



सत्यमेव जयते
NITI Aayog



Best Practices Compendium

Rural Development

Evaluation of Umbrella Centrally Sponsored
Schemes

December 2020

List of Abbreviations

ADB	Asian Development Bank
BPL	Below Poverty Line
CBO	Community Based Organisation
CBPWD	Community-Based Participatory Watershed Development
CDS	Community Development Society
CEF	Community Enterprise Fund
CGAP	Consultative Group to Assist the Poor
CIF	Community Investment Fund
CLF	Cluster Level Forum
CMSPGHS	Chief Minister's Solar Powered Green House Scheme
CPF	Central Provident Fund
CRP-EP	Community Resource Persons for Enterprise Promotion
CSG	Child Support Grant
CWD	Community Watershed Team
DAY-NRLM	Deendayal Antayodaya Yojana - National Rural Livelihoods Mission
DDU-GKY	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
DFID	Department for International Development
DoRD	Department of Rural Development
EPWP	Expanded Public Works Programme
ESDP	European Spatial Development Perspective
ETB	Ethiopian Birr
EU	European Union
HDB	Housing and Development Board
HSNP	Hunger Safety Net Programme
IEC	Information, Education & Communication
ITS	Intelligent Transport System
JSLPS	Jharkhand State Livelihood Promotion
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MKSP	Mahila Kisan Sashaktikaran Pariyojana
MoU	Memorandum of Understanding
MPRLP	Madhya Pradesh Rural Livelihoods Project
NHG	Neighbourhood Groups
NMT	National Mass Transit
NPCI	National Payments Corporation of India
OAP	Old Age Pension
OECD	Organisation for Economic Co-operation and Development
OLM	Odisha Livelihoods Mission
PACS	Poorest Areas Civil Society
PBF	Brazilian Programa Bolsa Família
PIA	Programme Implementation Agency
PLF	Panchayat Level Federation
PMGSY	Pradhan Mantri Gram Sadak Yojana
PSNP	Productive Safety Net Programme
PSS	Panchayat Swayam Sevak
PWL	Permanent Wait List
PWP	Public Works Programmes
RCIP	Rural Connectivity Investment Program
RFID	Radio-frequency identification
RSETI	Rural Self Employment Training Institutes
SC	Scheduled Castes
SCM	Smart Cities Mission

SCTS	Social Cash Transfer Scheme
SECC	Socio Economic Caste Census
SHG	Self Help Groups
SPMRM	Shyama Prasad Mukherjee Rurban Mission
SPV	Solar Photo Voltaic
SRLM	State Rural Livelihood Mission
ST	Scheduled Tribes
SVEP	Start-up Village Entrepreneurship Programme
SWM	Solid Waste Management
TEDA	Tamil Nadu Energy Development Agency
UIF	Unemployment Insurance Fund
UNDP	United Nations Development Programme
UT	Union Territory
VO	Village Organisation
YSD	Youth for Social Development

Overview

In October 2019, NITI Aayog commissioned an evaluation of Centrally Sponsored Schemes under the Rural Development Sector. A part of this evaluation was focused on identifying global and homegrown best-practices to strengthen the implementation of various schemes under the Rural Development Sector.

This document is a by-product of the evaluation and presents a collection of best practices collected through primary and secondary sources and provides details on implementation mechanisms and impact of such practices. The document is intended to facilitate knowledge sharing and highlighting high-impact and innovative practices which have resulted in positive changes for rural sector.

Forty-three practices – 15 Global and 28 national level have been documented, covering areas like rural employment, social audit, rural roads, rural-urban continuum, rural housing, rural livelihoods and social protection in rural areas. These practices have been included based on their contribution to the wider public policy context, by highlighting lessons learnt which may be useful for scale-up or cross-adoption.

It is highlighted that the practices included in this document are not exhaustive, and it is acknowledged that various high-impact interventions and activities are being undertaken across the country, based on global and local lessons, which may not have been included in this document.

This document is expected to be used by policy makers, scheme managers, and implementers for learning lessons from proven successful implementation of interventions. The document aims to bring in one place the available knowledge and promulgate knowledge sharing.

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A. Rural Employment

1. Ensuring adequate wages in public employment programmes – Experience from Ethiopia

Introduction:

Determining the adequacy of wages in public employment programmes is a matter of delicate balance – between ensuring sufficient wages for meeting an acceptable standard of living and avoiding the displacement of workers from other sectors to the public employment programme, thereby preserving the essence of the programme as a ‘last resort’ option. Such programmes therefore tend to pay wages that are lower than the minimum wage or the market wage.

Background:

Generally, adequate income is one of the most difficult dimensions of decent work to assess. In Ethiopia – against a backdrop of extreme poverty and food insecurity- such an assessment was perhaps even more difficult. In 2005, Ethiopia launched its Productive Safety Net Programme (PSNP) – a public employment programme targeting food insecure and vulnerable households through wage employment as well as food transfers. However, with no official minimum wage for rural Ethiopia- the difficulties in estimating an adequate wage rate were exacerbated. Further, there was no real objective measure of adequate income which could be subscribed to. In such circumstances, the PSNP set income in relation to minimum food consumption benchmarks.

Details of the intervention:

In 2005, the PSNP started off paying a daily wage rate of 6 Ethiopian Birr (ETB), which, at the time, was equivalent to around US\$ 0.60 a day. Over the course of the programme, this was increased twice, once to ETB 8 (0.21 USD) and then to the current level of ETB 10 (0.21 USD) . In essence, the daily wage rate is set such that it was sufficient to purchase or is the equivalent of 3 kilograms (kg) of cereal – thus amounting to six days of food requirements for one person.

Where payments were in the form of food, the transfers consisted of 3 kg of cereal. Since a household is provided with five days of work (and income) for every household member, the wage rate is such that the income from five days of work provides 15 kg of cereal, which is enough to give food security to a household member for a month. Expressed in a different way, in a household consisting of two adults and four children, the adults would have to work 30 days for the PSNP to earn enough to provide food security for the entire household. It also means that, on average, each adult would work only 15 days of a month for the PSNP and would have the remainder of their time to engage in other livelihood activities or work.

Impact:

In many regions where the PSNP has been implemented, the wage rate is below the prevailing market wage rate. However, the fact that the labour market is extremely ‘thin’, and available work has been seasonal and of short duration, has raised concerns over alternate employment. The PSNP offers regular and predictable work, which is very different from other wage employment offered in these areas.

In addition, the wage rates and food transfers provided represent a clear analysis of the socio-economic needs of the target beneficiaries, as measured by their cereal purchases. The Sphere Standards for Ethiopia prescribe the minimum monthly consumption of 15 kg of cereal, 1.5 kg of pulses (protein) and 0.5 litres of oil (fat). Against this, while the PSNP provides a wage rate based on ensuring 15 kg of cereal, it should be recognized that households need to work only part time on the PSNP to meet their monthly cereal requirements and that the remaining time could be used to engage in other livelihood activities that would enable the household to also purchase the additional required protein (pulses) and fats (oils). So, from a strictly food consumption perspective, the earnings appear to address minimum food consumption needs in line with the programme's objective of "ensuring adequate consumption among targeted households"

Furthermore, work is offered close to home which means that the cost of participating is low and there is more scope for combining working on the PSNP with other livelihood activities. These are factors that make the PSNP attractive, as demonstrated by the high demand for it, despite the low wage rate it offers.

Source: International Labour Organisation. (2012). Towards the right to work: a guidebook for designing innovative public employment programmes.

2. Ensuring labour standards and worker's rights in work sites – Experience from South Africa

Introduction:

Many public employment programmes do not acknowledge that there is an employment relationship between workers and the programme. This is exemplified by programme participants being referred to as beneficiaries for instance, and their wages being called transfers or stipends. In such cases, it is not clear what rules govern the relationship and what measures are open to participants for redress in case of grievances. This reinforces the need to ensure labour standards and worker's rights at worksites in public employment programmes.

Background:

The design of public employment programmes in South Africa is deeply influenced by the need to ensure decent working conditions. South Africa's public employment programme - the Expanded Public Works Programme (EPWP) - was launched in 2003 with an aim to create "a million jobs over a period of five years." However, even before the EPWP was launched, there were concerns from labour unions that such a programme could erode wages and working conditions. In South Africa, a government programme having an undefined working relationship was seen as unacceptable. Thus, a special employment framework, applicable to those working on public employment programmes (designated as Special Public Works Programmes) was therefore negotiated.

Details of the intervention:

South Africa's special employment framework was captured in a Ministerial Determination and a Code of Good Practice published in 1998. It specified the minimum working conditions that were mandated to apply to all public works programmes (PWP) in South Africa.

Currently, the framework allows for special conditions of employment to facilitate greater employment on PWPs, namely:

- Employers (departments, provinces and municipalities) may set rates of pay locally at self-targeting rates to avoid attracting workers away from more permanent employment;
- Reduced obligations for employers, e.g. no obligatory Unemployment Insurance Fund (UIF) payments;
- Task-based payment for labour-intensive works

At the same time these special conditions of employment also specify that:

- Workers are entitled to two days of training for every 22 days worked; and
- Workers can only be employed under these special conditions of employment for a maximum of 24 months' employment within a five-year cycle after which they should be hired under normal conditions of employment.

The Code of Good Practice also regulates other employment conditions such as payment frequency and methods, health and safety, compensation or injuries at work, and sickness and maternity leave, etc. It sets affirmative action targets for the employment of youth, women and people living with disabilities on EPWP projects. It also requires that workers be issued with a written contract and a certificate of service on completion of the project.

Impact:

Adherence to the Code has been mixed, partially due to the limited awareness of its provisions among contractors. On some projects, workers were employed more formally than the Code requires. On other projects, workers were employed on standard conditions of employment. Thus, creating greater awareness on the Code and its provisions remains to be undertaken.

Nonetheless, the Code of Good Practice helps to ring fence employment conditions on EPWPs from established industries. This is in order to prevent PWPs from being used to replace workers employed under normal conditions in established sectors and activities, with casual EPWP workers, which would turn it into a vehicle for deregulating the labour market or for promoting casual employment over regular employment. Further, the issuance of orders for decent working conditions- including sickness and maternity leave – is an important step towards securing labour rights and creating a safe working environment.

Source: International Labour Organisation. (2012). Towards the right to work: a guidebook for designing innovative public employment programmes.

3. Community-led planning of wage employment programmes – Experience from Ethiopia

Introduction:

In public employment programmes, programme-level control and accountability can be supplemented with inputs from beneficiaries and communities. These inputs have taken different roles in different countries but the essential element is feedback in the form of planning, grievance reporting, monitoring, and redress. Community participation can enhance transparency and accountability if it encompasses areas such as participatory project planning and selection. Beneficiaries and community members having the more access to information

and the more involved in key stages of program planning, they are more able to hold programme implementers accountable.

Background:

Ethiopia's public employment programme – the Productive Safety Net Program (PSNP), launched in 2005 targets 'woredas' (districts) that suffer from severe environmental degradation and limited access to infrastructure. The programme seeks to address these issues through integrated watershed development principles. The PSNP projects result in the creation of community assets that contribute to sustainable livelihoods and long-term developments such as soil and water conservation structures, feeder roads, social infrastructure, water supply for human and livestock consumption, agriculture activities, and small-scale irrigation facilities. These community assets now provide the foundations of valuable services to the target communities.

One of the key principles of PSNP projects is that they should entail community participation and commitment wherein the community participates in the selection, planning, monitoring, and evaluation of projects. In essence, PSNP projects are required to be accepted and approved by the community.

Details of the Intervention:

PSNP requires the project selection to be handled at the community level using a planning process based on the concept of community-based participatory watershed development (CBPWD). This approach was developed by the Government of Ethiopia over a period of many years, in collaboration with the World Food Programme and other agencies.

A "community" is an agreed-upon entity within the local government system. It typically consists of a socially homogenous and identifiable human settlement within a defined micro watershed. Project selection starts from the bottom up and depends on the participation of community members living in the relevant micro watershed. The community is prioritised as a stakeholder as they are the people who will live with the results, and the programme is one of their tools for addressing food insecurity. In this manner, poor households are assisted while contributing to the development of their locality.

Development agents together with 'kebele' (neighbourhood associations) staff provide the community with an introduction to watershed management principles. Community members are informed that they are welcome to participate in the planning process; they are encouraged to elect a dedicated and representative Community Watershed Team (CWT) to streamline and spearhead the planning process. The CWT leads a participatory survey in order to create a map and an inventory of community assets. The CWT undertakes several planning activities including baseline development, detailed natural resource survey and mapping, socioeconomic survey and constraint analysis, analysis of focus areas and priorities, problem identification and ranking and developing a vision for change. The resultant community development plans are required to include three main components: socioeconomic baseline, natural resource baseline, and community development map.

Impact:

Findings from a 2011 PSNP review indicate growing levels of community participation in selecting, prioritising and planning projects. In fact, the literature revealed surprisingly high level of direct individual household-level community participation in project planning. Most

communities had developed comprehensive plans with the required elements in place. The review indicated a high level of quality related to the preparation of the community-led plans which led to the development of infrastructure in line with the needs of the communities being served.

Source: Subbarao, K., Del Ninno, C., Andrews, C., & Rodríguez-Alas, C. (2012). Public works as a safety net: design, evidence, and implementation. The World Bank.

4. Interventions for the timely delivery of employment and wages in public employment programmes

Introduction:

Timely delivery of employment and wages is essential to the effectiveness of public employment programmes. This is because the targeted population tends to be the most in need of resources to cover basic necessities. Inefficiency in availing jobs and making payments to the poorest and most vulnerable have significant negative impacts on their livelihoods. Consequently, the performance of programme implementation in this matter is crucial to guarantee sustainability of employment and wage disbursement. In this regard, Uttarakhand has been making relevant interventions under MGNREGS, which in turn are showing results in timely delivery of employment and wages.

Background:

The implementation of MGNREGS in Uttarakhand is particular to its socioeconomic and geographic conditions. The State is predominantly rural, with almost three quarters of its population scattered around more than 15,000 settlements across a mix of hilly and plain areas; as much as 80 per cent of villages have less than 500 inhabitants. Only a quarter of villages have a population of more than 500 people and 10 per cent within 500 to 1,000. This affects the nature of works offered in the States and the particular conditions in the delivery of employment and wage.

In the launching of MGNREGA, districts were notified in three phases and the entire State got covered in 2008. All villages in all districts have the same mechanisms in place to provide employment. Works are assigned to groups formed by the beneficiaries enrolled in the scheme; assignment of work happens in a rotational manner and the Gram Sabha guarantees that employment is delivered to all groups multiple times in a year.

Details of the Intervention:

Interventions under MGNREGS have been showing good performance in community participation, monitoring and fund flow.

First, implementation of the scheme is efficiently conducted with close involvement of Panchayat Raj institutions. They rely on community participation in regular Gram Sabhas, where work proposals, approvals, budgetary provisions and field implementation is made; works are duly displayed in villages through Public Information Boards. While participating in the Gram Sabha is a part of the guidelines, vulnerable communities are not regularly participating in Gram Sabha's events. High participation in Gram Sabha can however yield significantly positive impacts.

Second, Gram Panchayats ensure that progress in monitoring follows the requirements of the scheme guidelines, with due registration and updating of proceedings happening during Gram Sabhas. In addition, the State trained female auditors to conduct internal auditing of the scheme.

