

**ENGENDERING RURAL  
LIVELIHOODS:  
SUPPORTING GENDER RESPONSIVE  
IMPLEMENTATION OF THE NATIONAL  
RURAL LIVELIHOODS MISSION**



United Nations Entity for Gender Equality  
and the Empowerment of Women

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# **ENGENDERING RURAL LIVELIHOODS:**

SUPPORTING GENDER RESPONSIVE  
IMPLEMENTATION OF THE NATIONAL  
RURAL LIVELIHOODS MISSION

**UN WOMEN**

**New Delhi, September 2014**

**RUKMINI TANKHA**

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## INTRODUCTION

UN Women's mandate places it at a unique position to safeguard and promote principles of gender equality, women's rights and empowerment in normative as well as programmatic functions of governments across the world. The founding resolution calls upon UN Women to realize the global framework of gender equality, arrived at through the Beijing Platform for Action, the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), and the UN Millennium Declaration, through formulation and implementation of gender responsive policies and programmes.

In India, the Constitution provides a strong foundation to uphold women's rights and build principles of gender equality in achieving sustainable development. This is reflected in the enactment of gender responsive laws as well as gender mainstreaming in government ministries. Notably, the Ministry of Rural Development (MoRD) has shown exemplary leadership in strengthening gender responsiveness of its schemes and UN Women has had the privilege of partnering with MoRD in this endeavour.

The report, *Supporting Gender Responsive Implementation of the National Rural Livelihoods Mission (NRLM)*, is the most recent milestone in UN Women's partnership with MoRD. The document extensively details good practices on mainstreaming gender in a diverse set of programmes and provides a landmark opportunity to instil core principles of gender equality into the NRLM which is a national mission with extensive outreach and immense significance for generation of sustainable livelihoods, especially for vulnerable women.

A handwritten signature in blue ink that reads 'Rebecca R. Tavares'.

**Rebecca Reichmann Tavares**

Representative

UN Women Multi Country Office for India, Bhutan, Maldives and Sri Lanka

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### FOREWORD

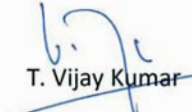
Ajeevika – National Rural Livelihoods Mission (NRLM) was launched in June 2011 by Ministry of Rural Development with the primary goal of creating efficient and effective institutional platforms, which enable the rural poor to ultimately increase household income through sustainable livelihood enhancements and improved access to financial services. Self-managed Self-Help Groups (SHGs) and their federations, with exclusive membership of women form the primary institutional space for rolling out NRLM. Thus far, 197 Lakh households have been organized into 16.01 Lakh SHGs across the country and 34,222 Community Resource Persons (CRP) have been placed to fulfill the Mission's social mobilization and institution building strategy. A core belief of N.R.L.M is that this process is best managed and owned by 'transformed and empowered' women. N.R.L.M has therefore adopted a strategy which is driven by 'Community Resource Persons' who are S.H.G members who have substantially come out of poverty by being members of the S.H.G s for a period of more than 5 years and are willing to share their experiences in other States. The belief is only those whose lives are transformed by this process can bring about change in others.

As the Government of India's largest programme on livelihoods with rural women, I am of the view that this is a critical programme that also ensures opportunities and outcomes that are empowering for women. In a country where 79% of the rural female workforce is in agriculture, earns only 50-75% of wages earned by men, and only 9% women own property (NSSO, 2009-10), we have our work cut out for us. Our role becomes even more critical since 80% of rural agriculture women workers belong to communities like Scheduled Caste, Schedule Tribe and Other Back Classes (ILO, 2010).

In addressing the gender related concerns, we value our partnership with UN Women under the able leadership of Dr. Rebecca Tavares, Representative, UN Women Office for India, Bhutan, Maldives and Sri Lanka. Over the years, UN Women's support has ranged, among other things, from documenting large-scale programmes such as, the Society for Elimination of Rural Poverty (SERP), Kudumbasree, etc. that follow the Self-Help Group (SHG) model for addressing the livelihoods needs and empowerment of women, to mapping small-scale and qualitatively unique programmes on gender and social inclusion.

The Gender and Livelihoods report captures the 'good practices' of select NGOs and government initiatives and their strategies and experiences, with the overall objective to outline a conceptual framework and provide key gender-responsive suggestions for NRLM. One of the most important learnings from the study has been that for any sustainable livelihoods intervention to successfully improve gender outcomes, it is critical to, on the one hand, build understandings and capacities of institutional support structures to implement gender-responsive livelihood strategies, and on the other, to adopt a gender equality lens while providing specific livelihoods-related programmatic support.

This report is of relevance to all practitioners who are interested in learning and applying core principles and benchmarks of gender responsive planning and implementation. Some learnings from the report have already been imbibed in ongoing pilots towards gender responsive implementation of NRLM across the states of Bihar and Madhya Pradesh (MP). The Report is equally relevant for line Ministries and state departments that promote livelihoods opportunities in the country.

  
T. Vijay Kumar  
20/11/14

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# EXECUTIVE SUMMARY

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The Ministry of Rural Development launched the National Rural Livelihoods Mission (NRLM) in 2011 with the aim of ensuring livelihood enhancement and diversification and increased access to financial services for the rural poor. NRLM is the largest government programme working exclusively with rural women, and therefore the Mission harbours immense potential for addressing poverty alleviation and increasing livelihood and financial opportunities and options for rural women. NRLM focuses strongly on creating institutions of poor women, building their social capital to claim social and economic rights and entitlements, leveraging economic benefits from collectivization and increasing their collective bargaining power vis-a-vis institutions.

NRLM has undertaken comprehensive analysis of the inputs and support needed at each stage of the livelihoods and financial value chain. Additionally, it has also begun addressing some of the structural and institutional constraints rural women face in realizing their right to livelihoods, resources, decent work and social protection. Gender inequalities are manifest in rural areas in the following forms:

- i.** lack of recognition of women's citizenship and economic identities as seen by failure of institutional and legal mechanisms to acknowledge women farmers owing to gender asset gaps, for instance in land and economic resources; denial of individual entitlements for women by subsuming their identity in the household unit; restricted individual access to financial services based on inability to show proof of collateral; and uniform strategies being adopted for women despite their intersectional vulnerabilities, based on caste, class, ability, ethnicity and occupation
- ii.** lack of women's access to decent work and wages, evident from declining opportunities for women's work in rural areas, gender disparities in wage rates in agriculture, gender division of labour due to which women undertake a large proportion of drudgery intensive tasks and perform unpaid work, including household subsistence activities and care activities
- iii.** lack of women's participation and interaction with local institutions for planning, governance and decision-making, as well as restricted mobility due to socio-cultural factors
- iv.** prevalence of institutional gender biases within forums and institutions that undertake livelihood and local development planning

Engendering livelihoods under the ambit of NRLM could contribute significantly towards addressing some of these glaring gender disparities in rural areas. To achieve this, a Gender Equality, Women's Rights and Empowerment Approach to Livelihoods would need to be adopted at each stage of the programme, including in the following broad areas:

## Security and Freedom from Violence

- **Claiming Dignity and Bodily Integrity of Women:** physical security, including freedom from gender-based violence and occupations such as manual scavenging, trafficking and bonded labour that violate their human rights and ability to achieve full livelihood potential

## Resources and Capabilities

- **Ensuring Use, Access, Control and Ownership of Resources and Entitlements:** women's use, access, control and ownership of productive resources; women's access to social protection entitlements for improved (individual) income security and improved household livelihood security; convergence between livelihood and social protection strategies
- **Recognizing, Reducing and Redistributing Women's Unpaid Work:** ensuring women's access to quality public services to reduce household subsistence and care responsibilities (e.g. water, sanitation, fuel, childcare); work sharing of agricultural and unpaid work with men; adoption of labour-savings technologies for drudgery reduction; increased participation of women in the paid labour market

## Voice and Agency

- **Strengthening Identity of Women as Citizens and Economic Actors:** increased self-identification as citizens and self-perception of their contribution as workers, farmers, and producers, and through recognition by the community and state of women's individual and collective economic identities
- **Creating Institutions of Women for Sustaining Change:** forging linkages and networks with institutions, protecting and promoting interests of women members, ensuring setting of the agenda by them, and recognizing women's knowledge
- **Promoting Decision-Making, Participation and Leadership of Women:** women's increased intra and extra household bargaining power, women's increased participation, involvement and decision making at all stages of the livelihoods value chain, increased mobility and engagement of women with key local institutions, increase of women in community leadership roles

The study sought to understand existing strategies and experiences that have been adopted by civil society organisations and government agencies for ensuring better gender outcomes, by documenting a selection of eight gender-responsive programmes that could inform the implementation of NRLM. The focus was to identify and highlight inputs and challenges faced by women in access to sustainable livelihoods and decent work, with particular attention to the most marginalised women such as Scheduled Caste and Scheduled Tribe women, women farmers, women vulnerable to being trafficked and liberated women manual scavengers.

**The report is organised as follows:** The first section discusses the context, rationale, design and outline of the study. The second section outlines learnings from the case studies for core processes related to Institution Building under NRLM, covering strategies related to social mobilization, social inclusion, capacity building, convergence and partnerships and knowledge creation and dialogue, all of which are necessary processes for institutional strengthening for implementing gender-responsive livelihood strategies. It is followed by a summary of observations and gender specific suggestions pertaining to institution building. The third section discusses learnings from the case studies for NRLM from successful livelihoods interventions, encompassing gender-responsive programmatic features in livelihoods promotion, diversification and financial inclusion that could potentially be adopted and replicated. This is followed by a summary of observations and livelihoods-related gender-specific suggestions.

A summary of key observations is presented below, divided into inputs that can feed into: (I) Building an understanding and capacities of institutional support structures to implement gender-responsive livelihood strategies and (II) Strategies for ensuring gender-specific livelihoods-related programmatic support.

## Key Observations

### I. Institution Building

#### Building, Nurturing and Sustaining Institutions of the Poor

- A) Social Mobilisation for Group Formation – A Social Inclusion Perspective:** For ensuring social mobilisation, NRLM outlines an extensive participatory identification of the poor (PIP) methodology, based on vulnerability assessment and ranking, and which is to be taken to scale through the 'Resource Block Protocol'. Despite this methodology, NRLM professionals and community mobilisers have felt the need to remain vigilant of local socio-economic dynamics when facilitating the PIP process, especially in the case of the most marginalised social and occupational groups. A lens of sensitivity would need to be incorporated to ensure that these groups do not remain deliberately invisible, despite community identification of the poor. For instance, field-level experiences in the mobilization of manual scavengers revealed denial of existence of this unconstitutional practice on the one hand, and difficulties in identifying who actually undertook this work, on the other. Incentives may be created for increasing visibility of these illegal professions. Alternatively, to ensure that the most vulnerable groups do not remain excluded from area-based organising into affinity-based groups, customised strategies for their identification, mobilization and social inclusion can be adopted. For marginalised groups such as manual scavengers who are dispersed across geographies, and may not constitute a large enough numeric majority to form village-level or block-level federations, mobilizing around social identity could be considered, through using a campaign approach. Similarly, for groups such as women farmers who have traditionally remained invisible owing to their failure to 'establish' themselves as land-owners, mobilizing around economic identity could be an effective strategy for strengthening their self-identification as livelihood actors and visibilising their productive work in agriculture, which has traditionally been unreported, undervalued and unrecognised.
- B) Nurturing and Federating Institutions of the Poor:** Besides ensuring institutions of the poor invest in leadership development and incorporate sound financial management practices such as *Pancha Sutra* (regular meetings, regular savings, internal lending, timely repayment and regular bookkeeping), trainings imparted to SHGs at the time of formation or strengthening could also emphasize adoption of rights-based and gender-sensitive principles in the practice and functioning of institutions, to create gender-just institutions (e.g. including old, disabled members, single women, SC/ST members in groups; extending loans in woman's name, registering assets in woman's name/ joint title). Ensuring agenda setting in the groups by women and autonomy over decision-making and governance of group norms would also be a priority. Further, investing in knowledge cells for techno-managerial handholding and for facilitating strategic partnerships with key local stakeholders could serve to promote women's institutional engagement and networking. Mechanisms for expanding group membership and creating a cadre of future women leaders would also be essential for passing on institutional knowledge (e.g. interaction between current and future group members; training women in strategic positions to act as future mobilisers).

NRLM recognizes that after attaining a certain level of maturity, institutions of the poor would benefit from registration as formal and specialized livelihood collectives, with ownership of produce, control over decision-making and better governance and management within the group. Nevertheless, gender gaps in legal and institutional mechanisms would need to be overcome to ensure formal recognition of these

entities (e.g. lack of recognition of women farmers was found to create complications in registering women farmer cooperatives).

- C) Sustaining Institutions of the Poor:** NRLM recognises community resource persons (CRPs) as a core constituency whose capacities can be built to engage as leaders and mobilisers, contributing to expanding membership of institutions of the poor and sustaining processes of institution building. However, attention would be needed to ensure CRPs are engaged as paid professionals with decent conditions of work and basic salary (rather than incentives/ commissions), and provided protective mechanisms such as, for instance, provisions for travel arrangements or allowance. Ensuring engagement of institutions of the poor with other institutions was also observed to be critical to address institutional gender biases, and promoting agencies could take the lead in initiating the process of rapport building of community women with local stakeholders. Creating dedicated spaces and platforms for women (e.g. women-only fora such as Mahila Sabhas) was also seen to contribute towards raising awareness on women's rights, promoting dialogue on local governance and ensuring women's participation in social and community decision-making.

## Capacity Building

It has been found that gender-responsiveness of the programme's delivery mechanism is crucial to ensuring gender outcomes. In this regard, gender trainings at the block, district and state level for core NRLM functionaries and Project Implementation Agency (PIA) staff could be organized. Dedicated budgets for gender trainings could be earmarked from NRLM Capacity Building budgets, and a module on gender could easily be accommodated within the induction trainings that are imparted to SHGs at the time of their formation or strengthening. Additionally, residential gender trainings at the block-level for CRPs, federation leaders and SHG women could be undertaken. Besides quantitative data collected by NRLM on numbers of CRPs trained, suitable standardised qualitative and quantitative indicators could be used to track the outcomes of trainings, including gender trainings.

As learnings from the design, format and facilitation of the gender trainings reveal, focus could remain on ensuring a nurturing and enabling atmosphere for women (for instance, through conducting residential trainings where women can speak without fear or hesitation and are free of household responsibilities; through use of lateral learning tools and modules that value women's knowledge, and using participatory tools to develop gender action plans and gather data). This can go a long way in customizing the institution building and livelihood promotion strategies according to local contexts, ensuring that rural women have a say and ownership in the local planning processes as envisioned under the 'demand driven' strategy of NRLM.

A useful strategy for bringing in thematic expertise on gender would be to establish partnerships of PIAs with women's organisations, while anchoring them with the support of local gender resource agencies (e.g. PRADAN-JAGORI collaboration with facilitation support from the National Alliance of Women's Organisations at the state level in Odisha). Building capacities of personnel to address and act on violence against women was observed to be essential for all functionaries working on gender and livelihoods, as articulated by livelihood implementation officials. Trainings on the inter-linkages between gender-based violence and livelihoods could be provided at the time of nurturing SHGs and their federated institutions during the period from six to twenty four months after SHG formation, depending on the readiness of the group. Another strategy could be to reach out to local resource groups working on gender and violence, in addition to establishing institutional mechanisms to respond to gender based violence, such as local justice committees, helplines and by building capacities of women paralegals. Gender experts from outside NRLM may also be formally invited to be part

of the Social Action Groups of the village organisations, cluster federations, and block, district and state-level NRLM machinery.

To embed and consolidate the gender and livelihoods approach, process accompaniment support should be provided by the technical resource agency. This would include developing individual and community gender action plans to be adopted by community women by engaging with local stakeholders, and undertaking reflection workshops for programme implementation professionals. Further, to ensure continued engagement on gender and livelihoods, institutional mechanisms in the form of Working Groups on Gender and Livelihoods at all levels, including gender experts and resource persons from outside the NRLM machinery, may be established to mainstream gender-specific concerns in the overall livelihoods strategy of NRLM, as is being attempted through the ANANDI-UN Women pilot projects on engendering the MKSP and NRLM rollout in Bihar and Madhya Pradesh. Other strategies could include demonstrating women's farmer field school model, accrediting and certifying women master farmers, and establishing a block-level resource group of women master farmers. Additionally, village organizations may form a core team to work on specific gender issues, to be facilitated by CRPs, and gender teams within PIAs at the village and block level could be established. Another suggestion could be to engender NRLM's Human Resources structure at all levels, by ensuring minimum 50 per cent representation of women, with 33 per cent of the women belonging to SC/ST and other statutory categories.

## Convergence and Partnerships

To benefit from the rich expertise of prominent organisations that have demonstrated best practices of large-scale poverty alleviation, NRLM recognises five National level Resource Organizations (NROs). These NROs have entered into partnership framework with SRLMs to provide implementation support and technical assistance. NRLM has also empanelled certain NGOs and Civil Society Organisations (CSOs) as NRLM Support Organisations (NSOs) for providing thematic expertise on different verticals (e.g. PRADAN on livelihoods and Digital Green for Innovations in ICT for livelihoods). Additionally, at the national, state and district level, convergences may be facilitated through the establishment of roster of experts and practitioners on gender and livelihoods in the form of a National Advisory Group on Gender, which could advise the different verticals of NRLM on a gender focus in the design, implementation and monitoring of the programme. Further in order to ensure coordinated and comprehensive gender and livelihoods response, respective State Rural Livelihoods Missions could facilitate inter-departmental collaborations to address cross-cutting livelihoods, such as for instance prevention of human trafficking. This would necessitate delineation in the roles of SRLMs to prevention and economic rehabilitation aspects, and collaborating on the protection, rescue and social rehabilitation related aspects of trafficking with departments such as Women and Child Development and Anti-Crime Branch. Greater synchronization in the work of different NRLM verticals, especially Social Inclusion and Livelihoods, would enable programmatic coherence to ensure consistent gender-livelihoods response. This would be especially pertinent, for instance, for women farmers under the *Mahila Kisan Sashaktikaran Pariyojana* who face gender-specific obstacles in accessing credit based on inability to prove individual ownership of land or other economic assets as collateral.

## Knowledge Creation and Dialogue

In addition to knowledge sharing and creation of knowledge hubs for disseminating best practices as envisaged by NRLM, mechanisms for greater participation of women in local institutional fora would also constitute an important strategy of a gender equality approach for livelihoods. This would mean building the capacities of women to participate in community leadership roles, including as elected women representatives (EWRs). EWRs could also advocate for gender-specific livelihood issues at local levels, and mechanisms for ensuring Panchayati Raj Institutions (PRI)- Community-Based Organisations (CBO) convergence by NRLM are a positive step in this

direction. Using ICT mechanisms, such as Interactive Voice-Response System (IVRS) for disseminating voice recorded messages on women's reservation in Panchayati Raj Institution or mobile-based updates on daily rates of local agricultural produce have the potential to raise awareness and increase knowledge of women, both to participate in local governance and to negotiate for better prices in the market. Community Radio is another instrument that can ensure local content generation, peer reflection and perspective building among rural women on gender and local development planning. NRLM's Infrastructure and Marketing Support Fund for Livelihoods could be utilised to establish physical infrastructure for block or cluster-level 'ICT-enabled and women-led information centres', as spaces where women could gain information on government schemes, learn the processes to apply for their entitlements, interact with local functionaries and engage in horizontal networking with other community women. Information, education and communications (IEC) campaigns at the district level could also contribute towards building awareness of the challenges faced by the most marginalised groups as well as act as a tool for their social mobilisation.

## II. Livelihoods

### Shift from 'Working with Women' to 'Working with a Gender Equality and Rights Approach'

The NRLM strategy for livelihoods promotion and diversification has broadly been geared towards vulnerability reduction of households through strengthening livelihoods value chains, establishing essential infrastructure and marketing linkages and providing opportunities for skilled wage employment, self-employment and entrepreneurship. Among the sub-components of NRLM, the MKSP in particular intends to improve the status of women farmers through increasing their participation and productivity in sustainable agricultural livelihood opportunities. However, ensuring a gender-responsive livelihoods focus, under NRLM and especially under the MKSP, would require designing livelihood strategies recognizing women as the economic actors, and ensuring their enhanced income security and economic empowerment, rather than targeting household level poverty. This would include taking cognizance of gender-specific livelihood challenges: gender disparities in access and control of economic resources, especially land; women's time poverty as a result of shouldering the major burden of unpaid work in rural areas, including performing household subsistence and care activities; women's involvement in drudgery-laden tasks at low wages and at the bottom end of the livelihoods value chain and women's traditional lack of interaction with institutions such as the market and local buyers.

As mentioned previously, an effective strategy observed to ensure cohesive livelihood collectives with common livelihood interests that impart women a strong sense of their economic identity, would be to organise women around their collective economic identities. For the most marginalised groups such as manual scavengers, and trafficked survivors, it would be imperative to ensure that strategies for livelihoods and socio-economic rehabilitation are designed and customised in keeping with realities of their past occupations. This may mean reconsidering the type of economic support extended to these groups (e.g. compensation in the form of grants and pensions, rather than loan-based economic assistance) and also the nature of alternative livelihoods provided (e.g. employment as functionaries in government programmes to ensure social integration as well as their right to decent work and wages).

Some of the strategies that could be adopted to institutionalise and mainstream a gender-responsive approach in livelihoods programmes include the following:

### Strategies at the Level of the Group

- recognition by state and community of women's citizenship, economic identity and entitlements (e.g. bridging gaps in institutional and legal mechanisms that fail to recognise women farmers and formally register women's livelihood collectives)
- adopting organic and sustainable agricultural practices that recognise women's traditional knowledge, reduce input costs and promote bio-diversity and food security (e.g. seed conservation and grain bank)
- engaging women in planning and management exercises and other decision making processes in agriculture (e.g. crop planning and management)
- promoting gender-sensitive livelihood activities balancing time use and labour-intensity (e.g. vermicomposting)
- facilitating women's access to an agricultural tool bank (e.g. defying gender stereotypes by enabling access to and operation of tractors by women, besides other tools)
- ensuring organic/ 'food grade' certification of produce to develop niche market space based on superior quality and higher prices (e.g. linking with state-level organic boards, maintaining organic diaries, conducting regular soil monitoring to ensure no chemical traces)
- using collective bargaining strength of groups to negotiate in the market for better prices
- developing exclusive brand identity for women's livelihood collectives
- ensuring women's access to technology and infrastructure and establishing processing units to ensure value-addition and storage spaces for produce (e.g. chilli grinding unit, oil-extraction unit)
- ensuring women's participation at all stages of the livelihoods value chain, particularly, post-production and marketing activities and transactions, thereby preventing the presence of intermediaries (e.g. running processing units and undertaking sale of produce)
- building strategic partnerships for marketing support with key local stakeholders to increase outreach and ensure bulk purchase of produce at higher, standardised prices (e.g. collaborating with state-level seed corporations and facilitating convergences with organic fairs and local agro-centres)
- introducing gender-responsive livelihood indicators in NRLM management and information systems (MIS)

### Strategies at the Level of Women

- strengthening of self-perception of women's citizenship, economic identity and entitlements (e.g. possession of ration card, Below Poverty Line (BPL) number/ card, Voter ID card, Aadhar card, land title deed, NREGA Job Card, Kisan Credit Card)<sup>1</sup>
- establishing mechanisms to ensure women's individual access and control over economic resources, skills, agricultural extension, agricultural inputs, technical know-how to operate machines (e.g. women's water users group; imparting skill trainings on organic procedures by state-level Organic Board and agricultural universities; application of skills learnt by women)

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1 A Kisan Credit Card is a credit card to help farmers access timely and adequate credit.



- increasing women's awareness of market information to negotiate better prices and better economic prospects (e.g. daily rates for agricultural produce, weather updates and incidence of local organic and farmer fairs)
- recognizing, reducing and redistributing women's unpaid work (e.g. use of clean energy options, reducing some of the unpaid work of women in collecting fuel)
- incorporation of agricultural tools and labour-saving technologies that reduce drudgery of women (e.g. use of weeder, power thresher and potato ridger)
- carrying on marketing transactions directly with women and making all livelihoods-related payments into individual bank accounts of women, ensuring increased control and retention over earnings by women
- adopting innovative service delivery models that extend financial services to women's doorstep based on simplified procedures and minimal paperwork (e.g. Business Correspondent model, benefitting the most vulnerable women in remote geographical locations). Scalability and sustainability of such models would need to be further analysed, especially given the poor incentives for banks and financial service providers to invest in meeting high operating costs and ensuring basic telecommunications infrastructure.
- nurturing women as technical service providers through skill trainings. This can provide women new work opportunities for interfacing with the community and local stakeholders outside of the home. However, serious attention needs to be given to ensure women receive basic salary/ remuneration delinked from performance incentives. Additionally, ensuring protective mechanisms to guard against occupational risks and physical vulnerability faced by women in extending service delivery for long hours and in remote locations needs to be considered (e.g. addressing cash handling risks and travel allowances/ arrangements).



1

BACKGROUND

## I. NRLM: Key Features and Achievements

The Ministry of Rural Development has launched the National Rural Livelihoods Mission (NRLM) or *Aajeevika* in 2011 with the aim of ensuring livelihood enhancement and diversification and increased access to financial services for the rural poor. NRLM is the largest government programme working exclusively with rural women, aiming to mobilise seven crore rural poor households across 600 districts, 6,000 blocks, 2.5 lakh gram *panchayats* in six lakh villages across 28 states and 7 union territories in a phased manner into SHGs and federated institutions and livelihoods collectives. The mandate of the Mission is to create strong and dynamic institutions of the poor, which shall over time form livelihood collectives and undertake specialised livelihood functions, providing its members benefits of collective enterprise and a platform to organise for collective action to claim rights and entitlements.

The basis of the NRLM strategy is Social Inclusion and Universal Social Mobilisation through participatory identification of the poor (PIP) and organising them into SHGs and higher-level institutions to address livelihood issues. These affinity-based institutions of poor with exclusive women membership - at the village level and higher-level federations at various levels - constitute the bases of implementing NRLM. These institutions of the poor shall in turn be provided with Institution Building inputs, including support towards adopting best practices in group management and leadership development and facilitating linkages with key stakeholders. To support these institutions of the poor, NRLM has provided for 'external' sensitive support structures<sup>2</sup> that would provide technical assistance to the States in rolling out and implementing the programme and ensuring Capacity Building of the community cadre and community resource persons (CRPs) for sustaining the institutions of the poor.

Following the establishment and strengthening of higher-level federations, these would be developed into specialised institutions such as livelihood collectives, producer's cooperatives/ companies for livelihoods promotion. Strategies for Livelihoods Promotion under NRLM include vulnerability reduction and livelihoods enhancement through consolidation of existing livelihoods options and diversifying livelihood opportunities in farm and non-farm sectors. This includes sub-initiatives such as the *Mahila Kisan Sashaktikaran Pariyojana* (MKSP) for women farmers and the Infrastructure and Marketing Support Fund for Livelihoods. There is also a drive towards ensuring skill enhancement and providing nurturing support for micro-enterprises. Further, NRLM shall extend Financial Inclusion through the provision of interest subsidy to the rural poor and capital subsidy for the most vulnerable and ultra poor groups, besides strengthening both demand and supply sides of the rural finance value chain. To effectively implement such an all-encompassing livelihoods programme, the need for promoting Convergence and Partnerships has been felt, and SRLMs have been encouraged to collaborate with a number of institutional stakeholders and with existing government programmes. The role of Knowledge Management of best practices and use of Information and Communication Technologies (ICT) to facilitate knowledge sharing has also been outlined.

Since its inception till date, 27 out of 28 States<sup>3</sup> have transited to NRLM, indicating that they have established an autonomous state-level Society, appointed a CEO and core team and have submitted and received approval

2 The Ministry of Rural Development has set up the National Mission Management Unit (NMMU) with thematic verticals in Institution Building, Capacity Building, Social Inclusion, Financial Inclusion, Livelihoods, Skills, Monitoring and Evaluation, MIS/ICT, Knowledge Management, among others. In turn, each state government is required to set up a State Rural Livelihoods Mission (SRLM), a registered autonomous society or company, for overseeing implementation of NRLM in the state. Each SRLM also has a dedicated support structure at the state level, comprising State Mission Management Unit (SMMU), District Mission Management Unit (DMMU) and the Block Mission Management Unit (BMMU).

3 Goa shall transit to NRLM in financial year 2014-15. Among the Union Territories, only Puducherry has transited to NRLM.

of their Annual Action Plans (AAP) for the financial year 2014-15<sup>4</sup>. Andhra Pradesh, Telangana and Kerala have completed universal social mobilisation whereas Bihar, Tamil Nadu and Odisha are undertaking social mobilisation and institution building through internal CRP. The external CRP strategy<sup>5</sup> is being led by 1200 CRPs of Andhra Pradesh and Bihar, who are spearheading processes of social mobilization and institution building in 14 states - Chhattisgarh, Maharashtra, Jharkhand, Madhya Pradesh, Rajasthan, Haryana, J&K, Uttar Pradesh, Nagaland, Assam, W. Bengal, Karnataka, Gujarat, and Mizoram<sup>6</sup>. Some of the key achievements in NRLM Intensive Blocks are provided in Table 1 below.

