

RAJEEVIKA

PROGRESS REPORT

May 2017



State Project Management Unit-RGAVP
Department of Rural Department & Panchayati Raj
Jaipur-302010

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1.0 Introduction

Mission:

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

Objectives:

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

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

Key Projects implemented by RAJEEVIKA:

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

- World Bank funded, Rajasthan Rural Livelihood Project (RRLP): 60 blocks; implementation from June 2011.
- World Bank funded National Rural Livelihood Project (NRLP): 9 blocks; implementation from April 2013.
- GOI funded National Rural Livelihood Mission (NRLM): in rest of the blocks in phased manner; implementation from April 2013.
- IFAD funded Mitigating Poverty in Western Rajasthan (MPoWeR): 7 blocks of Western Rajasthan from January 2008

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.

Phasing

RGAVP has been established to mobilise poorest of poor and most vulnerable households in the Self Help groups. Moreover RGAVP adheres to BPL plus policy of State Government of Rajasthan and Government of India. As per 2011 census, there are 95 lakh rural households in the State. The BPL plus policy of the State and Gol 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 RGAVP plans to cover in phases approximately 80% of total rural poor which is close to 54 lakh households.

2.0 RGAVP Progress at a glance

- **Mobilisation:** 73108 SHGs have been formed by mobilising about 8.6 lac women in 114 blocks of 32 districts. This has been achieved by Community Resource persons as well as Active Women.
- **Financial Inclusion:** More than 6.0 lac members of 54568 SHGs have been benefited with the revolving fund and Community Investment support to the tune of Rs 479.96 Crores.
- **Village Organisation formed:** Total 5000 VOs have been promoted.
- **Cluster Level Federations:** Rajasthan be the first State to have federated into Cluster Level Federations. As on reporting period 158 CLFs have been promoted

and 86 CLFs registered under co-operative societies act. Each CLF has been covering about 5000 women from 35-40 villages and operates like a Mini Bank with a corpus of about Rs 2.5 crore.

- **Community Managed Sustainable Agriculture (CMSA):** The CMSA project is being implemented with the objective of 'reducing the cost of cultivation' without adversely impacting the yields. It is being done by replacing costly chemical pesticides and fertilizers with home-made organic manures and bio pesticides from various vegetations (like Neem) and cow urine. SERP is providing technical back stopping to RGAVP on this. It started with 2 blocks and expanded in 6 more blocks with total 12000 SHG member farmers.
- **Productive Asset Building on the fields of women SHG members to strengthen their livelihoods:** Assets like Farm Ponds, Field bunding, Horticultural Plantations, Goat/cattle shed, NADEP/ Vermi Compost pit etc. are being leveraged from Mahatma Gandhi NREGA for 1 lakh SHG members. Each member would get assets worth min Rs. 1 lakh this year. 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. It means that the entire work of estimation of costs, issuing muster rolls, measurement of works, etc. will be done by CLFs and the delays will be greatly reduced.
- 138 women are selected as Bare Foot Technicians under MGNREGA.
- 1,702 women MATEs are trained and deployed under MGNREGA.
- Total 12185 youth from SHGs have been skilled with self and wage employment through RSLDC, RSETIs and CIPET.
- Collaboration between Cluster Level Federations in Dungarpur and IIT Bombay to assemble and distribute 60000 solar lamps. Solar Panel Manufacturing plant being established in Dungarpur district with the support from District Administration and IIT ,Mumbai. Solar Initiative has been awarded by Prime Minister Excellency Award”
- As part of social inclusion (to proactively include most vulnerable sections of society) in NRLM, RGAVP has signed an MoU with J-PAL (international research and policy network) and Bandhan (NGO) to work with Ultra Poor in Manoharthana block of Jhalawar as a pilot.
- RGAVP is also working to include people with disability (PwD) in SHG movement by mobilizing them in to PwD groups, imparting them training.
- Robust MIS System for Monitoring:-Rajeevika has developed transaction based MIS System to monitor various interventions and for measuring performance of Staff.

Establishment of Resource Cell :-Resource cells have been established at 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 was trained as ToT through NIRD, Hyderabad recently.

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 .Based on the positive outcomes M-Pesa expanded in 7 more 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.

