



**Andhra Pradesh Human Resource Development Institute
(Govt. Of Andhra Pradesh)**

**Online Training for Ward Welfare and Development Secretaries
(WWDS)**

Credit Based Assessment System (CBAS)

In Association with Department of Municipal Administration

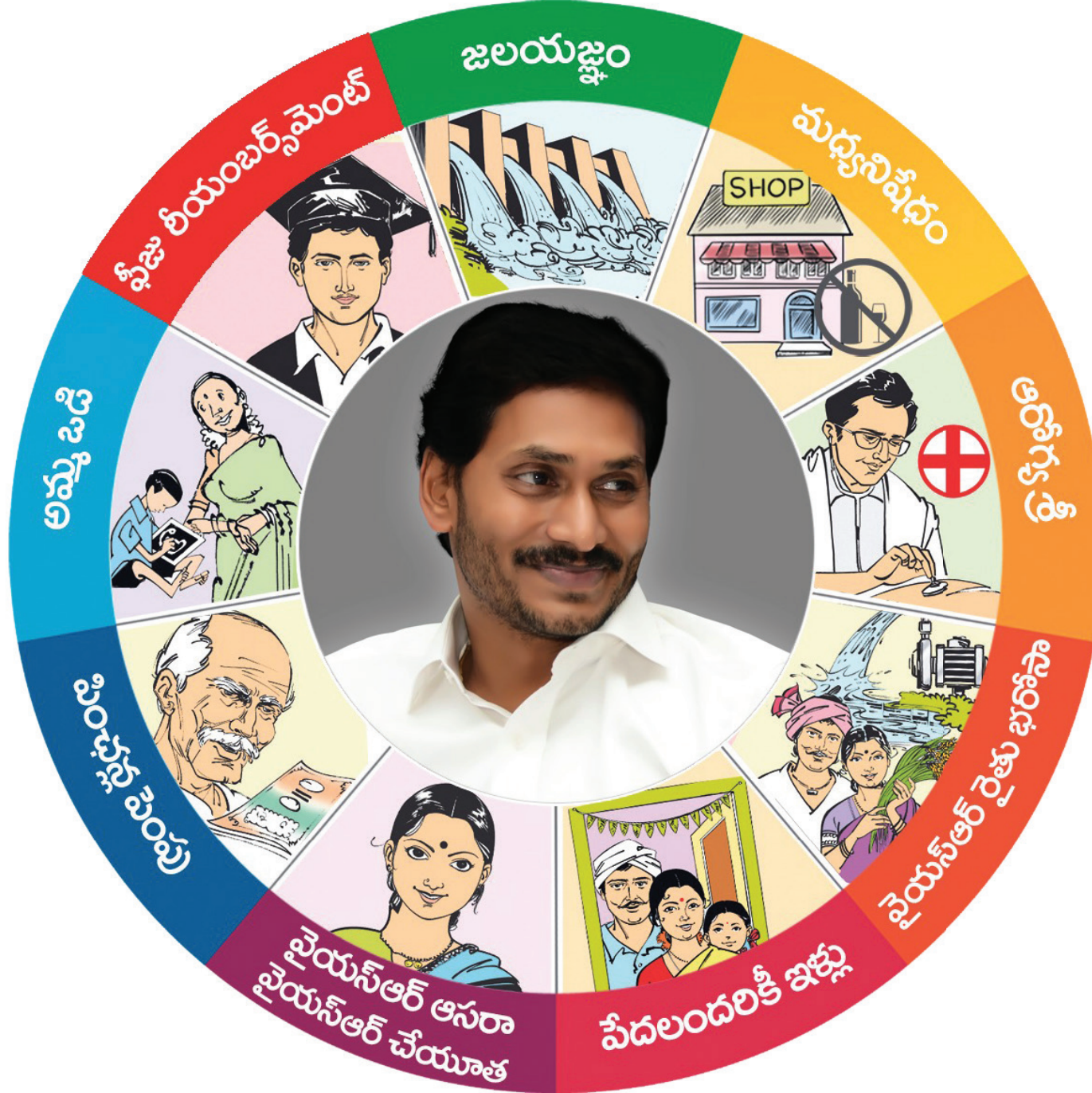
2nd to 18th August, 2021

Reading Material



WARD SECRETARIAT FUNCTIONARIES ACTIVITY CALENDAR

*SPECIAL. COMMISSIONER
DEPARTMENT OF GRAM & WARD VOLUNTEERS AND
VILLAGE & WARD SECRETARIATS
ANDHRA PRADESH, VIJAYAWADA*





***Day / Month / Seasonal / Annual Activity Calendars
of
Ward Secretariat Functionaries***

***Department of Gram & Ward Volunteers and
Village & ward Secretariats***



Ward Welfare & Development Secretary

Daily Activities Calendar

FORENOON	AFTERNOON
<ul style="list-style-type: none"> • Daily 2 hour Minimum outdoor visit/Inspections before 10.30 AM • To facilitate for implementing all MEPMA activities in coordination with concerned staff of MEPMA. • To identify the beneficiaries for different welfare & development schemes. • Distribution of pensions, YSR Bhima, YSR Pelli Kanuka, YSR Abhaya Hastham and Cheyutha Scheme benefits to identified beneficiaries. • To organize awareness programs on different welfare & development schemes. • To identify the urban homeless and mobilize them to Shelter for Urban Homeless. • To visit Shelter for Urban Homeless and monitoring the activities designed by Govt., being implemented by NGOs. • Organize Health Camps and facilitate & mobilize SHG women for Master Health Check-ups. • Attend Secretariat Office by 11.30 AM • Entering new beneficiary data in concerned website • Updating of Data related to various schemes like YSR Bhima, YSR Pelli Kanuka etc. • Address the grievances of street vendors raised in Spandana and walk through 	<ul style="list-style-type: none"> • conduct survey to identify the street vendors and issue smart identity cards and vending certificate to eligible street vendors. • To facilitate and mobilize to Town Vending Committee Meetings. • To formation and strengthening of street vendors common interest groups (CIGs) and build their capacities on different vendors protection laws • To facilitate bank loans for improve their business and organize EDP trainings on entrepreneur skills. • Clearance of files/services in online/manual. • Coordinating with concerned departments to resolve the grievances raised in Spandana programs. • Entering new beneficiary data in concerned website <p>Monitoring of-</p> <ul style="list-style-type: none"> - Social welfare schemes - Identification of Beneficiaries by Ward volunteers for different schemes - Capacity Building programs in coordination with concerned dept., - YSR Pelli Kanuka - Loans of welfare corporations <p>Outdoor visits- Visits to beneficiaries' houses for counsel, educate and creating awareness on different schemes</p>

Monthly Activities Calendar

Day	Activities (Week Wise)			
	1 st Week	2 nd Week	3 rd Week	4 th Week
Monday	Pensions distribution monitoring	Remittance of undistributed pension amount. Identify the left over poor and motivate them to join SHGs in coordination with MEPMA staff.	Identification of eligible Women who are not joined in SHGs. Motivate them to join eligible women in to SHGs. Support in documentation for eligible women to join in to SHGs.	Formation and strengthening of Street Vendors Common Interest Groups Facilitate Bank linkages for Street Vendors.
Tuesday	Pensions distribution monitoring Review with ward volunteers at Ward Secretariat office, all Secretaries must attend.	Review with ward volunteers at Ward Secretariat office, all Secretaries must attend.	Review with ward volunteers at Ward Secretariat office, all Secretaries must attend.	Review with ward volunteers at Ward Secretariat office, all Secretaries must attend
Wednesday	Pensions distribution monitoring	Updation of all Schemes data. Issue Smart Identity Cards and Vending certificates to all eligible vendors	Updation of all the manual records and software related applications. Organize Health Camps in convergence with HFW Dept., and mobilize all SHG members for Master Health Check-ups.	Updation of all the manual records and software related applications. Supporting MEPMA staff in establishment of Livelihood Units
Thursday	Pensions distribution monitoring/ Pension new applications verification needs/services/ grievances Identification Identify the street vendors through systematic survey. Convergence meeting with Ward Secretaries	Convergence meeting with Ward Secretaries	Convergence meeting with Ward Secretaries Visit to Welfare Hostels Visit to Shelter for Urban Homeless and monitoring NGOs performance	Convergence meeting with Ward Secretaries. Mobilize concerned persons to attend town vending committee meeting.

Day	Activities (Week Wise)			
	1 st Week	2 nd Week	3 rd Week	4 th Week
Friday	Pensions distribution monitoring/Pension new applications verification needs/ services/ grievances Identification/ Identify the urban homeless and mobilize them to Shelter for urban homeless	Capacity Building/ Training related Activities Facilitate and extend support to establish Livelihood units	Uploading of pending documents for YSR Bhima claims and pension applications in online. Organize awareness programs on different welfare & development schemes	Conduct Ward Sabha with elected representatives, NGOs, RWAs and other associations etc. for beneficiaries' selection and recommendation, Basic Service Maintenance issues and other activities.
Saturday	Social Behavior Change Communication – organize awareness camps on Govt. schemes. Organize health camps in coordination with HFW Dept.,	Second Saturday	Review meeting with immediate reporting officer. Organize EDP training programs for Street Vendors CIGs Attend convergence meetings organized by concerned departments	Update softwares with base data. Data updation of all activities in concerned websites.
Sunday	Holiday	Holiday	Holiday	Holiday

Note:

- On every 30th day of the month, Civil Rights Day shall be conducted
- Attend convergence meetings organized by different line departments.
- Visit Social Welfare Hostels and Colleges
- Field visits to beneficiaries' houses to build the rapport with community and understand the ground realities.

Seasonal Activities Calendar

Season	Activity
Rainy Season (July to September)	<ul style="list-style-type: none"> - Conduct awareness camps on Health issues and Seasonal deceases. - Conduct awareness camps on prevention of mosquito bites. - Enrollment of beneficiaries in to YSR Bhima and YSR Abhayastham scheme.
As released by Govt	<ul style="list-style-type: none"> - YSR Asara and Interest Subsidy, Bhima scholarships - YSR Cheyutha

Annual Activities Calendar

Month	Activity
January	Identify and survey of Urban Homeless people. Regular visits of Shelter for Urban Homeless. Republic Day Celebrations. Civil Rights Day on 30 th on Acts of POA, Manual Scavengers, Jogini, Bonded labour. Awareness creation among urban poor on World Leprosy Day on 30 th Jan
	Government Flagship Programmes – Navarathnalu Implementation.
February	Identify and survey of Urban Street Vendors. World day of Social Justice (20 th) Civil Rights Day on 30 th on Acts of POA, Manual Scavengers, Jogini, Bonded labour. Awareness creation among urban poor on World Cancer Day on 4 th February.
	Government Flagship Programmes – Navarathnalu Implementation.
March	Issue smart identity cards and vending certificates to the Street vendors. Identification of eligible women for formation of SHGs and support MEPMA staff to enroll them in to SHGs International Women's Day (8 th) Mobilization of applications for admissions in Residential Schools Civil Rights Day on 30 th on Acts of POA, Manual Scavengers, Jogini, Bonded labour. Awareness creation among urban poor on World TB Day on 24 th March.
	Government Flagship Programmes – Navarathnalu Implementation.
April	Renewal of all eligible YSR Bhima beneficiaries April 5: Jagjeevan Ram Birthday Celebrations April 11: Jyothibha Phule Birthday Celebrations April 14: Baba Saheb B.R.Ambedkar Birthday Celebrations Formation & strengthening of CIGs for Street Vendors World Health Day (7 th) Civil Rights Day on 30 th on Acts of POA, Manual Scavengers, Jogini, Bonded labour.
	Government Flagship Programmes – Navarathnalu Implementation.

Month	Activity
May	Attend convergence meetings International Day for Bio- Diversity (22 nd). Civil Rights Day on 30 th on Acts of POA, Manual Scavengers, Jogini, Bonded labour. Awareness creation among urban poor on Menstrual Hygiene Management on 28 th May. Visit SUHs and Monitoring NGO performance Organize training programs for strengthening of CIGs of Street vendors
	Government Flagship Programmes – Navarathnalu Implementation.
June	Create awareness about Skill Trainings and SEP loans General Body meetings for SLFs. World Food Safety Day (7 th) Civil Rights Day on 30 th on Acts of POA, Manual Scavengers, Jogini, Bonded labour. Organize awareness programs on World Environment Day on 5 th June Organize training programs for strengthening of CIGs of Street vendors Identification left over poor and joined them in to SHGs in coordination with MEPMA staff
	Government Flagship Programmes – Navarathnalu Implementation.
July	Identification of un employed youth, women for skill trainings World Day against Human Trafficking (30 th) Civil Rights Day on 30 th on Acts of POA, Manual Scavengers, Jogini, Bonded labour. Visit Shelter for Urban Homeless Facilitate Bank linkage to CIGs of street Vendors Organize Health Camps and mobilize SHG members to Master Health Check ups
	Government Flagship Programmes – Navarathnalu Implementation.
August	Identification of un employed youth for placement linked Skill trainings. Independence Day Celebration. Awareness Creation on Sanitation and Safe Drinking Water. International Youth Day (12 th). International Day of Indigenous People (Adivasi Dinotsavam) – Aug 9 th Civil Rights Day on 30 th on Acts of POA, Manual Scavengers, Jogini, Bonded labour. Organize awareness programs for world breast feeding week Organize training programs for strengthening of CIGs of Street vendors
	Government Flagship Programmes – Navarathnalu Implementation.

Month	Activity
September	<p>Support to establishment of Livelihood Units</p> <p>Support to conducting MEPMA Bazars and MEPMA Marts.</p> <p>Mobilization of eligible 10th drop outs to apply for AP Open School/NIOS</p> <p>International Day of Democracy (15th). International Literacy Day (Sept 8th)</p> <p>Civil Rights Day on 30th on Acts of POA, Manual Scavengers, Jogini, Bonded labour.</p> <p>Organize National Nutrition Month</p> <p>Facilitate Bank linkages for CIGs of Street Vendors.</p> <p>Government Flagship Programmes – Navarathnalu Implementation.</p>
October	<p>Renewal of YSR Abhayastham</p> <p>Online updation of Contributed ABH members.</p> <p>Gandhi Jayanthi, Conduct of Mandatory Gram Sabha. International Day for Disaster Reduction (13th).</p> <p>International Day of Older Persons – Oct 1st</p> <p>Civil Rights Day on 30th on Acts of POA, Manual Scavengers, Jogini, Bonded labour.</p> <p>Attend and mobilize the community to International Global Hand Washing Day.</p> <p>Organize EDP trainings for street vendors</p> <p>Government Flagship Programmes – Navarathnalu Implementation.</p>
November	<p>Attend Convergence Meetings, supporting to establish Livelihood Units</p> <p>World Toilet Day (19th). Children's Day (Nov 14th)</p> <p>Civil Rights Day on 30th on Acts of POA, Manual Scavengers, Jogini, Bonded labour.</p> <p>Organize awareness camps on World Toilet Day.</p> <p>Mobilize left over poor in to SHGs</p> <p>Government Flagship Programmes – Navarathnalu Implementation.</p>
December	<p>Facilitation to loan recoveries for corporation loans.</p> <p>Formation of Town Vending Committees as per Street Vendor Act.</p> <p>International Day of Persons with Disabilities (3rd)</p> <p>Civil Rights Day on 30th on Acts of POA, Manual Scavengers, Jogini, Bonded labour.</p> <p>Organize World Aids Day</p> <p>Formation of Divyangula SHGs, Develop annual reports for all the programs</p> <p>Government Flagship Programmes – Navarathnalu Implementation.</p>

1) Introduction

Increased pace of urbanization and consequent increase in the urban poverty, growth in slum population and urbanization of poverty makes it imperative to address the issues of slums and urban poor within the overall context of urban development. This is causing consternation to policy makers, elected representatives, municipal officials as well as civil society. In fact this is a national and even global phenomenon. Recognizing the consequences of increase in urban poverty in the world, the Millennium Development Goals impinge on the national governments to address the issue in a sustainable way with a view to reduce urban poverty globally at least by half by 2015. India, as a signatory to the Millennium Declaration, has been directing its efforts to achieve the goal and it has been on the top of the policy agenda.

Poverty in urban areas has multiple facets - inability to access the basic services, lack of control over local resources, illiteracy, illness, malnutrition, and consequent reduced productive capacity, lack of proper shelter, lack of access to credit, inadequate purchasing capacity, etc. The urban poor contribute to the economy of the city by providing various services but often lack shelter, access to basic services and sustainable livelihoods. Addressing the needs of the poor would enhance the productivity of the cities and contribute to sustainable development.

Poverty – both rural and urban – has been a major development issue in post- Independent India. It has many dimensions - economic, social and service delivery, etc. The official estimates of poverty in India are based on calorie norm of 2100 per capita per day for urban areas; while it is 2400 calories in rural areas. Poverty in Andhra Pradesh has been declining over decades as per the periodic reports of the Planning Commission. A significant facet of poverty in the state is the growth in urban poverty and decline in rural poverty – both in terms of number and percentage. This is characterized as ‘urbanisation of poverty’ in the state.

Table 5.1 gives the poverty profile i.e., % of Rural and Urban versus India in 5 states:

(Figures in percentage)

India/State/Union Territory #	Population		Population (in %)	
	Total	Rural	Urban	Rural Urban
1	2	3	4	5 6
INDIA	1,210,193,422	833,087,662	377,105,760	68.84 31.16
MAHARASHTRA	112,372,972	61,545,441	50,827,531	54.77 45.23
ANDHRA PRADESH	84,665,533	56,311,788	28,353,745	66.51 33.49
KARNATAKA	61,130,704	37,552,529	23,578,175	61.43 38.57
TAMIL NADU	72,138,958	37,189,229	34,949,729	51.55 48.45

Rural Urban Distribution of Population-India, Census of India 2011

% of Urban population is 26.71% during 1991, 27.30 during 2001 and as per 2011 census, it is now 33.49%.

One of the manifestations of urban poverty is formation of slums and poverty pockets in cities and towns. For the first time, Census, 2001 captured the slum profile of urban India. Table 5.2 clearly gives percentage of slum population to total population in a few states. The slum population in Andhra Pradesh appears to be a high; over 32% whereas in the neighbouring states viz., Karnataka and Tamil Nadu it is far less.

Table5.2: State-wise Slum Population-2001

S. No.	States	% to the total Population
1	Andhra Pradesh	32.69
2	Delhi	18.45
3	Gujarat	11.79

4	Haryana	33.07
5	Karnataka	11.50
6	Kerala	1.81
7	Madhya Pradesh	24.31
8	Maharashtra	31.66
9	Tamil Nadu	17.85
10	Uttar Pradesh	22.12
11	West Bengal	26.82
India		22.59

District wise population and Urban Households is as follows as per 2011 census:

S. No.	District	Population	No. of households
1	Srikakulam	4,36,703	1,08,948
2	Vizianagaram	4,50,911	1,23,623
3	Visakhapatnam	20,35,922	5,17,625
4	East Godavari	13,13,972	3,54,755
5	West Godavari	8,08,777	2,14,318
6	Krishna	18,43,660	4,89,371
7	Guntur	16,52,738	4,19,145
8	Prakasham	6,64,582	1,68,650
9	S.P.S Nellore	8,57,630	2,09,734
10	YSR district	9,79,132	2,28,492
11	Kurnool	11,49,286	2,48,532
12	Anantapur	11,45,711	2,67,794
13	Chittoor	12,31,386	3,02,631
Grand Total		1,46,10,410	36,53,618

No. of persons per household size are 4 excepting in Kurnool where it is 5.

I URBAN POVERTY:

Poverty is pronounced deprivation in well-being, and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice, and insufficient capacity and opportunity to better one's life.

II Planning commission definition of poverty – who is poor:

Based on percapita income & consumption of nutritional food, a person who earns less than Rs 5700/- and consumes less than 2700 kilo calories of nutritional food is considered as poor.

III Urban poverty leads to:

- a) Proliferation of slums and bustees:
- (b) Fast growth of the informal sector:
- (c) Increasing casualization of labour:
- (d) Increasing pressure on civic services:
- (e) Increasing educational deprivation and health contingencies:

IV Freedoms Instrumental to Development: Amartya Sen

(A) POLITICAL FREEDOMS

The opportunities that people have to determine who should govern them and on what principles.

(B) ECONOMIC FACILITIES

The opportunities to utilize economic resources for the purpose of consumption, or production, or exchange.

(C) SOCIAL OPPORTUNITIES

The arrangements that a society makes for education, health care and other basic social services, which influence the individual's substantive freedom to live better.

(D) TRANSPARENCY GUARANTEES

The openness required for people to deal with one another under guarantees of disclosure and trust.

(E) PROTECTIVE SECURITY

Social safety net needed for preventing the affected population from being reduced to abject misery, and in some cases even starvation and death.

Instituting participatory urban processes that give a voice in decision-making to poor and marginalized populations.

- Partnering with communities, community-based organizations (CBOs), and non-governmental organizations (NGOs), including advocacy groups, on community-based initiatives.
- Providing access to land (including regularization), infrastructure, and urban services.
- Initiating integrated programs for the improvement of the urban environment.
- Supporting the development of small businesses and micro-enterprises.
- Fostering citizenship and social inclusion.
- Collaborating with foundations and philanthropic organizations on social projects.
- Alleviating the hardships endured by poor and marginalized populations.
- Initiating special programs to reach vulnerable groups.

Some of the key points on Poverty quoted by Abhijith V. Banerjee in

"Poor Economics ":

"There will be a poverty trap whenever the scope for growing income or wealth at a very fast rate is limited for those who have too little to invest, but expands dramatically for those who can invest a bit more. On the other hand, if the potential for fast growth is high among the poor, and then tapers off as one gets richer, there is no poverty trap."

Anti-poverty approaches should be based on research and data such as randomized controlled trials. Lazy thinking (being constrained by ideology, ignorance and inertia) is the enemy of progress.

(A) Health – Malnutrition:

1. A major exception is malnutrition in utero and during childhood, which correlates with lifetime education attained and future wages earned. In these cases anti-malnutrition programs like iodine supplementation for pregnant mothers and deworming pills for youth have demonstrated substantial value. Malnutrition in adults living in extreme poverty has a much less direct effect on wages, but one exception is anemia (extreme iron deficiency).
2. While the poor spend considerable time and money on healthcare, it is most often on expensive cures rather than cheap preventative care.
3. lack of education about health has the side effect of creating a tendency to overmedicate and thus propagate drug-resistant pathogens.
4. Preventative care is under-utilized. concepts of vaccination and preventative treatments require education,
5. substantial gains in outcomes from a health program can be made simply by making the “right” decision the default decision (for example, only requiring additional action if participants wish to opt out). Also it can be worth it to provide additional incentives to overcome procrastination (for example free food as a reward for getting the next shot in a vaccination sequence).

(B) Education:

Low education attainment is not due to lack of schools. Enrollment rates are improving, but current challenges include poor quality of education and students dropping out of school.

One-on-one tutoring and summer camps have also demonstrated significant education quality gains.

(C) Livelihoods:

Many of the extreme poor see the path to prosperity being through their children getting a salaried government job — not via a small business. The long term stability these jobs afford offers the mental bandwidth and economic opportunity for long term planning and growth towards middle class.

Industrial growth has been shown to benefit the wages of the poor disproportionately.

(D) General:

Better urban planning policy including public housing and improved safety nets can incentivize such moves and subsequent growth in wages of the poor.

The poor often lack critical pieces of information and believe things that are not true.

Expectations about what people are able or unable to do all too often end up turning into self-fulfilling prophecies.”

Poverty reduction is an important goal of the urban policy. Urban growth is a result of

- (1) Natural increase in population
- (2) Net migration from rural areas to urban areas and
- (3) Reclassification of towns.

The common notion that migration largely fuels urban growth is only partially correct. Therefore, it is necessary to view urban poverty as distinct from rural poverty and not as mere transfer of rural poverty into urban areas.

Urbanization is throwing greater challenge for providing required

(A) Quantity of civic amenities

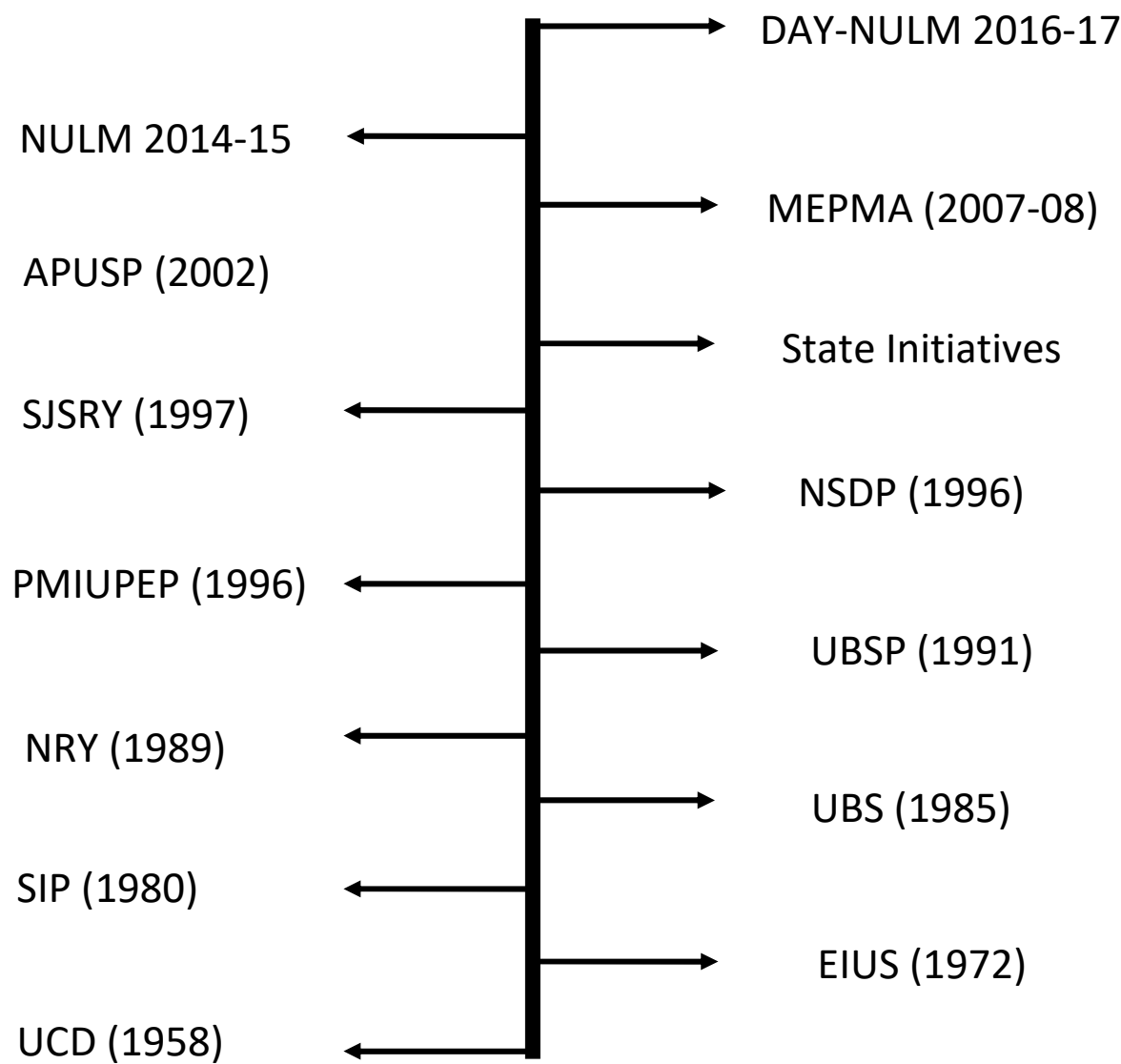
1. Land use

- ◆ Basic amenities
- ◆ Water
- ◆ Sanitation
- ◆ Housing
- ◆ Health & Education, etc.,
- ◆ Poor revenue base & low quality of services.

(B) Help Urban Governance through

- ✦ Better and enlightened participation of political executives and community in municipal functioning
- ✦ Encourage peoples participation
- ✦ Sustaining the pro-poor initiatives of GoAP
- ✦ Better understanding and co-ordination between political and official wings
- ✦ Ensure benefits of Government schemes reach the needy and poor
- ✦ Co-ordinate in timely utilisation of funds and completion of schemes
- ✦ Become instrumental in initiating reforms that are citizen-friendly
- ✦ Better

Evolution in Poverty Reduction Programmes



Slum Improvement



VII Past development interventions:

- ✳ In spite of several programs by government the magnitude of poverty remains high
- ✳ Excessive dependence on the Government
- ✳ Neglect of the capacity of the poor
- ✳ The poor wherever they lived faced the worst consequences of modernization/industrialization
- ✳ Significant levels of human development was achieved even by the poor, when government made consistent investment in social development.
- ✳ Poverty was ameliorated where the bureaucracy was committed and efficient
- ✳ Growth, human development and equity possible when the poor participate as subjects and not as objects
- ✳ The poor at lower level of income could achieve high level of human development –education, health etc

PMIUPEP	SJSRY	APUSP	Kudumbasree
Economic: 11850/- per annum	Economic: Rs 493.84 per capita per month	Pictorial survey format	Living in a substandard house/hut
Non-economic	Non-economic	Non-economic	No access to sanitary latrines
Roof	Roof	Caste category	No access to safe drinking water
Flooring	Flooring	House type	Having children below 5 years
Water	Water	House owner	Having no or only one earning member
Sanitation	Sanitation	House lighting	Socially disadvantaged
Education	Education	Fuel	Illiterate adult member

Employment	Employment	Ration card	Alcohol or drug addicts
Children's status	Children's status	Toilets	Getting only 2 meals a day or less
		Drinking water source	Any four of above
		Assets like TV, Fridge, 2 wheelers machine Furniture etc.,	

Present criteria for BPL is white ration card or annual income below 1,00,000/-

Govt. had taken up several programmes for poverty reduction like UBS, UBSP, NRY, PMIUPEP, SJSRY, APUSP etc., On implementation of these programs it is demonstrated that given facilitation support the poor have the capacity to harness their potential, organize themselves into self managed and self reliant groups to expand their livelihood opportunities and access various services from Government, banks and other agencies.

