Urban Social Protection

TRAINING MANUAL

Capacity Building and Knowledge Dissemination for Urban Local Bodies and Local Collectives in Maharashtra

Regional Centre for Urban and Environmental Studies (RCUES) All India Institute of Local Self-Government (AIILSG), Mumbai United Nations Children's Fund (UNICEF), Maharashtra

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Urban Social Protection: Capacity Building and Knowledge Dissemination for Urban Local Bodies and Local Collectives in Maharashtra

Training Manual

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List of Abbreviations

AB-PMJAY	-	Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana
AIILSG	_	All India Institute of Local Self Government
ANC	_	Ante-natal Care
ANM	_	Auxiliary Nurse and Midwife
AWW	_	Anganwadi Worker
ASHA	_	Accredited Social Health Activist
BMC	_	Brihanmumbai Municipal Corporation
BSY	-	Bal Sangopan Yojana
CSSP	_	Child Sensitive Social Protection
CTR	_	Classroom Teacher Ratio
DBT	_	Direct Benefit Transfer
ER	_	Elected Representative
FGD	_	Focused Group Discussion
GIS	_	Geographic Information System
Gol	_	Government of India
GPS	_	Global Positioning System
HP	_	Health Post
ICDS	_	Integrated Child Development Scheme
IEC	_	Information, Education & Communication
IFA	_	Iron and Folic Acid
ILO	_	International Labor Organization
IMR	_	Infant Mortality Rate
ITI	_	Industrial Training Institute
JSY	_	Janani Suraksha Yojana
JSSK	-	Janani Shishu Suraksha Karyakram
KII	-	Key Informant Interview
KS	_	Knowledge Sheets
LHV	-	Lady Health Visitors
МСН	-	, Mother and Child Health
МСР	-	Mother and Child Protection
MJPJAY	-	Mahatma Jyotiba Phule Jan Arogya Yojana
МКВ	-	Majhi Kanya Bhagyashree
MMR	-	Maternal Mortality Rate
NGOs	-	Non-Governmental Organizations
NFHS	-	National Family Health Survey
NHM	-	National Health Mission
NIUA	-	National Institute of Urban Affairs
NUHM	-	National Urban Health Mission
NULM	-	National Urban Livelihood Mission

OBC	-	Other Backward Classes
PMMVY	-	Pradhan Mantri Matru Vandana Yojana
PTR	-	Pupil Teacher Ratio
RCUES	-	Regional Centre for Urban and Environmental Studies
RTNA	-	Rapid Training Needs Assessment
SBC	-	Social and Behaviour Change
SC	-	Scheduled Caste
SCR	-	Student Classroom Ratio
SDG	-	Sustainable Development Goals
SHGs	-	Self Help Groups
SNEHA	-	Society for Nutrition, Education and Health Action
SP	-	Social Protection
ST	-	Scheduled Tribe
SWM	-	Solid Waste Management
TDD	-	Tribal Development Department
TPDS	-	Targeted Public Distribution System
ULB	-	Urban Local Body
UN	-	United Nations
UNDP	-	United Nations Development Programme
UNICEF	-	United Nations Children's Fund
USPS	-	Urban Social Protection Schemes
WCD	-	Women and Child Department

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Keynote Message

Urbanization and poverty are both on the rise, yet only a few nations have created comprehensive social assistance programmes. COVID-19 has brought to light significant coverage gaps of social protection. Social protection systems help poor and marginalized people to prevent, reduce and mitigate economic and social vulnerabilities. India has a large proportion of the population working in the informal sector who are highly vulnerable. They need to be taken under the umbrella of Social Protection. Although the GOI has introduced many Central and State level schemes to aid the needs of the vulnerable population, there are many issues which remain unresolved and need attention.

In this context RCUES of AIILSG, Mumbai and UNICEF, Maharashtra had undertaken extensive research on 33 schemes belonging to 9 different Departments of Government of Maharashtra in the year 2021. The findings and recommendations of this study are published in a report 'Exploring Urban Governance and Social Protection in Light of COVID-19 in Mumbai'. Based on the findings of this study, RCUES of AIILSG, Mumbai and UNICEF Maharashtra have developed a compendium of Knowledge Sheets for the schemes which give comprehensive information in a user-friendly format. In addition to this, based on pilot training programs in G\N and M\E wards of Mumbai, a Training Manual has been developed to enhance capacities of key target groups of Urban Social Protection domain – Senior & Mid Level Officials, Elected Representatives, Field Functionaries, and Local Collectives. It aims at providing detailed guidance to the trainers in the social protection domain. I would like to convey our sincere gratitude to the concerned Departments of Government, Brihanmumbai Municipal Corporation and other stakeholders who shared their valuable time and information in the development of this material. Further extend sincere thanks to NGOs actively working in respective wards including SNEHA and Apnalaya for their timely contribution and support in this initiative.

I congratulate the team of RCUES of AIILSG, Mumbai for developing this document successfully, in collaboration with UNICEF, Maharashtra. I sincerely hope that this manual would encourage the Government to focus their efforts towards developing capacities of the target groups and aid in better implementation of the schemes and programs.

Lastly, I thank UNICEF Maharashtra for their great partnership and continued support to RCUES of AIILSG, Mumbai.

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Training Manual

Capacity Building and Knowledge Dissemination for Urban Local Bodies and Urban Collectives in Maharashtra

About this Initiative

Social Protection (SP) aims to alleviate poverty and social exclusion, redress inequalities and promote inclusive growth. Well integrated and designed social protection systems can powerfully shape the lives of citizens, enhance productivity, and effectively reduce intergenerational poverty cycles¹. The Sustainable Development Goals (SDGs) to recognize the significance of Social Protection in 'leaving no one behind', by assuring a dignified and prosperous life for all².

Over a period of time, SP in India has matured by enlarging its 'safety net' and moving towards a 'rights based' approach, especially in the areas of education and food security. Despite this, Urban Social Protection Schemes (USPS), are limited in their reach and scope. Most USPS, directly tailored on their rural counterparts, remain duplications of the former, without reflecting the unique urban realities and challenges. The distinct vulnerabilities of the urban poor – higher living costs, insecure employment status, inter and intra-migration patterns, lack of community solidarity, distances and inaccessibility to social protection infrastructure do not necessarily find reflection in the structure and protocols of many a USPS.

COVID-19 starkly exposed these gaps in SP and threatened to obliterate gains made in reduction of poverty. As India struggled to regain its foothold after the massive disruptions, the Central and the State governments announced stimulus packages worth millions of rupees to mitigate the adverse impact of repeated lockdowns and revive the economy³.

Against the backdrop of COVID-19, UNICEF Maharashtra and the Regional Centre for Urban and Environmental Studies (RCUES), of All India Institute of Local Self Government (AIILSG), Mumbai undertook a study titled, "Exploring Urban Governance and Social Protection in the light of Covid-19 in Mumbai". It critically reviewed more than 33 Urban Social Protection Schemes (USPS) in Mumbai executed by nine departments and also documented noteworthy initiatives that emerged during the pandemic.

Based on the evidence generated in the above, Phase II, titled, 'Urban Social Protection: Capacity Building and Knowledge Dissemination for Urban Local Bodies and Local Collectives in Maharashtra' was undertaken in 2022. 'Knowledge Sheets' (KS) were designed in both Marathi and English for all the schemes studied in Phase I. KS presented comprehensive and concise scheme information in a user-friendly manner and acted as a repository for ready reference. Under Phase II Training Modules for four target groups, namely, Program Functionaries, Urban Local Collectives (Self Help Groups (NULM), Senior and Mid- Level Program officials and Elected Representatives (ERs) were designed and implemented. A sharing and consultative session was also held with Senior-Mid level Officials.

¹ ILO, 2015

² United Nations, 2017

³ Prusty S., 2021

Present Training Manual

The **present Training Manual** was developed based on the learnings of the above endeavour. It is aimed at facilitators conducting training in the Social Protection domain with special emphasis on USPS. The Manual contains detailed descriptions of specific Training Sessions conducted for four target groups, i.e. – the Program Functionaries, Urban Collectives (SHGs), consultations held with Senior-Mid Level Officials⁴ and Workshop for the ERs. It is divided into four separate Modules each corresponding to the abovementioned target groups. It offers a detailed description of the objectives, content, processes involved, learning outcomes, materials required and time duration for each Module. Each module can be used in conjunction with any other (if Training is aimed for more than one target groups) or act as an independent, stand-alone intervention.

The Manual is expected to act as a template which could be modified by facilitators according to the specific requirements by departments and/or schemes. Changes could also be made depending on local context and mode of delivery. However, in doing so, care should be taken that the overall content, key messages, information to be communicated and learning objectives are not compromised.

⁴ The term 'Facilitators' and 'Trainers' is used interchangeably throughout this document.



Urban Social Protection

Training Module 1 for Program Functionaries





tor every child

Training Module 1: For Program Functionaries

Training Module Outline

This training module is aimed at field level functionaries who are critical for the last mile delivery of services and entitlements in USPS. It contains a detailed description of all its three sessions. It will equip facilitators in conducting training for this target group in schemes covered under the Urban Social Protection umbrella. Acting as a prototype it can be further modified to suit the specific requirements of department(s) undertaking the training, the specific schemes being covered and the local context.

a) Overall Objectives of the Training Module

The overall objectives of this training module are:

- To enhance Functionaries' understanding of the key concepts of USPS including its connection with vulnerability and marginalization and the Life Cycle approach.
- To spread awareness and support broad based dissemination of the various urban social protection schemes, so as to guide and help them deliver a comprehensive social welfare response in their own work areas USPS.
- To reiterate the critical role, they play in linking up the entitlements of USPS with deserving beneficiaries.

Total Time Duration:

4 hours (half day, app.)

b) Expected Outcomes

At the end of the module the participants (SHG members) are expected to have:

- Gained deeper understanding into the key concepts of USPS including its connection with vulnerability and marginalization and the Life Cycle Approach.
- Acquired information about the range of Urban Social Protection Schemes in operation in the city.
- Appreciated the critical role they play they play in the last mile delivery of USPS benefits.

Training Modality:

The sessions incorporate a mix of interactive sessions and lecture/presentation.

Table 1: Training Module Outline

Sr. No	Торіс	Details	Time
Sess	ion One: Introduction to Vuln	erability and Marginalization and its link with	1 ½ Hours
	Social Protection		
1	Registration and	• Registration	20 min.
	Refreshments	• Distribution of kits	
		 Tea / Coffee / Packed Lunch 	

2	Inaugural and Brief Introduction	 Introduction and Setting the Tone and 15 min. Agenda Pre-training Form distribution 				
3	Ice Breaking	Activity	10 min.			
4	Life Cycle Approach	Activity – "Our Changing Needs"	10 min.			
5	Unequal Resource Distribution and Accessibility	Game – "The World Around Me"	15 min.			
6	Circle of Poverty	PPT Slide & Discussion	5 min.			
7	Introduction to Social Protection (SP)	PPT Slide and Discussion	5 min.			
8	Main Components of SP	Health, Education, Food, Employment, Basic Services and Housing	5 min.			
	1 Hour (app.)					
1	Social Protection	List of Departments and USPS	5 min.			
2	Brief Introduction to specific schemes in Pilot Project	 JSY, PMMVY, BSY, MKB 	20 min.			
3	Brief discussion on range of USPS	 USPS covering – Insurance, Food Security, Livelihoods, and Education 	25 min.			
		 What KS covers – Eligibility, Entitlements, Application Procedure, Document Requirements, Helpline / Contact Numbers and Grievance Redressal 	10 min.			
	Session Three: \	our Contribution and Role	1 ½ Hour			
			(app.)			
1	Significance of Your Role	Game – "With Me at the Centre"	30 min.			
2	Your contribution	Their Critical Role in Linking up Scheme Entitlements to eligible Beneficiaries	10 min.			
3	Key Takeaways	PPT Slide and presentation on 'Important Points to Remember'	5 min.			
4	Conclusion	 Summing Up and Way ahead Sharing Post-Training Form distribution Vote of Thanks 	45 min.			
Total Time 4						
	Tea / Coffee					
	End of Session					
Source: By Author						

Source: By Author

c) Instructions to Facilitator

The following steps need to be kept in mind by the facilitator for making the training module more effective and motivating:

- Prior to commencing the modules gain complete understanding and total grasp over the topics/issues and concepts to be covered.
- Gain complete familiarity with the contents of each session, sequence of presentation, activities introduced and their goals, distribution of tasks between the training team, and discussions with subject experts if necessary.
- Conduct mock drills/prior rehearsals to cull out insights into the overall sequencing and flow, time taken in each component, use of proper language/terminology, visual materials, and likely barriers anticipated. Fine tune/modify the session accordingly.
- Keep ready all material needed for training, like pre or post-training forms, PPT slides, banners, posters, hand-outs, practice material, chart paper, pens, markers, writing boards.
- Keep ready all necessary equipment, like computer/multimedia projector with laptop, and video camera (if session is being videotaped).
- Review the venue of the session in advance to gauge its suitability vis-à-vis area, number of participants, activities as well as ventilation, and light. Overall ease of conducting session within an accessible, convenient and comfortable environment is to be confirmed.
- Assure all participants are involved in the proceedings of the session. Participants to be given opportunity to share their opinions and experiences. At the same time, equal importance to be given to all responses arising from participants, lest the trainer is viewed as being partial towards a few.
- Handle inattentiveness or distraction in participants carefully, without negative feedback, criticism or offence. One technique of drawing attention is by asking for his/her opinion on subject being discussed.
- Keep all discussions and sharing tied to relevant topics and issues at hand. In case these deviate, carefully bring it back to the central theme of session.
- Commence each session with brief round of introductions and concise explanation about overall theme to establish tone and boundaries.
- Conclude session with reviewing the main points, summing up and further points of action, if any.
- Manage time judiciously and communicate the messages clearly and effectively keeping the overall schedule and limited time available.

We now turn to the detailed description of each session of the training module.

1. Session One: Introduction



Session Objectives⁵:

- To identify the changing human needs across different life stages and the resources needed to fulfil the same.
- To understand unequal distribution of and accessibility to resources and highlight its interconnections with deprivation, vulnerability, and poverty.
- To highlight role played by Social Protection (SP) creating a 'safety net' to help mitigate the lifelong consequences of poverty and exclusion.

Time Duration:

1 hour (app.)

Learning Outcomes:

At the end of the session, participants are expected to:

- Understand the different human needs during the entire life cycle.
- Understand the unequal distribution of resources leading to inaccessibility and marginalization of the most vulnerable.
- Understand the concept of SP and its role in offering protection against life cycle shocks and risks.

⁵ The Modality to be employed, Materials required and Notes to Trainers are covered whilst describing each, individual activity.

1.1 Inaugural and Brief Introduction

The participants register at the desk and are given their kits containing the docket of Knowledge Sheets (KS). After each participant is comfortably seated, the session is inaugurated with a brief introduction by the master trainers in which the overall objectives of the training module are briefly outlined. Pre-training forms are distributed to participants, and they are asked to fill the same. After collecting the forms, the session commences with an 'Ice Breaking Activity'.

Figure 1: Banner



Source: By Author

1.2 Ice Breaking Activity

Box 1: Ice Breaking Activity

Learning Objective:

To make the participants comfortable, remove inhibitions and familiarise them to fellow members as well as trainers in a fun filled, spontaneous way.

Time Duration: 10-15 minutes

Process:

The trainer asks all the participants to get up and stand in a circle. They are then asked to follow the instructions given by the trainer as quickly as possible. A set of instructions are spoken aloud by the trainers, some of which are:

- All those wearing pink stand together;
- All those wearing a watch stand together;
- Find others who are wearing specs;
- Go and stand with those wearing a bindi;
- All those wearing a sari come together;
- All those with bangles stand together.

Questions are to be relevant and simple revolving around commonly found items with all participants.

