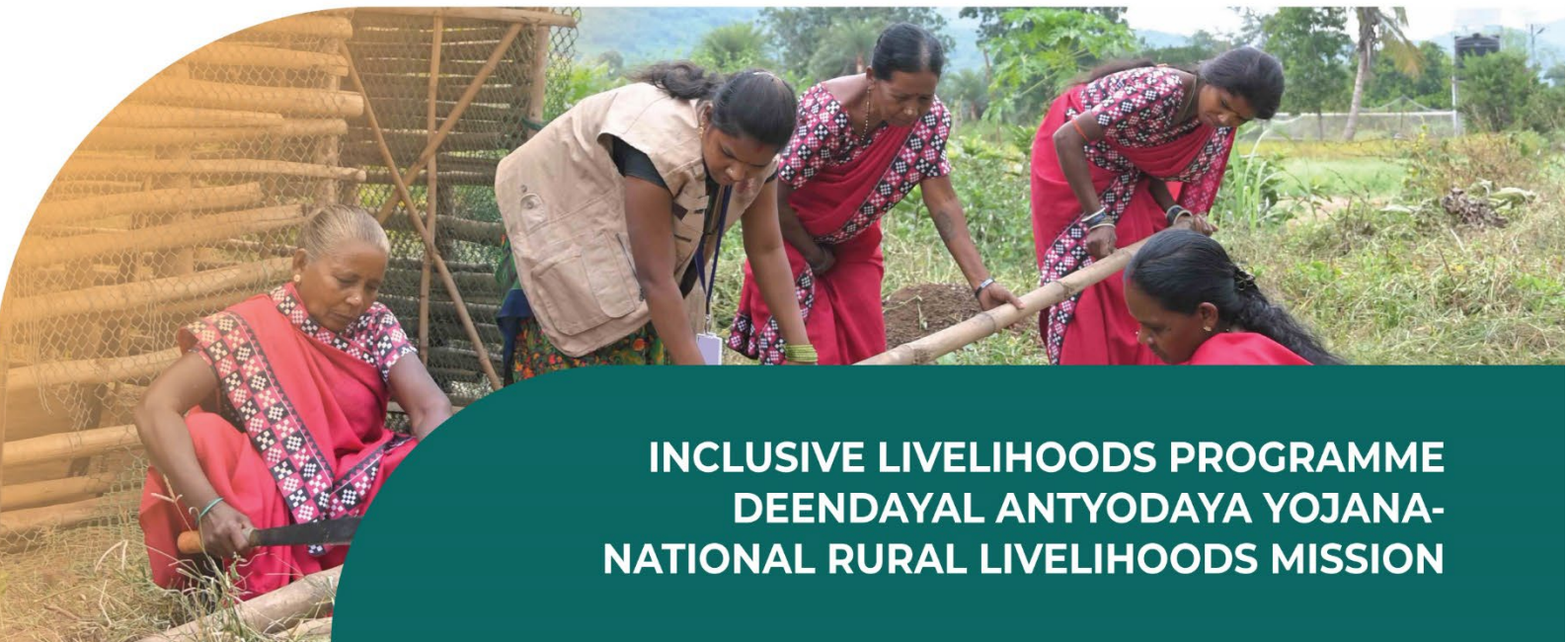
ग्रामीण विकास मंत्रालय
भारत सरकार
MINISTRY OF RURAL DEVELOPMENT
GOVERNMENT OF INDIA

आजीविका AAJEEVIKA

INSPIRE CHANGE

Vision Building & Inclusive Livelihoods

TRAINING MODULE 1



INCLUSIVE LIVELIHOODS PROGRAMME
DEENDAYAL ANTYODAYA YOJANA-
NATIONAL RURAL LIVELIHOODS MISSION

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Additional Secretary
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Government of India

Message

The Ministry of Rural Development is committed to fostering inclusive growth and ensuring sustainable livelihoods for the poorest and most vulnerable communities. Through Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAYNRLM), we strive to empower marginalized groups, including Scheduled Castes (SC), Scheduled Tribes (ST), Particularly Vulnerable Tribal Groups (PVTGs), and other disadvantaged sections, by integrating them into the Self-Help Group (SHG) network.

To enhance economic inclusion, DAY-NRLM, in partnership with BRAC International, has initiated the Inclusive Livelihoods Program, leveraging the Graduation Approach to uplift extremely poor households through targeted interventions. The training module, **"Inspire Change: Vision Building and Inclusive Livelihoods"**, has been developed to provide a structured approach to participatory targeting, livelihoods planning, aspiration building and climate resilience.

States implementing this program will benefit from a well-defined framework that supports the identification and inclusion of the most vulnerable households, ensuring they access sustainable livelihoods and financial services. The training module will equip State Rural Livelihood Missions (SRLMs) with the necessary guidance and knowledge to build the capacities of field functionaries and community resource persons, strengthening last-mile delivery and impact.

Through this training module, they can enhance capacity-building efforts, provide stronger technical support, and ensure that interventions are effectively customized to address local needs. The training module is designed to be customizable at the state level, ensuring its applicability across various socio-economic and cultural settings. I extend my best wishes for its successful adoption and implementation across states.

(T. K. Anil Kumar)

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Message

The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is committed to ensuring that even the most vulnerable households in rural India have access to dignified and sustainable livelihoods. The Inclusive livelihoods Program has been designed as a targeted intervention to support extremely vulnerable households, helping them build resilience, enhance their capabilities, and integrate into mainstream economic activities.

The *"Inspire Change: Vision Building & Inclusive Livelihoods"* training module, has been developed by BRAC International and Trickle Up under the guidance of DAY-NRLM and SRLMs to serve as a practical guide for coaches, facilitators, and field practitioners working with extremely vulnerable households. It provides structured frameworks for visioning exercises, livelihood planning, and financial inclusion, helping participants set clear goals and navigate their journey out of poverty. The module incorporates best practices from both global and national experiences, ensuring a comprehensive and scalable approach for effective implementation.

State Rural Livelihoods Missions (SRLMs), partner organizations, and implementing agencies play a pivotal role in translating the vision of the Inclusive Livelihoods Program into action. By leveraging this training module, they can strengthen capacity building frameworks, enhance technical support, and ensure that interventions are tailored to local needs and contexts. The resource allows for customization at the state level, ensuring its relevance across diverse socio-economic and cultural landscapes.

I encourage SRLMs and partner organisations to utilize this training module as a guiding framework to enhance their engagement with extremely vulnerable households. Through collective effort and knowledge-driven implementation, we can create a more inclusive, resilient, and self-sustaining rural economy, leaving no one behind.

Sharan 27/2/25

(Smriti Sharan)

Dr. Monika Bhutunguru
Deputy Secretary

सत्यमेव जयते

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Message

John Rawls' theory of distributive justice underscores that a just society must ensure that social and economic inequalities benefit the least advantaged. His "difference principle" highlights the need for structures that enable the most vulnerable to access opportunities and resources, fostering true economic inclusion. The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), under the Ministry of Rural Development, embodies this vision by prioritizing the empowerment of India's poorest communities.

Through the Inclusive Livelihoods Program, DAY-NRLM is working to bring extremely vulnerable households into sustainable livelihoods, using the Graduation Approach to address their multidimensional needs within their local context. Beyond economic security, this initiative seeks to nurture hope and aspiration—the belief that change is possible and that every individual holds the potential to build a better future. True progress happens not just when basic needs are met, but when individuals are empowered to realize their full potential and shape their own paths.

A key pillar of this effort is the engagement of dedicated community cadres by State Rural Livelihoods Missions (SRLMs). These mentors and coaches work closely with program participants, providing guidance on accessing entitlements, managing livelihoods, and acquiring essential skills through household visits and group training. To further strengthen this approach, DAY-NRLM, with the support of BRAC International and Trickle Up, has developed Inspire Change: Vision Building and Inclusive Livelihoods, the first comprehensive training module on inclusive livelihoods. This resource offers structured guidance on participatory targeting, meeting basic needs, fostering aspirations, livelihood planning, and building resilience against climate change.

By creating pathways for the most disadvantaged to access opportunities, this initiative upholds the principles of fairness and justice. More importantly, it fosters self-actualization—the ability of individuals to rise beyond circumstances, unlock their potential, and participate meaningfully in economic and social life. The publication of this module marks a significant milestone in equipping SRLMs, community institutions, and field practitioners with the tools needed for effective implementation.

I extend my best wishes for the success of this initiative and look forward to its transformative impact in helping vulnerable households turn their dreams into reality.

(Dr. Monika Bhutunguru)

Shweta S. Banerjee
India Country Lead,
BRAC International

Inclusive development is meant to empower individuals, strengthen communities, and foster sustainable change. Through this training module, ***"Inspire Change: Vision Building and Inclusive Livelihoods"***, we aim to equip programme coaches, or master resource persons, with the knowledge, skills and tools to drive meaningful transformation. Drawn from learning in the field and real-world experience, this module is a guiding framework for State Rural Livelihoods Missions (SRLMs) committed to fostering resilience, equity, and long-term impact for extremely vulnerable families.

BRAC has partnered with the NGO Trickle Up to develop the module based on an in-depth, participatory approach. BRAC and Trickle Up teams conducted extensive field visits to DAY-NRLM intervention areas, and closely collaborated with SRLMs and State-PMU teams at the state, district, and block levels. Many workshops were held at the state level and parts of the module were pilot tested in states, thereby making the end product a truly collaborative effort. I would like to especially mention Ajit Ranjan, Kshovan Guha, Himanshu Pahwa, and Sushant Verma, for their dedication towards this work.

I extend my best wishes for the module's successful adaptation by various communities and its implementation across different states. This module is written with the coach or the master resource person (MRP) in mind. Coaches are the backbone of the initiative who work tirelessly regardless of heat or rain. At the frontlines of the inclusive livelihoods program, their motivation, and the quality of their understanding, will determine our collective success in reaching the most vulnerable. This module is an effort towards that bigger goal. As Rabindranath Tagore conveyed in lines below, with hope and sheer will, we can fight the despondency that life in poverty can beget:

"I thought that my voyage had come to its end at the last limit of my power,—that the path before me was closed, that provisions were exhausted and the time come to take shelter in a silent obscurity.

But I find that thy will knows no end in me. And when old words die out on the tongue, new melodies break forth from the heart; and where the old tracks are lost, new country is revealed with its wonders."

Verse 37, "Gitanjali" by Rabindranath Tagore

Shweta S. Banerjee

Acronyms

AB -PMJDY	Ayushman Bharat - Pradhan Mantri Jan Dhan Yojana
ANM	Auxillary Nurse Midwife
ASHA	Accredited Social Health Activist
AWW	Anganwadi Worker
BMMU	Block Mission Management Unit
CBOs	Community Based Organizations
CEO	Chief Executive Officer
CLF	Cluster Level Federations
CRPs	Community Resource Persons
CSC	Common Service Centre
DAY	Deendayal Antyodaya Yojana
DAY-NRLM	Deendayal Antyodaya Yojana - National Rural Livelihoods Mission
DBT	Direct Benefit Transfers
DMMU	District Mission Management Unit
DoRD	Department of Rural Development
EC	Executive Committee
EVHH	Extremely Vulnerable Households
FPCs	Farmers Producer Companies
FPOs	Farmers Producer Organizations
ILP	Inclusive Livelihoods Programme
LPG	Liquified Petroleum Gas
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
NGOs	Non-government Organizations
NMMU	National Mission Management Unit
NRLM	National Rural Livelihoods Mission
PDS	Public Distribution System
PIP	Participatory Identification of Poor
PMAY	Pradhan Mantri Awas Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana

PMUY	Pradhan Mantri Ujjwala Yojana
PRA	Participatory Rural Appraisal
PRI	Panchayati Raj Institutions
PVTGs	Particularly Vulnerable Tribal Groups
PWDs	Persons with Disabilities
SAC	Social Action Committee
SECC	Socio Economic and Caste Census
SGBV	Sexual and Gender-Based Violence
SHGs	Self-Help Groups
SMART	Specific, measurable, achievable, relevant, and time-bound
SMMU	State Mission Management Unit
SMD	State Mission Director
SRLMs	State Rural Livelihoods Mission
SWOC	Strengths, weaknesses, opportunities, and challenges

Table of Contents

About Inclusive Livelihoods Programme **16**

Introduction to the training module **18**

Training Preparation **20**

Training Schedule **22**

Day 1: Introduction and Building Foundation **25**

LP 1: Welcome and Introduction 26

LP 2: Understanding Social Hierarchy 32

LP 3: Extreme Poverty Situation 44

LP 4: Introduction to DAY- NRLM 58

Day 2: Inclusive Livelihoods Programme **67**

LP 5: Inclusive Livelihoods Programme 70

LP 6: Targeting: Selection of Programme Participant 74

LP 7: Understanding Gender and its integration in ILP 82

LP 8: Aspiration Building 86

Day 3: Inclusive Livelihoods and Climate Adaptive Planning **95**

LP 9.1: Introduction to the chapter and state level findings on livelihood assessment 98

LP 9.2: Livelihoods for Extremely Vulnerable Households 101

LP 10: Impact of Climate Change 120

Day 4: Concept of Coaching and Role of Coaches in Inclusive Livelihoods Programme **127**

LP 11: Introduction to Coaching 130

LP 12: Being a Coach 136

LP 13: Accessing the government entitlements 148

LP 14: Savings and Investments 156

Day 5: Role and responsibility of Coaches **165**

LP 15: Role and responsibility of Coaches 168

LP 16: Reporting and Record Keeping 172

LP 17: Closing Session 180

Annexures **184**

About
Inclusive Livelihoods Programme

The Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) is a flagship poverty alleviation programme implemented by the Ministry of Rural Development, Government of India. It aims to reduce poverty by enabling the poor household to access gainful self-employment and skilled wage employment opportunities resulting in sustainable and diversified livelihood options for the poor. The Mission seeks to achieve its objective through investing in four core components viz., (a) social mobilization and promotion and strengthening of self-managed and financially sustainable community institutions of the rural poor women; (b) financial inclusion; (c) sustainable livelihoods; and (d) social inclusion, social development and access to entitlements through convergence.

The cornerstone of the Mission is its 'community-driven' approach which has provided a huge platform in the form of community institutions for women's empowerment. Rural women are at the core of the programme which is extensively focused on their socio-economic empowerment by way of building their capacities, providing financial support and training in order to enable them to undertake livelihoods activities and become self-reliant.

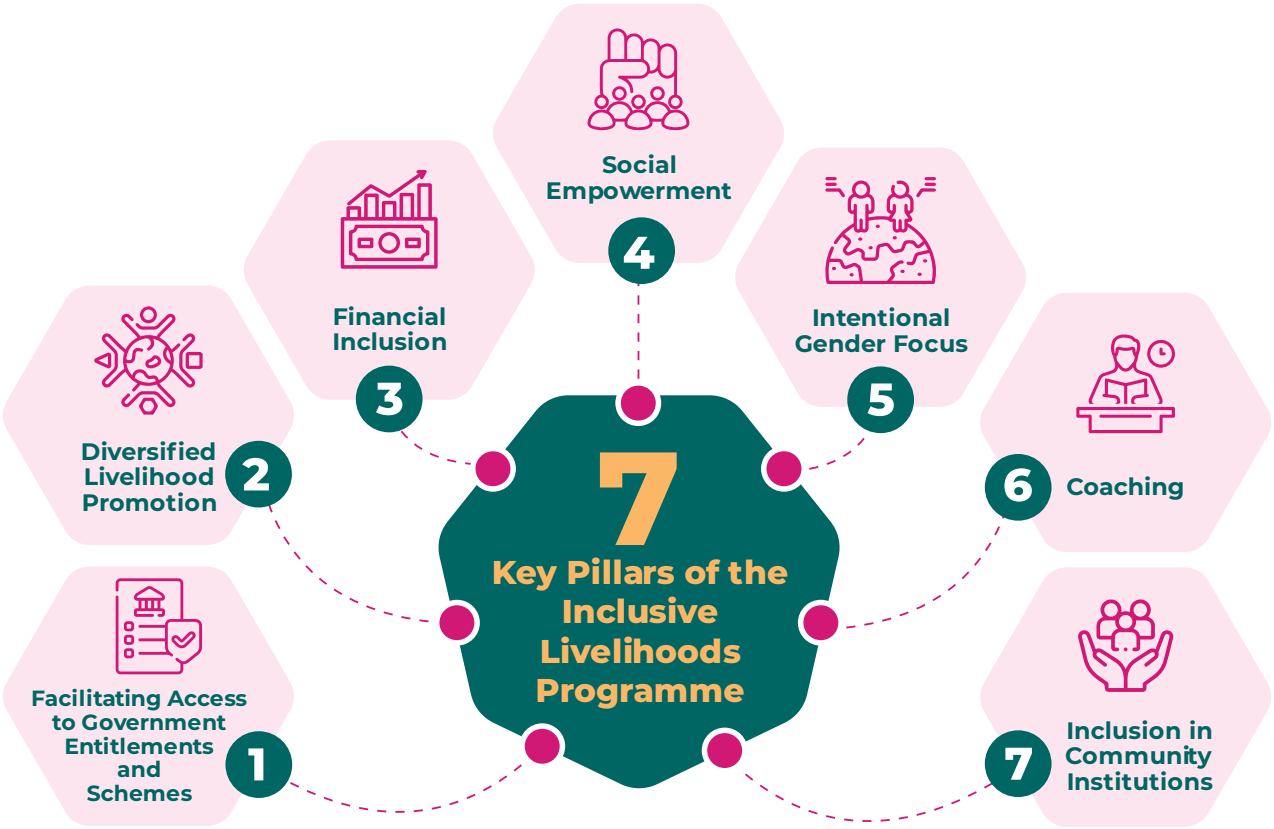
Till now, DAY-NRLM has successfully mobilized over 100 million households into Self-Help Groups (SHGs). This is one of the world's largest initiatives to improve the livelihoods of the poor.However, some extremely vulnerable families still require sustained support to come out of the extreme poverty.

To address this, DAY-NRLM has introduced the Inclusive Livelihoods Programme (ILP) for the extremely vulnerable households, specifically designed for "left-out households." These families often encounter multiple challenges, such as social exclusion, limited access to resources, entrenched poverty, and low aspirations, which prevent their full participation in mainstream development programmes. The programme aims to introduce holistic productive inclusion strategies to improve the lives of excluded populations, particularly women,

The Inclusive Livelihoods Programme (ILP) is grounded in the principles of the Ultra-Poor Graduation Approach[1], which is built on four key pillars: Livelihoods, Social Protection,

[1] *A sequenced and time- bound intervention that aims to help people living in extreme poverty build resilience and engage in sustainable livelihoods.*

Social Empowerment, and Financial Inclusion. ILP was designed to bridge the gaps in existing livelihoods programmes by adopting a focused and comprehensive strategy.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Key Pillars of the Inclusive Livelihoods Programme
1
Facilitating Access to Government Entitlements and Schemes
2
Diversified Livelihood Promotion
3
Financial Inclusion
4
Social Empowerment
5
Intentional Gender Focus
6
Coaching
7
Inclusion in Community Institutions

Introduction to the training module

This 5-Day Training Module for Coaches is designed to build the capacity of community-based coaches under the Inclusive Livelihoods Programme (ILP). The ILP seeks to support Extremely Vulnerable Households (EVHH), who will be the programme participants, focusing on ensuring social protection and promoting economic inclusion under the DAY-NRLM framework. The module aims to equip coaches with the essential knowledge and skills to effectively guide and mentor participants. The Module covers crucial topics such as understanding the core pillars of ILP, examining social hierarchies and their impact on poverty, fostering aspirations among participants, and defining the roles and responsibilities of coaches within the programme.

The module adopts a participatory approach, engaging coaches through interactive activities, case studies, and field experiences to deepen their understanding and improve their problem-solving abilities. Furthermore, the module contains reference materials to aid facilitators in gaining a thorough understanding of the content. This comprehensive onboarding tool is vital in empowering coaches to become proactive facilitators, supporting vulnerable households in breaking free from poverty cycles and building sustainable livelihoods.

Getting started with the training module

The module is structured into 17 lesson plans, each containing 3-4 sessions. Every lesson plan begins with a brief description, clear learning outcomes, and a preparation checklist to guide facilitators. The training content is divided into two main sections:

1. **Lesson Plan**
2. **Session Flow**

Each lesson plan provides the groundwork for facilitators, detailing the learning outcomes, preparation steps, and suggested methods for delivering the session. The session plans follow a sequential structure, clearly explaining each session and offering notes to support the facilitator. Key messages are highlighted at the end of each session to help facilitators check participants' understanding. Additionally, a training schedule provides an overview of all sessions, their objectives, and the methodologies used.

General Training Outline

1. **Training Commencement** – To welcome participants and allow introductions between participants and trainers.
2. **Individual Lessons** – Each lesson focuses on a selected topic, including an introduction, main lesson, and a closing activity to recap the content.

3. **Breaks and Lunch** – Scheduled mid-morning and mid-afternoon breaks to refresh participants. It's important to clarify in advance if food and snacks will be provided.
4. **Recap of Previous Day** – Begin the day with a recap of the topic covered previously, helping to refocus participants and trainers on the content.
5. **Training Closing** – The final session can be formal or informal, depending on the context, with certificates typically distributed. This is detailed in the "Training Closing" lesson plan.
6. **ITraining Evaluation** – To allow participants to evaluate the strengths and weaknesses of the training, fostering continuous improvement. A template for the evaluation is provided.
7. **Organizer and Trainers Debrief** – At the end of each day, trainers meet to discuss what went well, what could be improved, and what needs to be addressed in the next session.

Sample Agenda

A sample agenda for a 5-day training is provided, tailored for the participants with English as a first language. When translation is required, longer lesson durations are recommended. Trainers should customise the agenda for each session based on the participants. The sample agenda (refer annexures) illustrates how sessions can be arranged and adapted.

Training Preparation

Logistics Management

The facilitator will need to determine the training logistics such as:

Pre- training

- What is the training budget?
- Who will invite the participants and communicate with them?
- Who will organize and coordinate food and accommodation?
- Who will manage participant travel?
- Who will organize the training site and set up?
- Who will purchase and organize the training equipment and materials?
- Who is responsible for pre-training registration?
- Who is responsible for onsite registration?
- Who is responsible for printing the participant materials?
- Who is responsible for conducting each training session in the agenda?

During the training

- Check that snacks and food are ready at the appropriate times?
- Prepare the room in the morning and reorganize in the evening?
- Prepare the flipcharts for the day?
- Checking of participant list details?
- Preparing evaluations, and certificates?
- Who will make sure that all the training materials are ready for the next day?

Post-training

- Who will type up the training evaluations?
- Who is responsible for replacing materials if needed?
- Who is responsible for the reporting?
- Who is responsible to maintain communication with the participants?

Addressing Barriers to Participation

When setting up a training, it is important to consider barriers that may limit certain participants from attending. What can you do to make it easier for them to attend? Factors to consider are:

1. **Time of the training:** Is the training being held at a time of day and week that all people can attend? Is there a time that will interfere less with domestic responsibilities or other work obligations? Is it being held at a time of year when harvest obligations, national holidays, celebrations or political events may prevent

people from attending? Do organizations or staff have major project deadlines at that time?

2. **Length:** Will participants need to be away from home to attend the training? If so, is the length of the training reasonable? Could it be divided into shorter sessions and delivered over a long period of time to encourage more participation?
3. **Location**: Is the location easy and convenient for participants to access? Can people with disabilities access the space? Is the location safe for both men and women to access independently at any time of day? If people need to stay over, are there affordable accommodations and places to eat nearby?
4. **Child Care**: Are children welcome at your training? If not, are you providing childcare options to encourage caregivers to attend?
5. **Language**: Will interpretation and/or translated documents be available for participants who are not fluent in the language in which the training will be delivered? Does everyone invited know that interpretation will be available, and into which languages? People often overestimate their language skills and may feel embarrassment about their language level. Even if they do not understand during the training, they may not request interpretation.

When planning the trainings, anticipate the barriers that may prevent your target participants from attending. Reduce these challenges as much as possible when organizing the logistics.

Training Space

If possible, visit the training site before the participants are due to arrive, and set up your electrical equipment and materials. Try to identify potential sources of distraction in the room, both to yourself and participants, and make changes to mitigate them.

Seating arrangements have a big influence on the training. It is recommended to arrange the tables and chairs so that participants can make eye contact with one another and can break into small groups easily. Participants will also need to be able to view the speakers, the PowerPoint slides, and flipchart posters.

Equipment and Materials

You will need to gather and bring the following materials and equipment to the training

Equipment:	Materials:
Computer	Name tags
LCD projector	Markers
Extension cord(s)	Pens
Camera (optional)	Paper and Tape
	Flip chart or large pieces of paper

Training Schedule
Vision Building & Inclusive Livelihoods Programme

Day 1	Day 2	Day 3	Day 4	Day 5
LP : 1 Welcome and Introduction	LP : NA Activity and Review	LP : NA Activity and Review	LP : NA Activity and Review	LP : 14 Role & responsibility of Coaches
LP : 2 Understanding Social Hierarchy in context of ILP	LP : 5 Overview of the Inclusive Livelihoods Programme – objective and its components	LP : 9 Introduction of Sustainable Livelihoods Livelihoods for EVHH Livelihoods Options Micro plan preparation and Asset Transfer Climate adaptive livelihoods	LP : 10 Impact of Climate Change	LP : 15 Household Visit Preparation
LP : 3 Understanding Extreme Poverty Situation in context of ILP	LP : 6 Targeting of EVHH & Selection Process		LP : 11 Being a Coach	LP : 16 Reporting and Record Keeping
LP : 4 Introduction to DAY-NRLM / SRLM	LP : 7 Understanding Gender and its integration in ILP		LP : 12 Access to government entitlements	LP : 17 Feedback and closing
	LP : 8 Aspiration Mapping of Household		LP : 13 Saving and Investment	

Notes

Introduction and Building Foundations

1. Welcome and Introduction
2. Understanding Social Hierarchy
3. Extreme Poverty Situation
4. Introduction to DAY- NRLM

DAY 1

Lesson Plan 1: Welcome and Introduction

Total Duration: 75 minutes

Lesson Description

The introduction sets the tone for a safe and inclusive learning environment, fostering a sense of security and welcome among participants. To achieve this, the session begins with an icebreaker activity to facilitate mutual acquaintance among participants.

We will also discuss our collaborative approach to the training, outline expectations, and review the day's and week's agenda.

Learning Outcomes

At the end of this session, participants will be able to:

- Discuss how the group is expected to work together throughout the training programme
- Discuss the group's expectations for the training
- Learn the 5- day training agenda

Materials

- Flip chart paper
- Tape
- Sticker dots
- Markers
- Name Tags
- Pens (1 per person)
- Notebooks or paper (1 per person)

Preparation

- Display the agenda for all the days on a flip chart or PowerPoint presentation.
- Create a flip chart page titled "Group Learning Expectations".
- Create another flip chart page titled "Group Agreements".
- Place a notebook, name tag, and pen at each participant's seat.
- Prepare materials needed for the Introduction Activity.
- Prepare a Self-Assessment Table for participants to use during self-assessment.
- Prepare the organizational Introduction PowerPoint presentation, ensuring the computer and projector are ready for use.

Session Flow

Introduction

45 minutes

Welcome the participants to the training and introduce yourself. To welcome the participants, use the following

"Welcome Note to the Trainees: Namaste"

Dear Participants,

Namaste….

We welcome you to the training on 'Inclusive Livelihoods Programme.' Over the next five days, we will focus on understanding the concepts of Inclusive Livelihoods, role of community-based organizations, fundamentals of Community Organizations, including the approach to organizing, essential skills for coaches, and the importance of regular savings. Additionally, we will cover key skills such as developing interpersonal relationships, building confidence, effective supervision, monitoring, and fostering a sense of ownership among programme participants. These skills will be invaluable in your daily work with programme participants.

We hope this training proves to be highly beneficial in your work, empowering you to continue making a positive impact in the lives of Extremely Vulnerable Households. Our shared goal is to support these households in achieving sustainable livelihoods, accessing necessities, and ultimately becoming self-reliant.

Tell the participants that they will be participating in an introductory "icebreaker" game to get to know each other better. By becoming more familiar with one another, they will feel more at ease learning and discussing with their peers. You should participate as well, so the trainees will be more comfortable with you too.

Option 1: **“Guess Who”**

- Provide each participant one piece of paper/ card.
- Ask them to write two interesting things about themselves–it can be a unique experience, a fun fact, or a hobby. For example:
    - "I enjoy singing"
    - "I have travelled to more than 5 states"
    - "I’ve never had a fracture."
- Ensure they do not write their name on the paper.
- Once everyone has written about themselves, ask them to fold their paper and place it in a bowl/ container.
- Mix the papers well in bowl/ container
- Each participant picks one paper from the bowl (ensuring they do not pick their own).
- Participants walk around the room, asking questions based on the information on the paper they received.
- They must identify the person whose paper they have by matching the two facts.
- Once they've found the correct person, they should collect their name, designation, location, and expectations from the training.
- After everyone has identified their partner, form a large circle.
- Anyone can volunteer to start by introducing their partner.
- Each person introduces their partner, sharing their name, designation, location, the two interesting facts, and their expectations from the training.
- Record the participants' expectations on a flip chart.
- Continue around the circle until everyone has introduced their partner.

Option 2: **Name and Number Match**

- As participants arrive, give each person an index card. On one side, write their name, and on the other, write a corresponding number.
- Tape the index card to each participant's shirt, with their name visible.
- Ask participants to mingle and introduce themselves to as many people as possible, noting names and faces.
- After 5-10 minutes, ask participants to flip their name tags over, showing only the number. Distribute a numbered sheet of paper with a list of numbers matching the index cards.
- Participants must match the numbers to the names they learned while mingling.
- The goal is to see who can correctly identify the most names based on the numbers.
- Once everyone has filled out their sheets, review the answers and announce the person who identified the most names correctly.
- Offer a small prize or recognition for their achievement.

Offer a small prize or recognition for the person who remembers the most names.

