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TC Assignment: Prospects for Improved Social Protection Final Report ©

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Abbreviations and Acronyms

| | |
|-------|--|
| ICDS | Integrated Child Development Services |
| IGVGD | Income Generation for Vulnerable Groups |
| NREGA | National Rural Employment Guarantee Act |
| MPRLP | Madhya Pradesh Rural Livelihoods Project |
| OBC | Other backward Castes |
| PDS | Public Distribution System |
| PFT | Project facilitation Team |
| SC | Scheduled caste |
| SHG | Self Help Group |
| ST | Scheduled Tribe |
| TB | Tuberculosis |
| WBR | Well-being ranking |

Disclaimer

This report is prepared by consultants, Disa Sjoblom and Virendar Khatana and should not be taken to represent the views of Department For International Development, MPRLP and TCPSU / Enterplan.

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Executive Summary

Executive Summary

The overall purpose of this assignment is to prepare a position paper on the prospects for strengthening social protection strategies in phase 2 of the Madhya Pradesh Rural Livelihoods Project (MPRLP).

The report begins with outlining the current thinking on social protection and its importance for poverty reduction. A definition currently used by DFID which makes the concept of social protection practical within an MPRLP context is adapted, that is 'a sub-set of public actions that help address risk, vulnerability and chronic poverty'. This is further divided into a set of three instruments – 'social assistance', 'social insurance' and 'the setting and enforcing of minimum standards in the workplace'. There are a vast number of initiatives existing within Madhya Pradesh that relate to these three instruments. Shortage of government efforts is thus not a key problem, but rather the limited awareness of and access to entitlements spurred by a complicated and non-transparent delivery system.

Although MPRLP does not have a comprehensive strategy for working with social protection, there are initiatives within the project in this regard which include: the promotion of self-help groups that can act as buffer against minor household shocks; skill certification of construction labourers that strengthens their bargaining position with employers; and social insurance in collaboration with the Department of Posts. One of the key limitations vis-à-vis addressing risk, vulnerability and chronic poverty in the project is that project interventions are based on a limited and not multi-dimensional understanding of poverty. Moreover, the Gram Sabha, which decides on applications for grants or loans by households or groups, is not tuned to consider poverty while making a decision. Hence, the team suggests that social protection is further strengthened in the next phase of the project by developing a strategy that:

- improves transparency, accountability and access to existing social protection schemes through the Gram Sabha;
- supports piloting for improving the livelihoods of extremely poor people through a combination of social protection measures with asset building; and
- strengthens and promotes informal systems of social protection to reduce vulnerability to poverty caused by stress and/or shock at the household level.

1 | **Background**

1 | Background

1 The objective of this assignment is to prepare a position paper on the prospects for improved social protection in relation to poverty reduction in the Madhya Pradesh Rural Livelihoods Project (MPRLP). To achieve this the team was asked to provide a background statement on the importance of social protection in relation to poverty reduction; to outline the current context of social protection in the state; and to identify critical issues for the design of MPRLP Phase 2 (see Appendix A1 Terms of Reference).

2 This assignment was carried out during September 2006 by Dr Disa Sjoblom and Dr Virendar Khatana as part of the design for Phase 2 of MPRLP. The team had an opportunity to discuss social protection with project staff working in the Eastern part of the state during a workshop organised in Jabalpur for the entire pre-design team. Extensive discussions were further held with project staff in Mandla where visits were made to three project villages (see Appendix A2 People Met).

3 This report has five chapters:

- chapter 2 gives a broad overview of social protection and its importance;
- chapter 3 describes key social protection measures existing in Madhya Pradesh;
- chapter 4 is an assessment of MPRLP initiatives; and
- chapter 5 outlines suggestions for how to work with social protection in the next phase.

2 | **Contextualising Social Protection**

2 Contextualising Social Protection

Defining Social Protection and its Importance

4 For many years social protection was equated with short-term strategies to humanitarian crisis and measures that were put in place to enable people to cope with famine or epidemic conditions induced by natural hazards.^{1/} However, social protection has in recent years been given increased holistic attention as an effective way of preventing as well as reducing poverty. This is based on a growing realisation that many of the causes of poverty are related to the vulnerability of the poor to multiple hazards, risks, and stresses. The impact of these on the poor and their well-being is often detrimental; affecting their income, productivity, consumption patterns, and assets. Reducing risk and vulnerability through social protection means that poor people need not resort to coping strategies that can aggravate poverty such as selling assets, depriving children of food, schooling and health services.^{2/} One important aspect of social protection is that it requires a sound understanding of the risks and vulnerabilities of different groups of poor so that social protection instruments can be devised to respond to a particular context. Risk and Vulnerability Analysis has been used in many areas to obtain disaggregated knowledge about the circumstances of people in a given area.^{3/}

5 There are a few critical arguments that spur the current devotion of resources to social protection. Firstly, the link between social protection and growth is increasingly recognised as well as is the impact it can have on achieving the Millennium Development Goals. This means that social protection is not just a welfare instrument but can have far reaching implications for development more broadly.^{4/} There is evidence that investments in social protection can lead to long-term positive returns as the poor become more inclined to take a moderate risk in their livelihood strategies.^{5/} It has also been found that social protection measures in the form of cash transfers can make people invest in small enterprises, health and even education for children, the latter having the potential of reducing inter-generational transfer of poverty.^{6/ 7/}

6 Another argument that underpins the interest in social protection is a rights-based perspective supporting the case for social assistance in the form of non-contributory cash-transfers as a state responsibility.^{8/} A rights-based approach to social protection also introduces initiatives that deal with social equity and exclusion and measures such as rights of workers, discrimination, and sensitisation on HIV/AIDS.^{9/}

7 In order to narrow down the broad concept of social protection and to distinguish it from other development policy and action DFID currently defines social protection as 'a subset of public actions that help address risk, vulnerability and chronic poverty'. For the purpose

1/ Shepherd et al, 2004

2/ Barrientos et al, 2006

3/ Shepherd et al, 2004

4/ ibid

5/ As an example it has been found that farmers have invested in high-yielding crops as a result of being assured employment under the Employment Guarantee Scheme in Maharashtra (Shepherd, 2004)

6/ Devereux, 2003.