The experiences of different development programs World wide demonstrated that Organising the poor into Self Help Groups (SHGs) through the process of social mobilisation, their training and capacity building and provision of credit for taking up income generation activities and creation of assets is the best way for Poverty Alleviation and community empowerment. Social mobilization enables the poor to build their organizations in which they participate fully and directly and take decisions on all issues concerning poverty eradication

(A) Impact of APUSP – Learnings & SJSRY Lessons:

1. State Level Set up for continuous CB, Professional input & convergence of Poverty interventions
2. Participatory process in preparation of Municipal Action Plans of Poverty to all ULBs
3. Strong CSO of Poor in Urban Areas & Credit from Banks and Strengthened UPA Cells in ULBs
4. Demand Driven Skill development programmes
5. Notification of Non Notified slums & Individual Tap connection to poor at Rs. 1200/-
6. Street Vendor policy & Social Security to the Vulnerable.
7. Empowerment of Persons with Disabilities
8. Lessons learnt from SJSRY implementation.

(B) Learnings from Kudumbasree of Kerala:

1. State level & District level support/mission units
2. Focus on building institutions of the poor
3. Continuous CB programmes & on livelihood promotion

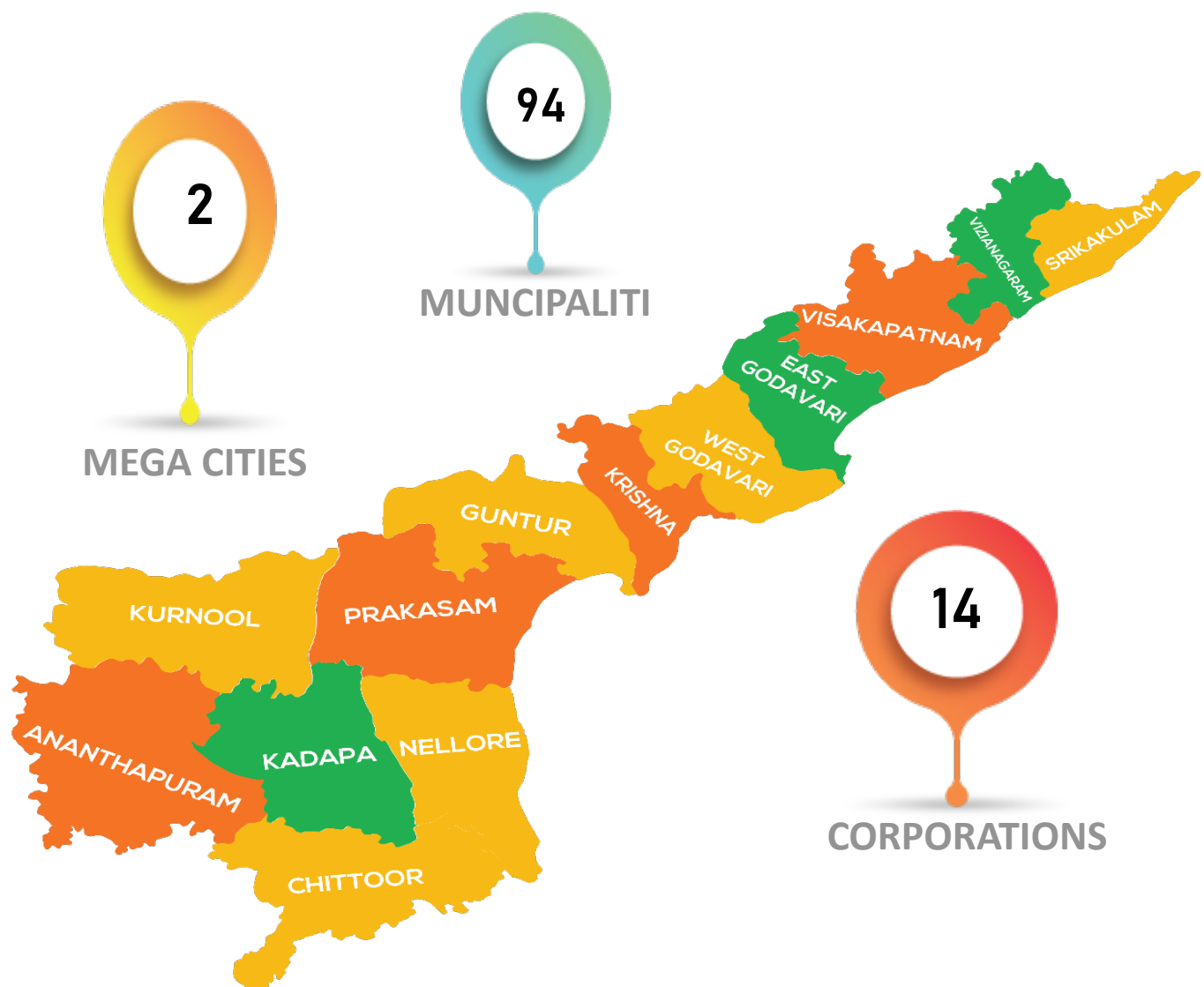
(C) Learnings from SERP (Society for Elimination of Rural Poverty) in AP:

1. State level autonomous society & District level management Units
2. Mandal & village level grassroots workers
3. Functional specialists at all levels
4. Strong institutions of the poor at all levels & continuous CB

(D) Learnings from SAARC Independent Commission on Poverty:

1. Building organisations of the poor is an essential prerequisite of poverty alleviation
2. Empowerment of the poor/women is the means to poverty reduction
3. Need for sensitive support mechanism
4. Participatory monitoring and evaluation

Community based organizations, considering past experiences, proved and time tested models of Kudumbasree and IKP-rural, sustainable, task oriented and effective CBO organizational structure is suggested and followed in setting up of MEPMA (Mission for Elimination of Poverty in Municipal Areas):



III. MEPMA :

Urban self help groups are relatively younger than and not as strong as rural groups and there is every need to make them self reliant and self managed. Govt vide G.O Ms No 12 M.A dated 6.1.2006 has taken policy decision , rationalizing the different types of existing community structures like NHG,NHC,T&C,DWCUA & unifying them into 3 tier system i.e, SHG,Ward level federation & Town level federations.

Meeting these challenges of urban poverty by adopting a path breaking mission mode approach, Government has conceived and established the "Mission for Elimination of Poverty in Urban Areas (MEPMA)", vide G.O Ms No 414 dated 4.6.2007 based on the experiences of rural counterpart SERP , Kudumbasree and APUSP in urban areas. The activities taken up under programme are called "Pattana pedarika nirmoolana Samstha".

Vision: An inclusive and gender just urban society where the poor are empowered to actively participate in socio-economic development and decision making processes through their self-reliant and self-managed institutions

Mission: To reduce poverty and vulnerability of the urban poor by enabling them to build their strong institutions for assertion of their rights and entitlements and attaining quality life in a sustainable manner

Objective: To promote and strengthen self-sustainable institutions of the poor and through them address multifaceted poverty issues such as access to credit and health, unemployment and low income, gender and inequality, disability and vulnerability in urban society

Strategy:

- Building organizations of the poor
- Empowering the poor by building their capacities
- Establishing sensitive support mechanisms
- Ensuring participatory monitoring and evaluation systems
- Creating highly trained social capital at grass root level in all poverty alleviating aspects like health, education, livelihoods, vulnerability etc.

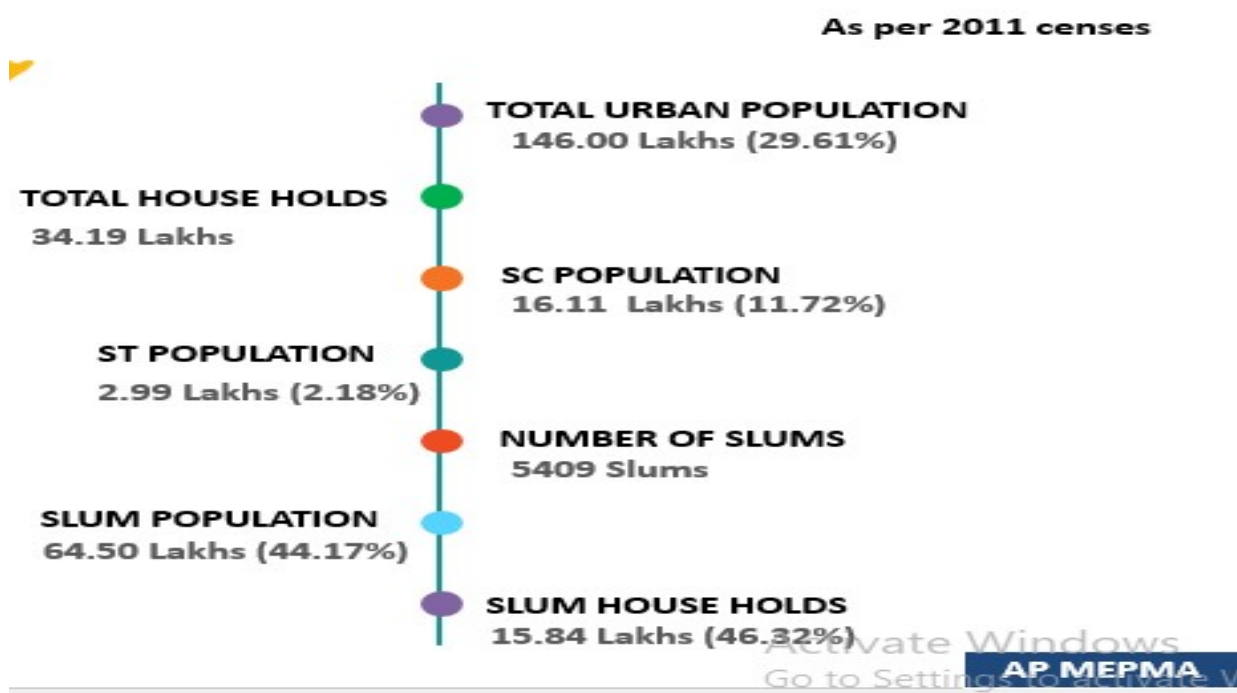
(I) Area of operation:

MEPMA has reached out to over 34 lakh individuals to improve their socio-economic conditions through institution building, capacity building, and bank linkage programmes across Andhra Pradesh.

Mission Cities (GVMC, VMC)	02	2 nd grade ULBs	25
Corporations	14	3 rd grade ULBs	23
Selection grade	2	Nagara Panchayats	25
Special grade	7	Grand Total	110
1 st grade ULBs	12		

(II) Organization structure:

State Unit	District Units	ULB level unit
Mission Director (MD) (Cadre Post)	Project Directors	Town Project Officer/Town Mission Coordinator/City Mission Manager
Addl. Mission Directors	Functional Specialists- Technical experts/District Mission Coordinators	Community organizers/Cluster Level Resource Persons (CLRPs)
Functional Specialists State Mission Managers/State Mission Coordinators- Institution Building, livelihoods, Bank linkages, Health and nutrition, social security.	Supporting staff	
Supporting staff		Supporting staff



National Urban Livelihood Mission (NULM)

National Urban Livelihood Mission (NULM) was come in to force in place of SJSRY from the 2014-15 financial year i.e w.e.f. 1.4.2014 this programme has been implementing in 35 major towns more than One lakh population towns in Andhra Pradesh with an objective of “reducing poverty and vulnerability of the urban poor households by enabling them to access gainful self employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots level institutions of the poor.

The mission would aim at providing shelters equipped with essential services to the urban homeless in a phased manner. In addition, the mission would also address livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security and skills to the urban street vendors for accessing emerging market opportunities.”NULM is extended to 110 ULBs (All Municipalities) in Andhra Pradesh during the year 2016-17 in the name of Deen Dayal Antyodaya Yojana National Urban Livelihood Mission (DAY – NULM).

The following components are being implemented under DAY – NULM.

Govt. of India is implementing DAY-NULM “to reduce poverty and vulnerability of the urban poor households by enabling them to access self-employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots level institutions of the poor which is started by Govt. of India to eliminate the poverty in Urban Areas “

MEPMA has been designated as a State Level Nodal Agency (SLNA) for implementing National Urban Livelihoods Mission (NULM) activities in Andhra Pradesh

Deendayal Antyodaya Yojana-National Urban Livelihood Mission (DAY-NULM)



(I) Social Mobilization & Institution Development in Urban areas:

Women bear almost all responsibility for meeting basic needs of the family, yet are systematically denied the resources, information and freedom of action they need to fulfill this responsibility. When women are supported and empowered, all of society benefits. Their families are healthier, more children go to school, productivity improves and incomes increase. In short, communities become more resilient.

Women Empowerment framework comprises of 3 important aspects like

- Processes through which their capacities are built, involvement is forged and leadership is strengthened.
- Dimensions – Economic (enhancing the income levels, access to services, control over resources), Social (build conducive environment, promote equitable relations), Political (enhanced participation, increase voice and decision making) and legal (empower women realize their rights and entitlements.)
- Levels : Individual, Household and Community (address mobility and structural barriers)

Social Mobilization process:

“as a Capacity Building process through which community members, groups or organizations plan, carry out and evaluate activities on a participatory & sustainable basis to improve their Social, Economic, Psychological & Cultural wellbeing and other conditions either on their own initiative or stimulated by others”

- ◆ deliberate , inclusive and participatory process
- ◆ Involves elders, elected reps, council, traditional persons, community leaders
- ◆ enhances the ability of community to work together for any goal that is important to its members

End result would be

- Not only a problem solved
- Increased capacity to address the community needs and desires as well
- Community is left to progress at its own place and its own time

- Improves programme design
- Improves programme quality
- Improves programme results
- Improves programme evaluation
- Cost effective way to achieve sustainable results
- Increase community ownership of the programme

Social Mobilization & Institution Development:

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Town Level
Federations

Responsibilities of TLF

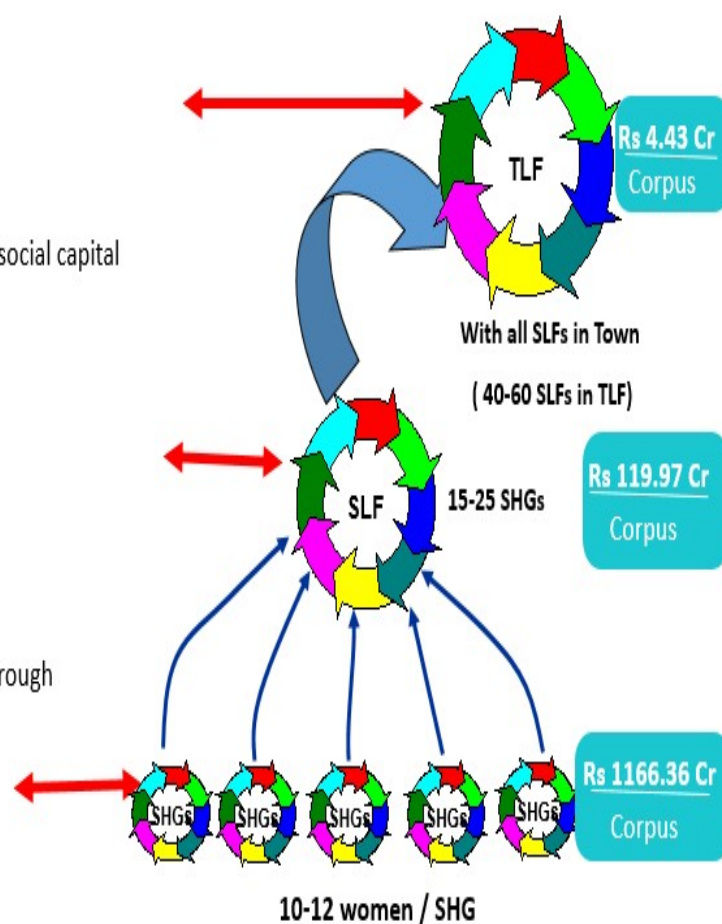
- Support services to SLFs
- Secure linkage with Govt. Depts
- CB of SLFs and SHGs
- management
- Social security & risk Development of social capital

Responsibilities of SLF

- Support services to the SHGs
- Arrange line of credit to the SHGs
- Credit rating & Audit of the SHGs
- Social action and link with fin. Inst
- Access services at Slum level
- Monitoring the group performance through SLF Resource person

Responsibility of SHG

- Thrift and credit activities
- Group level poverty reduction plans
- Social agenda



Self Help Groups (SHGs)	Slum level federations (SLFs) /Area Level Federations (ALFs)	Town level federations/ City Level Federations (CLFs)
Thrift and credit activities Group level poverty reduction plans	Support services to the SHGs Arrange line of credit to the SHGs Credit rating & Audit of the SHGs Social action and link with fin. Inst. Access services at Slum level Monitoring the group performance through SLF Resource person	Support services to ALFs Secure linkage with Govt. Depts. CB of ALFs and SHGs Social security & risk management Development of social capital

i) **What is a group:**

A Group is defined as two or more individuals interacting and interdependent, who have come together to achieve certain common objectives . Groups can be either formal or informal. Groups are formidable forums of interaction at various social, economic and political levels.

ii) **Self Help Group:**

Self Help Groups are small informal associations of the women created at grassroots level for the purpose of enabling members to benefit through mutual help, Solidarity and joint responsibility.

The members are expected to make small savings and pursue group enterprise activities. The group based approach enables the poor to accumulate capital by way of small savings and also help them to have easy access to formal credit facilities. The joint liability of the group enables the poor to overcome the problem of collateral security and also have an inbuilt mechanism of peer monitoring, leading to better loan recoveries and productive credit utilisation. The above group becomes effective tool, forum for raising and solving the social & other convergence issues in due course – with the support from their apex institutions.

iii) **Why women SHGs:**

Women Self help Groups are formed with the objective of initiating help for women members in a community, particularly for marginalized women. The Self Help Groups are expected to address the basic needs and requirements of a groups of women, who find it difficult to access such benefits individually within a community.

Most SHGs are therefore facilitated to strengthen, articulate and empower the women members meet their common needs to make them self managed & self-reliant.

iv) **Need for women SHGs:**

SHGs are formed with the objective of meeting the basic requirement of the members. The requirement range from primary consumption needs to house repair, marriage in the family, meeting investment cost towards income generation activities.

If women is educated in all the aspects, entire family would be educated

Women are best communicators – for disseminating the knowledge in both formal and informal meetings.

The Community Resource Person (CRP) Strategy is community Resource Persons who have considerable experience of working with self help groups. These people are senior SHG members. By virtue of their seniority and experience are well versed in SHG practices and best suited to nurture the SHGs in a more effective manner.

Social Mobilization is more effective, when the motivators are SHG members - as they have mutual affinities in the aspects like

- Similar experience of poverty.
- Similar living conditions.
- Similar kind of livelihood.
- Same place of origin.

Can play a role of facilitator effectively.

SHG Formation & Strengthening:

BASE ORGANISATION - SELF HELP GROUP (T&CS)/SHG AT LANE LEVEL:

SM &ID COMPONENT OF SJSRY :

Building organizations of the poor through:

- Bringing people together
- canalizing their energies
- Tapping their potential
- Organizing them into groups
- Building their capacities
- Capital formation Social and financial



Self Help Groups (SHGs):

- ❖ Self Help is the best help
- ❖ Unity is strength.
- ❖ United we stand, divided we fall.
- ❖ The story of the birds caught in the net has shown how self help is the best help

The Self Help Group (SHG)- with a small group of poor people facing similar problems help each other to solve their problems. SHG is a small group, members who are living near to each other with similar socio-economic conditions coming together for sharing their common concerns, pool their own resources (both financial and non-financial) and work together for their personal, social, economic and political development.



They agree to save regularly and leverage external capital in order to create financially viable and sustainable Common Fund known as the Group Corpus. The members of group agree to use this common fund and such other funds that they may receive as a group through a common management for meeting their credit requirements.

The women from poor families are facilitated to form into self help groups. The “SHG” concept would enable them to create platform to organize, raise their voices, build their capacities, and increase their relative strengths.

This would help to negotiate with various service providing organizations like banks, Govt organizations and NGOs.

The seed of self help would instill self confidence to identify and sort out their problems with the help of one another.

Pre formation activities: (slum was taken as unit for taking up the process)

- Prior to formation of SHGs, both notified and un-notified slums have to be identified by using a set criteria viz., basic amenities available and socio-economic status of slum dwellers.
- A list of eligible poorest of the poor and poor already covered into SHGs and their functioning status and list of women yet to be covered would be arrived by using Participatory Identification of Poor (PIP) process through Community resource persons (CRPs).
- Strengthening of existing groups & revival of defunct groups through trainings and formation of new groups with the left over poor women in the slum.

Formation Process:

Mobilization and Empowerment of Community through CRP STRATEGY:

The Community Resource Person (CRP) Strategy is community Resource Persons who have considerable experience of working with self help groups. These people are senior SHG members. By virtue of their seniority and experience are well versed in SHG practices and best suited to nurture the SHGs in a more effective manner.

Social Mobilization is more effective, when the motivators are SHG members - as they have mutual affinities in the aspects like

- Similar experience of poverty.
- Similar living conditions.
- Similar kind of livelihood.
- Same place of origin.
- Can play a role of facilitator effectively.

Work plan for formation of SHGs (15 days)

- CRP team will conduct a meeting at slum level with ward leaders and other SHG members and develop rapport with the community
- Collect basic data on the no. of households in slums, no. covered in SHGs and to be covered & details of functioning of SHGs.
- Prepare action plan for strengthening of existing SHGs by giving trainings to the existing SHGs, reviving the defunct groups and covering the left over households into SHGs.
- Train SHG members on group dynamics through role-play, games, songs etc.,
- Identify Book keepers and Community activists.
- Facilitate the eligible SHGs to access bank linkages.
- Train identified book keepers & community activists.
- Form new groups & ensure A/c opening to the new groups.
- Conduct Debriefing session on 15th day at town level with all the teams.
- To suggest follow up by the CVs/COs for the next 15 days

Special strategy followed by CRPs for revival of defunct groups:

- Identifying the groups
- Grading of SHG (CRI rating)
- Analyzing the reasons
- Capacity building programmes (trainings/orientation/exposure visit/best practice sharing
- Regular monitoring and reviving the group

Strategy for formation of groups/collectives of nomadic communities, unorganised sectors, wherever feasible, through implementation of Spl.CRP strategy for profiling and organising them into SHGs.

- Priority was given to the vulnerable sections of the community like Scheduled Castes, Scheduled Tribes, Disabled, single women families, Orphans and Destitutes, ragpickers, pigrears, street vendors etc., while forming SHGs with poor & PoP.
- The identified poor & PoP are facilitated on the importance of SHG as a tool for Socio-economic upliftment.
- SHGs are facilitated to discuss social issues i.e., on Health, Education, Social Security, Livelihoods etc during their meetings in due course.
- This enables them to raise their voices on social issues during SLF/NHC meetings.
- C' grade SHG would be facilitated to upgrade to B and B to A

<u>SHG Group Dynamics</u>	<u>PRAGATHIKI PADI SUTRALU</u>
<p>Name of the SHG, Place of meeting (standard/rotational i.e at each member's house on rotation basis),</p> <p>Frequency of meeting (i.e weekly), day of meeting (i.e Monday, Tuesday,etc) are fixed by the community through proper facilitation.</p> <p>Training is imparted on leadership, roles & responsibilities, leadership rotation, Book Keeping, etc.</p> <p>Members decide on leadership methodology (rotation/selection, tenure, etc.).</p> <p>Meeting process is the key aspect in the functioning of a model SHG. It is strictly followed through a standard agenda which has been formulated in the following manner:</p> <ul style="list-style-type: none"> • Prayer • Introduction of Members to each other • Attendance • Selection of Presiding Officer for the said weekly meeting 	<p>10 Cardinal Principles for better Living :-</p> <ul style="list-style-type: none"> a) One for all and all for one b) Regular meetings c) Regular savings d) Prioritization while internal lending. First preference to the poorest of the poor e) 100% recovery f) Book keeping and auditing g) Awareness on financial management h) Food, Economical and social Security to all SHG members i) Adult literacy and children

<ul style="list-style-type: none"> • Review of Previous meeting resolutions implementation • Savings • Repayments • Internal Lending • External Loans (Bank Linkage / CIF) • Social Issues (i.e child labour, child marriages, domestic violence, dowry, gender, water, electricity, health & hygiene, etc.) • Any other current issue specific to local developments. 	<p>enrollment in schools</p> <p>j) Ensuring Anti natal and post natal care to all pregnant women living in slums</p>
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CRP strategy would be implemented once in slums/mohalls/bastis – for formation of SHGs through utilizing the trained CRP teams.

In due course, based on the potential in that particular slum/basti, local trained Community resource person will take care of formation of SHGs and cover the left over poor HHs in slums from time to time – due to migration issue in slums areas.

SHG strengthening through capacity building programmes:

The following capacity building programmes are to be given to SHG(T&CS)/NHG – in a continuous and concerted manner, through utilizing the services of trained CRPs by MEPMA so as to make them self managed and self reliant.

- Member's training on group dynamics, preparation of MCPs, social issues, Health
- Leader's training on leadership qualities, change of leadership, team work etc.,
- Book keeping training to the identified book keeper
- Best practice sharing by SHGs during ULB level meetings /trainings/workshops
- Interexchange visits of SHG members to nearby slums
- SHGs- trg.in Book keeping
- Exposure visits to SHGs nearby mandals wherever feasible

Member training: (Schedule of the programme is enclosed as Annexure)

- SHG members were imparted with the concept of SHG through CRP strategy and through organizing half day orientation to the members at slum level through resource persons. During this year it is proposed to take up training programme to SHG members to left over SHGs on group dynamics for enabling them to form into self managed and self reliant institutions, through trained Urban Resource persons at slum level for half day @ 50-60 in a batch. Immediately after CRP strategy is completed (1st round).
- Member training should be started so that enthusiasm and keen interest evinced during CRP strategy is further continued and consolidated.

Leaders training: (Schedule of the programme is enclosed as Annexure)

Book keeping training: (Schedule of the programme is enclosed as Annexure)

Promoting weekly meetings in urban areas:

Impact on Urban SHGs(T&CS)/NHGs, after implementation of CRP strategy & strengthening:

- Coverage of groups as per potential
- Saturation of the slums /Basthis/Mohallas/wards
- Mode of Conducting of regular meetings (Monthly/fortnightly/weekly)
- Book keeping system
- Regular savings
- Recovery aspects in case of availing loans from other sources
- Inclusion of social agenda in SHG meetings
- Attitude towards Govt.schemes
- Adopting group norms
- Internal lending system – in SHGs established
- spirit of collectivity – corpus
- institutionalized mechanism for economic and social empowerment,
- Increased self- confidence
- Change of leadership –
- SHG members enabled to set up micro enterprises through convergence under USEP

SHG- Revolving fund:

Under DAY –NULM , GOI provided one time revolving fund support of Rs 10000/- to each SHG, which have not availed such support earlier., which would form part of the corpus along with their own savings and also be utilized towards internal lending among its members with interest leveled based on the decision of SHG . The criterion for accessing Revolving fund is:

SHG shall be with urban poor members and it should be functional for a period of 6 months.

The SHG shall route its application through Resource Organisation with the details of name of the SHG, address, landmark, date of formation of SHG,date of opening of the Bank A/c, Bank name, Branch name & Branch address.

SHG Member Vision

- Financial Activities: (Livelihood/ moveable and immoveable assets/others.)
- Improved Living Standards (Family Members)
- Social Activities : Children health care, Education development/ Others)

SHG Vision

- Financial Activities: Increasing Savings/Mobilization of resources & meeting the needed of its SHG member/regular savings/Internal lendings/IG Activities through SHGs.
- Social activities: Cards/Child labour/smoking / disputer.
- Technical Activities: Regular (Book Keeping/ Trgs to Book Keeper, awareness as MEPMA activities .

Grading of CBOs - SHGs:

In initial stages of institution building, the Municipalities have to play an effective role in grading exercise. In a later period this responsibility can be transferred to SFs & TFs. The Capacity of Municipalities personnel will have to be enhanced to take this exercise professionally. Grading of Self Help Groups could be done by the same agency that is involved in the promotion and development of SHGs or any independent agency contracted to undertake the grading exercise. The cost incurred for conducting grading exercise through an independent agency may be incurred under the scheme. It is desirable that the grading exercise is undertaken by an independent agency as it will have objectivity and acceptance by financial institutions etc.

