

# PROGRESS REPORT

March 2019



RAJEEVIKA

Department of Rural Development  
Government of Rajasthan-Jaipur

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# 1.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:-

- GOI funded National Rural Livelihood Mission (NRLM): in 152 blocks in phased manner; implementation from April 2013.
- World Bank funded, Rajasthan Rural Livelihood Project (RRLP) and IFAD funded MPoWeR Project and NRLP has been closed, and all Institutions promoted under these Projects brought under NRLM fold.

## **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.RGAVP Progress at a glance

- **Mobilisation:** 117653 SHGs have been formed by mobilising about 13.77 lac women in 152 blocks across State.
- **Financial Inclusion:** More than 10.5 lac members of 92300 SHGs have been benefited with the revolving fund and Community Investment support to the tune of Rs 721.79 Crores.
- **Village Organisation formed:** Total 10238 Village Organizations have been promoted.
- **Cluster Level Federations:** Rajasthan be the first State to have federated into Cluster Level Federations. As on reporting period 353 CLFs have been promoted and 246 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.
- Total 27211 youth from SHGs HHs have been skilled with self and wage employment through RSLDC, RSETIs and CIPET.
- **MEC/SVEP Project:-** RGAVP implementing Special Project in five selected blocks in Kota, Bhilwara ,Udaipur,Ajmer and Chitoorgarh districts to develop MEC led micro enterprise development with the support from Kudumbashree . MECs supported 18629 SHG members to start Micro enterprises.
- **One Block-One Product:-** Under OB-OP identified 45 products\_has been identified and SHG members trained on Packaging and being marketed under RAJEEVIKA Brand.
- **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 54712 households mobilized and being benefitted through various interventions with the support from 2977 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	Total
1	No of Blocks entered	152
2	No of Villages entered	14420
3	SHG Formation	117653
4	Number of HHS	1377290
5	No of SHGs with Saving AC	100589
6	No of SHGs availed Revolving funds	92300
7	No of SHGs availed CIF	65457
8	Credit Linkages	45597
9	Credit volume(Rs in Lakh)	42087
10	No of VOs promoted	10238
11	No of CLFs promoted	353

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

Name of the Project	Expenditure Till March 2018	Budget 2018-19	Expenditure (April-March 19)	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	133.96	370.44
MPoWeR	148.35		20.12	168.50
Total	1250.52	200.28	203.85	1445.93

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

### 3. Institution Building

#### 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 March 2019 RGAVP mobilized about 13.77 lac households into 117653 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>	- 4646
<b>No of Villages entered</b>	- 14420
<b>No of SHGs promoted</b>	- 117653
<b>No of VO's promoted</b>	- 10238
<b>No of CLFs promoted</b>	- 353
<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.

#### 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. 10238 Village Organizations have been promoted till reporting period.

## 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..

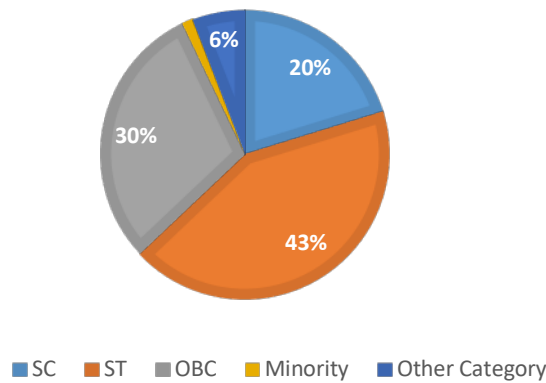
353 Cluster Level Federations has been promoted and 246 registered under Co-operatives Act .

## 4.Social Inclusion

As per BPL plus policy of RGAVP, 13.77 lakh beneficiaries have been mobilized to form 117653 Self Help Groups. Among SHG members being benefitted through Project activities,43% belong to ST community, 20% to SC community and 30 % 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.