7/ The cost of not investing in social protection at national level has been studied in African countries where the impacts of weather shocks on agriculture could have been mitigated through comprehensive social protection. (Devereux, 2003)

8/ Farrington et al, 2006

9/ Devereux, 2006

of making social protection more comprehensible and practical DFID has divided this into three type of instruments,^{10/} that is:

- **Social assistance:** These are non-contributory benefits extended to people recognised as vulnerable. Social transfers are one set of social assistance that provide people with small but regular cash transfers; examples include old age pension, widow pension, child benefits, food vouchers or food distribution. School feeding is also considered to be a form of social assistance along with a food-subsidised system such as the Public Distribution System (PDS). Public works programmes such as the National Rural Employment Guarantee Act (NREGA) intended to provide employment in exchange for cash is another type of social assistance
- **Social insurance:** This normally refers to pooling of contributions by individuals in state or private organisations which enables them to receive financial support. Examples of social insurance are health, weather, crop and livestock insurance. As social insurance is based on premiums paid by individuals it is generally more suited for those who are moderately rather than very poor. (In this report a social insurance scheme for which the government pays the premium is also analysed under this heading).
- **The setting and enforcing of minimum standards in the workplace:** This refers to protecting people at the workplace and ensure that labour standards set by the government are followed for the formal as well as informal sector. Examples of this are abolition of child and bonded labour, minimum wage rates, paid maternity leave and ensuring that health and safety standards are met.

8 It is also being recognised that many poor communities have developed informal social protection systems to cope with different events. These are further described in chapter 3.

Combining Measures to Tackle Vulnerability and Poverty

9 It is generally agreed that stand alone social protection measures can not address the multiple risks faced by different groups of poor and that combinations of instruments are often required.^{11/} Furthermore, for those who are extremely poor social protection may go a long way in reducing vulnerability but may not be adequate on its own to come out of poverty. Hence there is a need to supplement with investments in assets that can promote livelihoods. Evidence from Bangladesh suggest that extremely poor people who have limited opportunities to engage in activities that promote their livelihoods can be brought out of poverty when given some minimum protection in the form of a monthly grain ration along with tailor-made training on income-generation and credit provision. The BRAC Income Generation for Vulnerable Group Development (IGVGD) have been able to significantly increase average incomes and very poor households have been in a position to move on to access regular micro-finance schemes.^{12/} Similarly, for those who are not so poor private insurance along with investments in livelihood diversification may be a way to mitigate against vulnerability.^{13/}

10/

DFID, 2006

11/

Shepherd et al, 2004.

12/

Matin and Hulme, 2003.

13/

Shepherd et al , 2004

3 | Social Protection in Madhya Pradesh

3 Social Protection in Madhya Pradesh

Overview

10 There are a large number of schemes operational in Madhya Pradesh that fall within the umbrella of what was defined as social protection in chapter 2. While some of the schemes target groups on a social or economic basis others are life-cycle related. Based on central government policy the state government has also tried to put in place initiatives for tackling more rights-based or transformative aspects of social protection such as minimum wage, abolition of child labour and protective measures for specific groups of workers.

11 On the whole, if implemented properly the wide spectra of existing government programmes could go a long way in addressing risk and vulnerability. However, based on discussions with villagers in Mandla district, it was observed that a weak implementation structure impedes many of the initiatives to reach people as intended. Awareness levels of various schemes are poor, accessibility is cumbersome, corruption is high and transparency is limited. Informal systems have been developed in many villages as a response to stresses faced by a large number of households due to excessive expenses during social occasions.

12 The remainder of this chapter describes and analyses key social protection measures that exist in the state under the categories of social assistance, social insurance and the setting of minimum standards in the work place. Informal systems are also discussed briefly. (Appendix A3 provides the details of the key schemes in the state).

Social Assistance

Social Security and Pension Schemes

13 There are government schemes for social security and old age pension for people who do not have a supporting member in the family. A pension is extended to all persons over 60 years of age. There are also social security benefits for persons in the following categories; widows and divorced women of 18 years and over; handicapped of over 14 years; and school-going handicapped children within the age group of 6-14 years. The amount to be paid is under revision but is currently INR 150 per month per scheme. The total number of beneficiaries in Madhya Pradesh is currently 4,11 766 for old age pension and 10,78 093 for social security pension. The total budget for both the schemes put together for the year 2006-2007 is 2,195 million rupees.^{14/}

14 It is widely accepted that the social security and pension schemes suffer from a lack of transparency and that errors of exclusion as well as inclusion prevail. The state government's effort to revalidate the genuineness of individuals receiving pensions resulted in scrapping the names of more than 15,000 persons from the list, that is a total of 13 percent of all beneficiaries.^{15/} Discussions in villages also exposed severe delays in accessing the entitlements by eligible persons and the team came across one person whose application for old age pension was pending since two years. Another common grievance is that even when social pension is approved, payment is not regular. In one village we were told of a woman who receives her widow pension only every four to five months.

^{14/}

GoMP-Department of Social Justice, 2006

^{15/}

ibid

The National Rural Employment Guarantee Act

15 The National Rural Employment Guarantee Act (NREGA) promises 100 days of wage employment in a year to every rural household in the target districts. The Act also stipulates that work is to be made available within 15 days of request by the job cardholders. In case the work is not provided, the job cardholders will be paid unemployment allowance.

Normally the payment of the work is to be made weekly and in no circumstance should it be delayed for more than 15 days. One third of the total employment generated should be for women. The work is intended to improve local infrastructure such as water harvesting and roads. There are a total of 18 NREG districts in Madhya Pradesh which have primarily been identified on the basis of incidence of drought. The total annual budget for the state for 2006 - 2007 is 3,500 million rupees. To date a total number of 12,06,007 families have been provided with work under NREG whereas 40,33,166 families have registered for NREG out of which 36,75,584 have been allotted job cards.^{16/}

16 Though comprehensive data about the scheme is not available as this is the first year of implementation the above figures indicate that it is taking time to provide work to all those who are entitled and have shown an interest. In villages visited by the team the awareness about NREG and its entitlements appeared to be high. Problems encountered were related to timeliness of payment, households not receiving work for 100 days as provided under the Act, and people who had not worked but were included in the list and hence being paid.

17 The merits of the scheme is that it has helped people to get wage employment at better wage rate locally and many of those who migrate seasonally for work have stayed back in the villages. This has also given some boost to the local economy as a great deal of the earnings have been spent on buying various consumer goods from the local markets instead of money being spent at distant places that people would normally migrate to. On the basis of the few discussions that could be held by the team we were not given the impression that earnings were invested in productive purposes but more so used for consumption needs. However, it would require more investigation to understand whether NREG can also be said to promote rather than merely protect livelihoods.