A no. of Government & non Government Organisations working with SHGs across the country has evolved very effective strategies for grading the SHGs. The Grading criteria should be consistent with the characteristic that are agreed to be essential for strong, self-managed and vibrant SHGs. In other words, clarity on the features to be promoted in an SHGs should become the starting point for any grading exercise. The grading criteria for SHGs

CRI rating for Self help groups (10-12 members in each SHG at lane level)

Sl No	Activity	Marks allotted
1	No. of Accounts operated by the SHG	
	a) one	5
	b) two Accounts	5
	c) more than two accounts	0
2	SHG meeting agenda	
	SHG having agenda in consultation with SHG members	5
	SHG having agenda in consultation with the leaders	3
	SHG have the agenda prepared by Book Keeper	2
	SHG will not have any agenda	0

3	Mode of conducting of meeting	
	SHG having their meetings as per the fixed schedule on rotation basis in the member's houses	5
	SHG having meeting as per the fixed date in a fixed venue	3
	SHG will have irregular meetings	1
	SHG – not having monthly meetings at all	0
4	% of attendance by the members	
	90-95%	5
	75-90%	4
	60-75%	3
	60-50%	2
	Less than 50%	0
5	Awareness levels of SHG members on mode of conduct of meetings	
	Awareness levels on concept of SHG	5
	Awareness levels on norms	4
	Implementation levels of norms of SHGs	3
	Not at all having the awareness on mode of conduct of meeting	1
6	SHG internal lending (savings, bank linkage, interest, pavalavaddi etc.,)	
	All SHG members have full awareness	5
	75% of members have awareness	4
	50% of members have awareness	2
	Leaders only have awareness	1
7	Regularity in savings since last 6 months	
	SHG ensuring 100% savings on the meeting day itself	5
	90% of the members ensures savings	4
	60-75% of members ensures savings	3

	60-50% of members ensures savings	2
	Less than 50% of members ensures savings	1
8	Accessing status of internal lending amounts	
	Internal lending availed by SHGs frequently as and when required	5
	Some of the SHG members have accessed loans	3
	All members have accessed internal lending	2
	SHG does not have internal lending at all	1
9	Turnover of internal lending amounts	
	More than 2 times	5
	More than 1 time	3
	Only once	2
	nil	1
10	Repayment of installments	
	Monthly	3
	Once in 6 months	1
	Single installment without sticking to regular repayments-	0
11	Method of repayment of loans through installments	
	Repayment of principal and interest regularly	5
	Repayment of part of the principal and interest	3
	Repayment of interest only	2
	Repayment of principal and interest once in 6 months	1
12	Status of Defaulters in SHGs	
	No defaulters	
	Less than 2 members in SHGs	5
	Less than 5 members in SHGs	4
	Less than 7 members in SHGs	3

	More than 7 members	2
13	Social status of SHGs	
	Most of them are vulnerable (single women, widow, disabled)	5
	All of the SHG members are poor	4
	60% of the SHG members are wives of employees	2
	80% of the SHG members are rich	1
14	Status of Book keeping in SHGs	
	Maintaining the SHG book sets (pass book, minutes book, cash and loan ledger)	5
	Minutes register, cash book and individual pass bok	4
	Minutes book and loan ledger	3
	Minutes book, savings book	2
	None of the books are available.	0
15	Book keepers	
	Member of their own group	5
	Member of other group	4
	Outsider (CRP /SLF CRP)	3
	None	2
16	Loans accessed from other institutes	
	Accessed 1 st dose of loan from Banks	2
	Accessed 2 doses of bank linkages	3
	Accessed 3 doses of bank linkages	4
	Accessed 4 doses of bank linkages/TFI (Total financial inclusion)	5
17	Change of leadership	
	Once in a year	4
	Once in 2 years	3
	More than 3 years	2

	No change of leadership	0
18	Trainings undertaken by SHGs	
	SHG concept, leadership skills	2
	Book keeping	3
	Undergone above two trainings	4
	No trainings at all	0
19	members in SHGs from families	
	10 members are from 10 families	5
	2 members from one family	3
	Four members are from one family	2
	None	0
20	Auditing of SHGs	
	SHG audit is completed	4
	SHG audit is not completed	0
21	Availability of resolutions for all transaction in SHG	
	For all	3
	Not available for 2-3 transactions	2
	Not available for 5-10	1
Total		100

A	75-100
B	60-75
C	50-60
D	Less than 50

PWD SHGs strategy

- Building grassroots organizations of Persons with Disabilities (PWDs), i.e. SHGs and federations so as to enable them to develop life-skills, self-esteem and understanding of their rights and realization of their potential.

- Intensively facilitating and building the capacities among the grassroots organizations, for example Self Help Groups (SHGs) of Persons With Disabilities (PWDs) and Federation at town level i.e., town Vikalangula Samakhya (TVS).
- Promotion of Sustainable livelihoods for income Generation Activities (IGA).
- Facilitating linkages with service providers for Improving the access and quality of Assessment, Treatment and Rehabilitation services.

The following steps are followed to promote Self Help Groups of the Persons With Disabilities, trainings to make them strong and self reliant, integrate with SLFs/Town Mahila Samakhya(CDN) and to work on Community Based Rehabilitation(CBR) and federate at Town level.

Promotion of Self Help Groups and Federations:

Identification of volunteers i.e, Community Development Workers (CDWs):

For formation of SHGs of the Persons with Disabilities, the ULB has to initially collect and compile data on Persons with Disabilities. For this work, The Municipal Commissioner and PD IKP - Urban through NGO will identify CDWs for every cluster by dividing the town into 3-4 clusters. The number of CDWs required for identification, compilation and implementation of the programme may be decided as per the local requirement in each ULB. The CDWs shall be a disabled person. The CDWs are to be identified keeping in view the following:

- The CDW shall be disabled person
- The CDWs should be willing to work without remuneration
- The CDWs should be willing to extensively move from house to house and from settlement to settlement in the allotted area.
- The CDWs should be willing to work with the Persons With Disabilities as a guide and friend and not as a dominant person.
- Minimum 50% of CDWs should be women.
- The CDWs should be in the age group of 18 to 35 years
- The CDWs should have passed 7th class and above and be able to read and write.

Formation of Self Help Groups of Persons With Disabilities:

After the computerization of the work is completed, the CDWs will start facilitating the formation of groups with Persons with Disabilities, as distinct functional groups at the grassroots level. In the existing conditions of our urban areas, there would be one or two such groups in every ward/basti depending upon the number of Persons with Disabilities. Minimum number of members required for Persons with Disabilities is 5 and maximum membership in any group could be 15. In any ward/basti, in the unlikely event of the number of Persons with Disabilities being less than 5, a cluster group will be formed consisting of Persons with Disabilities from neighboring habitation within their ward. The argument for separate and distinct Self Help Groups of Persons with Disabilities is well recognized. As in the case of women groups, their social exclusion, discrimination, special needs, problems, and abilities for self-management and self-advocacy would not be nurtured if separate SHGs are not formed for them at the ward level.

Composition of the SHGs: The SHGs of Persons with Disabilities (PWDs) would include children and men also, in addition to women. Children of course, would be present in the group activities along with their parents. Their caregivers would represent persons with severe Disabilities. Women members of the SHGs of Persons with disabilities can also be simultaneously be members in the SHGs of women if they choose to be such members. In other words, participation by Persons With Disabilities (PWDs) in other relevant Self Help Groups or functional groups should not be discouraged on account of their being members of their SHGs of Persons With Disabilities but they shall be eligible to receive credit services from only one group of their choice. Similarly Persons with Disabilities from APL families may also be admitted in to SHGs but they will not be entitled to finance assistance from APUSP or other Government programs like SJSRY etc. However they are entitled to services like disability Assessment, Treatment and Rehabilitative services from the project or from NGOs.

Trainings: SHGs of Persons with Disabilities will be given all the trainings that are given to SHGs of non-disabled persons. In addition other trainings that would enhance the awareness of their own needs, rights and responsibilities would be given. The cost of these trainings will be met from the funds under UCDN component of SJSRY.

Federation Building at the Town level

- a. **Representation in the SLFs:** The SHGs of Persons With Disabilities (PWDs) would be an integral part of SLFs (called as Slum Mahila Samakhya), which are federations of SHGs at the ward level. Therefore, the representatives of these SHGs would automatically be represented in the Executive Committee of the SLF. These representatives may be one female and one male or both females but not both males.
- b. **Representation in the Town Mahila Samakhya (CDN):** All the SHGs of Persons With Disabilities (PWDs) in a given *town* are formed into *Town Vikalangula Samakhya(TVS)*. For purposes of representation into the *Town Mahila Samakhyas (TMS)*.
- c. Members of the TVS belonging to BPL families can be co-opted into the *Samakhya*. To the extent that MEPMA will facilitate Town Mahila Samakhya (TMS) to co-opt the SHGs Persons With Disabilities that are considered to be amongst the most vulnerable. It may be natural for TMS accept disabled women as co-opted members.
- d. **Promoting disability concerns:** The Municipal Commissioner and UPA staff should specially concentrate and ensure that the CDN / TMSs do not sideline the problems of Persons with Disabilities (PWDs) as well as those of other disadvantaged and marginalized groups, such as single women, SCs and STs. Similarly all the capacity building, institution building and socio-economic services provided in CDN / TMS should cover and involve the SHGs of Persons with Disabilities (PWDs). This is especially relevant in regard to convergent activities, special training programmes, income generation activities, livelihoods trainings and access to bank linkages and other poverty reduction programmes of the Government.
- e. **Partnership Promotion:** The TVSs and TMS should be encouraged to assume responsibilities to undertake follow-up activities initiated by Community Development Workers and SHGs of Persons with Disabilities (PWDs) such as CBR activities, inclusive education, integrated activities and play and elimination of social stigma at the family, school and community level. Similarly they should develop a tangible agenda of measures for promoting

non-handicapping environment (Barrier free environment), scaling-up on immunization, better Mother and Child Health care, early intimation and treatment, basic health care, CIF/RF etc

- f. Mainstream functions: The job description of all COs /TPrOs/Jr. Specialists should contain duties and responsibilities towards Persons with Disabilities (PWDs) and their organizations.

(II) Area Level Federation (ALF) formation /Strengthening:

Community Organization at Slum Level – Federation of SHGs – Alum Level Federation (ALF)

ALF is a need based institution for addressing the needs of the SHGs which SHGs cannot handle on their own.

Area Level Federation (ALF) process:

The second tier of Institution Building phase is the federation of SHGs at the slum level. Once the SHGs reach a reasonable level of maturity, this tier gets initiated. 15 to 25 SHGs will form into ALF. There can be more than one ALFs in a slum. The ALF operates as a forum to Voice the problems of the poor in the Slum, exchange of experiences including flow of information from various Govt. Departments and raises resources required to take up the appropriate development interventions in poverty reduction. This is the forum where the Community Investment Fund of Urban Poverty is incorporated and assisted in the implementation of Family Investment plans (FIPs). The ALFs may also access the bulk loans from banks to lend to its member SHGs. The SLFs will aim at building linkages with line departments and other agencies to access the entitlements of the Slum dwellers. The SLFs by virtue of their number and strength can afford to appoint their own CRPs (Community Resource Persons) for Social Mobilisation and Institution Building and ALF Bookkeeper.

The ALFs will have a general body comprising of all the group members and an Executive Committee (EC) comprising of two representatives from each member SHGs, one being the leader and other member nominated by SHG. The SLF will have 3 to 5 office bearers who will carryout the day-today functions and represent the SLF in various forums/institutions. The Community Organizer should facilitate the groups to include the persons from poorest also such as

SC/ST/Disabled etc. in the office bearers. The SLF will be encouraged and facilitated to have its EC meetings at least once in a month and the general body meeting at least once in three months. To support Executive Committee in operational zing decisions taken in the SLFs, 4 to 5 Functional Committees (SHG Monitoring Committee, Asset Verification/repayment Committee, Bank Linkage Committee, Social Issues Committee, and Health and nutrition subcommittee) shall be constituted from among EC Members. The SLF will act:

- as a forum to voice the problems of the poor in the slum,
- exchange of experiences including flow of information from various Govt. departments
- and raises resources required to take up the appropriate development interventions in poverty reduction.
- A financial intermediary for all government interventions

ALFs are being formed through implementation of CRP strategy by taking senior CRPs who are having long experience in running SHGs federations at slum level, for 7 days unit of coverage for SLF formation:

- Slum shall be taken as unit for formation of SLFs
- All slums notified and non-notified including the pockets of poor people shall be taken into consideration while forming Slum level Federations.
- There can be more than one SLF in one slum
- No SLF shall be formed outside the slum
- Any existing SHGs of poor people outside the slum/non-notified slum/poor pockets may become members of SLFs. However, they are not entitled to become OB members of SLFs.
- In urban areas priority to be given to the tenant category to be the members of EC/OB of SLFs.

Preconditions for formation of SLFs

- CRP strategy must have been implemented for one round for 15 days
- 80% of BPL Households in the slum must have covered under SHGs
- All the members of SHGs must have undergone member training.
- The leaders of SHGs must have undergone training
- At least 60% of the SHGs are conducting regular meetings
- At least 50% of the SHGs of the slum must have obtained bank linkages
- All the SHGs must have updated their books of accounts as on the date of formation to become eligible for federated.

Process

- Empanelment of CRPs by DPMU units
- 2 CRPs + 2 urban CRPs per team
- Rural & urban interface meeting
- Planning session
- Deployment in slums
- Debriefing session

Work plan for 7 days:

1. Collecting the basic data on SHGs in the slum
2. Orientation to all SHG members on SLF concept through facilitation by Sr CRPs (importance of federations & services etc.,)
3. Orientation to SHG leaders on SLF concept
4. Resolutions from SHGs – nominating representatives as EC members in SLF
5. OB members selection
6. Formation
7. Account opening

Model SLFs the model SLF shall fulfill the following criteria:

- ❖ All eligible poor HHs in the slums are organized into SHGs.
- ❖ All eligible groups have accessed Bank linkages.
- ❖ All members of SHGs in SLFs must have undergone orientation training programmes on Group dynamics, Community Health, MCP etc.,
- ❖ All leaders of SHGs in SLFs must have also undergone training in MCP&CRP.
- ❖ Process of internal lending is institutionalized in all the SHGs.
- ❖ Yearly audit system is established.
- ❖ All groups in that SLF follow the principle of weekly meetings.
- ❖ 100% recovery.
- ❖ EC & OB members must have undergone trainings.
- ❖ SLF must have regular meetings as per the schedule.

- ❖ Regular book keeping systems established in SLF.
- ❖ SLF must have taken up non-financial social initiatives on their own like Food security, Health, education, sanitation.
- ❖ All SLF subcommittees must have undergone trainings in their respective subjects & actively involve in SLF meetings.
- ❖ SLF has an office of its own.
- ❖ Must have completed the registration.
- ❖ SLF will have its own managerial assistance to look after day to day work. SLF has the system to monitor and control the work of book keepers and functional sub committees and evolve the system of paying the remuneration on the basis of services rendered.

Capacity building of SLFs/NHCs Community Based recovery mechanism:

The following activities are implemented for SLF/NHC strengthening:

- Interexchange visits to resource SLFs
- EC&OB members training of SLFs
- Subcommittees formation and functioning
- Development of model SLFs
- Selection of SLF Resource Person (RP) by samakhya and training them at dist.level
- Positing SLF RPs in the field and release of managerial support to SLFs by reviewing SLF RPs activities in EC meetings.
- Online placement of SLF data.

SLFs Capacity Building programmes:

- SLF EC&OB members training completed 4 phases
- SLF RPs are trained in 3 phases and positioned at slum level for SHG strengthening
- Subcommittees are formed and yet to be made functional
- Bank linkage subcommittees, Sanitation subcommittees are trained.
- Inter exchange visits to nearby SLFs for cross learnings
- Exposure visits
- Registration of SLFs

Registration of SLFs:

It is proposed to complete registration process for all SLS . Necessary Training programme will be given to the EC& OB members of SLFs

Criteria for SLF registration:

1. SLF must have conducted at least '2' EC meetings for the last 2 months.
2. SLF must have collected membership fee and share capital.
3. SLF must have been maintaining the books of A/cs

SLF legal compliances:

- ❖ Internal auditing
- ❖ External auditing
- ❖ GB meetings
- ❖ Submission of Annual returns to DCO

Functions of SLFs/NHCs :

- SLF acts as financial intermediary for taking up several activities like, internal lending, lending from credit institutions, fund flow from government agencies, capacity building programmes to SHGs
- SLF may also access the bulk loans from Bank to lend its SHG members.
- The SLF will aim at building linkages with line depts and other agencies to access the entitlements of the slum dwellers
- SLFs provide technical assistance (Book keeping and auditing, marketing, skill development) to SHG members
- SLFs facilitate Problem solving and conflict resolution in SHGs
- In reviewing the performance and strengthening of SHGs
- Covering the left over poor in the slum to form new groups
- Takes active role in addressing the social issues (gender, social discrimination, nutrition & Health, child labour etc.,
- SLFs takes role addressing water & sanitation issues at ULB level.

Outcomes SLF strengthening:

- Handholding support at slum level
- Coverage of SHGs in SLFs increased
- Reduced visits of CBOs to ULBs
- Ensures SHG monitoring at slum level (weekly meetings, own BKs, Internal lending)
- Managerial skills of SHG/SLF increased
- Effectively utilized in conduct of surveys (Abhayastham, SHG data collection)

- Implementation of social initiatives like IEC awareness programmes on SWM, Health camps
- Convergence with Govt. department in implementation of Health programmes like pulse polio
- Implementation of social issues
- SLFs in a position to discuss infrastructure requirement in slums and able to resolve through ULBs
- SLFs able to utilize the managerial support for strengthening of SLFs
- Eligible SLFs able to access CEF from MEPMA
- SLFs registered

SLF Agenda includes prayer, attendance, introduction , review on last meeting minutes, SHGs functioning, savings, recoveries, Livelihoods, social issues, subcommittees functioning, income generating activities new loans to SHGs, Bank linkages, VLR, Interest subvention, Social security, trainings, SLF RP work done review, Health & Nutrition, environmental sanitation, food security, new group formation, other aspects like support to vulnerable groups

Financial Activities:

- (Increasing savings) mobilization of resources & meeting the needs of its SLF members/regular Savings/recovery/IG activities through SLFs/Livelihoods/Marketing/group activities like food Security/Health section etc, Water Plant.

Social Activities:

- Personal hygiene/environment Sanitation, Family disputes/Smoking/drinking/Child Labour- other issues

Technical Activities:

- Book Keeping, training to Book Keeping, Development Model SHG, SHG Grading and maintaining through SLF Resource Person, Supervision, Preparing of Action Plan under various Social Activities.

Roles of Subcommittees of ALFs:

ALF level:

- SHG Monitoring Sub committee reviews the functioning of SHGs in all the aspects including the SHGs of PWDs, street vendors and nomadic communities .
- Social Security Subcommittee monitor the implementation of JBY, Abhayastham, Bangaru talli etc.,
- Bank linkage and CBRM committee monitor the implementation of SHG Bank linkage, Sthreenidhi, Pavala vaddi ,VLR, recovery etc.,
- Livelihood subcommittee monitor the SHG livelihoods, RYK,USEP,UWSP, street vendors livelihoods etc.,
- Health & Education Committee monitor the related activities including sanitation etc.,

Roles & responsibilities of ALF subcommittees:

ALF subcommittees shall

- Maintain the register with progress on respective activities –SHG wise and member wise.
- Review their subjects during regular meetings & Monitoring regularly.
- Focus on low performing SHGs.
- Ensure that 100% of members in SHGs access benefits.
- Have the application under various schemes related to the subjects and Disseminate information on various schemes to the SHG.
- Shall document the success stories in her relative subject.

Rating Criteria for Area level federations:

S. No.	Parameter	Criteria and marks				Marks
1	Coverage of SHGs in SLFs	100 % (5marks)	90-99% (3 marks)	80-89% (2 marks)	Others (no marks)	5
2	Own Funds of SLFs as on 31.03.2019 (Own funds include share capital, savings, accumulated profit, CIF, other funds available for on lending)	➤ 100% (10 marks)	80-99% lakh (8marks)	70-79% (5marks)	69% (no marks)	10
3	Loan recovery in % for the last 1 year SHGs in SLF	> 95% (15marks)	90-95% (12marks)	85-89% (8marks)	61-80% (2 marks)	15
4	Book keeping systems	15 marks	12 marks	8 marks	6 marks	15
5	Attendance of EC members (in the last 6 months average) in %	>100% (10 marks)	90-99% (8 marks)	89-80% (6marks)	50-70% (4 marks)	10
6	RP attending SHG meetings	100% 10	80-99% 8	70-89% 5	Below 70%	10
7	Legal Compliance Auditing, GB meeting, DCO returns	All in time (10 marks)	If any two 8 marks)	Any one - 5	0	10
8	Net profit of SLF for the last 2 years years (excluding accumulated profit) 2017-18, 2018-19	Two years in profit (5 marks)	Profit in one year (3)	Nil (no marks)		5
9	Total no. of SHGs as on June 2011 (or the latest available information and in such a case mention the date) (a) With 'A' grade (b) With 'B' grade (C) With 'C' grade	>80% A grade SHGs (10 marks)	71 -80% in A grade (8 marks)	61-70% (5 marks)	Below 60% in A grade (2marks)	10
10	SLF subcommittees functioning	10 (All)	4 (8)	3 (6)	2 (4)	10
Total Marks						100

Criteria for categorization:

A grade: 100 – 75 marks

B grade: 60-74 marks

C grade: 50-59 marks

D grade: below 50 marks

The City Level Federation (CLF):**a) Objective:**

The third tier of Institution Building phase is the federation of ALFs at the town level. Once the ALF in town reach a reasonable level of maturity, this tier gets initiated. After forming ALFs, in at least more than 70% of the slum in the concerned town, and certain growth in the SLF capacity to tackle various issues, it is time to initiate the formation of town level federation.

40 to 60 ALFs will form into CLF. There can be more than one CLF in a Town based on poor population and ALFs. The CLF will provide solidarity to all the ALFs and SHGs and provide support in resolving disputes, accessing adequate credit for the members and taking up both economic and social activities. As CLF is positioned at a higher level, it enables poor in interacting with various line departments and accessing their entitlements from a position of strength.

The CLF helpful in:

- in on lending loans to ALFs based on Family Investment Plan for the social and economic development of its members
- in building the capacities of SHGs & ALFs
- in providing technical assistance (Bookkeeping & Auditing, Marketing and skill development) to members ALFs
- in problem solving and conflict resolution in ALFs
- in reviewing the performance based on field visits and monthly performance report submitted by ALFs & strengthening of ALFs
- in developing resource base through linkages to implement the family investment plans and thus ensures the economic and social empowerment of the poor households.

- in addressing social issues (gender, social discrimination, Nutrition & Health)
- in addressing water and sanitation related issues
- supporting its members in accessing services and programmes from municipalities by opening support cell in all municipal offices

Preconditions for formation of CLF:

- 2nd round CRP strategy shall be completed in 70% of slums
- EC&OB members of ALFs must have undergone one phase of training
- 70% of ALFs must have regular EC and GB meeting
- All the eligible poor women in those SLFs must have been organised into SHGs
- All groups must have undergone trainings like member training, leader training etc.,
- ALF must be in A' grade

Process of CLF Formation:

1. After forming ALFs in at least more than 70% of the Slums in the concerned town, then to initiate the form a Town level federation.
2. CLF formation shall be completed in 4 to 5 Steps. In the first Step all office bearers of ALFs shall be called to Town level, explain the need for CLF and take their consent.
3. The second Step - conduct the general body meeting with all ALFs (all members of SHGs) and explain the need and services of CLF.
4. CLF will be promoted in the third and fourth Step. 3-5 office bearers will be elected by the executive committee of CLF. All the Office bearers of ALFs shall form the General Body of the Town Federation and elect one or two representatives preferably from the poorest of the poor & poor, SC/STs, disabled persons to Town level executive committee. Similar to SLF, TLF shall also constitute functional committees from the executive committee based on its activities and requirements and conducts executive committee meetings at least once in a month.

Capacity building at City level Federation (CLF) Town level:

Community halls are provided with infrastructure for taking up training at town level (Computer with internet facility, TV,DVD carpets, Hand mikes and other furniture) – towards CBOs trainings and meetings (MPCRCs)

The following capacity building programmes are proposed to be taken up for strengthening of TLFs at town/district level

Roles and responsibilities of TLF on SHG/SLF strengthening

- Role of TLF in urban Governance
- Linkages with line departments
- Networking with NGOs and CSOs
- Establishing rural and urban linkages
- Role of TLF in promoting Health and sanitation

Roles of subcommittees in CLFs:

TLF level:

- SLF Monitoring Committee monitor the functioning of SLFs in that particular TLF
- Civic amenities subcommittee monitors water & sanitation, USHA and other social infrastructure aspects in that particular ULB.
- Social Action subcommittee monitors the family disputes and other issues taken up at ULB level .They will also reviews food security and other convergence aspects at ULB level
- Livelihood subcommittee monitor the SHG livelihoods, RYK ,USEP,UWSP, street vendors livelihoods etc.,

Roles & responsibilities of TLF subcommittees:

TLF subcommittees shall

- Conduct orientation programme on subjects concerned to SLF OB members.
- Shall prepare action plan SLF wise – for conduct of meetings and trainings.
- Shall have list of CRPs having expertise in their subject and ensure their services are utilized to the maximum extent.

- Have the application under various schemes related to the subjects and disseminate information on various schemes to the SLFs.
- Maintain the register with progress on respective activities –SLF wise and SHG wise.
- Review their subjects during regular meetings and update data SLF wise.
- Focus on low performing SLFs & Monitoring regularly.
- Ensure that 100% of members in SLFs access benefits.

Registration of TLFs:

Criteria:

- Seniority of the TLF shall be more six months.
- Strengthening of TLF shall have been taken up (EC&OB 1st phase training & Exposure visit).
- TLF shall be conducting regular meetings for the last one year (monthly once)
- TLF shall be maintaining the Books of A/cs.
- If not, 100% of SLFs shall be registered, before going for TLF registration.
- TLF must have taken decision regarding Membership/share capital to be credited to TLF A/Cs – from the representing SLFs (member ship fees Rs 1000/- per SLF and share capital of Rs 1000/-)

TLF Vision:

Financial Activities:

- (Increasing savings) mobilization of resources & meeting the needs of its members/regular Savings/recovery/IG activities through TLFs/Livelihoods/Marketing/group activities like food Security/Health section etc, Water Plant.

Social Activities:

- Personal hygiene/environment Sanitation, Family disputes/ Smoking/ drinking/Child Labour- other issues

Technical Activities:

- Book Keeping, training to Book Keeping, Development Model SLF, SLF Grading and maintaining through TLF Resource Person, Supervision, and Preparing of Action Plan under various Social Activities.

S. No.	Parameter	Criteria and marks				Mark s
1	% of coverage of SLFs	> 80% (15 marks)	60 % - 80% (10 marks)	< 60% (8 marks)		15
2	Own Funds of TLFs as on 31.03.2019 (Owned funds include share capital, savings, accumulated profit, CIF, other funds available for on lending)	➤ Above 10 lakhs (10 marks)	5.00 – 10.00 lakhs (7 marks)	1.00-5.00 lakhs (5 marks)	Below one lakh (no marks)	10
3	CEF recovery in % for the last 1 year 2018-19	> 90%	85-90%	81-85%)	61-80%	NA
4	Book keeping systems	10	8			10
5	Attendance of EC members (in the last 6 months average) in %	>90% (20 marks)	80-90% (15 marks)	71-80% (10 marks)	50-70% (5 marks)	20
6	TLF RP positioned and trd.	10				10
7	Legal Compliance Whether audit was done by auditor as on 31.03.2019	All in time (5 marks)	If any one (3 marks)	Nil		5
8	Total no. of SLFs and SHGs as on Mar'2019 (or the latest available information and in such a case mention the date) 1. With 'A' grade 2. With 'B' grade 3. With 'C' grade	>75% A grade SHGs (20 marks)	61-74% A & 15% B grade (15 marks)	51-60% A grade & 25% grade SLFs (10 marks)		20
9	Social issues and convergence a) Water & Sanitation b) Infrastructure facilities c) Health d) Education	4 initiatives (10 marks)	3 initiatives (8 marks)	2 initiatives (5 marks)		10

	SLF Rating and Credit Limit that can be considered for SLF from TLF for the current year					
	Credit limit :					

Criteria for categorization:

A grade : 80 marks and above

B grade : 71-80 marks

C grade : 61-70 marks

D grade : 51-60 marks

E grade : Not eligible

F grade : Below 60% of recovery

f) Impact of CRP strategy and capacity Building programmes of CBOs :

SHG	SLF	TLF
100% slum HHs are enabled to cover into fold of SHGs SHGs adopting group dynamics: Regular savings-Health savings, special savings, Stheenidhi savings Regular meetings & 100% attendance Book keeping Internal lending & recovery Norms	Handholding support at SLF level through SLF RP Health activities through Health CRPs SLF Meetings twice in a month Book keeping Financial intermediary SLF Masa nivedika SLF registration, Auditing, GB meeting & submission of Annual returns. Performance assessment through Grading of SLF, Masanivedika	TLF RP TLF meetings Social intermediary TLF Masanivedika Convergence – Health and Education Health camps, Multipurpose camps for PWDs TLF registration, auditing, submission Annual returns , Performance assessment though Grading Annual action plan TLF wise.

Accessed bank linkages	JBY, Abhayastham , Family counselling & other issues	Subcommittees : SLF Monitoring committee, Social action , Civic amenities, livelihood subcommittee ,
Report to SLFs through SHG Masanivedika	Yearly Action plan at SLF level	
Performance assessment through SHG grading	Subcommittees : SHG Monitoring committee, Bank linkage recovery committee,	Subcommittees are strengthened.
social agenda as part of their meeting	Social security , livelihood subcommittee ,	MECCs, Health RPs,Bima mitra , Kalyana mitra, IB/BK, auditing, Education CRPs,Social action CRPs are in place.
Yearly Action plan at SHG level	Health and Education. Subcommittees are strengthened.	

SHG/SLF/TLF Masanivedika:

SHG Masanivedika	SLF Masanivedika	TLF masanivedika
SHG basic information . Receipts and payments.	Basic information of SLF , name, formation date,No.of SHGs in SLF,Bank account details,loan account no. , EC meeting date,No.of SHGs attended meeting etc.,	Basic information of TLF , name, formation date,No.of SLFs in TLF,Bank account details,loan account no. , EC meeting date,No.of SLFs attended meeting etc.,
	Monthly savings/corpus of SLF as on date	Monthly savings/corpus of SLF as on date
	Loans and interest details	Loans and interest details
	Receipts and payments	Receipts and payments
	Income & Expenditure	Income & Expenditure

SLF RPs /TLF RPs are facilitated to update Masanivedika online in MEPMA website from April'2019 onwards.

Monitoring & Supervision in process of formation of SHGs/ALFs/CLFs by sensitive support mechanism:

a) Role of functional specialist & other staff :

IB specialist in state/dist. Unit would ensure proper implementation of CRP strategy in coordination with dist /ULB level CD staff/PD-DRDA and other agencies if required.

Facilitate CD staff for preparing action plans, timely deployment of CRPs to the field, orient CRPs and CD staff on the work plan and thus ensure smooth implementation of the programme.

Role of CRPs:

- CRPs shall stay in the slums and give necessary handholding support to the SHGs and SLFs as and when they require,

Role of Cos:

- COs shall ensure that CRPs would stay in the slum and accommodation may be arranged in the slum itself or nearby area.
- Reviewing day by day with CRPs
- Involve in orientation programme
- Addressing the gaps at grass root level if required (logistic arrangements to CRPs etc.,)

Role of TPrO/TMC/CMM:

- Visit every slum where CRPs are in the process of formation of federations
- Town Project officers /PRP shall attend the debriefing session with all the CRPs along with the MCs and PD urban concerned.

