka and Maharashtra
- Kudumbashree designated as NRO for SVEP
- MoU signed with Rajasthan for KS-NRO support in SVEP implementation
- Enterprise Development commences in Maharashtra and Karnataka

2016

- MoUs signed with Bihar and Rajasthan for KS-NRO support in SVEP implementation
- MoU signed with Goa for PRI-CBO Convergence Project
- Gram Panchayat Poverty Reduction Plan (GP2RP) rolled out in partner-States
- Performance Tracking System (PTS) mobile-based app piloted in Jharkhand
- Proposal for scaling of PRI-CBO Convergence Project in Assam, Odisha, Jharkhand and Maharashtra
- Selection of Internal Mentors commences in Assam, Odisha, Jharkhand and Maharashtra
- Selection of MEC Master Trainers commences in Bihar and Jharkhand
- MEC groups formed in Gujarat and Rajasthan
- Formalisation of linkages between Community Institutions and MEC Groups in Bihar
- Enterprise Development commences in Rajasthan and Gujarat
- MEC project scaling initiated in Jharkhand

KEY FEATURES OF KUDUMBASHREE-NRO'S WORK

The work done by Kudumbashree-NRO is based on the principle of creating local and State level capabilities for large-scale implementation of the interventions. The pilot projects are designed to be taken forward by the partner-States.

SHG member voicing opinion at a Gram Sabha in Barajuri Village, Ghatsila Block, E Singhbhum District, Jharkhand

Contextualising approaches

KS-NRO believes that each location requires interventions suited to its particular context. The attempt is to develop specific intervention approaches for each GP/ Block/ District, as the case may be, within the broader framework of the PRI-CBO Convergence and Enterprises Projects. KS-NRO draws from the experience of Kudumbashree, and works with the partner-State Missions to customize activities for implementation in their States.

MEC and Mentor assisting SHG entrepreneur using PTS in Pakur District, Jharkhand

Creating local capabilities for consolidation and expansion to new areas

Enterprises and PRI-CBO Convergence projects focus on building local resource pools in the partner- States. This is based on the understanding that locals are better positioned to work for their community. A strong community cadre is expected to ensure the sustainability and expansion of project activities in the aftermath of the pilot period.
In the PRI-CBO Convergence Project, the Local Resource Groups (LRG) have been developed in each Gram Panchayat (GP) to assist the community organisations in accessing entitlements, and building knowledge and confidence for taking part in local governance processes. The project is in the process of building a trained cadre of Internal Mentors comprising of local community persons who will assist the SRLM in scaling up the project in other areas of the partner-States. Similarly, the Micro Enterprise Consultants (MEC) in the MEC Project are local women and men who have been provided with high quality business management training to provide consulting services to rural entrepreneurs. Experienced MEC from partner-States are capacitated to become Master Trainers. These Master Trainers are conducting training for MEC recruits in other partner-States.

Mentoring by experienced persons from the community in Kerala

KS-NRO has selected and placed resource persons with several years of experience of working with Kudumbashree as Mentors in partner-States. Currently, there are 118 mentors providing regular handholding support in partner-States in the two domains. In the Enterprises Project, the Mentor MEC works with the selected MEC/MEC Groups in each district, providing them with continuous training and handholding. In the PRI-CBO Convergence Project, the Mentor Resource Persons work with the LRG in each Gram Panchayat, helping them understand the complexities and nuances of community mobilization, governance processes and implementation of various schemes.

Professional support for developing system for monitoring, reporting and hand-holding

KS-NRO has a team of 23 trained professionals who provide back-end support to the work done by Mentors and the local resource persons in the partner-States. The team, drawn from reputed educational institutions from across India, and rigorously trained in Kudumbashree, help in developing monitoring, reporting and handholding systems for the KS-NRO pilot projects. Development of participatory assessment and planning tools such as Participatory Assessment of Entitlements (PAE), Entitlement Access Plan (EAP), Gram Panchayat Poverty Reduction Plan (GP2RP) under the PRI-CBO Convergence Project and the Performance Tracking System (PTS) in the Enterprises Project are examples of the innovative work being done by the KS-NRO.

A local community member from Jharkhand introducing herself during a learning visit to Kerala

PRI-CBO
CONVERGENCE PROJECT

Why PRI-CBO Convergence?

Panchayati Raj Institutions (PRI) play a significant role in the lives of the rural poor. They form the foundational unit of the government apparatus in the countryside, constituted of representatives who are popularly elected and accessible to rural citizens due to their geographic proximity.

PRIs are responsible for beneficiary identification and implementation of many Central and State Sponsored Schemes. They are also mandated by the Constitution to undertake measures for eradicating poverty and promoting welfare of their citizens.

The PRI-CBO Convergence approach is based on the premise that if institutions of the poor such as Community Based Organisations (CBO) and PRI collaborate with each other to work for the development of the village, they can significantly enhance the livelihood and social security of the vulnerable and poor.

Background

The PRI-CBO Convergence project capacitates PRI and SHG network to work together to strengthen the poor's access to entitlements and enhance the public's participation in local governance for improved service delivery. To achieve this, a cadre of motivated community individuals called Local Resource Group (LRG) are nurtured in partner-States. The LRG are expected to work towards enabling the convergence of PRI and CBO for the development of the village. As part of the project strategy, the CBOs and PRI are introduced to participatory assessment, planning and monitoring tools to help local communities build awareness and plan for their access to schemes and benefits.

Profile

The PRI-CBO Convergence project is being piloted in Assam, Jharkhand, Karnataka, Maharashtra, Odisha and Rajasthan. The pilots have helped develop a 'Proof of Concept' for universal implementation of this programme under NRLM.

Project Footprint:

No. of partner-States	6
No. of Districts	18
No. of Blocks	22
No. of Gram Panchayats	242
No. of Mentors	77

Process:

LRG Identification and Capacitation » **Orientation of PRI and CBO** » **Use of Participatory Planning and Monitoring Tools** » **Strengthening Institutional Platforms for Participatory Governance** » **Enabling CBO to establish role in ensuring Service Delivery** » **Identification and Capacitation of Internal Cadre for Scaling up of Project**

Hakkigagi Dapugalu (PAE) at a SHG meeting in Hosahalli GP, Koppal Taluka, Koppal District, Karnataka

Key Features:

1. Cadre of community professionals for facilitating Convergence

Local individuals are identified and trained to form a cadre of community professionals who are committed to capacitating CBOs to plan and access entitlements and facilitating the working together of PRI and CBO for village development.

2. Participatory Assessment and Planning Tools

Kudumbashree-NRO has developed the following tools that are used by SHG households in pilot locations for understanding and documenting gaps in entitlement access, planning for its access and undertaking joint action with Gram Panchayats for eradicating poverty at the village level.

- Participatory Assessment of Entitlements (PAE)

  PAE is a SHG-level ribbon-exercise to help generate awareness about schemes/benefits and identify left-out families.

- Entitlement Access Plan (EAP)

  EAP is a target plan prepared by each village organisation (VO) to address gaps in the access to entitlements identified during PAE.

- Gram Panchayat Poverty Reduction Plan (GP2RP)

  GP2RP is a comprehensive demand plan prepared by SHGs and their federations in partnership with the Gram Panchayats for local development.

3. CBO as credible service delivery agency

Capacitation and hand-holding support provided to CBOs nurtures their leadership potential to take responsibility and provide solutions to their village's development problems and issues related to access of entitlements and schemes.

4. Institutional platforms for Convergence

To provide VOs a platform to come together and confederate at the GP level in an effort to better address common issues, KS-NRO envisages the formation of Village Organisation Co-ordination Committee (VOCC) in pilot GPs. The VOCC is expected to liaison with PRI as the representative of the CBO network at the GP level.

To strengthen and institutionalise the interaction between PRI and CBO, KS-NRO envisages the formation of Gram Panchayat Coordination Committee (GPCC) in pilot GPs comprising of members from VOCC and PRI. The GPCC is expected to meet at regular intervals and deepen the co-ordination between PRI and CBO in matters related to planning and service delivery.

5. Developing capabilities of stakeholders

Emphasis on building capacity of stakeholders such as LRG, the SHG network and PRI in the areas of rights and entitlements, role of local self-governments in development, democratic values and participatory planning is integral to the PRI-CBO Convergence project. An activity oriented 'learning by doing' approach that focusses on self-learning and group-learning complimented by classroom trainings are the preferred project strategy. KS-NRO documents these training processes in modules that are shared with partner-States.

Progress:

Since the PRI-CBO Convergence project's roll out, 1391 community persons have been identified and trained to become members of the Local Resource Group (LRG) in partner-States.

91% of SHGs in pilot locations of partner-States have completed the baseline formation activity PAE which helps community members understand their level of access to schemes and benefits.

88% of the VOs in pilot locations of partner-States have planned targets for accessing entitlements as part of the EAP activity. The activity is currently in progress in the pilot GPs of 3 partner-States.

In 20% of the pilot GPs in partner-States, CBOs and Panchayat have jointly prepared comprehensive poverty reduction plans as part of GP2RP. The activity is currently in progress in the pilot GPs of 5 partner-States.

Scaling up of PRI-CBO Convergence Project in Partner-States

The PRI-CBO Convergence project is proposed to be scaled up in 364 GPs across 31 Blocks in partner-States Assam, Jharkhand, Odisha and Maharashtra. As part of scaling up, hand-holding support to the local community in these GPs is to be provided by Internal Mentors selected from among the best performing existing LRG members of the respective partner-States. Selection and training of 75 Internal Mentors is in progress in Assam, Jharkhand and Odisha.

Status of PRI-CBO Convergence Project in Partner-States (as of July 2016)

Partner-State	No. of SHGs	No of SHGs completed PAE	% of SHGs completed PAE	No. of VO/ WLF/ CLF	No of VOs/ WLF/CLF prepared EAP	% of VO/WLF/ CLFprepared EAP	No of GP	No of GPs prepared GP2RP	% GPs prepared GP2RP
Assam	2720	2699	99%	226	226	100%	36	14	38%
Jharkhand	1472	1472	100%	204	204	100%	29	29	100%
Karnataka	1433	1433	100%	186	186	100%	40	-	-
Maharashtra	1137	1137	100%	81	81	100%	58	20	35%
Odisha	800	709	87%	78	77	99%	12	11	92%
Rajasthan	2195	2100	96%	157	148	94%	67	-	-
TOTAL	9757	9550	98%	932	922	99%	242	74	31%

Exit Strategy:

The PRI-CBO Convergence project is designed such that each partner-State eventually takes over the implementation of the project from Kudumbashree-NRO.

Kudumbashree-NRO aims to facilitate a self-sustainable and smooth transition of the PRI-CBO Convergence project by focusing on aspects such as:

- Building capacity of community cadre to assist in scaling of project in partner-States
- Establishment of robust institutional structures for participatory governance at Gram Panchayat level
- Establishment of a mechanism for entitlement tracking
- Supporting CBO to emerge as a service delivery agency
- Nurturing innovative action by local communities

Health camp organised in Kinjrikela GP, Balisankara Block, Sundargarh District, Odisha with support from LRG. Gram Panchayat and Line Department

MEC supported Goat Market in Ter Village, Osmanabad Taluka, Osmanabad District, Maharashtra

ENTERPRISES PROJECT

Why MEC Project?

Micro-enterprises of the poor that are developed as part of poverty alleviation programmes often face serious operational challenges. The one-time support offered to the poor for establishing enterprises does not ensure their sustainability. Persistent hand-holding and capacity building support are needed to ensure these enterprises evolve into sustainable sources of livelihood for the poor. Based on this understanding, the Micro-enterprise Consultant (MEC) project focusses on developing field level structures which can provide multi-dimensional support to the rural micro-enterprises of the poor.

Background

As part of the MEC project, individuals are identified and trained from local communities to become Micro-enterprise Consultants. The MEC are responsible for providing hand-holding support to potential and existing rural entrepreneurs on a chargeable basis.

The MECs are also encouraged to partner each other and form firms that leverage their diverse skill sets. These MEC firms offer a wide range of business consulting services to rural entrepreneurs.

Project Footprint

Partner-States	6
Districts	17
Mentors	28

Process:

Identification and Selection of MEC » **Capacitation of MEC** » **Placement of MEC Groups** » **Establishing MEC-CBO linkages for sustainable rural enterprise development** » **Roll out of sustainable monitoring mechanisms**

To provide rural entrepreneurs support services such as performance tracking of their enterprises and micro-enterprise accounting, the MEC project introduced an IT enabled real-time information system called Performance Tracking System (PTS) in its pilot locations.

Since enterprises form a valuable part of the diverse pool of livelihoods that poor families depend on, the project envisages linking the Community Based Organisations (CBO) with MEC Firms to create mechanisms for the promotion of enterprise development among the poor in its pilot locations.

Profile

The MEC project is being piloted in Bihar, Jharkhand, Karnataka, Maharashtra, Gujarat and Rajasthan. The pilot projects have helped develop a proof of concept for a Community-based Micro-enterprise Support system that provides a nurturing environment for building rural micro-enterprises.

Key Features:

1. Sustainable Rural Enterprises

The MEC project trains the MEC to support rural entrepreneurs in starting or improving micro-enterprises in a viable and sustainable manner that is in sync with market conditions.

2. Performance Tracking System (PTS)

Performance Tracking System is a mechanism to systematically collect, analyse, monitor and communicate business information in real time on the financial performance of micro-enterprises. An application has been developed for the PTS to be used on an Android based mobile phone.

As part of PTS, MEC train rural entrepreneurs to maintain simple day-books customized for their specific type of business. This day-book data is compiled manually or on the application by the MEC to generate periodic Cash Flow, Profit & Loss statements and balance sheets for every micro-enterprise registered in the system. Using these financial statements, the MEC analyse and provide advisory services to rural entrepreneurs to improve their business performance.

3. Micro-enterprise Consultant (MEC) Firms

The MEC firms are registered partnership groups of MECs who pool in their skills to offer services to rural entrepreneurs such as:

- Business opportunity identification
- Entrepreneur identification and training
- Business planning
- Credit linkages
- Performance tracking and advisory
- Growth diagnostics and problem solving

4. Community Institutions driving Enterprise Development

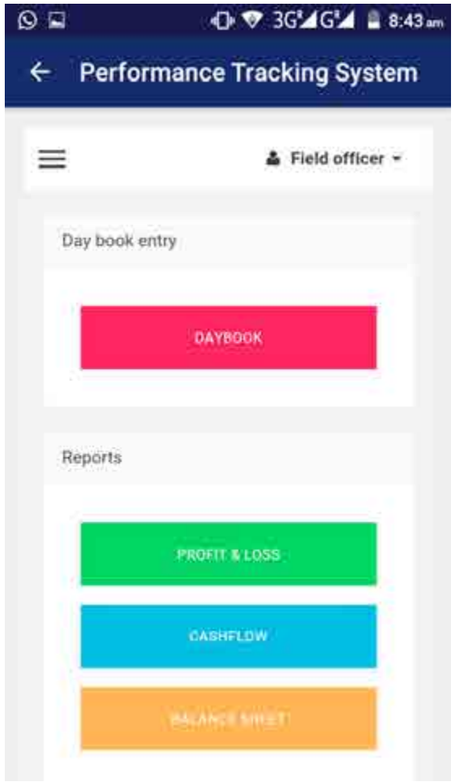
The SHG Federation network built by NRLM is envisaged to be capacitated to assume ownership of the enterprise development process in the villages. They are to be provided technical support in this endeavour by MEC Groups who shall act as technical support agencies. The SHGs and their federations are capacitated to steer and monitor the enterprise development process in local communities. The relationship between MEC firms and community institutions is to be governed by contracts and monitored by the CBO with the support of NRLM implementations structures.

