CRISP Action Plan for Tamil Nadu - 2024 -2025

The Memorandum of Understanding (MoU) signed on January 19, 2024, forges a critical partnership between the Department of Rural Development and Panchayat Raj, Government of Tamil Nadu, and the Centre for Research in Schemes and Policies (CRISP), New Delhi. Guiding these initiatives, **Mr. Sri SM Vijayanand, IAS (Retd.),** will mentor the project, utilising his vast experience to drive these efforts towards success. This collaboration uses CRISP's expertise in areas like Panchayat Raj, Rural Development, organisation of the rural poor, Livelihoods, Education, Health, Micro and small enterprises, Skill Development, institution building, and Governance. These areas are crucial in aiding the Tamil Nadu government's initiatives, particularly within the Department of Rural Development and Panchayat Raj. The **State Lead, Dr. R. Vijaya Ragavan**, will focus on all the projects in several key areas.

Anil K Heera, a Fellow, will be responsible for the below-mentioned projects:

1) **Introduction of Appropriate Technologies for Houses for the Poor:** Implementing innovative construction technologies to reduce costs, improve quality, and enhance satisfaction in the Houses for the Poor building program.
2) **Empowerment of Self-Help Groups (SHGs):** Strengthening SHGs to alleviate rural poverty significantly.
3) **Strengthening SHG-Gram Panchayat Collaboration:** Encouraging collaborative efforts between SHGs and Gram Panchayats for integrated rural development.

Prakash Palanivel, a Fellow, will be responsible for the below-mentioned projects:

4) **Improvement of Gram Panchayat Tax Collection Systems:** Refining tax collection methods and developing own revenue sources to ensure Gram Panchayats are financially stable and self-sufficient.
5) **Upgradation of Sanitation:** Enhancing sanitation in rural, peri-urban, and hilly areas to achieve the objective of clean and green villages.
6) **Localization of Sustainable Development Goals (SDGs):** Focusing on community-based implementation of SDGs for their practical and timely realisation.

This Action Plan, currently encompassing detailed steps and methodologies, will be further expanded and refined. This enhancement will be based on upcoming discussions with the Tamil Nadu government and relevant departments. Incorporating their specific needs and requirements ascertained through these future dialogues and subsequent field visits will ensure the plan is thoroughly aligned with their objectives and expectations.

1. Introduction of Appropriate Technologies for Houses for the Poor.

The First critical element of the Action Plan focuses on implementing innovative construction technologies, which are intended to reduce costs, enhance quality, and improve overall satisfaction in the building of Houses for the Poor program and will be led by Mrs Gayathri, a former HUDCO official, involves several key activities:

I. **Assessment of Existing technology:** Evaluating current construction technology and best practices from Tamil Nadu and nearby states to inform strategies for the Houses for the Poor program in Tamil Nadu.

II. **Stakeholder Consultation and Collaboration:** Engaging in consultations with and collaborating alongside a diverse group of stakeholders, including local communities, construction experts, and government officials, to gather insights and support.

III. **Recommendation Development:** Formulating essential suggestions based on findings from model assessments and stakeholder interactions to enhance the Houses for the Poor building process.

IV. **Field trial and Providing Direct Support:** Conduct detailed field trials to test these technologies in real-world scenarios rigorously. These trials are essential for understanding practical challenges and effectiveness, allowing for necessary adjustments before broader implementation. In addition, CRISP will offer hands-on support and guidance to the Department responsible for implementing Houses for the Poor programs, facilitating the effective integration of new technologies

V. **Customization of Solutions:** Adapting suitable construction technologies to suit the specific needs and challenges of Tamil Nadu.

Key Deliverables:

A. **Comprehensive Assessment Report:** This report will thoroughly summarise viable construction technologies and best practices from Tamil Nadu and neighbouring states tailored for application in Tamil Nadu. It will assess diverse options, focusing on their adaptability to regional needs, cost-effectiveness, sustainability, and potential to enhance construction quality in these areas

B. **Stakeholder Consultation Summary:** A summary of insights and recommendations from consultations with local communities, construction experts, and government officials.

C. Houses for the Poor Recommendations**:** A set of specific recommendations to enhance the Houses for the Poor building process, focusing on integrating innovative construction technologies.

D. **Implementation Guidance Document:** A manual or guidelines providing step-by-step support and advice for the Department responsible for Houses for the Poor implementation.