Role of MC:

- MC shall ensure to visit the slums while CRP strategy is going on for formation of SLFs,
- Attend debriefing session
- MCs shall involve SLFs in implementation of social initiatives

Role of PD:

- Shall ensure timely deployment of the teams
- Timely release of funds to ZMS/Nodal SLF
- Ensure payments to CRPs during debriefing session

b) Strengthening & Sustainability of Institutions:

After formation of Federations at various levels, i.e. from Slum to Town, there is need to think about strengthening and sustainability of these institutions of the poor. The experience across the country has shown that facilitators working closely with the communities at grassroots level can play a critical role in strengthening and sustainability of the institutions. To develop a mechanism for providing continuous facilitation support to all the SHGs at the slum level, a Community Resource person @ 20 to 25 SHGs from amongst active and dynamic SHG members and one SF Bookkeeper should be identified, trained and positioned by the Slum Federation. These SF staff may be paid based on the quantum of work initially from the Project funds. When SF has received Community Investment Fund substantially, it should pay the honorarium of SF bookkeepers from its own income generated from its own Corpus.

In order to provide facilitation support to all the ALFs at the Town level, a Community Organizer (CO) @ 5 to 7 ALFs from amongst active, dynamic and educated (minimum graduation) Community members, preferably from the same cluster should be identified, trained and positioned by the Town Federation. To nurture & provide hand holding support to CLFs, coordinate with line departments and provide supportive supervision to COs, a Town Project Officer (TPO) who is a post graduate preferably in social sciences should be appointed for every CLF. Also TLF shall appoint its resource person.

Over a period of 7 to 10 years the City Level Federation should be able to meet their operational cost including the staff salaries from its own revenues. To enable City level federations to become self-managed and financially sustainable, required RF from Project funds shall be given over a period of time.

c) Support fund to ALFs and CLFs from MEPMA :

The process of nurturing SHGs is a continuous process and the SLFs will be given this responsibility, to enable them to become self-managed, self-reliant on sustainable basis. SLFs (Slum Level Federations) representing 15 to 25 SHGs are found to be ideally suited to undertake this responsibility. Hence, it was proposed to assist these SLFs by providing them financial assistance in form of Managerial

support. It is aimed that the managerial skills of SLFs will also be improved apart from qualitative impact on SHGs. The following are the salient features of providing managerial support.

- SLFs will be provided 50% of the cost of the managerial expenses not exceeding Rs 7,200/- to SLF during 1st year.
- During 2nd year only 25% of the cost will be provided as grant and the balance will be borne by the SLFs
- From 3rd year these institutions are expected to become financially self reliant and no financial assistance to be granted.

Release of support fund /Managerial support to ALFs	Eligibility Criteria of SLFs to receive managerial support grant
<p>The purpose of Managerial Funds is •• to pay the remuneration/ honorarium to the trained activist for rendering various services like</p> <ul style="list-style-type: none"> •• ALF book keeping, •• auditing of SHGs, •• facilitate weekly meetings of SHGs, •• conduct of E.C. committee and G.B of ALF, •• preparation of monthly reports and quarterly reports, •• facilitate documentation relating to bank linkage, •• Updating online information of SHGs data base. 	<ol style="list-style-type: none"> 1. ALF must have opened seperate bank account 2. ALF must have contributed equivalent matching contribution 3. ALF & SHG shall also accept to carry the activities without financial assistance from IKP-Urban and should be willing to accumulate sufficient fund from their own corpus from 3rd year onwards. 4. Resolution to this effect has to be submitted by ALF 5. ALF should also undertake the responsibility of organising the POPs into SHGs in the areas allotted to them 6. They should also ensure the responsibility of extending financial & other assistance to POPs in priority to others 7. ALF must maintain the prescribed booksets for ALF monitoring.

Suggested honorarium to ALF Resource Person/ ALF Manager :

Suggested and indicative remuneration to be paid to SLF resource person (based on the work done report for the month)

Sl No	Activity	Proposed remuneration
1	New group formation	Rs 100/- per group
2	Formation groups of PWDs	Rs 50/- per group
3	Revival of defunct groups	Rs 50/- per group
4	Conducting SHG meetings	Rs 25/- per group
5	Auditing of SHGs	Rs 50/ per group for six months
6	Bank documentation service charges	Rs 100/- per 1 st dose Rs 200/ for 2 nd dose Rs 500/- for 3 rd dose
7	USEP - documentation	Rs 100/- per individual
8	CRI rating	Rs 25/- per group
9	Preparation of monthly reports	Rs 50/- per month
10	Training to SHG members/leaders	Rs 125/- per day
11	Conduct of SLF meeting	Rs 50/- per meeting
12	Book keeping of SLF	Rs 50/- per meeting
13	Updating the information of SHGs and other information in the office of SLF	Rs 50/- per month
14	Other activities like survey etc.,	as per the guidelines
15	Preparation of MCP per group	Rs 50/-

Roles and responsibilities of SLF RPs

- Institutionalizing the sequence of activities followed during the monthly meetings termed as the 'Panch Suthra' by all SHGs.
- Mentoring the SHGs to strengthen their bonds by holding weekly meetings, and to draw the members' focus towards shared responsibility, with self and group accountability and transparency and rotation of leadership.

- Enabling the SHGs in securing banking linkages through activities inclusive of the required paperwork.
- Extending technical support to SHGs in book-keeping, preparation of MCPs, documentation for accessing the loans, etc, including training of book-keepers.
- Extending technical support to SLFs in group management and activities and the maintenance of related books.
- Strengthening the SHGs to utilize the schemes like USEP, UWP, Rajiv Shakti, skill trainings, etc.
- Supporting SLFs to track the performance of SHGs; their regular activities like conduct of meetings, savings, internal lending, rotation, recovery, maintenance of books of accounts, etc.
- Mentoring SLFs to become credible financial intermediary agency between the SHGs and banks and other financial institutions
- Enabling the SLFs to oversee the implementation of social development interventions and quicken the participation of the SHGs in the same
- Enabling SLFs to prepare C.R.I. (Critical Rating Index) for assessment of SHGs and administer the same on a six-monthly basis
- Extending necessary support to SLFs to update the digitized data base of its SHGs

After 3-4 years of the support being provided from SJSRY, SLFs were facilitated to provide remuneration to SLF RPs from their corpus funds . Accordingly SLFs are used to pay remuneration to RPs from Rs 600/- to Rs 2000/- from their own corpus proportionately.

At present SLFs are being supported by providing remuneration of Rs 3000/- from Government and Rs 2000/- from SLFs/ALFs.

Support fund/ Managerial support to City Level Federations:

Town level federations are the effective institutions of the poor which can render multifarious services to the SLFs and its members. Success of these institutions lies in their effective management.

I. Review & Monitoring the functioning of SLFs

II. Support services to SLFs through

- Training programmes to SHGs/SLFs
- Developing and utilizing the Community resource persons
- Provides technical assistance for ensuring book keepings/auditing of SLFs
- Support for problem solving and conflict resolution in SLFs

III. Support to SHGs/SLFs - for accessing services through Govt. and NGOs

Through convergence like Health, Education etc.,

- Conducting Health camps
- Infrastructure facilities streetlights, drains , roads etc., water supply etc., through ULBs.
- in addressing social issues (gender, social discrimination, Nutrition & Health)

It is also proposed to include Urban CBOs in Sthreenidhi (a State level Credit Cooperative Society) by co-opting the town level federations .

Since various activities need to be undertaken by these institutions, it is necessary to provide trained managerial support for proper record keeping and follow up action. This managerial support, when it comes within the community, the skills acquired will get internalized and the same will be useful to the community on sustainable basis. Till these institutions become financially viable and self-managed it is felt desirable to extend managerial support in form of

a) Training the TLF resource person

b) Providing grant to TLF to meet the cost of managerial activities.

Selection of TLF Resource person by the TLFs with the following criteria:

- Married woman aged about 25-35 years and a resident of the slum & from the poorest of the poor family
- Have the seniority of membership in SHG for at least 5 years
- Shall be the EC member of A grade SLF for at least 2 years
- Shall be attending the SLF meetings regularly
- Have the minimum qualification of inter/degree
- Shall be willing to move to slums/offices within the town
- Shall be willing to spare time for town level coordination

- Shall not have any political affiliation
- Shall undergone trainings at various levels slum level/town level/district level in SHG/SLF strengthening related aspects.
- Shall have passion for social development
- Available to all SLF OB members/RPs
- Preference to the CRPs having minimum computer knowledge
- Shall have good communication skills
- Awareness on SHG/SLF Bookkeeping , auditing
- Preference to single women/widow

The necessary trainings to TLF RPs on Induction, Book keeping etc., would be conducted by MEPMA at state/District level.

Roles and responsibilities of TLF RP:

TLR RP

- Shall strive for strengthening of SLFs/SHGs in all the aspects and ensure that all SLFs would attend for the meeting.
- Coordinate with SLFs from time to time and disseminate information if any to the SLFs/SHGs
- Shall ensure that slum wise data relating to SHGs/SLFs would be maintained in TLF office.
- Shall maintain the list of resource pool of Community resource persons and impart trainings and ensure optimum utilization as per the requirement from time to time
- Prepare action plans for trainings to SHGs/SLFs (Book keeping , EC&OB trgs , Health etc.,) and ensure that it will be forwarded to the respective PD through MC
- Ensure that trainings would be given as per the plan
- Also ensure that payment given to CRPs in time through TLFs
- Shall attend for regular TLF meetings and enable them to proceed further as per the agenda items including MEPMA activities Stheenidhi, USEP,UWSP,RYK etc.,
- Shall record the minutes of the meetings
- Shall write the Books of A/Cs

- Enable the TLFs to establish convergence with the line departments (health and education)
- Shall maintain the files related to
 - TLF Books of A/Cs
 - Data on SHGs/SLFs
 - SLFs grading files
 - SLFs auditing files
 - Maintain all the registers
- Shall ensure that she would work in office from 10.30 AM to 4.00 PM
- Attend for regular fixed SLF RPs meetings in town and note down the issues.
- Act as a liaison person between CBOs and ULBs in all the aspects and enable the TLFs to carry out the activities smoothly.

C) Sanction of CEF/Revolving fund to ALFs from MEPMA –:

An amount of Rs 1.00 lakh was provided to eligible SLFs proportionate to their savings from SJSRY and under DAY-NULM – an amount of Rs 50000/- would be provided to registered SLFs/ALFs.

Objective:

- To enhance the socio-economic condition of women through different income generating activities
- To empower the women groups to take decision for their income utilization
- To capacitate the SHG for immediate recovery after any natural calamity
- To mobilize the women group for other developmental work of the community.

Pre conditions for accessing Revolving fund Fund (Revolving fund):

In this connection, the following criteria are stipulated is stipulated for assessing the performance of SLFs and for enabling them to access capacity enhancement fund/RF:

- SLF shall be within the slum
- SLF must have been registered
- Priority shall be given to the SLF having 50% of SCs,STs & Minorities
- Minimum seniority of 6 months from the date of formation of SLFs

- SLF must have conducted atleast 3 EC meetings since last 3 months
- SLF must have opened its A/c in the Bank.
- Consistency in minimum monthly savings @ Rs 100/- per month per SHG from the date of formation of SLF. must have trained SLF Resource person
- Must maintain SLF books of Accounts properly.
- must have membership of at least 15 SHGs
- SLF must have formed all subcommittees Bank linkage committee, Social issues committee, Health & Nutrition committee, SHG monitoring committee etc.,
- 80% of SHGs in SLF must have own Book keepers.
- SLF details must have been placed on MEPMA website
- SLF must have received managerial support.
- SLF must have undergone EC&OB members training.
- SLF must have minimum corpus fund of Rs 25,000/-.
- SLF must have co opted disabled SHGs

Utilisation of RF to SLFs:

A) SLFs shall conduct EC meeting and prepare slum level action plan – for utilization of CEF (RF)– in consultation with all SHGs and after approval of the same by the EC only, CEF (RF) shall be utilized by the respective SLFs.

SI No	Activity	Amount required	Purpose	Approved by SLF
1	Lending to SHGs SHG name 1. 2.			
2	Income generating activities by SHGs – for USEP sanctioned units			

3	Income generating activities by SLFs – food security , improving marketing to SHG/SLF products etc.,			
4	Insurance programmes			
5	Other programmes			

B) To access more credit & bulk linkages from the banks. The credit inflow from banks is in multiples of capital available with the groups. As per the existing RBI guidelines banks would extend credit up to four times of the total capital available with the groups. The proposed financial assistance will therefore enhance the capital base and enable the groups to access more credit.

- a. The fund is used to widen the capital base / Corpus fund of the SLFs
- b. CEF is useful to access funds from various agencies like Banks, housing finance agency and others.

Capacity Enhancement Fund (CEF)/Revolving Fund (RF) can be utilized to take up the Financial activities as shown below:

1. CEF/RF can be used by the SLFs to make need based lending to the SHGs thereby fund management and financial discipline among their members to be practiced.
2. Fund can be used to finance the critical gaps in the micro enterprises taken by the SHGs, as revolving fund
3. CEF/RF can be utilized as revolving fund for implementing various social security schemes like insurance etc.,
4. CEF can be utilized as the revolving fund for undertaking food security, marketing programmes for the benefit of SHGs
5. SLFs can mobilize revolving fund – released to SHGs , for taking up any group activities, for the purpose of benefit of their families – after taking willingness from its SHGs.

Interest accrued on the CEF/RF can be utilized for the following non-financial activities.

- i) Can be used to build the capacities of the SHGs by providing them necessary book keeping, auditing services.
- ii. To Build the capacities in proper utilization of generated fund for profit making activities.
- iii. CEF/RF can be used for increasing awareness on promoting marketing services for the products produced by the SHGs.
- iv. Preparation of IEC material (micro level)
- v. To Train the women in different health problems of children and women for maintaining good health and reduce the expenses on health problem like awareness programmes on communicable diseases, low cost diet.
- vi. To Train women for participation in development of micro plans and preparation of project report on different activities.
- vii. Development of bargaining power of women groups for their produces from exploitation and to expedite right prices in marketing their product.
- viii. Mobilize the groups for other activities i.e. girl child enrolment, Literacy, free from diseases, hunger, unemployment and other social justice issues.
- ix. Under no circumstances the fund can be distributed among the members except the activities permitted by the Mission Director.

Sanction of CEF(Capacity Enhancement Fund (CEF) /Revolving Fund (RF) to CLFs:

SJSRY:

Empowerment is a continuous process. Poverty cannot be alleviated only through organization and empowerment. Well nurtured structure of CBOs SHGs/SLFs shall not become dry for want of supply of certain resources. In view of the above circumstances, there is a critical requirement to widen the capital base of CBOs and there is a need to enable them to access more funds from organized sources.

B) To access more credit & bulk linkages from the banks. The credit inflow from banks is in multiples of capital available with the groups. As per the existing RBI guidelines banks would extend credit up to four times of the total capital available with the groups. The proposed financial assistance will therefore enhance the capital base and enable the groups to access more credit.

c. The fund is used to widen the capital base / Corpus fund of the SLFs

- d. CEF is useful to access funds from various agencies like Banks, housing finance agency and others .

Sthreenidhi:

Government of Andhra Pradesh has set up '**Sthree Nidhi**' "**State level Credit Cooperative Federation**" for Self Help Groups in the state for providing financial assistance to SHG members in rural & Urban areas to meet the gap requirement of loans, being availed from the nationalized banks towards one or two purposes. The following are the criteria for co-opting TLFs with Sthreenidhi. Town level federations must be strengthened, registered, audited, graded and shall be able to pay an amount of Rs 10.00 lakhs as share capital and Rs 10000/- as membership to the above society.

In urban areas, slum level federations are being facilitated to form into town level federations since last 2-3 years only. Hence they are not equipped financially well to pay the share capital of Rs. 10.00 lakhs, through they were strengthened in all other aspects like registration, auditing, grading etc.,. In view of enabling the TLFs for payment of share capital to Sthreenidhi, 9.00 lakhs was released to eligible Town level federation against their own savings of Rs 5.00 lakhs each. Accordingly 74 eligible TLFs are co-opted to Sthreenidhi and 13700 SHGs were facilitated to avail gap funding loan of Rs. 83.69 Crs from Sthreenidhi.

Objective:

- To enable CLFs to co-opt to Sthreenidhi – to enable its SHGs in ALFs to access gap funding loans in addition to the Bank loans.
- To enhance the socio-economic condition of women through different income generating activities
- To empower the women groups to take decision for their income utilization
- To capacitate the SHG for immediate recovery after any natural calamity
- To mobilize the women group for other developmental work of the community.

Conditions for accessing Capacity enhancement Fund (CEF):

In this connection, the following criteria are stipulated is stipulated for assessing the performance of TLFs and for enabling them to access capacity enhancement fund/RF :

- CLF must have been registered
- Minimum seniority of one year from the date of formation of TLFs
- CLF must have conducted at least 6 EC meetings since last 6 months
- CLF must have opened its A/c in the Bank.
- Consistency in minimum monthly savings @ Rs 500- 1000/- per month per SLF from the date of formation of SLF.
- Must have trained CLF Resource person
- Must maintain CLF books of Accounts properly.
- Must have membership of at least 30-40 SLFs.
- CLF must have formed all subcommittees Bank linkage committee, Social issues committee, infrastructure ,Health & Nutrition committee, SHG monitoring committee etc.,
- 80% of SLFs must have been maintaining the Books of A/cs with SLF RPs.
- CLF details must have been placed on MEPMA website
- CLF must have undergone EC&OB members training
- CLF must have minimum corpus fund of Rs 2,50,000/-

TLF RP – CO - TPrO /PRP will grade the TLF and certify the correctness for accessing CIF.

Utilization of (RF) by TLFs:

A) TLFs shall conduct EC meeting and prepare town level action plan – for utilization of CEF (RF)– in consultation with all SLFs and after approval of the same by the EC only, CEF (RF) shall be utilized by the respective TLFs

Sl. No.	Activity	Amount required	Purpose	Approved by TLF
	Sthreenidhi			
1	Lending to ALFs SLF name 1. 2.			
2	Income generating activities			
3	Other programmes			
	Exposure visits			
	Capacity building programmes on health			

Resource organization funds – DAY NULM

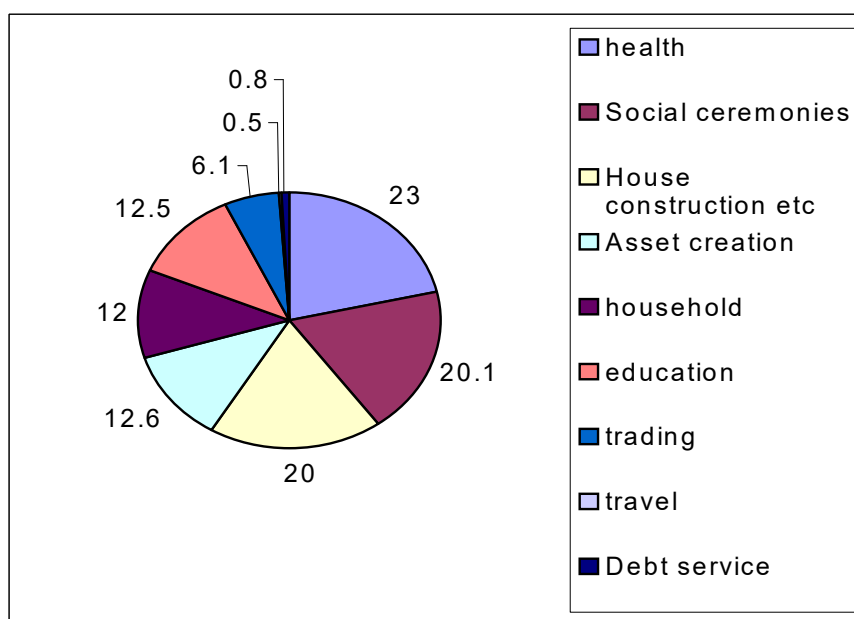
As per NULM guidelines, an amount of Rs 10000/- can be spent for SHG for its formation, strengthening, handholding, training of all members, bank linkage and other related social activities. The above amount will be released to TLFs/CLFs and they inturn utilize the funds towards capacity building of SHGs and SLFs.

(II) SHG Bank Linkage Programme: MEPMA-AP

II ACCESS TO CREDIT TO URBAN POOR - BANK LINKAGES and Vaddi Leni Runalu

Self Help Groups are primarily savings and credit groups and availing savings and credit services from local banks is a logical extension of their growth strategy to meet increasing credit demand from members. Moreover, accessing saving services from Banks will provide safety to the pooled funds. It is expected that groups will demonstrate desired maturity in terms of group and financial dynamics leading to inculcation of banking habits in the group's .It would also make possible the bringing about of general improvement in the nature and scale of operations that would accelerate economic development.

The poor need credit not only for Income Generation Activities, but also for various personal and social needs. In a study conducted by Ramnatham Foundation, Bangalore it is stated that:



It is observed that banks are lending to the groups initially Rs.10000/- to 20000/- In the second dose Rs.20000/- to Rs.30000/- just on the basis of internal repayment habits.

According to a study conducted by the Govt. in Jan'2007, the financial institutions meet just 10 -15% of the total credit requirements of the poor. The dependence on money lenders and others is 85%. This is 1% at all India level as revealed in a study conducted by Ramnatham Foundation, Bangalore. Because of continuous efforts of initiatives under APUSP, this percentage has risen to 15%.

According to assessment made by APUSP the average credit requirements is Rs 5.00 lakhs per group which includes debts from various sources like, money lenders , friends and relatives and others and also amount required for taking up livelihood activities. In the absence of adequate credit from banks, the poor fall prey to money lenders.

1. Bank Linkages:

Government is making all attempts to bridge the gap between the credit needs of the poor and the supply. In 1996, the RBI, decided to extend credit to SHGs and advised the banks to make it a part of the mainstream lending operations and treat it as a business opportunity for reaching the poor. Based on this the commercial banks, RRBs and Cooperative banks have started lending the SHGs. 2.23 lakh SHGs in the state have received nearly Rs.14650 Crs in the last 12 years from banks. This program is popularly called SHG bank linkage program.

Structure of SHG:

Self Help Group (SHG) is typically comprises a group of **micro entrepreneurs** having homogeneous social and economic backgrounds, all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use collective wisdom and **peer pressure** to ensure proper end-use of credit and timely repayment. This system eliminates the need for **collateral** and is closely related to that of **solidarity lending**, widely used by micro finance institutions. To make the bookkeeping simple, **flat interest rates** are used for most loan calculations.

In AP there are 2,24,823 SHGs formed so far with 2248900 members.

Goals:

Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor people, increasing school enrollments and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primary objective.

'SHG Bank Linkage' program:

Self-help groups, borrow from have banks once they accumulated a base of their own capital and have established a track record of regular repayments. This model has attracted attention as a possible way of delivering **micro-finance** services to poor populations that have been difficult to reach directly through banks or other institutions. "By aggregating their individual savings into a single deposit, self-help groups minimize the bank's transaction costs and generate an attractive volume of deposits. Through self-help groups the bank can serve while paying them a market rate of interest. The SHG Banking Linkage Programme since its beginning has been predominant in certain states, like Andhra-Pradesh, Tamil Nadu, Kerala and Karnataka.

Advantages of financing through SHGs:

- An economically poor individual gains strength as part of a group.
- Besides, financing through SHGs reduces transaction costs for both lenders and borrowers.
- While lenders have to handle only a single SHG account instead of a large number of small-sized individual accounts, borrowers as part of an SHG cut down expenses on travel (to and from the branch and other places) for completing paper work and on the loss of workdays in canvassing for loans.
- Where successful, SHGs have significantly empowered poor people, especially women.

SHG Loans (SHG-Bank Linkage):

To scale up the SHGs linkage programme and make it sustainable, banks are considering lending to SHGs as part of their mainstream credit operations.

SHG Bank Linkage includes Opening of Savings Bank Account of Self Help Groups which are engaged in promoting habit of savings among their members as a starting point. Thereafter the SHGs may be sanctioned **Savings Linked Loans** (varying from a saving to loan ratio of 1:1 to 1:8) after due assessment or grading by banks as per the discretion of the bank. The RBI has also instructed that the advances to SHGs' irrespective of the purposes for which the members of SHGs should be included by the banks as part of their lending to the weaker sections.

2. Interest Subsidy:

With a view to provide access to credit at affordable rate of interest to the urban poor, NULM will provide interest subsidy for SHGs accessing bank loan. The interest subsidy will be the difference between the prevailing rate of interest charged by the bank and 7% per annum, on all loans to **SHGs of urban poor**. This difference in interest amount on SHG loan (between the prevailing rate of interest and 7% per annum) will be reimbursed to banks.

An additional **3 percent** interest subvention will be provided to all **Women SHGs (WSHGs)** who repay their loan in time. The Interest subsidy will be subject to timely repayment of the loan (as per the loan repayment schedule). The additional 3% interest subvention amount will be reimbursed to the eligible WSHGs. The banks should credit the amount of 3% interest subvention to the eligible WSHGs accounts and thereafter seek the reimbursement.

For Term Loan to SHGs: A term loan account where all of the interest payments and or installments of principal were paid within **30 days** of the due date during the entire tenure of the loans would be considered as an account having prompt payment.

1. Cash Credit Limits for SHG Lending:

Government of India, Ministry of Finance issued instructions on 17.11.2011 to all Banks to finance SHG linkage under Cash Credit Limits henceforth and convert all outstanding term loans into Cash Credit Limits. The conversion of term loans into cash credit limits to be completed before 31.12.2011 and commence fresh lending under Cash Credit Limits from 01.01.2012.

2. Advantages of CC Limits:

- 1) The present practice of giving term loans under SHG lending has a cost to the Bank because of high number of transactions and repeated documentation. This takes away lot of precious time of the staff of the Branch.
- 2) Similarly, it costs time and inconvenience to the SHG members as they have to come repeatedly to the branch for documentation and also to deposit savings and repayments, in separate accounts.
- 3) This will also help SHGs in reducing the cost of money as they can deposit money in the Cash Credit Account when they have surplus and draw to the extent of Drawing Power whenever they need.

Preparation of Micro credit plans (Family budget plans)

Micro finance is the supply of loans, service and other basic financial services to the poor. People living in poverty, like anyone else, need a diverse range of financial instruments to run their businesses, build assets, stabilize consumption, and shield themselves against risks. Financial services needed by the poor include working capital loans, consumer credit, and savings, pensions, insurance, and money transfer services.

The poor rarely access services through the formal financial sector. They address their need for financial services through a variety of financial relationships, mostly informal. Credit is available from informal commercial and non-commercial moneylenders but usually at a very high cost to borrowers. Providers of financial services to the poor include NGOs, Cooperatives; Community based Organizations like SHGs and credit unions, commercial and state banks.

1. Family Budget plans (Micro credit plans) :

“Family Budget is sine qua non for facilitation of bank linkage program for SHGs whatever may be the activity”

“People have potential to come out of poverty provided that the potential is harnessed by organizing them into Self Help Groups (SHGs) and timely facilitation and capacity building is ensured.

Formation of SHGs is not the end in itself, but it is a means for the attainment of sustainable livelihoods and enterprise development so as to ensure a quality of life for the poor which is possible with formal linkages to credit institutions like banks and other financial intermediaries. For such linkages a definite micro level planning otherwise called **“Family Budget”** is required for all the SHG members meeting all their credit needs as per their own plan, whether it be consumption, income generation or assets creation.

Family Budget is an integral part of financial management process of an SHG. It aims at the financial management, particularly portfolio (loan) management policy of SHG. It is an active micro finance process that seeks to integrate social mobilization and institution building process with that of livelihood enhancement at individual or community level.

Micro credit plan (Family Budget Plan):

- Plan for credit requirements whether long term or short term is prepared by the entire family taking into account of all the requirements of the members of a family for diverse purposes.
- Then it is incorporated with the plan of the other members of the group. Hence, it is called Family Budget.
- This facilitates reduction of expenditure, increase incomes and explore the ways to fund the deficit.
- It becomes a handy tool for the banker for providing Micro Credit based on the needs.

Family Budget therefore begins at home and traverses through SHG. SHG micro plan/family budget is the list of activities the members would like to take up and the cost of implementing these activities. It is the integral part of financial management system of an SHG. SHG members with the minimum facilitation of the field functionaries prepare for themselves the Family Budget as per the process detailed below:

- **Wealth Ranking:** An SHG at the outset ranks its members according to their wealth. The members so listed should be placed in order of priority to receive loans based on their socio-economic vulnerability. Collection of SHG/Member wise information.
- **Listing of Family Budget:** for economic, social needs and consumption purposes. The SHGs should be facilitated to prepare a list of all the members along with their loan requirements indicating both activity, purpose and loan amount; which may include water, food, health, education, celebration of family functions, insurance etc.) Member wise information.
- **Scrutiny /Appraisal of Loan Applications:** The group should appraise each loan request and determine the loan terms like amount of loan, installment, repayment period etc. Here, the group should take into consideration the potential for chosen activity in the local area and the competences of the members to carry out the same gainfully and assessing the financial requirement.

- **Preference to members without any dues (Prioritization)**: The members who have earlier availed loans and have not been repaid in full would be given less preference. Similarly, defaulting members could be given lower priority.
- **Consideration for Seasonality/ Urgency of Purpose**: The roster resulting from above steps could be further refined to accommodate for seasonality / criticality of activities chosen by the members of the group.
- **Lending on First- In First-Out Principle**: the group should then continuously match the cash inflows with credit requirement of members as per the roster (SHG-Family Budget) prepared by the SHG. The idle fund of the group should be first applied for implementing the plan. The credit gap would then the aggregate credit requirement of those members who could not access credit from the group.
- **Bank Linkage**: Keeping in view of the credit gap the SHG shall make a loan request to the bank based on Family Budget.