Third, allocation of funds was made available in the GP level, which helped in its timely utilisation. In addition, despite existing challenges in geotagging of assets, usage of grievance redressal mechanisms and convergence, relevant achievements have been witnessed and further efforts are being made to improve these features.

Impact:

Such interventions resulted in relevant impact in the performance of the scheme in Uttarakhand. In an assessment of eight States across the country, namely Assam, Telangana, Maharashtra, Bihar, Chhattisgarh, Tamil Nadu and Tripura, the Fifth Common Review Mission ranked Uttarakhand top performer on various parameters of the scheme. The State was placed number 1 in Aadhaar seeding and verification of job cards, and number 2 in timely payment and work completion. Also, no major delays were reported in digital payment of wages and some delay in material payments was seen.

Constructions under the scheme were also noted to be of high quality. No major issues were reported by beneficiaries in terms of getting employment, with relevant benefits enjoyed by Scheduled Caste and Scheduled Tribe persons due to the inclusion in the scheme. Overall, direct impacts of the scheme in the economic scenario in rural Uttarakhand were noted. This comes as a success case showing the positive influence of community participation and empowerment of local institutions in implementation, monitoring and use of funds in the performance of the scheme.

Source: Ministry of Rural Development. (2019). Fifth Common Review Mission. Government of India.

5. Interventions to promote female labour force participation – Experience from Ethiopia

Introduction:

Gender equality and economic empowerment of women are reinforcing elements in the promotion of female labour force participation. Outcomes account to various socioeconomic and environmental vulnerabilities faced by women. Poor rural households in Ethiopia often present higher risks for women in this regard. They include unequal wages, education, training, resources and financial services; and vulnerability to shocks, such as illness or death of family member, loss of job or their livestock, market price and environmental fluctuation. The Productive Safety Net Programme (PSNP) in Ethiopia has interesting features which were designed to tackle these issue, and nowadays reaches almost one crore beneficiaries.

Background:

The PSNP is an Ethiopian public works programme launched in 2005. It is part of a larger food security strategy to boost consumption through the provision of food and cash transfers. Programme objectives in food security are combined with the creation of community agricultural and infrastructure assets and maintenance of household assets. Support is given directly to households which are unable to work and in exchange of labour for households which are able to

work. The programme introduced a sensitive gender approach with social protection responses to gender-specific socio-economic vulnerabilities.

Salient elements of the design of the programme concentrate on women participation and asset creation features. First, the promotion of women participation was designed based on the recognised social and economic risks women face, such as labour shortfalls, diverse physical capabilities and poverty of time. It also includes participation of women in the governance of the programme at all levels. Second, the creation of certain categories of assets was designed based on the needs and conditions of women, such as fuel-wood sources and community water. These features were asserted and strengthened overtime in implementation of the programme, considering the contribution of efficient monitoring and evaluation processes and relevant participation and feedback from stakeholders.

Details of the Intervention:

Interventions of PNSP with relevant gender impact were undertaken in the household, community and programme governance levels. They pertain to salient gender-sensitive features of scheme. In the household level, these features account for equality between men and women in their conditions to perform jobs. For instance, in the household level, the programme accounts for maternal and childcare responsibilities by allowing pregnant and lactating women to transition from public works to direct support, and by providing childcare facilities. In addition, women are allowed to attend public works in flexible time due to their time poverty¹ – women often accumulate household and farming works on the side of public works. All these benefits given to women do not affect their wage payments. In the community level, women participate in the decision-making process alongside men. Their voices can be heard, and their needs can be considered an important feature of programme implementation, including the selection of assets and tolls which will be used in the completion of project works. In the programme governance level, women are encouraged to take participation as leaders in their worksites and in programme administrative bodies, such as the sub-national Food Security Taskforces.

Impact:

PNSP has made significant impact in enhancing female participation in labour force in rural Ethiopia. The design of the scheme contributed considerably by recognising the aforementioned gender-sensitive elements in its core features. By addressing the particular needs of women, the programme also showed indirect outcomes such as increasing effects on quantity and quality of food consumption, coverage of basic education expenses, and creation of and access to community assets and services, such as water for drinking, irrigation and livestock. In addition, both men and women were reported to have profited from the participation of women in works and in their communities, generating greater security between them. Indirect impact in the self-esteem of women and their decision-making power was also noteworthy, with an increased valorisation of women by their male counterparts.

Source: Jones, N, Tafere, Y, Woldehanna, T. (2010). Gendered risks, poverty and vulnerability in Ethiopia: To what extent is the Productive Safety Net Programme (PSNP) making a difference? Overseas Development Institute. London, UK.

¹ Time poverty is the concept that individuals do not have enough discretionary time – the time available after engaging in necessary activities like sleep and in the committed activities of paid and unpaid work – to engage in activities that build their social and human capital. Time poverty thresholds define a level of discretionary time below which individuals are considered to be “time poor.”

B. Social Audit

6. Ensuring inclusive social audits

Introduction:

Under Section 17 of MGNREGS, independent social audits of all the projects under the scheme taken up within the Gram Panchayats are required to happen every 6 months, carried out by a third party. These audits are required to be participatory, including all village members to ensure that MGNREGS works are being carried out inclusively, fairly and in line with annual plans. This is a key method to ensure accountability and transparency- and is particularly important in a context wherein socially excluded groups are often not included in the MGNREGS planning process and so the resulting projects in the annual plans do not benefit them. For example, a village Gram Panchayat may decide to carry out a “land improvement” project under MGNREGS, but this improvement will not extend to land that is owned or farmed by socially excluded villagers.

In addition, social audits may also bring to light many of the challenges faced by socially excluded groups in accessing or using the assets that are built, such as water pumps, irrigation systems or village services, due to discrimination against them.

Background:

The conventional practice of conducting social audits is often restricted to discussions on finance. Thus, the financial performance of the projects becomes a de-facto indicator of the overall performance of MGNREGS. Against this backdrop, the Poorest Areas Civil Society (PACS) Programme, an initiative of the UK Government’s Department for International Development (DFID) developed a new way of auditing in 2014 which went a step further - not only looking at the financial aspects of MGNREGS works but also assessing issues such as the provision of worksite facilities, timely payments and how much socially excluded communities benefit from and are included in MGNREGS plans.

Details of the Intervention:

PACS first launched its social audit trial in 200 Gram Panchayats in 20 districts of Bihar and Jharkhand. Due to its success, the campaign was up-scaled to all 7 PACS states covering 60 districts.

PACS trained 80 master trainers and 425 community facilitators to lead the social audit process – the master trainers are responsible for training community-based individuals to carry out social audits in the field. In total, 593 inclusive social audits were carried out in Gram Panchayats and villages to ensure that MGNREGS works is benefit all community members.

The key questions that these social audits aim to answer include:

- What is the status of the timely delivery of the entitlements and provisions under MGNREGS including job cards, works, worksite facilities and wage payments?
- Are these entitlements and provisions being delivered without any discrimination to various social groups?
- Is the process of planning for works being carried out in a participatory and non-discriminatory manner?

- What are the assets that have been created by MGNREGS works and how many of these assets are functional?
- How many of the assets were created directly to benefit socially excluded communities and help them to improve or enhance their livelihood opportunities?
- Do socially excluded communities have non-discriminatory access to the use and benefits of the community assets created under MGNREGS?
- What is the status of formation and functioning of the MGNREGS Vigilance and Monitoring Committee and how inclusive is it?

Impact:

In many States including Jharkhand, Bihar and Uttar Pradesh, the State Government has now accepted the approach and model of PACS, carrying out social audits that include the participation of excluded communities. This has also opened up the possibility of many Civil Society Organisation (CSO) becoming resource groups and partnering with the government-led social audit process. PACS has also been recognised by the Government of India's Ministry of Rural Development and is a named member on its Master Trainers list.

Source: Poorest Areas Civil Society (PACS). (2020). Inclusive Social Audits. Retrieved from <http://www.pacsindia.org/projects/mgnrega-employment-rights/social-audits-and-asset-maps>. Accessed on 11 August 2020

C. Rural Roads

7. Community as the Third Party Quality Monitor – Case of Odisha

Introduction:

The roads under the Pradhan Mantri Gram Sadak Yojna (PMGSY) are designed and executed as per the standards laid down by the Indian Roads Congress (IRC). A 3-level quality control framework has been mandated to guarantee quality of the works. While the concerned Executive Engineer and the Project Management Unit comprise the principal level, all the states have been mentioned to take the services of a State level autonomous agency to check the quality of the roads through State Quality Monitors and on its part, the NRIDA appoints retired senior technical officers as National Quality Monitors to review the roads. The roads constructed under the PMGSY are to be maintained by the contractor for a period of five years from the date of completion after which they would be handed over to the Panchayati Raj Institutions (PRIs) (local self-governing bodies at the village level) for further maintenance.

Background:

In the year 2012, Youth for Social Development (YSD), an independent social research and development organisation as a part of promoting social accountability had undertaken citizen monitoring of rural roads in Gajapati and Ganjam Districts of Odisha. YSD as a part of its commitment towards promoting accountability and empowering citizens had undertaken the rural roads monitoring. As a part of the programme, community members living in the habitations, where rural roads were constructed, were trained through rigorous classroom and field trainings. The main objective of the programme was to promote accountability by empowering communities vis-à-vis quality of rural roads.

Details of the intervention:

The Monitoring of roads involved a set of customised instruments for monitoring the quality of on-going PMGSY works, auditing the performance of completed PMGSY roads. Young people with basic education were selected from habitations, where the PMGSY roads were being used or under construction. They were given three -day training and were formed into Citizen Monitoring and Audit Teams (CMATs). Each CMAT was given necessary toolkits for monitoring the roads. The CMATS were trained on quality and quantity parameters through both classroom and field training.

The methodology involved actual observation of roads for drains, traffic furniture, heavings, cracks, pits and boulders among other things. The technical monitoring involved measuring road width, width and height of milestones, measuring thickness of the road and camber of the road among other things. Apart from doing quality check using the basic customized toolkit, the study also considered visual observations of the road. Visual observations included free flow of side drains, heaving's, cracks, potholes, surface bleeding, spoiled edges, traffic furniture, etc, to name a few.

Additionally, the monitoring steps involved the monitoring of contract agreements signed between the rural development department and contractors. These contracts were obtained and reviewed for understanding the deliverables. Similarly bill of quantities/estimates were reviewed for understanding the procurement process, quality aspects and quantity of various components.

Impact:

The citizen participation in road monitoring is encouraging. Community people without any technical know-how about the roads were able to monitor the rural roads with providing proper capacity building training. The CMATs could actually find the discrepancies from the scheme guidelines or quality parameters. This ensured accountability at the grassroots level on the part of the contractors and Rural Development Department engineers apart from improved quality and maintenance of roads.

Source: Youth for Social Development, Brahmapur, Odisha. (2012). Citizen Monitoring of Public Procurement ensuring accountability in Rural Roads.

8. Community Contracting for Rural Roads Maintenance – Experiences of a Latin American Country

Introduction:

Routine road maintenance with micro enterprises are specifically oriented to promote routine management of secondary and minor roads based on microenterprises between national or regional governments and municipal administrations responsible for fulfilling that function.

Background:

The project emphasizes the connection of the benefited rural communities with a well - integrated and reliable road system through rehabilitation and maintenance of a "core" road network composed of rural roads and connecting primary and secondary roads. It introduces local governments to the principle of "network" management (including the informal network of non-motorized tracks), which is key to improving transport services.

Details of the Intervention:

In the year 1996 in Peru introduced rural roads maintenance programme called PCR. The programme decentralized from the Communication and Transport Ministry (MTC), which operates with financing from the Peruvian government as well as from the World Bank and inter-American Banks. Between 1996 and 2000, 411 microenterprises were created. They oversee 2,800 km of minor roadbed roads (ballasting, dirt roads), which enabled the generation of 4,780 direct and permanent job positions in extreme poverty-stricken areas of the country. Microenterprises were made up of 8 to 14 people living close to the road, to carry out manual routine maintenance activities on approximately 15 to 50 km. The project financed all activities related to promotion and development of microenterprises, providing timely supervision and monitoring, creating awareness and sensitising the local natives about benefits of microenterprises.

The project aims at setting up a system of routine maintenance of roads. Contracting of labour-intensive works to micro-enterprises or local cooperatives is undertaken while equipment-intensive works are contracted to small and medium contractors. Rehabilitation on critical sections (spot improvements) is undertaken prior to start of maintenance activities. The road maintenance activities consist of simple works regularly performed throughout the year to maintain the drainage systems (ditches, culverts, vegetation) and the running surface (filling potholes and ruts, maintaining the surface camber). Apart of improving road quality, these

microenterprises have also become an important means to enhance local development in rural communities.

Impact:

Microenterprises have proven to be able to guarantee an optimal transit-ability level of the roads assigned to them and at lower costs than those generated by traditional maintenance methods. These microenterprises have proven to be able to guarantee an optimal transit-ability level of the roads assigned to them and at lower costs than those generated by traditional maintenance methods. This boost is achieved through permanent and quality job generation in microenterprises as well as provisional jobs during the restoring phase, routine maintenance, or road improvement. The involvement of local microenterprises allowed for the generation of 4,900 direct, permanent and good quality jobs in Peru. Through microenterprise fee payments, economically depressed areas get an important financial boost. These microenterprises have spurred local consumption and have enabled the production and accumulation of local capital.

In 2001, the Peruvian experience has been declared one of the three most successful World Bank projects in the world for that year.

Source: The World Bank, Infrastructure and Operations Division Country Department III, Latin America and the Caribbean Regional Office. (1995). Rural Road Rehabilitation and Maintenance Project.

9. Use of Waste Plastic in Rural Roads in Tamil Nadu

Introduction:

The implementation of plastics in roads opens a new option for recycling post-consumer plastics. Plastic roads are made entirely of plastic or of composites of plastic with other materials. The types of plastic that can be used for construction of roads are Polystyrene (PS) (Hard packaging, cartons, plates, vending cups etc.); Polypropylene (PP) (ketchup bottles, yogurt cups etc.); Polyethylene (PE) (both high and low density) (plastic bags, water bottle, shampoo bottle etc.).

Background:

The use of waste plastics in development of roads has been an important subject for the government of Tamil Nadu. It was first introduced by the state government in the year 2001 based on experimental laboratory research conducted by Professor R. Vasudevan from the Thiagarajar College of Engineering (TCE) in Madurai.

In order to mitigate the environmental risk of plastics and enhance the quality of roads, use of waste plastics in the development of roads is being promoted by the Tamil Nadu state government. The state government through city corporations and rural road development agencies has undertaken the construction of plastic roads.

Details of the Intervention:

For implementation Tamil Nadu undertook some new practices which include creation of women SHGs for collection, segregation and shredding of solid waste and plastics. The SHGs collect waste plastics from everywhere, dump yard, wasteland and segregate during the waste collection. The formation of SHGs for plastic processing was implemented in a phased manner

in Tamil Nadu, initially, 10 districts were chosen and then 10 more districts were added in the next phase. In the year 2014 around 25 districts were involved in this initiative.