PRI-CBO Convergence:- RGAVP 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
- Providing organizational, and functional capacity building to both PRI & CBO leaders

1.5 RGAVP Progress at a glance

Sr. No.	Activities	RRLP	NRLP	NRLM	MPoWeR	Total
1	SHG Formation	49077	7208	11817	5006	73108
2	Number of HHS	582293	85044	141418	52563	861318
3	No of SHGs with Saving A/C	40794	5490	9034	4974	60292
4	No of SHGs availed Revolving funds	36737	5088	7789	4954	54568
5	No of SHGs availed CIF	27672	3890	3528	2424	37514
6	Credit Linkages	13174	1758	1941	3534	20407
7	No of VOs promoted	3360	479	718	443	5000
8	No of CLFs promoted	115	21	7	15	158
9	Expenditure(Rs in Crore)	614.18	66.64	121.67	130.89	933.38

1.5.2 Expenditure under various Projects (Rs In Crores)

Name of the Project	Expenditure Till April 2017	Budget 2016-17	Expenditure (April-May 17)	Cumulative Exp. Since inception
RRLP	588.18	320.00	26.00	614.18
NRLP	62.64	23.66	4.00	66.64
NRLM	118.32	101.81	3.35	121.67
MPoWeR	126.35	41.00	4.54	130.89
Total	895.49	486.47	37.89	933.38

3.0 Institution Building

3.1 Self Help Groups

Institution Building has been one of the key activity for RAJEEVIKA. Mobilisation of poor women in to Self Help Group at village level has been the first step for RAJEEVIKA towards acheiving its goal. As on May 2017 RGAVP moblized about 8.6 lac households into 73108 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

<u>RGAVP</u>	
No of Blocks Covered	- 114
No of GPs covered	- 3064
No of Villages entered	- 9438
No of SHGs promoted	- 73108
No of VO's promoted	- 5000
No of CLFs promoted	- 158
Producer Companies.	- 12

Different approaches are being used by RGAVP for Institution Building and social mobilization for execution of various Projects under RGAVP. Self Help Groups (SHGs) and their higher level institutions like Village Organizations (VOs) ,Cluster Level Federations are being formed. RGAVP is also building on the already existing human resource in the form of women's self help groups and their higher level federations and women led producer organizations.

3.2 Village Organizations:

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

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

5000 Village Organizations have been promoted till reporting month.

4.3 Cluster Level Federations

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

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

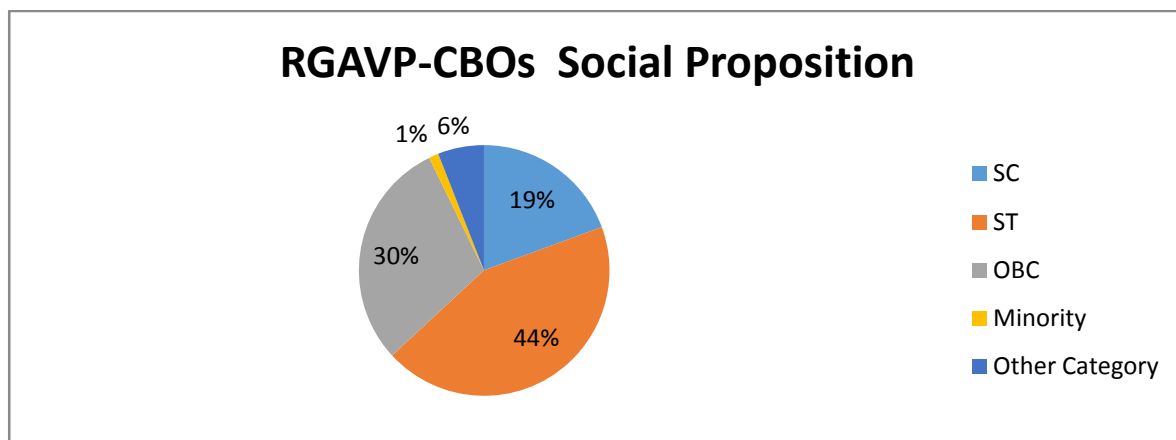
After formation of CLFs, RGAVP entrusted CLFs to execute all cluster level activities under this project. Since the CLF Office Bearers (OBs) and Executive Committee (EC) members are from poor families and are mostly illiterate, they lacked required capacity to handle project activities through their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

4.0 Social Inclusion

As per BPL plus policy of RGAVP, 8.6 lakh beneficiaries have been mobilized to form 73108 Self Help Groups. Among SHG members being benefitted through Project activities, 44% belong to ST community, 19% to SC community and 30 % to Other backward communities and remaining 7% from other communities.

The CRP follows Participatory Identification of Poor (PIP) while forming village level Self Help Groups. Most vulnerable and poorest of poor have been covered under the

SHG fold. RGAVP has been focusing on saturation at village level and this will again ensure the coverage of poor in the SHG movement.



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

Inclusion of person with disability:

RGAVP has initiated the pilot on inclusion of Person with Disability since August 2015 in 3 blocks (Bakani, Sangod and Jhadol) of Rajasthan under RRLP. The overall objective is inclusion of most vulnerable in to mainstream SHG fold, however considering the extremity of the vulnerability due to the disability, mobilization of PwD in to separate groups have been taken in RGAVP under pilot project.