Name of SHG member	Consumption expenditure			Income generating activities			Own investment by the member	Total Required from Bank	Expected monthly income after getting loan	Expenditure	Balance (profit)
	Activity	Required amount	month	Activity	Required amount	month					

Advantages as observed from project towns that facilitated family budget (MCP):

- Change from ***equal distribution*** to ***need based utilization***
- Increased awareness amongst the members to plan for their livelihoods
- Enhanced bond between the members
- Enhanced ***mutual trust***
- Strong ***group dynamics***
- SHG Doses suggested

Parameter	I DOSE	II DOSE	III DOSE
<i>Period of existence</i>	6 months after its existence	12 months after availing first dose	18 months after availing 2 nd dose
<i>Amount of finance (Regular loan)</i>	4 times of Savings / Rs. 50,000 whichever is higher	10 times of Savings / Rs. 1,50,000 whichever is higher	As per MCP – overall ceiling Rs.5.00 Lakhs Loans based on MCP are permissible after it has already taken a loan twice basing on corpus/savings and repaid the loans promptly.
<i>Debt Swapping</i>	50% of eligible amount	50% of eligible amount	40% of eligible amount
<i>Term loan for Housing</i>	Rs.20,000/- per individual member	Rs.20,000/- per individual member	Rs.20,000/- per individual member

Linking of SHGS to Banks:

The following six steps are involved in the process of linkage of an SHG to Bank:

1. Opening of savings Bank Account
2. Internal lending by the SHG
3. Assessment of the SHG
4. Checklist for assessment of SHG
5. Sanction of credit to the SHG
6. Repayment of loans by the SHG

Per capita loan for SHG increased from Rs 32000/- in the year 2006-07 to 3,20,000/- in 2013-14 and 5.00 lakhs during 2018-19.

Per capita loan for SHG member increased from Rs 3000/- to Rs 32000/- in 2013-14 and Rs 50000/- in 2018-19

Various process activities shall be taken up to for enabling the SHGs to access credit under bank linkages in a massive way and making them self managed and self reliant institutions.

- Training to all the SHG members
- Town Level Bankers meeting on a fixed day every month – recovery as 1st agenda
- Monthly/weekly Collection of defaulters list from banks
- Encouraging weekly Recoveries in case of long pending over dues
- Involvement of the bankers in SHG Meetings/trainings
- Interface between bankers & SHGs
- Incentivising good repayment behavior through pavala vaddi (loan at 3% per annum to SHGs)
- Training to SHGs on MCP & Book keeping
- Regular association with SLBC
- Orientation to all the groups before and after bank linkages by the field functionaries and bankers
- Outsourcing of Banking coordinators – Town – district level
- Implementation of Total Financial inclusion @ one slum per each branch in all the ULBs
- The bank Linkage is sanctioned depending up on the performance of groups following the Critical Rate Index Method

a) Pavala Vaddi & Vaddi Leni Runalu:

With a view to incentivizing the prompt payment and to make the SHGs more remunerative and to be prompt in Bank Loan repayment, Government of A.P started the interest subsidy programme popularly known as Pavala Vaddi implemented from 01-07-2005, under which interest on all Bank loans over and above 3% per annum has been sub-vented post facto directly to SHGs. From 1st Jan 2012, this scheme has been much more focused and has been modified as 'Vaddi Leni Runalu' (VLR) under which total interest

reimbursement is being made by Government, to further strengthen the groups economically, and improve their financial stability apart from making the groups to develop financial discipline and maintain 100% repayment.

This provided the following positive contributions:

- Link with banks established
- Poor can access loans on perpetual basis.
- Rate of recovery is enhanced.
- Enabled self help groups to access more credit from banks.

b) Dr. YSR Vaddi Leni Runalu (VLR)2019-20 :

Government has introduced Vaddi Leni Runalu(VLR) scheme from 01-01-2012 for the benefit of poor SHG women who avail Bank Loans and repay promptly with in stipulated dates fixed by the Banks. Under the Scheme Total Interest will be reimbursed by the Government and SHG will pay only principal amount financed by the Banks.

Scheme Benefits:

- All SHGs which are availing loans and repaying promptly are eligible for complete Interest Subvention up to 5 Lakh loan amount.
 - The scheme is intended mainly to reduce interest burden then of the Urban poor SHGs and encourage for better repayment of the loans.
 - It will give a positive impact on credit access and recovery rate.
 - It helps the SHG enterprises to run on profitable lines by overcoming the stress due to mounting interest prevailing the market.
- c) **Interest Subvention:** NULM is launched during Oct'2013 and the above schemes are being included as Interest subvention by Government of India. Over and above 7% of the total interest rate charged by the Banks for financing under self employment schemes , group employment schemes and regular SHG Bank linkages would be reimbursed under Interest subvention and another 3% will be reimbursed for women SHG loans only where there is a regular repayment.

Need for Community Based Recovery Mechanism (CBRM)

As our scheme is already 12 years old, some SHGs and/or members may default to banks and to the SHGs respectively, due to various external and internal factors. Hence the need for a Mechanism to recover the loan defaults.

Objective:

- To ensure 100% recovery of SHG loans by the community itself i.e. by the Community based recovery teams placed in each slum, the following objectives have to be kept in view:
 - No COERCIVE steps to be adopted either by the C.B.Os or by the external agencies outside the SHG net works.
 - Peer pressure is the right strategy which enables 100% recovery.
 - Enabling the branch manager to have close interaction with community both for recovery of loans and in addressing the needs of finance of SHGs as well.
 - Enabling a system to be built on permanent basis for monitoring the recovery of loans under SHG – Bank Linkage and other credit linked schemes viz . USEP, Disabled SHG Programme.

Institutionalization of CBRM through sub committee of SLF on Bank

Linkage:

- Wherever SLFs are existing, subcommittee on Bank Linkage (SCBL) of that particular SLF will act as community based recovery team.
- Training to the Bank linkage committee (SCBL) of SLFs, initially and then to replicate the same theory in the rest of the slums, after SLFs are formed.
- In the district like Srikakulam, West godavari, Nizamabad & GHMC, the programme can be taken up after SLFs are formed.
- Utilize the services of TFI CRPs/DRPs while imparting total training to the CBR team i.e. B.L Committee of SLFs.
- SLF is the better unit to be strengthened instead of constituting separate team at slum level.
- Inbuilt system in CBOs – results in sustainability of the processes and makes subcommittee more functional.
- Optimum utilization of existing DRPs / MBKs / TFI CRPs for imparting training to CBRM committees of SLFs – instead of directly training the committee for effective implementation of the programme.

Recovery:

- The Services of CBRM (Community based recovery Mechanism) at Community Level will be utilized for recovery of Over dues and NPAs.

NULM Guidelines on Self- Employment Programme (SEP) -Individual and Group Enterprises & SHG –Bank Linkage

This component will focus on financial assistance to individuals/groups of urban poor for setting up gainful self-employment ventures/micro-enterprises, suited to their skills, training, aptitude and local conditions. The under-employed and unemployed urban poor will be encouraged to set up small enterprises relating to manufacturing, servicing and petty business for which there is considerable local demand. Local skills and local crafts should be particularly encouraged. Each City/Town should develop a compendium of such activities/projects keeping in view skills available, marketability of products, costs, economic viability etc. No minimum or maximum educational qualification is prescribed for the selection of beneficiaries under SEP. The percentage of women beneficiaries under SEP shall not be less than 30 %. SCs and STs must be benefited at least to the extent of the proportion of their strength in the city/ town population of poor. A special provision of 3 % reservation should be made for the differently-abled under this programme. In view of the Prime Minister's 15-Point Programme for the Welfare of Minorities, at least 15 % of the physical and financial targets under this component shall be earmarked for the minority communities.

Under this component, setting up of both individual and group micro enterprises will be supported. The project cost ceiling will be Rs. 2 lakh for individual enterprises and Rs. 10 Lakh for group enterprises. Individual and groups may be provided loan from the banks and the application for such loans be preferably recommended by the SHGs.

Interest subsidy over and above 7 % rate of interest will be available on a bank loan for setting up of an individual or group enterprise. No collateral is envisaged other than the micro-enterprise itself.

THE SALIENT FEATURE OF THE SEP SCHEME IS AS UNDER:

INDIVIDUAL ENTERPRISES (SEP-I):

An urban poor individual beneficiary desirous of setting up an individual micro-enterprise for self-employment can avail benefit of subsidized loan under this component from any bank.

- 1) Age: The beneficiary should have attained the age of 18 Years
- 2) Project Cost: The Maximum PC for an individual micro-enterprise is ₹2.00lac
- 3) Collateral Guarantee on Bank Loan: No collateral required.
- 4) Repayment: 5 to 7 Years with a moratorium of 6-18 months
- 5) Margin Money: No margin money up to ₹ 50,000 and 5% to 10% for loans > Rs.50,000/-
- 6) Type of Loan Facility: Term Loan /Working Capital loans - Cash Credit / Composite Loans

GROUP ENTERPRISES (SEP-G):

- 1) Eligibility Criteria: The group enterprises should have 3 to 5 members with a minimum of 70% of the members from urban poor families. More than one person from the same family should not be included in the same group.
- 2) Age: All members of the group enterprise should have attained an age of 18 years.
- 3) Project Cost: The group will be eligible for a maximum loan of Rs. 2 Lakh per member or Rs. 10 Lakh, whichever is lower.
- 4) Collateral Guarantee on Bank Loan: No collateral required.
- 5) Repayment: 5 to 7 Years with a moratorium of 6-18 months
- 6) Margin Money: No margin money up to ₹ 50,000 and 5% to 10% for loans > Rs.50000/-
- 7) Type of Loan Facility: Term Loan /Working Capital - Cash Credit / Composite Loans

(III) SHG -LIVELIHOODS

SHG Livelihoods & EDP Trainings:

MEPMA is providing EDP trainings on convergence mode to SHG and SLF women on large scale through identified organizations in self employment activities. SHG members have been given training under this programme through ALEAP, APITCO, KVK, Andhra Bank, Canara Bank, Andhra Mahila Sabha and NGOs etc, in Advanced Tailoring, Food Processing, making of Jute product, Handicrafts, making of Readymade garments, Glass Paintings, Bangle making, Pot painting and Catering etc. SHG tailors were trained in Fashion designing through NIFT .

MEPMA BAZARS:

As part of promoting Income Generation Activities, self employment, and Micro-enterprises programmes, many of the urban SHGs have successfully launched many products developed through their own skills supported by necessary training provided to them by MEPMA. MEPMA has also been providing suitable platforms for exhibition-cum-sales of such products, by participating in MEPMA Bazars being organized in ULB and District level.

2017 onwards to conduct monthly/Quarterly/occasionally (festivals, holidays, special days, Independence day, Republic day etc.,) MEPMA Bazaars at District level to encourage marketing of SHG products. Bazaars which is conducting once in a month @ all corporations once in quarter at all Municipalities having more than 1 lakh population.

City Livelihood Center (CLC):

To address the gaps in availability of services to the urban poor and to create a platform where the urban poor can offer their goods and services in an organized manner to the potential buyers i.e., CLC. The CLC would bridge the gap between demand and supply of the goods and services produced by the urban poor and also enables them to access information and business support services as and when needed. The estimated cost of one CLC is Rs. 10.00 lakhs towards infrastructure and maintenance.

As per NULM guidelines of GOI One CLC per city with a population of 1-3 lakhs, 2 CLCs per city with a population of 3-5 lakhs, 3 CLCs per city with a population of 5-10 lakhs and 8 CLCs for cities with a population of more than 10.00 lakhs have to be established. So far **47** CLCs have been established and **35** CLCs are functioning effectively.

Production Center/ Common Facility Centre:

After completion of EDP trainings infrastructure will be provided (CRC) with handholding support for development of entrepreneurship to enhance marketing skills and also the income levels. The estimated unit cost for setting up of one production centre is Rs.1,00,000/- to 2,00,000/-, towards Infrastructure and Maintenance. Funds are mobilized from Banklinkage, SEP loans, CBOs corpus. Tailoring, Jute product making, Fashion designing are the main activities.

MEPMA MARTS:-

MEPMA Mart: MEPMA Marts are identified in the every district headquarters in Govt. or Private property comprising of minimum 5000 sft, which is furnished with Racks, display tables, cash counters, showcases with dummy and window displays, computers etc.

The marts are designed for the SHG women to start the retailing of apparels sourced by APPC with very competitive price from all brands of India and abroad and other products to be displayed for sales in retail and whole sale manufactured by the groups and artisans such as handicrafts, handlooms, hand printing on textiles, pickles wooden furniture's, coir products jute products and other products available from nature and other products across A.P.

MEPMA mart is kept open for SHG'S who are identified by TLF staff, who are interested to do the retail trading of apparels on a markup of 35% as MRP on product cost of landing price.

Generic Medical stores / Pradhan Mantri Jan Aushadhi Yojna:

In Andhra Pradesh generic drugs and medicines are sold over the counter at exorbitant rates by large pharmaceutical companies and private retailers, so that the profit margins between dealer price and the Maximum Retail Price ranges between 50% to 1000% or more. With this objective, the Pharma Advisory Forum in its meeting held on 23rd April' 2008, decided to launch the Jan Aushadhi Campaign - starting with the sale of generic medicines through dedicated sales outlets called "Pradhan Mantri Jan Aushadhi Kendra" (PMJAK) in various districts of the country with the principle of "No Profit, No loss" with an estimated cost of Rs. 3,00,000/- to Rs. 4,00,000/- lakhs per each unit. The Jan Aushadhi Scheme was formulated and approved in the Standing Finance Committee Meeting on 01-02-2010 in consultation with the Planning Commission.

MECCs Strategy: (Micro Enterprise Community Consultant)

MEPMA is helping on different aspects for the setting up and good performance of Micro Enterprises (ME) by the SHG entrepreneurs. Apart from skill development and technical support to the entrepreneurs, MEPMA also took necessary steps to develop the Micro Enterprises in service sector.

Micro Enterprise Community Consultants (MECC) are the social support system for the SHG entrepreneurs in their Technical / marketing needs. MECC are the best practitioners from the SHG members. MECCs are positioned after providing adequate training on Finding sustainable projects, Project Preparations, helping in setting up and developing Micro Enterprises, finding out market potentials, product diversification and also technical and administrative support. Training provided to MECCs on Enterprise Development by ALEAP, Hyderabad.

1. Role of MECCs:

Setting up of new entrepreneurs

- Help in finding out genuine entrepreneurs
- Prepare draft project based on the local market potential
- Preparing business plan
- Support them to bank related transactions
- Help entrepreneurs in getting machineries and raw materials
- Ensure the quality of products

Support existing enterprises

- Help to get lawful licences to the entrepreneurs
- Guideline for quality assurance and diversification of products
- Finding market and sales platform
- Accounting and reporting
- Support in banking dealings
- Help in finding out raw materials in low rates
- Help in machine up gradation and repair
- Finding out worthy entrepreneurs to provide RF, CMF, Technology fund, Second doss assistance, etc.

Girijan Cooperative Corporation (GCC) Products Marketing through SHGs:

As part of promoting Income Generation Activities, self employment, and Micro-enterprises programmes, many of the urban SHGs have successfully launched many products developed through their own skills supported by necessary training provided to them by MEPMA. MEPMA has also been providing suitable platforms to encourage marketing of SHG products. As of now in MEPMA, 13 lakh SHG members have established units

In view of this, MEPMA proposes to tie up with Girijan cooperative corporation for the marketing of GCC products through our City Livelihood Centers . We are having a strong chain of City Livelihood Centers in 35 Municipal Corporations through which we can market GCC products and ensure further grow up of self sustainability and improve Livelihoods of our Urban Poor women.

Branding:

Livelihood development of SHG members in view of increasing their monthly per capita income to Rs.10,000/- per house hold; and SHG members. MEPMA is proposing 'Branding of SHG products'. 16 Lakh SHG members have established their own businesses in different segments. These SHG Women developed products are being sold at District, State & National Level through exhibitions and also through MEPMA Bazaars. There are more sales at the exhibitions for Branded products with a higher price tag when compared to our SHG Products with a less price tag. For example a branded product at Rs 100/Kg has more sales than our SHG Member product at Rs 40/Kg Branding is playing a vital role here. Since our SHG Products are not branded they are unable to service the market though they

have a quality product. If Branding is given to these SGH Products, then with proper Publicity, Branding gets the right Identity & Trust. With proper Marketing, the value of these products and the SGHs income levels can be increased.

e-marketing of SHG products

- To facilitate sustainable livelihoods, SHG members are encouraged to establish small/medium enterprises (Livelihood Units).
- 11.30 lakh SHG members in AP have been assisted for establishment of Livelihood units.
- SHG entrepreneurs are producing various products which are being sold at local markets.
- In order to expand the outreach of products and increase their income, it is desirable to onboard the SHG products on e-market platform.

(IV) Employment through Skill Training & Placement (EST&P)

Introduction

The Employment through Skill Training & Placement (EST&P) Component under NULM is designed to provide skills to the unskilled urban poor as well as to upgrade their existing skills. The programme will provide for skill training of the urban poor to enable them setting up self-employment ventures and for salaried jobs in the private sector.

Objective:

- To provide an asset to the urban poor in the form of skills for sustainable livelihood.
- To increase the income of urban poor through structured, market-oriented certified courses that can provide salaried employment and / or self-employment opportunities

Types of Trainings:

Under the Skill development programmes, three types of training can be provided

S. No	Type	Description
1	New Skilling	Training of fresh entrants to the job market
2	Reskilling or skill up-gradation	Up gradation training to the persons already engaged in an occupation
3	RPL – Recognition of Prior Learning	Formal recognition and certification of Persons who have acquired skills through informal, non-formal or experiential training in any vocational trade or craft.

Curriculum:

- National Skill Qualification Framework (NSQF) Complaint Courses including soft skills.
- The NSQF is a competency based quality assurance framework with **National Occupational Standards (NOS)** developed by different **Sector Skill Councils (SSC)**.

List of the sectors & Sub sectors

S. No	Industry/Sectors	Sub Sector/Trades		
		Category-I	Category-II	Category-III
1	Agriculture	Farm Machinery, Animal Husbandry, Farm Mechanisation, Precision farming, Fisheries and allied Sector	Agriculture, Plantation, Horticulture, Floriculture, Poultry	Agriculture, Home Decor Art-Bonsai, Flower, water fall; Minor Forest Product processing and value addition, Natural Fibre product processing and value
2	Apparel	Garment Manufacturing, Fashion Design	Garment making	
3	Automotive	Manufacturing, Automotive	Automotive Sales	
4	Beauty & Wellness		Spa and Wellness, Beauty, Culture & Hair Dressing, Naturopathy	Home Decor Art Mahanadi
5	BFSI			Banking, Accounting, Insurance
6	Capital Goods	Fabrication, Electro-Mechanical		

S. No	Industry/Sectors	Sub Sector/Trades		
		Category-I	Category-II	Category-III
7	Chemicals	Manufacture of Chemicals and bio-Chemicals	Fragrance, Flavour & Perfume	
8	Construction	Construction Equipment, Fabrication	Paint, Woodworks Bamboo Fabrication,	
9	Education & Skill Development		Education, Skill Development	Counselling Skills
10	Electronics	Electronics System Design, and Manufacture Refrigeration and	Consumer Electronics Sales & Services	
11	Fast Moving Consumer Goods			Fast Moving Consumer Goods
12	Food Processing Industries	Food Processing Sectors		Food Processing Sectors such as Dairy Products, Fruit & Vegetables Products, Cereals and Cereal Products, Food Grain (including milling), Edible Oil and Fats, Meat and Meat Products, Fish and Fish Products, Sweets and Confectionery.
13	Furniture & Furnishing		Furniture Making	

S. No	Industry/Sectors	Sub Sector/Trades		
		Category-I	Category-II	Category-III
14	Gems & Jewellery	Gems & Jewellery Manufacturing		Home Decor Art Jewellery
15	Green Skills	Renewable energy		Rain Water Harvesting, Green retail, Allied green
16	Handloom & Handicrafts	Handlooms	Brassware, Khadi, Carpet, Handicrafts	Handmade Paper and Paper Products, Home Decor Art Ceramic Painting

Training Duration:

The duration of various types of skill development training shall be

- Training for fresh entrants will be minimum 200 hours (including practical and/or on the job training) & maximum is based on Job role.
- In case of **Reskilling or Skill up-gradation** of persons already engaged in an occupation, trainings will be of a minimum duration of 16 hours including practical and/or on the-job training, depending on the number of NOSs being covered.
- **Recognition of Prior Learning** a minimum duration is 12 hours (i.e. 6 hours of domain specific training, 4 hours on soft skills and entrepreneurship, and 2 hours on assessment processes and methods.)

*The maximum and minimum number of hours of training permissible per day is **8 hours** and **4 hours** respectively. In case of **residential training**, however, a minimum of **8 hours** training per day is mandatory.*

*** Maximum ceiling limit is Rs.15000/ per trainee per course

Third Party Certification & Assessment Costs

- costs for certification and assessment shall range from Rs. 600/- to Rs. 1500/- per candidate. Whereas for New skilling 1200/- per candidate & for RPL 800/-per candidate.

1. Post placement support for special areas/groups for wage employment

In order to enable the newly skilled persons from special groups (except PwDs)⁴ to settle into their new jobs/vocations under wage employment⁴, post placement support would be provided directly to the candidate at the rate of Rs 1500/- per month for the following durations:

PPS @ Rs.1500 per month per person	Men	Women
Placement within district of domicile	1 month	2 months
Placement outside the district of domicile	2 months	3 months

Additional incentives for Persons with Disabilities (PWDs)

1. Transport Cost

For PwDs from Special areas (as in the case of persons BPL and Women), undergoing training outside district of such Special Areas, to and fro transport cost as per actuals, subject to a maximum of Rs. 5000/- per trainee, may be payable.”

2. Conveyance Cost

In case of Persons with disability, the conveyance cost will be as below:

Distance of the training centre from	Amount
With in 10 Kms	Rs.1,000/- per
Within 15 Kms	Rs.1,500/- per
Within 20 Kms & above	Rs. 2,000/- per

3. Post Placement Support (PPS):

In case of PwDs, post placement support will be as follows:

PPS @ Rs.3000 per month per person	Men/women
Placement within district of domicile	2 months
Placement outside the district of domicile	3 months

4. Support for Uniforms:

In case of support for Uniforms to PwDs, **Rs. 3000/-** per PwD candidate, which includes one pair of shoes or other assistive clothing, two pairs of uniforms and need based assistive aids shall be permissible irrespective of the duration of the course.

5. Personal Assistive Aids

Each PwD candidate shall be eligible for up to **Rs. 5000/-** for personal assistive aids. such as wheel chairs, calipers, hearing aids and software such as Jawa/other speech interpretation, other reading software etc.

(V) SHELTERS FOR URBAN HOMELESS

Background:

The Commissioners of the Supreme Court in the Writ Petition 196/2001 brought the distressing conditions of people living on the streets of Delhi to the notice of the Supreme Court in their letter dated 13 January 2010. These distressing conditions included denial of the right to food and shelter, especially in the context of extreme cold weather, which in turn constituted a threat to their fundamental right to life. The Supreme Court took urgent notice of this matter and directed the Government of Delhi to immediately provide shelter to all those without shelter. Further, it was directed that these shelters must provide basic amenities such as blankets, water, and mobile toilets. This intervention of the Supreme Court led to the saving of several precious lives of the most vulnerable citizens of the capital city.

On 12th March 2010, detailed guidelines were issued for states to establish shelters and other basic rights of the homeless. Since then, the Supreme Court has been regularly reviewing implementation of the directions for the urban homeless by all State Governments. In its orders dated January 27 2012, the Supreme Court reiterated that the right to dignified shelters was a necessary component of the Right to Life under Article 21 of the Constitution of India.

The Government of India launched NULM on 23rd Sep 2013 and introduced Scheme of "Shelter for Urban Homeless (SUH)" as one of the components.

Government of Andhra Pradesh vide G.O.Ms.No.511, MA&UD (UBS) Department, dated 28-12-2013 have issued operational guidelines for implementation of Scheme of Shelter for Urban Homeless in the State of Andhra Pradesh.

Objective of the SUH:

1. To ensure availability and access of Shelter to urban homeless population.
2. Provision of drinking water, sanitation, identity card, school admission to the children of inmates etc
3. To provide access to various entitlements to the inmates of the Shelter i.e., Social Security Pensions, PDS, ICDS, Identity, Financial Inclusion, education & affordable housing.

4. Cater to the needs of especially vulnerable segments of the urban homeless like the dependent children, aged, disabled, mentally ill and recovering gravely ill, by creating special sections within homeless shelters and provisioning special service linkages for them.

Eligibility

1. Persons who do not have a house, either self-owned or rented in the urban areas, but instead
2. Live and sleep at pavements, parks, railway stations, bus stations and places of worship, outside shops and factories, at construction sites, under bridges, in hume pipes and other places under the open sky or places unfit for human habitation;
3. Spend their nights at night shelters, transit homes, short stay homes, beggar's homes and children's homes;
4. Live in temporary structures without walls under plastic sheets or thatch roofs on pavements, parks, nallah beds and other common spaces.

Scope of the Scheme:

The Scheme will be implemented in all district headquarter towns and other towns with population of 50,000 or more as per 2011 Census. Depending on local conditions, each shelter could cater to 50-100 persons.

Design of the Shelters and cost:

1. Utilization of the existing Government Buildings with required refurbishment at maximum cost of Rs.7.00 lakhs each
2. Construction of the new buildings where space is available at a maximum cost of up to Rs. 30.00 lakhs each
3. Rent will be sanctioned upto Rs.15,000/- per month for below 1 lakh population, Rs.25,000/- per month for 1 lakh to 5 lakhs population and Rs.35,000/- per month for 5 lakhs and above population.
4. One time expenditure of Rs.2.00 lakhs for procurement of infrastructure like cots, beds, bedsheets, pillows, utensils, buckets, jugs, drinking water drum, plates, glasses, water jugs, towels, big steel almirah with locker, television, water purifier, office table, chairs, cooking gas cylinders with big stove etc.,
5. O&M Cost will be provided for the first five years of operation, as per the revised GO, as follows:

For SUHs in GVMC	..	Rs.7.14 lakhs
For SUHs in VMC and Guntur	..	Rs.6.00 lakhs
For SUHs in the remaining ULBs	..	Rs.5.50 lakhs

O&M Cost includes Honorarium of (1)Manager, (3)care takers, cost of water, power , gas and house keeping, telephone, emergency medicines, stationary etc, cost of food @50/- per head per day (5 persons).

Maintanance of SUHs:

1. Rs.40,000/- will be sanctioned for installation of eight (8) CC cameras for 100 inmates capacity shelter after establishment of SUH.
2. Rs.20,000/- will be sanctioned for installation of four (4) CC cameras for 31-50 inmates capacity shelter after establishment of SUH.
3. Rs.10,000/- will be sanctioned for installation of two (2) CC cameras for 25-30inmates capacity shelter after establishment of SUH.
4. Rs.20,000/- will be sanctioned towards publicity expenses for each shelter after establishment.
5. Sanction will be given for installation of Aadhaar based Bio-metric attandanace in the shelter upto Rs.12,000/- with installation charges after establishment of SUH.

Implementation strategy

1. An Executive Committee shall be formed in the ULB under the Chairmanship of the Commissioner concerned for selecting Shelter Management Agency (NGO)
2. Shelter Management Agency can be ULB or other entities such as PSUs, NGOs, CBOs, Charitable institutions, Religious institutions, Private Sector Enterprises or Trusts etc.
3. Project proposal to be submitted by the Shelter Management Agency through the ULB concerned for SLSC approval
4. Proposal should clearly state the financial support arrangement for running the shelter after first 5 years of O&M support from GoI.
5. Shelter Management Committees to be set-up at all shelters

Provision of facilities and convergence of services in operational shelters:

1. The SUHs run on 24/7 basis and will open round the clock.
2. Well ventilated rooms
3. Water arrangements for both drinking and sanitation
4. Adequate bathing rooms & toilets
5. Standard lighting and electric fans for providing aeration in the shelter
6. First aid kit
7. Provision of blankets, bed spreads and beds
8. Periodical Medical Checkups
9. Facilitation for convergence with other services/ entitlements such as providing Aadhar Card, Ration Card, Voter Card, Health Card and Pension Card.

With the help of Third Party (NGOs), homeless population survey was taken up during August-September, 2017 in all Urban Local Bodies through an android APP designed for the purpose by the MEPMA for having real time data. During the survey, 11173 urban homeless population have been identified in all 110 ULBs.

Present Status of the Scheme:

- 111 SUHs were sanctioned in 64 ULBs.
- 79 Shelters are functioning in 50 ULBs
- Balance 32 SUHs in 25 ULBs under various stages of completion

District Level Monitoring Committee:

District Level Monitoring Committee on SUH has been constituted under the Chairmanship of District Collector concerned vide G.O.Ms.NO.336, MA&UD (UBS), dated 12-9-2017.

State Level Monitoring Committee:

Under the directives of the Hon'ble Supreme Court of India, a State Level Monitoring Committee on SUH has been constituted vide G.O. Rt.No.800 , MA&UD (UBS) Department dated 23.08.2018 later Director of Municipal Administration has been included as a member vide G.O. Rt.No.1091, MA&UD (UBS) Department dated 23.11.2018 by the Government of Andhra Pradesh with the following:

- | | | |
|-------------------------------|----|----------|
| 1. Sri J.C.Sharma, IAS (Rtd) | .. | Chairman |
| 2. Principal Secretary, MA&UD | .. | Member |

- | | | |
|---|----|-----------------|
| 3. Commissioner & Director of
Municipal Administration | .. | Member |
| 4. One respected person from Civil
Society who is sensitive to the
issues of homeless persons | .. | Member (vacant) |
| 5. Sri Irfan Basha, Social Worker as
Suggested by the Petitioner | .. | Member |
| 6. Mission Director, MEPMA | .. | Convenor |

As per the directions of Chairman, SLSMC re-survey has been conducted in 10 major municipal corporations i.e., Greater Visakhapatnam, Vijayawada, Guntur, Nellore, Kurnool, Tirupathi, Kakinada, Rajahmundry, Kadapa, Ananthapur to identify special vulnerable people such as old aged, orphans, differently abled, mentally ill health and people with serious illness such as TB/AIDs/ Leprosy etc., to provide them exclusive special shelters. The survey was completed and awaiting for specialized proposals from the said ULBs.

12. Support to Urban Street vendors in Urban areas (SUSV)

A. Introduction:

Street vending as a profession has been in existence in India since time immemorial. However, their number has increased manifold in the recent years. Some studies estimate that street vendors constitute approximately 2%- 2.5% of the population of a metropolis. The total number of street vendors in the country is estimated at around 2 Crores.

Urban vending is not only a source of employment but provide 'affordable' services to the majority of urban population. The role-played by the hawkers in the economy as also in the society needs to be given due credit and respect. Therefore the need arise to Provide and promote a supportive environment for earning livelihoods to the Street vendors ." Most street vendors are self-employed workers who bear all the risks of doing business individually, and often priorities securing their own individual space over longer-term collective goals.