Public Distribution System

18 The Public Distribution System (PDS) entitles all families classified as BPL to purchase a certain amount of rice, wheat, sugar and kerosene oil at subsidized prices.^{17/} Those who have been classified as very poor in the BPL survey have been issued 'yellow cards' which entitles them to a fixed quantity of the items mentioned above at a further subsidized rate.^{18/ 19/} The PDS is extended to the total BPL population of the state which amounts to approximately 5 million families.^{20/}

19 The key constraints of the PDS are that people are frequently not able to get their entitled quota from the ration shop either because stock is not available or they lack cash to purchase their ration at the time when the items are in stock.^{21/} People consequently end up

16/ www.pib.nic.in/archieve/others/2006/may2006/upa_gov_20060521/Madhyapradesh.pdf

17/ Each family is entitled to get 35 kg of grains every month at about 40 percent cheaper price than the market rate.

18/ A yellow card is issued to BPL households who are found to be extremely poor on the basis of the BPL survey carried out (which is based on scoring 13 indicators of poverty.)

19/ Lack of transparency has been reported in some cases in issuing the yellow cards. Obtaining a card can sometimes also become a problem, particularly for the destitute (Jain, 2006).

20/ This number includes about 0.44 million destitute and about 65,000 students.

21/ Naniya Bai being an old widow and the lone member in her family is entitled to get the benefit of the Antodaya scheme [which entitles a beneficiary to a fixed amount of free grains per month]. It was after a

buying the items from the open market at higher rates. The scope of PDS as a means to enhance the food security of BPL households is therefore limited.

Support to Education

20 There are various schemes for supporting the education of children belonging to poor families as well as those of socially disadvantaged sections of the society. The objective is to encourage parents to send their children to school. Children attending school receive scholarships, free books and uniforms. The scholarship amount increases with higher stages of schooling and is coupled with other incentives to enrol in higher classes (see Appendix A3 for details). Free hostel facilities are available for the children belonging to Scheduled Tribes (STs) and Scheduled Castes (SCs). The incentives are higher for school going girls.

21 On the whole villagers find these schemes free from corruption and those who are entitled generally receive the benefits. It seems that the targeting being broad has facilitated the access to benefits, that is all children attending school receive the support. The fact that there is only one department involved (Education) appears to have reduced bureaucracy and complexity of access. Villagers met stressed that the child benefits are useful beyond education related expenditure and are also used for meeting many immediate consumption needs. The support extended to education is generally regarded as an effective social protection measure that can prevent inter-generational transfer of poverty.^{22/}

Mid-day Meals

22 A mid-day meal is provided at school to improve the health and nutrition status of children and to encourage parents to make their children attend school regularly. All school going children in Madhya Pradesh get mid-day meals for about 200 days in a year.^{23/} During last year the scheme benefited 8.7 million school going children in the state. Studies suggest that the mid-day meal has helped in increasing attendance at schools although issues around quality still needs to be addressed.^{24/}

23 Similarly Integrated Child Development Services (ICDS) targets children in the age group of 0-6 years, adolescent girls and pregnant and lactating women. ICDS benefits are provided through the Anganwadis normally based in each village.

National Family Support Scheme

24 This scheme is to provide support to the families in which the main bread earner of the family dies. The provision is a one-time grant of INR 10,000. The number of families supported in the state during 2004-05 was 28,620.^{25/}

25 Discussions with the villagers in Mandla district revealed that people have to spend substantial time as well as money in obtaining this benefit. Several visits will be required to the concerned departments to get the payment. A cheque will only be released upon paying 15 to 20 percent of the amount as a bribe in cash. Thus a family will have to spend INR 2000-3,000 to obtain the payment of INR 10,000.

long struggle of three years that she could finally get a ration card in the year 2000. Despite her regular visits to the ration shop she could only obtain the entitled monthly ration five times in two years (Jain, 2006).

^{22/} See eg Shepherd et al 2004

^{23/} Mid-meal is planned to supply 300 calories and 6-12 grams of protein per day to each child

^{24/} Dreze and Goyal, 2003

^{25/} Department of Social Justice, 2006.

Indira Awas Yojana – Housing Scheme

26 BPL families can get financial assistance to the tune of INR 25,000 per family to convert their mud house into a pucca house. The annual budget available for this scheme is limited and only a small proportion of BPL families can therefore benefit. During the year 2005-06 the total budget allotted was 750.4 million rupees whereas the budget actually spent was 959.2 million rupees. The number of houses constructed in the state with support from this scheme during the year 2005-06 was 38,232.^{26/}

27 The limited budget of the scheme has led to a bias in the selection of the beneficiaries and the poorest among BPL are therefore unlikely to be the first to get this benefit. There is however a plan to prepare a permanent waiting list of beneficiaries and display it at a prominent place in every Gram Sabha to make the selection process more transparent.

Social Insurance

Vivekanand Group Insurance Scheme

28 This scheme was initiated in January 2006 in Madhya Pradesh and a provision of INR 50 million has been made available out of which 34.5 million has been paid to the insurance company as premium. This scheme covers all persons classified as BPL in the age group of 18 to 65. A private company (ICICI Lombard) has been engaged to implement this. This insurance entitles all the BPL families to INR 50,000 in case of death or complete disability and INR 25,000 in case of partial disability. Hospitalisation cost of up to INR 1000 is paid in case a person meets with an accident. This scheme covers a total number of about 19 million people in the state.^{27/}

29 As with other similar government initiatives the process of obtaining the benefit is cumbersome. Besides filling in a complex application form, the applicant has to lodge an FIR (First Information Report) and obtain a copy from the police. This has to be submitted along with a death certificate and post-mortem report. Some of these requirements may be waived by the insurance company upon a recommendation by the nodal officer. The insurance company is supposed to make the payment within 15 days of receipt of the certified claim form. Data suggest that the claims made under this scheme are not being settled promptly. Of the total 348 claims made so far in the entire state only 62 have been settled; 23 have been rejected and a large number of the 263 applications are pending.^{28/}

Various Forms of Rural Insurance

30 A weather based crop insurance scheme has been devised by the NGO Basix in partnership with ICICI Lombard. Those who buy the policy are paid for fluctuations in rainfall to compensate the result of crop loss. Basix has also launched products in partnership with Royal Sundaram – a health insurance for SHG members and their spouses and a micro-enterprise cover for rural non-farm enterprises.^{29/ 30/} While Basix have operationalised their