Training and awareness programmes for the use of plastics are conducted by the engineering staffs who are constructing the plastic mixed roads. A size less than 60 Microns is used for shredding waste plastics while the waste plastic with size more than 60 Microns is used for recycling also instructing not to use PET bottles, Flux boards, PVC articles as specified by the standard. Tamil Nadu Corporation for Development of Women takes care of the daily wages of the plastic collection workers, any support activities required and the training and monitoring of the entire process right from collection to selling shredded waste to the contractors.

In order to motivate the stakeholders, the state government has instituted three State level awards. The awards provide recognition for the best plastic free village panchayat, best plastic free School and Self Help Groups. Cash is awarded as incentive amounting to Rs 5 Lakh for the first prize, Rs 3 lakh for the second prize and Rs 2 lakh for the third prize.

Impact:

The use of plastic provides an added strength to the roads. The roads built are waterproof and provide considerably increased durability. The roads also resist the permeation of water. This is a very simple technology which does not involve any special machines deployment or other advanced skilled professionals. Tamil Nadu has excelled at implementing plastic roads for rural connectivity. The state government and institutions developed over the last ten years have developed capacity across the majority of districts for wide scale implementation in partnership with women self-help groups. Nearly 16,000 kilometres of rural roads have been paved with waste plastic.

As per a general estimation, to lay one km of plastic road 3.75 m wide, 9 tonnes of bitumen and 1 tonne of waste plastic are required for coating whereas a normal road requires 10 tonnes bitumen for each kilometre so a plastic road saves 1 tonne bitumen for every kilometre laid. This is an approximate saving of Rs. 50,000 to Rs. 60,000 per kilometre.

Source: Ministry of Housing & Urban Affairs Government of India. (2019). Plastic Waste Management Issues, Solutions & Case Studies; Centre for Innovations in Public Systems; an Autonomous body of the Government of India. (2014). Use of Plastics in Road Construction: Implementation of Technology and Roll out.

10. Traditional occupations transformed into profitable opportunities through rural roads

Introduction:

Rural road connectivity is integral to rural development, sustainable poverty reduction, and inclusive growth. Improved connectivity promotes access to economic opportunities and social services, impacting agricultural and non-agricultural productivity. It leads to expansion of rural growth opportunities and real income, thereby pushing the rural population out of poverty and deprivation.

Background:

Recognising the importance of rural connectivity, the Government of India launched the Pradhan Mantri Gram Sadak Yojana (PMGSY) as the national flagship programme in 2000. The Rural Connectivity Investment Program (RCIP) of the Asian Development Bank (ADB) assists

PMGSY through a multi-project financing facility to support constructing and upgrading to the all-weather standard of 3,998 rural roads equivalent to 13,884 kilometers benefiting 5,238 habitations in the RCIP States of Assam, Chhattisgarh, Madhya Pradesh, Odisha, and West Bengal. PMGSY has identified 79,487 unconnected habitations in the RCIP states that are in urgent need of new road connectivity investments.

RCIP includes two independent yet mutually reinforcing components of road infrastructure development and institutional strengthening. The component of institutional strengthening includes improved institutional arrangements, business processes, and associated capacity building, especially in relation to design, operation, safeguard, financial, road safety, and asset management matters to ensure effective and sustainable investments in physical infrastructure in the RCIP-supported States. The positive impacts of RCIP roads on livelihood diversification, strengthening value chains and augmenting incomes have been observed in the village of Tikana in Odisha.

Details of the Intervention:

The women members of SHGs in the village of Tikana have been rearing cattle for generations. The women could not comprehend the value of their traditional role in cattle rearing till their village was connected under RCIP, and since then the village has witnessed a new direction to prosperity and growth. The village women have formed SHGs and are involved in dairy farming in an organized manner. Milk collection and supply has become easy as several auto-rickshaws and vans are used.

Impact:

The SHG members supply around 200 litres of milk every day to Puri, a popular religious hub in Odisha. As milk is a perishable commodity, it helps to have a timely collection and systematic supply chain. This was made possible due to improved road infrastructure and has provided steady business and income for several women SHGs.

Source: Asian Development Bank. (2019). India Gender Equality Results Case Study—Rural Connectivity Investment Program Connecting People, Transforming Lives.

D. Rural Urban Continuum

11. Social Coherence and Community Participation in Rural Area

Introduction:

Community participation is key to SPMRM's mandate of creating rural spaces with urban facilities, while preserving the rural soul. Including the views and opinions of community members and PRI representatives is crucial for understanding the needs of the community and the consequent amenities to be included in the cluster. Participatory planning provides the pathways by which a cluster can be developed and be grounded in the socio-economic needs of the community. Further, community participation facilitates greater ownership of the cluster and its amenities by the community members, given that they formed a key part of decision making and needs assessments. Community ownership is important for community-level maintenance of assets and amenities developed, thus contributing to the cluster's sustainability as well.

Background:

Community participation to ensure social coherence in planning is evident from the experience of Bhagtanpur - Abidpur Cluster in Haridwar, Uttarakhand. In this cluster, inter-village road connectivity was a significant barrier to safe mobility and access to public facilities. Here, the construction of rural roads was preceded by a detailed gap assessment which invoked community participation. The assessment was used to identify the challenges faced by under the current road system by the community in general, and specific groups in particular. By doing so, the rural road network that was designed was community driven, and able to cater to the specific socio-economic needs of the cluster.

Details of the Intervention:

Prior to planning the construction of the rural roads network in the cluster, a gap and needs analysis was undertaken to identify the extent of the problems in inter-village road connectivity. Community members were consulted on the problems faced by them due to the poor condition of the inter-village roads.

The gap and needs analysis revealed that the 'kutchha' roads would get ruined with every rainy season, and this negatively impacted the economic and business activities in the cluster. Community voices also lent support to the fact that specific vulnerable groups such as women and children faced barriers in accessing public services. For instance, the community revealed that pregnant women and children were not able to access the Anganwadi services easily due to connectivity challenges posed by 'kutchha' roads. Consultations with the community thus revealed the problem of road connectivity, the extent of it, the challenges faced by vulnerable groups and the need to act on it.

Impact:

The Rural Roads Department in Uttarakhand took up the construction of 'pucca' roads using interlocking tiles. This has provided an easier commute for the villagers and has benefited the community in the cluster. Given that community participation was actively sought in the planning phase, the rural road network developed is coherent with the requirements of the community. The road networks has improved access to public facilities for women and children. Pregnant women and children are now easily able to travel to the Anganwadi Centres. Students also find it

easier to travel to school. Further, better roads have improved the business and social environment in and around the cluster.

Source: Ministry of Rural Development. (2020). Success Stories – Shyama Prasad Mukherji Rurban Mission. Government of India.

12. Ensuring green and sustainable practices in Rurban areas - Experience from Netherlands

Introduction:

Urban growth is one of the most significant drivers of social and economic change. It is a major force in the transformation of the landscapes surrounding cities. This transformation includes structural changes such as new land uses, constructions and infrastructures in the rural areas. In many European countries, managing the relationship between cities and the surrounding countryside has been a major planning challenge for a long time, as uncontrolled urban sprawl is a threat to agricultural production, green areas and recreational use of the landscape.

The London Green Belt, the Green Heart of the Randstad and the Copenhagen Finger Plan are well-known examples of efforts to manage urban growth while preserving green landscapes as a contrast to urban areas. Further, the strategic importance of urban growth has been acknowledged in the European Spatial Development Perspective (ESDP). The ESDP suggests a polycentric spatial development together with a new urban-rural relationship to achieve: “a balanced and sustainable development for the territory of the European Union”.

Background:

As an EU member State, Netherlands is subject to a common supra-national framework, yet it has its Rurban growth experience differs strongly from other European countries in terms of physical, socio-economic and urban growth dynamics. In the first half of the 20th century, the Dutch spatial planning system gradually evolved into a three-tier planning system consisting of a national, provincial and local level. Under the Spatial Planning Act (2008), spatial planning and land readjustment fulfil highly complementary functions in Rurban areas with the former being strong on controlling urban growth and the latter actively transforming the spatial structure of Rurban areas.

A key aspect of spatial planning in Netherlands is the focus on ensuring green Rurban areas. In the Dutch metropolitan areas, green qualities are seen as part and parcel of the landscape as a whole, including areas used by agriculture. The need for green recreational facilities is especially high in Rurban areas and near the cities, more so as green open spaces in the urban domain have been drastically reduced after several decades of compact city policies.

Details of the Policy:

Under Netherland’s Spatial Planning Act (2008), green qualities are not confined to natural and semi-natural areas. Dutch metropolitan landscapes are multifunctional, in many cases fulfilling different functions at the same location, like agriculture, nature and water storage. Given the metropolitan context, the open character of green areas is highly valued, as illustrated by the well-known concept of the Green Heart (or Groene Hart- a relatively thinly populated area in the Dutch Randstad characterized by its rural character which contrasts the urban areas around it).

Under this policy, nature conservation and the realization of new nature - both by transforming agricultural areas into nature and by agricultural management programs – assume a crucial role in ensuring the environmental sustainability of Dutch Rurban areas. The national policy for creating a national ecological main structure is the key here. To develop and improve green qualities of Rurban areas, the controlling power of the local land use plan is not enough. The active transformation of green areas is realized through area-based and development oriented interventions under the national policy.

Impact:

Several studies note the positive impacts of the green policies followed by Netherlands in the Rurban areas. The availability of green spaces in these areas has had a positive impact on environmental aspects- especially in efforts to decrease air pollution and efforts to increase water catchment areas. In addition, green spaces have proved to be valuable public spaces as a means of social activity of the city or as an assembly point. Netherlands' thrust on including various disciplines – architecture, environmental and agricultural sciences, as well as education, health and art in policymaking has helped transform its Rurban areas into sustainable spaces. Therefore, the relationship created between the state and society is no longer one-way but multidirectional in the form of a local idea network which then relates to the global context.

Source: Busck, A. G., Hidding, M. C., Kristensen, S. B., Persson, C., & Præstholm, S. (2008). Managing rurban landscapes in the Netherlands, Denmark and Sweden: Comparing planning systems and instruments in three different contexts. Geografisk Tidsskrift-Danish Journal of Geography, 108(2), 1-16; Syahid, C. et al. (2017). Sustainable Cities in the Netherlands: Urban Green Spaces Management in Rotterdam. Journal of Indonesian Social Sciences and Humanities.

13. Smart Solutions in Coimbatore

Introduction:

Globally, the need to adopt a smart approach to urban development is recognised. Such an approach envisions the creation of liveable, sustainable and prosperous societies. In line with this, and against the backdrop of India's growing trend towards urbanization, the Government of India has substantially increased its focus on the urban sector/ cities. In this context, the Honourable Prime Minister of India launched one of the important national flagship missions, the Smart Cities Mission (SCM) on 25 June 2015. The Mission will contribute to overall impetus of the government to transform cities into engines of economic growth. The broad objectives of the Mission are: (a) provision of core infrastructure and decent quality of life to residents, (b) application of Smart Solutions, and (c) ensuring clean and sustainable environment.

Background:

Coimbatore, with a population of 1,051,721 (2011 census) and a decadal growth rate of around 20 percent, is a rapidly growing city in Tamil Nadu. It is a hub of economic activity and is famous for its textile manufacturing also known as Manchester of South India. Further, Coimbatore Corporation ranks first among the 11 urban local bodies in the State in implementing projects taken up under the Central Government-funded Smart Cities Mission programme. In all, the civic body had taken up 49 projects worth ₹ 1,014.8 crore. A significant focus of the Coimbatore Corporation has been on technology-driven initiatives towards improving basic services and quality of life of citizens.

Some of the initiatives are: (i) 24x7 water supply, advanced leak detection and smart metering; (ii) sewerage/ septage; (iii) 24x7 electricity and broadband access; (iv) public transport/ seamless mobility, 'mass transit', NMT and targeting 'zero accident fatalities'; (v) extension of 'Project Shunya' (decentralized composting) in all zones including bio-methanation and composting facilities for local waste treatment, creating Waste-to-Energy plant; (vi) sustainable environment initiatives (vii) tagging sanitation assets to Property Tax database for traceability/sustainable O&M; (viii) public safety and (ix) Transparent ICT-led governance/citizen engagement. However, the above initiatives are significantly challenging in scale and complexity to accomplish, for being a city with a population of more than a million people.

Details of the Intervention:

With the aim of effective implementation of the initiatives, Coimbatore has decided to adopt ICT/ technology based Smart Solutions for many of its initiatives. Towards this, an inventory of Smart Solutions and technology options was prepared keeping in mind the major interventions/ priorities for the city. These Smart Solutions and technology were then suitably assigned to the major interventions for the city.

The Smart Solutions include: (a) technology solutions for improvement of water supply, SWM, sanitation etc.; (b) Intelligent Transport System (ITS); (c) online ambient air quality monitoring; (d) energy efficient street lighting (e) GIS Mapping and Spatial Information Centre; (f) integrated CCTV surveillance; (g) web-enabled e-governance application; and (h) mobile-governance and citizen engagement platform.

The emerging benefits of Coimbatore's approach of adopted ICT/ technology based Smart Solutions shall be realized in the following areas:

- Water supply – SCADA, 'smart metering', advanced leak detection, online quality monitoring
- Solid Waste Management – RFID tracking of vehicles, Bio-methanation, Waste-to-energy, decentralized waste processing
- Traffic Management System – covering dynamic signal synchronisation, Automatic Number Plate Recognition (ANPR) cameras, license plate recognition camera, red light violation detection system and radar based speeding detectors built on the surveillance camera network
- Air quality – monitoring equipment at select locations to capture information on critical air quality parameters
- Street lighting – energy efficient LED street lighting in all roads and public locations
- Surveillance – surveillance network consisting of PTZ cameras, fixed box cameras, mobile transport cameras, at different locations, to capture high resolution real-time images with facilities for wireless and wire connectivity download
- Scalable Data Centres, as part of Command and Control Centre, with an application portfolio covering Video Management System, Recording System, Analytics System, GIS and customized dashboards for Coimbatore City Municipal Corporation and various line departments including police/ Traffic Police
- Seamless IT connectivity built on wireless and fibre backbone to relay information from Smart Solution related equipment to Data centres
- Universal access to essential services for Citizen through web/ mobile platform

Impact:

In medium to long run, such a Smart Solution based approach is likely to improve governance/ administration/ monitoring of civic services thereby ensuring good quality service delivery/ convenience to citizens. The use of ICT/ technology-based Smart solution are replicable in the Rurban context.

Source: Ministry of Urban Development. (2017). Success Stories from Mission Cities. Government of India

14. Directing Research Efforts to Rurban Areas - Experience from Africa

Introduction:

In rapidly transforming countries, examining the flows and interdependencies between the rural and the urban is crucial to understand how the current development trajectory has differential implications for different people and systems. With growing urban centres and changing rural dynamics, the need to explore 'Rurban spaces' as research themes becomes more imminent. Furthermore, given the dynamism of rural-urban flows, it is important to undertake frequent and robust research efforts to identify the latest trends and features of 'Rurbanism', eliminate myths and misleading assumptions, and contribute to a corpus of evidence on these new arenas.

Background:

Africa currently has a low proportion of its population living in cities and towns. However, this is rapidly changing. By the middle of this century, it is predicted that the majority of Africans will be urban residents. This reinforced the need to understand the connections between rural areas and cities to plan for the future needs of the residents of Sub-Saharan African (SSA) countries. Knowledge of the ways in which Rurban systems are changing in a globalizing world is central to an understanding of rural livelihoods and rural poverty reduction. In line with this, dedicated research efforts were required to be able to gauge the extent of rural-urban flows, the possibilities of Rurban growth and the barriers to Rurban development. Evidence generation was seen as crucial for building and shaping policies in spatial development and Rurban planning in the African context.

