

# PROGRESS REPORT

October 2018



RAJEEVIKA

Department of Rural Development  
Government of Rajasthan-Jaipur

# Contents

1.0	Introduction	3
2.0	RGAVP Progress at a glance	4
3.0	Institution Building	6
3.1	Self Help Groups	6
3.2	Village Organizations:	6
3.3	Cluster Level Federations	6
4.0	Social Inclusion	7
5.0	Financial Inclusion	9
5.1	Credit Linkages	9
5.2	Digital financial inclusion initiatives	10
5.2.1	Business Correspondents	10
6.0	Livelihood Development	10
	• Livestock (Cluster-based Approach & MKSP-AAP)	11
	• Agriculture (Cluster-based Approach & MKSP-AAP)	12
	• Community Managed Sustainable Agriculture (CMSA)	12
	• Buck Marketing in bulk through CLF	12
	• Custard Apple Value Chain Development	13
	• Custom Hiring Centre (CHC)	13
	• Value Chain Development Project	13
	• Farmer Producer Organisation (FPO)	14
7.0	Youth Skill Building& Employment generation	15
8.0	Rajasthan -NRLM Progress up to October 2018	17
9.0	Mission Antyodaya	18

# 1.0 Introduction

## **Mission:**

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

## **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

**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.

## **Key Projects implemented by RAJEEVIKA:**

Presently, following livelihood projects are being implemented by RAJEEVIKA:-

- World Bank funded, Rajasthan Rural Livelihood Project (RRLP): 60 blocks; implementation from October 2011 and closed on 15<sup>th</sup> October 2018
- GOI funded National Rural Livelihood Mission (NRLM): in 92 blocks in phased manner; implementation from April 2013.

## **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, VOs, Federations, Producer Organizations.
- **Financial Inclusion** through Project fund & Bank linkage.
- Providing **livelihood support**.
- **Skill Development**; and
- **Convergence** with other government programmes.

## 2.0 RGAVP Progress at a glance

- **Mobilisation:** 107557 SHGs have been formed by mobilising about 12.60 lac women in 152 blocks across State.
- **Financial Inclusion:** More than 9.6 lac members of 83396 SHGs have been benefited with the revolving fund and Community Investment support to the tune of Rs 759.92 Crores.
- **Village Organisation formed:** Total 9063 VOs have been promoted.
- **Cluster Level Federations:** Rajasthan be the first State to have federated into Cluster Level Federations. As on reporting period 339 CLFs have been promoted and 215 CLFs registered under co-operative societies act. 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 crore.
- **Productive Asset Building on the fields of women SHG members to strengthen their livelihoods:** The Government of Rajasthan has authorized the Clusters Level Federations of the SHGs to work as Program Implementing Agencies (PIAs) for category B works of SHG members. Entire work of estimation of costs, issuing muster rolls, measurement of works, etc. will be done by CLFs and the delays being greatly reduced.
- 9.287 women MATEs are trained and being deployed under MGNREGA.
- Total 22788 youth from SHGs HHs have been skilled with self and wage employment through RSLDC, RSETIs and CIPET.
- As part of social inclusion (to proactively include most vulnerable sections of society) in NRLM, RGAVP has signed an MoU with J-PAL (international research and policy network) and Bandhan (NGO) to work with Ultra Poor in Manoharthana block of Jhalawar as a pilot.
- **MEC/SVEP Project:**-RGAVP implementing Special Project in five selected blocks in Kota, Bhilwara ,Udaipur,Ajmer and Chitorgarh districts to develop MEC led micro enterprise development with the support from Kudumbashree . MECs supported **12650** SHG members to start Micro enterprises.
- **MKSP-** Implementing Government of India funded MKSP-II in 18 blocks through CLFs promoted under RGVAP with the target of benefitting 54000 Households. So far **48741** households mobilized and being benefitted through various interventions with the support from **2889** Pashu/Krishi Sakhis
- Transaction based MIS System rolled out to monitor various interventions and for measuring performance of Staff.

### Cumulative Progress at a glance

Sr. No.	Activities	RRLP	NRLM	Total
1	No of Blocks entered	60	92	152
2	No of Villages entered	6238	6899	13137
3	SHG Formation	55574	51983	107557
4	Number of HHS	654217	606101	1260318
5	No of SHGs with Saving AC	50680	40830	91510
6	No of SHGs availed Revolving funds	48342	35054	83396
7	No of SHGs availed CIF	36061	22334	58395
8	Credit Linkages	25455	14761	40216
9	Credit volume(Rs in Lakh)	21220	13189	34409
10	No of VOs promoted	5030	4033	9063
11	No of CLFs promoted	208	131	339
12	Expenditure(Rs in Crore)*	802	294	1096

\*Excluding NRLP&MPoWeR expenditure of Rs 273 Crore. Total Expenditure under RGAVP till reporting month- Rs 1369 crore

### Expenditure under various Projects (Rs In Crores)

Name of the Project	Expenditure Till March 2018	Budget 2018-19	Expenditure (April-September 18)	Cumulative Exp. Since inception
RRLP	763.16	58.47	38.91	801.80
NRLP	94.33		10.86	105.19
NRLM	244.68	141.81	57.23	293.91
MPoWeR	148.35		20.12	168.50
Total	1250.52	200.28	119.12	1369.4

Note:-NRLP & MPoWeR Project ended by 2018.Total Expenditure under NRLP was Rs 105 crore and MPoWeR was Rs.168.0 crore (Total of Rs 273 Crore)

## 3.0 Institution Building

### 3.1 Self Help Groups

Institution Building has been one of the key activity for RAJEEVIKA. Mobilisation of poor women in to Self Help Group at village level has been the first step for RAJEEVIKA towards acheiving its goal. As on October 2018 RGAVP mobilized about 12.60 lac households into 107557 SHGs

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). Programme being implemented with the help of Internal Community Resource Persons graduated from Resource/Intensive blocks

<b>RGAVP</b>	
<b>No of Blocks Covered</b>	- 152
<b>No of GPs covered</b>	- 4375
<b>No of Villages entered</b>	- 13137
<b>No of SHGs promoted</b>	- 107557
<b>No of VO's promoted</b>	- 9063
<b>No of CLFs promoted</b>	- 339
<b>Producer Companies.</b>	- 14

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), Cluster Level Federations 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.