**TABLE 1**  
**Progress of NRLM Intensive Blocks**

Number of households mobilised into SHGs (in Lakh)	197
Number of SHGs promoted (in Lakh)	19.6
Number of Village Organizations promoted	92,151
Number of SHGs provided Revolving Fund	5,89,362
Amount of Revolving Fund disbursed to SHGs (in Lakh)	55,683
Number of SHGs provided Community Investment Fund (CIF)	3,50,405
Amount of Community Investment Fund disbursed to SHGs/ Village Organizations (in Rs. Lakh)	1,54,500
Number of Community Resource Persons developed	34,222
Amount of credit mobilised through banks (in Rs. Lakh during FY 2013-14)	10,91,896
Number of Producer Group promoted	1,485

Source: <http://nrlm.nic.in> last accessed 28 July 2014

## II. Status of Rural Women in India

Rural women constitute an important constituency, making up close to 70 per cent of employed women in South Asia and more than 60 per cent of employed women in sub-Saharan Africa (Inter-Agency Task Force on Rural Women, 2012). Given that rural women comprise such a large proportion of the world's workforce, and that they invaluablely support the advancement of human development in rural areas, contributing to livelihood, especially agriculture and rural enterprises, and food and nutritional security of their household and communities, it is imperative that specific strategies are designed that specifically focus on addressing and transforming the gendered dimensions of poverty in rural areas. Some of the structural and institutional barriers in realizing women's right to livelihoods, resources, decent work and social protection, are described below.

### (A) Lack of Recognition of Women's Citizenship and Economic Identities

**Women Farmers:** The agriculture sector in India remains a marginalised sector, contributing only 14 per cent towards GDP (UNDP, n.d.). An overwhelming majority of rural women are farmers, as per the definition of farmers as provided under the National Policy for Farmers (2007):

"(..) 'farmer' will refer to a person actively engaged in the economic and/or livelihood activity of growing crops and producing other primary agricultural commodities and will include all agricultural operational holders, cultivators, agricultural labourers, sharecroppers, tenants, poultry and livestock rearers, fishers, beekeepers, gardeners, pastoralists, non-corporate planters and planting labourers, as well as persons engaged in various

4 As per presentations made in the NRLM Performance Review Committee Meeting on 5 June 2014.

5 External CRP strategy is described in the section on Social Mobilisation and Social Inclusion.

6 As per presentations made in the NRLM Performance Review Committee Meeting on 5 June 2014

farming related occupations such as sericulture, vermiculture, and agro-forestry. The term will also include tribal families/ persons engaged in shifting cultivation and in the collection, use and sale of minor and non-timber forest produce.”

Women farmers constitute a sizable yet unrecognised workforce in rural India: 79 per cent of women workers in rural areas are female agricultural workers (Saxena, 2011). Though women undertake and perform the bulk of agricultural activities, they are not recognised as farmers owing to the fact that majority of women often lack land title deeds in their name owing to traditionally male-biased laws and practices. Despite progressive legislation such as the Hindu Succession (Amendment) Act in 2005, women own only 9 per cent of land (ibid.). Women enjoy limited access to productive resources including livestock and water harvesting structures, agricultural extension services, technological inputs, knowledge of value addition techniques, agricultural training support and finance and insurance including formal sources of credit. Women own only 11 per cent of total deposit accounts and 19 per cent of borrowing accounts in scheduled banks (Planning Commission, 2010). Only 5 per cent women are Kisan Credit Card holders. Women are often not considered at the time of opening individual bank accounts, since this requires evidence of possession of collateral in the form of land or other economic resources. Lacking individual bank accounts further restricts women’s access to receive direct benefits and wages due to them under government schemes.

**Women as Individual Rights-Bearers:** Women have usually been denied access to and benefit of individual entitlements, since economic policies and most government programmes view households as the relevant unit for allocating social protection benefits. In such a scenario, women are subsumed within the household unit and intra-household dynamics are overlooked<sup>7</sup>. It needs to be understood that women’s access to resources and credit within a household needs to be negotiated, and it cannot be assumed that household-level allocations would benefit all members of the household equally, particularly women. Previous research has indicated that women usually enjoy a greater ‘say’ and claim to resources within the household if they have a positive self-perception of their own economic contribution to the household<sup>8</sup>.

Some studies have also argued that women’s access to credit and financial inclusion has been recognised mostly through the mechanism of Self-Help Groups, which are premised on disciplinary norms and behavioural compliance of group members for promoting savings and ensuring conscientious repayment of loans<sup>9</sup> (Kalpana, 2008; Nirantar 2007). Mechanisms for ensuring women’s individual access to financial services as citizens remain missing, with women in rural areas often depending on guarantors owing to their lack of credit-worthiness or inability to provide collateral, such as proof of land title deeds or assets in their name. Addressing the complex nature of women’s financial needs - such as the demand for multiple doses of repeat finance at affordable prices, diverse financial products at different stages of the women’s lifecycle, access to insurance, counseling on financial services, proximity to bank branches and absence of tedious form filling while completing bank procedures - has not always been a priority of banks and financial service providers, whose focus remains on scaling operations, increasing their client base, ensuring cost recovery and meeting performance indicators.

**Women with Intersectional Vulnerabilities:** Women do not constitute a homogenous group, and it is critical to acknowledge that some categories of women face marginalization based on historical, occupational and/ or inter-generational human rights violations, stigma and discrimination and ability. It is important to note

7 Only recently women have been recognised as the custodian of household food security in the landmark National Food Security Act 2013.

8 Intra-household dynamics need to be understood in the context of the ‘co-operative conflict’ model of the household. According to this model, any household decision can be looked upon as a bargaining process. In case of conflicting interests, the outcome of decision-making reflects the different bargaining power of household members. The bargaining positions of household members are, in turn, determined by their relative ‘fallback positions’ i.e. their level of well-being in case co-operation in the household ceases. A household member who has better economic options outside the household enjoys a stronger fallback position, and can ‘legitimately claim’ more household resources, thereby enjoying the more favourable outcome (Sen, 1990; Moser, 1993).

9 These studies also demonstrate that attending regular group meetings of SHGs makes demands on the time of rural women, who already face time poverty from balancing economic, subsistence and care roles.

that 81 per cent of women agriculture workers belong to marginalised communities such as scheduled castes, scheduled tribes and other backward classes (Kanchi, 2010). These marginalised groups require customised livelihoods strategies, acknowledging their past lived realities. Taking cognizance of this fact, NRLM seeks to target women engaged in manual scavenging, trafficking and bonded labour, liberating them from these professions and providing for their economic rehabilitation. A brief description of the existing situation of two target groups identified by NRLM for extending economic rehabilitation - manual scavengers and trafficked survivors – is provided below in Box 1 and in Box 2 respectively.

#### BOX 1

### Manual Scavengers

Manual scavengers constitute one of the most invisible groups in the country, performing the inhuman occupation of removing human waste or excreta from dry or insanitary latrines, in complete violation of the right to a dignified life. As per the 2011 Census, about 23 lakh insanitary latrines exist in the country and estimates indicate 600,000<sup>10</sup> people are engaged in manual scavenging in India (PRS Legislative Research, 2013). It is particularly noteworthy that 95 per cent of manual scavengers are women (UNDP and UN Solution Exchange, 2012). This shows that even within caste, there is a gender dimension to poverty. Further, as the Baseline Assessment Report of the UN Women Fund for Gender Equality project reveals, women manual scavengers have limited access to basic income and social protection: 99 per cent women from the community earned less than Rs 2000 a month; 82 per cent women had never been to school; 77 per cent had no access to public health services; only 17 per cent women had access to wage employment under MGNREGA; 4 per cent women had access to housing under the Indira Awas Yojana and 13 per cent women had managed to access the rehabilitation scheme for manual scavengers and dependents (Jan Sahas Social Development Society, 2014).

Manual scavengers have faced historic, systematic and inter-generational stigma, discrimination and exclusion from mainstream society, based on both their caste and gender identities. Manual scavenging is a deep and complex phenomenon based on entrenched societal attitudes and rooted in the caste system. The conditions of employment of a manual scavenger are appalling – a scavenger usually receives Rs. 15-20 per month from each household where they clean latrines, besides daily rotis given once a day. Manual scavengers are forbidden from entering temples of worship and other places of public significance. They often face threats, verbal and physical abuse and are at the receiving end of violent atrocities. Although legislation and schemes<sup>11</sup> have existed outlawing manual scavenging as an illegal occupation, little progress has been made on discontinuing this practice on the ground.

10 Data as reported in UN Women Fund for Gender Equality Project Document - Dignity Campaign – Action for Liberation of Dalit Manual Scavenger Women in India.

11 Recently the Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013 was passed with a rights-based and dignity focus. A previous Act also existed - The Employment of Manual Scavengers and Construction of Dry Latrines (Prohibition) Act, 1993 – but it remained largely unimplemented and had more of a public health and sanitation focus.

**BOX 2:****Women Vulnerable to Trafficking**

India is a source, transit and a destination country for human trafficking<sup>12</sup>, and majority of the trafficking in India is internal. Major sectors in which trafficked persons are engaged include commercial sex work, including forced prostitution and pornography, bonded labour, domestic work, construction work, agricultural work, carpet industry, garment industry, fish processing industry, entertainment (circus, dance bars, camel jockeys), begging, organ trade and drug smuggling. Trafficking occurs and continues as a result of a number of factors, including in particular lack of livelihood opportunities for women in source areas (UN Women, 2013b). This leads to dependency on contractor, recruiters or agents for work and prompts distress migration, resulting in various forms of sex work and forced or bonded labour. Trafficking remains largely unregulated due to absence of systems of tracking and registration of women's migration and apathy of local governance structures and justice systems to address trafficking. Incidents of trafficking are rarely reported and even when they do come to light, traffickers face weak punitive measures, with poor chances of prosecution. Besides suffering extreme physical, sexual and mental violence, trafficked women and girls are ostracised by the community, and are looked upon with extreme stigma and humiliation.

Besides these marginalised groups, single women (unmarried/ abandoned/ divorced/ separated women/ widows) are also an extremely vulnerable group that faces constant social stigma and discrimination, sometimes even within their own families, in the form of name calling, beatings from in-laws, violence and sexual harassment.

## (B) Lack of Access to Decent Work and Wages

Women's work in rural areas has remained largely invisible, even though it is extremely time consuming, labour intensive and often poorly paid, if not unpaid altogether. Female labour force participation rate for India has been declining in recent times, from 30 per cent in 2004-05 to 23 per cent in 2009-10, revealing that 35 million women have withdrawn from the work force (Saxena, 2011). In particular, the decline in women's labour force participation rate in rural areas from 33 per cent to 27 per cent for the same period is indicative of the decreasing opportunities for women in the rural labour market (ibid). Female hourly wage rates in agriculture vary from 50-75 per cent of male rates (Planning Commission, 2013). Women's knowledge and work remains confined to mostly the production activities in livelihoods value chains, rather than the post-production and marketing activities (UN Women, 2013c). In agriculture for instance, owing to the gender division of labour, women remain engaged in production activities such as sowing of seeds, weeding, transplanting, threshing, winnowing, harvesting, livestock rearing and collecting fodder and non-timber forest produce, and rarely engage in ploughing the land. Thus, women often undertake a large number of drudgery-laden processes that are tedious, laborious and time consuming.

Additionally, a large number of women are recruited as functionaries in government schemes and work either on a voluntary basis or are paid 'honorariums' for their service provision in the community<sup>13</sup>, which sometimes

12 As per the UN Protocol to Prevent, Suppress and Punish Trafficking in Persons, especially Women and Children, which supplements the Convention against Transnational Organized Crime (2000), trafficking in persons means: "the recruitment, transportation, transfer, harbouring or receipt of persons, by means of the threat or use of force or other forms of coercion, of abduction, of fraud, of deception, of the abuse of power or of a position of vulnerability or of the giving or receiving of payments or benefits to achieve the consent of a person having control over another person, for the purpose of exploitation. Exploitation shall include, at a minimum, the exploitation of the prostitution of others or other forms of sexual exploitation, forced labour or services, slavery or practices similar to slavery, servitude or the removal of organs".

13 Based on discussions during the International Conference on "Labouring Women: Some Major Concerns at the Current Juncture", organised by Centre for Informal Sector and Labour Studies (CISLS) at Jawaharlal Nehru University (JNU), in collaboration with UN Women, the Centre for Budgeting and Governance Accountability (CBGA) and Indian Council of Social Science Research (ICSSR), 31 July - 1 August 2014.

includes working very long hours (e.g. Accredited Social Health Activists (ASHAs), *Anganwadi Workers*<sup>14</sup> (AWW), Auxiliary Nurse Midwife (ANM), para teachers such as *Shiksha Mitras*, *Vidya Volunteers*, *Vidya Sahayaks*, *Shiksha Karmis* and *Shikshan Sevaks*<sup>15</sup>). Though these women serve as the mainstay in ensuring delivery and outreach of central and state government programmes, undertaking such work puts immense pressure on their time and labour, in exchange for inadequate remuneration and poor conditions of work.

It is also significant to note that women in rural areas undertake a large volume of unpaid work, besides economic activities. As revealed by a Time Use Survey in 1998, women spend about 51 per cent of their time on unpaid work, as against men who spend only 33 per cent of their time on such work (Hirway, n.d.). Unpaid work consists of both subsistence activities, such as travelling long distances to collect food, fuel, water and fodder for the sustenance of households and also care activities of taking responsibility for child-care and care of the elderly. Poor access to basic infrastructure and services, including crèches, and socially defined roles and responsibilities limit women's ability to participate in paid employment in the formal labour market and impact their overall household income security. Further, a lot of subsistence, care and economic activities performed by women remain unaccounted for in data captured by conventional macro-level labour surveys.

### (C) Need for Strengthening Voice, Agency and Participation of Women

Women's participation and decision-making in social and community decision making processes has also remained marginal, despite the Constitutional (73rd Amendment) Act 1992 in India providing for a one-third reservation of seats for women in Panchayati Raj System at all three tiers – village, block and district level – aimed at encouraging women's participation in local governance. Rural women, particularly farmers, as a constituency have also traditionally not been organised on a large-scale. This may be attributed in part to the absence of institutional spaces where they can meet and interact with other women and build networks, and also due to prevalence of socio-cultural norms restricting their mobility. Lacking adequate information, education and skills has also impeded rural women's access and engagement with local stakeholders and institutions, including markets, which prevents them from negotiating better price opportunities. Additionally, there remain institutional gender biases within forums and institutions that undertake livelihood and local development planning.

## III. Rationale for the Study

### NRLM: Prospects for Rural Women's Empowerment

Since NRLM is the government's largest programme on livelihoods with rural women, engendering NRLM was looked upon as a critical area of work of UN Women. The Mission harbours immense potential for addressing poverty alleviation by increasing livelihood and financial opportunities and options of rural women. The NRLM vision and mission takes a holistic and comprehensive approach towards livelihoods enhancement, diversification and financial inclusion, based on a comprehensive analysis of the inputs and support needed at each stage of the livelihoods value chain. The Mission departs from earlier initiatives of the Ministry of Rural Development in its recognition of the multi-dimensional nature of poverty, as opposed to previous programmes that have focused mainly on poverty alleviation through guaranteed wage employment, self-employment

14 A woman selected from the community as a frontline worker of the Integrated Child Development Service Scheme (ICDS).

15 *Shiksha mitras* or education companions refer to para teachers who provide education in state-run primary schools in Uttar Pradesh. Para teachers in other states include *Vidya Volunteers* (Andhra Pradesh), *Vidya Sahayaks* (Gujarat), *Shiksha Karmi* (Rajasthan) and *Shikshan Sevak* (Maharashtra).



or entrepreneurial activities. Additionally, for the first time there is focused interest on addressing economic rehabilitation of the most vulnerable occupational groups – manual scavengers, bonded labourers and trafficked survivors. In doing so, NRLM has been instrumental in moving away from strategies viewing women as a homogeneous category, acknowledging their intersectional vulnerabilities based on caste, class, ability, ethnicity and occupation.

A key pillar of the NRLM approach is that it recognises the pivotal role of institutions of the poor in rallying for larger socio-economic benefits for women based on collective strength. As a result, due focus has been retained on building and nurturing collectives as the basis for rural women to claim rights, entitlements and resources, and negotiate with institutions such as the market using their collective bargaining power, thereby commanding increased economic benefits. NRLM has thus accorded much importance to building the social capital of rural women.

Additionally, NRLM has also shown remarkable vision in its conception of the *Mahila Kisan Sashaktikaran Pariyojana* (MKSP), the first comprehensive programme that addresses women farmers, an extremely neglected priority group in the Indian context. Given the realities of rural women described above, It remains to be seen how the programme could effectively engage with and address some of the systemic gender-disparities in rural areas and in agriculture, such as failure of institutional and legal mechanisms to recognise and acknowledge women farmers; subsuming of women's economic identity within the household unit; addressing gender assets gaps, especially land; promoting women's access and control of economic resources; women's limited access to credit for lack of collateral; gender disparities in agricultural wage rates; balancing of women's paid and/or unpaid farm labour with unpaid work and reducing their engagement in drudgery-laden tasks at the bottom end of the value chain. Engaging with some of these gender inequalities under the ambit of NRLM could contribute significantly towards addressing some of the structural and gendered dimensions of poverty in rural areas and in engendering rural livelihoods.

As described below, a gender-responsive livelihood approach would cover strategies that would ensure security and freedom from violence of women, expansion of resources and capabilities and improved voice and agency.

## Proposed Framework: A Gender Equality, Women's Rights and Empowerment Framework for Livelihoods

Guided by the principles of substantive equality, non-discrimination and justice, UN Women conceives of women's economic empowerment as:

“increasing the ability of women to bring about change that drives valuable outcomes as a result of their increased economic capabilities and agency i.e. their ability to function effectively in the economy; to participate in labour and product markets on equal terms, to shape the gender division of labour; to accumulate assets, to shape the relationship between markets and the state, and to influence the institutions and processes that determine growth and sustainable development.”

- UN Women (2012) – Concept Note on Women's Economic Empowerment

This understanding seeks to fundamentally realise women's right to livelihoods, while acknowledging that women will be in a position to achieve their livelihood potential only when they enjoy security and freedom from violence and have enhanced capabilities to exercise their choices with dignity.

To understand rural women's livelihoods, the framework of rights and empowerment is central. In keeping with the framework of substantive equality as provided by the Convention to Eliminate All Forms of Discrimination Against Women (CEDAW) (1979), recognizing that women are in an unequal position and need to be treated differently from men so as to overcome structural and systematic discrimination, strategies should be aimed at ensuring not only equal opportunities for women but equal outcomes. There needs to be recognition of the fact that on the one hand, women remain in an unequal position within their household, where they need to mediate and negotiate for their rights and entitlements, and on the other hand, there are pervasive structural factors that perpetuate gender discrimination, such as caste, class, asset gaps, market and trade factors and other institutional biases. In addition, it is important to consider that some groups of women have traditionally suffered extreme gender inequalities perpetuated historically over generations. The study is thus informed both by an Intersectionality Framework, and the Social Relations Approach to gender and development planning. The Intersectionality framework recognises that women do not constitute a homogeneous group, and have unique experiences of vulnerability and oppression due to their multiple identities, besides their gender identity. As articulated by the Association for Women's Rights in Development (AWID) (2004):

"Intersectionality is an analytical tool for studying, understanding and responding to the ways in which gender intersects with other identities and how these intersections contribute to unique experiences of oppression and privilege ... it aims to address the manner in which racism, patriarchy, class oppression and other systems of discrimination create inequalities that structure the relative positions of women. It takes account of historical, social and political contexts and also recognizes unique individual experiences resulting from the coming together of different types of identity."

This framework makes evident the critical need for developing different strategies of economic empowerment for the most vulnerable groups, and highlights that women from marginalised groups require the first priority. At the same time, the Social Relations framework of gender analysis explicitly recognises the *structural* nature of gender inequalities and the role that institutions, such as the state, market, community and the family, play in creating and reproducing social and gender inequalities by deciding rules, activities, inclusion and exclusion of members, who decides priorities and also who enjoys power and control over resources (Kabeer and Subrahmanian, 1996; Kabeer, 1994). Institutional strengthening and capacity building is thus integral to create awareness of and to break institutional forms of gender discrimination, for ensuring development policies shift in focus, from being gender blind to gender-aware, eventually progressing from being gender neutral -> gender-specific -> gender transformative (ibid).

Guided by the UN Women framework on a Transformative Stand-Alone Goal on Achieving Gender Equality, Women's Rights and Women's Empowerment, in the context of the Post-2015 Development Framework and Sustainable Development Goals (see UN Women, 2013a), the Proposed Gender Equality, Women's Rights and Empowerment Framework for Livelihoods, developed in consultation with UN Women's technical resource partner ANANDI (Area Networking and Development Initiatives)<sup>16</sup>, seeks to address both practical needs<sup>17</sup> and strategic needs of women (Molyneux, 1985). It covers the following dimensions:

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16 Referred to as ANANDI through the rest of the document.

17 Practical needs of women refer to immediate basic needs related to, for instance, water, health, safety and decent living, and strategic needs of women refer to those needs that challenge existing gender-discriminatory power structures of subordination and oppression.

## A) Security and Freedom from Violence

**Claiming Dignity and Bodily Integrity:** Dignity, respect and bodily integrity, both within the household and in society, constitutes one of the main pillars of ensuring women's economic empowerment. Marginalised groups engaging in inhuman and unconstitutional professions such as manual scavenging, trafficking and bonded labour face gross violation of women's human rights, including their right to livelihoods. The specific experiences of manual scavengers and trafficked women have been described in an earlier section. Women's involvement in these illegal professions is, in part, a reflection of women's desperate economic want to earn a livelihood and eke out a living, even at the cost of their fundamental human rights and basic dignity.

Gender-based violence is a pervasive reality for an overwhelming majority of women in rural areas and it is critical for women to be able to articulate, report and have the knowledge to address gender-based violence. In India, the declining child-sex ratio, instances of sex-selective abortions, domestic violence, rape and sexual assault, dowry related attacks and violence, and property or land inheritance-related violence are testament to some of the incidences of gender-based violence. Livelihoods interventions have mostly failed to venture into the inter-linkages between economic rights and violence. This is despite the fact that previous research has demonstrated that these two aspects are closely interconnected. For instance, studies show that a woman's ownership of immovable property, particularly a house or land, is critical in enhancing her freedoms and reducing her risk of marital violence (Agarwal and Panda, 2007). Further, the political economy underpinnings of violence<sup>18</sup> remain unexplored. This is particularly relevant for women with intersectional vulnerabilities<sup>19</sup> who face systematic, inter-generational and repeated atrocities. Patterns of violence<sup>20</sup> meted out to them are fundamentally distinct from other instances of violence against women, owing to power dynamics embedded in the combined structures of patriarchy and caste. Women's vulnerability to violence is intimately linked to and usually aggravated by the lack of their economic rights, and lack of economic self-sufficiency is a major factor that prevents women from escaping from the perpetrators of violence. It needs to be recognised that for women to fully exercise their economic agency, develop their livelihood potential and live a life of dignity, they need to be free from violence, physical exploitation and abuse.

Addressing issues of violence and bodily integrity would require increased reporting on incidences of gender-based violence, resolution of these cases by SHGs, establishment of institutional mechanisms such as gender justice centres for legal support and counseling and sensitizing of key local level functionaries and stakeholders (police, *panchayat* officials) through trainings on gender-based violence.

## B) Resources and Capabilities

**Ensuring Use, Access, Control and Ownership of Resources and Entitlements:** This would include promoting women's use and access of productive resources (land, forest and water resources, assets, literacy and skill trainings, knowledge, information and awareness, technical know-how, credit, financial services, individual bank

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18 For instance, caste-based atrocities may include instances of forcibly removing the clothes of women belonging to Scheduled Castes or Scheduled Tribes or parading them naked; assaulting or using force on women of Scheduled Castes or Scheduled Tribes with an intent to outrage their modesty; compelling women of Scheduled Castes or Scheduled Tribes to perform forced or bonded labour or to drink or eat any obnoxious substance; wrongfully occupying or dispossessing land owned by members of Scheduled Castes or Scheduled Tribes or denying their enjoyment of rights over water; fouling the water of any water source used by a members Scheduled Castes or Scheduled Tribes and dumping excreta, waste matter, carcasses or any other obnoxious substances in their premises.

19 Excerpts from the address of Ms. Asha Kowtal, President, All India Dalit Mahila Adhikar Manch on *Exclusion, Violence and Economic Rights* at the UN Women Partners' Meeting, New Delhi 27-29 November 2013 and also based on comments during meeting on the study on *Violence against Women affected by Caste-Based Discrimination*, UN Women Office, New Delhi, 18 February 2014.

20 Other types of violence and discrimination include violence against women who are '*devadasis*' and also branding of women as witches.

accounts, physical infrastructure, agricultural inputs, etc.), including decision-making power regarding control and ownership of these assets. It would also entail ensuring women’s access to social protection entitlements for improved (individual) income security,<sup>21</sup> and improved household livelihood and economic security. The prospect of facilitating convergence between livelihood and social protection strategies is best illustrated in Box 3.

**BOX 3**

**Dana Kothi Khali Kyun – Enhancing Livelihood Security through Social Protection: ANANDI**

One of the exercises<sup>22</sup> undertaken by the NGO ANANDI as part of the UN Women gender equality trainings for functionaries implementing the Mahila Kisan Sashaktikaran Pariyojana (MKSP) under the NRLM framework is the exercise on “Dana Kothi Khali Kyun (Why is my grain bin empty)”. The tool demonstrates the various inputs in the household through livelihood activities (incomes), outflows in the household (expenses) and contribution of entitlements from public programmes and services towards the household poverty reduction strategy. The exercise helps illustrate the areas of spending of the household, and also reveals the potential of social protection entitlements in reducing some of these expenditures through a substitution effect, particularly, for instance in plugging the ‘holes’ in household income due to spending on healthcare and education, besides illustrating prospect of increased income to household through pensions and other income transfers.



Diagrammatic presentation of the exercise 'Why is My Grain Bin Empty?', illustrating sources of household income, expenditure and the contribution of social protection entitlements, during a training session organised by the NGO ANANDI with the support of UN Women.

21 Income security would include, among others, women's increased (individual) access, control and retention of earnings and her increased contribution to household income.

22 Report submitted by ANANDI on Undertaking Gender Trainings Of Organizations For Gender Responsive Implementation of MKSP In Bihar And Madhya Pradesh, Reporting Period – June - September 2013.



**Recognizing, Reducing and Redistributing Women's Unpaid Work:** A comprehensive gender and livelihoods initiative would address women's unpaid work and the gender-division of labour. At the macro level, this would mean ensuring women universal access to quality public services, such as electricity, water, fuel, sanitation facilities and childcare, which can go a long way in reducing women's burden to perform a large proportion of subsistence activities related to household maintenance<sup>23</sup> and in freeing their time from care responsibilities. Ensuring universal sanitation facilities would prevent the continuation of illegal and inhuman practices such as manual scavenging. At the household level, work sharing of agricultural and unpaid work with men and adoption of labour-savings technologies could also contribute towards drudgery reduction for women, by reducing some of the physical arduousness and involuntary aspects of work. Additionally, increased participation of women in the paid labour market, besides in entrepreneurial activities, would help in visibilizing women's participation in the economic mainstream.

### C) Voice and Agency

**Strengthening Identity of Women as Citizens and Economic Actors:** An essential component to strengthen the identity of women as citizens and economic actors would be to ensure, on the one hand, their increased self-identification as citizens and increased self-perception of their contribution as workers, farmers and producers, and on the other, through recognition and acknowledgement of the community and state of women's individual and collective economic identities. This could include through tangible markers of their identity as citizens - such as possession of ration card, Below Poverty Line (BPL) number/ card, Voter ID card, Aadhar card - and of their economic identity - such as women's possession of a land title deed, Kisan Credit Card, NREGA job card. Positive self-perception for women would also be a result of awareness of gender discrimination and forms of

<sup>23</sup> Household maintenance refers to activities wherein women travel large distances to collect water, fuel and fodder.

violence against women, among women, in the community as well as among government functionaries and community service providers at all levels.

**Creating Institutions of Women for Sustaining Change:** Forming women's collectives would be the first step towards building group identity and establishing common pursuits among rural women. These collectives when mature would be organised into structures such as producer groups or cooperatives, which would impart a formal economic identity to the group. These institutions would build linkages and networks with government schemes and departments, local technical experts, local civil society organisations and women's organisations to protect and promote the interests of its women members, while recognizing and rewarding women's knowledge, ensuring agenda setting by them and improving accountability of the state towards ensuring women's resource rights and security.

**Promoting Decision-Making, Participation and Leadership of Women:** This would include aspects related to increased intra-household decision-making<sup>24</sup> by women and increased participation and contribution of women in extra household affairs, such as decision making in local governance and public spaces (e.g. *panchayat*<sup>25</sup>, *gram sabhas*<sup>26</sup>). It would be critical to ensure that women's vision of development and progress is articulated to influence bottom-up and participatory development. Increased agency would also translate into participation and decision making of women at all stages of the livelihoods value chain, including livelihood planning, crop management exercises and post-production activities (e.g. processing, grading and sorting processes, labeling, packaging and marketing). It would entail application of knowledge and skills of women from training and capacity building exercises. Other markers of increase in women's voice and agency would be increased mobility and engagement of women with key local institutions (e.g. *panchayat*, police, *Krishi Vigyan Kendras* (KVKs)<sup>27</sup> and agricultural department), as well as greater proportion of women as elected women representatives and in community leadership roles.

## IV. Design of the Study

To better understand existing strategies and experiences that have been adopted by civil society organisations and government agencies to ensure better gender outcomes, a selection of gender-responsive livelihood programmes were documented, that could inform the implementation of NRLM.

### Objectives

- Documentation of gender-responsive programmes that create a strong base for informing the implementation of NRLM through a gender lens
- Focus on inputs and challenges faced by women in access to sustainable livelihoods and decent work
- Highlighting elements and strategies of interventions aimed at impacting livelihoods of the most marginalised women such as Scheduled Caste and Scheduled Tribe women, women farmers, women vulnerable to being trafficked and liberated women manual scavengers

24 Intra-household decision-making would include, among others, women's control over decisions related to their own food and nutrition security, health, sexual and reproductive rights, sanitation and ensuring education and priority of household expenditure on girl children.

