**Sustainable Livelihood and Enterprise Development of the Poorest of the Poor at Kharagpur-I Block & Kharagpur-II Block in Paschim Medinipur District of West Bengal**

**Background:-**

Barnamala Educational and Cultural Society has been striving for social economic development of the tribal and scheduled caste people at Kharagpur Block –I and Kharagpur Block –II in Paschim Medinipur district of West Bengal through self-help initiatives for small income generating activities since 2005. NABARD-DRDC-West Bengal has been extending its support to the tribal, scheduled castes and other backward caste people for undertaking micro enterprises and livelihood development. In this connection it is revealed that Self Help Groups promotion is also essential for sustainability and extension of micro enterprises. Barnamala Educational and Cultural Society has identified the target beneficiaries using the poverty assessment tools. Despite its best efforts, the poorest of the poor, have not yet reached due to various underlying causes. Illiteracy, unawareness, superstitions and social stigma, acute poverty and miserable living conditions of these poorest of the poor community prevent them to go ahead. They fear to take any credit as they have no self confidence.In fact among the poor selected through PAT the targeted poorest of the poor have struggling with starvation and critical socio-economic conditions. Considering this critical situation Barnamala Educational and Cultural Society promoted Self Help Groups among them with a view to mainstreaming them in the civil society. However, these people are in need of training orientation for developing their mindset towards micro enterprise development, Self Help Groups management, skills up gradation best utilization of micro credit for poverty alleviation, creation of self employment opportunities and livelihood development.

**Profile of the Target Groups:-**

The Kharagpur –I Block had a total population of 258,040, of which 165,961 were rural and 92,079 were urban. There were 131,073 (51%) males and 126,967 (49%) females. Population below 6 years was 28,677. Scheduled Castes numbered 46,431 (17.99%) and Scheduled Tribes numbered 42,453 (16.45%). The Kharagpur –II Block had a total population of 183,440, all of which were rural. There were 92,546 (50%) males and 90,894 (50%) females. Population below 6 years was 22,527. Scheduled Castes numbered 34,138 (18.61%) and Scheduled Tribes numbered 46,899 (25.57%) Their main occupation is agriculture.The agricultural labourers of Kharagpur-I & Kharagpur-II block migrate to the other areas in the lean period for work and food. Youth of SC/ST/OBC Dalit communities from Kharagpur-I & Kharagpur-II block go outside for work. The literacy rate of the SC/OBC/ST people is only 57%.The tribal peoples at Kharagpur-I & Kharagpur-II block are under the threat of eviction and they have no legal procession of rights of land. They are settled here for about 100 years. The cultural identity of the tribal people has also been threatened due to isolation from their main land’s at present.Tribal women are oppressed and exploited by the hands of people of vested interest through witchcraft practices. Tribal children do not have any opportunity to study on their own “Alchiki” language. This has deprived the tribal children from rights to education. The Govt. of India has recognized the tribal language and included it in the 8th Scheduled. But no action has been taken to spread education through “Alchiki” tribal language. In the above context Barnamala Educational and Cultural Society where tribal indigenous people live with peace, prosperity, justice and own cultural identity. The tribal indigenous groups live much below the poverty line. They are mainly agriculture day labourers. The literacy rate among tribal people is very poor, only10%, women literacy is 5% only. They do not have access to proper housing, safe drinking water, sanitation, land, forest, water resources, education, health care and other basic amenities of civil society. Since there is no tribal people organization at Kharagpur-I & Kharagpur-II Block. Barnamala Educational and Cultural Society has been working among the target tribal people and one potential tribal women leader has involve in our society, and she plays key role as tribal development secretary. So Barnamala Educational and Cultural Society has a constant working relation with the target tribal indigenous people in connection with the various projects like community infrastructure development, promotion of women Self Help Groups, revitalization tribal culture and values etc. The primary and principal occupation of the target group is agriculture. The majority of the lands belong to a few rich landlords and they are the owners of the fertile lands too. Great majorities of the people are landless labourers who toil hard throughout the month for their livelihood. These landless labourers belonging to low income groups are mostly employed as daily wage labourers, contractual labourers. Cent percent of these people are Schedules Castes, Scheduled Tribes and indigenous community people. The income of these landless labourers, who form the majority of the population, depend upon various factors like climate, availability of work, availability of irrigation water and the nature of the employer. The average daily wages of those labourers is very low. It ranges from Rs.100 to Rs.150 per day which is below 3 dollar only. The rural indebtedness, exploitation by the greedy moneylenders, lack of employment facilities round the year and basic amenities are the other ills which affect these people adversely. Droughts and other natural calamities strip the people and these factors make the lives of those people miserable. Since these people are without any education and are actually below the poverty line, they are engaged only as labourers in cultivation and other unorganized sectors. The rate of wages is very meagre and is insufficient for their subsistence. The factors that govern the socio-economic conditions are rapid growth of population, unemployment problem and illiteracy. In spite of best

