

RAJEEVIKA

(September'15)



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Contents

Introduction	3
Implementation Area:	3
Phasing	4
INSTITUTION BUILDING	5
Physical Progress at a glance:-	7
Expenditure	7
RGAVP's Core Accomplishments	8
Project wise Progress on Key Indicators	11
Annual Action Plan 2015-16 _Target Vs Achievements	12
District wise Target Vs Achievements up to September 2015	13
SHGs Corpus &Utilization Status	14
Rajasthan Rural Livelihood Project	17
Chapter 1: Institution Building	19
Chapter 2: Fund Management in SHGs	21
Convergence	32
Table-2.1 Resource blocks –RRLP Status as on September'2015	26
Table 2.2 Intensive blocks –RRLP Status as on September'2015	27
Table 2.3 RRLP-Partnership Blocks	28
Livelihood Development & Skills	29
Progress on Work Plan 2015-16	35
Part IV: NRLP/NRLM	37
Chapter 9: Progress under NRLP/NRLM	38

Introduction

Rajasthan Grameen Aajeevika Vikas Parishad was constituted as a registered society on 27th October 2010 under the Chairmanship of Honourable Chief Minister of Rajasthan for implementation of all livelihood related programmes in rural areas of Rajasthan. At present the RGAVP is implementing the following Projects.

- RRLP(Rajasthan Rural Livelihood Project) – A World Bank funded Programme.
- NRLM(National Rural Livelihood Mission)/NRLP(National Rural Livelihood Project) - A Central Government funded Project.
- MPoWeR (Mitigating Poverty in Western Rajasthan)-An IFAD(International Fund for Agricultural Development).

Implementation Area:

NRLM/NRLP, RRLP and MPoWeR programmes are being implemented in the entire state in a phased manner. The number of blocks covered presently under different programmes is as follows:

Project	No. of blocks covered
RRLP	51
MPoWeR	6
NRLM/NRLP	238
Total	295

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

Promoting community institutions – Women self-help groups, Federations, Producer Organizations

Financial Inclusion through Project fund & Bank linkage

Providing livelihood support

Developing skills of rural youth

Convergence with other government programs including various departments for leveraging impact

Phasing

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

	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Districts	22	25	33	33	33	33	33	33
Blocks	42	92	213	295	295	295	295	295
Villages	2000	4300	9625	17000	31160	44672	44672	44672
House holds (In Lacs)	3	5.21	9.87	17.1	25.1	35.47	45.6	54
SHGs	25000	44000	83000	143000	210000	295000	380000	450000

INSTITUTION BUILDING

Institution Building and Social Empowerment: The objective of this component is to help the poor women to mobilize themselves into Self Help Groups, and gradually develop their own capacity to initiate and expand sustainable livelihoods activities.

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

Under CRP strategy blocks are categorised as follows:-

Resource Blocks

Intensive Blocks

Partnership Blocks

Resource Block Strategy:-

We are developing Resource Blocks as 'model blocks' which would support other blocks in the same/other districts to implement the programme. Society for Elimination of Rural Poverty (SERP) of Andhra Pradesh (AP) and Bihar Rural Livelihood Promotion Society (BRLPS) are providing Institution Building support to RGAVP in the 10 RRLP Blocks and 5 NRLPS blocks. SERP & BRLPS have placed Senior Professionals to anchor the Resource Block Strategy by deploying experienced Community Resource Persons / External CRPs in the Resource Blocks for initiating Social Mobilization and Institution Building process. These CRPs are also helping us to develop community based monitoring mechanisms and create a large pool of social capital in each Resource Block for scaling up the project in other blocks of the state.

Intensive Block Strategy

RGAVP is implementing various Projects with the human resources available in Rajasthan i.e. Internal CRPs (from existing federations) to seed the social mobilization and institution building process in selected blocks. This is a home-grown model of institution building to scale in other block, the active women are identified and trained to scale up the best practices in the intensive blocks. The internal CRPs and the PRPs from the existing federations are mobilising women into SHGs and train the SHGs, they are also identifying and developing bookkeepers and active women.

Partnership Strategy

There are many SHG federations, which are financially and managerially self-reliant and do not have to depend on anyone. They are in fact capable of scaling up the activities of the NRLM in their local areas, through their own leadership and Community Resource Persons (CRPs), as they have come to this stage through the efforts of their nurturing organisations. This framework harnesses and builds upon the existing mobilization by NGOs (as nurturing organisations) to get a head-start for the Rajeevika activities to saturate the blocks where their federations are functional.

s.No	Name of SHPI	Name of federation	Proposed block	Project
1	PEDO, Dungarpur	Mahila Mandal Samiti, MADA	Bicchiwada	RRLP
2	SRIJAN, Bundi	Samriddhi Mahila Mandal, Bundi	Nainwa	RRLP
3	IBTADA, Alwar	Sangharsh Mahila Manch	Ramgarh	NRLM
4	PRADAN, Dholpur	Saheli Samiti, Dholpur Sakhi Saheli Samiti, Bari Saheli, Baseri	Dholpur Bari Baseri	RRLP

Physical Progress at a glance:-

- Total 31254 SHGs have been formed/co-opted (19348 under RRLP(excluding 1445 defunct SHGs , 3181 under NRLPs,1872 under NRLM + 1967 under NRLM Non-Intensive and 4886 under MPOWER).
- 1176 VOs/Loose VOs have been formed (excluding 113 VOs in Non Intensive blocks) (649 under RRLP, 107 under NRLP and 420 VOs under MPOWER).
- Tranche-1 disbursed to 21539 SHGs (13502 under RRLP, 2160 under NRLP, 582 under NRLM and 632 under NRLM Non-Intensive and 4663 under MPoWeR)
- Livelihood funds (Tranche-2) availed by 12279 SHGs (10098 SHGs under RRLP , 912 under NRLP,48 SHGS under NRLM and 1221 SHGs under MPoWeR).
- 5621 SHGs credit linked and having outstanding bank credit of Rs 26.52 crore (2237 SHGs under RRLP,521 SHGs under NRLM,207 SHGs under NRLP ,271 SHGs under NRLM NI and 2385 SHGs under MPoWeR)

Expenditure

(Rs In Crores)

Name of the Project	Expenditure Till March 2015	Budget 2015-16	Exp 2015-16 (Sept'2015)	Cumulative Exp.	% of Achievement (2015-16)
RRLP	163.37	176.00	14.29	56.91	32.3
NRLM	42.56	15.96	1.30	5.42	34.0
NRLP	9.61	40.40	3.10	10.55	26.1
MPoWeR	66.08	39.05	1.14	8.17	21.0
Total	282.02	270.22	19.83	81.05	30.0

RGAVP's Core Accomplishments

Life insurance to SHG Members: 1.43 lakh SHG members have been insured under AAM ADMI BIMA YOJNA of LIC.

Partnership with NGOs: Entered tripartite agreement with 6 Federations of 4 NGOs to implement Project in 6 blocks(5 under RRLP and 1 block under NRLM)

MGNREGS-NRLM Convergence: Pilot project on Convergence of MGNREGS-NRLM-CFT for 15 backward blocks, implementation through Civil Society Organizations (CSO) as per the guidelines. (PRADAN, PEDO, SRIJAN, Sadguru Foundation, FES, BAIF, GVT, BCT as partners)

Knowledge Management in Livelihood: RGAVP has entered into an MoU with NRLM Support Organization - Digital Green to seek support in developing the audio-visual training materials for dissemination of farm based best practices. The digital Green will initiate its intervention in 50 selected villages of Resource blocks.

Mahila Kisan Sashaktikaran Pariyojana (MKSP):The project is being implemented in 19 blocks of 7 districts – Dungarpur, Dholpur, Dausa, Ajmer, Alwar, Bundi and Tonk. It is a three year project started in year 2013 and total families to be covered is 25,500.

Community Managed Sustainable Agriculture (CMSA) :The intervention was started in 2 clusters of each of the two blocks during first year. From Kharif, 2015, we adopted saturation strategy and covered all the 4 blocks of both the districts. So far, 1200 farmers have been brought into the fold of CMSA. The results of the interventions have been quite encouraging and farmers are getting benefits in terms of increase in production as well as substantial reduction in cost of cultivation.

The plan for 2015-16 would be to saturate existing 2 blocks.

Establishment of Resource Cell :-Two resource cell established in Jaipur &Udaipur By considering the necessity of regular capacity building and hand holding support to the various community cadres & Project staff, RGAVP established two Resource cells with the existing human Resources at Jaipur & Udaipur. Almost all Resource cell staff were trained as ToT through NIRD, Hyderabad recently.

Expansion:- Program implementation expanded in 46 blocks during reporting months through Community cadres graduated from SERP supported Resource Blocks,

M-Pesa :- It has been observed that to deposit even a small amount of money by SHGs in Savings Account takes almost half/one day due to large distance of bank branches in some pockets of the state especially in Western/Southern areas of the State which leads to wage loss for SHG women. To provide door step banking services to SHG members through Mobile phone, a pilot has been initiated in Aanadpuri (Banswara), Baap (Jodhpur) and Sankra (Jaisalmer) in collaboration with Vodafone . Preliminary reports suggests positive impact for SHGs.

Development of immersion sites:-RGAVP has developed 40 immersion sites in resource blocks and active women and other cadres from Intensive blocks are now being immersed in these sites. To support immersion program of AW, dedicated staff (Expansion Manager&YP) has been deployed at resource blocks.

MEC Project:RGAVP has entered into an MoU with Kudumbshree to develop MEC led micro enterprise development in three 3 selected three districts viz. Kota, Bhilwara and Udaipur on pilot basis. The total cost of MoU is Rs. 4.87 Crore in a period of 3 years. The expected key outputs are listed below.

- One hundred fifty (150) Micro Enterprise Consultants will be trained and placed in the pilot districts.
- Thirty Five (35) of the selected MECs will be trained and placed as CREAM MECs.
- The trained MECs will be organized to form self-reliant enterprise groups for providing services to micro-enterprises and self-employment ventures, besides serving as enterprise promoting arm to the RGAVP.
- The MEC Groups will have clear business plans for providing their services.

The expected outcome is that 48,000 families who are members of the SHGs in the three districts will directly benefit from the enterprise promotion activities taken up by the MECs by 2020.