25 '*Panchayat*' refers to the village level institution of local self-government.

26 '*Gram Sabha*' refers to a local level meeting of all adults who live in the area covered by a panchayat.

27 A *Krishi Vigyan Kendra* (KVK) is a front-line agricultural extension center established by the Indian Council of Agricultural Research (ICAR).

## Expected Outcomes

Strengthened gender-responsive implementation of NRLM

## Methodology

The study documented existing gender-responsive initiatives that create a strong base for informing the implementation for NRLM through a gender lens. Taking cognizance of past limitations of the Self-Help Group (SHG) approach in reaching the poorest of the poor, in creating sustainable institutions of the poor in terms of human capital formation and ensuring the empowerment of women (Dand and Nandi, 2012; Nirantar, 2007; Burra et al. 2005 and Kabeer 2005), alternative strategies and approaches for ensuring the economic, social and political empowerment of women were considered. Selection criteria used to identify the case studies included:

- Mature interventions that have demonstrated clear institution building and livelihood strategies for ensuring positive gender-outcomes over a sustained period
- Interventions that focused on the most marginalised constituencies, such as women manual scavengers, women vulnerable to being trafficked and women farmers
- Existing gender-responsive livelihoods projects being undertaken by UN Women partners and networks from parts of India that have not been previously showcased<sup>28</sup>

Case studies were identified along the lines of the different verticals and thematics of NRLM such as Institution Building, Capacity Building, Social Inclusion, Financial Inclusion, Livelihoods, Convergence and Partnerships and Knowledge Management<sup>29</sup>. The case studies selected corresponding to Livelihoods were primarily on sustainable agriculture and women farmers, and have therefore been viewed against the backdrop of the *Mahila Kisan Sashaktikaran Pariyojana* (MKSP), while acknowledging that the Livelihoods vertical of NRLM also focuses on interventions for skill development and self employment. The case studies were documented based on field visits to four states and seven<sup>30</sup> project locations. A mixed research methodology was used, and research tools employed included focus group discussions and one on one interviews with both community women (NGO/CSO intervention beneficiaries, SHG members, Elected Women Representatives) and implementation officials (programme staff of NGOs/CSOs; government officials including State Rural Livelihoods Mission, District Rural Development Agency and State Institute of Rural Development officials).

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28 A previous UN Women commissioned study - *Successful SHG Initiatives in India: Analysis of Key Learnings and Critical Success Factors: Cases from the Field* undertaken by the Indian School of Microfinance for Women in 2011 has documented good practices of organisations such as Kudumbashree, Society for Elimination of Rural Poverty, PRADAN, Sreema Mahila Samiti and Nidan.

29 It is important to note that over and above the broad representation of case studies according to NRLM verticals as provided in Table 2, case studies often provided learnings for multiple NRLM verticals, and have been incorporated accordingly in the relevant sections.

30 The case study on *UN Women-ANANDI Trainings and Accompaniment on Engendering Rural Livelihoods: Supporting Gender Responsive Implementation and Monitoring of the Mahila Kisan Sashaktikaran Pariyojana (MKSP)* was mostly documented based on secondary literature and progress reports of the project.

The case studies that were selected and documented are described below:

**TABLE 2:**

**Selected Case Studies for Informing NRLM with a Gender Lens**

S. No	Case Studies	Location	Broadly Corresponding NRLM Vertical*
1.	UN Women-Jan Sahas Social Development Society <sup>31</sup> : Dignity Campaign – Action for Liberation of Dalit Manual Scavenger Women in India <sup>32</sup>	Dewas District, Madhya Pradesh	Social Inclusion, Social Mobilisation
2.	UN Women-PRADAN <sup>33</sup> - JAGORI Project on Facilitating Women in Endemic Poverty Regions of India to Access, Actualize and Sustain Provisions on Women’s Empowerment <sup>34</sup>	Karanjia, Mayurbhanj District, Odisha#	Capacity Building
3.	UN Women-ANANDI Trainings and Accompaniment on Engendering Rural Livelihoods: Supporting Gender Responsive Implementation and Monitoring of the MKSP	Bihar and Madhya Pradesh	Capacity Building
4.	Odisha Livelihoods Mission’s Anti-Human Trafficking Pilot	Sundargarh District, Odisha	Convergence and Partnerships
5.	UN-Women-Kutch Mahila Vikas Sangathan (KMVS) <sup>35</sup> : Using ICT for Making Women’s Voices and Votes Count <sup>36</sup>	Kutch District, Gujarat	Knowledge Creation and Dialogue
6.	ANANDI’s Ratanmahaal Adivasi Mahila Sajiv Khet Udpadak Mandali: Sustainable Agriculture with Women Farmers	Dahod District, Gujarat	Livelihoods
7.	UN Women-SEWA Bharat Project on Capacity Development of Women Organic Chilli Farmers	Almora District, Uttarakhand	Livelihoods
8.	SEWA Bharat-State Bank of India Business Correspondent Model	Almora District, Uttarakhand	Financial Inclusion

\* Different aspects of case studies may provide learnings for multiple NRLM verticals  
# One of many field locations for this project

Learnings from the strategies and experiences of each of the case studies have provided key observations, both in terms of - institution and capacity building of stakeholders to ensure gender-responsive programming and livelihoods strategies for the socio-economic empowerment of the most vulnerable women - which may be useful for informing the implementation of NRLM.

**Limitations of the Study:** *The study recognises possible shortcomings in adapting the learnings from the case studies, most of which are operating on a project-basis, for a sustainable programme such as NRLM, which is operating on scale. The key observations from case studies therefore seek to highlight guiding gender-responsive principles and demonstrate illustrative strategies rather than provide prescriptive recommendations. It would also be useful to clarify that the summary observations at the end of the document draw mainly from the learnings of the case studies. These learnings do not claim to be exhaustive in relation to the corresponding NRLM verticals, each of which has an extensive mandate. The primary focus has been on documenting micro-level realities related to women’s needs and challenges faced by implementing agencies, and where possible, the larger meso and macro level sectoral conditions have been considered.*

31 Referred to as Jan Sahas through the rest of the document.

32 Under the UN Women Fund for Gender Equality (FGE) Project

33 PRADAN (Professional Assistance for Development Action) referred to as PRADAN through the rest of the document.

34 Under the UN Women Fund for Gender Equality (FGE) Project

35 Referred to as KMVS through the rest of the document.

36 Under the UN Women Fund for Gender Equality (FGE) Project



## V. Outline of the Study

Using the Proposed Framework above and based on the learnings from the case studies, suitable gender-responsive suggestions have been made to strengthen the implementation of NRLM. One of the key learnings that emerged from the case studies and the literature was that for any sustainable livelihoods intervention to successfully improve gender outcomes, inputs are needed in the following broad areas:

- i. Building an understanding and capacities of institutional support structures to implement gender-responsive livelihood strategies
- ii. Adopting a gender equality lens while providing specific livelihoods-related programmatic support

To reflect this learning, in the rest of the document, the case studies have been documented according to this emerging framework under two main sections:

**Learnings for Core Processes related to Institution Building under NRLM:** covering strategies related to social mobilization; social inclusion; capacity building; convergence and partnerships and knowledge creation and dialogue for institutional strengthening, all of which are necessary processes for implementing gender-responsive livelihood strategies

**Learnings for NRLM from Successful Livelihoods Interventions:** encompassing gender-responsive programmatic features in livelihoods promotion, diversification and financial inclusion that could potentially be adopted and replicated.



# 2

## INSTITUTION BUILDING

The following section shall cover strategies necessary for strengthening of institutions implementing gender-responsive livelihood strategies, broadly corresponding to the following NRLM verticals: (I) Social Mobilization and Social Inclusion, including building, nurturing and sustaining institutions of the poor through (a) Social Mobilisation for Group Formation: A Social Inclusion Perspective (b) Nurturing and Federating Institutions of the Poor and (c) Sustaining Institutions of the Poor; (II) Capacity Building; (III) Convergence and Partnerships and (IV) Knowledge Creation and Dialogue.

## **I. Building, Nurturing and Sustaining Institutions of the Poor**

### **(A) Social Mobilisation for Group Formation: A Social Inclusion Perspective**

Acknowledging the fundamental errors of inclusion and exclusion which accompany traditional methods of identification of the poor based on BPL status, one of the pillars of the NRLM approach is to undertake an extensive social mobilization process based on Participatory Identification of the Poor (PIP) method. According to this method, the poor are identified through a participatory process in which the community is involved at each stage of the vulnerability assessment and ranking. The reason for the adoption of this PIP approach has been rooted in past learnings, which reveal that often the poorest of the poor remain excluded from self-help groups (SHGs) since group members do not consider them credit-worthy and prefer not to bear the collective risk in case they default. The PIP method ensures that at least one member from each identified rural poor household, preferably a woman, is brought under the SHG network in a time bound manner. In addition, NRLM seeks to ensure adequate coverage of vulnerable sections of the society “(...) 50 per cent of the beneficiaries are SC/STs, 15 per cent are minorities and 3 per cent are persons with disability, while keeping in view the ultimate target of 100 per cent coverage of BPL families<sup>37</sup>”. Other directives include that upto 30 per cent of the composition of the SHG may be non-BPL and further, that men may be included in SHGs composed of elderly, persons with disabilities and trans-genders. As per the NRLM Framework of Implementation, the Gram Sabha will approve the list generated from community identification and recommend this to the block or cluster-level unit for inclusion of the targeted households in the programme.

To roll out the processes of social mobilization and institution building as envisaged under the Mission, the strategy of leading by example has been adopted, since only few states have what NRLM terms ‘proof of concept’ in the form of mature institutions of the poor, possessing the necessary social capital to catalyse such a movement. Thus State Rural Livelihoods Missions (SRLMs) have entered into partnership agreements with the following National Resource Organisations (NROs) for institution building and livelihoods - Society for Elimination of Rural Poverty (SERP), Andhra Pradesh and Bihar Rural Livelihoods Promotion Society (BRLPS)<sup>38</sup>. Experienced, ‘external community resource person (CRPs)’ from the states of Andhra Pradesh and Bihar have been called upon to ‘incubate’ the process of training and create a cadre of CRP in selected blocks of the country, known as ‘resource blocks’. After the requisite nurturing, it is envisaged that resource blocks would uphold the model of social mobilization, institution building and livelihoods to be followed in other blocks of these states. NROs have additionally facilitated exposure visits of senior professional team of State Missions to NRO states; undertook immersion and training for district and block level staff at select locations in NRO states; temporarily appointed external CRPs from NROs as State Anchor Persons and deployed experienced Professional Resource Persons (PRPs) from NROs in the resource blocks for continuous training support. The resource block strategy

37 p.8; National Rural Livelihoods Mission - Framework of Implementation (MoRD, 2011b).

38 Other National Resource Organisations that have been identified include: Pudhu Vaazhvu Project, Tamil Nadu for participatory identification of the poor (PIP) and skills, Employment Generation and Marketing Mission (EGMM), Andhra Pradesh for skills and Kudumbashree, Kerala for Panchayati Raj Institutions models.

is currently being implemented in 47 blocks across 39 districts of 7 states<sup>39</sup>. As mentioned in Table 1, close to 35,000 CRPs have been trained till date, who are envisaged to drive community mobilization under NRLM.

#### BOX 4

#### Resource Block Strategy: NRLM

Each resource block is divided into 4 clusters, with each cluster comprising up to 30 villages. A CRP team comprising of a Professional Resource Person (PRP) and four experienced SHG members drawn from the National Resource Organisations are positioned in each cluster. As per the resource block strategy protocol, a 'CRP round' refers to a CRP team visiting two-three villages in a cluster of a resource block for a period of 30-45 days, staying in one village for upto 15 days each. During this period, the team undertakes social mobilization and institution building activities such as identifying the left-out poor<sup>40</sup>; organizing them into SHGs and strengthening existing SHGs<sup>41</sup>; and conducting three-day trainings for SHG members<sup>42</sup>. The PRP prepares the ground for each CRP round, besides following up with the SHGs promoted by the CRPs in each round. At the end of the CRP round, the CRP team prepares a report on the work done to the SRLM, along with a follow-up action plan specific to the SHGs and village.

Each SRLM is expected to implement this strategy in at least 5 per cent of the total blocks in their state, and it is expected that each resource block would support scaling up operations in 20 new blocks in a phased manner. Though external CRPs induce the processes of social mobilization and institution building, it is envisaged that ultimately a large pool of trained social capital shall be created in each Resource Block. Resource Blocks in turn provide social capital support (internal CRPs and PRPs) to other/new blocks within a period of 24-30 months. The resource blocks also serve as local immersion sites for six-month induction trainings for the learning and capacity building of the staff of intensive blocks. Following the experience of working in resource blocks, the staff in intensive blocks start working in 4-5 villages of their clusters until that block is supported by internal CRPs from the resource blocks. Again, the same resource block protocols are applied for undertaking social mobilization and institution building of the intensive blocks.

In non-intensive blocks identified under NRLM, no new SHGs are formed. Only existing SHGs are strengthened and their access to banks is facilitated. The non-intensive blocks are developed with the objective of transitioning into intensive blocks in the future.

Source: Based on excerpts from Annual Report, National Rural Livelihoods Project, 2012-13, p. 19-22 and <http://aajeevika.gov.in/> last accessed 28 July 2014.

Besides the PIP method and Resource Block Strategy, NRLM also recognises that universal but not uniform strategies are needed to reach the most vulnerable. Under the social management framework of NRLM, states are expected to carry out a needs assessment of poverty of disadvantaged groups, in particular, Scheduled Castes (SCs), Scheduled Tribes (STs), minorities, disabled, landless, migrant labour, isolated communities, communities living in disturbed areas and vulnerable occupational groups, based on situation analysis and consultation with local civil society organization and government departments.

39 Data as per SRLM progress report in Resource block rollout (as on 15th March, 2014), available from <http://aajeevika.gov.in>. The seven states that have currently entered into MoUs with SERP/BRLPS for implementing resource block strategy are Jharkhand, Chhattisgarh, Maharashtra, Madhya Pradesh, Rajasthan, Haryana and Jammu and Kashmir. Other States like Assam, Gujarat, Karnataka, Uttar Pradesh and West Bengal are expected to enter into such partnerships shortly.

40 Social mobilization includes conducting a Gram Sabha and also undertaking door to door visits of households in the village.

41 About 5-7 SHGs are formed in each village. Existing SHGs in the village are assessed based on their group performance and practices, and suitable strategies to strengthen these groups are devised.

42 The CRP team conducts trainings for members of each SHG on meeting processes and SHG management norms, including the principles of Pancha Sutra (regular meetings, regular savings, internal lending, timely repayment and regular bookkeeping), besides identifying and conducting trainings for bookkeepers from among the community.

The strategy of the Mission also highlights the need to focus on women with intersectional vulnerabilities, suffering from multiple forms of discrimination relating to gender, caste, ability and profession. In keeping with its mandate to ensure social inclusion of the most vulnerable, targeted pilots have specifically been envisaged by the Mission for manual scavengers<sup>43</sup>, bonded labourers and trafficked survivors. For instance, a dedicated budget has been earmarked by the Maharashtra State Rural Livelihoods Mission (MSRLM) for a pilot project on Rehabilitation of Persons engaged in Unhygienic Occupations<sup>44</sup>. Similarly, pilots on the prevention of human trafficking have been initiated, as described in a later section. Pilots on bonded labour have been planned by the SRLMs in Odisha, and Andhra Pradesh, and the Andhra Pradesh State Rural Livelihoods Mission has also started implementation of a pilot on persons with disability (PwD).

While visibilizing and initiating a dedicated strategy for the livelihoods enhancement of these vulnerable groups has been one of the biggest contributions of NRLM, differential mobilization strategies for these groups are yet to be clearly articulated, and focus has mostly been on inducting them into the existing NRLM fold. As described by the experiences of Jan Sahas below, there is an urgent need to adopt customised strategies for identification, mobilization and social inclusion of the most marginalised groups. Increased resources and affirmative action would be required to compensate for the historically unequal advantage of these groups in accessing decent work and livelihood opportunities.

#### BOX 5

#### Visibilising the Invisible – Manual Scavengers: Jan Sahas Social Development Society

“We believe liberation of manual scavengers from caste-based slavery (*gulaami*) needs to be an end in itself, not linked with economic rehabilitation... some states fail to acknowledge manual scavenging... during our campaigns we have realised that the numbers of manual scavengers remain severely underestimated.”

- Ashif, Jan Sahas

Findings from the ground-level experience of Jan Sahas Social Development Society<sup>45</sup> reveals that even the process of community identification of the poor by local level enumerators may not be an effective strategy and may remain fraught with errors, especially when mobilizing extremely vulnerable groups such as manual scavengers. Identification of manual scavengers becomes particularly difficult since the existence of this unconstitutional practice is often denied. It is important to recognise the underlying political economy at the village level, where relegation of manual scavengers to invisible status has been a deliberate strategy of local vested interests. Usual inclusion and exclusion errors in identification of the most ‘deserving’ also remain, owing to considerations such as free-riding and elite capturing of benefits.

Acknowledging these realities, Jan Sahas, who have been working on eradication of manual scavenging and other caste-based discrimination for the past 14 years and currently works intensively in 108 districts in five states<sup>46</sup> of India, has adopted an intensive and comprehensive approach for the identification of manual scavengers. Community identification involves Jan Sahas professionals staying overnight with families claiming to be manual scavengers, and accompanying them to work the following day to verify their occupational identity. Since Jan Sahas professionals are members of the community, they have ‘insider’ knowledge on the most vulnerable households from local references, and are in turn trusted and taken into confidence by the local community, a practice which would not occur with an external enumerator engaged in fact finding on the numbers and status of manual scavengers. Based on this overall approach

43 As per the recently adopted Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013, “(...) A “manual scavenger” means a person engaged or employed (...) for manually cleaning, carrying, disposing of, or otherwise handling in any manner, human excreta in an insanitary latrine or in an open drain or pit into which the human excreta from the insanitary latrines is disposed of, or on a railway track or in such other spaces or premises (...)”

44 Strategies for this pilot include conducting state level consultations; IEC campaigns; sensitization of PRIs; livelihood mapping and capacity building of CRPs, as outlined in the Annual Action Plan of MSRLM for 2014-15.

45 Referred to as Jan Sahas through the rest of the document.

46 States include Madhya Pradesh, Uttar Pradesh, Rajasthan, Bihar and Maharashtra.



Liberated women manual scavengers burning baskets used to collect human waste during the 'Mela Mukti Yatra' (Nation wide People's March for the Eradication of Manual Scavenging).

and strategy, Jan Sahas has till date identified 34,000 manual scavengers in five states, and successfully liberated 15,000 women manual scavengers.

Further, every year, in order to mobilise and liberate more women from manual scavenging, Jan Sahas rolls out the *Rashtriya Garima Abhiyaan* (Campaign for Dignity). As part of the campaign, liberated women rally together and travel across different states of India, provoking other women to reclaim their dignity by giving up manual scavenging. When women resolve to abandon this practice, their independence is celebrated through an exchange of garlands and sweets and burning of wicker baskets and brooms, the symbolic markers of their profession. The campaign travels from door to door exposing the continued existence of insanitary latrines and destroying them, where necessary. In the rally held in 2012, approximately 560 community members participated.

Further, while the NRLM model is premised on the building block of the Self-Help Group, the above experience of Jan Sahas demonstrates that strategies for mobilization of women into membership-based organisations could tap other bases such as social identity, which provide strong social capital for forming collectives, enable social inclusion of the most neglected populations and provide a strong foundation for self-identification. Experiences of SEWA Bharat and ANANDI (Area Networking and Development Initiatives)<sup>47</sup> demonstrate how women have been mobilised and organised around their economic identity of women farmers. This marks a departure from area-based organizing of women into affinity groups, which though constitutes an important strategy for social mobilization, has proven to have limitations in forging solidarity, and has neglected the education and empowerment needs of women due to excessive focus on credit related activities and overall financial sustainability of SHGs, as revealed by previous studies (Dand and Nandi, 2012; Nirantar 2007). Collectives need to be nurtured as platforms for not only financial activities but also as institutionalised spaces for development of group solidarity, by creating an enabling atmosphere for interaction, dialogue and reflection by women members.

47 Referred to as ANANDI through the rest of the document.

## BOX 6

### Forming Women Farmer Producer Groups: ANANDI

“For marginal farmers having small parcels of land and remaining dependent on rain-fed agriculture, collectivisation was necessary to improve food, nutrition and livelihood security and for providing the opportunity to turn into entrepreneurs.”

- Sejal Dand, Founder Member & Director, Research and Advocacy, ANANDI

ANANDI has been working with rural poor women in Gujarat since 1995, striving to highlight women's identity as citizens, individual economic actors and in particular as farmers engaged in the bulk of agricultural activities. This was the main driving force behind the establishment of ANANDI's *Ratanmahaal Adivasi Mahila Sajiv Khet Udpadak Mandali* (Ratanmahaal Tribal Women's Organic Farming Producer Group).<sup>48</sup> Ratanmahaal has consciously targeted and mobilised poor and marginalised tribal and OBC women who are small farmers, focusing also on single women. The Mandali is currently comprised of approximately 500 women members spread over 25 villages in Devgadhi Baria Block of Dahod district and in Ghogamba Block of Panchmahaals district.

## BOX 7

### Creating Women Producer Co-operatives: SEWA Bharat

“At the time of group formation, the only criterion considered was work-based identity i.e. that members were women chilli farmers. Other criterion (geographical proximity of their households, Above Poverty Line (APL)/ BPL, social background, marital status) was not given priority when forming groups.”

- Kanchan, Organiser, SEWA Bharat

Since 2006, SEWA Bharat has been working towards organizing women in Uttarakhand, and facilitating their economic empowerment. In particular, building on the ongoing tradition of chilli farming undertaken in three blocks of Sult, Tadikhet and Bhikyasen in Almora district, SEWA Bharat has been engaging in mobilizing and organizing women chilli farmers into approximately 100 village level producer groups comprising a total of 950 members, spanning roughly 76 villages. Women chilli farmers comprising producer groups continue to function as individual farmers, cultivating chilli on their own land and receiving individual payment for the quantum of chilli grown by them. The producer group helps in facilitating savings and inter-lending. Producer groups have further recently been federated in June 2013 into a district-level producer's cooperative, named *SEWA Ekta Svayattata Sahakarita* (SEWA Ekta Autonomous Cooperative) under Article 3(6) of the Uttarakhand Cooperative Act of 2003. The district cooperative consists of 17 board members<sup>49</sup> and a current total of 95 shareholders<sup>50</sup>. It is envisaged that once the cooperative has considerable number of members and a sizable corpus of funds, it would develop a larger business plan to sell chilli at the district level.



Chilli farmer and member of village level producer group organised by SEWA Bharat.

48 Referred to as Ratanmahaal Mandli or Ratanmahaal through the rest of the document.

49 Board members are active women from existing producer groups who have shown exceptional spirit. The primary responsibility of board members, is to enlist all the members of all producer groups as shareholders. Board meetings occur on the sixth day of every month, and decisions are collectively taken regarding how much chilli should be bought and rates at which produce should be bought.

50 As of October 2013.

## Key Observations

To ensure that the most vulnerable groups do not remain excluded from area-based organizing around affinity groups, alternative and customised strategies for their identification, mobilization and social inclusion can be adopted. For instance, for marginalised groups such as manual scavengers who are dispersed across geographies, and may not constitute a large enough numeric majority to form village-level or block-level federations, mobilizing around social identity could be considered, through using a campaign approach. Similarly, for groups such as women farmers who have traditionally remained invisible owing to their failure to ‘establish’ themselves as land-owners, mobilizing around economic identity could be an effective strategy for strengthening their self-identification as livelihood actors and visibilising their productive work in agriculture, which has traditionally been unreported, undervalued and unrecognised<sup>51</sup>.

The onus remains on the promoting agencies - NRLM professionals and community mobilisers - to be vigilant of local socio-economic dynamics when facilitating the PIP process, and to incorporate a lens of sensitivity to ensure that these marginalised social and occupational groups do not remain deliberately invisible, despite community identification of the poor. Incentives may be created for increasing visibility of manual scavenging, bonded labour and trafficking, rather than creating fear among officials of being punished or implicated.

### (B) Nurturing and Federating Institutions of the Poor

NRLM foresees the self-help group (SHG) as the primary building block of its organizational structure, which shall further be federated at different levels such as the cluster and block. The functions of the primary federation of SHGs at the village or Panchayat level under the NRLM framework would be to (i) bring all left-out poor into SHG fold; (ii) provide support services like trainings, book keeping, etc. to SHGs; (iii) provide higher order financial and livelihood services; and (iv) facilitate access to public services and entitlements<sup>52</sup>.

In turn, aggregating SHG members at various levels would give rise to higher-level federations, which would provide a platform for group members to claim economic and social rights and entitlements and leverage benefits of collectivisation. Thus SHGs and their federated institutions, organised around affinity constitute the foundation on which the NRLM strategy is built and strengthening them, internally, with inputs for institution building remains integral. For instance, NRLM recognises the importance of strengthening the *content* and *principles* on which SHGs function in the first six months from the time of formation, through imparting trainings on and monitoring progress of SHGs based on leadership development and adoption of good practices and group management norms - the principles of *Pancha Sutra* (regular meetings, regular savings, internal lending, timely repayment and regular bookkeeping). It would be equally critical to ensure whether these groups, in their content and functioning, operate in a truly gender-sensitive, democratic, participatory and inclusive manner, recognising the knowledge of women and advancing practices that address gender disparities, such as, among others, promoting women’s control of economic resources.

As demonstrated by the case studies of Kutch Mahila Vikas Sangathan (KMVS)<sup>53</sup> and SEWA Bharat, at the level of the institutions of the poor themselves, it is important to incorporate a gender lens when putting in place certain organizational principles for nurturing collectives, building discipline, promoting unity and transparency and accountability among members. Promoting agencies too should encourage women to inculcate the practice

51 Macro level data systems and labour surveys fail to capture the contribution of women workers in agriculture, which remains under-reported since women’s work is often informal, unpaid and home-based.

52 p.14; National Rural Livelihoods Mission - Framework of Implementation (MoRD, 2011b).

53 Referred to as KMVS through the rest of the document.



of independent decision-making, to accept ownership and control of the governance of their group right from its inception.

#### BOX 8

### Embedding Gender-Sensitive Principles in Functioning of Collectives: Kutch Mahila Vikas Sangathan (KMVS)

“Through definition of group rules, a stronger mandate was provided to members, and this served as the glue in keeping groups united. Group norms helped in maintaining discipline, unity and providing standardization in procedures... over time to forge a stronger identity for the collective, the need for defining leadership roles was felt, for encouraging responsibility among members, besides imparting accountability to group processes.”

- Alka Jani, Founder Member and Trustee, KMVS

Kutch Mahila Vikas Sangathan, founded in 1989, has been working for over 25 years to ensure the empowerment of rural women in the Kutch region of Gujarat, fostering their leadership by organising and mobilising them into a network of grassroots collectives. In the functioning of their groups, Kutch Mahila Vikas Sangathan has adopted gender-sensitive practices such as putting a woman's name against assets for which money is loaned, while holding the family responsible for repayment. Besides this, when KMVS undertook the construction of new houses following the Kutch earthquake, the houses were registered with joint title in the name of husband and wife. These steps have gone a long way in creating recognition for women's economic roles and economic identities in practice.

#### BOX 9

### Setting of the Agenda by Women: SEWA Bharat

At the level of the group, it was seen that it was important for women to decide themselves on the basic organizational principles and group norms to be adopted in order to strengthen groups, and to ensure their bottom up and democratic functioning. For instance, women chilli farmers in SEWA's producer groups have monthly meetings where group members undertake savings of either Rs. 50 or Rs. 100 each month, which is the minimum savings amount. Each producer group appoints a President, a Secretary and a Treasurer, and has a group-based savings account, which is managed by the Treasurer. Members decide norms that regulate the groups' functioning and interactions, such as who should constitute members, the duration within which loans should be repaid (between 6-12 months depending on the size of the loan), and also the rate of interest to be charged on loans given to members (2 per cent per month)<sup>54</sup>. Women thus drive the major decisions and activities of the groups, deciding their own priorities and leaders.

NRLM foresees that between six to twenty four months of SHG formation, focus would be on ensuring inputs and support such as capacity building, developing micro investment plan (MIP), strengthening existing livelihoods, facilitating linkages with banks and setting up primary federations. As the experience of KMVS illustrates, a step in this direction could also be to establish mechanisms to ensure techno-managerial hand holding of groups for linking with existing institutional networks.

<sup>54</sup> This compares with 4-6 per cent rate of interest per month that is offered in other local level institutions. In case non-members borrowed an amount from the producer group, the interest charged is 4-6 per cent i.e. the same as in the case they had borrowed from external institutions.

**BOX 10****Knowledge Cells for Forging Institutional Partnerships: Kutch Mahila Vikas Sangathan (KMVS)**

Recognizing women's traditional lack of institutional engagement with key resource agencies and expert networks in their area of work, KMVS has instituted Knowledge Cells/ Resource Units, which have played a pivotal role in incubating its different issue-based collectives (on governance, handicrafts, legal support, health, urban livelihoods, media and communication capacity building etc). These knowledge cells have contributed to expansion of collectives by forging strategic partnerships with relevant domain experts and provided techno-managerial handholding, training and capacity building support for their members. Additionally, KMVS producer groups have been guided by a Steering Group, comprising of directors of the producer groups, who have provided advice on a business strategy plan, including how and with whom to facilitate backward and forward linkages for better outreach in the market. This research and development has been a critical pillar contributing towards the dynamism and sustainability of the collectives.

