

Eighth Edition of

Leadership Dialogues

Innovate. Collaborate. Strengthen.
Towards a Safer Future for Our Children.

THEME: Economic Resilience for Families

**Frequently Asked and
Most Important Questions**

Under NRLM, what provisions and activities are available to support economically vulnerable families, and what key barriers prevent these livelihood schemes from translating into meaningful household income? In your experience, who are typically left out in last-mile delivery, and what can be done to ensure their effective inclusion?

Under the Deendayal Antyodaya Yojana (DAY), the Government of India implements two major livelihood missions: DAY–NRLM for rural areas and DAY–NULM for urban areas. Together, these form one of the world’s largest poverty alleviation and livelihood programs, operating across 35 States and Union Territories, over 600 districts, 7,000+ blocks, and reaching nearly 10 crore families.

1. Key Provisions under DAY–NRLM (Rural Mission)

a. Social Mobilization & Institution Building

- Mobilization of rural women into Self-Help Groups (SHGs) and their federations.
- Capacity building to strengthen leadership, bookkeeping, financial literacy, and collective decision-making.
- Promotion of women’s agency, enabling them to contribute to household stability and financial planning.

b. Financial Inclusion & Credit Access

- Access to savings and bank accounts for individuals and SHGs.
- Revolving Funds (up to ₹30,000) to strengthen internal lending.
- Community Investment Fund (CIF) and Vulnerability Reduction Fund (VRF) for affordable and timely credit.
- Bank credit linkages to enhance entrepreneurship, agriculture, horticulture, and micro-enterprises.
- SHGs functioning as shock absorbers during crises, helping families manage health, education, and livelihood emergencies.

c. Skill Development & Youth Employability

- Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY): Placement-linked skill training for rural youth.
- Rural Self Employment Training Institutes (RSETIs): Entrepreneurship-oriented skill programs.
- Focus on future-ready and market-aligned skills for competitive employment opportunities.

d. Social Development, Convergence & Partnerships

- Convergence with other government departments for nutrition, health, education, and social security.
- Partnerships with banks, private sector, and civil society to build a supportive ecosystem for livelihood growth.

2. Provisions under DAY–NULM (Urban Mission)

- Skill development and placement-linked training for vulnerable urban youth.
- Support for self-employment and micro-enterprises.
- Working capital support for street vendors to stabilize daily incomes.
- Focus on strengthening urban livelihoods through financial and institutional support.

3. Why Livelihood Schemes Do Not Always Translate into Meaningful Income

Despite robust design, several barriers affect outcomes:

- Limited market access: Production support exists, but market linkages remain weak.
- Low-value livelihood activities: Households often remain in subsistence-level enterprises with minimal scale or diversification.
- Credit constraints beyond initial support: First-level loans may not be sufficient for enterprise growth.

- Skill-job mismatch: Training does not always align with local or aspirational employment opportunities.
- Social norms: Women's mobility, unpaid care burden, and decision-making constraints limit income expansion.
- Fragmented convergence: Weak coordination between departments affects holistic impact.
- Infrastructure gaps: Poor connectivity, digital access, and supply chains reduce profitability.

4. Who Is Often Left Out in Last-Mile Delivery?

- Commonly excluded groups include:
 - The ultra-poor and socially marginalized households (SC/ST communities, migrant families).
 - Single women, elderly-headed households, and persons with disabilities.
 - Remote and geographically isolated populations.
 - Youth who drop out early or migrate seasonally.
 - Households lacking documentation or bank access.

5. What Can Be Done for Effective Inclusion?

- Proactive identification through vulnerability mapping and community validation.
- Flexible financial products tailored to ultra-poor households.
- Stronger market convergence with private sector and value-chain actors.
- Customized skilling pathways linked to local demand and migration support.
- Digital inclusion and infrastructure investment in rural areas.
- Dedicated support for excluded groups, including doorstep banking, mobile outreach, and simplified documentation.
- Strengthening SHG federations as community institutions that ensure no family is left behind.