Efforts of the Government and other agencies, the population is steadily increasing and creating several problems. By the large the people are agriculturists with a fair sprinkling of artisans, weavers and so on. With the advent of industrialization there is a steady stream of migrant population looking for greener pastures. Women in fact have to bear the brunt of any change. Their children are mostly child labourers. Girl child marriage, which craft practices, dowry oppressions are common features in this area. The overall health situation of the people is poor. The prevalence of sexually transmitted diseases is very high. Water and vector borne diseases, skin diseases also exist among the target people. 68 % families of SC/ST/OBC communities live below the poverty line.

**Target project participants:-**

200 families of Tribal , Dalit and OBC communities, the poorest of the poor people of 40 Self Help Groups at Kharagpur-I & Kharagpur-II block is the target group.

**Project Objective:-**

 To develop the socio economic conditions of the 200 poorest of the poor tribal and scheduled caste families from Rs.12000 per year to Rs.18000 per year.

 To alleviate poverty, create employment and income generating opportunity through micro enterprises and livelihood development.

 To develop capacity and skills of the target groups on micro enterprise development/management as well as Self Help Groups management.

 To upgrade vocational skills of the target people on agriculture and allied activities, artisan’s activities.

 To provide initial capital fund for undertaking income generating activities and inculcating self confidence on running of small business management profitably.

 To provide insurance coverage to the target people.

The long term objective of this fund raising is to link the 200 Schedule Caste, Dalit , Scheduled Tribe and Other Backward Caste Members of 40 Women Self Help Groups to starter fund support, development of thrift savings, reinvestment of savings in their micro enterprises so that they could be up graded above the poverty line and lead a quality in life.

**Proposed Activities :**

Barnamala Educational and Cultural Society has already promoted 60 Self Help Groups by incorporating tribal and scheduled caste poorest of the poor. The proposed activities will strengthen the empowerment process of these groups and help them to be successful micro entrepreneurs through self help initiatives.

**a. Self Help Group Management Training:**

At first it is needed to SHG Management Training of group leaders. 60 potential group leaders, 2 from each group, are identified for the proposed training of 3 day duration. The training will be conducted in 1 batch. These group leaders are literate and capable to read write simple sentences, counting and numerical calculations. They were made literate by Barnamala Educational and Cultural Society through its adult literacy programme. The proposed training will be conducted by expert trainers, who are experienced to conduct such training among the target community. Information Education and Communication training materials will be used in the training sessions for better understanding on the subject. Participatory approach will be followed so that all trainees could be vocal and interact with the trainers.

**b. Business Management Training**:

The target groups have no concept on business management. Their traditional occupation was day labour work in agriculture and allied sectors, animal husbandry, small farming. Artisans produce traditional items without any business motive. So the 2 day business management training is proposed for all 200 members of 40 SHGs. The training will be conducted in 5 batches, 40 members in each batch. Expert and experienced trainers will conduct the training course using IEC materials. Participatory method will also be followed

in conducting the training.

**c. Life Insurance Coverage:**

The Struggling target people often do risky job as day labour. In the last summer 2/3 persons of each tribal village died with sunstroke and heat stroke during labour work for earth cutting. The rapid climate change has caused increase of heat up to 45\*c in the project area. There is many other life risks of the poorest of the poor like snake bite during agriculture work, cleaning jungles, accident during road crossing etc. So it is proposed to provide insurance coverage to all 200 numbers for a period of 1 year with the money value of Rs.2,00,000. In this it is proposed to provide assistance for insurance premium @Rs.330/- each for 1 year under **Pradhan Mantri Bima Yojana**. After the project support the target beneficiaries will enable to meet the insurance premium cost of their own independently.

**d. Vocational Training**:

It is proposed to conduct need based vocational training on agriculture and allied sectors/ artisans’ work. However trades will be decided in regular interaction in connection with the project. So need based training provisions for 200 entrepreneurs have been included in the budget estimate for a period of 3 day duration training.

**Project Outputs:-**

1. 200 poorest of poor tribal and scheduled caste members of 40 Self Help Groups got access to business management capacity and run business activity properly.