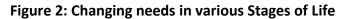
As participants follow the instruction, they will seek to find out others with matching attributes by standing next to them. This creates a flurry of activity, introduces movement and fun, brings in spontaneity and breaks inhibitions.

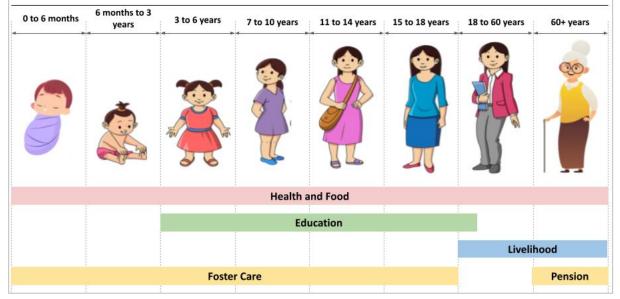
The trainer then asks the participants to take their seats.

The above activity is followed by the second activity cum discussion as follows:

1.3 Activity Two: "Our Changing Needs"

The projected screen displays the graphic on various stages of life from infancy to old age. The board and marker pens are kept ready for writing down the responses by participants corresponding to each life stage. This is followed by a discussion.





Source: By Author

Box 2: Activity - Our Changing Needs

Learning Objectives:

- To identify the changing human needs across different life stages.
- To highlight the resources needed to fulfil these needs (people, systems, programs).
- To highlight the need for comprehensive coverage within the Life Cycle Approach.

Time Duration: 20 minutes

Materials needed: Board, Markers, or Large Plain sheets of paper and pens.

Use Erikson's life stages across 8 phases as given below:

Table 2: Erikson's Life Stages across 8 phases

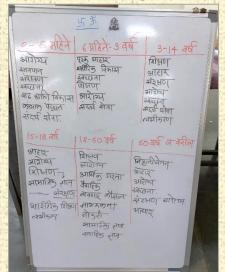
	Time Period	Stage
1	0-18 Months	Infancy
2	2-3 years:	Early childhood
3	3-5 years	Play age and pre-school
4	6-11 years:	School age
5	12-18 years:	Adolescence
6	19-40 years:	Early adulthood
7	40-65 years:	Middle adulthood
8	65 to death:	Maturity

Process:

Age wise categories are created on the Board. The trainer asks the following questions to participants in relation to each of the categories:

- What are the physical needs for these life stages? Who fulfils them?
- What are some of the non-physical needs? Who fulfils them?
- What are some of the material needs? Who fulfils them?
- What are some of the challenges faced at each life stage if the above needs remain unfulfilled?

As the participants answer, bullet points are written down on the board to indicate the responses against each category. Ask participants about their thoughts once the board work is complete (any reflections, top of the mind thoughts). Bring briefly the concept of specific schemes/programs that correspond to these life stages.



Activity - Needs during the Life Cycle

Source: By Author

Notes for Trainer:

Try and engage each participant to reflect and share their thoughts. Encourage them to think about needs and connect it with specific support (provided by people, systems, aid, and information) for fulfilment of the same. Later in the workshop, as specific scheme information is disseminated, the Trainer once again connects the same to the life cycle.

Source: Based on training activity developed by SNEHA. For detail activity outline: <u>https://docs.google.com/document/d/1_EPsRKRNsVFeOHFH0oyL-NiahIqzmn7H_oCjbx5iKl0/edit</u>

1.4 Introduction to Deprivation, Vulnerability and Circle of Poverty

After the different stages of life are covered as described above, the trainer seeks to connect the same with 'exclusion' by introducing the concepts of deprivation and vulnerability. A representative graphic is displayed. The unequal distribution of and accessibility to resources resulting in deep chasm between the 'have' and 'have nots' is highlighted through the graphic. It is explained that the poor not only have lower incomes, but also face more constrained and challenging environments within which they have to make life choices. They remain excluded from the fruits of development as they face various risks that can plunge them into poverty as a result of life shocks. The trainer briefly enumerates the risks as being – natural disasters, health pandemics (COVID-19) being the most recent and vivid example), economic

loss of downturns, livelihoods/unemployment, accidents, disability, death, and illnesses. The poor vulnerable to are thus economic, environmental, personal and social/governmental risks, and have fewer resources to fall back on. Poverty impacts each stage of their life, inhibiting their accessibility to resources, exposing them to life cycle shocks and making them more vulnerable to slipping into conditions of deprivation and marginalization.

Figure 3: Inequality



Source: APS (2019)



Figure 4: Vulnerability and Marginalization

Source: Adapted from freepik.com/cycle-poverty-trap-diagram

1.5 Activity – The World Around Me

Box 3: Game – The World Around Me

Learning Objectives:

- To understand distribution of and accessibility to resources.
- To identify barriers to accessibility of resources structural and political.
- To highlight its interconnections with vulnerability, poverty, and deprivation.
- To highlight need for a 'Safety Net'.

Time Duration: 20 minutes

Materials: A bag of toffees

Process:

- Participants are asked to stand in a big circle.
- Counting from the right of the facilitator is done, with one person counted as number 1 and the next as number 2.
- All participants numbered 2 are instructed to take two steps forward, forming a concentric inner circle; whereas numbered 1 remain in their places forming the outer circle.
- Participants from both circles are asked to sit down in their places.
- A bag of toffees is emptied in the centre of the inner circle of participants.
- Participants are told that they will now play a game with three rounds.

Instructions:

- This is a game with a task for each individual. Each person will need to collect as many toffees as possible.
- Participants will follow the 'Start' and 'Stop' instructions by trainer.
- Each round will have slightly different rules, which will communicated to them before commencing each round.
- After each participant has understood the overall structure, the three rounds commence.
 - Round 1: Nobody can get up from their places; nobody can talk to each other or ask anyone for help or for toffees. Trainer says 'Start' and after 2 minutes says 'Stop'.
 - Round 2: Nobody can get up from their places; nobody can talk to each other or ask anyone for help or for toffees. Participants can share their toffees with others. Trainer says 'Start' and after 2 minutes says 'Stop'.
 - Round 3: Nobody can get up from their places; People can talk to each other or ask anyone for help or for toffees. People can give. Trainer says 'Start' and after 2 minutes says 'Stop'.

Trainer asks the following questions at the end of Round 3:

- All those in the outer circle, how did you feel?
- All those in the inner circle, how did you feel?
- In a real-world situation, what can these toffees (resources) be compared to?

- Do they get distributed equally across populations?
- What are some of the barriers that keep them away from people?
- What are the mechanisms by which people with no access to resources can be assisted by public institutions?

Notes for the facilitator:

- Explain the modality of the activity clearly with its rules in each round.
- Assuage any doubts.
- Try and create as much competition during the activity and encourage participants to collect as many toffees individually as possible.
- Ensure that all the rules for the three rounds are followed carefully.
- Encourage maximum participation when the participants are sharing their reflections based on the questions at the end of the activity.
- Reiterate the main objectives of the activity in discussions.

Source: Based on training activity developed by SNEHA. For detail activity outline <u>https://docs.google.com/document/d/1ewLie1BYbgqfMprrcE6uabswceOT-4-5aISwAVkR3wo/edit</u>

Figure 5: Activity - 'The World Around Me'



Source: By Author

1.6 Introduction to Social Protection (SP) and its Main Components

In the background of the above game and discussion the stage is set for introducing the concept of Social Protection. The facilitator reiterates that unequal access to resources, the resulting vulnerability, and marginalization makes it difficult for families to escape poverty. Social Protection (SP) comprises of those measures which aim at preventing, reducing and eliminating economic and social vulnerabilities to poverty and deprivation⁶. The trainer shares that SP helps in realizing human rights and provides services/goods and infrastructure that meets the criteria of availability, accessibility and quality⁷. The trainer explains that SP seeks to create a 'safety net' to help mitigate the lifelong consequences of poverty and exclusion. SP policies and schemes are designed and implemented to increase access to resources,

⁶ ILO, 2015

⁷ Social Protection - Human Rights, 2019

reduce poverty and marginalization, and assure basic human rights. Ultimately, SP aims to "leave no one behind" by assuring inclusion and accessibility to all dimensions of growth.

The trainer then highlights that various sector under SP such as - Maternal and Infant Health,





Education, Livelihoods, Food Security and Insurance.

Source: By Author

As the overall context to vulnerability and marginalization is laid through Session One, and the critical importance of SP as a safety net is established, the stage is set for introducing the specific schemes under the SP umbrella. This is done in Session Two that now follows.

2. Session Two: Urban Social Protection Schemes

This Session concentrates on the Urban Social Protection Schemes (USPS) in general and the four pilot USPS in particular⁸.

Session Objectives:

- To understand the wide range of schemes under Urban Social Protection Umbrella.
- To understand the eligibility requirements and protocols under four schemes taken as a representation.

⁸ Information about all the schemes provided in in the kits distributed during registration as a compendium for USPS for easy references via KS.

• To introduce the Knowledge Sheets⁹.

Time Duration:

1 ½ hours (app.)

Expected Learning Outcomes:

The Participants will:

- Gain understanding of USPS and their operational modalities.
- Get introduced to the Knowledge Sheets¹⁰.

Modality:

Presentation and Discussion

Notes to the Trainer:

- Introduce the USPS and their operational modalities clearly and in a simple manner.
- Take care to solicit participation from the trainees by asking them relevant questions from time to time.
- Wherever appropriate, give examples to make the subject matter more identifiable to the participants.
- Clarify doubts.

The trainer begins this session with a brief introduction to the plethora of USPS in operation in the city. The various sectors in which USPS are implemented are quickly highlighted.

Figure 7: List of Urban Social Protection Schemes

List of Schemes			(Tribal Development Department	
	Women and Child Development Department	٢	NULM	महाराष्ट्र प्रासन 1. 2.	Pre-Matric Scholarship Post-Matric Scholarship
1. 2. 3.	Integrated Child Development Services Scheme for Adolescent Girls Bal Sangopan Yojana	1.	Deendayal Antyodaya Yojana- National Urban Livelihoods Mission		Department of Social Justice and Special Assistance
4. 5.	Majhi Kanya Bhagyashree Peedit Mahila Ani Balak Manodhairya Yojana	0	Department of Home Affairs	1.	Pre-Matric: Scholarship for students belongings to SC studding in classes IX
	Public Health Department	1. 2.	Compensation to victims or dependants who have suffered a loss under Nirbhaya Yojana (CVFC) Mumbai Safe city Project for Women	2.	and X Savitribai Phule -Scholarship for students from std 5th-10th Scholarship to Physically Handicapped
1. 2.	National Urban Health Mission Janani Suraksha Yojana		under Nirbhaya Fund	4.	students upto VIII Std. Rajashri Shahu Maharaj Scholarship to SC students for Higher Education Rajashri Shahu Maharaj Scholarship to SC students for Higher Education
3. 4. 5.	Janani Shishu Suraksha Karyakram Pradhan Mantri Matru Vandan Yojana Pradhan Mantri Jan Aarogya Yojana		Department of School Education 5.	5.	
6.	Mahatma Jyotiba Phule Jan Aarogya 1. Yojana 2.	Open Merit Scholarships Open Merit Scholarship (Pre Secondary	6.	Abroad GOI Post Matric Scholarship for SC students	
0	Food, Civil Supplies and Consumer Protection Department	3.	Schools) Merit Scholarship to Economically Backward Classes Students	7.	Stipend to trainees in Industrial Training Institutes
		4.	Scholarships in Junior Colleges	D	epartment of Minority Affairs
1. 2.	Targeted Public Distribution Scheme Shivbhojan Thali	5. 6.	Gol Scholarships to Secondary Schools Mid-day meal scheme	1.	Pre-Matric Scholarship for Minorities

Source: By Author

⁹ Either in the manual or online format

2.1 Introduction to USPS

More in-depth description of the following four schemes follows, namely:

- a) Janani Suraksha Yojana (JSY)
- b) Pradhan Mantri Matru Vandana Yojana (PMMVY)
- c) Bal Sangopan Yojana (BSY)
- d) Majhi Kanya Bhagyashree (MKB)

Information about the schemes is disseminated to participants via the scheme flyers designed under the KS. This covers the eligibility criteria, scheme entitlements, application procedure, required documents, helpline numbers, whom to contact, and grievance redressal process.

a) Janani Suraksha Yojana (JSY)



Source: Author

b) Pradhan Mantri Matru Vandana Yojana (PMMVY)



Source: By Author

c) Bal Sangopan Yojana (BSY)

योजनेच्या वार्षिक नूतनीकरणाची प्रक्रिया: दर्खां जुलीकरण हेते तरव राभ मेळवोत: जुलीकरणावा प्रक्रिय सातीरप्रमणे आहे:	बाल संगोपन योजना	पात्रताः • १८ व्यांट्रा कर्म वयत्री मृते	NGO ची भूमिका:
а сили тере инсерія порагодак инсерія порагодак сладі Сладі Сладі Сладі Сладі Сладі Сладі Сладі Сладі Сладі Сладі Сладі Сладі Слад	राज्य शासन पुरस्कृत योजना -क्रमण केस आणि संस्टन मुलंक मेणक अधि प्रस्तुती वहालल पुरसिर	tig for the first section of the first section	भित्र व्याप्तनी विकारणे सामग्र राज्य स्थापति स्थाप स्थापति स्थापति स्थापति स्थापति स्थापति स्थापति स्थापति स्थाप स्थापति स्थापति स
যে জনবাৰি বালিক বিদ্যায় হয়। আনহাৰ বালিক বিদ্যায় বিদ্যা মন্ত্ৰী মন হাজ মান্দ্ৰ মন্ত্ৰী বিদ্যায় হয়। আনহাৰ বালিক বিদ্যায় হ - জনবাৰ বালিক বিদ্যায হ - জনবাৰ বাল		्रास्: • सावान्द्रपुः कालविद्या स्वत्रांग्युत्ता के कारत्व के साव स्वतान्त्राहा नि • स्वतान्त्रपुः संतर्भन • स्वतान्त्र संतर्भना के स्वतान्त्र स्वतान्त्र संतर्भना के सावनान्त्र संतर्भनाम् स्वतान्त्र स्वतान्त्र संतर १९९४ स्वास स्वतान्त्र	 कारहारचेच प्रदर्शांभी करेगाण - कर्वटी करणम टी दाग्द सेका सहिंदर क्षेत्र Сисс सिंह दोगा गा केवनीय कुशरोका आगे
 असर तेषय गरिए, वास्तेश्व प्रत्यात प्रकार असर तेषय गरिए कार्ड के प्रत्या रिकार्ड एवल हा: असरवा प्रकारों कुद्र आवार रित्पताईन क्र.: महतव महत्वेत्व महत्वेत महित्वे प्रियंत्व रेख्यारी (संट. यह तेवक मागा) 		संकटता अरसदेश्या मुलावी माहिती देश्याचे मार्गः द्याता साधेन्व मुलवे बहिते देशारात्र वार्वतराज्ञ कार्यव्या कार्य प्रदेश स्वर्थने वार्वत्या वीर्वत्यात्र प्रित्या कार्य वार्वतराज्ञ प्रात्र पर प्रात्र प्रेड स्वर्थने प्रात्र प्रात्र वीर्वतार्य प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र वीर्वतार्य प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र वीर्वतार प्रात्र प्रात प्रात्र प्रात्र वित्रा देशानां वित्र प्रात्र व्याप्त विश्वपत्र प्रात्र वित्र प्रात्र प्रात्र प्रात्र कार्य कार्य प्रात्र वीर्वात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र कार्य कार्य प्रात्र कार्य कार्य प्रात् प्रात्र प्रात्र प्रात्र प्रात्र केर्यात्र प्रात्र कार्य कार्य कार्य प्रात्र विश्वपत्र व्याप्त वित्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात्र प्रात	(c) केन अभग्रात (नोटर होन्स् करनी प्रावरित अन्दासा महित अदात () () () () () () () () () () () () () (
del atter Relies Mantal Relies	Women & Child Development Department	अंश्रेशीनी गरे (MCD नद्रार पूर्वत कार्लवादी सेट्रीप्रांच मुल्ला पाल्कोफ परी पालीके बारे हिना पर एकटे आपके पर हुन कार मित्र संरोध (C) मेची देखेर केतेने अपेल सर CCI या सारकीय संराध अप्रत्याये रहा सेवार्थ प्रत्यों कार्ल्य फेरात	(भारतन संहरता दार्श्वका में भी पर पिरासारी कुल न्यार कार्यकांग्रे का कार्यकार सिंधी (CVC) ही सेंडल प्रार्थकों में साथ आहे में के बेले स्वर्थकों प्रार्थकों हाला अपनोग किस प्रोप्त कुट्टेका के कार्यका के साथ ताल्यी संसर दा सोर्ट्यात का कार्यका ही

Source: By Author

d) Majhi Kanya Bhagyashree (MKB)



Source: By Author

2.2 Introduction to Range of Urban Social Protection Schemes (USPS)

In the concluding session of this second section, the trainer introduces a selective range of USPS in various sectors that offer protection to the poor. The trainer reiterates that they are a plethora of schemes in various sectors like health, education, food security, livelihoods and women's protection by briefly a few representational schemes.