Resource:

- [Deendayal Antyodaya Yojana- National Rural Livelihoods Mission](#)

How has SSEVS integrated economic strengthening with child protection outcomes? Can you share examples where income security prevented family separation from the rehabilitation program that you supported?

SSEVS integrates livelihood support directly into its child protection strategy, recognizing that poverty and seasonal migration are primary drivers of school dropout, child labour, and family separation.

In Bihar's ultra-poor, landless communities—where nearly 90% of families depend on daily wage labour and migration—children often discontinue schooling during migration seasons, and women have limited economic agency. To address this, SSEVS implemented targeted economic strengthening interventions:

- Community-level land leasing to provide landless families access to cultivable land.
- Agricultural training in crop planning, soil preparation, and improved farming practices.
- Collective farming models to reduce risk and increase bargaining power.
- Tool-sharing systems and access to quality inputs to lower production costs and improve yields.

Child Protection Outcomes:

- Reduced seasonal migration.
- Improved school retention and attendance.
- Decreased risk of child labour.
- Strengthened household food and income security.
- Increased women's participation in financial decisions.

Example from Rehabilitation Support:

Families at risk of placing children in institutional care due to extreme poverty were supported through land leasing and collective farming initiatives. Once income stabilized, migration reduced, children remained in school, and families were able to retain and care for their children without external placement.

Key Insight:

By linking income security with child protection, SSEVS shifted from reactive rehabilitation to preventive family strengthening—ensuring children remain safely within economically stable households.

Resource:

- <https://ssevs.org/>

What livelihood models and local convergence strategies have worked best in turning SHGs and schemes like MGNREGA or NRLM into sustainable family-strengthening ecosystems?

The National Rural Livelihoods Mission (NRLM) strengthens families by using women's SHGs as platforms to link households with wage employment, livelihood assets, and social protection schemes.

Key Convergence Areas

1. Wage Employment – MGNREGA

Through convergence with Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):

- Families access job cards and wage work during lean seasons.
- Distress migration reduces, improving school continuity.
- Assets such as kitchen gardens, plantations, goat and cow sheds enhance nutrition and supplemental income.

2. Horticulture & Forestry-Based Livelihoods

- Birsra Harit Kranti Yojana promotes fruit plantations for long-term income and ecological stability.
- Timber Farming Scheme supports high-value timber plantations as future economic assets.

3. Livestock Support

- Mukhya Mantri Pashu Dhan Yojana provides livestock assets and training in scientific animal rearing, improving productivity and income.

4. Health & Nutrition Linkages

-Convergence with health and social welfare systems, including Anganwadi Services, ensures access to vaccinations, maternal care, nutrition support, and child growth monitoring.

Outcome

Under Jharkhand NRLM, convergence creates diversified income sources, reduces migration risks, improves child well-being, and builds long-term economic resilience.

Key Point

NRLM's impact goes beyond livelihoods—it creates an integrated ecosystem that strengthens both economic security and family well-being.

How do you monitor the growth of a family — not just income but well-being, education, and stability?

The monitoring systems must serve practitioners, families, and local governance institutions such as Panchayati Raj Institutions (PRIs). Two key tools are central to this approach:

1. Kisan Diary

A household-level farm record that:

- Captures demographic details.
- Documents each crop cycle (investment, inputs, tools used).
- Records sales data (quantity, price, market, direct vs. middlemen).
- Functions as a financial passbook, building farmers' financial literacy and helping track profit and loss.
- Even when profits are modest, documented periodic income supports daily household expenses and strengthens income visibility.

2. Baseline Vulnerability Mapping

- Assesses the family's starting socio-economic condition.
- Identifies risk factors and vulnerabilities.
- Tracks progress over time across economic and social indicators.

Key Insight

Monitoring must go beyond income metrics. The true measure of success is visible in children—attending school, well-nourished, safe, and happy. If economic gains do not translate into child well-being, the intervention remains incomplete. Effective tools must therefore integrate both livelihood and child protection indicators.

