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RGAVP has been able to gather commendable momentum during the reporting period. It has taken up quantum leap in terms of achieving its physical targets of mobilisation, and disbursement of Community Investment Fund. Also in terms of witnessing the regular repayment of loans, and maintaining quality of organisation by adherence of the Panchasutras, the Community Based Organizations (CBOs) have reflected maturation as well as have proved to be gainful to the community.

CBOs contribution to the community has manifested in more ways than one. To a great extent, the rural communities have been able to overcome the vicious cycle of exploitative money lenders. I can say RGAVP has gone beyond the project phase with communitization took place with formation of SHGs, VO and CLFs.

The key achievement during the year is RGAVP has successfully built its internal capacity by forming local community resource persons who have shouldered responsibility of expansion as well as intensification in 60 additional blocks.

Institution building and capacity building have always remained priority areas for RGAVP. Moreover, during this year we could focus on more convergent multi-pronged interventions of the women mobilised under RGAVP SHGs by initiating livelihood development, skill development and benefiting members with eligible government schemes through convergence. This is an integrated approach of RGAVP to bring about a positive change in the life of poor rural women.
Acknowledgements:

Rajasthan Grameen Ajeevika Vikas Parishad would not have been able to achieve the progress in short time without the support and determination of our SHG members, office bearers of Self Help Groups, Village Organizations, Cluster Level Federations and our community cadres.

RGAVP is thankful to all the executive committee members, and National Resource Organisation partners-Society for Elimination of Poverty (SERP), Bihar Rural Livelihoods Promotion Society, Kudumbashree for their continuous support in providing direction and pace to the work.

Lastly, RGAVP is thankful to World Bank and National Rural Livelihood Mission for providing financial support to the Project. With their financial support, capitalisation of thousands of village level organisations has been possible in creating a movement towards self-reliance.
1. Introduction and Background:

Mission:

To enhance the economic opportunities and empowerment of rural poor with focus on women and marginalized groups of Rajasthan

1.1 Objectives:

- Promote community institutions – Women self-help groups, Federations, Producer Organizations
- Financial Inclusion through Project Support & Bank linkages.
- Provide livelihood support through promotion of small and micro enterprises in the areas of farm and non-farm sectors for income enhancement of the poor.
- Develop skills of rural youth
- Converge with other government programs including various departments for leveraging impact

1.2 About Us:

Rajasthan Grameen Aajeevika Vikas Parishad (RAJEEVIKA) is an autonomous society established in October 2010 by the Government of Rajasthan under the administrative control of Department of Rural development. The society is registered under Society Registration Act, 1956 and mandated to implement all rural livelihoods programs associated with SHG based institutional architecture.

The Society aims at creating financially sustainable and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial and selected public services and to build their capacities to deal with the rapidly changing external socio-economic and political world.
1.3 Key Projects implemented by RAJEEVIKA:

At present, following livelihood projects are being implemented by RAJEEVIKA:-

- World Bank funded, Rajasthan Rural Livelihood Project (RRLP): 51 blocks; implementation from June 2011.

- World Bank funded National Rural Livelihood Project (NRLP): 7 blocks; implementation from April 2013.

- GOI funded National Rural Livelihood Mission (NRLM): in rest of the blocks in phased manner; implementation from April 2013.

- IFAD funded Mitigating Poverty in Western Rajasthan (MPoWeR): 6 blocks of Western Rajasthan from December 2008

1.4 Approach

To support the development of livelihood opportunities for the rural poor, specially women and marginalized groups through following:

- **Promoting community institutions** – Women Self Help Groups, VOIs, Federations, Producer Organizations.

- **Financial Inclusion** through Project fund & Bank linkage.

- Providing **livelihood support**.

- **Skill Development**; and

- **Convergence** with other government programs.

1.5 Phasing

RGAVP has been established to mobilise poorest of poor and most vulnerable households in the Self Help groups. Moreover RGAVP adheres to BPL plus policy of State Government of Rajasthan and Government of India. As per 2011 census, there are 95 lakh rural households in the State. The BPL plus policy of the State and GoI has increased the scope of target households for poverty alleviation projects in general, and NRLM in particular. Participatory Identification of Poor (PIP) is a way through which poor in the villages are being identified. Going by above mentioned policy change, it is expected that, about 70% of total rural households will fall under BPL plus category i.e. close to 65 lakh household. A village/GP is said to be
saturated if more than 80% of rural poor are covered and hence RGVAP plans to cover in phases approximately 80% of total rural poor which is close to 54 lakh households.

Following table shows the year-wise, district wise, block wise coverage of households.

Table 1 year wise phasing of Project: RAJEEVIKA

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</tr>
</thead>
<tbody>
<tr>
<td>Districts</td>
<td>22</td>
<td>25</td>
<td>33</td>
<td>33</td>
<td>33</td>
<td>33</td>
<td>33</td>
<td>33</td>
</tr>
<tr>
<td>Blocks</td>
<td>42</td>
<td>92</td>
<td>213</td>
<td>295</td>
<td>295</td>
<td>295</td>
<td>295</td>
<td>295</td>
</tr>
<tr>
<td>Villages</td>
<td>2000</td>
<td>4300</td>
<td>9625</td>
<td>17000</td>
<td>31160</td>
<td>44672</td>
<td>44672</td>
<td>44672</td>
</tr>
<tr>
<td>SHGs</td>
<td>25000</td>
<td>44000</td>
<td>83000</td>
<td>143000</td>
<td>210000</td>
<td>295000</td>
<td>380000</td>
<td>450000</td>
</tr>
<tr>
<td>Households (in lac)</td>
<td>3.0</td>
<td>5.21</td>
<td>9.87</td>
<td>17.1</td>
<td>25.1</td>
<td>35.47</td>
<td>45.6</td>
<td>54.0</td>
</tr>
</tbody>
</table>

2.0 Management Structure under RGVAP:

Governing Body of RGVAP is chaired by Hon’ble Chief Minister of Rajasthan and Empowered committee is chaired by Chief Secretary, Rajasthan.