Group Agreement

05 minutes

- Explain that ground rules are agreements created by the group that will allow everyone to learn together.
- Ask the participants: "Reflect on your past training or learning experiences. What made those experiences positive or negative?"
- Ask the participants: "what are some ways we can create a positive learning environment for everyone?" Write their ideas on the flip chart paper.
- Add: respect, ask questions, silence cell phones, and punctuality if these terms are not included.
- Explain that any other expectations can be added throughout the training.
- Place the flipchart in a prominent place to be seen throughout the training.

Self-Assessment

05 minutes

- Display the self-assessment table. which includes 5 key topics to be covered during the training, accompanied by a simple scale for each topic. For example:

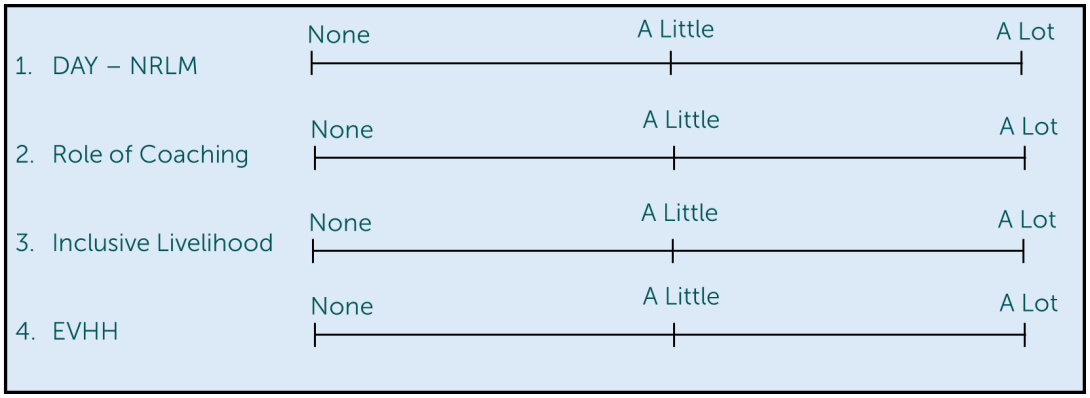

Figure 1.1: Self- Assessment Chart

- Explain that this tool evaluates participants' knowledge and skills prior to the training. Emphasize that it's acceptable if participants have limited or no knowledge about specific topics at the start.
- Instruct participants to place a sticker dot along the scale lines where they currently assess their skills. Use one colour at the beginning of the training. At the end of the training, repeat this exercise using sticker dots of a different colour.

Training Format and Agenda *10 minutes*

- This **five-day training programme** is designed to provide an immersive learning experience on inclusive livelihoods.
- Each day will consist of approximately **eight hours** of interactive classroom sessions, divided into **four or five sessions.**
- Classroom sessions will be highly interactive, fostering engagement and participation.
- Feedback from trainees will be solicited at the end of each day, as well as at the conclusion of the course.
- Sessions will include **exercises and activities** following each topic to assess individual participants' learning and progress.
- Explain to participants that the training methodology will incorporate the following approaches:
    - Experiential learning
    - Role-playing
    - Individual and group activities
    - Case studies and learning from others' experiences
    - Open discussions, questions, and answers.
- Foster a sense of community and networking within the group.
- Review the daily agenda, including break and lunch times.

Pre-Training Questionnaire *10 minutes*

Distribute the pre-training questionnaire to participants. The pre- test is located in the **"Annexures"** section of the module. Request that participants to complete the questionnaire, providing honest and thoughtful responses. This will help establish a baseline understanding of their current knowledge, skills, and experiences related to the training topic. Inform participants that they have 5 minutes to complete the questionnaire.

Once all the participants complete the questionnaire, invite 2-3 volunteers to share some of their answers with the group. This can help stimulate discussion, break the ice, and create a comfortable learning environment.

Collect the completed questionnaires and review them later. This will enable you to better understand the participants' relevant capabilities, identify potential knowledge gaps, and tailor your training approach to meet their needs.

Review *02 minutes*

- Open the floor for discussion by asking, "Are there any thoughts or questions currently?"
- Go back to the chart with expectations and ask participants if their expectations are covered in the agenda or not.

Notes

Lesson Plan 2: Understanding Social Hierarchy

Total Duration 1hour 45 minutes

Lesson Description

This lesson explores the concept of social hierarchy and its impact on individuals and communities. Through participatory activities, learners will recognize different forms of social hierarchies, discuss their origins and effects, and reflect on how hierarchies shape access to resources, opportunities, and social mobility. The session also shares insights into the factors that either facilitate or hinder individuals from progressing through the hierarchical structure and becoming part of other groups.

Learning Outcomes

At the end of this session participants will be able to:

- Define social hierarchy and identify its various forms in society.
- Understand how social hierarchies are constructed and maintained.
- Analyse the impacts of social hierarchy on access to resources and individual opportunities.
- Suggest ways to address inequalities within social hierarchies.

Materials

- Flip charts and markers
- Village Scenes/ Pictures
- Societal Hierarchy Diagram
- Paper Tape and Coloured Markers
- Resource Box
- Power Walk Statements

Preparation

- Prepare the village scenes on PowerPoint slide/ paste on chart paper
- Prepare the Societal Hierarchy Diagram on PowerPoint slide/ paste on chart paper
- Prepare a Resource Box for power ladder activity
- Write the power walk statements on Q- cards, or paper for reference.

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Session Flow

Session	Time	Methodology
Going back to village	10 minutes	Plenary
Social Hierarchy	30 minutes	Plenary + Group Work
Ladder of Opportunity	30 minutes	Activity
Concept of Power and Decision Making	45 minutes	Activity + Plenary

Going back to our village

10 minutes

1. Begin the next session by inviting participants to visualize their own villages. Allow them 2-3 minutes for this reflection, then encourage them to share what they pictured. Their responses might include scenes such as a **chaupal where people gather, a hand pump used for drawing water, open fields, women preparing meals, or children playing nearby.** Display image 2.1 on the screen to complement their descriptions.

Image 2.1: Village Scene

2. Enquire as to whether the participants' posted photos featured every member of their villages. Present another picture of a village scene (see image 2.2) and emphasise that, outside of these well-known settings, there are frequently **people who live in huts, lack access to water, have dirty streets, etc.** In addition, there are **Dalit families residing on the edges of the village, widowed women, households headed by women, grandparents raising grandchildren after the death of parents, and persons with special needs living in our communities**. Stress how crucial it is to acknowledge the various groups that make up our community. Pointing out that these people are frequently vulnerable or marginalised by social institutions that restrict their visibility, rights, and opportunities.

Image 2.2: Village Scene

3. After the discussion, share the learning outcomes with the larger group.

Social Hierarchy

30 minutes

1. Share the following examples with participants:

   - A PRI member skips the queue to receive services at the community health centre, and the doctor serves him immediately. Meanwhile, other community members are left waiting to receive their services at the hospital.
   - In a village, people from a lower caste are prohibited from using the handpump located near upper-caste families and are forced to fetch water from a distant part of the village.
   - During the ration distribution from PDS relative of the worker often receive priority, while marginalized families are either excluded or made to wait longer.

- Gram Pradhan provides subsidized seeds and fertilizers first to large landowners, leaving small or landless farmers with insufficient or poor-quality supplies.

2. Now ask the participants if they have ever encountered or witnessed similar situations. If yes, they can share the examples with larger group.

3. Referring to the examples shared ask participants how they differentiate the people from each other. Ask participants to discuss within the group where they are sitting and list out what parameters differentiates people from each other in a village? Tell them they have 5 – 10 minutes to note down the extracts of group discussion on chart papers.

Facilitator Tip!

Emphasize that this is a safe, respectful space, and participants are welcome to share only what they feel comfortable discussing.

4. Once done ask group to present their work one after another. **Facilitators to chart out different characteristics categorically that of those fits to successful/ rich/ strong/ powerful or less successful/ poor/ less powerful/ vulnerable in separate columns.**

5. Once the differences are charted out in separate columns, For better understanding of participants, prompt whether it is possible to club such people into some cluster/ categories or can we provide title to them? Probable answers could be rich, some are poor, some have more land or no land, some have power and so on.

Take note of the responses that emerge from the participants and start organizing this information to align with societal hierarchy and project the right image 2.2 on the screen:

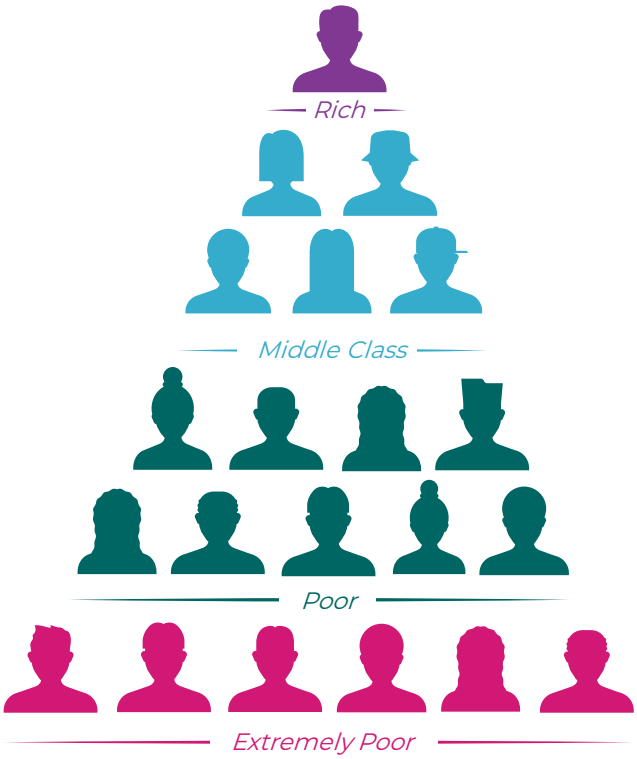

Image 2.2: Societal Hierarchy

6. After sharing the image, ask the participants if society truly appears the way it has been depicted.

7. Facilitator should explain that **Social Hierarchy is influenced by various factors such** as **social, economic, religious, gender and power relations** share the image 2.3.

Image 2.3: Societal Hierarchy by caste and gender

8. Typically, social structures are uneven, with a small number of people positioned at the top of the pyramid while a much larger group occupies the bottom. The primary reason for this disparity is the unequal distribution of resources.

9. Refer the societal hierarchy image and present the Socio Economic and Caste Census 2011 data from table 2.1 Explain to participants that around **90% resources are controlled by 10% of population while 90% of population holds less than 10% of resources.**

Table 2.1- Socio Economic and Caste Census 2011					
S. No.	**Indicator**	**HH %**	**S. No.**	**Indicator**	**HH %**
1	**Landless households deriving major part of their income from manual casual labour**	38.36%	15	**Households having 4-wheeler**	**2%**
2	Households with non-agricultural enterprises registered with government	2.72%	16	Households Own a refrigerator	11%
3	**Households paying income tax/ professional tax**	**4.57%**	17	Households Own a landline phone	1%
4	**Households with Destitutes/ living on alms**	**0.37%**	18	Households owns mobile only	68%
5	Households with salaried job in government	4.98%	19	Households owns both landline and mobile	3%
6	Households with salaried job in Public Sector	1.11%	20	**Household without any phone**	**28%**
7	Households with salaried job in Private Sector	4%	21	Households owning mechanized three/ four-wheeler agricultural equipment's	4.1%
8	**Monthly income of highest earning household member is < 5000**	**75%**	22	Households having kisan credit card with the credit limit of Rs.50,000 and above	4%
9	**Monthly income of highest earning household member is 5000 - 10000**	**17%**	23	Total Households owning unirrigated land	29.6%
10	Monthly income of highest earning household member is > 10000	8%	24	Total Households owning irrigated land	26%
11	**Household with government job and reporting monthly highest income > 5000**	**5%**	25	Total Households owning other land	11.9%
12	Households having motorized two/ three/ four wheelers and fishing boats	21%	26	Households with irrigation equipment's	10%
13	**Households having 2-wheeler**	**17%**	27	Household who has no land but have irrigation equipment	1%
14	Households having 3-wheeler	1%	28	Household which don't own land but have kisan credit card	0%

Ladder of Opportunity *30 minutes*

1. Prepare a ladder on floor using paper tape. At the one side of the ladder mention top and on the other side as bottom.
2. Facilitator will need 4 volunteers. Randomly ask them to stand at different positions marked on the ladder. Guide participants to take their positions on the ladder.

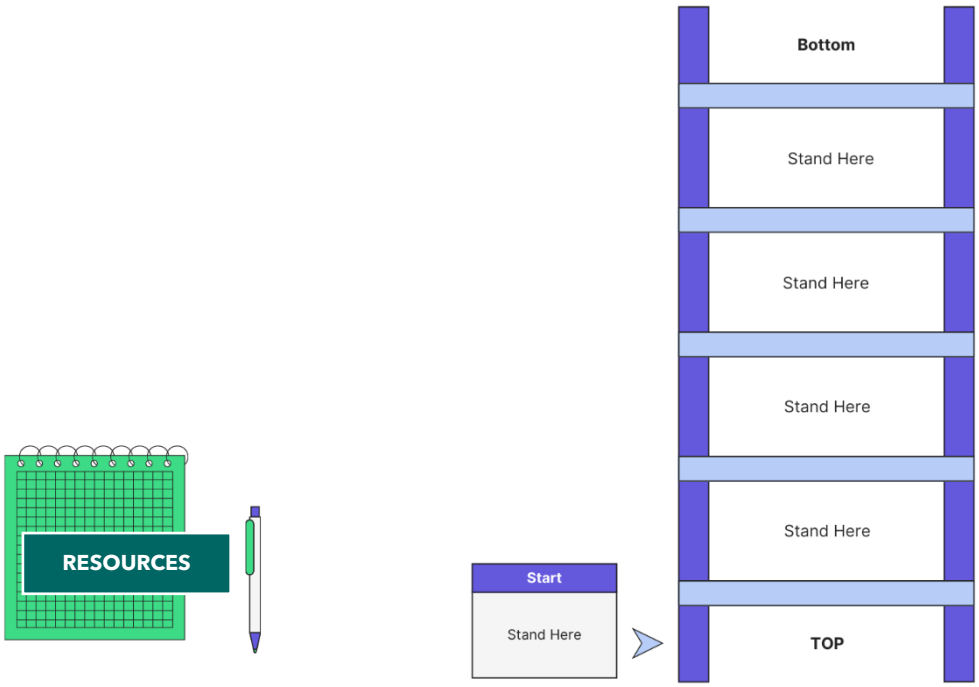

Image 2.4: Ladder of Opportunity

3. Inform participants we will do an activity. Put a box labelled as **"RESOURCES"** at the near to the one end of ladder.
4. Now ask the volunteers to collect the resource box on the count of three. One who reaches first and pick up the resource box will be the winner. To make the activity more interesting, repeat it for 2-3 times. During the activity, people may start express their concerns as it creates difficulty for far off parts of participants to hold the "RESOURCES" box.
5. Ask all participants to close the activity and stand in a circle. Ask them to reflect on questions like:
    a. How do you feel? Ask this to all volunteers separately?
    b. Why the individual volunteer succeeded or why other failed?
    c. What factors helped / affected access to resources?
    d. Who is standing at the top of the ladder? (e.g., upper-class roles, those with high income or high status)

e. Who is at the bottom of the ladder? (e.g., extra vulnerable families, people with disabilities, Dalit individuals, transgender persons, widowed women with low income)

6. As we saw in this game, a handful of people have proximity to the resources which makes it easier for them to access it easily. **'Proximity or closeness'** can be interpreted as their knowledge, skills, power, authority, status which help them access the benefits easily. On the other hand, a majority of people are **far from resources** because they don't possess above mentioned factors.

7. While **access to resources is very crucial**, but controlling and utilizing it is also equally important for growth and development. Sometimes people have access to resources, but they are not able to make use of it effectively or because of some immoral practices they don't use it for their benefit and development. **For instance, sometimes people get a subsidy, but they use it for consumption purpose rather than investing it for growth or development.**

8. "**Access to RESOURCES**" **widens the gap between different social groups in the society**. Hence, to narrow this gap it's important to strengthen/ enable the potentials of people to be able to access resources and make use of it for their growth and development.

Conclude by discussing how the hierarchical "ladder" represents societal opportunities but also highlights the limitations imposed by these social structures. Encourage participants to consider how social hierarchies could be re-imagined, offering more equitable access for everyone.

Concept of power & decision making *45 minutes*

1. In this session, let us try to understand what are some other phenomena which influences the access, control and utilization of resources following some interesting exercises/ games.

2. Explain to participants that **"POWER"** is the capacity of individuals or groups to determine: Who gets what, who does what, who decides what, and who sets the agenda."

3. This 'power to decide' is either assigned and/ or perceived because of their **position/ status/ authority/ capacity.** In family generally, the elder/ head of family is perceived to be the one who has got the right to decide for the whole family. In a community this role is taken up by some formal/ informal leaders, in workspace the managers/ owners and in State/ Nation the rulers/ administrators and influential people take this role.

4. But the question here arising is how they get this role to decide for others. Let us understand this through an interesting game **(Power Walk).**

5. Ask same volunteers from previous activity to participate in another exercise. Volunteers will pick slips (facilitator to prepare the slip from below table).

An adult male from strong economic family background
An illiterate widow woman without an employment/ livelihoods option
Gram Pradhan / Sarpanch of village
A tribal woman from a remote village with a poor family background

6. Provide following instructions to the participants.

- Volunteers to stand in a row in a straight line.
- Ask the participants to read aloud their role card one after another
- Explain that you will read a series of statements. If the statement applies to the role the participant is playing as volunteer they should take one step forward. And if the statement does not apply to the role, the volunteer will be non-responsive or keep standing in the same position while if the statement negatively applies to the role, then the volunteer will move one step backward. Repeat this instruction once again and take feedback from participants about their understanding.
- Read each of the statements loudly at least 2-3 times and give participants few seconds to think and decide whether they should take a step forward or back ward or stand in the same position.
- Note the change in positions of each of the 4 participants.
- Once, the facilitator complete reading all the statements, ask the volunteers to remain in the position, where they are standing.
- Now, the facilitator will call out all the roles one after another and ask each of them following set of questions:

    i. How are you feeling, to be standing where you are? (those in the front, middle and back)

ii. How did it feel to move forward? Or stay behind?

iii. What do we learn from this exercise?

- Once the facilitator is completed with all volunteer's roles, ask 3-4 observers to share their feeling about the exercise:

  i. What he/she observed during the exercise?

  ii. His/her feeling about moving forward or backward?

  iii. Any suggestion for any of the role(s) for moving forward or backward?

  iv. Facilitator to note all the responses in a chart paper or white board.

7. Finally conclude the session with an analysis of the whole exercise including summarizing participants responses.

   - What we saw in this exercise is that certain people are equipped / could move forward in life because of their advantageous situation which comes either through their stature, economic background, social background, social position etc. i.e. the power to influence.

8. Thus, there is a force which pushes or pulls an individual growth and development. This force is what we normally term as **'Power'** and the sources from where the power is drawn is what we call as **"Power Structure".**

9. In Indian Context, we see different Power Centers which draws its influence from either or mix of these Power Centers for example education, religion, position/ authority, media, gender etc. These **Power Centers influences an individual/ household and communities' movement in the Social Hierarchy pyramid**.

10. The society has certain structure which gets influenced by various factors like contextual, systemic and personal factors. These factors are supported by some other underlying influencing factor i.e. POWER which plays a crucial role in growth and development of an individual/ household.

11. These factors either support / enable a person / household or disables a person / household to be part of the segment of the Social Hierarchy pyramid. A person / household having combination of power sources is equipped with the ability to make / influence decisions which help him / her in accessing and controlling the resources meant for their growth and development.

12. In simple terms, if you have power, you can access resources and if you have power, you can decide how to utilize the resources or have control over its use. So, some important ways of dealing with power structure includes:

    A. Power of Information and Knowledge

    B. Power of Collective

    C. Power of Constitutional Guarantees

    D. Power of Action

Power Walk Statements

- I have had or will have the opportunity to go for higher education out of my village to a private school.
- I will be able to choose what kind of work that I would like to do in future.
- I can get an employment easily or initiate a self-employment.
- I could get a bank loan to start a business if I wanted one.
- I can decide whom I can marry
- I can earn enough money to make a good life for myself and my children.
- I can access and afford quality health care facility outside my village.
- I can make decisions about my health
- I can decide how to utilize my income/ earning.
- I think I will be able to do saving from my income
- I think I can be elected as a PRI leader and function independently.
- I believe I am capable of making decisions for my village or community.
- I think I will be able to recover from a loss of business/ employment

Review

02 minutes

Ask participants to share whether they agree or disagree with the following statements and explain the rationale for their agreement or disagreement.

S. No.	Statement	Agree/ Disagree
1	**Everyone in society is equally placed**	
2	**Only system is responsible for inequality in society**	
3	**Mindset of people plays a very important role maintaining a status quo in societal structure**	
4	**It's impossible for people to move from bottom of pyramid to top of pyramid**	
5	**Persistent efforts are must for anyone who wants to join the top 1%**	

Notes

Lesson Plan 3: Extreme Poverty Situation

Total Duration 1hour 45 minutes

Lesson Description

This session introduces participants to poverty, its causes, and multidimensional effects, as well as to the distinctions between poverty levels, such as "poor" and "extremely poor." Participants will engage in discussions, exercises, and group activities to develop a deeper understanding of poverty and identify key characteristics of extremely poor households.

Learning Outcomes

At the end of this session participants will be able to:

- Define poverty
- Describe its causes and multidimensional effects.
- Identify characteristics of the extremely poor and distinguish them from poor households.

Materials

- Flip charts and markers
- Case Studies
- Post-it Notes and Coloured Markers

Preparation

- Printed copies of case studies for group work
- Write down the different characteristics of extremely poor and poor on flipchart or power- point
- Images of poverty cycle and prosperity cycle
- Detailed table to discuss the poverty cycle

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Session Flow

Session	Time	Methodology
Understanding Extreme Poverty	30 minutes	Plenary + Group Work
Differentiate Extreme Poor from Poor families	30 minutes	Plenary + Group Work
Recognizing the barriers to overcome the Poverty Cycle	45 minutes	Plenary + Group Work

Understanding Extreme Poverty *30 minutes*

1. In the previous session, we explored how social hierarchy significantly influences access to resources, opportunities, and power in society. Now, we will focus on understanding poverty, which is closely linked to social hierarchy. **Vulnerable groups and individuals from lower social strata often face systemic barriers that limit their ability to access essential opportunities and resources.**

2. Explain to participants that **poverty is a multifaceted social and economic condition where people lack the means to meet basic needs like food, shelter, education, and healthcare**. It arises from various **interconnected factors, including restricted livelihoods opportunities, social inequalities, and insufficient support systems**. These challenges create a cycle of **vulnerability and exclusion,** reinforcing existing power imbalances. Tackling poverty effectively requires a comprehensive approach that not only builds sustainable livelihoods but also addresses social structures, empowers marginalized populations, and fosters inclusivity to create equitable, resilient communities.

3. To deepen our understanding, we will engage in a group activity. Facilitator will divide the participants into small groups of 4-5 members. Each group will receive two case studies to review. Collaborate, discuss, and share your insights on the scenarios presented. This exercise will help us analyse poverty from multiple perspectives and reflect on real-life challenges faced by vulnerable communities.

Case Study - 1

Gita Devi lives in small community in densely forest region Bastar district of Chhattisgarh state. She belongs to Baiga tribes, the region's ethnic group. She is among the 10,000 indigenous people who lost their land and home during the construction of a dam in the year 1970. She remembers walking empty handed out of her home as a child and losing everything she and her family owned.

Gita lives with her husband, her daughter and six-year-old granddaughter who has a speech disability. Her home is made of basic materials, the floors and walls are made of mud. The front part of the home is a small shop where the family sells basic grocery and food from which they earn about Rs. 75 per day. Besides the shop, Gita and the rest of the community members obtain all personal supplies from far off city for which they have to walk miles as there is no road connectivity. Gita and her family members are nutritionally deprived.

The houses in the hundred-person tola/ community lack access to piped water and toilets but do have basic electricity for lighting. For water Gita must walk for kilometres to reach a newly constructed school where she can fill her bucket from a tap. This journey is becoming challenging as she is reaching in her 60s and suffers from arthritis. Gita also spends considerable time gathering solid fuel for cooking as she cannot afford to buy cooking gas. Gita does not own any basic assets such as mobile phone.

Her grand daughter attends a special school. Gita is hopeful that someday she will be able to complete her secondary education and may be even go for higher studies.

(Case Study- Unstacking global poverty: Data for high-impact action, UNSP)

Case Study - 2

Meenakshi, 25-year-old young woman lives in Vallalapatti village of Madurai district of Tamil Nadu at a Brickkiln site. She belongs to a Dalit family who's native is in a remote village is far from Madurai in Karnataka bordered with Tamil Nadu. Years back, her husband had taken a loan from a contractor for household needs. In turn Meenakshi and her family were asked to work in the contractor's brick kiln. Now they had been working for more than a decade in his brick kiln and stays at the site. She along with her family work at the site for the whole day. At end of day, they were paid Rs. 100 in cash and Rs. 80 per day was deducted against their debt. They have 4-year-old child who also stays with them at the site in a temporary shed. The family survives with having a meal for a day and some food for the child. They do not have access to any facilities and services from government as they are not resident of this state.

Questions for reflection

How would you assess Gita's & Meenakshi's family- Do you consider them as rich, middle class, poor or extremely poor and justification for your assessment.

Describe that Poverty is relative, it differs from context to context. Hence it is very difficult to define poverty. However, there are different ways of measuring poverty:

a) **Poverty based on Income/ Economic factor -** The World Bank's international poverty line ($1.90/day) and the national poverty line (Tendulkar Committee's ₹47.55/day for rural areas and ₹57.30/day for urban areas).

b) **Poverty based on Multi-Dimensional Poverty Index like education, health and standard of living etc. -** Assesses deprivations across health, education, and living standards.

Poverty is not only about income or money. Instead, a range of factors that influence their circumstances such as **access to education, healthcare, water and sanitation or paid work.**

Ending poverty goes beyond increasing a person's income; it also involves ensuring access to essential needs such as water, healthcare, education, housing, and security.

Present the learning outcomes for the session and explain that we will build our understanding on the extreme poverty.

Differentiate Extreme Poor from Poor families *30 minutes*

1. Explain to participants that **Extreme Poverty** is the most severe type of poverty, defined by the United Nations (UN) as **"a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to services."**
2. Following the discussion, ask participants to discuss within their groups characteristics of extremely poor households.
3. Ask them to list at least 3 characteristics of extremely poor families in the small sticky note/ paper chits. Allow 10 minutes to participants to complete task. Once the task is over, ask each participant to come and paste their sticky notes/ chits on a chart paper with heading **"Characteristic of Extremely Poor families"**. In case participants are not able to write, show the below table for reference that people living in extreme poverty are characterized by a range of conditions, including:

Deprivation of basic needs

Extreme poverty is a severe deprivation of basic human needs, such as food, safe drinking water, sanitation, health, shelter, education, and information.

Social exclusion

People living in extreme poverty may experience social exclusion, which can cut them off from society and lead to a cycle of poverty.

Insecurities

People living in extreme poverty may experience insecurities in many areas of life, such as unsafe housing, lack of identity papers, and lack of access to health care and education.

Location

People living in extreme poverty are often more likely to live in remote rural areas.

Ethnicity

People living in extreme poverty are more likely to be ethnic minorities.

Education

People living in extreme poverty are more likely to have less education.

Assets (Goat, Hen etc.)

People living in extreme poverty are more likely to have fewer assets.

Access to markets

People living in extreme poverty are more likely to have less access to markets.

4. Discuss key differences between extreme poor and poor, emphasizing factors like income level, access to services, and severity of deprivation with the help of the following table T3.1:

Table 3.1- Difference between Extreme Poor and Poor

Indicator	Extreme Poor	Poor
Deprivation of Basic Needs	Severe deprivation in food, shelter, sanitation, health, and education.	Deprived but may have access to basic needs, often at lower quality.
Social Exclusion	Frequently excluded from society, leading to a cycle of poverty.	Some level of exclusion, but not completely cut off from society.
Location	Often in remote, isolated rural areas or informal settlements.	May live in rural or urban areas, closer to opportunities.
Ethnicity	More likely to be from ethnic minorities, facing additional discrimination.	May face some ethnic challenges but not compounded by poverty.
Education	Often lack education or access to schooling, perpetuating poverty.	May have limited education, affecting job opportunities.
Assets	Few or no assets, making it hard to improve living conditions.	Some assets, but not enough to create financial security.
Access to Markets	No access to markets, limiting economic participation.	Some access to markets but limited by resources.
Insecurities	High insecurity in housing, identity papers, health, and education.	Some insecurity but may still access basic services.

Recognizing the barriers to overcome the Poverty Cycle

45 minutes

1. Explain to participants that poverty is not just an individual challenge—it's a complex issue with multiple layers that require collaboration, patience, and strategic thinking to overcome.

2. Describe how poverty traps individuals and communities in a loop of deprivation and disadvantage, where limited resources, poor health, inadequate education, and social exclusion reinforce one another, making it increasingly difficult to escape.

