

RAJEEVIKA-Progress Report

October 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: 147637** SHGs have been formed by mobilising about 17.09 lac women in 212 blocks across State.
- **Financial Inclusion:** More than 11.8 lac members of **102950** SHGs have been benefited with the revolving fund and Community Investment support to the tune of Rs **801.85** Crores.
- **Village Organisation formed:** Total 11165 Village Organizations have been promoted.
- **Cluster Level Federations:** Rajasthan be the first State to have federated into Cluster Level Federations. As on reporting period 385 CLFs have been promoted and 341 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 1.0-3.0 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. is being taken care by identified 57 CLFs and the delays being greatly reduced.
- Total 32464 youth from SHGs HHs out of which 8497 are Male and 23967 are female ,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 23102 SHG members to start Micro enterprises and 2237 enterprises under SVEP.
- **One Block-One Product:-** Under OB-OP identified 61 products_ has been identified and 3291 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 54675 households mobilized and being benefitted through various interventions with the support from 1521 Pashu Sakhis and 1566 Krishi Sakhis
- **“Choupal Rajeevika Store”** established at Jaipur to provide marketing platform to SHG member products.
- 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	212
	No of GPs entered	5631
2	No of Villages entered	18235
3	SHG Formation	147640
4	Number of HHS	1708651
5	No of SHGs with Saving AC	115520
6	No of SHGs availed Revolving funds	102950
7	No of SHGs availed CIF	71449
8	No of SHGs Credit linked	56685
	No of SHGs Credit linked(Repeated)	21642
9	Credit volume(Rs in Lakh)	59205
10	No of VOs promoted	11165
11	No of CLFs promoted	385

Expenditure under various Projects (Rs In Crores)

Name of the Project	Expenditure Till March 2019	Budget 2019-20	Expenditure (April-Oct 19)	Cumulative Exp. Since inception
RRLP	801.80	Closed	0	801.80
NRLP	105.19	Closed	0	105.19
NRLM	370.44	195.35	81.07	451.51
MPoWeR	168.50	Closed	0	168.50
Total	1445.93	195.35		1527.00

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 October '19 RGAVP mobilized about 17.08 lac households into **147630** 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

No of Blocks Covered	-	212
No of GPs covered	-	5631
No of Villages entered	-	18235
No of SHGs promoted	-	147630
No of VO's promoted	-	11165
No of CLFs promoted	-	385
Producer Companies.	-	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. 11165 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..

385 Cluster Level Federations has been promoted and 341 registered under Co-operatives Act .

4.Social Inclusion & Development

At RGAVP, we ensure that no poor family is left out from being mobilised in to SHG fold. To achieve this we adopt differential strategies for social inclusion of all identified rural poor households into self-managed village level institutions. In order to ensure social inclusion in its true sense we ensure that most vulnerable sections of the society is not only identified but mobilised under RGAVP and also get benefited.

The objective is to put the vulnerable groups and communities at par with other groups so that they are capable of having equal access to the opportunities, resources, services and institutions to develop themselves and be mainstreamed.

At RGAVP, we ensure;

- No poor family should left out from SHG fold
- Most vulnerable sections of the society is not only identified but mobilised and also get benefited under RGAVP
- Facilitation in providing necessary, need based handholding to institutions and build the capacity

The inclusion of most vulnerable as per the NRLM guidelines includes the Scheduled Castes (SCs), Scheduled Tribes (STs), Single women and women headed households/ Widow, Persons with Disabilities (PWDs), Landless etc. is followed at RGAVP.

Mission of RGAVP is to eliminate poverty which will be realised by making poor, the agents of change.

Social category distribution of RGAVP members:

More than 17.08 lakh women have been mobilised in to 1.47 lakh SHG across the 212 blocks of Rajasthan. Out of which, 41 % belongs to ST, 21 % belongs to SC, while 30 % belongs to OBC. 2% of SHG members are person with disabilities

This also ensures that the office bearers of all the community based institutions like SHGs, Village Organisations, and Cluster level federations also are from most vulnerable community.

Households falling in the category of “poorest of poor” and “poor” by a proper process of Participatory Identification of Poor (PIP), are the target group of RRLP.