Any clarifications sought by the participants are adequately addressed.

Figure 8: Compendium of Marathi KS



Source: By Author



Figure 9: Aayushman Bharat – Pradhan Mantri Jan Aarogya Yojana (AB-PMJAY)

Source: By Author

Figure 10: National Urban Livelihood Mission (NULM)



Source: By Author

Figure 11: Gol Post Matric Scholarship



Source: By Author

3. Session Three: Your Contribution and Role

This is the concluding session of the training module and focuses on the role played by the participants – the program functionaries – in the last mile delivery of benefits. It commemorates their central role in optimal utilization of benefits of social protection programs, most vividly demonstrated during the recent COVID-19 pandemic.

Session Objectives:

- To highlight the role of program functionaries in mitigating risks and protecting against shocks (taking the recent COVID-19 as example).
- To highlight the role of program functionaries in creating awareness and last mile delivery of benefits.
- To highlight their role as a 'fulcrum' around which accessibility to and inclusion of beneficiaries in USPS revolves.

Time Duration:

1 ½ hours (app.)

Expected Learning Outcomes:

The Participants will gain understanding into:

- Their role in mitigating risks of the vulnerable during crisis such as the pandemic.
- Their responsibility in increasing information parity, inclusion and accessibility in USPS.
- Their crucial role delivering benefits to eligible beneficiaries of USPS.

3.1 Your Contribution

The session commences by commemorating the program functionaries for their role in

positively impacting maternal and child health status of beneficiaries. Some macro level indicators such as – improvement of - health seeking behaviour amongst pregnant women, children receiving post-natal care, and consumption of IFA tablets is shared¹¹. Other indicators, such as, increase in institutional deliveries and reduction in out of packet expenditures in public health facilities is also communicated. Improvement in specific city level, indicators are also shared with the participants to acknowledge their key role.





Source: Tata Trusts (2021)

¹¹ International Institute for Population Sciences (IIPS) and ICF, 2021

70%	 Pregnant women visit the health post for ANC during 1st trimester
59%	 Pregnant women complete all 4 ancs before delivery
44%	 Pregnant women consume IFA tablets for 100 days during pregnancy
89%	 Pregnant women deliver at a public or private health facility
19%	Reduction in Maternal Mortality Rate (MMR)
21%	Reduction in Infant Mortality Rate (IMR)

Figure 13: Some Indicators on MCH in Mumbai

Source: NFHS-5 (2019-20)

3.2 Contribution during COVID-19

During the recent COVID-19 pandemic, their key role in surveillance, tracking, tracing and hand holding patients is highlighted by the Facilitator. The multiple responsibilities shouldered by them during his crisis is acknowledged. Their emergence as 'foot soldiers', connecting specific social protection measures taken by the central, state and local authorities during this time and the beneficiaries is appreciated.



Figure 14: Contribution of AWW during COVID-19

Source: Prabhu (2021); Venugopal (2020)

3.3 Activity – With Me at the Centre

This is followed by an activity – "With Me at the Centre". This activity vividly and experientially brings forth the central role played by program functionaries in all aspects related to delivery on the field. Its aim is to link up the various elements of USPS, like – accurate information about schemes, eligibility criterion, procedures to be followed, documents required, referrals, and connection with departments, bank procedures, and grievance redressal – with the centrality of their role in each.

Box 4: Activity – "With Me at the Centre"

Learning Objectives:

It is expected that the activity will lead to:

- Identifying program functionaries as the 'fulcrum' around which accessibility to and inclusion of beneficiaries in social protection programs is dependent.
- Greater understanding of the inter-connectedness between the various elements of the USPS at the field level.
- Highlighting the critical role of program functionaries in delivering benefits to the most vulnerable and marginalized.

Time Duration: About 20 Minutes

Materials:

- o A ball of wool/thick thread
- One chart paper divided into four

Process:

The trainer asks for 5 volunteers from the participants. One volunteer stands in the centre, surrounded by four others. The one at the centre is named Shakuntalatai, a Program Functionary, who holds the ball of thread. She is surrounded by four volunteers holding one poster/placard each with the following headings:

- Awareness / Information
- Documentation
- o Referral and
- Connect with other stakeholders

The facilitator then narrates the following background – Shakuntalatai is a program functionary of the Health Department, working in the Dharavi neighbourhood of the city for the last fifteen years. She is very familiar with all the families living there and their socio-economic backgrounds. The facilitator then tells the participants that an incident will be provided. Participants will have to answer the questions posed and identify which of the headings written on the poster/placard they match with.

As a trial, the trainer poses this question to the group and asks them to identify which poster it matches - Shakuntalatai tells the neighbourhood families about benefits under a new insurance scheme. Why? The expected answer is "for spreading awareness / information about the scheme" and hence the matching poster that the group is expected to identify is – Awareness/Information. One more question related to any other poster is posed. The participants are informed that each time the question why is posed and the answer is given by them, a strand of string will have to be taken from Shakuntalatai and connected with whichever volunteer's placard it matches with. Once the basic structure is understood by the group, the activity commences, with the following questions.

- Shakuntalatai explains to the pregnant women in the neighbourhood that adequate gap between two children should be maintained. Why? (Awareness/ Information)
- She tells the beneficiaries in the neighbourhood about the scholarship scheme for primary children that they can avail of. Why? (Awareness/ Information)
- She identifies the pregnant and lactating mothers and tells them about the specific schemes that they can apply for. Why? (Awareness/ Information)
- She explains the entitlements and procedures for the schemes. Why? (Awareness/ Information)
- She assures that eligible women have ration card / Aadhar card with them. Why? (Documentation)
- She assures that women comply with other requirements of the scheme (i.e. photos / BPL card / bank account / marriage certificate). Why? (Documentation)
- She tells potential beneficiaries where to go for linking their Aadhar cards with bank accounts. Why? (Awareness/ Information and Referrals)
- $\circ~$ She tells them which hospitals to register in. Why? (Awareness/ Information and Referrals)
- Shakuntalatai informs them about the regular check-ups and the place they need to go for the same. Why? (Awareness/ Information and Referrals)
- For those who do not have bank accounts she sends them to the right bank for opening accounts. Why? (Awareness/ Information and Referrals)
- Of families that have lost livelihood sources and have difficult in paying their children's school fees, she sends them to NGOs in the neighbourhood that are help. Why? (Referrals)
- She informs them about micro loans that are available for their SHGs. Why? (Information and linking with other stakeholders)

Each time the trainer asks 'why', the participants will need to discuss amongst themselves, which volunteer among the four should take a strand of the string from Shakuntalatai. Strand can be connected to more than one volunteer depending on the analysis of the other participants (as indicated at end of each question). They keep on taking the strands till the end of the narration.

At the last statement of the narration, all the volunteers are asked to drop the strings. The inter-connected web of the strands made on the ground is a vivid representation of the central and multi-faceted role that Shakuntalatai plays in delivery benefits of schemes. A brief amount of time is spent in highlighting this point. The facilitator also asks Shakuntalatai to express her feelings and experience through this activity. The same is solicited from the other participants.

Notes for the facilitator:

- Explain the activity properly to the participants. Clarify any doubts that arise.
- Before commencing the activity, ask 1 or 2 questions as a trial, so that the process of the activity is clear to all.

- Encourage participants to discuss and analyse the role of the four aspects (depicted by the volunteers via placards) in ensuring social protection.
- In the end, discuss with them how all the aspects are interconnected and overlapping.
- Also highlight how Shakuntalatai (Program Functionary) plays a significant role in holding it all together.

Source: Based on training activity developed by SNEHA.

For detail activity outline:

https://docs.google.com/document/d/1fPTZu_I8H15jMOuuXYMJb4iW5UqGfkjfichx8_P f4X8/edit

3.4 Summing Up and Conclusion of Module

With the above activity the trainer sums up the entire module by highlighting the following and suggesting a way ahead:

- There are a range of Urban Social Protection Schemes that can benefit the poor in sectors of health, livelihoods, education and food security.
- These can create a 'safety net' and decrease their vulnerability and deprivation.
- Beneficiaries are not fully aware of these schemes.
- Program functionaries are a critical link in the last mile delivery of schemes.
- They have a role to play in awareness building, information dissemination, and demand creation in their work localities.
- They can play a critical role in identifying the eligible beneficiaries and thus aid precise targeting.
- They can hand hold the beneficiaries through the process of registration, and documentation, and follow up for disbursement of benefits.
- They can act as a bridge between the entitlements of the schemes and those most vulnerable and deserving.

The floor is opened for any responses from the participants.

3.5 Post Training forms Distribution and Vote of Thanks

Post Training forms are distributed and participants asked to fill up the same with their responses. After a 'Vote of Thanks', certificates are distributed to participants.

Conclusion of Training Module



Urban Social Protection

Training Module 2 for Self Help Groups (SHGs) NULM





tor every child

Training Module 2: For Self Help Groups (SHGs)

Training Module Outline

This training module is aimed at Urban Collectives (Self Help Groups (SHGs), National Urban Livelihoods Mission (NULM) and contains a detailed description of all its three sessions. It will equip facilitators in conducting training for this target group in schemes covered under the Urban Social Protection umbrella. Acting as a prototype it can be further modified to suit the specific requirements of department(s) undertaking the training, schemes being covered and the specific local collectives it is aimed at.

a) Overall Objectives of the Training Module

The overall objections of this training module are:

- To lay the context of Social Protection and its role as a 'safety net' for the most disadvantaged.
- To spread awareness and disseminate information about Urban Social Protection Schemes and their operational modalities.
- To highlight the key role played by SHGs in information dissemination, mobilization, vocalizing needs of their members, and improving coverage in their localities.

Total Time Duration:

3 hours (half day, app.)

b) Expected Outcomes

At the end of the module the participants (SHG members) are expected to have:

- Gained deeper understanding into the Social Protection concept and its linkages with poverty and marginalization.
- Gained information about Urban Social Protection Schemes and their operational modalities.
- Understand the critical role they (SHGs) play in disseminating information, mobilizing, and creating demand for USPS in their localities.
- Gained understanding into the key role they play in information dissemination, mobilization, vocalizing needs of their members, and improving coverage in their localities.

Training Modality:

A mix of Interactive Sessions and Lecture/Presentation

Table 3: Training Module Outline

Sr. No	Торіс	Details	Time	
	1 Hours (app.)			
1	Registration and Refreshments	 Registration Distribution of Kits Tea / Coffee / Packed Lunch 	15 min.	
2	Inaugural and Brief Introduction	 Introduction and Setting the Tone and Agenda Pre-training Form distribution 	10 min.	
3	Ice Breaking	Activity	5 min.	
4	Life Cycle Approach	Activity – "Our Changing Needs"	15 min.	
5	Resource Distribution and Accessibility Circle of Poverty	Game – "The World Around Me"	10 min.	
6	Introduction to Social Protection (SP)	PPT Slide and Discussion	15 min.	
	1 Hour (app.)			
1	Social Protection	List of Departments and USPS	10 min.	
2	Introduction to representational schemes and discussion on their protocols	 JSK, PMMVY, BSY, MKB Eligibility, Entitlements, Application Procedure, Document Requirements, Helpline / Contact Numbers and Grievance Redressal 	35 min.	
3	Discussion on range of schemes operational in city	 USPS covering – Insurance, Food Security, Livelihoods, and Education 	15 min.	
	1 Hour (app.)			
1	Significance of Your Role	Activity – "Brainstorming"	20 min.	
2	Your contribution	Discussion	10 min.	
3	Key Takeaways	PPT Slide and presentation on 'Important Points to Remember'	10 min.	
4	Conclusion	 Summing Up and Way ahead Sharing Post-training Form distribution Vote of Thanks 	20 min.	
	Total Time 3 hours (app			
	Tea / Coffee			
	End of Session			

Source: By Author

c) Instructions to Facilitator

The following steps need to be kept in mind by the facilitator for making the training module more effective and motivating:

- Prior to commencing the modules gain complete understanding and total grasp over the topics/issues and concepts to be covered.
- Gain complete familiarity with the contents of each session, sequence of presentation, activities introduced and their goals, distribution of tasks between the training team, and discussions with subject experts if necessary.
- Conduct mock drills/prior rehearsals to cull out insights into the overall sequencing and flow, time taken in each component, use of proper language/terminology, visual materials, and likely barriers anticipated. Fine tune/modify the session accordingly.
- Keep ready all material needed for training, like pre or post-test forms, PPT slides, banners, posters, practice material, chart paper, pens, markers, writing boards.
- Keep ready all necessary equipment, like computer/multimedia projector with laptop, and video camera (if session is being videotaped).
- Review the venue of the session in advance to gauge its suitability vis-à-vis area, number of participants, activities as well as ventilation, and light. Overall ease of conducting session within an accessible, convenient and comfortable environment is to be confirmed.
- Assure all participants are involved in the proceedings of the session. Participants to be given opportunity to share their opinions and experiences. At the same time, equal importance to be given to all responses arising from participants, lest the trainer is viewed as being partial towards a few.
- Handle inattentiveness or distraction in participants carefully, without negative feedback, criticism or offence. One technique of drawing attention is by asking for his/her opinion on subject being discussed.
- Keep all discussions and sharing tied to relevant topics and issues at hand. In case these deviate, carefully bring it back to the central theme of session.
- Commence each session with brief round of introductions and concise explanation about overall theme to establish tone and boundaries.
- Conclude session with reviewing the main points, summing up and further points of action, if any.
- Manage time judiciously and communicate the messages clearly and effectively keeping the overall schedule and limited time available.

1. Session One: Introduction

Session Objectives¹²:

- To identify the changing human needs across different life stages and the resources needed to fulfil the same.
- To understand distribution of and accessibility to resources and highlight its interconnections with deprivation, vulnerability, and poverty.
- To highlight role played by Social Protection (SP) creating a 'safety net' to help mitigate the lifelong consequences of poverty and exclusion.

Time Duration:

1 hour

Learning Outcomes:

At the end of the session, participants are expected to:

- Understand the different human needs during the entire life cycle.
- Understand the unequal distribution of resources leading to inaccessibility and marginalization of the most vulnerable.
- Understand the concept of SP and its role in offering protection to the deprived against life cycle shocks and risks.

1.1 Inaugural and Brief Introduction

The participants register at the desk and are given their kits containing Figure 15: Banner the set of Knowledge Sheets (KS). After each participant is comfortably seated, the session is inaugurated with a brief introduction by the Master Trainer and the team in which the overall objectives of the training module are outlined. Pre-training forms are distributed to participants and they are asked to fill the same. After collecting the forms, the session commences with an 'Ice Breaking Activity'.



Source: By Author

1.2 Ice Breaking Activity

Box 5: Ice Breaking Activity

Learning Objectives:

To make the participants comfortable, remove inhibitions and familiarise them to fellow members as well as trainers in a fun filled, spontaneous way.