Government of India launched NULM on 23rd Sep 2013 and introduced Scheme of Support to Urban Street Vendors (SUSV)" as one of the components as per the directions of the Hon' ble Supreme Court of India.

1. Govt. of India has passed Street Vendors (Protection of livelihood and regulation of Street vending) Act, 2014 (Central Act No.7/2014).
2. In exercise of the powers conferred under Sub-Section (1) of Section 38 of the said Act, the Government of AP have formulated the Andhra Pradesh State Street Vending Scheme, 2016 vide Govt. Memo.No.151, MA&UD (UBS) Department, dated 15.6.2016.
3. Further, the Govt. of AP have issued the Andhra Pradesh Street Vendors (Protection of Livelihood and Regulation of Street Vending) Rules 2017 vide GO.MS.No.137,MA&UD (UBS) Dept.,Dated:31-03-2017.

B. Major activities taken up under Support to Urban street vendors (SUSV) :

- Survey and profiling of street vendors in all ULBs.
- Online updation of the data of street vendors.
- Issue of Identity cards along with vending certificates.
- Formation of Town vending committees.

- Promotion of CIGs (Common Interest Groups) and support for self employment (I) and Self employment (G) schemes under DAY NULM.
- Capacity building programmes.
- Demarcating Vending Zones.
- Providing vending markets for promotion of their livelihoods in urban areas.
- Identification of street vendors and Issuing ID cards:
- In urban areas there are three categories of street vendors i.e., Mobile vendors, Stationery vendors and Peripatetic vendors.

C. Street Vendor means:- A person engaged in vending of articles, goods. Wares, food items or merchandise of everyday use or offering services to the general public in street, lane, side walk, footpath, pavement, public park or any other public places or private area from a temporary built up structure or by moving from place to place and includes hawker, peddler, squatter and all other synonymous terms which may be local or region specific and the words "Street Vending".

D. Types of Street Vendor Markets:-

- 1) Mobile Vendors
 - 2) Natural Market
 - 3) Niche Market
 - 4) Night Bazaar
 - 5) Weekly Markets
- Survey will be conducted through resource persons in prescribed application form along with ration card, AADHAR card and voter Id - covering all existing street vendors within ULB on saturation mode and ID card would be issued along with vending certificate.

As per the said AP Street Vending Scheme and Rules, in all Urban Local Bodies Constitution of Town Vending Committee is mandatory, as detailed below:

- All Municipalities except Municipal Corporations and Mission Cities (One Chairman & 10 members)
- Municipal Corporations (One Chairman & 15 Members)
- Mission Cities (One Chairman & 18 Members)

In bigger Corporations and cities ward level/ circle level/ zonal level committees shall be constituted for effective monitoring of street vending program.

Note: *Town Vending Committee term is 3 years from date of its constitutions provided it is not dissolved by the appropriate Government as per Rule 4(4). However, the process of constituting a TVC shall be completed either before the expiry of its term or before expiry if a period of six months from date of dissolution.*

E. Functions of Town Vending Committee (TVCs):

1. Registration of Street Vendors, issue of ID cards, Vending Certificates.
2. Collection of Registration fee, Renewal Fee and other fee if any.
3. Recommending to the ULB for demarcation on of Vending Zones.
4. Eviction, relocation and confiscation of vending material following due process as envisaged in the Act and other rules and guidelines issued by the Competent authorities.
5. Welfare measures (public Health and Hygiene, Education and skill trainings, Credit and insurance, Social Security, allotment of space, stationery stalls, rehabilitation of child vendors etc.)
6. Maintenance of Records
7. Conducting social audit once in six months by engaging NGOs/Voluntary Organization/Institutions of Community Development with expertise in conducting social Audit.

F. Vending Zone Means: An area or a place or location designated as such by the local authority on the recommendation of the Town Vending Committee for the specific use by street vendors for street vending and includes footpath, side walk, pavements, portions of street, waiting area for public or any such place considered suitable for vending activity and providing services to the general public.

G. Types of Vending Zones:

- 1) Amber Zone
- 2) Green Zone
- 3) Red Zone

G. Regulation of Street Vendor: Minimum age for street vendor shall be 18 years as it is appropriate as per Indian Contract Act. The regulation of street vendor is to be planned by identifying them properly through survey, online updating of data issuing of Identity card & vending certificate and issuing them by entering all primary details in register and obtaining acknowledgement of the receipt of identity card and vending certificate. Before issuing of the same, the Municipal Commissioner should ensure the collection of registration fee and allotment of vending zone which are essential.

The identity card and vending certificate are to be issued separately for residents and non-residents for ascertaining residence, furnishing of Ration Card or Aadhar Card is mandatory for residents and non-residents and the same is to be uploaded in online. Residential street vendors are to be considered for all schemes under financial and skill and social inclusion.

H. Office procedure for Town Vending Committee:

- a) Time and venue of the meeting shall be decided by the Chairperson.
- b) Member Convener shall issue notice before seven days of scheduling the meeting.
- c) Quorum shall be minimum (2/3rd) member of total strength of Town Vending Committee.
- d) Decision will be based on the majority of present members.
- e) No meeting will be carried on the absence of the quorum (ie 50%+1) member and meeting will be adjourned if quorum is not satisfied.
- f) Minutes of the meeting will be signed by the Chairperson and would be put up in the subsequent meeting of the Town Vending Committee for conformation.
- g) Minutes of the meeting should be placed in the local body web site or TVC may decide to have its own website.
- h) Meeting of the TVC should be held at least once in a month.

I. Manner of maintenance of proper records and other documents by TVC:-

The TVC shall responsible to send reports on quarterly basis on the Project Director, MEPMA at District Level who will submit consolidated reports to the State Nodal Officer with the following details:

- a) Number of Vending Zones/Vendors markets earmarked developed.
- b) Number of registered street vendors.
- c) CIG formed among homogenous residential street vendors
- d) Revenue Collected
- e) Expenditure incurred.
- f) Welfare measures under taken
- g) Complaints registered and redressed.

J. Promotional measures for welfare of the Street Vendors:

- Street Vendor group –CIG can be mixed group of male/female/Trans Gender members.
- Basic criteria for group formation Residential Street Vendors, who are having identity card and vending licence are eligible to be become members of CIGs.
- In the case Street Vendor group cluster, area is the main criteria.
- 10 to 20 vendors operating in a particular area of vending in a town should be formed in to CIG of vendors.
- 10 to 15 CIGs of street vendors can be formed in to Area Level Federation.
- Similarly, all CIGs of street vendors can be formed into the City Level Federation.
- To provide financial support to all the Street Vendors and cover the SEP-I, SEP-G.
- To cover all the Street Vendors in Social Security Scheme
- To provide skill trainings to all the Food Vendors.

K. Guidelines for formation of CIGs of street vendors in urban areas:

NULM guidelines focus on skilling of street vendors, support micro-enterprise development, credit enablement and pro-vending, urban planning along with supporting social security options for vulnerable groups such as women, SCs/STs and minorities .

In conformance of the above and particularly the advantage of collective strength in all negotiations for rights of persons from the unorganized sector like the street vendors, as well as welfare, social security and self regulatory measures are successful only when implemented with the total participation of the beneficiary group. For this, the organization of street vendors into CIGs

(common Interest Groups) is prerequisite for enabling them to access the above services . The organization of street vendors also serves strategic and operational purposes, and is based on the conviction that groups can also reinforce accountability among its members,

L. Organizations of Street Vendors:

1. The Street Vendors will be organized into Common Interest Groups (CIGs) on the lines of SHGs with the following features:
2. CIGs at Ward/cluster level : Thrift and Credit at individual level, management of group and its activities, Up gradation of skills, promotion of their collective voice to better negotiate for their rights and also self regulation and enabling access to bank linkages, other measures like insurance, health, etc.
3. Capacity building, planning and implementation of inter-/ multi-group activities like large lending, creation and management of facilities like sanitation and crèches, and enabling access to group-level activities will all be planned and executed at ULB level with the support of Town Vending Committees (TVCs).
4. Town vending committees will represent at the Municipal level on all issues including changes in the vending zones from time to time, re-survey and update of vendors, redress of litigations; representation at appellate level on issues of contention, etc.
5. The groups will be basic units for the promotion of their voice in the reiteration of their identity and right to an honest means of livelihoods and negotiate for a better deal in society and extension of welfare and social security measures.

M. CIGs of SVs:

CIGs of street Vendors - 15-20 SVs to form one CIG of SV.

Ward to be taken as a unit for formation of SHGs of street vendors and in case of minimum no. of street vendors, the same can be clubbed to SHG of street vendor in nearby ward.

Providing access to credit under Bank Linkage on lines of SHGs

Exploring the possibility of extending services to Street vendors like issuing of ID cards, social security measures etc.,

N. Steps in formation of CIGs of street vendors – informal association of street vendors):

1. Profiling:

The available information of street vendors as per the survey can be utilized. Based on the data, potential for formation of CIGs ward wise/cluster wise shall be worked out.

2. **Action Plan at ULB level:** IB Specialists, TPrO/TMC and TLF presidents shall arrive at action plan at ULB level with the following information.

Ward No	No.of street vendors as per the survey	Potential for formation of Street vendor SHGs @ 15-20 in each CIG.	Names of IB CRPs @ 2 per ward or 2-3 wards based on the potential .	Remarks

3. Orientation to the IB CRPs in facilitation process for formation of CIGs at district level would be given by the DRPs for 2 days and the expenditure may be incurred from out of SV budget allotted for the year 2014-15..

- Only senior IB CRPs with the seniority of 5-8 years in SHGs would be deployed with the age group of 35-40 years, as formation of SV CIG needs separate strategy unlike SHGs.
- To ensure that one of the CRP from among the street vendors if possible in a team for effective facilitation.
- DRPs services may be utilized for 5-8 days in ULB for facilitating the formation process and may be paid as per MEPMA norms.

O. Formation of the CIGs of Street Vendors:

After the profiling activity, CIGs of Street Vendors will be facilitated as per the process explained below.

Criteria to be followed for CIG formation:

- 15-20 street vendors in each SHG based on the business area/ trade in the cluster.
- Members could be both men and women.

P. Formation process: 4 days process in each ward or cluster of wards (2-3 wards for formation of 5-6 CIGs.

Based on the data, orientation programmes to be conducted at ward/ cluster level:

1. Developing rapport with the street vendors through discussions on various aspects of their lives and orient them on importance of forming into groups, team work and collectivity spirit and make them to realize the importance of groups.
2. Explain in detail on group dynamics, forming them into groups – facilitate them to select leaders and opening A/c in nearest nationalized bank and also arrive consensus on the following items
3. Common agreement on when to meet (weekly meeting is preferable)
4. Time and place of meeting preferably common meeting hall in the cluster
5. Agreement on amount of saving.
6. The amount of saving as per decision of group, but it may be 200-300 per month.
7. it should be regular and continuous.
8. "Savings first – Credit later" should be the motto of every group member).
9. Internal lending – giving small loans to the needy members. The savings to be used as loans to the members. The purpose, amount, rate of interest etc., to be decided by the group itself.
 - Proper accounts to be maintained by the CIGs on lines women SHGs.
 - Recovery of internally lent amounts.
 - Taking loan from banks and timely repayment.
 - All savings, loan payments and repayments shall be during meetings only.
 - Agenda for the meeting including the discussions and solutions to problems faced by the members of the group- related
 - to their trades (present status , gaps, opportunities for enhancing their livelihood options. vending zones, etc ,)
 - in marketing, bargaining, capacity etc., unlike SHGs.
 - Other aspects like social security, ID cards, vending zones.

Q. While facilitating, CRP shall be very cautious in dealing with their occupational problems and other issues.

Account opening of CIGs of street vendors: CRPs facilitate A/c Opening of the CIG and Awareness regarding the insurance programme and also facilitates to pass resolution for their willingness in enrolment in oriental insurance programme and payment of premium.

R.Preparation of City Street Vending Plan: City street vending plan which will be contain the following:

- a) Profile of street vending trades and activities.
- b) Spatial distribution of street vending activities.
- c) Demarcation of vending zones as free vending zone, restricted vending zone and no vending zone.
- d) Estimates of holding capacity of vending zones, which is the maximum number of street vendors who can be accommodated in any vending zone if requirement allotment can be done on time sharing basis among street vendors if no of vendors are more and area in the zone is less.
- e) Possible solutions and potential street vending areas.

The plan will be developed after consultations with Street Vendors representatives and other relevant coordination with city police, traffic police, planning authority and other local agencies. The ULB may coordinate with planning authorities to develop pro-vending norms and stipulation of vending spaces in new refurbished roads, markets, office and residential complexes and other public spaces and public infrastructure. The city street vending plans may also include digitized or non-digitized map of the vending activities, vending trades and existing markets at ward or zonal level.

S) Infrastructure improvement:

Financial support from SULM will be provided to the ULBs for improvement of infrastructure and provisions of basic services in the existing markets of street vendors. The ULB may prepare a Detailed Implementation Plan(DIP) for such infrastructure improvement projects which may include improved civic facilities such paving, water supply, toilets, waste disposal facility, lighting, common storage space and specialized carts for specific types of trades, temporary sheds and parking facilities.

The infrastructure requirements for vendor markets will be assessed based on the consultation with street vendors and their associations, local agencies and other stakeholders.

Guidelines for Social audit in urban areas:

Various social mobilization activities were being taken up in urban areas through various central and state government schemes since 1957 from UCD to NULM –MEPMA in Andhra Pradesh. At present MEPMA (Mission for Elimination of Poverty) is being implemented from the year 2007 with support from state and central Government funds. The following are the developmental activities taken up under MEPMA.

Social mobilization activities:

20.00 lakh poor women were facilitated to form into 2.18 lakh Self Help Groups (SHGs) and after series of capacity building programmes, they were facilitated to form into 8200 Slum level federations (SLFs) and 170 Town level federations (TLFs) . The functioning of the above community based organization is being monitored by trained pool of resource persons from among the SHGs and field level functionaries and experts in social mobilization from ULB to state level .

1. Funds are being utilized through town level federations towards training of CBOs from member level to TLF representatives with the support by Community resource persons, District level resource persons at district level and state resource persons at state level as per approved guidelines from MEPMA.
2. Funding includes resource fees paid to Resource persons at gross root level, resource fees, stationery and other logistics like stationery, food & accommodation at district/regional/state level as per the norms of MEPMA.

Other developmental activities taken up for the upliftment of the poor in urban areas:

Income Enhancement of the urban poor:

1. Supporting SHGs through facilitating financial support from Banks Rs 75000/- to 10.00 lakhs into SHG Account.
2. Supporting SHGs, SLFs and TLFs through providing revolving fund directly into Account of CBOs from the project. (SHGs- Rs 10000/- and SLFs Rs 50000/- to 1,00,000/-.)
3. Supporting individual beneficiaries for self employment and group employment through Banks and other Government agencies.

4. Facilitating unemployed youth for skill trainings as per the local demand through agencies.
5. CBOs facilitated to promote internal lending Rs 20000/- to 1,00,000/-) among them on priority basis as decided by CBOs.
6. Promoting social security activities to urban people. Enrolling them in YSR Bhima yojana.
7. Promoting Health and Nutrition activities through Mahila Arogya samithis supported by NUHM National Urban Health Mission funds.
8. Profiling street vendors and issuing ID cards.
9. Shelter for urban homeless - Night shelters to the needy people in urban areas @ one for 50000 population with funding support central and state Government through technical support from selected NGOs.
10. Civic amenities being provided from various departments.
11. Promoted construction of individual toilets through slum level federations.
12. Sanitation programmes, Health awareness programmes through convergence departments.

The above programmes were implemented through participation of community , field functionaries and NGOs etc.,

Social audit : Social audit is facilitating community to internalize their rights and entitlements, to access relevant information and related records of the selected activity and to compare with actual position on the ground.

Through Social audit, social auditor analyses the deviations/shortfalls if any noticed during the process, identify the official or others responsible, question them in a public forum and then secure commitment from them for corrective measures and monitor the follow up action. It is not fault finding activity.

Social Audit will serve as an important tool for bringing in accountability and transparency in public schemes.

Social audit process:

- Selection of resource persons:
- Training:
- Listing out the activities to be covered under social audit.
- Action plan for taking up the task.

Task includes:**1. Collection of the information:**

- Necessary orders /proceedings/guidelines/resolutions etc., for sanction of the selected activity from implementing authority at state/district/ULB/CBO.
 - Fund flow mechanism of the activity.
 - Details of the funds sanctioned/released status i.e., from HOD to District and district to CBO and CBO to the beneficiary and online transaction details if the said benefits are transferred directly into Accounts.
 - If it is a civil work, administrative sanction, technical sanction, fund flow position etc.,
 - Records maintained for planning, implementation and monitoring shall also be collected.
 - Data related to the activity if it is beneficiary wise – beneficiary data /group wise – group data and details of location if it to be physically verified
2. House to house verification: If it is related to individuals/groups of 5-10 – list of beneficiaries supported benefit along with their contact numbers and addresses. Social auditor shall make door to door visit and take feedback, if it is individual based and if it is group, she may be facilitated to gather the beneficiaries at one place and then take feedback.
3. Physical verification: If the activity is being taken up in one ward or other place. Eg: Civil works, livelihood units supported through self employment/group employment, and night shelters etc., status of the activity can be verified, whether it is as per the sanction or not.
4. Preparation of Social audit report : Based on the analysis from the information and visits , has to prepare report with actual findings.
5. Mobilization of the community: Concerned ULB officials, NGOs, CBOs and other stakeholders like corporators, leaders in that particular area need to be mobilized based on convenient time to the community and other key stakeholders.
6. Conducting Ward sabhas: shall conduct ward and disclose the issues relating to the task and suggest corrective measures if there are any gaps and also ensure that the corrective measures are taken up as per the commitment.

Participatory Performance Monitoring:

Most civil society interventions that fall under the category of participatory performance monitoring involve citizens or civil society organizations monitoring and supervising the delivery of public services either by the government or by private individuals using monitoring and evaluation tools they devise themselves. This category of initiatives also includes citizens or civil society organizations tracking the progress of projects and sub-projects that they have designed and implemented using their own (ULB) or government funds.

Tools popularly used to assess welfare impacts or gains under this kind of social accountability initiative include

- Citizen report cards,
- Community scorecards,
- and service delivery satisfaction surveys.

Social accountability:

Public distribution system: white card households will get ration based on the number of members in the family. Social auditors shall verify the No.of members in the family , relevant documents income/caste/ration card etc., periodicity of getting ration, proportion of ration to no.of members in the family eg 5 kgs rice per member etc., may be verified in the field randomly.

If it is social security pensions: Social auditor shall verify whether all eligible members , vulnerable people like destitute, old aged, physically challenged and other weaker sections of the society are getting pensions or not .

7 principles of Social accountability:

- Correct information.
- Participation of the people.
- Resolving the issues in time.
- Protecting the community.
- Their entitlements.
- Common Forum .
- Public hearing .

Suggested strategies for promoting Social Accountability in urban areas

Need to promote bottom-up approaches to community participation	<ul style="list-style-type: none"> • Promote consultation with or participation by beneficiaries at all levels. • Develop baseline surveys that will help establish the real needs of communities at all levels of the social accountability process. • Be inclusive at all levels, that is, local government committees, nongovernmental organizations, religious leaders, traditional leaders, civil servants, young people, schoolchildren, women, the disabled, those with HIV/AIDS, and so on. • Promote affirmative action. • Put in place social contracts (charters) between mayors and councils and communities, thereby promoting transparency and allowing citizens to gain some confidence in the processes.
Access to information and knowledge management	<ul style="list-style-type: none"> • Transform the complex technical language of budgets into more simplified formats, translate it into the vernacular, and disseminate this to civil society so that people are well informed. • Distribute a civil society manifesto to allow people to make informed decisions. • Make use of the community committees that have been created in some countries in the region.
Cross-border advocacy	<ul style="list-style-type: none"> • Create coalitions and networks across borders.

Capacity building	<ul style="list-style-type: none"> • Organize exposure trips or exchange visits. • Run education and awareness campaigns. • Use appropriate information technology and information, education, and communication technologies and systems. • Mount training courses and workshops for government officials, parliamentarians, legislators, mayors, chairperson & members, and members of civil society members. • Encourage more public forums and community meetings and intensive use of the mass media. • Trainings to the field functionaries & community people on Participatory Micro level planning tools like base line surveys, social mapping, transect walk, force field analysis, time line etc.,
Sustainability of social accountability processes	<ul style="list-style-type: none"> • Encourage governments to institutionalize the process. • Embark on awareness creation in order to empower communities. • Promote partnership in development in order to minimize donor dependence. • Identify local preferences and specific sectors. • Strive to build trustworthy relationships between implementing agencies, government, ULB and civil society as well as between policy makers and technocrats.
Performance management	<ul style="list-style-type: none"> • Develop measurable indicators (usually these indicators are developed during baseline surveys). • Make beneficiaries part of monitoring exercises from the beginning.

Outcomes of Social accountability:

- Social audit will provide a platform for the concerned officials from the ULB to understand the needs of the beneficiaries and assess the gap with the intended outcomes of the project.
- Social Audit will allow the beneficiaries to interact with a variety of people at one point of time like ULB officials, elected representative of the ULB, social audit team, contractor, etc. and know what are the scheme and the intended benefits/ entitlements of various schemes of Government of India/ the state.

- The community (intended beneficiaries) will be exposed to the detailed processes and actors in the Schemes implemented by State and Central Governments.
- The informed discussions with various stakeholders at various levels during the course of Social Audit will help in improving the confidence levels among the beneficiaries which in turn lead to socially responsible societies and also making the concerned ULB officials more accountable for their actions.
- Enhanced Citizen Awareness and Participation in planning , implementation, execution and monitoring.
- Increased Civil Society Influence – CBOs become active partners in urban Governance.
- Upgraded Analytical and Financial Reporting Capacity of the community.

Roles and responsibilities of field functionaries:

SLF Resource person/TLF Resource person: supervising the activity at field level.shall assist the social auditor while:

Interacting with the beneficiaries and other stake holders.

Verifying the books of Accounts related to the activity at field level, resolutions and online transfer details /payment details whether paid by cheque or cash, acquittance registers maintained by CBOs etc.,

Verifying the physical works if it is civil work.

Roles and responsibilities of Community organisers and other functionaries: shall extend technical support to the team of social auditors in taking up the social audit.

Well in advance information, mobilisation and other technical aspects.

The selected social auditors: will conduct social audit of the selected activity, as decided by the HOD.

Social auditor shall be ready with the work file :

1. Resolutions/guidelines/proceedings for taking up the activity
2. Administrative sanction.
3. Technical sanction wherever required.
4. Bills/vouchers/online transfer account details/SHG details etc.,
5. Registers
6. Photos of the work.

7. completion report
8. Fund release details.
9. Utilization certificate.

Eg: Shelters for Urban Homeless: Running of night shelters in urban areas under - DAY NULM:

Ward sabha attendance:

District: _____ ULB name : _____ ward No: _____ Gramasabha
location : _____ date: _____

Sl No	participants	designation	signature

Corrective measures during ward sabha:

District _____ ULB: _____ ward: _____ Social audit records
date from _____ to _____
Date of ward sabha: _____ social auditor name : _____ presiding
officer name: _____

S. No.	details	Eviden ce no.pro of	Financ ial/non financi al	Differe nce of amoun t/issue	Respon sible staff	desig natio n	Discussions in gramasabh a- independen t observation s	Socia l audit or apprai sal	Decision by the presiding officer

Signature of the staff: _____ Independent observer: _____ CO: _____

1. WARD SECRETARIAT SYSTEM:-

a) **CONCEPT:-** Government is committed to revamp the service delivery systems in the State with an aim to improve the living standards of the people through the concept of NAVARATHNALU as core theme of governance. To bring transparency and accountability in delivery of government services to the citizens, the Government of Andhra Pradesh has announced the creation of Ward Secretariats in Urban Areas, consisting of about 10 functional assistants to work in co-ordination with the ULBs and provide services for every 4000 population in the State.

b) **OBJECTIVES:** The Objectives inter alia, includes:

1. To establish a strong, effective and vibrant service delivery system at Ward Level
2. To provide various Government / other services at the door steps of Citizens through single window system and ensure delivery of NAVARATHNALU
3. Enable convergence of all line departments that provide services at the Ward level
4. Preparation and timely implementation of annual plans of line departments to achieve the goals of the Government.
5. Mapping the field level functionaries with clearly specified roles and accountable to citizens with a well-defined Citizen Charter.
6. Providing Mee Seva Services in all Cluster Ward Level by utilising the existing facilities and staff.
7. Resolution of the issues/grievances brought by each of the Ward Volunteers concerning the 50/100 Households
8. Assist the ULBs for mobilising resources including collection of taxes, ensuring sanitation and its effective functioning
9. Integrate the Ward Volunteers system with Ward Secretariat system enabling them to provide citizen services efficiently and work in co-ordination with Ward Committees and ULB.

c) STRUCTURE AND COMPOSITION:

Every ULB has two components – one elected body and another executive body. With a view deliver more transparent, accessible, and responsive delivery of various Governmental services to the citizens of Urban areas, in the close proximity under People Centric Process Management System, through “One-Stop” solution and to exercise the powers of the Urban Local Bodies with the expectations of the People, Government desires to provide 10 functional assistants of line departments to be called as “Ward Secretaries to be placed under the administrative control of the Municipal Commissioner of the respective ULB through the administrative hierarchy and to deliver the services to the citizens, through the platform of “Ward Secretariat”. Further, every Ward Secretariat, will have one Ward Administrative Secretary from ULB, for the purpose of General Administration and Co-ordination with the Line Departments. Government intends to establish ward secretariat system in the urban areas of the state with a view: -

- i. To decentralise the delivery of various services
- ii. To establish such number of Ward Secretaries of various departments under the overall supervision of the ULB.

To create administrative convenience, the ward secretaries working under a Ward Secretariat, shall cater to the needs of two or more contiguous Wards, without disturbing the autonomy of the ULB, as provided in the relevant Municipal Acts.

The Ward Secretariats will work in co-ordination with the Ward Committees as envisaged under 74th Constitutional Amendment Act and relevant Municipal Acts.

d) BUSINESS IN WARD SECRETARIAT:

1. The Ward secretariat will function according to prescribed business procedures. The Functional Assistants to be called as Ward Secretaries of the Departments will function as per the job chart provided and report to the respective Urban Local Body.

2. The Municipal Commissioner of the ULB will act as DDO (Drawing and disbursing officer) and the pay and allowances of all the staff of Ward Secretariat will be disbursed by him. The honorarium of Ward Volunteers also will be paid by the Secretary of the Municipal bodies.
3. The detailed recruitment process of the Ward Secretaries will be submitted to Government in due course. The service rules in regard to the above shall be suitably be amended.
4. The regular Supervisory Officer of the concerned line Departments shall supervise the Ward Secretaries in technical aspects.

e) SALIENT FEATURES OF WARD SECRETARIAT:

1. The General Job Role of Ward Secretaries is as follows:
 - Monitoring and Supervising the activities of the Ward Volunteers
 - Co-ordination of Line departments with Public
 - Benchmarking of essential services
 - Ensure that the benefits and government services are extended to the genuine beneficiary by conducting random verification
 - Shall receive the grievances from the general public and to resolve the same
 - Ensure that proper awareness is created to the families by the volunteer in his jurisdiction on health, education and other social issues.
 - Ensuring delivery of various services at the door steps of the citizens.
2. The prime duty of the Ward Secretariat functionaries is to provide various Government/other services at the door steps of Citizens and ensure delivery of Navarathnalu.
3. The Ward Administrative Secretary of each Ward Secretariat shall look after the General Administration of the Ward Secretariat.
4. He/She shall work in convergence to provide all line departments services at the Ward level.
5. Ward Secretaries shall cross check and verify the sector wise needs/beneficiaries/problems of the households identified by the Ward Volunteers.

6. The Ward Administrative Secretary & other Secretaries shall aid & assist Ward Secretariat in performing its functions, while preserving the autonomy of Ward Secretariat.
7. The Ward Secretaries of line departments will function as per the job chart provided and report to Ward Secretariat
8. The Ward Secretaries of Ward Secretariat shall participate in meetings to enable convergence of their functioning at Ward Secretariat level.
9. Ward Secretaries shall assist in preparation of Ward Development plans for five years on the subjects delegated from time to time as per the procedure prescribed.
10. The Ward Secretaries shall prepare integrated annual plans using the duly capturing the felt needs & aspirations of the people, as per the prescribed procedure.
10. Ward Secretariat shall endeavour to provide services pertaining to the subjects delegated to them from time to time, as per well-defined citizen charter, being accountable to Ward Secretariat.
11. Ward Secretariat shall function according to the prescribed business rules and office procedures. These business rules, office procedures and record maintenance systems will be notified separately. The Ward Secretaries of line departments will function as per the job chart provided and report to Ward Secretariat.
12. All the Ward Secretaries shall ensure the implementation of AP Municipalities Act, 1965 and Municipal Corporation Act, 1955
13. All the Ward Secretaries in coordination and with convergence shall ensure the implementation of following enactments in the Local Government area
 - a. Prevention of Food Adulteration Act, 1956
 - b. Immoral Traffic (Prevention) Act, 1956
 - c. Weights and Measures Act, 1976
 - d. Child Labour (Prohibition & Regulation) Act, 1986
 - e. WALTA Act 2004
 - f. Domestic Violence Act, 2005
 - g. The Prohibition of Child Marriage Act 2006
 - h. Liquor Policy of Andhra Pradesh

Job Terms:

14. The functionaries initially will be on probation for a period of two years at a consolidated stipend of Rs.15,000/- per month. There after the concerned Departments will take necessary action as per service rules in force for confirming the probation.
15. The performance of the Ward Secretaries shall be reviewed periodically by the Municipality level officers concerned and periodically submit the performance appraisal reports.
16. The Ward Secretaries shall converge their functioning with Ward Secretariats keeping proper linkages with other departments, to act as a single unit of administration. Organic links must be established among various Departments and institutions.
17. The Ward Secretaries shall be responsible to their regular supervisory officers of the concerned line departments in technical aspects.
18. In the event of transfer/suspension/removal/dismissal/retirement or proceedings on leave other than casual level, the Ward Secretaries shall hand over all the accounts, registers, records and the like to the person duly appointment by the competent authority or authorised to take charge.
19. Each Ward Secretary shall maintain and be the custodians of the department specific records. They shall submit the records to the Ward Secretariat as well as to the respective departments for verification/Inspection/Audit on intimation or request.
20. Each Ward Secretary shall take all possible steps to ensure the integrity and devotion to duty of all Government servants for the time being under his control and authority;
21. Each Ward Secretary shall, in the performance of his official duties, or in the exercise of powers conferred on him, act otherwise than in his best judgement except when he is acting under the direction of his official superior;

f) ETHICS IN CIVIC ADMINISTRATION

Do's:

1. Maintain absolute integrity at all times.

2. Maintain absolute devotion to duty at all times.
3. Maintain independence and impartiality in the discharge of your duties
4. Maintain a responsible and decent standard of conduct in private life.
5. Render prompt and courteous service to the public.
6. Observe proper decorum during lunch break.
7. Report to your superiors the fact of your arrest or conviction in a Criminal Court and the circumstances connected therewith, as soon as it is possible to do so.
8. Keep away from demonstrations organized by political parties.
9. Maintain political neutrality.
10. Manage private affairs in such a way as to avoid habitual indebtedness or insolvency.
11. If any legal proceedings are instituted against you for the recovery of any debt or for declaring you as insolvent, report the full facts of such proceedings to the competent authority.
12. Always be a loyal servant to Government
13. Work hard for the welfare of the downtrodden people

Don'ts:

1. Do not make joint representations in matters of common interest.
2. Do not indulge in acts unbecoming of a Govt. servant.
3. Do not be discourteous, dishonest and partial.
4. Do not take any kind of money or gifts from any body for doing any favour
5. Do not adopt dilatory tactics in your dealings with the public.
6. Do not practice untouchability.
7. Do not associate yourself with any banned organizations.
8. Do not join any association or demonstration whose objects or activities are prejudicial to the interest of the sovereignty and integrity of India, public order and morality.
9. Do not get involved in unauthorized communication of any official document or information.
10. Do not join or support any illegal strike.
11. Do not undertake private consultancy work.
12. Do not give or take or abet giving or taking of dowry or demand any dowry directly or indirectly from the parent or guardian of a bride or bridegroom.