In keeping with NRLM's strategies of expanding membership and creating new cadres of women's leadership, different mechanisms have been employed to consolidate learnings and preserve and pass on institutional knowledge, as demonstrated by the experiences of KMVS and PRADAN<sup>55</sup>-JAGORI below.

**BOX 11****Expanding Membership and Building New Cadres of Women's Leadership: Kutch Mahila Vikas Sangathan (KMVS) and PRADAN-JAGORI**

Given the traditional restrictions on women's mobility and their lack of extra-household participation, special strategies are needed in order to increase the numbers of women joining groups as members, while simultaneously ensuring their personal growth in the form of future leaders and mobilisers and as catalysts of change.

**Inducting Potential Leaders through a Common Platform:** Among the collectives that KMVS has established, the Gram Sashini Manch is a collective of EWRs. Following establishment of the collective, KMVS experience highlights that just as EWRs began to actively participate in decision-making and implement development plans, they came to an end of their five-year term in political office, and all of KMVS's preparation and training of representatives came to naught. Then, a fresh round of training was needed for the next batch of EWRs. To ensure that EWRs and the community received maximum benefits from KMVS trainings on promoting political participation, emphasis was given to building and nurturing the next generation of women political leaders. This learning was reflected in change in the composition of members in the block-level manch according to the following:

- (i) EWRs (including *sarpanch*<sup>56</sup>, member of *panchayat* and ward members) (60 per cent)
- (ii) ex-EWRs (20 per cent)
- (iii) potential women leaders interested in standing as electoral candidates (20 per cent)

This concerted strategy allowed for exchanging of experiences among elected women representatives, orientation of newly elected members with the support of past representatives, and enabled continuity of learnings and knowledge.

**Shaping Future Leaders During Trainings:** In the trainings undertaken by PRADAN-JAGORI on gender equality, the choice of who should constitute training participants was carefully considered in order to build

55 PRADAN (Professional Assistance for Development Action) referred to as PRADAN through the rest of the document.

56 'Sarpanch' refers to the elected head of the panchayat (village-level institution of local self-government).



Tribal women mapping their journeys and relationships with institutions during a mid-term review of the PRADAN-Jagori project

a cadre of future women leaders and trainers, who would take ownership of the process and advance the principles of gender equality in their communities. Special attention was therefore given to train women occupying strategic positions in the community, such as community resource persons (CRPs), community service providers (CSPs) and elected women representatives, and other women government functionaries such as, among others, ASHA, *aanganwadi* worker, members of *Gram Kalyan Samitis* (village development committees) or *Van Suraksha Samitis* (forest protection committees). Owing to their important roles in society and their exposure and interaction with the community, these women were more likely to take up the mantle of leadership and share their learnings from capacity building exercises over a long-term. Additionally, undertaking trainings of PRADAN federation leaders has been a key strategy to ensure internal strengthening and institution building of PRADAN's leadership structures.

After twenty-four months of SHG formation, as per the NRLM mandate, emphasis would shift towards exploring new livelihoods options and consolidating social capital. This would include promotion of specialised institutions like livelihood collectives, producer's cooperatives/ companies for livelihoods promotion. The experience of Kutch Mahila Vikas Sangathan brings to the fore an understanding consistent with NRLM's vision, that once institutions of the poor attain a certain level of maturity, they would benefit from articulation of an economic identity, distinctively separate from its social identity, to engage with other institutions for securing increased economic returns.

**BOX 12****Breaking Away from the Social Identity of the ‘Sangathan’ - Defining an Economic Identity: Kutch Mahila Vikas Sangathan (KMVS)**

KMVS began its journey of social mobilisation by nurturing a network of women’s collectives in the poorest, most backward and interior areas of Kutch district. However, over time, the need for organizing collectives into formal organizational structures, such as producer groups or co-operatives, was felt. Collectives were given a formal organisational structure only once they were considered mature and capable of being autonomous in their management. The logic for organizing into an independent business identity was to ensure ownership of produce, control over decision-making and better governance and management within the group. Establishing an economic identity for the collective, for instance in the form of a thrift and credit cooperative, as purposively different from its social identity as *sangathans*, was thus considered critical to visibilise women’s individual and collective economic identity for reaping increased earnings, and to develop a unique brand recognition for their produce in the market

Nevertheless, gender-specific challenges remain in articulating an economic identity for women’s collectives, owing to gaps in institutional and legal mechanisms and frameworks, which continue to invisibilise women. As illustrated in the case of ANANDI’s *Ratanmahaal Mandali*, lack of formal recognition of women farmers remains a serious obstacle in registering women farmer cooperatives.

**BOX 13****Gaps in Institutional and Legal Frameworks: ANANDI**

ANANDI’s experience reveals that especially in the case of women farmers, difficulties remain in formally registering collectives stemming from definitional complications related to who is formally recognised as a ‘farmer’. For instance, to create a sense of ownership and brand recognition for its women members who would subsequently manage their own enterprise, ANANDI wanted to register *Ratanmahaal Mandali* as a women farmers’ cooperative. ANANDI has however been struggling to achieve this owing to lack of documents establishing women as landowners, due to which they are not considered to be farmers, since land is frequently in the names of their husband or father-in-law in land title deeds. Further, it was observed that oftentimes when women were entitled as rightful landowners<sup>57</sup>, family or community members illegally took possession of their land (as frequently occurred in the case of widows, single women, women who have natal land in their name and no brothers). Additionally, some women mentioned that while their natal land was registered in their maiden names, after marriage they had taken on the surname of their husbands, and this change in name made it difficult for them to establish their claim to natal land through documentary proofs.

To overcome this major hurdle in recognizing women’s economic identity, and providing ‘proof’ that they are farmers, groups such as the *Mahila Kisan Adhikar Manch* or MAKAM,<sup>58</sup> (Forum For Women Farmers’ Rights) have started coming together, to lobby with state governments to issue a government order to empower Gram Panchayats so they may issue a Woman Farmer Certificate declaring a person as a woman farmer<sup>59</sup>, as suggested in Chapter II (3) of The Women Farmers’ Entitlements Bill, 2011.

57 In keeping with the Hindu Succession (Amendment) Act in 2005.

58 As shared by Dr. Mina Swaminathan during the UN Women Roundtable Discussion on ‘Women’s Unpaid Work’, New Delhi, 30 July 2014.

59 Woman Farmer Certificate would be issued by the *panchayat* upon the approval of the *gram sabha* and after authentication by the Village Administrative Officer.

## Key Observations

It was observed that in their daily functioning, mechanisms to internally strengthen institutions of the poor to become gender-just institutions can be ensured through the following: embedding rights-based and gender-sensitive principles in the practices of institutions; ensuring agenda setting of the groups by women, including deciding roles and responsibilities of group members and establishing group norms and expanding membership and creating new cadres of women's leadership. Knowledge cells were also seen to serve as a critical institutional unit, bridging the gap between women's collectives and key local stakeholders by facilitating strategic partnerships.

Additionally, as recognised under NRLM, it was observed that once institutions of the poor attain a certain degree of maturity and self-sufficiency, they stand to benefit from carving out an independent economic identity, for consolidating and scaling their activities for increased economic earnings. This in turn has the effect of visibilising women's work, establishing women as productive members of the economy receiving tangible, monetary returns for their produce, leading to their empowerment and bolstering their individual and collective economic identity. Nevertheless, gaps in institutional and legal mechanisms will have to be suitably bridged to ensure formal recognition of women farmers and the registration of their livelihood collectives as formal economic entities.

### (C) Sustaining Institutions of the Poor

NRLM recognises that over time, once the strength of institutions of the poor increases and they become self-reliant, the role of external support structures such as NGOs/ civil society organisations and missions at the state, district and block level missions would decline and they may develop an "exit strategy". Before this stage is reached however, a deeper understanding is needed on what is required to sustain stable and vibrant institutions of the poor.

Among strategies identified to ensure sustainability of institutions of the poor, NRLM has envisaged the need to strengthen federations through capacity building on good governance and social audit. Additionally, NRLM expects women community resource persons (CRPs) to play a key role in building and sustaining the institutions of the poor, and in supporting horizontal scaling of the inclusion and mobilization process. CRPs shall be engaged in identifying the most vulnerable groups and in facilitating their mobilization into SHGs. As defined by NRLM<sup>60</sup>,

CRPs are women SHG members who come out of poverty by being members of the SHGs and having practiced the cardinal principles of Self-Help. They act as guides and role models for other poor individuals and other institutions. They provide capacity building support to newer groups and act as consultants to each other to successfully implement their plans to come out of poverty. CRPs over the years have evolved as functional specialists with each one having their own strengths in specific areas like social mobilization, gender, financial management, book keeping, marketing, health, gender, paralegal assistants and so on."

In particular in the pilots on anti-trafficking and manual scavenging, by selecting liberated manual scavengers and trafficked survivors as CRPs, it is envisaged this would help in developing their leadership skills, besides ensuring sensitive handling of identification and rehabilitation of women from these socially tabooed occupations. Corroborating the strategy of NRLM to engage community women for undertaking social

<sup>60</sup> p. 17, National Rural Livelihoods Mission - Briefing Book (MoRD, 2012).

mobilisation, the experience of Jan Sahas reveals that women liberated from manual scavenging proved to be the best flag bearers for the cause of liberation, volunteering to mobilise other women from this heinous practice and succeeding in liberating many others from a similar plight. This demonstrates both the potential and importance of women as role models for championing the process of social mobilization.

#### BOX 14

#### Women Champions as Flagbearers for Mobilisation: Jan Sahas

“During the Rashtriya Garima Abhiyaan (Dignity Campaign), I told women from the manual scavenging community that they should be earning minimum wages of at least Rs. 100 daily, rather than Rs. 15-20 we receive every month. I asked them – do you not want your children to lead a life free of discrimination?”

- Kiran Bai, 32 years, Bhourasa nagar panchayat, Sonkatch block, Dewas District

When Jan Sahas initially began working with manual scavengers, it was the initial 26 women<sup>61</sup> who decided to leave manual scavenging in Bhourasa nagar panchayat, Sonkatch block, Dewas District who went on to spearhead the movement, in order to ensure that others like them would not continue to endure this suffering. By sharing their personal lived experiences, these liberated women have been able to instill confidence and exhort scores of other women to abandon this practice and reclaim their dignity and self-worth. Many of the women proudly narrated how their mobility had increased manifold, having gone multiple times as part of the campaign to Delhi and Bhopal and different parts of the country, with one women saying she had even spoken at the World Social Forum.



Liberated women manual scavengers leading community mobilisation during the Rashtriya Garima Abhiyaan (Campaign for Dignity), organised by Jan Sahas.

Field-based learnings reveal that for collectives to become self-sustaining, special efforts need to be made to facilitate women’s interaction and engagement with institutions, in particular by ensuring rapport building with local stakeholders.

61 These 26 women comprised 13 women from the Valmiki community and 13 women from the Haila community.

## BOX 15

### Facilitating Interaction of Women with Key Institutions: PRADAN-JAGORI

A key strategy adopted in the PRADAN-JAGORI project to ensure gender mainstreaming in livelihoods<sup>62</sup> has been to increase women's awareness and participation in local self-governance structures, institutions and processes; enhance women's claim making abilities to demand their entitlements and enhance responsiveness of duty bearers and Panchayati Raj Institutions (PRI) representatives to issues raised by the community. Therefore, in capacity building exercises and also in the accompaniment process following trainings, PRADAN-JAGORI have



Women discuss socio-economic and political issues that affect their lives, and articulate demand for rights and entitlements to be negotiated with local stakeholders.

focused on forging relationships of women with institutional actors at the local level, thus supporting them in navigating their way towards asserting and demanding their rights. In fact, one of the exercises during the trainings is designed to reflect on and to promote interaction of women with functionaries of local institutions (e.g. hospital, police, block headquarters, MGNREGS officials at the Block level, Integrated Tribal Development Agency and *Krishi Vigyan Kendras*). The exercise enables building confidence and skills of women in interacting with these stakeholders and learning about how best to access their entitlements, thereby reinforcing their identity as citizens. Given the opportunity, women are willing to interface with these local level institutions, and the exercise contributes to enabling them to effectively build rapport. Based on this initial interaction, women can engage with institutions in the future, including by negotiating with them and holding them accountable for the collective realization of community action plans devised as a follow up to trainings. Such exercises mark a significant advancement in women's interactions outside of their household, especially in the context of the tribal women, who historically have been reluctant to engage with state institutions.

Under its framework, NRLM has provided for convergence with Panchayati Raj Institutions and in this regard, the Maharashtra State Rural Livelihoods Mission is undertaking a pilot project on Panchayati Raj Institution-Community Based Organisation (PRI-CBO) convergence<sup>63</sup>. Among the strategies envisaged for this pilot include: exposure visits, sharing of best practices and trainings by the National Resource Organisation Kudumbashree for the State Resource Group (SRG) and Block Resource Groups (BRG); exchange of knowledge and information between SHGs and Gram Panchayats; partnership of SHGs with Gram Panchayats for delivery of centrally-sponsored and state-sponsored programmes and services on payment basis; collaboration between SHGs and Panchayats in micro planning as under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS); capacity building of women *sarpanches* and appointing of a dedicated focal person in charge of this pilot at the state and block level. Similar pilots with similar strategies have been planned and approved in Odisha and Karnataka. In Karnataka in particular, the SRLMs seeks to strengthen linkages with an existing World Bank funded project that aims to strengthen *panchayats* in the state<sup>64</sup>.

62 As explicitly outlined in the expected outputs for the project.

63 Based on Minutes of the Empowered Committee Meeting held on 25<sup>th</sup> November, 2013 for the approval of pilot projects on Anti-Human Trafficking, PRI-CBO convergence and Rehabilitation of Persons engaged in Unhygienic Occupations under the Annual Action Plan for the state of Maharashtra (FTS No. 32267, File No. J-12025/02/2013-RL, Government of India, Ministry of Rural Development, Department of Rural Development).

64 Based on Minutes of the Empowered Committee Meeting held on 25<sup>th</sup> November, 2013 for the approval of pilot projects on Anti-Human Trafficking, PRI-CBO convergence under the Annual Action Plan of the State of Karnataka (FTS No. 32265, File No. J-12012/02/2013-RL, Government of India, Ministry of Rural Development, Department of Rural Development).

The kind of pilots described above become even more pertinent given that one of the biggest obstacles for forging women's solidarity was seen to be lack of spaces where they could congregate and exchange experiences. Besides participation in fora such as the institutions of the poor, women's participation in decision-making on social and community processes would contribute significantly towards increasing their stake and imparting a sense of ownership in local livelihood and development planning. The Constitutional (73rd Amendment) Act 1992 in India provides for one-third reservation of seats for women in the Panchayati Raj system at the village, block and district level, and some states have gone on to earmark 50 per cent reserved seats for women in *panchayats* and municipalities<sup>65</sup>, while other states have ensured 50 per cent reserved seats for women in *panchayats*<sup>66</sup>. In reality, however, it has been observed that while there has been an increase in numbers of EWRs in local governance, women's rights have not been taken up as envisioned. In the absence of formal or informal spaces to interact, most EWRs remain unaware of the challenges of the women in their constituency. Even among themselves, EWRs have not enjoyed any networking opportunities, to exchange learnings, experiences and support. Further, by pushing for political representation of select elected women representatives, the need to build a strong political constituency, of women and men, remains ignored. It is pivotal to broaden the base of political consciousness of all women by highlighting the importance of citizenship and participation in community decision-making. This would enable bringing to the fore women's voices in formulating a bottom-up agenda setting process, on concerns such as women's livelihoods, maternal and child health, girls education, water and sanitation, transport and women's safety, among others, which get neglected during the traditional focus of village level planning geared towards issues such as local infrastructure.

#### BOX 16

#### Creating Spaces for Articulating Women's Voices - Mahila Sabhas: Kutch Mahila Vikas Sangathan (KMVS)

"For the first time, we organised a mahila sabha which gave women an opportunity to gather and put forth their local grievances".

- Jaloo Ben<sup>67</sup>, Sarpanch, Bihar village, Nakhatrana Block in Kutch District

"Women should come forward and participate in *gram sabhas* because we do not get the opportunity to interact much outside our households. Men can easily seek solutions for their grievances from outside the *panchayat*, since they travel back and forth and regularly interact with government officials and other stakeholders."

- Vanita Ben, Sarpanch, Bharasar village, Bhuj Block, Kutch district

Though *gram sabhas*<sup>68</sup> are meant to elicit participation of all village members, women and men alike, in Kutch in particular, few women come forward to attend, let alone speak in the gram sabha. This can be attributed in part to the fact that in Kutch, a fair proportion of women belong to higher castes - *Darbar* (Rajput) and *Syed* (Muslim) - characterised by rigid social customs prohibiting women from leaving their house and imposing restrictions on their mobility. As a result, the need for establishing *mahila sabhas* (all-women meetings at the local level) was felt, where women could gather, interact and discuss their needs in an enabling atmosphere without fear or hesitation. The *mahila sabha* described above in Nakhatrana Block was conducted on the morning of the day of the *gram sabha*. At the *mahila sabha*, women noted down a list

65 States providing 50 per cent reserved seats for women in panchayats and municipalities include Andhra Pradesh, Kerala, Maharashtra and Tripura. Source: <http://www.quotaproject.org/uid/countryview.cfm?CountryCode=IN>, last accessed 28 July 2014.

66 States ensuring 50 per cent reserved seats for women in *panchayats* include Assam, Bihar, Chhattisgarh, Himachal Pradesh, Madhya Pradesh, Manipur, Rajasthan, Uttarakhand, and West Bengal. Source: <http://www.quotaproject.org/uid/countryview.cfm?CountryCode=IN>, last accessed 28 July 2014.

67 'Ben' is the term for sister in Gujarati, and is a title that is often attached to the given name of Gujarati women.

68 *Gram sabhas* are supposed to be held at the village level every three months.



of their concerns and recommendations in writing, following which these were taken up for discussion at the *gram sabha*. The *mahila sabha* was also used as a platform for educating women on their fundamental rights, the importance of voting and the criticality of women's participation in local level decision-making.

Recognizing the importance of creating physical spaces for women to dialogue and network, both amongst themselves and with local functionaries, KMVS has also set up Information Centres, as a physical space where women can assemble and access information and functionaries related to government programmes, besides interacting with elected women representatives<sup>69</sup>.

## Key Observations

CRPs constitute a core constituency whose capacities can be built to engage in a public capacity as leaders and mobilisers, while contributing to expanding membership of institutions of the poor and sustaining processes of institution building. In addition to mechanisms for internally strengthening institutions of the poor mentioned in the previous section, mechanisms to ensure the engagement of institutions of the poor with other institutions was also observed to be critical. Strategies of promoting agencies should aim at initiating the process of rapport building of community women with local stakeholders. Further, in addition to their membership in institutions of the poor, it is imperative to create institutionalised spaces for rural women so they may contribute to the articulation of a discourse on gender-responsive governance. Dedicated spaces and platforms for women, including women-only fora such as *Mahila Sabhas*, have been successful in raising awareness on women's rights and community issues and promoting dialogue on local governance.

## II. Capacity Building

A large part of the NRLM strategy involves building the capacities of the *external* and *internal* sensitive support structures that would implement NRLM. External support structures refer to NGOs/ Civil Society Organisations and central, state and sub-state level missions<sup>70</sup> comprising several thematic verticals - such as Institution Building, Capacity Building, Social Inclusion, Financial Inclusion, Livelihoods, Skills, Monitoring and Evaluation, MIS/ICT, Knowledge Management. Internal support structures refer to institutions of the poor or community based organizations i.e – SHGs and their federations – including their leaders, professional staff, community professionals, community resource persons, community animators and other service providers such as customer service providers in banks. Building capacities of particularly the internal support structures, including community facilitators, is integral to the success of the NRLM strategy, since over time, as articulated by NRLM<sup>71</sup>, “the programme for the poor becomes the programme by the poor and of the poor”. Ensuring capacity building inputs for personnel of internal support structures thus lies at the core of the success of NRLM, and is integral for laying the foundations of a sustainable architecture for promoting livelihoods and financial inclusion.

NRLM provides for partnering with academic, training and research institutions for developing training content and conducting trainings. NRLM also provides for the capacity building and staff costs of federations, their leaders, professional staff, community professionals and other service providers/resource persons, till they become self-reliant. Under State Action Plans, money is to be earmarked for institution building, training and capacity building costs, among others, which form eligible items of expenditure. Institution building costs

69 For more information, see a later section on Knowledge Creation and Dialogue.

70 National Mission Management Unit (NMMU), including an NRLM Advisory Committee (NRLM-AC); an NRLM Coordination Committee (NRLM-CC) and an NRLM Empowered Committee (NRLM-EC); an autonomous and empowered State Rural Livelihoods Mission (SRLM) and State Mission Management Unit (SMMU); District Mission Management Unit (DMMU); Block Mission Management Unit (BMMU) and/ or Sub-Block Units at the cluster level, usually in the form of Project Facilitation Teams.

71 p.5. National Rural Livelihoods Mission - Framework of Implementation (MoRD, 2011b).

would include costs pertaining to the participatory vulnerability assessment, formation and/ or promotion of new SHGs, federations and collectives. Costs have similarly been earmarked for training and capacity building inputs for the institutions of the poor, NRLM staff and CRPs, besides on knowledge creation and advocacy. In particular, NRLM mandates allocation of dedicated and adequate budget<sup>72</sup> for staff learning and capacity building, to the tune of Rs. 7,500 per beneficiary, which can be used not only for beneficiaries but also for all other stakeholders, including programme officers and staff, community professionals, concerned government officials, NGOs, PRI functionaries etc. Given the large budgets earmarked for training and capacity building, a module on gender can easily be accommodated within the induction trainings that are imparted to SHGs at the time of their formation or strengthening, as well as for NRLM programme staff. Previous steps by the Ministry of Rural Development<sup>73</sup> such as institution of the Gender Budget Cell and the recent approval and adoption of the UN Women supported Gender Audit Guidelines<sup>74</sup> – for promoting institutional and programmatic gender audits – reflects the Ministry’s commitment and provides testament to the need for engendering institutional delivery mechanisms and building capacities of programme personnel on gender equality.

Gender trainings, as are being undertaken by PRADAN-JAGORI and ANANDI with the support of UN Women, seek to build understanding on gender and livelihoods through building an understanding on patriarchy; social construction of gender; gender roles and identities; gender division of labour; gender inequities in engagement with institutions; intersection of patriarchy with other institutions such as caste, class and occupation; and by promoting women’s leadership for claiming rights and entitlements and strengthening their voice and agency.

#### BOX 17

### Undergoing Programmatic Evolution - Shift from ‘Working with Women’ to ‘Working with a Gender Equality Approach’: PRADAN-JAGORI

“For a long time PRADAN maintained its focus on creating sustainable livelihoods - ‘working with women’ - but not adopting a gender equality approach. Gradually PRADAN came to the understanding that it could not compartmentalise its interface with women, and fragment her identities into the purely economic, while disregarding her social and political identity. Based on the experience and felt needs of the community members and professionals, it was realised that a broad-based approach to address the multiple realities of women was needed. PRADAN underwent a programmatic evolution towards adopting a gender-equality approach ... Ensuring women’s journey from beneficiaries -> participants -> citizens has remained challenging ... it is important to recognise the reality of gradual transition in phases in bringing about gender responsiveness in practice.”

- Madhu Khetan<sup>75</sup>, Programme Director, PRADAN

PRADAN is one of the most prominent and large-scale NGOs in India that has been engaged in SHG promotion and creation of sustainable rural livelihoods for the past 30 years. PRADAN has traditionally<sup>76</sup> not had a history of strong gender orientation. In its early years it maintained a credit focus, based on the understanding that credit was the missing input for self-employed livelihoods, while recognizing women to be important for community mobilization, development and creation of savings. In time it was realised that without a historical and social understanding of structural gender inequalities, trying to implement a meaningful livelihoods intervention would be ineffective. Further, by engaging in livelihoods as an end in itself and focusing only on entrepreneurial activities, other holistic dimensions related to livelihoods

72 p.39; National Rural Livelihoods Mission - Framework of Implementation (MoRD, 2011b).

73 For more information see: <http://drd.nic.in/drd/GBC.asp>

74 For the full version of the Gender Audit Guidelines adopted by the Ministry of Rural Development see: [http://drd.nic.in/drd/downloads/programmes-schemes/Gender\\_Audit.pdf](http://drd.nic.in/drd/downloads/programmes-schemes/Gender_Audit.pdf)

75 From presentation of Ms. Madhu Khetan on *Women Centered Social Mobilisation & Livelihoods: Experiences & Reflections* at the UN Women Partners’ Meeting, New Delhi, 27-29 November 2013.

76 This section contains excerpts from presentation of Ms. Madhu Khetan on *Women Centered Social Mobilisation & Livelihoods: Experiences & Reflections* at the UN Women Partners’ Meeting, New Delhi, 27-29 November 2013.

remained unaddressed, such as access to basic services and safety nets, negotiating with the state for these, besides strengthening grassroots governance and building identities of citizens.

**Partnering with Women's Organisations:**

The partnership between PRADAN and Jagori has largely been successful since both organizations bring to the table their own sectoral knowledge and unique capacities. Jagori's thematic expertise of capacity development and knowledge creation on feminist concerns and principles and advocacy on women's rights and gender equality for the past 30 years, and equally PRADAN's rich experience in community-based organizing, SHG promotion and livelihoods planning has proved to be extremely complementary in the implementation of this project. As articulated in a mid-term review of this project.



Participants at a PRADAN-JAGORI training workshop organised with the support of UN Women.

“(…) a noteworthy strength of this programme is the partnership between two different organisations with different areas of expertise working towards a common goal with commitment. Both PRADAN and Jagori have assigned anchors for each location, which has facilitated communication, decentralised planning and helped build relationships between the two agencies. Jagori through its network has brought on board a number of senior gender experts, other resource organisations, and enabled PRADAN to connect with global initiatives like One Billion Rising<sup>77</sup>, which has added dynamism to the programme” (Sadbhavna Trust, 2013).

**Anchoring in Local Gender Resource Agencies:**

The PRADAN-JAGORI trainings also demonstrate how a wide-reaching geographic intervention covering project locations in nine districts of four states<sup>78</sup> necessarily requires contextual understandings and anchoring in local institutions and gender resource agencies. For instance, to support PRADAN's field team in Odisha, National Alliance of Women's Organisations (NAWO), Odisha was identified as the local gender resource partner, that would work along with the core Jagori resource team, to provide ongoing accompaniment to the process in the field.



A gender training in process with women farmers in Raigarh, Chhattisgarh.

77 One Billion Rising is a global campaign to break the silence and end all forms of violence against women through public campaigns, art, dance, marches, songs and testimonies, and is anchored by Sangat and Jagori.

78 Project locations include Madhya Pradesh (Balaghat, Dindori, Betul and Hoshangabad districts), West Bengal (Purulia district), Jharkhand (Koderma and Hazaribagh districts) and Orissa (Mayurbhanj and Rayagada districts).

**Cascade Model of Trainings:** The PRADAN-JAGORI Gender Equality Trainings have adopted a Cascade Model of Training which is three tiered: Training of Programme Implementation staff (PRADAN Staff); Training of Trainers (ToT) for women leaders and CRPs; and Training of SHG women and Federation leaders. The plan envisages that learnings are taken forward across levels, and feedback loops are built in the process. Trainings and camps are usually residential, which provides a nurturing, creative and open space for women to speak, ask questions, think, analyse, reflect and collectively learn. The trainings enable women to interact freely among themselves and instill confidence to articulate their needs and collectively resolve problems. The methodology of training is innovative and uses creative and interactive tools so that women who are semi-literate and non-literate find collaborative and lateral ways of learning. Emphasis has been on facilitating processes of knowledge creation, awareness building and consciousness raising that recognise women's existing knowledge, and empower and catalyse them for collection action.

**Measuring Results through Common Qualitative Indicators:** Qualitative indicators are critical in measuring any intervention aimed at gender mainstreaming, as articulated below by one of the trainers in the PRADAN JAGORI trainings:

“The process of gender mainstreaming was not to fix into neat little boxes in an LFA framework (since persistence of gender discrimination is neither logical nor rational and it changes forms over time/contexts; and actors perpetuating it as well as those challenging it are constantly changing). It should be designed as a movement, which would look for opportunities for intervention, pushing boundaries, challenging powers to grow exponentially. Only constant awareness of discrimination, inequality and engagement with the communities of women will help us find a way ahead”.

- Sejal Dand, Jagori Resource Person and Trainer<sup>79</sup>

While the PRADAN-JAGORI project has extensively measured results using quantitative indicators, in the absence of clearly defined and standardised qualitative indicators across diverse project locations, the full extent of transformative changes in gender relations achieved has not been captured, and comparison across project locations has also remained limited (Sadbhavana Trust, 2013).

As described in an earlier section, during social mobilization and institution building processes under the Resource Block Strategy, NRLM provides for trainings to be imparted to SHGs on group norms and ‘best practices’ by external CRPs. The design and format of these trainings is such that they last for three-five days in each village in a cluster of the resource block. The focus remains on building local cadres of leadership by training women on successful strategies of the National Resource Organisation (NRO) such as SERP and BRLPS. NRLM maintains that the poor shall drive the agenda according to their local contexts, through participatory planning at grassroots level, implementation of their own plans and reviewing their plans based on their lessons learned, thus making the processes ‘iterative’. This has been recognised as one of the key components of NRLM’s ‘demand driven’ strategy<sup>80</sup>.