State Mission Director who is a senior IAS officer heads the State Project Management Unit. The Secretary, Rural Development is the current State Mission Director.
### Role of General Body:

- To approve and review the programs of RGAVP.
- To coordinate the functions of all the Line departments and the other implementing agencies relating to project activities.
- To prepare the rules and sub rules for executing various programs and make necessary amendments in them as per need of the programme.
- To review the availability and utilization of funds received from GOI/GOR/External Loans and other institutes.
- To monitor the execution of programs as per the Administrative and Financial rules provision.

### Role of Empowered Committee

- Formulate/modify the regulations concerning management of the Society (RGAVP).
- Form sub- committees, taskforce, etc. and assign them various responsibilities and powers
- Manage the financial as well as other operational issues of the RGAVP.
- Convene special meetings to discuss any proposed modifications in project and call Special General Body Meeting to get approval for the same.
- Hold at least one meeting on quarterly basis.
2.2 Project Implementation Structure:

Following table shows the project implementation structure of RAJEEVIKA.

Table 3: Project Implementation Structure of RAJEEVIKA

3.0 Progress at a glance

3.1 Key Accomplishments so far:

- **Mobilisation**: More than 43,872 SHGs have been formed by mobilising about 5.0 lac women in 100 blocks of 32 districts. This has been achieved by Community Resource persons as well as Active Women.
• Social Capital in terms of Community Cadre: A pool of community cadres including CRPs, 28800 SHG members have been built as grassroots facilitators for SHGs.

• Financial Inclusion: More than 2.3 lac members of 32119 SHGs have been benefited with the revolving fund and Community Investment support to the tune of Rs 25498 Lacs.

• Village Organisation formed: Total 1950 VOs have been formed and are operational.
• **Cluster Level Federations:** Rajasthan may be the first State to have federated 42 Cluster Level Federations (CLF) covering 1683 villages by **October 2015.** Each CLF has been covering about 5000 women from 35-40 villages and operates like a Mini Bank with a corpus of about Rs 2.5 crores.

• **Expansion:** Program implementation expanded in 60 blocks through 1650 Internal Community cadres graduated from Resource Blocks.

• **M-Pesa:** M-Pesa pilot- a door step banking has been initiated in Aanadpuri (Banswara), Baap (Jodhpur) and Sankra (Jaisalmer) blocks and extended in 6 more blocks in collaboration with Vodafone to reduce the inconvenience of travelling long distances to deposit even small amount of money by SHG members.

• **Development of immersion sites:** RGAVP has developed 40 immersion sites in resource blocks. Active Women and other cadres from Intensive blocks are now being immersed in these sites. To support immersion program, dedicated Block level Resource Cell (BLRC) have been initiated in resource blocks.
Livelihood Development activity:
Livelihood development activities have been initiated on a large scale covering more than 2.5 lakh households with farm, off farm, non-farm based livelihood interventions, along with skill development and convergence. Under the initiative, Goat, Dairy, Crop and Vegetable based livelihood groups have been formed during the reporting period.

Pilot on PRI-CBO Convergence: RGAVP has entered into an agreement with Kudumbashree – NRO to work on PRI-CBO convergence in three selected blocks of three selected districts viz. Kota, Bhilwara and Udaipur for pilot intervention.

Micro Enterprises Consultant Project/SVEP: RGAVP entered into an agreement with Kudumbashree – NRO for promoting entrepreneurship skills amongst SHG members in selected five districts viz. Kota, Bhilwara, Udaipur, Ajmer & Chittorgarh.

Around 25,000 female book keepers have been identified, trained and deployed to maintain proper book keeping at SHG level.

Community Managed Sustainable Agriculture (CMSA): 1,800 farmers have been brought into the fold of CMSA interventions in Tonk & Banswara districts. The results of the interventions have been quite encouraging and farmers are getting benefits in terms of increase in production as well as substantial reduction in cost of cultivation.

Toll free call centre run by SHG women is established at Jhalawar to record and address the issues of the SHG beneficiaries.

138 women are selected as Bare Foot Technicians under MGNREGA.

1,702 women MATEs are trained and deployed under MGNREGA.
• Total 5000 youth from SHGs have been skilled with self and wage employment through RSLDC, RSETIs and CIPET.

• 277 youth were sent for industry training in Maruti Suzuki Training Academy, Raymond Tailoring Centre and NTTF for manufacturing industries in Bangalore with placement guarantee in the same industry.

3.2 Physical Progress:

![Cumulative Progress on KPI graph]

RGAVP during the reporting year have achieved the 65% growth in terms of SHG formation, while 93% growth for release of Revolving fund, and 126% of increase in release of CIF. Significant progress has been achieved in terms of physical targets.

3.3 Financial Progress:

Table 4: Financial Progress of RAJEEVIKA

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<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>RRLP</td>
<td>163.37</td>
<td>176.00</td>
<td>166.61</td>
<td>329.98</td>
<td>95</td>
</tr>
<tr>
<td>NRLM</td>
<td>42.56</td>
<td>19.95</td>
<td>22.31</td>
<td>64.87</td>
<td>95</td>
</tr>
<tr>
<td>NRLP</td>
<td>9.61</td>
<td>40.40</td>
<td>23.74</td>
<td>33.35</td>
<td>52</td>
</tr>
<tr>
<td>MPoWeR</td>
<td>66.08</td>
<td>24.97</td>
<td>24.59</td>
<td>90.67</td>
<td>99</td>
</tr>
<tr>
<td>Total</td>
<td>282.02</td>
<td>261.32</td>
<td>237.25</td>
<td>518.87</td>
<td>91</td>
</tr>
</tbody>
</table>

Cumulative expenditure of Rs. 518.87 crores have been incurred since the inception of the Project.
4.0 Communitisation

The entire program has been implemented with an innovative approach with paradigm shift in role of government from provider of a benefit to capitalising the village level and cluster level institutions and making poor women an owner and manager of their own institutions.

RGAVP has been playing role of facilitator in building poor women’s village level organisations to implement the project with the ownership of women only. The entire process of implementation is community and women driven. The women who have been successfully participating in the self help groups programme with good proven track record of savings, credit and repayment becomes the change agent to bring other poor women in to the SHG movement. This is unique programme wherein women who have been improving their economic status with Self Help Groups are bringing and inspiring other poor women in to the movement towards economic freedom.