PRI-CBO Convergence:-RGAVP has also entered into MoU with Kudumbashree for creating a model for supporting both PRI and CBO Networks for effective convergence leading to sustainable and better mplementation of NRLM in 3 Blocks of 3 districts – Sangod (Kota), Kherwada (Udaipur) & Asind (Bhilwara). In the long run the partnership should result in the creation of a robust institutional structure of the poor that is closely linked to local governance

and development. The total cost of MoU is Rs. 6.00 Crore in a period of 3 years. The major deliverables are:

- Developing and executing community based sensitization campaigns
- Developing Local and block level resource Groups (LRGs and BRGs) for addressing poverty by enhancing and capacitating human resource in villages.
- Converging the implementation of MGNREGS/other CSS for strengthening PRI – CBO interface
- Enabling Panchayati Raj Institution's convergence with CBOs for livelihood and service delivery through different centrally Sponsored/State sponsored schemes
- Providing organizational, and functional capacity building to both PRI & CBO leaders .

Intensive Participatory Planning Exercise –II (IPPE-II) IPPE-II is to be being rolled out in 84 blocks including 23 resource/intensive blocks of RGAVP. As per directions of MoRD, GoI SRLM/RGAVP will work as Nodal agency for 23 blocks. The purpose of the participatory exercise is to come up with the integrated house hold level plan with a major focus on Mahatma Gandhi NREGA, IAY and NSAP. The same will be integrated in labour budget 2016-17. The activities under IPPE II includes Social Mapping, Resource Mapping, Seasonality Mapping and priorities list of works to be undertaking at the village/Hamlet/ward level.

Progress so far:

Participation in National Training of Trainers organized by MoRD for IPPE-II (28th-31st July)

A state level orientation workshop for all Nodal Officers -CEOs, BDOs and DPMs RGAVP on 28th August 2015

Two VC has been conducted with all districts & blocks officials including DPMS and Managers from Rajeevika by Commissioner EGS and State Mission Director Rajeevika– 2nd September and 3rd September

Training and Capacity building Module with deadline has been issued by Rajeevika

Training of Block Resource Team conducted during 7th to 9th September, 9th to 11th

September. All managers of concerned blocks participated in the training as BRTs

Training of Block Planner Team during – 15th to 18th September, 21st to 24th September.

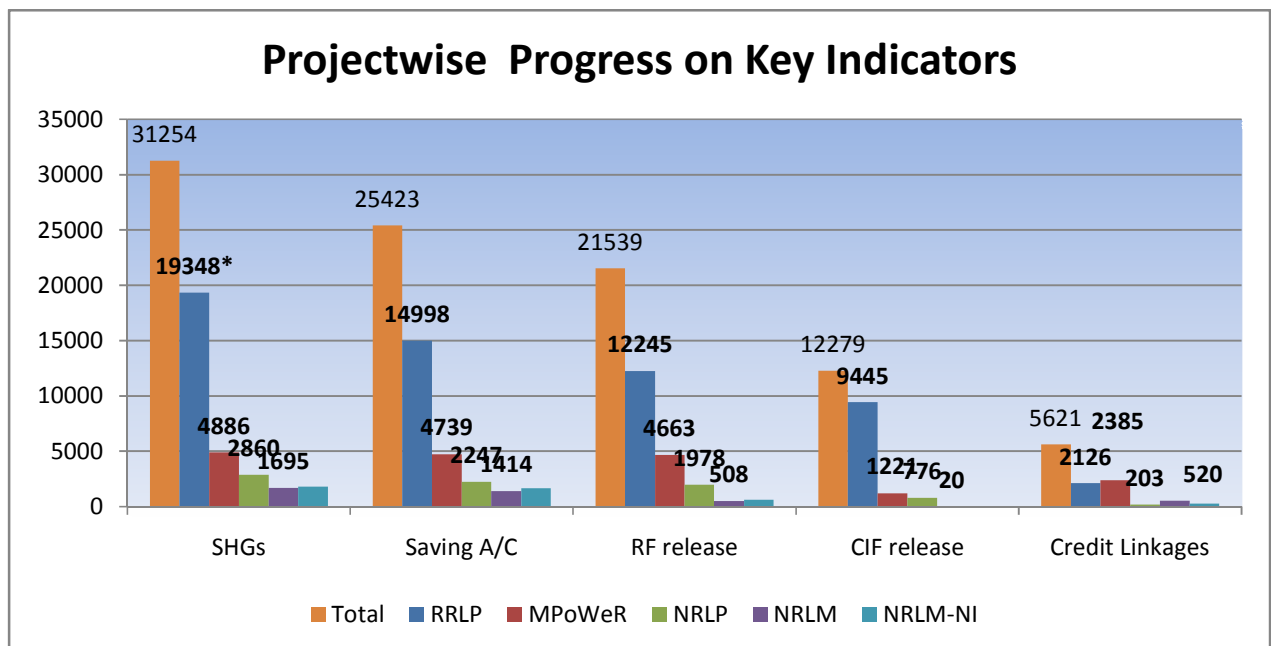
SHG members trained as one of the BPT (one SHG member per BPT)

Sansad Adarsh Gram Yojana (SAGY): Convergence with NRLM:-As per guidelines of Ministry of Rural Development, GoI for Sansad Adarsh Gram Yojana and modifications in the guidelines of National Rural Livelihood Mission (NRLM), Rajeevika has prioritized SAGY GPs and started implementing NRLM activities in 26 selected SAGY GPs by deploying dedicated project staff/young professionals and community Resource Persons (CRPs) nurtured by RGAVP during last 2-3 years. RGAVP, by adopting cluster approach has been conducting process of social mobilization and institution building through the support of internal Community Resource Persons (iCRPs). Out of 34 SAGY GPs, 26 SAGY GPs have been covered under RGAVP

Partnership with NGOs & Federation:

Under partnership agreement with NGOs & federations, regular review, field visits and monitoring workshops/debriefing of CRP rounds are being organized by SPMU. Annual Action Plans of each partnership blocks for 2015-16 were approved from Chairman EC, RGAVP/Chief Secretary, GoR followed by release of second instalment to the partners for project implementation.

Project wise Progress on Key Indicators



*Excluding 1445 defunct SHGs

Annual Action Plan 2015-16 _Target Vs Achievements

S.N	Indicator	Total Target (2015-2016)	Target (Apr- Sept'15)	Achievement (Apr-Sept'15)
1	Villages Entered by External/Internal CRP	2779	1074	956
2	SHG Formation by External/Internal CRPs	16454	6298	5214
3	SHGs Formation by Active Women/Samuh Sakhi	7193	2517	1015
4	VO Formation by Sr. CRPs	1083	387	171
5	No. of Active Women/Samuh Sakhi Identified	5459	2368	2089
6	No. of Active Women/Samuh Sakhi Immersed	4251	1785	666
7	No. of Book Keepers Trained	24881	9935	7967
8	No. of VO Assistant Identified & Trained	1018	354	235
9	No. of MCP Cadres Identified & Trained	563	255	151
10	No. of MCP Cadres Deployed	477	231	164
11	No. of SHGs availed Revolving Fund (Tranche-I)	18623	7724	5362
12	No. of SHGs availed Livelihood Funds (Tranche-II)	12260	4610	3625
13	No. of VOs availed Start-up Fund (Establishment Fund)	913	394	81
14	No. of VOs availed VRF @ 1,50,000/- per VO	317	146	1
15	No. of SHGs with S/B Bank A/C	19926	7419	4961
16	No. of SHGs Credit Linked with Banks	8900	3543	528
17	No. of Youth Identified & Trained	14255	6359	2077

#Planned 150% of targets against action Plan approved by Gol and World Bank .

District wise Target Vs Achievements up to September 2015

S No.	District Name	SHG formation		S/B Account opening		Revolving fund release		CIF release		VO formation	
		Target	Progress	Target	Progress	Target	Progress	Target	Progress	Target	Progress
1	SRI GANGANAGAR	45	42	55	46	43	47	0	0	0	0
2	BIKANER	120	94	152	68	113	80	57	34	6	0
3	CHURU	558	387	448	385	481	406	415	273	16	11
4	JHUNJHUNU	56	40	63	37	27	38	15	0	2	0
5	ALWAR	168	207	96	110	96	91	48	23	0	0
6	BHARATPUR	130	87	24	64	108	60	88	0	4	0
7	DHOLPUR	640	151	945	225	813	320	321	15	45	0
8	SAWAI MADHOPUR	36	41	30	36	50	87	0	0	0	0
9	DAUSA	184	129	120	132	158	193	125	138	12	0
10	SIKAR	56	39	46	25	24	25	12	0	2	0
11	NAGAU	70	40	76	43	60	40	0	16	0	0
12	JODHPUR	211	118	278	84	278	84	250	117	24	14
13	SIROHI	212	89	155	80	150	69	70	14	6	8
14	PALI	120	43	78	41	77	50	32	26	4	4
15	AJMER	216	106	165	158	165	151	206	251	48	10
16	TONK	532	331	452	274	598	297	240	238	16	18
17	BUNDI	144	172	96	32	38	55	0	0	4	0
18	BHILWARA	489	410	316	285	328	279	198	228	20	15
19	RAJSAMAND	448	340	326	207	418	201	216	128	16	15
20	UDAIPUR	697	559	639	466	510	538	316	493	36	18
21	DUNGARPUR	744	569	682	472	1066	386	784	429	10	9
22	BANSWARA	993	683	632	404	739	464	370	316	52	14
23	CHITTORGARH	228	139	264	180	334	209	269	233	24	10
24	KOTA	408	369	295	295	204	303	174	178	16	6
25	BARAN	494	390	340	299	390	343	238	256	8	11
26	JHALAWAR	472	384	330	253	240	350	136	184	6	8
27	PRATAPGARH	344	271	316	260	216	196	30	35	10	0
	Grand Total	8815	6230	7419	4961	7724	5362	4610	3625	387	171

#Planned 150% of targets against action Plan approved by GoI and World Bank .