E. **Customization Plan for Tamil Nadu:** A strategic plan detailing the adaptation of Appropriate construction technologies to the specific needs and challenges of Tamil Nadu.

F. **Training and Capacity Building Programs:** Designed programs for training local workers and officials in new construction technologies and methodologies.

G. **Monitoring and Evaluation Framework:** A framework to track the effectiveness of the implemented technologies in Houses for the Poor projects, including performance indicators and a feedback mechanism**.**

2. Improvement of Gram Panchayat Tax Collection Systems

The Second focal point of the Action Plan is to refine tax collection methods and develop Own Source Revenue (OSR), ensuring that Gram Panchayats attain financial stability and self-sufficiency. Essential steps in this process could include:

I. **Assessment of Good Practices**: Initiate a comprehensive review of relevant good practices to understand revenue-boosting strategies for Gram Panchayats. Focus on detailed analysis of successful models from Tamil Nadu and neighbouring states Andhra Pradesh, Telangana, Karnataka and Kerala. Include

case studies to evaluate their effectiveness. This approach aims to glean insights for improving Gram Panchayat revenues.

II. **Examine the Finance Commission Report of Tamil Nadu, with an Emphasis on 'Fit and Fix'**: The task involves a focused review of the report, specifically the sections concerning Gram Panchayats and their open-source revenue channels. The 'Fit and Fix' approach entails identifying aspects of the report that are compatible with our goals ('fit') and modifying them as needed ('fix') to suit our specific requirements and challenges. This process will ensure that the application of the report's findings is both relevant and effectively integrated into our operational strategy

III. **Review of Existing Legal Framework:** Analyze the current legal framework that governs revenue collection and management in Gram Panchayats. Identify legal barriers or facilitators to enhance OSR and propose necessary amendments.

IV. **Analysis of Current OSR Practices:** Study the current OSR practices in Gram Panchayats to identify strengths, weaknesses, and potential improvements.

V. **Comparative Study of Rural and Urban Revenue Sources:** Conduct a comparative analysis of revenue sources in rural and urban areas, focusing on unique challenges and opportunities in rural revenue generation.

VI. **Engage with Key Stakeholders:** Meet with essential stakeholders to understand the ground situation and gather diverse perspectives on the revenue generation strategies of Gram Panchayats.

VII. **Prepare the Report and Recommendations:** Based on the findings from the previous steps, compile a comprehensive report with actionable recommendations for improving the revenue streams of Gram Panchayats.

VIII. **Conduct Workshops with Government Officials:** Organize workshops to discuss the report with key government officials. Utilise their feedback to refine and finalise the report.

IX. **Submit the Final Report:** After incorporating feedback and finalising the report, submit it to the relevant authorities for review and approval.

X. **Support Gram Panchayats in Implementation:** Once the report is approved, provide hands-on support to selected Gram Panchayats and officials to implement the recommendations effectively. This can be done through additional workshops, seminars, and continuous guidance.

Key Deliverables:

A. **Review report:** An analysis of revenue-boosting strategies for Gram Panchayats, with case studies from Andhra Pradesh, Telangana, Karnataka and Kerala.

B. **A Comprehensive Analysis Report: Revenue Systems in Tamil Nadu's Gram Panchayats:** This comprehensive report integrates an analysis of the Tamil Nadu Finance Commission Report, a review of the legal framework, an assessment of current Own Source Revenue practices, and a comparative study of rural and urban revenue sources, to enhance Gram Panchayat revenue systems. It aims to identify practical, legal, and efficient methods for improving revenue collection and management in Gram Panchayats. The report serves as a guide for implementing tailored strategies to achieve financial stability and self-sufficiency in rural governance.

C. **Stakeholder Meeting Summaries:** Summaries of meetings with key stakeholders to understand ground realities in revenue generation.

D. **Comprehensive Recommendations Report:** A report compiling findings and actionable recommendations for enhancing Gram Panchayat revenues.

E. **Workshop Feedback Compilation:** A document summarising feedback from workshops with government officials.

F. **Final Report Submission:** The finalised report is submitted to the relevant authorities for review and approval.

G. **Implementation Support Plan:** A plan outlining support mechanisms for Gram Panchayats in implementing the recommendations, including workshops and continuous guidance.