## SOCIAL INCLUSION



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. 386 DPGs were formed in 3 blocks



## 5. 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.

This enables SHGs to access loans and undertake

SHGs with SB A/C	: 100589
Savings	: 49.01 cr
SHGs credit linked	: 45597
Credit from Banks	: 422.87 cr
No of SHGs availed RF	: 92300
RF amount released	: 138.45 cr
No of SHGs availed CIF	
Through Project	: 58520
Thro' rotation	: 6937
CIF amount released	: 624.72 cr
No of VOs availed VRF	: 4161
VRF amount released	: 53.49 Cr



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 63567 SHGs have been prepared and Community Investment Funds has been given to 65457 SHGs amounting to Rs 624.72 crore.

### 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 810 Bank Sakhis have been deployed in those branches where more than 25 SHGs having their saving accounts. As on March 2019, 45597 SHGs credit linked to the tune of about 422.87 crore

### Digital financial inclusion initiatives

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 last 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 376 members were trained.
  - Total 347 members started working as BC agents
  - Total 155 existing BC network is tapped to leverage banking services to SHGs and its' members.
  - Dual Authentication is started at BC point of BRKGB and PNB
  - Total Households covered under the project is 102549
- Average transaction through BC points is around 51000/month to the tune of 18.8 crore

## 6.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>Interventions</b>	<b>No of Blocks</b>	<b>Total beneficiaries</b>
1. Cluster Approach	31	111160
2. CMSA	8	10337
3. MKSP-PIA	19	26641
4. MKSP-AAP	18	54641
5. Livelihoods (NRLM-AAP)	19	46925
6. Agri Value Chain	3	-
<b>Total</b>	<b>98</b>	<b>249704</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.

RGAVP intends to reach at least 50% of SHG members with Livelihood Interventions support with various interventions. As on March 2019, about 2,49,704 Households being benefited under Farm based livelihood interventions .Out of which 28,393 HHs under Dairy cluster and 22,003 HHs under Goatry cluster approach. Additionally, 54,641 HHs have been provided similar services under MKSP-AAP project. 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 Pashu Sakhi cadres.

In order to ensure effective rendering of above services, RGAVP banks on its trained cadre 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, 54,641 HHs have been mobilised for practising various interventions under Crop cluster & 11,565 HHs have been engaged in Vegetable cluster-based activities. Moreover, the 48616 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 Krishi Sakhis 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

Technical Support Agency (Access Livelihoods) brought on board to support this intervention.

### 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 beneficiaries		Budget (Lakhs)
		Blocks	HHs	
1	IPPP –Poultry Development (AH Dept,GoR)	8	1600	1188
2	Value Chain at Kota & Jhalawar (MoRD-Gol)	3	13699	628
3	Buck Mktg at Rajsamand, Baran & Jhalawar	3	305	0.8
4	Custard Apple Collectives at Udaipur	2	700	22.9
5	Backyard Poultry at Banswara	1	52	-
6	Masala Making at Rajsamand	1	960	-
7	Dal Mill FPC Churu	1	1226	20
8	Commodity Trading at Kota	1	76	30
9	Mushroom Cultivation at Rajsamand	1	15	0.34
10	Custom Hiring Centre at Udaipur	2	886	60
	<b>Total</b>	<b>23</b>	<b>19519</b>	<b>1950.04</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 implemented in five blocks with the partnership of Kudumbashree and other TSAs. 35 MECs have been identified and trained and supported 1635 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.Youth Skill Building& Employment generation

### **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.

### 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. 38890 financial sanction for Cat-B works issued, 24324 works implementation started and 6199 works completed