Reinforcing the criticality for bottom-up approaches, it was observed that the design and nature of the gender trainings undertaken by PRADAN-JAGORI and ANANDI were particularly effective since they recognised and valued the knowledge of the community women, and undertook participatory planning based on interactive learning tools. Resource agencies such as ANANDI and Jagori merely played a facilitating role, handholding the learning processes, while providing women with the space and time for critically analysing and reflecting on their realities, thus organically enabling the process of self-awareness and conscientisation. In addition to collaboratively planning during the trainings, it may be useful for NRLM to ensure process accompaniment support as an integral component of trainings, as experiences of ANANDI and Jagori demonstrate. Process accompaniment of gender trainings includes dialogue, peer learning, sharing and collective reflections

79 As mentioned in Facilitating Women in Endemic Poverty Regions of India to Access, Actualize and Sustain Provisions on Women's Empowerment, Six Monthly Report submitted by PRADAN-JAGORI for the reporting period January-June 2013.

80 p. 5 National Rural Livelihoods Mission – Mission Document (MoRD, 2011a).

and understanding of feedback loops, which are pivotal to unpack gender realities in the field, both by implementation functionaries and community women. As demonstrated below, providing accompaniment support has been one of the major strategies adopted by ANANDI and PRADAN-JAGORI in their respective pilots on capacity building, besides creating institutional mechanisms to sustain changes.

#### BOX 18

### Providing Accompaniment Support and Creating Institutional Mechanisms: ANANDI-UN Women and PRADAN-JAGORI

Since 2012, with the support of technical resource agency ANANDI, UN Women has been collaborating with the Ministry of Rural Development (MoRD) for enhancing the capacities of implementation officials for gender-responsive implementation of the *Mahila Kisan Sashaktikaran Pariyojana* (MKSP) in Bihar and Madhya Pradesh. Prior to undertaking the pilot, ANANDI undertook field-level needs assessment with the State Rural Livelihood Mission (SRLM) teams, including frontline functionaries, village level institutions, CRPs and women farmers. The needs assessment also sought to identify local resource persons and institutions who could support the engendering process at the state level, by drawing on their past investments and experience on gender (e.g. *Mahila Samakhya* in Bihar, State Resource Centre Women in Madhya Pradesh and Bihar, State Institute of Rural Development in Jabalpur, Madhya Pradesh), as well as exploring possible convergences that could be established with MGNREGA, the Department of Agriculture and Panchayats.

As part of the needs assessment, during local interactions with women farmers and PIAs, women articulated a common need for<sup>81</sup>: acknowledgement of their identity as women farmers; increased access to resources and wage work, including information and action to access and realise their social protection entitlements and social services; violence to be addressed as a public issue concerning their safety and security and legitimacy for their participation in public spaces and institutions through membership of collectives. It was realised that addressing these gender dimensions requires a long term engagement with collectives and village institutions, and also building of their capacities. Based on these learnings and feedback from the community, ANANDI developed training exercises for use by trainers in the field - Participatory Action



ANANDI team members conduct a training exercise on 'Mera Haq Meri Pehchaan' (My Rights and My Identity) at an Information Fair held in Bhavnagar, Gujarat on 9<sup>th</sup> November, 2014- discussing the importance of identity proof documents that can strengthen the identity of women farmers (e.g. land title deed, Kisan Credit Card, MGNREGS job card, ration card, voter card, BPL card, RSBY card, bank passbooks, among others).

81 This section includes excerpts from the report submitted by ANANDI on *Undertaking Gender Trainings of Organizations for Gender Responsive Implementation of MKSP in Bihar and Madhya Pradesh*, for the reporting period June 2013 to September 2013.

Learning Systems (PALS) tools<sup>82</sup> - designed to be interactive and encourage processes of critical reflection, self-discovery and conscientisation among community women.

Among the notable achievements of this pilot has been conducting of gender and livelihoods trainings for over 120 officials of the National Mission Management Unit (NMMU), SRLM, PIAs and CRPs. One of the key components of the ANANDI trainings for enhancing the capacities of officials implementing MKSP was to provide accompaniment support following the trainings, to equip PIAs and CRPs to develop gender action plans and gather data, and to translate the conceptual framework of gender-responsive agriculture and livelihoods into practice in their respective MKSP projects. Attempts have been made to identify a focal person from the SRLMs to anchor the project, so that the onus of implementation of gender action plans may remain with the State Rural Livelihoods Missions. MKSP programme staff and PIAs decided that gender should be mainstreamed within the overall livelihood programme of the PIAs of MKSP<sup>83</sup>, instead of limiting it only to project staff of MKSP. UN Women is now additionally looking to consolidate its conceptual framework in practice, by undertaking pilots in select field locations in Madhya Pradesh and Bihar with support of PIAs, taking up strategies such as demonstrating womens' farmer field school model and seeking to accredit and certify women master farmers. A draft toolkit on PALS tools has also been prepared by ANANDI and UN Women for these pilots.

Further, with the aim of embedding this process within the existing institutions and to accompany the state governments in this process, UN Women and ANANDI have developed the terms of reference for a Working Group on Gender and Livelihoods<sup>84</sup> to be established at the state and district level. These Working Groups at the state and district level are expected to provide strategic support on engendering implementation and monitoring of MKSP in the state, and their members are to be identified by the local resource persons/institutions at the state level such as *Mahila Samakhya* in Bihar. Additionally, the terms of reference have been developed for a block-level resource group of women master farmers<sup>85</sup>.

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- 82 PALS tools include, among others: *Mahila Kisan ki Pehchaan* (strengthening identity of women farmers); *Pehchaan Patra* (for action around entitlements in public programmes for women's independent access, control and ownership over resources); *Dana Kothi Khali Kyun* (Why is my grain bin empty - demonstrating incomes, outflows and contribution of public programmes/ services as entitlements towards household poverty reduction strategy), besides on Social construction of Gender, Who Constitutes a Good Farmer and Mobility and Institutional Engagement. In another exercise, community women are trained on how to collect the baseline data for citizen reports.
- 83 From the report submitted by ANANDI on *Undertaking Gender Trainings of Organizations for Gender Responsive Implementation of MKSP in Bihar and Madhya Pradesh*, for the reporting period June 2013 to September 2013.
- 84 The terms of reference of the state-level working group include outlining the strategic framework, reviewing and monitoring state plans, focusing on addressing social and cultural aspects in livelihood interventions; promoting collective action at the village level; strengthening of local women's institutions/collectives to address issues of women farmers and their entitlements; reviewing training content from perspective of women farmers as citizens and economic actors and national and international frameworks on women's rights; identifying Master Farmers/CRPs and resource teams for block and cluster level training teams and ensuring learnings on women farmers in MKSP are mainstreamed into programmes of government departments. For the district-level working group, members would provide similar programmatic support for engendering livelihoods at the district level, besides identifying teams for block and cluster level trainings and maintaining close relations with the block and district level government and non-government agencies.
- 85 The terms of reference of the resource group on master farmers would include developing village level plans for collective action around women farmers' issues; identifying gaps and support to strengthen collectives of women farmers; identifying village-level trainers and master farmers out of practising farmers who would provide trainings under MKSP. In turn, master farmers could be those women who are actively involved in farming; and have demonstrated leadership qualities such as on-farm innovations relating to food security, organic farming or drudgery reduction or who have asserted themselves for rights in the domestic and community spheres.

Similarly, following the completion of PRADAN-JAGORI gender equality trainings and to ensure process accompaniment support, women community members were asked to list individual<sup>86</sup> and community<sup>87</sup> action plans that they would adopt. Additionally, reflection workshops were conducted with PRADAN professionals to provide a space for staff to grapple with deeply internalised notions about gender identities and to reflect on challenges in trying to adopt a gender-responsive lens in project implementation.

“I feel conflicted regarding what we learn during the trainings, what we ourselves do in our private lives and what we advise women to do. For instance, I did not vote myself and I am asking other women to vote. As professionals, based on the pressure of SHG members we have gone along with the decision to exclude old women members, but now I realise this was wrong since those women too are vulnerable and have human rights”.

- Subashree, PRADAN professional

“I will buy land in my wife’s name only ... I now realise how important it is for her.”

- Santosh, PRADAN professional<sup>88</sup>

It was observed that, across organizations and across rural areas, gender-based violence is a pervasive reality affecting women’s livelihoods, and is manifest in a number of patterns and forms. However, most often, implementation officials lacked an understanding or strategy on how to address incidents of violence, and therefore restricted their focus to economic and livelihoods aspects of women’s reality.

#### BOX 19

#### Gender-Based Violence – A Pervasive Reality: Jan Sahas, KMVS, PRADAN, SEWA Bharat

“The Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)<sup>89</sup> provides a powerful normative standard for ensuring women’s economic rights. The principle of indivisibility and inter-dependence of human rights means that all rights are inter-related. Addressing violence against women, therefore, needs to be integral to our work on livelihoods and cannot be seen outside of the livelihoods framework as such”.

- Suneeta Dhar, Director, Jagori

During the trainings for engendering the *Mahila Kisan Sashaktikaran Pariyojana* (MKSP) in Bihar and Madhya Pradesh, project staff of Project Implementation Agencies (PIAs) - Jeevika and CARD<sup>90</sup> - confessed that they lacked information and remained incapacitated to respond to grievances related to gender-based violence. Similarly, during reflection workshops, PRADAN professionals admitted that they often felt helpless in dealing with matters related to gender-based violence, as community women often experienced an increase in violence after raising their voices against the perpetrators of violence. Some of the contexts in which women face violence are described below.

**Caste-Based Violence:** The experience of Jan Sahas reveals that violence and in particular, backlash violence often occurred when Dalits and in particular, Dalit women tried to assert their rights. Dalits reported

86 Examples of individual action plans developed during one of the trainings included – resolve to make BPL card, ration card, RSBY card, UID card, MGNREGS job card, voter ID card, caste certificate; get bank passbook and Kisan Credit Card issued and buy land or house in the own name/ name of wife in case male member.

87 Examples of community action plan developed during one of the trainings included – resolve to learn about and undertake necessary procedures for ensuring all members of the community have important documents establishing proofs of identity (ration card, MGNREGS job card, RSBY card, land patta, bank passbooks), besides meeting bank officials to smoothen difficulties in opening accounts.

88 Report submitted by Ms. Sejal Dand on *Gender, Livelihoods and Women’s Human Rights: Connecting the Dots*, PRADAN-JAGORI Training of Trainers in Karanjia, Orissa, 26 September – 1 October 2013.

89 Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) (1979) is a landmark international agreement that affirms principles of fundamental human rights and equality for the progress of women and girls.

90 From *Brief Report of the Needs Assessment visit: Bihar*, 16-18 July 2013 and *MKSP MP Training Needs Assessment Report*, 15-18 July 2013.

incidences such as burning of homes, beatings, rapes and murders. One of the reasons for violence was land-related atrocities, which occurred when Dalits tried to claim possession of land whose land title deed was in their name, but which had illegally been taken over by other occupants. Cases of violence against women, such as rapes, were usually compromised or withdrawn, with the settlement occurring between the offender and the husband of the concerned woman. Further, when FIRs were filed reporting atrocities suffered by Dalits, the accused often subjected the complainants to even more abuse for daring to expose their actions.

**Political Assertion:** Though reported as an isolated case, KMVS team members informed of an instance when a woman *sarpanch* (local elected leader) faced a violent attack by her husband who was displeased with her for dispensing her functions as an elected representative. Despite the fact that the woman had come forward and become an elected representative with the encouragement of her husband, one day, angered by his wife continuously attending local level meetings, he slashed her face, arms and knees with a knife. Following this incident, KMVS *sangathan* members accompanied the *sarpanch* to the hospital to ensure her health and safety and rallied together to put her husband in jail.

**Intra-Group Dynamics:** One of SEWA Bharat's producer group members, Pushpa Devi, 42 years, belonging to Sult block, faced sexual harassment by a man whose wife had been turned down as a member of her producer group. The group had collectively decided that the women should not become a group member since her family, in particular, her husband's past credit history had been very poor (the husband had taken Rs 30,000 on loan for wedding expenses and had not returned this after three years). When the abovementioned man assaulted Pushpa Devi, all the other group members came to her rescue and collectively supported her in ensuring that he was beaten and put into jail. For displaying activism, strength and courage, Pushpa Devi has been made a board member of the district level producer's cooperative that has been set up.

Many organisations have established mechanisms to offer legal guidance, counseling and grievance redressal on incidents of gender-based violence. For instance, creating and strengthening *Nyaya Samitis* (justice committees) has been an integral strategy of both ANANDI and PRADAN. PRADAN has also worked on building capacities of *Nyaya Sakhis* (local women paralegals) and *Nari Adalats* (women's courts) in the districts of Koderma and Hazaribagh in Jharkhand. Jan Sahas has put in place barefoot lawyers known as 'social advocates' who provide legal assistance and support in keeping with the Scheduled Castes and the Scheduled Tribes (Prevention of Atrocities) Act, 1989. Helplines such as 'Hello Sakhi' run by KMVS for women facing domestic violence and a toll free state-level helpline to be established by the Panchayati Raj Department for trafficked women as part of the Anti-Human Trafficking Pilot in Odisha, may also be instituted.

## Key Observations

In keeping with NRLM's recognition of the multi-dimensional nature of poverty, and the need to develop an understanding of the gendered-dimensions of poverty, undertaking gender trainings at the block, district and state level for core NRLM functionaries at all levels - National Mission Management Unit (NMMU), State Rural Livelihoods Missions (SRLM), Community Resource Persons (CRPs) - and programme staff of Project Implementation Agencies (PIAs) would be a critical first step. Dedicated budgets for gender trainings could be earmarked from NRLM Capacity Building budgets, and a module on gender can easily be accommodated within the induction trainings that are imparted to SHGs at the time of their formation or strengthening. Additionally, dedicated, residential gender trainings could be provided at the block-level for CRPs, federation leaders and SHG women. Monitoring trainings through suitable qualitative, process-based outcome indicators can also help capture some of the gender-transformative results.



It was observed that establishing partnerships of SRLMs and PIAs with women's organisations and local gender resource agencies was a useful strategy in bringing in thematic expertise on gender, and has helped in situating trainings in the local context. It needs to be ensured that the design, format, content and facilitation of training is such that space and time is provided for reflection and internalization of messages; and women's knowledge is recognised and valued to develop participatory action plans on steps ahead, based on interactive tools and modules. Building capacities of personnel to address and act on violence against women was seen to be essential for all functionaries working on women's livelihoods, as articulated by implementation officials themselves. Trainings on the inter-linkages between gender-based violence and livelihoods could be provided both to NRLM functionaries at all levels, and to SHGs, at the time of their nurturing and federating, around six to twenty-four months after SHG formation, depending on the readiness of the group. Another strategy could be to reach out to local resource groups working on gender and violence, in addition to establishing institutional mechanisms to respond to gender based violence, such as local justice committees, helplines and by building capacities of women paralegals.

Further, in order to ensure implementation agencies such as SRLMs and PIAs continue to engage on gender, process accompaniment support should be provided by the technical agency. This would include developing individual and community gender action plans to be adopted by community women and undertaking reflection workshops for programme implementation professionals. To embed and consolidate the gender and livelihoods approach, institutional mechanisms in the form of Working Groups on Gender and Livelihoods at all levels may be established to mainstream gender in the overall livelihoods strategy of NRLM, including gender experts and resource persons from outside the NRLM machinery. Other strategies could include demonstrating women's farmer field school model, accrediting and certifying women master farmers, and establishing a block-level resource group of women master farmers. Social Action Groups within village organizations and cluster federations could be trained and strengthened to work on specific gender issues, facilitated by CRPs, and if required, by external gender experts. Gender teams within PIAs could also be established<sup>91</sup>. Another suggestion could be to engender NRLM's Human Resources structure at all levels, by ensuring minimum 50 per cent representation of women, with 33 per cent of the women belonging to SC/ST and other statutory categories<sup>92</sup>.

### III. Convergence and Partnerships

NRLM seeks to build Public-Public, Public-Private and Public-Private-Community Partnerships for enabling the poor better access to their rights, entitlements and public services, livelihood opportunities, strengthening the livelihood value-chain and ensuring market linkages, opportunities for skill development and creation of physical infrastructure<sup>93</sup>. NRLM encourages partnerships with Panchayati Raj Institutions, public service providers, banks, financial institutions, private sector and other mainstream institutions for ensuring the processes of livelihoods building and financial inclusion have the most far-reaching impact. NRLM also seeks to build synergies with the existing programmes of the Ministry of Rural Development and other Ministries<sup>94</sup>, besides partnering with a number of institutional actors such academic, training and research institutes and industry associations, in the delivery of the NRLM programme.

91 Based on plans suggested during the Gender Training of PIAs, CRPs and SRLMs in Bihar and Madhya Pradesh, undertaken as part of the UN Women-ANANDI trainings on Engendering the *Mahila Kisan Sashaktikaran Pariyojana*.

92 Based on suggestions during the meeting *Gender Training for National Mission Management Unit (NMMU): Towards Engendering Poverty Alleviation Initiatives under the National Rural Livelihoods Mission (NRLM)*, 31st January and 1st February 2013, UNDP Conference Hall.

93 p.33, National Rural Livelihoods Mission - Framework of Implementation (MoRD, 2011b).

94 Other Ministries could include Panchayati Raj, Human Resource Development, Agriculture, Animal Husbandry, Food Processing, Women and Child Development, Financial Services, Tourism.

As mentioned previously, to benefit from the rich expertise of prominent organisations that have demonstrated best practices of large scale poverty alleviation, five National level Resource Organizations (NROs) have been recognised by NRLM for providing implementation support and technical assistance to SRLMs - Society for Elimination of Rural Poverty (SERP), Andhra Pradesh, Employment Generation and Marketing Mission (EGMM), Andhra Pradesh, Bihar Rural Livelihoods Project Society (BRLPS), Tamil Nadu Pudhu Vaazhvu Society (TNPVS), Kerala State Poverty Eradication Mission (KSPEM). Further, certain NGOs and CSOs have been empanelled as NRLM Support Organisations (NSOs) such as PRADAN for Livelihoods and Digital Green for Innovative Information and Communication Technology (ICT) Application for Livelihoods, including knowledge creation on agricultural best practices. Collaboration with the National Dairy Development Board on dairy related activities is also being explored.

A notable example of inter-departmental convergence and partnerships can be seen in Odisha where the Odisha Livelihoods Mission (OLM) has initiated an Anti-Human Trafficking pilot in four *gram panchayats* of Balisankara block in Sundargarh district of Odisha, identified as a source area acutely vulnerable to trafficking<sup>95</sup>. As elaborated below, one of the main reasons a convergence framework was adopted was owing to the fact that trafficking is a multi-dimensional issue, cross cutting across different sectors such as women and child welfare, labour and crime. It therefore requires multiple and complimentary actions spanning prevention, rescue, rehabilitation and reintegration of women engaged in and vulnerable to trafficking.

#### BOX 20

#### Facilitating Inter-Departmental Collaboration – Anti-Human Trafficking Pilot: Odisha Livelihoods Mission

“NRLM sees its association with anti-human trafficking from the point of view that the community network and community institutions alone have the power to create acceptance and trust of the society towards re-integrating survivors of trafficking. The Mission’s objective as a promoting agency is to empower institutions of women for articulating their voice, since they are the change agents. These institutions have a conscience mightier than any government, and they would be able to provide support to survivors of trafficking unlike any other delivery mechanism.”

– Sarada Muraleedharan, former Chief Operating Officer (COO)<sup>96</sup>, NRLM

The Odisha Livelihoods Mission (OLM) was established in 2012 as the society for implementing NRLM in Odisha, following restructuring of the Odisha Poverty Reduction Mission, and bringing under its fold Odisha Rural Development and Marketing Society (ORMAS) and Targeted Rural Initiatives for Poverty Termination and Infrastructure (TRIPTI). Based on the understanding by OLM that a coordinated strategy was needed to converge existing efforts being undertaken by multiple actors working on anti-trafficking, the Odisha Livelihoods Mission organised a state-level Consultation Workshop on 24 October 2013 to solicit learnings from the Women and Child Development (WCD) Department, Odisha Crime Branch and key implementation functionaries in the pilot district Sundargarh, such as the Collector and Project Director. For the anti-trafficking pilot, though OLM has taken the lead in initiating and undertaking majority of the implementation responsibilities, it has delimited its technical involvement only to prevention<sup>97</sup> and economic rehabilitation, essentially identifying at-risk households, bringing them into the community network and fast-tracking access of trafficked survivors to vocational skills, livelihoods and social protection entitlements

95 Sundargarh was identified as a district extremely vulnerable to trafficking according to a research study carried out by a local NGO, Pragati.

96 Presentation made by Ms. Sarada Muraleedharan at the *Consultative Workshop on Anti Human Trafficking, Bhubaneswar*, 24 October 2013.

97 As articulated in the Odisha Livelihoods Mission Strategy Paper: Anti Human Trafficking Pilot, Sundargarh, Odisha, prevention under the pilot would entail mapping populations vulnerable to trafficking by identifying ‘at-risk’ households, in consultation with the community and with a technical agency. At-risk households would then be brought within the NRLM framework, through SHG formation, preparation of their individual Micro Investment Plan, extension of financial support and zero-interest loans, and by facilitating access to social protection entitlements to these households.

(e.g. MGNREGS, Public Distribution System, Aadhar cards). Other aspects pertaining to rescue, shelter care, legal and psychological counseling, medical care, life skills training, social and community rehabilitation and re-integration shall be implemented with the support of Women and Child Development Department, the Crime Branch, including the police and Integrated Anti-Human Trafficking Units (IAHTUs)<sup>98</sup>, and local NGOs. Additionally, undertaking specialised trainings for key local stakeholders<sup>99</sup> on anti-trafficking is also being considered, such as for Elected Women Representatives<sup>100</sup> as is currently being undertaken by UN Women in association with the State Institute for Rural Development in 14 districts of Odisha<sup>101</sup>. The workshop sought to explore collaborations, such as linking up and facilitating access of survivors to existing IAHTUs, Ujjawala<sup>102</sup> shelter homes and the Swadhar<sup>103</sup> scheme, District Legal Services Authority, Women's Cell at the Superintendent of Police office, District Child Protection Services, Child Welfare Committees, Child Care Institutions and local NGOs working on trafficking.

To operationalise such a convergent and multi-pronged approach, the Odisha Livelihoods Mission has envisaged the establishment of an institutional body – a State Resource Pool (SRP) – as a support group, which would provide advice and support in implementing the pilot. The SRP would be composed of diverse representatives from the Women and Child Development Department, Odisha Crime Branch, State Institute of Rural Development (SIRD) and other government line departments, MGNREGS officials, besides elected women representatives and Community Based Organisations working on migration and trafficking, women and child rights. Currently under the pilot, 'gender CRPs' and the technical resource agency is being identified, though implementation is yet to begin.

The Maharashtra State Rural Livelihoods Mission (MSRLM) is also undertaking a similar pilot on prevention of human trafficking of women and children<sup>104</sup>. In particular, the pilot seeks to undertake a high-end skill intervention for sex workers to prevent relapse into sex trafficking. Likewise, based on the recognition that *Jogini, Basavini and Devadasi* communities in Andhra Pradesh are groups that have traditionally been vulnerable to trafficking and prostitution, prevention and rehabilitation strategies for women vulnerable to trafficking in Anantpur and Krishna districts have been adopted by the Society for Elimination of Rural Poverty (SERP),

98 It is envisioned that Safe Migration Centre would be set up in Panchayat offices by merging with existing Gram-Panchayat level IAHTUs. The centres would provide a space to consolidate all information and activities on recruitment agencies, migrating individuals and households and monitoring of entitlements to at-risk vulnerable households and individuals.

99 Other key stakeholders that could be given anti-trafficking training include SHGs, ICDS and ASHA workers, teachers, and officials in local transportation services.

100 Elected women representatives include *sarpanchs*, ward members, *Panchayat Samiti* members, and *Zila Parishad* members.

101 Since December 2012, UN Women in association with the Ministry of Panchayati Raj, Government of Odisha and the State Institute of Rural Development (SIRD), Odisha has been engaged in a project for undertaking anti human trafficking trainings for EWRs in 14 districts of Odisha, that are particularly vulnerable to trafficking viz. - Sundargarh, Subarnapur, Bolangir, Nuapada, Nabarangapur, Ganjam, Nayagarh, Kendrapara, Jagatsinghpur, Jajpur, Dhenkanal, Gajapati, Bhadrak, Sambalpur. During the initial phase of the project, a training module on anti-human trafficking was developed based on expert inputs, orientation trainings were conducted for district level officials, and Training of Trainers (ToTs) were held by SIRD for building the capacities of Master Trainers, including for instance, local government functionaries such as the District Social Welfare Officer (under the Women and Child Development Department) and the Welfare Extension Officer (under the SC/ ST Development Department). From May 2013, field level trainings for EWRs have been initiated. These three-day trainings cover issues pertaining to the concept and causes of trafficking, the existing legal framework on trafficking, stages and forms of trafficking, groups most vulnerable to trafficking, roles of PRIs and other institutions to prevent trafficking and rescue measures that can be taken for prevention of trafficking. It is envisioned that the trainings will enable EWRs to raise the issue of prevention of trafficking in their *Gram Sabha or Pali Sabha* (village level meeting in Odisha) meetings. Approximately 30-35 EWRs take part in each training, including *sarpanchs*, ward members, *Panchayat Samiti* members, and *Zila Parishad* members. The District Rural Development Agency (DRDA) has been identified as the focal institution in charge of conducting trainings of EWRs at the district level, besides nominating EWRs from particularly vulnerable trafficking pockets to participate in trainings. As of 30 September 2013, 21 trainings have been completed reaching 492 EWRs.

102 The Ujjawala scheme of the Ministry of Women and Child Development provides for the setting up of Ujjawala Shelter Homes to provide rehabilitative shelter for women and children rescued from trafficking.

103 Under the Swadhar scheme of the Ministry of Human Resource Development, trafficked women and girls are to be provided with social and economic support, including in particular emotional support and counseling.

104 Based on Minutes of the Empowered Committee Meeting held on 25th November, 2013 for the approval of pilot projects on Anti-Human Trafficking, PRI-CBO convergence and Rehabilitation of Persons engaged in Unhygienic Occupations under the Annual Action Plan for the state of Maharashtra (FTS No. 32267, File No. J-12025/02/2013-RL, Government of India, Ministry of Rural Development, Department of Rural Development).

currently the implementing body for NRLM in Andhra Pradesh<sup>105</sup>. A pilot with similar strategies has also been planned in Karnataka<sup>106</sup>.

Other strategies that could inform pilots on the prevention of human trafficking under NRLM include those adopted under the UN Women Anti-Human Trafficking Programme, which is being implemented in 64 villages and wards across six panchayats in six states of India – Andhra Pradesh, Bihar, Jharkhand, Odisha, Rajasthan and West Bengal. As part of the programme, attempts have been made to: (i) identify and select peer educators (PEs) from the community for increasing awareness of women and girls on trafficking, violence against women (VAW), and women's rights (ii) provide livelihood opportunities for both trafficking survivors and women and girls vulnerable to trafficking in source areas by linking them with local-level Self-Help Groups (SHGs), including exploring possible convergence with MGNREGA and NRLM (iii) develop ties with agricultural universities for dissemination of knowledge on modern and scientific techniques for agriculture, such as organic farming and kitchen gardening (iv) establish Anti-Trafficking Vigilance Committees (ATVCs) across programme villages for tracking incidents of trafficking and (v) build capacities of local governance and justice systems to prevent trafficking of women and girls, such as Panchayati Raj Institutions, government departments and police authorities, Juvenile Justice Boards (JJBs) and Child Welfare Committees (CWCs) (UN Women, 2013b).

Also, though NRLM has demarcated verticals corresponding to different thematic areas, these verticals would definitely benefit from sharing experiences and developing holistic and informed gender-responsive strategies, rather than adopting a silo-like approach in their outlook and interventions.

#### **BOX 21**

#### **Ensuring Dialogue between NRLM Verticals: Mahila Kisan Sashaktikaran Pariyojana (MKSP)**

Under the UN-Women ANANDI MKSP trainings in Bihar, the need was acutely felt for coordinating inputs and activities across the Social Inclusion and Livelihoods verticals of Jeevika – Bihar State Rural Livelihoods Mission, in order to achieve, in practice, a comprehensive gender and livelihoods response. In the working of Jeevika, it was observed that the Social Inclusion vertical was making a sincere though piece-meal attempt to address gender dimensions within the NRLM. However, this was not being reflected in the Livelihoods vertical, as observed, for instance, by the fact that MKSP trainings continued to be targeted at the household level rather than being provided to women farmers. One of the most glaring examples of the linkages between dimensions of livelihoods and gender inequality is demonstrated by the needs assessment exercise undertaken by ANANDI in Bihar, where it was revealed that women face constraints in engaging with institutions such as banks. Women often do not have land registered in their own name, due to which banks fail to recognise them as farmers and refuse to issue them Kisan Credit Cards. This adversely affects their access to credit, and in turn severely limits their livelihood and economic prospects.

A key achievement of the UN Women-ANANDI pilot has been to bring together the Social Inclusion and Livelihoods verticals to work on gender and livelihoods; to create an understanding and recognition on how gender discrimination can impact livelihoods potential of women and to build capacities of implementation officials on how to address these gender-specific livelihood challenges in programme design and delivery.

105 Based on Office Memorandum File. No. K. 11014/1/2012-Aajeevika (FTS No. 17682), Government of India, Ministry of Rural Development.