Is migration data being systematically shared with the Labour Department for coordinated action and follow-up?

In Bihar and Jharkhand, migration-related data is collected by multiple departments — Rural Development, Panchayati Raj Institutions, Labour, and sometimes Education (for tracking children of migrant workers). However, migration data is not consistently or systematically shared with the Labour Department across all districts.

In practice:

- Some districts share seasonal migration lists prepared by Panchayats or SHG cadres (under NRLM) with the Labour Department during labour registration drives.
- Inter-departmental coordination improves during crises, such as COVID-19, when labour movement required centralised tracking.
- With newer platforms under Mission Vatsalya and child protection systems like TrackChild, there is an ongoing push toward data integration between child protection units and labour monitoring systems.
- Sharing migration data helps the Labour Department identify children at risk of child labour, trafficking, or school dropout, enabling more targeted interventions.

Implementing successful family-based care programs to prevent child maltreatment, dropout, or child labour — how does Mission Vatsalya address these challenges in Bihar?

Mission Vatsalya supports family strengthening and non-institutional child protection in Bihar through several mechanisms:

1. Strengthening Families to Prevent Separation

- Provides sponsorship support (financial assistance) to vulnerable families so children can remain at home and continue schooling.
- Connects families to welfare schemes (scholarships, pensions, ration, health insurance), reducing poverty-driven neglect or child labour.

2. Community-Based Child Protection Systems

- District Child Protection Units (DCPUs), Child Welfare Committees (CWCs), and Village Child Protection Committees identify families at risk.
- These systems respond to cases of neglect, early marriage, or exploitation, preventing children from entering unsafe labour or dropping out.

3. Linkage with NRLM Platforms

- Bihar's SHG network (JEEViKA) collaborates with child protection bodies to monitor vulnerable households.
- Women's groups often flag cases of child labour or unsafe migration and help families access livelihood support.

4. Family-Based Alternative Care

- Prioritises foster care, kinship care, and family reintegration instead of institutionalisation.
- Ensures children in difficult circumstances remain in supportive, stable environments.

5. Education & Aftercare Support

- Coordinates with schools to track attendance of at-risk children.
- Provides aftercare for youth turning 18, linking them to skilling and livelihood pathways, reducing re-entry into labour exploitation.
- Overall, Mission Vatsalya in Bihar addresses child protection by reducing the economic stressors that lead to maltreatment or dropout, while strengthening family systems to keep children safe and in school.

How can we sensitize the line departments for better convergence so that families can avail different schemes?

Sensitization requires rigorous joint planning involving state-level authorities, district administrations, block-level officials, and community institutions. Mission Vatsalya clearly emphasizes a robust convergence matrix at every tier to ensure coordinated action among departments. Only through structured collaboration and aligned accountability can family strengthening and child protection efforts be effectively implemented. Convergence does not happen organically—it requires:

- Regular inter-departmental meetings
- Shared understanding of objectives
- Accountability structures
- Continuous follow-ups
- A strong push from higher authorities
- When departments coordinate effectively and pool their resources, families experience far better outcomes. Continuous efforts and strong leadership are key.

Resource:

- [Resources on Convergence](#)

What are the key barriers that prevent livelihood schemes from translating into sustainable and meaningful household income for families?

The Key barriers in converting livelihood schemes into meaningful income are:

- Operational challenges in reaching remote populations
- Strategic constraints related to resource allocation
- Difficulty reaching families in isolated forested areas
- SHG members often fear taking loans due to risk of repayment
- Limited exposure to markets and value chains

Jharkhand has launched Upar and Samaveshi Ajeevika Yojana to support ultra-poor families with food grants and asset grants and adopting BRAT model (Bureaucratic – Top-down, rule-based change led by formal institutions, Representative – Change through elected or delegated community leaders., Autonomous – Community-driven, self-initiated development, Traditional – Guided by customs and informal authority structures) Targeted approaches are necessary for reaching the most marginalized.

