Promoting Rural Innovations : BII

The Ministry of Rural Development, Ministry of Drinking Water & Sanitation & Ministry of Panchayati Raj together launched the Bank of Ideas and Innovations (BII) on 14 August 2014. BII is a permanent forum for identification, evaluation, promotion & uptake of innovations & appropriate technologies in and for rural India. The objectives of the Forum are to identify, evaluate and promote innovations that help in:

- Rapid reduction in poverty
- Improving the living standards of rural population, with focus on rural poor
- Improve governance systems in rural areas and
- Empower the rural population.

BII was launched in the presence of the much-revered Former President Dr. APJ Abdul Kalam who also launched the BII website www.ruralinnovations.gov.in. This website will act as the one-stop-shop for innovators across India to access resources and submit their ideas relevant to rural India. This platform will support the themes of Swachh Bharat and Skilled India that are also the priority of the Hon’ble Prime Minister.

BII will conduct half-yearly Innovation Quests in selected themes to get ideas submitted on the website. To begin with, BII has invited innovations in seven themes like Non-Farm Livelihoods, Open Defecation Free Villages & Affordable Housing.

Tata Institute of Social Sciences has been appointed as the technical support agency to help BII conduct the Innovation Quests. BII has also partnered with the National Innovation Foundation for providing support to grassroots innovators. United Nations Development Program and The World Bank have extended funding & technical support to BII while i4C will also be helping BII at crucial junctures.
Taking Women Empowerment across the Shores

An international workshop on Women Empowerment and Poverty Alleviation was conducted for the representatives of the Indian Ocean Rim Association (IORA) in Hyderabad during 17th-19th September 2014 with participation from 14 member states - Australia, Bangladesh, India, Iran, Indonesia, Kenya, Madagascar, Mauritius, Singapore, Seychelles, South Africa, Tanzania, Thailand, and Yemen. This workshop was jointly organized by the National Rural Livelihoods Mission (NRLM), Government of India and the Society for Elimination of Rural Poverty (SERP), Government of Telangana.

Sh. K T Rama Rao, Hon’ble Minister for Rural Development, Panchayati Raj, and IT, Government of Telangana inaugurated the workshop on 17th September. He addressed the gathering on the initiatives of his government in the realm of rural development. He highlighted the success of the SHG movement in the state in bringing people out of poverty and providing a forum for the voiceless. Thereafter, the workshop focused on the SHG model promoted by NRLM and SERP, Telangana. The participants visited Self-help Groups, their members, and their federations to witness first-hand the transformation in the lives of rural poor women. On the last day of the workshop, the participants suggested measures that IORA could adopt in furthering the cause of women empowerment for rural transformation, especially through institutions of the poor. The suggestions included creating a Working Group for women empowerment at IORA, having a special fund for gender issues at IORA, community level exchange programmes among others.

Voices of the Voiceless: Community Radio

Community Radio (CR) Alfaaz-e-Mewat successfully completed a 30-episode series on Ajeevika. It was an initiative of the Haryana State Rural Livelihoods Mission (HSRLM). To produce this series, visits were made to Taoru Resource Block in Mewat where HSRLM is implementing Ajeevika-NRLM. Community meetings were conducted with active SHGs and CRPs to identify episode themes. The radio reporters attended meetings at village, gram sangathan (VO) and block level to get recordings from women members and team members of HSRLM to make engaging content based on those stories.

Fifteen-minute programs were broadcasted daily on Alfaaz-e-Mewat at 11:05 am and repeated in the evening. The episodes focused on the following:
- Community stories of empowered women in Self Help Groups (SHGs)
- Community Resource Persons (CRPs) in the project as role models for other women
- Concept of collectivization which brings women together and creating community leaders
- Stories of women who overcame poverty and built social capital
- How community-based media can effectively strengthen the functioning of these women
- Stories of successful Village Level Organisations: Social action, Bank linkage, role as secondary bank etc

The programs were also broadcast in villages Bhadas and Gohana in Nagina block, Mewat.