All the members mobilised in to SHGs have been identified through the Participatory identification of poor process by the team of community resource person.

Gender

Since RGAVP aimed to be owned and managed by women, it is important the capacity of women to be built on Gender aspects and their capacity to be built so they run and own the programme with gender balanced approach.

Gender at RGAVP:

- Design and implementation of programme and policy and products/ with Gender lens
- Gender Sensitisation to Staff, Community cadre, Community Institutions, Members
- Gender Point person training and Gender Forums at the village level
- Gender pledge and agendas to be discussed regularly in the SHG meeting/ Ensure graduation of women towards decision making
- Gender Operational Strategy of Community Institutions
- Facilitation to implement the GOS to Cluster level federations



The Staff from State Project Unit to Cluster level are oriented on Gender. This is mandatory. This ensures the Gender balanced work culture in the organisation and also develop sensitivity towards the Gender issues.

Capacity building Training of Social Action Committees:

It is important that the increased income of SHG members also increase in quality of life of members and also increase the decision making power of the women and empowerment is achieved in its true sense. The Cluster Level Federations, Village Organisations and Self Help Groups are encouraged to take up the Social and Gender based issues affected to majority of members and their life and take up the movement or action to address it. For this, Social Action committees are formed at CLF and VO level and are trained on inclusion aspect and on Gender aspects.

The Social action committees of CLF and VOs are trained on Gender, Inclusion, entitlements, convergence, Food, Nutrition, Health and WASH aspects.

The Social Action Committees have been formed in each VOs and CLFs.

Social Action committees of more than 125 CLFs have been trained through the cadre of Master trainers.

Vulnerability Reduction Fund

The village organisations with six month of maturity are disbursed with the Vulnerability Reduction Fund for addressing the vulnerability related to food, fodder, health and other calamities/ emergency in the household of the SHG members. More than 4192 Village

organisations have been disbursed worth Rs. 5370.10 Lakh as VRF. Current year, Rs. 50,000 is disbursed as VRF to each VOs and about 1000 VOs will be given VRF.

VRF supports over and above the loan support from the SHGs on a token interest rate or no interest but in no case equaliant to the SHG loan interest rate.

Inclusion

Inclusion is an effort towards enabling policies to bring the most vulnerable and challenged group in to the SHG fold. RGAVP made special efforts to include the person with disability and ultra poor in to SHG fold.

Inclusion of Persons with Disability:

RGAVP has initiated the pilot on inclusion of People with Disability since August 2015 with the help of an expert in 4 blocks of Rajasthan namely Bakani (Jhalawar), Sangod (Kota), Falasia and Jhadol (Udaipur).

Total 2500 Persons with Disabilities identified and have been mobilised in to 348 Self Help Groups called Disability persons groups (DPG) covering the males, females and children across the 9 disabilities specified in Right for Persons with Disability Act 2016.

Rehabilitation Resource Person (RRP), a special cadre built to support the individual PWDs and DPGs with Group operations includes bank account opening, infusion of Working capital and CIF, and basic therapies, sign language, mobility training and other forms of counseling to PWDs and their parents/ families at the doorstep.

The RRP's undergone intensive class room as well as on the job training that equip them to perform their job effectively.

The RRP's are facilitating the DPGs with certification, ensuring different entitlements such as assistive devices, pensions, scholarships etc in addition to the bank account opening and infusion of working capital.



	<p>348 DPGs formed with 2278 members and screening based on disability mapping done in 38 villages, 4 blocks</p> <p>Male, female and child enrolled</p> <p>89 Rehabilitation Resource Persons trained and deployed</p>
<p>Infusion of revolving funds and livelihood funds amounting to approx INR 22 million utilized for healthcare support, aids and furthering livelihood opportunities through skill training to PwDs</p> <p>Bank Linkages</p>	
	<p>Assistance with disability certification for 1730 disabled persons, 271 disabled children enrolled in schools, aids provided to 251 DPGs</p> <p>Home based rehabilitation support provided to 638 Child With Disabilities by RRPs</p>

Prevention of Sexual Harassment of Women at Workplace:

RGAVP is committed for zero tolerance against the sexual harassment of women at workplace.

