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# **SBI Foundation**

## **CSR strategy for adoption of village through Gram Panchayat**

### **1. Introduction:**

The efforts for socio economic development in today's context, must align with new perspectives and tools to remain competitive and sustainable; however the resources required to implement these changes often make this almost impossible. Synergy of efforts and integrated system of approaching this problem would provide complete solution for organizations to achieve these developmental changes through multiple support systems of programs.

Corporate Social Responsibility in the changed scenario, therefore, is an integrated approach and convergence of economic, environmental and social objectives to take care of the welfare of the country and overall humanity. In this perspective, SBI Foundation moves forward through strategic development in implementing CSR objectives of the State Bank of India by integrating the social development with more focus on education, health, environment and economic objectives of the society. In this perspective, SBI foundation focuses on building interdependency of human development through integration model. This would lead to the integration cycle of social, environmental and economic growth of the country.

### **2. SBI Corporate Social Responsibility Strategic plan:**

In this approach, SBI Foundation sets out a CSR strategic plan for State Bank of India. It reviews the strengths, and opportunities; presents a series of statements relating to State Bank of India with CSR vision, mission, values and objectives; and sets out its proposed strategies and goals with implementation guidelines. To achieve this vision of CSR, State Bank of India sets its objectives of developing Gram Panchayats across India and implement every CSR activity in full force along with Bank's other services so that there is holistic development.

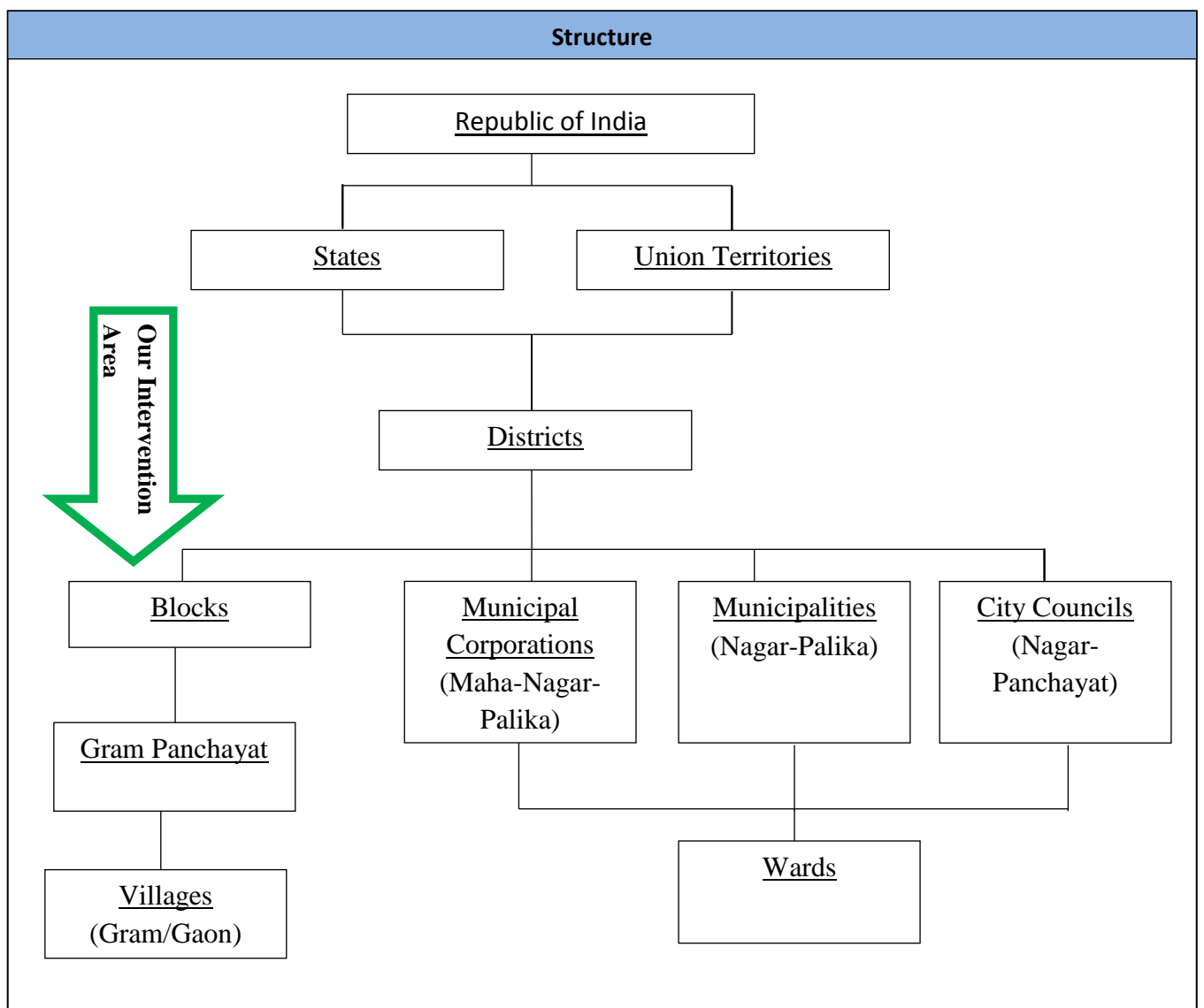
State Bank of India is well known and well netted with almost every citizen of the country directly or indirectly for providing financial and other services. It is, therefore, all the more important that all the CSR interventions of the Bank should lead to wide spread social and economic development of people of the country, majority from the rural background. The institutional set up that first comes to mind, towards achievement of this goal is, Gram Panchayat. Therefore, an integrated approach towards rolling out of CSR initiative of the Bank, through its specialized outfit SBI Foundation as central unit, is expected to bring about perceptible change in the lives of people at the bottom of the pyramid.