The department is strengthening human resources, supporting value chain development, diversifying livelihood options, and facilitating market linkages to ensure sustainable incomes.

In several instances, MGNREGA wages in Jharkhand are reportedly lower than prevailing agricultural market wages, making the scheme less attractive—particularly to male labourers. How do you view this issue?

MGNREGA operates under a different department. MGNREGA wages are lower than market labour rates because they are set administratively by the government, often below state minimum wages, and are not indexed adequately to inflation. The scheme is designed as a social safety net rather than a competitive labour market program, which keeps rates deliberately low. However, the Government of Jharkhand provides a ₹25 top-up to bridge the gap and is in dialogue with the central government to revise rates further.

How can Family Strengthening programs be institutionalized and sustained beyond the duration of a project cycle?

Sustaining Family Strengthening (FS) programs beyond a project cycle requires institutional ownership — and this is where Local Self-Governance (LSG) institutions become critical.

Institutionalisation through GPDP

When FS priorities are integrated into the Gram Panchayat Development Plan (GPDP) under Theme 3 (Child-Friendly Panchayat), they move from being “project activities” to mandated governance responsibilities with budget allocations.

Dedicated Budgeting & 5% Untied Funds

Allocating a portion of untied funds for child protection and family support ensures continued financial backing even after NGO exit.

Functional Child Protection Committees

Strengthening Panchayat Level Child Protection Committees (PLCPCs) ensures ongoing identification, referral, and monitoring of vulnerable families.

Convergence of Schemes

LSGs can systematically link families to schemes under Mission Vatsalya, ICDS, health, education, livelihood missions, and social protection programs — reducing dependency on external funding

Data & Tracking Systems

Using tools such as the Panchayat Advancement Index (PAI) and maintaining vulnerability registers ensures continuity of case tracking.

Community Ownership & Child Participation

Platforms like Bal Sabha/Bal Panchayat ensure children's voices remain central and create accountability within the community.

Capacity Building of Local Cadres

Training frontline workers (AWWs, ASHAs, teachers, ward members) builds local capacity so services continue beyond project support.

In essence: Family Strengthening becomes sustainable when it is embedded in governance systems, backed by budgets, monitored through local mechanisms, and owned by the community — not dependent on a time-bound project.

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Resource:

- [Strengthening Families in India- Framework & Guidance](#)

What mechanisms can Gram Panchayats use to effectively maintain and regularly update a village-level migration register?

Maintaining migration registers in villages is important for tracking the movement of people, planning welfare schemes, and ensuring that families receive support even when members migrate. A well-kept register helps local governance bodies understand patterns of seasonal or permanent migration and respond with appropriate services.

- Community Involvement: Village leaders, self-help groups, or local committees should be engaged to collect and update information regularly. This ensures accuracy and ownership.
- Standardized Format: Registers should include basic details such as name, age, gender, household ID, destination, purpose of migration, and expected duration. Keeping the format simple makes it easier to maintain.
- Regular Updates: Information should be recorded at fixed intervals (monthly or quarterly) to capture new movements and returnees.
- Integration with Schemes: Linking registers with government programs like MGNREGA, PDS, or health services ensures families don't lose entitlements when they migrate.
- Digital + Manual Records: While paper registers are useful at the village level, digitizing data through mobile apps or state portals improves accessibility and reduces loss of information.
- Confidentiality & Accuracy: Data should be collected respectfully, ensuring privacy and avoiding misuse. Training local volunteers or officials helps maintain consistency.

In short, migration registers can be sustained by community participation, simple formats, regular updates, and integration with government systems, supported by both manual and digital record-keeping.

What role can local self-governance institutions play in ensuring sustainable livelihood opportunities for the rural poor?

Local governance institutions like Gram Panchayats, Gram Sabhas, and village committees are the closest link between the state and rural communities. Their role is crucial in ensuring that livelihood opportunities are not only created but sustained over time.

-Decentralized Planning:

Local bodies prepare village development plans that reflect the actual needs of the community. This ensures that livelihood programs—whether in agriculture, small enterprises, or skill development—are tailored to local realities rather than imposed from outside.