Time Duration: About 15 minutes

¹² The Modality to be employed, Materials required and Notes to Trainers are covered whilst describing each, individual activity.

Materials: Paper, Pen

Process:

The trainer asks the participants to imagine how many dots they could draw on a piece of paper, as fast as they can, in a minute. Quick answers are sought from the participants to capture their 'on the spot' or 'spur of the moment' answers. Trainer is careful in not giving an inadvertently long time to mull over the question. The typical answers by participants are in the range of 60 to 90 dots.

The participants are then told to keep their paper and pens ready. On the instruction of 'start' given by the Trainer, they would have to start drawing the dots on the paper as fast as they can. Exactly after a minute, on the instruction of 'stop' they would have to stop.

After the participants are ready, the trainer (with the help of a stopwatch) gives the 'start' and 'stop' instructions. Participants are then asked to count the dots they were *actually* able to make on the paper. Each participant shares the numbers drawn by him/her. Invariably, the total number drawn by them is three to four times more than what they had *imagined*.

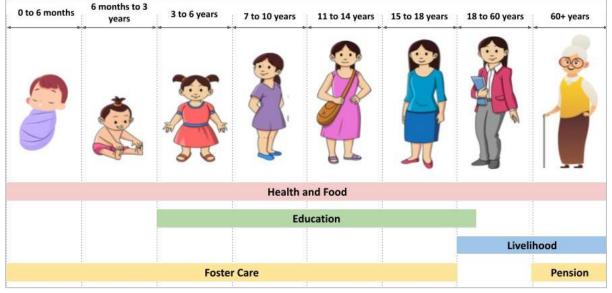
The trainer asks the participants about their reactions to this exercise. Most are able to appreciate the considerable difference in the number of dots that they *'thought'* they could draw and the ones they *'actually'* could. The trainer stresses the fact that oftentimes we underestimate our own abilities in doing tasks. Once we start doing it and apply ourselves, we may go beyond our expectations. The symbolic message in this activity is reiterated as the same may apply to many life situations.

The trainer then asks the participants to take their seats.

The above activity is followed by the second activity cum discussion as follows.

1.3 Activity Two: "Our Changing Needs"

The projected screen displays the graphic on various 'stages of life' from infancy to old age. The board and marker pens are kept ready for listing down the responses by participants corresponding to each life stage. This is followed by a discussion.





Source: By Author

Box 6: Activity - Our Changing Needs

Learning Objectives:

- To identify the changing human needs across different Life Stages.
- o To highlight the resources needed to fulfil these needs (people, systems, programs).
- o To highlight the need for comprehensive coverage within the Life Cycle Approach.

Time Duration: About 20 minutes

Materials needed: Board, markers, or large plain sheets of paper and pens.

Use Erikson's life stages across 8 phases as given below:

Time Period		Stage	
1	0-18 Months	Infancy	
2	2-3 years:	Early childhood	
3	3-5 years	Play age and pre-school	
4	6-11 years:	School age	
5	12-18 years:	Adolescence	
6	19-40 years:	Early adulthood	
7	40-65 years:	Middle adulthood	
8	65 to death:	Maturity	

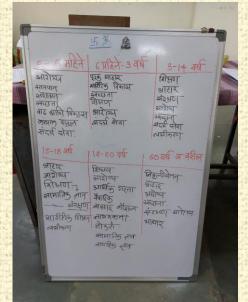
Process:

Age wise categories are created on the board. The Trainer asks the following questions to participants in relation to each of the categories.

- What are the physical needs for these life stages? Who fulfils them?
- What are some of the non-physical needs? Who fulfils them?
- What are some of the material needs? Who fulfils them?
- What are some of the challenges faced at each life stage if the above needs remain unfulfilled?

As the participants answer, bullet points are listed down on the Board to indicate the responses against each category. Ask participants about their thoughts once the board work is complete (any reflections, top of the mind thoughts). Briefly bring the concept of specific schemes/programs that correspond to these life stages.

Needs during the life cycle:



Activity - Needs during the Life Cycle

Source: By Author

Notes for Trainer:

- Try and engage each participant to reflect and share their thoughts.
- Encourage them to think about needs and connect it with specific support (provided by people, systems, aid, and information) for fulfilment of the same.
- Later in the workshop, as specific scheme information is disseminated, the trainer once again connects the same to the life cycle.

Source: Based on training activity developed by SNEHA. For detail activity outline:

https://docs.google.com/document/d/1_EPsRKRNsVFeOHFH0oyL-NiahIqzmn7H_oCjbx5iKl0/edit

1.4 Introduction to Deprivation, Vulnerability and Poverty

The above lays the context of the different life cycle needs. In this background, the trainer first introduces concepts of deprivation and vulnerability. Although each human being has similar needs at different stages in life, not all have equal opportunities to satisfy the same. The unequal distribution of and accessibility to resources resulting in deep chasm between the 'have' and 'have nots' is highlighted through the graphic (Figure 17). It is explained that the poor not only have lower incomes, but also face more constrained and challenging environments within which they have to make life choices. They remain excluded from the fruits of development as they face various risks that can plunge them into poverty as a result of life shocks. The trainer briefly enumerates the risks as being – natural disasters, health

pandemics (COVID-19 being the most recent and vivid example), economic downturns, loss of livelihoods/unemployment, accidents, disability, death, and illnesses. The poor are thus vulnerable to economic, environmental, personal and social/governmental risks, and have fewer resources to fall back on. Poverty impacts each stage of their life, inhibiting their accessibility to resources, exposing them to life cycle shocks and making them more vulnerable to slipping into conditions of deprivation and marginalization.

Figure 17: Inequality



Source: APS (2019)



Figure 18: Vulnerability and Marginalization

Source: Adapted from freepik.com/cycle-poverty-trap-diagram



Figure 19: Session - Vulnerability and Marginalization

Source: By Author

1.5 Activity – The World Around Me

Box 7: Game - The World Around Me

Learning Objectives:

- To understand distribution of and accessibility to resources.
- To identify barriers to accessibility of resources structural and political.
- To highlight its interconnections with vulnerability, poverty, and deprivation.
- To highlight need for a 'Safety Net'.

Time Duration: 20 minutes

Materials: A bag of toffees

Process:

- Participants are asked to stand in a big circle; Counting from the right of the Facilitator is done, with one person counted as number 1 and the next as number 2.
- All participants numbered 2 are instructed to take two steps forward, forming a concentric inner circle; whereas numbered 1 remain in their places forming the outer circle.
- Participants from both circles are asked to sit down in their places.
- A bag of toffees is emptied in the centre of the inner circle of participants.
- Participants are told that they will now play a game with three rounds.

Instructions:

- This is a game with a task for each individual. Each person will need to collect as many toffees as possible.
- Participants will follow the 'Start' and 'Stop' instructions by Trainer.
- Each round will have slightly different rules, which will communicated to them before commencing each round.

After each participant has understood the overall structure, the three rounds commence.

• **Round 1:** Nobody can get up from their places; nobody can talk to each other or ask anyone for help or for toffees. Trainer says 'Start' and after 2 minutes says 'Stop'.

- **Round 2:** Nobody can get up from their places; nobody can talk to each other or ask anyone for help or for toffees. In this round, Participants can share their toffees with others. Trainer says 'Start' and after 2 minutes says 'Stop'.
- **Round 3:** Nobody can get up from their places; People can talk to each other or ask anyone for help or for toffees. People can give. Trainer says 'Start' and after 2 minutes says 'Stop'.

Trainer asks the following questions at the end of Round 3:

- All those in the outer circle, how did you feel?
- All those in the inner circle, how did you feel?
- $\circ~$ In a real-world situation, what can these toffees (resources) be compared to?
- Do they get distributed equally across populations?
- What are some of the barriers that keep them away from people?
- What are the mechanisms by which people with no access to resources can be assisted by public institutions?

Notes for the Facilitator:

- Explain the modality of the activity clearly.
- Assuage any doubts.
- Try and create as much competition during the activity and encourage participants to collect as many toffees individually as possible.
- Ensure that all the rules for the three rounds are followed carefully.
- Encourage maximum participation when the participants are sharing their reflections based on the questions at the end of the activity.
- Reiterate the main objectives of the activity in discussions.

Source: Based on training activity developed by SNEHA.

For detail activity outline:

https://docs.google.com/document/d/1ewLie1BYbgqfMprrcE6uabswceOT-4-5aISwAVkR3wo/edit



Figure 20: Activity - 'The World Around Me'

Source: By Author

1.6 Introduction to Social Protection (SP) and its Main Components

In the background of the above game and discussion the stage is set for introducing the concept of Social Protection. The facilitator reiterates that unequal access to resources, the resulting vulnerability, and marginalization makes it difficult for families to escape poverty. Social Protection (SP) comprises of those measures which aim at preventing, reducing and eliminating economic and social vulnerabilities to poverty and deprivation¹³. The trainer shares that SP helps in realizing human rights and provides services/goods and infrastructure that meets the criteria of availability, accessibility and quality¹⁴. The trainer explains that SP seeks to create a 'safety net' to help mitigate the lifelong consequences of poverty and exclusion. SP policies and schemes are designed and implemented to increase access to resources, reduce poverty and marginalization, and assure basic human rights. Ultimately, SP aims to "leave no one behind" by assuring inclusion and accessibility to all dimensions of growth.

The trainer then highlights that there are a range of policies and schemes in various sectors under SP such as - Maternal and Infant Health, Education, Livelihoods, Food Security and Insurance.

¹³ ILO, 2015

¹⁴ Social Protection - Human Rights, 2019

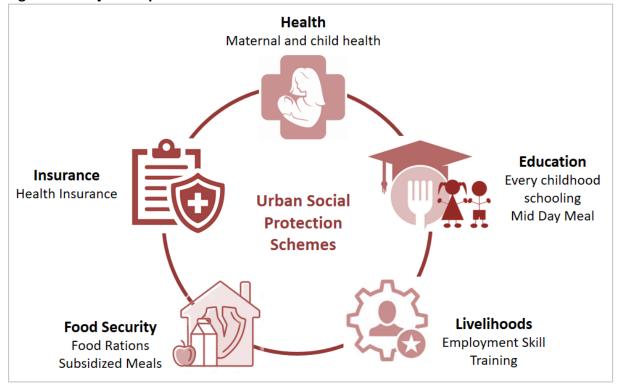


Figure 21: Major components of Urban Social Protection Schemes

Source: By Author

Session One lays the larger context of deprivation and marginalization and ties up SP as a means to provide a 'safety net'.

With this SP background, Session Two is commenced.

2. Session Two: Urban Social Protection Schemes

This introduces the operational modalities of USPS schemes by taking four representational schemes for in depth explanation. To introduce the range of USPS operational in multiple sectors in the city.

Session Objectives:

To understand the wide range of schemes under Urban Social Protection Umbrella, by taking four representational schemes for in depth explanation

- To understand the requirements and protocols by taking four representational schemes, namely, JSK, PMMVY, BSY and MKB
- To gain understanding into Eligibility, Entitlements, Application Procedure, Document Requirements, Helpline / Contact Numbers and Grievance Redressal
- To introduce the range of USPS available in a variety of sectors in the city

Time Duration:

1 hour

Expected Learning Outcomes:

The participants will:

- Gain understanding of the four USPS and their operational modalities (Eligibility, Entitlements, Application Procedure, Document Requirements, Helpline/Contact Numbers and Grievance Redressal)
- Get a brief introduction to range of schemes in various sectors operational in the city.

Modality:

PPT presentation and discussion

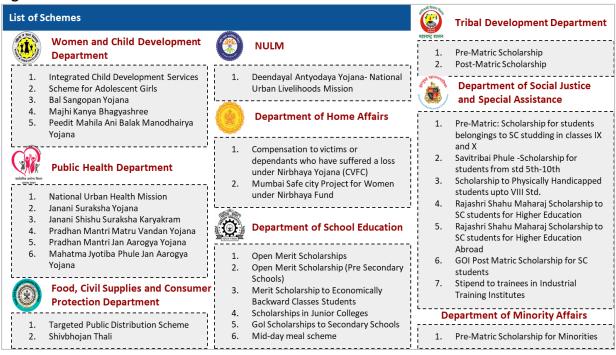
Notes to the Trainer:

- Introduce the USPS and their operational modalities clearly and in a simple manner.
- Take care to solicit participation from the trainees by asking them relevant questions from time to time.
- Wherever appropriate, give examples to make the subject matter more identifiable to the participants.
- Clarify doubts.

Introduction to USPS

The trainer begins this session with a brief introduction to the plethora of USPS in operation in the city. The various sectors in which USPS are implemented are quickly highlighted.





Source: By Author

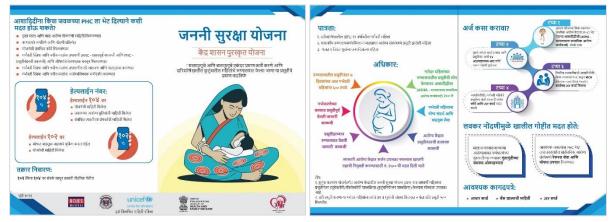
2.1 Introduction to four specific schemes (used as a representation)

More in-depth description of the following four schemes follows, namely:

- a) Janani Suraksha Yojana (JSY)
- b) Pradhan Mantri Matru Vandana Yojana (PMMVY)
- c) Bal Sangopan Yojana (BSY)
- d) Majhi Kanya Bhagyashree (MKB)

Detailed information about the schemes is disseminated to participants. This covers the department involved, eligibility criteria, scheme entitlements, application procedure, required documents, helpline numbers, whom to contact, and grievance redressal process.

a) Janani Suraksha Yojana (JSY)



Source: By Author

b) Pradhan Mantri Matru Vandana Yojana (PMMVY)



Source: By Author

c) Bal Sangopan Yojana (BSY)

योजनेच्या वार्थिक नूतानीकरणाची प्रक्रिया: दर्श्वा नुलीकरण हेते तस्य सम् प्रिण्लीय, नुलीकरणहा व्रक्रिय सातीत्प्रसयं आहे.	बाल संगोपन योजना	पात्रताः • ४ व्ययंत्र वर्षं प्रव	NGO ची भूमिका:
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Source: By Author

d) Majhi Kanya Bhagyashree (MKB)



Source: By Author

2.2 Brief Introduction to Range of Urban Social Protection Schemes (USPS) operational in city

The trainer then introduces the range of USPS in various sectors that offer protection to the poor. The trainer briefly explains the nuances by discussing a few representational schemes, as indicated below. This is mainly to indicate the presence of a plethora of schemes existing in many sectors, whose benefits could be availed by them.