3. Empowerment of Self-Help Groups (SHGs):

The third aspect of the memorandum of understanding (MoU) focuses on empowering Self-Help Groups (SHGs) to significantly contribute to alleviating rural poverty. This involves enabling them to establish sustainable micro and small enterprises and

providing the necessary ecosystem to ensure their profitability and viability. Critical steps in this process could include:

I. **Assessing micro-enterprises under various programs and schemes in Tamil Nadu:** Assessment of multiple programs and schemes assesses micro-enterprises by evaluating their financial stability, providing skill development training to entrepreneurs, and offering subsidies and grants to support innovation and expansion.

II. **Assess the Kudumbashree program**: The Kudumbashree program, a prominent initiative in Kerala, involves analysing its multifaceted approach to poverty alleviation and women's empowerment. The assessment focuses on the effectiveness of its community-based approach, evaluating how self-help groups (SHGs) contribute to income generation and skill development among women. It also examines the impact of its micro-enterprise development, financial inclusion strategies, and social welfare activities. The program's success in creating sustainable livelihoods and fostering community participation is also a critical evaluation area. This assessment is crucial to understanding how an impactful program can be designed to improve the quality of life for women and their families.

III. **Expert consultation:** Expert Consultation: This stage involves engaging with experts in micro-enterprise development and rural economics to refine our approach to empowering SHGs. These consultations will provide insights into best practices, innovative strategies, and potential pitfalls. Experts will also assist in tailoring interventions to the specific socio-economic contexts of Tamil Nadu, ensuring the initiatives are both impactful and sustainable

IV. **Development of Strategy Paper**: The final step is the development of a comprehensive Strategy Paper. This document will consolidate the findings from the assessments and expert consultations, outlining a clear, actionable plan for empowering Self-Help Groups in Tamil Nadu. It will detail specific strategies for establishing sustainable micro and small enterprises, including methods for financial support, skill development, and market access. The paper will also address creating a supportive ecosystem for these enterprises, ensuring their long-term profitability and viability. This Strategy Paper will serve as a roadmap for stakeholders, guiding the effective implementation of the MoU's objectives."

V. **Pilot Selection and Government Consultation:** Identify a select number of SHGs for piloting skill development programs based on the interests of the SHGs and in consultation with the Government of Tamil Nadu. This step is focused on tailoring training to meet these groups' specific needs and interests, ensuring alignment with government strategies and priorities for regional development.

VI. **Financial Facilitation:** Facilitate necessary financial support for the selected SHGs, including providing credit access and integrating other available subsidies. This financial backing is crucial for the SHGs to implement their skills and start or expand their enterprises.

VII. **Viable Model Guide for Scaling Up**: This part of the memorandum will focus on creating a guide that outlines a viable model for effectively scaling up the initiatives supporting Self-Help Groups and micro-enterprises. It will include best practices, lessons learned, and a step-by-step approach to expanding successful programs while maintaining their effectiveness and sustainability. This guide aims to facilitate the replication and enlargement of successful models across different regions, ensuring a broader impact on rural poverty alleviation.

Key Deliverables:

A. **Status Report:** Provides regular updates on SHG progress, impacts of initiatives, and challenges, serving as a critical effectiveness indicator.
B. **Strategy Document:** Outlines the strategic plan for SHG empowerment and micro-enterprise development, detailing goals, methods, and resource allocation.
C. **Report on the Pilots:** Evaluate pilot projects, focusing on their role in capacity building, scalability, and potential for replication.

4. Upgradation of Sanitation

The fourth critical aspect outlined in the MoU is upgrading sanitation. This initiative is pivotal in transforming the sanitation landscape of rural, peri-urban, and hilly areas, aiming to realise the vision of clean and green villages. The approach focuses on a comprehensive enhancement of sanitation infrastructure, which is fundamental to improving public health and environmental conditions. Critical steps in this process could include:

I. **Comprehensive Review and Analysis:** Conduct an in-depth study of existing sanitation models and strategies that have been successful in various regions. This review should include a detailed analysis of sanitation initiatives in different geographical and socio-economic contexts, examining how these models have been implemented and adapted to local needs. This includes investigating specific case studies from Karnataka, Kerala, and Andhra Pradesh, where innovative sanitation initiatives have been implemented. The project will examine existing models in rural sanitation, peri-urban areas, and challenging terrains like coastal and hilly areas. The project will focus on identifying effective models for urban sanitation improvements, with an additional scope of adapting and implementing these models in rural areas and challenging terrains such as coastal and hilly areas.