### **3. Gram Panchayat Concept:**

A **gram panchayat** is the cornerstone of a local self-government organization in India of the panchayati raj system at the village or small town level and has a sarpanch as its elected head. Gram panchayats are panchayats at base level in Panchayat Raj Institutions (or PRIs), governed by the 73rd Amendment, which is concerned with Rural Local Governments.

- Panchayat at District (or apex) Level
- Panchayat at Intermediate Level
- Panchayat at Base Level

The gram panchayat is divided into wards and each ward is represented by a Ward Member, also referred to as a Panch, who is directly elected by the villagers. The panchayat is chaired by the president of the village, known as a Sarpanch. The term of the elected representatives is five years. The Secretary of the panchayat is a non-elected representative, appointed by the state government, to oversee panchayat activities.



#### **4. SBI Gram Seva Approach:**

SBI GRAM SEVA is an integrated community development CSR approach. State Bank of India believes in this approach in the set objectives as described;

- Promoting education for all in villages.
- Environment protection and creation of symbiotic relation,
- To sustain and develop the natural systems of livelihood,
- Integration of developmental activities through digitization in Gram Panchayat.
- Skill development for all season employment opportunities
- Improvement of preventive and primary health care in villages

In order to achieve these specific objectives, SBI Foundation strongly believes in linking the existing resources of the villages and thus creating self-sustainable units. SBI recalls the Gandhian principle; India lives villages and villages should become self sustaining.

The proposed strategy will be implemented in 100 Gram Panchayats covering approx of 500 villages. The core objective is to make Digital Panchayat where the needs of the community are objectively assessed. “Integrated Community Development Approach and Digital Panchayat” is the motto of the Project.

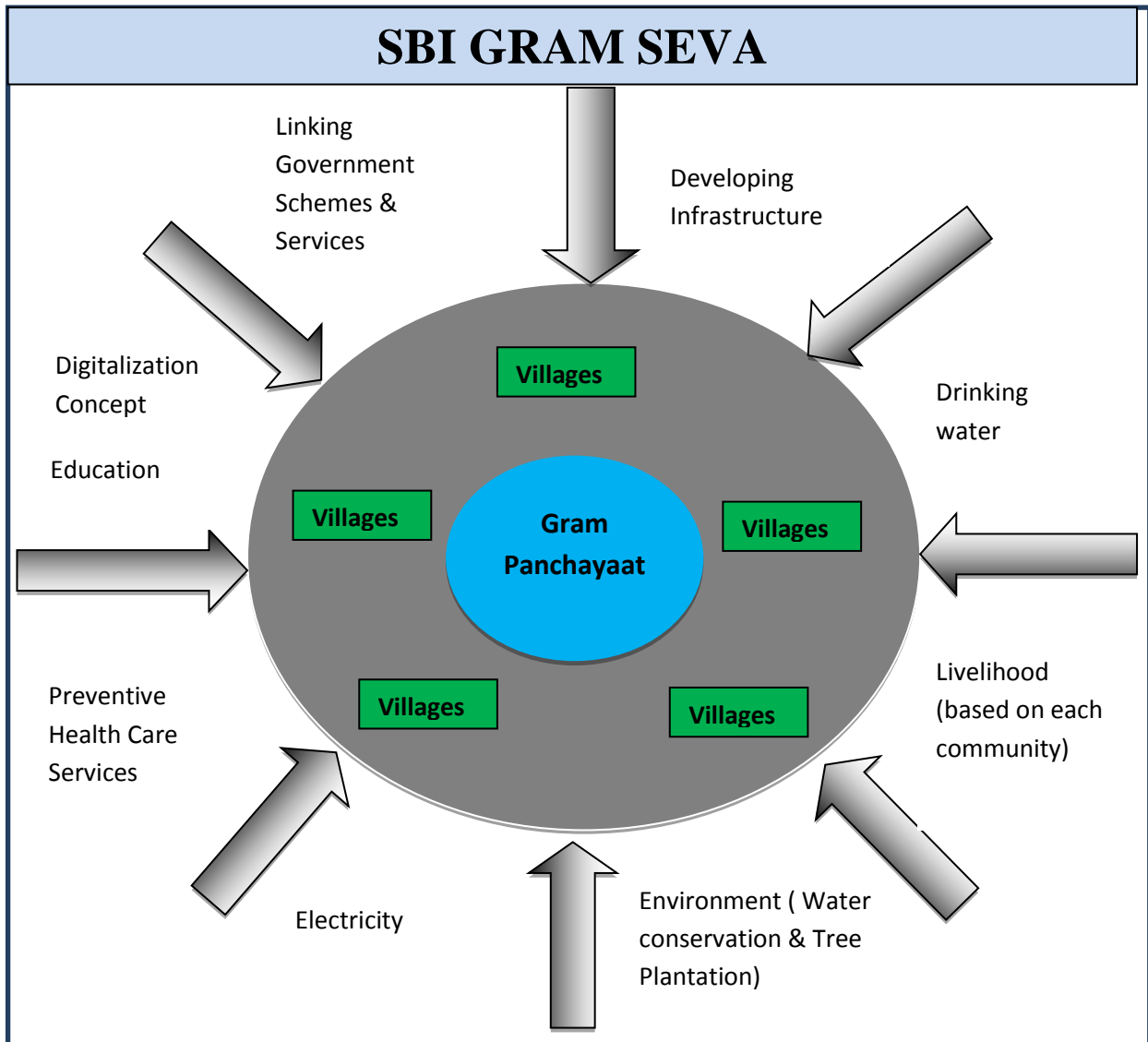
Community participation and individual initiatives shall be emphasized in all activities of the project. The beneficiaries shall plan, implement and evaluate the programmes with the help of partnering NGOs.