Display the key components of the poverty cycle and explain how these interrelated factors keep the knot of poverty tightly wound. Display the image 3.1 about the key components of poverty cycle are:

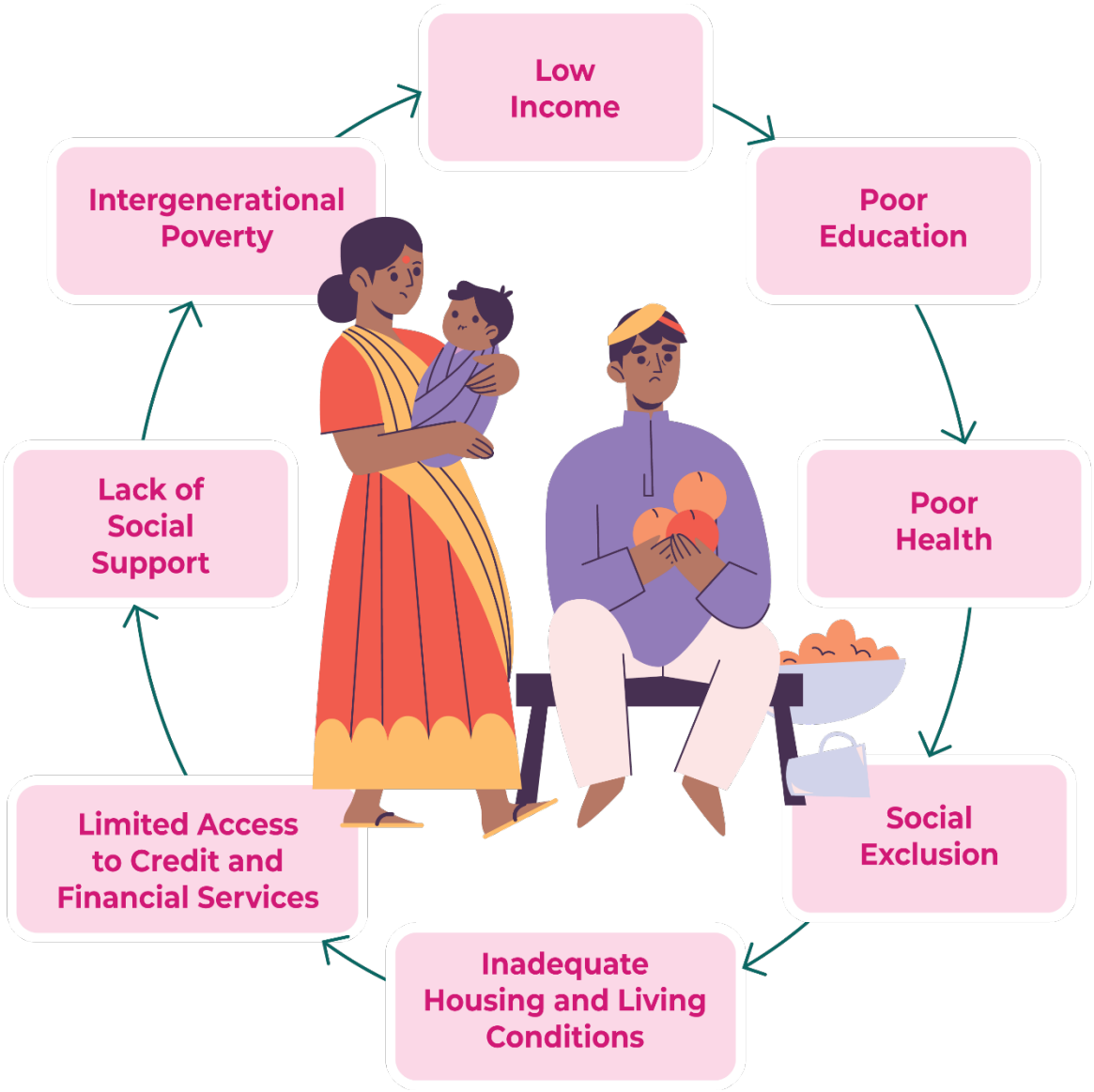


Image 3.1: Poverty Cycle

3. Walk through each element in the diagram and explain how they are interconnected.

4. The **poverty cycle is a self-reinforcing loop** where multiple factors contribute to **ongoing deprivation,** making it difficult for individuals and families to **escape poverty**. The interconnected nature of these elements means that one disadvantage leads to another, trapping people in a continuous cycle. Let's break down each component of the poverty cycle and explore how they are linked to one another.

Low Income • Many poor families earn just enough to survive, leaving no room for savings, investments, or education. • Low wages often mean insecure jobs and limited access to benefits (such as healthcare, insurance, or pensions). • Leads to financial stress, which affects decision-making, mental health, and the ability to plan for the future.	**Examples** ○ Leads to poor education → Parents can't afford school fees, books, or tuition. ○ Results in poor health → No money for nutritious food, medical care, or sanitation. ○ Causes inadequate housing & living conditions → Families live in overcrowded, unsafe environments.
Poor Education • Lack of access to quality education means people struggle to acquire skills that lead to better jobs. • Children from poor households often drop out of school to help support their families. • Poor education creates a disadvantage across generations, keeping families in poverty.	**Examples** ○ Low income continues → Without education, people remain in low-paying jobs. ○ Poor health worsens → Lack of education leads to poor health choices and lower awareness about hygiene and nutrition. ○ Limited access to credit & financial services → Uneducated individuals are often unaware of financial opportunities or lack the literacy needed to access them.
Poor Health • Poverty often means no access to proper healthcare, increasing the risk of chronic illness. • Malnutrition, unsafe drinking water, and poor sanitation lead to high rates of disease. • Sick individuals can't work effectively, leading to lower income and higher medical expenses.	**Examples** ○ Low income cycle continues → Unable to work, earnings decrease. ○ Education suffers → Sick children miss school; malnourished children struggle to concentrate. ○ Social exclusion deepens → The disabled or chronically ill are often stigmatized and left out of opportunities.
Social Exclusion • Marginalized communities (women, tribal populations, persons with disabilities) face systemic discrimination, reducing their access to jobs, education, and social services.	**Examples:** ○ Low income continues → No access to jobs, financial services, or government benefits. ○ Poor education persists → Marginalized groups may have fewer opportunities to attend school.

• Lack of representation in governance means policies don't always address their needs. • Stigma around poverty often creates psychological barriers—people feel trapped and hopeless.	○ Lack of social support → Limited safety nets lead to deeper cycles of poverty.
Limited Access to Credit & Financial Services • Without bank accounts or loans, poor families can't invest in education, businesses, or home improvements. • Microfinance, savings groups, and credit schemes are often not available or difficult to access. • Women and marginalized groups face higher barriers to financial inclusion.	**Examples** ○ Low income persists → No capital to start businesses or invest in skills. ○ Housing remains inadequate → No credit to improve living conditions. ○ Social exclusion worsens → The poor remain locked out of financial systems.

5. Emphasize that as it takes a coordinated and strategic approach to untangle the knot, addressing poverty requires a comprehensive, multi-faceted strategy. This approach must simultaneously target multiple barriers, focusing on creating sustainable livelihoods, improving education and health, and fostering social inclusion to break the poverty cycle and promote empowerment.
6. Now ask participants to get divided into 4 groups to discuss withing 5 minutes the key strategy to overcome the poverty cycle.

Group 1: Economic Empowerment
Access to jobs, financial services, entrepreneurship opportunities.

Group 2: Education and Skill Development
Investing in learning opportunities, vocational training, and literacy.

Group 3: Health and Well-being
Improving healthcare access, sanitation, and nutrition.

Group 4: Social Inclusion & Support Systems
Strengthening community networks, social protection, and policies for marginalized groups.

7. Once the group work is completed introduce the prosperity cycle involves interconnected elements—such as education, economic opportunity, good health, and social support—working together to create a continuous cycle of growth, well-being, and resilience.

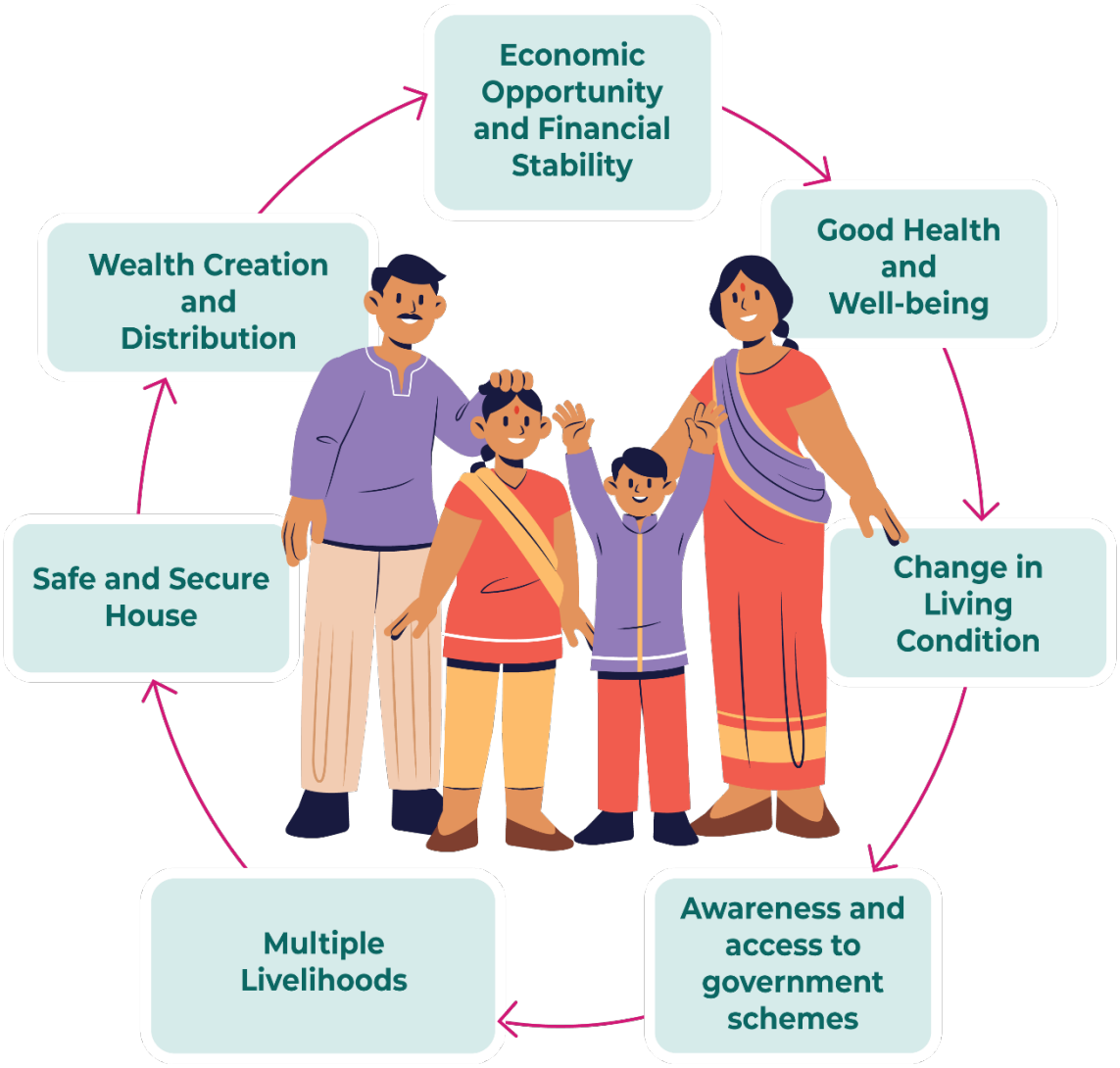


Image 3.2: Prosperity Map (Aspire Family)

8. Reinforce that fostering prosperity requires investing in its key components. Use examples from the activity: education and skill development lead to better job opportunities, good health increases productivity, and collaboration builds social capital. Together, these efforts drive long-term prosperity and reduce inequalities.
9. Conclude by systemic barriers, building cycles of prosperity improve lives, promote equity, and sustain positive change across generations.

Review

05 minutes

Ask each group to discuss two key questions:

1. What are the biggest barriers that prevent people from escaping poverty?
2. What solutions can be implemented at different levels (individual, community, and policy)?

Facilitator Reference Point

The Ministry of Rural Development, Government of India, commenced the Socio Economic and Caste Census (SECC) 2011, in June 2011 through a comprehensive door to door enumeration across the country. This is the first time such a comprehensive exercise has been carried out for both rural and urban India. It is also expected to generate information on a large number of social and economic indicators relating to households across the country.

SECC-2011 is a study of socio-economic status of rural and urban households and allows ranking of households based on predefined parameters. SECC 2011 has three census components which were conducted by three separate authorities but under the overall coordination of Department of Rural Development in the Government of India. Census in Rural Area has been conducted by the Department of Rural Development (DoRD). Caste Census is under the administrative control of Ministry of Home Affairs: Registrar General of India (RGI) and Census Commissioner of India. Ministry of Rural Development commenced the Socio-Economic Caste Census-2011 on 29th June, 2011 through a comprehensive door to door enumeration across the country. The data of the exercise is now available for policy, research and for implementing various development programmes.

Key findings from SECC 2011 are as follows:

I. Key findings from Rural India:

1) Total Households
24.49 Crore

Total Households in the Country (Rural plus Urban)

2) Total Rural Households
17.97 Crore

Total Households in the Country (Rural plus Urban)

3) Total Excluded Households
7.07 Crore

(based on fulfilling any of the 14 parameters of exclusion) –

i. Motorized 2/3/4 wheeler/ fishing boat
ii. Mechanised 3- 4 wheeler agriculture equipment
iii. Kisan credit card with credit limit of over Rs. 50,000/-
iv. Household member government employee
v. Household with non- agricultural enterprises registered with government
vi. Any member of household earning more than Rs. 10,000 per month
vii. Paying income tax
viii. Paying professional tax
ix. 3 or more rooms with pucca walls and roof
x. Owns a refrigerator
xi. Owns landline phone
xii. Owns more than 2.5 acres of irrigated land with 1 irrigation equipment
xiii. 5 acres or more of irrigated land for two or more crop season
xiv. Owing at least 7.5 acres of land or more with at least one irrigation equipment.

4) Automatically included
15.95 Lakh (0.89%)

(based on fulfilling any of the 5 parameters of inclusion –

i. Households without shelter
ii. Destitute, living on alms
iii. Manual scavenger families
iv. Primitive tribal groups
v. Legally released bonded labour

5) Households considered for deprivation
10.74 Crore

6) Households not reporting deprivation
2.01 Crore

7) Households with any one of the 7 deprivation
8.73 Crore

II. Deprivation Data:

D1 **2.38 Crore (13.28%)**

Households with one or less room, kuccha walls and kuccha roofs

D2 **65.33 Lakh (3.64%)**

No adult member in the household between age 16 and 59

D3 **69.43 Lakh (3.86%)**

Female headed household with no adult male member between age 16 and 59

D4 **7.20 Lakh (0.40%)**

Households with differently able member with no other able bodied adult member

D5 **3.87 Crore (21.56%)**

SC/ ST Households

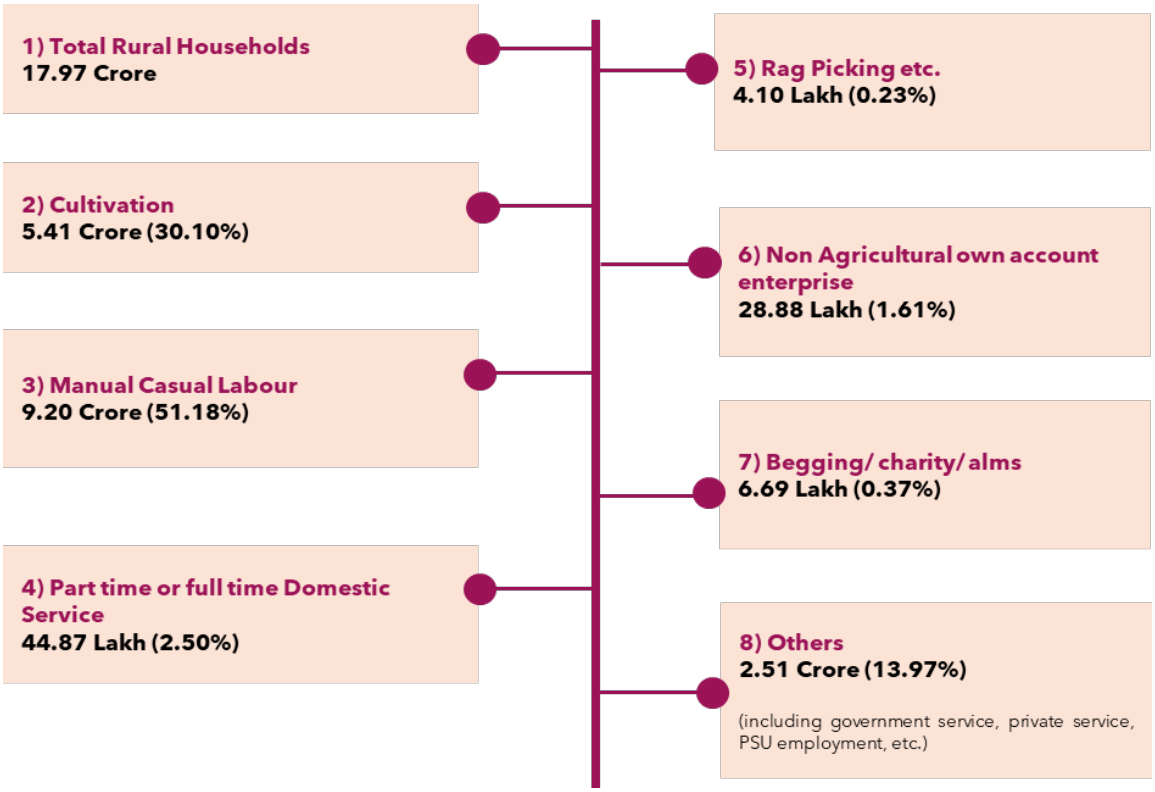
D6 **4.22 Crore (23.52%)**

Households with no literate adult above age 25 years

D7 **5.40 Crore (30.40%)**

Landless households deriving a major part of their income from manual labour

III. Sources of Household Income



Notes

Lesson Plan 4: Introduction to DAY- NRLM

Total Duration 90 minutes

Lesson Description

This session introduces participants to the Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) and the role of Community Based Organizations (CBOs) in livelihoods promotion. Participants will explore the structure, function, and impact of CBOs, (Self-Help Groups (SHGs), and their federations). Through interactive activities, participants will understand the institutional setup and how it empowers communities to achieve social and economic development.

Learning Outcomes

At the end of this session participants will be able to:

- Explain the objectives of DAY-NRLM.
- Understand the role of PRI and CBOs in sustainable livelihoods
- Understand the roles of Self-Help Groups (SHGs), and their federations within the DAY- NRLM framework.

Materials

- Flip charts and markers
- DAY- NRLM Structure,
- CBO Structure promoted under DAY-NRLM
- Role Play Cards for interactive activity on SHGs, and its federations
- Post-it Notes and Coloured Markers

Preparation

- Write the DAY- NRLM and CBO structure promoted under DAY - NRLM on the flip chart or power point
- Print the cards that represent role of different community institution roles (SHG member, VO and CLF representative, etc.).

Session Flow

Session	Time	Methodology
Introduction to DAY- NRLM	60 minutes	Plenary
Understanding Community Based Organization	30 minutes	Group Work

Introduction: DAY - NRLM

60 minutes

Inform participants that in the previous session, we explored social hierarchy and its connection to poverty. Today, we will focus on to understand the Government of India flagship programmes– Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY- NRLM) designed to uplift and empower vulnerable communities. Share the following story with participant:

In the village of Pratampur, most families survived on small-scale farming and irregular daily wage work, barely managing to sustain themselves. They faced persistent poverty due to a lack of financial resources and limited livelihood skills. A turning point came when a Community Resource Person (CRP) visited the village and introduced the women to the DAY-NRLM initiative. Motivated by its vision of financial independence and collective empowerment, a group of women formed a Self-Help Group (SHG). Together, they began saving small amounts, sharing knowledge, and supporting each other in exploring new income-generating activities. What started as a simple collective effort transformed into a powerful movement towards self-sufficiency and resilience, demonstrating the structured and holistic support offered by DAY-NRLM to uplift rural communities. You, as coaches, will guide similar communities to follow this transformative path.

What is DAY-NRLM?

1. **Overview of DAY-NRLM:**
    - DAY-NRLM is the Government of India's flagship poverty alleviation initiative, focused on sustainable rural livelihoods.
    - It operates on three foundational pillars:
        - **Expanding Livelihood Options:** Enhancing and diversifying existing income opportunities.
        - **Skill Development:** Building skills for wage employment.

- **Entrepreneurship Promotion:** Encouraging self-employment and business ventures.

2. **Target Group and Focus on Women:**
    - DAY-NRLM primarily targets rural poor women, organizing them into Community-Based Organizations (CBOs) such as Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs).
    - Women are identified through the Socio-Economic Caste Census (SECC) and Participatory Identification of Poor (PIP) processes.
    - Capacity-building support and technical handholding are provided to ensure the sustainability of SHGs and their federations.

At the state level, The **State Rural Livelihoods Mission (SRLM)** plays a crucial role in implementing the DAY- NRLM. Registered as a separate society based on state requirements, it is headed by a State Mission Director (SMD)/ CEO. SRLM aims to reduce poverty by promoting sustainable livelihoods, enhancing income opportunities, and improving the quality of life for rural poor households. Key focus areas include promoting self-help groups, skill development, enterprise promotion, producer groups, Farmers Producer Companies (FPCs), and financial inclusion. SRLM collaborates with government departments, NGOs, and community-based organizations to support rural poor women.

Key Strategies Employed by SRLM:

1. Mobilizing rural poor into self-help groups and federations.
2. Providing skill training and capacity-building programmes.
3. Promoting entrepreneurship and enterprise development, including producer groups and Farmer Producer Organizations (FPOs) / Farmer Producer Companies (FPCs)
4. Facilitating access to financial services and markets.
5. Strengthening community institutions and social capital

Organizational Structure of DAY-NRLM: Display image 4.1 and explain the organizational setup under the DAY-NRLM scheme to the participants. It works through a layered support system:

Image 4.1: Organizational Set- Up in DAY - NRLM

1. **National Mission Management Unit:**
Provide technical support, capacity building, and policy guidance.

2. **State Rural Livelihoods Mission (SRLM):**
State-level implementation bodies registered as separate societies, led by a State Mission Director (SMD) or CEO.

3. **District Mission Management Unit (DMMU):**
The DMMU is headed by the District Mission Manager supported by district thematic heads. The DMMU is responsible for the district level coordination with the line departments and supervise and support the implmentation of the interventions by the block mission unit.

4. **Block Mission Management Unit (BMMU):**
Headed by a Block Mission Manager (BMM) and supported by domain specialists, BMMUs plan, implement, and monitor livelihoods programmes at the block level, working closely with SHGs, Village Organizations (VOs), and Cluster Level Federations (CLFs).

5. **Three-Tier Community-Based Organization Structure:**
The community-based organizational structure under DAY-NRLM ensures comprehensive support at multiple levels to empower rural women effectively. The three levels– SHGs, VOs, and CLFs –work together to create a robust support system that addresses both economic and social dimensions of rural development. Each level builds on the other to form a strong support system. To visualise the CBO structure, present the image 4.2

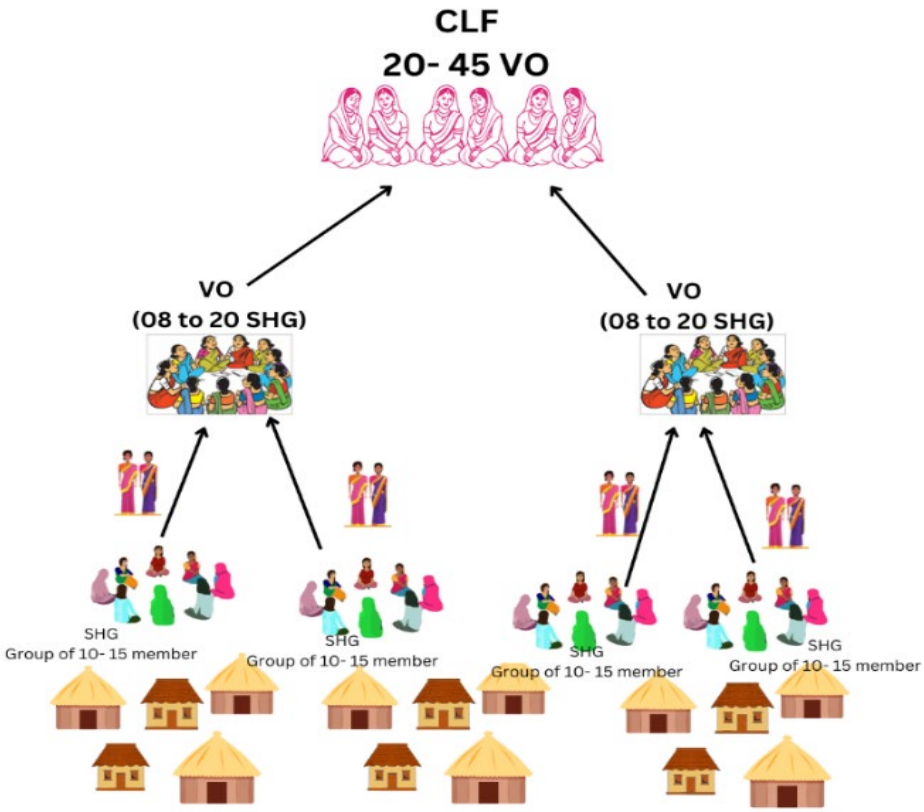


Image 4.2: Community Based Organization Structure

Self-help Group (SHG)	1. A **Self-Help Group (SHG)** is a homogeneous, affinity-based group **comprising 10-20 poor women from the same habitation, residing in close proximity**. 2. The selection of poor women based on SECC data and through participatory Identification of Poor (PIP) process. 3. However, **SHGs catering to vulnerable individuals, such as persons with disabilities (PwDs) and the elderly, may include both men and women**, with a smaller membership size of 5-20. Specialized SHGs may be formed for these vulnerable groups, with tailored norms. 4. As the primary building block of the NRLM institutional design, **SHGs provide a platform for women to engage in self-help, mutual- cooperation, and collective action, fostering social and economic development.** 5. These groups **promote savings, generate internal funds, and eventually become local financial institutions**, offering a range of financial services, including credit for debt swapping and livelihoods purposes
Village Organisation (VO)	1. **Village Organisation (VO)** is a crucial institutional entity that typically consists of **5-20 Self-Help Groups (SHGs) from a single village or habitation.** 2. By federating these SHGs, the VO serves as a powerful platform that **amplifies the collective voice, enhances solidarity, and strengthens the bargaining power of its member SHGs**. 3. The VO plays a vital role in facilitating greater collective action among its members, enabling them to access markets, local institutions, and essential services more effectively. 4. This, in turn, leads to improved livelihoods, increased income, and enhanced overall well-being. Moreover, the VO facilitates the dissemination of information, knowledge, and best practices among its members, promoting learning, innovation, and social cohesion. 5. By providing a collective platform, the VO enables its members to negotiate better deals, access credit and other financial services, and participate more meaningfully in local governance and decision-making processes. 6. Ultimately, the VO serves as a catalyst for social, economic, and political empowerment of its members, particularly women and other marginalized groups, enabling them to break free from the cycles of poverty and vulnerability.
Cluster Level Federation (CLF)	1. A **CLF** is a critical **institutional entity that federates multiple Village Organisations (VOs)** within a cluster at the block level. A block may have one or two CLFs based on number of Vos formed. By bringing **together 25-30 VOs,** and/ or their constituent

	Self-Help Groups (SHGs), **the CLF creates a robust platform for collective action, solidarity, and empowerment**. 2. The CLF serves as a catalyst for achieving economies of scale, enhancing collective bargaining power, and improving access to markets, local institutions, and essential services. 3. By federating VOs, the CLF facilitates the sharing of knowledge, best practices, and resources, ultimately leading to more effective and sustainable livelihoods. 4. The CLF **plays a vital role in promoting financial inclusion, social inclusion, and social development, with a focus on gender equality, food security, nutrition, health, and water, sanitation, and hygiene (WASH) initiatives**. 5. By providing a platform for collective action, the CLF enables its member VOs and SHGs to negotiate better deals, access credit and other financial services, and participate more meaningfully in local governance and decision-making processes.

Local Self Governance

- **Panchayati Raj Institutions (PRIs):** The three-tier Panchayati Raj system is a decentralized governance structure in India, aimed at ensuring local self-governance and empowering rural communities. It organizes rural administration into three level, providing a framework for participatory development and governance.

Level	Structure	Head	Responsibilities
Village Level	**Gram Panchayat**	Gram Pradhan	1. Maintenance of village infrastructure, roads, and water supply. 2. Implementation of welfare schemes like PDS (Public Distribution Scheme), health, and sanitation programmes. 3. Record-keeping and dispute resolution at the village level.
Block Level	**Panchayat Samiti**	Block Pramukh	1. Coordination and supervision of Gram Panchayats within the block. 2. Planning and implementation of development programmes across multiple villages. 3. Resource allocation for education, agriculture, health, and rural development projects.

District Level	**Zila Parishad**	Chairperson	1. Preparation and approval of district-level development plans. 2. Allocation and disbursement of funds to Panchayat Samitis and Gram Panchayats. 3. Monitoring and evaluation of rural development activities across the district.

Explain to participants that effective programme implementation under DAY-NRLM relies on convergence with various schemes, where Panchayati Raj Institutions (PRIs) play a key role, making it vital to understand their governance structure.

SRLMs, PRIs, and CBOs work together to promote sustainable livelihoods by aligning institutional support, governance, and community mobilization to empower rural populations through financial inclusion, capacity building, and resource management.

Understanding Community Based Organizations *30 minutes*

1. Organize participants into four groups. Each group will discuss the role of the CBO, and PRI based on the DAY-NRLM session. Allocate 15 minutes for discussion and 5 minutes for presentation.

Group 1 – SHG

Group 2 – VO

Group 3 - CLF

Group 4 – PRI

2. Once all the group presentation is completed close the session by reiterating that **DAY- NRLM achieves its goals through a well-structured network of CBOs** and these structures work together to promote economic stability and social cohesion.

Review *05 minutes*

1. How does DAY-NRLM support rural households in improving their livelihoods?
2. How does the Village Organization (VO) differ from the Cluster Level Federation (CLF)?

Notes

Inclusive Livelihoods Programme

1. Inclusive Livelihoods Programme
2. Targeting- Selection of Program Participant
3. Understanding Gender and its integration in ILP
4. Vision Building: Aspiration Mapping

DAY 2

Recap of previous day

30 minutes

Major Highlights from Day 1

1. Social hierarchy refers to the ranking of individuals or groups within a society based on factors like caste, class, gender, or ethnicity, which determines access to resources, opportunities, and power. Those in lower social strata often face systemic barriers, discrimination, and exclusion, reinforcing inequality.
2. Extreme poverty, on the other hand, is characterized by severe deprivation of basic needs such as food, water, shelter, healthcare, and education, with the United Nations defining it as living on less than $2.15 per day. It involves social exclusion, insecurity, and limited access to essential services, creating a poverty cycle that perpetuates hardship across generations.
3. The link between social hierarchy and poverty is strong, as vulnerable groups are disproportionately affected by extreme poverty due to systemic inequalities. Addressing these challenges requires a comprehensive approach that tackles both structural barriers and immediate needs, empowering vulnerable communities, fostering inclusivity, and creating pathways for equitable and sustainable development.