The identification and mobilisation of poor women in to Self Help Groups are achieved through Community Resource Person which is women with proven track record of savings and credit from other region or State. At RGAVP, the identification, and mobilisation of poor in to Self Help Groups for 10 resource blocks have been achieved by Community Resource Person from SERP, Andhra Pradesh. This way the process of identification and mobilising of poor is achieved without any prejudice or bias. The expansion in other blocks (other than resource block) is being achieved with internal CRP of Rajasthan. So during the process RGAVP could build the internal capacity and built a large cadre of Community Resource person.
Currently more than 32 different community cadres have been empowering thousands of poor women to bring them out from poverty.

More than 1650 women have challenged and redefined role of women by not only taking up SHG movement as their way out to poverty but also expanded the activity in to more than 73 additional blocks to 121026 poor member. They have proved their mettle as persuasive community mobilisers, exemplarity group leaders, successful managers of Group, Village Organisations, and Cluster level federations by taking lead role as office bearers of these community institutions, diligent work supervisors, visionary planners and determined project executers, and dynamic development agents.

RGAVP has encouraged and insisted that entire programme is completely run by women from members to cadre. Book keepers, CRP, and all community cadres are women. The group meeting timing and other important decisions are taken by group as per their convenience. From inception of RGAVP and project more than 32 different cadres like Book Keepers, Active women, Community Resource Persons, Community Book keepers, Resource Book keepers, Master Book keepers, Village Organization Assistants, CLF accountants, MCP cadres, Bank Sakhis, Convergence Sakhis, Kausal Vikas Sakhis, Data Entry Sakh, iPashu Sakhi, Krishi Sakhi etc

The unequivocal response from community reinforced our belief that decentralised institutions are route to more effective, more efficient and sustainable group management in years and decades to come.

Invoking community support, through a social process driven approach, their capacity building and proactive support has not only resulted in adherence of Panchsutra efficiently but also has made the community substantive decision makers to make best usage of their financial resources.
Detail Sector wise Progress:

5.0 Institution Building

Institution Building has been one of the key activity for RAJEEVIKA. Mobilisation of poor women into Self Help Group at village level has been the first step for RAJEEVIKA towards achieving its goal. The canvas of mobilisation under RGAVP has been large i.e. 54 lac rural household over a period of time. RAJEEVIKA has been reaching out to its potential canvas in a phased manner. It was decided to initiate and make strong base of mobilisation in 15 resource blocks.

Through the social capital generated in resource blocks, the implementation in remaining blocks has been successfully initiated in a phased manner with the help of internal Community Resource Persons (CRPs). Presently, 100 blocks under RGAVP are under implementation.

<table>
<thead>
<tr>
<th>No of Blocks Covered</th>
<th>- 100</th>
</tr>
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<tbody>
<tr>
<td>No of GPs covered</td>
<td>- 1956</td>
</tr>
<tr>
<td>No of Villages entered</td>
<td>- 4795</td>
</tr>
<tr>
<td>NO of SHGs promoted</td>
<td>- 43872</td>
</tr>
<tr>
<td>No of VO’s promoted</td>
<td>- 1950</td>
</tr>
<tr>
<td>No of CLFs promoted</td>
<td>- 42</td>
</tr>
</tbody>
</table>

Different approaches are being used by RGAVP for Institution Building and social mobilization for execution of various Projects under RGAVP. Self Help Groups (SHGs) and their higher level institutions like Village Organizations (VOs) are being formed. RGAVP is also building on the already existing human resource in the form of women’s self help groups and their higher level federations and women led producer organizations. In all approaches, rural poor are being facilitated to achieve increased access to their rights, entitlements, public services, and better social indicators of empowerment. Different project activities are being carried out with the
belief that, poor have innate capabilities and Project can complement them with capacities (information, knowledge, skills, tools, finance and collectivization) to facilitate their own development. Under RGAVP, CRP (Community Resource Persons) strategy is being used for institution building and social empowerment.

5.1 Strategy for institution building:

Under CRP strategy blocks are categorised as follows:-

a) Resource Block Strategy

RGAVP is developing Resource Blocks as ‘model blocks’ which would support other blocks in the same/other districts to implement the programme. Society for elimination Rural Poverty (SERP) of Andhra Pradesh (AP) and Bihar Rural Livelihood Promotion Society (BRLPS) are providing Institution Building support to RGAVP in the 10 RRLP Blocks and 5 NRLPS blocks. SERP & BRLPS deploying experienced Community Resource Persons/ External CRPs in the Resource Blocks for initiating Community Mobilization and Institution Building process. These CRPs are also helping RGAVP to develop community based monitoring mechanisms and create a large pool of human capital in each Resource Block for scaling up the project in other blocks of the state.
b) Intensive Block Strategy

RGAVP is implementing various Projects with the human resources available in Rajasthan i.e. Internal CRPs (from existing federations) to seed the social mobilization and institution building process in selected blocks. This is a home-grown model of institution building to expand in other blocks. Active Women are identified and trained to scale up the best practices in the intensive blocks.

c) Partnership Strategy

There are many SHG federations, which are financially and managerially self-reliant and are in fact capable of scaling up activities of the NRLM in their local areas, through their own leadership and Community Resource Persons (CRPs), as they reached this stage and potential through the efforts of their nurturing organisations. This framework harnesses and builds upon the existing mobilization by NGOs (as nurturing organisations) to get a head-start for the RGAVP activities to saturate the blocks where federations promoted by Non Government Organisations are functional.

Under this strategy, RGAVP has been implementing the programme in partnership with non-government organisation and local self managed federations promoted by Non government organisations in selected blocks of Rajasthan.

5.2 Community Institutions:

a) Village Organizations:

SHG’s are empowered to form the village level federation of SHGs called Village Organization. In one village, women are mobilised in to more than one SHG with smaller and manageable size in each groups however there has to be integration of village level SHGs which will become platform for women to organise and share their issues collectively as village. Moreover the Community Investment Fund has to be received by VO for on lending to village SHGs. With existence of VO in village, Cluster Level Federations or RGAVP who provide the CIF need not to deal with large number of SHGs separately in each village. Moreover the Village organisations also take the responsibility of repayment of loan from each

The SHGs are formed The Village Organizations are formed to provide a platform for the poor families to raise their issues at a village or area level. Village Organization is
the Community Institution through which Livelihoods Investment Fund is routed by the project to the community and hence are very important institutions in fulfilling the objectives of the project.

b) Cluster Level Federations

The process of federating the Village Organisations into cluster level federation has been initiated during the reporting period. Cluster Level Federations have crucial role to play to take over project activities on a sustainable basis after the project period and hence formation of the cluster level federations and building capacity remained priority for RGAVP during reporting period.

