

Convergence with Social welfare schemes In Dharwad District:

IMPROVING HDI THROUGH MGNREGA

Dharwad district is situated in North-Western part of Karnataka. The Human Development Index of Dharwad district is .64 whereas that of Karnataka state is .65. In spite of being the second largest city of the state and having 55% urbanisation, HDI of Dharwad is lower than state average.

The 3 parameters involved in calculation of HDI are Per Capita Income, Literacy rate and Longevity. **All these 3 parameters are directly or indirectly impacted by MGNREGA.** In Dharwad district, out of one lakh registered households, 66000 households have come for MGNREGA work. Out of the total 2.6 lakh labour registered under MGNREGA in Dharwad district about 45% are women and 38% of labour turning up for work under MGNREGA are women. Out of 32 lakh mandays created in the district in 2009-10 12 lakh mandays were created by women labourers. This shows the high turnout of women at MGNREGA work place which is the highest amongst all Government schemes. Enormous turnout of rural labour at MGNREGA site provides an excellent opportunity for imparting useful information about various schemes. **This model aims at ensuring that maximum benefit be derived out of the welfare scheme by adequately complementing it with statutory provision of providing worksite facilities under the MGNREGA Act.**

With a goal of improving the HDI of district through MGNREGA, we started literacy camps, health programs and insurance program at MGNREGA work sites.

LITERACY:

In the 3 backward taluks of Dharwad, the State Government's Adult Literacy Scheme i.e. Community Learning and Vocational Training was in force under which **121 additional literacy centres were started at MGNREGA worksite.** An honorarium of Rs 750 is given to mates who impart literacy at worksite. In remaining 2 taluks which are not under CLVT program, the literacy movement is being run on voluntary basis by mates who have earlier worked as Preraks and Sah-preraks under Continuing Education Program. This intervention led to 3742 labourers becoming neo-literates at MGNREGA sites in 2009-10.

HEALTH:

ASHA disseminates health information on a particular day in a week at the worksites of MGNREGA. On this day, MGNREGA labourers are told about need for sanitation and hygiene, importance of good nutrition and clean drinking water, various Government health schemes like Family Planning, Jannini Suraksha Yojana, need for institutional deliveries, Immunisation programmes, ICDS etc. Folic acid tablets are also distributed by ASHA to anaemic women at worksite. This intervention along with NRHM has led to **increase in institutional deliveries** from 88% to 95% and **reduction in IMR** from 45 to 28 per thousand births in the year 09-10.

INSURANCE:

LIC Aam Admi and Janashree Bima Yojana policy are scholarship schemes and were particularly framed to provide the benefits for the children of members of the schemes. Under these schemes, each child of policy holder studying in 9th to 12th standards is paid a scholarship of Rs 1200 per year. These schemes also include insurance cover in case of death and accidents. MGNREGA jobcard holders who are landless labourers were enrolled under AAM AADMI Bima yojana. Other MGNREGA job card holders were enrolled under JANSHREE Bima Yojana where 50% of annual premium is borne by Govt. of India and other 50% i.e. Rs 100 is borne by the beneficiary. In Dharwad district 13869 labours were given Insurance cover in 2009-10. Enrollment of labour under LIC, payment of premium and filing for claims for scholarship is done by mate under guidance of GP Secretary.

The above experience shows that better and faster results have been obtained by focussing on the neediest in the district. The cost of delivery of services can be reduced by synergising the efforts of multiple agencies functioning individually. This model of convergence in long term will lead to improvement in overall Human Development Index in the district as undoubtedly only the poorest of the poor and the most deserving person come demanding for work under MGNREGA. So if the MGNREGA worksite is treated as nodal point and MGNREGA worker as target beneficiary, it can be ensured that welfare schemes reach the deserving families.