SHGs Corpus & Utilization Status

Status of SHGs Corpus

Group income (Rs Crore)	
Savings	42.26
Outstanding Bank credit	18.17
Project Support	132.53
Interest income	20.3
Other Income	6.5
Total	219.76

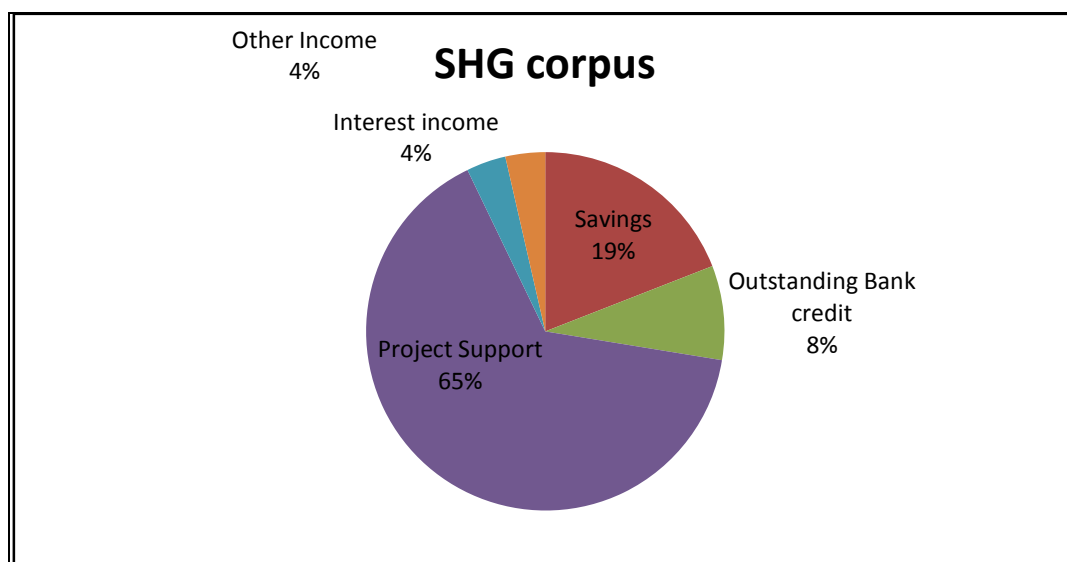


Figure-9

Corpus Utilization Status

Payment	(Rs Crores)
Inter loaning	156.9
Cash at Bank	18.33
Cash at VOs A/C	5.21
Cash in hand	8.16
Expenditure	7.62

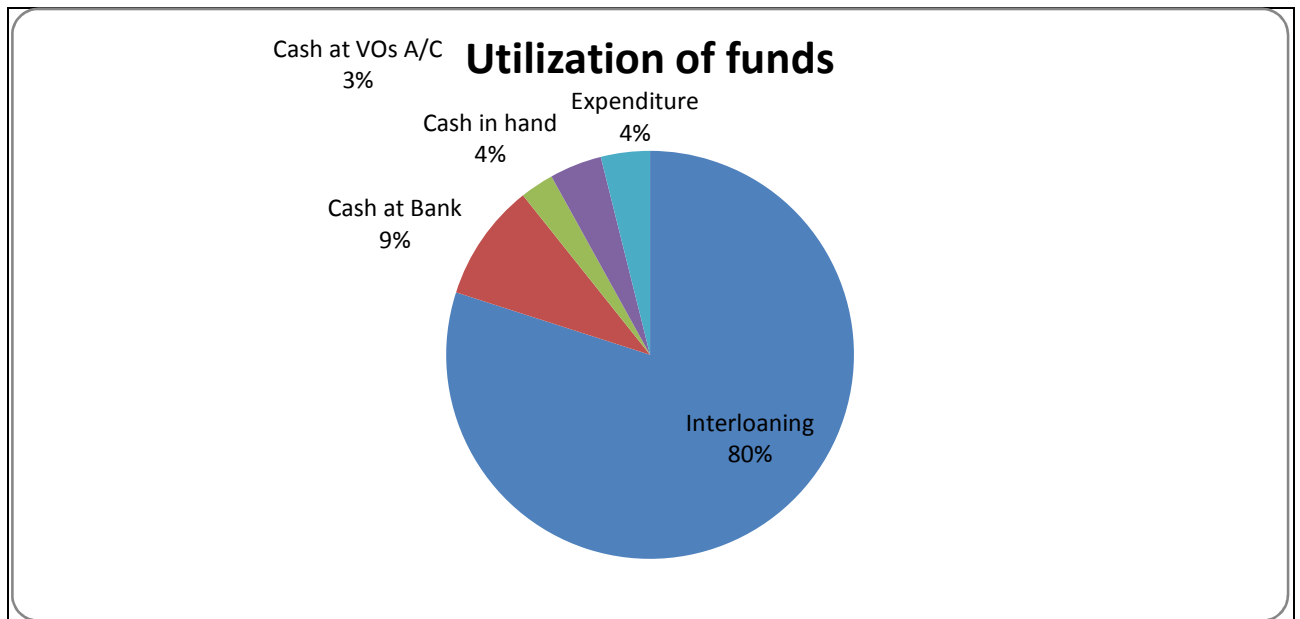


Figure-10

Above analysis shows that 80% of group corpus is being utilized under Inter loaning purpose, 9 % of group corpus lying idle with banks and 7% funds available with SHGs/VOs cash in hand and remaining 4% spent on Book Keepers honorarium and other miscellaneous expenditure.

Serial No.	District	Block	Block Type		Total No. of SHGs	Ratio of Inter loaning	Ratio of Idle Fund
1	Rajsamand	Devgarh	RB	RRLP	710	97.69	2.31
2	Bhilwara	Asind	RB	RRLP	895	93.65	5.31
3	Churu	Churu	RB	RRLP	925	93.55	6.01
4	Tonk	Devli	IB	RRLP	363	93.21	6.79
5	Dausa	Dausa	IB	RRLP	938	92.41	6.64
6	Churu	Taranagar	IB	RRLP	493	90.42	7.92
7	Baran	Chippabarod	RB	RRLP	976	89.8	9.81
8	Dholpur	Bari	PB	RRLP	988	89.22	8.18
9	Jhalawar	Bakani	RB	RRLP	983	87.99	10.25
10	Dungarpur	Dungarpur	RB	RRLP	1036	87.93	10.96
11	Tonk	Niwai	RB	RRLP	882	86.02	12.68

12	Dungarpur	Bhichiwara	PB	RRLP	569	85.27	19.58
13	Bansawara	Anandpuri	RB	RRLP	1070	85.18	11.04
14	Kota	Sangod	RB	RRLP	974	83.4	15.7
15	Dholpur	Baseri	PB	RRLP	789	81.67	17.9
16	Pali	Pali	RB	NRLP	121	81.16	19.16
17	Chittorgarh	Begun	RB	NRLP	684	77.37	22.54
18	Pratapgarh	Pipalkhoont	IB	NRLP	363	73.29	23.03
19	Ikaner	Kolayat	IB	RRLP	556	73.06	24.91
20	Dungarpur	Simalwara	IB	RRLP	1388	72.41	7.58
21	Ajmer	Kekeri	RB	NRLP	635	70.09	29.08
22	Udaipur	Jhodol	IB	RRLP	781	69.27	11.74
23	Banswara	Ghotol	IB	NRLP	442	69.01	30.93
24	Jodhpur	Balesar	RB	NRLP	612	68.72	30.42
25	Udaipur	Kherwara	RB	RRLP	1483	62.97	10.48
26	Dungarpur	Sagwara	IB	RRLP	290	55.98	44.08
27	Sirohi	Pindwara	RB	NRLP	232	50.12	49.86
						80.03	16.84

Above table shows that ,there is a strong need to put more emphasis on enhancing Inter loaning and minimizing idle cash at Banks, especially Pindwara(Sirohi),Sagwara(Dungarpur) Ghotol (Banswara),Balesar(Jodhpur),Kekri(Ajmer),Kolayat (Bikaner), Begun(C.Garh), and pipalkhoont (Pratapgarh) blocks where ratio of the idle funds is more than 20% .

Considering the increasing quantity of idle funds at VO level, it has been decided to follow NRLM norms and provide CIF support from the Project to 60% of the SHGs in a village and remaining SHGs to avail funds from their concerned VO based on their livelihood needs.

Rajasthan Rural Livelihood Project

Introduction

The Rajasthan Rural Livelihoods Project (RRLP) , a rural livelihoods project under the aegis of RGAVP aims to improve the economic opportunities, living standards and social status of the poor and marginalized group which include persons with disabilities (PwDs) in 18 targeted districts of Rajasthan. The mission of the project is mobilizing all poor families into self reliant institutions and promoting sustainable livelihoods as well as strengthening public services delivery mechanism. The Government of Rajasthan has identified 18 districts for the implementation of RRLP. These districts include Banswara, Baran, Bhilwara, Bikaner, Bundi, Chittorgarh, Churu, Dausa, Dholpur, Dungarpur, Jhalawar, Karoli, Kota, Rajsamand, Sawaimadhapur, Tonk , Pratapgarh and Udaipur.

Project Scale

In these 18 districts, the BPL families are around 13 lakh. The Project aims to reach around 5.80 lac households out of which about 70 percent are expected to be in Project supported SHGs by the end of the Project period according to the availability of resources. Taking an average of 12 members per SHG, it is estimated that the Project will facilitate and nurture around 33,000 SHGs.

The project is funded by World Bank. The project cost is Rs. 870 crore in which Rs. 769.90 crore is World Bank loan portion and Rs. 100.10 crore will be shared by the State Government. The agreement between Government of Rajasthan and World Bank for the Rajasthan Rural Livelihood Project (RRLP) was signed on 22nd June, 2011. The project is to be implemented for a period of 6 years from 2011-12 to 2016-17. However a proposal for extension of the project till March 2018 has been sent to the World Bank, for approval.

Chapter 1: Institution Building

There are a total of 19348 SHGs promoted under RRLP in 10 resource, 24 intensive blocks and 5 Partnership Blocks (excluding 1445 defunct SHGs) in 2907 villages of 1035 Gram Panchayats. With the help of Social Capital generated in 10 resource blocks, expansion in remaining RRLP blocks implementation has been successfully started. In 2014-15 RGAVP focused on intensive implementation in 17 blocks to generate internal Social Capital development to upscale implementation in remaining blocks of the state in a phased manner. As per plan, Intensive Implementation initiated in 19 blocks in June'15 and plan to initiate implementation in remaining 12 blocks by October'15 has been finalized.