^{26/} www.pib.nic.in/archieve/others/2006/may2006/upa_gov_20060521/Madhyapradesh.pdf

^{27/} GoMP-Department of Social Justice, 2006

^{28/} ibid

^{29/} Public companies such as the National Insurance Company Limited, United India Insurance Company Limited and General Insurance Corporation of India as well as various private insurance companies such as ICICI Lombard, AVIVA and Royal Sundram are marketing rural insurance schemes related to crops, livestock, houses, shops, health and life

^{30/} The Central Government has approved a 'Livestock insurance scheme' that is to be implemented as a pilot project in 100 districts during 2005-06 and 2006-07. Half of the premium will be subsidized. The Central Government has targeted insuring 15 lakh animals under the scheme with an estimated

insurance packages in many areas, efforts are still in the initial stages in Madhya Pradesh. As the insurance schemes are yet to be popularised in poor villages of the state, there is little evidence of scope and feasibility. However, based on experiences of rural insurance from other areas it is unlikely that this will be applicable to a vast population of very marginal farmers in MPRLP areas.

Self-Help Groups

31 A large number of the poor in Madhya Pradesh are members of SHGs formed by various departments or NGOs. Properly functioning SHGs have the potential to act as social security institutions in the villages. The possibility of taking small loans in times of need may help people in avoiding loans linked with high interest and/or mortgaging of property to money lenders.

Setting and Enforcing Minimum Standards in the Workplace

The Building and Other Construction Workers Act 1996

32 This Act provides various benefits to people involved in construction work^{31/}. The worker should be employed for a minimum of 90 days during the last one year in construction work and should be within the age group of 18-60 years. Workers can register themselves with the Department of Labour by paying a registration fee of INR 5 and an annual fee of INR 10. The workers become entitled to a range of benefits including; life, health and accident insurance; maternity and paternity benefits; scholarship for the children; support to the marriage of daughters; financial assistance for funerals; and ambulance services and resting sheds.^{32/} (further details are presented in Appendix A3).

33 Although the Act is in force since many years awareness among those entitled is limited. In Mandla district 6,000 cards have been issued till date out of which most were done during this year. If implemented properly, this Act has the potential to protect and support a large number of people working in the unorganised sector. Discussion with the Department of Labour in Mandla suggests that the awareness of the Act and its entitlements among people is limited.

Non-Formal Workers Bill

34 The Non-Formal Workers Bill is at the final stages of becoming an Act. All non-formal workers, which constitute about 90 percent of the total workforce in the country will be benefited by this Bill once approved. Benefits will be similar to the construction workers Act and will thus be an extremely important social protection measure to a vast number of people currently working without any social security benefits.

Informal Social Protection Arrangements

35 In the villages visited it was found that people have also developed local informal social protection measures as a means to respond to difficult circumstances that apply to a large number of the village population. For example, at the time of marriage small amounts of interest free loans may be taken from several neighbours. To cover the high expenses related to community meals in association with funerals people have evolved a system of all villagers contributing small quantities of rice and dal to the concerned household. As a way of enhancing food security in times of scarcity for the very needy, some villages have started

expenditure of INR 120 crores. The subsidy will be restricted to two animals per beneficiary for a period of three years.

The Act specifies 38 types of activities that are classified as construction work.
GoMP- Building and Other Construction Workers Welfare Commission, undated.

31/
32/

grain banks. Households who avail of this are supposed to return around 20 percent more than the quantity they take at the time of harvest. Even though community social protection systems are of small-scale they can prevent people from falling into debt by taking loans against high interest from moneylenders.

Categorising Existing Measures Vis-à-vis Poverty

36 In terms of further concretising how the various schemes and initiatives described above may help in addressing different levels of vulnerability, a broad framework developed at the Institute of Development Studies (IDS) has been drawn on (Devereux, 2006). This divides different social protection instruments into protective, preventive, promotive, and transformative.^{33/} It is important to note that there are many overlapping benefits and synergies between the various measures and that the boundaries are in reality more fluid than what this can capture. However, in order to further understand the importance of various initiatives and how they may impact poverty this framework is being used as an overall indication.

| Category | Objective | Examples of Social Protection Instruments in Madhya Pradesh |
|----------------|--|---|
| Protective | Relief from deprivation in times of livelihood shocks. Social assistance for chronically poor | -Pensions -Disability benefits -PDS -Indra Awas Yojna |
| Preventive | Seek to avert deprivation- Formal social insurance schemes – e.g. health insurance, unemployment benefits, saving clubs | - Vivekanand Group Insurance Scheme - Crop, weather, livestock insurances - Thrift and savings/SHGs |
| Promotive | Enhance incomes and capabilities – but remain grounded in social protection objectives | -School feeding - Education benefits - NREG |
| Transformative | Seek to address vulnerabilities arising from social inequity and exclusion E.g. Collective action for workers rights | - The Building and other Construction Workers Act 1996 - Informal Workers Bill |

Source: Adapted from Devereux, 2006

33/

In the debate on social protection there is an understanding that the next generation of social protection initiatives may become more focused on transformative measures and focus on awareness raising and enforcement of rights of groups who are considered marginalised or socially excluded (Devereux, 2006).

4 | Lessons Learnt from MPRLP on Social Protection

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Project Initiatives

37 Although there are some initiatives within the project that can be classified as social protection measures, MPRLP does not have a comprehensive strategy for working with risk, vulnerability and chronic poverty. Since these aspects have not been elaborated in the Project Memorandum and project logframe, it would not be fair to overly criticize the project for not having focused more on this.^{34/ 35/} Nevertheless, as the importance of social protection for poverty reduction has become increasingly understood since the project was conceived this section should be seen as building a base for the second phase rather than as simply pointing out the shortcomings. In view of the wide acceptance by project field staff for the need of further work on social protection, the team is confident that this can be effectively taken forward in the next phase of the project.

38 As mentioned above, there are certain initiatives taken up under the project that are to be regarded as social protection measures. These are briefly described below.

Promotion of Self Help Groups

39 One of the tasks of the PFT is to strengthen existing SHGs and to support the formation of new ones. Even though the overall intention of SHG formation is to enable members to generate savings that can be used for productive purposes, SHGs can also act as safety nets in times of crisis and enable members to take a loan for sudden needs that arise. For example, people often end up mortgaging their land against a few thousand rupees which may place a lot of stress on their livelihoods till they return the loan and get their land back. Hence, the potential role of thrift and savings as preventing households from falling into poverty should not be underestimated and can from a long-term perspective be crucial as a social protection measure.