For this purpose, the European Union (EU) commissioned the African Rural-City Connections (Rurban Africa Project) in 2012 to further the evidence creation and policy development processes in African Rurban research. The overall objective of this project has been to explore the connections between rural transformations, mobility, and urbanization processes and analyse how these contribute to an understanding of the scale, nature and location of poverty in Sub-Saharan Africa.

Details of the Intervention:

The Rurban Africa Project has been in operation from April 2012 to March 2016 and has focused on four sub-Saharan African countries: Ghana, Cameroon, Rwanda and Tanzania. Research was led by the University of Copenhagen and organized into four thematic work packages; Agricultural Transformation, Rural Livelihoods, City Dynamics, and Access to Services; and two work packages working on dissemination and policy dialogues and management and syntheses. Analyses of secondary data, collection of empirical data and work package wise analyses have

been undertaken with similar methodologies in all countries and facilitated comparisons at various levels.

The Rurban Africa research has developed insights into how rural-urban connections form social transformation in Sub-Saharan Africa. This has included critically scrutinizing the assumption that migration from rural areas to cities is one of the major development challenges faced by national and local governments in their efforts to stimulate economic growth and curb poverty.

Impact:

The Rurban Africa project has brought together multi-disciplinary teams in four countries, covering a large number of case study locations in both rural and urban areas. The project has advanced the state-of-the-art understanding of rural-city connections in SSA. Further, the case study based research with its focus on regional and city wise development offers important insights into the spatial transformations in SSA.

By selecting a focus on dynamic rural regions and primate & secondary cities in all cases studied countries, the project brought together different perspectives to document how urbanization dynamics and rural transformations are inextricably linked. On one hand, this helped create a robust evidence base to develop future Rurban policies in the four countries under review, and in other countries where such lessons may be applicable. On the other, the research has helped avoid certain misleading assumptions in policy making- for example, the assumption that rural-urban connections are unidirectional from rural to urban, which then undermines both rural and urban economies. This study has shown that city growth dynamics are less directly affected by the flow of poor migrants to the city and reinforced the fact that rural transformation in dynamic rural regions attracts urban based investors, which point to the importance of moving beyond the myths.

Source: University of Copenhagen. (2016). Final Report Summary - RURBANAFRICA (African Rural-City Connections). European Union.

15. Rurban interventions to stem migration

Introduction:

Rural to urban migration is associated with many effects that are detrimental to community and individual well-being. These include lack of labour to work on farms (leading to food insecurity), feminisation of agriculture labour, and poor life outcomes for vulnerable groups (like women and children) in the source areas, and over-crowding in cities, pressure on natural resources, poor health and education outcomes, and child labour in the destination areas. In view of this, one of the key objectives of SPMRM is reducing and reversing migration. The scheme is designed to improve the overall standard of living in Rurban areas in two ways. Firstly, through the provision of urban amenities, thereby closing the rural-urban infrastructural divide. Secondly, through its focus on supporting economic activities so as to diversify livelihoods, create employment and raise incomes in rural spaces.

Background:

The role of SPMRM in stemming distress migration is evident in the Dharambahal Cluster in Jharkhand. Ghatshila, adjacent to Jamshedpur, has faced challenges due to lack of employment

opportunities. Further, being well connected with both the national highways and the railways, this region has continued to face migration due to lack of income generating possibilities. Mono-cropping culture and lack of alternative livelihood opportunities has led to low annual income. This presented the need to create or identify alternate employment opportunities which could withstand the harsh climate and ensure a good return on investment, thereby stemming distance migration.

Details of the Intervention:

In order to generate alternate employment opportunities, the Gram Sabha and the Choupal harnessed the know-how of mushroom cultivation in 2019 aiming to utilise the strong network of SHGs. During the inception phase, the community was contacted through the meetings of the SHGs, Choupal etc. which helped in bringing like-minded people to the same platform. 730 beneficiaries from 90 SHGs were targeted. These people were further motivated to ensure their participation and engage an extended portion of their land resources. The assurance of finance, technical guidance including field demonstration, exposure and training has made these farmers adopt this project.

Impact:

Change in perception towards this project could be felt within the cluster. At one level, the households who were not part of this project expressed their interest to take up mushroom cultivation. At another level, beneficiaries of the project were reported to not migrate as a result of the intervention. Due to their engagement in mushroom cultivation, the beneficiaries' incomes have been augmented and they have been able to support their families better. This has helped to restore dignity in the lives of the community members, and the rate of migration has drastically fallen. This has reinforced SPMRM's objective to reduce distress migration and ensure employment generation within the clusters. Further, additional income of upto Rs. 8000 per month per person was reported.

Source: Ministry of Rural Development. (2020). Success Stories – Shyama Prasad Mukherji Rurban Mission. Government of India.

E. Rural Housing

16. Mechanisms for selecting beneficiaries in Tamil Nadu Rural Housing Scheme

Introduction:

In 2011, the Government of Tamil Nadu launched its flagship scheme on rural housing called the 'Chief Minister's Solar Powered Green House Scheme – CMSPGHS'. It is a 100 percent State sponsored scheme which aims at providing Solar Powered Green House for the poor living "Below Poverty Line" in rural areas.

Background:

The scheme was introduced to provide solar powered lightening houses to the poor population in rural areas to address shelter needs across the State of Tamil Nadu. Each house unit would have 300 square feet and cost Rs. 1.80 lakh. The target was to construct 60,000 houses under the project annually during the five financial years commencing on FY 2011-12.

Details of the Intervention:

Mode of Selection of Beneficiaries

A permanent waiting list of Below Poverty Line (BPL) for each Village Panchayat was drawn and the poorest of the poor were selected. While preparing the list of beneficiaries, priority was given to persons with disabilities, widows, destitute and deserted women, women headed families, transgender, HIV/AIDS/TB affected who were certified by the Deputy Director (Health Services) concerned and victims of natural calamities such as fire, flood, etc. Priority was also given to households having a mentally challenged person in the family.

Any eligible poor person whose name was not in the BPL list could apply to the Block Development Officer and an Assistant Director level officer of RD&PR Department verified the fact and with the concurrence of District Collector, his name could have been included in the BPL list and approval of Gram Sabha was obtained for the same. In the event of inclusion, his/her name became a part of the permanent wait list and considered for selection accordingly. The Village Panchayat drew a list of eligible beneficiaries living below poverty line under this scheme and placed it before the Gram Sabha for its approval.

Selection of the Beneficiaries

From the list of eligible beneficiaries, a Committee comprising of Block Development Officer (Village Panchayats), Deputy Block Development Officer and Village Panchayat President concerned selected the genuine BPL beneficiary as per guidelines and the final list of selected beneficiaries identified by the Committee was placed before the Gram Sabha for its approval.

Impact:

The scheme was flexible in its approach for selection of beneficiaries. The Gram Sabha had the ultimate power to furnish the final list of eligible beneficiaries. In this regard the scheme differed from PMAY-G and gave space to eligible non-beneficiaries to get houses.

Source: Retrieved from https://tnrd.gov.in/schemes/st_cmshpgs.php. Accessed on 29/06/2020.

17. Estimation of financial support for housing project: lesson from Singapore

Introduction:

Singapore is one of the few countries in the world to have successfully introduced and implemented a large-scale public housing programme, with universal provision of 99-year leasehold home ownership for all its citizens. The Housing and Development Board (HDB), the statutory board responsible for public housing in Singapore, has built nearly 1m high-rise dwellings. Of the 1.225m resident households (households headed by a Singapore citizen or permanent resident) in 2015, 80 percent resided in HDB-built flats. The home ownership rate for Singapore was 91 percent in 2015, while the home ownership rate within HDB dwellings was 92 percent.

Background:

Since the time of independence in 1965, public housing policy has been at the very core of the nation-building processes to promote a sense of belonging for its citizens. Prior to independence, the majority of the population lived in overcrowded pre-war rent controlled apartments lacking access to water and modern sanitation. Public housing built by the Singapore Improvement Trust (founded in 1927 by the British colonial government) housed only 8.8 percent of the population by 1959. Because of the chronic housing shortage, the government made it a priority to provide homes on a large scale.

Details of the Intervention:

In the 1960s, the government first established the Housing and Development Board (HDB) to replace the Singapore Improvement Trust in 1960 and then enacted the Land Acquisition Act 1966 for the acquisition of land for the development of public housing. Basic low-cost high-rise public rental flats were built to accommodate the households affected by slum clearance. In 1964, believing that home ownership would make the population feel that they had a stake in the future growth of Singapore, the government introduced a subsidized home ownership programme enabling residents to own a 99-year lease on their units. The HDB imposed a price cap on these units and offered loans to ensure home-owners paid less in monthly mortgage payments than they would have done in rent. In addition, housing grants were given to eligible households at the point of purchase. In 1968, the government expanded the role of the Central Provident Fund (CPF) as a vehicle for housing finance, which allowed Singapore citizens to use their CPF savings to buy HDB flats. The shift towards home ownership has implied that public housing was not associated with low-income housing but has instead become a mainstay for the entire citizen population.

Impact:

By the 1970s, the HDB-CPF housing framework worked effectively to channel resources into the public housing sector. By the 1980s, the housing shortage had been solved. In 1990, the HDB's housing stock increased rapidly to 574,443 units from 120,138 units in 1970, housing 87 percent of the resident population. The home ownership rate for the resident population increased to 88 percent from 29 percent in 1970. In the longer-run, especially in a Rurban context, high-rise accommodations may be beneficial. The use of housing finance and housing grants are also important lessons which can be replicated.

Source: Royal Institution of Chartered Surveyors - RICS. (2019). *International models for delivery of affordable housing in Asia*. London.

18. Panchayat Swayam Sevak – The Awaas Mitra

Introduction:

The Panchayat Swayam Sevak (PSS) is a multipurpose village level intervention in Jharkhand. Women volunteers engage in assisting beneficiaries and monitoring the timely completion of PMAY-G houses.

Background:

PSS was introduced under PMAY-G due to underperforming beneficiary registration, geo tagging and house completion. Under the intervention, 4 Panchayat Swayam Sevak were selected in each Panchayat to accelerate the house completion.

Details of the Intervention:

The women involved in PSS are community workers, self-motivated individuals. They are inclined towards the development of their own community and have been selected by the Panchayats to support and assist ongoing development activities in the Panchayat. They are not salaried personnel, although the Government of Jharkhand has fixed incentive for completion of defined task in fixed time period.

Women have been trained to assist and help the beneficiary for timely house completion. They also support the beneficiary in procuring building material procurement and getting timely release of instalments from Block. All the PSS have been trained and assigned stage wise timely geo tagging. They get Rs. 20/- for each geo tagging. More than 8,218 PSS across the State have been engaged in assisting the PMAY-G beneficiaries at village level.

Impact:

PSS have played a vital role in implementing the Pradhan Mantri Awaas Yojna-Gramin. They have accelerated and ensured quality house construction, extended handholding support to each beneficiary. The training programmes received, such as Awaas Mitras, provide confidence to women to engage in government schemes. This in turn helps the government in ensuring their smooth implementation.

Source: Retrieved at <https://rural.nic.in/sites/default/files/Jharkhand-Best%20Practices-PMAY%28G%29.pdf>. Accessed on 13/10/2020.

19. Use of green technology/sustainable materials in rural housing

Introduction:

Rural development schemes can help widely disseminate information on green technologies and give an impetus to environment friendly innovations in agriculture, processing, housing and construction of rural roads. Green housing in particular holds the potential to address rising energy costs, improve health outcomes of inhabitants, and optimize finite natural resources in a holistic manner. However, while the goals of green housing are easy to embrace, the realities of constructing green units, particularly in rural areas, are often difficult. Barriers to green

housing in rural areas include capacity and spatial realities of rural communities which may work against some basic principles of green development.

Background:

Housing is vital, yet over half of Sahel's population (100 million people) lacks access to decent housing. Poverty, demography and deforestation-led disappearance of natural timber resources used in traditional architecture and urban growth prevent access for millions of families to decent housing. To house themselves, these families have no other choice but to raid their limited healthcare, food and education budgets to purchase expensive imported - and unsuitable - corrugated iron roofing sheets.

In response to this, the Nubian Vault Association (AVN) has been implementing the Nubian Vault Project since the year 2000, in five West African countries: Burkina Faso, Mali, Senegal, Benin and Ghana. The project seeks to develop a market for adapted rural housing in West Africa which brings together issues of housing, professional training, economics, environment and climate change.

Details of the Intervention:

At the heart of the programme is the Nubian vault, an architectural concept that is both ancestral and innovative. This construction technique requires neither timber nor metal roofing sheets but uses mud bricks and mortar as the raw material. Local labour is trained in the technique, providing much needed employment and a professional skill base of Nubian Vault (NV) masons. The NV building sector uses mainly frugal techniques (non-mechanized processes) and local materials with a light carbon footprint (local circuits, non-transformed materials, etc.), inducing strong passive performances, and answering commitments made regarding reduction of greenhouse gases emissions. It represents an alternative to the use of ligneous resources (brushwood and straw) in building and therefore preserves forest cover and biodiversity.

Impact:

In 2016-17, the NV Project reached out to 30,000 beneficiaries who lived or worked in NV buildings. 2,500 construction sites were completed, and 3 million euros were created in local economic circuits. Using or living in a NV building had beneficial impacts in economic terms for the user beneficiaries, who were able to economize on imported and therefore expensive materials (cement, sheets, lumber). The construction of an NV costs up to 60% less than other construction solutions.

Further, the NV beneficiaries were able to benefit from the climate resilience of the buildings they inhabited or worked in. The NV buildings have been adapted to various climate and uses- they are comfortable (internal temperatures more stable against external variations), durable (resistant to wind and rain erosion), modular (which can be enlarged according to changing needs) and offer special uses such as the rooftop terrace. As a result, 75,000 tonnes of CO2 emission have potentially been economized. Thus, many families have been able to access affordable and comfortable homes adapted to the consequences of climate change and extreme weather phenomena; in addition workers have benefitted from the creation of 'green' jobs, in a sustainable construction sector.

Source: Nubian Vault's Association. (2017). Better Building in Africa. Retrieved from <https://www.lavoutenubienne.org/-the-programme-62->. Accessed on 22/06/2020; Council, H. A. (2007). Affordable Green Building in Rural Communities. Washington, DC. May.

20. Chief Minister Solar Powered Green House Scheme: Tamil Nadu

Introduction:

The 'Solar Powered Green House Scheme' was announced in the Governor's address on June 2011. It was launched for the benefit of the poor in the rural areas and aimed at the construction of houses.

Background:

The Government had ordered for construction of 60,000 Solar Powered Green Houses of 300 square feet each, every year for the five years commencing from 2011-12 at a unit cost of Rs.1.80 lakhs per house. The scheme is named as Chief Minister's Solar Powered Green House Scheme (CMSPGHS).