Below graph shows progress trend of various performance indicators since inception.

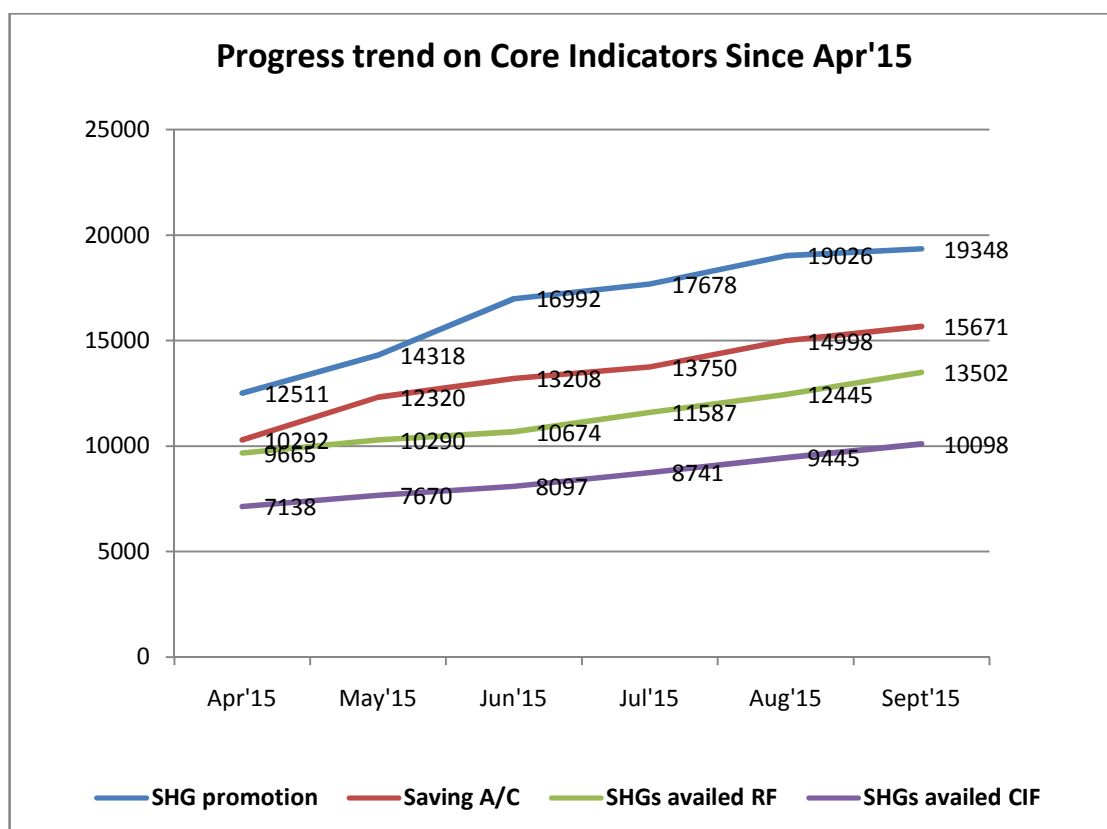


Figure-1

RF-Revolving Fund

CIF-Community Investment Fund

1.2 Age wise Distribution of SHGs

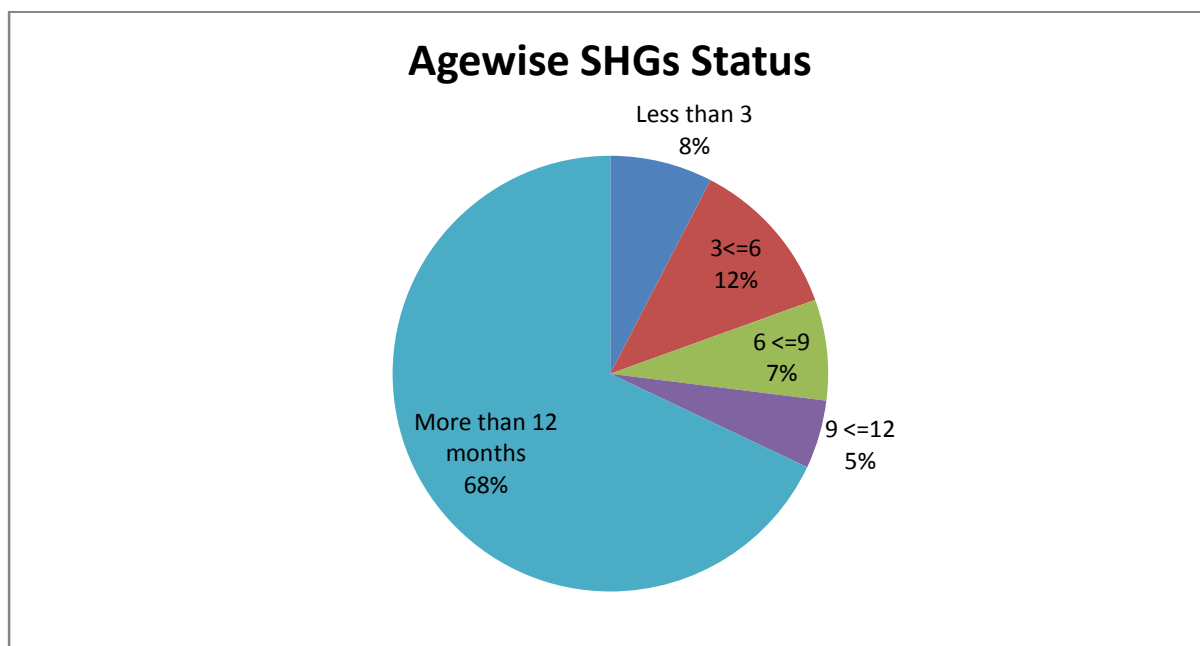


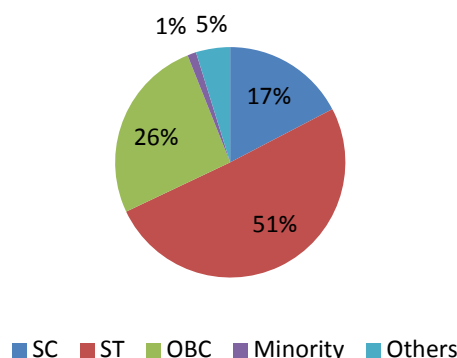
Figure-2

The above graph shows that about 68 percent of the SHGs are more than 12 months old, 5 percent SHGs are 9-12 months old, 7 percent of SHGs are 6-9 months old, 12 percent SHGs are 3-6 months old and 8 percent of SHGs are less than 3 months old. Thus we observe that about 80 percent of the SHGs under RRLP are at least 6 months old and 20 percent SHGs are less than 6 months old. RGAVP is adopting different strategies to strengthen and train these SHGs, for new SHGs, our focus is on to train them to follow panchasutras, for old SHGs we are training & helping them on livelihoods and bank credit. Presently we are focusing on developing different community cadre to mobilize and support SHGs movement to enable RGAVP to upscale the project activities.

Coverage by Social Groups

Under BPL+ policy of RGAVP, 230876 beneficiaries have been mobilized into Self Help Group under RRLP. Below chart shows that among SHG members being benefitted through Project activities, 51 % belong to ST community, 17 % to SC community and 26 % to Other backward communities and remaining 6% to others.

RRLP- SHGs Social Proposition



Distribution of VOs

SHG's integrate to form the first level federation of community institution called Village Organization. The Village Organization will provide a platform for the poor families to raise their issues at a village or area level. Village Organization will be the Community Institution through which Livelihoods Investment Fund is routed by the project to the community and hence are very important institutions in fulfilling the objectives of the project, so far here are total 649 VOs promoted through Sr.CRPs

Chapter 2: Fund Management in SHGs

The financial parameters of the SHGs like savings, inter loaning, cash at bank and hand, depict the quality of the SHGs and indicate how well they are functioning for the benefit of their members. Some important financial indicators are depicted in Table 1 .

% of eligible SHGs with Bank A/c	87%
No of SHGs with outstanding Bank Credit	2237
Average Amt of loan disbursed /SHG from Banks(Rs)	103300
Total Savings(Rs cr)	34.07
Total Bank Loan disbursed (Rs cr)	23.10
Total CIS (Rs cr)	131.33
No of SHGs availed tranche-1	13502
No of SHGs availed tranche-2	10098

- The total savings as on September 2015 was Rs 34.07 crore.
- Tranche-1 has been given to 13502 SHGs amounting to a total of Rs. 20.25 crore.
- MCLP for 10250 SHGs have been prepared and Tranche-2 has been given to 10098 SHGs amounting to 111.08 Crore as on September 2015.

Financial Inclusion

Detailed instructions have been issued to district and block offices to encourage all SHG members to open Bank account. Further, in active coordination with leading banks, special drives are also being carried to open Bank account of SHG members. In addition to bank account opening, field functionaries have also been directed to facilitate the discussion in SHG and VO meeting on the accident, insurance and pension schemes and facilitate enrolment of same. We are also coordinating with SLBC and local bank branches for smooth enrolment of SHG members under the schemes. A system will be developed to monitor the progress through web based MIS portal of RGAVP.

Access to financial services plays a crucial role in poverty alleviation and inclusive growth. SHGs adopting *Panchasutra* and following good management & financial norms (*proper use of savings, and revolving fund*) are being supported further with provision of RF & CIF through MCP mode for enlarging opportunities for livelihoods and various other needs. This enables SHGs to access loans and undertakes 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. The focus in previous year was streamlining the process of RF& CIF, building community cadre for MCLP preparation and initiate the SHG-Credit linkages.