Materials

- A4 Sheets
- Markers
- Questions from Day 1 Lesson Plans

Preparation

- Write questions on paper slips (prepared from A4 Sheets) - 1 question per slip
- Prepare a paper ball from question slips (Cabbage Ball)
- Music to play 'Passing the Parcel'

Process

1. Ask participants to gather around an open space and form a circle
2. Once all participants gathered and form a circle inform participants that we will play a 'Cabbage Ball' game to recall and recap what we have learned yesterday.
3. Explain that this cabbage ball has been prepared with questions (on paper slips) based on learnings from the previous session.
4. Inform participants that you will play the music, and participants will have to pass on the 'cabbage' to one another. Once the music stops, the participant holding the 'cabbage' (ball) will have to 'peel off' one slip from it and provide the answer to the question mentioned on the slip.
5. In case the participant does not know the answer/ response, other participants from the group can help in answering the questions. Once we receive the response for the question, we will repeat the same activity until all the question slips have been covered.

Sample Question

1. What are the objectives of DAY- NRLM?
2. What is the full form of DAY- NRLM?
3. What were the group agreements set for the training?
4. What is social hierarchy?
5. What is SHG and its federations?
6. Who is the head of Gram Panchayat?
7. How many members are there in cluster level federations?
8. Share three factors of poverty cycle?
9. How can we break the poverty cycle? Give one example.
10. Name the structures of three tier of Panchayati Raj System?
11. Based on the class who is at the top of social hierarchy?
12. How many members are there in SHG?
13. Give one function of Cluster Level Federations?
14. Who all are the part of our community/ village?
15. What is the purpose of the training?

Lesson Plan 5: Inclusive Livelihoods Programme

Total Duration 90 minutes

Lesson Description

This session provides an overview of the Inclusive Livelihoods Programme (ILP), a structured and time-bound initiative designed to support extremely vulnerable families in overcoming poverty. Participants will explore the programme's core principles and learn how it integrates the ultra-poor graduation approach, a globally recognized model for poverty alleviation, successfully adapted by various Indian organizations. The session will highlight the critical role of coaches in guiding individuals through key milestones to achieve lasting and sustainable outcomes.

Learning Outcomes

At the end of this session participants will be able to:

- Define the Inclusive Livelihoods Programme and its relevance in poverty alleviation
- Understand how the Inclusive Livelihoods Programme integrates welfare, development, and empowerment strategies.

Materials

- Whiteboard / Flip Chart
- Sticky Chits / Cards
- Whiteboard Marker/ Permanent Marker
- Pens (1 per person)
- Case Study

Preparation

- Image of Inclusive Livelihoods Programme key pillars on PowerPoint slide or written on flip chart
- Expected outcome from Inclusive Livelihoods Programme on PowerPoint slide or flip chart
- Printout of Sita case scenario for group activity

Session Flow

Session	Time	Methodology
Introduction	45 minutes	Plenary + Group Work
The Story of Sita: A Journey to Stability	45 minutes	Group Work

Introduction

45 minutes

Explain to participants that despite the significant outreach and successes of the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) in empowering rural households through self-help groups (SHGs) and sustainable livelihoods promotion, certain extremely vulnerable households remained beyond its reach. These groups, often referred to as left-behind households, face multiple barriers, including social exclusion, lack of access to resources, entrenched poverty, and limited aspirations, which prevent them from participating in mainstream development programmes.

The Inclusive Livelihoods Programme was conceptualized to address these gaps by adopting a targeted and holistic approach. It aims to enhance inclusivity within DAY- NRLM by focusing on empowering the most marginalized segments, such as tribal populations, persons with disabilities, women-headed households, and extremely – vulnerable families. This approach integrates key strategies from the Ultra Poor Graduation Model, focusing on poverty analysis, social hierarchy awareness, customized coaching, capacity building, and sustainable livelihoods interventions tailored to the specific needs of the extremely vulnerable households.

By introducing Inclusive Livelihoods Programme, DAY-NRLM reinforces its commitment to leaving no one behind and achieving inclusive economic and social development. The initiative seeks to build resilience, enhance income-generating capacities, and improve overall well-being, ensuring that even the most disadvantaged families can access opportunities for a better quality of life. This programme bridges gaps in service delivery and social support by integrating participatory coaching, community institution-building, and tailored financial and non-financial interventions.

Key Pillars of Inclusive Livelihoods Programme

- Links to entitlements and government programmes/ schemes
- Livelihood promotion through multiple streams
- Financial Inclusion - accumulate capital and plan
- Social Empowerment - build personal agency and increase participation within the community institutions
- Gender Intentionality
- Coaching - a cross-cutting element that facilitates targeted household access to all programme elements
- Inclusion in Community Institutions as part of the overall sustainability strategy

Inclusivity	Sustainability	Empowerment
Bring marginalized groups into the economic mainstream.	Create long-term livelihood solutions.	Foster agency and resilience among the poor.

Figure 5.1 Expected Outcome of Inclusive Livelihoods Programme

Inclusive Livelihoods Programme is aligned with the broader goals of **DAY-NRLM** and aims to foster holistic, inclusive, and sustainable rural development through participatory and community-driven approaches.

Reiterate that Inclusive Livelihoods Programme is based on the principle of Ultra Poor Graduation Approach. Provide participants with a clear understanding of the foundational components of the ABC framework and its relevance to poverty alleviation within the ILP.

1. **Asset (A) -** Livelihood support (e.g., livestock, small business capital).

2. **Basic Needs (B) -** Food, healthcare, and shelter to survive and work effectively.
3. **Coaching (C) -** Skills, motivation, and guidance to use the asset properly.

The Story of Sita: A Journey to Stability *45 minutes*

Sita is a widowed mother of two who lives in extreme poverty in a village. She struggles for food, healthcare, and income. One day, she was included as a programme participant in Inclusive Livelihoods Programme.

Divide the participants into three groups and ask to respond the questions in 5 minutes

- **Group 1: Sita receives an ASSET (Goat, Sewing Machine, Vegetable Seeds).**
  - *Ask:* "Now Sita has an asset. Will her life improve automatically. How?"
  - *Response:* "No, because she needs food, healthcare, and knowledge to manage the asset."
- **Group 2: Sita's BASIC NEEDS (Food, Healthcare) are supported for 6 months.**
  - *Ask:* "Now she can eat properly and is healthy. Is this enough?"
  - *Response:* "No, because she might not know how to properly use the asset."
- **Group 3: Sita gets COACHING (Training, Financial Literacy, Confidence Building).**
  - *Ask:* "Now that she knows how to raise goats or sew clothes, what will happen?"
  - *Response:* "She can generate income, save money, and eventually become independent."

Explain that without **any one of the three components**, Sita's progress would be **unsustainable,** and she might fall back into poverty. Each component plays a crucial role:

1. **Asset (A)** → Provides a **starting point** for earning income.
2. **Basic Needs (B)** → Provides **stability** so that a person does not have to make desperate choices.
3. **Coaching (C)** → Provides **knowledge, confidence, and skills** to grow and sustain their progress.

If any one of these is missing, the **path out of poverty is incomplete, and people may fall back into the same struggles.** But when they work together, **they create a lasting change, breaking the cycle of extreme poverty forever.**

Review *05 minutes*

What did we learn today about ABC components of Inclusive Livelihoods Programme? What happens if we remove one of the three?

Lesson Plan 6: Targeting - Selection of Programme Participant

Total Duration 1 hour 45 minutes

Lesson Description

Targeting is a foundational pillar of Inclusive Livelihoods Programme, ensuring that the most vulnerable households benefit from the intervention. This session equips participants with the knowledge and practical skills to identify extremely poor households using various targeting methods and tools. The session emphasizes the principles of inclusion, transparency, and accuracy, while addressing inclusion and exclusion errors through triangulation.

Learning Outcomes

At the end of this session participants will be able to:

- Understand the concept, principles, and importance of targeting in programme related interventions of the Inclusive Livelihoods Programme.
- Learn various targeting methods and tools, such as Participatory Rural Appraisal (PRA) and Participatory Identification of Poor (PIP) including transact walk, social mapping, home visits etc.
- Identify targeting criteria and enabling factors that support coaches in conducting targeting exercises.

Materials

- Chart papers, markers, and sticky notes.
- Printed handouts on targeting principles, steps, and tools.
- Case studies for group exercises.
- A projector and slides for visual demonstrations.
- Sample templates for social mapping and participatory wealth ranking.
- Coloured cards for group activities.

Preparation

- Prepare a brief presentation on targeting principles, methods, and tools.
- Keep concise and relevant case studies ready for demonstration.
- Create sample social maps.
- Familiarize yourself with the steps for conducting participatory exercises.

Session Flow

Session	Time	Methodology
Develop Understanding on Targeting	30 minutes	Plenary + Group Work
Methods and Tools for Targeting	45 minutes	Group Work
Criteria for Identifying Extremely Vulnerable Households (EVHHs)	30 minutes	Plenary

Develop Understanding on Targeting *30 minutes*

1. Introduce the new session by stating that it will cover one of the most critical components of the **Inclusive Livelihoods Programme: Targeting selection of programme participants.**
2. Initiate a plenary discussion by asking participants thought-provoking questions such as, 'What comes to mind when you hear the word Targeting?' and 'What thoughts or ideas do you associate with the term Targeting?' Allow participants 2–3 minutes to reflect on the term and share their thoughts.
3. Record participant responses on a whiteboard or flip chart. To foster inclusivity and interaction, encourage less participating participants to share their views and emphasize that all contributions are valuable. Reassure participants by stating, "We are all here to learn together–there are no right or wrong answers. Sharing your perspectives helps us grow collectively." Once a variety of responses are collected, summarize them.
4. Provide a formal definition of Targeting in the context of the Inclusive Livelihoods Programme under DAY-NRLM. **Targeting refers to the process of identifying and selecting specific individuals, households, or communities who are most in need of a particular programme or intervention.**
5. Pose another question to participants: "Who are we targeting as project participants for the Inclusive Livelihoods Programme?" While participants are likely to respond with "The poor," explain that the term 'poor' is subjective and can vary based on individual, household, community, and regional socio-economic conditions. Provide an example, such as how in one village, families struggling to secure two meals a day might be considered poorer than those who can manage two meals but

lack long-term food security. Clarify that targeting involves deeper analysis to identify those most in need, ensuring participants understand its nuanced and context-specific nature.

6. Here's an example you can use to explain the subjective nature of poverty and targeting. In a rural community, there are three households:

> The **first household** has no stable income and struggles daily to secure even one meal for the family members. They often depend on borrowing or occasional charity to survive.
>
> The **second household** manages to have two meals a day but cannot afford to send their children to school or save for emergencies.
>
> The **third household** has stable meals and can send their children to school but struggles with healthcare costs and is heavily indebted due to medical emergencies.

7. At first glance, it might seem like the first household is the poorest, but upon deeper analysis, the second and third households also face significant challenges that make them vulnerable in different ways. This shows that poverty is not a one-size-fits-all concept. Each family's situation requires detailed assessment to understand their specific needs and vulnerabilities. Through targeted interventions, we can ensure that the most vulnerable families—those who are at the highest risk of being left behind—are identified and supported effectively. This example illustrates the layered nature of poverty and the need for nuanced targeting methods in livelihoods programmes.

8. Further explain to participants that **Targeting Principles are guidelines or fundamental rules that ensure fairness, efficiency, and effectiveness in identifying and selecting participants for a programme or intervention.** In the context of an Inclusive Livelihoods Programme, such as those under DAY-NRLM, targeting principles are designed to ensure that resources reach the most deserving and vulnerable populations.

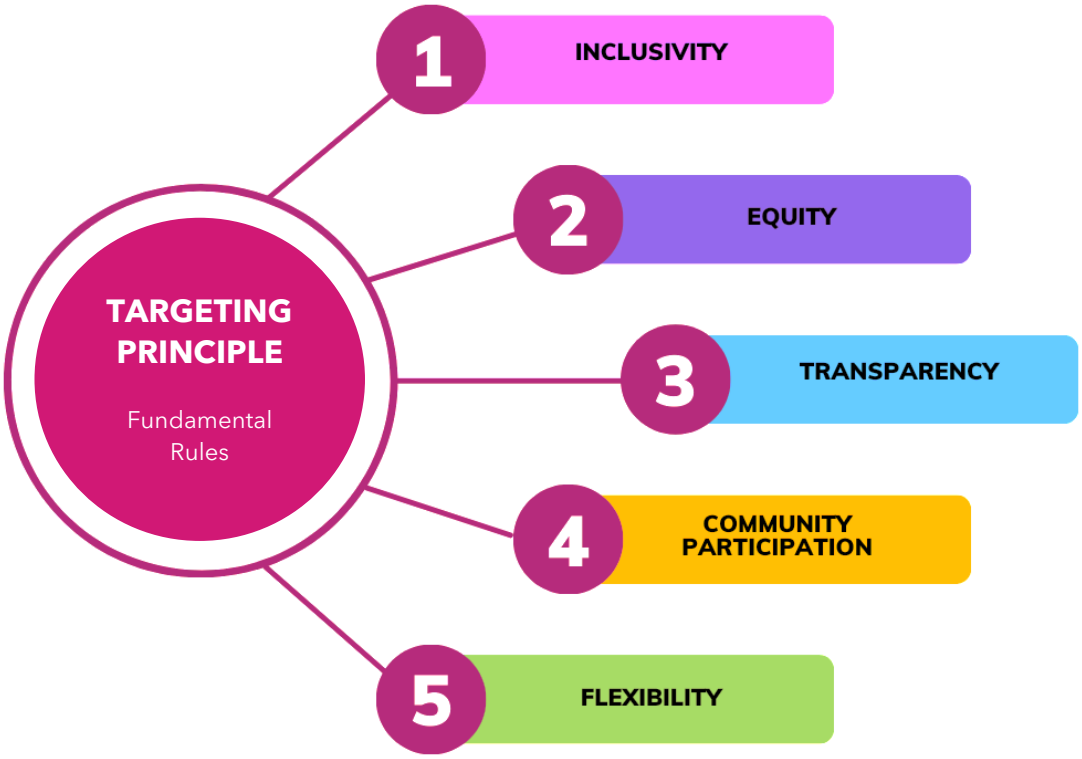
   a. **Inclusivity**: Ensures that all individuals, regardless of background, have access to support and opportunities.

   b. **Equity**: Focuses on providing resources and opportunities based on the specific needs of vulnerable groups, ensuring fair treatment.

   c. **Transparency**: Guarantees that the processes, criteria, and outcomes are clear, open, and understandable to all stakeholders.

   d. **Community**: Participation: Involves the community in decision-making and implementation to ensure that interventions are relevant and effective.

e. **Flexibility**: Adapts interventions to meet the diverse needs and circumstances of different communities and individuals.



Methods and Tools for Targeting

45 minutes

1. Begin the session with a quick recap of the previous discussion, emphasizing that it covered the definition, principles, steps, and approaches for targeting. Introduce the current session's focus on methods and tools for targeting, with a special emphasis on Participatory Rural Appraisal (PRA).
2. Kick off a brainstorming activity by asking participants, "Can anyone explain what Participatory Rural Appraisal (PRA) is?" Allow 2-3 minutes for reflection and invite participants to share their thoughts. Note their responses on a chart paper or whiteboard for reference.
3. Follow this by asking, "Can anyone guess the steps involved in identifying project participants for the Inclusive Livelihoods Programme?" Give 1-2 minutes for participants to contribute. Conclude by explaining the seven steps used in a targeting exercise.

Step **1**

Orientation to Village Level Organizations (VOs)

The Executive Committee, Social Action Sub-committee, and Community Resource Persons are oriented on key aspects, including village prioritization, the rationale and process for identifying project participants, and the details of the Inclusive Livelihoods Programme – its components, objectives, and duration. It is essential that the entire targeting process is driven and fully "owned" by the Village Level Organization and its Social Action Sub-committee to ensure effective community engagement and sustainability.

Step **2**

Transact Walk

In the context of Participatory Rural Appraisal (PRA), a 'Transect Walk' is a specific tool or technique used to systematically explore and gather insights about the local environment, resources, and socio-economic conditions by walking through the community with residents.

Step **3**

Social Mapping

Social Mapping is a technique used to visualize and understand the social structure, relationships, and dynamics within a community.

Step **4**

Identifying Extremely Vulnerable Households

Identifying extremely poor households is a critical step in the Inclusive Livelihoods Programme to ensure targeted support reaches the most vulnerable and facilitates sustainable poverty alleviation.

Step **5**

Listing of Household for Survey

The committee will prepare a comprehensive list of households for the survey, which will be used to finalize the households classified under the Extremely Vulnerable Households (EVHH) category. This process ensures accurate identification and targeting of the most marginalized families for programme interventions. **Cross-reference the household list with community records or local government data to ensure completeness and reliability.**

Step **6**

Household Survey

Following the identification of Extremely Vulnerable Households, a Household Survey is to be conducted in those identified households for data collection and gathering of information following exclusion and automatic inclusion criteria of Socio Economic & Caste Census (SECC) to identify the final extremely poor households as programme participants.

Step **7**

Final selection and list preparation of programme participant

The Community Resource Person (CRP), with the support of the Social Action Committee (SAC) of the Village Organization (VO), will generate a proposed final list of programme participants after thorough verification by the SAC. This verified list will then be submitted to the Executive Committee (EC) of the VO for review and necessary approval, ensuring transparency, accountability, and community ownership of the participant selection process.

Step **8**

Final Confirmation from the CLF

The VO will submit the list to the Cluster Level Federation (CLF) for final confirmation and approval.

The targeting criteria and selection process will differ from state to state, depending on specific requirements and local norms.

Criteria for Identifying Extremely Vulnerable Households (EVHHs)

30 minutes

1. Start the session with a brief recap of the previous discussion, highlighting that participant explored the process of selecting extremely vulnerable households. Next, define 'criteria' as the principles or standards used for decision-making.

2. Clarify that this exercise will help deepen the understanding of 'criteria,' and the session will now focus on the 'Selection Criteria for Extremely Vulnerable Households' within the Inclusive Livelihoods Programme.

3. Divide participants into four small groups and provide each group with chart paper and markers.
   - Ask each group to brainstorm, discuss, and list the selection criteria for identifying extremely vulnerable households in the ILP. Allow **10 minutes** for discussion and 3 minutes to present.
   - Request each group to present their findings, and as they do, consolidate the key points on a chart paper or whiteboard.

4. Summarize the discussion following key discussion points that came out from group discussions along with below mentioned **suggestive indicators** as the selection criteria for Extremely Vulnerable Households in the Inclusive Livelihoods Programme.

SECC Exclusion Criteria: (based on fulfilling any of the 14 parameters of exclusion:

1. Households owning motorized two/ three / four wheelers / fishing boats
2. Households owning mechanized three / four-wheeler agricultural equipment's
3. Households having kisan credit card with the credit limit of Rs.50,000 and above
4. Households with any member as government employee
5. Households with non-agricultural enterprises registered with government
6. Households with any member earning more than ₹ 10,000 per month
7. Households paying income tax
8. Households paying professional tax
9. Households with three or more rooms with pucca walls and pucca roof
10. Households owning refrigerator
11. Households owning landline phones
12. Households owning 2.5 acres or more irrigated land with at least one irrigation equipment
13. Household owning 5 acres or more land irrigated for two or more crop seasons
14. Households owning 7.5 acres or more land with at least one irrigation equipment

SECC Automatic Inclusion Criteria:
(based on fulfilling any of the 5 parameters of inclusion)

i. Households without shelter.
ii. Destitute, living on alms.
iii. Manual scavenger families.
iv. Primitive tribal groups.
v. Legally released bonded labour

Emphasize that the above list is not exhaustive and that targeting criteria should reflect the local socio-economic context and multidimensional poverty factors, and need to be well understood, analysed and decided by the respective State Rural Livelihoods Mission / District Mission Management Unit / Block Mission Management Unit(s).

Review

1. What are the main principles for selecting programme participants?
2. What can be challenge in identifying the programme participants?

Lesson Plan 7: Understanding Gender and its integration in ILP

Total Duration 60 minutes

Lesson Description

In this session, we will explore the concept of gender and its impact on women, particularly those in extremely vulnerable households. Participants will gain an understanding of the roles and challenges women face due to their sex, and how these factors affect their opportunities, access to resources, and overall well-being.

The session will also address gender-based discrimination and its implications for extremely vulnerable families. Through interactive activities and field experiences, participants will examine the intersection of gender, poverty, and vulnerability, and explore how empowering women can contribute to building more resilient communities.

Learning Outcomes

At the end of this session participants will be able to:

- Define the concept of gender and understand its societal implications.
- Recognize the gender-specific challenges faced by women in extremely vulnerable families.
- Understand the connection between gender inequality and poverty.
- Identify ways to empower women and reduce gender-based discrimination in vulnerable communities.
- Discuss strategies to support women in overcoming gendered barriers and access economic opportunities.

Materials

- Flipcharts/Whiteboard and Markers
- Printed or hand- written scenarios
- Projector for visual aids (if available)
- Sticky notes and pens
- Gender Impact Assessment Sheet

Preparation

- Prepare a brief presentation on gender and sex.
- Table to differentiate between gender and sex on flipchart or PowerPoint slide
- Questions for quiz
- Gender assessment topics list

Session Flow

Session	Time	Methodology
Gender and Sex	30 minutes	Plenary + Group Work
Gender and Poverty	30 minutes	Plenary + Group Work

Gender and Sex

30 minutes

1. As we know, the Inclusive Livelihoods Programme (ILP) is designed to empower extremely vulnerable households, with a particular focus on women, and help them rise out of poverty. Women, especially in rural and vulnerable households, often face greater challenges due to poverty, limited access to resources, and gender-based discrimination. These factors hinder their ability to reach their full potential and achieve financial independence.

2. In our previous session on targeting, we discussed how crucial it is to identify and prioritize those women who need support the most. Gender plays a vital role in this process.

3. When identifying households for the programme, it's important to recognize that gender dynamics within these households significantly impact the level of empowerment and opportunities available to women. In many traditional contexts, women are constrained by societal norms, with limited decision-making power, control over income, and access to resources. This increases their vulnerability, making targeted interventions necessary to provide them with the support, tools, and opportunities to grow.

4. Now, let's explore how gender roles shape women's access to resources and opportunities, and how the ILP tackles these barriers to promote gender equity and empowerment.

Case Study

Case Study 1

A 26-year-old high school basketball coach, married with no children. Played basketball in school and college and studied physical education at university. In free time, enjoys playing the tabla and painting traditional Indian art like Madhubani and Warli.

Case Study 2

A 32-year-old healthcare professional, married with two children. Enjoys trekking and mountain biking, spending occasional weekends exploring the hills of Himachal Pradesh or Uttarakhand. He reads extensively about architecture and the natural beauty of India's mountain ranges and their influence on design.

5. Whom do you think these persons would be and why? Do you immediately see Basketball Coach as a tall muscular man in tight tees and sweatpants? Do you imagine a well-suited man as the healthcare professional who love visiting hilly areas?

6. Begin by outlining the learning outcomes of the session. Following that, provide definitions for gender and sex.

Sex	Gender
Sex refers to the biological differences between males and females. These are typically assigned at birth based on physical characteristics such as genitalia. Sex is generally categorized as male or female.	Gender, on the other hand, refers to the roles, behaviours, expectations, and identities that society attributes to individuals based on their sex. It is a social construct that can vary across different cultures and societies.
Born with.	Not born with.
Cannot be changed, except with the medical treatment.	Although deeply rooted, gender roles can be changed over time, since social values and norms are not static.

Only women can give birth. Beard and moustache in Men	The expectation of men to be economic providers of the family and for women to be caregivers are a gender norm in many cultural contexts. However, women prove able to do traditionally male jobs as well as men (e.g. men and women can do housework; men and women can be leaders and managers).

To reinforce the key message on gender and sex conduct a short quiz (5 questions) on gender and its implications, where participants answer true / false or multiple-choice questions to test their knowledge. This sets the tone for the discussion ahead.

Gender and Sex Quiz

i. Gender refers only to biological differences between men and women.
(True / False)

ii. Women in extremely vulnerable families often have less access to education and healthcare than men.
(True / False)

iii. Which of the following is an example of gender-based discrimination?
   a. A woman receiving equal pay for equal work as a man
   b. A woman being denied a loan because of her gender
   c. A woman being supported to travel in the evening or at night to advance her career.
   d. A woman having the autonomy to decide when to purchase or sell a goat.

iv. Gender roles in many societies often limit women's opportunities to participate in decision-making processes.
(True / False)

v. Which of the following is a way to empower women in vulnerable communities?
   a. Encouraging women to take up leadership roles
   b. Providing women with only household chores
   c. Limiting access to education for girl child
   d. Encourage women participation in Gram Sabha/ SHG meeting.
   e. Encourage women to report any form of violence to concern authority (GCC/ VOs/ local thana)

Gender and Poverty

30 minutes

1. Organize participants into 5 small groups (depending on the total number of participants).
2. Give each group a printed Gender Impact Assessment topic (provided below).
3. Explain that the topics lists different aspects of life (education, health, economic opportunity, etc.), and each group must discuss how gender affects these areas specifically for women in extremely vulnerable families. They will need to assess how gender inequality impacts these aspects and note down their findings.

Gender Impact Assessment Topic

Education	How does gender impact women's access to education in vulnerable families?	Mostly women have lower literacy rate, lower level of enrolment in primary, secondary and tertiary education.
Health	How do gender-based barriers affect women's health outcomes, including access to healthcare?	Gender-based barriers limit women's access to healthcare by restricting financial independence, reinforcing social norms, and reducing decision-making power, leading to poorer health outcomes
Economic Opportunity	How does gender inequality affect women's ability to earn income, own assets, or access resources?	Women and men are distributed differently across sectors. Women are receiving lower wages for similar work, are more likely to be in low-paid jobs and unsecured work (part-time, temporary, home-based) and are likely to have less access than men to productive assets such as education, skills, property and credit.
Social Participation	How does gender affect women's role in decision-making within the family or community?	Women are often underrepresented in formal decision-making structures, including governments, community councils, and policy-making institutions
Legal Rights	How do gender disparities in laws or practices affect women's rights to inheritance, property, or justice?	There are many instances in which equal rights to personal status, security, land, inheritance and employment opportunities are denied to women by law or practice

4. Each group will assess how gender impacts each of these aspects (for example, 'Limited access to education for girls due to traditional gender roles' or 'Women are often excluded from property inheritance rights').
5. Once the groups have completed their group work, invite them to share their findings on one aspect of the assignment.

6. After each group shares, facilitate a brief discussion to explore the common themes and insights across all groups. Write the key points on a flipchart or whiteboard.

7. Lead a discussion on how gender inequality deepens poverty by restricting women's access to key resources and opportunities. Focus on how these barriers can limit economic growth, access to healthcare, and social mobility for women and their families.

Role of Men in empowering women

Share the some below examples related:

1. **Challenging Gender Norms and Stereotypes:**
   Men and boys can reject traditional notions of masculinity that promote dominance over women and instead advocate for respect, equality, and inclusion.

2. **Supporting Women's Economic and Educational Opportunities:**
   Men can encourage women's participation in education, skills training, and employment by **removing societal and household barriers**.

3. **Sharing Household and Caregiving Responsibilities:**
   Men can take an active role in unpaid domestic work, childcare, and elder care, reducing the burden on women

Review *05 minutes*

1. Why are women and girls more vulnerable to poverty compared to men?

2. How can economic empowerment programmes help reduce gendered poverty?

3. How can men and boys be engaged in addressing gender inequality and poverty?

Lesson Plan 8:
Vision Building: Aspiration Mapping

Total Duration 75 minutes

Lesson Description

This session introduces participants to the concept of aspiration mapping for extremely vulnerable households. It emphasizes the importance of understanding and documenting the dreams and goals that individuals and families strive for despite living under persistent hardship. Participants will engage in a hands-on activity where they identify and categorize aspirations across multiple dimensions, fostering a comprehensive approach to supporting sustainable poverty reduction. The exercise will highlight how clear vision, accountability, progress tracking, and reflection are critical for empowering vulnerable communities.

Materials

- Flip chart Paper
- Tape
- Aspiration Booklet
- Sketch Pen
- Handout on how to fill the aspiration booklet

Learning Outcomes

At the end of this session participants will be able to:

- Understand the concept and significance of aspiration mapping in the context of extremely vulnerable households.
- Develop skills in facilitating aspiration mapping discussions with programme participants, using empathy and effective coaching techniques.
- Recognize common challenges in aspiration mapping and learn strategies to address these challenges.

Preparation

- Aspiration Booklet as per the number of groups
- Handout for filling aspiration booklet as per the number of participants

Session Flow

Session	Time	Methodology
Introduction	30 minutes	Plenary + Group Work
Demonstrate Aspiration Mapping exercise	45 minutes	Plenary + Group Work

Introduction

30 minutes

1. Discuss with the participant that this session is to determine the outcomes that the extremely vulnerable households envisage and for which they struggle. Many households become apathetic due to the hardships and cannot articulate their dreams and aspirations.
2. The regular hammering of poverty sometimes leads them to think that their destiny is such. However, each person and family has some aspirations for the future. What is shared here are the commonly articulated ones which we normally hear after much probing.
3. List in small groups what the participants think are the dreams / aspirations of the extremely vulnerable family. Write down a dream an extremely vulnerable woman might have for herself and her family. Identify the asset class that each component of the dream refers to as shown in the box below.