Progress and Expansion

- 584 individuals from local communities have been selected and trained rigorously to support rural entrepreneurs as MECs in the 6 partner-States.
- MECs in partner-States have formed 50 MEC Groups to pool in their diverse talents and provide a wide range of consulting services to rural entrepreneurs.
- 6352 new and existing rural enterprises have been supported by MECs till date in 6 partner-States.
- Beacon pilot initiatives based on successful experiments in Kerala designed to provide MEC and community members experience of running a business have been implemented in partner-States such as Maharashtra (monthly markets and goat market), Karnataka (Café Sanjeevani and weekly markets), Jharkhand (weekly market, Nutrimix and JharFood) and Bihar (Jeevika Jalpan).
- 16 experienced MECs have been selected as Master Trainers in Bihar and Jharkhand. These Master Trainers conducted training for MEC recruits in other partner-States such as Gujarat and Rajasthan. They are expected to support the scaling of the project in other districts of their home States.
- 9 MoUs have been signed in Bihar between MEC groups and CLFs to formalize the role of MEC groups as the technical support agency to CLFs for enterprise development.
- PTS has been rolled out in the manual mode in all partner-States and the app based system has been piloted in Jharkhand.
- Scaling of the MEC project to other districts has been proposed in Jharkhand.

Progress Status of MEC Project (as of July 2016)

Project Start Date	Partner-State	Districts	MEC	MEC Groups	No. of Enterprises Supported
Jan 2013	Bihar	2	98	9	1611
Sep 2013	Jharkhand	3	104	8	1711
Sep 2014	Karnataka	3	88	9	1445
Oct 2014	Maharashtra	3	107	8	1454
May 2015	Gujarat	3	126	9	-
Nov 2015	Rajasthan	3	61	7	131
TOTAL		**17**	**584**	**50**	**6352**



Performance Tracking System (PTS) application

Exit Strategy

Kudumbashree-NRO initiated the first MEC project in January, 2013. Till date, the project has been piloted in 6 partner-States. During this period, the model has undergone improvements through learning and doing. Development of PTS for enterprises and shortening of the duration between capacity building of MEC and supporting enterprises have been remarkable developments. The MEC groups have demonstrated their enterprise development potential on field.

The MEC project is designed such that each partner-State eventually takes over its implementation from Kudumbashree-NRO. On the basis of relevant policy support from their respective SRLMs, the registered partnership firms of MEC groups will provide continuous support for enterprise development to the CBOs. The PTS aid the entrepreneurs, MECs as well as SRLMs in monitoring the performance of enterprises.

Selection of MEC in Udaipur District, Rajasthan

Start-up Village Entrepreneurship Programme (SVEP)

The SVEP, a sub scheme under the NRLM, is being implemented through States to promote to start-up enterprises in rural areas. SVEP supports the rural start-up entrepreneurs by training them to choose the right enterprise to start and run it, making available loans through SHGs for starting the enterprise and subsequently linking them to banks for additional funds for expansion and supporting them for the initial six months of its business to ensure sustainability of the enterprise. SVEP aims to support 1.82 lakh entrepreneurs in 125 Blocks in 29 States over 4 years at an estimated cost of Rs. 484 crore.

Kudumbashree-NRO is accredited as one of the NRO to support SVEP implementation to interested States. Currently, KS-NRO is supporting SVEP implementation in 15 blocks across Bihar, Jharkhand, Rajasthan and Kerala.

Under SVEP, a pool of block level community cadre – Community Resource Person for Enterprise Promotion (CRP-EP) - will be trained in business management to support the rural poor to set up their enterprises and handhold them in the initial six months of start-up. SVEP entails building the capacity of NRLM and SHG federations to monitor the work of CRP-EPs. It also has provisions for the use of integrated ICT techniques and tools for training and capacity building, enterprise advisory services and to provide loans to rural entrepreneurs from the NRLM SHGs and federations and the banking system including the MUDRA bank.

SVEP intends to fill in the gaps of a missing knowledge ecosystem (exposure to new ideas, soft skills for triggering, lack of domain skills, etc.), a missing incubation system (personalized advisory, feasibility intelligence, common startup pitfalls, etc.) and a missing finance eco-system (customized need based finance, financial linkage, on-going handholding), to address the obstacles faced by first generation entrepreneurs.

NRLM Resource / Intensive Block will be the unit of implementation for SVEP. Under SVEP a Block Resource Centre for Entrepreneurship Promotion (BRC-EP) will be setup to occupy the trained CRP-EP. There is a provision for Community Enterprise Fund (CEF) for supporting enterprises.

SVEP launching workshop in Angara Block, Ranchi District, Jharkhand

KS-NRO's support to partner-States for SVEP Implementation (as of July 2016)

Partner-State	SVEP Blocks	No of MEC Selected for SVEP	Mentors from Kudumbashree
Bihar	6	50	5
Jharkhand	5	26	4
Rajasthan	2	42	3
Kerala	2	40	3
TOTAL	**15**	**158**	**15**

ACHIEVEMENTS OF KS-NRO

MEC supported tailoring unit in Nouranga Village, Manpur Block, Gaya District, Bihar

Strengthening Participatory Governance

The PRI-CBO Convergence project has been successful in creating a committed community cadre who are assisting local communities in planning and accessing their entitlements. The project's role in capacitating CBO's and PRI's is yielding dividends as these institutions are building a relationship with each other and working together for their village's development. Due to empowerment of the CBOs, they are gradually emerging as leaders capable of providing solutions to local problems and issues related to delivery of basic entitlements and public services.

Transforming Rural Livelihoods

The MEC project has been successful at creating a cadre of home-grown barefoot business consultants in the partner-States. These business consultants have positively impacted thousands of poor rural households by providing critical support for starting new micro-enterprises and improving existing ones. The PTS application launched by Kudumbashree-NRO is pioneering accounting and management practices for rural entrepreneurs. By initiating the formalisation of linkages between the MEC Groups and Community Institutions, the MEC project is institutionalising enterprise development in rural communities.

Sharing Knowledge with other States and Organisations

Kudumbashree-NRO has actively shared its good practices with other organisations since its inception. Its commitment to knowledge sharing is demonstrated by the extensive exposure visits it has organized, workshops it has organised as well as participated in and publications it has produced for the dissemination of its concepts, tools and practices to a global audience.

Establishing Proof of Concept and Support Structures for Scaling

A proof of concept for the scaling and universalization of PRI-CBO Convergence and MEC Project has emerged from Kudumbashree-NRO's pilot locations. The selection of Resource Persons for scaling these projects in many of the partner-States has commenced.

RESOURCE DEVELOPMENT

KS-NRO's strives to share the experiences, good practices and innovations emerging from its pilot projects in the partner-States. It also seeks to disseminate useful information on the innovative tools it has developed for its flagship projects. Communicating the learnings from Kudumbashree and Kerala to a wider audience also form a part of KS-NRO's goals.

During 2015-16, KS-NRO ventured into the digital space by commissioning a team of experts to develop a knowledge portal on Kudumbashree and its activities. KS-NRO also published presentations capturing a wide range of best practices from its pilot locations and narratives of its project stakeholders from partner-States on the organisation's website. Furthermore, publications summarizing the organisation's projects and its flagship tools were developed for circulation.

Creation of a Knowledge Base on Kudumbashree and its Activities

In 2015, a Documentation Assignment Team (DAT) comprising of consultants was commissioned to document the history, systems, processes and learnings of Kudumbashree and its various initiatives. The purpose of the assignment was to develop a comprehensive knowledge base on Kudumbashree and its activities and make it available as a web-based reference system and as printable materials. The knowledge base also intended to capture the salient experiences of partner-States from the pilot locations of
KS-NRO's projects.

In 2016, DAT developed a dedicated web portal, **www.thekudumbashreestory.info**, with a friendly interface and a detailed archive of information, photographs, videos and government orders on Kudumbashree.

Publications of Kudumbashree-NRO

Publications	Medium	Contents
MGNREGS and Women's Collectives (October 2015)	Print + Digital	Women's experiences with MGNREGS in Kerala
Gram Panchayat Poverty Reduction Plan (April 2016)	Print + Digital	Booklet on GP2RP based on experiences in Assam
Convergence Project Booklet (July 2016)	Print + Digital	Experiences, impact and initiatives in participatory governance from KS-NRO's partner-States
MEC Project Booklet (July 2016)	Print + Digital	Experiences, impact and initiatives in micro-enterprise development from KS-NRO's partner-States
Enabling Convergence for Poverty Reduction (July 2016)	Print + Digital	Tools for participatory assessment and planning
Gram Uday Se Bharat Uday Abhiyan Experience of PRI-CBO Convergence Project in Rajasthan (April 2016)	Digital	Sharing experiences on GUSBUA from 3 pilot blocks of PRI-CBO Convergence project from Rajasthan
Yojana Banao Abhiyan Experiences from Jharkhand (May 2016)	Digital	YBA was an initiative of Government of Jharkhand with a prime focus on estimating demand for MGNREGS. The PRI-CBO Convergence project supported by KS-NRO provided support to YBA in 6 pilot blocks of Jharkhand.
Women Participating in Gram Sabha on Jan 26, 2016 (February, 2016)	Digital	Presentations capturing the January 26 Gram Sabha experiences of SHG members in some of the partner-States of KS-NRO
Local Markets for Women Entrepreneurs in Maharashtra (December 2015)	Digital	Accessible markets providing items for local use made by small producers were organized by MECs in pilot districts of Maharashtra with support of Umed and KS-NRO
The Fair-Trade Goat Market in Osmanabad, Maharashtra (November 2015)	Digital	Fair-Trade Goat Market was an Umed initiative organized in Ter Village of Osmanabad by MEC with KS-NRO
Women Participating in Gram Sabha on October 2, 2015 (October 2015)	Digital	Experiences of women attending October 2 Gram Sabha from pilot blocks in partner-States
Testimonials of Stakeholders (October 2015 – present)	Digital	Narratives of community cadre LRG, MEC, SHG members and entrepreneurs, SRLM officials and KS-NRO Mentors

LEARNING SERVICES

Learning and exposure visits are visually impactful methods of enhancing people's knowledge through exposure to good practices. Individuals who come on learning visits to Kudumbashree acquire an understanding of the potential of PRI-CBO Convergence and micro-enterprise development in their respective States. Hence, they are a great tool to build people's capacities.

Various stakeholders, including Gram Panchayat elected representatives, women from the CBO network, Block, District and State level officials from SRLMs visit Kudumbashree and Kerala to understand the development context, and activities on ground. KS-NRO also conducts visits for other Government departments and NGOs who want to understand Kudumbashree and its programmes. KS-NRO customizes visits to focus on general or specific domains based on the preference of visiting teams.

KS-NRO's flagship learning services programme is the Panchayat Apprenticeship Programme (PAP). PAP is a rigorous training programme designed to expose individuals to the role of panchayat in poverty reduction and development. It is aimed at community cadre, CBO representatives and panchayat representatives from partner-States. The program is planned in a well-functioning Gram Panchayat in Kerala, and the faculty for the programme includes elected representatives, officials of transferred institutions and Kudumbashree representatives. The participants are provided accommodation at the homes of the local community. The arrangement is made to provide a holistic experience of living in a Gram Panchayat in Kerala.

Kudumbashree members greeting a delegation from Jharkhand on a learning visit to Omalloor GP, Pathanamthitta District, Kerala

MCG in conversation with a Line Department official from Odisha on a learning visit to Annamanada GP, Thrissur District, Kerala

Learning Visits organised by KS-NRO during September 2015 - August 2016

S.No.	Duration	Participants	Type of Visit	District Visited
1	Sept, 2015 (5 days)	Odisha Livelihood Mission (44 participants - SHG members, LRG members and PRI representatives from)	Panchayat Apprenticeship Programme	Thrissur
2	Sept, 2015 (5 days)	JSLPS (27 participants - Elected representatives, YPs and LRGs)	Panchayat Apprenticeship Programme	Kannur
3	Sept, 2015 (6 days)	Sikkim SRLM (13 participants - CEO and senior officers)	Learning Visit (General)	Ernakulam, Thiruvananthapuram
4	Sept-Oct, 2015 (5 days)	Free State Province, South Africa (12 participants - Minister and senior officials)	Learning Visit (General)	Thiruvananthapuram, Pathanamthitta, Kollam
5	Nov, 2015 (5 days)	PRADAN (12 participants - Officials and community members)	Learning Visit (Convergence)	Alappuzha
6	Dec, 2015 (2 days)	Representative from Bill and Melinda Gates Foundation	Learning Visit (General)	Thiruvananthapuram
7	Jan- Feb, 2016 (4 days)	PRADAN, Lophargada team (13 participants - Officials and community members from)	Learning Visit (Convergence)	Ernakulam
8	Feb, 2016 (4 days)	PRADAN, Palkot team (22 participants - Officials and community members)	Learning Visit (Convergence)	Ernakulam
9	Feb, 2016 (4 days)	PRADAN, Torpa team (22 participants - Officials and community members)	Learning Visit (Convergence)	Ernakulam
10	Feb, 2016 (4 days)	PRADAN, Khunti team (24 participants - Officials and community members)	Learning Visit (Convergence)	Ernakulam
11	Feb, 2016 (4 days)	PRADAN, Lophargada team (22 participants - Officials and community members)	Learning Visit (Convergence)	Ernakulam
12	Feb, 2016 (5 days)	Maharashtra State Rural Livelihood Mission (MSRLM/Umed) (39 participants - SHG members, LRG members, officials and PRI representatives)	Panchayat Apprenticeship Programme	Kottayam
13	June 2016 (5 days)	Sikkim Rural Livelihood Mission (CEO of Sikkim SRLM participated in the visit)	Learning Visit (General)	Ernakulam, Alappuzha
14	June 2016 (5 days)	PRADAN, Dholpur team (15 participants)	Learning Visit (Convergence)	Kottayam

SHG entrepreneur from Sikkim at Kudumbashree-NRO supported India Food Court, Thiruvananthapuram

EVENTS

Kudumbashree International Conference (August 2015)

The Kudumbashree International Conference on 'Poverty Eradication, Women Empowerment and Local Self-Governments' was held at Kovalam, Kerala on 20-21 August 2015. The workshop brought together academic, policy-oriented and field level experiences from across the globe on a common platform with the aim of adding value to existing discourse on women and poverty eradication. Distinguished international scholars such as Prof. Robert Chambers, Prof. Mary Hawkesworth and Prof Bina Agarwal as well as veteran journalist P. Sainath were among the speakers at the event. The COO of KS-NRO, Liby Johnson, presented at the conference on the organisation's interventions in pilot locations. KS-NRO extended logistical, documentation and translation support to the conference.

National Workshop on Panchayat – SHG Convergence for Participatory Planning (December 2015)

The National Workshop on 'Panchayat –SHG Convergence for Participatory Planning' was held in New Delhi from 11-13 December, 2015. The workshop aimed at enhancing the understanding of the possibilities offered by the PRI-CBO Convergence approach among the national and State level stakeholders. The need for building a general consensus and devising strategies for scaling Convergence pilot projects was also discussed during the workshop. KS-NRO professionals and community members from its pilot projects in partner-States presented and participated in the workshop. Documentation support to the workshop was extended by KS-NRO.