Under the Pilot project, primary survey on disability in each selected blocks, (to understand the potential of forming groups and types of disabilities), initiate the formation of Disable Person’s Groups, Training to staff (includes CRPs, Block, District and State staff), disability mapping through detail survey, build a cadre “Resource Rehabilitation Person (RRP)” were planned.

Against the abovementioned planned activities, following could be achieved during the pilot period.

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

- Primary survey conducted in 3 blocks covering 177 villages, 4881 SHGs and about 53,691 HHs. During primary survey 4841 Disabled were identified includes 2725 female and 2138 males.
- The primary survey format was designed by Consultant, Disability, survey was conducted by CRP after conducting in-depth training
- 171 DPGs were formed by CRP in 3 blocks, 36 in Bakani, 61 in Sangod and 74 in Jhadol.
- Basic IEC material was prepared by Consultant Disability
- Surveyors training for carrying detail survey of DPG members were conducted.
- Analysis of detail survey was taken up by consultant and detail analysis report for which is in process.
- Policy on supporting DPGs was prepared by Consultant along with other required documents.
- Community Based Rehabilitation Forum (CBR) was brought in for training and capacity building of Rehabilitation Resource Persons (RRPs). Under the non-monetary agreement with CBR forum, Sanchar, kolkatta based NGO will train the RRP, while 3 identified NGOs will support the RRP and DPGs on field.
- Exposure trip of CRP conducted to the organizations that have been doing work on livelihood in Jaipur.



Based on the work achieved during the pilot, it has been decided to form total 500 DPGs in the 3 blocks with focused interventions of strengthening the DPGs with RF, and CIF, certification (in case of requirement), benefit DPGs with their due entitlements, Skill training, support PwD with therapies (by RRP and referral services) and assistive devices (through convergence). Concerned CLF will be sensitized.

Targeting the Ultra Poor (TUP):

Targeting the Hard-core Poor (THP) programme is being scaled up in the Manohar Thana Block, Jhalawar District, Rajasthan by Bandhan-Konnagar in collaboration with RGAVP and supported by J-PAL SA. The programme was rolled out in December 2016 for 1,000 ultra-poor women households, who will be provided carefully sequenced support—a productive asset such as livestock or supplies for petty trade,

technical skills training, savings support, temporary cash or in-kind support to tide over immediate consumption needs, and regular mentoring and coaching, over a period of 24 months—to attain sustainable livelihoods and ultimately graduate out of extreme poverty.

Highlights -Progress Summary

- Completed identification of 1,000 beneficiaries and beneficiary list shared with RAJEEVIKA
- Selection of enterprises completed for all the beneficiaries
- Confidence Building (CB) and Enterprise Development (ED) training are being conducted across all branches
- Partial asset transfers were done to 120 beneficiaries and weekly home visits being done by staff . Total value of distributed asset is about INR 7 Lac.

5.0 Financial Inclusion

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

The SHGs who are regular in following Panchasutra and following good management & financial norm are being supported further with provision of Revolving Fund and Community Investment Fund (CIF) through Micro Credit Plan (MCP) mode for extending opportunities for livelihoods and various other needs.

SHGs with SB A/C	: 60292
Savings	: 51.18 cr
Group Income (Int.)	: 69.59 cr
SHGs credit linked	: 20407
Credit from Banks	: 132.59 cr
No of SHGs availed RF	: 54568
RF amount released	: 81.85 cr
No of SHGs availed CIF	: 37514
CIF amount released	: 398.11 cr
No of VOs availed VRF	:2034

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 38264 SHGs have been prepared and Community Investment Funds has been given to 37514 SHGs amounting to Rs 398.11 crore.

6.1 Credit Linkage

One of the major objectives of RAJEEVIKA is to link SHG with credit from Bank. Credit support from Bank will upscale the future fund flow of SHGs. SHG-Bank Linkages is one of the important prerequisite for poverty alleviation which not only ensures credit to poor on fair terms but also helps them invest in building sustainable livelihoods. Since last 2 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 272 Bank Sakhis have been deployed in those branches where more than 50 SHGs having their saving accounts. As on May 2017, 20407 SHGs credit linked to the tune of about 132.59 crore .

Digital financial inclusion initiatives

Mobile-based transactions through M-pesa

RGAVP and Vodafone M-Pesa have partnered to provide the service of mobile-based transactions to SHG members so that they may deposit savings/loan amount in the SHG bank account without travelling to the bank branch, which is often located at a distance of 10-20km. The project is being implemented in 10 blocks of Rajasthan and more than 6,600 SHGs have been registered under M-pesa. It has enabled convenient, safe and secure transactions at the doorstep of SHG members and has also reduced the transaction costs.

Cash disbursement of government entitlements through E-mitra paypoints



RGAVP has partnered with Department of IT & Communication, Government of Rajasthan to appoint SHG members as E-mitra paypoints at panchayat level. These pay points will disburse benefits of various government schemes (such as MGNREGA, pension, insurance, scholarships etc) to beneficiaries in the form of cash, at their doorstep, through a

PoS device.