### 3.2 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. 9063 Village Organizations have been promoted till reporting period.

### 3.3 Cluster Level Federations

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, 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.

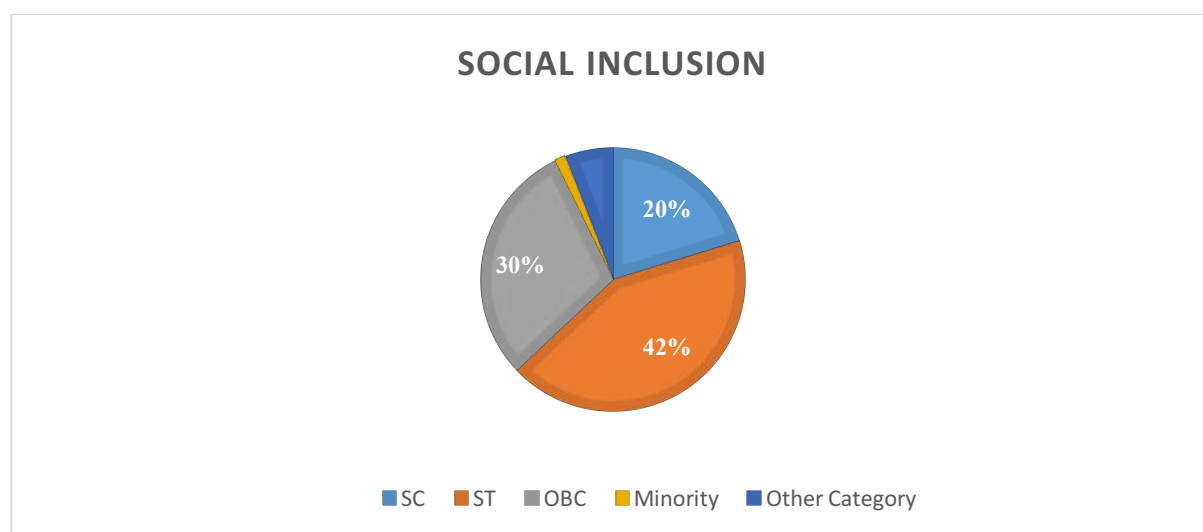
After formation of CLFs, RGAVP entrusted CLFs to execute all cluster level activities under this project. Since the CLF Office Bearers (OBs) and Executive Committee (EC) members are from poor families and are mostly illiterate, they lacked required capacity to handle project activities through their institutions. Therefore, 6 months long training and capacity building plan was developed and executed for Office Bearers and EC members of CLF. To strengthen CLF and to support business planning YPs have been deployed as Cluster Program Managers in selected CLFs..

339 Cluster Level Federations has been promoted and 215 registered under Co-operatives Act .

#### 4.0 Social Inclusion

As per BPL plus policy of RGAVP, 12.60 lakh beneficiaries have been mobilized to form 107137 Self Help Groups. Among SHG members being benefitted through Project activities, 42% belong to ST community, 20% to SC community and 30 % to Other backward communities and remaining 8% 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.





RGAVP has put in special efforts to include the most vulnerable in to RGAVP fold with initialization of special projects, the inclusion of Person with Disability and Targeting Hard core poor.

#### **Inclusion of person with disability:**

RGAVP has initiated the pilot on inclusion of Person with Disability in 3 blocks (Bakani, Sangod and Jhadol) of Rajasthan. The overall objective is inclusion of most vulnerable in to mainstream SHG fold, however considering the extremity of the vulnerability due to the disability, mobilization of PwD in to separate groups have been taken in RGAVP under pilot project.



#### **Progress:-**



Orientation to Block , District and State team on inclusion of Disabled person

Primary survey conducted in 3 blocks covering 177 villages, 4881 SHGs and about 53,691 HHs. During primary survey 4841 Disabled were identified includes 2725 female and 2138 males.

The primary survey was conducted by CRPs after conducting in-depth training

386 DPGs were formed in 3 blocks(Bakani, Sangod and Jhadol)

#### **Targeting the Ultra Poor (TUP):**

Targeting the Hard-core Poor (THP) programme is being scaled up in the Manohar Thana Block, Jhalawar District, Rajasthan by Bandhan-Konnagar in collaboration with RGAVP and supported by J-PAL SA. The programme was rolled out in December 2016 for 1,000 ultra-poor women households, who will be provided carefully sequenced support—a productive asset such as livestock or supplies for petty trade, technical skills training, savings support, temporary cash or in-kind support to tide over immediate consumption needs, and regular mentoring and coaching, over a period of 24 months—to attain sustainable livelihoods and ultimately graduate out of extreme poverty.

Total 243 PRAs have been conducted, covering 31,403 households in all 5 clusters. Out of 2020 HH identified as potential beneficiaries, 1000 have been selected as final beneficiaries from 90 villages after household visits and verification of their vulnerability status.