Efforts on boosting credit linkages and MCLP Preparation

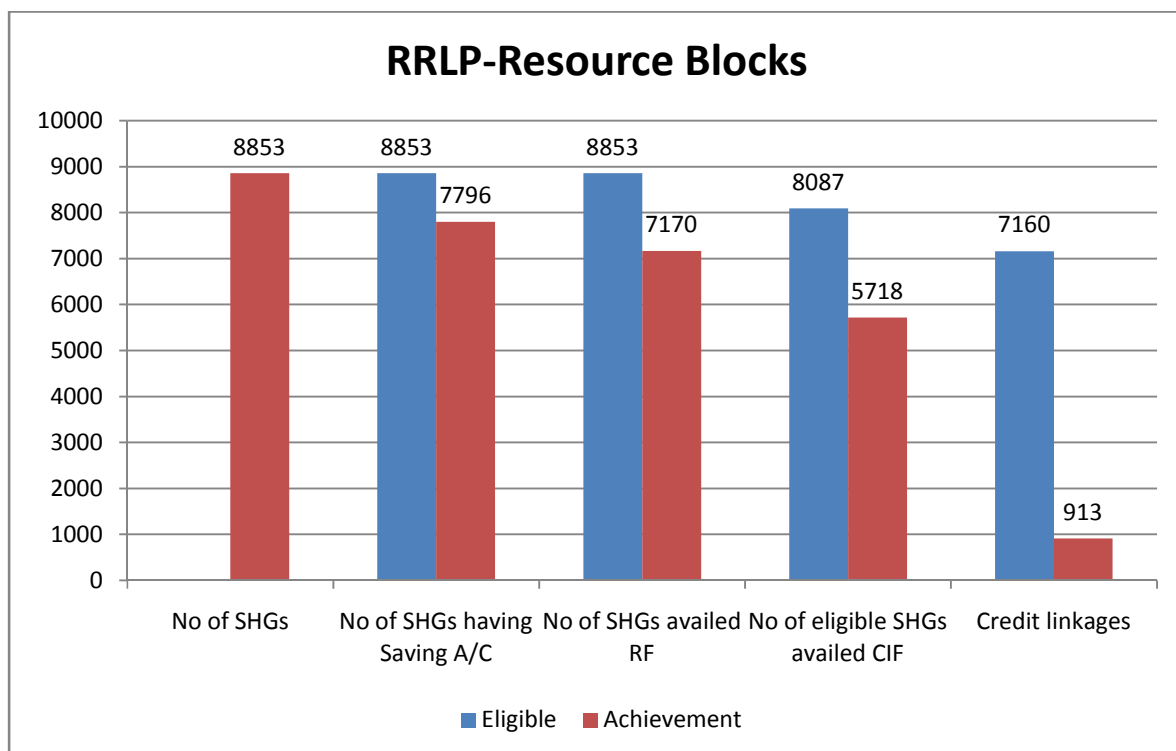
SHG Bank Linkages is a focus area for RGAVP. Bank & branch wise list of pending applications are being shared with controlling heads on fortnightly basis to ensure timely sanction and disbursement. Further, one to one meeting with controlling heads of Banks are also being organized at SMD level to push the disposal of pending applications. All the pending applications will be sanctioned & disbursed by November 2015.

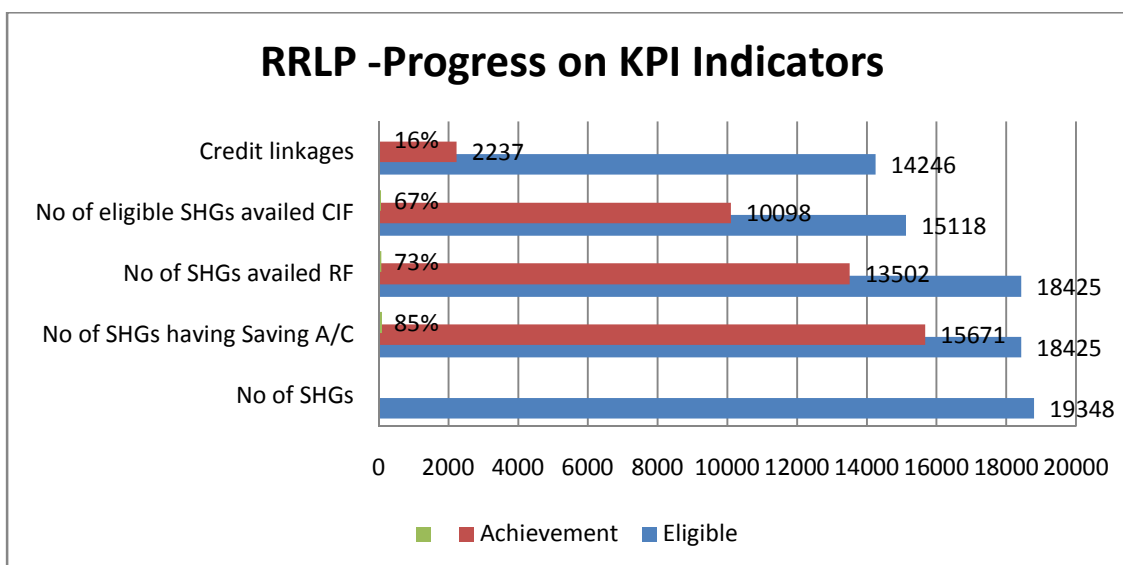
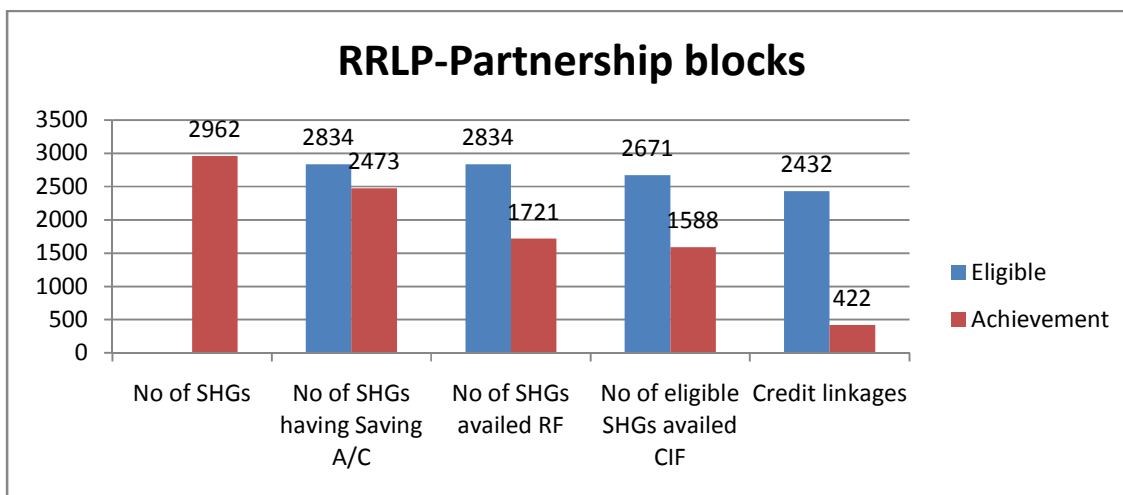
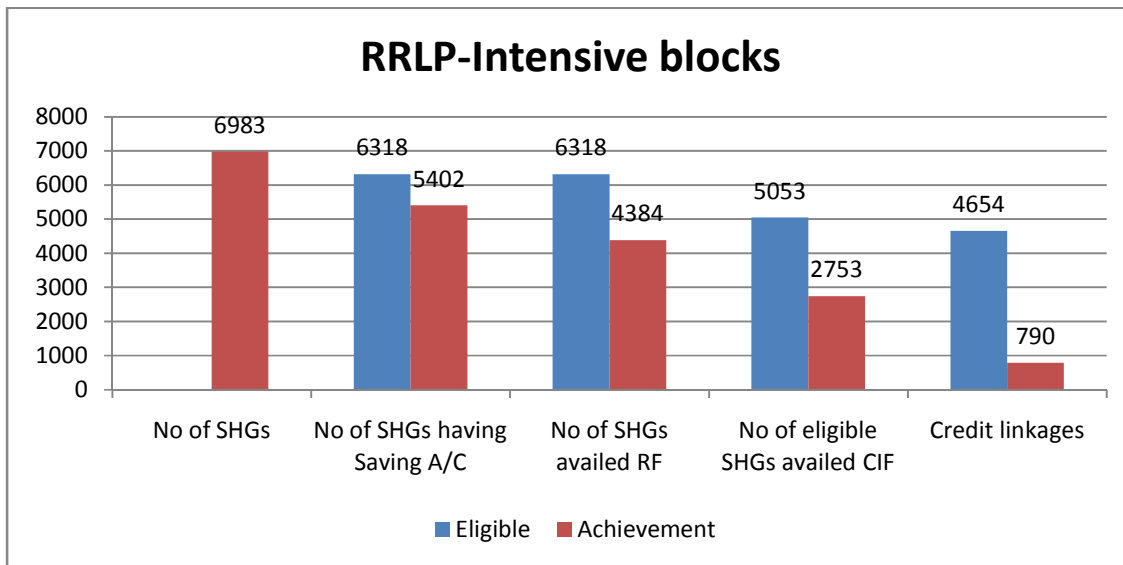
Block & branch wise credit plan has been prepared, approved by SLBC and circulated to districts. Loan applications of all eligible SHGs are being prepared in time bound manner and send to

concern bank branch. Further, well trained community cadre i.e. Bank Sakhi has been placed at branch level to facilitate SHG-Bank Linkages. Regular follow up are in place with bank branches to credit linked all eligible SHGs by March 2016.

To give a momentum to SHG-Bank Linkages, district wise credit camp cum bankers meet are being organized with well defined follow up system. These credit camps have been primarily organized in blocks/districts which were informally declared dark zone by bankers in terms of SHG-Credit linkages.

A community level resource person or 'Bank Sakhi' trained in the banking procedure has proved extremely useful for easing the transaction by SHG members at branches. The advantages of Bank Sakhi however is not just limited to the community alone but it also benefits the banks in a big way by supporting branch managers in documentation work and follow-up with SHGs at the field which reduces the work load on the branch manager to a great extent. 71 Bank Sakhis have been deployed at branch level.





Above graphs shows strategy wise/cumulative Progress on key progress indicators .Still there is a huge gap in release of Revolving fund to around eligible 5000 SHGs and CIF to 2600 SHGs.

Reasons for shortfall in release of Revolving funds in presence of more than 800 co-opted SHGs directly availed CIFs during 2013-14 .

To ensure time bound implementation following Review systems established at RGAVP:-

- Weekly review of SPMs by State Mission Director
- Review of DPMUs by District Nodal Officers by fortnightly field visits & Panel review at district level by team of SPMs on quarterly basis
- Monthly review of Deepening Manager at SPMU level
- Monthly review of DPMs at SPMU level
- Monthly review of Expansion Managers of Resource Blocks
- Monthly review cum Orientation of various community cadres like RCRPs,RBK,PRP,MCP,KVS,Bank Mitra etc by concerned SPM and Resource cell.
- Web based performance review through RAJEEVIKA –MIS.