Providing doorstep financial services to community through business correspondent agents

RGAVP has partnered with various banks to appoint SHG members as business correspondent agents, in order to provide financial services to SHG members and other community members at their doorstep in timely and affordable manner.

6.0 Livelihood Development

Livelihood Strategy:

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

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

- Livestock based livelihood clusters development covering about 60,000 House Holds over a period of 3 years
- Agriculture based livelihood clusters development covering about 60,000 House Holds over a period of 3 years
- Non-farm livelihood clusters development covering about 7,450 House Holds over a period of 3 years.
- Skill Development covering about 27,700 youth of SHG members of RGAVP
- Convergence with MGNREGA, LIFE, IAY, Rural Development schemes plan to benefit about 1,00,000 households during 2016-18.

RGAVP has achieved remarkable progress in its initial stage, thereby leveraging the strong mobilisation of community members through the institution of SHGs, to begin with.

6.1 Key highlights of progress achieved:

- Initiated the implementation of Livestock based livelihood interventions through Goat CRP in 12 districts covering 16146 households in 1486 GLBGs and Dairy based activities in 12 districts with 18 clusters covering 19721 households in 1762 DLGs
- 1486 Pashu Sakhis have been identified, 1179 trained and 1179 deployed.

- Pashu Sakhis providing services to target HHs and so far they treated 29625 animals from 11483 HHs
- 13917 households being benefited through crop clusters in 12 districts , 325 krishi sakhis have been trained and supporting field level implementation.
- 5326 households mobilized and being benefitted through vegetable clusters in 6 districts namely Bhilwara,kota,tonk,Baran,Rajsamand and Banswara with the support from trained 152 Krishi sakhis.
- With the help of external Agency ISAP, more than 6400 households have been covered under agriculture based livelihood programme in Jhalawar, Churu and Udaipur districts of Rajasthan. Total 4 Farmers producers Organisations have been formed.
- 3 clusters have been identified under non-farm livelihood activities based on handicraft skill of the members i.e. Tie and Dye in Churu District, Leather works in Dausa and Stone and Jari work in Bikaner. 90 Producer Groups have been formed.
- More than 900 members have been trained in hand-roll agarbatti production with the support of Indian Grameen Services in Jhalawar district
- 12399 youth have been trained under Skill Development .

6.2 Community Managed Sustainable Agriculture (CMSA):

The main objective of CMSA is to bring sustainability to agricultural based livelihoods, with special focus on small and marginal farmers, tenants, agriculture labour and women.

So far, 11335 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.

- Considering the success of the program, RGAVP has expanded the CMSA intervention in 6 more RRLP blocks to reach out to more than 10000 families into the fold of CMSA.

6.3 Non farm Livelihoods:-

MEC:-

This project's main aim is to promote small, village level enterprises in the community, by the community. RGAVP is doing this pilot project in partnership with Kudumbashree-NRO in 3 districts namely Kota, Bhilwara and Udaipur. 59 MECs have been selected from the community itself, from all the 3 districts and trained for 6 months by KS-NRO mentors. From August, 2016 they have been deployed in their respective fields. Till date, 1970 micro enterprises (existing and new) have been made and supported by the MECs.

SVEP :-

This is a special project by GOI for promotion of small enterprises, being carried out in two blocks namely Kekri (Ajmer) & Begu (Chittorgarh). This is also in partnership with Kudumbashree. A Detailed Project Report (DPR) of both the blocks has been made. The initiation report for the same has been submitted to NRLM. 27 MECs in both the blocks have been identified and are undergoing the capacity building phase. SVEP BPMs/Consultants for both the blocks have been selected after a transparent selection process and their orientation/training is being conducted by NRLM in EDI, Ahmedabad. The enterprise formation stage by the MECs will be started by April'17 after their deployment in their fields/blocks.

Leather Project:-

Around 150 leather artisans from our SHGs in Dausa have been identified. They have been mobilized into 14 leather groups. They traditionally make leather Mojaris which they sell in their villages and some other local markets and haats. A need for upgradation of their design and skills & product diversification was felt. Hence, RGAVP brought in Indian Institute of Craft and Design (IICD) to train these women. Around 12 women took the training. In this training, they learnt to make leather purses, handbags, coin pouches, iPad/Kindle covers & bookmarks. A collective procurement system will also be set up in order to reduce the cost of raw material for these artisans. An exposure visit to Malaut (Punjab) was made by 20 women to see the collective leather depot and its system & functioning.

Bundi Bandhej

750 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).