-Effective Implementation of Schemes:

Panchayats oversee the delivery of welfare programs such as MGNREGA, rural skill training, and self-help group initiatives. By monitoring beneficiaries, they reduce leakages and ensure that the poorest households receive support.

-Natural Resource Management:

Local governance plays a key role in managing common resources like water bodies, forests, and grazing lands. Sustainable practices such as watershed development, afforestation, and soil conservation directly support rural livelihoods.

-Capacity Building & Skill Development:

Panchayats and local committees organize training programs for farmers, women, and youth. These build skills in modern farming, entrepreneurship, and vocational trades, making livelihoods more resilient.

-Promoting Inclusivity:

With mandated representation of women and marginalized groups, local governance ensures that livelihood opportunities are distributed fairly. This inclusivity strengthens social equity and reduces vulnerability.

-Linkages & Partnerships:

Local institutions connect rural communities with banks, cooperatives, NGOs, and government departments. These linkages provide access to credit, markets, and technical expertise, which are vital for sustaining livelihoods.

-Monitoring & Accountability:

Village-level governance structures track progress, evaluate outcomes, and hold service providers accountable. This transparency helps maintain trust and ensures that livelihood programs remain effective.

Does providing livelihood support alone improve quality of life? What should be considered the minimum comprehensive package to ensure sustainable livelihood outcomes?

Merely providing livelihood support does not automatically enhance the quality of life for rural families. To truly make a difference, a minimum package of livelihood support must combine economic opportunities with social protection, access to essential services, and empowerment. This ensures that families are not only earning but also living with dignity, security, and resilience. The package should be holistic, addressing both immediate income needs and long-term development.

-Economic Security: Families need stable income-generating opportunities through farming, small enterprises, or skill-based work. Access to credit, savings, and fair market linkages helps them manage risks and build resilience.

- Social Protection: Safety nets such as health insurance, pensions, and food security programs ensure that households do not fall back into poverty during crises.
- Capacity Building: Training in skills, financial literacy, and entrepreneurship equips families to maximize livelihood opportunities and adapt to changing conditions.
- Essential Services: Education, healthcare, housing, sanitation, and clean water are critical components that directly influence well-being and long-term progress.
- Social Empowerment: Inclusion of women and marginalized groups in decision-making strengthens equity and ensures that opportunities are distributed fairly.

Resource:

- [NRLM Framework for Implementation](#)

How can we ensure that women's economic empowerment goes hand-in-hand with shared caregiving so that child wellbeing is truly benefited?

Women's economic empowerment must be designed alongside caregiving support so that children benefit holistically. This requires action at the household, community, and policy levels.

Household Level

- Encourage shared responsibility between men and women for childcare, household chores, and elder care.
- Promote awareness campaigns that challenge traditional gender norms and highlight the value of fathers' involvement in caregiving.

Community Level

- Establish community childcare centers or crèches so women can participate in livelihood activities without compromising child wellbeing.
- Strengthen self-help groups and local organizations to provide peer support for balancing work and care.

Policy & Institutional Level

- Ensure family-friendly workplace policies such as maternity and paternity leave, flexible working hours, and safe spaces for breastfeeding.
- Integrate caregiving support into livelihood programs (e.g., linking women's skill training with childcare facilities).
- Promote social protection schemes that cover both income security and caregiving needs, such as nutrition programs for children and health insurance for families.

Study by British Asian Trust: Empowering Women, Protecting Children: The Role of Self-Help Groups in Strengthening Child Protection in Urban Jaipur.

Disclaimer: This is not a research study but an internal program analysis.

Resources:

- [Empowering Women, Protecting Children: The Role of Self-Help Groups in Strengthening Child Protection in Urban Jaipur](#)
- <https://youtu.be/Y11yEAr-apY?si=NbcHE7MmD9gMtlKV>
- <https://youtu.be/ErUM8uX2y5A?si=2ZZLVBYwTlh4yLK4>