#### **Project Duration:**

The project duration is proposed to be for 3 years of intervention in various activities and handing over of the project on self-sustenance basis to Gram Panchayat. Thereafter, in this period, we should be in a position to assess and meet the basic necessities of the village through digitized gram panchayat.

#### **5. SBI Gram Seva Intervention Method:**

The main areas of intervention are Health, Education, Environment, Women Empowerment, Livelihood, Skill Development, and developing the Infrastructure. The strategy of State Bank of India towards integrated community development interventions will be centered on digitalization of Village through various types of activities and programmes. There will be plethora of problems and issues but we should focus on the said objectives and communicate to the Gram Panchayat about our intervention and purpose. The focused areas of intervention need to convey actual needs of the community.



In this context, the Project is expected to achieve the four basic goals in three years viz;

- To link the specific government schemes/services to each of the activity and to individuals.
- To lay emphasis on digital concept and create awareness about daily usage of online banking services and government schemes and to get other information online.
- Developing the village through holistic intervention for improvement of infrastructure and basic facilities therein.
- To involve the Panchayat Village Self Government in development programmes, and to create environment for participatory efforts by encouraging rural asset creation, community development so that the project achieves the motto of self-sustenance.
- The administrative units to be involved for the project will be district Magistrate, Tehsildar, Block Development Officer, Village Development Officer.

The strategy of SBI Foundation will be linking of individual development efforts to the specific government implementing agency. There are several functional committees formed under various names and powers have been vested with Panchayats. Hence, our strategy will be to rejuvenate the powers of these committees and to take active part in all the interventions.

#### **6. Key Focus Areas of Interventions:**

Our Key Focus area of intervention will be digitization and the other thematic areas will be specified in the integrated approach.

