Possibilities of National Rural Livelihoods Mission (NRLM)

S. Harikishore (2008, Kerala)
Executive Director, Kudumbashree
National Rural Livelihoods Mission (NRLM)

- Self Help Groups (SHGs) – 10-20 Members in each group
- Federations at Ward and Panchayat Level
- State Rural Livelihoods Mission (SRLM) – State level agency to support the community network of SHGs
- Span across all the States in India
1. Power of the Collective

- Weekly Meetings – A place for women to be at outside the four walls of their houses
- Awareness and consciousness of personal and community level issues
- Discussions and plans to tackle and overcome challenges
2. Social Capital

- Leadership
- Networks and relationships
- Regular and one to one interactions with Resource Persons (RPs)
Public goods, services and resource development mapping, Uttar Pradesh
3. Economic Empowerment

- Microfinance
- Easy and quick access to credit for personal and household needs – Collateral free
- Bank Linkage
4. Livelihoods

- Various types of enterprises –
  - Farm and Non-Farm
  - Group and Individual Enterprises
  - Manufacturing, Trading and Services
4. Livelihoods

- Support extended in terms of
  - Capacity building through General Orientation Training (GOT) and Entrepreneurship Development Programme (EDP)
  - Skill trainings
  - Support for raw material purchase, processing, packaging and labelling of products
  - Marketing and advertising support
  - Handholding services such as business consultancy and performance tracking
  - Access to formal credit and bank linkage
Plate and Bowl Making Unit, Madhya Pradesh
Sculptures Unit, Bihar
Naurang Bai, Tailoring Unit, Madhya Pradesh
Snacks Production Unit, Andhra Pradesh
Toy Making Unit, Bihar
Travel and Taxi Services, Kerala
Railway Waiting Hall Management, Kerala
5. Convergence with Local Bodies

- Members of SHGs contribute towards Gram Panchayat Development Plan (GPDP) preparation.
- Plans are made at SHG level to be integrated into GPDP.
  - To access entitlements such as welfare pensions, MGNREGA Job cards, Ration cards, Swachh Bharat Mission (SBM) toilets etc.
  - Improve infrastructure such as roads, schools, *anganwadis*, street lights etc.
  - Social Development Plans – Action plans against social evils such as child marriage, alcohol abuse, witchcraft and black magic etc.
Gram Sabha Mobilization, Uttar Pradesh
Presentation of Village Poverty Reduction Plan (VPRP) by SHG Members, Tripura
Adult literacy campaign, Assam
6. Decision Making Autonomy

- Representation in decision making forums
- Resource management at micro level based on prioritized needs
- Handling of funds such as the Community Investment Fund (CIF), Community Enterprise Fund (CEF), Revolving Fund (RF), Vulnerability Reduction Fund, Own funds (thrift and savings)
- Beneficiary selection
Presentation of Infrastructure Map of the Village, Uttar Pradesh
Opportunities

- Demand from Government Sector – Direct access to SHG Members
  - Institutional Canteens – Didi ki Rasoi in Bihar, Didi Bhojanalay in Jharkhand
  - School Uniforms – Tailoring units of SHG women supplying uniforms in Madhya Pradesh
  - Supplementary Nutrition – Nutrimix production units in Kerala
  - Construction groups of SHG women working under Pradhan Manthri Awas Yojana (PMAY)
Didi Bhojanalay, Jharkhand
8. Women Empowerment

- Focus on processes addressing gender discrimination, violence, and in moving towards empowerment
- Three process and action types: Preventive – Protective – Transformative
- Access to counselling services
- Help desks at district level and Gender Resource Centers (GRC) at Panchayat level
- Vulnerability Mapping Exercise
- Gender Self Learning Programme (GSLP)
9. SHGs in Disaster Management

- Rescue – Relief- Rehabilitation
- Kerala Floods –
  - Interest free loans for the flood impacted
  - Livelihood interventions in the flood affected areas
- Covid Response across States –
  - Masks and Sanitizer production – Kerala, Bihar, Andhra Pradesh
  - Community Kitchens – Kerala
Community Kitchen, Kerala
10. Unlimited Possibilities

- Kudumbashree School – Outreach and Mass education
- Laptops for Online Education
- Special projects and Micro-Plan preparation for poverty eradication of the vulnerable Sections – Asraya Scheme in Kerala
- National Resources Organisation – Utilizing the experience and knowledge of SRLMs and emulating best practices across India – Kudumbashree NRO has MoU with 20 other states
- Women-run Metro
10. Unlimited Possibilities

- Aajeevika Saras Mela - National and State level fairs — Exclusively for products made by SHGs
- India Food Court — Food stalls of regional varieties from all the States under one roof — Platform for SHG women to attend, cook and sell food
- Climbing the ladder of democracy - 7071 SHG members elected as LSG leaders in 2019 local body elections in Kerala
- BUDs School for the inclusive and integrated education for children with intellectual disabilities — BUDs Rehabilitation Centre for adults
- Community Health Volunteers — Santhwanam Volunteers — Highly beneficial to the elderly and the bedridden
India Food Court, New Delhi
Challenges

- Marketing of produce
- SRLM Bureaucracy overpowering the community institutions
- Caste – Exclusion
- Multiple memberships in Parallel Groups – Defeating the purpose?
- Scaling up of enterprise models
- Beneficiary Selection – Despite the best efforts, *poorest of the poor* left behind
An Appeal

- Visit – Participate in SHG Meeting
- Visit Enterprises
- Use the SHG network for mutual benefit