106 Based on Minutes of the Empowered Committee Meeting held on 25th November, 2013 for the approval of pilot projects on Anti-Human Trafficking, PRI-CBO convergence under the Annual Action Plan of the State of Karnataka (FTS No. 32265, File No. J-12012/02/2013-RL, Government of India, Ministry of Rural Development, Department of Rural Development).

## Key Observations

In order to ensure coordinated and comprehensive gender and livelihoods response, respective State Rural Livelihoods Missions could facilitate inter-departmental collaborations to address cross-cutting livelihoods. Greater synchronization in the work of different NRLM verticals would also serve to ensure programmatic coherence for a consistent gender-livelihoods response. As described in an earlier section, partnerships between State Rural Livelihoods Missions (SRLMs), livelihoods Project Implementation Agencies (PIAs) and gender resource agencies, such as the PRADAN-JAGORI collaboration, and further local anchoring support from gender institutions such as, for example *Mahila Samakhyas* or National Alliance of Women's Organisations (NAWO), can help in advancing knowledge and building capacities of implementation functionaries on gender.

Additionally, at the national, state and district level, convergence may be facilitated through the establishment of roster of experts and practitioners on gender and livelihoods, in the form of a National Advisory Group on Gender, which could advise the different verticals of NRLM on a gender focus in the design, implementation and monitoring of NRLM.

## IV. Knowledge Creation and Dialogue

As articulated by NRLM, the Mission should ensure extensive use of ICT to make knowledge dissemination and capacity building more effective<sup>107</sup>. NRLM also acknowledges the use of ICT-based learning and web-enabled knowledge management systems and platforms for sharing information, experience and innovations in livelihoods<sup>108</sup>, as also radio and television based communication channels and networks in order to extend learning and build capacities in NRLM<sup>109</sup>. Knowledge Management, through knowledge sharing, consolidation of best practices and studies, creation of knowledge hubs, community of practice and knowledge partnerships on various thematic components is also envisaged<sup>110</sup>.

As the experience of Kutch Mahila Vikas Sangathan (KMVS) reveals, in addition to the potential of ICTs and community radio for furthering knowledge as has been explicitly recognised by NRLM, institutionalised spaces such as information centres where women can gather and access information on their rights and entitlements also help in knowledge creation and inclusion of women's voices in local governance processes.

### BOX 22

#### Promoting Voice and Agency among Rural Women: Kutch Mahila Vikas Sangathan (KMVS)

“One of the programmes of the community radio station - *Khaaso Shaasan* (Good Governance) - shares good practices adopted in *panchayats*, depicts role-plays of difficulties faced by elected women representatives in governance and airs interviews with them highlighting their experiences in resolving local concerns... Information is also provided on dates and timings of upcoming *gram sabha* meetings, local events, market rates of agricultural



Saiyere Jo community radio station being run with the support of Kutch Mahila Vikas Sangathan in Bhimsar village, Kutch district of Gujarat.

107 p.9 National Rural Livelihoods Mission Framework of Implementation (MoRD, 2011b).

108 p.36 National Rural Livelihoods Mission Framework of Implementation (MoRD, 2011b).

109 p.40, National Rural Livelihoods Mission Framework of Implementation (MoRD, 2011b).

110 p. 35, National Rural Livelihoods Mission - Briefing Book (MoRD, 2012).

produce and discussions are held on a range of other issues such as education, local employment and savings.”

- Kruti, Programme Executive, KMVS

**Community Radio Station:** To bring to the fore women’s perspectives on governance, Kutch Mahila Vikas Sangathan KMVS has been running its own community radio station – *Saiyere Jo Radio*<sup>111</sup> station - in Bhimsar village, Nakhatrana block, Kutch district since June 2012. This initiative builds on KMVS’s rich experience of developing local content for radio programmes from almost 16 years ago, when they used to air a very popular programme on gender and governance issues - *Kunjali Panje Kutch Ji* (Saras Crane of Kutch) on All India Radio (AIR) Rajkot. *Saiyere Jo Radio* station is the only community radio station that is managed by local tribal women in the district, and discusses local development concerns and their solutions. Operating at the wavelength 90.4MHz FM, it broadcasts messages in Kutchi to approximately 12,000 people in 26 villages in Nakhatrana block of Kutch district. The station operates seven days a week for three hours a day. Messages broadcasted on the community radio highlight messages of citizenship and democratic participation in community decision-making. Finding a building, which would house the KMVS community radio station proved to be difficult and it is currently operating from the residence of one of the KMVS group members.

**ICT Mechanisms:** KMVS uses ICT in the form of Interactive Voice-Response System (IVRS) to raise awareness on issues of gender-responsive governance. IVRS consists of pre-recorded voice messages of one-minute duration that are sent to the mobile phones of elected women representatives and SHG leaders. These voice-based messages have helped in information sharing on basic gender concepts and the 73rd Constitutional Amendment and provisions relating to reservation for women in all three tiers of local governance. Additionally through these messages, women are informed regarding dates of upcoming *gram sabha* meetings. The IVRS facility also enables women to leave feedback on messages received, by recording their response or questions immediately after the message.

**Information Centres:** KMVS has also established two block-level and four cluster-level Information Centres in Nakhatrana and Mundra blocks of Kutch district. At these information centres, women and men can gain information and assistance on government schemes from women infomediaries, who are also selected from among the community. Information is provided on which forms need to be filled and which supporting documents are needed for claiming social protection entitlements (e.g. BPL cards, ration cards, caste certificates, land entitlements). Women are also informed about legislations such as the Right to Information, Right to Education and Right to Food Acts. Further, women can put forth their grievances and receive guidance on how to liaise with the *block panchayat* to address their concerns. EWRs remain present at these Centres and follow up on these grievances with *panchayat* and block-level functionaries and other local stakeholders. The information centres are open three days a week from 11 am-5pm. Again, locating a suitable space for setting up information centres for women, in close proximity with the local *panchayat* office, has been challenging.

**Elected Women Representatives:** Elected women representatives can be viewed as a strategic constituency for undertaking advocacy, since they occupy a strategic position and have the potential to reach out to large groups of community women. They may be trained on key gender-responsive issues and can undertake information sharing sessions among constituents during *gram sabha* meetings.

As elaborated in detail in an earlier section on social mobilization, Information, Education and Communication (IEC) campaigns have also been an effective tool in pushing for advocacy and reform. Campaigns such as the *Rashtriya Garima Abhiyan* (Campaign for Dignity) have played a decisive role in building awareness on challenges facing marginalised groups, prompting them to abandon unconstitutional professions such as manual scavenging.

111 *Saiyere* means ‘friends’ in Gujarati and the name translates as ‘Radio of Friends’.

## Key Observations

In keeping with NRLM strategies for ensuring knowledge sharing through the use of ICT, mechanisms such as IVRS and Community Radio can be employed to ensure information sharing, local content generation, peer reflection and perspective building among rural women on gender and local development issues. 'ICT-enabled and women-led information centres' can also provide a space for women to dialogue and negotiate for their entitlements, interact with local functionaries and engage in horizontal networking with other community women. A major gap that was observed was the lack of dedicated physical spaces where information centres and the community radio station could be established, and special budgetary allocations could be made towards creating infrastructure such as buildings, which could serve as a base for operating these knowledge management best practices. Funds for establishing the physical infrastructure for such centres could come from NRLM's Infrastructure and Marketing Support Fund for Livelihoods. To facilitate knowledge creation, capacities of elected women representatives can be built to advocate for women's issues at local levels, and mechanisms for dialogue between elected women representatives and their constituents, as well as for increased networking among rural women, should be established. Information, IEC campaigns can also play a pivotal role in social mobilization and building awareness of the challenges faced by the most marginalised groups.



A community reporter conducting an interview at the community radio station supported by Kutch Mahila Vikas Sangathan.

## SUMMARY OBSERVATIONS – INSTITUTION BUILDING

S. No.	WHAT NRLM IS DOING? <sup>112</sup>	GENDER-RESPONSIVE APPROACH <sup>113</sup>
	EXISTING FRAMEWORK	PROPOSED FRAMEWORK
1.	<b>BUILDING, NURTURING AND SUSTAINING INSTITUTIONS OF THE POOR</b>	
<b>A)</b>	<b>Social Mobilisation for Group Formation: A Social Inclusion Perspective</b>	
	<ul style="list-style-type: none"> <li>• Participatory Identification of the Poor and vulnerability assessment and ranking</li> <li>• Resource Block Strategy - Incubation of Resource Blocks by 'external CRP team' from National Resource Organisation (NRO)</li> <li>• Five-member external CRP team works for 15 days in a village in a cluster of a resource block, undertaking social mobilisation and institution building activities in the Resource Block:               <ul style="list-style-type: none"> <li>» Identifying the left-out poor (through Gram Sabha and door to door visits to households in the village)</li> <li>» Organising into SHGs</li> <li>» Assessing status of existing SHGs of poor and giving them training on best practices of SHG</li> </ul> </li> <li>• External CRPs build the capacities of social capital in Resource Blocks, which will scale up programme in state</li> <li>• Resource blocks serve as immersion sites for Intensive Blocks</li> <li>• Intensive blocks are provided with internal CRPs and PRPs from Resource blocks to support processes of social mobilisation and institution building</li> <li>• Pilots for manual scavengers, bonded labourers and trafficked survivors beginning to be implemented</li> </ul>	<ul style="list-style-type: none"> <li>• To ensure a social inclusion perspective, special efforts needed by promoting agencies to remain sensitive to identifying poor engaged in illegal professions, despite community identification (e.g. manual scavenging and trafficking)</li> <li>• Incentives to report existence of unconstitutional livelihoods</li> <li>• For social inclusion of the most vulnerable groups, explore customised and alternative strategies for social mobilization, departing from area-based organizing into affinity-groups:               <ul style="list-style-type: none"> <li>» Mobilisation around social identity for marginalised groups, dispersed across clusters and lacking numbers to form village or block level federations (e.g. campaign approach for manual scavengers)</li> <li>» Mobilization around economic identity for women farmers, for self-identification as livelihood actors and increased self-perception of contribution in agriculture</li> </ul> </li> </ul>

112 Based on NRLM Programme Documents

113 Based on Results of the Study



S. No.	WHAT NRLM IS DOING?	GENDER-RESPONSIVE APPROACH
	EXISTING FRAMEWORK	PROPOSED FRAMEWORK
B)	<b>Nurturing and Federating Institutions of the Poor</b>	
	<ul style="list-style-type: none"> <li>• Trainings during CRP Rounds: For 1st 6 months after group formation:</li> <li>• Trainings to SHGs on poverty, impact and rationale of SHG approach, leadership development and SHG management norms, including principles of Pancha Sutra (regular meetings, regular savings, internal lending, timely repayment and regular bookkeeping)</li> <li>• Training of bookkeepers</li> </ul> <p>For 6-24 months after SHG formation:</p> <ul style="list-style-type: none"> <li>• Inputs and support such as capacity building, developing micro investment plan (MIP), strengthening existing livelihoods, facilitating linkages with banks and setting up primary federations</li> </ul>	<ul style="list-style-type: none"> <li>• Trainings to ensure gender-just institutions: At the time of group formation: <ul style="list-style-type: none"> <li>» Rights-based and gender-sensitive principles in group practices (e.g. include old, disabled members, single women, SC/ ST members; extend loans in woman's name, register assets in woman's name/ joint title)</li> <li>» Decision-making and agenda setting by women on roles and responsibilities of group members and group norms</li> <li>» Module on gender to be incorporated in basic induction trainings provided to SHGs</li> </ul> </li> <li>At the time of nurturing of institutions of poor Gender trainings: <ul style="list-style-type: none"> <li>» Residential gender trainings at the block-level for CRPs, federation leaders and SHG women</li> <li>» Trainings on inter-linkages between gender based violence and livelihoods to SHGs, depending on the readiness of the group</li> </ul> </li> <li>• Techno-managerial handholding of groups for linking with existing institutional networks (e.g. establishment of knowledge cells/ resource units)</li> <li>• Create spaces/ mechanisms for expanding group membership and promoting women leaders (e.g. interaction between current and future group members; training women in strategic positions to act as future mobilisers)</li> <li>• Ensure enabling legal and institutional framework for establishing livelihood collectives, recognizing women's individual and collective economic identities (e.g. lack of recognition of women farmers -&gt; complications in registering farmer cooperatives)</li> </ul>
C)	<b>Sustaining Institutions of the Poor</b>	
	<p>After 24 months of SHG formation:</p> <ul style="list-style-type: none"> <li>• Explore new livelihoods strategies and consolidate social capital, including promotion of specialised livelihood collectives and producers' cooperatives/companies</li> <li>• CRPs ensuring horizontal scaling of social mobilization and institution building</li> <li>• Exit strategy for external support structures envisaged once strength of institutions of the poor increases and they become self-reliant</li> <li>• Pilots on Panchayati Raj Institutions (PRI)-Community Based Organisations (CBO) convergence are underway</li> </ul>	<ul style="list-style-type: none"> <li>• Engage CRPs as paid professionals with decent conditions of work and basic salary (rather than incentives/ commissions)</li> <li>• Ensure protective mechanisms for security and physical vulnerability faced by CRP women at the time of mobilization (e.g. travel arrangement/ allowance)</li> <li>• Bridge the gender gap in interaction with institutions by initiating rapport building of women with local stakeholders</li> <li>• Create dedicated, institutional spaces for women to congregate, dialogue and participate in social and community decision-making (e.g. Mahila Sabhas)</li> </ul>

S. No.	WHAT NRLM IS DOING?	GENDER-RESPONSIVE APPROACH
	EXISTING FRAMEWORK	PROPOSED FRAMEWORK
2.	<b>CAPACITY BUILDING</b>	
	<ul style="list-style-type: none"> <li>• Capacity building of ‘internal’ support structures (SHGs and their federated institutions) by dedicated ‘external’ sensitive support structures (NGOs/ CSOs and missions at the state, district and block level)</li> <li>• ‘Demand driven’ strategy where poor drive the agenda</li> <li>• Dedicated budgets earmarked for staff learning and capacity building</li> <li>• Quantitative data collected on number of CRPs trained</li> <li>• Partnerships with academic, training and research institutions for developing training content and conducting trainings</li> </ul>	<ul style="list-style-type: none"> <li>• Earmark dedicated budgets for gender trainings from NRLM Capacity Building budget: <ul style="list-style-type: none"> <li>» Gender trainings at block, district and state level for core functionaries of NRLM and PIAs</li> <li>» Residential gender trainings at the block-level for CRPs, federation leaders and SHG women</li> <li>» Incorporate a gender module in basic induction trainings provided to SHGs as part of CRP rounds</li> </ul> </li> <li>• Trainings to cover inter-linkages between gender based violence and livelihoods <ul style="list-style-type: none"> <li>» to NRLM functionaries at all levels</li> <li>» to SHGs at the time of nurturing institutions (6-24 months after SHG formation)</li> </ul> </li> <li>• Establish institutional mechanisms to respond to gender based violence (e.g. local justice committees, local women paralegals, women’s courts, helplines)</li> <li>• Ensure inclusive design, format and facilitation of trainings (e.g. enabling atmosphere to interact and learn; residential trainings; lateral learning tools and modules that value women’s knowledge and participatory exercises to develop gender action plans and gather data)</li> <li>• Provide accompaniment support after trainings to ensure continued engagement on gender outcomes (e.g. development of individual and community gender action plans to be adopted by community women as follow up to trainings)</li> <li>• Track training results through standardised, qualitative and quantitative indicators</li> <li>• Train and strengthen Social Action Groups within village organizations and cluster federations to work on specific gender issues, facilitated by CRPs, and if required, including external gender experts</li> <li>• Establish institutional mechanisms to embed and consolidate the gender and livelihoods approach (e.g. Working Groups on Gender and Livelihoods at the state and district level and block level Resource Group on Women Farmers under ANANDI-UN Women pilot projects on engendering MKSP and NRLM rollout in Bihar and Madhya Pradesh)</li> <li>• Engender NRLM’s Human Resources structure at all levels (NMMU, SRLM, DMMU, BMMU), by ensuring minimum 50 per cent representation of women, with 33 per cent of the women belonging to SC/ST and other statutory categories</li> </ul>

S. No.	WHAT NRLM IS DOING?	GENDER-RESPONSIVE APPROACH
	EXISTING FRAMEWORK	PROPOSED FRAMEWORK
3.	<b>CONVERGENCE AND PARTNERSHIPS</b>	
	<ul style="list-style-type: none"> <li>• Public-Public, Public-Private and Public-Private-Community convergence and partnerships: <ul style="list-style-type: none"> <li>» With local self-governments and public service providers (e.g. pilots on PRI-CBO convergence)</li> <li>» For building synergies with the existing programmes of MoRD and other Ministries</li> <li>» For strengthening the livelihood value-chain (market linkages, skill development and physical infrastructure)</li> <li>» With banks, private sector and other financial institutions for economic and financial inclusion</li> </ul> </li> <li>• National level Resource Organizations (NROs) have entered into partnership framework with SRLMs to provide implementation support and technical assistance</li> <li>• NGOs and CSOs empanelled as NRLM Support Organisations (NSOs) for providing thematic expertise</li> </ul>	<ul style="list-style-type: none"> <li>• Build inter-departmental convergence for a comprehensive strategy for prevention of human trafficking: <ul style="list-style-type: none"> <li>» Multi-pronged approach cutting across different sectors such as women and child welfare, labour and crime</li> <li>» Delineate roles and responsibilities (e.g. SRLMs covering prevention and economic rehabilitation and WCD, Crime Branch, NGOs covering rescue, shelter care, legal and psychological counseling, medical care, social and community rehabilitation and re-integration)</li> <li>» Establish institutional body comprising diverse representatives for operationalizing convergence</li> </ul> </li> <li>• Facilitate convergences between SRLMs, PIAs and gender resource agencies, with local anchoring support for coordinated gender and livelihoods response</li> <li>• Ensure greater programmatic coherence between different NRLM verticals (Social Inclusion and Livelihoods verticals for MKSP)</li> <li>• Develop roster of experts on gender and livelihoods at the national, state and district level</li> <li>• Establish a National Advisory Group on Gender for NRLM, advising different NRLM verticals on gender-responsive design, implementation and monitoring</li> </ul>
4.	<b>KNOWLEDGE CREATION AND DIALOGUE</b>	
	<ul style="list-style-type: none"> <li>• Use of ICT envisaged for <ul style="list-style-type: none"> <li>» Knowledge dissemination and capacity building</li> <li>» Promoting livelihoods innovations</li> </ul> </li> <li>• Radio and television based communication channels and networks for learning and capacity building</li> <li>• Knowledge management, sharing of best practices and creation of knowledge hubs encouraged</li> </ul>	<ul style="list-style-type: none"> <li>• Create block-level or cluster-level 'ICT-enabled and women-led information centres' as spaces for women to seek information and assistance on government schemes, negotiate for entitlements, interact with local functionaries and engage in horizontal networking with other community women</li> <li>• Use ICT based technologies for information sharing, raising awareness and building perspectives on gender-responsive governance (e.g. Interactive Voice-Response System – mobile-based voice messages on women's reservations in PRIs)</li> <li>• Use Community Radio for promoting local content generation, peer learning and perspective building</li> <li>• Build capacities of elected women representatives to take up and advocate for women's issues at local levels</li> <li>• Conduct IEC campaigns at the district level for raising awareness and mobilizing most vulnerable communities to abandon unconstitutional professions</li> </ul>



3

LIVELIHOODS

## Successful Livelihoods Initiatives

The following section covers gender-responsive programmatic features in livelihoods promotion, diversification and financial inclusion that could potentially be adopted and replicated by the National Rural Livelihoods Mission. The objective of NRLM is to promote specialised institutions like livelihoods collectives and producers' cooperatives/companies for livelihoods promotion, to pool limited resources, optimise returns from economies of scale and leverage benefits from collective enterprise, including access to information, credit, technology, market linkages and livelihood services. As per the NRLM Framework of Implementation, these Collectives towards Sustainable Livelihoods of the Poor (CSLP) would be established:

“(...) for aggregating produce and/or demand/supply and achieving economies of scale, backward and forward linkages, and access to market - collective procurement, value-addition and marketing; and for bundled productivity enhancement, access to information, credit, technology, inputs and facilitation services – extension, technology transfer, quality control etc. (...)”<sup>114</sup>.

Livelihoods Promotion under NRLM includes ensuring vulnerability reduction and livelihoods enhancement in farm and non-farm sectors, with special focus on sustainable agriculture and allied activities like animal husbandry, non-timber forest produce and fisheries, including as under the *Mahila Kisan Sashaktikaran Pariyojana* (MKSP) for women farmers. NRLM provides for an Infrastructure and Marketing Support Fund for Livelihoods<sup>115</sup>, from which funds may be utilised for infrastructure for processing, storage and value addition; marketing support services like packaging, branding, market research; consulting services on development of business plans for productivity enhancement and cost reduction and for participation of SHGs in fairs and exhibitions. In addition, NRLM seeks to provide skilled wage employment through skill upgradation and placement projects<sup>116</sup>, in partnership mode with public, private and non-government stakeholders such as industry associations, sector specific employers' associations and the National Skill Development Corporation. NRLM shall also nurture the self-employed and entrepreneurs, and one of the foreseen strategies is to establish Rural Self-Employment Trainings Institutes (RSETIs) in association with public sector banks in all districts of the country. The Mission provides financial support to the institutions of the poor, to enable them to meet their credit, consumption and investment needs. Financial support is in the form of interest subsidy for the rural poor to access credit at 7 per cent rate of interest, with priority to the most vulnerable groups for revolving fund and capital subsidy<sup>117</sup>.

114 p. 25, National Rural Livelihoods Mission - Framework of Implementation (MoRD, 2011b).

115 Upto 20 per cent of the state's programme outlay (and upto 25 per cent in the case of North Eastern states) has been earmarked for infrastructure and marketing purposes under this fund (p. 27, National Rural Livelihoods Mission - Framework of Implementation, MoRD, 2011b)

116 15 per cent of the central allocation under NRLM is earmarked for Skill Development (p.8, National Rural Livelihoods Mission – Mission Document, MoRD, 2011a).

117 p. 8, National Rural Livelihoods Mission – Mission Document (MoRD, 2011a).

**BOX 23****NRLM's Mahila Kisan Sashaktikaran Pariyojana (MKSP): A Programme for Women's Empowerment?**

A sub component of the National Rural Livelihood Mission (NRLM), is the *Mahila Kisan Sashaktikaran Pariyojana* (MKSP)<sup>118</sup>, a project launched in 2010-11, that intends to improve the status of women farmers, by creating sustainable agricultural livelihood opportunities; increasing participation and productivity of women in agriculture in a productive manner; improving women's access to inputs and services; promoting skill-building and technical training on agricultural processes; addressing overall food and nutrition security and building capacities of women for improved access to local institutions and government schemes, among others. The aim is to build strong community institutions of poor women farmers. Two major streams have been identified under MKSP - Sustainable Agriculture and Non Timber Forest Produce. As of June 2014, 65 projects have been initiated under MKSP in 14 states covering 26.9 lakh *mahila kisans* (women farmers)<sup>119</sup>.

It is important to examine<sup>120</sup> that though the programme, by its very title, is aimed at ensuring the empowerment of the woman farmer, in practice, poverty alleviation of the woman farmers' household remains a strong focus. Women's identity often gets subsumed within the larger unit of the household, and it is overlooked that women have to negotiate for their access to resources and credit even within the household. In fact, formal recognition and validation of the economic identity of the individual woman farmer in institutional frameworks in most rural areas continues to be missing. Among other objectives, MKSP seeks to encourage Community-Managed Sustainable Agriculture (CMSA)<sup>121</sup>, which would entail increased land under cultivation of the poor, reduced costs of cultivation, multi-crop models for biodiversity, increased farm-incomes and more labour-intensive livelihoods. The CMSA approach remains broadly guided by ensuring productivity enhancement of farms, and it remains to be seen the extent to which aspects related to women farmers' empowerment shall be realised. This includes aspects such as promoting women's access to economic resources; ensuring drudgery reduction of women farmers; reducing women's unpaid work by ensuring its redistribution within the household. Further, differential strategies have not been explicitly articulated for different categories of women farmers, based on their land status or skill category<sup>122</sup>. For instance, the landless have not been given special attention under the umbrella term of 'farmers', despite the holistic definition of a farmer as provided under the National Policy for Farmers (2007)<sup>123</sup>, which includes wage labourers, sharecroppers and the landless.

118 As per the *Mahila Kisan Sashaktikaran Pariyojana* (MKSP) guidelines, some of the components outlined under this project include, among others, leasing of productive assets to women farmers thereby increasing their access to resources (land, livestock, technology, credit, finance); imparting training and conducting exposure visits and field demonstrations on farming skills and techniques; facilitating knowledge creation on post-production value-added services and productivity enhancing measures such as horticulture, agro-processing, food-processing, storage, value addition, preservation, seed growing; creating emphasis on sustainable agriculture and agricultural practices; increasing access to fair agricultural prices and equipping them with new marketing methods; introducing gender-friendly agricultural tools to reduce drudgery and developing convergence strategies to access existing government schemes such as MGNREGA, RKVY, Watershed Development Programme, National Food Security Act (MoRD, 2011c).

119 As per presentations made in the NRLM Performance Review Committee Meeting on 5 June 2014.

120 Comments exchanged during Workshop on *Developing a Roadmap for Gender-Responsive Strategies and Indicators for National Rural Livelihoods Mission (NRLM) and Mahila Kisan Sashaktikaran Pariyojana (MKSP)*, organised by UN Women, New Delhi, 6 May 2014.

121 p.26, National Rural Livelihoods Mission - Framework of Implementation (MoRD, 2011b).

122 Comments exchanged during Workshop on *Developing a Roadmap for Gender-Responsive Strategies and Indicators for National Rural Livelihoods Mission (NRLM) and Mahila Kisan Sashaktikaran Pariyojana (MKSP)* organised by UN Women, New Delhi, 6 May 2014.

123 As per the National Policy for Farmers (2007), “ (...) a “farmer” will refer to a person actively engaged in the economic and/or livelihood activity of growing crops and producing other primary agricultural commodities and will include all agricultural operational holders, cultivators, agricultural labourers, sharecroppers, tenants, poultry and livestock rearers, fishers, beekeepers, gardeners, pastoralists, non-corporate planters and planting labourers, as well as persons engaged in various farming related occupations such as sericulture, vermiculture, and agro-forestry. The term will also include tribal families/ persons engaged in shifting cultivation and in the collection, use and sale of minor and non-timber forest produce.”



Women farmers during a leadership training camp organised with the support of UN Women.

As mentioned in an earlier section, while acknowledging that the Livelihoods vertical of NRLM focuses on interventions for skill development and self-employment as well, since the selected case studies are on sustainable agriculture and women farmers, they have been viewed against the backdrop of the *Mahila Kisan Sashaktikaran Pariyojana* (MKSP). The case studies of ANANDI and SEWA Bharat provide useful suggestions regarding gender-responsive strategies that could strengthen the MKSP. Both these organisations have established women's livelihood collectives in order to improve economic empowerment of women farmers, who have negligible control over land, poor control over productive assets (assets, livestock, water harvesting structures, finance), and limited access to social protection schemes. Women have been mobilised around their economic identity to form collectives that strengthen and add value to their traditional livelihood and agricultural practices for improved economic returns, besides ensuring greater access to resources, skill training, information and control over earnings by women.

#### BOX 24

#### Sustainable Agricultural Practices for Food and Livelihood Security: ANANDI

“At the end of a 45-day cycle of vermicomposting, I received Rs. 4000 from the compost generated from four vermicompost beds I have in my farm. After selling bulk of this vermicompost produced to the Mandli, I kept aside 10 kg of vermicompost to be used as fertiliser in my own agricultural fields for the upcoming season. This has saved me approximately Rs. 5500<sup>124</sup>, which I would have otherwise spent on purchasing chemical fertiliser from the market. Earnings from vermicomposting have allowed me to repay a loan taken to buy medicines for my son, for household expenses and clothing.”

- Champa Nayak, 45 year-old tribal woman, Akali village, Devgarh Baria Block, Dahod district

ANANDI with its rights-based approach has been working towards building women's identity and self-perception as citizens and economic actors, in particular as farmers engaged in the bulk of agricultural activities in rural areas. ANANDI established the *Ratanmahaal Adivasi Mahila Sajiv Khet Utpadak Mandali* (Ratanamahaal Tribal Women's Organic Farming Producer Group) in order to maximise the economic returns of small and marginalised farmers having sub-marginal farms that engage in subsistence agriculture. It was envisaged that women would pool their resources and based on their collective strength, be able to access resources, infrastructure and enjoy greater bargaining power vis-a-vis the market. Another objective was to

124 Rs. 5500 would be the cost of purchasing 10 bags of chemical fertiliser worth approximately Rs. 550 each.

ensure food and livelihood security for poor tribal and OBC families in the drought-prone area of Dahod and Panchmahal district. The Mandali has been successful in promoting organic and sustainable agricultural practices, such as reviving traditional knowledge on seed conservation through developing indigenous varieties of maize seeds<sup>125</sup>, producing organic fertiliser through vermicomposting and establishing a grain bank<sup>126</sup>. Competing with subsidised chemical fertilisers and manures produced in bulk nevertheless remains challenging. The Mandali has been at the forefront of propagating the importance of breaking the vicious cycle of market-based dependence on hybrid seeds, requiring complimentary and expensive inputs such as intensive and repeat doses of water and chemical fertilisers.

### (A) Strategies: At the Level of Women

**Control and Ownership of Productive Resources:** In Dahod and Panchmahal district of Gujarat in which the Mandali operates, since agriculture is largely rain-fed and undertaken on small plots of land, a *Peeyat Mandli* - a women's water user group/ irrigation collective - has provided farmers with access to shared right to water harvesting structures such as wells, through collective fees which is paid to operate the diesel pump-set which pumps out groundwater from wells.

