1.0 Livelihood Framework under ICZM in West Bengal

A.0 Livelihood security of coastal communities:

The project is designed to improve resilience within the coastal communities and provide livelihood security. Most of these activities have income generating potential through providing livelihoods through ecotourism, fisheries, afforestation, or small scale enterprises. They are also supported through broader state level disaster mitigation investments to protect people and livestock (such as cyclone shelters). In terms of specific targeting, it aims to improve the livelihoods of rural communities in Sagar Island, focusing on 71 villages over a three year period with a total target population of 15,000 of the poorest households. The activity will be generating livelihood alternatives through organizing local communities into community organizations. The activity also facilitates extension of credit through providing banking linkages. One key complementary aspect is the provision of infrastructure to facilitate rural livelihoods; this is done through supporting of an Agriculture and Rural Technology Center and an Agricultural Produce Marketing complex at the village and block levels, as well as improvement of existing road and water transport facility to marketing various produce.

B.0 Livelihood Security for Coastal Communities

The integrated programme of ICZMP allows livelihood to go beyond income earning activities to be as comprehensive as to encompass capabilities, assets and activities required for a means of living. The framework should address both structures and processes to transform in order to facilitating their livelihood. The livelihood strategies should aim to achieve – more income, increased well-being, reduced vulnerability, improved food security and sustainable use of natural resources. A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base. For the most vulnerable like Lodha community, the livelihood interventions thus should start from building livelihood moving from subsistence level onward.

The key approaches as mentioned below are based on a) institution building, b) direct interventions and facilitations on income enhancement, and c) engagement on policy front to address livelihood security in a comprehensive manner.

B.1 Objectives of livelihood initiatives

Livelihood related goal within the overall ICZM project in West Bengal:
Livelihood Enhancement for poor communities in Sagar islands, West Bengal [ this is a sub component under component 3 of the intermediate outcome of the overall Project Development Objective as mentioned above]

Goal of Livelihood initiatives: To increase significantly the incomes and economic security of 15000 poor households in Sagar islands in ?? year period
B.2 Key approaches

a) Mobilisation and institution building of the major stakeholder – poor, marginalised and affected community in Sagar
b) Policy advocacy - Network and coalition with stakeholders, Campaigning and lobbying
c) Direct interventions in economic front – wage earning opportunity, self employment and skill development in technology, production, marketing, value chain development, etc. for Income Generation and Enterprise activities; either through individual and group based mechanism with emphasis on the latter.

All these approaches will be undertaken through mutually reinforcing manner to achieve the project sub-component goal on livelihood security. The NGOs who will be selected as implementing partners will have options to facilitate the communities within this livelihood framework.

B.3 Possible activities

1. on Mobilisation and institution building - activities related with formation, strengthening self management capacity, development of structures and systems, statutory / legal aspects, capacity to negotiate / engagement. Depending on the needs and capacity of the community, the proposed community based organisations may be take the shape of
   a) SHG
   b) CIG
   c) Federations of SHG / CIG

2. on Policy advocacy
   a) Network and coalition with stakeholders like bank, business development service providers, government departments, market agencies, training / research institutions, SHG networks (possible activities meetings, workshops, seminar, conference, fair / exhibition / mela, etc.)
   b) Campaigning and lobbying – documentation, Research / identification of issues, its mitigations measures, etc., materials – print and electronic (development / procurement, dissemination, engagement with policy makers, evidence building, capacity building on policy (understanding, analysis, strategy and actions)

3. on Direct interventions on economic development
   a) Study
   b) Hand holding supports on self employment, wage employment and skill development
   c) Setting up of resource centre / business facilitation kiosk
d) Training / workshop – specialised event (in situ / outside including advance stipend for training in coastal management and related subjects)

e) Turn key assignment

f) Setting up / collaboration with Training institute (ITI / community polytechnic)

g) Financial supports for IGA / MEs – fixed capital and working capital

h) Linkage with service providers like bank, business development service providers, government departments, market agencies, training / research institutions, SHG networks