Figure 23: Peedit Mahila ani Balak Manodhairya Yojana, ICDS

नुकसानभरपाईच्या हफ्त्यांचे टप्पे: • १९४७ मध्य त्रिय त्वर्थ विद्य स्वर्धना के स्वर्थन के आजतीत है उन्हें के स्वर्थन देखें. स्व	पीडित महिला आणि बालक	६. समुदाय संघटन, माहिती दिक्षण आणि संवाद जानरूकता इ. आगरकडी बेलिका आणि महत्वीस यांची मुफ्लिक	एकात्मिक बाल विकास
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- कुताक जाने केया अभिवार राजा रही - जावर सिंह जनते में हरते परालय जिल्लावरों करना प्रतिन करने परावर्गन जात आवस्यक कागदपत्रि:	' নীনিক সংখনাং বা একা গুৱাইন্দ্ৰ কৰালি। বিশ্বকীৰ কাৰ্থিক বায়ম্ম মুৰবিগ কাৰ্টি ব্যা দীয়ত্ব দেশলৈ কাৰ্য চালু ব্যাকতমৰোটা দুৰ্লগৰ কাৰ্ট মানবিষ্ণ মানুহক যুৱহিন্দ্ৰ? 		"गरोदर महिलांव्या, खानदा मातीच्या, आर्मकांव्या आणि ६ वर्षांगरीवच्या वालकांव्या गानसिक, वारीरिक अपि सागावेळ्क विकाससोबलक त्यांचे आरोग्य जीवण स्थिती सुधारणे"
प्रान्तिक प्राप्तक किंद्र किंदा के प्राप्तक किंद्र के प्राप्तक के प्राप्तक किंद्र के प्राप्तक के प्राप्त के प्		अर्ज कसा करावा? कंटावर्ट संकेष अप्रस्थ वर्ष दिव्यमार सामग्री संग कोर हे रहते किंत सामग्री करते.	
्रान्त्राव्यः स्वयः स्वयः स्वयः व्यान्ते अभिवन्नायेते सःदूषधने	d' dd y 😅 adaaad	त्यनस्य अन्य भयम् प्रयाण भूषाः द्वारा व्यापाः संगण्या समायस्य हत्याः स्थानाः स्थानः स्थानः स्वयः अत्य समयस्यी जंगवनाडी संद प्रस्पदः सेवील स्थाप्य स्थिनः द्वाराः प्रकीलकोषी संघर्क राष्ट्राष्ट्रण्डानाः	
अतिरिक्त माहिती: • वा प्राप्त सामायत्र देख तो माहे पित्र वीदियं शायवारः ज्यान वस्त्रों सिन्हे वादे प्राप्त अधेव ज्या स्वर कार्यर त्यान पूर्वी देखें कुम्बर-भाष्यद्र नार बात्र राजी			
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Figure 24: National Urban Health Mission (NUHM)



Source: By Author

Figure 25: Suvarna Mahotsatv Pre-Matric scheme for Scheduled Tribe Students & Rajarshi Shahu Maharaj Scholarship for Higher Education Abroad



Source: By Author

The trainer provides more information about any specific scheme if required by the participants. Any clarifications sought by the participants are adequately addressed.

3. Session Three: Your Contribution and Role

This is the concluding session of the training module and focusses on the role played by the participants – the SHG members – in knowledge dissemination, and demand creation. It begins by first acknowledging and appreciating the central role they already play in mobilizing constituents under the SHG umbrella, how the platform offers opportunities for livelihood creation for their members and their ability to approach and manage external stakeholders. The session attempts to highlight that their role is as 'enablers' within their communities and

how linking up USPS to the deserving beneficiaries is an act of empowering themselves as well as their collectives.

Session Three Objectives:

The objectives of this concluding session are:

• To highlight the key role played by SHGs in information dissemination, mobilization, vocalizing needs of their members, and improving coverage in their localities.

Time Duration:

1 hour (app.)

Expected Learning Outcomes:

The participants will gain understanding into:

- Their role and responsibility in increasing information parity, inclusion and accessibility in USPS.
- Their role in mobilization, demand generation and empowerment to assure scheme entitlements reach deserving beneficiaries of their locality.

3.1 Your Role and Contribution

The role of SHG members is explored in the background of the sessions so far wherein the inter-related roots of vulnerability, marginalization and exclusion were highlighted. The trainer briefly reiterates that the poor are deprived of any participation in decision making, lack opportunities to services and facilities and remain excluded from the benefits of schemes that are targeted at them. This may resonate with the participants as they are themselves the cohort that experiences these deprivations. (S)he further points out that benefits of USPS can accrue to the deserving if they have accessibility to information. Their SHG platform can play five critical roles - disseminating the right information, mobilizing people through their pre-existing SHG network, giving a 'voice' to issues and needs of the community, identifying eligible members from their SHG and/or neighbourhood and improving coverage by working with the program functionaries or NGOs of the locality and finally empowering the community to ask for their rights. Ultimately, they can facilitate inclusion and participation from their members in the USPS.

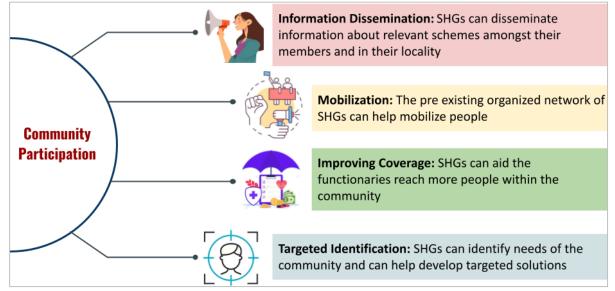


Figure 26: Role and Contribution of SHGs

Source: By Author

3.2 Activity – Brainstorming

This is followed by a brainstorming activity. This activity offers an avenue for the SHG members to explore their role in facilitating USPS in their neighbourhoods. Its aim is to create awareness amongst the members about the potential role they can play through their already available collective in linking up USPS benefits to the eligible beneficiaries of their locality.

Box 8: Activity - Brainstorming

Learning Objectives:

It is expected that the activity will -

- Help SHG members explore their role in linking up beneficiaries to the entitlements of USPS by using their pre-existing SHG network.
- Sensitize them to their powerful contribution in mobilizing and empowering the community, giving them a 'voice' and helping them to ask for their rights under USPS.

Time Duration: About 1 Hour

Materials: Board, Marker pens, Flip Chart Paper, boxes of coloured pens, stick tape

Process:

 The participants are divided into 4-5 groups. Normally, each SHG could form a group as they share a common understanding of the challenges they face and already have a comfort level with each other.

Each group is given the chart paper and box of coloured pens. The trainer then writes four main headings on the board, namely:

- o Disseminating information about USPS.
- o Identifying eligible members through their pre-existing SHG network.

 Improving coverage by working with stakeholders (program functionaries, NGOs).

• Giving a 'voice' to those who get excluded from benefits.

The trainer explains to the group that the team will discuss internally (Brainstorm) about the challenges that they face under each of the four headings in their own locality. They will list these challenges down on the chart paper given to them. After that, they will discuss the solutions to these identified challenges and also list them down on the chart paper. 15 minutes will be given to them to complete the entire activity.

The trainer will indicate when the 'starts' and 'stops'. One internally selected representative of each group will then come and present the main points discussed (challenges identified and solutions offered). Each group will be allocated about 7 minutes to share their ideas which will be listened to respectfully by others.

Once the basic structure is understood by the group, the activity commences with the forming of groups and distribution of material. The Trainer says 'start' for the groups to start internally discussing and listing the comments on the chart paper given.

The Trainer also instructs them to conduct their discussion in a mindful way so as to not disturb others. After 15 to 20 minutes the Trainer asks all groups to 'stop'. Sequentially, each groups' chart paper is displayed and their representative is asked to address the gathering, and share the main points.

After each group has done so, the Trainer opens up the floor for a common discussion and asks the participants what are the key takeaways from this activity.

To sum up – the Trainer highlights the common challenges faced by all, and the innovative solutions that were suggested to mitigate them. The trainer reiterates the active role that SHGs can play in the various facets of USPS, which could lead to - more cohesion amongst members, strength in unity, and the confidence to demand their rights.

Notes for the facilitator:

- Explain the activity properly to the participants. Clarify any doubts that arise.
- Before commencing the activity, 1 or 2 issues could be suggested under each Heading, so that the process and expectations are clear to all.
- Encourage all participants to discuss and analyse issues under each heading.
- In the end, discuss how they can learn from each other.
- Also highlight how they have a significant role to play in using their SHG platform to empower and demand benefits under USPS using their collective strength.

3.3 Summing Up and Way Ahead

Summing up and conclusion of module:

With the above activity the trainer sums up the entire training module by highlighting the following:

- There are a range of Urban Social Protection Schemes that can benefit the poor in sectors of health, livelihoods, education and food security.
- These can create a 'safety net' and decrease their vulnerability and deprivation.
- Beneficiaries are not fully aware of these schemes.
- SHGs have a critical role to play in awareness building, information dissemination, and demand creation in their work localities.
- They can act as a bridge between the entitlements of schemes and those most vulnerable and deserving.

They can liaison with other stakeholders (program functionaries/NGOs) to avail of program benefits by leveraging their already existing SHG platform.

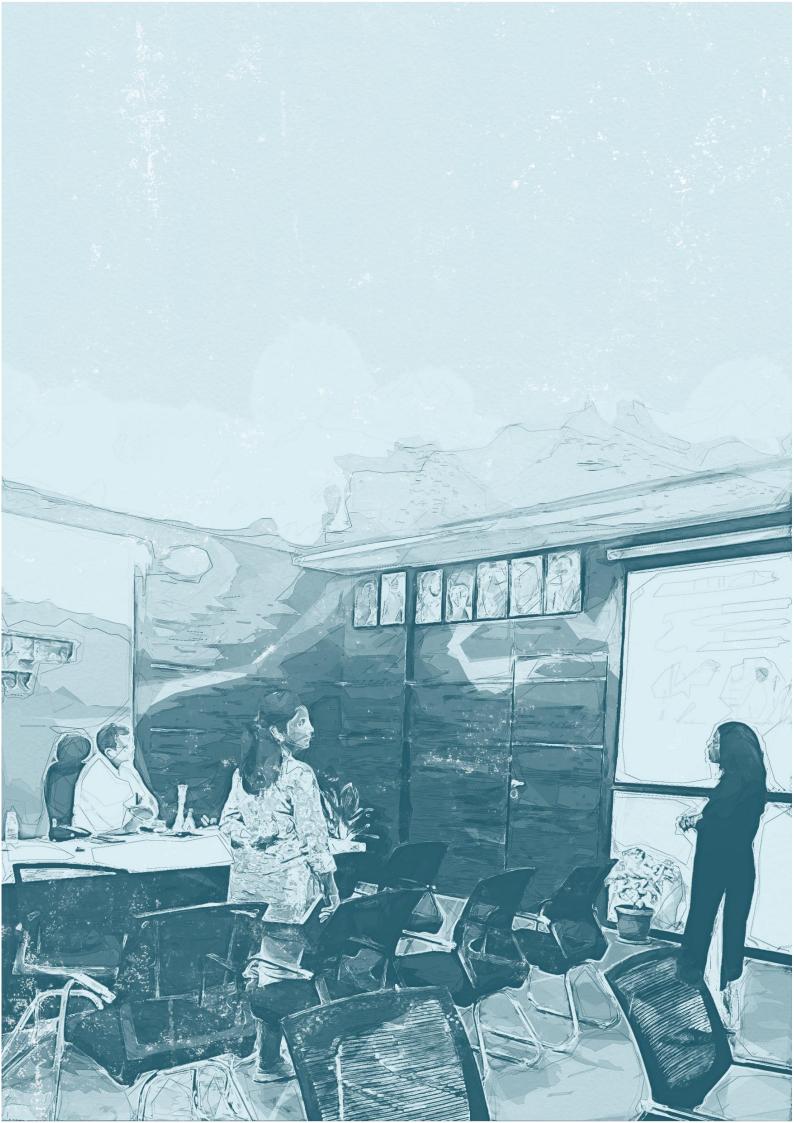
• They can use their strength as a collective to demand their 'rights' under USPS.

3.4 Post Training Forms Distribution and Vote of Thanks

Post-training Forms are distributed and participants asked to fill up the same with their responses. After a 'Vote of Thanks', certificates are distributed to participants.

Conclusion of Training Module





Urban Social Protection

Module 3

Sharing and Consultation: Senior -Mid Level Officials of ULB (BMC)







Module 3: Sharing and Consultation with Senior – Mid level Officials of ULB (BMC)

Consultation Outline

Sharing and Consultations are aimed at the Senior-Mid Level Officials who play a critical role in decision making and execution of USPS in cities. The consultation outline covered in this module contains - overall structure, content and approximate time duration. It is expected to act as a guide to facilitators who may conduct such discussions with the higher-level officials involved in program design and implementation. Owing to this organizational position that they occupy, these modules are designed more as discussions and/or round tables where various strategic and grassroots level issues surrounding USPS, and the experiences of both the parties can be shared.

The consultations commence by first laying the larger context within which USPS could be situated, they then share relevant evidence-based data depicting various multi-dimensional vulnerabilities in the city, and finally invite the officials to share their experiences in managing USPS. It also shares the key observations of Phase I of this project and explores a way ahead. More specifically, the overall objectives of the consultation can be enumerated as follow:

a) Overall Objectives of the Sharing and Consultation Module

- To situate individual schemes that Officials manage within the larger context of Social Protection and Sustainable Development Goals (SDGs).
- To share evidence-based data on key indicators of education, health, and livelihoods that reveal the multidimensional vulnerabilities of the city's poor.
- To share key learnings from USPS Phase I study.
- To offer the officials a platform to share their experiences in managing USPS in the city and lastly.
- To establish a dialogue for a potential 'Way Ahead'.

Total Time Duration:

2 hours (app.)

b) Expectations from the Sharing and Consultations:

The discussion is expected to communicate the following core messages:

- That the specific USPS they manage is interconnected to larger goals of SP and SGDs, thus offering them a context within which to place their own efforts.
- That the vulnerability assessment in Mumbai indicates a precarious position of those marginalized in terms of inclusion and accessibility to benefits under USPS.
- Their experiences and suggestions in mitigating the gaps and building on the strengths can provide a 'Way Ahead' to build a shock responsive and efficient USPS in the city.

Training Modality:

One-on-one sharing and consultation/roundtable.

Sr. No	Торіс	Details	Time		
	Part One: Laying the Context: SP and SGDs 20 min.				
1	Brief Introduction	 General Introduction of the facilitators and his/her Team 	10 min.		
2	Social Protection	 Introduction to main SP components and aims. SP & the Constitution Urban Social Protection Brief Introduction to SDGs and 	10 min.		
5	5005	 Components within SDGs that cover SP 			
	Part	t Two: City Scenario	30 min.		
1	Vulnerability Assessment	 Situation in the city (Mumbai) Vulnerabilities in education, Health, Employment Status in other indicators through independent studies (MCH, Health Infrastructure, Human Resource) 	20 min.		
2	Shock Responsiveness during Disasters	 The 'Mumbai Model" for managing COVID- 19 Pandemic SP during COVID-19 	10 min.		
	20 min.				
1	Brief Background on USPS Phase I	 Main Objective Departments Covered Evidence 	10 min.		
2	USPS Phase II	 Objectives KS Training Modules with Program Functionaries, SHGs & ERs KS Docket is shared with Officials 	10 min.		
	50 min.				
1	Sharing of Observations and Learnings	• Core Observations of USPS I & II	10 min.		
2	Sharing by Senior-Mid level Officials	 Experience sharing by Senior-Mid level officials with respect to challenges and strengths. What has worked/innovations Areas needing modifications / changes 	25 min.		
3	Way Ahead	 Exploring probable areas to take the initiative forward through collaboration/partnership Future steps 	15 min.		
	Vote of Thanks				
	Total Time 2 hours (app.)				
	Tea / Coffee				
	End of Consultation				

Table 5: Overall Consultation Outline

c) Instructions to Facilitator¹⁵

The following steps need to be kept in mind by the facilitator(s) for making the consultations more effective:

- Prior to commencing the consultation gain complete understanding and total grasp over the topics/issues and concepts to be covered.
- Gain complete familiarity with the contents, sequence of presentation, distribution of tasks between facilitating team, and discussions with subject experts if necessary.
- Keep ready all material needed for training, like PPT slides, KS compendium and other supporting material to be shared.
- Keep ready all necessary equipment, like laptop and video camera (if session is being videotaped).
- Keep in mind the hierarchy and organizational position of the target group and make the discussion precise, accurate and relevant.
- Keep in mind that the target group already possesses high level of experience and insights with respect to the programs they manage and their roles within the same.
- Acknowledge that they play pivotal roles in managing USPS and their insights are valuable in designing the next collaborative way forward.
- Set a consultative tone right from the beginning, to make sharing and dialogue possible.
- Manage time judiciously and communicate the messages clearly keeping in mind the officials' busy schedules.

d) Format of this Module

This module is divided into three separate parts corresponding to the consultation and sharing outline presented above. Part One contextualizes Social Protection by introducing its definition, types, and role in reducing vulnerability and marginalization. It also briefly touches on SGDs and the Indian Constitution. Part Two provides evidence-based data on the existing vulnerabilities in various sectors in the city of Mumbai. It also highlights the strategies adopted by the administration during the recent COVID-19 pandemic. The third and concluding part shares key observations and findings based on evidence gathered during Phase I of USPS study undertaken by UNICEF and RCUES (AIILSG, Mumbai). Responses from the Senior and Mid-level Officials on their experiences in managing social protection schemes, the challenges they face and the ways to resolve the same are then actively sought. Thoughts on a potential 'Way Ahead' are discussed.