### Skill Development:

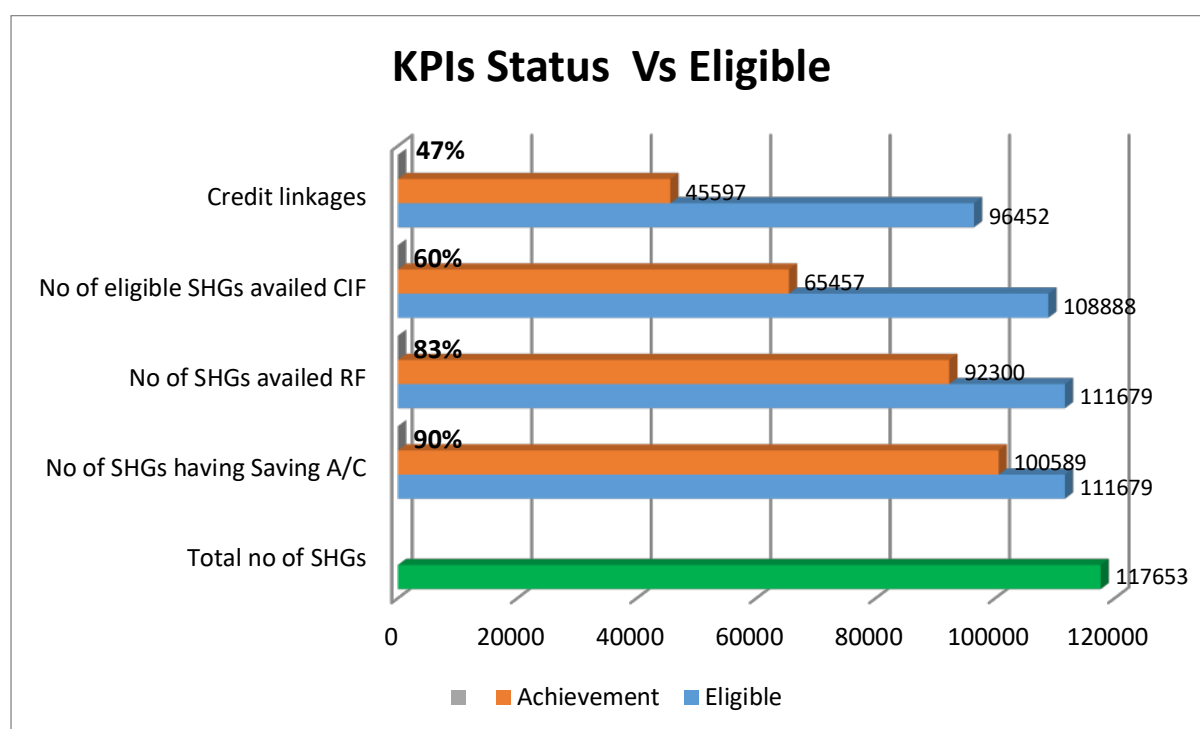
RGAVP is committed to skilling of at least 1 member of families of SHG members in addition to the other interventions of credit support, livelihood development under farm, non-farm or off farm.

RGAVP has been contributing to achieve the mission of skilling by making skill an integral part of its programme. RGAVP has 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 27211 youths from SHGs households has been trained under various sources

## 8.Rajasthan -NRLM Progress up to March 2019

Sl No.	Indicator	Status as on March 2018	Target	Achievement April 2018-Nov 2018	%	Cumulative Progress till March 2019
1	No of Blocks entered	146	6	6	100	152
2	No of villages entered	11375	2800	3045	Achieved	14420
3	SHG Formation	93933	17331	23,760	Achieved	117653
4	Number of HHS	1114026	190331	263264	Achieved	1377290
5	No of SHGs with Saving A/C	80632	18610	19957	Achieved	100589
6	No of SHGs availed Revolving funds	75456	13693	16844	Achieved	92300
7	No of SHGs availed CIF	53536	11678	11921	Achieved	65457
8	Credit Linkages-1st	33735	12000	11862	99	45597
9	Credit Linkages -Repeated	11672	9000	10868	Achieved	
10	Credit Volume(Rs in Lacs)	25534	21000	16507	79	42041
11	No of VOs promoted	7746	1598	2492	Achieved	10238
12	No of CLFs promoted	276	69	77	Achieved	353
13	Expenditure	244.68	141.81	133.96	94	370.44





## 9.Rajasthan Rural Livelihood Project(RRLP) Completion Report

The Rajasthan Rural Livelihoods Project (RRLP), implemented by Department of Rural Development, Government of Rajasthan through an independent society constituted under the chairmanship of Chief Minister and 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 4 lakh rural poorest of poor and poor women into 33,000 self-help groups, capitalizing the group with revolving fund and livelihood fund, linking them with banks, and enhancing their livelihoods through productivity improvement, market linkages, skill development of self-help group households' youth and establishing convergence with entitlements.