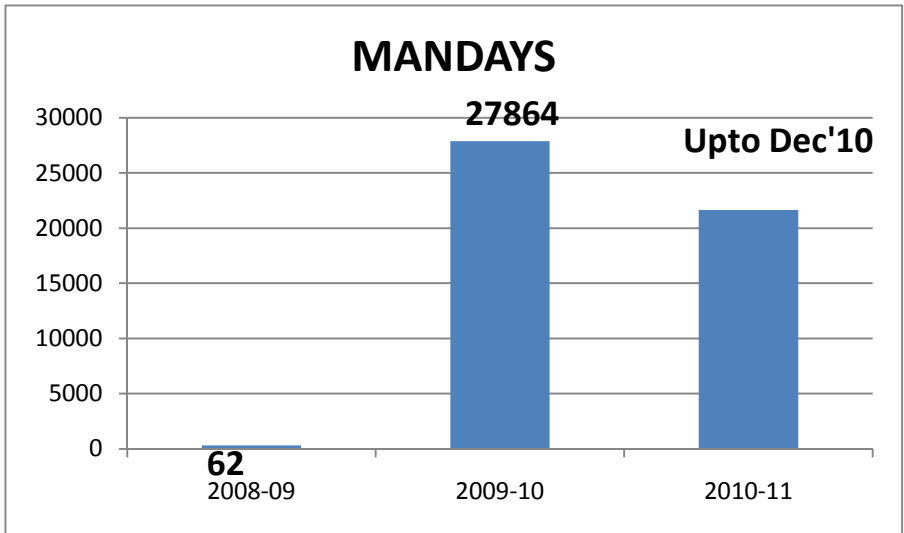
CASE STUDY OF HALLIGERI GP IN DHARWAD TALUK:

(Visit by Central team led by Sh. K.B.Saxena on 8/1/11)

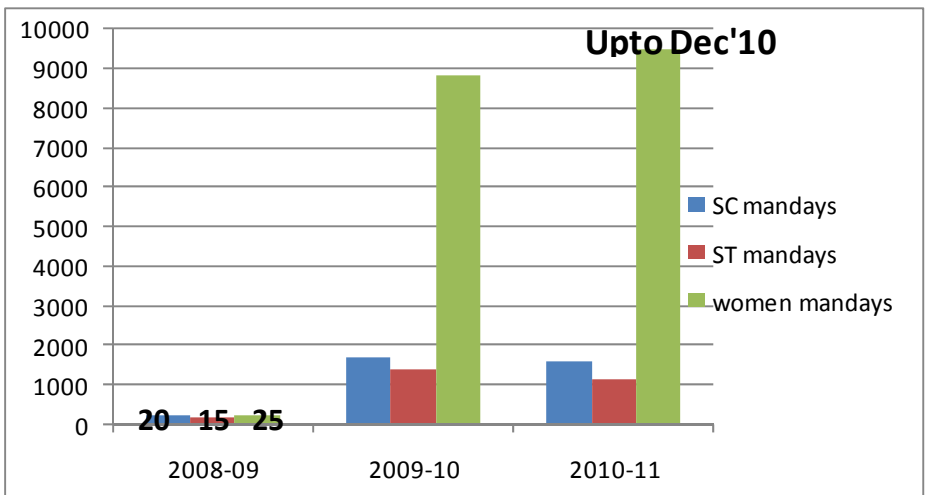
Dharwad district was covered under MGNREGA in 3rd phase i.e. 2008-09. Convergence of welfare activities at MGNREGA worksite was started in all Gram Panchayats of Dharwad district in 2009-10. The outcome was seen in terms of increase in Households registered under MGNREGA, increase in labour reporting for work, increase in women and SC/ST labourers turning out for work, increase in literacy rate in rural areas from 60.4 % in 2001 to 68% in 2010 and better awareness amongst labourers about their rights and entitlements.

In Halligeri GP following parameters reflected the impact of convergence over the years:

- 1) Increase in mandays created in the GP:



2) Increase in SC/ST mandays and mandays created by women



All labour welfare measures are taken up in Dharwad district by training mates and no extra amount is paid to them for these welfare activities. The convergence process in the district has just begun. But Dharwad MGNREGA team is making efforts in ensuring that implementation of MGNREGA does not just lead to economical upliftment of the poor but is also reflected in their improved social status.