SHG members in these villages found the programs interesting. Shared below are few quotes from women in these villages:

“We liked the program on SHGs. This gives us hope that women folk in Nagina will also benefit from SHG groups like Taoru and collectively work to solve village issues.” — Suman, village Bhadas, Nagina

“Program series ‘Udaan’ has made us learn so much. We think that we all can benefit from the group formation. We want that these groups soon commence their work in Nagina block. Women get so much exposure and a platform to share their voices.” — Savita, village Kankarkheri, Nagina Alfaaz-e-Mewat also organized the first live discussion on September 4, 2014 where HSRLM staff representative, two women CRPs from Andhra Pradesh visited the station and took part in an engaging 45 minutes discussion at the studio.

SHG Women make their mark on the Digital Map

India is one of the few countries in the world where the online audience is very much skewed towards the male population,
with only 30% of the active Internet users as women. In a research done by premier market research company, three key barriers keeping women from getting online are access, knowledge, and awareness. Helping Women Get Online (HWGO) is an initiative of Google India that hopes to reverse this trend and empower women by enabling them to use the Internet.

In this context, a one-day workshop was organized by HWGO in collaboration with Rajasthan State Rural Livelihoods Mission (RSRLM) – Raajeevka in Nawai block of Tonk district of Rajasthan, for 30 Women Activists (nurtured by RSRLM) on 28th July, 2014. A five-member team from Google trained SHG Women Activists on accessing information from the internet through computers and mobiles. Basic training on using a computer, Google Search, Google Maps was also given to the SHGs. They emphasized on the utility of internet in their day to day life.

Active participation of the SHG women in the workshop was evident when they posted many queries to the Google team regarding issues concerning their daily lives and livelihoods like animal husbandry, stitching and knitting, government schemes etc. Use of visual media platform i.e. YouTube helped in resolving many queries of SHG women.

Thus, making internet as a tool accessible in the hands of SHG women will assist NRLM in its endeavor to see rural poor more empowered.

**Woman Power: Call to End Alcoholism**

A rally for prohibiting the consumption & sale of alcohol and gambling was organised in the village of Nachalagad under Namkum block of Ranchi, Jharkhand on 30th July, 2014 by members of SHGs and Village Organisation (VO).

During the General Body meeting of the VO, it was decided by the members of the SHGs to ban consumption and sale of alcohol in the area. A large number of women and men in the village have succumbed to this habit and was proving detrimental to their family life. In the meeting, it was also decided to boycott the members from the group who consume alcohol and impose a fine of Rs 50/-, if found attending meeting under the influence of alcohol.

On 30th July, chants of “Awaaz do hum ek hai, handiya daru band karo… hum bharat key nari hai, phool nahe chingari hai”, could be heard all around the village. Hundereds of women from Nachalagahd village gathered to protest alcoholism and gambling in the village. The central motive was to free their villages from the sale of alcohol which is deadly social evil.

**Supporting Rural Artisans through NRLM**

A one-day consultation workshop on “Evolving guidelines on Rural Artisans under NRLM” was held on 2nd of September, 2014 at CAPART Conference Room, IHC, Lodhi Road, New Delhi chaired by Sri T. Vijay Kumar, Additional Secretary (RL) and Mission Director (NRLM). Representatives from NGOs/Civil Society Organisations (CSOs) and experts on rural artisans participated in this workshop and provided their inputs on the subject.

The following suggestions for enhancing the livelihoods of rural artisans emerged during the workshop:

1. **Focus to be on increasing incomes of rural artisans through local-collective efforts.**
2. **NRLM’s framework for supporting rural artisans must be based on existing best practices.** NRLM must identify and pilot best practices in a few areas and focus should be directed towards scaling up successful models.
3. Capacity building of rural artisans to ensure that income improvement is long-lasting.
4. Making infrastructure-energy, work sheds and locally established pre-loom units (like dying and yarn) available to artisans.
5. Rural youth should be involved in the handloom process, given training on handling social media, English, exposure to markets etc.
6. Identification of experts, designers who could work with young weavers.