**Access to Skill Trainings:** Training has been provided to women members of *Ratanmahaal Mandali* by the Tribal Farm Women Training Centre of the Tribal Research Cum Training Centre of Anand Agricultural University in Devgadhi Baria Block, Dahod district, a first-of-its-kind training especially designed for tribal women. Trainings have also been conducted by the Maize Research Station of Anand Agricultural University at Godhara, to formally teach women techniques of seed production of indigenous food grade maize variety, as against the hybrid or the traditional variety.

**Control over Livelihood Earnings:** ANANDI has ensured that wherever possible, payment is made to women farmers for the sale of produce, and it is routed into their bank accounts. The *Ratanmahaal Mandali* usually pays women by cheque in case they have a bank account, or else in cash with a receipt.



A rural woman farmer using vermicomposting technique to produce organic fertiliser.

125 Seed conservation techniques to produce indigenous varieties of maize seeds use no pesticide or chemical fertiliser.

126 Borrowing of seeds from a grain bank by women farmers has helped in arresting food and livelihood security in this arid region, characterised by rain-fed farming. Before the establishment of the grain bank, women farmers used to borrow grains from neighbours, and had to return twice or three times the amount of grain borrowed. Otherwise, they often fell into the clutches of local *sahukars* (moneylenders) from whom they borrowed money, and had to repay at double the rates.



## (B) Strategies: At the level of the Group

**Gender-Sensitive Livelihood Activities:** ANANDI has been promoting vermicomposting<sup>127</sup> among rural women, as a livelihood activity that ensures women a supplementary income, without being too labour-intensive<sup>128</sup> and taking cognizance of women's resource and time poverty. Tending vermicomposting pits does not require labour for a full eight hours day, as the pits are usually located in the homestead or near the homes of the women. This allows women some time flexibility, to simultaneously undertake agricultural activities on their own farms and other household and domestic chores. Further, the compost developed is rich in nutrients and acts as a source of organic fertiliser for women farmers, thereby decreasing input costs for their own farm, and reducing dependence on chemical fertilisers available in the market, access to which is usually mediated by men.

**Value-addition to Produce and Access to Technology and Infrastructure:** For the benefit of members of the *Ratanmahaal Mandali*, ANANDI has set up a *Mahua Doli*<sup>129</sup> Oil Extraction Machine, which can be used by women farmers to extract oil from *mahua* fruit collected by them, on the payment of a small fee. The oil extracted can be used for cooking purposes. Access to this machine has enabled women to process and add value to the Non Timber Forest Produce that they collect from the village commons. Additionally, ANANDI has rented a space, which serves as a godown for storing the produce of the members of the *Ratanmahaal Mandali* for Rs. 500 a month.

**Access to Agricultural Tool Bank:** Recognising that small and marginal subsistence farmers in tribal regions are unable to invest in agricultural tools, ANANDI established a tool bank comprising of winnowing fans, fodder cutters, hand operated weeders and a tractor with tiller for a cluster of villages. These tools were owned by self-help groups of ANANDI, which lent these to village members. Members in turn paid a user fees for the operation and maintenance of tools. Using these tools contributed to reduction of drudgery for women farmers and also improved agricultural production. In particular, single women benefitted by using and operating a tractor to till their land, where previously they had remained dependent on adult men to do so. This initiative contributed to breaking stereotypes in the traditional gender division of labour in agricultural operations, by providing an opportunity to women to plough their own land.

**Ensuring Food Security:** ANANDI's *Ratanmahaal Mandali* has been working towards ensuring certification of maize seeds produced by their members using organic manure and fertilisers as 'food grade'<sup>130</sup>, having better food value compared with industrial grade seeds. The Mandali sells a 4kg bag of maize seeds at Rs. 150 compared with hybrid seeds that are sold in the market at approximately Rs. 650 for a 5 kg bag. Being relatively cheaply priced in the market, these seeds have the potential to ensure improved food security for the small and marginal farmers who purchase them.

**Forging Strategic Partnerships for Marketing:** ANANDI's *Ratanmahaal Mandali* has forged a strategic collaboration with the Gujarat State Seed Corporation Ltd. As a result of this collaboration, the Seed Corporation guarantees bulk purchase of women farmers' organic maize seeds at standardised higher prices. Previously, marketing of organic maize was undertaken under the *Ratanmahaal* brand, but this did not allow for maximal outreach of produce and remained subject to fluctuations in demand of the market, resulting in inconsistent economic returns. As a result, the Seed Corporation was sought out as a potential buyer of grains to overcome roadblocks in marketing. The benefit of this collaboration is evident from the fact that farmers used to receive approximately Rs. 11 for one kg of maize when sold to local traders prior

127 The process of vermicomposting consists of putting manure, dry leaves and other vegetable waste along with water in beds of a pit for a month, after which worms are introduced to decompose and break down this waste.

128 Each cycle of vermicomposting consists of 45 days, in which a pit comprising of 12 beds is given to a four member 'unit', with each member being responsible for three beds of the pit. Each member is usually able to generate an average of 30-50 kg of compost from their three-bed pit, which provides average earning of approximately Rs. 2400 from vermicomposting at the end of one 45-day cycle. In turn, women can usually undertake two-three 45-day cycles of vermi-composting in a year.

129 *Mahua* refers to a fruit from which oil is extracted and used for cooking purposes.

130 Food grade certification entails compliance with certain minimum standards of food quality, including during processing, packaging and sanitation, to ensure non-contamination by harmful chemicals.

to this tie up with the Seed Corporation, whereas currently farmers receive Rs. 21 for one kg of maize<sup>131</sup>. Procedural formalities necessary in forging such collaboration however remain tedious. *Ratanmahaal Mandali* has also been successful in ensuring sale of produce developed by women farmers in organic fairs such as *Saatvik*, held by Society for Research and Initiatives for Sustainable Technologies and Institutions (SRISTI) at Indian Institute of Management, Ahmedabad. Marketing of the produce of women farmers has also been undertaken in local agro-centres and campuses of the District Rural Development Authority.

#### BOX 25

### Capacity Development through Value Addition to Traditional Livelihoods – Organic Chilli Farming: SEWA Bharat

“Being a member of a SEWA Bharat producer group and earning local-level market rates for chilli has allowed me to demand higher prices for my produce from local traders. SEWA Bharat’s prices now act as the benchmark”.

- Meena Devi, Board Member, SEWA Bharat’s district-level producer’s cooperative

Under this project, SEWA Bharat has sought to organise women chilli farmers into collectives so that they may secure increased prices for produce based on their collective bargaining strength vis-a-vis the market. One of the main reasons that SEWA Bharat organised women into producer groups was to stem the prevalence of intermediaries in the value chain, who usurped the lion’s share of profits from their rightful owners. Owing to their own limited mobility and knowledge, women farmers remained highly dependent on contractors and middlemen to access markets to sell their produce, which in turn resulted in their poor bargaining power in negotiating sale price of produce. Further, previously, women were mostly dependent on their husbands to sell their chilli produce, who sold this to local traders at arbitrarily quoted prices, inconsistent with market rates. In such cases, payment was made to the husbands, rather than the women, for this produce. SEWA Bharat seeks to ensure women directly receive earnings from their chilli produce, and participate in all livelihood and marketing processes related to chilli farming. It also envisages extension of non-traditional skills to women such as technical know-how to operate machines in processing units, which shall add value to chilli produce by processing it into chilli powder.

#### (A) Strategies: At the Level of Women

**Access to Skill Trainings:** As part of SEWA Bharat’s intervention, women farmers in Bhikiyasen block of Almora district, Uttarakhand were trained by the Uttarakhand Organic Commodity Board on techniques of organic farming and how to enhance productivity by utilizing available resources to make organic manure.

**Improving Information Symmetry on Market Prices:** SEWA Bharat has linked women chilli farmers to a particular mobile-based market information service of Reuters Market Light (RML), undertaken in partnership with international development organization GIZ<sup>132</sup>. As part of this service, women receive updates on their mobile phones in Hindi on daily market rates for chilli in Rs. per quintal (maximum and minimum) at their closest local market (e.g. Haldwani, Ramnagar or Kashipur), besides other information such as weather updates and news of occurrence of local organic and farmer fairs. This has increased women’s knowledge and enabled access to information to negotiate for better prices for their produce.

**Increased Confidence and Mobility:** On discussing changes observed by women in their lives as a result of SEWA Bharat’s initiative, women reported that earlier they used to stay within the confines of their homes, and only now after attending group meetings had they come to know other women chilli farmers such as themselves. They said that previously they hesitated when speaking up or even saying *namaste*, and that they would merely say their names and hide indoors, being intimidated to talk, especially to persons wearing spectacles such as the interviewer! Now they said they took pride in ‘getting ready’ by dressing up in a nice

131 These rates are revised each year based on Agriculture Produce Marketing Committee (APMC) prescribed market rates.

132 GIZ is also referred to as Deutsche Gesellschaft für Internationale Zusammenarbeit.

sari to attend group meetings. They reported an increase in their mobility as well, going to the bank and the local market depending on their needs.

**Control over Livelihood Earnings:**

SEWA Bharat pays women farmers as per the local market rates and in keeping with the quantity of produce sold. SEWA Bharat has recently started issuing payment receipts against cash payment made to women farmers when they buy their produce, and demanding receipts when they in turn sell this produce forward to



A woman farmer displaying freshly harvested chillies from her field.

traders. This practice was developed to guard against financial malpractices, especially following a bad experience where SEWA Bharat received a cheque for payment of chilli from a trader, which later bounced at the time of encashment. Systems of checks and balances that ensure transparency are thus pivotal in providing women secure payments without leakages. SEWA Bharat is now trying to make payment to women by transferring this money to Point of Service (PoS)<sup>133</sup> accounts under its Business Correspondent Model, with the aim of encouraging the habit of savings. Most women said that their income from chilli production went into meeting household and other immediate consumption purposes, health expenses and school-related expenses of their children. Yet, few women said they sometimes spent on bangles and other ornaments, clips and anklets, and one woman said she used most of her savings for buying make up! One woman commented that as a result of their monthly savings of Rs. 50 per month, they would inevitably have an assured savings of Rs. 600 a year.

**(B) Strategies: At the Level of the Group**

**Value-addition to Produce and Women's Participation in Post Production and Marketing Activities:**

A major strategy that SEWA has employed for the benefit of group members is to enable processing and value addition of chilli into chilli powder, with the objective of receiving increased economic returns from this finished product. SEWA Bharat has established a processing unit - SEWA Ekta Masala Unit - in Bhatrojkhana, Bhikiyasen Block of Almora District, Uttarakhand. This processing unit comprises a



Branded packaging developed by SEWA Bharat to market chilli powder.

single room, which has been taken on rent by SEWA, and houses technical equipment such as a grinding machine, weighing machine, drier and packet sealing machine. The unit has recently started its operations,

133 As elaborated in a later section, SEWA Bharat in association with the State Bank of India is operating the Business Correspondent Model, as a result of which women in rural, remote areas of Uttarakhand have doorstep access to financial services

and has developed few samples of chilli powder, which have been distributed to retailers. Women chilli farmers comprising members of SEWA Bharat producers groups are in charge of running the *SEWA Ekta Masala Unit* and engage in all processing and marketing-related activities, including operating the machines.

**Organic Certification:** SEWA Bharat approached the Uttarakhand Organic Commodity Board to provide organic certification for chilli being grown by women farmers. Organic certification is a long process, which involves maintaining of Organic Farmer Diaries issued by the Board. These diaries need to be filled by each farmer twice a year corresponding to kharif and rabi crops. Only after three years of monitoring these diaries and conducting soil tests in farms to check for no traces of chemicals, organic certification is awarded. Though the women in Sult block of Almora district have been growing organic chilli for a while, they have been unable to claim higher prices as they have not yet received certification from the Uttarakhand Organic Commodity Board.

**Strengthening Women's Collective Bargaining Power:** One of the major benefits for women of being members of a collective was that it has enabled them to negotiate better prices based on their collective strength. SEWA Bharat market rates have become de-facto minimum support prices, i.e. the basic minimum below which traders were unable to quote prices to women. That women's economic position has in fact improved may be evidenced by the fact that some women of producer groups in SEWA Bharat in Uttarakhand reported a reduction in indebtedness. For instance, previously, women who were unable to repay loans would often be forced to surrender their jewelry after having given it as a security deposit to local moneylenders.

**Forging Strategic Partnerships for Marketing:** SEWA Bharat has yet to build a sustainable market linkage with key actors and strategic buyers have not been identified. Though chilli produced by women farmers has been sold at the local markets in Ramnagar or Haldwani, SEWA Bharat is now exploring options to sell organic chilli at weekend organic fairs held in Delhi. Currently, SEWA Bharat is using special packaging material for chilli powder that has been designed and developed by SEWA Bharat's producer company in Delhi, *Ruaab*. It is envisaged that with the production of chilli powder and branding and labeling of the product, its quality, price and outreach will increase and SEWA Bharat could then accordingly forge critical partnerships to boost value chain activities.

The experience of PRADAN illustrates the need for restructuring the approach for engendering livelihoods by making fundamental changes in the programmatic support extended by promoting agencies for ensuring a gender-responsive livelihoods framework in practice. In addition to strategies mentioned previously, this could include introduction of agricultural tools and machinery that reduce drudgery of women farmers, and enable women to participate in major decisions regarding planning of agricultural processes.

## BOX 26

### Shifting the Paradigm – Redesigning Livelihood Strategies with Women at the Centre: PRADAN-JAGORI

Some of the indicative steps through which PRADAN has made a conscious effort to view livelihoods through a gender lens, and institutionalise and mainstream a gender-responsive approach in its livelihoods programmes include, among others<sup>134</sup>:

- consciously directing livelihood skills, knowledge and trainings to women
- imparting information about MGNREGS rights targeted towards women
- involving women in crop management and the crop planning and decision making process, not only in crop production
- training women as service providers in farmer field schools and ensuring representation of women in pivotal organizational roles previously held by men (e.g. as Community Resource Persons and Community Service Providers)
- introducing use of agricultural tools such as weeder, power thresher and potato ridger thereby reducing drudgery for women
- promoting use of biogas among households thereby reducing unpaid work of women in collecting firewood
- valuing the commitment of PRADAN professionals in terms of the time and resources invested in promoting awareness and undertaking gender-responsive measures
- making efforts to introduce gender indicators in PRADAN's monitoring and information systems.



Women farmers being trained in nursery raising by PRADAN.

Additionally, PRADAN promoted SHGs have now begun to address gender discrimination in the form of dowry, witch hunting, early marriage and gender biases in education and health, besides breaking the silence around violence against women.

For the most vulnerable groups such as manual scavengers and women rescued from trafficking, specialised and customised livelihood strategies would have to be conceived, which may extend beyond the scope of NRLM. These groups have suffered from extreme violence and inhuman abuses, and restoration of dignity should constitute the core of any rehabilitation initiative. As the Odisha Livelihoods Mission pilot on anti-trafficking and Jan Sahas experiences illustrate, livelihood interventions for these groups would necessarily require out-of-the-box thinking on the type of livelihoods and economic assistance offered, and would also need to address social and community reintegration, besides economic rehabilitation.

<sup>134</sup> Based on presentations made by PRADAN-JAGORI field teams at the *Annual Planning and Review Workshop - PRADAN-JAGORI Fund for Gender Equality Programme on Gender Equality*, New Delhi 16-18 January 2014 and excerpts from the presentation of Ms. Madhu Khetan on *Women Centered Social Mobilisation & Livelihoods: Experiences & Reflections* at the UN Women Partners' Meeting, New Delhi, 27-29 November 2013.

## BOX 27

### Designing Customised Livelihood Strategies for the Most Marginalised: Odisha Livelihoods Mission and Jan Sahas

“Alternative livelihoods for trafficked survivors should be strong occupations - women taxi drivers, security guards, carpenters, masons ... recognizing that women would not be afraid of the police or working at night and would be confident of their own bodies.”

- Sarada Muraleedharan<sup>135</sup>, former Chief Operating Officer (COO), NRLM

As illustrated above, under the Anti Trafficking Pilot being undertaken by the Odisha Livelihoods Mission, special thought has been given to ensure that post-rescue livelihoods of trafficked women acknowledge their strength as survivors, rather than offering them run-of-the-mill vocational trainings such as tailoring or parlour courses, from which they may likely relapse back into trafficking.

Similarly, Jan Sahas supports inclusion of manual scavengers as helpers in the Mid-Day Meal (MDM) and Integrated Child Development Services (ICDS) schemes, and has tried to advocate for liberated manual scavengers to become frontline functionaries in government programmes, to ensure women’s participation as paid professionals in decent work (e.g. mates under the Mahatma Gandhi National Rural Employment Guarantee Scheme; ASHAs or crèche managers under the Rajiv Gandhi National Crèche Scheme). They also support women to establish a chicken, egg or mutton shop. This approach has been adopted to break the purity-pollution principle associated with untouchability since these professions require manual scavengers to handle food consumed by others. It is a conscious strategy to abolish the past occupational identity of manual scavengers, with the objective of changing mindsets in society and breaking caste-based myths.

Taking some of the above mentioned learnings onboard, the MSRLM pilot for Rehabilitation of Persons engaged in Unhygienic Occupations has outlined in its strategies - convergence with MGNREGS to provide 100 days of work to manual scavengers and also convergence with Indira Awas Yojana (IAY) to provide special housing projects for persons engaged in manual scavenging<sup>136</sup>.

## BOX 28

### Compensation or Economic Assistance for Manual Scavengers: Jan Sahas

“We believe compensation provided to liberated manual scavengers should be similar to rehabilitation provided to those displaced by the Narmada Dam or Bhopal gas tragedy victims ... Measures for long-term economic security could include land allocation for manual scavenging families, one time grant/compensation per individual and pension for older women who have spent their entire life in this profession”.

- Ashif, Jan Sahas

Jan Sahas articulate that rather than providing economic assistance to manual scavengers in the form of loans, which they may not be in a position to repay, or self-employment opportunities, compensations should be offered

due to the illegal continuation of manual scavenging, despite The Employment of Manual Scavengers and Construction of Dry Latrines (Prohibition) Act, 1993 and now the Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013. As revealed through interactions with Jan Sahas officials, among liberated manual scavengers, single women, including widows and older women, having little

135 Comments of Ms. Sarada Muraleedharan at the *Consultative Workshop on Anti Human Trafficking*, Bhubaneswar, Odisha, 24 October 2013.

136 Based on Minutes of the Empowered Committee Meeting held on 25<sup>th</sup> November, 2013 for the approval of pilot projects on Anti-Human Trafficking, PRI-CBO convergence and Rehabilitation of Persons engaged in Unhygienic Occupations under the Annual Action Plan for the state of Maharashtra (FTS No. 32267, File No. J-12025/02/2013-RL, Government of India, Ministry of Rural Development, Department of Rural Development).

family support found it particularly difficult to find alternative livelihoods, not being of working age and having only their pension to fall back on, in case they received it. Further, past experiences of the Self-Employment Scheme for the Rehabilitation of Manual Scavengers (SRMS) indicate that older women liberated from manual scavenging possessed limited education and skills, and were unable to properly benefit from loan and subsidies provided under the scheme. A “business as usual” approach may not be effective for including manual scavengers under NRLM, and liberation from manual scavenging needs to include, but go far beyond, providing economic assistance.

A key pillar of NRLM is to ensure financial inclusion by providing financial support to institutions of the poor to meet their consumption and investment needs. As identified under the NRLM Framework of Implementation, one of the supply-side strategies through which NRLM seeks to extend financial services to the under-served poor is by encouraging the use of ICT based financial technologies. Additionally, NRLM encourages partnerships between institutions of the poor and the banking, public and private sectors, for ensuring last mile service delivery to reach the poor. In this context, the SEWA Bharat-SBI Business Correspondent Model provides a good example of how ICT may be leveraged for the extension of financial services in remote rural areas with prevalence of few physical bank branches.

#### BOX 29

#### Enabling Doorstep Access to Financial Services: SEWA Bharat-State Bank of India (SBI) Business Correspondent Model

“Previously, to claim my widow pension of Rs. 400 a month, I had to travel 15 km to the nearest bank branch, which itself would cost me Rs. 150-200. There was no way of knowing whether the pension had in fact been disbursed into my account, and sometimes after travelling such a distance, I used to return empty-handed. Now I directly receive my pension into my bank account”.

- Munki Devi, 50 years, Pandeykota village, Tadikhet Block, Almora District

In the remote and hilly areas of Uttarakhand, due to high altitude, poor connectivity with roads and a thinly spread population, bank services and physical bank branches are often very limited. Where they do exist, distant trips to the bank entail high costs of transportation and loss of person-days of work and wages from employment for the rural poor. Most bank operations require completing a lot of paperwork, which remains difficult for non-literate and semi-literate women. Further, in some instances, women are denied possession of bank accounts without a guarantor to validate their financial credibility. Recognizing women’s restricted mobility and understanding their inability to undertake large volumes of form filling, among other difficulties, in 2009, SEWA Bharat collaborated with State Bank of India, to adopt the Business Correspondent (BC) Model. Under a BC model, banks appoint intermediaries such as NGOs/ Microfinance Institutions/ Societies/ Non-Banking Financial Corporations and Post Offices to undertake bank operations in far-flung areas where the bank does not have a presence, but wants to provide financial services. Using ICT-based financial technologies based on GPRS-enabled Point of Service (POS) machines<sup>137</sup>, women have been able to open accounts at their doorstep and undertake basic banking services. A key feature of this model is paperless transactions based on relaxed Know Your Customer (KYC) norms. These accounts are no frills accounts<sup>138</sup>, which do not require providing of evidence of collateral by account holders, and function as individual bank accounts for women, providing them the opportunity to save, retain and control income. Additionally, disbursement of pension, MGNREGS wages and other social protection entitlements, including Direct Benefit Transfers (DBT) may be directly received into PoS accounts. ICT-enabled financial services such as the Business Correspondent model that ensure doorstep access of financial services harbour tremendous potential for enabling financial inclusion of unbanked populations of women, including the most vulnerable women, such as old, widowed and handicapped women whose mobility is restricted. Discussion during field-

137 A PoS machine consists of a specialised mobile phone and a finger print device.

138 No-frills accounts operate at zero minimum balance and are aimed to suit the requirements of the unbanked or under-served low-income groups.

visits reveal that women now hide their savings, even if in small amounts, and deposit this secretly in their accounts, usually in the absence of their husbands.

Initially piloted exclusively in Almora district, as of October 2013, the SEWA Bharat-SBI BC model is being implemented in the four districts of Almora, Bageshwar, Pithoragarh and Champawat, spanning 23 blocks and over 600 villages<sup>139</sup>. Since the inception of the initiative in 2010 and as of end September 2013,

22,640 PoS accounts had been opened, with total savings of Rs. 9,75,44,314. Of these accounts, 90 per cent are active and 80 per cent belong to women<sup>140</sup>. Operational and logistic concerns however remain in the implementation of the BC model. SEWA's experience reveals that financial transactions frequently get aborted owing to technical glitches<sup>141</sup>, and therefore basic telecommunications infrastructure and reliable and continuous access to wireless connectivity is critical for the operation of real-time, GPRS-enabled PoS machines. Further, there is considerable financial burden on implementing agencies, especially non-profit organisations such as SEWA, to roll out and sustain this BC model owing to the range and volume of costs that need to be incurred. For instance, in the absence of cost sharing among partners, SEWA Bharat has made an investment of almost Rs. 60-70 lakh for this project, and major costs incurred include the following: cost of PoS machines amounting to approximately Rs. 25,000 per machine<sup>142</sup>; Customer Service Point (CSP) working capital and CSP commissions and incentives<sup>143</sup>; cost of SEWA Bharat field staff engaged in monitoring bank branches and training CSPs; cost of SIM cards for mobile phones in PoS machines; monthly internet recharge for each PoS machine; cost of paper roll and permanent ink for printing transaction receipts from the PoS machines; repairing cost of PoS machines, among others. Lack of sufficient PoS machines owing to inadequate funds meant that machines often had to be rotated among the CSPs, especially in case machines were lost or were broken.



Specialised mobile phone device enabling paperless financial transactions and ID proof of an enrolled customer under the SEWA Bharat-SBI Business Correspondent model.

139 This coverage is inclusive of SEWA Bharat's outreach in forthcoming DBT operations.

140 Data from PPT on *Business Correspondent In The Hills Of Uttarakhand: SEWA Bharat's step towards Financial Inclusion*, available at <http://mbillionth.in/wp-content/uploads/2013/07/SEWA-SBI-Financial-Inclusion-Programme.pptx>, last accessed 28 July 2014.

141 Technical glitches in operation of PoS machines include failure to connect to the server in remote villages with poor wireless connectivity; failure of fingerprint verification; data corruption of mobile phone device or memory card; invalid transactions due to lack of timely synchronization in operating mobile phone and finger print device or premature turning off of the mobile phone before transaction data has been uploaded.

142 Some other BCs expect that CSPs will purchase the PoS machines at their own cost.

143 Under the SEWA-SBI model, CSP working capital is Rs. 10,000 per CSP, and out of the total commission earned by a CSP, 80 per cent goes to the CSP as incentive and 20 per cent goes to SEWA Bharat. This 80:20 incentive structure in favour of CSPs differs from other BCs, which may have incentive structures that allot 40:60 benefits in favour of the CSP and BC respectively, or alternatively 40:40:20 incentives in favour of the CSP, BC and Master Franchisee respectively.



Livelihoods and financial inclusion models have also included women as community resource persons (CRPs) and community service providers (CSPs), providing them with new opportunities for skill development and employment. However, when engaging women CRPs and CSPs, care should be taken to ensure women are employed as paid professionals, with a basic salary and/ or adequate commission.

**BOX 30**

**Skilling Women as Community Service Providers: SEWA Bharat-SBI, Kutch Mahila Vikas Sangathan (KMVS) and Odisha Livelihoods Mission**

“Before becoming a CSP, I never left my home, had never been to a bank and was extremely scared of interacting with bank officials. Now I enjoy respect from the community (*“samaaj mein izzat”*) and my household members, including my mother in law, appreciate my monetary contribution to the household.”

- Anita Karakoti, CSP, Sult Block, Almora District

“Initially when I used to go into the village to interview respondents, my hands used to shake when recording conversations, and I used to easily get diverted from one topic to another. Now I am able to identify key respondents, sequence my questions and collect adequate content for ten minute radio interviews.”

- Sharifa Ben, Reporter, Community Radio, KMVS

For implementing the SEWA Bharat-State Bank of India Business Correspondent Model, locally active women from among the community have been appointed as women Customer Service Points (CSPs)<sup>144</sup>. Currently, approximately 150 such women CSPs have been identified. CSPs are selected by SEWA in consultation with the local *Pradhan* (village head), District Magistrate and other key informants of the locality. SEWA Bharat professionals are responsible for training the CSPs on how to activate and operate Point of Service (PoS) kits, enroll customers by recording customer’s fingerprints, voice and photograph, open accounts, undertake financial transactions and liaise with banks. CSPs from among the community enjoy a good rapport and trust with fellow community members. Women CSPs have benefitted from this work opportunity, learning new skills and earning incomes where previously they were mostly unpaid farm labour on their own land.

Similarly, KMVS has built the capacities of a cadre of women infomediaries and reporters at the local level. Infomediaries remain present at KMVS information centres, and assist community members in interfacing



A community woman appointed as a Customer Service Point (CSP) facilitates fingerprint recognition of a customer during a financial transaction under the SEWA Bharat-SBI Business Correspondent model.

144 Some CSPs from the community are also ASHA workers or *aanganwadi* workers. Eligibility to become a CSP depends on furnishing the following documents: two proof of identity documents, namely a ration card and a voter card, high school (Class X) certificate and self-attested photograph.

with relevant local departments or in making identity proof documents in case they do possess any. Reporters generate content for the community radio station by interviewing women of the community and understanding their needs and concerns, in particular of marginalised women and vulnerable groups. Likewise, the anti-trafficking pilot being conducted by the Odisha Livelihoods Mission clearly articulates<sup>145</sup> preference for 'gender Community Resource Persons' (CRPs), in particular previous survivors of trafficking, and also, persons with disability, particularly vulnerable tribal groups, ST, SC and minorities. The responsibilities of these CRPs operating at the Gram Panchayat level would include identifying individuals or communities vulnerable to trafficking; keeping a database of vulnerable individuals or households; fast tracking at-risk individuals or households into the SHG fold of NRLM, besides a number of other tasks<sup>146</sup>. Such opportunities aim at enabling skilling of rural women and providing them much needed work opportunities in rural areas.

Nevertheless, women service providers implementing the SEWA-SBI model revealed that they would want to receive a basic salary<sup>147</sup>, rather than be paid performance-related commissions and incentives. On an average, CSPs open approximately 50 accounts in a month, earning only Rs 15 as commission for every account opened. This was particularly glaring since women CSPs had to travel large distances on foot, upto 15-20km, from door-to-door to enroll members and attend to their calls for deposits/ withdrawals. The Odisha Livelihoods Mission too currently envisages incentives<sup>148</sup> to be issued to women CRPs for completing certain household level targets, besides amounts for travel allowance and daily allowance, to be reimbursed as per actuals.

Further, CSPs maintained that they remained scared that they would be attacked or robbed when travelling on foot and with money on their person, and that therefore some provision for addressing cash handling risks and travel arrangements/ allowance should be provided. On occasion to maintain the 'trust' of community members, when faced with technological hurdles or shortages in cash liquidity related to working capital limit, the CSPs always treated the customer's financial needs on priority, even if this meant advancing the money from their own earnings to community women.

