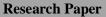
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# Convergence under National Rural Livelihoods Mission - Special Initiative

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### ABSTRACT:

Women SHG groups would have bank-linkage arrangements. SHGs would be federated at village level and higher levels to provide space, voice and resources and to reduce dependence on external agencies. The institutions of the poor are intended to facilitate (i) access to formal credit; (ii) support for diversification and strengthening of livelihoods; and (iii) access to entitlements and public services. Convergence with various ministries and agencies dealing with poverty reduction of rural poor. This process has to be undertaken by the District Collector through District Panchayat Officer in coordination with Block level officers, CSOs, NGOs, Banks, SLBC and NABARD. The beneficiaries under the scheme are rural poor; and instead of providing direct financial support, the scheme envisages that the poor are organised into institutions and make them own the institutions, acquire sufficient capacity building and handholding support, access institutional credit and pursue livelihoods based on their resources, skills and preferences.

KEY WORDS: SHGs, Convergence, Bank linkages, Schemes and Benefits, NGOs / Govt.

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### I. INTRODUCTION:

In India, different studies estimated the rate of rural poverty at different levels. In spite of the numerous efforts, the rural poverty continues to be a major challenge to the Government at all levels. The **mission** of NRLM is "to reduce poverty **by** enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting **in** appreciable increase **in** their incomes, on a sustainable basis through building strong grassroots institutions of the poor. To address the challenge of rural poverty, the Ministry of Rural Development conceived a mission mode scheme titled as National Rural Livelihood Mission (NRLM) in the year 2010. NRLM was renamed as DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihood Mission) with effect from March 29, 2016. It is a centrally sponsored scheme and the Central and State Governments jointly fund the projects.

#### Context:

The National Rural Livelihoods Mission (NRLM) aims to reach out to all poor households in the country and link them to sustainable livelihoods opportunities by forming and nurturing institutions of people at various levels so that they are able to come out poverty in a sustainable manner. This also underpins the belief that the poor have innate capabilities to graduate out of poverty. The challenge is to unleash this entrepreneurial spirit by complementing them with capacities (knowledge, information, tools, finance, etc.) to collectivise. Towards this, NRLM has already put in place a dedicated structure at various levels to help the poor build their institutions. These institutions are expected to provide services to their members –savings, credit, livelihoods support and accessing rights and entitlements.

To augment the social and economic benefits, NRLM is systematically investing in building human capital – Community Resource Persons (CRPs) who include theme-based activists and animators, community leaders; all those who are crucial in achieving the results and further scaling up.

NRLM is implemented by State Rural Livelihoods Missions (SRLMS) set up in every state. The SRLMs have offices at the State, District and Block levels to support the community institutions.

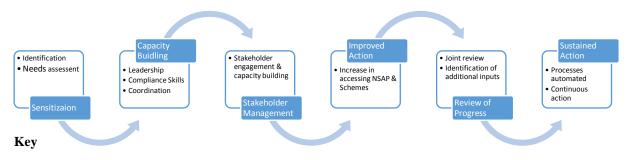
NRLM's credible gains also lies in extending facilitation support to get the poor out of poverty and achieve increased access to their rights, entitlements and public services. This is measured in the continued capacities of institutions of poor to grow and mature by accessing their rights and entitlements.

It is from the understanding that poverty is a multidimensional in nature and thus requires to build capacities of the poor in accessing social security pensions and schemes meant for them. This would essentially require promoting convergent action at the ground level so that an effective facilitative environment is created.

This would invariably mean: Promoting convergence through building capacities of community institutions/CBOs to effectively coordinate with PRIs, Block and district level line departments and offices for accessing public services and social security benefits and schemes. Accessing various schemes and NSAP that are centrally sponsored (CSS) and state sponsored (SSS) are the key focus of convergence. Apart from this, converge to tap various Mission/Schemes like Swatch Bharat, National Health Mission, National ICDS Mission, etc., would form the focus of convergence.

