

MEETING MINUTES

Date : 16th March' 2006 (Thursday)
Time : 3:30 pm to 7:00 pm
Venue : Conference Hall, NCRC Office

This meeting was held to mainly discuss about the tentative proposal framed for assisting Dalits/ economically weaker section, with a livelihood programme through a self sustainable mechanism in first phase. A brainstorming session on what has happened so far and what could be done in future for the livelihoods of Dalits also took place.

Agenda:

1. Status of the activities of the core group with respect to livelihoods options for Dalits
2. Consolidated Business plan inclusive of the Fund Flow pattern
3. Organizational structure proposed – Temporary & Permanent
4. Concerns:
 - Subsidy/ Repayment
 - Role of local NGOs
 - Role of the Network (s)
 - Sustainability issues
5. redefining NCRC role in assisting in implementation of the livelihood support activities for Dalits/ economically weaker section and finding a proxy to NCRC

Present Status:

The convener of Marutham Network expressed his disappointment towards the lack of communication to him about the previous core group meetings and thereby his ignorance of the present status of the group. Sincere apologies for the same were conveyed and a brief on why, how and when was the group formed and what are its present status of the activities was provided.

- In post Tsunami situation, the need to identify affected Dalit groups in Nagapattinam district and create alternative sustainable livelihood options for them was felt.
- So, a series of meetings with the NGOs was held and a core group was formed. Networks like Marutham, NESAs, VDS and NGOs like RCPDS, HRFDL came forward and invested lot of their efforts and time towards this cause.

- Information gathering, community identification, capacity building, PRA training, studies, etc., was done by volunteers from each of the above mentioned organizations.
- A hamlet, where people had absolutely nothing, was chosen. Based on the resources available and capabilities of the individuals, livelihood opportunities were identified.
- It was made sure that these opportunities were business as well as market oriented so that a regular income generation is assured.
 - 35 villages – 5 each by the seven NGOs were covered for a study and it was found that the major livelihood opportunities were goat/ cow rearing, fish vending, vegetable vending, etc. But the dalits had no resources, no land for rearing – at the maximum, they had their own thatch roofed hut.
 - Training for mapping, developing matrix and ven diagrams, etc., was provided to the volunteers at Sirkali.
- At this stage, Mr. Rajeshwaran came in as the livelihood consultant to NCRC and conducted various assessments and studies in different places with the help of the local NGOs and core group members.
- Based on all these studies and information, a beneficiary list of 202 people have been prepared for the business proposal. A tentative business plan has been formulated, which has to be analyzed before even presenting to the core group and donors.

Consolidated Business plan inclusive of the Fund Flow pattern:

Selection of the villages for the business proposal was done by the respective core group members and the NGOs they belong to –the villages were mostly covered by the NGOs for their relief activities.

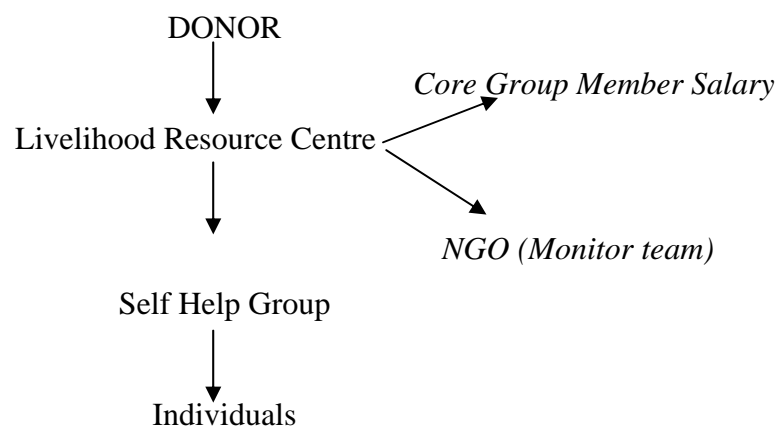
- A major role was played by VDS as it had started sub centres across the district to cater to the needs of the dalits, covering larger geographical area.
- It was stated that despite the presence of many more capable members, giving majority work to one individual member NGO leads splits and grudges within the network.
- It was justified that the confidence and familiarity with community displayed by the NGOs was only considered for the entire working system.

However, Mr. Rajeshwaran briefed the floor on the tentative business proposal that has been formulated. He first spoke about the broad guidelines that have been formulated.

- 50% grant shall be given to the beneficiaries out of the total amount needed for the various livelihood opportunities. The remaining money (apart from own contribution)

shall be repaid to create a 'corpus'.

- A split up for raising the corpus contribution can be – 30% loan, 5-15% seed capital loan and 5% shall be individual contribution.
- The villagers/ beneficiaries have fairly accepted this methodology and thereby a list of 21 business opportunities has been developed for which 202 proposals have been received.
- Basic objectives of the proposal, that shall be put across to the donors, are as follows:
 - Generation of self employment & employment for others at village level.
 - Availability of market products & services, at the village itself.
 - Over & above the beneficiaries' daily wages, an opportunity to earn some profit.
- The total project cost is estimated to be 52.65 lakhs, which shall be spread over 250 families. This distribution will also be done in three different phases, i.e., 0, 3 and 6 months with one month moratorium period.
- Envisaging that the project cost will directly go to the beneficiaries, a flow chart for the fund flow has been designed as follows:



Clarification on the implementation of EMI and justification for one month's moratorium was asked by RCPDS. It was told that the principal component of the EMI is assumed to be principle for next project of another primary beneficiary. It was suggested here that necessary cushions or alternatives have to be developed, as flow of EMI may vary. Also, provision for business risks, peer pressure, etc., has to be anticipated and incorporated in this business proposal.