13. Do not lend or borrow money.
14. Do not bring any political influence in matters pertaining to your service.
15. Do not consume any intoxicating drinks or drugs while on duty.
16. Do not appear in public place in a state of intoxication.

G.O.Rt No 650 dated 3.10.2019 of the Secretary to Government , MA&UD dept.,

1. JOB CHART OF WARD WELFARE & DEVELOPMENT SECRETARY

Immediate Reporting Officer	:	Assistant Project Officer
Work in coordination with Depts:		MA & UD, All Welfare Depts, Labour & Employment
Functions	:	SC, ST, BC, Minority etc., Yuvatha-Upadhi, Urban Poverty Alleviation, YSR Asara, YSR Cheyutha, YSR Pension Kanuka etc

Roles:

1. He/She shall be available in the Office for a maximum period of 4 hours and rest of the time shall be spent in the field
2. Undertake regular visits to poor settlements
3. Implementation of various welfare schemes pertains to SC, ST, BC, Minority welfare
4. Identification of beneficiaries, grounding and assets monitoring
5. Preparation of community based action plan like strengthening of CBOs, Bank Linkages, implement social initiatives, livelihoods, health awareness etc.
6. Assist urban poor to access Bank Linkage, Self-Employment Programs, Skill Development Programs
7. Support urban poor to establish micro small entrepreneurship (Livelihood Units) Units
8. Coordination of social development issues i.e., education, health, welfare, disability, vulnerability, Social Security schemes like YSR Bhima, YSR PelliKanuka, YSR Abhayahastametc
9. Facilitate community/social audit for poverty alleviation programs.
10. Shelter for Urban Homeless (SUH)
11. Support Urban Street vending (SUSV)

Responsibilities:

1. He/she shall be available in the office for a maximum period of 4 hours and rest of the time shall be spent in field work i.e., SHG (NHG), SLF (NHC) and TLF formation and strengthening.
2. Undertake regular visits to poor settlements.
3. Organise the community in poor settlements to develop social contacts.
4. Facilitate community in forming into groups.
5. Ensure all the households join the self help groups.
6. Assist the SHGs in preparation of Micro credit plan, documentation and Bank linkage processing.
7. Provide capacity building to the SHGs on financial management and encourage prompt repayment.

8. Provide Entrepreneur Development Programs (EDP) and facilitate for establishment of micro and Small business (Livelihood Units) for sustainable livelihoods promotion and income generation.

9. Assist the SHGs in availing Government benefits like YSR AASARA, YSR VaddiLeniRunaalu.
10. Skill gap analysis of his or her operational area and prepare comprehensive plan for skill enhancement basing on the employment potential in collaboration with line departments.
11. Identify the right persons for the skill training programs.
12. Provide support for urban street vendors.
13. Identify and facilitate the eligible beneficiaries for welfare programs like YSR Pellikanuka and assist them for proper documentation and processing of financial benefits.
14. Ensure all eligible are covered under social security schemes like, YSR Bhima, Abhyahastham
15. Assist the Government agencies in identification of eligible beneficiaries for housing programs
16. Support urban poor to access the existing health institutions and enhance the community participation in all health initiatives.

17. He/she is responsible for implementation of various welfare schemes pertains to SC,ST, BC, Minorities welfare etc.
18. Disseminate information relating to development programmes.
19. Mobilize communities and ensure their full participation in development activities – planning, implementation and monitoring.
20. Develop community level comprehensive data base on infrastructure, assets and social aspects, update the data base periodically, at least once a year.
21. Support and strengthen SHGs and their federations including the SHGs of disabled persons in accessing convergent services.
22. Help CBOs in proper identification of beneficiaries under different development programmes.
23. Establish liaison with CBOs including NGOs and Government Departments for convergence.
24. Ensure the CBOs organize regular meetings and discuss common issues.
25. Organize periodic orientation to the members of CBOs on their role and responsibilities and development.
26. Identify local resources – human, financial and material and ensure optimum utilization.
27. Guide and assist in surveys and need assessment.
28. Support implementation of development works like community contracts, O & M of community assets etc.,
29. Document the working of CBOs and good practices, disseminate and discuss the good practices from outside.
30. Facilitate and promote voluntarism.
31. Organize community level training and information sharing.
32. To prepare and follow the calendar of SHG/SLF/TLF meetings in his/her jurisdiction.
33. All other responsibilities entrusted by the higher authorities from time to time.

Community Action planning:

Micro-planning is intended to be a participatory planning process to elicit needs and priorities of communities in poor areas identified for welfare and development of the poor people in municipalities under UPA.

Ward Secretary welfare and development shall prepare action plan for welfare and development of the poor people in his/her jurisdiction.

1. Congenial environment
2. Resource mapping.
3. Situation analysis.
4. Gaps and requirements by the people.
5. Prioritisation
6. Draft action plan preparation.
7. Appraisal
8. Implementation & review/monitoring.

Step-1:

Ward secretary in coordination with ward volunteers shall collect the preliminary data related to ward sachivalayamu in his/her jurisdiction.

Human resources in Sachivalayam area :

Ward Nos:

Population :

No.of Households/families:

SC families	Members
ST families	Members
BC families	Members
Minority families OC families	Members

<<<

Vulnerable sections in sachivalayam:

- Physically challenged/mentally challenged people:
- Widows,
- Homeless people
- Single women
- Transgenders
- Weavers

- Dappu artists
- Talsemia patients
- HIV
- Auto driver
- Fosters
- Tailors,
- Carpenters,
- Goldsmiths
- Street vendors
- Construction workers.
- Chronic patients,
- others

Financial resources: lands, sites, investment capacities, business related etc., through Participatory learning techniques utilising the services of ward volunteers as per the local situation.

Situation analysis:

Analyse the present situation in sachivalayam area related to Social, economical standards and other resources and identify the community needs and individual needs .

Prioritisation:

Based on the provision for sanctioning the individual needs and community needs, prioritise them based on the intensity through Force field analysis.

Draft plan of action:

Draft plan of action for welfare of sachivalayamu:

Sl No	Welfare activities	Total eligible beneficiaries/SH Gs	No. availing the benefit	No.to be provided	Remarks
1	YSR ASARA				
2	YSR Pensions				
3	Ration cards				
4	AADHAR cards				
	Urban housing				

5	sites				
6	Self employment				
7	Group employment				
8	Skill trainings				
9	Hostel facilities to students				
10	Scholarships				
11	Other schemes				

Community needs:

Sl No	Development activity	details	Budget required	Remarks
1				
2				
3				
4				
5				
6				
7				
8				

(VII) Participatory Micro Level Planning (PMLP)

Introduction: Participatory Micro Level Planning is an important process where the Action Plans are prepared based on the requirements of the people as indicated by the people themselves in the various participatory appraisals conducted for the purpose. PMLP is an improvement over the micro level planning of Basic Mapp as it focuses on various aspects of poverty like Health, Education, Livelihood, Vulnerability, Self Help Groups including infrastructure which was the only aspect covered under the Basic MAPP.

Definition " PMLP is defined as a process of bringing various stakeholders together to analyse, understand poverty which facilitates action on the emerging issues " and thus considered as a process for laying platform for the future course of action and development interventions.

Why PMLP: PMLP is an instrument for including people's views along with the perceptions of other stakeholders in analysis of poverty and formulation of strategies to reduce it through public policy action i.e.,

1. To involve communities in poor settlements in the selection of environmental infrastructure.
2. Initiate discussion on the involvement of the community particularly in construction and implementation and maintenance to ensure sustainability of the infrastructure investment.
3. Develop links between different community based infrastructure projects and develop a sense of community ownership of infrastructure plans and actions
4. Preparation of action plan on social aspects like, Health, education, livelihood, SHG & Vulnerability .

Coverage:

PMLP in Urban sector

For the first time in Andhra Pradesh a systematic training on PLA in urban sector is being organized by APUSP to train 61 community organizers which, included classroom training for three days and field training for two days.

Process:

After the completion of the poverty survey in prioritized settlements, PMLP should be started in these settlements. In each settlement PMLP should be initiated by a team consisting of the COs of the town who were trained in the process by the Project. The Project may also nominate COs from the other towns, if needed, who have already been trained, to support the process. As it is teamwork, the process should be carefully planned and completed as per schedule.

The PMLP exercise should take place at a convenient place in the settlement and the members of the community take part in the exercise of identifying existing and required infrastructure and social development needs and prioritize those needs. They should be oriented on the participatory tools before commencement of the process. The COs, along with other members of the survey team, supports the communities in undertaking this exercise. Communities play an active part.

PLA Tools and Methods PMLP

- Transect walk
- Time Line
- Seasonality analysis for Health aspects etc.,
- Force field analysis for Livelihood ,SHGs
- Problem identification and prioritization - free scoring, card sorting, Pair-wise ranking
- Case studies, to have in-depth analysis of marginalized, most vulnerable and their sufferings, coping mechanisms and ray of hopes about their lives.

Transect Walk:

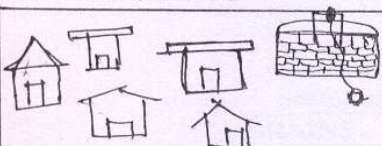
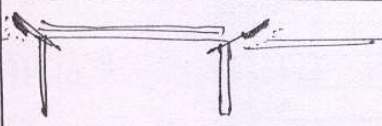
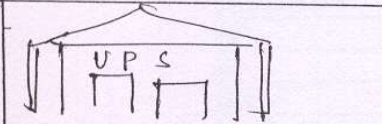
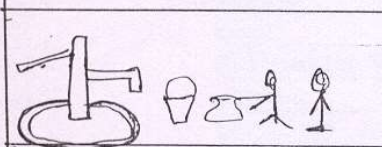
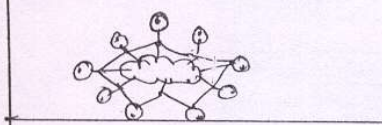
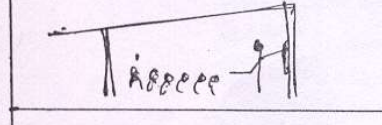
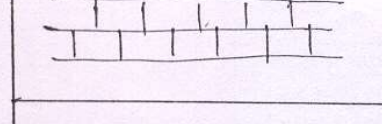
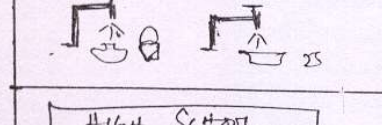
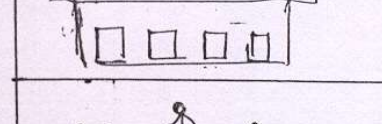
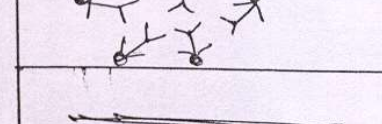
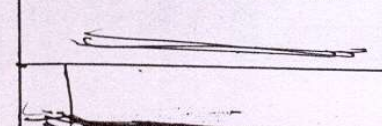
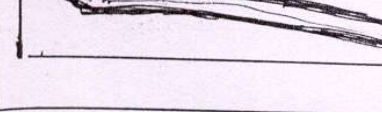
- Transect walk is a learning tool.
- This method gives a first hand information of the slum/ area.
- The team taking a transect walk should be encouraged to look/ observe and ask questions.
- It is imperative to seek older/ senior people, shopkeepers and others who are aware of the history of the slum rather hurry up the topics to get the feel of the area. Crosschecking or triangulation of the facts is deemed to be an integral part of this method.

Timeline & trend analysis:

Participatory methods such as Time line & Trend analysis would be usually used to find out that the chronology of events in a village ranging from the genesis of the village to various changes that occurred previously.

- The method may be used with elderly persons in the village.
- Since the dates and years are usually not remembered correctly, the process can be facilitated by connecting the changes in the village with major events in one's life, political changes and important landmarks of the village.

TIME LINE

Pictorial Characteristics	Year	Event
	150 years Ago	Ramajiah Bowli Slum was formed
	1950	Street lights were laid
	1955	UPPER Primary School was estd.
	1975	Borees were laid
	1978	Kasthuri Bai Mahila Mandali was established
	1978	Best Balwadi Center was established
	1982	Shabad Stone Road was laid in the Street
	1995	Drinking water Connection taps was laid by municipality
	1998	New School Building was Constructed
	1998	First SHG was started
	1999	C C Roads were laid
	2001	Drains were constructed

VS

The Matrix:

- Matrix is a tool with a set of columns and rows to assess the situation on more than two parameters.
- This has to be used for assessment of any kind of situation on different component and different parameter.
- This tool has to be administered to understand the issues related to education, livelihood, health, vulnerability, social infrastructure and SHGs in the slums.
- The performances of the each component against the selected indicators need to be represented in the respective rows.
- After completion of the exercise discussions need to be held on variations in the performance of different parameters and reasons for the same.

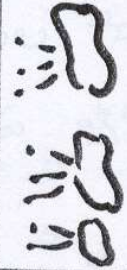













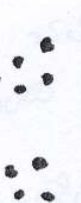









Seasonality analysis - Health:

- The Seasonality matrix will help to understand variations across a year calendar on different issues.
- Months or seasons will have to be mentioned in rows and the parameters those needed to be understood in the columns. The performance of the parameters will be identified in the respective rows.
- The communities use their own calendar and analyses the activities pertaining to their life. This could be availability of work, expenditure, access to resources; fluctuations in earnings, diseases and health issues, vulnerability etc.

సాధన పేరు : అర్చనా కుమార్
 ఉపాధిపతి పేరు : యశవంత్రావు

దినపాఠశాల - పాఠశాల
 (కామం)

తే. 8.9.03.

Sl. No.	Disease Name (Name of the)				Season
1.	FEVER				Spring season
2.	MALARIA				Winter season
3.	FITS				Summer season
4.	SUNBURN (STROKE) COLD STROKE				
5.	ASTHMA				
6.	COLD & COUGH				
7.	MOTIONS				

Livelihood Analysis: Matrix scoring:

- The livelihood matrix will be drawn to understand the various forms of livelihood in terms of income, workload and availability, gender, options for alternate livelihoods, problems in existing occupations, dignity and suggested solutions.

Gram: Eeramanna Gutta. <u>MATRIX SCORING</u> Municipality: MAHADEENAGAR. LIVELIHOOD ANALYSIS										Date 8.9.03.																																																																																																																																								

Problem identification and prioritization

- The community is asked to list down their pressing problems on different cards.
- To understand the gravity of each of the problems enlisted, they now need to prioritise them with consistent indicators on their severity.
- Once the problems have been prioritized along with the causal indicators and severity, discussions have to be carried on various measures that can be taken to solve them. This will support the planning process.
- The tools that will be used for the above process will be card sorting using free scoring methods.

Pair – wise ranking

- The community is asked to list out various problems.
- Each problem is compared with the other and ranked.
- The problem which is ranked high is considered more serious and deserve immediate action.

Participant: Sarin, Jagann, Rajeshwari, Haseeb, Jaseela, Naveena, Madhukrishnan

Facilitator: B. Sujan, Sultana, Gokulakrishnan

Slum: Ramachandrabadi

Municipality: Madhavachari

PAIR-WISE RANKING

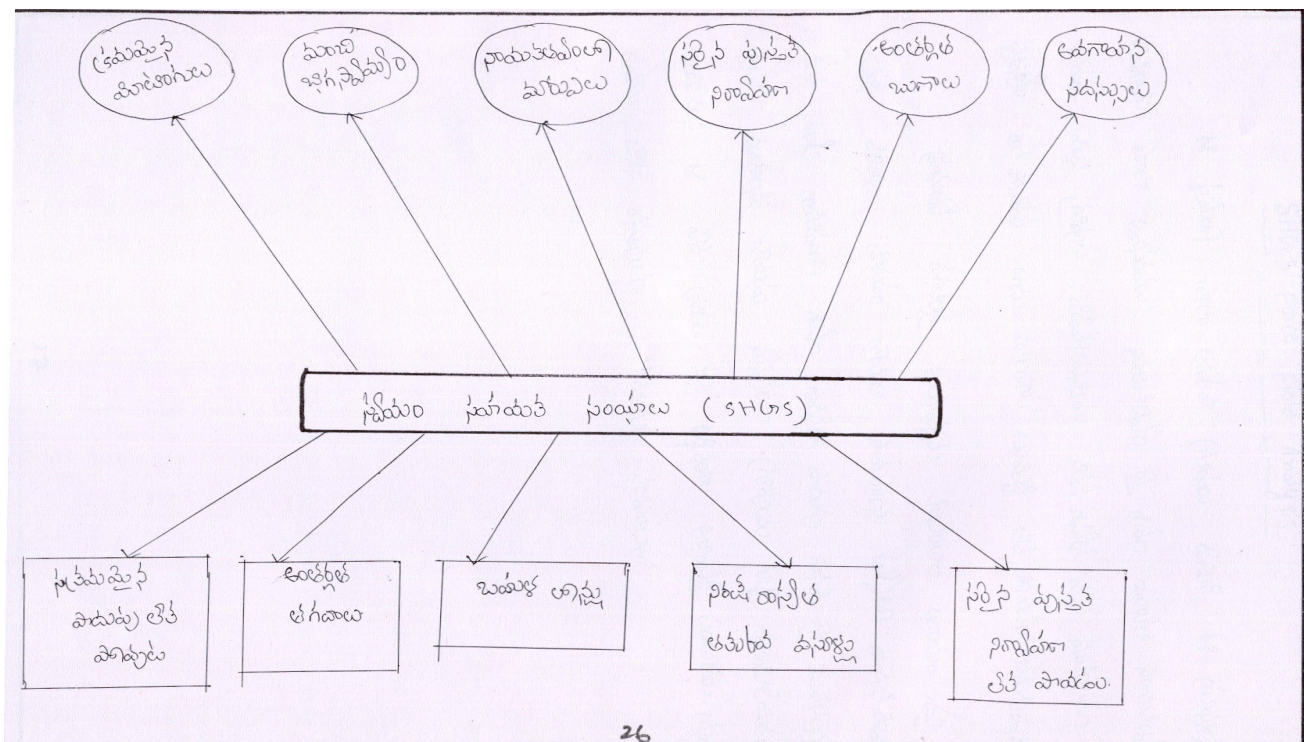
Problem	Rank	Score	Indicator	Severity	Measure
Unemployment & Govt. assistance	1	9	10	10	10
Insufficient Drinking water	2	8	10	10	10
Lack of Health Center	3	7	10	10	10
Lack of Hours	4	6	10	10	10
Pension	5	5	10	10	10
Draught	6	4	10	10	10
Relieve Card	7	3	10	10	10
Argument	8	2	10	10	10
Community Hall	9	1	10	10	10
Good Road	10	0	10	10	10

After listing out the problems and comparing the intensity of each problem with the other , the slum people came to the conclusion that unemployment was the most acute of all problems, followed by lack of pensions , ration cards, insufficient drinking water and lack of roads as the order of priority.

Force Field Analysis

FFA has been defined as a process wherein one lists out the driving forces/ positive / supporting factors and simultaneously look at the constraints/ restraining / negative factors. Each issue is put on the paper at the centre (Field) and one looks at the Forces (both up and down or pull and push factors) of the given issue. The analysis of the issue helps to have a deeper insight into the problems and have a better understanding.

- Based on the problem identified, Force Field Analysis will be done to suggest solutions for mitigating some of the major problems mentioned above.
- The FFA helps to identify various forces or factors favorable in solving the problem or even the obstacles that inhibit them.
- It also assists the community to understand and analyze their issues and suggest possible solutions for addressing them appropriately.



The FFA has shown that the no. of groups in this poor settlement are less owing to certain inhibiting factors like illiteracy , irregular savings, heavy loans , internal conflicts , lack of proper book keeping , etc. The community opined that the groups can be strengthened , revitalized and new groups formed by creating awareness among the members of the advantages accruing out of formation of groups , providing training on effective group leadership , book keeping ,internal lending ,conducting regular meetings ,etc.

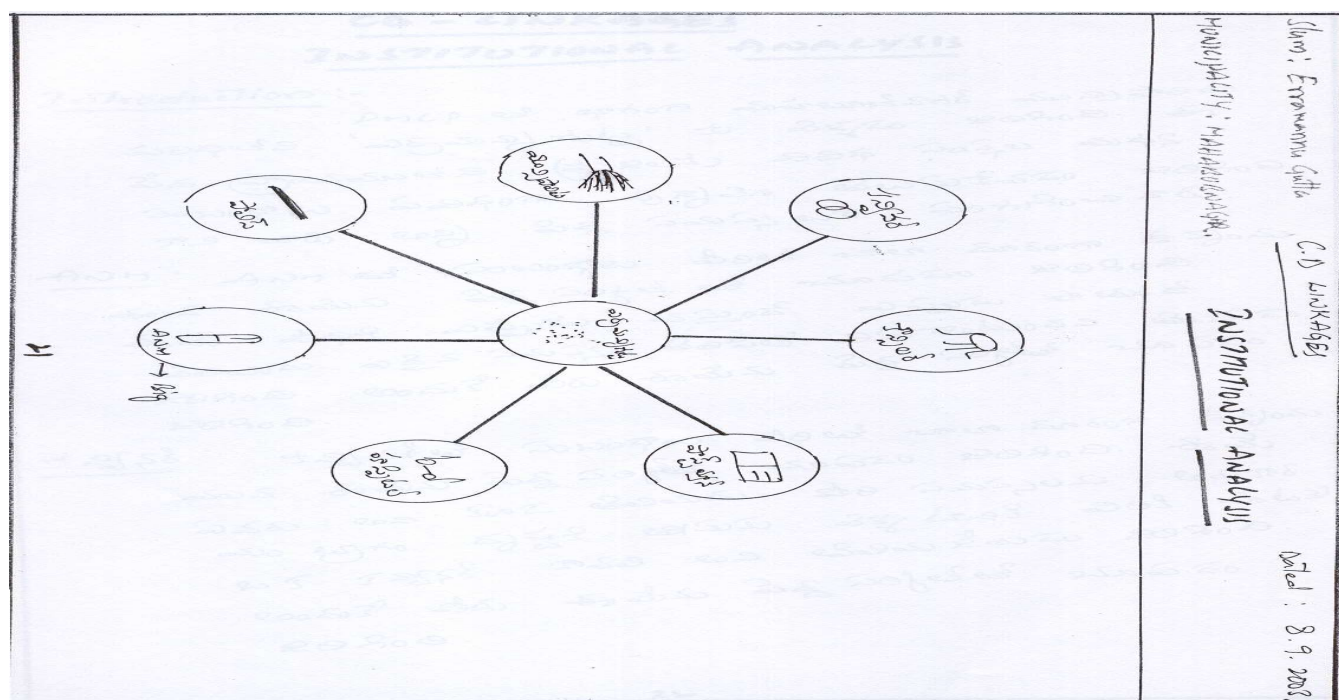
The BPL Survey also reveals the fact that the no. of groups in this slum are less as the percentage of coverage in SHGs is only around 12%.

Based on the BPL survey reports and the PMLP findings the SDAP incorporated the following proposals : Strengthening of Self help groups (Book keeping) , Formation of new SHGs, Exposure visits to group leaders , Net working of SHGs at poor settlement level so as to cover at least one women from each household.

Institutional analysis:

Enables an understanding of the access of the people in the poor settlements to various institutions.

The PMLP findings have shown that the people have limited access to the most important institutions like hospital , municipality ,police , councilors and conveners .The people opined that the Govt should take necessary remedial measures.



ACTION PLAN AND BUDGET

1. Action Plans for Health, Education,
2. Health, SHGs and Vulnerability.
3. To be prepared in consultation with relevant people.
4. A comprehensive action plan at the end of the report.
5. Budget, an integral part of the Action Plan , to be computed along with the participants
6. Budgetary norms under govt sponsored programmes to be taken into consideration while finalizing the amounts.

Health and Nutrition

The National Health Mission:

In 2005 the Government of India launched the National Rural Health Mission (NRHM) in order to provide accessible, affordable and quality health care to people living in rural areas of our country. The mission aimed to reduce maternal and child death and provide better access to health services especially for vulnerable section. In 2013, the National Urban Health Mission (NUHM) was launched in order to improve and strengthen primary health care services in urban areas of cities and towns with population greater than 50 thousand. National Rural Health Mission (NRHM) and National Urban Health Mission (NUHM) are two distinct sub-missions of the National Health Mission.

The National Health mission aims to ensure universal access to health care through strengthening health systems, institutions and capabilities under National Health Mission. The various institutions which have been set up at different levels for effective health planning have been given in pyramid above. You can see that MAS serve as community level institutions for health planning and action for the marginalized and poor sections.

Importance of Community Participation in health:

Community participation in health is important because:

1. Communities can play vital role in promotion of healthy behaviors and prevention of diseases.
2. People have a right and a duty to be involved in the decisions affecting their lives. The experience of participation in improving their health system makes them more confident and empowers them to act on many other areas that affect their lives.
3. Communities possess several resources-human and financial that can be used to enhance the quality of health care and effectiveness of health care services.
4. The community is most capable of acting on all the social determinants of health.
5. Active community's participation leads to correction of, the mismatch between people's needs and services delivered and leads to increased to utilization of health services.

Need for Mahila Arogya Samiti (MAS):

MAS is one of the key interventions under National Health Mission aimed at promoting community participation in health at all levels, including planning, implementing and monitoring of health programmes. MAS is expected to take collective action on issues related to Health, Nutrition, Water, Sanitation and social determinants at the slum level. It is envisaged as being central to 'local collective action', which would gradually develop to the process of decentralized health planning.

About Mahila Arogya Samiti (MAS):

1. Local women's collective with an elected Chairperson and a Secretary
2. Covers approximately 50-100 households in slum and slum like settlements
3. Addresses local issues related to Health, Nutrition, Water, Sanitation and social determinants of health at slum level
4. Facilitated by the ASHA who acts as the Member Secretary

Objectives of MAS:

The major objectives of MAS are to:

1. Provide a platform for convergent action on social determinants and all public services directly or indirectly related to health.
2. Provide a mechanism for the community to voice health needs, experiences and issues with access to health services.
3. Generate community level awareness on locally relevant health issues and to promote the acceptance of best practices in health by the community.
4. Focus on preventive and promotive health care activities and management of untied fund.
5. Support and facilitate the work of community service providers like ASHA and other frontline workers who form a crucial interface between the community and health institutions.
6. Provide an institutional mechanism for the community to be informed of various health programmes and other government initiatives and to participate in the planning and implementation of these programmes, leading to better health outcomes.
7. Organize or facilitate community level services and referral linkages for health services.

Key Principles governing the Composition of MAS Members

The membership in the group would be a natural process, guided by the ASHA and the ASHA facilitator. Some characteristics that can be used for preferential inclusion of members are:

1. Women with a desire to contribute to 'well-being of the community' and with a sense of social commitment and leadership skills.
2. If a group is being formed over a number of pockets of different communities, membership from all such pockets shall be ensured.
3. If the slum has a presence or history of collective efforts (as SHGs, Development of Women and Children in Urban Areas (DWCUA) group, Neighborhood Group under SJSRY, thrift and credit groups), women involved in these efforts should be encouraged to be part of MAS.
4. Service users like pregnant and lactating women, mothers of children up to 3 years of age and patients with chronic diseases who are using public services should also find place in the MAS.
5. ASHA will be the Member secretary of MAS.

Process of MAS formation:

Step i: Constitution of a team at the slum level

In order to mobilize the community for formation of Mahila Arogya Samiti, firstly a team has to be constituted at the slum level. The ASHA, ASHA facilitator/Community organizer with support of NGO field functionary (if any), AWW and ANM will constitute a team for selecting the MAS members. Each ASHA will supervise the formation of two-five MAS.

Step ii: initial meetings with slum women

The team (ASHA and others) conducts a series of meetings with women from the slum, parents visiting Anganwadis, service users, participants of various vocational training programs, informal community associations etc. to understand the health conditions and to sensitize the women to work towards improving the health of the men, women and children in the slum. It is generally observed that the initial meetings have a large number of slum women attending mainly due to curiosity or with expectations to get some benefits (monetary).

