A Case-Study of the National Rural Livelihoods Mission’s Resource Block Strategy

Radha Khan, Ruchika Negi and Ritwik Sarkar
Acknowledgments

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## Acronyms

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<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>AAP</td>
<td>Annual Action Plan</td>
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<tr>
<td>ADO</td>
<td>Apprentice Development Officer</td>
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<td>APL</td>
<td>Above Poverty Line</td>
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<td>AWW</td>
<td>Anganwadi Worker</td>
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<td>BPL</td>
<td>Below Poverty Line</td>
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<td>BPM</td>
<td>Block Project Manager</td>
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<td>BRGFP</td>
<td>Backward Regions Grant Fund Program</td>
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<td>BRLPS</td>
<td>Bihar Rural Livelihood Project Society</td>
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<td>CBO</td>
<td>Community Based Organization</td>
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<td>CC</td>
<td>Cluster Coordinator</td>
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<td>CEO</td>
<td>Chief Executive Officer</td>
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<td>CLF</td>
<td>Cluster Level Federation</td>
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<td>COM</td>
<td>Community Operational Manual</td>
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<td>CRP</td>
<td>Community Resource Persons</td>
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<td>CSO</td>
<td>Civil Society Organization</td>
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<td>CSRLM</td>
<td>Chhattisgarh State Rural Livelihood Mission</td>
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<td>DPM</td>
<td>District Project Manager</td>
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<td>DRDA</td>
<td>District Rural Development Agency</td>
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<td>EGMM</td>
<td>Employment Generation and Marketing Mission</td>
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<td>FGD</td>
<td>Focus Group Discussion</td>
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<td>GoI</td>
<td>Government of India</td>
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<td>HDI</td>
<td>Human Development Index</td>
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<td>HRA</td>
<td>Human Resource Agency</td>
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<td>IDI</td>
<td>In-depth Interviews</td>
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<td>IEC</td>
<td>Information Education and Communication</td>
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<td>IRDP</td>
<td>Integrated Rural Development Program</td>
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<tr>
<td>IAP</td>
<td>Integrated Action Plan</td>
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<td>KII</td>
<td>Key Informant Interview</td>
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<td>LWE</td>
<td>Left Wing Extremism</td>
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<tr>
<td>M&amp;E</td>
<td>Monitoring and Evaluation</td>
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<td>MGNREGA</td>
<td>Mahatma Gandhi National Rural Employment Guarantee Scheme</td>
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<td>MIS</td>
<td>Management Information Systems</td>
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<td>MoRD</td>
<td>Ministry of Rural Development, Government of India</td>
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<td>MoU</td>
<td>Memorandum of Understanding</td>
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<td>MSRLM</td>
<td>Maharashtra State Rural Livelihood Mission</td>
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<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>NABARD</td>
<td>National Bank for Agriculture and Rural Development</td>
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<td>NGO</td>
<td>Non-Government Organization</td>
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<td>NMMU</td>
<td>National Mission Management Unit</td>
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<td>NRLM</td>
<td>National Rural Livelihood Mission</td>
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<td>NRLP</td>
<td>National Rural Livelihood Project</td>
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<tr>
<td>OBC</td>
<td>Other Backward Classes</td>
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<td>POP</td>
<td>Poorest of the Poor</td>
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<td>PRI</td>
<td>Panchayati Raj Institutions</td>
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<td>PRP</td>
<td>Professional Resource Person</td>
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<td>PTM</td>
<td>Participatory Training Methods</td>
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<td>PRI</td>
<td>Panchayati Raj Institutions</td>
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<td>PVP</td>
<td>Pudhu Vaazhvu Project, Tamil Nadu</td>
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<tr>
<td>RB</td>
<td>Resource Block</td>
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<td>RBS</td>
<td>Resource Block Strategy</td>
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<td>RO</td>
<td>Resource Organization</td>
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<td>RLF</td>
<td>Revolving Loan Fund</td>
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<td>RTI</td>
<td>Right to Information</td>
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<td>SC</td>
<td>Scheduled Castes</td>
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<td>SAPAP</td>
<td>South Asia Poverty Alleviation Program</td>
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<td>SERP</td>
<td>Society for Eradication of Rural Poverty, Andhra Pradesh</td>
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<td>SGSY</td>
<td>Swarna Jayanthi Gram Swarojgar Yojana</td>
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<td>SHG</td>
<td>Self- Help Groups</td>
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<tr>
<td>VO</td>
<td>Village Organization</td>
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<td>WB</td>
<td>World Bank</td>
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Executive Summary

The Ministry of Rural Development (MoRD) of the Government of India (GoI) launched the National Rural Livelihoods Mission (NRLM) in June 2011. The Mission – aided by the World Bank’s investment support – aims at creating efficient and effective institutional platforms ‘of’ the rural poor, enabling them to increase household income through sustainable livelihood enhancement and improved access to financial services.

Under NRLM’s phasing strategy the program will be implemented intensively in 25 per cent of the districts and 10 per cent of the blocks. Among the intensive blocks, States are advised to take a few resource blocks where NRLM will be implemented in partnership with some designated resource organizations or NGOs. It is envisaged that these Resource Blocks will create best practice sites, which would then serve as the local immersion points. As a result, these blocks would support learning for the rest of the state. At the same time, it is intended that the Resource Block Strategy (RBS) will help in the creation of a pool of social capital that will help to initiate social mobilization of the poor and help build pro-poor quality institutions.

The key objective of this study was to analyze the RBS in terms of its design and on ground implementation. The study examined how the RBS is being rolled out in two states – Maharashtra and Chhattisgarh – to understand how the strategy is being implemented. The hope is to highlight key learning towards a more robust and sustainable intervention. The study also makes some recommendations as a way of addressing present gaps and on-ground challenges, for the future.