RGAVP has been implementing Rural Livelihood Mission which is women's programme. The programme encourages communitisation process by empowering women owned and managed SHGs, Village Organisations, Cluster Level Federations and farmer's producer's organisations. Moreover the entire process is implemented through community cadres and hence it is very important to create pro-women and safer environment at each cluster, block, district and state office.

RGAVP has achieved following;



- Formation of Internal Complaint Committee at each district level and State level
- Each ICC members trained on the Act and its redressal
- The guidelines have been released on the Act, and creating women friendly office environment.
- Orientation to staff and key cadres on the same.
- Redressal of any complaint and action initiated against the guilty within the deadline as per the Act.

Gender Justice Centre:

An initiative of Gender Justice Center has been set up in Rishabhdev cluster of Udaipur district with the technical support from UN Women and ANANDI. The 20 Samta Sakhis have been trained with 6 modules by Anandi and these trained cadre is targeting the 20 VOs in one cluster on a pilot. These Samta Sakhis are taking up the social issues at VO level and take action to resolve it includes the domestic violence, polygamy, rape, alcoholism and counselling of young girls.

FNHW

Poor health and nutrition status of women and their families perpetuate the poverty cycle. Since we work with poorest of poor and poor, there is clear possibility to integrate the nutrition interventions among SHGs.

“The interrelationship of under nutrition and economic growth is evident. Mal nutrition, in fact, increases the financial burden of avoidable expenditure on health and medical treatment with serious consequence in excessive quantum of loans for medical care resulting in financial loss, monetary insecurity and eventually leading to poverty.”

The SHGs is seen as suitable platform for linking livelihood actions with Agriculture, horticulture, health, ICDS, Water-sanitation sectors and can play crucial role in accelerating the rate of reduction of under nutrition in women and child.

Keeping the above in mind, in addition to the Mahila Kisan Sashaktikaran Project, and livestock and agri-based livelihood interventions, RGAVP carry out a Jan Andolan focusing on the Maternal and Child Health includes the issues of 1000 day window of opportunity, Nutrition, Anemia, Diarrah, and Water and Sanitation Management across the SHGs. The SHGs are made aware on the schemes related to ICDS, Health and SBM and encouraged to take the benefit of their schemes. Currently Poshan Mah is being celebrated across SHGs with different activities includes Poshan Rally, Pledge, Hand wash demonstration, Nutri-Gardens and orientation on 1000 Days.

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.

SHGs with SB A/C	: 115520
Savings	: 49.17 cr
SHGs credit linked	: 56690
Credit from Banks	: 592.05 cr
No of SHGs availed RF	: 102950
RF amount released	: 154.42 cr
No of SHGs availed CIF	
Through Project	: 62967
Thro' rotation	: 8474
CIF amount released	: 647.32 Cr
No of VOs availed VRF	: 4248
VRF amount released	: 53.99 Cr

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 73232 SHGs have been prepared and Community Investment Funds has been given to 71449 SHGs amounting to Rs 647.32 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 October 2019, 56690 SHGs credit linked & 21658 availed repeated credit linkages to the tune of about 592.05 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.

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
- Total 400 SHG members were identified and 376 members were trained.
- Total 353 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 Rs 24.2 crore in last three months

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.

Interventions	No of Blocks	Total beneficiaries
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	-
Total	98	249704

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.

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 processed /marketed the same through their Producer Company established at Churu. In Jhalawar district, an agro-input store has been established to provide needful and timely services at economical prices.

S.No	Activities	Blocks	HHs	Budget (Lakhs)
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
	Total	23	19519	1950.04

Animal Insurance

Most of the population of rural areas involved in agriculture activities. After Agriculture, Livestock is most important livelihood activity for rural families. In livestock there are many chance of loss such as

mortality of animals. To avoid losses to animals and families Animal Husbandry department provides various facilities to ensure better animal health through Vaccination, Deworming, providing Mineral Mixture and other activities. Despite such facilities there are some causes which may cause of losses to animal. Such huge financial losses are not bearable to poor rural families. Animals are insured by Animal Husbandry department with Insurance Company under scheme named **“Bhamashah Pashu Bima Yojana”**. In this scheme subsidy is given 70 percent to ST SC and BPL families and 50 percent to others on premium of Insurance.