Sanitary Napkin Project:-

To address the issue of female hygiene and health, two sanitary napkin production units are being set up by our CLFs. One will be started in Begu block of Chittorgarh and another will be set up in Bakani block of Jhalawar. A business plan for both the units was made by YPs at field level and submitted to the state. Also, a team of YPs went for an exposure visit to MPSRLM where the sanitary pads production units are being successfully run by the SHG members. RRVPNL has given its CSR funds for setting up the production units. An awareness campaign for promoting the use of sanitary pads is being carried out by the staff in both the blocks. The order for the machinery has been placed. The women who will work in the unit have also been identified. The installation of machinery and training of the women have been completed.

7.0 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 (Apna Khet, Apna Kaam) 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.

Model convergence blocks

RGAVP submitted a proposal for convergence of SHG programme with various government schemes in three NRLP blocks- Kekri (Ajmer), Begu (Chittorgarh) and Balesar (Jodhpur). The proposal was approved by the Empowered Committee, MoRD, Govt of India in April 2016. Under this project, these blocks will be developed as model convergence blocks in Rajasthan.

Progress highlights:

- 90,000 women have participated in Gram Sabhas and gave their names for individual work and included in their Action Plan.
- 1,07,201 names have been included in Annual Action Plan at Gram Panchayat level
- 47993 Cat-B proposals of SHG member HHS submitted to Panchayat Samiti for Technical Sanction
- 43111 financial sanction for Cat-B works issued, 14312 works implementation started and 608 works completed

7.2 Skill Development:

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

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

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

8.0 Rajasthan Rural Livelihoods Project

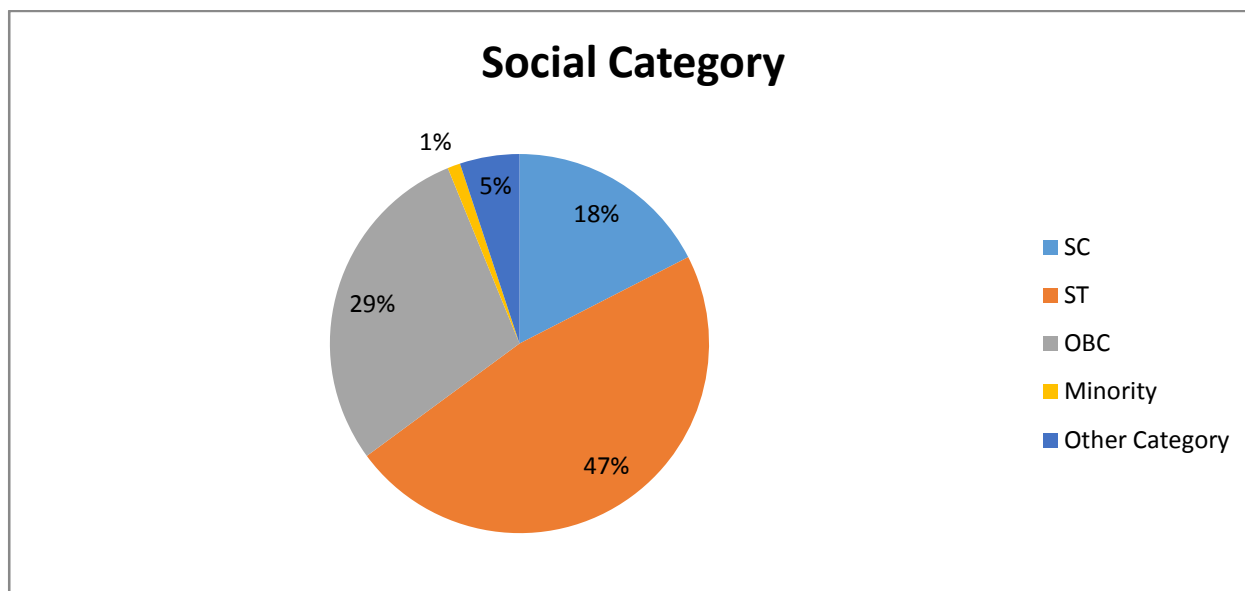
The mission of the project is mobilizing all poor families into self reliant institutions and promoting sustainable livelihoods as well as strengthening public services delivery mechanism. The Government of Rajasthan has identified 18 districts for the implementation of RRLP.

In these 18 districts, The Project aims to reach around 4.0 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. As on May 2017 , more than 49000 SHGs, 3360 Village Organizations and 115 CLFs promoted under RRLP.