Key Findings

The study documents the strengths and the challenges in the design and implementation of the RBS, as it is being currently implemented. The main findings are as follows:

Strengths of the RBS

- **Generating a critical pool of human capital:** Through its design and implementation, the RBS has facilitated the creation of a team of trained community leaders, community resource persons, and para-professionals at the village, cluster, and block levels. These professionals have initiated the process of building institutional platforms of the poor in the form of SHG federations in their areas of intervention.

- **Creating systemic and democratic models of group management:** By following the cardinal Panchasutra principles in developing and forming SHGs and managing them, the RBS has put democratic and transparent systems in place vis-à-vis community groups.

Challenges of the RBS
• **Assuming a Blank Slate in intervention states:** One of the greatest challenges to RBS’s successful implementation is the assumption that the intervention state has no history of SHG formations and other such activities in the past. This results in limited engagement and acknowledgement of local expertise.

• **Lack of Human Resources:** Inadequate staffing and the exclusion of local partners in program implementation have created human resource shortages. Existing staff, therefore, has to take on multiple roles and responsibilities. Moreover, there is no clear policy for local recruitment (i.e. use of a HR agency). This leads to confusion and delay in hiring practices.

• **Lack of convergence:** There is minimal convergence across other government departments in strategy conceptualization, even though some departments have been consistently supportive of similar initiatives in their states.

• **‘One size fits all’- a limited model:** This approach leaves little scope for local expertise, and local adaptations according to state/district socio-cultural, historical, and geographic contexts.

• **Lack of Consistency in Engagement:** The training period is an extremely intensive exercise. Once this period is over, the program staff does little to no follow-up during various levels of implementation.

• **Lack of Coordination:** State teams and the resource organizations demonstrate little coordination in the planning and implementation of training and post-training inputs. This creates inertia and confusion around roles.

• **Lack of Adaptation:** During the intense training periods, there is great emphasis on learning the Panchasutra principles. Since the focus is on learning – not understanding – these principles, the SHGs fail to internalize the training and, instead, end up learning by rote.

• **Lack of Community Linkages:** There is a need to build sustainable relationships with local communities through people’s institutions such as panchayats, and Anganwadi Workers (AWW), as these help lend credibility and ownership among groups in the long run. Currently this has not been observed.

• **Lack of Uniformity in Identifying Villages:** There are no uniform, objective, well-categorized criteria to identify the poor and the marginalized for training rounds. Both the states visited follow their own methods for identification in the absence of any standardized measures. This often results in incorrect selections.

• **Lack of Clarity on ‘Revived’ Groups:** Along with new SHG formations taking place, some ‘old’ SHGs were being ‘revived’ as well through the intervention. However, as the data points out, these supposedly ‘old’ groups re in no way defunct or dead, and did not require revival.

• **Lack of Quality Bookkeeping:** Many of the SHGs visited had not maintained proper and updated books of record. This reflects poorly on an SHG’s accuracy and stability.
• **Too Much Dependency on Volunteerism:** While efforts are being made to nurture local community animators to monitor and handhold the SHGs, these individuals – mostly women – are expected to work on a voluntary basis. Volunteerism is, however, not a sustainable practice in the absence of any remuneration.

• **Lack of Monitoring and Evaluation:** There is no evidence in the project so far, of a system of formal evaluation or feedback for the work being done by the field level staff (i.e. the Community Resource Professionals/ CRPs and the Project Resource Person/ PRPs).

• **Addressing a Weak De-Briefing Format:** The format for debriefing offers little scope for field level functionaries to share their on-ground challenges and hurdles in a democratic and egalitarian manner.

**Recommendations**

• **Adopt innovative and state specific implementation plans** that will help to evaluate and tweak the strategy according to field requirements.

• **Develop flexible and supportive field level interventions** to create context-friendly and organic strategies according to specific state demands.

• **Organize adequate staffing** to successfully operationalize the strategy.

• **Develop implementation process as congruent to the MoUs signed between the SRLMs and the RO.**

• **Organize regular reconnaissance of intervention sites by the Resource Organization (RO) staff** to develop a deeper contextual and community understanding of implementation and training.

• **Adopt a clear, transparent and systemic dialogue process** between the RO and the SRLM teams and adopt clear, transparent, and systematic method to identify target populations.

• **Develop a clear, systematic policy to identify ‘defunct’ SHGs** so that the revival of groups is a genuine, not a redundant exercise.

• **Develop appropriate training for bookkeepers** in order to streamline and shorten record keeping, and reduce the burden on bookkeepers.

• **Build capacity of Community Resource People (CRPs)** to develop an understanding of their field. The development of a timely and democratic feedback system for field functionaries
should also be set in motion to discover field-related issues. Since 87 per cent of PRPs are men, there is a need for gender sensitization training in advance of their field work.

- **Plan quarterly meetings between State Rural Livelihood Mission (SRLM) and ROs** to develop better dialogue, stocktaking and review of the rollout.

- **Develop more dialogue-based debriefing sessions between the SRLM staff and the RO representatives** to share qualitative experiences of field level staff, particularly the Cluster Coordinators (CCs).

- **Create a systematic mapping system of current practitioners in the field** in order to build robust convergence and partnerships with both governmental and non-governmental agencies active in the areas.

- **Strengthen NMMU’s supportive role in dissemination and systematic documentation** of best practices from the intervention areas.
1. Introduction

Building grass root institutions of the poor that provide access to gainful self-employment and skilled wage employment opportunities to poor households, resulting in a sustainable improvement in their livelihoods and a reduction in poverty.