The Guidelines for Rural Artisans on NRLM will be evolved through a series of consultations with various NGOs/CSOs, and experts in the field. The first such consultation is expected to be held in September/October 2014.

Nurturing Young Minds in Development

NRLM is developing a pool of NRLM Fellows at the State as well as National level. A new batch of 30 NFs, recruited from IRMA, TISS and NIRD, have joined NRLM in June 2014. The batch underwent a 3-month induction programme during June-September 2013 at NIRD, Hyderabad.

The induction was a mix of fieldwork and classroom segments, aimed at orienting NRLM Fellows to NRLM philosophy and processes. The focus of the induction was on introducing basic concepts (poverty, vulnerability, livelihoods, gender, institution building, interventions, etc.) and skills (management, planning, training and leadership) to help the NFs contribute meaningfully to NRLM implementation.

It is planned that the NFs will be absorbed into the support structure of NRLM at different levels. A fair number of NFs will be supporting the National Resource Organisation (NRO) in implementing the programme in resource blocks in the northeastern states. The remaining will be placed with other SRLMs and the national team to perform various functions.

Thrust to Financial Inclusion

IBA-NRLM Meet

The second meeting of Indian Banks Association (IBA) sub-committee on NRLM was held on 31st July 2014 in New Delhi. The meeting, chaired by Shri. T Vijay Kumar, Additional Secretary (RL) Ministry of Rural Development (MoRd), was attended by representatives from all major public sector banks, financial institutions and NRLM.

One of the core objectives of IBA is “to promote and develop in India sound and progressive banking principles, practices and conventions and to contribute to the developments of creative banking”. Public Sector and Private Sector Banks, Urban Co-operative Banks and Foreign Banks having offices in India are members of IBA; as on April 1, 2014 IBA has 189 members. The IBA Sub-Committee on NRLM has been constituted as a vital platform for ironing out policy as well as operational issues with NRLM, SRLMs and banks envisaged as equal partners in ensuring financial inclusion.

The 2nd meeting of IBA sub-committee focused on a number of important issues including rollout of interest subvention
scheme and claim submissions by banks. Sharing of SHG loan portfolio data by banks. Coding of SHGs as per RBI circular, Capacity building mechanisms for bankers as well as state missions and revision of policies factoring in ground realities. Requisite coordination mechanisms and action points with well-defined timelines were agreed upon by all sides.

16th meeting of Central Level Coordination Committee of NRLM

The 16th meeting of Central Level Coordination Committee of NRLM (formerly CLCC, SGSY) was held under the Chairmanship of Sh. L.C. Goyal, Secretary, Rural Development on 16th Sept, 2014, New Delhi. The meeting was coordinated by Sh. T. Vijay Kumar, Add. Secretary, Rural Livelihoods. Also attending were Sh. S. Vijay Anand, Add. Secretary, Rural Development and representatives from RBI, NABARD, IBA, all major public sector banks and state missions (SRLMs).

“Sh. L. C. Goyal, Secretary, MoRD lauded the NRLM programme citing it as the best opportunity for poverty alleviation in the country. He proposed that banks treat CBO federations like Village Organizations (VOs) and Cluster Level Federations (CLFs) as Microfinance Institutions, citing the fact that nearly 80% of the funds lent to SHGs by MFIs is being sourced from banks. At the same time, he expressed concern over the skewed availability of institutional credit with few states forming the lion share of credit disbursement from banks.”

“Sh. T. Vijay Kumar, Add. Secretary, MoRD delivering the welcome address, emphasized the importance of the meeting, the first after the transition from SGSY to NRLM. He welcomed the representatives and briefed them about key items on the agenda. He also thanked the RBI for issuing the latest master circulars on SHG-Bank Linkage and Interest Subvention, citing their importance in vital policy communication on the ground.”