CLF will be the prime Community Institution through which Community Investment Fund will be routed by the project to the community. Each CLF has been covering about 5000 women from 35-40 villages and operates like a Mini Bank with a corpus of about Rs 2.5 crores. It also provides a platform for representatives from VOs to resolve their issues regarding entitlements, convergence and effective implementation at grass root level.

Since inception of RRLP, all the project activities like CIF disbursement, bank linkage, linkages with livelihoods & social activities, training & capacity building except formation of community institutions were carried out by the project staff.

![Image](image.png)

After formation of these CLFs, RGAVP decided to transfer execution of all cluster level activities under this project to these CLFs under their own governance and management. Since the CLF Office Bearers (OBs) and Executive Committee (EC) members are from poor families and are mostly illiterate, they lacked required capacity to handle project activities through their institutions. Therefore, 6 months long training and capacity building plan was developed and executed for Office Bearers and EC members of CLF.
Capacity Building of CLF RAJEEVIKA:

- All CLF OBs were sent to SERP project area in Andhra Pradesh for 7 days immersion in which all CLF OBs were introduced to best practices involved in the working of a federation. All CLF accountants were also sent to SERP-AP for 15 days training on management of accounts of a CLF.

- All CLF-OBs were given 2 days training on preparation of Annual Action Plan on a participatory manner.

  - Annual Action Plan prepared by CLF was reviewed by State Project Management Team at their cluster level as well as at State level and inputs were given.

  - Final Annual Action Plans were submitted to State Project Management Unit for further incorporating it to RGAVP AAP and to release funds to CLF.

6.0 Capacity Building

In RGAVP “Capacity Building”, being a core and most crucial activity in project implementation, is emphasized in all facets of project such as Institution Building, Financial Inclusion, Livelihood, Convergence, etc. With the accelerated pace of implementation and expansion, a number of interventions are being introduced which require numerous resources, human and social capital, and constant capacity building thereof.

To cater the capacity building needs, State Resource Cell (SRC) in RGAVP has emerged as a unit which is facilitating in developing community resources, providing support for IB-CB activities, orientation and capacity building support to staff, community cadre, community institutions and other stakeholders, etc. through conducting various capacity building exercises, training programmes, immersion and exposure visits, etc.
In the year 2015-16, the major agenda of RGAVP was to expand project activities in 60 new blocks with the support of community cadre in SERP facilitated 10 Resource Blocks. For the purpose, the first major capacity building exercise was conducted in February 2015, wherein about 200 staffs from 10 DPMUs were oriented and facilitated in the strategic planning for expansion. Thereafter, 10 Block Level Resource Centres (BLRCs) were established in Resource Blocks to facilitate the training and capacity building needs of community cadres and community institutions.

6.1 Capacity Building of CRPs

For the expansion of project activities of community mobilization and SHG Formation in new 60 blocks, which was taken up in three phases i.e. in June, 2015, October, 2015 and February 2016, total 211 CRP teams of community cadre i.e. AWs and BKs were very carefully screened and identified and they have undergone a series of rigorous capacity building programmes such as immersion, ToTs, etc. at block, district and state level to work as Community Resource Persons (CRPs). Furthering the mobilization activities on next level, Sr. CRP were trained to form the second tier institutions of SHGs which are called ‘Village Organization (VO). Total 50 Sr. CRP teams were trained and deployed to form this higher level of community institutions. The BLRCs i.e. block level capacity building units are constantly involved with the monitoring, assessing the capacity building needs of these CRPs and conduct continual apt capacity building exercises to enhance their efficiency and competency.

6.2 Community Trainers in RAJEEVIKA

Working towards communitazation, it was envisaged that, after the Community Resource Persons (CRPs) for social mobilization and SHG Formation, the next step would be to involve community into the capacity building and training. For the capacity building of continuously emerging cadre and institutions, 8 immersion sites were developed in 10 Resource Blocks and the 1st batch of 40 Community Trainers called “Immersion Cadre”, for facilitating the immersion programme was trained in May, 2015.

Creating the trainers pool for BLRCs continued with the training of 2nd batch of 22 Community Trainers called “VO-OB Master Trainers” in September, 2015.
In order to develop VO-Bookkeeping Master Trainers, a rigorous capacity building exercise of 15 days was conducted in October 2015 with the support from the NRLM Cell at NIRD&PR, Hyderabad. The exercise culminated into 31 VO-Bookkeeping Master Trainers i.e. 12 from Community, 3 from SRC and 10 from BLRC Staff and 4 persons from organizations working in partnership blocks.

Considering the increasing number of village level cadre for facilitating SHGs i.e. Active Women in Resource Blocks and “Samuh Sakhi” in new expansion blocks, 40 Community Master Trainers were trained at state level in order to impart 10 days SHG Facilitation Training to the Active Women and Samuh Sakhi.

6.3 Content Development for Capacity Building and Training Programme

For each training programme, very detailed and comprehensive scheduled, modules and Manuals are designed by the technical team at State Resource Cell. And, lead trainers and master trainers are imparted orientation on training modules, prior to conducting the training programme. In the year 2015-16 following manuals were designed:

- Immersion Cadre Training Manual
- CRP Training Manual
- Sr. CRP Training Manual
- AW-MT Training Manual
- Village Organization Training Manual
- VO-Bookkeeping Training Manual
- RBK Training Manual

7.0 Social Inclusion

As per BPL plus policy of RGAVP, 5 lakh beneficiaries have been mobilized to form Self Help Group under RGAVP. Among SHG members being benefitted through Project activities, 41% belong to ST community, 20% to SC community and 32% to Other backward communities and remaining 7% from other communities.

The CRP follows Participatory Identification of Poor (PIP) while forming village level Self Help Groups. Most vulnerable and poorest of poor have been covered under the SHG fold. RGAVP has been focusing on saturation at village level and this will again ensure the coverage of poor in the SHG movement.
8.0 Financial Inclusion

The main objective of the RGAVP and all different project activities is to mobilise poor and their capital formation at household and group level. Access to financial services plays a crucial role in poverty alleviation and inclusive growth.