Skill Certification of Labourers

40 MPRLP has embarked on a skill certification programme with the Construction Industry Development Council (CIDC) with the objective of obtaining skill certificates for construction workers so that they will be in a better bargaining position with employers regarding wages. Although the impact of the certificate has not been studied as yet, there is a possibility that employers will raise the wages of a person whose skills have been certified and that this could therefore act as a social protection measure that could transform the earnings of construction workers.^{36/}

^{34/} The Social Appraisal of the Project Memorandum takes a fairly broad approach to categorising groups of poor and vulnerable as: 'tribal population, scheduled castes, women, landless and displaced households, and migrant and casual labourers' (GoMP/DFID 2004).

^{35/} The vulnerability of migrants as a group is recognised and the Project Memorandum specifies various measures that can be considered to protect as well as potentially transform the vulnerability of migrants. The lessons learned from this are discussed in Deshingkar and Kumar, 2006.

^{36/} See Deshingkar and Kumar, 2006 for further discussion.

Awareness About and Access to Government Social Protection Schemes

41 As a means to promote the improved governance of the Gram Sabha, PFTs are responsible for raising the awareness of the Gram Sabha vis-à-vis existing government schemes and hence support people's access to benefits that they are eligible for. The project has compiled a small booklet on government schemes, which the PFT uses to disseminate information on various programmes in the Gram Sabha.^{37/} Although PFTs appear to have been in a position to increase the knowledge of government schemes to a certain degree, it is doubtful as to whether the project has been in a position to impact access. The team came across many individuals whose applications for pension or other social protection types of benefits had been pending for months and even years. The limitation of the PFT in this regard is partly due to the facilitative role that the PFT has to play and that access remains at the behest of government officials of various departments. Improved access must ultimately be the responsibility of the Gram Sabha at large and will depend on its capability, unity and linkages with the wider government machinery. Yet, the project could develop a more comprehensive strategy towards enhancing access.

Convergence with NREG

42 MPRLP has been made the nodal agency for NREG in project villages. This implies that project staff assist in identifying activities in the village micro-plans that can be taken up under NREG and assist in raising awareness of the entitlements of the scheme (minimum wage and number of days). It was beyond the scope of the team to assess to what extent awareness have been improved and entitlements enforced due to MPRLP although the CEO of DRDA Mandla claimed that this was taking place. Nevertheless, from a social protection point of view NREG can potentially enable poor households to invest in productive activities from the wages earned and support households to capitalize on the NREG wages may therefore be a future strategy.

Social Insurance

43 Recently MPRLP has entered into a contract with the Department of Posts, Madhya Pradesh Postal Circle, to open Post Office Saving Accounts for the project beneficiaries. This account will be linked with accidental insurance cover of INR one lakh at a concessional premium of INR 15 per annum. The only condition is that the account holder must maintain a balance of INR 50 in the account. This agreement has initially been signed for a period of six months and may be extended after review.

44 As mentioned in chapter 3, Basix has plans for implementing their weather based insurance scheme in MPRLP villages.

Understanding Chronic Poverty, Vulnerability and Risk

45 Well-being ranking (WBR) is the project tool used for segregating people into groups of poor. Villagers are facilitated by the PFT to categorise the households of a village into three groups, that is: A) well-off; B) manageable; and C) poor. The poverty rank of a household will then determine the maximum amount of grant that can be extended by the project to a particular household.^{38/} There is some variation as to how the WBR has been carried out within the project area, but generally it has been based on a mixture of physical, social and human assets. The basic objective of WBR remains the same, that is, to

^{37/} This includes the key schemes of various government departments of which some can be described as social protection oriented initiatives.

^{38/} Currently this is INR 20 000 for C; INR 10000 for B; and INR 5000 for A. This does not mean that everyone will get that benefit as loans and grants will be decided on by the Gram Sabha.

determine the maximum benefits that can be availed of by a household. The overall merits of carrying out WBR in all future project villages needs to be considered as the WBR creates yet another layer of segregation of people to deal with and prompts people to see the project as a delivery forum of short-term benefits rather than a support structure. In any case the WBR is not rigorously used to steer the sanctions of the Gram Sabha in favour of the very poor. Anyone is entitled to put up an application and the Gram Sabha is not under any obligation to only support the poorest households. While there are some merits related to providing the community at large with benefits to enhance a positive attitude towards the project, this approach has resulted in very limited focus on the poorest.

46 Further, well-being ranking has limited utility for identifying the poorest households in a village as in many cases the result of the exercise is that the majority fall into category C. This means that those who are extremely poor are 'clubbed' together with a wider group of people and not given any specific attention. Even though it is true that all the residents of the project villages are generally poor compared to many other villages in the state, field visits by the team suggest that stark differences prevail in poverty levels even within the project villages and that there are groups of people who can be classified as extremely poor whereas many others are better described as moderately or transitory poor. The focus on WBR has also resulted in the project viewing poverty as a static phenomenon and not promoted staff to consider that poverty status may change depending on circumstances which also mean that project responses need to be dynamic.

47 In sum, the WBR has not facilitated project staff to better understand issues of chronic poverty, vulnerability and stress and how the Gram Sabha may be facilitated to consider responding to very poor households or households that risk falling deeper into poverty due to specific circumstances. Probing by the team in three project villages visited for this assignment suggests that there is a small group of households in each village that the local people identify as suffering from chronic poverty and have limited or no means to come out of poverty. Some of the key characteristics of very poor households include; old age without supporting members; household members suffering from chronic illness; and abandoned women who have no right to land in either their husbands' or natal village. In the village of Kotasangma a group of people identified about 10 households of the village as the poorest- a few of these households are described in Box A.

Box A: The Poorest Households in a MPRLP Village

1. Mahindra came to Kotasangma with his mother some 40 years ago. She had initiated a relationship with a man from the village and left Mahindra's father to reside in Kotasangma with her new man. Mahindra is landless as his 'step-father' did not give him any land to inherit as he was not considered to be a part of the lineage. He has also not married. Mahindra is now about 50 years old and has no land, house or other asset. He lives in a very small hut made on someone's land. He works as a daily wage labour. Although he applied for social pension about two years back his application is still pending. At the time of the Gram Sabha he sometimes stands outside but has so far never entered.