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#### **Convergence Action Flow:**



#### **Domains of Convergence:**

SRLMs can focus on developing comprehensive convergent action plan which could be a mix of accessing entitlements and schemes in the domain of health, education, women and child development, agriculture, animal husbandry, creation of wage employment, creation of community assets, accessing credit for livelihoods and other needs, creation of water resources, etc. Since NRLM is already developing convergence action plan with MGNREGS (which would be instrumental in the creation of individual and community assets, skilling, livelihood assets, etc.,) the effort is to build on from this exercise, use the data collected through convergence planning, identify the gaps and address the gaps through completing the database. This database also serves as the baseline data so that evidence-based analysis could be undertaken subsequently. A few suggested entitlements and schemes include:

#### Schemes:

- National Rural Health Mission
- Swachh Bharat Mission
- National Mission for Sustainable Agriculture (NMSA), DAC
- Soil Health Card
- National Food Security Mission (NFSM)
- Sub Mission on Agriculture Mechanization
- Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)
- Various schemes of National Livestock Mission

#### Entitlements

- MGNREGS
- > IAY

#### NSAP (National Social Assistance program)

- Indira Gandhi national old age pension scheme (IGNOAPS)
- Indira Gandhi National Widow Pension Scheme (IGNWPS)
- Indira Gandhi National Disability Pension Scheme (IGNDPS)

National Family Benefit Scheme (NFBS)

Annapurna

Pradhan Mantri Jan Dhan Yojana Aam Adami Bima Yojana Rashtriya Swasth Bima Yojana

#### **Target Groups**

Households for mandatory inclusion (Households without shelter, destitute, manual scavengers, PVTGs, legally released bonded labourers) as top priority.

Households with deprivation on any of the 7 criteria (only one room with kuchha walls and roof, no adult member, female headed household with no male adult member, disabled member and no able-bodied member, SC/ST households, no literate above 25 years, landless households surviving through labour) as priority.

> Other poor households as identified by CBOs through PIP

> Other households as per eligibility criteria for accessing various NSAP and other benefit schemes.

### Key Objectives

The key objective is to fast track the process of convergent action resulting in increased demand generation and supply management with specific focus on:

Promoting convergent action of CBOs under NRLM and PRIs to help deprived families to come-out of deprivation (poverty) as per SECC data and as identified by the CBOs through PIP.

Evolve scalable approaches and strategies by each SRLM for promoting convergence across NRLP/NRLM Blocks through the active participation of PRIs and other departments

The main aim of the convergence approach is to help the SRLMs develop its capacity, gain experience by implementing comprehensive convergent plans in select blocks and thus creating "model convergence blocks".

These convergence blocks are expected to demonstrate comprehensive convergence planning processes, make suitable implementation arrangements resulting in the creation of adequate social capital to scale up "convergence" in other blocks by engaging with PRIs and various other stakeholders, including the realization of "Poverty free Panchayats/ Blocks".

This approach would help the people's institutions created under NRLM to emerge as sustainable community platforms for bridging the gaps inaccessing schemes and entitlements meant for them. For this purpose, capacity building fund may be utilized for evolving vibrant "convergence model blocks" for demonstration and subsequent scale up.

It is important to note that currently convergence approach may be tried out in a few blocks preferably 3 to 4 Blocks so that SRLMs are able to evolve their own context specific approaches and strategies and demonstrate successfully. These community led processes like preparation of block level convergence plan, stakeholder management plan, plan for helping households with multiple deprivation to access multiple schemes and entitlements could be possible immediate outputs. Basically, the convergence approach would entail:

> Preparation of comprehensive "Model Block Convergence Plan", capacity building of community institutions, resource persons for facilitating convergence, Sensitization, exposure and training of key stakeholders, viz., PRI leaders, various departments or Ministries, capacity building of target beneficiaries to be aware and act as pressure groups to create enable environments and thus achieve positive outcomes. The Convergence Plan should be able to clearly identify target households with multiple or complex deprivation issues and list households in order of priority. For this purpose, IT enable planning processes may also be included.

Accessing resource organizations for technical assistance, development of locally relevant IEC materials, including developing resource pool for such planning exercises. Tamil Nadu SRLM has demonstrated experience and IEC materials and could be approached for technical assistance.

Arranging implementation architecture to roll-out the plan. This includes human capital requirement at State, District and community human resource at Block Panchayat, Gram Panchayat and Village Panchayat Levels.

➢ For capacitating the community in demand generation and provisions for funds for leveraging benefits and schemes which could only be in the form of revolving capital to VOs

Review and reflection for positive course corrections.