Institutions at a glance

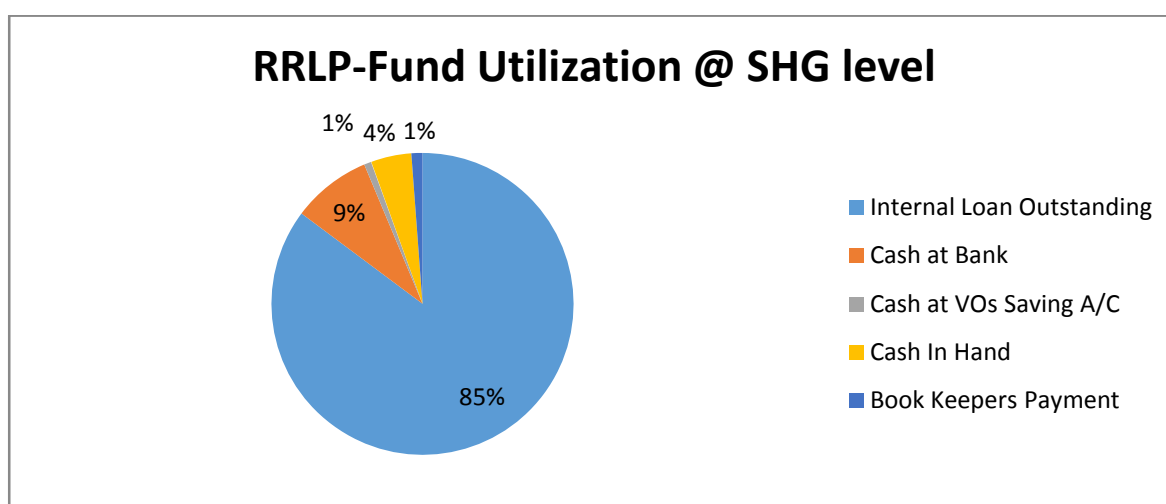
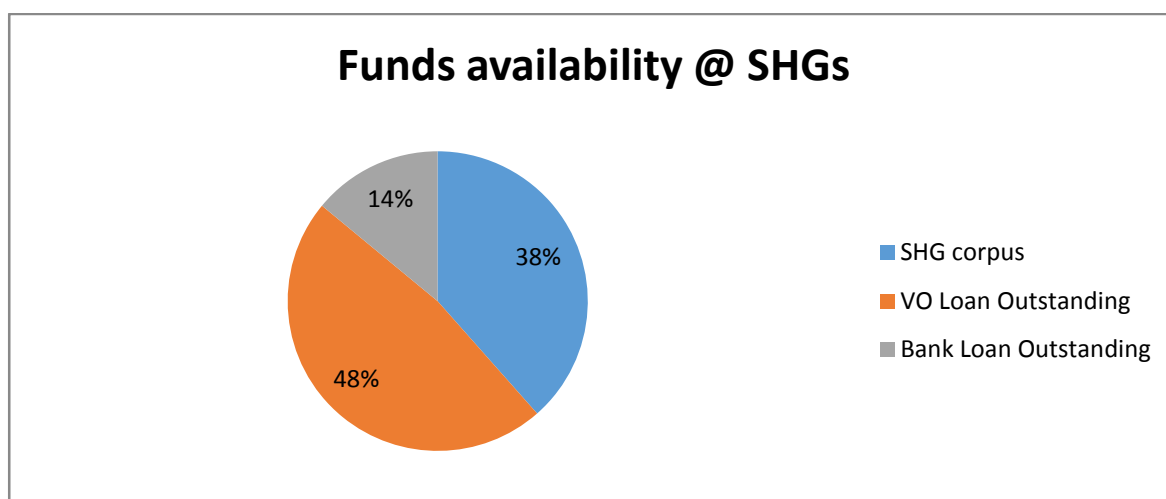
No of Blocks Covered	-	60
No of GPs covered	-	1868
No of Villages entered	-	5962
NO of SHGs promoted	-	49077
No of VO's promoted	-	3360
No of CLFs promoted	-	115
Producer Companies.	-	12

Coverage by Social Groups



Under BPL+ policy of RGAVP, 582157 beneficiaries have been mobilized into Self Help Group under RRLP. Above chart shows that among SHG members being benefitted through Project activities, 47 % belong to ST community, 18 % to SC community and 29 % to Other backward communities and remaining 6% to others.