2. Kushmi is more than 60 years old and lives alone in the village. She came to the village when she was a little girl with her mother who was abandoned by her husband. Her mother started living with a blind man in the village. The man and mother both died and she has no relatives. She has no assets and lives in a small hut which is barely enough for shelter. She works as a daily labourer but does often not get work as she is getting old. She is getting a pension of INR 150 per month. Villagers give her grains occasionally.

3. Rishmi is about 40 years old. After becoming a widow circumstances made her come back to reside in her parents village. She lives with her brother but has no ownership of land or other assets. She receives no pension. She works as a wage labour to earn her living.

Note: The names have been changed to protect the identities of the people

48 Besides a clear understanding within the villages of chronic poverty, villagers spoken to as well as field staff could also easily identify circumstances that make the general population of a tribal village vulnerable to poverty and hence induce the risk of becoming poor as they are coupled with major financial expense. The key factors outlined can be summarised as:

- illness,
- marriage, death, birth (especially of a son),
- police investigations,
- death of livestock, and
- crop failure.

49 Below is an example of how lack of social protection towards major illness led a household to fall deeper into poverty.

Box B: Illness and its Impact on Livelihoods

Gulab lives in Rausar village which has a population of some 50 households of whom most are tribals. Gulab does not belong to the households who were described as most poor or chronically poor in a discussion held with the villagers. However, when he started suffering from TB a few years back a series of events led his household to fall deeper into poverty and he is now struggling to cope with daily needs and sees limited prospects for investing in activities that can be considered as promoting his livelihoods. When the government treatment for TB failed to make him better he resorted to private treatment which cost INR 5000. To afford this he mortgaged his land, sold his livestock and took a loan of INR 4500. His daughter is to get married soon which places an additional stress on the financial situation of the household. He does not want to approach the Gram Sabha for a loan as he is afraid of getting into a further debt trap. He finally stated that the only way to manage the situation is through labour work.

Note: The name has been changed to protect the identity of the household.

The Gram Sabha's Response to Poverty and Vulnerability

50 The uniqueness of MPRLP is the focus on the Gram Sabha as the platform for livelihood improvement. While this is an approach that can have long-term effects for improved governance and poverty reduction if properly facilitated, it has several limitations in the short-term as the Gram Sabha is not necessarily a conducive forum for addressing the problems of the poor and vulnerable.

51 First of all, it is widely agreed among staff spoken to and villagers met that participation of the poorest in the monthly Gram Sabha is problematic for several reasons:

- the poorest are often engaged in daily labour work when the Gram Sabha takes place and cannot easily afford to miss an opportunity for labour if available;
- due to their low social status in the village the poorest often lack the confidence to put a proposal in front of the Gram Sabha or even enter the forum.
- the faith in the Gram Sabha as an institution that can be of help is limited; and
- many of those who are extremely poor do often not consider a loan as an option for livelihood improvement as they know they will have problems in repayment. Some also have the experience of their parents or grandparents taking loans from local moneylenders leading to years of bondage.

52 In discussing this further with project staff it became evident that there are few decisions taken in the Gram Sabha that address issues of chronic poverty and vulnerability. This was also illustrated when the team attended a Gram Sabha in the village of Katang Siwni as proposals being put forward related to loans for pipes for irrigation, expansion of vegetable vending and purchasing of additional livestock. The PFT in charge of the village explained that there are very few social protection type of sanctions in their operational area- one Livelihood Promoter had been given a soft loan of INR 10,000 to treat his heart condition and one household had been extended a grant of INR 1000 for the marriage of their daughter.

53 The other limitation of the Gram Sabha as an institution that considers poverty in more detail is that it is often dominated by the elite of the village who steer decisions of grants and loans in a way that suits their interests, or by the Gram Sachiv who also has a restricted outlook on poverty. As pointed out by a few PFT staff members, the Gram Sabha is not under any obligation to support the poorest and may also be inhibited to advance loans to people with limited repayment capacity. During the discussions in Jabalpur it was raised by staff that PFTs have no powers to influence the decisions of the Gram Sabha and that ensuring that project benefits reach the poorest is therefore difficult.^{39/} Nevertheless on the basis of field observations, the team felt that more conscious efforts could be made by PFTs to identify vulnerable households and support them to put forward proposals in the Gram Sabha and also promote the Gram Sabha to extend their thinking in this direction. Many project staff spoken to also agreed with this.

39/

A meeting with MPRLP staff of the Eastern region was organised for the pre-design team in Jabalpur on the 11th of September.

5 | Enhancing Social Protection in MPRLP Phase 2

5 | Enhancing Social Protection in MPRLP Phase 2

54 In case it is decided that the next phase of the project intends to tackle poverty in a more multi-dimensional way the need for social protection measures as a recognised way of addressing chronic vulnerability and risk needs to be built into the project document and logframe in a more explicit manner. Unless this is done there is a risk that strategies that will serve this purpose will not be worked out and that the project will be based on a very broad-based approach towards addressing poverty, which is currently the case.

55 From a project point of view working with social protection would not require a great deal of new expertise or funds to be added as the basic thrust of what we are recommending would be to infuse social protection thinking in the project by strengthening access to existing social protection schemes of the government along with some piloting to promote livelihoods of the poorest through direct funding by the Gram Sabha. These suggestions are further elaborated below.

Improve Transparency, Accountability and Access to Social Protection Schemes through the Gram Sabha

56 As discussed in chapter 3 there are a large number of schemes in the state that fall within the different categories of social protection as outlined in chapter 1, that is; social assistance, social insurance and setting and enforcing minimum standards in the workplace. The key limitation is that the benefits of these programmes do not reach the entire targeted population due to low awareness levels, absence of transparency mechanisms, prevalence of corruption and cumbersome bureaucratic procedures.

57 To counteract this MPRLP may undertake the role of awareness generation on a more proactive basis and also work towards simplifying access through the Gram Sabha. The project has already compiled a list of various schemes available in the state, but there is a need to update the list and focus on certain schemes in a more concentrated manner and ensure that people do not only know about their entitlements but are in a position to access them. As mentioned in earlier chapters the poorest in particular find it difficult to access the benefits of the schemes and sometimes the benefits are delayed for years.

58 Thus, in order to make the Gram Sabha capable of taking up this role there is a need to not only increase awareness about schemes and entitlements but also to build capacity in terms of function and government procedures. It will be difficult for officials to ignore a proactive Gram Sabha. Apart from improving access to schemes in MPRLP villages efforts should also be made to simplify procedures and take the issues and experiences to policy level.