The RRLP project document was prepared in 2010 using the experiences of DPIIP and received official sanction from the World Bank on 11 January 2011. The total budget of the project was Rs.712.08 crore (US \$143.80 million) with 11.45% (US \$16.50 million) share of the State Government. RRLP became effective from 22 June 2011 with the key objectives to be achieved by October 2016. However, due to certain unavoidable circumstances, the implementation began from January 2013 and hence the project was extended for another two years after the initial closing date of October 2016, i.e. till October 2018.

### Project components

- **Institution building and social empowerment** to help the poor mobilize themselves into SHGs, and gradually develop their own capacity to initiate and expand sustainable livelihoods activities.
- **Community investment support** to support asset creation of SHGs and their federations and identify and support innovative approaches to improve the livelihoods of the rural poor.
- **Need-based skills development and employment promotion** to support beneficiaries to capture new employment opportunities.
- **Climate change adaptation** to develop and implement drought adaptation mechanisms and institutional models through improved coordination and leveraging of government programmes.

### Project rationale

The Government of Rajasthan identified 51 blocks in 17 districts for the implementation of RRLP with \$162.70 million credit from World Bank and \$21.10 million contribution from the Government of Rajasthan, totalling \$183.80 million (Rs.816.40 crore). The project was signed in June 2011 for a period of five years with the objective to:

- enhance economic opportunities and empowerment of the rural poor women and marginalized groups in the 18 targeted districts of Rajasthan.
- achieve social inclusion and community mobilization, build sustainable organizations of the poor, create linkage between these organizations and financial and other service providers, and support the development of both existing and new livelihood strategies to combat the impact of climate change.

The goal was to bring out of poverty around 4 lakh rural women by organizing them into 33,000 SHGs and linking them to banks to leverage financing to capitalize SHGs and make more money available for

their livelihood investment. These were to be achieved in a phased manner so as to complete the entire process by October 2016. The project document, prepared in 2010 using the experiences of DPIP. Nine more blocks and 1 district were added later during the implementation of RRLP due to administrative reorganization of the state thus taking the coverage to 60 blocks in 18 districts. With continuous livelihood investment support through SHGs, it was expected at least one member of the project benefited households would go above poverty line. Based on the projected livelihood loans, it was expected that about 2,92,000 people would move above the poverty line in about five years.

### Lessons learned from DPIP (World Bank funded earlier Project)

There had been considerable difference made to the lives of the poor in terms of the development benefits under the World Bank funded DPIP (District Poverty Initiatives Project 2000–07). There was a greater appreciation of the new role of NGOs and beneficiaries. It reflected positively in the smooth operation and tangible outcomes. More significantly, the beneficiaries, working together as groups, had the opportunity to be part of the decision-making process. Their leadership qualities, dormant for want of opening, had begun to emerge, and the poor had begun participating in PRI (Panchayati Raj Institutions) activities. In this background, the seven-year-long project experience provided a number of lessons for development projects in general and poverty alleviation initiatives in particular. Some of the key lessons emerging from DPIP informed the design of RRLP:

- **Importance of financial capital:** In DPIP, about 15–20% CIGs (common interest groups) acquired additional assets through their own or bank resources indicating business growth, and leading to more groups demanding more credit linkages. This reflected the need for capacity building of CIGs to bring them to a level where banks would have no hesitation to provide credit.
- **Sustained capacity building support** with focus on livelihood creation is required.
- **Convergence with other social welfare schemes** is necessary for more productive utilization of provisioned assets under the project.
- **Livelihood planning needs a paradigm shift** from demand-led to one determined by market opportunities, institutional partnerships and linkages.
- **Clustering of livelihoods:** Creating sustainable livelihoods for the poor and moving them out of poverty needs investment beyond forming groups and providing income generating assets. Sustainability needs aggregation for scale, which requires clustering.
- **Non-farm livelihoods:** In the absence of other viable and feasible livelihood opportunities, a large proportion of the project promoted investment in relatively less productive livestock and allied activities, petty trade and service activities.

The main achievements of DPIP, implemented in 7 districts, were CIG formation at the village level and enhanced livelihood opportunities for the target population. But there were challenges — mainly insufficient focus on empowerment of CIGs, deficiencies in project planning, lack of coordination in stakeholders, frequent changes in project management staff and slow implementation at the project outset. This led to shortfalls in the quality of group formation, and various other activities designed to power livelihoods of local communities. Committed to working with the poorer and poorest of poor sections of the village, **RRLP followed a 'BPL-plus' strategy. The central design modification from DPIP to RRLP was the transition from CIG to SHG model.** This was to enhance sustainability and viability of the community institutions, as evidenced in other livelihoods initiatives undertaken by the World Bank and state governments.