II. **Review of Existing Legal Framework in Tamil Nadu:** Analyze the current legal framework governing sanitation in Tamil Nadu, identifying legal barriers or facilitators and suggesting necessary amendments for enhancing sanitation infrastructure and practices.

III. **Consultation Meeting with Stakeholders:** This would involve meetings with state, district, and Village Panchayat-level officials to understand existing sanitation challenges and opportunities.

IV. **Scoping Visit to Gram Panchayats (GPs):** Undertake visits to GPs to assess existing sanitation processes, including infrastructure, waste generation, collection, segregation, and the extent of Information, Education, and Communication (IEC) activities. During these visits, interact with District and Block coordinators of Swachh Bharat Mission (SBM).

V. **Qualitative Studies with Waste Collectors:** Conduct studies to understand the extent of waste segregation, citizen involvement, and the processes for post-segregation disposal.

VI. **Citizen Surveys:** Conduct surveys to capture the community's perception of the cleanliness status in their village and their satisfaction levels with existing waste collection mechanisms.

VII. **Comprehensive Review and Analysis:** Include a comprehensive review and analysis of existing sanitation models and strategies, focusing on how these models have been implemented and adapted in different regions, especially in states like Karnataka, Kerala, and Andhra Pradesh.

VIII. **Conduct a Waste Audit:** Perform a waste audit to gauge the quantity and types of waste generated in GPs and understand the scope for segregated waste at the household and GPs levels.

IX. **Behavioral Change and Awareness Programs in Selected Gram Panchayats of Tamil Nadu:** Initiate targeted programs to foster behavioural changes among citizens in selected Gram Panchayats of Tamil Nadu, emphasising the importance and benefits of waste segregation. These programs will include educational and awareness campaigns to inform residents about the critical need for waste separation at the source and its positive implications for environmental sustainability and community health.

X. **Handling of Wet and Dry Waste & Linkage with Authorized Recyclers:** Develop effective processes for handling wet and dry waste, including further segregation into recyclables and non-recyclables, followed by establishing linkages with authorised recyclers to recycle segregated waste efficiently.

XI. **Handling of Non-Recyclable Waste:** Implement effective processes for managing non-recyclable waste, ensuring environmentally friendly disposal.

XII. **Study and Support for Greywater Disposal Technologies**: Conduct a comprehensive study of existing technologies and processes for greywater disposal, followed by providing hands-on support for their implementation in selected villages in Tamil Nadu to enhance sanitation practices effectively.

Key Deliverables:

A. **Sanitation System Review:** A comprehensive report analysing successful sanitation models and strategies featuring Karnataka, Kerala, and Andhra Pradesh case studies.

B. **Report on Legal Framework:** A comprehensive report detailing the existing legal framework of sanitation in Tamil Nadu. This document will assess current laws and regulations, identifying areas for potential improvement or amendment to better support sanitation upgrades in Gram Panchayats.

C. **Stakeholder Meeting Summary:** A comprehensive summary of consultations with state, district, and Village Panchayat-level officials regarding sanitation challenges and opportunities.

D. **Gram Panchayat Assessment Report:** An evaluation report from visits to Gram Panchayats, assessing existing sanitation infrastructure, waste management processes, and IEC activities.

E. **Waste Collectors Study:** Insights from qualitative studies with waste collectors on segregation and disposal practices.

F. **Citizen Survey Results:** Survey data reflecting community perceptions of cleanliness and waste collection satisfaction.

G. **Scaling Up Impact: Waste Segregation Awareness Program:** A detailed report outlining methodologies, outcomes, and critical insights from the behavioural change and awareness programs in Tamil Nadu's Gram Panchayats, focusing on scalability. It evaluates the program's success in improving waste segregation and environmental health and documents the community's behavioural shift, providing a blueprint for scaling up these initiatives to other regions.

H. **Waste Audit Report:** A detailed analysis of the types and quantities of waste generated in Gram Panchayats and details of the Scope for waste segregation at the household and GPs levels.

I. **Greywater Disposal Initiative Report:** A comprehensive report detailing the process, key learnings, and impacts of implementing greywater disposal technologies in selected villages in Tamil Nadu, with insights and strategies for scaling up the initiative in similar environments.