## Key Observations

A starting point to ensure livelihood enhancement would be for the state and community to recognise women's citizenship, economic identity, and entitlements, including bridging gaps in institutional and legal mechanisms that fail to recognise women farmers and formally register women's livelihood collectives. This would go hand in hand with increase in women's self-perception of their own citizenship and economic identity (e.g. through possession of ration card, BPL number/ card, Voter ID card, Aadhar card, land title deed, NREGA Job Card, Kisan Credit Card). Further, an effective strategy observed to ensure livelihood collectives impart women a strong sense of their collective economic identity has been to organise women around their economic identity, thereby ensuring cohesive groups with common livelihood interests. Strategies for livelihoods and socio-economic rehabilitation of the most marginalised groups (e.g. manual scavengers, trafficked survivors) need to be designed and customised in keeping with realities of their past occupations and ground realities, including reconsidering nature of economic support and alternative livelihoods. Necessary convergences could be established with

145 From Odisha Livelihoods Mission Strategy Paper: Anti Human Trafficking Pilot, Sundargarh, Odisha.

146 Other responsibilities to be undertaken by 'gender CRPs' would be to maintain a tracking system of missing persons; assist in establishing village level Neighbourhood Watch Committees; support the running of Safe Migration Centre; refer cases of survivors to the District Legal Services Authority for legal and psychological counseling and coordinate with multiple stakeholders for ensuring protection and care of rescued survivors.

147 As suggested by Lead District Manager, Lead Bank Office, Almora district, a woman CSP could be paid Rs. 4000 a month as a fixed salary, and over and above this incentives may be given, amounting to approximately Rs. 6000.

148 As articulated in the Odisha Livelihoods Mission Strategy Paper: Anti Human Trafficking Pilot, Sundargarh, Odisha, incentives for gender CRPs would include the following: Rs. 25 per household for data collection pertaining to determining of at-risk households; Rs. 10 per household for maintaining and updating migration-related details; Rs. 50 per CLF meeting attended and discussed gender sensitization work; Rs. 100 per individual MIP prepared for at-risk households outside the NRLM fold; Rs. 50 per referral of at-risk household to relevant departments/ extension officers and/ or legal or psychological counselling; Rs. 100 per household becoming beneficiary of pension-related entitlements or legal or psychological aid.

departments and schemes to ensure liberated women from marginalised communities may be employed as frontline functionaries in government programmes, ensuring their social integration as well as their right to decent work and wages.

At the level of the group, some of the strategies for improving gender outcomes include: adoption of organic and sustainable agricultural practices that recognise women's traditional knowledge, reduce input costs and promote bio-diversity and food security; engaging women in planning and management exercises and other decision making processes in agriculture; promoting gender-sensitive livelihood activities, balancing women's time use and labour-intensity, while recognizing women's time poverty due to unpaid work; facilitating women's access to an agricultural tool bank, defying gender stereotypes by enabling use and operation of tractors by women, besides other tools; ensuring organic/ 'food grade' certification<sup>149</sup> of produce to develop niche market space based on superior quality and higher prices; using collective bargaining strength of groups to negotiate in the market for better prices; carving out an exclusive brand identity for women's livelihood collectives and, most critically, ensuring women's participation at all stages of the livelihoods value chain, particularly, post-production and marketing activities and transactions, thereby preventing the presence of intermediaries. To ensure women's access to technology and infrastructure such as storage spaces and processing units for undertaking value-addition to produce, funds from NRLM's Infrastructure and Marketing Support Fund for Livelihoods could be allocated. It was also observed that strategic partnerships for marketing support with key local stakeholders can increase outreach and ensure bulk purchase and higher, standardised prices for women's produce, including at organic fairs and local agro-centres. All of these measures have also had the effect of increasing women's interaction with local institutions, besides in some instances of increasing their mobility. Another initiative could be to introduce gender-responsive livelihood indicators in NRLM monitoring and information systems.

It was observed that establishing mechanisms to ensure women's individual access and control over economic resources, skills, agricultural extension, technical know-how to operate machines, knowledge of market information (e.g. market rates, weather updates and incidence of local organic and farmer fairs) can go a long way in improving women's knowledge, confidence and ability to claim better economic prospects. Incorporating agricultural tools and labour-saving technologies could reduce drudgery of women in labour-intensive agricultural operations. Use of clean energy options such as biogas also possess potential for reducing some of the unpaid work of women in collecting fuel. Further, by carrying on marketing transactions directly with women and making all livelihoods-related payments into individual bank accounts of women, increased control and retention over earnings by women can be ensured. Innovative service delivery models that extend financial services to women's doorstep based on simplified procedures and minimal paperwork, such as the Business Correspondent model, was seen to have benefitted the most vulnerable women in remote geographical locations. However, scalability and sustainability of such a model would need to be further analysed, especially given the poor incentives for banks and financial service providers to invest in meeting high operating costs and ensuring basic telecommunications infrastructure. Further, nurturing women as technical service providers through skill trainings can provide rural women with new work opportunities for interfacing with the community and local stakeholders outside of the home. However, serious attention needs to be given to ensure women receive basic salary/ remuneration delinked from performance incentives. Additionally, ensuring protective mechanisms to guard against occupational risks and physical vulnerability faced by women in extending service delivery for long hours and in remote locations needs to be considered (e.g. addressing cash handling risks and travel allowances/ arrangements).

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<sup>149</sup> Clarity would be needed on procedures necessary for organic certification such as maintaining organic farmer diaries and also precautions for non-contamination (e.g. schedule and frequency of government inspections and soil tests, isolation techniques and organic seed certification procedures).

## SUMMARY OBSERVATIONS – LIVELIHOODS<sup>150</sup>

MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)					
WHAT NRLM IS DOING? <sup>151</sup>			GENDER-RESPONSIVE APPROACH <sup>152</sup>		
EXISTING FRAMEWORK			PROPOSED FRAMEWORK		
S. No.	Articulated Goals	Programme Outcomes	Programme Indicators	Short- Term Indicators <sup>153</sup>	Long-Term Strategies and Impacts
1.	Net increase in the incomes of women in agriculture on a sustainable basis	Net increase in the income of women in agriculture on a sustainable basis	Income, livelihoods diversification (having multiple livelihood options)	<ul style="list-style-type: none"> <li>• % increase in income of women as members of livelihood collectives/ cooperatives</li> <li>• % increase in women's income through convergence with social protection programmes (NREGA wages, PDS entitlement, single women pension, IGMSY, DBT)</li> <li>• % increase in women possessing individual bank account</li> <li>• Increase in no. of women directly receiving payment for livelihood activity</li> <li>• Increase in no. of women with access to cheap and timely credit</li> <li>• Income saved from use of organic fertiliser produced and used in own farm</li> </ul>	<ul style="list-style-type: none"> <li>• Negotiating improved market rates for produce as members of formal livelihood collectives</li> <li>• Convergence of livelihood and social protection strategies, ensuring: <ul style="list-style-type: none"> <li>» Increased individual income security and household livelihood and economic security</li> <li>» Increase in proportion of women's contribution to household income and improved self- perception of economic identity</li> <li>» Increased self-confidence of women as citizens and livelihood actors</li> </ul> </li> <li>• Increase in women's control and retention of earnings through: <ul style="list-style-type: none"> <li>» Individual bank accounts (receiving livelihood earnings and social protection entitlements)</li> <li>» Undertaking all payment related transactions directly with women</li> <li>» Doorstep access to ICT-based financial services (e.g. BC model)</li> </ul> </li> <li>• Reduced expenditure on market-based chemical fertilisers and agricultural inputs</li> </ul>
2.	Improvement in food and nutritional security of women in agriculture and their families	Increase in food production	Total production, productivity, farm related activities (integrated farming systems)	<ul style="list-style-type: none"> <li>• No. of women possessing ration card</li> <li>• No. of groups with organic or 'food grade' certification</li> </ul>	<ul style="list-style-type: none"> <li>• Diversification of food consumption basket</li> <li>• Increase in women farmers reporting food sovereignty and lack of dependence on market</li> </ul>

150 It would be useful to clarify that the case studies selected were primarily on sustainable agriculture and women farmers, and have therefore been viewed in relation to the *Mahila Kisan Sashaktikaran Pariyojana* (MKSP) framework, while acknowledging that the Livelihoods vertical of NRLM also focuses on interventions for skill development and self employment.

151 Based on *Mahila Kisan Sashaktikaran Pariyojana* (MKSP Guidelines)

152 It is important to note that in addition to these gender-responsive suggestions, customised livelihood and socio-economic rehabilitation strategies would be needed for the most marginalised groups of women (e.g. manual scavengers and trafficked survivors), with care being taken to ensure the type of alternative livelihoods and economic assistance that is extended recognizes the illegal continuation of these professions and accompanying inter-generational rights violations. Strategies for persons from these groups could include, among others, extending grants and pensions rather than economic assistance and employing them as functionaries in government programmes to ensure social integration as well as their right to decent work and wages.

153 Based on Results of the Study.

MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)

WHAT NRLM IS DOING?						GENDER-RESPONSIVE APPROACH	
EXISTING FRAMEWORK				PROPOSED FRAMEWORK			
S. No.	Articulated Goals	Programme Outcomes	Programme Indicators	Short- Term Indicators		Long-Term Strategies and Impacts	
3.	Increase in area under cultivation, cropping intensity and food production by women	Increase in total cultivated area	Cropping intensity, gross cropped area, reduction in fallow land	<ul style="list-style-type: none"> <li>Active involvement of women farmers in agricultural planning and crop management</li> </ul>		<ul style="list-style-type: none"> <li>Increased participation of women at all stages of livelihoods value chain, especially agricultural decision making</li> </ul>	
4.	Increased levels of skills and performance by women in agriculture	Increase in the skill performance levels of women in agriculture	Training, study tour, exposure visits, demonstration, participating in action research, technology they are using (deskilling)	<ul style="list-style-type: none"> <li>No. of women participated in exposure visit/ tour/ demonstration exercise</li> <li>No. of women received trainings on                             <ul style="list-style-type: none"> <li>» Gender and Livelihoods</li> <li>» Skill</li> <li>» Livelihood processes</li> <li>» Organic Techniques</li> <li>» Agricultural extension services</li> <li>» Technical know-how to operate machinery</li> </ul> </li> <li>No. of women applying skills and/ or technology learnt</li> <li>No. of women skilled as technical service providers</li> <li>No. of women farmer field schools created at the village level</li> <li>No. of women master farmers accredited and certified</li> <li>No. of women recruited as paid professionals in decent work with basic salary/ remuneration delinked from performance incentives</li> <li>Increase in agricultural and NTFP processing units run by women</li> </ul>		<ul style="list-style-type: none"> <li>Improved knowledge of and increase in women's ability to apply agricultural techniques, farming skills and practices</li> <li>Shift from self-employment and entrepreneurial activities to convergence with paid employment and service sector opportunities, especially for women liberated from manual scavenging and trafficking (e.g. MGNREGS, IAY, MDM, ICDS, ASHAs, crèche managers under Rajiv Gandhi National Crèche Scheme)</li> <li>Increased participation of women at all stages of livelihoods value chain, especially post production activities (e.g. agro-processing, food-processing, grading and sorting, labeling, packaging, value addition, storage)</li> </ul>	

MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)

MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)					
WHAT NRLM IS DOING?			GENDER-RESPONSIVE APPROACH		
EXISTING FRAMEWORK			PROPOSED FRAMEWORK		
S. No.	Articulated Goals	Programme Outcomes	Programme Indicators	Short- Term Indicators	Long-Term Strategies and Impacts
5.	Increased access of women in agriculture to productive land, inputs, credit, technology and information	Increased access to inputs and services	Inputs, market, credit, information, technology	<ul style="list-style-type: none"> <li>• Increase in no. of women farmers with ownership of individual identity proofs:                             <ul style="list-style-type: none"> <li>» Land title deed</li> <li>» NREGA Job Card</li> <li>» Kisan Credit Card</li> <li>» Ration card</li> <li>» BPL number/ card</li> <li>» Voter ID card</li> <li>» Aadhar card</li> </ul> </li> <li>• Increase in no. of women farmers with ownership of/ access to:                             <ul style="list-style-type: none"> <li>» Land</li> <li>» Productive resources and agricultural inputs (e.g. crop insurance, fertilisers, seeds, water source, farming tools and machines; agriculture extension services, transportation facilities etc.)</li> <li>» Individual bank accounts</li> </ul> </li> <li>• Establishment of women's water user groups</li> <li>• No. of IEC campaigns conducted on women's rights and entitlements, government schemes</li> <li>• ICT interventions ensuring information symmetry on market rates of agricultural produce</li> <li>• No. of villages where physical infrastructure has been created for women to:                             <ul style="list-style-type: none"> <li>» Access technology, technological inputs and store produce</li> <li>» Gain information and assistance on government programmes (e.g. block or cluster level information centres)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Improved ownership or joint title of farm land by women</li> <li>• Improved access and control of women over economic resources</li> <li>• Enhanced income security and dignity for women leading to increased bargaining power</li> <li>• Use of ICT based technologies for information sharing and building a gender and livelihoods discourse at the local level</li> </ul>

MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)					
WHAT NRLM IS DOING?				GENDER-RESPONSIVE APPROACH	
EXISTING FRAMEWORK				PROPOSED FRAMEWORK	
S. No.	Articulated Goals	Programme Outcomes	Programme Indicators	Short- Term Indicators	Long-Term Strategies and Impacts
6.	Drudgery reduction for women in agriculture through use of gender-friendly tools/ technologies	Drudgery reduction for women in agriculture under the Project area through use of gender-friendly tools/ technologies	Tools and techniques developed to reduce drudgery	<ul style="list-style-type: none"> <li>No. of women employing labour saving technologies (e.g. weeder, power thresher and potato ridger)</li> <li>Reduction in no. of hours spent by women on drudgery-laden activities in agriculture</li> <li>Establishment of agricultural tool bank for women</li> <li>Adoption of gender-sensitive livelihood activities balancing time use and labour-intensity</li> <li>No. of households using clean energy, reducing unpaid work of women in collecting fuel</li> </ul>	<ul style="list-style-type: none"> <li>Promote gender-responsive livelihood activities balancing women's labour-intensity, time use and unpaid work (e.g. vermicomposting)</li> <li>Breaking gender stereotypes in division of labour in agricultural activities (e.g. women operating tractors and ploughing land)</li> <li>Recognise, value, reduce and redistribute women's unpaid work through: <ul style="list-style-type: none"> <li>» Making data systems more responsive to the time spent by women on unpaid work, both on farm and off farm</li> <li>» Agricultural and domestic work sharing within the household</li> <li>» Ensuring universal access to social protection entitlements and provisioning of public services (e.g. electricity, water, sanitation facilities and childcare) to reduce time spent on subsistence and care activities</li> </ul> </li> </ul>
7.	Increased access to market and market information for better marketing of their products	Increase in benefit and reduction in cost	Monetary and non-monetary indicators	<ul style="list-style-type: none"> <li>Increase in women's collectives engaging in own marketing and sales activities</li> <li>Increased income from capturing niche market space for organic produce at higher prices, based on superior quality and unique brand identity (e.g. organic fairs)</li> <li>Strategic partnerships with local buyers for bulk purchase, guaranteed sales and higher price for produce (e.g. State Seed Corporation)</li> <li>Increase in women's collectives with own product brand identity</li> </ul>	<ul style="list-style-type: none"> <li>Increased participation of women at all stages of livelihoods value chain, especially marketing</li> <li>Reduced prevalence and dependence on intermediaries in the value chain for accessing markets</li> <li>Ensure minimum support prices for food grains and NTFP</li> </ul>
8.	Increased soil health and fertility to sustain agriculture based livelihoods	Soil health and fertility (environment)	Soil organic matter, microbial biomass carbon, nitrogen mineralisation potential	<ul style="list-style-type: none"> <li>Sustainable agricultural methods promoting bio-diversity (e.g. organic production, grain bank, seed conservation)</li> <li>No. of women farmers trained in organic procedures and techniques</li> <li>No. of women farmers adopting organic procedures and techniques</li> <li>No. of women farmers maintaining organic farmer diaries</li> </ul>	<ul style="list-style-type: none"> <li>Issue guidelines on procedures for organic certification and precautions for non-contamination (e.g. schedule and frequency of government inspections and soil tests, isolation techniques)</li> <li>Facilitate supply of organic seeds produced by groups in government agricultural programmes</li> </ul>

MAHILA KISAN SASHAKTIKARAN PARIYOJANA (MKSP)					
WHAT NRLM IS DOING?				GENDER-RESPONSIVE APPROACH	
EXISTING FRAMEWORK				PROPOSED FRAMEWORK	
S. No.	Articulated Goals	Programme Outcomes	Programme Indicators	Short- Term Indicators	Long-Term Strategies and Impacts
9.	Increased visibility of women in agriculture as an interest group - in terms of increased number of women institutions and increase in their entrepreneurship	Increased visibility of women in agriculture as an interest group	Who takes decision in the household, membership in group, number of women institutions and enterprises engaged in agriculture	<ul style="list-style-type: none"> <li>No. of womens' livelihood collectives/ cooperatives registered as formal entities</li> <li>Recognition of women as farmers, including landless farmers, by community and state</li> <li>Establishment of National Advisory Group on gender for NRLM</li> <li>Establishment of Working Groups on Gender and Livelihoods at the state and district level</li> <li>Establishment of block level resource group of master farmers</li> <li>Establishment of women-only spaces at local level for increasing participation and representation in local governance (e.g. Mahila Sabhas)</li> <li>No. of villages where women farmers interaction facilitated with key institutions (e.g. KVKs and agricultural department)</li> <li>No. of PIAs establishing gender teams</li> <li>No. of CRPs trained</li> <li>No. of CRPs adopting district level gender action plans</li> <li>No. of blocks, districts and states incorporating gender indicators in NRLM MIS indicators</li> </ul>	<ul style="list-style-type: none"> <li>Appropriate legal and institutional mechanisms and frameworks that make women farmers visible in policy and programme are put in place</li> <li>Suitable legal and institutional framework developed for registering women's livelihoods collectives</li> <li>Strengthened identity of women farmer, including landless women farmers and agricultural wage workers</li> <li>Improved leadership qualities of women farmers</li> <li>Women's intra and extra household bargaining power and ability to negotiate for resources and entitlements strengthened</li> <li>Increased confidence and mobility of women</li> <li>Enhanced decision making and freedom of women farmers in livelihood choices</li> <li>Meaningful participation and engagement of women with institutions and governance</li> </ul>



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# LIST OF RESOURCE PERSONS

S. No	Case Studies	Location	Resource Persons	Focus Group Discussions/ Interviews
1	UN Women Fund for Gender Equality-Jan Sahas Social Development Society: Dignity Campaign – Action for Liberation of Dalit Manual Scavenger Women in India	Dewas District, Madhya Pradesh	<ol style="list-style-type: none"> <li>1. Mr. Ashif, Secretary, Jan Sahas</li> <li>2. Mr. Sanjay Dumane, National Coordinator, Jan Sahas</li> <li>3. Mr. Gajraj Solanki Fellow, MP Land Rights Campaign, Jan Sahas</li> <li>4. Mr. Sajjan Singh Chauhan, Centre for Social Justice, Jan Sahas</li> <li>5. Mr. Baje Singh, Quality of Education Programme, Jan Sahas</li> </ol>	<p>Bhourasa Nagar Panchayat, Sonkatch Block, Dewas District</p> <p>Gandharvpuri Gram Panchayat, Sonkatch Block, Dewas District</p>
2	UN Women Fund for Gender Equality-PRADAN-JAGORI Project on Facilitating Women in Endemic Poverty Regions of India to Access, Actualize and Sustain Provisions on Women's Empowerment	Karanjia, Mayurbhanj District, Odisha	<ol style="list-style-type: none"> <li>1. Ms. Suneeta Dhar, Director, JAGORI</li> <li>2. Ms. Madhu Khetan, Programme Director, PRADAN</li> <li>3. Ms. Sejal Dand, Resource Person and Trainer, JAGORI</li> <li>4. Ms. Vandana Mahajan, Resource Person and Trainer, JAGORI</li> <li>5. Ms. Anubha Singh, Project Associate, JAGORI</li> <li>6. Mr. Ajit, PRADAN professional</li> <li>7. Mr. Satish, PRADAN professional</li> <li>8. Ms. Subhashree, PRADAN professional</li> <li>9. Mr. Santosh, PRADAN professional</li> <li>10. Ms. Mitali, PRADAN professional</li> <li>11. Mr. Baburam, PRADAN professional</li> <li>12. Ms. Jyoti, PRADAN professional</li> </ol>	Training Centre in Karanjia, Mayurbhanj District, Odisha
3	Odisha Livelihoods Mission's Anti-Human Trafficking Pilot	Sundargarh District, Odisha	<ol style="list-style-type: none"> <li>1. Ms. Sarada Muraleedharan, former Chief Operating Officer (COO), NRLM</li> <li>2. Mr. D. V. Swamy, Former State Mission Director, Odisha Livelihoods Mission (OLM)</li> <li>3. Dr. Babita Mahapatra Deputy CEO (CM, IB and CB), OLM</li> <li>4. Ms. Tanvi Ahuja, Young Professional, OLM</li> <li>5. Mr. S.K. Dash, Deputy Director, State Institute of Rural Development (SIRD), Odisha</li> <li>6. Mr. Shibabrata Kar, Special Project Officer, Anti Trafficking UN Women</li> </ol>	Bhubaneswar, Odisha

S. No	Case Studies	Location	Resource Persons	Focus Group Discussions/ Interviews
4	UN Women Fund for Gender Equality-Kutch Mahila Vikas Sangathan (KMVS): Using ICT for Making Women's Voices and Votes Count	Kutch District, Gujarat	<ol style="list-style-type: none"> <li>Ms. Alka Jani, Founder Member and Trustee, Kutch Mahila Vikas Sangathan (KMVS)</li> <li>Ms. Preeti Soni, Executive Director, KMVS</li> <li>Ms. Lata, Secretary, KMVS</li> <li>Ms. Kruti, Programme Executive, KMVS</li> <li>Ms. Krupa, Trustee, Sahjivan, KMVS</li> <li>Mr. Iqbal, Coordinator, Saiyare Jo Sangathan (SJS), KMVS</li> <li>Ms. Reena, Coordinator, Ujjas Mahila Sangh (UMS), KMVS</li> <li>Mr. Ahmed Station Manager, Community Radio, KMVS</li> <li>Ms. Sharifa, Reporter, Community Radio, KMVS</li> <li>Ms. Sultana, Infomediary, KMVS</li> </ol>	Nakhtrana, Bhimsar, Nirona and Beebar villages of Nakhtrana Block, Kutch District
5	ANANDI's Ratanmahaal Adivasi Mahila Sajiv Khet Udpadak Mandali: Sustainable Agriculture with Women Farmers	Dahod District, Gujarat	<ol style="list-style-type: none"> <li>Ms. Jahnvi Andharia, Executive Director, ANANDI</li> <li>Ms. Sejal Dand, Director, ANANDI</li> <li>Ms. Neeta Hardikar, Director, ANANDI</li> <li>Ms. Rekha, Programme Coordinator, ANANDI</li> <li>Mr. Suresh, Assistant Programme Coordinator, ANANDI</li> <li>Mr. Dilip, Assistant, Programme Coordinator, ANANDI</li> <li>Mr. Chetan, Accountant, ANANDI</li> </ol>	Damavav village, Ghogamba Block, Panchmahal district  Jamran, Akali and Pachiyasal villages, Devgarh Baria Block, Dahod district
6	UN Women-SEWA Bharat Project on Capacity Development of Women Organic Chilli Farmers	Almora District, Uttarakhand	<ol style="list-style-type: none"> <li>Ms. Archana Rohini, Senior Programme Manager, SEWA Bharat</li> <li>Ms. Pragya Majumder, Consultant, SEWA Bharat</li> <li>Ms. Kanchan, Organiser, SEWA Bharat Uttarakhand</li> <li>Ms. Pushpa, Supervisor, SEWA Bharat Uttarakhand</li> </ol>	Harara village, Sult Block, Almora District  Bhatraujkhan, Bhikyasen Block, Almora District
7	SEWA Bharat-State Bank of India Business Correspondent Model	Almora District, Uttarakhand	<ol style="list-style-type: none"> <li>Dr. B.S. Bhoj, State Coordinator (Finance), SEWA Bharat Uttarakhand</li> <li>Mr. Mayank Pant, Technical Manager, SEWA Bharat Uttarakhand</li> <li>Dr. Ahmed Iqbal, Chief Development Officer, Almora, Uttarakhand</li> <li>Mr. M.C. Mulwani, Lead District Manager, Lead Bank Office, State Bank of India (SBI), Almora</li> <li>Mr. Sanjay Singh, Regional Manager, Regional Office, State Bank of India (SBI), Almora</li> </ol>	Pandeykhota village, Tadikhet Block, Almora District  Almora Town, Almora District

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# LIST OF ABBREVIATIONS

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AAP	Annual Action Plans
ANANDI	Area Networking and Development Initiatives
ANM	Auxiliary Nurse Midwife
APL	Above Poverty Line
ASHA	Accredited Social Health Activist
ATVC	Anti-Trafficking Vigilance Committee
AWW	Anganwadi Worker
BC	Business Correspondent
BMMU	Block Mission Management Unit
BPL	Below Poverty Line
BRG	Block Resource Group
BRLPS	Bihar Rural Livelihoods Promotion Society
CBO	Community Based Organisation
CEDAW	Convention to Eliminate All Forms of Discrimination Against Women
CMSA	Community-Managed Sustainable Agriculture
COO	Chief Operating Officer
CRP	Community Resource Person
CSO	Civil Society Organisation
CSP	Community Service Provider
CSP	Customer Service Point
CWC	Child Welfare Committees
DBT	Direct Benefit Transfers
DMMU	District Mission Management Unit
EGMM	Employment Generation and Marketing Mission
EWRs	Elected Women Representatives
IAHTUs	Integrated Anti-Human Trafficking Units
ICDS	Integrated Child Development Services Scheme
ICT	Information and Communications Technologies
IEC	Information, Education and Communication
IVRS	Interactive Voice-Response System
JJB	Juvenile Justice Board
KMVS	Kutch Mahila Vikas Sangathan
KSPeM	Kerala State Poverty Eradication Mission



KYC	Know Your Customer
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MIP	Micro Investment Plan
MIS	Management and Information Systems
MKSP	<i>Mahila Kisan Sashaktikaran Pariyojana</i>
MoRD	Ministry of Rural Development
MSRLM	Maharashtra State Rural Livelihoods Mission
NAWO	National Alliance of Women's Organisations
NGO	Non-Government Organisation
NMMU	National Mission Management Unit
NRLM	National Rural Livelihoods Mission
NRO	National Resource Organisation
NSO	NRLM Support Organisation
OLM	Odisha Livelihoods Mission
ORMAS	Odisha Rural Development and Marketing Society
PALS	Participatory Action Learning Systems
PDS	Public Distribution System
PIA	Project Implementation Agency
PIP	Participatory Identification of the Poor
PRP	Professional Resource Person
PoS	Point of Service
PRADAN	Professional Assistance for Development Action
PRI	Panchayati Raj Institutions
RML	Reuters Market Light
RSETI	Rural Self-Employment Trainings Institute
SBI	State Bank of India
SERP	Society for Elimination of Rural Poverty
SHG	Self-Help Group
SIRD	State Institute of Rural Development
SMMU	State Mission Management Unit
SRG	State Resource Group
SRISTI	Society for Research and Initiatives for Sustainable Technologies and Institutions
SRLM	State Rural Livelihoods Mission
SRMS	Self-Employment Scheme for the Rehabilitation of Manual Scavengers
SRP	State Resource Pool
TNPVS	Tamil Nadu Pudhu Vaazhvu Society
ToT	Training of Trainers
TRIPTI	Targeted Rural Initiatives for Poverty Termination and Infrastructure
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNDP	United Nations Development Programme
VAW	Violence against Women
WCD	Women and Child Development Department

UN Women is the UN organization dedicated to gender equality and the empowerment of women. A global champion for women and girls, UN Women was established in South Asia to accelerate progress on meeting their needs. The UN Women network in South Asia extends to Afghanistan, Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka. UN Women supports these UN Member States in South Asia as they set standards for achieving gender equality, and works with governments and civil society to design laws, policies, programmes and services needed to implement these standards. It stands behind women's equal participation in all aspects of life, focusing on five priority areas: increasing women's leadership and participation; ending violence against women; engaging women in all aspects of peace and security processes; enhancing women's economic empowerment; and making gender equality central to national development planning and budgeting

## About the Publication

Aajeevika – National Rural Livelihoods Mission (NRLM) was launched in June 2011 by the Ministry of Rural Development (MoRD), Government of India with the primary goal of creating efficient and effective institutional platforms - self-managed Self-Help Groups (SHGs) and federated institutions with exclusively women membership - which may enable the rural poor to increase their household income through sustainable livelihood enhancement, diversification and improved access to financial services. This study is one of the outcomes of UN Women's partnership with the Ministry of Rural Development, Government of India to provide technical assistance towards engendering NRLM. The objective of the study was to document existing gender-responsive programmes that create a strong base for strengthening the implementation of NRLM through a gender lens. Based on the 'good practices' of selected NGOs and government initiatives and their strategies and experiences, an attempt has been made at outlining a conceptual framework and providing key gender-responsive suggestions towards strengthening the implementation of the programme. Through this report, UN Women wishes to flag certain core principles and benchmarks that can be used by NRLM, State Rural Livelihood Missions (SRLMs), Community Resource Persons (CRPs) and Project Implementation Agencies (PIAs) to ensure the gender-responsive implementation of NRLM. The document may also be of relevance to other livelihoods practitioners.

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