2. 80 potential leaders of 40 SHGs of the target communities gain proper skill and develop their capacity in Self Help Groups management. The trained leaders disseminate information and orient other members on group management.

3. 200 members of 40 SHGs acquire skills on need based income generating activities on agriculture and allied sectors, artisan work properly.

4. Trained potential 80 group leaders run and manage their groups properly.

5. 200 members of 40 SHGs are covered with life insurance coverage.

6. Capital fund is utilized the groups properly for developing their small businesses.

7. All 200 members develop their own thrift savings and reinvest the savings money for strengthening the income generating activities.

8. All SHG members start business activity profitably and increase their income level above the poverty line and upgrade their living standard.

**Project Duration**: 1 year

**BUDGET**

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| --- | --- | --- | --- |
| **Items/Activities**  **Proposed** | **Description** | **Amount Requested**  **Rs.** | **Need and Justification** |
| Project  Coordinator | Rs.15000/- per  month X 12 | Rs 3,60,000 | Responsible for overall project administration and supervision, records maintenance, documentation, reporting etc. |
| Animators 2 Person | Rs.10000/- per  month X 12 X 2 | Rs 2,40,000 | Responsible for organization of programme, motivate the entrepreneurs and create linkage with different stakeholders |
| Initial Capital fund | Rs. 8000/- per  Entrepreneur X  200 | Rs 16,00,000 | To start 200 micro enterprises in remote rural villages for the poorest of the poor (Rs.8000 each for starter fund). |
| Self Help Group  Management Training | Rs.400 per  participant X 80  for 3 days | Rs 96,000 | To carry out successful SHG proper capacity building training is essential. This will increase their managerial skills in different associated activities. So the SHG leaders should be provided with training on SHG management. During the training programme food and refreshment for 80 participants for 3 days is needed. Besides Resource Persons will be paid honorarium and TA. Training materials like cover file, printed / photocopies, listing pad, pen are required for each trainee. For arrangement of training conveyance, printing and stationeries items, banner, photographs etc. expenses will be borne |
| Business Management  Training | Rs.300 per  participant X  200 for 2 days | Rs 1,20,000 | The focus area of the training programme will be to provide the trainees required knowledge on how to carry on sustainable business, SWOT analysis, quality control, different business ideas, management tips and marketing skills. |
| Vocational Training | Rs.400 per  participant X  200 for 3 days | Rs 2,40,000 | As the entrepreneurs are newly identified they lack certain skills for successful and profitable ways of maintaining their trades. So it is essential to equip them with the required knowledge on different skill  development elements. In order to make them successful in their fields such as agriculture skill development, poultry rearing, animal husbandry, handicrafts etc. Adequate short duration skill development training is required. A series of 5 such training will be conducted for 3 days each with 40 trainees at a time |
| Life insurance | Rs.330 x 200 | Rs 66,000 | For the life security of entrepreneurs for 1 Year |
| Administrative  expenses | Rs.10000.00  per month X 12 | Rs 1,20,000 | For smooth running of the proposed project minimum administrative expenses have to be meet .Required amount will be spent on travelling allowance, telephone, postage, Email, Xerox, audit expenses, printing and stationeries. Monitoring and evaluation is required for sustainability of the businesses |
| Total Budget |  | Rs.28,48,000 | A total of Rs.28,48,000 is estimated for the Project |
| Beneficiaries  Contribution |  | Rs.1,42,400 | Barnamala Educational and Cultural Society will mobilize funds from beneficiaries |
| Amount  requested |  | Rs.27,05,600 | An amount of Rs.27,05,600 is required to save 200 poorest of the poor families from poverty and sustain their life |

**Rupees Twenty seven Lakh five thousand six hundred only**

**Monitoring and Evaluation**:-

The monitoring team comprising the representative of the Executive Committee of Barnamala Educational and Cultural Society, SHGs network, Project Coordinator will form Project Implementation and Monitoring Committee (PIMC) will sit at least once a month to take account of progress achievements, problems and solution and chalk out plans for next month etc. Evaluation will be conducted in the last month of each year of the project by the PIMC. The representative of Donor agency will also be requested for evaluating the impact of the project.

**Sustainability :-**

The project is directed towards sustainability through empowerment of Self Help Groups. The SHG leaders will be well equipped in managing SHG function. All 200 members will be empowered with knowledge and skills in business management. Initial starter fund, thrift savings amount will be utilized for income generating activities profitably. They will also be linked with the micro credit support and marketing channel by Barnamala Educational and Cultural Society . Thus, the sustainability of the project is ensured.