Source of Data:

Online Rajeevika MIS developed, which is being used to capture SHG level information and Performance assessment of Project Staff. The Progress report has been prepared at SPMU based on the data updated in RAJEEVIKA-MIS. Transitory MIS is being uploaded by district/blocks team.

(Source:-www.rgavp.org)

Table-2.1 Resource blocks -RRLP Status as on September'2015

Serial No.	District	Block	Block Type	No of villages entered by CRPs	No of SHGs formed by CRPs	No of SHGs formed by AW	No of SHGs co-opted	Total SHGs	Eligible SHGs with bank A/c	Eligible SHGs given T-1	Eligible SHGs given T-2	Eligible SHGs credit linked
1	Churu	Churu	RB	96	625	78	66	925	84.85	82.58	70.25	19.53
2	Tonk	Niwai	RB	122	819	53	72	876	78.38	70.02	64.19	10.76
3	Bhilwara	Asind	RB	94	647	94	4	777	82.61	80.68	77.9	42.57
4	Rajsamand	Devgarh	RB	106	505	74	92	702	77.76	70.78	61.37	21.15
5	Udaipur	Kherwara	RB	150	978	302	69	1400	85.24	78.49	74.5	20.2
6	Dungarpur	Dungarpur	RB	105	627	185	144	1008	80.1	68.7	58.89	30.38
7	Banswara	Anandpuri	RB	114	700	221	109	1055	92.57	89.66	87.47	37.3
8	Kota	Sangod	RB	170	749	110	114	972	84.77	77.21	63.81	32.8
9	Baran	Chippabarod	RB	123	881	76	45	976	80.65	76.03	72.77	22.64
10	Jhalawar	Bakani	RB	127	708	193	61	979	86.74	75.89	65.2	14.67
Grand Total				1207	7239	1386	776	9670	83.367	77.004	69.635	25.2

Table 2.2 Intensive blocks -RRLP Status as on September'2015

S No.	District	Block	Block Type	No of villages entered by CRPs	Total SHGs	% of 3 month old SHGs with bank A/c	% of 3 Month old SHGs given T-1	% of 6 Month old SHGs given T-2	Eligible SHGs credit linked
1	बीकानेर	कोलायत	IB	35	185	0	340	555	92.12
2	चूरू	तारानगर	IB	67	356	2	25	465	92.31
3	चूरू	सरदारशहर	IB	20	135	0	0	135	85.29
4	सवाई माधोपुर	खण्डार	IB	11	69	0	11	263	55.02
5	दौसा	दौसा	IB	104	623	2	189	912	87.86
6	टोंक	उनियारा	IB	20	100	0	0	101	80.77
7	टोंक	देवली	IB	18	102	0	243	345	61.56
8	भीलवारा	रायपुर	IB	12	74	0	0	74	85.37
9	भीलवारा	सहाडा	IB	16	101	0	0	101	64.91
10	राजसमन्द	भीम	IB	16	92	0	70	162	36.97
11	राजसमन्द	खमनोर	IB	26	154	0	99	248	72.55
12	उदयपुर	कोटडा	IB	17	77	0	1	89	39.58
13	उदयपुर	झाड़ोल	IB	54	364	65	140	768	96.54
14	झुणारपुर	सागवाडा	IB	17	105	0	169	290	73.39
15	झुणारपुर	सीमलवाडा	IB	99	665	36	644	1387	86.51
16	बासवाडा	घाटोल	IB	17	115	0	321	437	98.66
17	बासवाडा	सज्जनगढ़	IB	16	110	0	149	259	86.76
18	प्रतापगढ़	अरनोद	IB	15	91	0	41	175	84.38
19	कोटा	सुल्तानपुर	IB	16	107	1	2	108	100
20	कोटा	इटावा	IB	16	105	0	1	105	90.57
21	बरन	अन्ता	IB	16	112	0	24	149	55.67
22	बरन	बारा	IB	16	102	0	0	102	82
23	झालावाड	मनोहरथाना	IB	18	119	0	32	159	98.04
24	झालावाड	पिडावा	IB	19	119	0	18	140	92.31

Table 2.3 RRLP-Partnership Blocks

Serial No.	District	Block	Block Type	No of villages entered by CRPs	No of SHGs formed by CRPs	No of SHGs formed by AW	No of SHGs co-opted	Total SHGs	% of 3 month old SHGs with bank A/c	% of 3 Month old SHGs given T-1	% of 6 Month old SHGs given T-2	% of 1 year old SHGs credit linked
1	Dholpur	Beseri	PB	76	412	0	234	769	91.99	75.78	74.69	15.34
2	Dholpur	Bari	PB	79	417	0	331	988	91.62	76.05	72.18	25.65
3	Dholpur	Dholpur	PB	20	116	0	283	466	76.46	71.84	40.63	20.06
4	Bundi	Nainwa	PB	19	144	0	194	350	61.22	28.52	2.73	77.27
5	Dungarpur	Bhichiwara	PB	16	119	9	407	543	94.09	16.29	47.68	20.39

Livelihood Development & Skills

Initiatives taken – Farm, Off-farm and Non-farm Livelihoods

RGAVP has initiated promoting and strengthening of livelihoods of rural poor in Farm and Non-farm sectors. The initiatives include developing institution of poor around the existing livelihood activities, identifying gaps in the entire value chain and bridging those gaps through various interventions like capacity building, market and infrastructure support. This is being done with the support of sector support organizations. Also in some selected districts, where higher level institutions already exist and they require some livelihood intervention, our district and State team together have developed specific livelihood sub-projects and plan to implement them.

a. Strengthening of farm based livelihoods

To start with, RGAVP has identified 3 districts namely Jhalawar, Udaipur and Churu, where about 1500 households in each districts would be organized around one or two activities, which are prominent in that area and have potential to be scaled up. The technical support agency/ sector support organisation would help organize the community and work further on value chain development. The suitable institution in the form of Producer collectives/ producer organization would also be formed to help the community for better availability of inputs and market for better price realization of their produce.

The technical support agency has been taken on board for strengthening of farm based livelihoods in 3 districts, Indian Society of Agribusiness Professionals (ISAP) has been selected as Sector Support Organisation on farm based activities and IGS deployed in Jhalawar district for Nonfarm based activities.

b. District Livelihood Sub- Project

RGAVP has also taken the initiatives with the help of existing higher level community institutions to identify the potential livelihood activities. The suitable interventions are planned and executed by district livelihood team with the support of State livelihood team. The services of technical agency,

wherever required may also be taken. Six such sub-projects have been identified in 5 districts. The list of district wise potential activities is given below:

Udaipur – Strengthening of livelihoods of poor farmers producing tuber crops in Jhadol block by improving the value chain.

Dholpur – Dairy project with 1500 families and **Goatry project** with 2500 families.

Churu – Bundi Bandhej with 500 families

The above projects have been conceptualized by the project staff considering the need of the area. We have initiated grassroots mobilization/need assessment works through Young Professionals (6 full time YPs deployed in potential districts for this purpose) and Live stock and Nonfarm consultants at state level. They will be implemented through livelihood CRPs from MpoWeR & MKSP partners. The services of technical agency, wherever required may also be taken.

Goat Based Livestock Program has been initiated in two Districts Dholpur and Tonk. This Project is being rolled out Role out by the RGAVP Staff and Community Cadre

The Initiation Phase of Sub –Project Current Status given below:-

No of Identify Dairy Cluster : - 4 (Dholpur and Tonk each 2 Cluster)

No .of Identify Goatry Cluster : - 4 (Dholpur and Tonk each 2 Cluster)

No of Identify Beneficiaries : 2400 Beneficiaries (1200-1200 Each Dairy and Dairy)

No of Livestock Para Professionals : 08 (4 From each District)

Status of Baseline Survey from Dholpur District: 90% Completed.

Status of Baseline Survey from Tonk District: 40 % Completed.

40 livestock CRP's identified from MPoWeR Project area.After orientation they will be deployed in teams similar to ICRP approach for Institution building

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

Conducting Field level assessment and undertaking strategy formulation for better implementation of the programme

Developing and executing community based sensitization campaigns

Developing Local and block level resource Groups (LRGs and BRGs) for addressing poverty by enhancing and capacitating human resource in villages.

Converging the implementation of MGNREGS/other CSS for strengthening PRI – CBO interface

Enabling Panchayati Raj Institution's convergence with CBOs for livelihood and service delivery through different centrally Sponsored/State sponsored schemes

Providing organizational, and functional capacity building to both PRI & CBO leaders

Promoting livelihood planning for the poor by promoting the PRIs and CBOs to work together

Strengthening CBOs to engage PRIs for addressing the special needs of the poor and the marginalised.

Currently Livelihood CRPs fielded on Mock rounds in Dholpur&Tonk Districts.

Micro Enterprises Consultant Project

RGAVP has also entered into an agreement with Kudumbashree – NRO for promoting entrepreneurship skills amongst SHG members. RGAVP have selected three districts viz. Kota, Bhilwara and Udaipur for the pilot intervention for MEC led micro enterprise development. The Micro Enterprise Consultants, identified by RGAVP, selected jointly by Kudumbashree and RGAVP and trained and mentored by Kudumbashree will be the primary target group for the intervention. RGAVP will make use of the services of the trained MEC for promotion and development of micro-enterprises in the pilot districts. The expected key outputs are listed below.

One hundred fifty (150) Micro Enterprise Consultants will be trained and placed in the pilot districts.

Thirty Five (35) of the selected MECs will be trained and placed as CREAM MECs.

The trained MECs will be organized to form self-reliant enterprise groups for providing services to micro-enterprises and self-employment ventures, besides serving as enterprise promoting arm to the RGAVP.

The MEC Groups will have clear business plans for providing their services.

The expected outcome is that 48,000 families who are members of the SHGs in the three districts will directly benefit from the enterprise promotion activities taken up by the MECs by 2020.CRP rounds started in these blocks.

III. Community Managed Sustainable Agriculture (CMSA) :

RGAVP is implementing CMSA programme 2 Blocks of 2 districts – Banswara and Tonk on pilot basis.