**NRLM Mission**

1.1 Background

In June 2011, the Ministry of Rural Development (MoRD), Government of India (GoI) launched ‘Aajeevika’ one of the world’s largest and most ambitious livelihoods programs. The program, conceptualized along the recommendations of the Prof. R. Radhakrishna report on the earlier Swarna Jayanthi Gram Swarozgar Yojana (SGSY), included the development of the following:

a. Institutional Architecture
   i. The Creation of a national agency; the creation of a State level Agency or Umbrella Organization; and the creation of a separate dedicated unit for managing all the processes under SGSY at the District Rural Development Agency (DRDA) level
   ii. A Federal Structure of Self Help Groups (SHGs) from Village level to National level
b. Pro-Poor Financial Services
c. Capital and Interest Subsidies
d. Skill Development for Placement
   i. Making skill development and placement a subset of SGSY
e. Increased Financial Allocation for SGSY

In order to meet the commitment under Aajeevika, the GoI set up a separate mission - The National Rural Livelihoods Mission (NRLM). NRLM implementation is in Mission Mode; this enables a shift from the present allocation-based strategy to a demand-driven strategy. In a demand-based strategy, states formulate their livelihoods-based poverty reduction action plans. They also formulate the focus on targets, outcomes and time bound delivery continuous capacity building, impart requisite skills and create linkages with livelihoods opportunities for the poor, including those emerging in the organized sector, and monitor against targets of poverty outcomes.

**NRLM plans to cover**
- 7 crore BPL households
- Across 600 districts
- 6000 blocks
- 2.5 lakh Gram Panchayats
- 6 lakh villages in the country through self-managed Self Help Groups (SHGs)
NRLM aims to reach the household level to support the formation of institutions of the poor and the aggregation of those institutions beyond the community level. The institutions and their aggregate federations will form an institutional platform—from the self-help group to the district—with the scope and scale to leverage resources from the public and private sector, and to interact favorably with markets. These platforms will create an ecosystem for innovation where the poor will work together, along with external agents, to identify problems and design solutions. An expected impact is that the program will create a collective space for the poor to save, build assets, adopt new livelihoods, and see new opportunities for themselves and their families.

Under the National Rural Livelihoods Project (NRLP), The World Bank aids NRLM partially through investment support. The NRLP intensively supports NRLM implementation in 100 districts and 400 blocks of 12 high poverty states (Bihar, Chhattisgarh, Jharkhand, Gujarat, Maharashtra, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh, West Bengal, Karnataka and Tamil Nadu), accounting for 85 per cent of the rural poor in the country.

1.2 Resource Block Strategy - Rationale and Objective

The key point of departure for this program is the Resource Block Strategy (RBS). The aim of the RBS is to create best practice sites and to generate a critical pool of social capital for catalyzing social mobilization of the poor and building quality institutions of the poor. While tactics vary according to location and community needs, intensive blocks follow a certain sequence in which the project activities are rolled out. The sequence includes the following:

a. Enhancing social inclusion through participatory identification of the poor and universal social mobilization

b. Building institutional platforms of the poor in the form of SHG federations, producer collectives etc.

c. Developing social capital in the form of trained community leaders, community resources persons and para-professionals providing livelihood services to the poor

d. Developing micro-planning and investment strategies for livelihoods enhancement

e. Providing access to credit from formal financial institutions on convenient repayment terms

f. Creating convergence with other entitlements and programs such as MGNREGS, pensions, etc.

g. Developing activity/trade clusters supporting farm and non-farm enterprises focused on improving productivity and market access
In order to demonstrate this approach and encourage States, the National Mission Management Unit (NMMU) plans to create 100 community managed and community driven intensive (henceforth known as Resource Blocks, or RB) across the country. Primarily, the objective of the RB is to develop, through an intensive social mobilization process, a few blocks (2-6 blocks in NRLP/NRLM states) as role model blocks. It is in these blocks that the institutional building, financial inclusion and livelihoods models will be tested, along with the development of a large pool of ‘social capital’. The process of creating RBs requires support from highly experienced project professionals, drawn from resource organizations at the Cluster/Block/District/State level, to spearhead social mobilization and institution building in the resource blocks.

The RBS plans to federate SHGs into village and block level institutions. These institutions will be supported to build livelihood collectives for a period of 8-10 years. In addition, the poor will be facilitated to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment.

The belief that underlines this strategy is that the poor have innate capabilities that need to be complemented with capacities (information, knowledge, skills, tools, finance and collectivization) in order for them to participate as full citizens in the growing economy of the country.

**STEP by STEP: The RBS’s Implementation Plan**

- SRLM & NMMU will identify 4-6 blocks (big states) and 2-4 blocks (small states) as RBs. They will be part of NRLM intensive blocks
- SRLM will post dedicated professional teams in place at State, district and Block
- Project Staff in the Resource Organization (RO) will be provided exposure and immersion
- All Project Staff will received training on Institution Building and participatory training methods (PTM)
- There will be exposure visits to all stakeholders. These include local leaders, bankers, line department officials, and so on
- Partnerships will be developed with the RO to obtain professional services such as Community Resource Professionals (CRPs), Project Resource Persons (PRPs) and training.
- There will be uninterrupted external CRP rounds in the RBs for two years
- Project staff will stay with External CRPs (24x7) during CRPs work in village, and conduct regular follow ups
- Staff and CBOs in other blocks will be exposed to the best practices developed in the CRP villages
- Internal CRPs and PRPs will be identified, trained with external CRPs and employed for saturation of the block
Certain states that have developed similar community-owned institutions have been identified as resource organizations. These resource organizations include:

- Society for Elimination of Rural Poverty (SERP), Andhra Pradesh
- Kudumbashree, Kerala
- Bihar Rural Livelihoods Project (BRLP), Bihar
- PudhuVaazhvu Project (PVP), Tamil Nadu
- Employment Generation and Marketing Mission (EGMM), Andhra Pradesh (for skills)