Details of the Intervention:

The following modalities are followed in the installation, operation and maintenance of solar powered lights:

- Each house 5 CFL lights through Solar Photo Voltaic (SPV) System;
- The internal wiring is done as part of the civil construction. Tamil Nadu Energy Development Agency (TEDA) undertake work upto changeover including the installation of the changeover switch;
- There is a 5 year warranty period inclusive of Comprehensive Maintenance Contract (CAMC) period for the systems supplied, based on the rates quoted. The suppliers are required to set up District level/ Block level Service Centers. A District level Helpline is also installed by the supplier/manufacturer;
- The amount of Rs. 30,000/- per house for SPV Home lighting system is drawn by the Commissioner of Rural Development & Panchayat Raj and deposited with TEDA.

Impact:

From FY 2011-12 to 2015-16, 3,00,000 houses were constructed at an estimated cost of Rs. 5,940 crore under CMSPGHS.

Source: Retrieved from https://tnrd.gov.in/schemes/st_cmspghs.php. Accessed on 29/06/2020;
https://cms.tn.gov.in/sites/default/files/documents/rural_e_pn_2020_21.pdf. Accessed on 26/11/2020

21. Helpline cum Monitoring System: Lessons from Assam

Introduction:

A Helpline System was made operational in Assam from November 2018 with a commitment to respond to enquiries in 2 working days.

Background:

There are about 8.85 lakhs beneficiaries in PWL in Assam, against a State target of approximately 2.6 lakhs till date. In order to institutionalize and strengthen the process of house construction, Assam has adopted strategies and practices conducive to its geographic environment. One of the many practices adopted is the implementation of an integrated helpline cum monitoring system.

Details of the Intervention:

The following features are part of the helpline service:

- Incoming calls and messages to take grievances and provide counselling to beneficiaries;
- Outgoing calls, messages, emails and alerts to employees as reminders of task;
- Available in six languages.

The Helpline system is integrated with Monitoring cum Analytics Software. Field officers who are responsible for execution of task are tagged and alerted through the system. After completion of the task, the field officer responds to the system either via SMS or WhatsApp message. Accordingly, the beneficiary is intimated. Then the helpline executives again confirms through a telephonic call with beneficiary if the issue has been resolved.

Impact:

More than 500 incoming calls, 200 SMSs and 1,000 WhatsApp messages have been handled so far under the Helpline. More than 3,000 outgoing calls have been made till date. Various kinds of feedbacks and grievances are being received, which were not received earlier. The Helpline is helping the department to take quick appraisals and decisions. In addition, the Monitoring System is being integrated with the HR system of the department.



Source: Retrieved at https://rural.nic.in/sites/default/files/Assam_Presentation_PMay-G.pdf. Accessed on 15/10/2020.

F. Rural Livelihoods

22. Reducing the Cost of Lending

Introduction:

Interventions to increase access to bank accounts and bank services are being introduced across the globe. In developing countries, efforts to universalize the access to bank accounts seek to reduce costs, risks and inconveniences of informal financial transactions.

Background:

Despite being essential to daily economic life in developed countries, bank accounts are not universalized in developing countries. Only 54 percent of adults in developing countries reported to have a bank account, compared to 94 percent in OECD countries. Instead of using banks, more informal means are used to save money, such as keeping cash at home or buying illiquid assets. These alternative ways may be costly, risky, or inconvenient.

Details of the Intervention:

Followed by the benefits of universalising access to bank accounts, governments and donors have put forward goals at the country and institutional level for access to financial services. These interventions have expanded access to basic bank accounts in developing countries, increasing the number of deposits made in countries like Uganda, Malawi and Chile. However, policies which focus merely on expanding access to basic accounts are unlikely to improve welfare noticeably.

Impact:

Evidence suggests that most households open an account when offered for free or at a reduced cost, but it is harder to encourage people to use their accounts and change savings habits. DAY NRLM as a platform should be used for expanding access to bank accounts and improving financial literacy of women. Reducing the costs of savings led to positive household and business impacts in several instances, with impacts varying greatly depending on the context and target population

- Reducing costs of savings accounts alone increased account ownership but did not translate into regular use in most cases.
- Expanding access to a wider variety of products tailored to client's specific needs may increase usage. Examples of products that may increase account usage include accounts with reminders; commitment savings devices, which restrict access to savings until meeting a specific goal; group-based savings models; automatic deposits; or accounts linked to payments.

In addition, product and market innovations that generate more information about borrowers reduce transaction costs and encourage repayment. These innovations address factors that contribute to the high cost of microcredit in low- and middle-income countries.

- Innovations such as credit scoring, dynamic incentives and social pressure are effective because they generate information that changes decisions of lenders, borrowers, or both.
- Technology, particularly in the form of digital credit, holds great potential to substantially reduce the costs of providing credit, but impact evaluations are ongoing.

Source: Dupas, P., Karlan, D., Robinson, J., Ubfal, D. (2018). "Banking the Unbanked: Evidence from Three Countries." *American Economic Journal: Applied Economics*; Abdul Latif Jameel Poverty Action Lab (J-PAL). (2018). "Reducing the cost of lending to low income borrowers." *J-PAL Policy Insights*. Last modified April 2018.

23. Success of bank linkage and interest subsidy schemes of Kudumbashree

Introduction:

The Kudumbashree Neighbourhood Groups (NHGs) (widely known as SHGs) are one of the world renowned models in organizing the poor people and the marginalized to come together to solve their individual problems. Neighbourhood Groups-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the poor, which has been successful in meeting their financial needs and strengthening collective self-help capacities of the poor, leading to their empowerment.

Background:

Kudumbashree is one of the pioneers in establishing successful SHGs by promoting bank linkage since its inception. The two-step to build bank linkages are opening a bank account and facilitating credit linkages. The first interest subsidy scheme was launched in 2010 but could not produce the desired results. Factors such as the base rate regime adopted influenced its negative performance. Non-participation by major banks have negatively affected field level implementation and absorption of the scheme. Hence, in 2013 the new 'Back ended Interest subsidy scheme' was launched. This allowed NHGs to avail bank loan at a maximum of Rs.1 lakh at the interest rate of 7 percent. During the same time National Rural Livelihood Mission also selected Kudumbashree as the Nodal Agency in Kerala and financial inclusion was one of the thrust areas.

Details of the Intervention:

The Hon'ble Finance Minister, Government of Kerala in his budget speech for 2016-17 announced that the Government had decided to ensure that Kudumbashree members receive bank loan at 4 percent and to enable this an amount of Rs. 50 crore was set aside. The decision from the Government of Kerala was to provide interest subsidy for the bank loans availed by Kudumbashree Neighbourhood groups so that they will be able to avail loan at 4 percent interest rate. In order to execute this an interest subsidy scheme was launched. Its salient features were:

- Interest subsidy was front ended: As soon as a NHG avail the loan from a bank they can submit claim for interest subsidy with concerned CDS (CLF everywhere). CDS can submit that claim to District Mission on a Quarterly basis. As per the fund availability eligible subsidy amount was credited to the savings bank account of NHGs.
- All Kudumbashree NHGs were eligible for interest subvention on credit up to Rs. 3 lakh
- Upper cap for the interest rate was 12.5 percent i.e. maximum limit of interest subsidy was limited to 8.5 percent.

Impact:

As soon as the Government declared bank loans at 4 percent rates, Kudumbashree came up with new circular for Interest Subsidy and sensitized District Missions about the same. Financial

Literacy campaign of the 2016-17 and 17-18 focused mainly on unlinked NHGs (The Neighborhood Groups that have not availed Bank loan yet) and about 16,000 unlinked NHGs have taken bank loans during this time. The number of NHGs availing Bank loans were increased from 45,000 to 62,000. The average loan size also increased from 3 lakhs to about 3.8 lakhs. One of the major take away of this scheme was that this could reach more than 18 lakhs population covering 1.2 lakh NHGs. After the advent of this scheme Kudumbashree has disbursed Rs. 77cr as interest subsidy which itself is more than the sum of the amount given as interest subsidy till 2016.

Source: Jiji R. S. (2018). *Bank Linkage and Interest Subsidy. Kudumbashree Writeshop*. Retrieved at https://www.kudumbashree.org/storage/files/qldpx_jiji%202.pdf. Accessed on 13/10/2020.

24. Microcredit: Impacts and Limitations

Introduction:

The advent of microcredit interventions have sparked deeper analysis into its performance. In the early 2000s, researchers started to conduct randomized evaluations to contribute to the body of evidence on this topic.

Background:

Historically, microcredit had been a controversial development tool. On the one hand, it featured as one of the most important financial products to help small-scale entrepreneurs invest more in their businesses, increase profits, earn additional income, and potentially lift themselves out of poverty. On the other hand, the validity of such potential impacts have been questioned.

Details of the Intervention:

Evaluations of microcredit interventions question the methods used to assess its performance. Studies claim that early reports were based on anecdotes or simple before-and after comparisons. Others suggested potential negative effects of expanding credit access. This comes with the natural risks of business expansion, which can pull entrepreneurs deeper into a poverty trap when activities are not profitable, and debt increases.

Impact:

Randomized evaluations in seven countries find that giving small loans through microcredit does not have transformative impacts on income or long-term consumption for the average borrower. However, product innovations to target high-potential entrepreneurs, offering more flexible lending products, and lending at lower costs may lead to larger positive impacts on borrowers.

- Demand for many of the microcredit products was modest. Borrowers use microloans for consumption and/or risk mitigation rather than investment, suggesting that there were high non-entrepreneurial returns to credit.
- Innovations to target high-potential entrepreneurs and offer more flexible lending products may lead to more high-return entrepreneurial investments.
- More flexible lending products may also lead to higher-return entrepreneurial investments.

In a randomised evaluation in West Bengal, India, researchers found that giving clients a two-month grace period before beginning repayment allowed them to invest more in their

businesses, resulting in higher profits and nearly 20 percent higher income after three years, but raised the default rate from 2 percent to 9 percent.

Source: J-PAL and IPA Policy Bulletin. (2015). "Where Credit is Due." Cambridge, MA: Abdul Latif Jameel Poverty Action Lab and Innovations for Poverty Action.; Field, Erica, and Rohini Pande. (2008). "Repayment Frequency and Default in Microfinance: Evidence from India." Journal of the European Economic Association 6(2-3): 501-09.; Field, Erica, Rohini Pande, John Papp and Y. Jeannette Park. (2012). "Repayment Flexibility Can Reduce Financial Stress: A Randomized Control Trial with Microfinance Clients in India." PLoS ONE 7(9): e45679.; Field, Erica, Rohini Pande, John Papp, and Natalia Rigol. (2013). "Does the Classic Microfinance Model Discourage Entrepreneurship Among the Poor? Experimental Evidence from India." American Economic Review 103(6): 2196-2226.

25. The case of Sangam Mahila Village Organisation

Introduction:

The Sangam Mahila Village Organisation (VO) was formed in 2014 in the Staundi village, Gharaunda Block, Karnal District, Haryana.

Background:

The Sangam Mahila VO leaders are all from a disadvantaged Scheduled Caste community in the village. They have emerged as leaders through their dedication and commitment to the activities of the VO. In FY 2016-17, the VO received an award as the best VO of the country and in 2018 it was listed as one of the best performing VOs under DAY-NRLM.

Details of the Intervention:

There are 3 sub-committees of 4 members each, who support a 5-member team of Office Bearers. These sub-committee members, alongside with other executive members, were successfully trained in the VO management, including financial management of Community Investment Funds (CIFs). In this regard, the contribution of a pool of trained internal Community Resource Person (CRPs) is noteworthy. As a result of their hard work, the VO showed remarkable performance in self-reliance and sustainability in all its features. The roles and responsibilities taken up by this VO included the resolution of significant social issues, such as domestic violence, girl-child marriage, and child and maternity health.

Impact:

Currently, the Sangam Mahila VO has 17 SHGs associated to it. Comprising 202 SHG members and with an elected Executive Body of 34 members, the VO has been functioning regularly as per norms since its inception. The VO has been efficiently using CIF of Rs. 4.5 lakh for promoting the livelihoods of the poor. The CIF disbursed to all the 17 SHGs under the VO has a recovery rate of 100 percent. The VO corpus was Rs. 7.7 lakhs at the end of June, 2017.

Source: Ministry of Rural Development. (2018). An introduction to best performing Village Organizations under DAY-NRLM. Government of India.

26. Sanitary Napkin Unit run by SHG members of West Bengal State Rural Livelihood Mission

Introduction:

The story of Kesabchak Srijani Sangh (KSS), Tarakeswar, West Bengal, is that of a handful of young ordinary women with extraordinary dreams and determination to make it a big. Back in 2005, seven women from Kesabchak village in rural Bengal came forward to form a group to work for the cause of menstrual hygiene for women. They decided to manufacture low cost sanitary napkins and to distribute them in rural Bengal.

Background:

Sanitary napkin is an essential product for health and hygiene of adolescent girls and women. It is an alternative to unhygienic cloth pieces used traditionally during menstruation. Yet, napkin has low penetration in India due to its high cost. According to a recent National Family Health Survey, NFHS 2015-16, about 58% of total menstruating women use hygienic (single use) means to tackle menstruation. This figure varies between 78% in urban and 48% in rural areas.

It was in 2005 that Keshabchak Gram Panchayat had started forming SHGs with local women. In 2008, eight VOs and twenty two SHGs were formed. A small group was formed with the ambition to make and supply sanitary napkins in the locality at a cheap price. They received support from the Block and the Gram Panchayat. In 2009, Kesabchak Srijani Sangha (CLF) purchased 3.5 katha land in Kulteghori village of Tarakeswar block at a price of Rs. 3.55 Lac. They borrowed money from the newly formed SHG groups and also utilized some of their own funds to purchase land for Napkin Making Unit. Next year in 2010, they built a two storied building on 1.75 katha land at a cost of Rs. 27 Lac.

Details of the Intervention:

For manufacture of sanitary napkin, KSS, Hooghly, needs to get approval from the Department of Health and Family Welfare, Government of West Bengal. The validity of the approval is for one year and needs a renewal every year. Apart from KSS, the Health Department gave approval to four other agencies. All these units need to depend on the state and district hospitals to get orders. Demand of sanitary napkins depends on number of patients in the hospital. With fixed number of hospital beds there is fierce competition amongst the suppliers. KSS perceives this risk of being dependent only on government hospitals. Hence, to mitigate this risk they intend to enter into open market to cater local domestic customers also. Another segment that KSS is targeting is the government and aided schools where napkin vending machines are installed for dispensing napkins. KSS also intend to supply napkins for this machine.

Impact:

Currently, with the support of West Bengal State Rural Livelihood Mission, KSS has become a CLF Cooperative with 50 women involved in making of sanitary napkins. Apart from napkin making they also provide education, training, and technical assistance to existing and start-up enterprises. It is now a business owned by its members, controlled democratically by its members, and operated for benefit of its members. Further, The Napkin Making Unit has annual revenue of Rs. 44 Lac, and Cost of Goods Sold (COGS) of Rs. 37.6 Lac. This gives a Gross Profit of Rs. 6.4 Lac. The Selling, General and Administrative (SGA) expenses is Rs. 2.25 Lac, and Depreciation is Rs. 34,533. This gives the Operating Profit of Rs. 3.8 Lac. All members believe in ethical values of honesty, openness, social responsibility, and caring for others. They are one of the five enterprises in West Bengal that have been given government license to manufacture sanitary napkins. They supply napkins to major government run state and some district hospitals.