Aspirations (Components)	Category
Food is available for all family members in sufficient quantity throughout the year	**Family**
Adequate clothing for the family	**Family**
Build a strong house for my family, and the roof thatch is replaced with tiles or asbestos/tin	**Family**
I shall improve my communication and negotiation skills	**Personal**
That I can afford to send my children to school	**Family**
That I have enough money for healthcare for my family members	**Family**

I would like to become the village representative or the Pradhan / Mukhiya of the gram panchayat	**Personal**
I should have some savings for a rainy day (emergencies)	**Personal**
Own a few animals or poultry birds and maybe a bicycle (productive assets)	**Personal**
Buy a little land, if possible, some day	**Personal**
Plant a shallow water pump / dig a well for the supply of water during summer (climate resilient agricultural practices)	**Social**

4. Present the learning outcome for the session.

5. Mention that the above given list of aspirations is not exhaustive. These are just a few examples. Categorization of programme participant aspirations should be done after a minute review of all the aspirations / dreams shared by the participants considering the local context. Summarize the discussion mentioning: Individual or Household level aspirations can be categorized broadly as Personal, Social, and Family, etc.

Benefits of Aspiration Mapping:

a. **Visualization:**
Create a clear vision of what you are working toward, making it easier to stay motivated.

b. **Accountability:**
Serve as a constant reminder of what you are striving for, helping you hold yourself accountable.

c. **Tracking Progress:**
Allows you to reflect on your journey, documenting milestones and acknowledging the progress you have made.

d. **Deep Reflection:**
Offers the time and space to reflect on why certain goals matter, helping you stay connected to your deeper aspirations.

e. **Aligning Daily Actions with Life Vision:**
By regularly revisiting your aspirations, you ensure that your daily actions are leading you toward your bigger life goals.

f. **Staying Motivated:**
Mapping out aspirations keeps you inspired and focused on the long-term impact of your efforts, even when challenges arise.

(Reference: https://www.linkedin.com/pulse/power-goal-setting-aspiration-mapping-through-karren-e-henderson-td6le/)

Demonstrate Aspiration Mapping exercise *45 minutes*

1. Split participants into smaller teams of three. After forming the teams, ask each group to assign roles among themselves as:
   a. **Role 1: Programme Participants**
   b. **Role 2: Coach**
   c. **Role 3: Observer**
2. Distribute the aspiration mapping booklet among each group and allow 30 minutes for them to discuss and collaborate based on their assigned roles to complete the booklet. Coach will have to fill in the aspirations in discussion with Programme participants.
3. Also provide separately the guidelines for filling the aspiration book.
4. The observer will monitor the discussion without actively participating or contributing to the conversation.
5. Once all groups complete filling the aspiration booklet, discuss the challenges in filling the booklet and how these challenges can be overcome.

Review *02 minutes*

What is your aspiration and what steps will you take to accomplish them?

Programme Participant Aspiration Mapping

Household/ Family	Personal	Social	Any Other
Aspiration _____ _____ _____ _____ _____	Aspiration _____ _____ _____ _____ _____	Aspiration _____ _____ _____ _____ _____	Aspiration _____ _____ _____ _____ _____

Notes

Inclusive Livelihoods and climate adaptive planning

1. Introduction to the chapter and state level findings on livelihoods assessments
2. Livelihoods for Extremely Vulnerable Families
3. Identification of Livelihoods Options for EVHH
4. Livelihoods Micro Plan Preparations and Role of Coaches

DAY 3

Recap of previous day

30 minutes

Key Highlights from Day 1 and 2

On Day 1 and 2 of the training, participants were introduced to DAY-NRLM and its mission to empower rural communities through self-managed institutions. The session covered the institutional structure of SHGs, VOs, and CLFs, along with an overview of the three-tier governance structure. Discussions on Panchayati Raj Institutions (PRIs) and their role in inclusive development helped participants understand governance linkages. Next day focused on inclusive livelihoods, emphasizing the Graduation Approach as a pathway to sustainable poverty alleviation. Key topics included social and poverty analysis, identifying poverty traps, and targeting EVHHs, equipping coaches with strategies for effective engagement with marginalized communities. Interactive activities such as case studies and participatory discussions ensured practical learning.

Materials

- Music System and Mic
- Set of questions for morning review

Preparation

- Arrange the music system
- Prepare the question for morning review

Process

1. Ask the participants to come into an open space in the room. Tell them that you are going to play music and that they must walk around or dance until the music stops.

2. When the music stops, ask participants to find a partner.

3. Ask participants to discuss the following questions with their partner when the music stops. After each question, turn the music on again and ask participants to find a new partner
   a. Describe social hierarchy?
   b. Who is at the top and bottom of social hierarchy?
   c. What are the key pillars of Inclusive Livelihoods Programme?
   d. What are your aspirations?
   e. What are the first two steps of targeting – selection of programme participants?
   f. Who will confirm the list of household participants?

Lesson Plan 9: Empowering Extremely Vulnerable Households through Livelihoods

Total Duration 5 hour 30 minutes

Lesson Description

This session will delve into livelihood options for extremely vulnerable families, focusing on how these opportunities can align with their aspirations. Participants will explore the critical role of livelihoods in uplifting extremely vulnerable households (EVHH) and driving meaningful impact. The session will strengthen the understanding of the coaches on climate adaptive inclusive livelihoods planning.

Learning Outcomes

At the end of this session participants will be able to:

- Understand the livelihood opportunities available to extremely vulnerable families
- Recognise the importance of gender responsive and climate adaptive livelihoods for sustainable living.
- Develop individual household livelihoods plan gender specific needs and barriers
- Comprehend the role of coaches during the livelihoods planning process

Materials

- Flip chart Paper
- Tape
- Sketch pen
- Projector and screen
- Case Study
- Images from the session to share examples

Preparation

- Prepare the slide on the state level findings on State Livelihoods Assessment.
- Prepare the table on challenges and importance of livelihoods on flipchart or PowerPoint slide.
- Images to display the examples on subsistence livelihoods from the session.
- Create case studies on paper or print them off.

Session Flow

Introduction and State Level Findings on Livelihoods Assessment

15 minutes

Session	Time	Methodology
Introduction and State Level Findings on Livelihoods Assessment	15 minutes	Lecture
Why Livelihoods are important for Extremely Vulnerable Households	45 minutes	Lecture + Group Work
Overview of Inclusive Livelihoods Programme and its Options	30 minutes	Lecture + Group Work
Livelihoods Options Identification	60 minutes	Lecture + Group Work
Introduction to Livelihoods Planning	60 minutes	Activity
Role of Coaches in Mirco- plan and livelihoods	45 minutes	Group Work

1. Present key findings from the state level findings on Livelihoods Assessment highlighting that extremely vulnerable households face significant challenges, including limited access to education, healthcare, resources to cope from extreme climate events and financial services.
2. These households often rely on substance livelihoods, struggle with food insecurity, and lack social protection. The poverty and livelihoods assessment data also reveals that certain groups, such as persons with special need (PWDs - person with disability), transgender individuals, and migrant workers, are disproportionately represented among the extremely vulnerable households, underscoring the need for targeted interventions.
3. According to the poverty assessment report, the target programme participants include persons with special need (PWDs), transgender individuals, migrants, other

extremely vulnerable households, and Particularly Vulnerable Tribal Groups (PVTGs). The state may also identify additional criteria based on the local context.

4. As we learned in the previous session on Aspiration, programme participants might have aspirations related to livelihoods. Many expressed a desire for stable and dignified employment, improved income, and enhanced financial security.

5. Others aspired to start or expand their own businesses, access markets, and develop skills to increase their earning potential. Some participants also emphasized the importance of social protection, access to healthcare and education, and a safe and supportive environment to pursue their livelihood goals.

6. Livelihoods can play a pivotal role in addressing the aspirations of programme participants. By providing training and capacity-building opportunities, participants can acquire new skills and enhance their earning capacity.

7. Access to finance, markets, and technology can empower participants to start or expand their own businesses, increasing their income and financial security. Moreover, livelihood interventions can also focus on improving working conditions, promoting social protection, and providing linkages to healthcare and education services, thereby creating a supportive environment for participants to thrive.

8. Furthermore, the programme can also have a positive impact at the household level. By regulating cash flow on a daily, weekly, or fortnightly basis, participants can reduce financial stress. This, in turn, can lead to a decrease in domestic violence and an increase in collective decision-making and transparency within the household.

9. Livelihood interventions play a transformative role in the lives of extremely vulnerable households, a sustainable source of income that enables them to meet their basic needs and improve their overall well-being.

10. By providing opportunities for asset building, such as savings, livestock, or equipment, livelihoods help households reduce poverty and enhance their resilience to shocks, including climate-related disasters, illness, and economic downturns.

11. Moreover, livelihoods focused on agriculture or livestock can significantly improve food security, reducing reliance on external aid. Perhaps most importantly, livelihoods empower extremely vulnerable households - particularly women, by fostering a sense of purpose, enhancing cash flow at household, self-confidence, self-worth, reducing domestic violence, and motivating participatory decision making at the household level. Ultimately, livelihoods are a critical factor in enabling extremely poor households to graduate from poverty, breaking the cycle of poverty and vulnerability, providing a sustainable foundation for long-term economic stability, prosperity and living with dignity.

Why Livelihoods are important for Extremely Vulnerable Households

45 minutes

1. Explain to participants that livelihoods are considered essential for extremely vulnerable households because they **provide a foundation for economic stability, resilience, and overall well-being.** By strengthening livelihoods, households can improve their income, access basic services, and reduce their dependence on external aid.

2. Inform participants - as we learned during the session on poverty, that many rural and tribal households face numerous **challenges, including poverty**, **income insecurity, limited access to resources, vulnerability to shocks and climate hazards, social exclusion, isolation, gender-based barriers, remoteness, migration, lack of technical expertise, inadequate documents/ records, illiteracy, restrictive social customs, and scarce economic opportunities.**

3. **Ask** participants to share their thoughts on why they believe livelihoods are important for extremely vulnerable households (EVHH). Facilitator should write down all the points shared by participants on a flipchart or white board. Once all participants have shared their responses summarise the session by sharing the table below:

Challenges	Importance of livelihood
Poverty and Income Insecurity	Livelihood interventions provide a stable source of income, reducing poverty and income insecurity.
Limited Access to Resources	Vulnerable households often lack access to productive resources like land, credit, and markets. Livelihoods programmes help bridge this gap, enabling households to access resources and improve their economic prospects.
Vulnerability to Climate Shocks	Rural/tribal households are highly vulnerable to climate shocks like droughts, floods, heatwaves and illness impacting the health, livelihoods and housing infrastructure. Women bear the burden of these challenges due to their caregiving work Sustainable Livelihood interventions help households build resilience, reducing their vulnerability to these shocks.
Social Exclusion and Marginalization	EVHH face social exclusion and women within these groups experience discrimination due to poverty and gender, limiting their access to opportunities and services. Livelihoods programmes help address these inequalities, promoting social inclusion and empowerment.
Limited Economic Opportunities	EVHH areas often have limited economic opportunities, making it difficult for households to improve their livelihoods. Women's participation in economic opportunities further constrained by restrictive social customs, and unpaid care responsibilities. Livelihood interventions should focus on creating women friendly economic opportunities e.g., flexible work arrangements, or home-based micro enterprise.

Lack of basic records/ documents	Programme participants faced significant challenges in accessing government schemes due to the unavailability of basic documents, such as ration cards, Aadhaar cards and Voter IDs etc. The absence of these essential documents restricted their ability to benefit from various government initiatives, exacerbating their vulnerability and exclusion.

Livelihoods refer to the ways in which people make a living, including income-generating activities, subsistence farming, and other forms of employment. Empowering women and addressing gender inequality is essential for sustainable livelihood. Programme must include gender responsive strategies such as providing childcare support to reduce unpaid care work, build their capacity through continues handholding and training, connecting them with the SHGs and other institutions.

1. Explain to participants that for extremely vulnerable households, livelihoods are often unstable, informal, and insufficient to meet basic needs. For extremely vulnerable households, livelihoods are often characterized by:

Subsistence	Informal	Insufficiency
• Unstable • Unpredictable • Insecure income sources	• Lack of formal employment contracts • Social security • Labour protection	• Inadequate income to meet basic needs, such as food, shelter, healthcare, and education.

Image 9.1: Characteristics of extremely vulnerable HH livelihoods

2. Facilitator should share the image 9.2 to discuss the following examples of subsistence livelihoods with participants:

Daily Wager	Brick Kiln Workers	Distress Migrant Worker	Subsistence farming
Working as casual labourers, often without a fixed income or employment security, including casual labour, migrant work, or seasonal employment.	Brick kiln workers are poorly paid contract laborers with no unions, incentives, or safety, working long hours in hazardous conditions far from home.	Temporarily migrating to other areas for work, often in exploitative conditions.	Relying on small-scale farming for survival, with limited access to markets, credit, or technology.

Image 9.2: Examples of subsistence livelihood

3. These unstable livelihoods perpetuate poverty, vulnerability, and exclusion, making it challenging for extremely vulnerable households to break the cycle of poverty.

4. Explain to participants that the Inclusive Livelihoods Programme (ILP) is a unique and innovative methodology that combines livelihood support with social protection and empowerment. The ILP stands out for its comprehensive, holistic, sustainable, and participatory methodology.

5. The Inclusive Livelihoods Programme addresses poverty through a multifaceted approach, offering comprehensive support to entire participant households. It fosters sustainable livelihoods by empowering participants in decision-making, promoting financial independence, enhancing well-being, and driving self-sufficiency.

Overview of Inclusive Livelihoods Programme and its Options

30 minutes

1. Ask participants to read Case Studies, and after 5 minutes, engage in a discussion to share their understanding from the case studies.

Case Study-1

Bhavani's struggle for stable livelihoods

Bhavani, a 28-year-old widow and mother of two, resides in a rural village in Koraput, Maharashtra, India. She works as an agricultural casual labourer in a nearby farm, earning ₹100 per day. However, her work is irregular, and she often experiences periods of unemployment lasting up to two weeks. This unpredictability is further complicated by her vulnerability to illnesses, as evidenced by a recent bout of viral fever that left her bedridden for 15 days, resulting in a significant loss of income.

The monsoon season brings additional challenges, as flooding in her village and surrounding areas renders it difficult for her to access work. Conversely, the scorching summer heat forces her to reduce her working hours, leading to dehydration, health issues, and reduced productivity. These climate-related shocks exacerbate the instability of her livelihoods, characterized by irregular income, limited access to resources, and high vulnerability to climate-related disasters.

The consequences of Bhavani's unstable livelihoods are far-reaching. Her family struggles to make ends meet, and her children often attend school on empty stomachs. On some days, they are even forced to skip school to support their mother. This precarious situation perpetuates the cycle of poverty, making it increasingly difficult for Bhavani and her family to escape.

To break this cycle, Bhavani requires access to stable and secure livelihoods opportunities. This could be achieved through initiatives that provide skills training, build her self-confidence, and offer access to credit and other resources through coaches. Additionally, social protection programmes and support to adapt to climate change would be essential in helping Bhavani navigate the challenges posed by her environment.

Case Study – 2

"From Vulnerability to Empowerment"
Bamini's Journey to a Sustainable Livelihoods

Bamini Devi, a 35-year-old widow, lived in a remote rural village with her two children. Despite her efforts, she struggled to make ends meet, earning only ₹150 per day as a casual labourer. Her family often went hungry, and she felt trapped in a cycle of poverty. However, Bamini's life took a positive turn when she was introduced to the Inclusive Livelihoods Programme (ILP) by a dedicated coach. The coach facilitated her entry into the programme and supported her throughout the journey.

Initially, Bamini started with the entry-point activity of a Nutri-garden programme in her backyard. She received training and support from the coach to set up a small backyard poultry farm which provided her with a sustainable source of income. The coach linked her to government schemes, such as MGNREGA job cards, widow pension, SBM-G, and health and life insurance, ensuring access to essential services. Additionally, the coach helped Bamini open a savings account and provided financial literacy training, enabling her to manage her finances effectively.

As Bamini participated in 5-member special self-help group meetings, the coach encouraged her to build confidence and develop leadership skills. After 8 months, Bamini and her SHG became members of the Village Organization (VO) and Cluster Level Federation (CLF), further empowering her. With her newfound entrepreneurial spirit, Bamini diversified her income streams by exploring off-farm employment opportunities, expanding her poultry business, and starting a vegetable vending venture in front of her house in the evening hours. Today, she earns a steady income, provides nutritious meals for her family, and has become a role model in her community.

Bamini's story demonstrates the transformative power of the Graduation Approach, which empowers extremely vulnerable households to break the cycle of poverty and achieve sustainable livelihoods. The coach played a vital role in facilitating Bamini's journey, providing guidance, support, and linkages to essential services.

2. After all participants have read case studies, ask them to identify the components of the Inclusive Livelihoods Programme (ILP) highlighted in the case study. The facilitator should note their responses on the whiteboard/flipchart.
3. Summarise the session by explaining that the Inclusive Livelihoods Programme (ILP) is a holistic approach that addresses the multiple challenges faced by extremely vulnerable households. Livelihood support, social protection, financial inclusion, and empowerment are essential components of the ILP.
4. Coaches play a crucial role in supporting programme participants, like Bamini Devi, in achieving sustainable livelihoods and improving their overall well-being. The ILP

is a flexible and adaptable programme that can be tailored to meet the unique needs and circumstances of each participant.

5. Now quickly ask participants to highlight the importance of the coach's role from the case study:

- Building trust and rapport with the participant
- Facilitating access to government schemes and essential services
- Providing training, coaching support for livelihood development
- Encouraging participation to adopt stable livelihoods option and diversify the livelihoods portfolio
- Fostering leadership skills and confidence-building

Objectives of Livelihoods in the ILP Approach

Use a slide presentation to explain the objectives of Livelihood in ILP to participants.

i. To enhance the income of extremely vulnerable households through sustainable livelihoods

ii. To gradually lift participants out of poverty by providing them with the skills, resources, and support needed

iii. To facilitate access to financial services, such as savings, credit, and insurance

iv. To enhance and improve food security and nutrition among programme participants

v. To build and strengthen the resilience of participants to shocks, stresses, and uncertainties

vi. To promote and foster entrepreneurship and self-employment opportunities among programme participants

vii. To empower women and promote gender equality through economic and social empowerment

viii. To improve and enhance the overall well-being of programme participants, including their health, education, and social status.

Livelihoods Option Identification *60 minutes*

1. Explain to participants that based on the household profiling data, we will identify potential livelihood options for the household, based on the following considerations:
   a. Market demand and trends
   b. Household skills and experience
   c. Availability of resources (land, water, credit, etc.) with attention to women's access to these resources
   d. Climate and environmental factors
   e. Social and cultural factors, including gender norms, and restriction over mobility that may limit their participation in programme.
2. Now ask participants to divide themselves into 6 small groups. Once participants are divided provide the following topics to them:

Group 1: Agriculture and livestock-based Livelihoods	**Group 2:** Non-Agriculture-based Livelihoods	**Group 3:** Non-Timber Forest Products (NTFPs)
Group 4: Skill-based Livelihoods	**Group 5:** Technology-based Livelihoods	**Group 6:** Other Livelihood Options

3. Ask participants to discuss within their groups the potential livelihood options available for extremely vulnerable households based on the topics identified. Each group will have 7 minutes to discuss and 3 minutes to present their findings. In accessing these livelihood options, what are the gender-barriers for women and other marginalised genders?
4. After all groups have presented, summarize their ideas using the table 9.1 below, adding any options they might have missed:

Table 9.1: Examples of potential livelihoods for extremely vulnerable households

Agriculture- based Livelihoods	Non-Agriculture-based Livelihoods
i. **Crop cultivation:** Growing crops such as rice, wheat, maize, and vegetables. ii. **Horticulture:** Cultivating fruits, flowers, and other horticultural products. **Livestock's- based Livelihoods** i. **Livestock rearing:** Raising animals like cattle, goats, sheep, and poultry for milk, meat, and eggs. ii. **Fisheries:** Engaging in fishing and aquaculture activities.	i. **Micro-enterprises:** Starting small businesses like tailoring, embroidery, or handicrafts. ii. **Service-based livelihoods:** Offering services like Beauty parlours, barber shops, or bicycle repair. iii. **Wage employment:** Working as labourers in construction, manufacturing, or other sectors. iv. **Self-employment:** Engaging in activities like street vending, petty trading, or running a small shop.

Non-Timber Forest Products (NTFPs) such as: i. Medicinal plants ii. Fruits and nuts iii. Honey and beeswax iv. Bamboo and rattan products v. Essential oils	**Skill-based Livelihoods** i. **Crafts and handicrafts:** Creating traditional crafts, pottery, or textiles. ii. **Food processing:** Processing and selling food products like jams, pickles, or baked goods. iii. **Tailoring and garment construction:** Creating clothing, uniforms, or other textile products. iv. **Carpentry and woodworking:** Creating furniture, utensils, or other wood products.
Technology-based Livelihoods i. **E-commerce:** Selling products online through platforms like Amazon, Flipkart, or Etsy. ii. **Digital services:** Offering services like digital marketing, social media management, or online tutoring. iii. **Renewable energy:** Engaging in activities like solar panel installation, biogas production, or wind energy generation. iv. **IT-enabled services:** Providing services like data entry, transcription, or customer support.	**Other Livelihood Options** i. **Waste management:** Engaging in waste collection, segregation, and recycling activities. ii. **Ecotourism:** Promoting and providing services related to ecotourism, such as guiding, accommodation, or food services. iii. **Artisanal products:** Creating and selling artisanal products like jewellery, pottery, or textiles. iv. **Community-based livelihoods:** Engaging in community-based initiatives like community gardening, community kitchens, or cooperative stores.

Importance of Productive Assets to Extremely Vulnerable Households

60 minutes

1. Explain to participants that productive assets are recommended for extremely vulnerable households because they offer a sustainable means of generating income, allowing households to meet their basic needs. The session will enable the participants to also understand the significance of productive assets for EVHH with the focus on gender dynamics - ownership, control, and benefit generated from these.
2. These assets, such as livestock, agricultural land, or equipment, can appreciate value over time, providing a safety net and reducing the likelihood of falling back into poverty. Moreover, owning and controlling productive assets can empower household members, particularly women, by increasing their decision-making power and confidence.
3. By generating income through productive assets, households can reduce their dependence on external aid and charity, improving their food security and increasing their resilience to shocks, stresses, and uncertainties.

4. Ultimately, productive assets provide long-term benefits, extending beyond the initial investment or support period, and helping households to break the cycle of poverty and achieve sustainable livelihoods.
5. Productive assets will financially empower the women and marginalised individuals, it will increase the food security, improve the health conditions etc.

Productive Assets

Productive assets are resources or possessions that generate income, increase productivity, or provide a sustainable means of support. These assets are typically characterized by their ability to produce economic benefits or value.

Non- productive Assets

Non-productive assets refer to assets that do not generate income or contribute to the production of goods and services.

Share the following examples of productive assets:

i. **Agricultural land:** Land used for farming, gardening, or other agricultural purposes.

ii. **Livestock's:** Animals raised for meat, dairy, or other products, such as cattle, goats, sheep, or poultry.

iii. **Equipment and machinery:** Tools, machines, or vehicles used for agricultural, machine and tools are used for food processing at household level, construction, cycle/ motor repairing or other productive purposes.

iv. **Vehicles:** Cars, trucks, motorcycles, or other vehicles used for transportation, delivery, or other income-generating activities.

v. **Fisheries and aquaculture (natural resources):** fishery ponds, access to natural resources.

Image 9.3: Examples of productive asset

vi. **Assets, such as mobile phones or bicycles, can be utilized either productively or non-productively to enhance and improve livelihoods.** These productive assets can help individuals, households, or communities generate income, improve their livelihoods, and increase their resilience to economic shocks and uncertainties.

Share the following examples of non-productive assets:

i. **Jewellery and ornaments:** While valuable, these items do not generate income.

ii. **Luxury items:** Items like expensive cars, watches, or electronics that serve no productive purpose.

iii. **Personal effects:** Items like clothing, furniture, or appliances that are used for personal consumption.

Image 9.4: Examples of non- productive asset

In the context of livelihoods programmes, it is essential to distinguish between productive and non-productive assets to ensure that resources are allocated efficiently and effectively to support household economic growth and stability. **A mobile phone or refrigerator etc. is typically considered a non-productive asset, but when used strategically, it can become a productive asset.**

Introduction to Livelihoods Planning *60 minutes*

1. Explain to participants that Market and Socio-economic assessment at the village level are crucial components of a livelihoods programme. These assessments provide valuable insights into the local economy, market dynamics, and the socio-economic status of the community.

2. A market assessment involves analysing the local market to identify opportunities, challenges, and trends that can impact the livelihoods of programme participants. This includes understanding the demand and supply of goods and services, market prices, and the competitive landscape. The assessment also looks at the value chain and identifies potential areas for intervention, such as production, processing, and marketing.

3. On the other hand, a socio-economic assessment provides an in-depth understanding of the community's social and economic characteristics, including demographics, income levels, education, health, and access to basic services. Gender roles, and norms, access to market, control over resource, and decision making in household. While making the livelihoods planning gender-responsive approach will ensure to that women, and other vulnerable individuals have equal opportunities to income generation and financial resources. This assessment helps to identify the most vulnerable households and individuals, and understand their livelihood strategies, aspirations, and challenges.

4. Conducting market and socio-economic assessments at the village level is essential for several reasons. Firstly, it helps to identify the most promising livelihood opportunities that are aligned with the local market demand and the community's skills and resources. Secondly, it enables programme implementers to design interventions that are tailored to the specific needs and context of the community. Finally, it facilitates the development of household-level plans that are realistic, achievable, and sustainable. It is also important to keep in mind that women in the rural areas have lower literacy rate, the burden of unpaid care work, and restricted mobility which will reduce their ability to take part in the livelihoods.

5. The market assessment plays a critical role in helping programme participants develop effective household-level plans. By understanding the local market dynamics, participants can identify opportunities to increase their income, improve their livelihoods, and reduce their poverty. For instance, if the market assessment reveals a high demand for a particular crop or product, participants can plan to produce and sell that crop or product, thereby increasing their income. Similarly, if the assessment identifies a gap in the value chain, participants can plan to fill that gap by providing a specific service or product.

6. Moreover, the market assessment can help participants make informed decisions about their livelihood investments, such as what crops to plant, what livestock to raise, or what business to start. It can also help them to identify potential risks and challenges, and develop strategies to mitigate them. By having a deep understanding of the local market, participants can develop household-level plans that are rooted in reality, and that take into account the opportunities and challenges of the local economy.

7. In summary, market and socio-economic assessments at the village level are essential for designing effective livelihoods programmes that are tailored to the specific needs and context of the community. The market assessment plays a critical role in helping programme participants develop effective household-level plans that are aligned with the local market demand and the community's skills and resources.

8. Now divide the participants into two groups to discuss the steps in household livelihood planning within 10 minutes. The group which completes first can present the work and the second group may add or suggest, if required.

9. Facilitator should summarise the steps by detailing the importance of each step for household livelihood planning.

Steps in Livelihood Planning

i. **Comprehensive Village Profiling:** Gather information about the village's demographics, infrastructure, economy, and social services.

ii. **Household Profiling:** Conduct a survey to gather information about individual households, including their socio-economic status, livelihoods, and challenges.

iii. **Livelihoods Option Identification:** Identify potential livelihood options for households, considering factors like skills, resources, and market demand.

iv. **Livelihoods Option Analysis:** Analyse the identified livelihood options, assessing their feasibility, profitability, and sustainability.

v. **Priority Livelihood Interventions:** Identify priority livelihood interventions based on the analysis, focusing on strengthening the existing livelihoods and generate new livelihood options based on the skillsets and considering factors like impact, scalability, and cost-effectiveness.

vi. **Action Planning:** Develop action plans for implementing priority livelihood interventions, including timelines, resources (physical, financial, human) workout working capital requirement - fixed assets and working capital and responsibilities.

Instruct participants to consider the gender aspects while preparing the livelihood plan.

The Inclusive Livelihoods Programme focuses on women because they are disproportionately affected by poverty and are often the primary caregivers for their families.

Women's economic empowerment is critical to breaking the cycle of poverty, as they are more likely to invest their income in their families' well-being, education, and health. Additionally, women's participation in livelihood activities can help to challenge and change social norms that perpetuate gender inequality. Furthermore, empowering women through economic opportunities can also lead to increased decision-making power, improved health outcomes, and reduced violence against women.

However, **still many women may face constraints** like limited mobility, lack of education, and social norms that restrict their participation in livelihood activities. This can be overcome through coaching, regular follow-ups, and transitioning individual livelihood activities into family-based livelihoods. By doing so, all family members can be involved in the livelihood process, fostering a supportive and collaborative environment.

Explain to participants the steps in **Household Livelihoods Planning**

Step 1 Situational Analysis

Conduct a thorough analysis of the household's current situation, including:

i. Assets and resources (human, physical, financial, social)
ii. Livelihood activities and income sources
iii. Expenses and expenditure patterns
iv. Debts and liabilities
v. Strengths, weaknesses, opportunities, and challenges (SWOC Analysis)

Step 2 Goal Setting and Prioritization

i. Help the household set realistic and achievable goals, prioritizing their needs and aspirations
ii. Aspirations can be converted into specific, achievable goals, which can be categorized into short-term (less than 6 months), medium-term (6-24 months), and long-term (more than 24 months) goals
iii. Prioritize goals based on importance and urgency
iv. Ensure goals are specific, measurable, achievable, relevant, and time-bound (SMART)

Step 3 Livelihood Options Identification and Selection

i. Explore and identify potential livelihood options that align with the household's goals, skills, and resources
ii. Research and analyse market demand, competition, and potential income
iii. Consider opportunities for entrepreneurship, employment, or skill development
iv. Select the most promising livelihood options and create an action plan

Step 4 Action Planning and Implementation

i. Develop a detailed action plan for implementing the selected livelihood options
ii. Break down goals into smaller, manageable tasks
iii. Establish timelines, budgets, and resource allocation
iv. Identify potential risks and develop mitigation strategies
v. Regularly review and adjust the plan as needed

Role of Coaches in Micro Planning & Assets transfer

60 minutes

1. Micro Planning under Inclusive Livelihoods in the Graduation Approach is a critical component that enables extremely vulnerable households to develop and implement personalized livelihood plans.
2. Micro planning is a crucial approach that provides personalized support to individual households, addressing their unique needs and circumstances.
3. By focusing on specific households, micro planning optimizes resource allocation and reduces waste, leading to improved livelihood outcomes. This approach enables households to develop sustainable livelihoods, increasing income, reducing poverty, and enhancing overall well-being.
4. Moreover, micro planning enhances resilience, allowing households to better cope with shocks, stresses, and uncertainties, and reduces their reliance on external support. Effective use of resources, such as assets, training, and financing, is also ensured through micro planning. Ultimately, micro planning empowers households to take control of their livelihoods, making informed decisions about their future, and promotes sustainable livelihoods, reducing dependence on external support and fostering long-term economic growth.
5. The coaching sessions will take place simultaneously after the transfer of productive livelihood assets to the programme participants, providing timely support and guidance to ensure effective utilization of the assets.