### **Expected Outcomes:**

- Enhanced accrual of NSAPs & Schemes
- Reduction in deprivation status of target households as a result of improved income and sustainable livelihoods for the target households

Demonstrated capacity within SRLMs for scaling up convergence across NRLP Blocks

### Steps for taking up Convergence approach:

#### a) General pre-conditions:

➢ NRLP Blocks that have completed minimum two years of implementation and preferably IPPE-2 Blocks so that this investment could be seen as fortifying our commitment to convergence

- ➤ Have achieved 40% of the target HHs mobilized
- Have presence of VOs that are at least 6-month-old and have formed or in the process of forming CLFs
- SRLM may propose a maximum of 04 -06 blocks

#### b) Convergence specific criteria:

May engage at least one resource agency/technical agency/resource pool for timely technical assistance in the preparation of "model block convergence plan" and capacity building of stakeholders and community representatives/ CBO leaders throughout the period of implementation

> Dedicated full time staff/consultant for IB/CB or SI/SD available at State and District and Block Level

#### Monitoring mechanisms:

Monitoring: The SRLMs must place adequate monitoring systems to track progress in convergence activities. A monitoring and evaluation plan should be prepared by the SRLM at the time of proposal submission. The M&E plan should include baseline indicators against which performance will be measured during the funding period. Also, the plan should mention systems envisaged for data collection, monitoring and reporting.

 $\succ$  Monitoring of activities and related outcomes under the convergence activities shall be the responsibility of both SRLM and agencies (if involved). For this purpose they will establish the following mechanisms:

- Quarterly desk review of Implementation Status Reports (ISRs) submitted by the states.
- Half-yearly Joint Review Meetings (JRMs) with representatives from NRLM/SRLMs.

• Review of procurement plans, expenditure statements and related audit reports submitted by the SRLM and to be reviewed by NMMU.

• Evaluation reports, assessment studies and internal reports prepared by States with support from NRLM.

Convergence Programme Management and Reporting: At the state level, the SPM IB/CB- SI/SD will be responsible for managing the convergence programme. SPM (IB-CB/SI-SD) will be responsible for roll out of the implementation plan, enforcing monitoring systems as well as reporting progress against the approved result framework. The fund manager will submit quarterly Implementation Status Reports (ISRs) and will also attend half yearly JRMs.

### Activities not eligible under dedicated funds:

- Purchase of vehicles, renting premises of offices will not be permitted under this fund
- Support for individual assets creation of any kind will not be permitted under this fund.
- Grant to individual members. All grants given to VOs will be for revolving fund.

### Environment Management Framework:

> All the dedicated funds will be governed by EMF principles as articulated under the guidelines for the National Rural Livelihoods Project.

#### Social Management Framework:

All the dedicated funds will be governed by SMF principles as articulated under the guidelines for the National Rural Livelihoods Project.

### II. CONCLUSION

With all these points, effectiveness of these programs can be vastly enhanced with linkages between the institutions of the poor, PRIs and the respective line ministries. The convergence and partnerships would enable them and us to develop different models for service delivery. NRLM/SRLMs would work on developing these partnerships and build synergies.

**Panchayati Raj Institutions:** NRLM will ensure that mutually beneficial working relationship and formal platforms for consultations, between Panchayats and institutions of the poor are put in place in a manner that PRIs are actively involved in various activities of NRLM but the autonomy of the institutions of poor is also preserved/ protected.

**Non-Government Organizations (NGOs) and other Civil Society Organizations (CSOs):** The learning from the rich grassroots experience and demonstrations of NGOs and other CSOs has influenced MoRD and the state departments to formulate new strategies and fine tune existing strategies for improving livelihoods and reducing poverty. The partnerships with them would be critical and within the ambit of the national framework for partnership with NGOs and other CSOs, guided by NRLM core beliefs and values.

Academic, Training and Research Institutions: NRLM, with emphasis on 'professionally competent and dedicated implementation structures' at various levels and would partner with academic and training institutions for curriculum design, training pedagogy, faculty/ trainer development and for training and developing professionals across. It would partner with research institutions/centers of excellence for research/diagnosis tools and policy and strategic planning through field/action research, social observatories to monitor trends, etc.

**Public-Public, Public-Private, Public-Private-Community Partnerships:** NRLM would work with RBI, NABARD, Banks and other Financial Institutions, and Insurance Companies. It would build platforms for Public-Private-Community Partnerships in key livelihoods sectors like agriculture, livestock, non-farm sectors, for developing select value chains or product clusters. It would build value-chain based business partnerships and market linkages. It would also build a variety of partnerships for poor to increase the access to their rights and entitlements, public services, expertise and other services.

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