In addition to the discussion on financial inclusion, SHG members from state missions of Jammu & Kashmir and Jharkhand shared their experience while Micro entrepreneurs trained from RSETIs also narrated their success stories which were received with warm applause by bank representatives and SRLM officials.

Key action points agreed upon by all the stakeholders during the meeting were:

- To Implement ‘Zero NPA Policy’ for SHG loans by SRLMs
- Positioning of Bank Mitra in bank branches in intensive blocks
- Institutionalize Community Based Recovery Mechanism (CBRM) in all bank branch in intensive blocks
- Regular conduct of BLBC, DCC & SLBC sub-committee meeting
- Training and Immersion of bank branch managers
- Exempt stamp duty charged to Self Help Groups
- Banks to ensure correct coding of SHGs at bank branches
- Turnaround time for application by SHG to be specified by banks
• Data sharing from Central Banking System (CBS) with NRLM Bank linkage portal to be completed by 30th Sept 14 & then regularly every month
• Develop common application forms for SHGs across all banks

‘Crime Map’ to Plot Violence against Women

The Kudumbashree Mission has prepared a crime map marking out instances of harassment against women. The map, with information on such instances in 77 panchayats, has been officially inaugurated by state Social Justice Minister in August 2014.

The mapping project will help to form a comprehensive picture of crime in a specific area in each panchayat. The preparation for the mappings started at the Neighbourhood Group (SHG) level around two years ago. The mapping was done in two phases—issue mapping and crime spotting.

In the initial stage, women in all SHGs were asked to answer a detailed questionnaire on the kind of harassment they had faced in the past six months. This included details of the time and places in which such incidents occurred. The identity of the person filling the form was protected.

The incidents were color-coded, depending on whether the incidents of harassment were physical, oral, or gestures. The information so gathered was super imposed onto the ward- and panchayat-level maps and later uploaded onto the crime mapping software.

After the mapping, a network of ward-level committee members, CDS members, gender resource persons and field investigators will be formed as a defense mechanism against future crimes in the mapped localities. For the mapping work, around ten field investigators were appointed from each panchayats.

The map so prepared will be updated as per the meetings convened at the ward level every three or six month. An action plan will be prepared according to the frequency of incidents in a particular area. Awareness classes on defense mechanisms will be held at the SHG meetings. Support for legal proceedings, if required, will be made available for victims.

This is a scale up of the successful experience of crime map prepared in Mararikkulam Pachayath, Alleppey in 2011. The project is also planning to expand another 5 panchayats of each 14 districts in Kerala during this year.

Towards Self-reliant SRLMs

NRLM is focusing on making states self-reliant in all aspects of capacity building. This exercise, which will span over a period of 6 months, will result in states being fully equipped (training modules, resource persons, training calendars, etc.) to conduct
the required capacity building of their staff. To begin with, NRLM is concentrating on seven states – Chhattisgarh, Jharkhand, Maharashtra, Madhya Pradesh, Rajasthan, Bihar and Odisha to be nurtured as CB self-reliant states.

So far, NRLPS has conducted CB assessment missions to Chhattisgarh, Jharkhand and Odisha. Missions to the remaining four states will be conducted during October 2014. During the CB Assessment Mission, the team visiting from NRLPS has understood the progress of the SRLMs, with specific focus on capacity building by interacting with SHGs, their members and federations and interacting with staff at the block, district and state levels. Key areas for improvement and further efforts emerged during the Mission. The NRLPS team and SRLMs agreed on a few actionable points to put capacity building back on track in the states. Besides some state-specific activities, a state-level write-up, training calendars, induction of staff emerged as some common action points across the three states. NRLPS will be conducting follow-up Missions to the states every month to help states in progressing on this front.