All 1000 selected beneficiaries from all 5 clusters are been given asset worth Rs. 1.26 crore.



## 5.0 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 SHGs who are regular in following Panchasutra and following good management & financial norm 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.

<b>SHGs with SB A/C</b>	<b>: 91510</b>
<b>Savings</b>	<b>: 48.93 cr</b>
<b>SHGs credit linked</b>	<b>: 40216</b>
<b>Credit from Banks</b>	<b>: 344.09 cr</b>
<b>No of SHGs availed RF</b>	<b>: 83396</b>
<b>RF amount released</b>	<b>: 125.18 cr</b>
<b>No of SHGs availed CIF</b>	<b>: 58395</b>
<b>CIF amount released</b>	<b>: 586.96 cr</b>
<b>No of VOs availed VRF</b>	<b>: 3849</b>
<b>VRF amount released</b>	<b>: 50.78 Cr</b>

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 60138 SHGs have been prepared and Community Investment Funds has been given to 58395 SHGs amounting to Rs 586.96 crore.

### 5.1 Credit Linkages

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 3 years, 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.

To facilitate credit linkages 723 Bank Sakhis have been deployed in those branches where more than 30 SHGs having their saving accounts. As on October 2018 , 40216 SHGs credit linked to the tune of about 344.09 crore

## 5.2 Digital financial inclusion initiatives

### 5.2.1 Business Correspondents

Financial inclusion plays a crucial role in poverty alleviation. In order to ensure timely delivery of financial services (opening accounts, deposits, withdrawal, Remittances, Insurances & Pensions) at doorstep to every household at village. RGAVP has partnered with various banks to appoint SHG members as Business Correspondents (BC) and to tap existing network of already deployed BC agents to leverage financial services and ensure timely delivery of financial service to SHG members at village level.

MoRD has approved a special project to pilot the concept of Business Correspondent agents in Begun (Chittorgarh) and Kekri (Ajmer). Based on the progress of pilot project MoRD has approved the scaling up of project in April 2017 for another 22 blocks across 15 districts for and further expanded in 40 additional blocks in current FY for BC Project

The project aim at leveraging banking services to rural households at doorsteps by appointing SHG members as BC agents or by tapping the network of BC agents.

Based on the project submitted we have already entered in all the blocks and signed the MoU with four banks i.e. BRKGB, BOB, RMGB and PNB for expansion of BC model.

- Training Manual, Operation manual of devices is developed
- Trained and deployed 63 block coordinators in blocks to support BC agents
- Total 400 SHG members were identified and 336 members were trained.
- Total 262 members started working as BC agents
- Total 165 existing BC network is tapped to leverage banking services to SHGs and its' members.
- Dual Authentication is started and tested at BC point of PNB
- Total Households covered under the project is 102549
- 63982 SHG members enrolled under PMJJBY/PMSBY during current FY.
- Volume of transaction through BC points during reporting month was Rs 15.93 crore

## 6.0 Livelihood Development

RGAVP has prepared livelihood strategy plan to cover maximum no of SHG member 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.

<b>Project wise Block &amp; HH coverage</b>				
<b>Interventions</b>	<b>No of Blocks</b>	<b>Total beneficiaries</b>	<b>RRLP Project HHs</b>	<b>NRLM</b>
1. Cluster Approach	31	141277	106539	34738
2. CMSA	8	10359	10359	-
3. MKSP-PIA	19	26641	20910	6451
4. MKSP-AAP	18	36009	27269	8740
5. Livelihoods (NRLM-AAP)	19	6229	2316	3913
6. Agri Value Chain	3	-	-	-
<b>Total</b>	<b>98</b>	<b>220515</b>	<b>167393</b>	<b>53122</b>

#### [Livestock \(Cluster-based Approach & MKSP-AAP\)](#)

Across the state, RGAVP is providing services in 52 blocks of 16 districts under the Dairy & Goatry Cluster-based Approach and Livestock-based Aajeevika Groups under MKSP-AAP project.

Covering different blocks independently under the two projects, RGAVP seeks to reach with its interventions to 1, 14,000 SHG families. Of this, it has already been providing services to 28,437 HHs under Dairy cluster and 22,018 HHs under Goatry cluster approach. Additionally, 48,616 HHs have been provided similar services under MKSP-AAP project. Cumulative figures from all 3 interventions is 99,071 HHs being covered till date. The important aspect is that there is no overlap in services being provided to a particular HH, i.e. each HH being covered and counted under intervention is a first-time beneficiary of livestock programme-based service.

Over 88,000 HHs have benefitted from a package of services, that includes Vaccination, Deworming, Castration, Animal Insurance, Mineral Mixture and Artificial Insemination . Off late, a huge number of SHG HHs being covered under intervention has been preparing their own Mineral Mixture bricks after being trained by PashuSakhi cadres.

In order to ensure effective rendering of above services, RGAVP banks on its trained foot-soldiers that are its 3046 odd Pashu Sakhis & nearly a hundred Livelihood Resource Persons (LRPs).

## Agriculture (Cluster-based Approach & MKSP-AAP)

A similar implementation model as being practised under Livestock is to be witnessed under Agriculture based interventions of Cluster-based Approach and MKSP-AAP projects.

Here, the project area is larger than under livestock with 18 districts being covered under the two projects, though the total target HHs stands same at 1,14,000. Of these, 49,199 HHs have been mobilised for practising various interventions under Crop cluster & 11,565 HHs have been engaged in Vegetable cluster-based activities. Moreover, the 48,616 HHs that were mobilised under MKSP-AAP for livestock, are here being involved with practising better and improved agriculture techniques. It has been observed and documented that 54,268 HHs have practised a minimum of 3 Improved Agriculture Techniques shared with them.