Café Kudumbashree – India Food Court (December 2015 - January 2016)

Café Kudumbashree – India Food Court was organized by Kudumbashree during 25 December 2015 – 02 January 2016 in Thiruvananthapuram, Kerala. 62 women entrepreneurs from 7 partner-States of KS-NRO, participated in the Food Court along with Café Kudumbashree entrepreneurs from Kerala. They managed stalls, cooking and serving traditional food items from their native States. Sales worth Rs 12.37 lakh were generated. Mentors, MCG and KS-NRO professionals provided support to the women entrepreneurs from the partner-States during the event.

Kudumbashree Consultative Meeting (May 2016)

On the occasion of completing 18 years in May 2016, Kudumbashree organized a Consultative Meeting to create a roadmap for its future in response to changing contexts and emerging challenges. The one-day consultative meeting was held in Thiruvananthapuram, Kerala on 19 February 2016. Stakeholders from within and outside Kerala participated in the meeting and provided meaningful inputs. KS-NRO provided logistical, documentation and content support to the event.

National Workshop on Convergence (July 2016)

The National Workshop on Convergence was held in Guwahati, Assam from 12 – 15 July, 2016. The workshop was designed to provide an overall understanding and specific support on the various facets of PRI-CBO Convergence to SRLMs who have received the World Bank Convergence Fund. The workshop was organized by NMMU, NRLM and KS-NRO supported the event.

INTERNATIONAL ENGAGEMENTS

ETHIOPIA

The Ministry of Women and Child Affairs, Government of Ethiopia demonstrated interest in partnering with Kudumbashree to adapt its model. A delegation from Ethiopia visited Kerala to understand Kerala's best practices. Based on a scoping exercise conducted by Kudumbashree-NRO in November 2015, a detailed plan for adaption was developed. DFID (India) is expected to support the one-year project to adapt the Kudumbashree model in one region of Ethiopia. IPE Global also extended its support to the collaboration under the Knowledge Partnership Programme. Paperwork for the project's roll-out is currently in progress.

SOUTH AFRICA

Free State Province, Government of South Africa demonstrated interest in adapting the Kudumbashree model. A delegation from South Africa, led by the Office of the Premier of Free State Province, visited Kerala in October 2015 to understand Kudumbashree's best practices and conduct initial discussions on the potential for collaboration. The project is currently awaiting clearance from the State Government.

PARTNER STATES

ASSAM

PRI-CBO CONVERGENCE PROJECT

The MoU between Kudumbashree-NRO and Assam was signed in January 2014 and the project was rolled out in March 2014. Scoping assessment was conducted during March- April 2014 and the state strategy was finalized in August 2014. Subsequently, activities such as strengthening CBOs, scheme mapping, PAE, mobilization for Gram Sabha and MGREGS were conducted from July 2014 – January 2015.

During August –September 2015, VOs prepared and consolidated family budgets to understand expenditure incurred by families and the role schemes can play in overcoming specific difficulties. Consultative meetings were held between PRI and CBO during this period to deepen the working relationship between the two stakeholders. The beneficiary lists prepared during the family budgeting activity by CBOs were presented to PRI and subsequently approved after discussion during the PRI-CBO Consultative meetings.

LRG were trained and VO's were mobilized for preparation of Gram Panchayat Development Plans (GPDP) in October 2015. VO leaders and LRG were made a part of different committees for GPDP. GP2RP was rolled out in February 2016 and completed by March 2016. Panchayats have committed to approve and include them in the GPDP. Formal approval of GP2RP will be sought during Gram Sabha in October 2016.

The phase II of PAE was completed in June-July 2016. The baseline generated from PAE was used to prepare EAP and to form scheme-oriented follow up committees that review progress on the targets. Entitlement Access Plans were prepared by CBOs over two phases (November 2015 and June-July 2016) and targets have been set for August and October 2016. PRI-CBO meetings were held to present PAE and EAP data and discuss follow-up steps.

VOCC was formed in all pilot GPs in July 2016 and is expected to be completed by August 2016. VOCC is a GP level body comprising of members selected from each VO to collectively co-ordinate activities in their respective panchayats. VOCC have already started taking an active role in the development activities of their panchayats, engaging actively with the panchayats and line departments.

The pilot blocks in Assam were saturated in December 2015 with the scaling up of the project in the remaining 22 panchayats. In these scaled up GPs, LRGs have been identified and trained from within the community. Orientation and interaction with PRI, strengthening of VOs and activities such as PAE and EAP have been completed in the scaled up GPs. The preparation of GP2RP is currently in progress in the scaled up GPs.

Selection of Internal Mentors was completed in July 2016. These internal mentors are expected to work in the 4 blocks in which the project is being planned for scale up.

Success Story

Realizing the power of the collective through VOCC

The CBO network in Kushtoli GP in Laharighat Block, Morigaon District is organized into 9 VOs and 119 SHGs. Due to VOs being spread across the panchayat, it has been difficult for the SHGs to participate as a collective in its dealings with the GP. Since the representatives from VOs were meeting the panchayat separately for each of their demands,

SHG members engaged in MGNREGS work in Kathani GP, Laharighat Block, Morigaon District, Assam

it became challenging for the panchayats to manage the demands coming from the community. During a discussion on this dilemma, VOs and LRG realized that it is important to set up a platform at the panchayat level where representatives from all VOs can come together, discuss their issues and address them collectively. The LRG actively took up the responsibility to sensitize the VO members about the significance of forming a VO Coordination Committee (VOCC). Subsequently, the general body of each VO selected 3 members from their executive body to represent them in the VOCC. Training was given to all the VOCC members by KS-NRO and coordinator of VOCC and conveners for various sub committees were chosen from among them. Following the setting up of VOCC, there is constant interaction between the VOs in the panchayat due to which a sense of solidarity and unity has developed. Since its formation, the VOCC has begun engaging actively with the panchayat and line departments and voicing demands as a collective. This has led to job cards being issued and a commitment being received to provide all SHG members with SBM latrines within this year.

Exit Strategy

The project in Assam has reached its final phase and the exit footprints envisaged in the State are in progress. A strong cadre of resource persons with a rich knowledge base who can act as development animators has been put into place with an average of 6 LRG members per panchayat. From this pool, Internal Mentors have also been selected and are in the process of being trained.

A robust institutional framework has also been put in place for strengthening the SHG federation with the formation of follow up committees in 225 VOs and VOCC in 33 panchayats. A panchayat level convergence platform between the panchayat, VOCC and line departments are also in the process of being formed and strengthened.

Envisaging the SHG federation as the fulcrum for poverty reduction, it is being planned to establish the SHG network as a service delivery agency and support the panchayat in programme delivery. For the continued access to entitlements, monitoring tools are being developed and follow up mechanisms are being put into place.

Innovative activities are also being planned in the 36 panchayats with specific focus on women and children and also on accessing entitlements.

Project Status (as of July 2016)

Name of State	Assam
Total no. of pilot GPs	36 Bajiagaon Block, Nagaon District = 12 Laharighat Block, Morigaon District = 24
Number of SHGs in pilot GPs	2720
No of VOs in pilot GPs	226
Number of LRG members in pilot GPs	223
Number of Internal Mentors identified	30
Number of KS-NRO Mentors	8
No of SHGs which have completed PAE	2699
No of VOs who have prepared EAP	226
No of pilot GPs who have prepared GP2RP	14
No. of GPs in which project was expanded in 2015-16	22 Bajiagaon Block = 5 Laharighat Block = 17
Proposed Scale Up	51 new GPs across 4 Blocks

BIHAR

MEC PROJECT

The MOU between KS-NRO and BRLPS (Bihar SRLM) was signed in November 2012 and project activities started by January 2013. The training of MECs in soft skills development, mathematics and business management was completed by January 2014. Following completion of training, MECs conducted activities such as benchmarking and market assessment. Enterprise development was initiated in December 2014. MEC were organized into groups in February 2014. Beacon pilot initiatives such as Jeevika Jalpan which involve SHG members owning and operated snack corner were envisaged and subsequently started with support from MECs in pilot districts. Multiple rounds of orientation on enterprise performance tracking has been given to the MECs, however its implementation is still in progress. A mid-term review of the MEC project was completed in September 2015 and feedback was shared with BRLPS and NMMU. Following the mid-term review, the MoU for the MEC project was extended for one more year in November 2015 and the project strategy focused on select blocks instead of districts.

The MEC policy was unveiled by BRLPS in June 2016 for speeding up the on-field engagement of MECs. Following the launch of the policy, MEC groups signed MoUs with CLFs for providing enterprise development support. These MEC groups are engaged in entrepreneur identification process with the SHGs.

MoU signing between Nouranga CLF and MECMA MEC Group in Manpur Block, Gaya District, Bihar

Exit Strategy

By November 2016, enterprise performance and monitoring systems are scheduled to be in place in the pilot locations and Jeevika Block/District Mission units along with CLFs are expected to monitor and support the project independently at their level.

Success Story

Institutionalising MEC-CBO linkage

After the completion of capacity building phase in Sept 2013, MECs were involved in enterprise development. However, there was no formal association between the MEC groups and the CLFs. This often posed challenges for the MEC group while engaging with the SHG members of various CLFs. A formal association of both the entities was essential.

It was decided that the MEC groups would get into MOUs with the CLFs. The process involved several stages of discussions between the MEC group, Block Project Coordination and Implementation Unit (BPCU) and the CLF. In June 2016, CLFs in Gaya and Muzzafarpur signed MoU agreements with MEC groups and approved annual action plans submitted by them. KS-NRO mentors have been supporting the MEC group in this process which was completed within a week's time.

As part of this MoU agreement, the MEC group has agreed to provide all hand-holding support to the SHG entrepreneurs of the CLF as rates fixed as per the agreement.. This has also ensured a regular source of income from the CLF for the services to the MEC group.

Project Status (as of July 2016)

1	**Name of State**	**Bihar**
2	Period of signing the MoU	November 2012
3	Period of starting the project	January 2013
4	No. of Pilot Districts	2 Gaya District and Muzaffarpur District
5	Date of MEC Selection	January 2013
6	Duration of MEC Capacity Building	March 2013 – September 2013
7	No. of MEC	98 (Male = 56, Female = 42) Gaya District = 46 Muzaffarpur District= 52
8	Number of Mentors	2
9	No. of MEC Groups	9 Gaya District = 5 Muzaffarpur District = 4
10	No of MEC Groups registered as partnership firms.	-
11	No of MEC Groups with own bye-law.	9 Gaya District = 5 Muzaffarpur District = 4
12	No of MoU's signed between MEC Groups and CBO	11 Gaya District= 5 Muzaffarpur District = 6
13	No of enterprises supported till date	1611 Gaya District = 637 Muzaffarpur District = 974
14	No of enterprises linked to the PTS with daybook	60 Gaya District = Nil Muzaffarpur District = 60

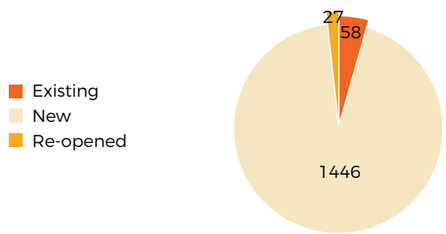
MOU signed between Narishakti CLF and MECMA MEC Group in Shergatty Block, Gaya Dist, Bihar

Project Timeline

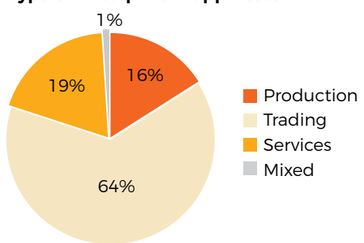
Major activities since MoU signing	Duration/Date
MEC Selection	January 2013
MEC capacity building	March 2013 to September 2013
MEC Zone/Group formation	August 2014 to November 2014
MEC group registration	April 2015
Finalization of MEC group Bye-law	-
Beacon pilot	August 2015
ME development	December 2014 till present
Introduction of PTS (paper based)	July 2016
Mid Term Review	September 2015
MEC policy by SRLM	April 2016

Information on Enterprises Supported

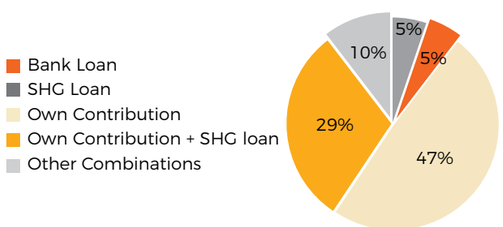
Enterprises supported till date:



Type of Enterprises supported:



Sources of Investment for Enterprises Supported



SHG entrepreneur identification training by MEC in Ghoraghat Village, Dobhi Block, Gaya District Bihar

MEC supported bamboo craft unit in Dobhi Block, Gaya District, Bihar

Investment Range for Enterprises Supported

Investment (Rs)	Percentage of Enterprises
Less than 3000	28.3%
3000-7000	24.4%
7000-10,000	6%
10000-20000	17%
20000-50000	13.8%
More than 50000	7.4%

Popular Enterprise Categories

Enterprise Category	Percentage of Enterprises
General Store	50%
Snacks	9.5%
Tailoring	12%
Fruits and Vegetable Trading	2.5%
Bangle Making and Trading	2.4%

MEC supported e-rickshaw in Bodhgaya Block, Gaya District, Bihar

BIHAR

SVEP

KS-NRO is supporting Jeevika in the implementation of SVEP in the blocks of Barachatti, Bodhgaya, Jandaha, Dhanarua, Mushari and Muraul. Activities such as census, baseline survey, DPR preparation have been completed for all the pilot locations. DPR for Muzzafarpur and Gaya districts have been approved whereas DPR for Patna and Vaishali districts is pending for approval.

Project Status (as of July 2016)

1	Name of State	Bihar
2	Period of signing the MoU	November 2015
3	Period of starting the project	January, 2016
4	No. of Pilot blocks	6 Barachatti Block, Gaya District Bodhgaya Block, Gaya District Dhanarua Block, Patna District Jandaha Block ,Vaishali District Mushari Block, Muzaffarpur District Muraul Block, Muzaffarpur District
5	Date of MEC Selection	Aug 2016 (proposed for pilot blocks in Vaishali and Patna districts)
6	No. of MECs (block wise and gender wise break-up)	50 (Male = 25, Female = 25) Jandaha Block = 25 Dhanarua Block = 25
7	Number of Mentors	5

MEC practicing mathematical operations during SVEP training in Jandaha Block, Vaishali District, Bihar

MEC participating in a group activity during SVEP training in Patna, Bihar

GUJARAT

MEC PROJECT

The MEC Project in Gujarat was initiated in May 2015 with exploratory visit of NRO officials to understand the field context of the three pilot districts of Gujarat, namely, Narmada, Patan and Tapi. It was followed by a state level workshop to acquaint the concerned staff of the pilot districts and stakeholders with the MEC project and its activities, the support required from them in the project and communicating the criteria for identification of potential MECs to the participants. Two rounds of MEC selection were conducted in July 2015 and December 2015 respectively in order to maintain the targeted number of MECs as per the MoU. The selected MECs underwent capacity building training which included CREAM, TED, TEAM, from the period of July 2015 to May 2016. A total of 126 MECs completed the capacity building training up till May 2016. For those MECs who received CREAM training, there was an exposure visit to Kerala conducted from 26th march 2016 to 7th April 2016 to make them understand the process of Enterprise development in Kerala and contemplate on a possibility of contextualizing the best ideas in their respective districts. For the purpose of MEC functioning, Blocks in the Districts were clubbed to form Zones. These Zones were designated as business areas for respective MEC groups to provide enterprise development support.