### 2.0 Log-Frame for Livelihood programme under ICZM in West Bengal

<table>
<thead>
<tr>
<th>Narrative Summary</th>
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| **Goal:** 1. To increase significantly the incomes and economic security of 15000 poor households in ecologically vulnerable Sagar islands by 31st December, 2015 (???) | 1.1 15000 targeted households able to report X % increases in real levels of consumption of (i) food, (ii) health, (iii) education, and (iv) shelter  
1.2 Y % of 15000 households participate in local social and political processes  
1.3 Z % of women of targeted HH report increased ability to influence household decisions  
1.4 W % of targeted HH able to confirm reduced vulnerability to natural and economic shocks  
1.5 Coastal eco-system conserved in the project area |
| **Purpose:** To ensure access of wider range of services by poor households and they use those services. | 1. Access ensured to financial, Business Development Services and Social Security Services: A% Targeted HH regularly use those services according to their needs. |
| **Note:** 1. HH profile: disadvantaged households - scheduled tribes/ castes/female headed households/ landless labourers, displaced, etc. 2. Range of services accessed: a. Financial Services - savings, credit, insurance and other financial services; b. Business Development services – training, marketing, value addition, business pan, skill development, etc.; c. Entitlements – government schemes like NREGA, IAY, various stipends, etc. |
| **Outputs:** On Mobilisation and institution building of the major stakeholder – poor, marginalised and affected community in Sagar |
1. Community based member-owned and governed groups and apex institutions are established and provide effective intermediation/services.

1.1 C Number of CBO’s and Federations formed
1.2 D Number of members covered
1.3 E Number of CBOs (SHGs and CIGs and their Federations) providing services to members
1.4 Quality of CBOs: F % of mature groups achieve rating score (against agreed criteria) of over 80% by EOP – criteria include profitability, people’s ownership, governance, etc.
1.5 At least 50% members of CBO’s are from disadvantaged (vulnerable) community
1.6 G % of CBOs are linked to apex institutions
1.7 No of CBO’s linked to Financial Institutions
1.8 On-time repayment rate of >90% at CBO level
1.9 Effective leverage of Investment fund from formal sector
1.10 Strategy for future of Revolving Fund developed and agreed by SPMU, NGO partner and CBOs/Federations
1.11 H% CBO members use coastal ecology and marine resources in a sustainable manner

**Direct interventions on economic development**

2.0 Capacity and sustainability of NGO partners increased

2.1 No of trainings, workshops, exposure visits organised for NGOs
2.1 6 partnerships with facilitating agencies (NGOs) for various services established (training, consultancy, mentoring, field follow up, hand holding, etc.)

3.0 Supports / facilitation services to the community and their institutions are available

3.1 G Number of thematic studies conducted
3.1 Functional community based, monitoring established in GP’s ???:
3.1 Community and their federations get timely and appropriate support / facilitation either from partner NGOs and/or other institutions with whom linkages have been established
3.2 At least one Resource Centre at each GP and one upgraded Resource Centre / Training Institute at Block level established
Handbook on Familiarization and Monitoring forms

Note:

a) Hand holding supports cover self employment, wage employment and skill development initiatives including Turn key services
b) Resource centre includes business facilitation kiosk
c) Training / workshop includes specialised event (in situ / outside including advance stipend for training in coastal management and related subjects) and also setting up / collaboration with Training institute (ITI / community polytechnic)
d) Financial supports for IGA / MEs– fixed capital and working capital
e) Linkage with service providers like bank, business development service providers, government departments, market agencies, training / research institutions, SHG networks

4.0 Innovations in methodologies, products and practice under ICZM framework are promoted, tested and disseminated

4.1 At least H number new approaches and products developed through project initiatives
4.2 I number approaches and products developed demonstrate wider application in mainstream, e.g. through commercialisation, other scale-up and replication including Approaches / products replicated in other GP’s

on Policy advocacy

5. Analysis and advocacy (of an improved enabling environment for Livelihood Security of coastal communities)

5.1 SPMU and partner NGOs contribute to build collaborations with J Number state / national level initiatives for policy advocacy
5.2 SPMU and its partners contribute to at least K Number advocacy initiatives to effect key changes in policy, procedure and practices at state level.