The capacity of SHGs to avail the financial support has been built by strictly following Panchsutra. The SHGs who are regular in following Panchasutra and following good management & financial norms (proper use of savings, and revolving fund) are being supported further with provision of Revolving Fund and Community Investment Fund (CIF) through Micro Credit Plan (MCP) mode for extending opportunities for livelihoods and various other needs. This enables SHGs to access loans and undertake income generation activities individually as per the Micro Credit Plan and increases incomes. Proper use of RF & CIF inculcates financial discipline among SHG members and helps them in accessing bank loan.

MCLP for 19,921 SHGs have been prepared and Community Investment Funds has been given to 19,564 SHGs amounting to Rs 203.65 crores.

8.1 Credit Linkage

One of the major objectives of RAJEEVIKA is to link SHG with credit from Bank. Credit support from Bank will upscale the future fund flow of SHGs. SHG-Bank Linkages is one of the important prerequisite for poverty alleviation which not only ensures credit to poor on fair terms but also helps them invest in building sustainable livelihoods. Since last 1.5 year, intensive engagement with banks at all level i.e. policy and execution level have been carried out by RGAVP to facilitate SHG-Bank linkages and win the confidence of bankers. Quality SHGs for credit linkages, appointing Bank Sakhi, Zero NPA policy, on-field orientation of Sr. bankers (Zonal/regional heads, Chairman RRBs), support in repayment etc. are some of initiatives taken by RGAVP to streamline SHG-credit linkages in the state. Further, credit camps in districts like Dholpur, Baran, Jhalawar, Dungarpur, Banswara, Tonk, Udaipur, Bhilwara etc. have been organized to provide a boost to SHG credit linkages and there has been positive change at bankers’ level especially Regional Rural Banks working in the State.
During reporting period RAJEEVIKA has focused on building credit linkages. This was taken on a credit camp mode through credit linkage CRP approach. 178 Bank sakhis have been deployed at branch level.

The community driven approach was taken to bridge the gap of Credit requirement of SHGs and to overcome the constraints at Bank and SHG level.

The approach has been piloted in 18 blocks and found to be successful and based on the experiences, the same will be replicated in other blocks to boost SHG-credit linkages in next years. Credit linkages CRP are selected SHG member for atleast 1 year with good track record of saving and credit with 10th pass. Bank Linkages CRP conducted round for 30 days per round in one go and prepare average 2 application per day. Bank linkage CRPs have been given in-depth training on entire operations of filling form, required documentation and present it to bank. Villages have been identified with potential to link minimum 2 SHG for Credit linkages and as per guidelines the atleast 9 months old SHGs will be eligible for Credit from Bank. At the end of round all prepared applications were presented to block level credit camp wherein Branch Managers and RAJEEVIKA officers remain present.

SLBC, NABARD and all Banks have appreciated the concept and agreed to implement it. The same has been minutized in the 128th SLBC minutes and shared with LDMs, DDMs and DPMs for implementation.

The credit linkages CRP approach was piloted in 17 blocks of the State. Well trained credit linkages CRP was placed in these 17 blocks. Credit linkages CRP have worked on village wise saturation approach due to this all eligible SHGs of a particular village could complete their loan application forms. During this entire campaign satisfactory participation of Bankers was received.

Total 2142 loan applications from 17 blocks were prepared during Bank Linkage credit camp with Credit linkages CRP approach. More than 13 block level credit camps could organised. 1771 applications were presented to Bank for sanction, 1604 applications got sanctioned, and 1234 applications got disbursed amounting to Rs. 7.75 crore.
9.0 Livelihood Development

9.1 Background:

Rajasthan is a predominantly agricultural State, with over 77 per cent of the total population residing in rural areas. Livelihoods are changing and diversifying in rural Rajasthan. Rural population of the State is adaptive to new and productive livelihood opportunities. RGAVP facilitates rural poor women in achieving successful sustainable livelihoods with multi-pronged approach.

9.2 Livelihood Strategy:

RGAVP has prepared livelihood strategy plan to cover more than 250000 households by integrating farm, off farm and non-farm based livelihood development activities across the State.

RGAVP has planned to take up the following livelihood development in an integrated way for members of SHGs, the rural poor women.

- Livestock based livelihood clusters development covering about 60,000 House Holds over a period of 3 years
- Agriculture based livelihood clusters development covering about 60,000 House Holds over a period of 3 years
- Non-farm livelihood clusters development covering about 7,450 House Holds over a period of 3 years.
- Skill Development covering about 27,700 youth of SHG members of RGAVP
- Convergence with MGNREGA, LIFE, IAY, Rural Development schemes plan to benefit about 1,00,000 households during 2016-17.

RGAVP has achieved remarkable progress in its initial stage, thereby leveraging the strong mobilisation of community members through the institution of SHGs, to begin with.
9.3 Progress Achieved during Reporting Year (2015-16)

Key highlights of progress achieved during reporting period:

- Team Livelihood consisting of 2 Senior Specialists and 1 Specialist livelihood, Specialist Skill and Convergence at State Level and Young Professionals at State level and block level in 12 districts was formed.

- Initiated the implementation of Livestock based livelihood interventions through Goat CRP in 10 blocks and 9 districts covering 2822 households.

- More than 245 Goat Based Livelihood Groups (GBLG) have been formed in 53 villages, 10 blocks and 9 districts.

- 38 Pashu Sakhis have been identified, trained and deployed.

- With the help of external Agency ISAP, more than 6400 households have been covered under agriculture based livelihood programme in Jhalawar, Churu and Udaipur districts of Rajasthan. Total 4 Farmers producers Organisations have been formed.

- 3 clusters have been identified under non-farm livelihood activities based on handicraft skill of the members i.e. Tie and Dye in Churu District, Leather works in Dausa and Stone and Jari work in Bikaner. 90 Producer Groups have been formed.

- More than 900 members have been trained in hand-roll agarbatti production with the help of Indian Grameen Services in Jhalawar district and 300 have initiated the production of handroll agarbatti.

- “Kaushal Vikas Sakhis” a skill cadre has been developed to mobilize the youth from the SHGs in order to reach out the unreached youth.

- Exposure programme organized for team livelihood at Madhya Pradesh and Bihar State Rural Livelihood Mission.