We now turn to the detailed description of the consultation and sharing module.

¹⁵ Ideally, a team of three Facilitators is recommended. One can be in the lead with other facilitators supporting him/her. Alternating voices and styles can introduce interest and draw the others' attention. Team should rehearse to synchronize smoothly and complement each other.

1. Part One - Laying the Context: SP and SDGs

This part introduces SP and USPS against the larger backdrop of SDGs and the Indian Constitution.

Objectives:

The overall objectives are:

- To lay the background context of Social Protection (Definition, objectives, types, and the life cycle approach).
- To outline the Sustainable Development Goals (SDGs) and the Indian Constitution (Specific Articles) that hold relevance to SP.
- To highlight Social Protection (SP) as a 'safety net' to help mitigate the lifelong consequences of poverty and exclusion.

Time Duration:

20 min. (app.)

Learning Outcomes:

This introductory part is expected to lead to:

- Contextualizing officials own schemes and initiatives within the larger SP/SDGs arena.
- Acknowledging the role of SP as an instrument to achieve broader development goals of the country.

Modality:

PPT Presentation; Interactive discussions on topics raised.

Inaugural and Brief Introduction

The sharing and consultation commence with a brief introduction by the facilitator(s) in which its overall outline and goal is explained. With the help of a PPT, the facilitator then starts the discussion.

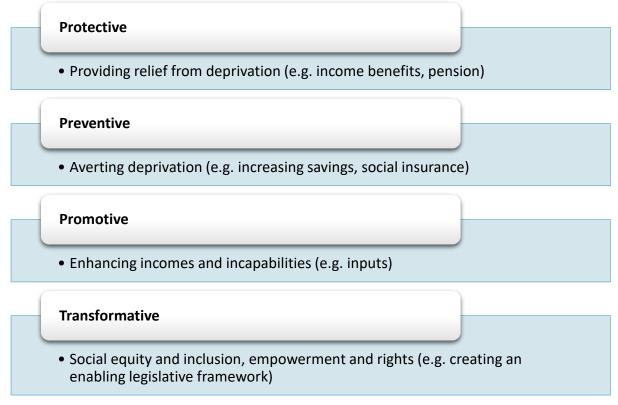
Laying the Context

First, the definition of Social Protection - as a set of policies and programs designed to reduce poverty and vulnerability, diminish people's exposure to risk and enhance their capacity against life risks – is offered¹⁶. The different conceptual approaches to SP, which places its functions as being protective, preventive, promotive and transformative are then briefly covered (Figure 27)¹⁷. It is stressed that SP's role is to decrease vulnerability and marginalization by creating safety nets against life cycle shocks. Ultimately SP seeks to invest in human capital (directly or indirectly) by increasing capacities and accessibility to assets thus breaking intergeneration poverty cycles.

¹⁶ ADB, 2003

¹⁷ Devereux & Sabates-Wheeler, 2004

Figure 27: Functions of Social Protection



Source: Devereux & Sabates-Wheeler (2004)

It is reiterated that life shocks are not evenly distributed with some people/families having a much greater exposure to risks than others due to sociocultural, demographic characteristics, economic status, age, and gender. These cohorts are vulnerable as they have reduced ability to protect or defend themselves from shocks and cope with its negative consequences¹⁸. Thus, SP, under the 'continuum of protection' principle must be provided across the entire life cycle.

¹⁸ García & Gruat, 2003

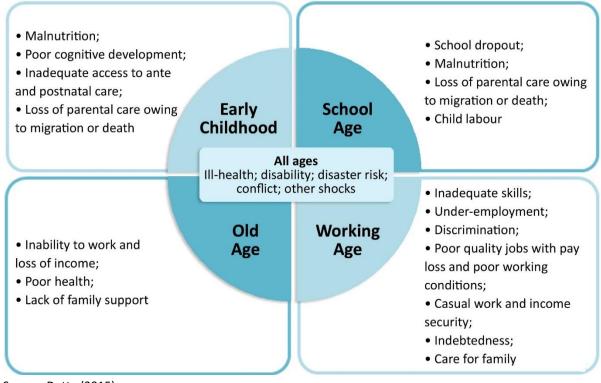


Figure 28: Risks and Vulnerabilities across Life Cycle

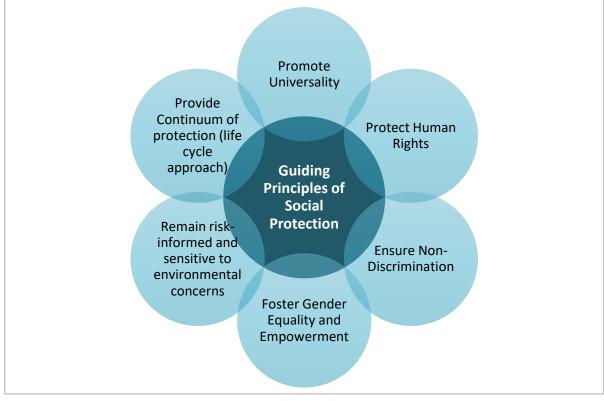
Source: Dutta (2015)

It is emphasized that the urban SP system of India draws from the one designed for the rural areas. Resultantly, schemes implemented in urban areas are often restrictively tailored on their rural counterparts, without appropriately reflecting the unique conditions and challenges faced in cities. Nevertheless, the Urban Social Protection Schemes aimed at a range of beneficiaries - residents of slums/informal settlements, members of SC, ST or OBC communities, women, children, and old, the disabled and workers in the informal/unorganized sectors - do offer a safety net to these millions.

SDGs and Social Protection:

With this background, the facilitator then ties up Social Protection (SP) with Sustainable Development Goals (SDGs) by highlighting that the guiding principles under SDGs enhance SP and have the maximum impact on achieving sustainable development. These specific goals are - protecting of human rights, ensuring non-discriminatory and inclusive systems, fostering gender equality and empowerment, and finally providing continuum of protection. The Sustainable Development Agenda 2030 is to "Leave no one behind".





Source: UNDP (2016)

Figure 30: SDGs and SP



Source: UN (2015)

The equality, personal liberty and promotion of welfare of all, as enshrined in the Indian Constitution is then represented under Articles 14, 21 and 38.

Article 14	Equality before Law	All people equal before Law Implying each citizen has equal access to resources
Article 21	Protection of life and personal liberty	No person shall be deprived of his/ her Life or Personal liberty
Article 38	State to secure a Social Order for the Promotion of Welfare of citizens	Promote Welfare of people by securing and protecting social order. Minimise inequalities in income, status, facilities and opportunities

Figure 31: Constitutional Framework and SP

Source: By Author

2. Part Two - City Scenario

In the background of above, the second part discusses the vulnerability indicators in Mumbai. Evidence based data is presented to highlight the scenario in the city and performance in key sectors.

Overall Objectives:

The overall objectives of this section are:

- To share data on the overall urbanization and migration trends observed at state and city level.
- To discuss the vulnerability assessment and other granular data that reveals sectoral performance in the city of Mumbai.
- To introduce the approach and process followed in the two studies undertaken by UNICEF (Maharashtra) and RCUES (AIILSG, Mumbai) in the area of Urban Social Protection in Mumbai and share its findings.

Time Duration:

30 min. (app.)

Discussion Outcomes:

This evidence-based sharing is expected to:

- Highlight the existing gaps in the city with respect to USPS based on evidence.
- Emphasize the critical role of SP as an instrument to bridge the gaps.
- Familiarize officials to the recent work undertaken by UNICEF (Maharashtra) and RCUES of AIILSG (Mumbai) in Urban Social Protection in Mumbai and thus lay the context for a dialogue.

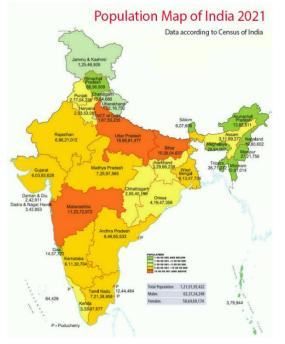
Modality:

PPT Presentation; Interactive discussions

2.1 Some Facts and Figures: State and City

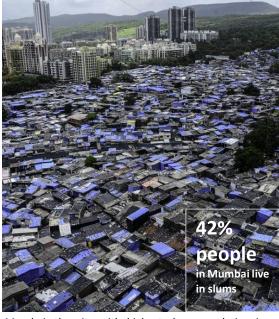
This part commences with the facilitator sharing data on some of the key migration and urbanization trends observed in the state (Maharashtra) and city (Mumbai) level. It is highlighted that the state of Maharashtra is the 2nd most populous with Mumbai being the most populous city in the country (Census, 2011). Almost 45 per cent of the state population resides in urban areas, which is expected to cross 52 per cent by 2036 (NIUA, 2017). The state also contains the highest slum population with 23 per cent of its population residing in slum settlements (NBO, 2019). Data suggests that around 60 lakh people from across India have migrated to Maharashtra by 2011 (Iyer, 2020). 200 people migrate to Mumbai city each day, 53 per cent of which is intra state (NIUA, 2017). Although exact figures fluctuate, Mumbai, commercial and financial capital of the country, holds around 42 per cent of the population in its gigantic slum settlements (Chandrashekhar & Lewis, 2020).

Figure 32: State population and Slum population



Maharashtra 2nd most populous state in India 11.24 crores residents

Source: Census (2011); Chandrashekhar & Lewis (2020)



Mumbai, the city with highest slum population in India

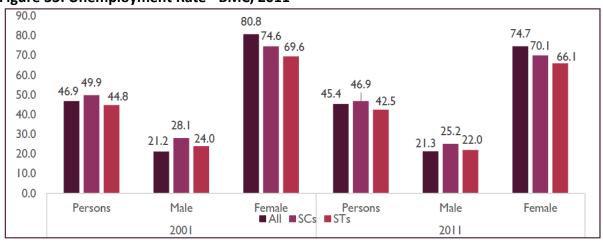
2.2 Vulnerability Assessment Data¹⁹

Some of the indicators of vulnerability are then presented.

It is highlighted that in 2011 the unemployment rate amongst all population was recorded at 45.4 per cent, with SC and ST population being 47 and 42.5 per cent respectively. Viewing a more granular data, it is revealed that M/E ward of Mumbai (Govandi) has the highest

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<sup>19</sup> NIUA, 2017
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economic vulnerability (with respect to livelihoods, unemployment, workforce participation, occupational structure etc.) and the lowest HDI of all the wards. A cluster of **"Socially Vulnerable Wards"** is made up of - M/E (Govandi), S (Bhandup), N (Ghatkopar), M/W (Chembur), F/N (Matunga), L (Kurla), and G/N (Dadar) (NIUA, 2017).





The status of education is then discussed with evidence suggesting that education facilities were evenly distributed in the city in terms of the school infrastructure. However, its adequacy with respect to local population and requirement raised concern. Some wards although having higher slum population have fewer schools leading to overcrowding, higher teacher student ration and dropouts. Indicators for Pupil Teacher Ratio (PTR), Student Classroom Ratio (SCR) and Classroom Teacher Ratio (CTR) reveal that in some schools the PTR was as high as 140:1, whereas more than half schools exceed SCR norms with the highest being 164 students per classroom (PRAJA.org, 2022). Similarly, in majority schools there was one teacher per 5 classrooms (ibid). Overall, availability of mid-day meals in schools was found to be satisfactory. From 2019-20 to 2021-22, the out of school children increased by 133 per cent from 732 to 1,705 (ibid) as shown in Table 6.

No. of Out of School Students	2019-20	2020-21	2021-22	
	732	264	1,705	
Gender-wise Out of School children				
Female	355	128	784	
Male	377	136	921	

Table 6: Number of children Out of School from 2019-20 to 2021-22

Source: PRAJA.org (2022)

The facilitator the turns to figures revealing maternal health which indicate that only 31 per cent of mothers in Mumbai Suburban and 43.5 per cent mothers in Island city have had full antenatal care (NIUA, 2017). The percentage of institutional deliveries had increased.

Source: NIUA (2017)

Maternal Health indicators & Delivery care of women	Island City	Suburban
Mothers who had full antenatal care (%)	43.5	31.3
Registered pregnancies for which the mother received Mother and Child Protection (MCP) card (%)	91.4	89.4
Mothers who received postnatal care from a doctor/nurse/LHV/ANM/midwife/other health personnel within 2 days of delivery (%)	84.8	81.8
Mothers who received financial assistance under Janani Suraksha Yojana (JSY) for births delivered in an institution (%)	5.4	8
Average out of pocket expenditure per delivery in public health facility (Rs.)	8,300	3,079
Children who received a health check after birth from a doctor/nurse/LHV/ANM/ midwife/other health personnel within 2 days of birth (%)	31.1	33.9
Institutional births (%)	97.4	93.9
Institutional births in public facility (%)	56.3	51.9

Table 7: Maternal Health Indicators- Island City and Suburban, 2015-16

Source: National Family Health Survey (2015-16)

Child immunization figures, an important indicator of public health system, revealed that only half of the children were immunized in the city in a public health facility. Nutritional status of children, especially amongst the most vulnerable, was of critical importance as it had implications on their overall mental and physical growth. Some of the indicators in this area were shared as presented in Table 7 below.

Table 8: Nutritional Status of Children in Mumbai

	Indicators	Island City	Suburban		
	Children aged 6-59 months who are anaemic (%)	65.7	70		
	Children under 5 years who are stunted (height-for-age) (%)	25.5	21.3		
	Children under 5 years who are wasted (weight-for-height) (%)	25.8	20.3		
	Children under 5 years who are severely wasted (weight-for-height) (%)	7	11.9		
	Children under 5 years who are underweight (weight-for-age) (%)	22.7	28.9		
S	Source: NIUA (2017)				

Merely, 13 per cent of households were covered by any kind of health insurance schemes, with this figure standing at only 10 per cent amongst slum dwellers, thus, increasing their vulnerability to health shocks substantially (NIUA, 2017). Although the intensity of demand for Anganwadi Centres varies across wards, overall, all were seen lacking in these Centres. Human Resources also indicate huge deficiencies as revealed by data from another source as shown in Table 8. (PRAJA.org, 2021)

	2019		2020			
Post	Sanctioned	Available	% of Vacant Post	Sanctioned	Available	% of Vacant Post
Medical	1,660	885	47%	1,494	844	44%
Paramedical	3,580	2,045	43%	3,716	2,042	45%
Nursing Staff	7,306	6,110	16%	7,088	5,702	20%
Total	12,546	9,040	28%	12,298	8,588	30%

Table 9: Sanctioned and Available Human Resources in Public Health Department andMunicipal Hospitals

Source: PRAJA.org (2021)

In the background of these figures that reveal acute infrastructural and human resource deficiencies, the facilitator emphasizes that there is unequal distribution of and accessibility to resources for the poor of the city. Resultantly, they face various risks that expose them to multiple vulnerabilities as a result of life shocks. COVID-19 is the most recent example of this.

2.3 COVID-19 Response

The facilitator briefly highlights that the city administration demonstrated a quick and efficient response to managing the COVID-19 pandemic, with the 'Mumbai Model' emerging as a good practice. This model is briefly presented as below.