### Lessons from other projects

RRLP also built on the ongoing rich and varied experiences from livelihood projects in Andhra Pradesh (AP), Tamil Nadu (TN), Bihar, Orissa and Madhya Pradesh (MP). Besides these, there were other ongoing projects elsewhere in the country that had a bearing on the project document. At the top was

Government of India's own revised SGSY programme, the National Rural Livelihoods Mission (NRLM), which advocates an approach very similar to that of RRLP. Its key learnings were incorporated in the design, which differs considerably in intention and approach from DPIIP, including:

- Establishment of an independent society staffed by professionally recruited technical specialists (similar to AP, TN, MP, Bihar and Orissa);
- Focus on empowerment and capacity building and building sustainable community organizations through SHG approach than simple creation of assets through CIGs (AP, TN, Orissa, MP, Bihar);
- District and block-level mapping of livelihood potential to support value chain addition at scale and establishment of producer companies to enable strategic linkages with the private sector (MP, Orissa, TN);
- Focus on skills, migration and development of savings products for the poor to capitalize from remittances and wage labour on NREGA (Bihar);
- Pilots on adaptation built into livelihood value addition (AP);
- Strategic partnerships with state-level bankers and microfinance providers to ensure SHGs are linked from the start to institutional finance (AP, Bihar and Orissa);
- Support for livelihood innovation forums and piloting during preparation (Bihar).

## Progress Status

Although the project faced a number of challenges in the beginning and throughout its implementation journey, it was completed successfully, surpassing its targets in most of its planned activities. RRLP has also created landmarks in community managed women empowerment including creating strong social capital for community-owned and managed institutions and establishing convergence with key government departments for livelihood enhancement.

Over the last 7 years, the project has reached 6 lakh poor households (almost double the target) in 60 blocks of 18 districts. These 6 lakh households have been mobilized into more than 55,000 strong, sustainable and self-managed community institutions i.e. Self-Help Groups (SHGs) further federated into more than 5,000 higher level institutions i.e. Village Organizations (VOs) and 208 Cluster Level Federations. All these organizations are fully operational with the required resources to serve SHG members. More than 90% SHGs under the project are part of VOs while 93% of these VOs are also part of CLFs.

All the 6 lakh HH are the poorest of poor and poor identified through the Participatory Identification of Poor (PIP) process, of which 65% belong to Scheduled Castes (SC) and Scheduled Tribes (ST). The exclusion errors were proactively minimized with PIP, which identified the poverty pockets and number of poor in the village through physical survey, 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 (community-based organizations) leadership and strong orientation of VOs towards ensuring saturation. With 48% members from ST, more than three times the states average of 13%, and 17% from SC, it stands to reason they are the key beneficiaries of RRLP.

These SHGs were infused with a working capital of Rs.15,000 each, and livelihood fund of Rs.1.5 lakh while the VOs were infused with the start-up fund of Rs.50,000 each as well as Rs.1.5 lakh each towards Vulnerability Reduction Fund. The CLFs were infused with the start-up fund of Rs.3.5 lakh.

The capacity of the CLFs has been built for them to facilitate livelihood generation and enhancement activities in the farm, off-farm and non-farm sectors through the community-based extension system, skill development, and realize their credit requirement through internal rotation and linkages with formal financial institutions. They 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 government programmes like Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) among others. The responsibility of the inclusion of left-out poorest of poor and poor households was effectively shouldered by the CLFs.

The preparation of the annual action plan by the CLFs with the budget supported by the project on a 100%, 75% and 50% of their total budget in the first, second and third year, respectively was a unique exercise conducted by RRLP. Managed by women staff hired from among SHG members, the CLFs were supported by the project in office set-up, operational and cadre costs. This entire exercise developed sustainability in CLFs to generate sources of revenue and livelihood initiatives for members.