J. **Waste Management Strategies:** This includes documented processes for effectively handling wet and dry waste, complete with segregation protocols; a strategy for establishing connections with authorised recyclers under the Recycler Linkage Plan; and a plan for the environmentally friendly disposal of non-recyclable waste, including suggested the changes in the legal framework**.**

5. Localization of Sustainable Development Goals (SDGs)

The fifth key aspect in the Memorandum of Understanding (MoU) focuses on localising Sustainable Development Goals (SDGs), emphasising a community-based approach to their practical and timely realisation. This initiative recognises the critical role of local communities in achieving the broader objectives of sustainable development. To

effectively implement the Localization of Sustainable Development Goals (SDGs) in Tamil Nadu, the following systematic and participatory approach can be adopted:

I. **Studying Existing Guidelines on Localization of Sustainable Development Goals (SDGs):** This begins with studying the existing guidelines of the Government of India and the state governments, including Tamil Nadu and others, to effectively tailor the SDGs to local contexts and assess the how these guidelines are being implemented and adapted to local contexts in alignment with the Sustainable Development Goals.

II. **Consultative Meeting with Relevant Stakeholders:** Begin with a comprehensive consultative meeting. This should include officers, community leaders, NGOs, and other relevant stakeholders. The objective is to understand current initiatives related to the localisation of SDGs and to gather diverse perspectives on the needs and challenges in this area.

III. **Field Visits for Ground Situation:** Conduct field visits to different regions to understand the on-ground situation after the consultative meeting. These visits are crucial to grasp the local context, identify specific challenges, and gauge the current status of SDG implementation at the grassroots level. Prepare a Draft Report in Consultation with Officers: Based on insights from the meetings and field visits, prepare a draft report. This report should outline the findings, highlight gaps in current efforts, and propose initial recommendations for effective SDG localisation.

IV. **Workshops for Feedback and Recommendations:** Host workshops with all stakeholders to review the draft report. These workshops serve as a platform to gather feedback, refine strategies, and build consensus on the recommendations and the implementation process.

V. **Finalizing the Report:** Incorporate workshop feedback to finalise the report. This final document should serve as a detailed guide for the localisation of SDGs, with actionable and context-specific strategies.

VI. **Pilot Implementation in Selected Panchayats:** In collaboration with the Tamil Nadu government, some Gram panchayats for initial implementation and the exact number of Gram Panchayats will be decided later, based on the discussion with the Government of Tamil Nadu. This pilot phase is essential to test the

strategies in a controlled environment, allowing for adjustments based on real-world experiences.

VII. **Implementation Workshops, Support, and Evaluation:** This entails conducting workshops focused on the implementation phase in the pilot panchayats, offering guidance, support, and facilitating knowledge sharing and problem-solving. Additionally, establishing a robust system for monitoring and evaluating these initiatives is crucial. Based on the outcomes, strategies will be fine-tuned for broader application across other panchayats.

Key Deliverables:

A. **Status Report on Localization of Sustainable Development Goals (SDGs)**: This document will present a detailed analysis of the existing guidelines from the Government of India and state governments, including Tamil Nadu. The report will assess how these guidelines are being implemented and adapted to local contexts in alignment with the Sustainable Development Goals.

B. **Consultative Meeting Report:** A summary of the consultative meeting with stakeholders, highlighting key insights and perspectives on localising SDGs.

C. **Field Visit Findings:** A report on the ground situation from field visits, identifying challenges and current implementation status of SDGs at the grassroots level.

D. **Draft Report on SDG Localization:** A comprehensive draft report outlining findings, gaps, and initial recommendations for effective SDG localisation.

E. **Workshop Feedback Summary:** A compilation of feedback and suggestions from workshops reviewing the draft report.

F. **Finalized Localization Strategy:** The final report with detailed, actionable strategies for SDG localisation, refined with workshop inputs.

G. **Pilot Implementation Plan:** A strategy document detailing the approach and expected outcomes for the pilot implementation in selected Gram Panchayats.

H. **Implementation Workshop Materials:** Resources and guidelines developed for workshops to support stakeholders during the implementation phase.

I. **Monitoring and Evaluation Framework:** A framework for tracking the progress and effectiveness of the pilot initiatives, with indicators for scaling up successful practices.