Exit Strategy

As of 31 July, 2016 there was temporary suspension of field activities due to delay in payment to MEC.

Success Story

"I couldn't complete my studies after 12th standard due to financial constraints and was married off early. After being selected as MEC, I received training and learnt about basics of managing business. I feel this has given me a career direction. Today, I have been able to support women in various villages to start 30 new enterprises. I have become very popular in my village. People interact with me and take support in applying for bank loans. I have been able to get 2 loans approved from Bank of Baroda of 20,000 and 50,000 respectively for those interested in starting enterprises in past few months. I am finding this work very interesting and have gained a lot of self-confidence to deal with people. I haven't gained any monetary benefit yet, but the knowledge and experience I am getting by this work, I am hopeful of doing good in future."

Meenaben Govindbhai Vasava, MEC Choppadavav village, Sagbara Block, Narmada District, Gujarat

Mobilization workshop for MEC selection in Harij Block, Patan District, Gujarat

Project Status (as of July 2016)

1	Name of State	Gujarat
2	Period of signing the MoU	January, 2015
3	Period of starting the project	May, 2015
4	No. of Pilot Districts	3 Narmada District Patan District Tapi District
5	Date of MEC Selection	1st selection: July 2015 2nd selection: December 2015
6	Duration of MEC Capacity Building	July 2015 – May 2016
7	No. of MECs	126 (Male = 46, Female = 80) Narmada District = 35 Patan District = 56 Tapi District = 35
8	Number of Mentors	5
9	No. of MEC Groups	9 Narmada District = 2 Patan District = 4 Tapi District = 3

Project Timeline

Major activities since MoU signing	Duration/Date
MEC Selection	1st Selection: 13-21 July 2015 2nd Selection: 3-8 July 2015
MEC capacity building	July 2015 – May 2016
MEC Zone/Group formation	Zoning: January 2016 Grouping: April 2016

Gujarat MEC on a learning visit to monthly market in New Mahe GP, Kannur District, Kerala

Gujarat MEC on a learning visit to Chemdilod Apparel Unit Chemdilod GP, Kannur District, Kerala

Training in Entrepreneurship Development in Vyara Block, Tapi District, Gujarat

JHARKHAND

PRI-CBO CONVERGENCE PROJECT

PRI-CBO Convergence project began with the signing of the MoU between KS-NRO and JSLPS in February 2014. The Field Level Assessment (FLA) was completed in May-June 2014 followed by the strategy setting workshop in July 2014. LRG were identified and capacitated during September-October 2014 to provide hand-holding support to PRI and CBO. In 2014-15, LRG facilitated IPPE-1 and PAE exercise and mobilized SHG network to demand entitlements (MGNREGS, Pensions, SBM, and ICDS) in Gram Sabhas. Regular capacitation of LRG, SHG network and PRIs was carried out to orient them about the major project activities in 2015-16. To generate a baseline on access to entitlements and schemes, PAE was conducted over two phases followed by EAP phase I in December 2015 and EAP phase II in June-July, 2016. The LRG and KS-NRO mentors played a catalytic role in mobilizing the local community for Government of Jharkhand's (GoJ) initiative Yojana Banao Abhiyan (YBA). YBA was launched by GoJ in December 2015 and its focus was on local planning, livelihoods and resource management. A holistic poverty reduction plan (GP2RP) was prepared by the SHG network and facilitated by LRG in the months of April, May and June 2016. Formation of Balasamuh is an innovative action taken by SHG network and facilitated by LRG. The project is being up scaled in 20 Gram panchayats.

Exit Strategy

The project will complete 3 years in Jharkhand in December 2016. To ensure the sustainability of PRI-CBO convergence for poverty reduction, a pool of community cadres comprising of internal mentors and trainers have been capacitated and deployed to scale up the project. As part of the project, Panchayat Representatives, Traditional Village Heads, Standing Committees of Gram Sabha and Sub –Committees of Village Organizations (VOs) will be capacitated on governance through training and exposure visits. Balsamuh will be federated at village and GP level. It is proposed to have institutional mechanisms in the form of VO Support Cell and GPCC to carry out the developmental work at Gram Sabha and GP level as part of the exit footprints.

Bal Samuh interaction with Sarpanch, TVH and LRG in Bhadua, Ghatsila Block, East Singhbhum District, Jharkhand

Project Status (as of July 2016)

Name of State	Jharkhand
Total no. of pilot GPs (provide details of no. of GPs in the different blocks and districts)	29 Bundu Block, Ranchi District = 6 Angara Block, Ranchi District = 3 Khuntpani Block, W. Singhbhum District = 6 Manoharpur Block, W. Singhbhum District = 3 Ghatsila Block, E. Singhbhum District = 8 Pakuriya Block, Pakur District = 3
Number of SHGs in pilot GPs	1472
No of VOs in pilot GPs	204
Number of LRG members in pilot GPs	258
Number of Internal Mentors trained and placed	20
Number of Mobile Trainer Pool Trained and engaged	9
Number of Mentors	20
No of SHGs which have completed PAE	1472
No of VOs who have prepared EAP	204
No of pilot GPs who have prepared GP2RP	29
Proposed scale up	50 new GPs across 20 Blocks

Experience sharing on LRG identification in scaled up GPs at Pinnacle Hotel, Ranchi

Success Story

Formation of Bal Samuh

When LRGs and panchayat representatives from Jharkhand visited Kerala as part of the Panchayat Apprentice Programme (PAP), they were impressed with the concept of Balsabhas that they witnessed during the exposure visit. They decided to form Balsamuhs in Jharkhand for the development of their children. As part of the Balsamuh initiative, children will enjoy their right to develop innate capabilities, talents and to learn through entertainment. Support for creative ways of engaging children and developing their interest in the world around them has always been a constant challenge for parents. Balsamuh offers institutional support to overcome such challenges. 424 Bal Samuhs have formed in 29 pilot GPs of Jharkhand. 6784 children are members of Balsamuhs.

MEC supported Ajeevika Cafe run by SHG entrepreneurs in Nagari Block, Ranchi District, Jharkhand

MEC PROJECT

The MoU between JSLPS and KS-NRO for the MEC project was signed in March, 2013. JSLPS visited Kerala on an exposure visit in May 2013. From 2013-14, mentor selection, MEC selection and training in addition to formation of MEC groups was completed. Enterprise development commenced from September 2014.

In 2015-16, MEC groups were registered and their zones were finalized. Maintenance of day books for enterprises and roll out of PTS in the manual mode was done in August, 2015. Piloting of PTS app commenced since November, 2015 in Jharkhand. During this period, capacity building modules were developed by MEC and mentors for General Awareness Training (GAT) and Business Motivation Training (BMT) to be imparted to CBO. Selection of a new batch of MECs was conducted in July – August, 2016 by KS-NRO Mentors. To assist in the scaling of the project, 11 Master Trainers and 4 PTS Trainers were selected after multiple rounds of testing.

Exit Strategy

Approval is awaited for ME and MEC policy. Implementation strategy for SVEP is yet to be announced. More MEC need to be selected and trained as per requirements of MoU. Scaling up in 3 new districts and consolidation of pilot districts (to be completed by March 2017) is to be done by the Master Trainers.

Success Story

Creation of a cadre of Master Trainers for scaling and consolidation

11 Master Trainers and 4 PTS Trainers were identified and trained from the existing pool of MECs in Jharkhand after multiple rounds of selection during 2015-16. The training and selection process was overseen by the Mentor Core Group of KS-NRO. These MEC will be responsible for scaling up the project in new districts of Giridi, Palamu and Simdega with guidance from KS-NRO mentors in addition to consolidating the project in existing pilot locations by March, 2017. The Master Trainers added a feather to their cap by acting as faculty during the conduct of capacity building for Gujarat and Rajasthan MEC. This was a project milestone as for the first time MEC training for fresh recruits was being conducted by experienced and field tested MEC themselves

Project Status (as of July 2016)

1	Name of State	Jharkhand
2	Period of signing the MoU	March, 2013
3	Period of starting the project	September 2013
4	No. of Pilot Districts	3 Pakur District Ranchi District West Singhbhum District
5	Date of MEC Selection	September, 2013
6	Duration of MEC Capacity Building	September, 2013 – August, 2014
7	No. of MECs	104 (Female = 33, Male = 71) Pakur District = 25 Ranchi District = 41 West Singhbhum District = 32
8	Number of Mentors	8
9	No. of MEC Groups	8 West Singhbhum = 3 Ranchi = 3 Pakur = 2
10	No of MEC Groups registered as partnership firms.	8 West Singhbhum = 3 Ranchi = 3 Pakur = 2
11	No of MEC Groups with own bye-law.	8 West Singhbhum = 3 Ranchi = 3 Pakur = 2
12	No of MoU signed between MEC Groups and CBO	-
13	No of enterprises supported till date	1711 Pakur District = 623 Ranchi District = 631 West Singhbhum District = 457
14	No of enterprises linked to the PTS with daybook	399 Pakur District = 56 Ranchi District = 226 West Singhbhum District = 117

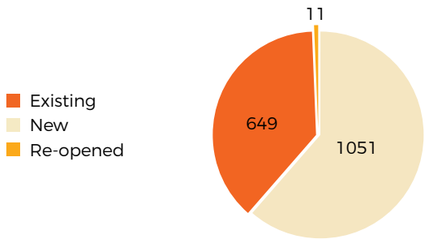
PTS app piloted in Pakur Block, Pakur District, Jharkhand by MEC

Project Timeline

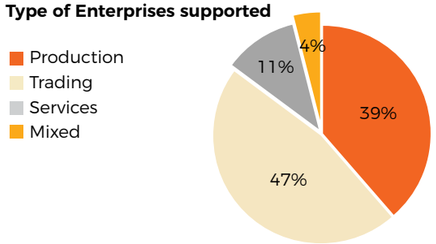
Major activities since MoU signing	Duration/Date
MEC group registration	July 2016
Finalization of MEC group Bye-law	July 2016
Beacon pilot	August 2015. Nutrition based enterprise was piloted in Manoharpur block of West Singbhoom district
ME development	April 2015 - ongoing
Introduction of PTS (paper based)	January 2016
MEC policy by SRLM	Yet to be approved

Information on Enterprises Supported

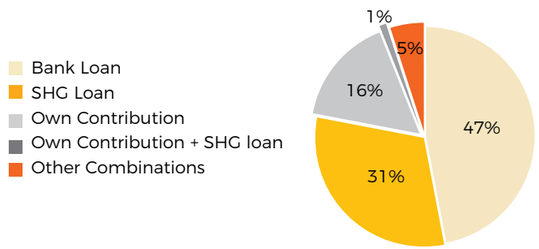
Enterprises supported till date



Type of Enterprises supported



Sources of Investment for Enterprises Supported



Investment Range for Enterprises Supported

Investment (Rs)	Percentage of Enterprises
Less than Rs. 3,000	28%
Rs. 3,000 - Rs. 7,000	24%
Rs. 7,000 - Rs. 10,000	12%
Rs. 10,000 - Rs. 20,000	16%
Rs. 20,000 - Rs. 50,000	14%
Rs. 50,000 - Rs. 1,00,000	4%
More than Rs. 1,00,000	2%

Popular Enterprise Categories

Enterprise Category	Percentage of Enterprises
General stores	33.4%
Hotel (restaurant)	8.7%
Tea and Snacks	7.2%
Goat and Sheep Rearing	7.0%
Poultry farm	6.4%

Santoshi Mahila Catering Group, Pakuriya Block, Pakur District, Jharkhand

JHARKHAND
SVEP

Project Status (as of July 2016)

1	Name of State	Jharkhand
2	Period of signing the MoU	January 2016
3	Period of starting the project	July 2016
4	No. of Pilot blocks	5 Angara Block, Ranchi District Khuntpani Block, West Singhbhum District Littipara Block, Pakur District Manoharpur Block, West Singhbhum District Pakuria Block, Pakur District
5	Date of MEC Selection	MEC selection not needed as existing MEC group developed under MEC project to take care of the block
6	Duration of MEC Capacity Building	Refresher training needed only
7	No. of MECs	26 (Male = 20, Female = 6) Angara Block = 12 Pakuriya Block = 2 Littipara Block = 2 Khuntpani Block = 7 Manoharpur Block = 3
8	Number of Mentors	4
9	No. of MEC Groups	5 Angara Block = 1 Pakuriya Block = 1 Littipara Block = 1 Khuntpani Block = 1 Manoharpur Block = 1
10	No of MEC Groups registered as partnership firms.	5
11	No of MEC Groups with own bye-law.	5

BRC Management Committee training in Manoharpur, Jharkhand

KARNATAKA
PRI-CBO CONVERGENCE PROJECT

The MoU of PRI-CBO convergence project in Karnataka was signed in January 2014. A workshop with the State Resource Group (SRG) was conducted in July 2014 for discussing the project activities. Following this, the Field Level Assessment (FLA) module was finalized with the SRG and State Mission. FLA was conducted during October – December 2014, and the report was finalized in March 2015. Strategy setting workshop was conducted in May 2015, and the project activities were finalized. Subsequently, a GP level LRG identification and selection was conducted during June-July 2015. The first level of LRG orientation at Taluka level was organized in July 2015. Initial orientation to the Panchayat Representatives was also conducted by the mentors during June–July 2015. Gram Sabha mobilization was done simultaneously during this period.

PAE started with orientation to Mentors in November 2015. The PAE pilot was done in December 2015 and the activity was completed in all four talukas by March 2016. Since Koppal and Gubbi are non-intensive talukas, temporary/loose federations were made in all the pilot panchayats for easy coordination. Bal Sabhas (children's collectives) have been formed in all pilot GPs of Karnataka. Preparation of EAP plans was completed by April 2016 and started GP2RP with orientation to all mentors in May 2016. GP2RP has been initiated in May 2016 and is currently in progress.

Exit strategy

An active cadre of Local Resource Group (LRG) are identified and trained in every pilot panchayat to work towards achieving convergence between PRI and CBO. The selection of the Internal Mentors is scheduled to be completed before October 2016. Internal Mentors and Trainers will be selected block-wise from the existing community cadre pool. A state level training will be arranged for the selected internal mentors of all four talukas.

Strengthening of the existing sub committees of WLF and GPLF is an ongoing process as part of every activity. Taluk wise training for the federation representative on book keeping is planned for August-September.

The first consultative meeting of GPCC has been held in all pilot GPs of Pavagada Taluk. The formation of GPCC will be completed by September 30th in the rest of the pilot locations by October 2016.

The formation of GPCC is expected to deepen the co-operation between PRI and CBO. After the first consultation meeting in Pavagada, panchayats decided to take charge of delivering of entitlements with support from CBO.

Success Story

MGNREGS Mobilisation in Bisarahalli Gram Panchayat

Bisarahalli Gram Panchayat has 37 SHG and federations at the ward and GP Level, called Ward Level Federation (WLF) Gram Panchayat Level Federation (GPLF) respectively. On completion of PAE and EAP activities GPLF realized that many SHG families have job cards, but have not received any work under MGNREGS. On 15 May 2016, WLF organized ward level camps for filling in job card applications and work applications. The demands were consolidated at GPLF. Representatives from the GPLF and LRG members together met the Panchayat Development Officer to submit the applications. 355 SHG families had applied for work. 335 of them received work for cleaning drainage and construction of mud roads, as on 15 June 2016. 15 of the 25 applicants received their MGNREGS job cards.