Assets Transfer Process from SRLM to Programme Participants

(The respective SRLM may be customised according to their SOP)

Step **1** **Pre-Transfer Preparation**

i. **Account Opening:** Ensure the beneficiary has a bank account/Zero Balance account to be opened. This can be set up with the help of Bank Sakhis.

ii. **Verification:** Verify the beneficiary's identity, eligibility, quality check, livelihood plan, approval/recommendation of VO/CLF may be forwarded to BMMU/DMMU/SMMU for administrative approval.

Step 2 Fund Transfer from SRLM to CBO Account (within a week's time)

i. **Fund Release**: SRLM (State Rural Livelihood Mission) releases funds to the CBO's account through DMMU/BMMU using PFMS (Public Financial Management System) or as per state norms

ii. **Transaction Confirmation:** Confirm the transaction through a receipt or transaction ID

Step 3 Fund Transfer from CBO to Programme Participants (within a week time)

i. **Once again visit the programme participant's micro plan:** Livelihood subcommittee and social action committee of VO together visit the selected programme participant(s) with a checklist of training, willingness, consensus letter and planning and livelihood options, etc.

ii. **Fund Disbursement:** CBO disburses the funds to the SHG/Special SHGs account and to the beneficiary's account.

iii. **Transaction Confirmation:** Confirm the transaction through a receipt or transaction ID

Step 4 Post-Transfer Monitoring (within two days)

i. **Transaction Tracking:** Track transactions to ensure timely and accurate disbursement

ii. **Beneficiary Feedback:** Collect feedback from beneficiaries on the transfer process

iii. **CBO Reporting**: CBO submits reports on the transfer process to SRLM

Step **5** **Asset Utilization and Monitoring (within a week's time)**

i. **Asset Utilization**: Beneficiary uses the transferred amount to purchase the productive assets for the intended livelihoods purposes as per application and plan. It is to be ensured by the purchase committee constituted by the VO/CLF as per community procurement guideline of SRLM/Day-NRLM. It is to be strictly enforced by the project staff and SRLM is to ensure purchase of productive assets and document it properly.

ii. **Regular Monitoring:** Coaches, CBO-Livelihood sub-committee, project staff and SRLM monitor asset utilization, provide support, and address any issues.

This process ensures transparent, efficient, and accountable asset transfer, promoting the effective use of resources and supporting the livelihood goals of beneficiaries.

Role of Coaches

(It is indicative and broader, the respective SRLM may modify it accordingly)

i. Community mobilisation/Building rapport/engaging with programme participants, motivate them.

ii. Conducting village level resource mapping, SWOC of villages towards livelihoods, market assessment, etc. and analysing livelihoods resources, data and information of village

iii. Conducting livelihood needs & aspiration mapping at the household level

iv. Identifying livelihoods gaps and opportunities for individual households

v. Developing livelihood profiles of village, households and develop plans of action at household / micro planning

vi. Asset transfer - explain the importance of productive assets only

vii. Market linkages

viii. Convergences - social security schemes including insurance

ix. Addressing gender related issues

x. Plan for climate adaptive measures and disaster risk reduction plan

xi. Monitoring & recording, and books maintenance

xii. Impact assessment

The training and coaching plan preparation for coaches under the Graduation Approach, broken down into four phases: **0-6 months, 7-12 months, Year 2, and Year 3:**

Divide participants into 4 small groups to discuss activities to be conducted in each phase.

i. **Group 1: 0-6 months**
ii. **Group 2: 7-12 months**
iii. **Group 3: 12-24 months**
iv. **Group 4: 24-36 months**

Phase 1: (0-6 months)

Induction Training: Provide coaches with an overview of the Inclusive Livelihoods Programme, it's objectives and their roles and responsibilities.

Coaching Skills Development: Train coaches on essential coaching skills, such as active listening, questioning, goal-setting, and soft skills, to establish rapport with programme participants, build strong interpersonal relationships, and facilitate convergence with government schemes and departments.

Programme-Specific Training: Familiarize coaches with the programme's specific components, including livelihoods, financial inclusion, and social protection.

Coaching Practice refers to the process of coaches applying their coaching skills and knowledge in real-life situations, under the guidance of experienced mentors, i.e. Cluster Coordinator and (or)/BRP and (or) SRPs.

Acquire Coaching Skills: Acquiring coaching skills by coaches involves developing the necessary knowledge, attitudes, and practices to effectively support and guide individuals or teams to achieve their goals.

Phase 2: 7-12 months

Advanced Coaching Skills: Provide training on advanced coaching skills, such as conflict resolution, negotiation, and emotional intelligence.

Livelihood-Specific Training: Offer training on specific livelihoods, such as agriculture, entrepreneurship.

Financial Inclusion Training: Educate coaches on financial inclusion concepts, including savings, credit, and insurance.

Coaching Supervision: Establish regular supervision sessions for coaches to discuss challenges, receive feedback, and refine their coaching skills.

Phase 3: Year 2

Specialized Training: Provide training on specialized topics, such as business planning, market analysis, or value chain development.

Mentorship and Peer Learning: Pair coaches with peers who have expertise in specific areas, promoting peer learning and mentorship.

Coaching Certification: Offer certification programmes for coaches who demonstrate exceptional skills and knowledge.

Programme Evaluation and Monitoring: Train coaches on programme evaluation and monitoring techniques to ensure data-driven decision-making.

Phase 4: Year 3

Leadership Development: Provide training on leadership skills, such as strategic planning, team management, and stakeholder engagement.

Advanced Business Skills: Offer training on advanced business skills, such as financial management, marketing, and supply chain management.

Coaching for Sustainability: Focus on coaching for sustainability, including strategies for maintaining progress and addressing challenges.

Graduation and Transition Planning: Prepare coaches for the graduation and transition process, ensuring a smooth handover of responsibilities.

By following this phased approach, coaches will develop the necessary skills and knowledge to effectively support programme participants and drive sustainable livelihood outcomes.

Review

02 minutes

Ask participants to share the diversified livelihoods options available for women?

Lesson Plan 10:
Impact of Climate Change

Total Duration 60 minutes

Lesson Description

This session introduces participants to the foundational **concepts of climate change**, focusing on its **causes and impacts on livelihoods, housing, and health**. It builds on the previous session by encouraging participants to **reflect on and share real-life examples of shocks, trends, and seasonal variations** that have affected their livelihoods in the past two years. These insights create a contextual link to the impacts of climate change on vulnerable communities.

Preparation

- Prepare a chart with the learning outcomes
- Diagram and image to be printed or prepare presentation
- Matrices to be printed
- Chart papers to be kept on standby along with sketch pens

Learning Outcomes

At the end of this session, participants will be able to:

1. Identify the **climate hazards** prevalent in their area.
2. Identify the key **impacts of climate change on their livelihoods, housing, and health**.
3. Establish connections between climate change and livelihood insecurity, drawing from real-life examples and community experiences.
4. Demonstrate awareness of the need for adaptive strategies, especially for livelihoods, and resilience-building in response to climate-related challenges.

Materials

- Flip charts and markers
- Projector to display the first diagram
- Matrix print out as per the number of groups
- Post its
- Chart papers and markers

Session Flow

Session	Time	Methodology
Climate Hazards and its Impacts	20 minutes	Plenary and Group Discussion
Climate Impact on Livelihoods and Coping Strategies	40 minutes	Group Work

Climate Hazards and its Impacts *20 minutes*

Step 1: Show the poster and explain: *(5 minutes)*

Due to human activities like **deforestation, increased vehicular movement, and industrialisation,** there is a rise in the global temperatures causing extreme climate events like **heatwaves, floods, droughts, and cyclones.**

Step 2: Climate hazards and impacts experienced by the participants *(10-15 minutes)*

Climate hazards affect **health, housing infrastructure, and the common resources** of the community.

Point at heatwave and share, for e.g: during extreme heat

- **Concrete houses** without proper ventilation can get hotter with indoor activities like cooking, leading to high indoor temperatures affecting the health of the family members, like sleeplessness at night.
- Being exposed during peak hours may lead to **heat exhaustion and heat strokes**.
- **Community resources** like ponds may get dried up due to which livestock may not have access to water sources.

1. **Point at heatwave:**
    a. Have you experienced a heatwave in your community?
    b. If yes, what other impacts have you observed?
2. **Point at floods:**
    a. Have you experienced floods in your community?
    b. If yes, what were the impacts?
3. **Point at droughts:**
    a. Have you experienced droughts in your community?
    b. If yes, what were the impacts?
4. **Point at cyclones:**
    a. Have you experienced cyclones in your community?
    b. If yes, what were the impacts?
5. **Are there any other climate hazards/ weather events that are prevalent here?**
    a. If yes, what were the impacts?

Climate impacts on livelihoods and adaptation strategies

35-40 minutes

In this section, we delve into how climate affects livelihoods, and what are the current coping strategies and probable solutions that could be thought through to make an informed decision for a livelihood opportunity

Group Activity

Step 1: Divide the participants into groups with separate matrices depicting heatwave, floods, droughts and cyclones. As per the prevalent weather event/climate hazard in the state, the respective matrices would be selected during facilitation.

1. For heatwave

Heatwave

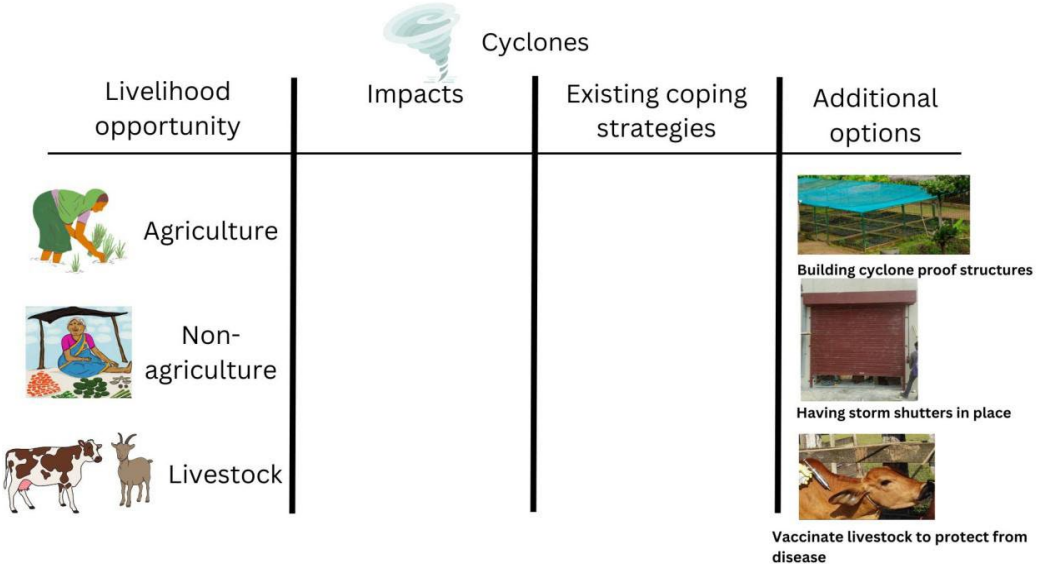
Livelihood opportunity	Impacts	Existing coping strategies	Additional options
Agriculture			Water conservation techniques
Non-agriculture			Small cold storage
Livestock			Open shelters with cooling options

2. For floods

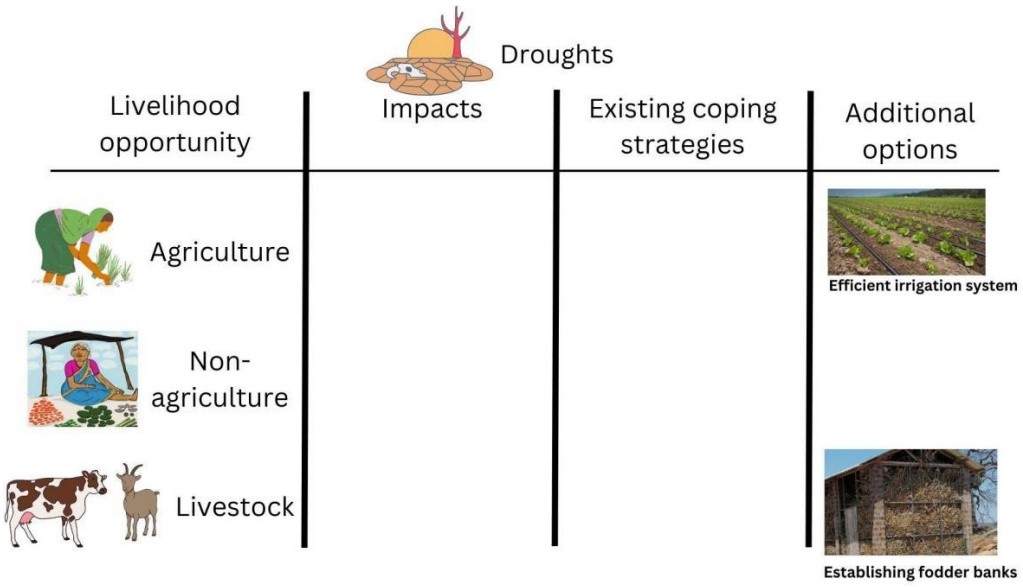
Floods

Livelihood opportunity	Impacts	Existing coping strategies	Additional options
Agriculture			Altering cropping activities
Non-agriculture			Making shops on raised platforms
Livestock			Vaccinate livestock to protect from disease

3. For cyclones



4. For droughts



Step 2: The group first discusses one or two impacts for the first livelihood, writes on post-it and pastes it under the column titled 'Impacts'.

Step 3: The group then discusses one or two common coping strategies for the respective impact and writes on post-it and pastes it under the column titled 'Existing coping strategies.'

Step 4: Under the column titled 'Additional options', there are some solutions given. The group can further discuss their aspirations and add more solutions on a post-it.

Step 5: Repeat the steps 1 to 4 for the other two types of livelihoods

Step 6: Each group gets 5 minutes to present.

Conclusion

03-05 minutes

1. Due to human induced climate change, extreme weather events like heat waves, floods and droughts impact livelihoods, health, housing infrastructure and community resources.

2. During livelihood planning, it will be important to think through the climate risks and scopes of adopting solutions to make livelihoods climate adaptable and resilient.

Concepts of Coaching & role of coaches in ILP

1. Introduction to Coaching
2. Being a Coach
3. Access to Government Entitlements
4. Importance of Financial Inclusion

DAY 4

Recap of previous day

30 minutes

Key Highlights from Day 3

On **Day 3**, the sessions focused on **inclusive livelihoods** and strategies to support **extremely vulnerable households (EVHHs)** in achieving sustainable economic independence. Participants explored **livelihood options** tailored to the needs and capacities of EVHHs, emphasizing low-risk, high-impact activities. The concept of **asset transfer** as a foundational support mechanism was discussed, highlighting its role in enabling households to initiate income-generating activities. A key component of the day was **micro plan preparation**, where participants learned to develop personalized, step-by-step livelihood roadmaps for EVHHs, integrating their needs, skills, and available resources. Through **group exercises and case studies**, participants gained hands-on experience in designing realistic and achievable livelihood plans.

Materials

- Flipchart
- Markers

Preparation

- Arrange the two flipchart with headings - What We Did" and "Why We Did It."
- Paste the flipchart on the visible locations

Process

1. This activity can be done for 5-10 minutes each day of the workshop, or as a 20-minute session on Day 4.

2. Tell participants that they will be examining the different activities used throughout the workshop and why they were used.

3. On a piece of flip chart paper, create a table with the headings “What We Did” and “Why We Did It.”

4. Ask the participants to recall different activities and elements of the workshop. For example: the group agreement, dances, drawings, icebreakers, etc.

5. Write each activity on the flip chart in the “What We Did” column.

6. Ask the participants to explain why they think each activity was included within the workshop or what it achieved. Write responses in the “Why We Did It” column.

Lesson Plan 11: Introduction to Coaching

Total Duration 1 hour 15 minutes

Lesson Description

This session introduces participants to the concept and importance of coaching. Through engaging activities, participants will explore the how coaching differs from other approaches of capacity building. The session emphasizes interaction through group activity, and collaborative discussions to reinforce learning.

Preparation

- Prepare a presentation or write down the learning outcomes from the lesson plan.
- Prepare a flip chart/ PowerPoint slide with steps of coaching diagram
- Prepare a flip chart/ PowerPoint slide with impact of coaching
- Prepare a flip chart/ PowerPoint slide with comparison between different capacity building approaches

Learning Outcomes

At the end of this session participants will be able to:

- Define coaching and its steps.
- Explain the importance of coaching.
- Differentiate coaching from other forms of capacity building approach

Materials

- Flip charts and markers
- Projector to display the images and diagram
- Diagram on steps of coaching
- Diagram on types of capacity building programme

Session Flow

Session	Time	Methodology
What is Coaching	45 minutes	Lecture + Group Work
Coaching Vs Other Forms of Capacity Building	30 minutes	Lecture + Group Work

What is Coaching?

45 minutes

1. Inform participants that we have learned about the Inclusive Livelihoods Programme and its foundational pillars - **livelihoods promotion, social protection, financial inclusion, and social empowerment and coaching is an integral component** of Inclusive Livelihoods Programme that cuts across all four of its foundational pillars.

2. Present the learning outcomes to the participants and explain that we will learn about coaching and its importance in the Inclusive Livelihoods Programme during this session.

3. Coaching is a continuous, structured partnership where you, as the coach, help and encourage a participant to use their knowledge and skills to make smart choices and reach their goals.

4. **COACHING** is **NEVER** about the coach. It is about the people they coach. **"Unlocking a person's potential to maximize their own performance."**[2] A coach helps people make the best use of their own resources.

Coaches should remain impartial and unbiased, avoiding any discrimination based on region, religion, caste, and gender etc.

Importance of coaching

1. Begin by asking participants to share their thoughts on the importance of coaching.
2. The Facilitator will document their responses on a flip chart or whiteboard for everyone to see. After all participants have contributed, facilitator will summarize the importance of coaching in 5 minutes such as:
   a) Strengthens communication and relationships
   b) Increases motivation and confidence
   c) Improves decision-making and problem-solving
   d) Enhances productivity and efficiency
   e) Expands livelihood opportunities

Coaching vs Other Forms of capacity building *30 minutes*

1. The Facilitator will split the participants into three small groups and assign each group one of the following topics: **Coaching, Training, and Facilitation.**
2. Instruct each group to discuss the characteristics of their assigned topic. Allow 10 minutes for discussion and 5 minutes for each group to present their findings.
3. After all presentations, wrap up with the larger group by highlighting the importance of coaching and other forms of capacity building when working with Extremely Vulnerable Households (EVHH) by displaying image 11.1 on screen.

[2] *Coaching for Performance– by John Whitmore*

4. Explain to coaches while working with the programme participants we have to use other forms of capacity building interventions. Coaching, training, and facilitation are complementary approaches, each suited to different situations. **Coaching is most effective when individuals or groups need personalized** support to achieve specific goals or overcome challenges, as it focuses on unlocking potential and fostering self-discovery. **Training is ideal for imparting new skills, knowledge, or techniques** in a structured manner, ensuring participants are equipped with the tools they need for specific tasks or roles. **Facilitation,** on the other hand, is used to **guide group discussions, foster collaboration, and enable collective decision-making,** often in contexts where diverse perspectives need to be aligned. Together, these approaches are vital for empowering individuals and communities, as they provide tailored support, skill development, and collaborative problem-solving, ensuring holistic growth and sustainable outcomes.

Facilitator Tip!

Reinforce to participants that Coaching is not

1) ***Leading***

2) ***Managing***

3) ***Giving Instruction/ Directions***

4) ***Mandating***

5) ***Disciplinary***

6) ***Giving Advice***

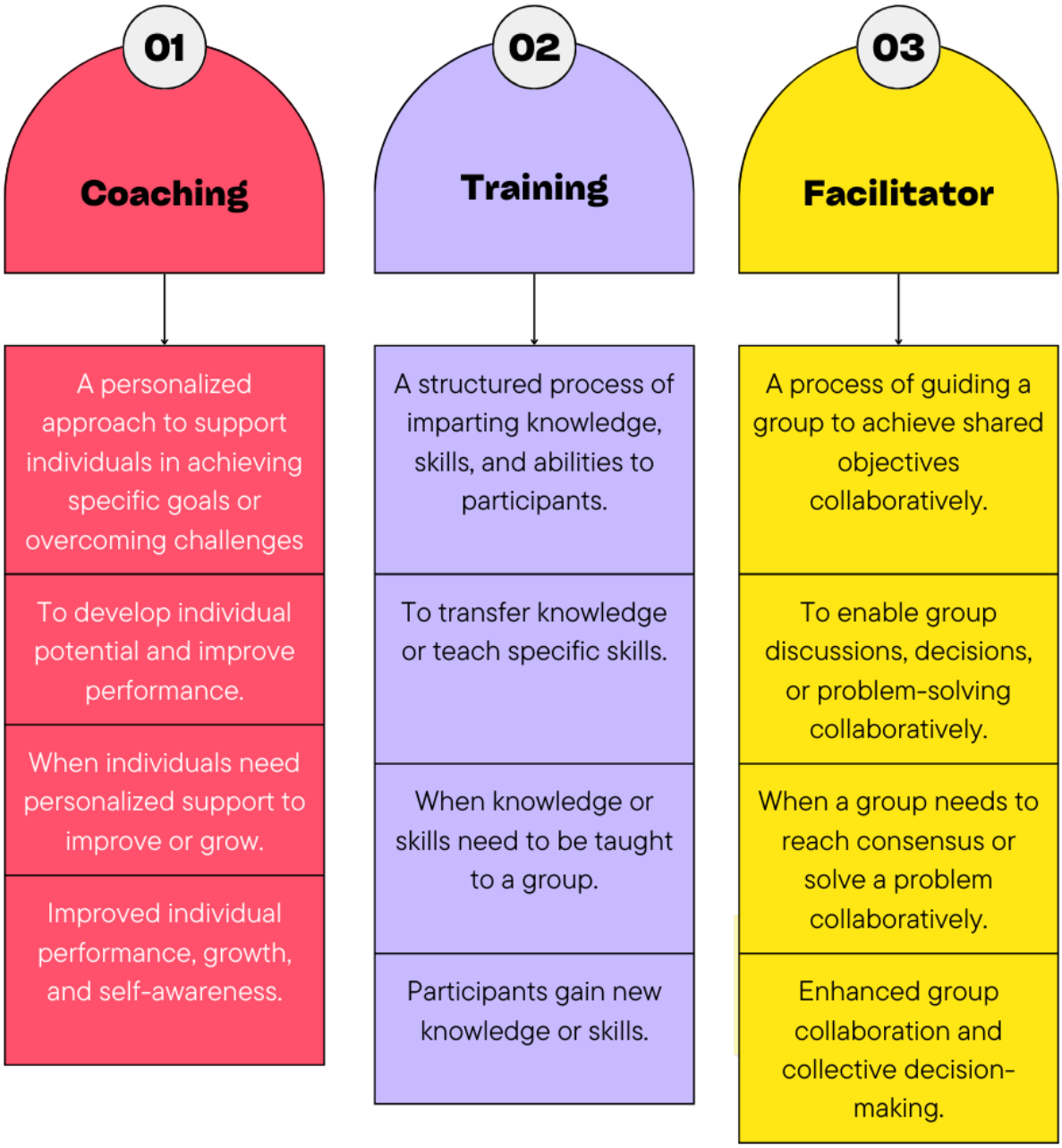


Image 11.1: Steps of Coaching

Review

02 minutes

1. Open the floor for questions or reflections on the coaching.
2. One or two participants can volunteer to share key takeaway from the session and how they plan to apply it in their coaching practice.

Notes

Lesson Plan 12: Being a Coach

Total Duration 1 hour 15 minutes

Lesson Description

In this session, introduce participants to the concept and importance of coaching. Through engaging activities, participants will explore the role of coaching in skill development and empowerment. The session emphasizes interaction through puzzles, and collaborative discussions to reinforce learning.

Learning Outcomes

At the end of this session participants will be able to:

- Understand who is a coach and explain the qualities of coach.
- Understand the importance of a coach's empathy, patience, and supportive approach.
- Identify enablers that coaches use to interact with vulnerable families.

Preparation

- Prepare a presentation or write down the learning outcomes from the lesson plan.
- Prepare a flip chart/ PowerPoint slide with core competencies of coaching, diagram on good quality of coaches, and coaching facilitation techniques.
- Write down the group work on characteristics of person on sheet or paper or cards
- Print the case studies or write down them on sheet of paper
- Prepare a cutout from a puzzle as per the number of groups

Materials

- Flip charts and markers
- Projector to display the images and diagram
- Piece of sheets or cards for group work
- Diagram on core competencies for a coach
- Image on good qualities of coach
- Case studies to understand the approach of coaching
- Coaching Facilitation Technique diagram and puzzle

Session Flow

Session	Time	Methodology
About a Coach	45 minutes	Lecture + Group Work
Qualities of Effective coach	30 minutes	Lecture + Group Work
Coaching Skills and Techniques	30 minutes	Group Activity

About a Coach

45 minutes

1. Explain to the participants that **"Coaching is a supportive, guided, and non-directive process that empowers individuals to achieve their goals, develop skills, and enhance performance."** Before we delve into understanding the role of a coach, let's start with a quick exercise.

2. Divide participants into two groups and ask them to recall a challenging situation that evoked strong emotions such as sadness, anxiety, helplessness, or shame. Request that they think of a person they sought support from during that time, such as a friend, relative, advisor, or mentor. Provide 10 minutes for each group to list the qualities or characteristics of that supportive person. Finally, allocate 3 minutes for each group to present their findings to the larger group.

Group 1

What qualities or characteristics did someone possess that helped you feel better, make wiser decisions, and adopt healthier choices?

Group 2

Could you kindly share the specific qualities or behaviours of someone that may have made you feel worse, lose hope, or experience negative emotions such as shame, guilt, demoralization, or anger, leading to unhealthy choices?

3. After the group presentations within 5 minutes summarize the learnings from the activity mentioning that supportive and motivating individuals are **empathetic**, **non-**

judgmental, and good listeners who **encourage and instil confidence**. They provide constructive guidance, respect confidentiality, and help in making thoughtful decisions.

4. In contrast, **demoralizing individuals tend to be judgmental, dismissive, and insensitive**. They may ridicule others, **offer negative feedback, break trust, and push for rash or unwise decisions, focusing on flaws rather than solutions.**

5. Present the learning outcomes and discuss with participants that **coaching process is the framework in which the relationship between the coach and the participant occurs. It is a sequence of agreed upon meetings, with a certain number of private sessions between the Coach and the Programme Participant**.

6. It will be a relationship with a specific timeline, which means that **it has a beginning and an end.** The coach will see the participant in their current situation, investigate to understand what happened to them in the past and will accompany them until they reach their ideal situation, so they will focus on one or more future objectives.

7. Therefore, it is essential to understand that as a **coach you should embody self-awareness and maintain a neutral stance** while working with programme participants, ensuring the actions and decisions are guided by the programme participants' agenda.

8. Display image 12.1 represented through three interconnected elements and inform participants that coach should possess key skills: **Asking, Listening, and Observing for effective coaching**. These form the core competencies that a coach must master to support programme participants effectively.

Image 12.1: Core Competencies of Coach

ASKING	1. Ask insightful and open-ended questions. It helps stimulate critical thinking, encourage self- reflection, and guide participants towards identifying their challenges and solutions. 2. Asking the right questions empowers individuals to take ownership of their progress.
LISTENING	1. Active listening is crucial in understanding the participant's needs, concerns, and aspirations. It requires full attention, empathy, and the ability to interpret verbal and non-verbal cues. This skill ensures that the participant feels heard, valued, and respected in the coaching process.
OBSERVING	1. Observation goes beyond listening to include noticing body language, behaviour, and situational context. A coach must be keenly observant to identify underlying issues & challenges, strengths, or areas requiring support, even when they are not explicitly communicated. 2. It also includes an understanding of gender-specific concerns e.g., discrimination, workload, violence, safety, etc.

9. Explain to participants that the intersection of these three skills represents the synergy necessary for impactful coaching.

10. By integrating asking, listening, and observing, a coach can create a supportive environment that fosters growth, learning, and actionable outcomes for the participant.

Qualities of Effective coach

60 minutes

1. Reinforce the messages from previous exercise to understand the qualities of supporting and motivating person. Now ask participants to share in 5 minutes their thoughts on the qualities of effective coach. List all the qualities mentioned by participants on white board or flip chart. Once all participants contributed, summarise the qualities of a coach by showing below image 12.2

Image 12.2: Qualities of Effective Coach

2. Close the activity by explaining the difference between an ordinary coach to an effective coach by sharing the below table 12.1:

Table 12.1

An Ordinary Coach	An Effective Coach
Starts from their own knowledge	Initiates from the active participation of the programme participant
Follows a pre- set curriculum	Addresses issues identified by programme participant and adopts to their need

Presents new information	Uses practical, participatory methods, such as group discussion and activities in which programme participant can participate
Information flows in just one direction, straight from the curriculum to programme participants	Information flows in many different directions between coach and individuals – a genuine exchange of ideas.

3. Ask participants to think about the role of coach in empowering the extremely vulnerable households.
4. Divide the participants into two groups. Ask them to read both the case study and explain the support provided to extremely vulnerable households.