Once again, RGAVP has ensured the timely and effective reach of its various agricultural services through its brigade of trained 2800 odd KrishiSakhis, being supported on field by their Livelihood Resource Persons (LRPs).

## Community Managed Sustainable Agriculture (CMSA)

Initiated in the year 2014, this project was implemented with the specific purpose of mobilising poor farmers towards organic farming techniques through usage of locally available economical and feasible farming inputs. Alongside providing members regular information, educating and communicating with them on usage of improved farming techniques was crucial to the project.

The project area under it covered 8 blocks spread over 8 districts wherein a total of 10,359 SHG HHs were mobilised for intervention. RGAVP had entered into a non-financial MoU with NRLM Support Organization – 'Digital Green' to seek support in developing the audio-visual training materials for dissemination of farm based best practices. Digital Green has completed its intervention in 50 selected villages of Resource blocks. Overall 22 videos have been produced in different languages across the state with best of them coming from Banswara, Baran and Tonk.

## Buck Marketing in bulk through CLF

RGAVP has been facilitating CLFs to liaison with Indian Goat Farm (IGF) and few other bulk institutional buyers of goats and technical service provider for breeding of bucks. The unique feature of marketing is that bucks are sold on *live body weight on different price slabs* depending upon the breed and their purpose. Under the intervention a minimum price has been advised to CLFs for sale to bulk buyers, herein bucks for slaughter are sold at 180 rupees/kg, female goats at 210 rupees/kg, breeding bucks (Sirohi) at 250 rupees/kg.

From the sales, the beneficiary gets a *transparent & regular* market while the *CLF gets business*, both for itself & the community. Of this, the surplus benefit that has accrued to community is about 35 rupees / kg of animal sold so far.

### Custard Apple Value Chain Development

Bulk marketing of raw-fruit through '*grading and sorting*' was taken up along with pulp-making from the fruit through 2 CLFs at Udaipur, covering nearly 450 HHs. 11 Village Level Collection Centres (VLCCs) were formed and functional along with a Processing unit for pulp-making. Primary level training (collection, record-keeping, pulp processing, pulp collection, packing & storage) & exposure visit of concerned staff & cadre has been completed with support from CmF. The net sales in maiden year has been Rs 3.5 lakh from sale of pulp and raw-fruit, the community has received a surplus in range of 20-40 rupees on each crate of raw fruit sold to VLCC.

### Custom Hiring Centre (CHC)

Looking at the success stories of Custom Hiring Centres (CHC) across the country, RGAVP has decided to start this venture in 5 CLFs of Udaipur district from May '17. Kherwara and Rishabhdev were the two blocks selected for this intervention which is managed by the CLFs. A grant of Rs 10.34 lakhs was given by RGAVP to these CLFs which includes the procurement of a tractor, rotavator, cultivator, MB Plough, seed-drill and a trolley. This has helped the rural mass avail advanced farm equipments at a relatively cheaper rate which was a distant dream earlier. It has not only reduced the manual labour at field, but also has helped in increasing the overall productivity of the farmers.

### Value Chain Development Project

RGAVP has identified opportunity in the value chain of Soybean & Rapeseed-Mustard – collective aggregation, primary processing and collective marketing as part of Livelihoods Value Chain Intervention plan. The intervention is being implemented in Sangod Block of District Kota and Aklera&Bakani blocks of District Jhalawar. The intervention has been designed with a focus on the development of commodity-based community institutions (Producer Groups), and further federating them into Farmer Producer Company. The intervention aims to leverage these institutions for collective aggregation, processing, and marketing of products of the member producers while promoting the business operations of FPC. The intervention will provide the producers an opportunity to realize the full potential of collective aggregation and marketing with better bargaining power, better price realization due

to shortened supply chain, and access to market information and safeguard against price fluctuations.

Selection of Agri-commodities for value chain development was done on the basis of analysis of the major crops of Rajasthan. During this analysis, factors like production level, marketable surplus available with RGAVP beneficiaries, and state's competitiveness in terms of production were considered to shortlist the commodities. Based on the analysis, Soybean and Rapeseed-Mustard were identified as potential crops for value chain interventions

### Farmer Producer Organisation (FPO)

RGAVP has established 12 FPOs (registered) in 3 districts in the year 2016: Udaipur, Jhalawar&Churu. Till date, after their establishment Seed Procurement and Marketing has been carried out at Udaipur, at Churu district they have procured Moong and Moth in bulk and marketed the same. In near future, they intend to have their own Dal Mill unit at Churu. In Jhalawar district, an agro-input store has been established to provide needful and timely services at economical prices.