Fund Management in SHGs

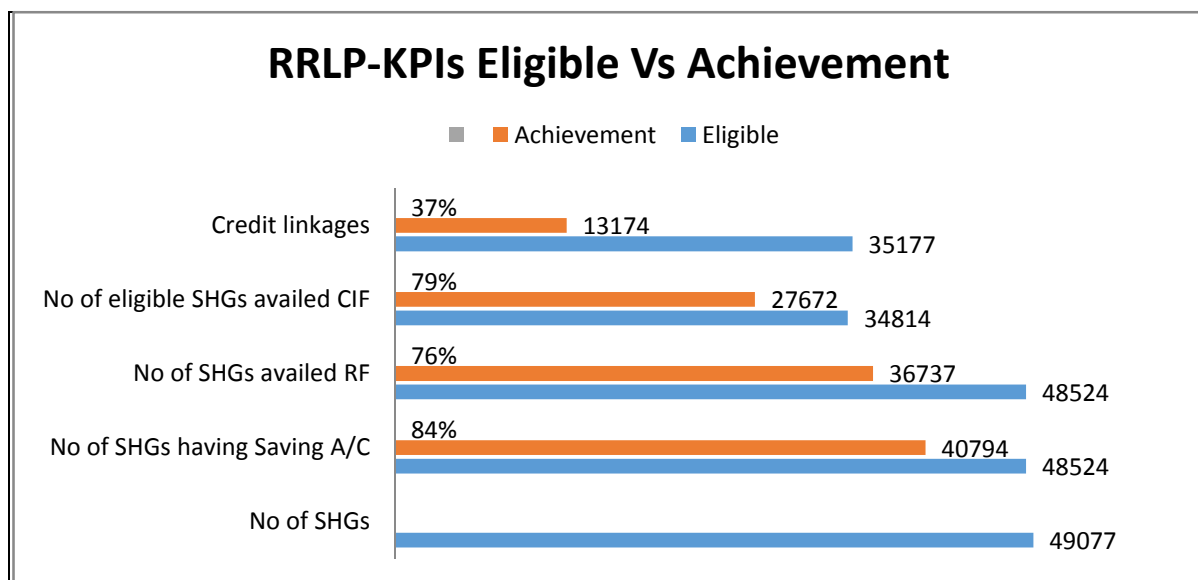


The financial parameters of the SHGs like savings, inter loaning, cash at bank and hand, depict the quality of the SHGs and indicate how well they are functioning for the benefit of their members. Some important financial indicators are depicted in Table 1

Table 1 : RRLP Progress on selected Financial Indicators	
% of eligible SHGs with Bank A/c	86%
No of SHGs credit linked	13174
Average Amt of loan disbursed /SHG from Banks(Rs)	69876
Total Savings(Rs cr)	32.10
Total Bank Loan disbursed (Rs cr)	90.48
Total CIS (Rs cr)	301.55
No of SHGs availed tranche-1	36737
No of SHGs availed tranche-2	27762

8.1 RRLP Progress up to May '2017

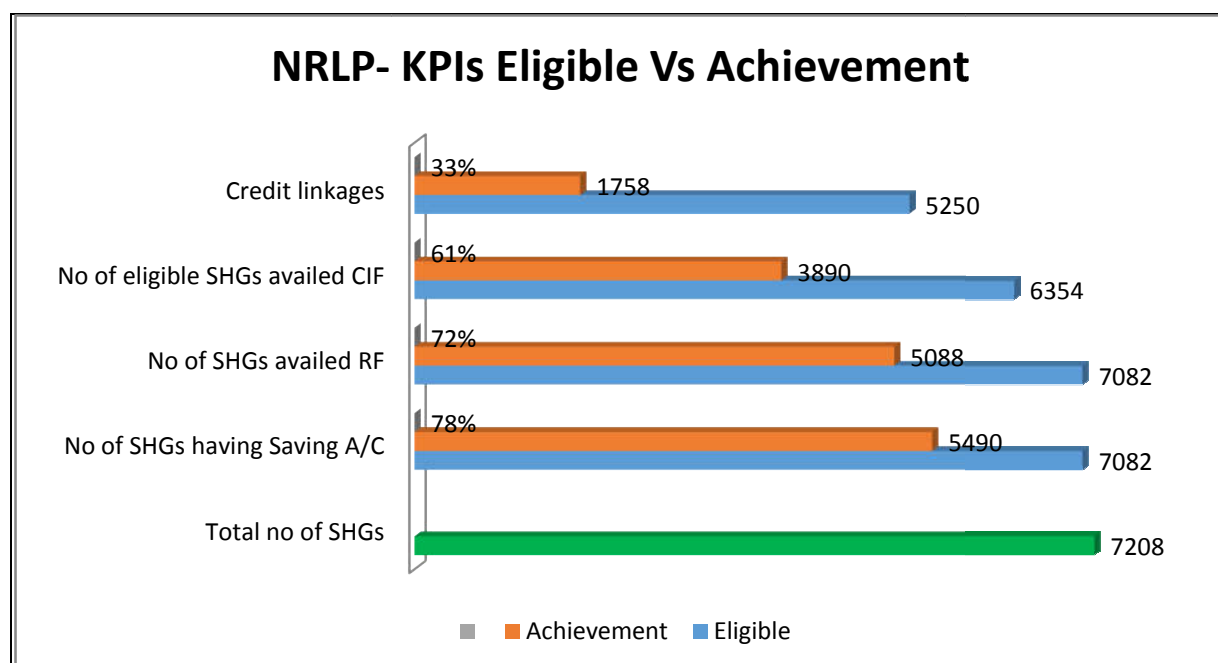
Serial No.	Indicator	Target	Achievement up to May'17 (2017-18)	%	Cumulative Achievement
1	SHG Formation	7146	1699	23.7	49077
2	Number of HHS	82179	19538	23.7	582227
3	No of SHGs with Saving A/C	8500	2136	25.1	40794
4	No of SHGs availed Revolving funds	10191	1450	14.2	36737
5	No of SHGs availed CIF	11301	649	5.7	27672
6	Credit Linkages	13700	1276	9.3	13174
7	No of VOs promoted	1901	157	8.2	3360
8	No of CLFs promoted	76	18	23.6	115
9	Expenditure	300	26.01	8.6	614.84