In Rajeevika Pashu Sakhis and LRPs (Livestock Resource Person) are informed about Insurance, its benefits and process to get insurance. District and Block staff also contact with District authorities and local doctors for Animal Insurance. Staff organizes camps for Animal Insurance and other activities at village so maximum families can be benefited.

8952 families of different 16 districts are facilitated with animal insurance. Total 11764 animals of these 8952 families were insured. 157 animals loose was occurred of 150 households which was claimed from Insurance Company. These 150 families received total amount of 2992500/- as claim from insurance company.

CATTLE FEED TRADING

Imbalance feeding of cattle and buffaloes is one of the primary reasons for low milk production. Grazing is the most prominent cattle feed to cattle which does not provide sufficient nutrients to cattle and buffaloes, mainly in summers when green fodder is unavailable. The dairy farmers prefer to give home-made mixtures, which are basically made up of agricultural waste materials and by-products such as wheat bran, rice bran, ground nut extract, rapeseed extract, cottonseed extract etc. which only fulfil the nutrient requirements of cattle and buffaloes to some extent. Some farmers, who provide compound cattle feed to their cattle and buffaloes, use local brands which have fluctuating quality and high urea content (which shows quick results but is detrimental to the animal's health in the long-term). Thus, with a vision to improve feeding practices of dairy farmers in the long-term, the SHG federation in Shambhugarh (Asind) and Sahada (Sahada) have decided to provide its dairy farmers with quality cattle feed at an affordable price. The Executive Committee members of the federation have decided to procure compound cattle feed manufactured by Godrej Agrovvet Ltd. and sell it directly to its SHG members (who are also dairy farmers). In this initiative, the CLF gets the stock at a wholesale price and provide the cattle feed to the members at a discounted price.

The federation, upon considering several parameters such as form, pallet size, protein and fat content, and price, decided to trade with Godrej Agrovvet Ltd.'s Bypro and HPMR Gold cattle feed. The CLF decided to sell the products at a discount of Rs.92 and Rs.60 per bag respectively.

This initiative began in June 2018 in Shambhugarh CLF and within 3 months, the CLF was able to make total sales of 302 bags to 302 farmers and the total revenue was Rs 2,32,540 with total profit of Rs.12706. The pilot was continued next year in Sahada CLF and expanded to accommodate non SHG farmers as well. Within 3 months, the CLF was able to sale 344bags to 300 farmers and the total revenue generated was Rs.2,98,400 with total profit of Rs.13760. Owing to high demand, the CLF has placed another order of 234 bags.

For this initiative, required investment was made by the CLFs using their community investment fund. This project was envisaged to achieve input cost savings for the farmer members and as an economic activity for the CLF involving the CLF OBs, VOOBs and community cadre as selling agents. In the entire supply chain, the CLFs have been able to generate substantial income while community was able to save cost on quality cattle feed purchase and improve milk productivity.

The same was initiated in the Churu block by the Farmers Producer Company, Guru Gorakhnath Producer Company, Churu promoted by all 4 Blocks namely Taranagar, Ratangarh, Churu and Sardharshar. Under this, 2431 HH were provided of cattle feed. The FPO has been able to generate the profit of Rs. 78661.

Custard Apple Value Chain Intervention

The Cluster Level Federations (CLFs) of Bhomtawada cluster in Kherwara block of Udaipur district is led by local SHG woman, with technical support and facilitation from Rajasthan Grameen Aajeevika Vikas Parishad (Rajeevika) & Centre for Micro Finance (CmF). Therefore, Sundar Rajeevika CLF in the month of September '17 decided to make an intervention under bulk marketing of the raw-fruit along with establishing a pulp-processing unit for pulp-making from the fruit. A healthy competitive spirit aroused the Unnati CLF woman at Kotra block as well to rise up to the opportunity capitalizing on the abundance of the 'wonder fruit'. Proposals under Livelihood Support Fund were submitted to Rajeevika for a pilot intervention covering altogether 15 villages with as many Village Level Collection Centres (VLCCs), targeting nearly 700 HHs in the maiden year across both the blocks of Udaipur district.