1.3 Research Objective

This study focused on an examination of RBS’s processes. It examined the initial ground laying work of the CRPs and PRPs. Researchers kept NRLM’s objectives (as given above) in mind as the overarching aim of the RBS. The study examined the quality of the CRP/PRP work and whether the objectives, laid out in the Memorandum of Understanding (MOUs) signed between the RO and State Rural Livelihood Mission (SRLM), have been adhered to and fulfilled the larger goal of NRLM. Rather than an evaluation, this study was an in-depth examination of the RBS process in a few blocks, and within those a few randomly selected villages. The objective, therefore, was to study the process of implementation of the RBS, in order to strengthen it. This study identifies the possible strengths as well as challenges of the RBS. The researchers also suggest possible measures, which can help to address any lacunae in the RBS. In the context of the above objective, the study sought to analyze and understand the RBS through the following research questions:

a. What preparations did SRLM staff in the village/block require in order to facilitate the work prior to the arrival of the CRPs? What process did CRPs adopt in order to identify the poorest of the poor and the indicators for the same?

b. Are the chosen indicators that the RO developed applicable across different socio-economic and geographical contexts? What is the process of knowledge transfer and in what form is it happening – verbal, written or any other?

c. What are the strengths and shortcomings implementing the RBS? For example: Are there language/translation problems? What innovative approaches did the RO adapt using CRPs as 'social mobilizers’ in order to enable a dialogue between women who have pulled themselves out of poverty? What challenges did facilitators/trainers face? Did any cross learning take place between the RO and state based teams and so on?
d. How did local staff perceive the RO’s work? Were the RO’s trainings given in a contextual manner, i.e., in congruence with the states’ own socio-economic, political and geographical contexts, and the states’ own history with SHGs?

e. What steps did CRPs and PRPs adopt in order to transfer their knowledge and skills to the identified internal CRPs, village level and block level staff?

f. What are the capacities of local staff? Is adequate capacity building taking place to enable them to carry forth the work once the CRPs have left? What kind of legacy do the CRPs leave behind in the RB?

g. Is there scope for improvement in the existing model?

1.4 Report Structure

The report has been divided into three main sections. The methodology section explains the rationale and approach adopted in order to conduct this study. It also contains area profiles of selected districts (for field visits) in both the states to give readers an idea about the socio-economic contexts and development indicators of the districts. The second section focuses on findings from the field analyses. This includes both the strengths and challenges in designing and implementing the RBS. In the third section, the study team offers some key recommendations that could bolster the RBS and help yield effective results.
2. Methodology

2.1 Rationale and approach to methodology

The methodology adopted for the study was primarily qualitative in nature, though small quantitative data was also collected in order to bolster the findings. Qualitative methodology involved tools of participatory research – key informant interviews (KIIs), in depth interviews (IDIs) and focus group discussions (FGDs) along with the participants’ observations. As a result of this qualitative approach, the study team had the freedom to adapt to field situations that may not have been part of the original research design but may prove crucial to the overall analysis.

One other good reason for using qualitative methodology was that the research called for an interdisciplinary approach, which would allow both textual as well as ethnographic methods. The research also included analysis of World Bank project reports, the NRLM’s project documents as well as those of the SRLM and the RO, namely Society for the Eradication of Rural Poverty (SERP). This analysis also helped to examine the on-ground rollout of the strategy, and the points of convergence and divergence in implementation, from the initial conceptualization.

The study was designed to investigate the RBS’s multiple layers in two different sites, and within different cultural contexts. Instead of following a generic hypothesis, the study team looked at inherent strengths and weaknesses in minute detail. These realities were specific to each location in terms of design and on ground implementation.

One of the constraints, however, was sample size. Given that such a methodology is intensive, time-consuming and required field immersion, it was only possible to draw out and understand responses from the select sites. Given the time, budget and human resource constraints, researchers used a small sample size applying intensive exploration and investigation.

As stated above, short quantitative surveys were also carried out. One survey was for individual SHG members (to record profiles). A second survey focused on understanding the bookkeeping practices of particular SHGs. (refer annexure I & II)

In consultation with NRLM representatives, researchers decided that the sample size would include two blocks each in the states of Maharashtra and Chhattisgarh. The primary field research sites included randomly selected villages in these states. The study team engaged with a range of stakeholders at the state and national level. Along with this, functionaries at the block and village level were also interviewed. These included project teams – state, World Bank and NMMU, village leaders, SHG stakeholders, Community Based Organizations and Civil Society Organizations (refer annexure III).
Additionally, the study team also conducted interviews with a wide range of thematic experts in order to develop an informed perspective. The team conducted FGDs, IDIs and KIIs and formal and informal discussions as required, based on research guidelines developed for the study.

Apart from the above mentioned field sites, the study team also visited some sites in Andhra Pradesh and Bihar to strengthen their own understanding of the RBS. The visit to Andhra Pradesh proved a useful starting point for the team. It enabled the team to directly interact, learn and understand from the RO’s journey with the CRPs. A crucial part was the development of the RO’s own module through its 15-year-old history – from its initial South Asia Poverty Alleviation Program (SAPAP) days to its present day position of being a pioneering organization with a critical mass of homegrown human capital in the form of CRPs. The study team also visited sites in Warangal and Anantapur, where they interacted with trainers and future CRP trainees. In a few sites, the study team spoke directly with SHGs members under the RO, SERP to understand the journeys of their empowerment – financial as well as personal.

The visit to Bihar Rural Livelihood Promotion Society (BRLPS, earlier known as the Jeevika Project) helped the study team understand how the state team customized and developed the program, prior to the setting up the NRLM, as well as a separate state mission. The study team learnt about the Bihar team’s adaptations; they were one of the first to utilize the services of an SERP as a RO. Jeevika customized the model through contextualized learning in the first two years. The team also visited Madhubani district in Bihar to gain similar insights through field interactions. SHG members and field level staff interacted to understand their perspective on Jeevika’s impact on community members’ lives.