GP2RP training for CBOs in Siddapura GP, Gangavathi Taluk, Koppal District, Karnataka

Project Status (as of July 2016)

Name of State	Karnataka
Total no. of pilot GPs	40 Koppal Block, Koppal District = 10 Gangavathi Block, Koppal District =10 Gubbi Block, Tumkur District = 10 Pavagada Block, Tumkur District = 10
Number of SHGs in pilot GPs	1433
No of WLFs in pilot GPs	186
Number of LRG members in pilot GPs	281
Number of Potential Internal Mentors identified	111
Number of Mentors	15
No of SHGs which have completed PAE	1433
No of WLFs who have prepared EAP	186
No. of GPs in which project was scaled in 2015-16	-
Total No. of Bal Sabhas	211

SHG members participating in MGNREGA work in Bisarhalli GP, Koppal Taluk, Koppal District, Karnataka

KARNATAKA

MEC PROJECT

A MoU was signed between KSRLPS and KS-NRO to pilot the MEC project in 3 districts of Karnataka, namely Gadag, Hassan and Mysuru. Once MEC were selected from each district they underwent capacity building from November 2014 - September 2015. The three pilot districts have been divided into 10 zones and 10 MEC groups have been formed – one group for each zone. Promoting hotel units as 'Beacon Pilot Projects across three districts was selected as a precursor to ME development activity by MECs. During November 2015, 5 beacon pilot enterprises were started. The MEC groups have formed bye-laws for their functioning and also elected office bearers for administration of the group. The MEC groups have engaged with CBOs and supported 1445 micro enterprises across three districts.

Exit Strategy

The exit strategy for Karnataka involves successfully achieving objectives of building strong MEC groups, complete roll out of PTS, setting protocol for CBO interface as per MEC policy, and working arrangement with KSRLPS – Sanjeevini as per MEC policy. The MEC groups will function as independent business units. The groups functioning will be guided by the bye law set by group members. These groups will register themselves under The Partnership Act 1932 and will be accredited by KSRLPS – Sanjeevini. The district units of KSRLPS - Sanjeevini will affiliate the MEC groups as service providers. Monitoring systems will be placed as per MEC policy so that performance of MEC groups will be evaluated by CBO/ KSRLPS - Sanjeevini. Implementation of a Performance Tracking System (PTS) to monitor progress of all MEs supported under the project. The MECs will be able to periodically update and generate PTS sheet and financial statements based on which they can diagnose the business and provide business consultation to the entrepreneur. PTS will be paper based initially and migrate to mobile based app later. The MEC groups will also develop modules for different stages of ME development that will help MEC groups to develop a strong working relation with CBOs and it will be used to deliver their services and develop business plans to guide their work.

Success Story

Weekly Markets in Gadag

15 weekly markets have been set up in Gadag district. The MECs successfully identified locations with scope for starting weekly markets. They convinced the GPLFs and developed proposals for weekly markets which were approved by the GP council. Due to the joint efforts of GPLF and GP, the MECs have been able to set up and conduct markets across the district. The average transaction in these markets range between Rs 25,000 to 2,00,000. The number of entrepreneurs who participate in each of these markets range from 15 to 150, out of which majority are SHG entrepreneurs motivated and trained by MECs.

A daal corner at a MEC supported weekly market in Lingadala GP, Gadag Block, Gadag District, Karnataka

Project Status (as of July 2016)

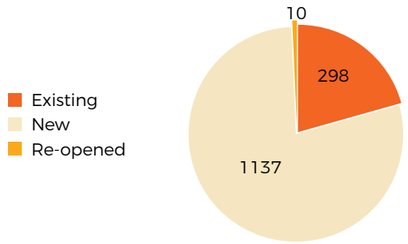
1	Name of State	Karnataka
2	Period of signing the MoU	August 2014
3	Period of starting the project	October 2014
4	No. of Pilot Districts	3 Gadag District, Hassan District and Mysuru District
5	Date of MEC Selection	October 2014
6	Duration of MEC Capacity Building	October 2014 - September 2015
7	No. of MECs Total who completed capacity building phase	124 (Male = 16, Female = 108) Gadag District = 41 Hassan District = 44 Mysore District = 39
8	No of active MECs	88 (Male = 8. Female = 80) Gadag District = 29 Hassan District = 32 Mysuru District = 27
9	Number of Mentors	06
10	No. of MEC Groups	9 Gadag Distrct = 3 Hassan District = 3 Mysuru District = 3
11	No of MEC Groups registered as partnership firms.	9
12	No of MEC Groups with own bye-law.	9
13	No of enterprises supported till date	1445 Gadag District = 615 Hassan District = 407 Mysuru District = 423
15	No of enterprises linked to the PTS with daybook	1445 Gadag District = 615 Hassan District = 407 Mysuru District = 423

Project Timeline

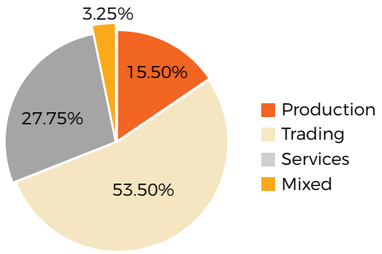
Major activities since MoU signing	Duration/Date
MEC Selection	16th to 28 October 2014
MEC capacity building	October 2014 to September 2105
MEC Zone/Group formation	May 2015
MEC group registration	August 2016
Finalization of MEC group Bye-law	August 2016
Beacon pilot	November 2015
ME development	October 2015 to present
Introduction of PTS	January 2016
Mid Term Review	-
MEC policy by SRLM	Draft proposal submitted to Karnataka SRLM on December 16, 2015

Information on Enterprises Supported

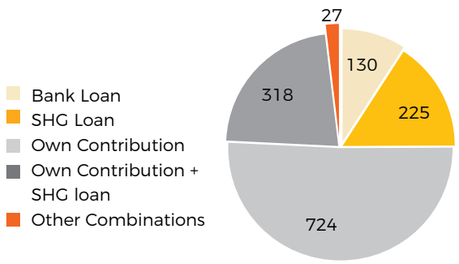
Enterprises supported till date:



Type of Enterprises supported:



Sources of Investment for Enterprises Supported



Investment Range for Enterprises Supported

Investment (Rs)	Percentage of Enterprises	Total No of enterprises
Less than 3,000	6	88
3,000 - 7,000	13	184
7,000 - 10,000	3.3	48
10,000 - 20,000	16.5	239
20,000 - 40,000	28	406
More than 40,000	33.2	480
Total	100	1445

A vegetable corner at a MEC supported at Harti weekly market in Gadag Block, Gadag District, Karnataka

Investment Range for Enterprises Supported

Investment (Rs)	Percentage of Enterprises
Less than 3,000	6%
3,000 - 7,000	13%
7,000 - 10,000	3.3%
10,000 - 20,000	16.5%
20,000 - 40,000	28%
More than 40,000	33.2%

Popular Enterprise Categories

Enterprise Category	Percentage of Enterprises
Tailoring	16.7%
General Store	10.1%
Fruits and Vegetable Trading	8.4%
Hotel (Restaurant)	6%
Readymade/ cloth shop	5.2%
Others	12.6%

MEC Savitha's store in Yelawala GP, Mysuru Block, Mysuru District, Karnataka

MAHARASHTRA

PRI-CBO CONVERGENCE PROJECT

The MoU between KS-NRO and Umed was signed in January 2014. The project was rolled out in February 2014 with the scoping study. The strategy setting workshop was organized in June 2014 at SIRD, Pune. During 2014-15, LRGs were trained; PAE was piloted and subsequently rolled out in addition to one-to-one interactions with PRI being held in pilot GPs.

During November – December 2015, SHGs prepared EAP that emerged out of baselines generated from PAE. A specially convened meeting of CLF/VO for this purpose specified achievable target regarding various entitlements with a stipulated time frame. During the EAP preparation process, necessary strategies like designation of scheme specific LRGs and formation of various institutional mechanisms were finalized to implement the plan. Inclusive Development Plan (IDP), a demand plan by CBOs on lines with GPDP was initiated in July 2016 and is expected to be completed by October 2016.

Exit Strategy

With the MoU ending on December 2016, KS-NRO has spent the last few months sharing responsibility with Umed's district level staff who have started working closely with LRGs. Formation of VOCC and GPCC in each panchayat to provide an institutional platform for convergence in addition to capacity building and governance manuals for Umed shall be completed by September 2016. Umed plans to saturate PRI-CBO convergence in all 3 pilot blocks by scaling in 231 new GPs. KS-NRO plans to complete selection of Trainers and Internal Mentors from the pool of LRGs and capacitate them before withdrawing from the State. This capacitation is scheduled to start from September 2016 and end by December 2016.

Project Status (as of July 2016)

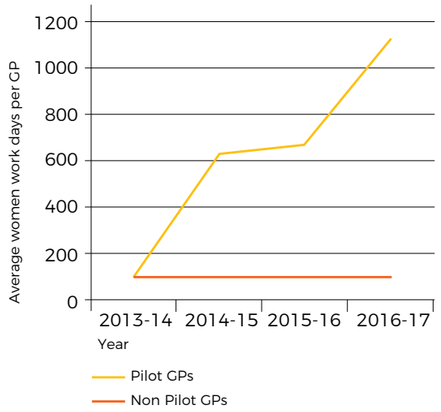
Name of State	Maharashtra
Total no. of pilot GPs (provide details of no. of GPs in the different blocks and districts)	58 Mohol Block, Solapur District = 20 Shahapur Block, Thane District = 18 Deoli Block, Wardha District = 20
Number of SHGs in pilot GPs	1137
No of VOs in pilot GPs	81
Number of LRG members in pilot GPs	209
Number of Potential Internal Mentors identified	100
Number of Mentors	6
No of SHGs which have completed PAE	1137
No of VOs who have prepared EAP	81
No of pilot GPs who have prepared GP2RP	20
Proposed Scale Up	231 new GPs in existing pilot blocks

Village Dream Mapping Exercise for IDP by Kolegaon VO in Mohol Block, Solapur District, Maharashtra

Success Story

Mohol block in Solapur district witnessed success in MGNREGS mobilization. Average MGNREGS workdays for women in the 20 pilot GPs of Mohol have shown consistent growth in comparison to the 75 non-pilot GPs in the block.

Prior to the roll-out of the PRI-CBO Convergence project, all the GP's in Mohol were performing similarly in terms of average MGNREGS workdays of women. This trend began changing in 2013 when Umed (MSRLM) partnered with KS-NRO to introduce the PRI CBO convergence project. Following the creation of LRG in the pilot GPs and initial focus on MGNREGS as entry point activity, pilot GPs in Mohol witnessed increasing participation of women in NREGS works as they found it to be a reliable livelihood activity in lean months of the year. In 2014, the average women workdays in pilot GPs increased more than six times as compared to the non– pilot GPs. Due to the active involvement of PRIs, subsequent comprehensive plans in the form of PAE and EAP at VO level and ambitious target setting by LRGs, this positive growth in MGNREGS consistently gathered the momentum. During April –July 2016, average women workdays in pilot GPs was 11 times more than the non-pilot GPs. As scaling up of the project is on the anvil, the Mohol LRGs are enthusiastically waiting for a chance to spread this change in other non-pilot GPs of the block.



Comparison of MGNREGS women work days between pilot and non-pilot GPs in Maharashtra

EAP in Devadi GP, Mohol Block, Solapur District, Maharashtra

MAHARASHTRA

MEC PROJECT

The MoU between KS-NRO and Umed was signed in August 2014. In the next couple of months, an initial orientation at the state level, exposure visits and exploratory visits by Umed and Kudumbashree NRO staff respectively were held. MEC selection concluded in December 2014 with 167 potential MECs selected.

Between January and October 2014, intensive capacity building was underway spanning across soft skills development, business management, and familiarisation with markets, banks and community institutions, which 124 MECs completed successfully. Soon after, initiation of fair trade goat market and 10 local weekly markets were done between September and November 2014. Since December 2015, ME development activities were initiated, and 1,454 MEs have been supported in the last 9 months by 107 MECs. This included training, marketing, finance linkages, maintaining books of accounts, etc.

8 MEC firms have been adequately handheld by our mentors (former 6, presently 3) and field coordinators (former 3, presently 1) over 20 months now. A rate card for services to entrepreneurs rendered by MEC has been issued by Umed in May 2016

Exit Strategy

The MEC policy in Maharashtra is awaiting approval. Once approved, it will allow the MEC groups to act as technical resource wings of the CLFs and Umed MSRLM.

By March 2016, the NRO staff will exit from the project, and NRO would have established mechanisms for community institutions driving enterprise development and enterprise accounting and performance tracking system.

Success Story

Case Study of Umang MEC Group

In the October of 2015, 10 MEC of Wardha zone came together to form the Umang MEC group with their area of work spanning Wardha, Seloo, Samudrapur blocks. Since their inception, the group has engaged in multiple avenues of enterprise promotion work, ranging from creation and support to 148 micro-entrepreneurs (through regular follow up under the micro-enterprise performance tracking system for at least 85% of client enterprises), conduct of exhibition market in Seloo town on multiple occasions, conduct of regular weekly markets in Zadgaon and Padegaon (earning average revenue of Rs 1,50,000 each week) and engaging actively in support of entrepreneurs in business registration, MUDRA loan financing, raw material and machinery procurement etc. Making use of the rate card of services (dictating terms of engagement with individual Umed entrepreneurs) introduced by Umed in May, 2016, the group has demonstrated its acumen in generating revenue through different transactions.

Jyotsna Kande, member, Umang MEC group, supported 20 enterprises at the state level Mahalakshmi Saras. "My association with the MEC project and the exposure it has provided me, has led to unexpected opportunities opening up before me. Mumbai Saras, which had earlier intimidated me with the sheer scale of organization, is an event I now look forward to. I am awaiting the opportunity to support some of my own entrepreneurs in Saras next time!"

In the course of their regular contact with their client base, MEC Namrata Gavhale came across Ekta Tailoring group, comprising of 5 members which stood at the verge of shutting down operations. The business had 10 machines, purchased through loan from Bajaj Foundation. Active MEC inspection of the business viability informed them about the potential in the enterprise. The ME was reopened and today earns an average revenue of Rs 30,000, against average costs of Rs 8,000. The take home income for the entrepreneurs is at Rs 5,000 per month.