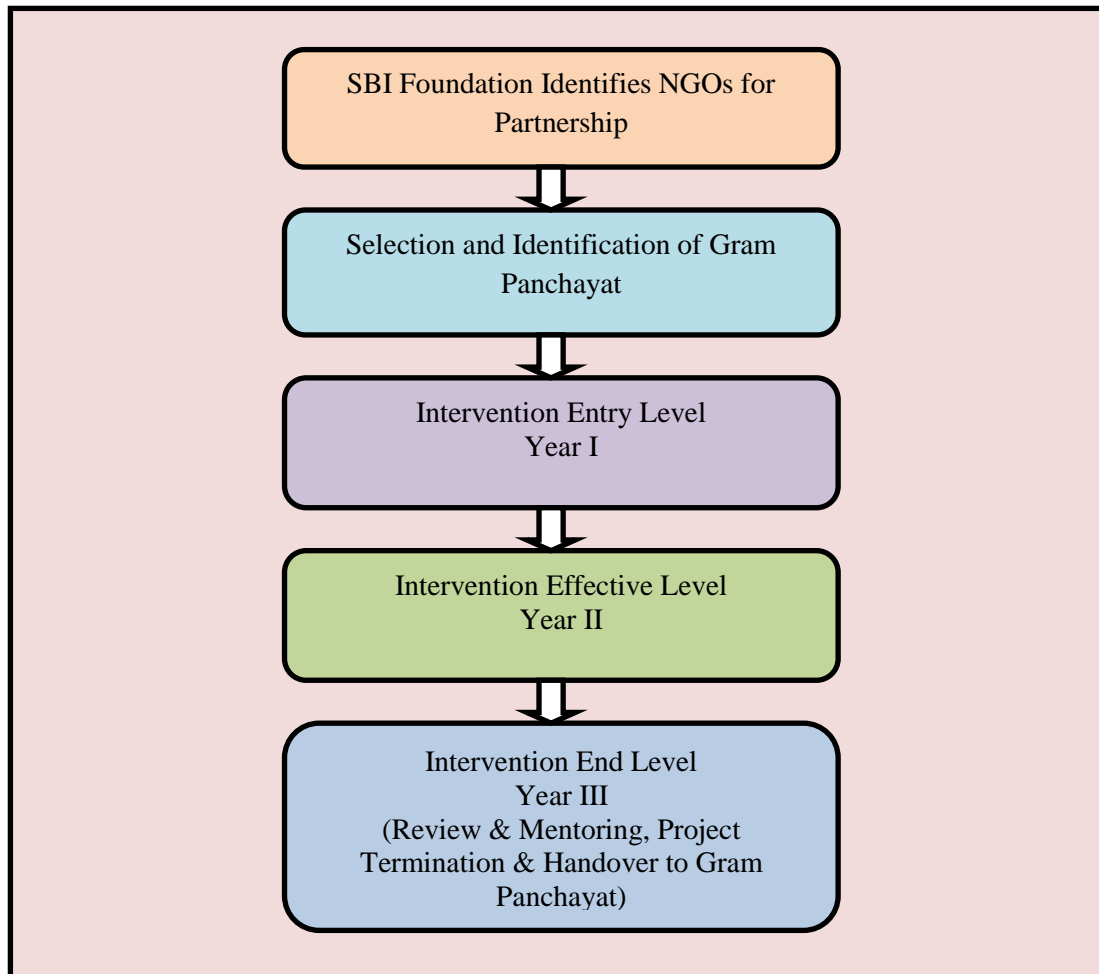
The assessment of needs of a village will be based on the performance assessment of the organization through field observation, discussion with the partnering NGO and interaction with community people, Panchayati Raj Institution members. The purpose of the community intervention is to assess organizational objective accomplishment, impact of the performance on the general masses and for assessing the need and feasibility of the various interventions. However, SBI Foundation will focus on the below mentioned key focus areas of intervention.

<b>Key Focus Area</b>	<b>Key Programs and Activities</b>
Arranging Telecom/Internet Connectivity	<ol style="list-style-type: none"> <li>1. Arranging internet facility to the village.</li> <li>2. Identifying the service provider(s) at local level. Preferably BSNL network in the local area or any local service providers with desired support system in place.</li> </ol>
Education	<ol style="list-style-type: none"> <li>1. Setting up of digital class rooms</li> <li>2. Computer lab for computer learning</li> <li>3. Remedial class in each village focusing on education for all.</li> <li>4. Talent identification and to provide at least for 3 higher education scholarship</li> <li>5. Ensuring provision of facilities for primary education.</li> </ol>
Health & Hygiene, Sanitation	<ol style="list-style-type: none"> <li>1. Preventive Health care support: basic pathological/diagnostic check ups</li> <li>2. Primary health care support</li> <li>3. Cleanliness of the village focusing on Swachh Bharat</li> <li>4. Waste management including decomposition of waste</li> </ol>
Environment	<ol style="list-style-type: none"> <li>1. Safer Drinking water facilities, like digging bore wells, hand pumps, installation of RO system, filtration etc.</li> <li>2. Water Conservation: revamping the ponds, dams or recharging pits</li> <li>3. Tree Plantations and afforestation</li> </ol>
Skill Development	<ol style="list-style-type: none"> <li>1. Linking unemployed youth, women to nearest RSETI for the skill training.</li> <li>2. Link with the government based skill training institute</li> </ol>