2.2 Sampling Strategy and Sample Size

As stated above, the research focused on the states of Chhattisgarh and Maharashtra. The study team observed the village unit, and the work strategies unfolding therein. Over the last year, the states of Maharashtra and Chhattisgarh signed MoUs with the RO – SERP. In Chhattisgarh, four blocks spread over four districts, and in Maharashtra eight blocks spread over four districts (two blocks per district) have been identified as resource blocks. At the time of field research Chhattisgarh had completed four CRP training rounds and Maharashtra had completed three rounds. Two blocks in each state were chosen purposively for this study. (Purposive sampling enables the researchers to capture the heterogeneity of different cultural and contextual settings.)

The selected resource blocks were Balrampur and Rajnandgaon in Chhattisgarh, and Jalna and Nandurbar in Maharashtra. Each of these blocks was selected keeping in mind the different geographic, socio-economic and cultural contexts of the block. Rajnandgaon falls in the central region of the state and is well connected by roads and other infrastructure. Balrampur is located in the northern part of Chhattisgarh and borders Uttar Pradesh, Jharkhand, Orissa and Madhya Pradesh. It has a high tribal
population unlike Rajnandgaon. Similarly, in Maharashtra Jalna is relatively close to urban centers’ and is located in the plains area. Nandurbar is populated by a tribal populace and has a completely different terrain.

The study team selected three villages in each block. Selection was based on a stratified random sample where the stratum was the different CRP round – 1st, 2nd, & 3rd rounds in Maharashtra and 1st, 2nd and 4th round in Chhattisgarh. The diagrams below give details of the blocks, clusters and villages in each district that the researchers covered for the study. Figures 1 & 2 (given below) for Chhattisgarh & Maharashtra give a picture of the district, block, cluster and village names of the research sample.

**Figure 1 Chhattisgarh research sample**

**Figure 2 Maharashtra Research Sample**
The Cluster Coordinators (CCs) provided the study team with a list of SHGs, based on which a healthy mix of new and revived groups was identified for interaction. It must be noted that SHG identification was largely dependent on availability of members at particular times during the research. The study covered 64 per cent of all SHGs that the CRPs formed in the sample four blocks. Tables 1 and 2 below detail the total number of SHGs that were studied. Out of 89 SHGs that the External (RO) CRPs formed in the sampled villages, 57 were interviewed.

Table 1 Total Number of SHGs interacted with in Chhattisgarh

<table>
<thead>
<tr>
<th>District</th>
<th>Village</th>
<th>SHGs formed by CRPs</th>
<th>SHGs revived by CRPs</th>
<th>SHGs interviewed for the study</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balrampur</td>
<td>Bada</td>
<td>6</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Champapur</td>
<td>6</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Jamuataand</td>
<td>6</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Rajnandgaon</td>
<td>Mohaba</td>
<td>6</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Rangithera</td>
<td>7</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Surgi</td>
<td>5</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total number of SHGs interacted with in both districts:</strong></td>
<td><strong>27</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 2 Total Number of SHGs interacted with in Maharashtra

<table>
<thead>
<tr>
<th>District</th>
<th>Village</th>
<th>SHGs formed by CRPs</th>
<th>SHGs revived by CRPs</th>
<th>SHGs interviewed for the study</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nandurbar</td>
<td>Janianba</td>
<td>4</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Kavligavhan</td>
<td>3</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Radikalam</td>
<td>5</td>
<td>2</td>
<td>6</td>
</tr>
<tr>
<td>Jalna</td>
<td>Bhaydi</td>
<td>3</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>Hasnabad</td>
<td>3</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td></td>
<td>Mamdabad</td>
<td>0</td>
<td>7</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total number of SHGs interacted with in both districts:</strong></td>
<td><strong>32</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
2.3 Geographical Area

The detailed district profiles given below present a picture of the selected districts in both the field states.

2.3.1 Chhattisgarh

a) Rajnandgaon

Rajnandgaon district came into existence on 26th January 1973, after the division of District Durg. It is located in the Western part of Chhattisgarh bordering Maharashtra and Madhya Pradesh. It falls in the plains region of the state. The river Mahanadi flows through the region and is a water lifeline for the people, meeting irrigational as well as drinking needs. Bhilai and Durg are well known urban centers located near the district, and known for their large steel plants.

The district headquarter is on the Mumbai - Howrah line of the Southeastern Railways. National Highway 6 (Great Eastern Road) also passes through the town of Rajnandgaon. The state capital, Raipur, is about 75 kilometers away from the district head quarters.

As per the 2001 census, 18 per cent of the total population in the district lives in urban areas. The composition of Scheduled Caste (SC) and Scheduled Tribe (ST) to the total population is 9.9 per cent and 26.6 per cent respectively.iii
Rajnandgaon has the highest literacy rate in the state, which stands at 77.2 per cent of the total population.

Rajnandgaon’s HDI ranking, as of 2004, was 14 out of 27 districts in Chhattisgarh. iv

b) Balrampur

Balrampur district came into existence on 1st January 2012, after the division of District Korea. Earlier, it had been part of Sarguja district in Chhattisgarh. On 25th May 1998, Sarguja district was divided into two-districts namely – Sarguja and Korea with their headquarters at Ambikapur and Baikunthpur respectively. In 2012, it was divided a second time into three districts namely – Sarguja, Balrampur and Surajpur. Balrampur district is located in the northern part of Chhattisgarh. The boundaries of Uttar Pradesh, Jharkhand, and Madhya Pradesh States neighbour the district. This district is surrounded by Satpura range and hence the topography of the district is characterized by dense forest, hills and water reservoirs. There are six blocks in the district: Balrampur, Wadrafnagar, Ramchandrapur, Sankargarh, Kusmi, and Rajpur.