S.No	Project Name	Total		RRLP		Budget (Lakhs)
		Blocks	HHs	Blocks	HHs	
1	Tribal Sub plan at Udaipur, Banswara & Dungarpur(TADA,GoR)	5	77875	5	77875	408
2	IPPP –Poultry Development (AH Dept,GoR)	8	1600	5	1000	1188
3	Value Chain at Kota & Jhalawar (MoRD-Gol)	3	13699	3	13699	628
4	Buck Mktg at Rajsamand, Baran & Jhalawar	3	305	3	305	0.8
5	Custard Apple Collectives at Udaipur	2	700	2	700	22.9
6	Backyard Poultry at Banswara	1	52	1	52	-
7	Masala Making at Rajsamand	1	960	1	960	-
8	Dal Mill FPC Churu	1	1226	1	1226	20
9	Commodity Trading at Kota	1	76	1	76	30
10	Mushroom Cultivation at Rajsamand	1	15	1	15	0.34
11	Custom Hiring Centre at Udaipur	2	886	2	886	60
	<b>Total</b>	<b>28</b>	<b>97394</b>	<b>25</b>	<b>96794</b>	<b>2358.04</b>

## **Nonfarm Livelihoods:-**

### **MEC:-**

This project's main aim is to promote small, village level enterprises in the community, by the community. RGAVP is doing this pilot project in partnership with Kudumbashree-NRO in 3 districts namely Kota, Bhilwara and Udaipur. 148 MECs have been selected from the community itself, from all the 3 districts and trained for 6 months by KS-NRO mentors. They have been deployed in their respective fields. Till date, 12365 micro enterprises (existing and new) have been made and supported by the MECs.

### **SVEP :-**

This is a special project by GOI for promotion of small enterprises, being carried out in two blocks namely Kekri (Ajmer) & Begun (Chittorgarh). This is also in partnership with Kudumbashree. 35 MECs in both the blocks have been identified and trained and supported 563 enterprises.

### **Leather Project:-**

Around 150 leather artisans from our SHGs in Dausa have been identified. They have been mobilized into 14 leather groups. They traditionally make leather Mojaris which they sell in their villages and some other local markets and haats. A need for upgradation of their design and skills & product diversification was felt. Hence, RGAVP brought in Indian Institute of Craft and Design (IICD) to train these women. Around 12 women took the training. In this training, they learnt to make leather purses, handbags, coin pouches, iPad/Kindle covers & bookmarks. A collective procurement system will also be set up in order to reduce the cost of raw material for these artisans.

### **Bundi Bandhej**

350 artisans (our SHG members) from Churu have been identified who are involved in making Bandhej (Tie & Dye) products. A Producer Company has been promoted and registered under Companies act. Rangсутra brought on board to provide support the project "Promotion of Non-farm Livelihoods in tie and dye skill in Churu district under Rajasthan Rural Livelihood Project (RRLP).

## **7.0 Youth Skill Building & Employment generation**

### **7.1 Convergence with MGNREGS/SBM/IAY:**

In order to address various dimensions of poverty, RGAVP aims to take up the task of convergence of SHG programme with various government schemes for social development and livelihood generation, such as MGNREGA, Swachh Bharat Mission, Prime Minister Awas



Yojna, National Social Assistance Program etc.

### 7.2 CLF as implementing agency for Category B work under MGNREGA

RGAVP has taken up the task of leveraging asset building on the fields of 1 lakh SHG member's households under Category B under Mahatma Gandhi NREGA. For this, Government of Rajasthan has authorized Cluster Level Federations under RGAVP to work as Program Implementation Agency (PIA) for Category B (ApnaKhet, ApnaKaam) of Mahatma Gandhi NREGA for SHG members. The overall objective is to increase the household income of SHG members to through sustainable livelihood and vulnerability reduction through land development, irrigation infrastructure development, horticulture and dairy farming works on their land. 38214 financial sanction for Cat-B works issued, 23201 works implementation started and 1359 works completed

### 7.3 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.

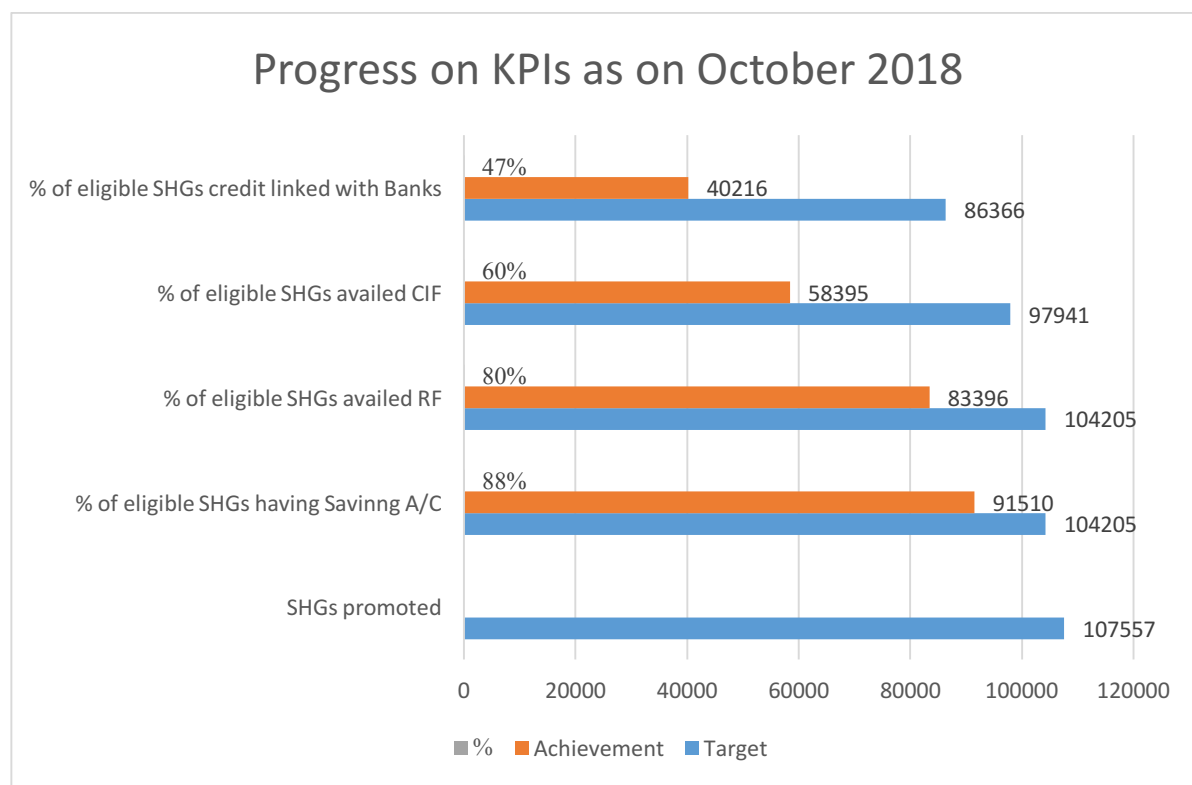
RGAVP has been contributing to achieve the mission of skilling by making skill an integral part of its programme. RGAVP has signed a Memorandum of Understanding with RSLDC to train 26, 700 youths under the Employment-Linked Skills Training Programme (**ELSTP**) and with CIPET for 3000 Youths.