59 To make the work more focused, the project may start with working on the following issues:

- timely payments of work carried out under NREG and ensure that payment is only made to those who have actually worked, MPRLP could also make a real contribution by supporting people to invest wages in productive ways;
- pension and social security to all those who are entitled;

- benefits for construction workers under the Building and Construction Workers Act by ensuring that people register and are aware of and claim benefits;
- timely settlement of insurance claims; and
- timely and smooth issue of identity cards for various schemes.

Support Piloting for Improving the Livelihoods of Very Poor People through the Gram Sabha

60 The Gram Sabha should be sensitised about the need of making an effort to assist households who are living on the margin and face a difficulty in managing their day to day livelihoods. As discussed in chapter 4 there are few conscious efforts by Gram Sabhas as of today to extend support to the poorest.

61 As a means to promote this the project may consider to, first of all, rethink whether well-being ranking (WBR) is really required to be undertaken in new villages that the project may expand to. As mentioned in chapter 4, the very poorest are not identified through the WBR. Moreover, WBR raises expectations by the village more generally for project benefits and introduces yet another layer of poverty identification in addition to existing government procedures (BPL list, yellow cards) and it serves limited purpose beyond MPRLP^{40/}

62 Instead of WBR it may be better to have a more broad-based poverty analysis of the village in the micro-plan and to limit identification to a set of households who are considered as extremely poor. It would then be up to the project to facilitate the Gram Sabha to assist these households. Based on the field experience of this assignment, the team found that the extremely poor are quite easily identified by the rest of the village. There is also less hesitation in pointing out such households as their condition is generally widely accepted in the local community.

63 The approach used by BRAC in Bangladesh to uplift chronically poor by complementing social protection with more productive investments in livelihoods could be considered.^{41/} Selected villages could be used as a testing ground for this initiative. If appropriate government support in the form of social protection is not available or forthcoming the Gram Sabha can be encouraged to pay a small cash transfer on a monthly basis to a selected number of households for a fixed period of time. The PFT and the project at large will then need to play a more proactive role in identifying viable economic activities for selected households.

Strengthen and Promote Informal Systems

64 As discussed in chapter 3 there are many MPRLP villages where informal systems of social protection have evolved as a response to events that cause stress for a wide range of households. Although the prominent approach should be to encourage access to government

^{40/} Within the project WBR is used to determine the maximum grant that a household can avail of from project funds. Instead of this the size of grant to a particular household may however be decided upon by the Gram Sabha at the time of application based on some broad parameters.

^{41/} 'CFPR-TUP is a programme designed to create opportunity ladders to help the absolute poorest, or the Ultra Poor, graduate to the mainstream microfinance programme through a broad-based and multidimensional attack on poverty. The programme strives to "push down" its interventions by developing new instruments relevant to the livelihood strategies of the ultra poor households. Secondly it seeks to "push out" the agenda to challenge the existing socio-political frontiers within which the existing approaches operate. Five major components of TUP are: enterprise development training, asset transfer, social development, essential health care and action research.' (www.brac.net/cfpr)

initiatives, informal system will continue to play an important role and the project may therefore expand its efforts in this regard. The current strategy of promoting and strengthening SHGs should be continued and the project may consider building an understanding of the degree to which SHGs are acting as social protection platforms and how this may be enhanced. The project may identify existing informal practices in its operational area which may be strengthened and introduced in additional areas (for example; contributions to social occasions such as marriage, death and birth; grain banks). This would not require funding but be based on community cross-learning and sharing of lessons.

A1 | **Terms of Reference**

A1 | Terms of Reference

Background

Madhya Pradesh (MP) remains the fourth poorest Indian State with a per capita income of only three-fourths the national average. Out of an estimated population of 60 million, 75 percent are rural with 37 percent of the rural population estimated as living Below the Poverty Line (BPL). MP has a large population of Scheduled Tribes (20 percent) and Scheduled Castes (15.5 percent), who are amongst the most marginalised and vulnerable.

The ability of the rural poor to enhance their livelihoods is constrained by a range of inter-related structural, social, economic and institutional barriers. The situation of the poor is characterised by marginal and under-productive landholdings, periodic droughts, insecure land tenure and a reliance on seasonal agricultural and forest labour. The low population, relative isolation and inadequate reach of infrastructure in some districts increase the costs of delivery, resulting in poor access to agricultural inputs, extension services, credit and markets. The rural poor in forested areas, particularly tribal populations, are dependent on forest resources for subsistence, income and employment.

In order to enhance poor people's livelihoods in tribal dominated districts the Government of Madhya Pradesh (GoMP) has launched the Madhya Pradesh Rural Livelihoods Project (MPRLP) with support from the Department for International Development (DFID). The purpose of the project is that effective programmes and policies that sustainably enhance the livelihoods of poor rural people are implemented in tribal districts of Madhya Pradesh. The project will be run in two Phases. The first Phase became operational in 2004 and covers 826 villages in eight districts. (Badwani, Dhar, Jhabua, Mandla, Dindori, Anuppur, Shahdol and Sheopur) and will be completed by June 30 2007.

The second MPRLP Annual Review Mission (3-7 April 2006) has recommended that DFID begin formal design and appraisal of Phase 2. As a result the project is now in the process of preparing documentation for informing the design of Phase 2. This will build on the lessons and understanding from Phase 1 and also assess the opportunities in the local context (current and emerging trends, broad direction of change new livelihood opportunities and threats/constraints since the planning of Phase 1. In particular, there is a need to consider this within the wider context of the development process and policies changes in Madhya Pradesh.

The project background information can be accessed through the following website:
www.mprlp.nic.in

Objectives

The overall objective of this assignment is:

- prepare a position paper on the prospects for improved social protection in relation to poverty reduction in the Madhya Pradesh Rural Livelihoods Project.

Scope of Work

This work will draw primarily on secondary sources and the experiences/ lessons from Phase 1. The consultant(s) will prepare a report of approximately 7,000 words of main text, with annexes as necessary covering the following policy areas:

- background statement on the importance of social protection in relation to poverty reduction;
- recent trends in size and composition of programmes within the State budget for social protection related schemes;
- recent changes to relevant State and Central policies, schemes, programmes and impact of their implementation (for example, the National Rural Employment Guarantee Act on availability of labour, on infrastructure and purchasing power); and
- lessons from other development initiatives in Madhya Pradesh, if any.

Within the State as a whole and specifically within the actual and prospective project Districts.