As per the 2001 census, 93 per cent of the total population of the district lives in rural areas. More than half the population – 54.6 per cent – of the district comprises of STs, while the share of SC population stands at 4.8 per cent. In the undivided district of Sarguja, the literacy rate was 54.8 per cent of the total population. The undivided district of Sarguja, which was the larger part of Balrampur, had been seriously affected by extremism for a long time. However, in recent years, the law and order situation has improved and local civic administration has been able to establish authority and the rule of law. Nevertheless, the difficult terrain with dense forests and poor infrastructure poses a big challenge to undertaking development initiatives in the district.

Sarguja’s HDI ranking as of 2001 was 11 out of 27 districts in Chhattisgarh.
2.3.2 Maharashtra

a) Jalna

Jalna district came into existence in May 1981. It was an erstwhile part of Aurangabad district. It is located in the central part of Maharashtra and in the northern direction of Marathwada region. The district headquarter is well connected to state capital and national capital by state highway roads and broad gauge railway. State highways also connect major towns of the district. The district is well known for its wide portfolio of industries in the form of high-breed seeds, steel and agro based products like lentils. There are four municipal councils and 781 Gram Panchayats in the district.

![Jalna District Map](image)

The economy of Jalna district is based on agriculture and agro industries and 85.5 per cent of the geographical area is under agricultural use, which is mostly dependent on rain fed irrigation.\vi Only 7.8 per cent of the agricultural land is currently under artificial irrigation. Although the average rainfall of the district is 650-750 mm, it is prone to drought with rainfall as little as 400-450 mm.\vii Rainfall has been very low this year; currently, Jalna is facing one of its worst droughts in 40 years. The severe
drought in the district has adversely affected the local seed industry, one of the largest in the country, as well as the farming sector. The district administration has declared the district to be drought affected.

As per the 2001 census, 80.9 per cent of the total population of the district lives in rural areas. About 36 per cent of the rural households have been categorized as BPL\textsuperscript{viii} in the district. About 12.9 per cent of the district comprises of STs, while the share of SC population stands at 2 per cent.\textsuperscript{ix}

Average literacy rate of Jalna is 64.52 per cent as per 2001 census. Jalna’s HDI ranking, as per Maharashtra Human Development Report of 2002, was .26. It ranked 32\textsuperscript{nd} out of all 35 districts in Maharashtra.

b) Nandurbar

Nandurbar district was originally a part of the district of Dhule. In July 1998, Dhule was bifurcated into two districts, namely Dhule and Nandurbar. The district is situated in the northern part of Maharashtra and bound to the south and southeast by Dhule district, to its west and north it borders Gujarat and to its northeast lies Madhya Pradesh.

![Map of Nandurbar District](https://www.mapsofindia.com)

In 2006, the Ministry of Panchayati Raj named Nandurbar one of the country’s 250 most backward districts (out of 640).\textsuperscript{x} It is one of the twelve districts in Maharashtra currently receiving funds from the Backward Regions Grant Fund Program (BRGF).\textsuperscript{xi}
As per the 2001 census, 84.6 per cent of the total population of the district lives in rural areas. About 62 per cent of the district comprises of STs, of which 75 per cent are primarily rural, while the share of SC population stands at 2 per cent.

The average literacy rate of Nandurbar is 46.63 per cent; male literacy is 55.11 per cent, and female literacy is 37.93 per cent.

Nandurbar has the highest poverty rate in Maharashtra with more than 60 per cent of households in rural area falling in BPL category.

Nandurbar's HDI ranking is low. It stands at the bottom of all the districts in Maharashtra with a meager score of 0.2. It was also one of the five districts in the state, which ranks the lowest in terms of the deprivation index.
3. Findings from the Field

This study has intensively examined and analyzed the rollout of the Resource Block Strategy (RBS), in terms of both its strengths and challenges in two field states. The examination of the RBS through three key lenses – design/conceptualization, infrastructural architecture and on-ground implementation - enabled the study team to take cognizance of factors that have contributed to positive outputs as well as those that need strengthening.

Even though the study team intensively examined how the strategy was unrolling, the small sample size makes it difficult to accurately infer that all RBs or villages face similar problems. The advantage of the small sample and methodology was that investigators could use concrete examples to illustrate both the strengths and challenges in the RBS. It is important to note that, based on a sample of 64 per cent of all SHGs in these blocks, some findings point to important trends for a significant portion of RB villages. It is hoped that these findings will help in strengthening the RBS and helping to make it more effective and sustainable.

3.1 Strengths of the RBS

a) Generating a Critical Pool of Human Capital

Through its design and implementation, the RBS facilitated the creation of a team of trained community leaders, community resource persons and para-professionals at the village, cluster and block levels. Since the field professionals (like the CRPs) themselves belong to economically marginalized sections of society, the use of their expertise and inputs to influence other poor populations to move towards better livelihood practices, has proved to be a powerful peer-to-peer learning model. These professionals have triggered the process of building institutional platforms of the poor in the form of SHG federations in their areas of intervention.

Using their experience of living in, and overcoming poverty through SHG mobilization, these field professionals offer strong positive examples for emulation. In field conversations, newly formed SHGs in RBs shared personal narratives in which the impetus for formulating their own SHG was that the CRP was from another state.

Therefore, the CRPs, became the social catalyst that mobilized poor women to systematically organize themselves and adopt sustainable models of financial saving. This, in turn, could contribute to better livelihood opportunities in the long run.
b) Creating Systemic and Democratic Models of Group Management

The SHGs formed under the RBS by the external community resource teams from the RO are based on five cardinal principles or the *Panchasutra*. Essentially, these principles allow for a certain degree of transparency and accountability to develop within the groups right from their inception.