6. Strengthening SHG-Gram Panchayat Partnership

The sixth key aspect of the Memorandum of Understanding (MoU) emphasises strengthening the Partnership between Self-Help Groups (SHGs) and Gram Panchayats. This initiative recognises the importance of synergising the efforts of community-based organisations and local governance bodies to enhance rural development and empowerment. To implement this effectively in Tamil Nadu, a structured and collaborative approach can be taken:

I. **Studying Existing Guidelines on Strengthening SHG-Gram Panchayat Partnership:** The initial phase of this initiative involves studying the existing guidelines of the Government of India, Tamil Nadu, and other states regarding SHG-Gram Panchayat partnerships. Alongside this, there will be an on-ground assessment in Tamil Nadu to evaluate how these guidelines are implemented locally. This comprehensive approach aims to understand the effectiveness of current practices and identify areas for enhancement, aligning with the Sustainable Development Goals to foster improved rural development and empowerment.

II. **Initial Consultation Meeting:** Conduct a consultation meeting involving officers and relevant stakeholders. This meeting should aim to understand the existing dynamics between SHGs and Gram Panchayats and identify areas of potential collaboration.

III. **Field Visits to Gram Panchayats:** Conduct field visits in some selected Gram Panchayats in consultation with the Tamil Nadu government to assess the ground reality. These visits are essential to gain firsthand insight into current practices, challenges, and opportunities for strengthening SHG-Gram Panchayat collaboration.

IV. **Draft Action Plan Indicating Specific Areas of SHG-Gram Panchayat Partnership**: This step involves formulating a detailed action plan guided by a study of the best practices in SHG-Gram Panchayat collaborations within Tamil Nadu and other states. The plan will precisely indicate specific areas of partnership that have demonstrated success. It will propose strategies for

adapting and replicating these successful models to strengthen SHG-Gram Panchayat cooperation.

V. **Preparation of Initial Report and Workshop:** Prepare an initial report based on the findings from the meetings and field visits. Conduct a workshop to present this report and gather feedback from relevant stakeholders, including representatives from SHGs, Gram Panchayats, and government officials.

VI. **Pilot Implementation in Selected Gram Panchayats:** Implement the collaboration strategies in the selected Gram Panchayats, and the exact number of Gram Panchayats will be decided later, based on the discussion with the Government of Tamil Nadu. This pilot phase will be a testbed for the identified strategies, allowing for real-world assessment and adjustments.

VII. **Workshops for Implementation and Skill Enhancement:** Organize workshops to provide implementation guidance and skill enhancement to SHG members and Gram Panchayat representatives. This will ensure that both parties can collaborate and manage their joint initiatives effectively.

VIII. **Ongoing Support and Handholding:** Provide continuous handholding support throughout the implementation phase. This could involve regular check-ins, troubleshooting sessions, and additional training as needed.

IX. **Documentation and Scaling Up:** Document the pilot implementation's learnings, challenges, and successes. Based on these insights, develop a plan for scaling up the collaboration model to other Gram Panchayats in the state.

Key Deliverables:

A. **Status Report on SHG-Gram Panchayat Partnership Strengthening**: This report will analyse guidelines from the Government of India and states like Tamil Nadu on SHG-Gram Panchayat collaborations, assessing their implementation and effectiveness in local contexts and their alignment with the Sustainable Development Goals.

B. **Consultation Meeting Report:** A comprehensive summary of the initial consultation meeting detailing insights on the current dynamics between SHGs and Gram Panchayats.

C. **Field Visit Findings:** Reports from field visits to selected Gram Panchayats, providing firsthand insights into existing practices and areas for potential collaboration.

D. **Draft Action Plan for SHG-Gram Panchayat Partnerships:** This report will outline an action plan based on successful SHG-Gram Panchayat collaboration models from Tamil Nadu and other states, focusing on critical areas of effective partnership.

E. **Initial Report and Workshop Feedback:** A preliminary report based on meeting and field visit findings and feedback gathered from stakeholder workshops.

F. **Pilot Implementation Plan:** A detailed strategy for implementing collaboration initiatives in selected Gram Panchayats, including goals, methods, and expected outcomes.

G. **Training Workshop Materials:** Educational and guidance materials developed for implementation workshops, aiming at skill enhancement for SHG members and Gram Panchayat representatives.

H. **Support and Handholding Strategy:** A plan outlining ongoing support mechanisms during the implementation phase, including regular check-ins and troubleshooting approaches.

I. **Documentation for Scaling Up:** Comprehensive documentation of the pilot phase, including learnings, challenges, successes, and a strategy for scaling the collaboration model to additional Gram Panchayats.

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