Project Status (as of July 2016)

1	Name of State	Maharashtra
2	Period of signing the MoU	August 2014
3	Period of starting the project	December 2015
4	No. of Pilot Districts	3 Osmanabad, Ratnagiri and Wardha Districts
5	Date of MEC Selection	December 2015
6	Duration of MEC Capacity Building	January 2015 – October 2015
7	No. of MECs	Total 107 (Male = 41, Female = 66) Ratnagiri District = 23 Osmanabad District = 43 Wardha District = 41
8	Number of Mentors	3
9	No. of MEC Groups	8 Wardha District = 3 Osmanabad District = 2 Ratnagiri District = 2
10	No of MEC Groups registered as partnership firms.	-
11	No of MEC Groups with own bye-law.	8 Wardha District = 3 Osmanabad District = 2 Ratnagiri District = 2
12	No of MoU signed between MEC Groups and CBO	-
13	No of enterprises supported till date	1454 Wardha District = 574 Osmanabad District = 576 Ratnagiri District = 304
14	No of enterprises linked to the PTS with daybook	1008 Wardha District = 460 Osmanabad District = 339 Ratnagiri District = 219

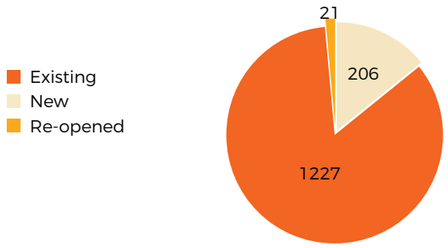
MEC supported weekly market in Padegaon GP, Wardha District, Maharashtra

Project Timeline

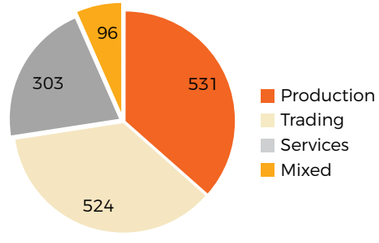
Major activities since MoU signing	Duration/Date
MEC Selection	December 2015
MEC capacity building	Jan – Oct 2015
MEC Zone/Group formation	June 2015
MEC group registration	Nil
Finalization of MEC group Bye-law	Feb 2016
Beacon pilot	Oct – Nov 2015
ME development	Dec 2015 – Present
Introduction of PTS	Jan 2016
Mid Term Review	-
MEC policy by SRLM	-

Information on Enterprises Supported

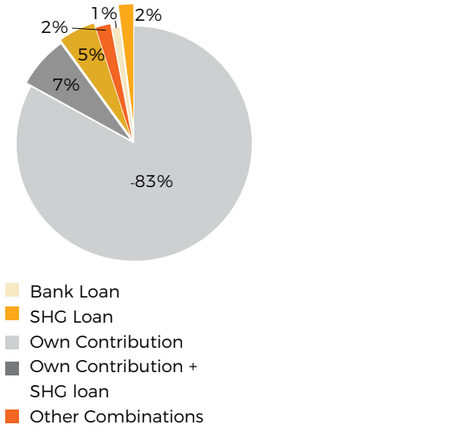
Enterprises supported till date



Type of Enterprises supported:



Sources of Investment for Enterprises Supported



Investment Range for Enterprises Supported

Investment (Rs)	Percentage of Enterprises
Less than Rs. 3,000	8%
Rs. 3,000 - Rs. 7,000	17%
Rs. 7,000 - Rs. 10,000	6%
Rs. 10,000 - Rs. 20,000	24%
Rs. 20,000 - Rs. 50,000	27%
Rs. 50,000 - Rs. 1,00,000	12%
More than Rs. 1,00,000	6%

Popular Enterprise Categories

Enterprise Category	Percentage of Enterprises
Tailoring	11.4%
Poultry farm	7.9%
General store / Provision Store / Kirana Store	7.4%
Goat and Sheep Rearing	6.0%
Flour mill	5.4%

MEC supported ragi ladoo production unit in Bhaipurvatodagaon GP, Arvi Block, Wardha District, Maharashtra

ODISHA

PRI-CBO CONVERGENCE PROJECT

The MoU for the PRI-CBO Convergence Project was signed between NRO and Odisha Livelihood Mission (OLM) in February, 2014. Scoping study was conducted in all pilot locations from March-June, 2014 followed by a strategy setting workshop in August, 2014. To support the field activities of the project, a community cadre (LRG) was identified and capacitated in September, 2014, LRG able to facilitate the field activities (IPPE- 2014), and mobilize community to demand their entitlements and participate collectively in democratic platforms such as Gram Sabhas. Regular capacitation of PRIs, CBOs and LRG was carried out as major focus of the project in every quarter of the year 2015-16. To get the baseline for the project, PAE exercise was carried out from August – September, 2015 followed by EAP in December 2015-January 2016. A holistic poverty reduction plan (GP2RP) was prepared by the CBOs with facilitation from LRG in April-May, 2016.

Exit Strategy

The project is proposed to be scaled up in 32 GPs across 4 new blocks of Odisha. To support the scaling, Internal Mentors selection commenced in 3 pilot blocks (Malkangiri, Gumma and Balisankara) of Odisha in July, 2016. The project envisages creation of institutional mechanisms such as GPCC to enhance the co-operation between PRI and CBO for village development.

Revival of sub-committees and federations is also a part of the exit footprint to ensure CBOs are effective in performing their role of putting forth the demands of the local community.

Success Stories

Pension Adalats in Tumulo GP, Gumma Block, Gajapati District

Pension Adalat was organized in the Cluster Level Forums (CLF) of Tumulo GP in June, 2016. During preparation of GP2RP, the Gram Panchayat Level Federation (GPLF) realised that the number of local community members in need of pensions was quite high. GPLF wanted to do something about this issue so they called a meeting of LRG and discussed it. Subsequently, a joint meeting comprising of LRG, GPLF and Panchayat was also called to discuss this issue and devise a solution for it. During this meeting, the idea to conduct a Pension Adalat emerged and it was decided that rather than calling people at panchayat level, such adalats will be conducted at village level. Following the decision taken at the joint meeting, Pension Adalats were conducted in Tumulo GP's villages to fill the application forms of eligible individuals under various pension schemes for senior citizens, disabled and widows. As part of the Pension Adalat, sessions were conducted to provide information to the local community about the eligibility criteria and documents needed to apply for the pension schemes. While verifying application documents before submitting them, LRG discovered that there were many errors in the ID proofs of applicants. The panchayat decided to submit these ID proofs to the concerned departments to get them corrected to enable the applicants to avail the pension benefits.

Literacy Campaign in Padmagiri Panchayat, Malkangiri Block, Malkangiri District

Malkangiri is one of the backward districts of southern Odisha. The district's literacy level is 49% and female literacy level stands even lower at 38.28%. The SHG members in Malkangiri face many hurdles because of their illiteracy such as alleged irregularities in book keeping and bank linkages. To mark their attendance, SHGs members continued the age old practice of putting their thumb impressions in the registers. There was widespread regret among the SHG members about their lack of literacy. This regret turned into a vigour to improve

MEC organised weekly market in Maharashtra

and triggered the discussion to do something about it. CLF and GPLF in their meeting with LRG raised this issue and planned to initiate a Literacy Campaign which was supported by Mentor RPs from Kudumbashree-NRO

A joint preparatory meeting comprising of members of GPLF, LRG, CRPs, president and secretary of all SHGs was held. During this meeting, a plan was prepared to take up this campaign and teach all SHGs members to sign their name. SHGs members embraced the challenge and practiced their signatures on the floor even while cooking. The campaign also received support from school-going children, Anganwadi workers and other volunteers from the GP.

To celebrate this achievement, a function was organized jointly by GPLF and Panchayat with the support of LRG. At this function, Block officials and Project Director (PD) DRDA, Malkangiri were guests in attendance. After this campaign, all the SHGs members of Padmagiri Gram Panchayat sign their names instead of casting their thumb impression and the happiness of this achievement is visible on their faces.

Project Status (as of July 2016)

Name of State	Odisha
Total no. of pilot GPs (provide details of no. of GPs in the different blocks and districts)	11 Balisankara Block, Sundargarh - 2 Malkangiri Block, Malkangiri - 2 Dharamsala Block, Jajpur - 4 Gumma Block, Gajapati - 3
Number of SHGs in pilot GPs	800
No of CLFs and GPLF in pilot GPs	CLF = 78 GPLF = 11
Number of LRG members in pilot GPs	108
Number of Potential Internal Mentors identified	25
Number of Mentors	11
No of SHGs which have completed PAE	709
No of CLFs who have prepared EAP	77 CLFs across 11 pilot GPs
No of pilot GPs who have prepared GP2RP	11
Proposed Scale Up	32 new GPs in 4 new blocks of 4 districts

RAJASTHAN

PRI-CBO CONVERGENCE PROJECT

The MoU between RGAVP (Rajasthan SRLM) and KS-NRO was signed in August 2015. Subsequently, LRG selection was completed in October 2015. PAE was piloted in Rajasthan in March 2016 and was rolled out in April 2016 across all pilot locations in the State. Using the baseline data collected during PAE, the LRG and VOs have started preparing EAP since June 2016 to set targets for achieving access to schemes. The activity has strengthened the relationship of VOs and LRG.

The CBOs and LRG have held extensive consultative meetings with PRI and used these meetings as a platform to raise the community's demands. In this entire process, the VO members have emerged as credible representatives of the CBO network. Such meetings have also elicited interest among Panchayats to align with LRG in speeding up access to entitlements.

Exit Strategy

In Rajasthan, a pool of strong LRG has been created. Internal Mentors and LRG trainers will be selected from this pool and capacitated to support the scaling of the project in other locations of the State.

To preserve the interest created among the stakeholders, the process of introducing convergence platforms like VOCC and GPCC has been initiated to deepen collaboration between PRI and CBO. These platforms will be institutionalised and strengthened further in future activities. Such convergence platforms are envisaged to create sense of collective ownership among LSG and community institutions working towards their own development. The project intends to further strengthen the ecosystem of local community innovations by encouraging initiatives such as Balasabhas (a democratic platform for children to participate in their development) and creating a space for discussion on social issues at SHG level is in planning.

Success Story

Mobilizing for GUSBUA and April 24 Gram Sabha

The Ministry of Rural Development, Government of India launched a nation-wide campaign called Gram Uday Se Bharat Uday Abhiyan (GUSBUA) on the birth anniversary of B.R. Ambedkar on April 14. As part of the 10-day campaign, events were held in each village to promote social harmony, strengthen panchayati raj, promote rural development and improve livelihood of farmers and marginalised. Barely 8 months since the roll out of the PRI-CBO Convergence project, the LRG and KS-NRO mentors took the initiative to mobilise SHG members across pilot locations of Rajasthan to participate in GUSBUA. SHG members played an important role in environment generation for GUSBUA by holding prabhat pheris, attending GUSBUA events and hosting mahila sabhas to discuss issues and prepare petitions to put forth to the panchayats. GUBSUA concluded with the Gram Sabha on Panchayati Raj Divas, April 24. Due to the mobilisation efforts of LRG, KS-NRO mentors and VOs, over 7000 SHG members participated in Gram Sabhas and submitted 115 petitions to panchayats across 62 pilot GPs in Rajasthan on April 24. Out of these, 5155 SHG members were attending a Gram Sabha for the first time. April 24 was historic because thousands of women collectively engaged for the first time in their lives with the panchayat to voice demands regarding their rights and entitlements.

Project Status (as of July 2016)

Name of State	Rajasthan
Total no. of pilot GPs	67 Asind Block, Bhilwara District = 23 Kherwara Block, Udaipur District = 27 Sangod Block, Kota District = 17
Number of SHGs in pilot GPs	2195
No of VOs in pilot GPs	157
Number of LRG members in pilot GPs	366
Number of Internal Mentors to be identified	100
Number of Mentors	15
No of SHGs which have completed PAE	2100
No of VOs who have prepared EAP	148

PAE in Sundara GP, Kherwara Block, Udaipur District, Rajasthan

RAJASTHAN

MEC PROJECT

The MoU between KS-NRO and RGAVP was signed in August 2015. In the next couple of months, initial orientation and mobilization regarding the MEC project was done at the district, block and community levels. MEC selection was held between December 2015 - January 2016. Only SHG women were selected to become MEC in Rajasthan.

The MEC training schedule for Rajasthan was optimized based on experiences from other partner-States. Between February-August 2016, MEC were successfully trained in soft skills development, business management, and familiarised with markets, banks and community institutions by Master Trainers from Jharkhand and Bihar. During the training period itself, the MEC were encouraged to support SHG women in starting enterprises as an example of 'learning by doing'. The enterprise development services extended to SHG entrepreneurs by MEC included business plan preparation, marketing, finance linkages and maintaining books of accounts etc. Currently, formation of MEC groups has being initiated in all the pilot districts.

Success Story

Learning by Doing - Enterprise Development by MEC during Capacity Building phase

During MEC training at NIRD Jaipur in April 2016, each Rajasthan MEC was challenged to support SHG members in starting two enterprises in the next two months to encourage 'learning by doing'. The MEC recruits were anxious at the magnitude of the task at hand, but they embraced the challenge. As of July 2016, 131 micro-enterprises were started by SHG entrepreneurs in Rajasthan with support of 61 MEC.

Laltesh didi from Bhonara GP, Sultanpur Block, Kota District was one such MEC who was very extremely nervous and unsure if SHG members would be interested in receiving her support to start enterprises. She is married with two children and worked on the family farm prior to joining the MEC project. However, Laltesh successfully convinced Shanti didi to start a tea stall on the main road of their village since there wasn't one. Shanti did MGNREGA work whereas her husband was an agricultural labourer. She was always interested in doing something on her own. She took a loan from her SHG to start the business. Shanti started her stall with serving tea, now she also sells snacks like poha to customers. MEC Laltesh says she feels good when she hears SHG entrepreneurs giving her credit for helping them earn a stable daily income.

Shanti's Tea Shop

Enterprise Start Date: 20/05/2016

Initial Investment = Rs 5,000

Monthly Sales = Rs 19,500

Monthly Profit = Rs 4,289

Exit Strategy

The MEC policy in Rajasthan is scheduled to be finalised by September 2016. Once approved, it will allow the MEC groups to act as technical resource wings of the CLFs and support SHG entrepreneurs in developing potentially high value enterprises involving production of local goods and services.

RGAVP is expected to take-over the project from Kudumbashree-NRO in March 2016. Mechanisms for linkage of MEC Groups and CLFs to drive enterprise development, enterprise accounting and performance tracking systems are to be put in place to ensure the sustainability of the project.

MEC supported Local Market in Khajuri Village, Amritkuwa GP, Kota District, Rajasthan

Project Status (as of July 2016)

1	Name of State	Rajasthan
2	Period of signing the MoU	Sept 2016
3	Period of starting the project	October
4	No. of Pilot Districts	3 Bhilwara, Kota and Udaipur Districts
5	Date of MEC Selection	December,2015 January, 2016
6	Duration of MEC Capacity Building	December 2015 to August 2016
7	No. of MECs	61(Female = 61, Male = 0) Bhilwara District = 20 Kota District = 21 Udaipur District = 20
8	Number of Mentors	5
9	No. of MEC Groups (district wise break up)	Group formation process initiated in pilot districts Proposed MEC Groups: Bhilwara District = 2 Kota District = 2 Udaipur District = 3
13	No of enterprises supported till date (district wise break up)	131 Bhilwara District = 43 Kota District = 49 Udaipur District = 39

Project Timeline

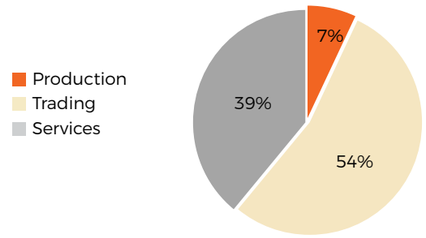
Major activities since MoU signing	Duration/Date
MEC Selection	December 2015 to January 2016
MEC capacity building	December 2015 onwards
MEC Zone/Group formation	August 2016
ME Development	August 2016
Introduction of PTS	August 2016

Information on Enterprises Supported

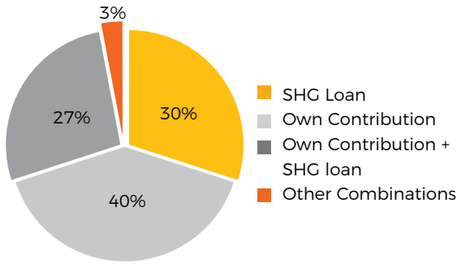
Enterprises supported till date

Existing	0
New	131
Re-opened	0

Type of Enterprises supported:



Sources of Investment for Enterprises Supported



Investment Range for Enterprises Supported

Investment Range for Enterprises Supported	
Investment (Rs)	**Percentage of Enterprises**
Less than 1,000	18%
3000-7000	30%
7000-10,000	12%
10000-20000	28%
20000-5000	10%
More than 50000	2%

Popular Enterprise Categories

Enterprise Category	Percentage of Enterprises
General store / Provision Store / Kirana Store	32%
Tailoring	25%
Flour Mill	10%
Ladies Store	10%
Vegetable trading	7%

Madeena's fancy store in Badnoor GP, Asind Block, Bhilawara District, Rajasthan started with help of MEC

CRP-EP training in Kekri Block, Ajmer District,Rajasthan

RAJASTHAN

SVEP

Project Status (as of July 2016)

1	Name of State	Rajasthan
2	Period of signing the MoU	January 2016
3	Period of starting the project	April, 2016
4	No. of Pilot blocks	2 Begun Block, Chittorgarh District Kekri Block, Ajmer District
5	Date of MEC Selection	April, 2016
6	Duration of MEC Capacity Building	-
7	No. of MECs	42 (Female = 44, Male = 0) Begun Block = 21 Kekri Block = 21
8	Number of Mentors	3

Project Timeline

Major activities since MoU signing	Duration/Date
MEC Selection	April,2016

SIKKIM

PRI-CBO CONVERGENCE PROJECT

Following the signing of the MoU in October 2015 between KS-NRO and Sikkim SRLM, orientation was given to the Sikkim SRLM staff on the PRI-CBO Convergence project in December 2015.