<table>
<thead>
<tr>
<th>The <em>Panchasutra</em> or the 5 Cardinal Principles of a Self Help Group™</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I. Weekly Meetings:</strong> The SHG that meets once in a week, is strong and viable. The needs of the members are met promptly, i.e. because of these periodic meetings, chances of addressing the immediate and long-term needs of the poor (both financial and others) is high.</td>
</tr>
<tr>
<td><strong>II. Weekly Savings:</strong> In a SHG where savings are pooled once in a week, the needy members are satisfied. In a SHG where savings are pooled once in a month, the needy members have to wait for 30 days to access small loans for addressing urgent domestic needs.</td>
</tr>
<tr>
<td><strong>III. Internal Lending:</strong> In a strong SHG, internal lending practices help to address the needs of all members. These loans can be accessed through internal lending from the group corpus with sources from bank interest, savings and interest accruing from repayments.</td>
</tr>
<tr>
<td><strong>IV. Regular Repayments:</strong> In strong Self Help Groups, members repay their loans as per the schedule, which is usually prepared based on the mutually agreed norms fixed by the members. This will ensure that other members are not kept waiting for their turn. Regular repayments also enhance the credit worthiness of the SHG among the bankers or financing institutions.</td>
</tr>
<tr>
<td><strong>V. Healthy Book Keeping:</strong> Every good SHG should have a regular bookkeeper to maintain the records of the SHG through the meeting minute book, cashbook, loan ledger (Small Loans and Big Loans) and savings register. The bookkeeper should be selected from the same village. He/ She should be paid an honorarium from the SHG corpus. The bookkeeper should understand and comply with the needs of the SHG’s members.</td>
</tr>
</tbody>
</table>

Through interviews and FGDs with SHG members the study team discovered that women joined and formed their own SHG when they realized that they could have ownership of groups. The women seemed to have agency and ownership over books of records in their groups, a good practice that helps to build women’s individual expertise. It also adds value to their sense of stakeholder-ship and control over their own savings. The *Panchasutra* model also gives prominence to rotating the groups’ meeting venue to different locations (e.g. in many instances, the meetings are not held at one fixed place, but in different houses of the SHG members), allowing for a degree of democracy, transparency and egalitarianism in the group.

Most of the groups in this study were in possession of proper record books, as mandated for the healthy functioning of an SHG.
According to our findings:

- The attendance register of the groups was complete and reliable in 81.4 per cent of the SHGs interacted with in the field sites in both Maharashtra and Chhattisgarh.
- In at least two field sites, Balrampur in Chhattisgarh and Dhadgaon in Maharashtra, 86.7 per cent SHGs had complete sets of books available with them in the case of the former and 83.3 per cent in the case of the latter.

Availability of these books is a good starting point and a pre-requisite for SHGs under the Panchasutra. However, merely having books of records does not imply that the groups were aware of how to fill in information, or had necessarily updated their records from time to time. The study team did find gaps in record keeping and occasionally, limited skills and clarity among members as to how to maintain them. These will be discussed in further detail in the section dealing with challenges.

Overall, even though the Panchasutra model is a good paradigm, the team discovered that not all its principles are being internalized and applied in their essence. As a result, there were gaps in the maintenance and record keeping of books.

### 3.2 Challenges of the RBS

a. **Assuming a Black State in intervention states- a Tabula Rasa approach**

*Tabula Rasa* a Latin term that means ‘clean slate.’ This is one of the primary lacunas in implementing the RBS strategy. The assumption that the intervention areas (or the RBs) are a blank slate – where there has been no history of SHG formations and other such activities in the past – is a primary cause of a number of problems.

By illustration, two districts visited for the study in Maharashtra (Nandurbar and Jalna), have a presence of several organizations that have nurtured people’s cooperatives in the past. Even today, they continue to do so. These organizations are operational even in the blocks where the RO has intervened. Despite this, the strategy does not include engagement with existing organizations, contextual practices and/or experiences. One illustration of this approach was highlighted in an interview with a high-level district functionary; the study team was categorically told that unless this issue was addressed, the RBS would not be successful.

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1MAVIM, Lupin, Chaitanya are some such organizations that have been active in the intervention areas for over 10-15 years
Similarly, in Maharashtra, under the earlier *Swarna Jayanti Gram Swarozgar Yojana* (SGYS) program community animators called *Preraks*, had been appointed, who, rather than being co-opted, fell out of the system with the arrival of the new strategy.

There was a similar reaction among the *Sanghatikas*’ in Wardha district. Through interactions with the SRLM team, the study team discovered that despite being keen to retain the *Preraks* as a result of their expertise with local dialects and community dynamics, there was little discussion to consider these recommendations. Attempts at bringing together the CRPs and the *Sanghatikas* to facilitate internal learning and capacity building through exchange have also not borne fruit. The RO told the SRLM that the CRPs were not to be disturbed for the first six months. Thus, the SRLM feels that the strategy does not allow for such collaborations and simultaneous building of local capacities.

Another example observed was in Chhattisgarh’s Rajnandgaon district. A strong SHG federation - *Maa Bamleshwari Janhitkari Samiti* was formed in 2001 and had a membership of 12,000 women’s SHGs before the RBS’s launch. The Annual Action Plan (AAP) of the state cites that “*Maa Bamleshwari Janhitkari Samiti* is a home grown SHG federation comprising of ‘11600 SHGs’. Despite its existence in a state that has much experience in SHG formations, little effort has been made to tap into its’ knowledge and expertise.

At present the interaction with the federation has only been conceptualized as a one-way process. The AAP states, “SRLM will focus on capacity building of existing SHGs and other community institutions, particularly the *Maa Bamleswari Federation* in Rajnandgaon.” Although it is a good practice to focus on ‘building capacities’ of existing models, the result of such an approach has been that cross learning between local organizational experience and that of the external RO, has been restricted in nature, despite the potential to make this collaboration a useful exchange for on ground implementation.