- State level workshop on livelihoods aiming to learn to scale up organized by RGAVP.

9.4 Sector-wise Progress in detail:

Currently Livestock based and Agri-based Livelihood promotion activities are being rolled out in 12 blocks under RRLP and 6 blocks under MPoWeR. Livelihood promotion will be expanded with a set of activities in 26 blocks. These set of activities vary from intervention to intervention i.e. farm and livestock. Every
household will be covered under multiple livelihood interventions as per the available resources with the HH.

9.4.1 Livestock based Livelihood cluster:

RGAVP has been implementing the livestock based livelihood programme focusing on Goat, Cow taking into consideration the major problems faced by goat rearer’s including lack of veterinary facilities, lack of awareness on seasonal diseases, vaccination, de-worming, and lack of organized marketing.

<table>
<thead>
<tr>
<th>Key Intervention area under Livestock Based Livelihood Development:</th>
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<tbody>
<tr>
<td>• Creation of awareness on improved Animal management practices,</td>
</tr>
<tr>
<td>• Reduce animal mortality,</td>
</tr>
<tr>
<td>• Promotion of local Para professionals and resources to ensure sustainability,</td>
</tr>
<tr>
<td>• Organize farmers for the collective marketing and developing linkages with external entities.</td>
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</tbody>
</table>

- **Progress Highlights: Goat based Livelihood Interventions**
  - Total 245 Goat Based Livelihood Groups (GBLG) has been formed covering 2822 Household. GBLG have been formed by 23 trained Community Resource Person.
  - Total 79 Pashu Sakhi’s have been selected from these GBLG. All these Pashu Sakhi’s have been provided in-depth training for 17 days and deployed as well to work at village level facilitators to goat rearer’s.
  - Dholpur (2 clusters) and Tonk (1 cluster) clusters have been successfully saturated in terms of GBLG as 300 HH has been mobilized in as single cluster.

- **Progress Highlights: Dairy based livelihood interventions:**
  - Total 238 Dairy Livelihood Groups (DLGs) have been formed by trained Dairy CRPs covering about 2737 Households
  - Total 76 Pashu Sakhi’s have been identified trained and deployed to serve as village level facilitator to cattle rearer’s.

RGAVP plans to mobilise about 60,000 households in livestock based livelihood interventions over a period of 3 years expecting to create a grassroots cadre of about 2,000 Pashu Sakhi’s and 200 Para Professionals to facilitate the cattle rearers.
9.4.2 Agriculture based livelihood cluster

RGAVP has been taking up agriculture based livelihood intervention as key livelihood strategy addressing the following key constraints faced by the small and marginal farmers.

- Low yields/productivity
- Soil degradation
- Climate change
- Lack of market linkages

To address the above RGAVP has planned to achieve crop based livelihood interventions and vegetable based livelihood interventions in 14 blocks covering about 60,000 households. The key interventions area under this activity includes productivity enhancement through training and capacity building of small and marginal farmers in implementation of package of practices, improved inputs, soil testing, and direct market linkages.

<table>
<thead>
<tr>
<th>Crop Cluster: Progress highlights</th>
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<tbody>
<tr>
<td>The activity has been initiated in 7 districts with Crop CRP orientation and training.</td>
</tr>
<tr>
<td>Total 66 Pathshalas have been organized covering 660 households.</td>
</tr>
<tr>
<td>Total 22 Krishi Sakhi’s have been selected and trained so far.</td>
</tr>
<tr>
<td>District wise crop clusters have been identified for interventions.</td>
</tr>
</tbody>
</table>

RGAVP plans to create a grassroots cadre of about 2000 Krishi Sakhi’s and 200 Para Professionals to facilitate the farmers in a span of 3 years.

RGAVP plans to federate all cluster level groups formed under farm and livestock based livelihood development in to Producer Organization for facilitating Marketing. However in case of Dairy Livelihoods Cluster Programme, tie up will be established with milk collection centre established by Dairy/ Federation in each village. RGAVP will take help of external technical agency to realize this objective.

9.4.3 Farm based small scale special project:

RGAVP has mobilized around 6,400 small and marginal farmers in Churu, Jhalawar and Udaipur districts into Producers Groups under the special project with the help of Indian Society of Agribusiness Professionals (ISAP). The project was launched to mobilize rural households, mainly small and marginal farmers to facilitate the
productivity enhancement in their agricultural practices to increase their income. Moreover under the project, about 12 producer companies are planned to be registered to link the produce of these households with more remunerative market through direct market linkages. The farmers covered under the interventions of Jhalawar district has implemented the learning for 2 seasons and now ready to sell their produce directly to market through their registered producer companies. There are 4 Farmers Producers Companies registered during reporting period.

9.4.4 Dugdh Sudha (Jhalwar): An initiative by Jhalawar District Project Management Unit, RGAVP:

A milk collection centre has been initiated covering 3 villages of Bakani Block of Jhalawar district. Partnership has been forged with SARAS Dairy to collect the Milk from the 3 villages initially. RGAVP has mobilised milk producers to sell the milk.

9.4.5 Ginger Cultivation Development and collective marketing, Udaipur: RGAVP has initiated mobilising Ginger cultivators under the CM announced project with main objective to address the issue of productivity, disease control, collective marketing and processing of ginger. Around 12 CRP have been identified to mobilise producer groups. Tie up has been established with Maharana Pratap University of Agriculture Technology (MPUT) as knowledge partner.

9.4.6 Mahila Kisan Sashaktikaran Pariyojna (MKSP)

Mahila Kisan Sashaktikaran Pariyojna (MKSP) is a sub-component of the National Rural Livelihood Mission (NRLM), of the Ministry of Rural Development (MoRD), Government of India, which is implemented through RGAVP. MKSP`s focus is on enhancing skills and capacity of women farmers, developing local cadres as Pashu Sakhi and Krishi Sakhi, building upon the social capital created under SSV and scaling-up the existing interventions.

MKSP project is a consortium project to empower 25,500 women farmers (SHG members), across 450 villages in 7 districts of Rajasthan with 6 NGO partners (Ibtada, Srijan, Pradan, Saheli Samiti, GDS, PEDO) to execute MKSP in their respective locations and CMF as lead agency.
9.4.7 Community Managed Sustainable Agriculture (CMSA):
The main objective of CMSA is to bring sustainability to agricultural based livelihoods, with special focus on small and marginal farmers, tenants, agriculture labour and women.