For the first phase of SHG formation in the three selected blocks, Master Trainers were selected by Sikkim SRLM in January 2016 and subsequently trained by Kudumbashree NRO in February 2016. The training sensitized and capacitated the future trainers on SHG approach and its Governance, relevance and the formation of federations, on the concept of Community Resource persons (CRP), their relevance and the process of identification. 31 Master Trainers were trained from the 3 pilot blocks.

Mobilization and training of CRPs were done in all panchayats in February - March 2016 during which the Kudumbashree experience, the mandate of NRLM and the importance of having CRPs was shared. The community subsequently selected the CRPs themselves and they have engaged actively in the field for the formation of SHGs and for providing practical training to them.

Formation and streamlining of SHGs was done by CRPs in their wards in March 2016. 386 SHGs were newly formed and oriented about the NRLM norms. Existing SHGs were introduced to the project and streamlined to either revive the old and defunct SHGs or to bring them into the NRLM fold by helping them adhere to 'Panchasutra' and proper micro finance practices. The process also ensured that members of SHGs are all women and belong to the same ward. 154 SHGs were streamlined across the 3 blocks. Training was also given to all SHG office bearers to ensure smooth functioning of SHGs

Ward Development Societies (WDS) were formed in all 101 wards in the 3 blocks in March 2016. The general body and executive body of the WDS were formed and training was given to all members. In addition to sensitizing the members about the importance of a federative structure, the training also capacitated them about the structure, functions, roles and responsibilities of all the WDS members. This has resulted not only in the regular and active monitoring of SHGs by WDS, but has also shown increased participation in Gram Sabhas and the slow emergence of a convergence platform between the WDS and the panchayat.

Success Story

"Since I have been elected from the community I feel that a lot of responsibility and expectations are there on me. Through forming a WDS, we could better understand the various issues and needs of the community and represent them at appropriate forums."

Munna Sharma,
WDS Chairperson,
Ward no. 3,
Dalapchand panchayat,
Regu Block, East Sikkim District, Sikkim

Exit Strategy

The partnership with Sikkim is being taken up in 2 phases. Phase 1 between October 2015 and April 2016 involving training of trainers and helping with revival of SHGs and formation of Ward-level federations has been completed. Phase 2 is envisaged from October 2016 onwards.
At a meeting with CEO, Sikkim SRLM on May 5, 2016 a discussion was held on ensuring a mechanism for sustainability of the project's momentum and institutional mechanisms that need to be devised to support SHGs and WDS.
Based on the decisions taken at the meeting, KS-NRO shall share with Sikkim SRLM a checklist for the CRPs to monitor the functioning of the SHGs. A draft of operational guidelines for the WDS is also to be shared by KS-NRO with Sikkim SRLM. KS-NRO mentors will support Sikkim SRLM in implementing NRLM in 4 blocks each for first fifteen days and enable the CRPs to take it forward in extending the activities to all the panchayats in the blocks
Training is to be provided for the CRPs for livelihood identification and in supporting for livelihood enhancement after August. A proposal is to be submitted for the future activities including the engagement in the four blocks and on the livelihood identification and enhancement.

Project Status (as of July 2016)

Name of State	Sikkim
Total no. of pilot GPs	19 Khamdong Block, East Sikkim District = 4 Passingdong Block, North Sikkim District = 7 Regu Block, East Sikkim District = 8
Number of SHGs formed in pilot GPs	386
Number of SHGs streamlined in pilot GPs	154
No of WDS formed in pilot GPs	101
Number of CRPs in pilot GPs	181
Number of Master Trainers	31
Number of Mentors	3
No. of blocks in which project will be scaled up in 2016-17	4

WDS formation in Regu Block, Sikkim

INTERNS (SEPTEMBER 2015 – AUGUST 2016)

Name	Institution	Duration	Work at KS-NRO
Meenu Maria Joseph	National Law School of India University, Bangalore	23 November 2015 - 6 February 2016	Study on the role of Micro Enterprise Consultants in addressing challenges faced by micro-entrepreneurs
Aankeet Swain	Indraprastha Institute of Information Technology, New Delhi	2 June - 16 June, 2016	Case Study on Kayana Amruthum Nutrimix unit in Kozhikode

PLAN AND ACHIEVEMENTS 2015-16

Particulars	Target	Achievements August 2016
Number of PRI-CBO Convergence pilots (Blocks)	20	22
Mentor Resource Persons deployed (total)	70	85
Sharing-learning workshops on Convergence project	1	1
Panchayati Raj Apprenticeship programme conducted	5	5
Pustaka Yatra testimonials anthology published	2	1
NRO personnel for Management Development Programme	20	0
Kudumbashree personnel for Management Development Programme	20	20
Number of Young Professionals newly recruited	20	20
Number of Enterprises pilot projects (Districts)	14	17
Number of MEC trained and positioned (total)	700	714
Number of Mentor MEC deployed in partner-States (Total)	40	40
ME benchmarking completed (Districts)	14	11

FINANCIAL PROGRESS 2015-16

	Amount (Rs. Lakh)	
Total Allocation Approved	857.89	
Particulars	**Budget**	**Utilized**
Establishing M&E and Learning Systems, Monitoring & Reporting	35	36.49
YP Programme	206.7	210.35
Programme Management	397.24	236.9
Capacity Building	168.95	58.47
Research Studies & Resource Materials	50	22.58
Total	**857.89**	**564.79**

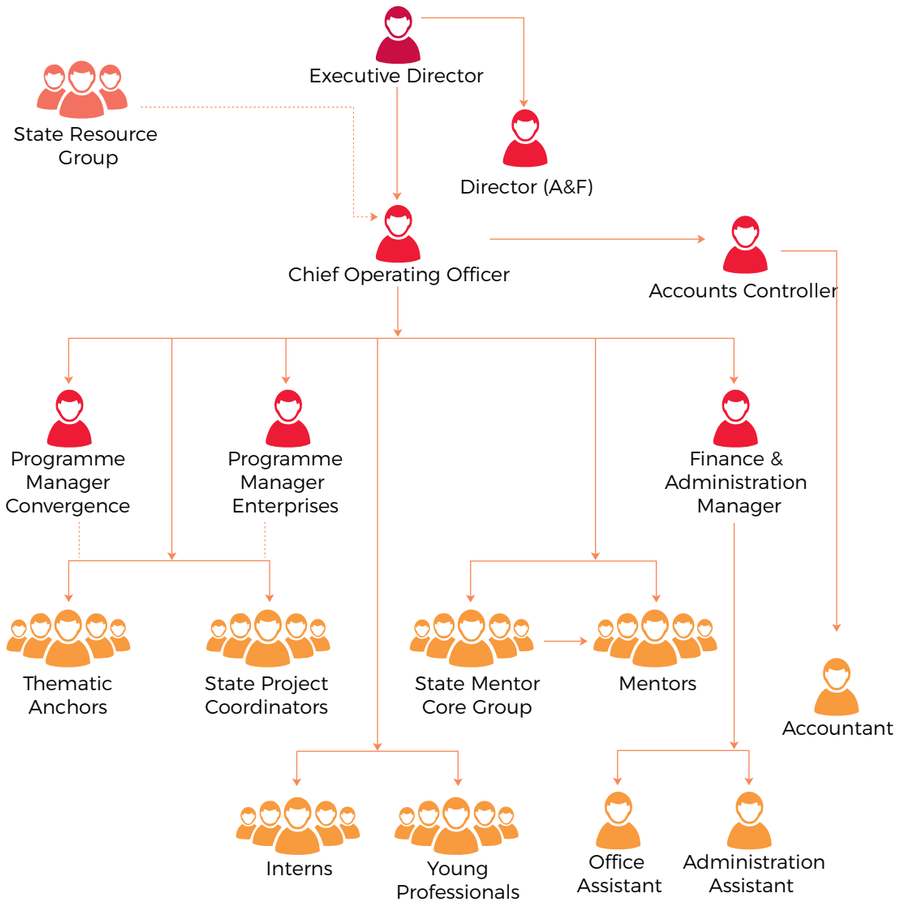
PLAN 2016-17

Particulars	Target
Number of PRI-CBO Convergence pilots GP completed	200
Sharing-learning workshops on Convergence project	1
PRI-CBO Convergence Universalisation protocol published	1
Number of blocks where PRI-CBO Convergence universalized by SRLM with support of Kudumbashree-NRO	25
Number of Local Resource Group members trained and developed as Internal Mentors for partner-States	300
Entitlement Access Tracking system developed and deployed in pilot GP	1
State/ Regional support cells established	3
Number of focus blocks for MEC Projects	37
Number of MEC trained and positioned	800
Number of Districts with Enterprise Performance Tracking System	17
MEC training modules compiled and published	1
Impact Assessment of work of Kudumbashree-NRO	1

BUDGET 2016-17

Particulars	Amount (Rs. Lakh)
Learning Systems, Monitoring & Reporting	55.00
Programme Management - Human Resources	240.84
Programme Management - Other Costs	212.70
Capacity Building	135.50
Research Studies & Resource Materials	47.50
Total	**691.54**

ORGANISATION
STRUCTURE OF KUDUMBASHREE-NRO



MENTORS (as of July 2016)

MICRO-ENTERPRISE CONSULTANT (MEC) PROJECT

District in Partner-State	Name of Mentor	Domicile in Kerala	Prior Position held in Kerala
Bihar			
Gaya	Mary Sebastian	Pulinkunnu, Alapuzha	CDS Chairperson
Gujarat			
Narmada	Anitha T.G.	Kaduthuruthi, Kottayam	MEC, STREAM
	Annamma Varghese	Pampadumpara, Idukki	CDS Chairperson
Patan	Rajani M.K .	West Eleri, Kasargode	CDS Chairperson
	Rarish P.S.	Edavilangu, Thrissur	MEC, MITHRA
Tapi	Mini V.	New Mahe, Kannur	CDS member; MEC, EMPACT
Jharkhand			
Ranchi	Ajitha Kumari	Kunnikode, Kollam	NHG Secretary; CDS Internal Auditor
	Thankachan E.S.	Kaliyar, Idukki	MEC-MECSDAT
	Shamla Shukoor	Erumeli, Kottayam	MEC, SAAB Group, KS Café Entrepreneur
Pakur	Bindu Udayan	Yeroor, Kollam	CDS member; MEC, MECFED
	K.T. Babu	Punchavayal, Kottayam	MEC, SAAB Group
	Shaija Asharuf	Kootickal, Kottayam	MEC, SAAB Group
West Singhbum	Radha Parmeswaran	Kodassery, Thrissur	CDS Chairperson, KAASS Team member
	Sulaiman Pathiyil	Malappuram	MEC, ASSERT
Karnataka			
Gadag	Rajesh B.	Bededuka, Kasargode	MEC, TRUST
	Usha T.M.	Poovachal, Thiruvananthapuram	MEC, ADS Secretary, Block Panchayat President
Hassan	Ravindra K	Kuntar, Kasargode	Trainer, District Training Centre
	Sudhakar Shetty	Kasargode	Resource Person
Mysuru	Rajashekharan P.V.	Kavumbhagom, Pathanamthitta	MEC, EMAT
	Sojin P.K.	Palampera, Kottayam	Asraya Consultant
Maharashtra			
Osmanabad	Asha Rajendran	Anchal, Kollam	MEC, ARMS4E
Ratnagiri	Maya Suresh	Kuzhimattom, Kottayam	MEC, STREAM
Wardha	Shailaja Asokan	Koratty, Thrissur	MEC, GRACE
Rajasthan			
Bhilwara	Prajeesh Vayalankara	Mangattidam, Kannur	Trainer, MITRA
Udaipur	Raihanath T.	Muduvallur, Malappuram	CDS Chairperson
	Santhakumari	Niramaruthur, Malappuram	CDS Chairperson
Kota	Jiji Eldo	Rayamangalam, Ernakulam	CDS Internal Auditor; MEC, ACME III
Kota	Sunitha S.	Panavoor, Thiruvananthapuram	CDS Chairperson

SVEP MENTORS

District in Partner-State	Mentor Name	Mentor Designation	Domicile in Kerala	Prior Position held in Kerala
Bihar				
Gaya	**Vijayarani**	Block Anchor Person	Thenmala, Kollam	MEC MECFED
Muzaffarpur	**Johnson Mathew**	Mentor	Thiruvanbady, Kozhikode	MEC, Youth MEC
	Preetha T.B.	Block Anchor Person	Avannur, Thrissur	CDS Member, KAASS Team Member
Jharkhand				
Pakur	**Aleyamma Anthony**	Block Anchor Person	Asamannoor, Ernakulam	CDS Chairperson; Trainer, EKSAT
West Singhbum	**Sino C Ninan**	Mentor	Neeleshwaram, Kasargode	MEC, CREST
Ranchi	**Beena Madhoosoodanan**	Block Anchor Person	Edakattuvayal, Ernakulam	CDS Internal Auditor and MEC, ACME 6
	Vijin C.K.	Mentor	P.S.N. Puram, Thrissur	MEC, DREAM
Kerala				
Ernakulam	**Chinamma John**	Mentor	Thiruvaniyoor, Ernakulam	CDS Member; Trainer EKSAT
Both Districts	**Jiby Varghese**	Block Anchor Person	Kandanadu, Ernakulam	Trainer, EKSAT
Pathanamthitta	**Uma Abhilash**	Mentor	Udayamperoor, Ernakulam	Trainer, AWAKE
Rajasthan				
Begun	**Manju P.**	Mentor	Pooyapalli, Kollam	ADS Vice President, MEC, ARMS4E
Kekri	**Jaya Satheesh**	Mentor	Poovathodu, Kottayam	MEC, DREAM
Both Districts	**Stephen Titus**	Block Anchor Person	Polayathode, Kollam	MEC, ARMS4E

TED TRAINING TEAM

Trainer	Domicile in Kerala	Prior Position held in Kerala
Jiby Varghese	Kandanadu, Ernakulam District, Kerala	Trainer, EKSAT
Uma Abhilash	Udayamperoor, Ernakulam District, Kerala	Trainer, AWAKE

[3]Mentors will undergo certification as per NMMU guidelines and shall be finalized based on the same