RGAVP has partnered with Maruti Suzuki Training Academy 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.

So far 22788 youths from SHGs households has been trained under various sources

## 8.0 Rajasthan -NRLM Progress up to October 2018

Sl No.	Indicator	Target	Achievement April 2018-Sept 2018	%
1	No of Blocks entered	6	6	100
2	SHG Formation	17331	11,040	63.70
3	Number of HHS	190331	1,26,920	66.68
4	No of SHGs with Saving A/C	18610	9141	49.12
5	No of SHGs availed Revolving funds	13693	6723	49.10
6	No of SHGs availed CIF	11678	4239	36.30
7	Credit Linkages	21000	5490	26.14
8	No of VOs promoted	1598	1057	66.15
9	No of CLFs promoted	69	58	84.06
10	Expenditure(Rs in Crore)	141.81	57.23	40.36



## 9.0 Mission Antyodaya

- Rajeevika implementation started in all 58 blocks
- Implementation started in 1712 GPs out of 1959 identified Gram Panchayats
- Around 5.0 lac HHs mobilized into 43259 SHGs
- 35076 SHGs availed revolving fund support to the tune of 52.47 crore.
- 25510 SHGS availed Community Investment Fund to the tune of 251.85 crore
- 16849 SHGs credit linked to the tune of 141.72 crore
- 2 Facilitators from each Gram Panchayat among SHG members identified and trained to facilitate GPDP and incorporate GAPs identified through Survey
- CRPs/Cadres from Rajeevika carried out survey in 5132 GPs(Including 1959 GPs of Mission Antyodaya) and uploaded in Mission Antyodaya Portal.

Activities	Target 2018-19	Progress during 2018-19	%	Cumulative Progress
Blocks entered	6	6	100	58
GPs entered	400	257	64	1712
Villages entered	1500	984	66	5097
No of SHGs	9000	4984	55	43259
No of SHGs with Bank A/C	9000	4926	55	37691
No of VOs	1000	473	47	3686
No of CLFs	46	64	139	144
No of SHGs availed RF	7500	4887	65	35076
No of SHGs availed CIF	6000	4639	77	25510
Credit Linkages	6000	4070	68	16849

Rajasthan Rural Livelihoods Project (RRLP), implemented by Department of Rural Development, Government of Rajasthan through Independent Society constituted under the chairmanship of Chief Minister of the State known as Rajasthan Grameen Aajeevika Vikas Parishad (Rajeevika). RRLP was conceptualized in 2010 with the objective of enhancing the livelihoods and income of the rural poor to bring them out of poverty. This was to be achieved by organizing rural poorest of poor and poor women in to Self Help Groups, capitalize the group with revolving fund and livelihood fund, link them with Banks, enhance their livelihoods through productivity improvement, and market linkages, Skill development of the youth of the SHG HH and establish Convergence with entitlements. Under RRLP it was planned to mobilize around 4.0 lac rural women into some 33000 SHGs.

The RRLP project document was prepared in the year 2010 using the experiences of DPIIP. The total budget of the project was Rs. 862 crore with the 11.5 % share of the State Government. The RRLP became effective from June 2011 and the key activities of the project were to be achieved by October 2016. The project was commenced from 22<sup>nd</sup> June 2011, however due to certain unavoidable circumstances, the implementation of the project begins from January 2013 and hence project was to be extended for another period of two years. Hence the actual implementation period of the project was about 7 years.

Though the project faced number of challenges in the beginning and all throughout its implementation journey, project was implemented and completed successfully surpassing its targets in most of its planned activities. Project has also created landmarks in community managed women empowerment includes creating strong social capital for support structure to the community institutions, community owned and managed community institutions, and establishing the convergence with key government departments for livelihood enhancement.

Over the last 7 years, the project has reached 6.5 Lakh poor household ( almost double the target) in 60 blocks of 18 districts. These 6.5 Lakh target households have been mobilized in to more than 55,000 strong, sustainable and self- managed community institutions i.e. Self-Help Groups (SHGs). Moreover, more than 5,000 higher level institutions i.e. Village Organizations, the federation of the village level 6-10 SHGs and 208 formal registered Cluster level federations, the federation of all VOs (30-40 VOs)of cluster were not only formed but made fully operational with required resources to serve the SHG members. More than **90** percent SHGs under the project are part of VOs while **93** percent of these VOs are also part of CLFs.