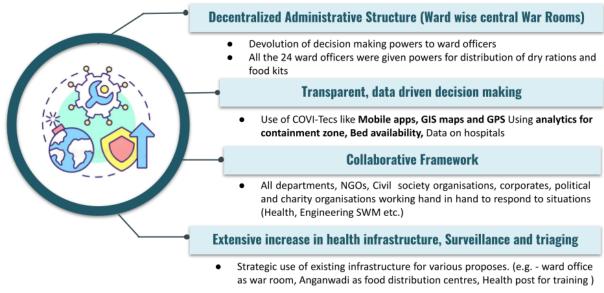


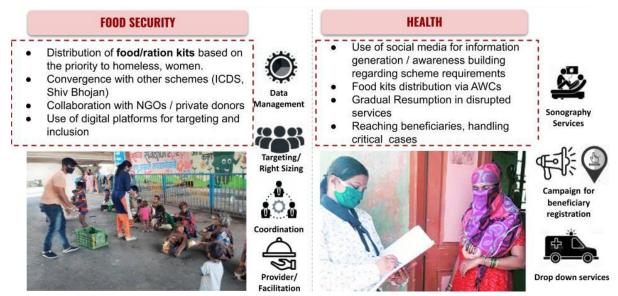
Figure 34: Shock Responsiveness during COVID-19 - The "Mumbai Model"

Source: By Author

SP during COVID-19 – Food Security and MC Health

The facilitator also highlights the quick response given by the administration in assuring food security for the thousands that had lost their livelihoods.

Figure 35: Social Protection response during COVID-19



Source: By Author

2.4 USPS Phase I and II Study

A very quick, 'at a glance' overview to Phase I and II studies undertaken by UNICEF (Maharashtra) and RCUES of AIILSG (Mumbai) on USPS in Mumbai are then shared with the officials. This is done not only familiarize the officials with the work, but also to lay the ground for sharing the main observations and learnings gleaned from these studies, which then follow. They act as a basis for discussions and future collaboration.

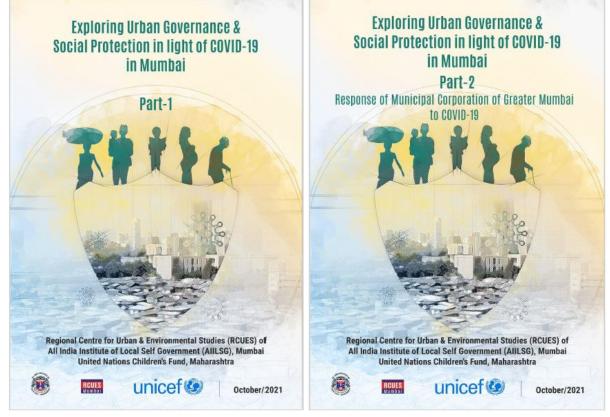
The facilitator quickly gives an overview of Phase I of the study (Exploring Urban Governance & Social Protection in light of COVID-19 in Mumbai, 2021), that critically reviewed the coverage of 33 USPS, implemented under nine departments and documented any noteworthy practices in managing COVID-19. The various departments and schemes covered are then presented.

List of Schemes **Tribal Development Department** Women and Child Development NULM 1. Pre-Matric Scholarship Department 2. Post-Matric Scholarship Integrated Child Development Services Deendayal Antyodaya Yojana- National 1. **Department of Social Justice** 2. Scheme for Adolescent Girls Urban Livelihoods Mission 3. Bal Sangopan Yojana and Special Assistance Majhi Kanya Bhagyashree 4. **Department of Home Affairs** Peedit Mahila Ani Balak Manodhairya 5. Pre-Matric: Scholarship for students Yojana belongings to SC studding in classes IX and X 1. Compensation to victims or Savitribai Phule -Scholarship for 2. 17 dependants who have suffered a loss **Public Health Department** students from std 5th-10th under Nirbhaya Yojana (CVFC) 3. Scholarship to Physically Handicapped Mumbai Safe city Project for Women students upto VIII Std. under Nirbhaya Fund 1. National Urban Health Mission Rajashri Shahu Maharaj Scholarship to 4. 2. Janani Suraksha Yojana SC students for Higher Education 3. Janani Shishu Suraksha Karvakram Rajashri Shahu Maharaj Scholarship to 5. Department of School Education 4. Pradhan Mantri Matru Vandan Yojana SC students for Higher Education Pradhan Mantri Jan Aarogya Yojana 5. Abroad Mahatma Jyotiba Phule Jan Aarogya 6. 1. **Open Merit Scholarships** 6. GOI Post Matric Scholarship for SC Yojana Open Merit Scholarship (Pre Secondary 2. students Schools) Stipend to trainees in Industrial Food, Civil Supplies and Consumer 3 Merit Scholarship to Economically Training Institutes **Protection Department Backward Classes Students** 4. Scholarships in Junior Colleges **Department of Minority Affairs** Targeted Public Distribution Scheme 5. Gol Scholarships to Secondary Schools 2 Shivbhojan Thali 6. Mid-day meal scheme 1 Pre-Matric Scholarship for Minorities

Figure 36: Departments and Schemes covered in USPS Phase I

Source: By Author

Figure 37: USPS Report - Part I & II



Source: By Author

The facilitator then gives information on the subsequent Phase II of the project (Capacity Building and Knowledge Dissemination for Urban Local Bodies and Urban Collectives, 2022), which developed user friendly awareness building and dissemination material to act as a

repository of USPS for ready reference. It also designed and implemented training workshops with a range of participants. It is stressed that the present discussion with officials is also a part of this endeavour. Knowledge Sheets are then shared with the officials. The possibility of developing an online modality on the lines of KS is also explored with the department officials.



Source: By Author

KS includes information on schemes, their eligibility criteria, application procedures, required documents, point of contact, and grievance redressal.

Figure 39: Training Modules with Program Functionaries and SHGs



Source: By Author

With this background the officials are familiarized with the recent initiatives of UNICEF (Maharashtra) - RCUES of AIILSG (Mumbai) in the areas of Social Protection. The stage is now set for the next concluding session of the discussion.

3. Part Three - Observations and Way Ahead

This is the concluding part of the consultation in which the main observations and learnings gleaned from USPS Phase I and II are discussed. Officials are then invited to share their experiences in managing and implementing schemes. Consultations on the probable areas of future actions are explored.

Overall Objectives:

The overall objectives are to open the consultation to:

- Sharing the main observations and learnings from Phase I and II of USPS study (UNICEF, Maharashtra RCUES of AIILSG, Mumbai).
- Sharing of experiences by officials with respect to challenges faced in managing schemes, what has worked, innovations introduced and areas that need reform.
- Identifying potential areas for collaboration.
- Outlining future steps to be taken.

Time Duration:

1 ½ hours (app.)

Discussion Outcomes:

This concluding session is expected to:

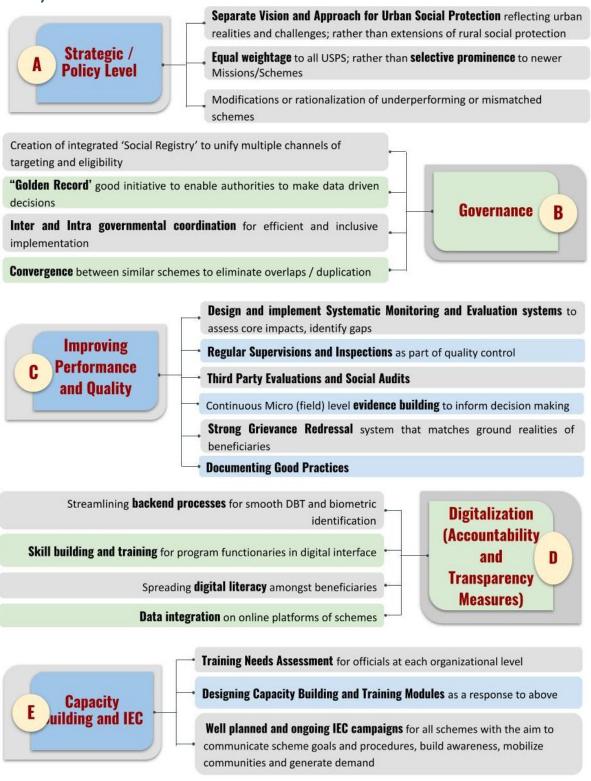
- Set the tone for sharing of experiences and learnings between facilitating team (UNICEF, Maharashtra RCUES of AIILSG, Mumbai) and the officials (Department).
- Identifying what works and what does not in the scheme(s) under consideration.
- Exploring concrete ways for collaboration and moving forward.

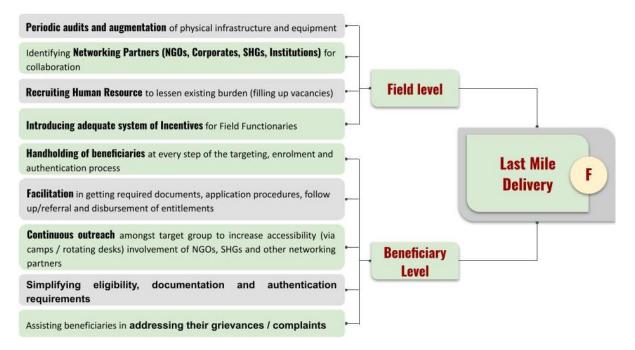
Modality:

PPT Presentation; Interactive discussions.

The facilitator first lays the ground by sharing some of the key observations and learnings from Phase I and II (USPS) studies and then opens up the platform by inviting officials to share their own experiences. In this, both the strategic and field level observations are discussed as indicated below. The main dimensions around which learnings are shared revolve around – strategic/policy level issues; governance; improving performance and quality; digitalization (accountability and transparency measures); capacity Building and IEC and lastly, last mile delivery. PPT format is used to discuss these core issues and share observations, as indicated below.

3.1 Key Observations





3.2 Consultations

After the above discussion, the officials are invited to share their own experiences regarding the management of schemes under their purview. The consultation revolves around the challenges they face, ways in which they have circumvented the same, innovations introduced (if any), issues/barriers that need to be addressed, suggestions for strengthening the delivery mechanisms to assure better targeting, accessibility and inclusion. Systemic and structural issues that create bottlenecks are also discussed. Potential for partnerships could be explored.

The deliberations then conclude with outlining the probable 'way ahead' and the future steps that need to be undertaken.

3.3 Vote of Thanks and Conclusion

The meeting concludes with a 'Vote of Thanks'.

Conclusion of Sharing and Consultation



Urban Social Protection

Module 4

Workshop for Elected Representatives



Module 4: Workshop for Elected Representatives

Training Module Outline

This training module is aimed at the Elected Representatives (ERs) and contains detailed description of the two sessions covered under it. Although the USPS framework does not outline any direct official role in schemes, the ERs are close to ground realities and are expected to give a 'voice' to their constituent members. Thus, this module intends to equip them with background information about SP, discuss USPS by taking four representational schemes in the Pilot and then explore their role in extending reach and coverage of USPS.

The module commences by first laying the larger context within which ERs function, specifically the decentralized ULB structure under Constitutional Amendments. It then outlines some key indicators which reveal gaps in sectors such as health, education and livelihoods ad drive home the need for a 'safety net'. The second session introduces selected USPS by sharing their details and administrative protocols. It ends with some probable areas of involvement for ERs. The module is expected to act as a guide to facilitators who may conduct such sessions with ERs.

a) Overall Objectives of the Training Module

- To share evidence-based data on key indicators of education, health, and livelihoods that reveal the multidimensional vulnerabilities of the city's poor.
- To introduce SP as a 'safety net' mitigating the above and the 'life cycle' approach
- To introduce USPS by detailing out their inclusion criteria and implementation protocols (by taking few representational schemes).
- To explore their role in increasing accessibility and inclusion.

Total Time Duration

2 ½ hours (app.)

b) Expectations Outcomes

At the end of the module the participants (ERs) are expected to have:

- Acquired understanding into the existing vulnerabilities of those marginalized and the importance of SP
- Gain understanding into information about the implementation modalities of selected Urban Social Protection Schemes that are operating in the city.
- Explored their critical role in disseminating information about USPS, emerging as a 'voice' of the members of their own constituency and guiding beneficiaries to avail scheme entitlements.

Training Modality:

Presentation and Activity

Sr. No	Торіс	Details	Time		
	1 Hour (app.)				
1	Registration	RegistrationRefreshments	10 min.		
2	Inaugural	 Introduction by facilitator Setting the Tone and Agenda Self-Introduction by Participants 	10 min.		
3	Presenting Vulnerability Assessment by Sectoral Evidence based Data COVID-19 Outreach	 Education Health Livelihoods 	25 min.		
4	Introduction to Social Protection (SP)	 Vulnerability and Marginalization COVID-19 Food Outreach by ERs SP as a 'Safety Net' 	15 min.		
	1 ½ hour (app.)				
1	Brief Introduction to past work (UNICEF-RCUES)	• Brief overview of USPS I & II	10 min.		
2	Introduction to USPS via few representational schemes	 List of Departments and USPS JSY, PMMVY, BSY, MKB Departments involved, Eligibility, documents, operational procedures, grievance redressal, 	20 min.		
3	Brief discussion on range of USPS	 USPS covering – Livelihoods, Education and Food Security 	15 min.		
4	Role of ERs in USPS (Activity)	 Activity – Situational Questions Role in USPS Sharing 	30 min.		
5	Conclusion	Summing upVote of Thanks	15 min.		
Total Time 2 ½					
Tea / Coffee					
End of Session					

Table 10: Training Module Outline

Source: By Author

c) Instructions to Facilitator²⁰

The following steps need to be kept in mind by the facilitator(s) for making the module more effective:

- Prior to commencing the consultation, gain complete understanding and total grasp over the topics/issues and concepts to be covered.
- Gain complete familiarity with the contents, sequence of presentation, distribution of tasks between facilitating Team, and discussions with subject experts if necessary.
- Keep ready all material needed for training, like PPT slides, KS Docket and other supporting material to be shared.
- Keep ready all necessary equipment, like laptop, and video camera (if session is being videotaped).
- Keep all discussions and sharing tied to relevant topics and issues at hand. In case these deviate, carefully bring it back to the central theme of session.
- Manage time judiciously and communicate the messages clearly and effectively keeping the overall schedule and limited time available with participants (ERs).

We now turn to the detailed description of this module.

1. Session One - Introduction

The first session commences by laying the context and background, proceeds to sharing evidence-based data and then lastly introduces the concept of social protection and the USPS under the same.

Session One Objectives:

- To present evidence based sectoral data with respect to health, education and livelihoods that reveal multiple vulnerabilities of the poor of the city.
- To highlight the absence of protection during the recent pandemic
- To highlight Social Protection (SP) as a 'safety net' to help mitigate the lifelong consequences of poverty and exclusion.

Time Duration:

1 hour (app.)

Learning Outcomes:

This introductory part is expected to lead to:

• Gain understanding into the multiple vulnerabilities of the city's poor and marginalized

²⁰ Ideally, a team of three facilitators is recommended. One can be in the lead with other facilitators supporting him/her. Alternating voices and styles can introduce interest and draw the others' attention. Team should rehearse to complement each other.

• Gain understanding into the role played by SP as an instrument to achieve broader development goals in their own constituency.

Modality:

PPT presentation

1.1 Inaugural and Brief Introduction

The session commences with a brief introduction by the facilitator(s) in which its overall outline and goal is explained. This sets the tone and expectations of the module to follow. Self-introduction by the participants is then sought in which they are asked to say a few things about themselves and the constituency they represent. With the help of a PPT, the facilitator then starts the session.

1.2 Laying the Context - Vulnerability Assessment

After this introduction, the facilitator presents some key indicators related to health, education and livelihoods to reveal the status of the marginalized in the city of Mumbai. It is stressed that the Maharashtra is the richest, the most industrialized and the second most populous state in the country. 45 per cent of the state's population reside in the urban areas, thus indicating high levels of urbanization (NIUA, 2017). However, it also has the highest slum population (23.3 per cent) in the country (ibid).