**Bihar to Support Uttar Pradesh**

Uttar Pradesh State Rural Livelihoods Mission (UPSRLM) signed an agreement with BRLPS on 9th July, 2014. BRLPS, a National Resource Organisation (NRO) in NRLM, will strengthen the UPSRLM by providing technical assistance. Specifically, it will help UPSRLM in implementing resource block strategy in the state.

BRLPS will deploy human resources – Community Resource Persons (CRPs), Professional Resource Person (PRP) and Block Anchor Person (BAP) to resource blocks in UP to implement NRLM. BRLPS is forming a team of experienced professionals to provide adequate support to UPSRLM.

**UMEED for Rural Poor**

NRLM undertook production of two documentaries to showcase the remarkable success of the SHG movement in Jammu & Kashmir (J&K). UMEED-JKSRLM produced a corporate documentary which showcased the community architecture in the state and highlighting its achievements in the past year. Further, the SRLM also produced a documentary on community cadre, emphasized the role of active women, book keepers in taking the programme forward.

**Resource Blocks Show the Way**

NRLM is a highly process-intensive programme and requires intensive application of resources, both financial and human, in order to mobilize the poor into functionally effective institutions, promote their financial inclusion and diversify and strengthen their livelihoods.

It is envisaged that about 5-6% of the blocks in a state would be
taken up as resource blocks. These blocks would be model blocks where all the key strategies would of NRLM would be piloted. These blocks would create a ‘proof of concept’ for other blocks to adopt and replicate. The social capital expected to be generated in the resource blocks would support the intensive blocks in implementation.

A National Resource Organization (NRO) supports the states in implementation in the resource blocks. A NRO is a SRLM which has experience in successfully implementing NRLM protocols on a large scale. NRO also nurtures social capital – active women, internal CRPs, bookkeepers and other community activists from the resource blocks to support the institutions in the resource block as well as other blocks. NRO also implements livelihood promotion and layering activities in the block.

The reason for this investment in the resource blocks is that each resource block will produce local ‘community heroes’ for 20 blocks in 5 years. After 2½ years itself, 5 new blocks seeded. In Chhattisgarh, where this strategy is under implementation in 5 blocks for the last 2 years, will use the C.R.P.s produced in this process to 25 other blocks of the state. The Social capital from the 1st phase resource blocks enables organic scaling, through local C.R.P.s and other community cadres to the rest of the blocks in a phased manner – all 5600 blocks will be covered in 7 years and all villages in 10 years. Each family in a block is supported for 6 – 8 years to enable them to come out of poverty.

Seven states – Chhattisgarh, Jammu & Kashmir, Jharkhand, Maharashtra, Madhya Pradesh, Mizoram, Nagaland, Rajasthan, Haryana & Uttar Pradesh are implementing the resource block strategy. Collectively, these states are implementing the strategy in 68 blocks spread across 56 districts.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>State</th>
<th>Districts</th>
<th>Blocks</th>
<th>Month of 1st CRP round</th>
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<td>2</td>
<td>Haryana</td>
<td>4</td>
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<td>Jun, 2013</td>
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<td>3</td>
<td>Jammu</td>
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<td>4</td>
<td>Mar, 2013</td>
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<td>Jharkhand</td>
<td>4</td>
<td>10</td>
<td>Oct, 2012</td>
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<td>7</td>
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| Total  | 56 | 68 |

Consultation on Startup Village Entrepreneurship Programme

The Hon.ble Finance Minister in his Budget speech has announced setting up of a “Startup Village Entrepreneurship Programme” aimed at encouraging rural youth to take up local entrepreneurship efforts. In wake of the announcement, a two day consultation workshop was held at NIRD, Hyderabad on 26th September - 27th September.

The workshop chaired by Shri T. Vijay Kumar, AS (RL) was attended by representatives from all major public sector banks, enterprise promoting agencies across India, State Missions and NRLM officials. The workshop aimed at gaining vital inputs from various stakeholders in finalizing an implementation roadmap for the programme. Banks as well as enterprise promoting agencies presented their experiences and shared ideas on designing a robust implementation framework for the programme.