The project is implemented in those blocks where sufficient community mobilization has happened and the SHG members have already availed the revolving fund and community investment fund.

SERP is extending its technical support by providing Community Resource Persons (CRPs) for roll out of this strategy. The intervention involves the promotion of Sustainable agro-ecological package of

practices around Soil Fertility Management, Seed Management, Pest and Disease Management and Weed Management. The targets in respect of sustainable agricultural practices at household and village level have also been envisioned under the programme.

Deployment of Young Professional, Development of internal CRP and formation of V.O sub – committee are the interventions being taken up for scaling up of the programme. RGAVP has planned to saturate this programme in these 2 blocks. Presently CMSA interventions is being implemented with 1200 families

Youth Skill Training -Kaushal Vikas Sakhi

To give focused direction to Youth mobilization in the project, a specialized cadre of Kaushal Vikas Sakhi (KVS), has been introduced into the project. These KVS are SHG women, who follow the idea of a ‘Mobiliser at the doorsteps’. A total of 50 KVSs have been trained and deployed till date. As on September 2015, around 2200 youths identified and the list of youths shared with RSLDC and RSETI to impart required trainings.

Convergence

IPPE II and involvement of RGAVP: In Rajasthan, there are 22 intensive/resource blocks where IPPE-II is going to be rolled out thoroughly. Block resource teams and block planning teams consisting of RGAVP field staff and representatives from village organization/SHGs are trained in cascade mode through National pool of trainers. Also, directions from RGAVP have been issued to all RGAVP members to participate in the Gram Sabha going to be held on 2nd Oct 2015 and to facilitate and ensure participation of VOs/SHGs.

To prepare Micro Credit Plan, well trained community cadres have been placed at block level. During MCP preparation, a detailed household level planning of SHG members are being done to map the existing resources, skill sets available with family, gaps, feasible livelihoods activities & credit requirement. Resource mobilization through MGNREGA, feasible self employment, skills enhancement etc. will be incorporated in MCP preparation in these blocks.

Convergence with MGNREGS/SBM/IAY: In order to get the SHG members benefitted from the major programmes such as MGNREGS, Swachh Bharat Mission (SBM) and Indira Awas Yojana (IAY) in a

saturation mode, RGAVP aims to generate awareness and develop leadership of village organizations/SHGs through the support of 'Convergence Cadre' (4 active SHG member from each block), a special community cadre for convergence at grassroot level. The capacity building and training of these women have been organized by RGAVP with a major focus on interface with panchayats. The policy for the same is drafted and being finalized in consultation with different departments.

LIFE-MGNREGA Project in Rajasthan

Rajasthan is one of those Indian States that is certainly committed for a successful implementation of LIFE-MGNREGA Project in Rajasthan. In fact, Rajasthan has submitted draft proposals and is in preparation of Detailed Project Report.

2 rounds of meeting have already been completed (Including one in the Chairmanship of Secretary, Rural Development and State Mission Director, Rajasthan Grameen Aajeevika Vikas Parishad, the SRLM in Rajasthan), following the Workshop at New Delhi for the LIFE Project, on 07.09.2015, for a speedy preparation and submission of the Project. The present status is as follows –

Sl. No.	Indicators	Unit	Number	Agency Involved	Status of Preparedness
1	Total surveyed HH with 100 days of work in MGNREGA	Household	281233	MGNREGA	Done
2	Individuals interested in work	Individual	158660	NA	NA
3	Preference for Wage Employment	Individual	86436	RSLDC	In-progress
4	Preference for Self Employment	Individual	36484	RSETI/ RUDSETI	Done
5	Preference for Skills Up-gradation	Individual	35783	RGAVP (SRLM - Rajasthan)	In-progress (MKSP synergy to be leveraged)

SVEP(Start-up Village Entrepreneur Programme)

RGAVP has proposed to implement Start-up Village Entrepreneur Programme (SVEP) programme in 2 resource blocks under NRLM. It has been planned to develop 1500 enterprises each in both the blocks. We will take the support of Kudumbshree (Kerala) in implementation of the programme.

Since the implementation of the project is to be done through the PIA/NRO, we will have three stakeholders viz PIA/NRO, BRC and the SHG/VO/CLF at the implementation level, while SRLM and its

field functionaries will facilitate and monitor the project implementation. The NRO and the Community Institution have to play a major role in the project to enable rural poor to set up their enterprises. The project will enable to develop local resources by training pool of village level community cadres (CRP-EPs) and also build the capacity of Block Resource Center to monitor and direct the work of CRP-EPs.

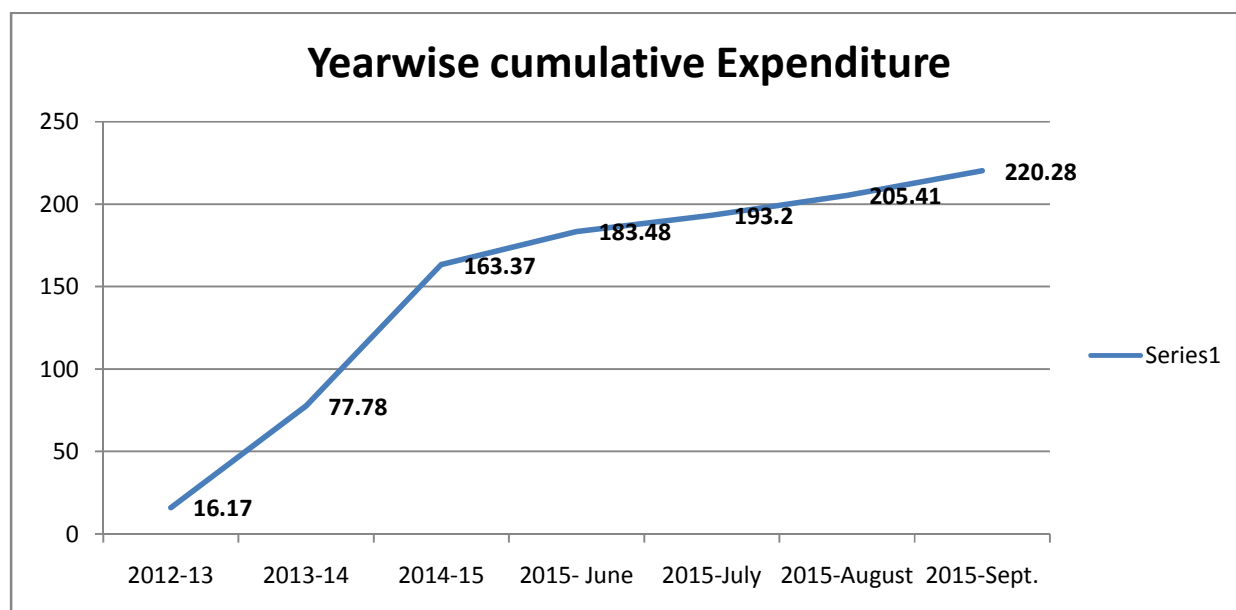
Mahila Kisan Sashaktikara Pariyojna (MKSP) is being implemented in 19 blocks of 7 districts in Rajasthan. The project is benefitting 25500 mahila kisans. One of the important deliverables of the programme is development of grass root level community cadre for agriculture (450 Krishi Sakhi) as well as animal husbandry (150 Pashu Sakhi). These community cadres are now being utilized for scaling up of the programme in other areas.

Progress on Work Plan 2015-16

S.No	Activities	Achievement upto 2014-15	Target 2015-16	Progress during Sept'15	Progress 2015-16	Cumulative Progress as on Sept '15	% of Achievement
1	No of Villages entered	1665	1306	154	939	2898	72%
2	No of SHGs Promoted	12551	10445	322	4776	17327	65%
	No of co-opted SHGs brought under Intensive approach				2021	2021	
	Total SHGs				6797	19348	
3	No of SHGs availed Revolving fund	9665	9466	1257	3837	13502	41%
4	No of SHGs availed Livelihood funds	7138	5875	653	2960	10098	50%
5	No of SHGs having outstanding Bank credit	2681	8500	22	1007	3688	12%
6	No of VOs formed	738	653	31	179	649*	27%
7	Expenditure(in crore)	163.37	176	14.29	56.91	220.28	33%

*268 loose VOs excluded

Expenditure (In crore)



RRLP-District wise Targets Vs Achievements (April-Sept'15)

S.No	District Name	SHGs Formation		S/B Account Opened		Tranche-I Released		Tranche-II Released	
		Target *	Achievement	Target	Achievement	Target *	Achievement	Target *	Achievement
1	BIKANER	120	94	152	68	113	80	57	34
2	CHURU	486	345	394	355	455	378	415	273
3	DHOLPUR	640	154	945	225	813	320	321	15
4	KARAU LI	0	0	0	0	0	0	0	0
5	SAWAI MADHOPUR	36	41	30	36	50	90	0	1
6	DAUSA	184	131	120	132	158	193	125	139
7	TONK	532	334	452	286	598	297	240	238
8	BUNDI	144	186	96	34	38	55	0	0
9	BHILWARA	489	441	316	290	328	279	198	228
10	RAJSAMAND	448	340	326	204	418	201	216	128
11	UDAIPUR	697	574	639	472	510	538	316	493
12	DUNGARPUR	744	571	682	483	1066	386	784	429
13	BANSWARA	736	454	422	244	494	294	220	243
14	KOTA	408	391	295	299	204	303	174	176
15	BARAN	494	390	340	300	390	343	238	256
16	JHALAWAR	472	390	330	261	240	350	136	184
17	PRATAPGARH	96	99	96	48	0	50	0	0
Grand Total		6726	4776	5635	3737	5875	3837	3440	2960

*Districts wise targets set 150% than Annual Action plan shared to WB .