Livelihood	<ol style="list-style-type: none"> <li>1. Enhance their current livelihood skills based on local requirements/traditional infrastructure available like agriculture, weaving, pottery, masonry, animal husbandry etc.</li> <li>2. Identifying marketing avenues for products and linking skill sets of individuals to needy institution/organizations/corporates/ units.</li> <li>3. Research for providing technology to individuals for livelihood.</li> </ol>
Disability	<ol style="list-style-type: none"> <li>1. Identify the persons with disability and provide the technical assistance based on disability. (wheel chair or any other enabling item)</li> <li>2. Based on identified disability, link the resources and government scheme to the persons with the disability</li> </ol>
Setting up Community Information Centre	<ol style="list-style-type: none"> <li>1. Set up the community information centre in any public infrastructure which is available in the village.</li> <li>2. Information related to each of our key focus areas to create awareness and about the government facilities</li> <li>3. Job opportunities</li> </ol>
Infrastructure Development	<ol style="list-style-type: none"> <li>1. Electricity (solar lights),</li> <li>2. Any renovations after proper survey and study like schools, community common places.</li> <li>3. Affordable housing through rural banking unit of SBI.</li> </ol>
Linking Government Schemes/Services	<ol style="list-style-type: none"> <li>1. Based on interventions, for each programs, we must link all the existing government services and schemes to each and every village.</li> <li>2. Create awareness about the government schemes and make the people to participate to get benefit of schemes.</li> <li>3. Strengthening existing schemes and services like anganwadi etc.</li> <li>4. Tapping of the resources of MP, MLA and other Government funds for the development Gram Panchayat.</li> </ol>
Linking SBI Rural Development Banking Services	<ol style="list-style-type: none"> <li>1. Rural banking services to be linked simultaneously</li> <li>2. Awareness on banking services and establishment of mobile/e-banking systems</li> </ol>
Village and Household Survey	<ol style="list-style-type: none"> <li>1. To conduct a house hold survey and analyze the needs of the society for appropriate intervention.</li> <li>2. To conduct community survey in the village to understand the community needs.</li> </ol>
Conducting camps and Awareness programs	<ol style="list-style-type: none"> <li>1. Conduct a regular awareness programs on government schemes, banking services through appropriate audio visuals.</li> </ol>



## 7. Project SBI GRAM SEVA Implementation Process:



### a. Partnering with NPOs/NGOs for the Implementation of the project:

This project will be undertaken by SBI Foundation in partnership with local NGOs having required expertise for the implementation of the project. **The selection of NGO will be region wise in each state.** SBI Foundation and the partnering NGO will sign an MOU for the project partnership. To start the project and to identify the pros and cons, it is suggested to take up One Gram Panchayat in each state. SBI Foundation will conduct the training for the NGOs about our strategy and expectation to achieve the goals and objectives.

SBI Foundation may take up 10 Gram Panchayats again in each state and where the project can be piloted and made successful with high impact and outcome based on the concept of linkage of various amenities/avenues for income generation to specific schemes of government implementing agencies rather than entirely on grant/fund support from the foundation. Secondly, SBI Foundation has already partnered with few of the NGOs for the specific activity and Youth for India Fellows. We shall request them to implement this model in the existing project locations. Once the model is proven, it can be replicated by SBI Foundation by expanding the

programs in the other Gram Panchayats. Later, we may request other PSUs and Corporates to partner with State Bank of India for integrated community development. It is recommended to start this approach in our current project locations as well as any backward villages which are proposed by the NGOs.

#### **b. Identification of Gram Panchayats across India:**

The target area will very backward. The proposed project to be identified should be lacking in basic facilities and should be inaccessible. State Bank of India CSR intervention sets a target to identify 100 Gram Panchayats where most prevalent and serious issues are addressed as intervention. The 100 identified gram panchayat should become sustainable, and so the Project aims to develop the Gram Panchayats through integrated approach.

SBI Foundation will select the villages randomly in coordination with the partnering NGOs in each state and share the Gram Panchayat list. The criteria for selection of Gram Pachayat should be on following;

- Gram Panchayats should be far from the towns where there is acute paucity of basic necessities.
- Identifying the gram panchayats which have less or underdeveloped infrastructure.
- Identifying the villages in the lead districts of State Bank of India only.

#### **Stages of Interventions:**

In all the stages of Intervention, the participation of administration right from District Magistrate to Tehsildar to Block Development Officer to Gram Panchayat & ultimately to village committee along with the NGO partners will be essential. All the activities will be planned, implemented, monitored and evaluated by the partnering NGOs in coordination with the target *groups* at village level. In some activities, the villagers of the target groups will also contribute their labor, material and in cash to some extent.

At initial stage of intervention, it will be difficult to understand community needs and resources. Therefore, our intervention will be phase wise and will be classified as under;

- **Year I: Entry level Phase,**
- **Year II: Effective Level Phase**
- **Year III: End Level Phase.**

#### **c. Year I: Entry Level Phase Intervention:**

It is easy to work in the urban areas and whereas in rural areas, it is very much difficult for people to accept and being a banker, there will be understanding of support for loan and other financial support. Hence, at entry level, we introduce certain awareness sessions about the whole objectives of the scheme including activities/programmes at Village in the entry level to be undertaken. The proposed activities for entry point are as follows;

- 1. Providing Connectivity:** To begin the digitalization concept, we must ensure provision of internet facility in village. It is the main step towards digitalization where people can access information and communicate. This service will allow the community to shop and pay online. This will also allow community to conveniently pay online. With this integration, Banking systems can be introduced for the community and it can be made aware about use of Buddy and other apps related to online banking and other services.

**Role:** State Bank of India/SBI Foundation Management will be requested to connect with BSNL or any other service provider officers at their management level. Once the concerns are clear, SBI Foundation should communicate to partnering NGOs project personnel and his/her role will be arranging the service provider like BSNL or any other service provider for internet/telecom facilities of the village.