The facilitator shares the scenario stressing that these figures are reflected in the case of Mumbai, the financial and commercial capital of India too. Although it occupies a premier position, almost 42 per cent of Mumbai's 12.47 million population reside in its gigantic slum colonies (ibid). The more granular, evidence on key indicators of education, health and livelihoods is then presented to the participants with the help of PPT presentation as indicated below.

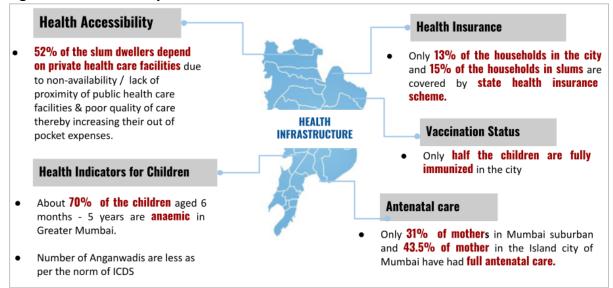


Figure 40: Vulnerability Assessment - Health

Source: NIUA (2017)

Accessibility to school infrastructure is unevenly distributed raising questions about accessibility and quality. The data clearly indicates that the drop-out rates, highest in M/ E

and H/E wards, is 21 per cent at primary and 31 per cent at upper primary levels. The trend of enrolment also indicates higher enrolment in private as compared to public schools. Further, the Pupil Teacher Ratio (PTR), in some cases stands as high as 140:1 (norm 1:30), with more than half school exceeding the Student Classroom Ratio (SCR) with highest being 164 students per one classroom (NIUA, 2017). It is stressed that this data clearly indicates a highly compromised quality of education.

The trainer reiterates that a similar situation is repeated in the Maternal and Child (MCH) Health Indicators. Evidence indicates that 52 per cent of slum dwellers depend on private health care due to non-availability/lack of proximity/poor quality care with respect to public facilities. Only 31 per cent of pregnant women in suburbs and 43.5 per cent in Island city have had full antenatal care (ibid). 70 per cent of children aged 6 months to 5 years are anaemic with only half fully vaccinated. One-fourth of the children were found to be stunted and wasted in Greater Mumbai (ibid). Merely 13 per cent households are covered under any health insurance (ibid).

The facilitator, introducing the data for livelihoods states that 74 per cent migrants reported as being not working, whereas elementary occupations employ 17 percent of the main workers and 18 per cent of marginal workers (NIUA, 2021). A very large proportion of those living in Mumbai slums work in the informal sector with no security coverage. The facilitator stresses that unemployment status amongst the population as high as 45.4 per cent in 2014 (ibid).

In the background of the above evidence, the trainer draws attention to the fact that these gaps effectively exclude the poor of the city from accessing basic education, health and livelihood opportunities. The COVID-19 is then briefly discussed to highlight this vulnerability and marginalization, so starkly witnessed as thousands started walking back to their hometowns.



Figure 41: Absence of Safety Net during Pandemic

Source: Aanchal (2020)

It is highlighted by the facilitator that ERs played a crucial role in providing food security during the pandemic by mobilizing the supply chains, creating a volunteer base for distribution and reaching the most vulnerable as they lost their livelihoods.





1.4 Social Protection as a 'Safety Net' for the marginalized

After laying the above background depicting data on the multiple vulnerabilities of the poor, the concept of Social Protection (SP) is introduced by the facilitator. SP, as a set of policies and programs to reduce vulnerability, diminish the poor's exposure to risks and enhance protection against life shocks, is presented. It is stressed that a 'Circle of Vulnerability and Marginalization' traps the poor in intergenerational poverty.

Source: Singh & Janwalkar (2020)



Figure 43: Vulnerability and Marginalization

Source: Adapted from freepik.com/cycle-poverty-trap-diagram

It is stressed that SP assures a continuum of care by adopting a 'life cycle' approach, reducing lifelong consequences of exclusion and deprivation. This 'life cycle' approach is introduced with a visual (Figure 44) as indicated.



Figure 44: Life Cycle Approach of SP

Source: freepik.com/vectors/human-life-cycle

The trainer then briefly offers the definition of Social Protection as - measures which aim at preventing, reducing and eliminating economic and social vulnerabilities of the poor²¹. SP policies and schemes are designed and implemented to increase access to resources, reduce poverty and marginalization, and assure basic human rights.

Session Two: USPS and Probable Role of ERs

This session concentrates on Urban Social Protection Schemes (USPS). The trainer first introduces USPS, by taking four representational schemes and outlines their implementation protocols. The departments involved, eligibility criteria, document required, grievance redressal mechanisms are briefly discussed for these schemes. In the concluding part, the facilitator introduces an activity through which the areas in which ERs could have a role to play in assuring accessibility and inclusion of beneficiaries are explored.

a) Session Objectives:

- To introduce the wide range of Urban Social Protection Schemes operational in the city of Mumbai, by using the four pilot schemes as a representation.
- To familiarise the participants with the inclusion criteria, document requirements, application process, and entitlements under these schemes.
- To explore potential role of ER in USPS in widening reach and coverage.
- To reiterate the critical position they occupy (by being representatives of the citizens on the one hand, and on the other, being part of the governing system that could assure inclusion and equity)

Time Duration:

1 ½ hours (app.)

Expected Learning Outcomes:

The Participants will:

- Gain understanding into a range of USPS being implemented in the city of Mumbai and their operational modalities.
- Explore their own role as citizen's representatives in widening reach and coverage of USPS.
- Explore the critical dual role they play as representatives of citizens (giving voice) and being part of the administrative (delivery) system.

Modality:

PPT Presentation and Activity

Notes to the Trainer:

• Introduce the schemes and their operational modalities clearly and in a simple manner.

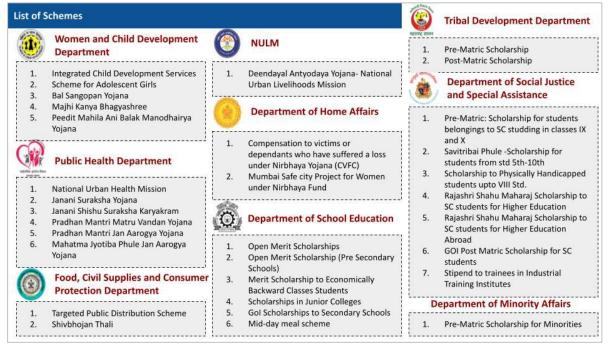
²¹ https://www.ilo.org

- Link it with the gaps identified at city level, wherever appropriate.
- Solicit participation from ERs, especially during the activity exploring their roles.

2.1 Introduction to USPS

The facilitator starts this session by briefly giving an overview of the USPS. The facilitator, introduces the range of Urban Social Protection Schemes (USPS) aimed at city dwellers in various sectors. The various departments under which the schemes are implemented is briefly highlighted.

Figure 45: USPS in Mumbai



Source: By Author

2.2 Introduction to four specific schemes

Four schemes are taken as a representation and detailed information about them is disseminated by the trainer. These schemes are:

- a) Janani Suraksha Yojana (JSY)
- b) Pradhan Mantri Matru Vandana Yojana (PMMVY)
- c) Bal Sangopan Yojana (BSY)
- d) Majhi Kanya Bhagyashree (MKB)

The facilitator shares information about the departments involved, eligibility criteria, scheme entitlements, application procedure, required documents, helpline numbers, whom to contact, and grievance redressal process of these schemes.

a) Janani Suraksha Yojana (JSY)



Source: By Author

b) Pradhan Mantri Matru Vandana Yojana (PMMVY)



Source: By Author

c) Bal Sangopan Yojana (BSY)



Source: By Author

d) Majhi Kanya Bhagyashree (MKB)

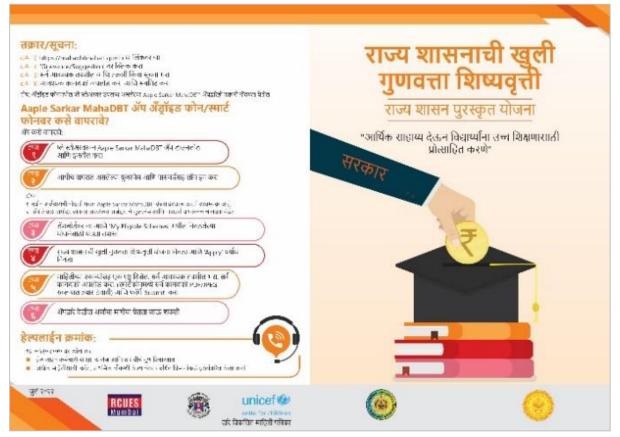
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	 ••••••••••••••••••••••••••••••••••••	 में बहुए चा भी में और राज 14 में स्वार्थित मुंगी महें- चा चाई मुंहरी सीमी जातर 14 सार कर राजी में स्वी की चाई में सार सुरों का में स्वी की माने चा सार राज मुंही का 'स्वी में राज (स्वी) की जाते	Control of the second s
	ावनेगर्स निर्मण्य इतिह यहना रत्याः ानिमेरे स्थिर स्थाहरे त्याः १७९४ विन मन्न संब दरकर्णं मन्दर अधिक माहितीसाठीः	 प्रदेशकी कि तुर्व होने कि ना मिरने प्रता में स्वेत का स्वेत प्रता में स्वेत प्रता के स्वेत प्रता के स्वेत प्रता में स्वेत प्रता के स्वेत प्रता में स्वेत स्वेत स्वत स्वेत स्वत स्वेत स्वत स्वत स्वेत स्वेत स्वत स्वेत स्वत स्वत स्वत स्वेत स्वत स्वेत स्वत स्वत स्वत स्वत स्वत स्वत स्वत स्व	े अग्रे प्रेश मार्थना स्थान है। भा में दूर के समया राज के स्थान कि हे के ब्रोज मार्थना राज के स्थान ने प्रेर्ग के स्थान मार्थना का स्थान हिंदुया प्राप्त के स्थान के प्राप्त मार्थना अग्रे कि सेक्रीन के साम्या भाषा है। देश प्राप्त के स्थान के स्थान के स्थान के स्थान के स्थान के स्थान के स्थान है। देश प्राप्त के स्थान के स्थान के स्थान है। देश प्राप्त के स्थान के स
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Source: By Author

Brief Introduction to other USPS

The trainer then briefly shares some other schemes in various sectors that also offer a safety net to the poor. If information about any specific schemes is sought by participants, that is provided by the facilitator. Any clarifications sought by participants are adequately addressed.

Figure 46: State Government Open Merit Scholarship



Source: By Author

Figure 47: Post Matric Scheme

Source: By Author

Figure 48: Savitribai Phule Scholarship Scheme for Girls





2.3 Some barriers to Accessibility and Inclusion

After the above introduction to the range of SP schemes, the facilitator discusses the key barriers that emerge due to which deserving beneficiaries are not able to avail scheme benefits. These barriers are – lack of knowledge about schemes with target group,

incomplete/partial or incorrect information about schemes, lack of knowledge about the contact persons/agencies that will facilitate their accessibility to the system, lack of knowledge about eligibility criteria, application process and document requirements, inadequate/confusing information given by department/office/person in-charge, inability to furnish all the required documents, lack of knowledge about/inability to navigate the Bank procedures for linking Aadhar, problems in DBT process, none/partial entitlements received despite completing application procedure, delays in sanctioning process, lack of knowledge about other organizations (NGOs) that could help them and finally inability to register grievance/to understand the online grievance redressal procedure.

An activity is then introduced in the session.

2.4 Exploring Your Role – Activity

Box 9: Activity - Exploring Your Role

Learning Objectives:

It is expected that the activity will lead to participants' understanding -

- Their role as the 'voice' of the people in their constituencies (articulating the needs and demands of people to the administration, with specific reference to USPS).
- Their role as a critical link between the citizens and the administrative system
- Their role in identifying and linking up SP schemes with the deserving beneficiaries.

Their role in building awareness about USPS, and handholding beneficiaries at critical points as needed.

Time Duration: About 25-30 Min

Materials: List of written questions

Process:

The facilitator explains the activity to the participants as follows – First, the participants choose 3 or 4 members from amongst them with mutual consent. These will act as representatives of the entire assembled group of elected councillors. Next, a set of situational questions will be posed to these representatives by the facilitator, which contain some problem that members in their ward are facing related to SP schemes. These representatives will offer a practical solution to the questions with respect to the role that ERs can play in solving the same.

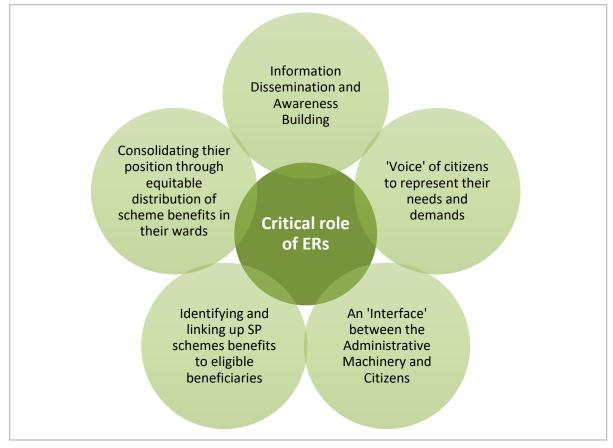
Once the basic protocol is understood by the participants, the activity commences with the participants choosing their representatives. They are asked to come to the centre and face the audience, where the following questions are posed by the facilitator, one by one. After each question, enough time is given for the representatives to respond with a solution.

- There is a very poor pregnant women in the slum locality of their ward, who does not have any information about existing schemes covering MCH. What can the ER do? (Information about MCH Schemes)
- A group of women are desirous of staring their own micro enterprise. What information can the ER give them? (Information about NULM SHGs)
- Their locality indicates high level of stunted/wasted infants and children. What can be done? (Contact of ASHA/AWW/HP/Anganwadis)
- There are young students who drop out of school despite securing good overall grades. Their families have no clue about what to do. How can they be helped? (Information about Scholarship Schemes)
- Some families in their neighbourhood, despite repeatedly going to the ration shop, have not been successful in getting all the family members' names added to the ration card. They thus receive inadequate rations. They approach you (ER) to solve this. (Handholding for digital / physical grievance redressal)
- Some mothers have followed the entire procedure under MCH schemes and have also availed of one tranche of monetary benefits. After this, the next tranches have stopped. How can they be helped to assure release of the remaining amount to their accounts?
 - (Linking up with HP / ASHA / AWW / Other officials of relevant department)
- A child lost both his parents in Covid-19. He has no one to look after him. What actions will you (ER) take? (Disseminating Information of latest schemes that offer help in this situation)
- A 19-year-old girl is an acid attack victim. Her family is helpless in this unforeseen situation. How can you (ER) come in this to help? (Information about relevant schemes and contact with relevant department officials. (Helping with procedural requirements)
- Pregnant women in your area have applied for PMMVY. Even after successful application process the amount has not been reflected in their bank account. How can you (ER) help? (Representations and contact with relevant officials)

After this activity, the facilitator invites the whole group to share their inputs regarding the role they can play in assuring that schemes reach the last mile and social protection emerges to be a 'safety net' for the most marginalized.

After the sharing, the facilitator sums up the key roles played by the ER by the following graphic. The facilitator reiterates that there are multiple roles the ERs can play – as 'representatives' of citizens reflecting the big picture of the community/ward with respect to their needs and priorities; as 'communicators' giving a voice to people's needs and requirements; as 'facilitators' – assisting citizens in reaching the administrative system to avail of benefits targeted at them; and finally as 'negotiators' and 'advocates' - when the system creates a barrier to accessibility and inclusion in USPS. It is highlighted that ultimately, their

political position also stands to be consolidated as they enlarge the safety net of Social Protection Schemes to include more members of the communities they represent. **Figure 49: Critical Role of ERs**



Source: By Author

After this summing up, the session then concludes 'Votes of Thanks'.

Conclusion of Training Module

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