- brief overview of main state-level and national social protection policies and programmes, and their implementation, to protect and promote the livelihoods and welfare of the poorest including a discussion of errors of inclusion and exclusion;
- within actual and prospective MPRLP districts, what are the main social protection needs of different groups that have a bearing on their production capacity; and
- identify critical issues related to social protection for the design of MPRLP Phase 2.

A2 | **People Met**

A2 | People Met

TCPSU Staff, MPRLP
SPMU staff, MPRLP
DPSU and PFT staff of Annupur, Dindori, Mandla and Shehdol
Villagers in Katang Siwani, Rausar and Katasama
Dr. V.S. Niranjana, Commissioner, Panchayati Raj and Social Welfare, Bhopal
Mr. Rajeev Sharma, CEO, Mandla
Mr. S.N. Pathak, Project Officer, DRDA, Mandla
Mr. Pankaj Mehta, Asstt. Commissioner, Tribal Development, Mandla
Mr. M.L. Panariya, Project Officer Tribal Development, Mandla
Mr. P.S. Kadam., District Labour Officer, Mandla
Mr. Mukesh Nanda, Sewa Bharti
Mr. Nilesh Lakhera, Sewa Bharti
Mr. Ranjeet Sirke, NIWCYD
Staff of NGO ACT running a PFT of MPRLP
Staff of Basix, running a PFT of MPRLP
Ms. Monika Singh, SRIDA

A3 | **Key Government Schemes for Social Protection**

A3 Key Government Schemes for Social Protection

| Scheme | Eligibility Criteria | Provisions Under Scheme |
|--|---|---|
| Social Assistance | | |
| National Old Age Pension Scheme | All people over 65 years of age with no means of support | INR 150 per month |
| Social Security Scheme | Old persons of 60 years and above. All widows and divorcees of over 18 years with no means of support | INR 150 per month |
| Madhya Pradesh NREG | All households living in the 18 identified districts of the state | 100 days wage employment for each household. Work to be made available within 15 days of request by the job card holders. In case the work is not provided job card holders will be paid unemployment allowance. Payment to be made weekly. In no circumstances should payment be delayed more than 15 days. |
| School education and professional training schemes | ST boys and girls | Scholarship, free hostel, free books and uniform. Free of cost professional training courses with free hostel facility for coaching for competitive exams. Girls who enroll in class IX are given a bicycle. The amount of scholarship increases from primary school to college. |
| | SC and OBC boys and girls | Scholarship. Free books, uniform and hostels. |
| | Girls of BPL families | Scholarship (up to 2 girls per family) of INR 300 to 1000 per annum depending on class (from class I to X.) |
| National Maternity Support Scheme | All women belong to BPL families | INR 500 on the birth of a child Up to two children per family. |
| Mid Day Meal | All children going to primary school | Mid day meal (300 calorie and 6-12 g protein per day) |
| Students Security Insurance Scheme | All students enrolled in the government or government aided schools | Students are paid a fixed amount in case of disability due to accidents or loss of books. The family of a student may get INR 20,000 in case of death. |
| Indira Awas Yojna | BPL families. Amount available is limited. The selection is done by the panchayat. | INR 25,000 for house construction. 3 percent of the allocation is reserved for mentally and physically handicapped BPL people. |

Key Government Schemes for Social Protection

| Scheme | Eligibility Criteria | Provisions Under Scheme |
|---|--|--|
| Public Distribution System (PDS) | All BPL families. | 35 kg food grains (rice @ INR 6.5/kg and wheat @ INR 5/kg) per cardholder per month; sugar 500-1000 g/person/month @ INR 13.5/kg; kerosene 5 liter/cardholder/month @ INR 8.6-9.2/liter). |
| | The poorest among the BPL families-yellow card holders | Rice @ INR 3/kg. |
| Social Insurance | | |
| Vivekanand Group Insurance Scheme | All BPL families | Rs, 50,000 in case of death. INR 50,000 in case 2 permanent disabilities. INR 25,000 in case of one permanent disability. INR 1,000 for immediate hospital treatment in case of accident. |
| Deendayal Anntodaya Upchar Yojana | BPL families of ST and SC | To deliver quality health facilities. Upto INR 20,000 to one family for treatment in a financial year. |
| Livestock insurance | Open for all. Mandatory for all livestock purchased on loan. | INR 400 premium for insured value of INR 10,000. |
| National Family Support Scheme | In case of death of the only bread earner of the family (for BPL) | INR10,000 per family |
| Setting and enforcing minimum standards in the workplace | | |
| The Building and other Construction Workers Act 1996 | <p>All labour working in 38 types of construction works employed for a minimum of 90 days per year.</p> <p>Worker should be in the age of 18-60 years.</p> <p>Registration fee INR 5. INR 10 annual fee.</p> | <p>Insurance – INR 20,000 in case of natural death and INR 50,000 in case of death due to accident. Health insurance – up to a maximum of INR 50,000 in case of serious illness. Accident insurance- INR 1,000 for immediate treatment and a maximum of INR 20,000 or 50 percent of total cost (which ever is less) in case of a serious accident. INR 5,000 or 40 percent of the wages (whichever is less) for the absence period due to accident.</p> <p>Maternity and paternity benefits – INR 1,000 for treatment. 50 percent wages for 12 weeks to women and 15 days wages to men. Scholarship to children – Ranges from INR 50 to 400 per month for boys and INR 75 to 500 for girls from class I to professional courses after graduation. Prizes for meritorious students – INR 1,000 for boys and INR 1,500 for girls in securing 1st division in high school. The amount increases up to a maximum of INR 2000 for boys and 3000 for girls in higher classes.</p> <p>Marriage support – Financial assistance of INR 10,000 for the marriage or remarriage of women</p> |

A3-2

Key Government Schemes for Social Protection

| Scheme | Eligibility Criteria | Provisions Under Scheme |
|--|----------------------|---|
| | | labourers . Upto INR 10,000 for marriage of 2 daughters. Financial assistance for funeral - INR 2,000 for last rites. INR 20,000 in case the age is less then 45 years and INR 15,000 in case age is more than 45 years. Ambulance service – Ambulance service in case of emergency. Resting sheds – Sheds in places where many labourers gather together in search of work. Scholarship for education in Foreign universities. |
| Source: GoMP- Department of Social Welfare, 2006; GoMP- Building and Other Construction Workers Welfare Commission, undated; www.pib.nic.in/archieve/others/2006/may2006/upa_gov_20060521/Madhyapradesh.pdf | | |

A4 | **References**

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