- 2. Digital Education:** Setting digital class rooms and computer learning centre in the school, provision of a projector and software of lessons from 1<sup>st</sup> Standard to till the classes which are available in the school is proposed with a minimum of 5 computers in the school where the students can learn computers. The remedial class should be facilitated with the help of educated youth in the village. Provision of minimum 3 scholarships is proposed every year to talented youth to pursue higher education, skill development, profession or dream.

**Role:** The project personnel role is to ensure that the projector, computers and software of the lessons are installed properly with monitoring of the usage of the digital class room and computer learning room. SBI Foundation would find the proper vendor and finalize the quote and the vendor should be put in contact with the project personnel.

- 3. Setting Community Information Centre:**

Due to low literacy rate and remote location of the area proposed to be covered, people are not adequately aware about necessary information related to health, education, environment, banking schemes, online portals and applications, government schemes, and other changes. Hence, it is proposed to establish a multipurpose community information center in each village to provide all the information regarding health, government schemes, banking services, jobs opportunities etc. Every information will be digitized and centre will be accessible to all community members. This center may also serve as a celebration venue for villages, a community meeting hall, and as a location for other purposes such as crèche (child care center), non formal education, vocational training, and SHG activities. The community center will include a toilet, access to drinking water and community kitchen facilities. Labor for the construction of the centers will be provided through local contribution and State Bank of India may contribute depending up on the requirement of each village.

**Role:** The project coordinate will identify a common place where the community centre will be established after discussion with the local community. In collaboration with the local village committee, the project coordinator will set up the community centre. The partnering

NGO will arrange for compilation of all the necessary information related to banking, government schemes etc so that these are available in community centre digitally. SBI Foundation will also do to research on various information and share with the partnering NGOs.

#### **4. Linkage of Government Schemes and Banking Services and Network Strengthening:**

Although Panchayats are equipped with powers and funds, but the members and leaders are not aware as to how they can prepare a plan and implement the developmental activities. Our approach will ensure their participation in community development activities. To overcome the issues of lack of information, SBI Gram Seva will provide all information related to every schemes through community center. The different government services like health, education, social welfare and public distribution system are to be linked properly. The projects envisages forming of groups for specific purpose and strengthen the existing community based groups such as adolescent girls' groups, women's self-help groups (SHGs), youth clubs, local private practitioners associations, school sanitation committees, and village committees, etc. Hence, it is needed to organize and empower the people so that access to various services could be easily arranged.

In this approach, it is absolutely necessary to connect with the concerned collector and share with him/her the plan of development and involve him for his/her direct observation on the project implementation with regard to government schemes. SBI should make effort to connect with top government officials and ministers who will be aware of our intervention and hence, the local bodies will work more effectively. The project will also aim to tap the resources of MP, MLA and other Government funds for the development Gram Panchayat.

**Role:** SBI Foundation will prepare the data base at national level and link the resources and service to the project personnel. The project personnel should coordinate with the local government bodies directly to connect the resources to concerned villages.

- 5. Safe Drinking Water:** To identify the community/village source of drinking water and ensure to provide safe drinking water to villagers. Depending on the need of community, the project may be for RO water system, filtration, and other way of meeting safe drinking water requirements of people. To increase availability of drinking water, bore wells will be decontaminated. Additionally, hand pumps on raised platforms will be installed.

**Role:** The Project personnel are to identify the local source of drinking water facility and make plan for providing safe drinking water.

- 6. Water Conservations:** With the participation of the beneficiary community, rainwater harvesting and watershed programmes will be developed. It will help immensely the poor farming communities in the entire village where the project is implemented. Construction of ponds, dams, canals etc will be reworked to increase water table in these region.

**Role:** The Project coordinator will identify the local water conservation methods, discuss with the local villagers and propose appropriate plan for the same.

#### 7. **Tree Plantation and Village forest conservation:**

With participation of local community, tree plantation will be initiated in the villages and the nearby forest locations. In and around the village, fruit bearing trees may be preferred.

**Role:** The project coordinator should take initiative for the purpose before monsoon and engage the people for the tree plantation in and around the village.

#### 8. **Conducting House Hold and Community Survey:**

Simultaneously at initial stage of intervention, the community and house hold survey should be conducted. The community survey should focus on community resource, community problems and issues, community strengthens etc. The house hold survey should specify the number of house members, each individual profile and the identification of issues in the house etc.

**Role:** The partnering NGO should prepare the questionnaire for the survey and get approval from SBI Foundation for administration to all households in the village.

#### d. **Year II: Effective Phase Level Intervention:**

In this level phase, the intervention will be highly focused as per the need assessment of the community and households. The partnering NGO is to propose the developmental activities for the year II to be undertaken in the village. SBI Foundation also proposes a common minimum program which may arise from the collected survey data. Given below are proposed activities/programs which may be carried out in the second year. Again, the activities will be after prioritizing the needs of the community.