Scaling up:

Rajeevika approved a combined grant of **22,99,664** rupees, of which **18,39,732** was provided by Rajeevika, with remaining **20%** contribution from CLFs end. On-field trainings of community woman on grading, sorting, storage, packaging, record - keeping, centre management followed, who were hired as Centre Managers for each VLCC by CmF & Rajeevika staff. Local Livelihood Resource Persons (LRPs) were deployed from Rajeevika for regular hand-holding support on-field for few weeks, being the maiden year of intervention.

S.No.	Component	Business in 1st Year	Business In 2nd Year	Total
1	Fruit Procured from field	19	23.81	42.81
2	Raw Fruit sold in bulk	8	0.52	8.52
3	Turnover from sale of fruits	133508	16480	149988
4	Pulp formed through processing	1325	3900	5225
5	Turnover from sale of pulp	163100	383800	546900
6	Average price of pulp/kg.	123.09	137.61	260.7
7	Pulp in Stock	0	1111	1111
8	Cumulative sales from pulp, raw-fruit & Seeds	296608	1112	297720

Impact:

Fellow SHG woman did enough word-of-mouth publicity to draw in massive procurement in the maiden year of intervention, despite a late start. As the season draws to a close (till 20th May. '19), 42.81 tones of fruit has been procured, raw-fruit sold is nearly 8.52 tones, and of the remaining fruits that were processed for pulp, the CLF has already sold 782 kgs of pulp priced averagely at **130 rupees** / kg locally & **543 kgs** of pulp has been parked in cold storage for sale in off-season to realise a better profit. Turnover under intervention from raw-fruit & pulp sale till 20th Nov. '19 is INR **5,46,900** (rupees).

The average margin of 'surplus profit' that accrued to the member bringing-in fruits at a VLCC in a **20 kg** fruit-loaded crate, stood at **30-40 rupees**.

Goat Milk Processing

For the first time in the history of Rajasthan, Udaipur district administration has initiated marketing of bottled goat milk. This project is the outcome of combined efforts made by the District Administration in collaboration with RAJEEVIKA, Saras Dairy & Animal Husbandry Department. Goat milk is rich in good cholesterol, contains A2 beta-casein which means less allergen; it is less inflammatory, easily digestible and convenient for infants and the aged. It has high content of Vitamin A which is epitome remedy for skin care.

The Pilot block for this project was chosen after analysis of cross-sectional surveys conducted in few RAJEEVIKA entered blocks. Baghpura cluster of Jhadol block was selected for the initiation phase and has been planned to expand to other blocks in later stage.

OVERALL TARGETS:

1. To increase the monthly income of all Rajeevika SHG women goat farmers of the cluster by at least Rs 500.
2. To connect all women goat rearing household of Baghpura Cluster Level Federation (Around 45% women out of 2597 SHG women associated with CLF have goats) through this project.
3. To create a niche market for Goat Milk Products and increase its accessibility.

PROGRESS TILL DATE:

Started in early April 2019, SARAS dairy has set up a Bulk Milk Collection (BMC) Center of 500 L capacity. Making use of the strong connection of RAJEEVIKA with the community, the selected cluster Baghpura- Cluster Level Federation (CLF) took responsibility of assigning various staffs ranging from maintaining day to day activities a BMC & village level collection centers to mobilizing women. Total 24 collection centers have been set up. On an average, milk collected by CLF at BMC stands about 100 liters per day out of the 500 liter capacity of BMC. SARAS sells the 200ml bottled goat milk at a rate of Rs 25.

FUTURE PLANS:

With the convergence of Animal Husbandry Department, 100% vaccination of goats will be ensured. Bhamasa Pashu Bima Yojna is also in the pipeline for livestock insurances. Through

MGNREGA the district administration is going to set up cattle shed for all goat rearing household; preparation of beneficiary list is under way by the CLF.

On the marketing front, Product diversification and value addition can be a good option for boosting sales

- Various flavored goat milk- Eg. Elaichi Goat milk
- Goat Milk powder
- Goat milk ghee
- Ayurvedic conditioner/soap/body cream (once the milk production reached saturation)

We need to use some features of goat milk to market in better way. For example:

- a. High Amount of Good Cholesterol : Targeting the heart patients market segment
- b. Easily digestible: Targeting the Old age People market segment
- c. Contains A2 casein unlike A1 casein of bovine milk: So less allergen & less inflammatory: Targeting the baby food market segment.
- d. High in Vitamin A; Helps Glowing skin, Fight acne & pimples: Targeting the beauty conscious youth market segment.