PRI-CBO CONVERGENCE PROJECT

District in partner-State	Name of Mentor	Domicile in Kerala	Prior Position held in Kerala
Assam			
Bajiagaon	**Radha A**	Vadakara, Kozhikode	CDS Chairperson
	Raseena	Vazhoor, Kottayam	CDS Chairperson
	Tulasi Basheer	Alakode, Kannur	CDS Member
Lahorighat	**Padmini**	Cheruthazham, Kannur	CDS Chairperson
	Ramlath P	Vazhikadavu, Malappuram	CDS Chairperson
	Sasikala A	Ramanattukara, Kozhikode	CDS Chairperson
	Swapna Shaju	Annamanada, Thrissur	KAASS Team Member
	Usha Shaji	Akalakunnam, Kottayam	CDS Chairperson
Jharkhand			
Angada	**Baby PM**	Chorode, Kozhikode	CDS Chairperson
	Omana Satheesh	Thottapuzhassery, Pathanamthitta	CDS Chairperson
	Sheeba N	Kottayam, Kannur	CDS Chairperson
Bundu	**Ambily**	Kumarapuram, Alappuzha	CDS Chairperson
	Jagadamma PG	Vannapuram, Idukki	District Mission RP
	Radhamma Sudhakaran	Pooramattam, Pathanamthitta	CDS Chairperson
	Savithry Venugopal	Puthenchira, Thrissur	CDS Chairperson
Ghatsila	**Lakshmi Bhargavan**	Nooranad, Alappuzha	CDS Chairperson
	Mallika Mohanan	Velookara, Thrissur	CDS Chairperson
	Merlin	Pappiniseri, Kannur	Gender RP
	Sheeja	Kakkur, Kozhikode	CDS Chairperson
Khuntpani	**Girija Vamanan**	Poyya, Thrissur	CDS Chairperson
	Mohini KV	Valapattanam, Kannur	CDS Chairperson
	Syalimol	Vechoochira, Pathanamthitta	CDS Member
	Valsala V	Madayi, Kannur	CDS Chairperson
Manoharpur	**Jessy George**	Sreekandapuram, Kannur	ADS Member
	Shreelatha	Kayamkulam, Alappuzha	CDS Chairperson
	Vichitra	Vengad, Kannur	CDS Chairperson
Pakuria	**Prasanna V K**	Dharmadam, Kannur	CDS Chairperson
	Saramma Johnson	Vechoochira, Pathanamthitta	CDS Member
Karnataka			
Gangavathi	**Nayana**	Karadeka, kasargod	NHG Member
	Sreekala Manoj	Chathanoor, Kollam	CDS Chairperson
	Sukumaran	Belloor, kasargod	State Mission RP
	Vijayalakshmi	Balusseri, Kozhikode	CDS Chairperson

Gubbi	**Beena Dayan**	Thekkumbhagom, Kollam	CDS Chairperson
	Geetha Chandran	Mala, Thrissur	CDS Chairperson
	Jayashri	Kumbadaje, kasargod	ADS Member
	Vimala	Belloor, kasargod	District Mission RP
Koppala	**C.V. Sumangala**	Eriyad, Thrissur	CDS Chairperson
	Geetha Mohanan	Erumapetty, Thrissur	CDS Chairperson
	Roopa	Meenja, kasargod	NHG Member
Pavagada	**Beefathima**	Meenja, kasargod	CDS Vice Chairperson
	Meenakshi	Kumbadaje, kasargod	CDS Member
	Thahira	Veloor, Thrissur	CDS Chairperson
	Visalakshi	Desamangalam, Thrissur	CDS Chairperson
Maharashtra			
Deoli	**Rajamma**	Konni, Pathanamthitta	CDS Chairperson
	Rema Anil	Pulinkunnu, Alappuzha	CDS Member
Mohol	**Indhira**	Manambur, Thiruvananthapuram	CDS Chairperson
	Sindhu Renin	Ayiroor, Pathanamthitta	CDS Member
	Suma S Dharan	Arattupuzha, Alappuzha	ADS Chairperson
Shahpur	**Shani Ponnan**	Thannithodu, Pathanamthitta	CDS Vice Chairperson
	Sheeja Gopidas	Kanjirapilly, Kottayam	CDS Chairperson
Odisha			
Balisankara	**Elizabeth Thankachan**	Varapettty, Ernakulam	CDS Chairperson
	Galeela	Elamkunnapuzha, Ernakulam	CDS Chairperson
	Ranjith	Varkala, Thiruvananthapuram	Bala Sabha RP
Dharamsala	**Leelamma**	Ayarkunnam, Kottayam	CDS Chairperson
	Sulekha Rajeevan	Kodassery, Thrissur	CDS Chairperson
	Susan Philip	Ayiroor, Pathanamthitta	CDS Chairperson
Gumma	**Bindu Sanoj**	Thidanadu, Kottayam	CDS Chairperson
	Sunitha A	Thodiyoor, Kollam	CDS Chairperson
Malkangiri	**Beena P Kuriakose**	Keerampara, Ernakulam	CDS Chairperson
	Sheeja Radhakrishnan	Kadapra, Pathanamthitta	CDS Chairperson
	Suma	TV Puram, Kottayam	CDS Chairperson
Rajasthan			
Bhilwada	**Beena Das**	Alappad, Kollam	CDS Chairperson
	Raji Krishnankutti	Thalikulam, Thrissur	CDS Chairperson
	Santhamma T J	Mannar, Alappuzha	CDS Chairperson
	Sarojini K K	Sreekandapuram, Kannur	CDS Chairperson
	Sunitha Raghukumar	Muriyad, Thrissur	CDS Chairperson
Kota	**Ani Anil**	Konni, Pathanamthitta	CDS Chairperson
	Girija N	Varavoor, Thrissur	CDS Chairperson
	Preethi Haridas	Perinjanam, Thrissur	CDS Chairperson
	Sheeja Lakshmi	Palamel, Alappuzha	CDS Chairperson

Udaipur	**Leelamma**	Kangazha, Kottayam	CDS Chairperson
	Mini Varghese	Sreekandapuram, Kannur	GP Vice President
	Nirmala Sunny	Panangad, Kannur	CDS Chairperson
	Omana Thankappan	Alagappa Nagar, Thrissur	CDS Chairperson
	Rathi M.R.	Ezhukone, Kollam	CDS Chairperson
	Saraswathy Ajayan	Elavally, Thrissur	CDS Chairperson

State Resource Group for PRI-CBO Convergence

Name	Designation
Prof. K P Kannan	Former Director, Centre for Development Studies
Sri. V N Jitendran IAS	Director Social Welfare and former Mission Director NREGS Mission
Sri. K T Kunjumohammad	Former Director (A&F), Kudumbashree
Prof. J B Rajan	Institute of Local Administration, Thrissur, Kerala
Sri. Zahiruddin	State Institute of Rural Development, Kottarakkara
Adv. N A Khalid	Member Kudumbashree Governing Body
Sri. N Jagajeevan	Former Programme Officer Kudumbashree
Smt. Aleyamma Vijayan	Sakhi, Thiruvananthapuram
Smt. J Devika	Centre for Development Studies, Thiruvananthapuram
Smt. Neena Joseph	Institute of Management in Government, Ernakulam

Mentor Core Group

Name	Association with Kudumbashree
Jayan Pookad	Member of EKSAT, Kozhikode
Manu G	Member of EKSAT, Alappuzha
Maya Sasidharan	Member of AWAKE, Ernakulam
Santhakumar M	Member of EKSAT, Alappuzha
N Krishnankutty Nair	State Resource Person
Beena Maheshan	Member of EKSAT, Ernakulam
Sivapradeep A K	Member of STREAM, Wayanad

KS-NRO Programme Personnel (as of July 2016)

Aakriti Gupta	Field Coordinator - Convergence and MEC Project - Rajasthan
Amjad Khan	State Project Coordinator – Convergence - Odisha
Anil Arora K	Field Coordinator - Convergence- Maharashtra
Anoosha Singh	Thematic Anchor - Convergence - Capacity Building
Anubha Sharma	Field Coordinator – SVEP - Bihar
Arun Sivaramakrishnan	Thematic Anchor – MEC Project - Monitoring (additional charge as State Project Co-ordinator – MEC Project – Maharashtra)
Charles Kindo	Field Coordinator – Convergence - Odisha
Elizabeth Soby	Field Coordinator – Convergence - Karnataka
Hrishikesh Thakur	Field Coordinator - Convergence and MEC Project - Rajasthan
Izra Nawas	Field Coordinator – Convergence - Assam
Jagannathan Iyer	Field Coordinator - Convergence- Odisha
Kalandi Sethi	Field Coordinator – Convergence - Odisha
Khudiram Mahto	State Project Coordinator – Convergence - Jharkhand
Kranti Kumari	Field Coordinator – Convergence - Jharkhand
Liby T Johnson	Chief Operating Officer
Manu Sankar S	Programme Manager - Convergence
Muhammed Asrath	Thematic Anchor – Convergence - Monitoring
Nishanth Chavan	State Project Coordinator – MEC Project - Karnataka
Prashanth M P	Programme Manager – Enterprises
Rahul Krishnan	Thematic Anchor - Farm Livelihoods
Raj Priya	Field Coordinator - Convergence and MEC Project - Jharkhand
Rameshwaranand Jha	Field Coordinator – SVEP - Bihar
Sanatan Hansda	Field Coordinator - Convergence and MEC Project - Jharkhand
Saurabh Kamal	Field Coordinator - Convergence and MEC Project - Jharkhand
Shashank Shah	Thematic Anchor - Resource Development
Sijo John	Thematic Anchor – MEC Project – Capacity Building
Simi Susan Moncy	Young Professional - Convergence

KS-NRO Administrative Personnel

Aswathy S	Accountant
Kala T	Office Assistant
Mineesh Abraham	Finance & Administration Manager
Reejamol P	Administrative Associate
Sowmithra A G	Administration Assistant
Vishnu	Office Chauffeur

PRI-CBO CONVERGENCE
PROJECT TEAM

ASSAM

(Left to right): Padmini M.V, P. Ramlath, Usha Shaji, Thulasi M Basheer, Radha A., P.A Raseena, Swapna Shaju, Izra Nawas, Sasikala A.

JHARKHAND

(Front Row, from left to right): Saurabh Kamal, Valsala V, Mohini K.V, Girja Vamanan, Saramma Johnson, Jagadamma P. G, Prasanna VK, Amblibabau, Radhamma Sudhakaran, Sheeja, Merlin, Sylimol, Jessy George, Khudi Ram ; (Bottom Row, from left to right): Vichithra, Savithry Venugopal, Baby PM, Sreelatha, Rajpriya, Sheeba N, Mallika Mohanan, Lakshmi Bhargavan, Omanna Satheesh

KARNATAKA

(Front row, left to right): Roopa, Beefathima, Sreekala Manoj, Geetha Mohanan, Jayasree, Meenakshi, CV Sumangala, Vishalakshi, Thahira, Sukumaran ; (Back row, from left to right): Elizabeth Soby, Vijayalakshmi, Geetha Chandran, Nayana Meloth, Vimala, Beena Dayan

MAHARASHTRA

(Front Row, from left to right): Sheeja Kumari , Suma S Dharan, Shani Ponnan, Anil Arora K ; (Back Row, from left to right): Rema Anil, Sindhu Renin, Rajamma

ODISHA

(Front Row, left to right): Shreeja Radha Krishnan, Bindu Sanoj, Leelama, Suma, Galeela, Sunitha A, Bina P Kuriakos; (Back Row left to right): Renjith, Amjad Khan, Kalandi Sethi, Susan Philip, Jagannathan Iyer, Charles Kindo

RAJASTHAN

(Front Row, from left to right):Sarojini K K, Leelamma James, Santhamma T J, Preethi Haridas, Ani Anil, Raji Krishnakutti, Nirmala Sunny, Rathi M R ; (Back Row, from left to right): Beena Das, Aakriti Gupta, Hrishikesh Thakur, Girja N, Sunitha Reghukumar, Omanna Thankappan, Mini Verghese, Sheejalakshmi, Saraswati V P

SIKKIM

(From left to right): Suma S Dharan, Izra Nawas, Ani Anil, Maya Sasidharan, Manu Sankar

PRI-CBO CONVERGENCE TEAM

MEC PROJECT
TEAM

BIHAR

(Left to Right): Rameshwaranand Jha, Mary Sebastian, Vijyarani, Anubha Sharma, Johnson Mathew

GUJARAT

Front Row (left to right): Anitha T G ; Back Row (left to right): Rameshwarand Jha, Rarish P S, Anubha Sharma, Rajani A K, Annamma Varghese

JHARKHAND

(Front row left to right) : Bindu Udayan, Ajitha Kumari, Beena Madhusoodhanan, Saurabh Kamal, Vijin.C.K, Sulaiman Pathiyil, Aleyamma Antony, Radha Parameswaran, Shamla Shukkoor, Shaija Ashrauf, Thankachan, E.S. Babu, K.T, Sino Ninan, Rajib Mohanty ; (Back row left to right): Raj Priya

KARNATAKA

(Front row, left to right): Sojin P K, Usha T M, Rajasekharan P V.
(Back row, left to right): Ravindra Kuntar, Rajesh B, Sudhakara Shetty, Nishanth Chavan

MAHARASHTRA

(Left to right): Shailaja Ashokan, Maya Suresh, Asha Rajendran and Arun Sivaramakrishnan

RAJASTHAN

(Front Row, left to right): Prajeesh Vayalankara, Santha Kumari, Jiji Eldo, Raihanath T, Jaya Satheesh, Manju P. ; (Back Row, left to right): Aakriti Gupta, Hrishikesh Thakur, Sunita S, Stephen Titus

SVEP
TEAM

BIHAR

(Left to Right): Rameshwaranand Jha, Mary Sebastian, Vijayrani, Anubha Sharma, Johnson Mathew

KERALA

(Left to Right): Uma Abhilash, Jiby Verghese, Chinnamma John, Prasanth M P

RAJASTHAN

(Front Row, left to right): Prajeesh Vayalankara, Santha Kumari, JijiEldo, Raihanath T, Jaya Satheesh, Manju P. ; (Back Row, left to right): Aakriti Gupta, Hrishikesh Thakur, Sunita S, Stephen Titus

ENTERPRISES TEAM

MENTOR
CORE GROUP

(Back row, left to right): Manu G, Liby Johnson, Santhakumar M, Beena Maheshan
(Front row, left to right): Sivapradeep AK, Maya Sasidharan, Krishnakutty N, Jayan Pookad

KUDUMBASHREE-NRO
STAFF

(Back row, left to right): Jagan Iyer, Arun Sivarakamkrishanan, Nishanth Chavan, Amjad Khan, Rahul K, Liby Johnson, Muhammed Azrath, Mineesh Abraham, Rameshwaranand Jha, Shashank S, Hrishikesh Thakur, Prasanth MP ; (Front row, left to right): Rajeeb Mohanty, Saurabh Kamal, Charles Kindo, Kalandi Sethi, Aakriti Gupta, Anil Arora, Simi Susan Moncy, Anubha Sharma, Elizabeth Soby, Manu Sankar, Aswathy Manoj, Izra Nawas, Sijo John, Anoosha Singh, Raj Priya

PAE at a SHG meeting in Agalkare GP, Koppal Taluk, Koppal District, Karnataka

February 2017

Aajeevika
National Rural Livelihoods Mission
Government of India

Kudumbashree
Kerala State Poverty Eradication Mission
Government of Kerala

Kudumbashree-National Resource Organization

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