#### 1. **Reparation and improvement of family and community infrastructure:**

In the targeted villages, through survey, there will be identified needs of family and some of these can be met through our project. Community buildings could be repaired and renovated. Hence, the project would involve taking up provision and improvement of certain community infrastructure. Individual housing requirement can be taken care of by State Bank of India through loan schemes. With regard to repair or construction of housing for the poorest families, State Bank of India may take it up under affordable housing scheme where the local construction materials will be used in the construction activity wherever possible.

**Role:** The project coordinator is to identify the need for improvement and provision of community place. Individual need assessment should focus on poverty alleviation, hunger, housing, and those that affect their normal life.

2. **Sanitation, Health and hygiene, drives:** Sanitation drives will focus on the cleaning and repair of the existing drainage/waste management systems in villages. The waste may be decomposed and used for agriculture and for sale as organic manure. The survey result may show the data about houses not having toilet units. SBI Foundation may take up the construction of toilets for those households which don't have toilets. Linked to the sanitation drives, and mobilized through village SHGs, a health and hygiene awareness campaign targeting all villages will be undertaken. Proposed activities include workshops for local community representatives, youth groups, SHGs, and schools, and distribution of sanitation kits, and other behavior change communication materials. Besides, the project will look into preventive health care like conducting various tests to prevent the diseases. The project would also focus on existing primary health care centers.

**Role:** The project coordinator is to share the information of the households in detail while preparing the second year budget. The project coordinator is to conduct home visits for the actual situation of the households and share the case history.

3. **Livelihood & Skill Building:** To improve the livelihood opportunities which will quickly and effectively generate income for the most affected families, Panchayat Committee will undertake broad-based cash for work and livelihood enhancement activities in villages, including the following components: to ensure immediate as well as long-term socio-economic development in the targeted communities, vocational skill building and training activities through SHGs, which will facilitate the involvement of women in income-generating activities. For skill training, RSETI will be connected for those youth who require particular skills. The livelihood interventions within the target communities will provide opportunities for training and upgrading existing skills, such as rope making and basket weaving, which are traditional trades among the targeted villages, as well as new trades related to agricultural produce and its marketing and other income-generating options. Efforts will be made to restore land for future crop production by supplying tools, seeds and cash for work activities to families. Seeds for cultivation of new crops such as rice, mustard and wheat will be provided.

**Role:** The project coordinator is to identify each household livelihood pattern and accordingly prepare the plan to enhance their skills and increase their productivity.

e. **Year III: End Level Phase Intervention:**

In this phase, the intervention becomes more specific and focused on our objective in addressing community needs and individual house needs. The ongoing activities and programmes should be taken on priority where the community people are directly engaged in planning and execution. During this phase, the project aims to achieve the basic level improvement in the community like connectivity, water, electricity, awareness on government schemes, Banking services and most importantly the community becoming digital friendly.

### **Reviewing & Mentoring:**

SBI Foundation along with the project personnel will engage in reviewing and evaluation each and every activity status and identify each intervention impact in the locality. The project coordinator should take the mentorship role in guiding the community people to roll out the project with their own efforts to ensure sustainability. The gram panchayat should play active role in linking every resource of government more effectively to sustain the villages under it.

SBI Foundation should do follow up of the project after it is undertaken by the community at least once in a year for next consecutive 3 years

### **Termination/Withdrawal Policy and handing over of project to community:**

- Right from the beginning, the community will be well informed about the withdrawal policy of the implementing agency as well as the project duration.
- All the Groups/Committees will be formed by the end of first year.
- After the period of 24 months, all the Groups/committee will be federated into the Gram Panchayat level federations.
- After the completion of 36 months, the strengthening of federations will be intensified.
- In the last 6 months intensive meetings with the different groups, committees and Panchayat Raj Institutions will be conducted to build an environment for the withdrawal.
- Handover the entire project to the community and engage them take over for the sustainability of the project.

## **8. The Personnel of the Project:**

SBI GRAM SEVA project proposes to use a Gram Panchayat integrated approach to implement activities and strengthen support systems. Using this approach, the program will utilize and, basing on the results of analyses, strengthen existing structures at the Gram Panchayat and Villages, in order to improve service delivery and reach of the program in active collaboration with partnering NGO.

### **State Bank of India:**

State Bank of India officers/staffs may also join the SBI-GRAM SEVA project activities voluntarily within close proximity of the nearest SBI - Gram Panchayats.

### **SBI Foundation:**

The overall in-charge and implementation of the Project is SBI Foundation. SBI Foundation team will provide regular technical support to the partnering NGOs and organize the Project implementation with the help of other personnel from Partnering NGOs and the village communities. There will be special team members for this project who are totally dedicated in resource generating, directing, implementing and coordinating at all levels of the project implementation.

### **NGO Project Personal:**

SBI Foundation shall co-ordinate and implement the programme with local identified NGO who is totally involved in the community development. They shall organize and implement the required activity in the village. Their roles and responsibilities will be meeting the Gram Panchayat, organizing General Committee at Panchayat Level and Executive Committee at Village level. They will implement each and every activity in the community directly as per the project plan in coordination with the grass root workers from the community.