Organizational Structure Proposed:

The permanent structure can be formulated only if the initial structure is set up and therefore the discussion was restricted to formation of a temporary organizational structure:

- It was stated that an advisory board of experts, including representative from an NGO or organization of the core group, should be formed.
- This board will provide professional guidance in policy decisions and may act as a liaison between the donors and the core group.
- Similarly, NGOs as well as the core group members' roles and responsibilities have to be defined clearly for effective functioning of the entire system.
- With regard to flow and handling of finances, there are various options:
 - Donors to SHGs directly;
 - Donors to core group and then to SHGs;
 - Donors to NGOs to SHGs;
 - Donors to Core group to NGOs to SHGs;
- It will advisable to have 'one common group' to hand the entire fund and disburse it to the SHGs. Only the handholding costs and monitoring costs can be given to the NGOs.
- It was added that options to extend the project within the villages, depending upon the return of the principal loan amount, should also be framed.
- At this point, it was clarified that NCRC can support this project only for a short span of time. So, another organization has to take over, one who can sustain for a longer period and be able to raise funds, prepare project proposals, approach donors and also do implementation at any other calamity or disaster. It was also feared that the splitting up of the group will lead to reduction in community coverage and also geographical coverage. Sustainable bodies that will help in growth and increase coverage have to be formed.
- It was also felt that ensuring accountability of all parties involved in the project remains a main concern taking into consideration the fact that members will surely be influenced by the needs of the NGO they represent or come from.
- It was suggested that all these issues should be presented to the larger group of NGO representatives and core group members at the common meeting for finding common solutions.

Assuming that sooner or later, the responsibilities will have to be taken up by the members, NCRC highlighted three main roles to be kept in mind – funding decisions, monitoring role and facilitating role. It is not necessary that these three roles be played by one single body but can be split depending upon the need and capacity. Few other points and roles to be considered were jotted below:

- Mobilization of community – by local NGOs
- Identification of beneficiaries
- Project Identification
- Proposal development
- Linkages – at various different levels
- Transactions
- Monitoring & reporting – which shall serve as the basis for the project cycle
- Capacity building

Each of these points was discussed in detail and the following things were derived:

Core group will be most apt for project identification and proposal development.

Slight complexity will be faced with regard to linkages with funding organizations and institutions till the core group grows up to the expected level. Therefore professionals who will be neutral, experienced and acceptable will be needed.

It will be good if the actual funding transactions are taken up either by the core group, a neutral body, the network or a common body representing all these three.

Possible bodies chosen for holding full ownership of the project were:

- SIFFS/ NCRC
- HRFDL
- NESAI
- Marutham Network
- RCPDS
- Individual member NGOs

SIFFS and NCRC were excluded as their rules say that they can only involve in coordination and support and never in implementations.

Marutham is well known at the grass root level and it being a subsidiary of HRFDL, the latter is excluded.

Considering the institutional mechanism, it was stated that an NGO which will be based in Nagai district for a long term will be a good choice.

RCPDS told that their project has been approved and funds have been allotted for the next

three years. Hence, they are ready to work as proxy for a short span of time after NCRC leaves the ground.

Individual member NGOs excluded as it might lead to unnecessary clashes.

NESAs also volunteered to be a coordinating body provided no local NGO or other body is found.

With regard to Marutham, the entire group has to be consulted for accepting Marutham as the ownership body.

It was made clear that this project being a business supporting activity, it is a long term activity. It needs full time dedication and therefore a sustainable organization is needed – it can be a totally fresh body, under the Marutham network itself.

The discussion reverted back to the roles and responsibilities to be played at different levels. The donors have clearly stated that they need professionals in the functionary body.

- The Core group though has few exceptionally talented people, may not be sufficient for the level of experience needed.

- The NGOs will be involved in the ground level operations for the Dalits due to their familiarity and geographical coverage.

It was made clear that irrespective of who the ownership body or coordinating body is, the core group will only remain as the decision makers as always. Only technical support, coordination and facilitation will be provided by the main body. This applies to the functions of the advisory body too.

Hence, NESAs or RCPDS were chosen as the tentative bodies that can support, facilitate and take care of the core group activities. But, by no means were this decision final or frozen and the same will be open for discussion in the common meeting on 18th March 2006, Saturday at 11am.

Before the meeting was concluded, the members or persons who should form the advisory board were decided:

1. NGO representative
2. Network representative
3. Financial institutions
4. Sector specialists, viz., SHG, micro credit & livestock
5. Core group representative (who will be different from network representative)
6. Caretaker representative
7. NCRC

List of Participants

List of participants for the meeting at NCRC Office, Nagapattinam on 16.03.2006 (Thursday)

S. No.	Organisation	Name	Phone	E-mail
1.	SPEECH/RCPDS	John Devavaram	04365-245823	
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