Part IV: NRLP/NRLM

Chapter 9: Progress under NRLP/NRLM

Resource Block Strategy:

For technical support on implementing the Resource Block Strategy under NRLP, RGAVP entered into agreement with BRLPS, Bihar for 5 Resource Blocks. The work under NRLP was started in the month of April 2013 with 12 teams from BRLPS working in 3 resource blocks of 3 districts namely-Kekadi (Ajmer), Balesar (Jodhpur) and Begu (Chittorgarh) and implementation started in remaining two blocks by Oct'2014 .A total of 2191 SHGs have been formed till September 2015 under NRLP

Table; 9.1

S No.	District	Block	No of villages entered by CRPs	Total SHGs	% of 3 month old SHGs with bank A/c	% of 3 Month old SHGs given T-1	% of 6 Month old SHGs given T-2	% of 1 year old SHGs credit linked
1	Chittorgarh	Begun	111	611	81.58	75.86	66.48	24.83
2	Ajmer	kekri	67	603	86.31	83.47	49.61	29.78
3	Banswara	Garhi	36	610	96.54	83.91	18.78	32.34
4	Pali	Pali	22	92	79.35	58.7	38.46	0
5	Jodhpur	Balesar	64	602	51.58	50.25	15.84	0
6	Pratapgarh	Pipalkhont	35	363	93.8	70.43	7.56	0
7	Sirohi	Pindwara	36	215	55.5	50.72	10.94	0
Grand Total			371	3096	77.96	70.6	35.54	19.48

Chittorgarh has 647 SHGs followed by Ajmer (623) and Jodhpur (609)

103 VO's have also been formed in these blocks.

SB Accounts of 2381 SHGs have been opened i.e 81 % of the more than 3 months old SHGs.

73% of eligible SHGs availed Revolving fund support and 39% of eligible SHGs availed CIF support from the Project .

11% of more than 1 year old SHGs credit linked with banks.

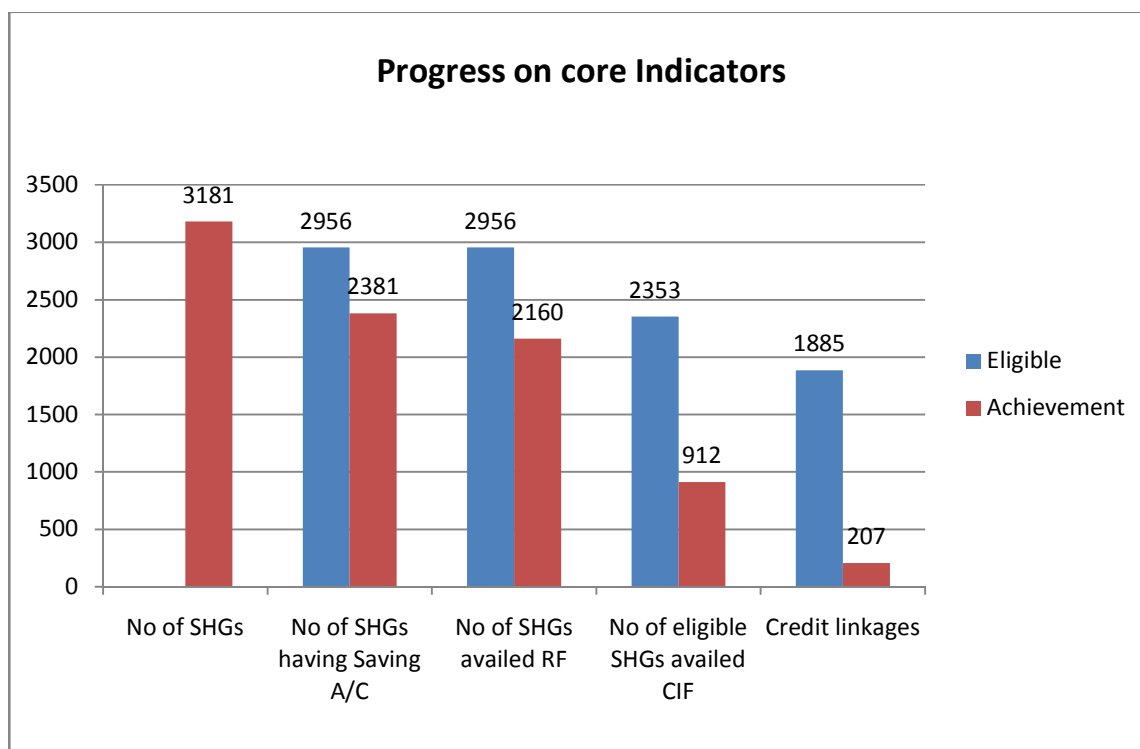
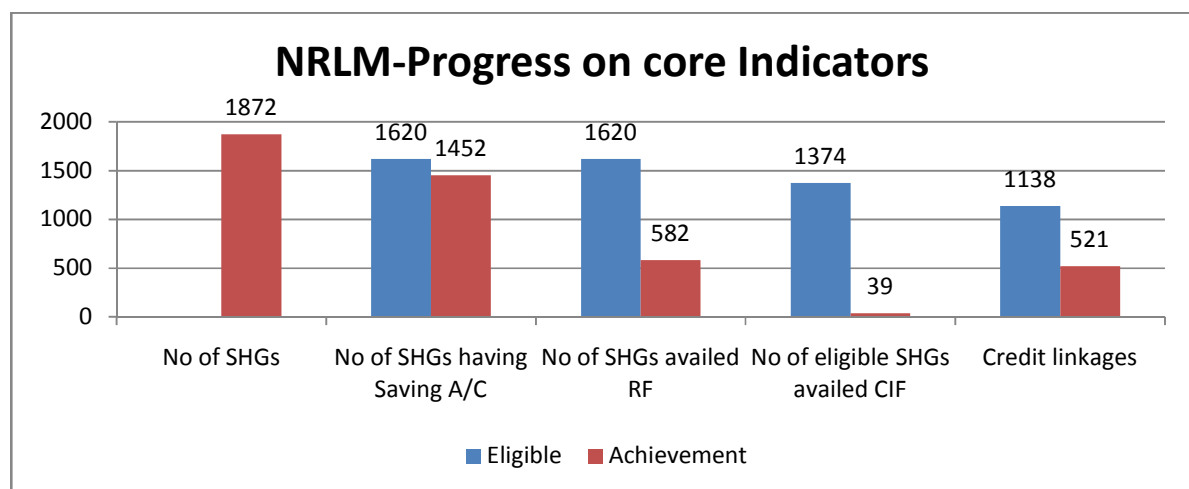


Table-9.2 NRLP Action Plan Vs Achievement 2015-16 (Till September'15)

Serial No.	Indicator	Total Target (2015-2016)	Total Achivement (2015-2016)	Target (April, 2015 to till August, 2015)	Achivement (April, 2015 to till August, 2015)
1	Villages Entered by External/Internal CRP	374	148	195	146
2	SHG Formation by External/Internal CRPs	2216	815	1164	798
3	SHGs Formation by Active Women/Samuh Sakhi	892	139	328	137
4	VO Formation by Sr. CRPs	307	51	134	46
5	No. of Active Women/Samuh Sakhi Identified	830	426	472	416
6	No. of Active Women/Samuh Sakhi Immersed	800	220	432	220
7	No. of AW/Samuh Sakhi deployed (on honorarium mode)	763	92	344	92
8	No. of SHG Book Keepers Identified	3374	1697	2025	1601
9	No. of Book Keepers Trained	3305	1505	1791	1425
10	No. of VO Assistant Identified & Trained	294	53	135	53
11	No. of MCP Cadres Identified & Trained	85	46	37	44
12	No. of MCP Cadres Deployed	81	50	27	48
13	No. of SHGs availed Revolving Fund (Tranche-I)	2919	959	1465	936
14	No. of SHGs availed Livelihood Funds (Tranche-II)	2055	750	1007	750
15	No. of VOs availed Start-up Fund (Establishment Fund)	248	4	86	4
16	No. of VOs availed VRF @ 1,50,000/- per VO	28	0	12	0
17	No. of SHGs with S/B Bank A/C	3048	946	1370	919

Table-9.3 NRLM block wise Cumulative Progress

No.	District	Block	Block Type	No of villages entered by CRPs	Total SHGs	% of 3 month old SHGs with bank A/c	% of 3 Month old SHGs given T-1	% of 6 Month old SHGs given T-2	% of 1 year old SHGs credit linked
1	Ganganagar	Ganganagar	IB	10	166	97.33	68	0	57.45
2	Churu	Ratangarh	IB	6	146	85.32	62.39	0	31.82
3	Jhunjunu	Buhana	IB	7	114	92.16	85.29	0	1.69
4	Alwar	Rajgarh	IB	29	298	85.6	36.89	13.14	98
5	Alwar	Ramgarh	PB	9	394	98.75	0	0	98.13
6	Alwar	Thanaqazi	IB	0	265	91.32	0	0	89.43
7	Bharatpur	Roopwas	IB	13	167	74.03	43.51	0	1
8	Bharatpur	Kumher	IB	15	142	77.34	43.75	0	15.07
9	Sikar	Dantaramgarh	IB	7	112	95.92	72.45	0	50
10	Nagar	Mundwa	IB	8	68	88	80	50	0
Grand Total				104	1872	89.57	35.84	2.84	67.49



Huge gap in eligible SHGs and CIF disbursement found in NRLM blocks.

Progress trend indicates that performance on all key progress indicators of NRLM intensive blocks are not upto the mark. There is a need to put more focus on these blocks to minimize the gap in fund disbursement in coming months.

Under NRLM only one cluster each from 8 blocks is being implemented through CRPs with the support from SHG federations based at Rajasthan. Entire block Implementation proposed to start from Dec'15. Establishment of MFTs work completed and grassroots implementation started in Ramgarh block of Alwar district under partnership strategy .

Table 9.4 Target Vs Achievement 2015-16 upto September '15

Serial No.	Indicator	Total Target (2015-2016)	Total Achievement (2015-2016)
1	Villages Entered by External/Internal CRP	616	93
2	Villages Covered by Active Women	8	0
3	SHG Formation by External/Internal CRPs	3280	546
4	SHGs Formation by Active Women/Samuh Sakhi	738	19
5	VO Formation by Sr. CRPs	48	0
6	No. of Active Women/Samuh Sakhi Identified	790	164
7	No. of SHG Book Keepers Identified	4055	775
8	No. of Book Keepers Trained	3175	667
9	No. of SHGs availed Revolving Fund (Tranche-I)	1348	366
10	No. of SHGs availed Livelihood Funds (Tranche-II)	500	39
11	No. of VOs availed Start-up Fund (Establishment Fund)	30	0
12	No. of VOs availed VRF @ 1,50,000/- per VO	50	0
13	No. of SHGs with S/B Bank A/C	2832	387
14	No. of SHGs Credit Linked with Banks	700	29



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