### **The Grass Root Workers:**

They shall be from the related villages. They shall be trained in the initial stages of the Project. The Project shall organize continuous training programmes for Grass Root Workers. Each village shall have at least one Grass Root Worker. They will help us on daily basis in the execution of the activities.

The Project personnel would go to the villages and undertake multiple activities such as linking the existing resources, development of infrastructure, environment conservation activities and other programmes which are part of community development. All the infrastructure of the project shall be provided by the rural communities. The Project shall not construct any building or infrastructure. The existing structures in each village shall be used for various programmes and activities. The approach creates the feeling of people's ownership in the Project. Mahila Mandals, Youth Clubs and Peoples' Organizations shall be formed to continue the activities and sustain the development of the villages and Gram Panchayats even after exit by SBI Foundation from the project after 3 years.

## **9. Monitoring and Evaluation:**

SBI Foundation will take the lead role in designing the program's M&E plan and related systems. Standardized Monthly Information System (MIS) will be set up to include guidelines for registration and tracking of beneficiaries availing a variety of services, project activity implementation progress. SBI Foundation will adapt and use monitoring tools developed under existing P3 platform for activity progress, including field visit checklists and supervisory visit checklists.

In consultation with its partners, SBI Foundation will adapt and use an M&E manual, which will include data collection tools, standard indicators for reporting, definition of indicators, reporting formats, methods of data entry, management of the computerized MIS system, data analysis and use of data for informing program progress and areas for improvement.

- a. The Approach:** M&E will be scientific, ongoing, participatory, and designed to improve performance in all project areas. M&E will follow the Continuous Quality Improvement (CQI) approach, which will be applied as a daily management practice. Ongoing measurement of project activities will ensure useful and timely feedback to the program for quality and accountability improvement. Midterm and annual program evaluations will



provide evidence-based information to improve program and strategic information management.

- b. Performance Monitoring and Evaluation Plan:** SBI Foundation and its partners will conduct a thorough needs assessment and baseline survey, and the data generated from these will be utilized to refine the performance monitoring and evaluation plan. These activities will be initiated within the initial 90-day mobilization period and will be completed within the first six months. At the implementing level, SBI Foundation will coordinate training in collaboration with all the partner organizations. Program level SBI Foundation team will provide the ongoing technical support to the partner NGOs.
- c. Program Monitoring:** Program monitoring will be made a part of routine supervision and performance enhancement, keeping in line with the CQI approach. Review and Plan Meeting (RPM) will be done at different program levels at specific points in time. At the partner level, RPM will be done monthly. Reviews will include, among other things, the progress of the program towards achieving the Intermediate Results. Based on these periodic reviews, midcourse corrections will be made to specific program activities to ensure that selected targets are achieved. Major strategic changes, if required, will be done in consultation with SBI Management Team. It is expected that the annual reviews by SBI Foundation will provide valuable recommendations which will be incorporated into the plan for the following year.

The implementing partners will submit monthly reports to the Project Manager, who will submit quarterly reports to the SBI Foundation. The SBI Foundation, in turn, will submit semi-annual reports to State Bank of India. Lessons learnt will be shared with appropriate forums.

Program monitoring will incorporate elements of appreciative inquiry and problem solving. It will include the following steps: 1) problem identification; 2) problem selection; 3) problem analysis; 4) generation of alternative approaches, based on results of problem analysis; 5) development of an action plan; 6) presentation of the action plan; and 7) implementation of the action plan.

- d. Baseline Assessment:** A baseline assessment will be initiated within the first 90 days, to be completed within the first six months of the program. This methodology of baseline assessment will include multiple sources of information, both primary and secondary. Primary data will include direct beneficiary groups and NGOs working in Gram Panchayat, while secondary sources will include documents from Government schemes and services and experts from the field.
- e. Mid-Term and End of Program Evaluations:** An external mid-term evaluation will be carried out every year to assess the progress of the program in achieving planned results, to refine program activities, and to adjust targets accordingly. Specifically, it will focus on:

determining progress made toward achieving the objectives, gauging progress towards meeting targets; adjusting/refining targets, as needed; identifying constraints and difficulties, as well as lessons learnt and future program needs. Recommendations aimed at improving the program design and implementation will be developed and disseminated.

#### **10. Sustainability Plan of the Project:**

The sustainability of the project will be maintained through the following strategies.

- The project will be handed over to Gram Panchayat. Through the Gram Panchayat, the committee will be formed in the project area in each village. The government support for gram panchayat should be sufficient to sustain the current developed project.
- The livelihood of the community will be strengthened through proper market linkage with the local level and possibly even beyond local market will be carried out to develop the entrepreneurship.
- The partner organization is to oversee the project locations in the next two years and continue to keep the rapport with the Gram Panchayat.

Thus the SBI Gram Seva Project will be sustained through the above-mentioned strategies/mechanism after the program implementation.