One of the major achievements of project is the social capital of a well-trained 90,000-strong community cadre developed as community professionals and ready for scaling up the project in the remaining blocks and other states as well. These all are SHG members with at least 2 years of membership in best practising SHGs with regular savings and repayment track record. This community cadre includes more than 2,000 Community Resource Persons (CRPs) with expertise in social mobilization from best practising SHGs. Besides, there are Active Women and Master Book Keepers, Book Keepers and Village Organization Assistant (VOA) with expertise in group management, SHG gradation, and record keeping of VO/CLF sub committees besides the District Resource Trainers and Block Resource Trainers (master trainers) training the leaders and members of different verticals including gender and FNHW. 723 Bank Sakhis, linking members with formal banking systems, 203 Business Correspondent (BCs) providing doorstep banking services, and Micro Credit Planner cadre preparing priority lending plan provide support in financial inclusion (FI) of SHG members. There are Pashu Sakhi, Krishi Sakhi and Kaushal Vikas Sakhis besides Rehabilitation Resource Persons and Yojana Sakhi facilitating members as community cadres under RRLP. However, this has not come by without dedicated efforts and drastic measures at times by Rajeevika.

The project faced challenges in the beginning in hiring consultants due to restrictions on contractual appointments. This delayed the implementation for about 1.5 years with little work on co-option of the 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, termed Project Facilitation Members (PFT). The learning adopted by the National Rural Livelihood Mission (NRLM) from Andhra Pradesh, Bihar and Tamil Nadu experiences that a successful implementation of a livelihood project is possible only through the community to community approach. Hence it was determined that the community should be used for formation of SHGs instead of staff/professionals after deliberation at RGAVP, and the CRP strategy was adopted across RGAVP, including in RRLP, for promoting CBOs instead of formation through Project staff like PFTs.

As per the plan, RGAVP was to implement the projected activities in 51 blocks in 17 districts, which later expanded to 60 blocks in 18 districts due to administrative reorganization of the State. This was executed through the resource block strategy with the help of CRPs from Society for Elimination of Rural Poverty (SERP) in 10 blocks and intensive strategy in remaining blocks with the help of CRPs from Rajasthan-based federations. In 5 blocks, the project activities were executed through partnership strategy. The CRPs were developed from the matured SHGs (formed in the first two years) and deployed for expansion in all targeted blocks. The pace of group formation was augmented with the deployment of internal CRP, who were developed from Active Women with at least 2 years of experience and in-depth training on 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) to support the expansion in remaining blocks. This way, the experiences gained during the formation of SHGs and higher-level institutions and community cadres developed in the resource blocks were used

for expansion in the remaining intensive blocks. The pace of the institution building process picked up with this strategy, which may be the reason for surpassing the SHG formation target.

However, 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 the state, district and block levels with required resources like trainers and master trainers. Standardized training modules and communication material were developed to ensure the 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. A training lifecycle for each type of training was prepared and followed.

Uniform and comprehensive books of account were designed for all the community institutions. 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. RRLP surpassed the physical targets of the project with quality institutions with their future sustainability created under the project.

The Community Investment Fund (CIF) was infused into SHGs only after the preparation of the Micro-Credit Livelihood Plan (MCLP) by the community cadre with priority credit to the poorest of poor and poor. The internal rotation of member savings in the groups, the infusion of working capital and CIF have helped members avail credit on an incremental basis. The major public sector banks operational in the state have been sensitized through sustained advocacy and efforts and MoUs signed to formalize partnerships and bank commitment to extend credit to community institutions fulfilling the basic quality parameters. SHG members were placed in 723 rural bank branches as Bank Sakhi to facilitate bank transactions for SHGs and their members. SHGs of RGAVP have leveraged bank credit to the tune of Rs.208 crore. It is estimated that the SHGs and higher federations under RRLP are managing more than Rs.300 crore at any given time. Initial capitalization and group savings have reduced the vulnerability of the members with easy access to credit for livelihood, asset creation, consumption, and reduced dependence on high cost informal credit sources.