These all 6.5 Lakh HH are the poorest of poor and poor identified through the **Participatory Identification of poor** process, About **65** percent are belonging to **Scheduled Caste (SC)** and **Scheduled Tribes (ST)**. The exclusion errors minimized with Participatory Identification of Poor (PiP) which identified the poverty pockets and number of poor in the village through the physical survey and wealth ranking and initiation of social mobilization from poorest hamlets. The project policy and protocol included the priority inclusion of SC/ST women in SHGs and CBO leadership and strong orientation of Village Organizations towards ensuring saturation. Since majority of the members belongs to ST (48%) which is more than the State's average ST population of 13% followed by SC (17%) equal to the state average of SC population (17%), they are the key beneficiaries of the key component of the project.

These SHGs have been infused with the revolving fund support of Rs. 72.5 Crore (10 Million US\$ ) each Rs.15,000, and Livelihood fund ( Community Investment fund) of Rs. 354.93 Crore (49 Million US\$) each Rs. 1,10,000. The Village Organizations have been infused with the start up fund of Rs. 16.10 Cr (2.2 Million US\$) and Rs. 38.13 Crore (5.3 Million US\$) towards Vulnerability Reduction Fund ( Rs. 1.50 Lakh to each VOs). The CLFs have been infused with the start up fund of Rs. 5.3 Cr (\$ 0.7 Million US\$).

The capacity of the CLFs have been built so that they are providing the livelihood enhancement and generation activities in the farm, off farm and nonfarm areas through the community based extension system, Skill development, and suffice their credit requirement through internal rotation and linkages with formal bank and financial institutions. CLFs have emerged as institutional platforms for facilitating collective actions including social movement and women's drive against liquor consumption and domestic violence, increased participation in public forums like Gram Sabha and participatory implementation of govt. programs like MGNREGA, among others. The responsibility of inclusion of the left out poorest or poor and poor households was effectively shouldered by CLFs.

The unique exercise was conducted under the project wherein each CLFs have prepared their Annual Action plan and the budget was supported by the project on a 100%, 75% and 50% of their total budget in the first, second and third year respectively. The CLFs have been supported for their requirement of office set up, operations, and cost of their cadre support. CLFs have been managed by the women staff hired from the SHG members. This entire exercise has created awareness among the CLFs to generate the sources of revenue and livelihood initiatives for the members.

One of the major achievements under the project is the strong, well trained more than 90,000 community cadre built as **social capital** and **community professionals** ready for scaling up the concept/ project in remaining blocks and other states as well. These all are SHG members with at least 2 years of membership in best practicing SHGs and regular savings as well as repayment track records. This community cadre includes more than 2000 **Community resource persons** with expertise in social mobilization from best

practicing SHGs, **Active Women and Master Book keepers**, **Book keepers** and **Village Organization Assistant** expertise in group management, SHG gradation, and record keeping **Sub committees** of VO, and CLFs, **Bank Sakhi** linking the members with formal banking systems, **Business correspondent** providing door step banking services, **Pashu Sakhis** providing the door step animal care, **Krishi Sakhi** transferring the farm based package of practices among small farmers, **Kaushal Vikas Sakhis** skilling the youth in market led trades, **District Resource Trainers** and **Block resource trainers** ( Master trainers) training the leaders and members on different verticals includes gender and FNHW, **Micro Credit Planning** cadre preparing priority lending plan, **Rehabilitation Resource Person** providing the door step therapies, care and support to the members with disabilities, **Yojana Sakhi** facilitating the members to avail their right under MGNREGA and other entitlements etc.

However, this does not come in an easy way. RGAVP has put in dedicated efforts and took drastic step to achieve this in every manner.

The project faced the challenges in its initial period in hiring the required consultants, due to restrictions on contractual appointments. This delayed the implementation of the project for about 1.5 years with little work on co-option of small number of existing SHGs. The project turns around and picked up the pace with the adoption of strategy of SHG formation through the Community Resource person.

According to the RRLP Project Appraisal Document, the grassroots level activities including the SHG formation was to be achieved through specialists called Project Facilitation Members (PFT). National Rural Livelihood Mission (NRLM) was launched by Government of India in 2013-14 adopted the learning from that successful implementation of livelihood project can be achieved with the community to community learning approach from the States like Andhra Pradesh, Bihar and Tamil Nadu etc and hence community should be used for formation of SHGs instead of staff/professionals. Hence, it was decided after various deliberations and discussions at RGAVP that the CRP strategy should be adopted across RGAVP including RRLP for promoting CBOs instead of formation through Projectstaff like PFTs.

As per the plan, RRLP was to implement the projected activities in 51 blocks (which became 60 blocks after delimitation of blocks). To achieve this, 10 blocks have been selected as resource blocks and implementation in resource was achieved through the help of Society for Elimination of Rural Poverty (SERP). RGAVP entered into an agreement with SERP, implementing the State Rural Livelihood Mission in October'12 to provide CRPs to initiate implementation in 10 Resource Blocks which was deployed in March'13. This was proved a major breakthrough of the project and beneficial in mobilizing the target group in to Self Help Groups with pace. In addition to this, the CRPs have been deployed in 7 more blocks in February 2015 from the 7 existing SHG federations of Rajasthan. Moreover, RGAVP implemented the projected activities in 5 blocks by entering in to the partnership with local NGOs and their federations. The experience gained during

the formation of SHGs and higher level institutions, and community cadres developed in the resource blocks were used for the expansion in the remaining intensive blocks.

The pace of group formation was increased with the deployment of internal CRP. Internal CRP was developed from the experienced Active Women (at-least 2 years of work as AW) who have been trained in-depth on the SHG Management by RGAVP and SERP. Other community cadres were also identified and trained from these 15 blocks (10 resource blocks and 5 partnership blocks) for supporting the expansion in remaining blocks.