The workshop concluded with a consensus on having an implementation design that provides for effective local level capacity and enterprise mapping, local need and demand based capacity building systems, linkage to timely institutional credit and adequate monitoring and follow up mechanisms. A detailed programme design is expected to be finalized soon.

Case Studies

“Harnessing entrepreneurial dream”

Meet Bhalanti Devi, who hails from Panchpahiya village of West Singhbhum district of Saranda forest area, infamous for left wing infiltration under Manoharpur block was identified as active women. She was fortunate enough to complete her high school education.

Bhalanti’s husband, the sole bread earner of the family, suddenly fell ill suffering from jaundice. This put a hefty task for the family to make both ends meet. She was not getting any help either from relatives or villagers. It was at this moment of frustration and deprivation, she came to know about SHGs. The idea of getting loan from SHG was enough reason for her to join in the group called Ujala Swayam Sahayata Samuh in early part of year 2013. She got a loan for her husband’s treatment. After availing the loan, repayment became a big headache for her. Though she repaid the loan, the thought of working again on a daily wage basis made her feel sick since the income was not enough to meet their day-to-day need. This was taking a toll on her health too.

It was at this moment that she took a decision which was going to change her future course of life. She took another loan from the SHG. She utilized the loan to purchase a second hand hemming and an electric sewing machine. She started her own
Bhalanti Devi, Jharkhand

tailoring shop at her home. She started stitching clothes at her home and today with this business, she earns about Rs. 4000 to Rs. 5000 per month. They are economically stable and leading their life with dignity and respect, out of the dreadful cycle of poverty. She is a source of inspiration for many other women of her village. This has all been possible due to the SHG movement that is being spearheaded by JSLPS.

Her courage, commitment and confidence propelled JSLPS to offer her a visit to LBSNAA where she could address 180 officers of 2013 batch at Lal Bahadur Shastri National Academy of Administration (LBSNAA), Mussoorie on 20th March 2014. While addressing the officers she made few points loud and clear that the SHG movements have helped them come out of extreme poverty not only by making their plates full, yet teaching them how to earn their livings; to meet day to day petty expenses and other economic needs without falling easy prey to the money lenders.

“UMEED in her life”

Nargis Bano, a girl from a remote village of Chantab Gulabpora in Larr block of Ganderbal district in Kashmir. At the age of 10, she lost her father, who was the only bread earner in the family. Her brothers, who were unskilled labourers, where not able to support her, as they were already married and were struggling to make both ends meet for their own family.

Nargis and her mother struggled a lot for survival. Though she wanted to study but could not continue beyond 9th standard due to financial crunch. However, she somehow borrowed some money from relatives and took up embroidery as an earning activity. It took her 2-3 months to complete the work on a shawl and in return would get paid minimal of Rs/- 500/- to Rs.600/- as wages but the same shawl would be sold in open market for a hefty amount by the middlemen.

Then, a year back, she came to know about SHG that were being formed by UMEED mission. Besides becoming a member of a SHG, she became woman activist. As a part of capacity building training, she visited Andhra Pradesh. First time in her life, she stepped out of her village and saw a new world. After coming back from Andhra Pradesh, she became a part of the SHG movement and started mobilizing other women like her in her village, along with external CRPs.

Her first loan from the group was Rs.1200/-, with which she purchased raw materials like plain shawl and thread and embodied a beautiful shawl. Now not only she could sell the shawl for Rs.2500/- but also could reap the total benefit for her hard work by avoiding the middlemen. After realizing this, she went a step ahead and organized girls like her, who knew how to embroider and started to do it collectively. So far, she has taken Rs.27,000/- as loan from her group and is repaying it regularly.

Now she is working as a mate to execute the work under MGNREGA in her village. Her mother is busy looking after the cow, which Nargis purchased from her savings. By being part of a SHG group, she is not only able to access loan, when needed but also gained recognition and respect in her village.