About 1.9 lakh SHG households have been covered under livelihood interventions in RRLP, out of which 51,941 households were covered with livestock, 64,949 HHs with agriculture, and 15,799 HHs benefitted through non-farm interventions. In addition to this, 59,560 HHs were benefitted through the Mahila Kisan Sashaktikaran Project (MKSP) in 12 blocks of RRLP. More than 1,597 Pashu Sakhi were developed for providing highly useful doorstep services to goat and dairy-based livelihoods. Similarly, more than 1,753 Krishi Sakhi were 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 for HH covered under livelihood interventions in latest technology and providing market support.

Adopting a convergence approach, the project facilitated CLFs to become Project Implementing Agency (PIA) in 10 blocks to benefit members through Category B works under MGNREGS. These PIA CLFs have been equipped with required resources like technical and support staff (90% staff members from SHGs) and training in the entire operation. This may prove to be an exceptional initiative by Rajasthan in the entire country, and it played a crucial role in enhancing participation under MGNREGS in the intervention areas. The project also facilitated enrolment of eligible beneficiaries under the Bhamashah Yojana, the flagship Rajasthan Government health insurance scheme for the poor. SHG meetings have been highly effective forums for generating awareness about such schemes and triggering demand for access. The CBOs at all levels 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 MGNREGS round of works and will be helpful in development of community assets under the programme. Thus, community institutions developed under RRLP have been instrumental in enhancing access to public entitlements for SHG members. The large number of pilots taken up on a small scale for vulnerability reduction and livelihood enhancement for the most vulnerable also created a good impact and have a potential for scaling up.

As an independent and autonomous society, RGAVP was the first of its kind in the State to implement a large-sized development programme. Supervised by the General Body, its policy-level decisions were expedited by the Executive Committee and associated functional authority. RGAVP adhered to the best practices of the industry in HR, MIS, financial management and procurement, and was among the first such state organization to recruit a large number of professionals with competitive remuneration and sound human resource management practices. Nearly 100 young professionals (YPs) were recruited from leading educational institutions of the country to work for the rural poor in Rajasthan.

RGAVP is also commended for its strong, decision-oriented MIS that was rolled out in 2014. As the project has evolved, the MIS was transformed from a data collection and reporting system to a decision support system. It aimed at not only tracking thematic intervention progress but also at integrating and tracking the 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, which helped in keeping a close watch on quality aspects and making 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.

RRLP is the first large-scale women's empowerment state project to have successfully demonstrated the efficacy of strong community institutions in delivering lasting socio-economic change. The institutional capacity developed under the project has also helped leverage higher resources from national programmes, and community resources developed 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. The Hon'ble Chief Minister of the State has several times credited the project as a "Social Revolution". The project has been able to leverage substantial resources in intra and inter department convergence with government programmes for many livelihood interventions including MGNREGS for category B works, backyard poultry and bee-keeping. Rajeevika CBOs 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. The Project has successfully achieved or surpassed most of the result indicators envisaged under the project, and leaves strong, inclusive community institutions with the capacity and resources to drive sustained socio-economic change in the future. The Government of Rajasthan and RGAVP are committed to strengthening them in their journey towards self-sustainability.

It also aimed to recommend specific measures to strengthen the policy and incentive framework to support the process of adaptation. **Project implementation support** to facilitate various implementation, coordination, learning and quality enhancement efforts.

### Initial Project Development Objectives (PDO)

The original key performance indicators for the project included the following:

- Increase in number of sources of HH income reported in at least 70% of the targeted HH.
- Reliance on informal credit sources drops by 90% among members of grade 'A' SHGs.

- At least 70% of the 33,000 SHGs are financially viable and institutionally sustainable.
- At least 50% of grade 'A' SHG members routinely participate in Gram Sabha and other village meetings.

## Restructuring

Although the project officially commenced from 22 June 2011, due to certain unavoidable circumstances the actual implementation could only begin from January 2013. Thus, in the initial phase of one-and-a-half years, only the recruitment of human resource for RRLP and co-option of a small number of existing SHGs could be completed.

## Strategies lead changes in implementation approach

NRLM had been launched in Rajasthan in June 2011 from Banswara. Based on the experiences of Andhra Pradesh, Tamil Nadu, Bihar, etc. the Mission's basic premise was that implementation of livelihood projects could be successfully accomplished only through a community-based, community-to-community approach (Community Resource Person/CRP strategy) and hence the community should be the basis of formation of SHGs instead of staff/professionals. Upon deliberation within the state government and Rajeevika, it was determined that the CRP strategy should be adopted across all Rajeevika projects, including RRLP, for promoting CBOs instead of formation through project staff as in the past.