Source: Ministry of Rural Development. (2018). *Hopes On The Horizon: Rural Women In Livelihood Enterprises*. Government of India. Retrieved at http://mksp.gov.in/images/Hopes_on_Horizon_Rural_Women_Livelihood_Enterprises_English.pdf. Accessed on 13/10/2020.

27. Ways in which SHGs actively promote women empowerment worldwide

Introduction:

Across the globe, SHGs are used as effective tools to stimulate women empowerment individually and collectively. These institutions contribute significantly to the rise of women in their social, psychological, economic and political spaces. Their participation in community groups unveils a level of mutual support and enhancement of human and social capital, which in turn enable transformations through the access to credit and skills training.

Countries in South Asia, Sub-Saharan Africa and Latin America have witnessed the rise of SHGs in the fight for gender equality and women empowerment. Although India is historically the leading country in SHG activity, successful cases also emerge from Bangladesh, Nepal, and Thailand, Bolivia and Haiti, and Ethiopia, Burkina Faso, Tanzania and South Africa. The report on Economic self-help group programmes for improving women's empowerment study analysed the impact of programmes across these countries to show effective ways in which SHGs actively promoted women empowerment with relevant impact in economic, social and political empowerment.

Background:

Wealth, choices and opportunities for women are significantly unequal across the globe. Poverty among women follows the current status of inequality women bare socially and structurally. Emblematic barriers to empowerment faced by women in such countries include a range of limitations in their state of economic freedom, including access to credit and assets. To address such inequalities, the programmes analysed emerged in the areas of collective finance, enterprise and livelihoods through the creation of economic SHGs. Evidence of the aforementioned interventions across the globe demonstrated a variety of SHG components, predominantly credit, savings and social participation strategies. In general, they are created based on the theory of change that empowerment can be obtained with the involvement of individuals to take collective action to overcome social issues and achieve their desired social change.

Details of the Intervention:

The SHGs analysis demonstrated to have a variety of approaches to women empowerment according to their respective cultural and social context. They use different strategies adapted to local needs to achieve similar objectives in gender equality. Programmes vary from a wide range of initiatives, such as health education, business or entrepreneurial skills, awareness of women's rights, basic education, community-development training, among many others. These programmes are implemented by different stakeholders in different countries. They can be national and state governments, research institutes, community-based organisations, banks, or local NGOs, among others. Some examples of the encompassing elements which emerged from the initiatives identified are demonstrated in the Table below:

Country	Component of SHG
Rajasthan, India	Business skills, childcare services, employment and leadership training
Andhra Pradesh, India Bangladesh	Exclusive focus on microfinance
South Africa	HIV prevention, training
Bolivia	Training on financial and microfinance related knowledge
Nepal and Tanzania	Training to handle money
Ethiopia	Family Planning

Analysis of the participation in SHGs in the aforementioned countries shows positive impact in women empowerment. They witnessed economic, social and political effects of their participation in community institutions. Economically, women enjoyed better access to and control over resources by being exposed to handling money and accumulating capital. Socially, women enjoyed higher levels of mobility and decision-making on family size of household, and successfully accumulated social capital through group support. Politically, women developed a public voice, participating in decision-making regarding resources, rights and entitlements within their communities.

Impact:

The positive impacts of SHGs in women empowerment seemed to be larger in interventions which offered an effective training component, combined with access to finance, enterprise and livelihoods. Evidence of economic empowerment from India, Nepal and Tanzania demonstrated the positive impacts of training in the self-confidence of women in handling money. Contrariwise, emphasis on microfinance without a training component did not show positive effects in women economic empowerment in Andhra Pradesh.

Evidence of social empowerment followed the same pattern. South Africa showed positive effects of HIV prevention components in SHGs on the decision-making power of women in their family size. Similarly, women of SHGs in India started interacting with high caste community members and meeting with government officials and bank staff, gaining more community respect. Oppositely, sole emphasis on microfinance in Bangladesh showed no impact on family size decision-making power.

Finally, evidence of political empowerment showed that awareness and participation in local politics increased due to social action being catalysed in SHGs in Bangladesh. Similarly, women in India started interacting with officials from local government institutions and attending meetings. These evidence combined show that livelihoods programmes need to be comprehensive in its strategic approach, encompassing carefully designed interventions which complement and reinforce each other. Training is demonstrated to be an essential feature of such interventions, deserving presence in both the design and implementation to enable the achievement of objectives.

Source: Brody, C., De Hoop, T., Vojtkova, M., Warnock, R., Dunbar, M., Murthy, P., & Dworkin, S. L. (2016). Economic self-help group programmes for improving women's empowerment: a systematic review, 3ie Systematic Review 23. London: International Initiative for Impact Evaluation (3ie).

28. The Case of Pragathi Velugu SHG

Introduction:

In Andhra Pradesh and Telangana, a project named VELUGU was the inception of today's SRLMs.

Background:

VELUGU has achieved significant achievements in Andhra Pradesh. SHGs were conceived two and half decades ago and are some of the oldest SHGs formed in the country. Pragathi Velugu is one example of the result of such projects.

Details of the Intervention:

Pragathi Velugu was founded in 1995 by members of the Muslim community. Multiple farm and non-farm livelihoods have been taken over by the SHG, such as hospitality services and agriculture. From 2012, the SHG members agreed that leadership should be changed every two years.

Impact:

Until September 2013, the capital flow of Pragathi Velugu amounted to Rs. 33,95,232, savings totalled Rs. 1,80,950 and interest on savings Rs. 2,11,423. The total turnover was Rs. 56,35,740. Impact on the lives of SHG members included increase in members with a standard house with basic amenities and access to electricity, and creation of assets, such as land, vehicle and gold/silver.

Source: Retrieved at

https://aajeevika.gov.in/sites/default/files/nrlp_repository/7SERP_PragathiveluguSHGHussainapuram.pdf. Accessed on 09/10/2020.

29. Empowering Community Based Organisations (CBO) as Project Implementation Agency (PIA) / Quality Training Institutions under DDU-GKY

Introduction:

DDU-GKY is a Placement-Linked Skill Development Programme of Ministry of Rural Development, which is a part of 'Skill India' Initiative of Government of India. Tamil Nadu has been implementing this project from the year 2012. The vision of the scheme is to empower the rural youth to become independent and globally relevant workforce. Tamil Nadu State Rural Livelihoods Mission (TNSRLM) is the nodal agency for implementing the DDU-GKY scheme in the State. Tamil Nadu has so far trained 52,526 rural youth under the scheme and placed 36,583 candidates across sectors.

Background:

National Level/State Level PIAs are successfully implementing the DDU-GKY scheme in Tamil Nadu - however the placements are focussed mainly in the Tier 1 cities like metros while the rural youth today at times demand local employment to maintain the work-life balance. As a result, the growing dropout rates post placement are associated with this 'migration model' with the rural youth being unable to cope with the cultural shock of adjusting to urban employment. In addition, PIAs are observed to face issues in identification of the local demand to create local

jobs for the unemployed youth and are unable to follow the Village Saturation Approach proposed under the DDU-GKY guidelines. During the course of implementation, it has also been observed that there is a need for a Community Based Organisation (CBO)/ network to reach out and collaborate with the community for ensuring regular planning of mobilisation, placement and tracking activities, convergence activities (with regional / local MSME, Small Scale Industries, etc.) and for identification of local wage / self-employment demand – supply opportunities.

Panchayat Level Federation (PLF) is a registered society (under the Tamil Nadu Societies Registration Act, 1975 and renewed annually) of all functioning SHGs in a village panchayat, promoted and managed for and by the members of the SHG for the attainment of the common goals of economic and social empowerment. All PLFs are consolidated at the District level called 'Ma Ka Mai'. The long term vision of 'Ma Ka Mai' is ensuring the poverty alleviation through local capacity building efforts. The process of capacity building includes identification of the local experienced mentors at field level / sector level and leveraging their strengths to enhance the skill sets and mind set of the local community. Each 'Ma Ka Mai' is empowered with required standard operating procedures and the entire responsibility is housed with the competent authority. The procurement policy is completely transparent and goes through various rounds to ensure strict norms are followed in handling the finances across schemes. Some of the processes have strict guidelines to track the beneficiaries up to the grass root level and availability of monitoring team at the local level ensures regular tracking.

Details of the Intervention:

Since Tamil Nadu seeks to ensure the Village Saturation Approach and regular tracking of DDU-GKY scheme and candidates, it was proposed to empower a CBO like 'Ma Ka Mai' as Project Implementation Agency (PIA) on a pilot basis. This initiative is expected to bring in more localised approach in skill training and placement which would enable the state to have localised approach on mobilisation and placement strategies. This is also directed towards saving efforts in continuous follow-up requirements for placement and tracking across various programs and can be a convergence model to avoid duplication of efforts. TNSRLM wanted to pilot the model 'CBO as PIA' with identified three 'Ma Ka Mai' in three Districts. Adequate support was provided by the state to promote the CBO as PIA and was done in a timely manner. CBO then was encouraged to apply as a PIA for DDU-GKY project.

'Ma Ka Mai' as per the guidelines, applied for a Project Reference Number and followed all the procedures to get the PRN and followed all due procedures as any other PIA would do. Then, they applied for the project in the ERP system as per the DDU-GKY guidelines and SOP to secure the DDU-GKY Project. The model being the first of its kind in the country aimed at empowering the local community to own up the entire implementation of the scheme.

Impact:

Once the model is stabilised and proven, there is a huge possibility of replicating this across all Districts and scaling it up across the State for local employment which will not only reduce the unemployment but is also expected to fuel an increase in per capita income of the State while leveraging the demographic dividend.

Women are expected to be the main beneficiaries in this model due to its non-migratory nature and this is likely to contribute to an increase in the women participation in the rural labour market. The State is trying to ensure the sustainability of the project in the long run through

- Identification of local demand and supply approach
- Implementation of the skill training programs as per the demand at the local level to provide alternate livelihood opportunity with out-migration mainly for women.

Source: Information provided by the Programme Division, DDU-GKY, MoRD

30. An aromatic enterprise - Sangaon village, Rajpur block, Barwani district, Madhya Pradesh

Introduction:

The members of the enterprise got involved in Start-up Village Entrepreneurship Programme (SVEP) through the Community Resource Persons for Enterprise Promotion (CRP-EP). They approached SHG members and mobilised 8 women to set up a group enterprise. The leader got inspired to do agarbatti making units and turn it into a business idea.

Background:

The enterprise was opened with the assistance of the CRP-EP, with whom the women entrepreneurs created a business plan. This included comprehensive business feasibility analysis. After approval of the business plan by the Block Resource Centre (BRC), the group of women received technical assistance, capacity building in entrepreneurial skills and business management under SVEP. They learnt about various businesses, business management and record maintenance.

Details of the Intervention:

A Community Enterprise Fund (CEF) loan amount of Rs. 5,00,000 was sanctioned and a Community Investment Fund (CIF) loan of Rs. 3,00,000 was given. It was used to buy five incense rolling machines and a mixer machine. The group built market linkage with a wholesaler who provides them with raw material and buys back the product from them. The group plans to transition from small producers to end-to-end manufacturer by increasing their presence in the value chain.

Impact:

The enterprise generates a collective monthly income of Rs. 62,000 to 65,000 and it is shared among the group members. This represents an increase of almost 40 percent in income for the group leader comparing to her previous income. The group aspires to increase their collective monthly income to over Rs. 1,00,000.

The group members also witnessed social gains from participating in SVEP. They were able to contribute with house amenities and for the education for their children. They were recognised by their communities as self-dependent women group with mutual support. This raised awareness among other community members on DAY-NRLM financial services and SVEP and inspired them to open enterprises in other sectors.

Source: Ministry of Rural Development. (2018). Start-up Village Entrepreneurship Programme: Case Studies. Quality Council of India for DAY-NRLM. Government of India.

31. Kaushal Panjee - Web/Mobile based mobilization tool

Introduction:

In 2017, the Kaushal Panjee was launched by DoRD to assist DAY-NRLM programmes in mobilising rural youth candidates. It was designed as a citizen centric end-to-end tool to register the poor rural youth interested in skilling for wage/self-employment, and to upgrade their under DDU-GKY and RSETI. Kaushal Panjee was made available in public domain through a mobile App and through the Web Portal, which are used by candidates, employers, trainers, PIAs, RSETIs, SRLMs, and by DoRD.

Background:

Kaushal Panjee aims at mobilising the rural youth through a structured web/mobile based tool. It relies on six features to ensure that DDU-GKY and RSETI can reach and register candidates, and all stakeholders involved in the process have full access to their information. The features of Kaushal Panjee are Candidate Management, Employer Registration and Management, PIA/RSETI Dashboard, Trainer Registration & Management, SRLM Dashboard and Media Gallery, Helpdesk and Dynamic Reporting Module.

The information available is captured and maintained in a saturation approach through Gram Panchayats. Since its inception, Kaushal Panjee uses SECC data in the process of identification of beneficiaries, which allowed the rural youth in villages and remote areas to be easily reached and registered under DDU-GKY and RSETI. Information in the tool include registration modes, trainings and their life cycles, CV generation, job postings and placements.

Details of the Intervention:

Through Kaushal Panjee system, the rural youth can be tracked by government, citizens and the business community to provide skilling and employment. At the government level, the tool works as a centralized repository of candidates, in which eligibility is validated through the system itself. It also provides the updated status of candidates regarding skilling, placement, assessment and certification in a State disaggregated manner. At the citizen level, advantages include instant online registration and application in sector/trade wise disaggregated opportunities in the nearest training centres. In addition, the rural youth can refer family and friends to join DDU-GKY or RSETI through the app/web portal. Finally, the business community can upload opportunities in the system, which then generates a list of potential candidates for placements according to the criteria inserted. Likewise, training partners and PIAs can digitally shortlist and approach candidates for trainings according to demographics.

Impact:

Kaushal Panjee has been implemented in all States and UTs in India, covering 689 Districts and 7,426 blocks. So far, 22 lakh candidates have been registered and 2.6 lakh have taken part in DDU-GKY across its 1,700 training centres. Trainings were conducted across the country under 1,587 projects in partnership with over 724 PIAs in 50 sectors, securing more than 600 job roles until the end of FY 2019-20. Currently, more than 500 trainers are registered monthly in the system, with several receiving offers from PIAs. Likewise, over 4,000 jobs were posted by more than 110 employers till date. In the short span since its launch, Kaushal Panjee has won important awards for its achievements. They include the Gold Award and the Award of Merit of

the SKOCH Awards 2018, and the Digital Transformation Awards 2019, both in skill related categories.

Source: DDU GKY Team, DoRD

32. From the Outcast to the Accepted: Kudumbashree's Inclusion of Transgender Community

Introduction:

Transgenders are traditionally considered outcasts by society. However, through targeted interventions, they are recently being inserted in society and building up their self-confidence. Kudumbashree Mission have been implementing numerous programmes in this regard, such as forming special the Kudumbashree Neighbourhood Groups (NHGs) and helping the transgenders to find livelihood for themselves.

Background:

Social inclusion and universal reach have been important strategies that Kudumbashree has stressed upon since its inception. With a view to reduce marginalization of disadvantaged groups and strengthen initiatives for social inclusion, 'Disha Campaign' was launched in January 2017. The objective of the campaign has been to form special NHGs of groups such as the elderly, members of the transgender community and Divyangs.