Step iii: identification of active and committed women

At least a gap of 1-2 weeks is given for the women to reflect, discuss with others and determine their commitment to serve their community. Generally towards the 3rd or 4th meeting, the number of women attending the meetings falls and only interested women come for the meeting.

Active, interested and committed women are identified and over a period of time, are encouraged to work collectively on community issues to form the base of the Mahila Arogya Samiti. It may be borne in mind that each community responds differently and takes its own time to crystallize, and interventions would have to be designed, keeping in alignment with the community. Social acceptance should be ensured by talking to family members.

Step iv: formation of MAS and selection of its office bearers

Once the women decide to work as a local collective, a resolution is passed for formalizing the MAS formation. The newly constituted MAS is oriented about its roles and responsibilities and the names and details of MAS members are recorded in the MAS registration sheet. Thereafter, ASHA facilitates the selection of the Chairperson of the MAS unanimously by the group members.

Roles and responsibilities of office Bearers of MAS:

Chairperson: MAS members will unanimously elect the chairperson of the group; who will:

1. Be responsible for ensuring that MAS meetings are held regularly on a monthly basis.
2. Lead the monthly MAS meetings and ensure smooth coordination among members for effective decision making.
3. Develop the community health plan for the slum/ coverage area in consultation with all MAS members.
4. Ensure that the all the records and registers of MAS are adequately maintained.
5. Represent the MAS and voice concerns of the area during interface with service providers and representatives of various government departments.
6. Support the member secretary in her functions.

Member Secretary: ASHA will be the Member Secretary and Convenor of MAS because of the following reasons:

1. ASHA can play a very important role in providing a more organized support mechanism and more sustained capacity building of MAS.
2. She also has better community ownership and acceptance.
3. She has been involved in health related issues over the past few years.
4. For successful achievement of her objectives especially health promotion, prevention and community mobilization, the ASHA also requires support from MAS.

As the member secretary of the MAS, she will:

1. Fix the schedule and venue for monthly meetings of the MAS.
2. Ensure that MAS meetings are conducted regularly with participation of all members.
3. Draw attention of the samiti on specific constraints and achievements related to health status of the community and enable appropriate planning.
4. Make arrangements for the Urban Health and Nutrition Days (UHNDs).
5. Ensure utilization of untied fund as per the decisions taken by MAS through regular disbursement of funds jointly with the Chairperson and undertake regular update of the cashbook.
6. Provide information on activity wise fund utilization to the MAS every month and with bills and vouchers / documents on a quarterly basis.
7. Work with the Chairperson for the bi-annual presentation of the activities and expenditures of MAS in the meetings of urban local bodies (ULBs).
8. Work with the Chairperson for preparation of annual statement of expenditure (SOE) and utilization certificates (UCs).

Structure of MAS meetings

Sl. No.	Activity	Points to keep in mind
1.	Rendition of motivational song at the start of the meeting	
2.	Sharing success stories and experiences	Please share stories of other MAS groups that have been successful in bringing about some positive change.
3.	Review of last month's action plan	
4.	Filling of public services monitoring tool and register	
5.	Filling of birth and death register	Discuss reasons for preventable child or maternal deaths.
6.	Formulating action plan for the next month	<ul style="list-style-type: none"> ☞ Based on the identified issues; action points would be planned and written ☞ Any applications if required will be written ☞ Copy to be kept with the ASHA
7.	Discussion on any community level events or campaigns to be taken up next	These campaigns may be planned as per seasonal requirement or local level issues. For example before malaria season, MAS may plan to undertake a campaign for clearing of all mosquito breeding sites in their area.
8.	Enumeration of expenses and record writing	Utilization certificate of every month to be handed over to ASHA Facilitator.
9.	Information about next meeting	Date, time and venue of next meeting to be fixed.

Note: Along with the meeting, MAS members can visit the U- PHC, Anganwadi, school etc. also.

The MAS serves as an important platform for facilitating access to services and services providers in the community, in the following ways:

Supporting Organization of Urban Health and Nutrition Day (UHND)	<ul style="list-style-type: none"> ☞ Mobilizing pregnant women and children particularly from marginalized families ☞ Supporting ANM, AWW and ASHA in organizing UHND
Support in organizing Outreach Sessions (both routine and special)	<ul style="list-style-type: none"> ☞ Mobilizing pregnant women and children particularly from marginalized families ☞ Coordination with ASHA and ANM
Supporting community service providers	<ul style="list-style-type: none"> ☞ Allowing community service providers to articulate their problems in MAS meetings ☞ Supporting the ASHA, AWW and ANM to reach the vulnerable and “hard to reach” populations
Facilitating Referral Transport	<ul style="list-style-type: none"> ☞ Generating awareness among community regarding Govt. referral transport and emergency response services like 108 ☞ Organizing local tie-ups with private vehicle owners to transport a patient to the hospital in time of need
Support in Strengthening Anganwadi Centres	<ul style="list-style-type: none"> ☐ Providing important amenities missing in the Anganwadi Centres thereby, improving their functioning
Facilitating Registration of births and deaths	<ul style="list-style-type: none"> ☐ Maintaining records of all births and deaths in the slum cluster
Information on maternal and child deaths	<ul style="list-style-type: none"> ☞ Providing immediate information on any maternal or child death to the ASHA/ ANM/ U-PHC Medical officer ☞ Recording the perceived causes of death
Information on disease outbreaks	<ul style="list-style-type: none"> ☐ Providing immediate information on any disease outbreak to the ASHA/ ANM/ U-PHC Medical officer

Untied fund and Principles of utilization:

NUHM provides Rs. 5,000 as annual untied fund to MAS for undertaking different activities in their slum or coverage area. The untied fund will be directly deposited in the bank account of the MAS. This amount can be used for conducting fortnightly/monthly meetings of MAS, sanitation and hygiene, meeting emergency health needs etc.

Purpose of giving untied fund to MAS:

The main purpose of the untied fund is not simply to spend it but to use it as a catalyst for community health planning and for executing the plan. It is expected that the MAS should leverage funds from other sources too.

Untied funds:

1. Promote decentralization, i.e. allow the slum residents to take decisions about spending on community health.
2. Create opportunities for the community to gain capacity for collective decision making around health.
3. Provide support to the MAS in executing a plan of action. Any action plan developed by the MAS to address local issues would include some activities for which funds are required. Untied fund helps to undertake those activities requiring funds.
4. Community is also encouraged to contribute a revolving fund to the MAS; which may be in terms of money or labour.

Principles of utilization of untied fund:

The MAS can use these funds for any purpose aimed at improving the health of the slum. Being an untied fund, it is to be utilized as per decision of the MAS. Nutrition, education, sanitation, environmental protection, public health measures are key areas where this fund could be utilized.

Decision on the utilization of funds should be taken during the monthly MAS meetings and should be based on the following principles:

The fund shall be used for activities that benefit the community and not just one or two individuals.

However in exceptional cases such as that of a destitute women or very poor household, the untied fund could be used for health care needs of the poor household especially for enabling access to care. For example, MAS identified a

suspected pneumonia patient who did not have money to go to the U- CHC for treatment. MAS provided funds for her treatment at the U- CHC and one of the members also accompanied her to the U- CHC.

The fund shall not be used for works or activities for which an allocation of funds is already available through the urban local body or other departments. For example, the fund should not be used in activities like construction of drainage system or roads as these activities are already budgeted in the concerned departments like PHED and PWD.

In special circumstances the U-PHC or the City/ District PMU could give a direction or a suggestion to all MAS to spend on a particular activity, but even then it should be approved first by the MAS.

MAS will not be directed to contract with specific service providers for specific activities, regardless of the nature of the activity. For example, if MAS wants to engage someone for providing emergency transport services in the slum, neither health department staff nor anyone else can direct it to give the contract to any particular service provider.

All payments from the untied fund must be done by the MAS directly to the service provider without involvement of any third party.

Important determinants for good health are:

1. Adequate food (nutrition)
2. Safe drinking water, sanitation, and housing
3. Clean environment, healthy living conditions and health lifestyle
4. Access to better health services
5. Education
6. Social security measures and proper and equal wages
7. Freedom from exploitation and discrimination
8. Women's rights
9. Protected work environment
10. Relaxation, recreation and healthy relationships

Ill health is related to:

1. Malnutrition
2. Unsafe water and lack of sanitation
3. Unhealthy living conditions
4. Unhealthy habits-alcohol/drug abuse

5. Hard labour and difficult work conditions
6. Mental tension
7. Patriarchy (Unequal power relation between man and woman resulting in gender discrimination)
8. Lack of access to health services
9. Lack of health education

Nutrition:

Nutrition is the intake of food, considered in relation to the body's dietary needs. Intake of an adequate, well balanced diet combined with regular physical activity forms the basis of good health. Malnutrition is one of the major causes of ill health in women and children. Pregnant women, nursing mothers and children are particularly vulnerable to the effects of Malnutrition.

Impact of Malnutrition on Health:

- ❧ Malnourished people fall ill very easily because they have reduced capacity to keep themselves free from diseases. That's why they fall ill easily and stay ill for a long time.
- ❧ Malnutrition also leads to impaired physical and mental development, and reduced productivity.
- ❧ Diseases like diarrhea, measles, malaria and pneumonia are often the cause for death of malnourished people.
- ❧ Adolescent girls, children under two years of age and pregnant women are more prone to develop malnutrition leading to a vicious cycle.

Water, Sanitation and hygiene (WASH):

Water:

Drinking water is basic for human survival but not all the water sources are safe and fit for human consumption. Water sources can be broadly classified as Safe and Unsafe depending upon the water quality. It is important for the MAS members to educate the community on safe water. Water intended for consumption should be both safe and wholesome.

1. Pleasant to the taste (free from color and odour)
2. Usable for domestic purposes
3. Free from pathogenic agents
4. Free from harmful chemical substances

II. Common Sources of Safe Drinking Water	Common Sources of Unsafe Drinking Water
<input type="checkbox"/> Piped water	<input type="checkbox"/> Unprotected dug wells
<input type="checkbox"/> Public tap or stand post	<input type="checkbox"/> Unprotected springs, rivers or ponds
<input type="checkbox"/> Tube well or borehole	<input type="checkbox"/> Vender-provided water
<input type="checkbox"/> Hand pumps	<input type="checkbox"/> Bottled water
<input type="checkbox"/> Protected dug well	<input type="checkbox"/> Tanker truck water
<input type="checkbox"/> Protected spring water	
<input type="checkbox"/> Rainwater collection/ harvesting	

*Source- WHO guidelines

Safe Water Handling Practices

1. Keep the vessel at a raised position
2. Keep the vessel covered
3. Do not dip hands while taking out water
4. Use of ladle or tap-fitted vessel for taking out water
5. Do not continually top up the water in storage vessels
6. After each use vessels must be thoroughly rinsed

Sanitation:

Sanitation is a broad term which includes management of human excreta, solid waste, and drainage. In urban areas, especially in slums and slum-like settlements, the status of sanitation is an important concern and a large proportion of urban poor practice open defecation.

Sanitation options in urban areas include:

1. Individual household toilets

2. Public/community toilets normally constructed by urban local bodies, local groups or private entities (for example, Sulabh International). The primary purpose of such facilities is to provide sanitation facilities in public places or in areas where the population cannot afford individual household toilets or has space constraints.

Impact of lack of sanitation on health

1. Lack of sanitation leads to contamination of drinking water, making it unfit for human consumption and leading to diseases such as Amoebiasis and Teaniasis.

2. Lack of proper drainage system in slums leads to water logging. Pools of stagnant water act as breeding sites for mosquitoes leading to a high incidence of vector-borne diseases such as Malaria, Dengue, Filaria, and Encephalitis.
3. Unsafe sanitation practices also facilitate transmission of diarrhea and a range of intestinal worm infections such as hookworm and roundworm.

Hand Washing

Hand washing is not rinsing hands in plain water. It indicates thoroughly scrubbing hands with a cleaning agent and rinsing them properly with sufficient water. Hand washing is important because of the following reasons:

1. It is one of the most important ways of preventing spread of infections and diseases like Diarrhea, Cholera, Jaundice, Typhoid, and Skin diseases.
2. It helps to reduce the medical expenses due to diseases.

Critical times of Hand Washing

Washing hands after handling faeces	Washing hands before handling food	After handling waste
<ul style="list-style-type: none"> ☞ After defecation ☞ After washing a child ☞ After disposing child's faeces 	<ul style="list-style-type: none"> ☞ Before cooking food ☞ Before serving food ☞ Before eating ☞ Before feeding a child 	<ul style="list-style-type: none"> ☞ After clearing animal waste ☞ After cleaning the liquid and solid wastes ☞ After any work involving cleaning

Health education:

1. The urban poor residing in slums and slum like settlements need to be informed about their entitlements to basic services under various govt. programmes and schemes.
2. Complete information on various types of health facilities and their service guarantee helps the beneficiaries to make an informed choice and leads to increased utilization of services.

3. Most of the times people do not have this information and this prevents them from utilizing the services.
4. Lack of participation by the community in health and the lack of relationship between the community and the service provider result in such problems.

Role of MAS in Convergence: MAS is an appropriate body to take collective action on issues related to health, nutrition, water, sanitation and other social determinants at community level. Therefore, MAS members can undertake following activities to perform these functions effectively.

1. Monitor the situation of water, sanitation, food, housing and education services in your area.
2. Arrange a monthly and quarterly meeting with all relevant stakeholders to discuss the community issues and devise a convergence plan. Coordinate with ANM and anganwadi worker and supervisor to arrange a meeting with the above mentioned stakeholders.
3. Seek support for the use of community structures like municipal community centers for education sessions and promotion of behaviors related to health and health determinants.
4. Utilize the provisions under various government development schemes to advocate with the local authorities for construction of community based health centres, community toilets, water drains, sewerage, drainage and disposal system in the area.

Women Health Club (WHC):

1. Women Health Clubs is established in all TLFs in NUHM towns i.e. 74 ULBs to create a platform for promoting community participation in health at all levels, including planning, implementing and monitoring of health programmes at ULB level.

Purpose of WHC:

1. Convergence among the Health service providers
2. Coordinate with community health facilitators and health service providers
3. Educate, Communicate and create awareness among the Community about Health
4. Organize the awareness camps, workshops and training programs on Health
5. Monitoring & Evaluation of the MEPMA Health activities at gross root level

National Nutrition Mission:

POSHAN Abhiyaan is a multi-ministerial convergence mission with the vision to ensure attainment of malnutrition free India by 2022. The objective of POSHAN Abhiyaan to reduce stunting in identified Districts of India with the highest malnutrition burden by improving utilization of key Anganwadi Services and improving the quality of Anganwadi Services delivery. Its aim to ensure holistic development and adequate nutrition for pregnant women, mothers and children.

1. Mapping of various Schemes contributing towards addressing malnutrition
2. Introducing a very robust convergence mechanism
3. ICT based Real Time Monitoring system
4. introducing measurement of height of children at the Anganwadi Centres (AWCs)
5. Social Audits
6. Setting-up Resource Centres, involving masses through SLF/TLFs for their participation on nutrition through various activities, among others.

HOME COMPOSTING:

An innovative concept initiated by Municipal Administration and Urban Development Dept., to inculcate knowledge in urban communities on source segregation of their waste and in turn wet waste into compost with home composting technique at their household.

In this connection, MEPMA is promoting the concept in all urban communities through Social Capital like Paryavarana Mitra/ RPs. MEPMA role in home composting is as follows...

1. Divide 250 households as one Micro Pockets and
2. Identified and trained Paryavarana Mitra/ RP for each Micro Pocket and provide a demo home composting kit to each RP/PM
3. Motivating RPs and Paryavarana Mitra to promote and sustain the concept effectively in their allotted households

'Swachhata Hi Seva'

The Ministry is launching a nationwide campaign called '**Swachhata Hi Seva**' (SHS) from 11th September to 27th October, 2019, towards making India free from single use plastic.

A suggested list of activities (which are not exhaustive, and many more could be added) that can be taken up with citizen participation to make the cities plastic free is provided as mentioned below activities:

1. NGO's and SHG groups may conduct 'jhola' (cloth bag) collection drives among households, and after cleaning them, re-distribute them among households for use in shopping, etc.
2. Organize Swachhata Rallies and pledges by school / College students, Citizens, NGOs, RWAs, corporates on the theme of 'plastic-mukt Bharat'.
3. Organise Plogging drives by citizens (with Participation from govt. officials, NGOs SHGs corporates, religious leaders, swachhata ambassadors) ULBs to provide citizens with bags, sticks and other necessary equipment to collect plastic trash. The groups collecting maximum trash may be suitably acknowledged / facilitated by ULBs at local level.
4. Encourage NGOs and Citizens to hold cleaning drives around water bodies, beaches, riverfronts / facilitated by ULBs at local level.
5. Felicitate NGOs/citizens who have done exemplary work on the 'plastic-ban' and incentivize them.

Social Security

Guidelines for Implementation of Bima Scheme

❖ **About the scheme of Bima Yojana:-**

In the year 2016 the Government of AP have notified Normal death, accident death and disability Insurance Scheme to the all the unorganized workers in the State. The said scheme came into operation w.e.f. 02.10.2016

❖ **Objective:**

The main object of the scheme is to provide relief to the families of unorganized workers in case of death or disability of the unorganized worker leaving the families in great distress.

❖ **Process:**

The enrolment of unorganized workers was taken up by Praja Sadhikaara Survey-2016 (Pulse Survey) by the Government in Revenue Department. **39,43,535** unorganized workers enrolled through Praja Sadhikaara Survey have been covered under 1st year Bima Yojana scheme. In 2017 Praja Sadhikaara Survey has been conduct in October to cover the left over eligible unorganized workers and in the 2nd year Bima Yojana Scheme called i.e PMJJBY Bima **48,65,714** unorganized workers are covered in MEPMA urban areas.

❖ **Workers Eligibility criteria:**

- Unorganized Sector workers in the Age group of 18-65 years.
- Self-Declaration of Worker is sufficient for registration under Unorganized sector workers Act, 2008.
- Criteria for Unorganized Sector Workers – Except the following in-eligible categories, remaining all the category of workers can be covered under unorganized sector.

❖ **In Eligible Categories**

- Workers having monthly income of Rs. 15000/- and above.
- Employees working in Government Sector, Public Sector under takings, Banks etc.
- Workers covered under EPF & ESI Benefits.
- Workers having Land holding of 2.5 acre wet land / 5 Acre Dry land

- Workers working in Enterprises where more than 10 employees engaged.
- Doctors, Advocates, Auditors, engineers, Consultants and professionals.
- ❖ **Implementation partners:**
- Labour Department is the Nodal Agency
- VELUGU (SERP & MEPMA) is the implementation supporting Agencies for facilitation of enrolment, claims servicing and scholarships processing.
- New India Assurance Company Ltd and LIC of India.
- All Banks & General Insurance Companies – For implementation of PMJJBY & PMSBY

❖ **PMJJBY, PMSBY and AABY Bima Yojana:-**

Q) What is the eligibly criteria?

- All unorganised workers in the State in the age group of 18 to 69 years
- Not having Government Job, Not Covered under ESI/EPF
- Premium Will be paid by Go. Of AP.
- Collection of Services Charges @ Rs.15/- paid by Policy Holder
- State Call Centre -155214

❖ **Incentives:**

Activity Name	Insurance Agency & Amount	18-50 Years	Insurance Agency & Amount	51-59 Years	Insurance Agency & Amount	60-69 Years
Accidental Death	LIC-4.00 lakhs NIC-1.00 lakhs	5.00 lakhs	LIC-2.75 lakhs NIC-2.25 lakhs	5.00 lakhs	LIC-2.00 lakhs NIC-3.00 lakhs	5.00 lakhs
Complete Disability	LIC-2.00 lakhs NIC-3.00 lakhs	5.00 lakhs	LIC-2.00 lakhs NIC-3.00 lakhs	5.00 lakhs	LIC-2.00 lakhs NIC-3.00 lakhs	5.00 lakhs
Partial Disability	LIC-1.00 lakhs NIC-1.50 lakhs	2.50 lakhs	LIC-1.00 lakhs NIC-1.50 lakhs	2.50 lakhs	LIC-1.00 lakhs NIC-1.50 lakhs	2.50 lakhs
Natural Death	LIC-2.00 lakhs	2.00 lakhs	LIC	30,000	-	-
Rs.1200/- p.a. towards scholarship per child up to two children of the beneficiary studying 9th, 10th, Intermediate or ITI.	LIC-1200/-	Yes	LIC-1200/-	Yes	-	-

❖ **Scheme wise Premium paid details:**

S. No.	Scheme Name	Premium paid to insurance company for 1 year		
		Total premium	State share	Central share
1	Aam Aadmi Bima Yojana (AABY)	200	100	100
2	Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) (18-50 Years)	330	165	165
3	Pradhan Mantri Suraksha Bima Yojana (PMSBY) (18-50 Years)	12	6	6
4	Pradhan Mantri Suraksha Bima Yojana (PMSBY) PMSBY (51-69 Years)	12	12	0
5	State Personal Accidental Policy	40	xxxxxx	xxxxxx



➤ **Roles of the Departments and Organisation:**

1. Commissioner of Labour: Overall implementation of the Scheme
2. Chief Executive Officer, Society for Elimination of Rural Poverty: Implementation Agency, Service Provider and maintains Call Centre.
3. Mission Director, Mission for Elimination of poverty in Municipal Areas, MEPMA Monitoring urban policies
4. ITE & C Department: All un- organized workers identified in PSS drawing monthly wage up to Rs.15,000/- are treated as unorganized workers and automatically enrolled in the Bima Scheme. ITE & C Department shall transmit the data of Un-organized Workers to Society for Elimination of Rural Poverty, as per the requirements of the Labour Department. However, as the Praja Saadhikara Survey is not yet completed, it was decided at the time of launching on 02.10.2016 that irrespective whether the workers details are covered in the survey data or not, if the un-organized worker fulfils the eligibility criteria i.e 18-50, 51-59 and 60-70 years, monthly income of below Rs.15,000/- they are made eligible for the benefits under the scheme through MOUs with LIC of India, Oriental Insurance Company.

A. Panchayat Raj and Rural Development Departments: (Commissioner, Panchayat Raj) and Municipal Administrative & Urban Development Dept., (Commissioner / Director, Municipal Administrative department): To issue Death Certificates online within 2 days based on SMS alert from the Call Center

B. Police Department: To issue FIR, Inquest Report, Post Mortem Report online and make available to Society for Elimination of Rural Poverty in two days. In case of Forensic Laboratory opinion is called for, the Forensic Laboratory report shall be made available within Seven **(7) Days**). In case a final investigation Report is made, it shall be made available in (7) days.

C. Andhra Pradesh Vaidya Vidhana Parishad & Director, Medical Education and Director, Medical & Health: To issue death Certificate online within 2 days where death takes place in Hospital Post Mortem Report to be made available to Police and also made available online within 2 days in case no FSL reference is made.

- (i) *Forensic Science Lab, Home Dept: If FSL reference is made, FSL report to be made available online within **seven (7) days**.*
- (ii) Insurance Companies: On receipt of Claims along with documents, to process make payment to Beneficiaries (DBT)/SERP within 15 days of receipt of application. In case of further requirements/objections/reasons, they shall communicate to the society for Elimination of Rural Poverty & Commissioner of Labour within (7) days of receipt of application.

Note: If there is any delay with any Department/Agency in implementation of the guidelines, an SMS alert should go to them from the Portal. If there is still negligence, Commissioner of Labour should recommend action against the concerned Officer to their Department. Commissioner of Labour and Chief Executive Officer, SERP should set up a unified control room to monitor each and every stage and ensure timely claim processing and disbursement.

❖ **About Dr. YSR Abhaya Hastham:-**

Government of Andhra Pradesh introduced Pension and Insurance Scheme for the SHG women in November 2009 to provide income security in their old age. The aim was to provide security to all enrolled SHG women with dignity in their old age.

This scheme works in principal of contribution amount Rs.365 per annum by the SHG woman and Government co contribution amount Rs.365 per annum into her pension amount. The interest that earned from corpus generated for each member till the completion of 60 years of her age is used for giving monthly pension from Rs.500 to Rs.2200 based on the age of the member. Each enrolled member under the scheme is entitled to get minimum pension of Rs.500 after completion of 60 years of her age and all the enrolled members between age group of 18 to 59 years are eligible to get Insurance coverage under JBY scheme.

Dr. Y S R Abhaya Hastham, a co-contributory AP SHG pension and Insurance scheme

❖ **Introduction:**

Dr. YSR Abhaya Hastham is a co-contributory pension and life insurance scheme for the SHG women, which provides social security to its

women subscribers and for income security (pension) in their old age. The Scheme is backed by the **Andhra Pradesh Self Help Groups (SHG) Women Co-contributory Pension Act, 2009.**

The Scheme has commenced from 1st November 2009. It was launched by the then Hon'ble Chief Minister at a state level function held at Chevella, Rangareddy district on 1st November 2009.

❖ **Objectives of the Scheme:**

- To provide the SHG women a dignified life in their old age.
- To provide income security for the SHG women at an age when their earnings from livelihoods reduce considerably.
- To provide financial assistance to the bereaved family members in the case of premature death of the member.

❖ **Eligibility:**

- **All SHG Women are eligible**
- **Holder of white ration card**

❖ **Salient features of the Scheme:**

- A Co-contributory Pension and Insurance Scheme for SHG women, a Long term partnership between poor women and Government.
- SHG women who are in the age group of 18-59 years are eligible to join.
- SHG woman contributes Re. 1 per day and Govt. Co-contributes Re. 1 per day.
- LIC manages the fund to secure better returns.

❖ **Benefits:**

- Minimum Pension of Rs. 500 to women on crossing 60 years of age, till death.
- Nominee is entitled to receive the corpus on the death of SHG woman subscriber.
- Death and Disability Insurance coverage up to 59 years under Janasree Bima Yojana (JBY)
- Scholarships to children @ 100 per month for 2 children studying 9th to Intermediate standard.

❖ **The eligibility criteria for the scheme are:**

- All Indira Kranthi Patham (IKP) recognized SHG women, from rural and urban areas.

- Should be a currently active SHG member and been a member for atleast a year (SHG member by 1/06/2008).
- Holder of white ration card.
- ❖ **Fund Manager:**
 - State Govt appoints LIC of India as Fund Manager under Abhaya Hastham Scheme.
 - LIC manages the Member wise Member's contribution and Govt. Co-contribution details.
 - LIC provides insurance cover under AABY scheme to the members till 59 years.
 - LIC annuitize the member's corpus amount after attaining 60 years and sanction of monthly pension amount to the SERP for payment of monthly minimum pension amount of Rs. 500/- after adding top up from Govt. funds.
- ❖ **Achievement so far including cost involvement:**
 - Total enrolled (contributed) members into the scheme are 2,61,048
 - Total Accumulated Corpus amount in 2.46 lakh member's accounts at LIC level is Rs.70 Crs.

YSR Pelli Kanuka

VISION:

" EMPOWER & PROTECT THE GIRL CHILD, PROMOTE COMPULSORY REGISTRATION OF MARRIAGE AND CONVERGE ALL MARRIAGE RELATED INCENTIVE SCHEMES"

YSR - PELLI KAANUKA (UNDER RULE – 344) :

1. YSR Pelli Kaanuka-Single Desk, instituted vide G.O.Ms. 45 Social Welfare (EDN) dated 18.04.2018, brings under a single umbrella, the marriage related incentive schemes of various departments of the Government of Andhra Pradesh and has been introduced with the vision of providing maximum eligible marriage related incentive to the applicant in a timely manner and better security & identity and a strengthened entitlement regime for women, by virtue of enforcing marriage registration. This is being carried out using a fully automated application process.
2. Registrations have commenced from April 20, 2018.
3. The Department of Social Welfare, A.P. is the nodal department and Director, Social Welfare is the State Level Nodal Officer for YSR Pelli Kaanuka – Single Desk.
4. YSR Pelli Kaanukais among the large multi-stakeholder schemes. The stakeholders and their role in YSR Pelli Kaanukais given below:
 - a. The departments of Social Welfare, Tribal Welfare, BC Welfare, Minorities Welfare, Differently-Abled Welfare and A.P. Building & Other Construction Workers Board are the Marriage Related Incentive Scheme Departments
 - b. The Society for Elimination of Rural Poverty and the Mission for Elimination of Poverty in Municipal Areas are the implementing agencies in the rural and urban areas respectively.
 - c. Commissionerate of Panchayati Raj and Directorate of Municipal Administration are the Marriage Registration Departments in the rural and the urban areas respectively
 - d. Women, Children, Differently Abled & Senior Citizens Department is the custodian of the A.P. Compulsory Registration of Marriages Act, 2002, the Act under which the marriage certificate is to be issued.

e. In addition, a number of online services pertaining to numerous Government Departments have been integrated to validate the eligibility criteria. These include:

1. Aadhaar integration
2. Mee Seva integration
3. Praja Sadhikara Survey integration
4. Ration card integration
5. SSC integration
6. SADAREM integration
7. Widow pension integration
8. A.P. Building & Other Construction Workers Board –Workers database integration
9. Aadhaar-Bank seeding status service of the National Payments Corporation of India

Eligibility Criteria :

The following are the common eligibility criteria:

1. Bride at least 18 years and groom, at least 21 years
2. Only for 1st time marriages, except for widows
3. Marriage date & time fixed by the date of registration
4. Marriage should be happens in AP
5. Bride's bank account shall have been seeded with Aadhaar.
6. Bride and bridegroom shall have been enumerated in the Praja Sadhikara Survey of the Government of AP.
7. The parents of the bride shall be in possession of a White Ration Card

SCHEMES COVERED & INCENTIVES

SCHEME	EXISTING (IN RUPEES)	ENHANCEMENT INCENTIVE UNDER YSR PK (Apr 2020)
Scheduled Caste	40,000/-	1,00,000/-
Scheduled Caste –Inter caste	75,000/-	1,20,000/-
Scheduled Tribe	50,000/-	1,00,000/-
Scheduled Tribe- Inter caste	75,000/-	1,20,000/-
Backward Classes	35,000/-	50,000/-
Backward Classes- Inter caste	50,000/-	75,000/-
Minorities	50,000/-	1,00,000/-
Differently Abled	1,00,000/-	1,50,000/-
BOCW WB	20,000/-	1,00,000/-