RGAVP initiated implementation of CMSA programme in 2 Blocks of 2 districts – Banswara and Tonk on pilot basis in year 2014 with technical support from SERP.

- So far, 2700 farmers have been brought into the fold of CMSA. The results of the interventions have been quite encouraging and farmers are getting benefits in terms of increase in production as well as substantial reduction in cost of cultivation.

Key Achievements of MKSP project

- Covered about 26,640 HH in Kharif crop season with major crops like Maize, Bajra, Sorghum, Pulses.
- Covered 13,638 HH in Rabi crop season with major crops like Wheat, Mustard, Maize seed production.
- Has covered 7,112 HH in livestock season with main focus on best animal health practices and management. Azolla pit has been used for better fodder for cattle and increased milk productivity.
- A pool of Community Cadre Developed 820 Krishi Sakhi (KS) and 150 Pashu Sakhi (PS).
- 428 Krishi Patshala has been developed, which are acting village level knowledge and resource center for the beneficiaries.
- 9,228 Kitchen gardens have been established under MKSP umbrella in 19 blocks and 7 districts.
- Crops Production increased by 23 % to 49 % in Kharif and 10 % to 56 % in Rabi due to MKSP interventions.
- 2,772 farmers are providing nutritional supplement and nutritive green fodders to their animals.

Way forward

Planning for MKSP Phase –II in existing 19 MKSP blocks with main focus on Value Chain and market linkage development

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Seedling Treatment through natural process
• Considering the success of the program, RGAVP has expanded the intervention in 6 more RRLP blocks.
• During the year 2016-17, project has planned to reach out to more than 10000 families into the fold of CMSA.

Non-farm livelihood development:
Rural non-farm employment is considered important to landless, small and marginal farmers and can have a significant impact in reducing rural Poverty. Non-farm based livelihood activity have been taken up on a smaller scale with possibility of scaling it up in future.

9.4.8 Tie and dye in Churu block:
In Churu block more than 1000 artisan women, members of RGAVP SHGs have been doing tie and dye for traders on job work basis.

Unique features of Non Farm Livelihood interventions:
RGAVP aims to build capacity of artisans, supply chain linkages, and market linkages with product development support to artisans mobilised in to above activities. Technical agency will be taken on board for providing this support.

Craft Sakhi’s: Craft Sakhi’s are village level production facilitator selected by CRP during group formation. One craft Sakhi among 3 groups have been identified from each village.

Master Crafts Person: Process for selection of 3-5 master crafts person from one selected village will be taken up after the skill assessment of the PG members. PG will be supported by Working capital by RGAVP.

Progress Highlights

<table>
<thead>
<tr>
<th>Tie and Dye</th>
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<tbody>
<tr>
<td>More than 758 artisan women were identified and mobilised in to 70 producers group in 4 villages of Churu.</td>
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<tr>
<td>The producer groups have been formed by trained CRP.</td>
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<tr>
<td>RGAVP planned to organised 1000 women in to tie and dye based livelihood activities by mobilising them in to producers groups.</td>
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<tr>
<th>Leather work:</th>
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<tr>
<td>Total 14 producer groups have been formed covering about 158 leather workers by CRP.</td>
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<tr>
<th>Stone and Jari work:</th>
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<tbody>
<tr>
<td>Total 6 Producer groups formed during the reporting period by CRPs.</td>
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</table>
9.4.11 Livelihood generation for women through hand roll incense stick production and marketing:

RGAVP with the key objective to strengthen Non-farm livelihoods and increase income of poor women, members of SHGs has initiated mobilizing women in to handroll agarbatti production in Bakani and Aklera Block of Jhalawar district. This project is been implemented in phases with the help of Indian Grameen Services (IGS).
Under this project, 1500 households have been mobilized into 128 producer collectives for hand roll incense stick.

9.4.12 Micro Enterprises Consultant Project

The objective of MEC project is to develop Micro Enterprises Consultants amongst SHG women to lead micro enterprise development in three selected districts viz. Kota, Bhilwara and Udaipur on pilot basis.

The expected output of the project is to train One hundred fifty (150) Micro Enterprise Consultants and placed in the pilot districts in two years. The trained MECs will form self-reliant enterprise groups for providing services to micro-enterprises and self-employment ventures, besides serving as enterprise promoting arm to the RGAVP. MEC will be provided subsistence allowance for three years after their training.

After being trained, they will be placed in the field since August, 2016. They would be able to support about 40 enterprises by the end of this year.

One MEC in total will support to create 160 new enterprises and that to strengthen another 160 existing enterprises in a period of 4 years after training. Since we have planned to develop 150 MECs, they would be able to support 48,000 enterprises in a period of 4 years. The working capital for individual enterprises will be leveraged from Community Investment Fund and financial institutions like Banks. Kudumbshree-NRO, Kerala is supporting RGAVP in implementation of the project under an agreement.
9.4.13 Pilot on PRI-CBO Convergence:

The project aims to increase access of SHG families and communities to individual entitlements, community services, public goods and social security. The project is being implemented in 67 Gram Panchayats across three districts – Bhilwara, Kota & Udaipur of Rajasthan. Increase participation of SHG members in Gram sabha and various other institutional and developmental committees is another objective of the project. Under the project, Local Resource Group (LRG) from amongst the SHG members @ 7-10 LRG per Gram Panchayat have been identified and trained to support the SHG members in getting their entitlements. These LRGs through an exercise ‘Participatory assessment of Entitlements’ get to know the gaps in entitlements, prepares the entitlement access plan and get them executed with the support of existing community institutions.

10.0 Youth Skill Building & Employment generation

10.1 Convergence with MGNREGS/SBM/IAY:

In order to benefit the SHG members from the major programmes such as MGNREGS, Swachh Bharat Mission (SBM) and Indira Awas Yojana (IAY) in a saturation mode, RGAVP aims to generate awareness and develop leadership of village organizations/SHGs through the support of ‘Convergence Cadre’ (4 active SHG member from each block), a special community cadre for convergence at grass root level. The capacity building and training of these women have been organized by RGAVP with a major focus on interface with Panchayats.