Rajeevika entered into agreement with SERP to provide trained, experienced and quality CRPs for institution building in 10 Resource Blocks. The trained CRPs were deployed by SERP by March 2013. In addition, Rajeevika entered into an agreement for internal CRPs with 7 SHG federations for implementation in 7 more blocks. By February 2015 RGAVP entered tripartite agreement with 3 NGOs/SHG federations to implement RRLP in 5 blocks (2 existing Intensive Blocks and 3 new blocks).

The CRP strategy aimed at the dual purpose of saturating the entered block with SHG formation within 3–4 years and generating internal CRPs from these blocks for expansion. To achieve this, two Active Women (AW) were identified from the SHGs in each village and trained. These AW were then used for expansion as CRPs after 2-3 years' experience. Meanwhile, other community cadre were also identified and trained, and these cadre so developed in these 15 blocks helped RGAVP to expand in the remaining 31 blocks of RRLP and also in other blocks of the state. Thus, these Resource Blocks became the incubator labs for expansion. Accordingly, RGAVP prepared the expansion of RRLP in 20 blocks by June 2015 and in 14 blocks by October 2015.

After deliberation with the World Bank in November 2015, the project was restructured with extension of two additional years, i.e. up to October 2018. Some factors were considered while restructuring:

- SHG formation to be stopped one year before proposed closing date of October 2018 and VO formation to be stopped by April 2018.
- All CLFs to be promoted one year before closing date to ensure necessary handholding support for at least one year.
- Disbursement of CIF to all eligible SHGs before end of the project.
- Livelihood interventions to be implemented in all potential blocks through cluster approach.
- At least 60% of the SHGs to be credit linked with banks. Considering the initial delay of one-and-a-half years, the phasing plan was revised in terms of both physical outcomes and estimated expenditure .

## The restructured PDOs are as follows:

- 55% of total number of Project beneficiaries should belong to marginalized groups
- 50% of total SHG members to develop additional productive assets
- At least \$35 million funds to be managed by community level federations.

## Achievement of Result Frame Work Indicators

PDO Indicator	Target	Actual value at closure	Achievement
1. Number of women project beneficiaries, of which proportion belonging to marginalized groups	350,000 55%	654,123 65%	187% 118%
2. Percentage of SHG members that have developed additional productive assets	50%	40%	80%
3. Total funds managed by functioning apex community federations (Cluster Level Federations)	US\$35 million	US\$ 58.01	165%

Outcome/Intermediate Results Indicator	Target	Actual value at closure	Achievement
<b>Empowerment Enhanced economic opportunities</b>			
At least 70% of grade 'A' SHG members avail credit from inter-loaning within their groups	<b>70%</b>	<b>85%</b>	<b>121%</b>
At least 80% of the Vos in the project villages also manage (project) funds efficiently	<b>80%</b>	<b>92%</b>	<b>115%</b>
At least 70% of the Vos report receiving services from their respective PFT-level area federations (CLFs)	<b>70%</b>	<b>93%</b>	<b>132%</b>
Number of functioning SHGs established	<b>40,000</b>	<b>50,167</b>	<b>125%</b>
Number of functioning Vos established	<b>4,000</b>	<b>4,884</b>	<b>122%</b>
Number of functioning CLFs established	<b>120</b>	<b>208</b>	<b>173%</b>
At least 50% of grade A SHGs obtain financial assistance/credit from banks	<b>50%</b>	<b>62%</b>	<b>124%</b>
At least 80% of Grade A SHGS have accessed credit support from the CDO	<b>80%</b>	<b>80%</b>	<b>100%</b>
At least 40% of grade A SHG members obtain credit support for productive activity	<b>40%</b>	<b>63%</b>	<b>157%</b>
At least 10 viable and sustainable Producer Organizations (POs) are established	<b>10</b>	<b>0</b>	<b>0%</b>
At least 17,000 youth (including more than 33% women) from the project villages are placed in appropriate jobs as a result of project efforts	<b>17,000</b>	<b>11,273</b>	<b>66.3%</b>





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