Details of the Intervention:

In regard to transgenders, any person in the transgender community who have completed 18 years of age could be the members of NHG. As per the bylaw, an NHG should consist of 10-20 members. But a concession had been given in the case of transgenders. Even though there are only less than 10 members, transgender NHGs could be formed. The so formed transgender NHGs would be given Rs. 10,000 as corpus fund

Impact:

The formation of such NHGs are progressing in different districts across the State. As of 2018, there were 21 transgender NHGs working in the State which had 274 members.

Source: Retrieved at <http://lsgkerala.gov.in/en/kudumbashree/featured-topics/so-far-there-are-21-transgender-nhgs-working-state-which-have-274>. Accessed on 14/10/2020.

33. Maharashtra State Rural Livelihood Mission: Pilot Project to digitize Book-Keeping

Introduction:

Mission UMED, Maharashtra State Rural Livelihoods Mission considers that a tablet based E-Bookkeeping system for SHGs is beneficial under DAY-NRLM. In the present world, mobile phones and tablets are considered revolutionary concepts to flow the data, and a complementary or standalone system is key to assist SHGs in monitoring their activities.

Background:

The intervention is a web based solution designed to monitor the day to day activities of SHGs. The solution includes a monitoring system through MIS on a real time basis.

Details of the Intervention:

Through this system, data can be entered at local sites in the village level through tables as and when either at completion of financial transaction or monthly activity. Graphical as well as analytical reports help to monitor the particular SHG at Micro level.

Impact:

For the pilot purpose of SHG e-bookkeeping activity, three blocks Deoli, Wardha and Seloo of Wardha district are selected. In these three blocks, Mission UMED is working with around 2,000 SHGs federated under approximately 160 village organization.

Source: Retrieved at <http://146.88.26.24/wp-content/uploads/2018/06/SHG-E-Book-Keeping-System.pdf>; <http://umed.in/>

34. MIS Narratives for Jharkhand SRLM

Introduction:

The implementation of MIS under the Jharkhand State Livelihood Promotion Society (JSLPS) have introduced innovative features. It was developed as a transaction based tool meant for SHGs.

Background:

In 2010, United Nations Development Programme (UNDP) sponsored for development of MIS. JSLPS worked as a nodal agency for DAY-NRLM. Its software e-SHG process tracking was adopted as e-NRLPS.

Details of the Intervention:

E-NRLPS has modules on saving, credit, repayment and attendance. JSLPS has servers for file, Tally enterprise, and web services. It has private cloud services (Go Daddy) and internet through a 10 mbps leased line. Every district has one MIS officer. There are MIS book keepers and “tablet didis” who earn Rs.20/ per meeting for data entry and reporting. Though there is no attempt to have mobile based applications, SMS services are provided to SHGs, cadres and staff at block/clusters. It has introduced USSD authentication through National Payments Corporation of India (NPCI), Aadhar is in place for every member. Further, MKSP MIS is web based and is being prototyped--toll free number is being used for supporting data entry.

Impact:

The use of digital technology in MIS under Jharkhand SRLM helps in resolving beneficiary issues. DAY-NRLM Portal of NIC is being used for MPR with indicators, offline interfaces with Swalekha s/w (1st of every month). It has worked on dashboards for Financial Inclusion and vulnerability with performance indicators. It has worked on report engine to track reports and to generate own dash boards. (reports.swalekha.in/jspls.aspx and swalekha.in-dash-board). Currently there are 500 tablets given to “Tablet Didis”.

Apart from this, JSLPS has introduced alert systems (every Tuesday), dynamic block ranking system and toll free number for Didis to interact. Services such as SHG member transaction and on-line timely disbursement of funds on time is also tracked.

Source: Institute of Rural Management Anand. (2017). Independent Assessment of Design, Strategies, and Impacts of DAY-NRLM. Ministry of Rural Development, Government of India.

35. Use of innovative communication and behaviour change tools by SHG women to generate awareness and help containment of COVID-19

Introduction:

On the rising of COVID-19 cases in India, networks under DAY-NRLM were used to generate awareness and help stop spreading of the virus. For that, awareness generation efforts used communication and behaviour change tools by women of SHG networks.

Background:

Audio Visual (AV) IEC material and advisories developed by Health Ministry were circulated to all SRLMs to spread awareness on the need to maintain personal hygiene, social distancing etc. All such information, along with material developed by the state governments are being used by the State Rural Livelihood Mission (SRLMs) to ensure that the correct message is communicated to the community about all required precautions. The SRLM staff and SHGs members are creating awareness in the local communities by various means such as telephone calls, wall writings, pamphlets/fliers etc. Social media is also being used extensively.

Details of the Intervention:

Some of the more important interventions in the country on the advent of COVID-19 were done by SRLMs under DAY-NRLM. One of them is the JEEViKA Bihar, which stepped in as soon as COVID-19 was announced as a global pandemic. JEEViKA started working on IEC materials that would help in awareness and preparedness for the outbreak and systematically reach out to a maximum number of households through its 1.4 Lakh SHGs and spread the awareness on topics such as hand wash, sanitation, quarantine and isolation and social-distancing.

In addition, SHG women from UP SRLM 'Prerna' have used their creativity to make rangolis and mark lines and circles to re-emphasize the need for 'social distancing'. They have also been making wall paintings to spread key messages about COVID prevention in their communities.

The Didi helpline, a telephonic helpline initiated by Jharkhand SRLM, is open 24 hours to help migrant laborers by providing them verified information. It enables them to provide their data to state authorities to help evacuate them from different states, back to Jharkhand.

Notable efforts have been made by women of Kudumbashree in Kerala, to help dispel the widespread fake news that causes panic. Platforms are used specifically to disseminate immediate, authentic information and updates on the outbreak and precautionary measures.

Impact:

JEEViKA has till date collected mobile numbers more than 1,00,000 of community members and is using the Mobile Vaani platform to release voice messages on COVID-19 and is also addressing the community's queries through the same.

Through a network of WhatsApp groups with 1,16,396 women members, Kudumbasree is trying to propagate only the right information to the community.

Source: Ministry of Rural Development. (2020). NRLM Self Help Group network rises to the challenge of COVID-19 situation in the country. Retrieved from <https://pib.gov.in/PressReleasePage.aspx?PRID=1613605>. Accessed on 12/6/2020.

36. Business Model of Supplying Incense Sticks: Run by Odisha Livelihood Mission and ITC

Introduction:

The Odisha Livelihoods Mission (OLM), State Rural Livelihood Mission (SRLM) of Odisha State has been supporting “raw incense stick production” (agarbattis) as a business proposition for livelihood support to women members of SHGs.

Background:

The business activity is currently being promoted by OLM involves production of agarbattis by “hand rolling” as well as by use of “pedal machines”.

Details of the Intervention:

Based on an MoU with ITC, ORMAS and OLM are promoting an exclusive supply chain for ITC by encouraging and integrating the women producer groups to take up production of both hand rolled raw incense sticks and “pedal machine made raw incense stick” for supply to ITC.

Impact:

It is quite evident that efforts of ORMAS/OLM have led to increase in employment opportunity for rural poor women. In hand rolled mode of production, women are able to use their leisure time, and get additional employment, while in the case of pedal machine, it is gainful employment. Implementation of this business model has resulted in an increase in income for women SHG members. There has also been an increase in incense stick making units across the state. The large scale intervention by ITC has motivated other companies to develop their supply chains in the State. The success of this business model is primarily attributed to facilitating market linkage of producer groups to ITC and identification of right profile of beneficiaries.

Source: Business Model Compendium by DoRD & NIRDPR.

37. Chaos & Coordination: DAY-NRLM & PRADAN

Introduction:

Jaisinghnagar is a block in the Shahdol district of Madhya Pradesh. It is also a resource block under DAY-NRLM. PRADAN entered the Shahdol district in October 2011; after a survey of the area, it decided to work in two blocks—Jaisinghnagar and Gohparu, where the Madhya Pradesh Rural Livelihoods Project (MPRLP) project of the government was being wound up.

Background:

Under this interventionsm all willing PRADAN SHGs were linked to NRLM. Those that refused to be linked to DAY-NRLM were left out. During this time, many PRADAN-promoted women leaders were also selected to become NRLM CRPs.

Details of the Intervention:

Confusion started emerging amongst beneficiaries in regard with why or why not their SHG has received Revolving Fund. This created resentment and chaos amongst beneficiaries and also generated “materialism” as CRPs started receiving money unlike PRADAN volunteers. Further,

both the organizations started providing training to beneficiaries at almost same time, which created fatigue and tiredness amongst beneficiaries.

Impact:

The objectives of both organizations are not very different. Both work to reduce poverty, strengthen livelihoods and grass-roots institutions. However, their way of working differs. Whereas one is very good with ensuring the following of norms and other structures, the other works on strengthening of collectives through group processes, building cohesiveness and solidarity. PRADAN could share with NRLM its ideology and its work processes and at the same time its professionals can be oriented on how things work in NRLM so that both the organizations understand each other's work and priorities better. Recognizing their shared vision and mission, PRADAN and DAY-NRLM need to work in alignment with each other, to realize their goal of development, agency and self-reliance.

Source: Retrieved at <https://www.pradan.net/sampark/wp-content/uploads/2019/06/NRLM-Opportunities-and-Challenges-by-Smriti-Shah.pdf>. Accessed on 12/06/2020.

38. Reaching the Ultra-Poor with the Graduation Approach

Introduction:

The Graduation Approach is a multifaceted livelihood programme that provided ultra-poor households with a productive asset, training, regular coaching, access to savings, and consumption support. It was designed by BRAC and adapted in eight countries with support from the Consultative Group to Assist the Poor (CGAP) and the Ford Foundation.

Background:

This initiative aims to alleviate constraints of the poorest and most vulnerable in securing livelihoods. This comes in a context where income is often irregular or seasonal, putting laborers and their families at risk of hunger. Self-employment is often the only solution, which bears limitations in access to finance and skills to boost income through entrepreneurship.

Details of the Intervention:

The Graduation Approach fosters a transition to more secure livelihoods for the poorest. By combining complementary approaches, it seeks to boost a sustainable shift to self-employment. It aims to increase the standard of living through six complementary components, each designed to address specific constraints facing ultra-poor households. These components are:

- Productive asset transfer: One-time transfer of productive assets, such as cows, goats, or supplies for petty trade.
- Technical skills training: Training to manage the productive asset.
- Consumption support: Regular cash or food support for a few months to a year.
- Savings: Access to a savings account, or encouragement to save.
- Home visits: Frequent home visits by implementing partner staff to provide accountability, coaching, and encouragement.
- Health: Health education, health care access, and/or life skills training.

Impact:

The Graduation Approach led to large and lasting impacts on their standard of living. The approach has been scaled up by BRAC to support over 580,000 families in Bangladesh and by Bandhan Konnagar to over 75,000 families in India. In the short run the programme increased households' consumption relative to the comparison group after two years, and households experienced similar improvements in food security, asset holdings, and savings. In addition, improvements in economic well-being were the result of a shift from menial labor to more stable self-employment.

Source: Abdul Latif Jameel Poverty Action Lab (J-PAL). (2015). "Building stable livelihoods for the ultra-poor." J-PAL Policy Insights. Last modified September 2015.

G. Social Protection in Rural Areas

39. Evolution of Long-Running Cash Transfer Programmes: Estimating Cash Transfer Amounts

Introduction:

The running of long-term cash transfer programmes require intricate strategic and planning adaptation to the changing socioeconomic context of countries and needs of beneficiaries. Across the years, the Brazilian Programa Bolsa Família (PBF) introduced different elements to its current running structure of variable benefits. This strategy follows multiple components according the composition and level of poverty perceived in each household. Along with the amount of benefits, the reference of poverty line has gone through adjustments. This also included adjustments to fluctuations of income and economic indicators of the country, such as price index and the minimum wage. The evolution of PBF demonstrates the capacity of a large cash transfer programme to adapt to changing scenarios while responding to the needs of the targeted population. This case study shows in particular the outcome of an elaborated structure of benefit amounts.

Background:

Since its inception, the Brazilian cash transfer programme evolved alongside with the changing socioeconomic context and needs of the country. The first programme of its kind was first launched in the country in the 1990'. However, different programmes overlapped at the time, leading to low performance in coverage and administrative management. It was then restructured into the PBF in 2003, when efforts focused on operational and policy updates to adapt to a unified structure. On the side, the programme followed an adaptation period regarding implementation, sustaining the payments and management of the remaining programme. PBF regulations were revisited in 2005/6, making relevant changes to the procedures of payment of benefits, registration of beneficiary information, institutional capacity and structure to establish decentralised management bases, and defined roles and responsibilities of implementing agents. Across 2007 and 2008, PBF established the need to review eligibility of households every two years in face of the fast growing advancement of the programme and the favourable country's socioeconomic conditions. In this regard, the Variable Youth Benefit (VYB) was created to increase the programme's targeted population and reach households with adolescents from 15 to 17 years-old. During 2009 and 2010, core mechanisms to measure the targeted population and estimate poverty were refined, accounting for income fluctuations among the poor. This paved the way for the consolidation of PBF, with a major

expansion of coverage. In addition, in a strategic move to integrate programmes to fight poverty, PFB was made part of the Brazil Without Poverty Plan (PBM) in 2011. This aimed at combining efforts to guarantee income, access to public services and productive inclusion in the same platform of programme and targeted population.

Details of the Intervention:

PFB was launched to promote poverty alleviation and equality among the poorest and most vulnerable. Three main components were introduced in the programme, namely cash transfers, to act upon immediate poverty reduction; access to rights and entitlements, to facilitate social inclusion, especially for the younger generation; and convergence with other programmes and services, to stimulate development among beneficiaries. As a conditional cash transfer programme, poor households need to have children from the age of 6 to 15 enrolled in school, and younger children duly vaccinated to be eligible to receive benefits. They are given to families instead of beneficiaries individually. PFB evolved to sustain a decentralised implementation, relying mainly on local governments.

PBF is targeted at households living in poverty or extreme poverty defined by their self-declared monthly per capita income. The changes regarding the mechanisms to measure the components of poverty and income were essential to consolidate the reach of the scheme. The line of poverty was established in reference to the minimum wage, being 25 percent for the extreme poor and 50 percent for the poor. Households were categorised according to the level of poverty they face, ranging from priority households, households with lower per capita monthly income, and households with more old children and teenagers. High priority was also given to racial-ethnic groups, indigenous groups, households living off recycling, households in which there is child labour, and households with members liberated from slave labour. The number of households in these conditions would be based on estimates from local governments according to the national Census. The final number of participants per municipality would be a combination of the estimates of the national and each local government. Even when the estimated number of beneficiaries would reach its cap, the priority groups must receive benefits.

The approach to calculating amount of benefits have also gone through changes. Components were incremented and added with time, following the needs of the population and fund availability. It was established based on the line of poverty experienced by the beneficiary. Ultimately, four components were determined, all dependent on the composition and income of the family. Benefit amounts varied according to this. First, the Basic Benefit (BB) was given to extreme poor households. Second, the Variable Benefit (BV) was given to households with pregnant or lactating women and/or with children of up to 15 years-old. Amounts were cumulative up to five benefits per household. Third, was the Variable Youth Benefit (BVJ) for households with children aged 16-17 years. Amounts were cumulative up to two benefits per household. Fourth, the Benefit to Overcome Extreme Poverty (BSP) for families with income that do not exceed the extreme poverty line. The amount in this case was calculated case-by-case. The wide range of benefits under the programme accounted to 18 modalities, considering the accumulation of different components. Amounts could quintuplicate depending on these circumstances, following changes in the socioeconomic conditions of each household. Auditing activities were undertaken to assess both public officials and beneficiaries.