3.0 Explanatory Notes on Log-frame / planning

1. A, B, ..., Y, Z will remain as it is now and to be finalised by the end of one year of operation (i.e. before submission of 2nd year’s proposals by the NGOs on September 2013).
2. NGOs will be required to prepare their own Log-frame within this log frame i.e. this log frame of SPMU will be the result of consolidated log frame of individual log frame or vice versa
3. In case CBOs are not ready during interim phases, GP / Block resource centres may be managed by the facilitating NGO or NGOs with the final objectives of handing over to the CBO/s.
4. There may be different types of CBOs and their Federations –
   a) SHGs in typical sense and their Federations at Sansad, GP and subsequently at Block level (as it is happening in SGSY / NRLM);
   b) CIGs of various trades such as on poultry, dairy, handicrafts, fishery, etc. They can also have Federations of their own trades or of mixed trades.
c) The formations / strengthening of SHGs / CIGs will depend on context, strategy and competence of NGOs (however these has to be approved by SPMU).

5. A typical strategy would be

   a) to cover entire population through SHGs (existing and new – SGSY and non-SGSY) for savings and credit, traditional / existing economic ventures, etc. for incremental benefits on economic aspects and huge social benefits on accessing entitlements, raising voices, making choices, etc. and
   b) subsequently or simultaneously by capable SHGs or CIGs for higher level of economic benefits for these members.

6. In terms of supports –

   a) Typical SHGs will be bank linked – no fund / grant are proposed for these groups.
   b) For capable SHGs / CIGs taking higher economic activities at the enterprise level can be supported through grant by SPMU on a case by case basis. The supports will be routed through CBOs (i.e. SHG or CIG) whether CBOs members undertake these individually or jointly as a group or jointly as a sub-group within the group.
   c) Wherever possible mainstream support such as through SGSY / NRLM, NABARD, SIDBI fund should be accessed.
   d) However in all cases, capacity building and infrastructure support would be considered by SPMU.
   e) For groups working with ultra-poor and severely vulnerable, the components related with food security, special efforts on human and social capital, etc. would be supported on case by case basis so that finally helping their livelihood by moving from subsistence level onward.
   f) However, no NGO or CBO will be supported on the components already receiving supports from other agencies, unless these (i.e. SPMU supports and supports from other agencies) are complementary to each other.

A guiding frame work for economic enterprise

A.0 There may be 3 types of fund requirement and nature of support from SPMU

a) Promotional cost
b) Fixed cost / infrastructure cost
c) Recurring cost

<table>
<thead>
<tr>
<th>Sl</th>
<th>Nature of fund requirement</th>
<th>Examples</th>
<th>Nature of support from SPMU</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Promotional cost</td>
<td>Institution building, capacity building, planning / facilitation support, research support, cost on</td>
<td>Grant in Cash and Kind form</td>
</tr>
</tbody>
</table>
### B.0 Flow of fund from SPMU to CBO to Individuals

<table>
<thead>
<tr>
<th>SI</th>
<th>Nature of fund requirement</th>
<th>From SPMU to CBO (SHG / CIG)</th>
<th>From CBO (SHG / CIG) to CBO members</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Promotional</td>
<td>Grant</td>
<td>Not applicable</td>
</tr>
<tr>
<td>2</td>
<td>Fixed cost / infrastructure cost</td>
<td>Grant</td>
<td>As grant – to be owned / hypothecated to CBO</td>
</tr>
</tbody>
</table>
| 3  | Recurring                  | Grant to group,              | The grant money is to be used as revolving fund by group (or by Federation at layer stage) through recovery as mentioned below  
   a) if it is jointly done by group: group to repay with service charge to group  
   b) if it is done sub-group wise: sub-group to repay with service charge to group  
   c) if it is done individually or sub-group wise: sub-group to service charge to group |

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<table>
<thead>
<tr>
<th>2</th>
<th>Fixed cost / infrastructure cost</th>
<th>Work shed, hard-ware, soft-ware, installation of utility facilities,</th>
<th>Grant in Cash and Kind form</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Recurring cost</td>
<td>Cost of raw material and other inputs, Working capital, marketing cost, HR and Admin cost, etc.</td>
<td>Grant in Cash and Kind form, however individual / CBO to repay to own CBO or Federated CBO</td>
</tr>
</tbody>
</table>