9.0 NRLP Progress as on May 2017

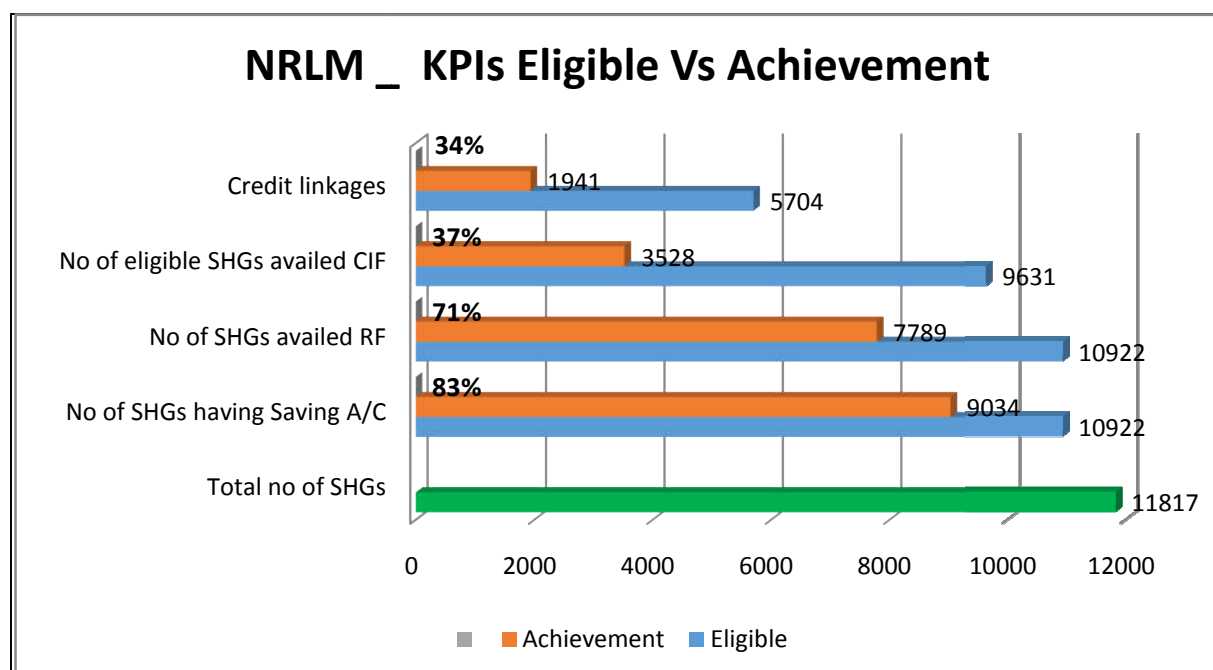
Target Vs Achievement (2017-18)

Serial No.	Indicator	Target	Achievement April –May 2017	%	Cumulative Achievement
1	SHG Formation	1600	191	14.6	7208
2	Number of HHS	14950	2196	14.5	84855
3	No of SHGs with Saving A/C	2040	295	16.4	5274
4	No of SHGs availed Revolving funds	2200	190	8.6	5088
5	No of SHGs availed CIF	1770	158	8.9	3890
6	Credit Linkages	2800	161	6.2	1758
7	No of VOs promoted	160	18	11.3	47
8	No of CLFs promoted	11	0	0	21
9	Expenditure(Rs in Crore)	23.66	4.01	16.9	64.24



10.0 NRLM Progress up to May 2017

Sl No.	Indicator	Target	Achievement April –May 2017	%	Cumulative Achievement
1	SHG Formation	10160	1032	10.2	10927
2	Number of HHS	111760	11868	10.6	131071
3	No of SHGs with Saving A/C	9070	783	8.6	8481
4	No of SHGs availed Revolving funds	7450	477	6.4	7451
5	No of SHGs availed CIF	5500	151	2.7	3427
6	Credit Linkages	6400	527	8.2	1568
7	No of VOs promoted	192	99	5.1	624
8	No of CLFs promoted	15	5	33.3	7
9	Expenditure	101.81	3.35	3.3	122.02





Rajasthan Grameen Aajeevika Vikas Parishad

IIIrd Floor, RFC Block, Udyog Bhavan,
Tilak Marg, Jaipur

Phone:-2227011, 2227416 Fax:-2227723

Website-www.rgavp.org