Impact:

The evolution of PBF shows a successful path in adapting the programme to the needs of beneficiaries and the context of the country. This can be demonstrated by the increase in

coverage from 2003 to 2019, jumping from 36 lakhs to almost 1.4 crore households. By 2015, it had contributed to the uplifting of more than 3.6 crore persons out of poverty. In addition, the comprehensive means to estimate the amount of benefit contributed to the positive performance of PBF. By adjusting amounts to the conditions of each household, the programme responded to the particular needs of beneficiaries. Evidence of positive impacts of PBF in the well-being of beneficiaries include direct improvements in health and education of the low-income population, with reduced child labour and infant mortality, increased student passing rates, and improved women empowerment. All these achievements came with a cost as low as 0.45 percent of the Brazilian GDP, and significant stimulus of the economy.

Source: Hellmann, A. (2015). How does Bolsa Familia work? Best practices in the implementation of conditional cash transfer programs in Latin America and the Caribbean. Inter-American Development Bank.

40. Mechanisms to avoid inclusion and exclusion errors in cash transfer interventions

Introduction:

Targeting is one of the fundamental features of cash transfer programmes directed at reducing poverty. The poor are identified based on each programme's eligibility criteria and particular additional limitations, such as resource constraints. Further, efforts to include the poor in such programmes depend on the effectiveness of the process of identification of beneficiaries. Inclusion and exclusion errors often take place, with eligible beneficiaries disqualified to receive benefits and ineligible persons incorrectly covered as beneficiaries. Those errors are reflected in numerous issues in the performance of programmes, such as budget limitations.

In 2006, the Malawi Social Cash Transfer Scheme (SCTS) was launched as a pilot programme aimed at poverty alleviation and socioeconomic development. It targeted ultra-poor households with labour constraints to receive conditional cash transfers under the specified eligibility criteria. Salient features of the scheme introduced a process of identification of beneficiaries based on community participation and a decentralised process of selection of applicants. During its pilot phase, the scheme presented error rates under global averages and impressive impacts, despite challenges.

Background:

The Malawi SCTS pilot programme targeted ultra-poor households with extremely limited labour resources in the Mchinji District. The scheme objectives combined efforts in reduction of poverty, hunger and starvation, improvement of child health and nutrition status, and increase in school enrolment and attendance. Cash transfer amounts depend on the size of the household size and whether children are in primary or secondary school.

One of the first points of contention was the process of identifying and selecting beneficiaries under the particularly challenging socioeconomic context of Malawi. Since it was one of the poorest countries in the world at the time, targeting was a task on its own. In addition, infrastructure was limited, with no system of registration in place, and administrative capacity was limited, including human resources and IT.

Details of the Intervention:

The identification and selection of households under SCTS relies on a carefully designed community-based participatory process. It comprises of a multi-stage process involving government officials and community level members. The process starts with a community meeting to spread awareness of the scheme and elect local representatives to form the Community Social Support Committee (CSSC). Election of community members follows rules to assure gender and geographic equality, with division of candidates based on geographic zones and half men/half women available posts for the Committee; and avoid elite capture, with village heads prohibited to be elected.

These representatives have central roles in the identification of potential beneficiary households. This includes holding a second community meeting to generate a list of the poorest households in the Village Cluster (VC). First criteria for identification follows measures of poverty, defined as the lowest expenditure quintile. Indicators include the consumption of one meal per day, risk of starvation, beggary for livelihood, absence of assets and inability to buy non-food essential items. Second criteria follows household labour constraints, defined by the dependency ratio of members – less than one able-bodied member aged 19–64 per three dependents.

Then, a survey takes place to produce additional data among these households. In this process, the Committee verifies the eligibility of households, ranks them based on their individual needs, and lists the poorest 10 percent in the VC. An additional effort of the scheme was the involvement of extension workers in the verification process. This was an effective step due to the selection of workers from outside the community or extended families, but well known among community members. As a result, they were able to be more impartial than community members.

Further, two other community meetings take place. First to review this list and present a final version to the District Assembly (DA) office for approval, and later to announce the final list of beneficiaries. In case the list contradicts national guidelines, it is the role of the district to mediate the issue. Finally, a member of the Secretariat participates in a community meeting to raise awareness on the objectives of the scheme, and payment procedures and amounts. This process intends to assure accountability and transparency in the identification and selection of beneficiaries and avoid inclusion and exclusion errors.

Impact:

The steps taken to combat targeting errors under the Malawi SCTS pilot showed effective results. In its first year of implementation, the programme has reached 2,442 households totalling 7,480 children, of whom 6,013 were orphans. This was considered such a success that the pilot received support to scale up for another five years. The achievements in targeting largely owed to the use of community-based processes. With measures to avoid elite capture and addition of verification steps to the process, inclusion and exclusion errors were avoided in the inception of the scheme. The contribution of other targeting instruments in this process was also key, such as the use of demographic eligibility criteria to focus on the households who are extremely poor.

It is important to note that inclusion and exclusion errors in the Malawi SCTS increased after the pilot. Although figures are under or in line with global averages, it stemmed away from the success of the pilot. Evidence suggests that special attention needs to be given to the demands of time and resources when scaling up cash transfer programmes, aiming at keeping high quality community-based targeting. In addition, the need for constant revision of the parameters used

in the calculation of benefits was highlighted. This is because these parameters are particularly variable and affect targeting and further errors directly.

Source: Davis, B., Handa, S., Hypher, N., Rossi, N. W., Winters, P., & Yablonski, J. (Eds.). (2016). From evidence to action: the story of cash transfers and impact evaluation in sub Saharan Africa. Oxford University Press.

41. Interventions for the timely disbursement of funds in cash transfers

Introduction:

Timely disbursement of funds is essential to assure effective cash transfer systems. This is because beneficiaries of such programmes tend to use resources to purchase items which are essential to their livelihoods. The delay in any phase of disbursement affects payment to beneficiaries, which in turn jeopardises the achievement of core objectives of such schemes. The Hunger Safety Net Programme (HSNP) in Kenya demonstrated that efficient registration and targeting, enrolment of beneficiaries, opening of bank accounts and efficient monitoring systems can have significant results in the flow of funds.

Background:

HSNP is an unconditional cash transfer programme designed to alleviate extreme poverty and hunger in Kenya. It is one of the programmes which are part of the national safety net strategy. The programme ran its second phase from 2013 to 2018, covering four counties in the north of the country. Benefits were given to households instead of individuals and paid every two months in single instalments. Almost all households in the region were registered and bank accounts were widely opened. General information was collected to rank households according to their well-being standards. The successful efforts in registration were also in line with the objectives to build a comprehensive database of households so that emergency payments could be made in the event of drought in the region.

Details of the Intervention:

Multiple interventions under HSNP contributed to its effective fund flow. First step was registration, with wide collection of data on households and classification of their well-being. Second step was targeting, with selection and notification of households. Then, one member of household would be enrolled and assisted to open a bank account. In order to maintain a good track record of the process, the programme established a digital Case Management System (CMS). The platform is fairly decentralised, but also synchronised with the central Management Information System (MIS) daily. An innovative communications systems was also developed to support the payment process. It used a combination of SMS and web-based communication to receive a digital feedback loop on the processes, involving beneficiaries directly and Programme Officers (POs) and chiefs. All of these efforts combined resulted in a positive flow of funds with timely payments to beneficiaries.

In addition, with a well-developed and well-established database of households and system of payments, HSNP is able to scale up considerably the disbursement of funds during droughts. All procedures are done digitally in a similar manner of regular payments under the programme, including selection of beneficiaries through MIS, disbursement cycle until direct payment to bank accounts, and communication between the population and programme functionaries.

Impact:

During the second phase of its implementation, HSNP managed to establish a good reputation regarding timely payments. Payments were timely delivered for successive cycles and maintained regular payment dates. The steps to achieve this outcome allowed beneficiaries to gain financial inclusion and governments and stakeholders to build capacity to manage payments under the programme. From the beneficiary side, the expansion on the population having a valid national ID card allowed them to vote and access services in general. Access to a bank account improved their credit record and access to financial services. From the government's side, the experience of HSNP stimulated them to manage disbursement systems and service providers under other safety net programmes in a similar manner. From the bank and pay agent' side, timely disbursement of funds allowed them to establish an effective schedule to deliver payments, such as adequate liquidity according to the demand.

Source: Otulana, S., Hearle, C., Attah, R., Merttens, F., and Wallin, J. (2016) 'Evaluation of the Kenya Hunger Safety Net Programme Phase 2: Qualitative Research Study – Round 1', OPM; Taylor, J.E., Thome, K. and Filipowski, M. (2016) 'Evaluation of the Kenya Hunger Safety Net Programme Phase 2: Local Economy-Wide Impact Evaluation Report', OPM.

42. South Africa's Old Age Pension (OAP) and Child Support Grant (CSG)

Introduction:

OAP and CSG are the main South Africa's social assistance programmes directed to the most deprived. They are known as the Grant System, which includes seven grants and covers old age, disability, child support, foster care, care dependency, grant-in-aid, and war veterans' grants.

Background:

The Grant System is part of South Africa's Constitutional guarantee of social security for everyone. It is based on a progressive system, which is realised according to the availability of resources. The system has been restructured since 1994 to expand eligibility for those most in need and increasing programme budgets. Some of the most distinct features of South Africa's Grant System is the reliance on the judicial system to require the government to pay a benefit and on a mean-tested social assistance with a broad range of risks that these benefits cover.

Details of the Intervention:

Since 2006, the Grant System has been centrally administered by the South African Social Security Agency (SASSA), with oversight by the Department of Social Development. Advancements in the application procedures have been introduced, with streamlined and simplified processes. However, there are challenges in unequal treatment of applicants and programme participants based on gender, race, and age, and delays in resolving disputed decisions under appeal processes. In addition, the Grant System faced similar issues as India in the the grant approval, sanction and payment of pensions, despite relevant achievements in the application procedures. To cut costs and avoid errors, fraud and corruption, South Africa introduced in 2012 a biometric system in which all beneficiaries started to be registered.

Impact:

In the FY 2013-14, the Old Age Pension covered 69 percent of the elderly population with limited income and assets, which comprised of 2.9 million elderly or almost 6 percent of the total population of 50 million. The allocations corresponded to almost 1.3 percent of their GDP,

equivalent to US\$ 4.9 billion. Also, they spent 5.9 percent of total budget in administrative costs. The Grant System reaches nearly one third of the country's population of 50 million people.

Source: Fultz, E., and Francis, J. (2013). Cash transfer programmes, poverty reduction and empowerment of women: A comparative analysis. Experiences from Brazil, Chile, India, Mexico and South Africa. Geneva: International Labour Organisation.

43. Coupling of interventions – supporting cash transfers with other services

Introduction:

Innovative policy solutions to poverty alleviation through cash transfer programmes emerged in the early 2000. The coupling of these programmes with other services and interventions resulted from the necessity to review socioeconomic development models around the world. Chile Solidario is one of those examples; it adopted a multi-sectoral and integrated approach to poverty alleviation. The programme was designed based on the idea that poverty is a reflection of multiple and interacting dimensions; to fight that, cash transfers would need to be integrated with interventions which would enforce opportunities and rights for the targeted population. The programme strategy relied on a combination of demand and supply interventions to reach the poorest and most vulnerable in Chile.

Background:

Chile Solidario was launched in 2002 and covered multiple domains with a variety of components. It was based on a proxy-means test in health, education, income and housing. Support was given through cash transfers, additional monetary subsidies, preferential access to social programmes and psycho-social assistance². The support conditions were established in an agreement between beneficiaries and social workers together. They would define the elements of intervention based on the socioeconomic situation of households and the benefit received would be conditional to the completion of such conditions. The participation on the programme was limited to five years and their engagement was planned to slide gradually overtime, including financial transfers and support; this was an attempt to stimulate engagement of households in their own development and promote long-term independence from the programme.

Details of the Intervention:

Two components of Chile Solidario were particularly impactful. First, psychosocial support was given to beneficiaries since the first phase of their participation. Intensive interactions with social workers were conducted to build trust with beneficiaries, address the specific demands of each household, and develop a plan of support. This plan was based on 7 dimensions, which ranged from identification, health, education, family dynamics, housing conditions, work and incomes, and 53 minimum conditions to assess standards of living. Based on that, social workers

² It consisted of personalized support for beneficiaries of "Chile Solidario" by a professional or qualified technician, in order to promote the development of personal and family skills needed to meet the minimum quality of life, and an intervention strategy aimed at strengthening the effective linking of beneficiaries with social networks and access to the benefits that are available.

would evaluate the progress of each household through a total of 21 home visits along 24 months.

Another important component of this intervention was the facilitation of convergence with other government programmes and social services. Although there were previous services and programmes for the poor and vulnerable, only 4 out of 10 among eligible beneficiaries accessed them. In this context, Chile Solidario aimed at putting mechanisms in place to integrate and synchronise the existing network of social programmes and services. This way, beneficiaries would have the necessary conditions to access them.

Some of the efforts which led to the success of the intervention were:

- coordination of programmes and services in the local level according to the demands of households, ensuring localisation of needs;
- guidance of social workers in understanding and navigating the existing network independently, ensuring sustainability of interventions;
- strong capacity building of social workers, ensuring the effectiveness of human resource interaction with beneficiaries;
- legal provisions to regulate the interaction between programmes and services in the institutional level, including the combined features of implementation, management, coordination, supervision and evaluation.

Impact:

In the first 10 years of existence, Chile Solidario enjoyed high rates of coverage and participation. It reached 4,80,000 families, amounting to 20 lakh people or 11.5 percent of the population. Only 2.2 percent of potential beneficiaries refused to participate, and 5.6 percent did not complete application.

The impact of psychosocial support was noteworthy, with successful tailored interventions in the development of skills, capabilities, and information, and autonomy and self-reliance of beneficiaries. First, they assured access to the existing network of social services to the poor and vulnerable groups. Since they received preferential access to health and education services and social programmes, they were brought to the map of local governments and service providers. In turn, it allowed the programme to work in supply-side constraints by improving services. At some point, new programmes addressing labour market access, skills training and micro-finance were created as a direct result of Chile Solidario. Second, evidence shows that the activity of social workers had direct effect on children's physical and cognitive development and psycho-social well-being; and participants' subjective well-being, including high aspirations and optimism, better future expectations, positive attitudes for dealing with problems, and self-confidence. Finally, a legislative framework defining the roles and responsibilities across all sectors involved in the programme were key to assure convergence. It facilitated implementation and coordination, and reduced conflicts among functionaries. In addition, it institutionalised the programme from a simple political will to a legal mandate.

Source: Roelen, K, Devereux, S., Abdulai, A, Martorano, B, Palermo, T, Ragno, L. (2017). How to Make 'Cash Plus' Work: Linking Cash Transfers to Services and Sectors. Innocenti Working Paper 2017-10, UNICEF Office of Research, Florence.

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