Saras has not yet been able to use its existing channels effectively for selling Goat Milk products. For increasing the visibility of the goat milk products, Saras even does not need huge money to pump into the project for advertising campaign. If sample products are kept at every outlet of Saras all across the Rajasthan, then also the products will gain visibility without expending huge money. Visibility will automatically lead to recognition & acceptance of products from market.

As a big player of Dairy market of Rajasthan, launching a new range of dairy product & making it click in market should not be a big issue for Saras if it can connect all its sister cooperatives across the state with its Udaipur subsidiary. The intent & faith of Saras Dairy Management on the product range is holding the key here.

But the actual potential lies in nearby big cities like Jaipur, Ahmedabad, Baroda, Delhi & Mumbai where people has more buying power. Jaipur & other cities of Rajasthan like Jodhpur, Kota, Bikaner is within Saras Dairy's reach. But Saras needs to tie up with other established dairy to reach the out of the state markets. For the market of Gujrat & Mumbai, AMUL can be a good option to partner with. For the Market of Delhi, Saras can partner with Mother Dairy.

Once the Goat milk product creates its own customer base in these nearby Tier-1 cities, then there will be no looking behind for this project.

Kitchen Garden

Kitchen garden is one of best source for all seasonal vegetables and fruits with minimum cost. It needs only little care to maintain. Kitchen Garden is being promoted by Rajeevika at SHGs families through different livelihood projects (MKSP, NRLM- AAP).

All SHG members are motivated and aware to develop Kitchen Gardens at their home. During training Krishi Sakhi and Pashu Sakhis are trained about importance of Kitchen Gardens.

Kitchen Garden is helpful in nutrition improvement and cost saving of vegetables and fruits to families. Seeds of seasonal vegetables along with Creeper vegetables are provided to SHG Members.



Trained krishi sakhi and Pashu sakhi implement this activity in their village with SHG members and provide support to families in better maintenance of Kitchen Garden. Block and District staff also motivate families and support them in implementation.

So far 17221 SHG families of 18 blocks of 13 districts were facilitated by Kitchen Garden in Kharif season and 15345 families were facilitated in Rabi season.

Nonfarm Livelihoods:-

Micro Enterprises Consultant:-

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, 23102 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. 148 MECs have been identified and trained and supported 2237 enterprises.

Leather Project:-

Around 400 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

400 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).

OBOP:

One Block One Product Started with the aim of promoting one product produced and procured by SHG women from each block. This Programme is not only restricted to marketing of these products but also providing them trainings and help them in skill development and quality improvement to get in par with the Market Competition . Till date 3291 household have been trained. These products have been promoted in various Melas across Pan India and Saras Fairs. A store is being Inaugurated at 11THSeptember 2019 to promote these products by providing them a strong Marketing Platform through Government Efforts.

Enterprise formalization:

Formalization of enterprises started with the aim of promoting Non-Farm products and registration of small business with the purpose of providing benefit of Government facilities, as well as exemption of tax and Other government Related benefits.The various forms of Formalization are Udyog Aadhar , FSSAI ,PAN Card Registration and GST. These Documents are a mandatory Criteria in Registration of SHG Products on Various GEM Portals as well as other Online Platforms used for selling these Products. As on October more than 1000 SHGs enterprises formalized



Glimpse of Barmer Applique Work



A glimpse of a Shop Opened under SVEP

Black Pottery Products From Sawai Madhopur

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, 25297 works implementation started and 6199 works completed

Skill Development:

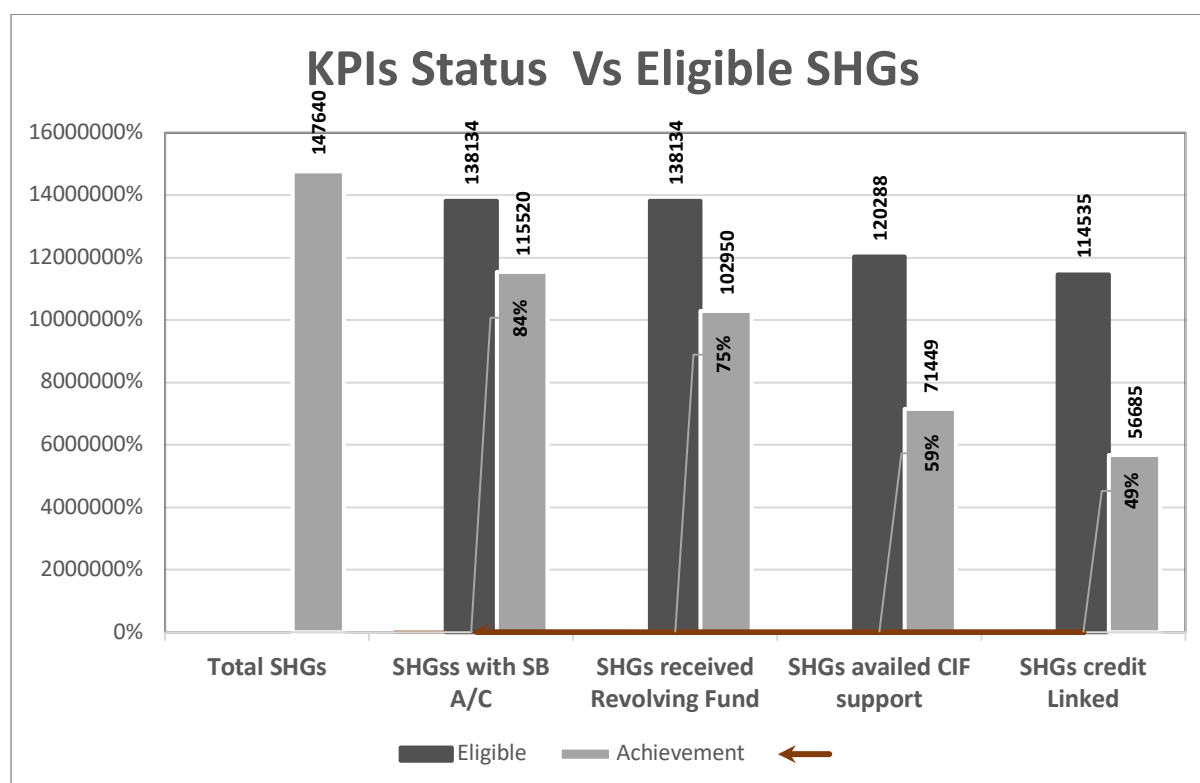
RGAVP is committed to skilling of at least 1 member of families of SHG members in addition to the other interventions of credit support, livelihood development under farm, non-farm or off farm.

RGAVP has been contributing to achieve the mission of skilling by making skill an integral part of its programme. Major training partners are PIAs under DDU-GKY and RSETIs.

So far 32791 youths from SHGs households has been trained through various training partners and 36% of youth linked with placement

8.Rajasthan -NRLM Progress up to October 2019

Sl No.	Indicator	Cumulative Progress as on March 2019	Target 2019-20	Achievement (2019-20) Till Oct 2019	%	Cumulative Progress till Oct 2019
1	No of Blocks entered	152	143	60	42%	212
2	No of villages entered	14420	6948	3815	55%	18235
3	SHG Formation	117653	55083	29987	54%	147640
4	Number of HHS	1377290	604000	331361	55%	1708651
5	No of SHGs with Saving A/C	100589	55000	14931	27%	115520
6	No of SHGs availed Revolving funds	92300	41500	10650	26%	102950
7	No of SHGs availed CIF	65457	16900	5992	35%	71449
8	Credit Linkages-1st	45597	23200	11088	48%	56685
9	Credit Linkages -Repeated	14800	21800	6842	31%	21642
10	Credit Volume(Rs in Lacs)	42041	55900	17164	31%	59205
11	No of VOs promoted	10238	1407	927	66%	11165
12	No of CLFs promoted	353	90	32	36%	385
13	Expenditure(NRLM)	370.44	195.35	81.07	41%	451.51





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