Case 1:

The community woman, who is illiterate and unable to read or write, shares with the Coach that her family hasn't been receiving food grains from the PDS. The Coach assures her that they will help resolve the issue. After investigating, the Coach discovers that the woman's Aadhaar card is not updated and visits the dealer to rectify the situation. The Coach collects the Aadhaar card, gets it updated, and enables the family to access the PDS.

(The Coach visits the dealer and discovers that the woman's Aadhaar card is not updated. After collecting the Aadhaar card, the Coach gets it updated, allowing the family to access the PDS.)

On the next visit, the woman, now happy, shares another concern: She has a small, vacant plot in her backyard, which is ideally suited for constructing a goat shed. However, she requires assistance with another matter: she wishes to apply for a goat shed under the MGNREGA scheme through the panchayat and kindly requests the Coach's help. The Coach graciously assists her by visiting the panchayat, obtaining the application form, completing it, collecting her thumbprint, and submitting the form to the panchayat. Through ongoing support from the Coach, the family gradually resolves various challenges they face.

(She wishes to apply for a goat shed under MGNREGA from the panchayat and requests the Coach's assistance. The Coach visits the panchayat, obtains the application form, completes it, collects the woman's thumbprint, and submits it back to the panchayat).

Case 2:

Mrs.Lakshmi, aged 32, resides in valavanur, Villupuram District, Tamilnadu, who is illiterate and unable to read or write, tells the Coach that her family isn't receiving food grains from the PDS. The Coach asks her if she knows why, but she says she doesn't. The Coach suggests her to visit the PDS dealer to find out the reason and how to resolve it.

Mrs. Laxmi approaches the PDS dealer, who informs her that her Aadhaar number needs to be updated, which can be done at a CSC centre. Unfamiliar with the CSC, she returns to the Coach for further guidance. The Coach explains the required documents and provides tips on speaking with the CSC staff. Although hesitant, the woman is encouraged by the Coach, who assures her that they'll accompany her if needed. Motivated, Mrs. Laxmi visits the centre on her own, updates her Aadhaar, and her family begins receiving the PDS rations.

On the next visit, Mrs. Laxmi, now happy, shares a new concern with the Coach: she wishes to apply for a goat shed under MGNREGA through the panchayat. The Coach gathers the necessary information and explains the eligibility and application process. When the Mrs. Laxmi expresses uncertainty about writing the application, The Coach facilitates the process and thoughtfully encourages Mrs. Laxmi to involve her daughter in writing the application. Mrs. Laxmi then confidently submits the application to the panchayat. With her growing confidence in handling challenges, the Coach only steps in as needed, providing guidance as and when required.

5. With a larger group, discuss the cases, focusing on how support to families made a difference and what need it fulfilled. Example Questions:
   a. What specific need did support address in the case 1 and 2?
   b. How did coaching empower the individual?
6. Explain participants that in these cases we saw that a small push or a support can help an EVHH to address their problems and improve their life situation.
7. Further explain that in Inclusive Livelihoods Programme, extremely vulnerable households can move a step ahead in poverty reduction for which they may need a supporting hand. But the question is what kind of supporting hand should it be?
8. The task at hand of the supporting person in both the cases, was to ensure that community women can address her problems and overcome her situation. Although in both the stories, the needs/ problems were addressed but the process is very crucial. As per concept of Inclusive Livelihoods Programme, **it believes in building capacities of project participants so that they are equipped with the skills to lead and deal with their challenges on their own.** This becomes even more important because the ILP is a **time bound exercise and after which there may be no presence of us and the project participants will have to learn to deal with challenge and progress in life by themselves.**

Coaching Skills and Techniques *30 minutes*

1. Explain to the participants that they will be divided into 3- 4 groups (based on the total number of participants). Each group will be given a puzzle to complete together.
2. Tell participants that as they put their puzzles together, they should try to think of the significance of the words on each piece: What do they have in common? To make the activity more exciting, the groups can compete in a timed challenge.
3. Break the participants into 3- 4 groups and give one puzzle to each group. Give the groups 5-10 minutes to complete their puzzle.

Image 12.3: Puzzle Techniques to facilitate coaching

4. In their small groups, ask the participants to discuss what the larger puzzle represents. Activities and/ or Techniques to facilitate coaching.
5. Ask them to share answers in the large group.
6. Explain that each of the activities in the puzzle is used to facilitate the effective coaching with programme participants. The activities by themselves are not necessarily participatory, how we choose to use them will make them participatory.

Table 12.2 - Coaching Facilitation Techniques	
Help Participants Feel Comfortable	Effective coaches make sure participants feel comfortable. Make a personal connection through small talk. It is your responsibility to make sure that coaching sessions are a safe space for participants. Make good use of space and think about who is around to help the participant feel comfortable
Prepare Yourself and Your Materials	Good coaches prepare themselves and their materials ahead of time and use the materials throughout the sessions. You can also refer back to your tools to help highlight key learning points.
Use Appropriate Body Language	Facilitators should use their facial expressions, body movements, and tone of voice to engage participants as per the discussion and circumstances.
Ask Exploratory and Probing Questions	An effective coach asks participants lots of open ended questions. An even more skilled facilitator can also connect participants' responses to an idea or learning points from the session.
Listen Actively	Coaches use active listing to engage participants. This means summarizing what others have said, encouraging sharing, and validating others.
Confidentiality	Maintaining confidentiality in coaching is essential to build trust, create a safe and open environment for honest communication, respect the participant's privacy, and uphold professional ethics, thereby fostering a productive and supportive coaching relationship.

7. Close the activity by displaying the below table 11.2 to explain the importance of coaching techniques to participants.

Review

2 minutes

1. Summarize the main takeaways about the role of a coach, emphasizing qualities like empathy, active listening, and resourcefulness.
2. Distribute the Handout HH14 to the participants for their reference and inform them that it will be discussed during tomorrow's recap session.

Participants Handout (HH 14): Common Coaching Challenges

Challenges	Potential Solutions
Participant not available for coaching visit (illness, busy, etc.)	Re-schedule visit for different time during the week. Re-arrange visiting schedule to identify a regular time that aligns with the participant's availability.
Husband doesn't want wife to participate	Engage husband in coaching discussions. Try to understand husband's concerns. Emphasize the role of the husband in the ILP and the benefits for the whole household. Adapt coaching sessions to respond to husband's concerns, if appropriate (i.e. if husband is concerned about the wife not being able to care for the children, invite the children to the session; if husband is concerned about the wife speaking to a male coach in private, conduct coaching sessions in a public space, etc.)
Participant experiencing gender- based violence	Create a safe space for the participant to share their experiences without judgment, ensuring confidentiality and emotional support. Educate the participant and her spouse about their rights and the legal protections available under laws such as the Protection of Women from Domestic Violence Act, 2005. Leverage Self-Help Groups (SHGs) or Village Organizations (VOs) under DAY-NRLM to create a support network and raise awareness about gender equality and violence prevention. Focus on the participant's livelihoods development to build their financial resilience, empowering them to make independent decisions. Work with community leaders and men to address harmful gender norms and promote equitable behaviour within households and communities. Regularly check in with the participant to ensure ongoing support, safety, and progress in overcoming the challenges. If required connect the participant to local support services, including counselling centres, legal aid, women's helplines (e.g., 181), and shelter homes.
Distraction (neighbour, child) during coaching sessions	Identify a location for coaching sessions that will have limited distractions. Set expectations for who should be present for sessions ahead of time. Provide separate activities for children/ others, as appropriate, to keep them occupied during the session.
Participant diverts the conversation towards money	Manage the conversation to focus on the objectives set by participants. Highlight how the programme activities will help them independently achieve financial/ livelihoods goals. Set

(and getting money from coach/ implementing partner)	clear expectations about the purpose of the ILP and what participants can and cannot expect from coaches/the programme.
Participant is resettlement focused	Remind participants that engagement in the ILP programme will not directly affect their potential to be resettled but discuss the typical durations before resettlement. Ask participants about their interim goals and emphasize the potential to improve their well-being in the meantime.
Lots of negativity around coaching	Ask questions to understand the root causes of the negativity and respond accordingly. Refer to the participant's personal goals and discuss how coaching can help the participant to achieve her goals. Clarify that the role of coaching is to support this process, not create an added burden.
Men are coaching women	If possible, assign coaches to participants based on the gender of the primary participant. If this is not possible in all cases, consider having someone of each gender attend the first coaching session and discuss what would make the participant comfortable. Based on this conversation, adapt the location of coaching sessions and participants (i.e. making sure a male household member is present) to increase comfort levels. Ensure there is a referral process in place for gender issues (i.e. SGBV-Sexual and Gender-Based Violence, etc.).
Participant wants to drop out	Determine root causes of participant's desire to drop out. Work with participant to identify solutions to these causes. Encourage/motivate the participant on a regular basis, discussing not only challenges, but also emphasizing all of the successes/progress made. As appropriate, invite another GA participant to share their experiences, challenges, and successes from a personal level for further motivation.
Participant doesn't understand coaching	Pause the coaching curriculum and return to the basics, including the coaching agreement, to ensure there is a clear understanding before proceeding. Re-visit the purpose of the ILP programme and coaching.
Participants passing on attendance to spouse	Ensure the project participant is present for all coaching sessions. If the project participant is absent, re-schedule the coaching session for another time when she is available. Re-emphasize the value of coaching to help the programme participant (and the household) achieve their goals.
Participant diverting asset transfer to husband	Discuss the reasons for Diverting Asset Transfer with the participant. Invite the spouse to attend a coaching session and establish a plan/ expectation for joint decision-making and management and define clear roles for each household

	member. Depending on sensitivities of household dynamics, bring in additional support as required.
Participant is not implementing action plan	Discuss the root causes and challenges faced by participant. Work together to identify solutions and additional forms of support, as appropriate. Provide more frequent visits on a short-term basis to check-in on progress.
Engaging with Person in special need as programme participant	Coaching will require sensitivity, resourcefulness, and a commitment to inclusivity, along with collaboration with experts and stakeholders in disability support. Patiently understand and address the unique communication needs of individuals by adapting coaching methods and materials to suit the specific abilities and requirements of the individual. Establish a rapport with participants who may have faced neglect or exclusion in the past and invest additional time and effort to support the participant's progress, which may be slower compared to others.

Lesson Plan 13:
Access to government entitlements

Total Duration 90 minutes

Lesson Description

In this lesson, participants will learn the importance of government entitlements for extremely vulnerable households, the role of a coach in enabling access, and specific strategies to assist families in overcoming barriers to secure these entitlements. Through participatory activities, and group discussions, participants will gain practical skills to effectively support extremely vulnerable households.

Preparation

- Prepare the table from the introduction session to share the barriers in accessing the government entitlements
- Diagram in the slide or flipchart to discuss the steps for accessing the government entitlements

Learning Outcomes

At the end of this session participants will be able to:

- Identify key government entitlements available to EVHH and their benefits.
- Understand the barriers EVHH families face in accessing entitlements.
- Describe the role of coach in facilitating access to entitlements.
- Develop action plans to support families in securing and utilizing these entitlements.

Materials

- Flip charts or whiteboard and markers
- Participants Handouts with a list of key government entitlements (e.g., PDS, MGNREGA, PMAY, Jan Dhan Yojana)
- Projector (optional, for presentations)
- Sticky Notes

Session Flow

Session	Time	Methodology
Introduction	30 minutes	Lecture + Group Work
Government Schemes and Entitlements	45 minutes	Lecture + Group Work

Introduction

30 minutes

1. Start the session by explaining the importance of social protection schemes and entitlements in reducing vulnerability and enabling sustainable livelihoods. Emphasize how accessing these entitlements can help improve financial stability, access to healthcare, housing, and basic needs for extremely vulnerable families. Consists of preventive, protective, and promotive services that meet the basic needs of households while they are participating in the programme. Services might include a cash transfer or food supplies, access to health services, water sanitation and hygiene support, and access to high quality education for their children.
2. Share following relatable examples:
    a. A family receiving subsidized food grains under PDS improves nutrition and reduces expenditure on food.
    b. Access to MGNREGA provides financial security through guaranteed work during lean agricultural seasons.
3. Present the learning outcomes from the lesson description to participants.
4. Invite participants to share the names of social protection schemes they are familiar with, and facilitator should note their responses on the white board or flipchart.
5. After listing the schemes, hand out sticky notes to each table and give participants five minutes to discuss and list the challenges or barriers that vulnerable families encounter when trying to access benefits from these schemes.
6. After five minutes, ask participants to place their sticky notes on the whiteboard. Once all the notes are displayed, read them aloud and facilitate a discussion on the key barriers identified, focusing on the challenges vulnerable families face in accessing these schemes:

Table 13.1: Barriers to access the government entitlements	
Awareness and Information Barriers	• Lack of knowledge about the existence of schemes and their benefits • Limited understanding of eligibility criteria and application procedures
Documentation Challenges	• Absence of necessary documents (e.g., Aadhaar card, ration card, income certificates) • Errors or mismatched information in key documents • Difficulty in obtaining or renewing required documentation
Access and Availability	• Inaccessible service centres, especially in remote or rural areas • Inadequate availability of resources and benefits (e.g., food grains under PDS running out)
Financial Constraints	• High travel and incidental costs to reach government offices
Social and Cultural Barriers	• Discrimination based on caste, gender, religion, or disability • Exclusion of marginalized groups due to stigma or bias

Government Schemes and Entitlements *60 minutes*

1. Discuss with participants using a slide presentation about the schemes available for extremely vulnerable families such as PDS, MGNREGA, AYUSHMAN BHARAT etc.
2. Display image 15.1 to show the steps for accessing the government entitlements.
3. Now, divide the participants into four groups and ask each group to map out a step for helping an extremely vulnerable families in accessing it. Plans should cover steps like:
    a. Informing families about the entitlement.
    b. Assisting in gathering required documentation.
    c. Role of CBOs in monitoring
4. Reiterate, as we learned in coaching session, we have to empower the communities for making them out of poverty. With focus on that prepare the action plan. Present the image from the next slide to explain and summarise the steps needed for making EVHH families accessing the government entitlements.
5. Groups present the steps, and the facilitator provides feedback, adding any additional insights.

Steps

Linking to Government Entitlements

Image 13.1: Steps to link with government schemes

Review

2 minutes

What new strategies have you learned that you will apply in your coaching practice?

Participants Handout (HH 13): Government Entitlements

Government entitlements for Extremely Vulnerable Household (EVHH) families can provide essential support and improve their access to resources, financial stability, healthcare, and social services. Here are some key entitlements and how they benefit EVHH families, including Aadhaar card linkage for ease of access:

1. Aadhaar Card Linkage

- **Purpose:** The Aadhaar card is a unique identification number essential for accessing many government services and subsidies.
- **Benefits:** It enables EVHH families to access entitlements such as food subsidies (through ration cards), pension schemes, health benefits, and open bank accounts under government welfare programmes. Aadhaar linkage also helps ensure direct benefit transfers (DBT).
- **Linking Process:** Coaches can assist families in enrolling for Aadhaar cards and linking them with other government schemes to ensure seamless access to benefits.

2. Public Distribution System (PDS) Ration Card

- **Purpose:** Provides subsidized food grains to low-income families.
- **Benefits**: Ration cards linked to Aadhaar can help EVHH families receive essential items like rice, wheat, kerosene and state specific ration may be availed at reduced prices, improving food security.
- **Eligibility:** Low-income families can apply, and through Aadhaar linkage, families can even access the "One Nation, One Ration Card" system, which allows portability across states.

3. Pradhan Mantri Jan Dhan Yojana (PMJDY)

- **Purpose**: Financial inclusion through access to bank accounts for every household.
- **Benefits**: Helps EVHH families open zero-balance bank accounts linked to Aadhaar, enabling direct benefit transfers and access to insurance and pension schemes.
- **Additional Support**: Jan Dhan accounts provide access to affordable credit and basic insurance schemes like Pradhan Mantri Suraksha Bima Yojana (PMSBY).

4. Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana (AB-PMJAY)

- **Purpose**: Provides health insurance coverage for low-income families.
- **Benefits**: Eligible EVHH families can receive up to INR 5 lakh per family per year for secondary and tertiary care. Aadhaar linkage helps in the smooth processing of claims and coverage verification.
- **Eligibility**: Families identified by the Socio-Economic and Caste Census (SECC) are eligible.

5. Pradhan Mantri Awas Yojana (PMAY)

- **Purpose**: Affordable housing for all.
- **Benefits**: Supports low-income families in constructing or buying a home with financial assistance. Aadhaar-linked applications ensure that eligible beneficiaries receive subsidies without delays.
- **Eligibility**: Economically weaker sections, low-income groups, and slum dwellers.

6. Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

- **Purpose**: Provides guaranteed wage employment in rural areas.
- **Benefits**: EVHH families can receive up to 100 days of paid labor work per year, improving their financial security. Aadhaar linkage ensures wages are credited directly to the beneficiary's bank account.
- **Eligibility**: Any rural household under BPL, willing to do unskilled manual work can register.

7. Pradhan Mantri Ujjwala Yojana (PMUY)

- **Purpose**: Provides free LPG connections to women from poor households.
- **Benefits**: Reduces reliance on traditional cooking methods, improving health and convenience. Aadhaar linkage helps verify eligibility and ensure the subsidy reaches the intended beneficiaries.
- **Eligibility**: Women from below-poverty-line households can apply.

8. Scholarships and Educational Assistance

- **Purpose**: Supports the education of children from marginalized communities.
- **Benefits**: EVHH families can benefit from scholarships, midday meals, and other schemes aimed at improving educational access for their children.
- **Eligibility**: Various schemes are available for children from disadvantaged families, especially those from Scheduled Castes, Scheduled Tribes, and other marginalized communities.

Notes

Lesson Plan 14:
Savings and Investments

Total Duration 1 hour 30 minutes

Lesson Description

In this session participants will understand the concept and importance of financial planning. How to inculcate the sound financial planning in their household decision making process and to enable the project participants to understand their present and future household needs and requirements.

Learning Outcomes

At the end of this session participants will be able to:

- Understand the concept and importance of financial planning
- Project participants present and future household needs and requirements
- To motivate the project participants to save money from present household cash flows for supporting future cash flows and income

Preparation

- Prepare a presentation or write learning outcomes from the lesson plan.
- Print the case studies as per the number of groups
- Different images on importance of saving and financial planning

Materials

- Flip charts and markers
- Projector to display the images and diagram
- Case study of Asha and Lata

Session Flow

Session	Time	Methodology
Introduction	30 minutes	Lecture + Group Work
Why Financial Planning is important	30 minutes	Lecture + Group Work
Savings and Investments	30 minutes	Group Activity

Introduction

30 minutes

Please listen to the following case study about two women from the same village. Read out the below case study of two lady in same village to the participants:

Case Study: Asha and Lata

Asha and Lata, two women from the same village, had similar profiles and backgrounds. Both worked as daily wage labourers and sold vegetables at the local market. However, their approaches to financial management differed significantly.

Lata's

Lata, a carefree person, spent her entire earnings from vegetable sales on household supplies, goodies for her children, and clothes for the family. She never saved or invested for the future. When her vegetable output suffered due to floods, she borrowed money from a moneylender at a high interest rate. This led to a debt trap, forcing her to mortgage her land and compromise her child's education.

Asha's

Asha, a daily wage laborer with seasonal income, demonstrated exceptional financial prudence by prioritizing savings. She diligently set aside Rs. 10 daily and deposited Rs. 150-200 into her SHG savings account every week. Asha's consistent savings habit enabled her to access credit from her SHG, securing a loan of Rs. 15,000 at a 12% interest rate. When seasonal fluctuations impacted her income, her SHG provided valuable guidance, encouraging her to diversify her income streams by starting a grocery shop. With the SHG's loan support, Asha successfully established her grocery shop, earning Rs. 300-500 per day. This increased income enabled her to repay her loan promptly and boost her weekly savings threefold.

However, Asha's livelihood was severely impacted when a devastating flood hit her village. Despite suffering significant losses, Asha was able to recover from the shock due to her savings in the SHG. She restarted her grocery shop, undeterred by the situation. Asha's confidence to restart her livelihood stemmed from her savings, her membership in the SHG, and the peer motivation she received from fellow members. Asha's financial decision-making skills improved significantly, influencing her personal and family life. She became an inspiration to fellow SHG members, advising them on livelihood strategies and motivating others to join new SHGs.

1. Restore her livelihood: After facing setbacks, Asha used her savings to revive her grocery business.

2. Become resilient: Asha's savings cushioned her against financial shocks, ensuring she didn't fall into debt.

3. Invest for future income: Asha's savings enabled her to invest in her livelihood, generating sustainable income. Seasonality not affected.

What are the differences between Lata and Asha with respect to managing their household, family and livelihood affairs?

Try to bring out differences in their behaviour, outlook and circumstances–

Table 14.1

ASHA	LATA
Careful, spends wisely	Carefree, spends without thinking
Patience (Asha patiently waited in Post Office queue, waited for her savings to accumulate for each year, 6 years for scheme maturity)	Complacent (Lata spent the extra loan amount also on routine expenses)
Long term view	Short term view
Planned	Unplanned

Saver	Spender
Receptive to guidance and advice	Indifferent to guidance and advice
Leads a planned, peaceful and satisfied life	Leads a stressful life, ends up in a vicious debt trap

Out of Asha and Lata, who do you want to be like? Expected response: Asha

Highlight to participants that to be like Asha and to lead a secure life like her, they will need to put some extra efforts in learning and doing things that they have not done earlier. Let's look at what did Asha do to make her life financially secure and what learnings it has for all of us.

Why Financial Planning is important

30 minutes

Discuss that both income and expenses have different patterns. Amounts and frequency for vulnerable families for both income and expenses are not fixed. **There are various uncertainties around both. Events such as illness put a dent both ways – increase in expenses in medicines and decrease in income due to inability to work.**

Show the image 14.1 and mention that there are certain activities that require a large amount of money at one time, which may not be covered by your regular income cycle.

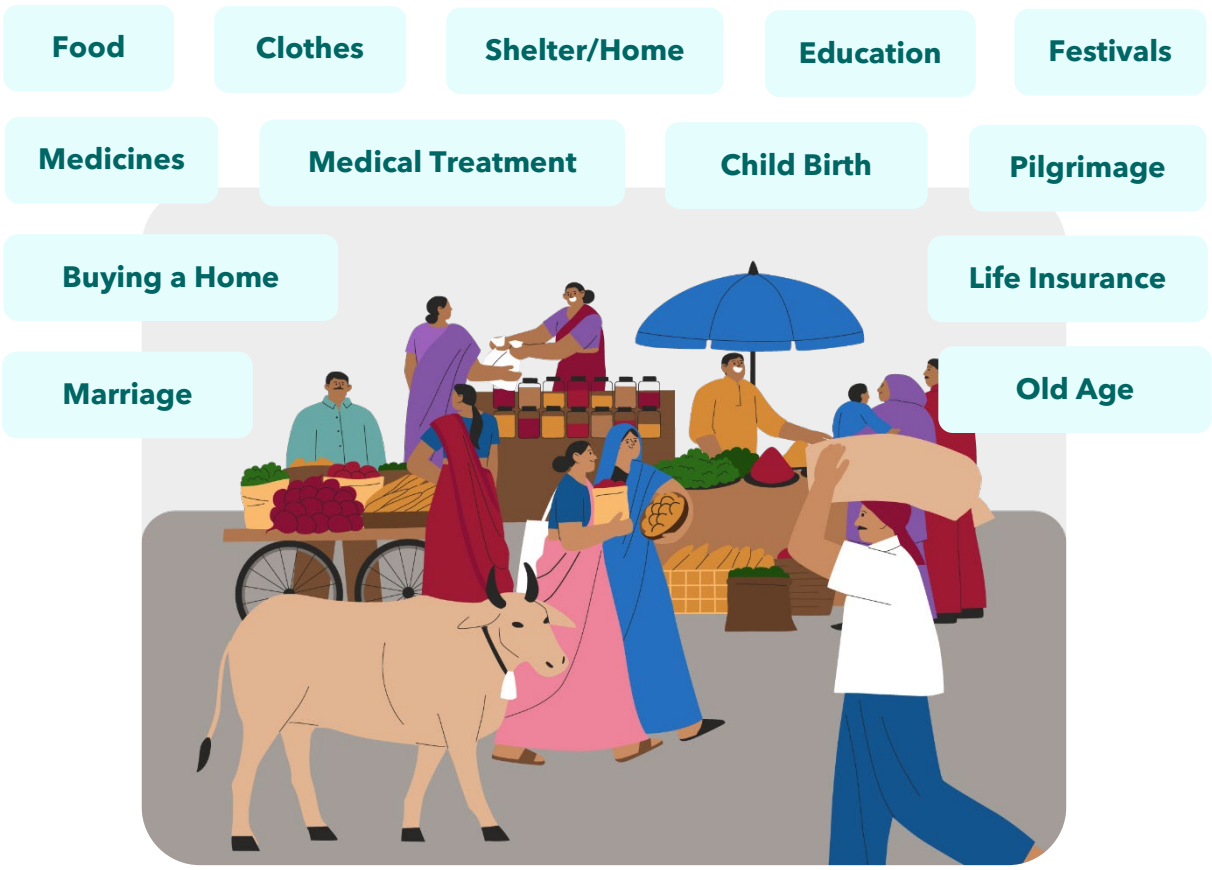


Image 14.1: Money required for various needs

What happened to Lata when she needed large amount of money for her daughter's marriage?

Expected response: She had to borrow from a moneylender, which led to a debt trap. State that in the absence of proper financial planning, Lata faced significant financial distress.

What did Asha plan for? Display the image 14.2- Financial Planning with Asha's financial goals/ requirements discussed earlier and go over the list.

- **Higher education for her 2 children**
- **Daughter's marriage**
- **Managing capital for her livelihood's activities**
- **Loss of income due to any reasons (indicate daughter's accident, floods - from Asha's story)**
- **Emergencies and untoward incidents –Illness, death, loss of asset (such as goat)**
- **Dignified life in old age**

In planning, one needs to identify goals and work towards them in an organized way.

Image 14.2: Financial Planning

What did Asha do for achieving each of these goals? Try to bring out the following from participant responses:

1. Began by saving small amounts
2. Cut down on her avoidable expenses to ensure that she saves regularly
3. Planned use of the accumulated savings for her short term and long- term needs
4. Invested in income generating assets for increasing her income (goat rearing)

Summarize with following points: Financial planning helps households to overcome this income expenditure mismatch in an organized manner, such that:

- Income earned today is available for lean periods in future (Asha's cash buffer)
- Income earned today is available for expenses expected to be incurred in future (Asha's fixed deposits, post office scheme, pension)
- Income earned today is invested in assets that will give more income in future (Asha's goats)
- Income earned today is able to cover some unexpected risks of future (combination of Asha's insurance policy & cash buffer)

Savings and Investments

30 minutes

Define Saving: **A fund of money put aside as a RESERVE**. In simple terms, Savings is money spared after meeting out expenses i.e. Income – Expenses = Savings (For these expenses need to be consistently maintained lower than income to have surplus cash amounts for savings.)

Ask from participants that **Why do we need to save?** Write responses on the white board or flip chart. Organize these responses into 4 categories mentioned below.

1. Routine expenses,

2. Unexpected emergencies,

3. Expected lifecycle expenses and

4. Business/ livelihood expenses/ investments.

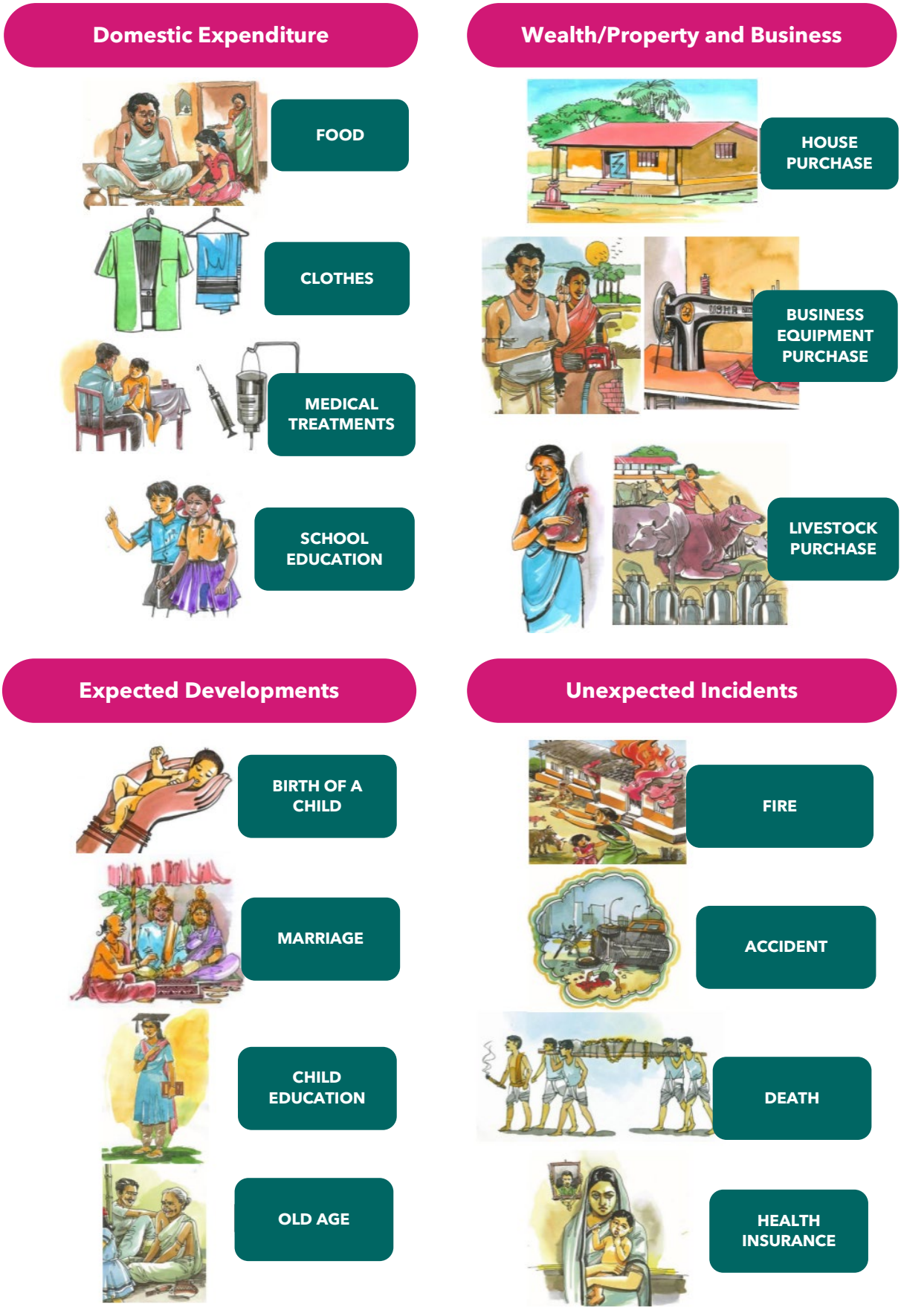


Figure 14.4: Reason for Savings

As we discussed, keeping aside **small amounts from routine cash flows is one way**. For this, we would need to reduce some of our expenses. This approach will help us save a lump sum amount over a period. However, we should also review our cash flows to see if there are other avenues/ opportunities to save more/ larger amounts of money.