Capacity building of community institutions, their office bearers, community cadres and members was a gigantic task. Realizing this, a proper training structure was put in place at State, district and block level with required resources like trainers and master trainers. The Standardized training modules and communication material were developed to ensure desired structure in capacity building and uniformity in messaging across the project. This uniformity and universal coverage helped in developing a common language and a standard template of SHG promotion, with well-defined triggers and performance benchmarks for CBOs and the project. Training lifecycle for each type of training was prepared and followed.

Uniform and comprehensive books of account have been designed for SHGs, VO and CLFs. The project institutionalized orientation of SHG members on *Panchsutra*, the five guiding principles which promoted strong group dynamics and sound financial management. This was beneficial in establishing transparency and credibility of the institutions amongst members as well as stakeholders like government departments and banks.

The RRLP surpassed the physical targets of the project with quality and considered the future sustainability of the institutions created under the project.

About 190000 SHG households have been covered under Livelihood interventions in RRLP. Out of which 51941 households were covered with livestock, **64,949** HHs covered with agriculture- based activities and **15799** HHs benefitted through Non-farm interventions. In addition to this, **59560** HHs benefitted through Mahila Kishan Sashktikaran Project in 12 blocks of RRLP. More than **1597** pashu sakhis developed for providing door step services to goat and dairy based livelihoods. The services of Pashu Sakhis proved useful for the cattle holders. Similarly, more than **1753** Krishi Sakhis have been developed for applying farm based package of practices to the beneficiaries covered under the initiative. The partnership with National Resource Organisations, NGOs and CSR organizations proved beneficial in training on latest technology and market support for livelihood interventions for HH covered under the interventions.

The project has facilitated CLF to become Project Implementing Agency in 10 blocks for benefiting members with work under Category B work under MGNREGA and PIA CLFs have been equipped with the required resources like technical and support staff (90% Staff members from SHGs) and training on the entire operation. This may be an



exceptional initiative by Rajasthan under this project in entire country and played a crucial role in enhancing participation rates under MGNREGA in intervention areas. The project has also facilitated enrolment of eligible beneficiaries under the Bhamashah Yojana, the flagship government scheme on health insurance for the poor. SHG meetings have been highly effective forums for generating awareness about such schemes and triggering demand for access. CLFs/ VO and SHGs were also proactively involved in the recently concluded Integrated Participatory Planning Exercise (IPPE-II) and preparation of Gram Panchayat Development Plan (GPDP). The plans submitted as part of the exercise are expected to drive planning for the next MGNREGA round of works and will be helpful in development of community level assets under the program. Thus Community Institutions developed under RRLP have been instrumental in enhancing access to public entitlements for SHG members. Number of pilots for vulnerability reduction and livelihood enhancement for the most vulnerables includes tribal, persons with disability, and ultra poor taken on a small scale but created good impact and potential for scaling up.

RGAVP as an independent and autonomous society was first of its kind in the State to implement a large size development program. General Body of the Society supervised the implementation, and the Executive Committee and associated functional authority to the EC expedited the policy level decisions.

RGAVP adhered to best practices of the industry in HR, MIS, Financial Management and Procurement. RGAVP was among the first ones in the state to recruit large number of professionals with competent remuneration packages and sound human resource management practices. RGAVP recruited nearly 100 young professionals from leading educational institutions of the country to work for the rural poor in Rajasthan.

Strong, decision-oriented Management Information Systems was rolled out since 2014 at RGAVP. As the project has evolved, the MIS has been transformed from a data collection and reporting system to a Decision Support System. It aimed at not only tracking progress under various thematic interventions but also to integrate and track the project's overall engagement with every rural household under its fold. All the support systems including HR, Financial Management and Procurement have been brought online to enhance efficiency and maintain highest standards of transparency. The project has supplemented the MIS system with qualitative monitoring through Process Monitoring. The initiative has helped the project in keeping a close watch on quality aspects and make needful course corrections.

Financial Management Systems under RRLP have been robust and transparent with regular audits undertaken for project units at all levels as well as for community federations i.e. VOs and CLFs.

RRLP has been the first large scale women empowerment project in the state that has successfully demonstrated the efficacy of strong community institutions in delivering

lasting socio-economic change. The institutional capacity developed under the project has also helped the state to leverage higher resources from various national programs. Community resources developed originally under RRLP have been instrumental in efficient scaling up of similar approach under NRLP and NRLM.

Sustained support from the Government of Rajasthan has been a critical factor in the success of the project. Hon'ble Chief Minister of State has on multiple occasions praised the project as a "Social Revolution". The project has been able to leverage substantial resources in intra and inter department convergence with government programs for many livelihood interventions including MGNREGA for category B work, Backyard Poultry and Bee- Keeping. RAJEEVIKA SHGs and federations are increasingly seen as implementation partners in a plethora of social welfare schemes and the government.

The 60 blocks of RRLP will continue to receive ongoing support under NRLM in the coming years, to reach self-sufficiency.

RRLP has successfully achieved or surpassed most of the result indicators envisaged under the project. The project leaves the well built, inclusive community institutions that have the capacity and financial resources to drive sustained socio-economic change in the future. The Government of Rajasthan and RGAVP committed strengthening these institutions in their journey towards the self-sustainability.

---



**Rajasthan Grameen Aajeevika Vikas Parishad**

**Department of Rural Development & Panchayati Raj**

IIIrd Floor, RFC Block, Udyog Bhavan,

Tilak Marg, Jaipur

Phone:-2227011,2227416 Fax:-2227723

Website-<http://www.rajeevika.rajasthan.gov.in>