Convergence has been the focus area for RAJEEVIKA which will be instrumental in bringing poor out from poverty. This way the poor households have been facilitated with multipronged approach. It is plan to benefit 30,000 poor households with individual works under MGNREGA, 1 Lakh poor women benefitted by getting 100 days of work under MGNREGA, 7500 SHG women deployed as mates and 3000
villages are promoted as Open Defecation free, 9000 women benefited with various pension schemes.

Progress highlights:

- 90,000 women have participated in Gram Sabhas and gave their names for individual work and included in their Action Plan.
- 1,00,000 names have been sanctioned at Gram Panchayat level
- 1000 financial sanction for individual work received.

10.2 Skill Development:

RGAVP is committed to skilling of at least 1 member of families of SHG members in addition to the other interventions of credit support, livelihood development under farm, non-farm or off farm.

RGAVP has been contributing to achieve the mission of skilling by making skill an integral part of its programme. RGAVP has signed a Memorandum of Understanding with RSLDC to train 26, 700 youths under the Employment-Linked Skills Training Programme (ELSTP) and with CIPET for 1000 Youths.

RGAVP aims towards not only skilling rural poor youth but also to ensure jobs – self-employment or wage employment. RGAVP has been achieving this through partnership with key agencies of State responsible for skilling the youth like Rajasthan Skill and Livelihoods Development Corporation (RSLDC), RSETI/RUDSETI and CIPET etc.

RGAVP has partnered with Maruti Suzuki Training Acadamy of Maruti Suzuki India Pvt Ltd, Raymond Tailoring Centre, and Nettur Technical Training Foundation (NTTF) course under National Employment Enhancement Mission, NEEM. All selected and trained youth will be given employment in respective company.

Kaushal Vikas Sakhi- key skilling agent:

RGAVP has special policy for deployment of Kaushal Vikas Sakhi, a Community Cadre for skilling rural youth. RGAVP ensures rigorous capacity building to Kaushal Vikas Sakhis which includes class room training, orientation, mock rounds, immersion, and exposure to skills training centers. Trained cadre of KVS take up the
task of mobilising youth in their cluster. One sakhi is deployed at one cluster level which covers about 40 villages.

**Skill: Progress highlights:**

There are 40 KVSs deployed by RGAVP  
Total 15,000 youth mobilised out of which 4000 youth have been mobilised with the help of KVS  
Around 5000 of these youth have been trained under Self and Wage employment trainings..  
95 youth have been selected for the training at Maruti Suzuki Training Academy for 2 years and ensured job on completion of training  
100 youth have been selected for training at Raymond tailoring centre with assurance of job on completion of training  
82 youth have been selected for industrial manufacturing training at Bangalore under NTTF  
All selected youth under NTTF, Raymonds and Maruti Suzuki getting monthly stipend of Rs. 7000-10000 , uniform, food and accommodation and insurance facility.

**11.0 Monitoring & Evaluation**

**11.1 MIS System**

Earlier no consolidated SHG database was available in the State. All SHGs accounts were maintained manually, which was time consuming and costly. There was always a risk of losing data. Therefore, it was felt that there is a need of comprehensive MIS application at State level to cover all the SHGs promoted under various schemes

RGAVP has developed one web based application namely PAS (Performance Application System) to maintain CBOs and Community cadres database, which also enables to assess the performance of Project Staff across the state. Further, an application needs to be built to transfer data from PAS to the transitory MIS of NRLM. It may also require more modules to be added in the application, for which RGAVP has hired services of MIS consultant at the State level.
Block-wise and month-wise targets on Key Progress indicators under annual action plan (2015-16) were entered and closely monitored by RGAVP MIS. All kind of MIS reports like progress reports, CBO report cards, performance report cards, monitoring reports and HR & Training reports are available in public domain.

The objective is to give clear roles & responsibilities measurable in quantitative indicators so that the employees may perform to achieve the overall objectives of RGAVP.

11.2 Data Entry Sakhi

A community cadre named as “Data Entry Sakhis” is being developed by RGAVP from SHG members/Women SHG Book Keepers for Data Entry to withdraw the Data Entry Operators and replace it with community members. This will also enhance the capacity of community and the financial empowerment of them. As well as spreading the computer literacy among the rural community specially women. It is helping to get updated transaction data of SHGs regularly and timely.

Data Entry Sakhis are selected, employed and managed by Cluster Level Federations (CLFs). Hence, selection of Data Entry Sakhi is made by CLF. Data Entry Sakhi is liable to enter the Masik Partivedans in online RGAVP MIS by 15th day of every month as well as is also liable to enter all master data related to community cadre, CBOs & Youth training as and when required.

12.0 Project Impact

The project has provided loans to 96% SHG members of the total of 464 SHGs covered which has 4736 members. The distribution of loans provided indicate that 39% have obtained a loan of INR 5001 – 20000 and 27% have obtained a loan of INR20001 – 35000. Of the members who have obtained loans, 46% have purchased assets. The distribution of loans and the investments in terms of livelihood activities are provided in the following figure:
The comparison of increase in income before and after project intervention indicates a clear impact on increase in income after project intervention and particularly more so in Dungarpur, Bikaner and Dausa districts. This distribution is shown in figure below:

Comparison of Beneficiaries Income before and after Project intervention

The process monitoring analysis has also captured the movement of beneficiaries from one income quintile to another income quintile. As per the analysis, 72.5% of the members have been earning a monthly income lower than INR 2500 before joining the SHGs, which has now come down to 25.5%. This indicates that about 74.5% of the all SHG members have managed to improve their levels of income.
13.0 Way Forward 2016-17

- Implementation expansion in 100 additional blocks with the help of internal CRPs.
- Promotion of 35000 SHGs, 3900 Village Organizations and 83 Cluster Level Federations.
- Revolving funds release to 35000 SHGs.
- Community Investment Funds release to 21000 SHGs.
- 24000 SHGs credit linked to the tune of Rs 144.00 Crore.
- 47000 SHG member household benefited through 158 Livelihood Clusters development (Goat, Dairy, Agriculture, Horticulture and nonfarm clusters).
- 83000 youths mobilized.
- At least 100000 SHG member households facilitated through Convergence Sakhis to avail Cat-B works under MGNREGA.
- BPO run by SHG members will be established at Jhalawar District.
- Pilot on ultra poor strategy with the support from JPAL implemented in one block.
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