Ask participants is it possible to save somewhat bigger amount of money from the inflows, rather than spending all of it. Take responses from participants. Conclude with saying that we should look at both approaches towards savings –

1. **Savings small amounts regularly from regular cash flows.**
2. **Saving bigger lump sums from lump sum inflows**

Review

02 minutes

Encourage participants to voluntarily share where they save their money and the purpose behind their savings.

Role & responsibility of coaches

1. Role and responsibility of coaches
2. Household visit
3. Reporting and Record keeping
4. Coaching Conversations

DAY 5

Recap of previous day

30 minutes

Key Highlights from Day 4

On **Day 4**, the focus was on **coaching skills and techniques** essential for working with vulnerable communities under **DAY-NRLM**. Participants explored the **role of a coach**, key attributes of an **effective coach**, and techniques such as **active listening, questioning skills, and building trust** to support community members. The session emphasized the **importance of financial inclusion** in poverty alleviation, covering topics like **access to credit, savings, insurance, and government schemes** to empower extremely vulnerable households (EVHHs). Practical exercises, including **role-playing and case discussions**, helped participants develop hands-on coaching strategies to guide beneficiaries toward sustainable livelihoods.

Materials

- Flipchart
- Stopwatch
- Set of topics from past four days for morning review
- Markers

Preparation

- Prepare the flip chart with topics on flipchart

Process

1. Post flip chart paper with the following titles around the room:
   a. Characters of Extremely Vulnerable Households and Barriers to Escape Poverty
   b. DAY NRLM and Inclusive Livelihoods Programme
   c. Targeting – Selection of Programme Participants
   d. Benefits of Aspiration Mapping
   e. Inclusive Livelihoods Options for EVHH
   f. Role of Coaches in asset transfer and livelihood micro- plan preparation
   g. Qualities of an Effective Coach

2. Divide the participants into six – seven groups.

3. Ask each group to go up to one of the flip charts and to write everything they know about the topic on the paper. Give them two minutes and then ask the groups to rotate. Continue until all groups have been to each flip chart.

4. When they have completed the exercise ask the groups to walk around the room and look at what has been written on each flip chart.

5. Note: If you discover incorrect information or missing key information on any of the flip charts, take the time to address this before moving on. You may want to spend additional time reviewing each topic to clarify before beginning a new lesson topic.

Lesson Plan 15:
Role and responsibility of coaches

Total Duration 60 minutes

Lesson Description

This session provides a comprehensive overview of the roles and responsibilities of a coach, emphasizing their critical function in supporting and empowering extremely vulnerable households. The session includes participatory activities to develop a six-month action plan to ensure goal-oriented implementation.

Preparation

- Prepare a presentation covering the subtopics.
- Print action plan templates and distribute beforehand.
- Create hypothetical scenarios for group activities on safeguarding and action planning.
- Arrange a seating setup that encourages group discussion and participation.

Learning Outcomes

At the end of this session participants will be able to:

- Clearly define their roles and responsibilities.
- Have a draft action plan to guide their activities for the next six months.
- Be confident in following administrative protocols for effective reporting and compliance.

Materials

- Flip charts or whiteboard and markers
- Handouts with a list of key government entitlements (e.g., PDS, MGNREGA, PMAY, Jan Dhan Yojana)
- Printed copies of case scenarios
- Index cards and pens for role-play activity
- Projector (optional, for presentations)

Session Flow

Role of Coaches

60 minutes

Participants will be divided into 4 sub-group discussion involves customizing the SRLM based on the specific context. The task for the group is to list and prioritize key roles, tasks, outputs, and outcomes for different time periods:

- **Group 1: the first 0-6 months,**
- **Group 2: the 7-12 months,**
- **Group 3: 13-24 months**
- **Group 4: 24-36 months**

Each group will have 10 minutes to discuss and 5 minutes to present. Once all the group completes the work, summarise with the following key activities for next 6 months:

Broad and indicative plan of coach first six months would be as follows

Month 1-2: Building Relationships and Trust

1. Establish rapport with programme participants and their families.
2. Taking consent from programme participants
3. Conduct home visits to understand participants' backgrounds, strengths, and challenges.
4. Identify participants' immediate needs and provide support by making them access to government entitlements such as MGNREGA, Adhaar Card, PDS scheme etc.
5. Ensuring linkage with health and nutrition programmes such as VHND, Beti Bachao Beti Padhao, etc.
6. Conduct asset mapping exercises to identify participants' existing assets and resources.
7. Conduct Aspiration Building exercise with programme participants

Month 3-4: Assessing Assets and Capacities

1. Build capacity on importance of financial inclusion
2. Assess participants' skills, knowledge, and capacities.
3. Identify gaps in skills and knowledge that need to be enhanced.
4. Conduct Aspiration Building exercise with programme participants

Month 5-6: Developing Livelihood Plans

1. Work with participants to develop personalized livelihood plans.
2. Identify potential livelihood opportunities and provide guidance on how to access them.
3. Support participants in setting realistic goals and developing strategies to achieve them.
4. Follow up with participants on aspirations and financial inclusion

Additional responsibilities during the first six months:

1. Regular home visits to monitor progress and provide coaching support.
2. Building relationships with community stakeholders (such as Gram Pradhan, ASHA, AWA, etc.) and leveraging their support.
3. Facilitating access to training, resources, and services by programme participants.
4. Based on the family requirement coaches will facilitate to link them with respective government schemes or civil society organizations.
5. Maintaining accurate records of participant progress and programme activities.
6. Any other work assigned by respective VO or CLF for convergence
7. Other administrative assignments from time to time

Notes

Lesson Plan 16:
Reporting and Record Keeping

Total Duration 45 minutes

Lesson Description

This session focuses on equipping coaches with the skills and tools required to plan and execute effective household visits. Participants will learn the importance of pre-visit preparation, including setting clear objectives, reviewing household data, and logistical planning. The session also emphasizes effective communication and empathy to ensure meaningful interactions during visits.

Preparation

- Prepare a sample household visit checklist.
- Develop role-play scenarios based on challenges coaches might face during household visits.
- Arrange seating to encourage group participation.

Learning Outcomes

At the end of this session participants will be able to:

- Understand the importance of planning and preparation for household visits.
- Learn the key steps and tools required to conduct effective visits.
- Be able to handle common challenges during household visits with confidence and empathy.

Materials

- Flip charts and markers
- Checklist template for household visits
- Handouts on do's and don'ts during household visits
- Case studies of common scenarios in household visits

Session Flow

Household Visit Preparation

45 minutes

Ask participants before visiting programme participants what preparation they will have to do. Write down all the points shared by the participants on white board or flipchart. Explain to the participants for each household visit, you will follow a 3-step process to prepare for, lead, and follow-up on coaching sessions:

Step **1** **Review Household Visit Preparation Checklist**

Step **2** **Facilitate appropriate coaching technique**

Step **3** **Complete HH Visit report**

Step 1 -
Review Household Visit Preparation Checklist.

In advance of each household visit, you will review and complete a Household Visit Preparation Checklist. This will help you determine which coaching session you will lead during Step 2.

Household Visit Checklist		
S. No.	**Activity**	**Put tick mark**
Personal Preparation		
1	Dress professionally and appropriately for the local context.	
2	Carry **documents** as required by the programme.	
3	Ensure familiarity with local **cultural norms and practices**.	
4	Confirm the time and availability from Programme Participant before visiting them	
Household Information		
5	Verify the name, address, and contact information of the household.	
6	Review family demographic details and profiles (family size, composition, and vulnerability level)	
7	Understand previous interactions, progress, and concerns noted during earlier visits.	
Programme-Specific Materials		
8	Ensure clear understanding about the Inclusive Livelihoods Programme approach	
9	Relevant **coaching session guides** or **coaching tools**.	
10	Programme Participant Aspiration Booklet	
11	**Data collection forms** for tracking key indicators.	
Referral and Support Information		
12	List of available **referral services** for health, education, and social protection	
13	**List of local government schemes or NGOs** that provide support to vulnerable families.	
Materials and Tools		
14	**Smartphone/tablet or camera** (if permitted) for documenting observations.	
15	Notebook, pens, and **household visit form**.	
16	**Information brochures or flipcharts / videos** for household guidance (related to livelihoods, health, etc.).	
Safety and Logistics		
17	Know the **travel route and transportation** options to reach the household.	
18	**Ensure access to emergency contacts and local support in case of unforeseen situations.**	
19	Check **weather conditions** and ensure safety during visits in challenging terrains or remote areas.	

Step 2 –
Facilitate Appropriate Coaching Topic.

Next, you will lead the participant through one of coaching topics. Here's a suggested list of topics for the first six months of intervention, focusing on building foundational skills, ensuring participants' engagement, and establishing sustainable progress. The topics are organized into broad thematic areas:

Orientation and Introduction	• Introduction to the Graduation Approach • Understanding Programme Goals, Objectives, and Participant Roles • Overview of Social Protection Schemes and Government Programmes • Setting Personal and Household Goals (Goal Setting and Visioning
Health, Nutrition, and Well-Being	• Personal and Household Hygiene and Sanitation Practices • Basic Health Awareness (Preventive Healthcare and First Aid) • Addressing Malnutrition and Dietary Diversification • Accessing Local Health Services and Entitlements
Gender and Social Inclusion	• Gender Awareness and Sensitization • Women's Role in Decision-Making and Household Management • Addressing Social Hierarchies and Power Dynamics • Strategies to Promote Equity and Inclusion
Financial Inclusion and Savings	• Importance of Savings and How to Start Saving Regularly • Opening and Managing Bank Accounts • Introduction to Credit and Responsible Borrowing

Step 3 –
Complete Household Visit Form.

After each household visit, you will complete the Household Visit Form. This will help make sure that you capture all the important conversations that you have with each participant will help you track what tasks you need to complete before your next session.

In this session will lead you through each step of this process and that you will facilitate with participants. This process is outlined on the following page.

Household Background Information

Note: *Collect this information during the first meetings. If any of the information changes at any point during the programme, cross it out and write the updated information.*

Name of Coach: _____	**Coach's Telephone Number:** _____
Participant's Name: _____	**Participant's ID Number** *(Ration, other)*: _____
Sex: Female _____**;** **Male** _____	**Age:** _____
Marital Status (single, married, widowed, other)**:** _____	**Nationality:** _____
Level of Education (none, primary, secondary, other): _____	**Household Size:** _____ **females,** _____ **males,** _____ **total** ***Note****: A household is considered to be a set of related or unrelated people sharing the same compound. The total household size should include the participant.*
Language(s) Spoken: _____	**Ages of Children** *(under 18)* **in Household:** _____
Number of Children (under 18) in Household: _____	**House/Block/Plot Number:** _____
Location: _____	**Business/Livelihood Activity** *(engaged in as part of Inclusive Livelihoods Programme)*: _____
Participant's Phone Number: _____	

Other Relevant Information:

SMART Goals *(adapt as necessary)*

Small Business	Savings	Household

Household Visit Report

Participant Name: ……

Other Household Member(s) Present: ……..……..……..

Date: ……/…..…../…….. **Visit No**. ……....

Key Topic	1. Small Business	2. Savings	3. Household
On Track Towards Goals? *(check one)*	_____ Yes _____ Partially _____ No	_____ Yes _____ Partially _____ No	_____ Yes _____ Partially _____ No
Specific Topic(s) Discussed			
Key Challenges			
Identified Options/ Next Steps			
Support Provided			
Other Topics/Key Messages Shared			
Other Comments			

Other Questions:	Responses	Other Questions:	Yes	No	N/A
Trainings participants attended since last meeting *(list topic(s))*		**Participant currently doing a business/livelihood activity?**	□	□	□
		HH started new business/livelihood activity since last meeting?	□	□	□
Income/money earned [since last meeting]		**HH business/livelihood activity closed?**	□	□	□
Status of participant progress *(check one)*	____ Fast-Climber ____ Medium-Climber ____ Slow Climber	**Female participated in decisions during coaching session?**	□	□	□
		Participant dropped out of ILP programme?	□	□	□

These formats are suggestive and states has to prepare the Household Visit Report Templates as per the state specific requirements or based on the state MIS

Reporting and Book-Keeping by Coach:

As a coach under an Inclusive Livelihoods Programme, accurate and timely reporting and record-keeping are essential to track programme participant progress, identify areas for improvement, and inform programme decisions. Here are some key reporting and record-keeping tasks that a coach should perform.

Regular reporting:

1. Maintain a participant database, tracking demographic information, programme participation, and progress.
2. Submit regular progress reports to the Cluster Coordinator, EC of VOs, Block resource person and BMMU-Manager, highlighting successes, challenges, and areas for improvement on weekly basis.
3. Provide updates on participant attendance, engagement, and achievement of programme participants milestones.

Record-keeping:

1. Maintain accurate and up-to-date records of participant interactions, including coaching sessions, home visits, and group meetings (Savings/ loan repayment/ income inflow).
2. Keep records of participant goals, action plans, and progress towards achieving them.
3. Document any challenges or issues faced by participants, including climate-related risks and vulnerabilities, and actions taken to address them.

Data collection and analysis:

1. Collect data on participant outcomes, including income, employment, and asset ownership.
2. Analyse data to identify trends, patterns, and areas for improvement.
3. Use data insights to inform coaching strategies, programme design, and decision-making.

Confidentiality and data protection:

1. Maintain confidentiality of participant information and ensure that all records are kept securely.
2. Adhere to programme policies and procedures for data protection and confidentiality.

By maintaining accurate and timely records, coaches can provide high-quality support to participants, inform programme decisions, and contribute to the overall success of the Inclusive Livelihoods Programme.

Notes

Lesson Plan 17: Closing Session

Total Duration 60 minutes

Lesson Description

In the training closing, participants review what they learned, evaluate the training, and receive a certificate. The final closing is an opportunity to consolidate participants' learning, gather feedback and celebrate successes.

Learning Outcomes

At the end of this session participants will be able to:

- Complete a self-assessment.
- Evaluate whether learning expectations were met.
- Complete a final evaluation.

Preparation

- Design diverse scenarios reflecting common challenges in coaching for empowerment.
- Prepare guiding questions for reflection and feedback.

Materials

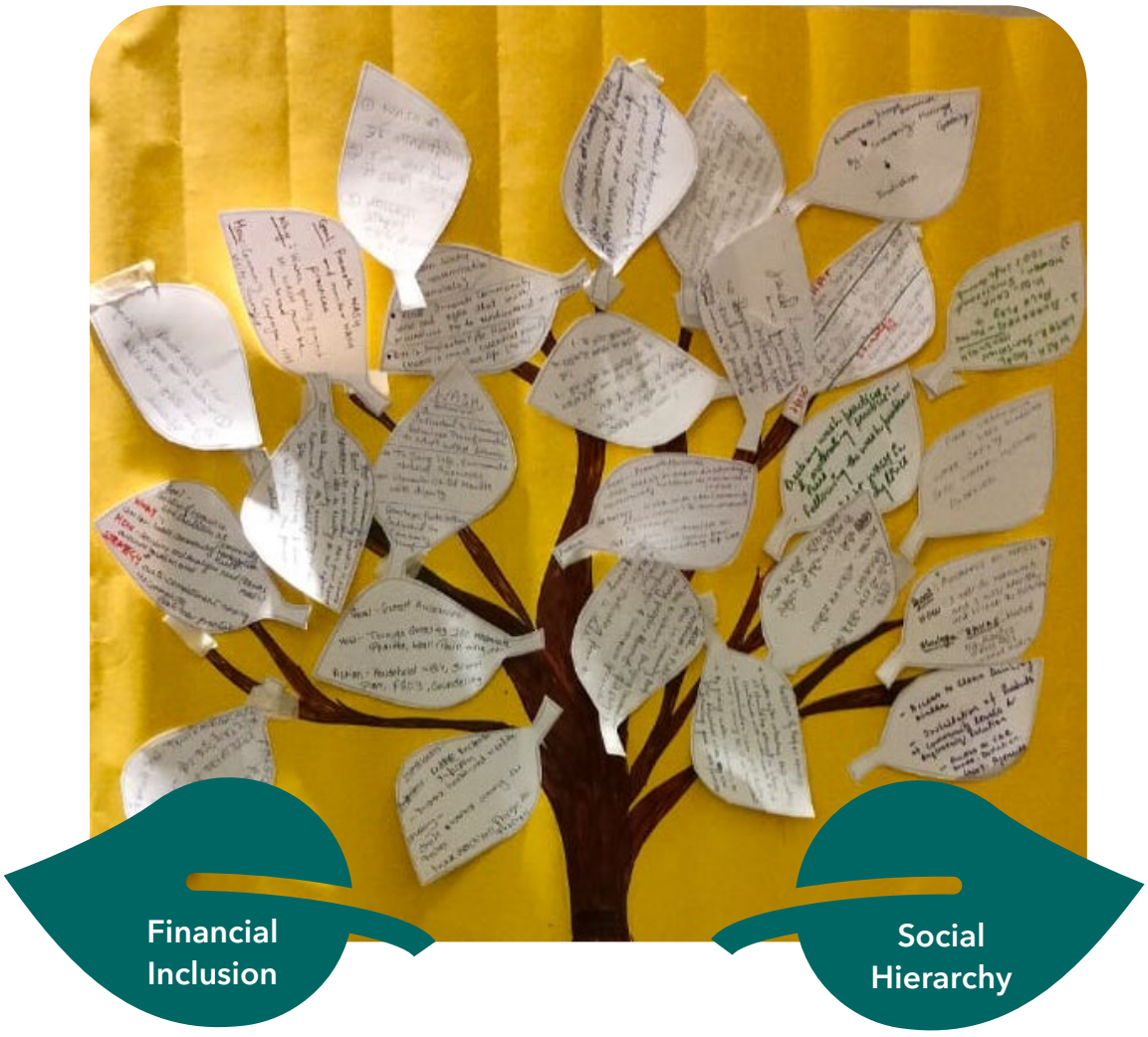
- Markers
- Tape
- Scissors
- Review Leaves (See template at end of lesson) (1 set per participant)
- Certificates
- Final Evaluations
- Learning Expectations from Day 1
- Optional: Self-Assessment Table from Training Introduction

Session Flow

Closing

30 minutes

- Tell the participants that they will review all of the topics covered during the training by filling out a set of Review Leaves.
- Hand out one set of Review Leaves to each participant.
- Ask participants to write what they remember about the topics on the leaves.
- Once participants have filled out the leaves, ask them to stick their leaves on the branches of the Review Tree.



Self-Assessment *10 minutes*

1. Post the self-assessment table used in the training introduction.
2. Hand out sticky dotes to participants. The dots should be a different colour than the ones that they used for the introductory activity.
3. Ask participants to rate themselves based on their current level of knowledge on the topics in the table.
4. Ask participants "did you rate yourself differently than you did the first day?" Encourage some participants to share a few things that they know today, that they didn't know on the first day of the training.
5. Ask participants to place themselves around the room according to what stage of learning they consider themselves to be in with regards to training skills. Designate sections of the room for each stage.
6. Ask some of the participants why they placed themselves in a particular stage.

Group Photo *10 minutes*

1. Identify the space of the group photograph
2. Arrange to have somebody take a group photo with the trainers and all of the participants.

Certificate Distribution *10 minutes*

Hand out the participation certificates randomly. Ask each participant to present the certificate they were given to the person whose name is on the certificate. When they hand the person the certificate, ask them to say something positive about the person--such as something they appreciated about, or learned from, that person during the training.

State has to take the call whether they wanted to provide the training participation certificates to coaches.

Notes

Annexures

Deendayal Antyodaya Yojana –

National Rural Livelihoods Mission (DAY-NRLM)

Inclusive Livelihoods Programme (ILP)

Inspire Change

Vision Building & Inclusive Livelihoods Module
Pre / Post Training Assessment Form

Name: _____

Date: _____ **Place:** _____

Kindly mark (√) the appropriate answer to the following questions:

Q. 1. Deendayal Antyodaya Yojona – National Rural Livelihoods Mission (DAY – NRLM) seeks to:

a. Alleviate poverty among SC and ST group
b. Provide employment to rural women
c. Alleviate Rural poverty through building community institutions of the poor
d. Provide subsidised food grains to rural women

Q. 2. Hierarchical structure (Rich, Middle class, Poor & Extremely Poor) in our society are based on:

a. By birth as a generational trend
b. factors like, social, economic, political, religious, gender etc.
c. Gender only
d. ecological/ environmental factors

Q. 3. Gender refers to:

a. Biological characteristics of men & women

b. Socially defined characteristics of men & women

c. Ecologically defined characteristics of men & women

d. All of the above

Q. 4. Tools to be used for understanding the causes of Poverty or Poverty analysis:

a. Participatory Wealth Ranking

b. Social Mapping

c. Problem Tree Analysis (Root Cause Analysis)

d. Poverty Assessment Tool

Q. 5. Different tools used for identifying extremely Poor Individuals/Household as project Participants under DAY – NRLM programme?

a. Social Mapping

b. Focus Group Discussion

c. Household Visit Format

d. All of the above

Q. 6. Under DAY – NRLM whom we are "Targeting" as project participants?

a. Rural Women

b. Rural men, women, children, aged & differently abled person

c. all types of individuals/Households falls under Extremely Vulnerable category

d. None of the above

Q. 7. Role of Coaches in DAY-NRLM Programme is essential because:

e. Coaches will provide monetary support to project participants

f. Coaches will provide day to day planning and implementation support to the individual/Household to graduate from their poverty situation as a family member

g. Coach will virtually/distantly provide all necessary support needed by the individual/Household

h. All of the above

Q. 8. Which of the development approaches is most effective and has a long-term sustainability:

i. Charity / Welfare / One time assistance Approach

j. Development Approach

k. Empowerment Approach

l. All of the above

Q. 9. Reflect on the Statement: "Extremely Poor individuals/Household has the full potential to come out from their poverty situation"

m. I fully agree

n. I partially agree

o. I disagree

p. Anyway, it is not possible

Q. 10. Reflect on the definition of Poverty:

Poverty is a clearly defined social condition/ situation that is followed everywhere in the world

q. There is no need to define poverty as the people falls under this category are not considered valuable for societal growth

r. Poverty cannot be defined in any way

s. Poverty is relative, it differs from context to context. Hence it is very difficult to define poverty. However, Poverty should always be defined in a locally contextualized manner involving local communities/households themselves, considering their own poverty perceptions.

Answer Keys of Pre and Post Training Assessment Form

1. **Ans:** 3. Alleviate Rural poverty through building community institutions of the poor
2. **Ans:** 2. factors like, social, economic, political, religious, gender etc.
3. **Ans:** 2. Socially defined characteristics of men & women
4. **Ans:** 3. Problem Tree Analysis (Root Cause Analysis)
5. **Ans:** 4. All of the above
6. **Ans:** 3. all types of individuals/Households falls under Extremely Poor category
7. **Ans:** 2. Coaches will provide day to day planning and implementation support to the individual/Household to graduate from their poverty situation as a family member
8. **Ans:** 3. Empowerment Approach
9. **Ans:** 1. I fully agree
10. **Ans:** 4. Poverty is relative, it differs from context to context. Hence it is very difficult to define poverty. However, Poverty should always be defined in a locally contextualized manner involving local communities/households themselves, considering their own poverty perceptions.

Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) Inclusive Livelihoods Programme (ILP)

Inspire Change

Vision Building & Inclusive Livelihoods Module Feedback Form

Name: _____

Date: _____ **Place:** _____

Instruction: How much do you agree with the following statements (# 1 to 10)?

S. No.	Statement	Agree	Neutral	Disagree
1	All the sessions included in the training are related to my work	☐	☐	☐
2	The training material was easy to understand.	☐	☐	☐
3	All the training material distributed during the training helped me a lot to understand the training better.	☐	☐	☐
4	The training programme was interactive	☐	☐	☐
5 a	The facilitator 1 (NAME_____) had sufficient knowledge of the topics related to his sessions.	☐	☐	☐
5 b	The facilitator 2 (NAME_____) had sufficient knowledge of the topics related to his sessions.	☐	☐	☐

6	I was able to understand the language of the instructor easily.	☐	☐	☐
7	The behaviour of the facilitator was dignified and friendly.	☐	☐	☐
8	The instructor encouraged us to ask questions.	☐	☐	☐
9	The time allotted for all the training sessions was reasonable.	☐	☐	☐
10	The training hall and facilities were proper and comfortable.	☐	☐	☐
11	Which sessions in this training programme did you like most useful and why?			
12	What are your suggestions for improving this training programme?			
13	What kind of positive changes do you hope to bring about in "Inclusive Livelihoods Programme" due to this training?			
14	Any suggestion for further training requirements			
15	Overall comments on this training programme			

Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM)

Inclusive Livelihoods Programme (ILP)

Inspire Change

Vision Building & Inclusive Livelihoods Module Agenda

Duration	Topic	Sub- Topic
Day 1: Introduction and Building Foundations		
75 mins	**Welcome and Introduction**	• Introduction of participants and facilitators • Expectation Mapping of participant • Pre-test knowledge check of participants
15 mins	**Tea Break**	
1 hr 45 mins	**Understanding Social Hierarchy in context of ILP**	• Understanding social hierarchy and influencing factors • Access and control over resources and its influence on societal structure • Concepts of power, decision-making, and their impact on community and family structures
45 mins	**Lunch Break**	
1 hr 45 mins	**Extreme Poverty Situation**	• Understanding poverty and extreme poverty • Who are the extremely vulnerable households? • Characteristics of extremely vulnerable households • Vicious cycle of poverty and how to overcome it
15 mins	**Tea Break**	
90 mins	**Introduction to DAY-NRLM and SRLM**	• Overview of the DAY-NRLM / SRLM, Goals, and Pillars • Overview of the Governance structure - PRI, Block, and District • Role of SRLM and CBOs in implementation of Inclusive Livelihoods Programme

Duration	Topic	Sub- Topic
Day 2: Approach of Inclusive Livelihoods Programme and identification of EVHH		
30 mins	**Review of the previous day**	
90 mins	**ILP Approach**	• Overview of the Inclusive Livelihoods Programme – objective and its components • Need for the Inclusive Livelihoods Programme
15 mins	**Tea Break**	
1 hr 45mins	**Targeting Criteria of EVHH & Selection Process**	• Differentiating extreme poor and poor/SHG members • EVHH targeting criteria and selection process
45 mins	**Lunch Break**	
75 mins	**Understanding Gender in context of ILP**	• What is Gender • Understanding Gender in Poverty • Role of Men
75 mins	**Aspiration Mapping**	• Overview of Aspiration Mapping and Vision Building • Relationship building with target HH and community
Day 3: Inclusive Livelihoods and climate adaptive planning		
30 mins	**Review of previous day**	
45 mins	**Introduction to the chapter and state level findings on livelihoods assessment**	• Context Setting and State Level Findings • Importance of Inclusive Livelihoods Framework for Extremely Vulnerable Households
15 mins	**Tea Break**	
30 mins	**Livelihoods for Extremely Vulnerable Families**	• Identification of livelihood for EVHH
45 mins	**Lunch Break**	
60 mins	**Identification of livelihoods options for EVHH**	• Overview of Inclusive Livelihoods and its option • Importance of Productive Asset to EVHH
60 mins	**Livelihoods Plan Preparations**	• Introduction to livelihood planning
60 mins	**Role of Coaches in Livelihoods Planning**	• Role of coaches in Micro- Planning & Asset Transfer

Duration	Topic	Sub- Topic
45 mins	**Impact of Climate Change**	• Facilitating livelihood planning and income-generation activities
Day 4: Gender and Social Empowerment		
30 mins	**Review of the previous day**	
90 mins	**Introduction to Coaching**	• Overview coaching and mentoring in ILP • Importance of Coaching • Difference between coaching and other capacity-building interventions
15 mins	**Tea Break**	
70 mins	**Being a Coach**	• Key coaching techniques: active listening, gender-sensitivity, empathy, and feedback
45 mins	**Lunch Break**	
70 mins	**Being a Coach**	• Behaviour and etiquette with HHs and community
60 mins	**Access to government entitlements**	• Entitlement mapping for EVHH • Existing State and Central Govt. Schemes • Linking EVHH with government schemes
60 mins	**Role of Coach in financial inclusion and literacy**	• Key principles of financial literacy (Saving habits, bank account, Aadhaar seeding etc.)
Day 5: Reflection, Action Plan, and Way Forward		
30 mins	**Review of previous day**	
75 mins	**Role and responsibility of Coaches**	• Overview of the role and responsibility • Action plan for the next six months • Safeguarding of coaches • Administrative Protocols (honorarium, grading system etc)
15 mins	**Tea Break**	
45 mins	**Reporting and record-keeping**	• HH Visit Preparation • Reporting framework for coaches • Reporting tools & intervals
45 mins	**Lunch Break**	
75 mins	**Closing Session**	• Post-test knowledge check of participants • Feedback from participants • Closing remarks.

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भारत सरकार
MINISTRY OF RURAL DEVELOPMENT
GOVERNMENT OF INDIA

सत्यमेव जयते

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