This attitude is illustrated by the following examples: The head of the SHG federation has been invited for training/s to the RO; however, none of the federation’s local knowledge has been used in SHG formations in the district under the strategy. Thus, even though the AAP recognizes that “the state has a large social capital, built over the years drawing experiences from various developmental schemes like IRDP, SGSY etc,” very little of this knowledge and experiential learning is being presently utilized in the implementation of the strategy.

An important point to note is that the Mission Document on NRLM clearly states that, “NRLM would proactively seek partnerships with Non-Government Organizations (NGOs) and other Civil Society Organizations (CSOs), at two levels - strategic and implementation”, xvii As the above examples illustrate, this is not applied in practice. The process thus, does not seem to recognize that in both the field states visited, the history of social action through collectivizing the poor has been quite strong.

By assuming *Tabula Rasa*, the RBS has jeopardized, perhaps from its very inception and conceptualization, its own effectiveness. The repercussions of this assumption are felt throughout the
program. Some of the following sections will provide an insight into how this reality affects other aspects of the RBS.

b. Lack of Human Resource because of Exclusion of Local Capacities

The study found staffing limitations in the program.
In Maharashtra, only cluster level staff has been appointed for the initiative since October- November 2012, even though the rollout began as early as August 2012.

In Chhattisgarh, field level appointments (e.g. district project managers, block project managers, cluster level staff) began only in January 2013 though implementation dates back to as early as July 2012 (refer to annexure IV & V—organograms of SRLM staffing of sample states).

One of the reasons for these delays has been lack of internal clarity among state teams with regard to procedural and conceptual matters in recruitments. The gaps in recruitment and staffing across both states are enclosed in the Table 3 below:

<table>
<thead>
<tr>
<th>Human Resource Systems</th>
<th>Chhattisgarh</th>
<th>Maharashtra</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total No of Districts:</td>
<td>4</td>
<td>10</td>
</tr>
<tr>
<td>Total No. Of Blocks</td>
<td>16</td>
<td>36</td>
</tr>
<tr>
<td>SPM HR in Place</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Staff In Place</th>
<th>Approved</th>
<th>In Place</th>
<th>Percentage</th>
<th>Approved</th>
<th>In Place</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Unit</td>
<td>32</td>
<td>7</td>
<td>21.80%</td>
<td>83+20 YP's</td>
<td>29</td>
<td>34.90%</td>
</tr>
<tr>
<td>District Unit</td>
<td>36</td>
<td>34</td>
<td>94%</td>
<td>190</td>
<td>10</td>
<td>5.20%</td>
</tr>
<tr>
<td>Block Units</td>
<td>128</td>
<td>61</td>
<td>47%</td>
<td>432</td>
<td>30</td>
<td>6.90%</td>
</tr>
<tr>
<td>Cluster Units</td>
<td>716</td>
<td>53</td>
<td>7.68%</td>
<td>Recruitment for rest of the positions to be done by June 2013</td>
<td>Ad to be released on 15th March 2013 for district and block teams</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>198</td>
<td>102</td>
<td>51%</td>
<td>1395</td>
<td>122</td>
<td>8.94%</td>
</tr>
</tbody>
</table>

| Hiring of HR agency | NO - Recruitments to be done by State Mission Management Unit/SMMU | Yes |
The Maharashtra team felt that they were not equipped to handle the large-scale recruitment demanded by the program. Therefore they hired an external Human Resource agency (H.R) to do the job for them. However, since there was a change of guard with regard to the C.E.O. (the latest one took charge in June 2012), the task of procuring the right H.R agency took some time. While the full recruitment for the program was supposed to have been completed by middle of 2012 in the state, factors such as the ones mentioned above, came in the way of this process.

At present, as a result of this shortage and given the dismissive attitude towards local organizations, (e.g. experienced workers like Prerak, other local resource people etc), functionaries are overburdened with multiple roles and responsibilities. This burden negatively impacts the project output. Even though some internal community animators have been identified, they have yet to receive any formal training. It is not clear whether the CRPs and PRPs used any objective parameters for their identification.

Overlapping of roles and staffing crunch have also resulted in gaps in reporting and monitoring structures. As the case of Maharashtra illustrates - the District Rural Development Agency (D.R.D.A) officials have been given the additional responsibility of looking after the MSRLM, as they are experienced with regard to such interventions. This staff (e.g. the Apprentice Development Officer/A.D.O) has, therefore, been given additional responsibility of looking after the rollout of the RBS. The A.D.Os, however, report to the Chief Executive Officers (C.E.O) of the Zila Parishads, who in turn have many other rural development related functions to perform. For instance, the C.E.O of Jalna is extremely busy with drought relief works as Jalna is one of the regions, which have been declared as drought affected. Given these realities, monitoring structures are very weak.

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2 This is also a part of the states’ AAPs.
3 Community animators are supposed to play the role of internal CRPs, hand-holding the new SHGs and over time, as their capacities are evolved, help in new SHG formation.
Moreover, there is little clarity about the reporting requirements for cluster level staff. Ideally, they are supposed to report to the District Project Managers (D.P.Ms), but the DPMs are yet to be appointed. In this scenario, in the absence of any clear policy, the cluster level staff is reporting to the D.R.D.A officials (like the A.D.O).

Since the staff is performing multiple roles in the face of a human resource shortage, the sense of accountability and ownership to the rollout is also weak. Lack of dedicated ground level staff has also led to problems in monitoring and evaluation (M&E), resulting in poor documentation and record keeping by the project functionaries (e.g. the list of target villages maintained by the DRDA and State Mission Management Unit (SMMU) as their data base is sometimes divergent from each other, often also repetitive and misleading).

Despite these limitations, it must be said, that even though the project machinery is still being set up since the mission rolled out in June 2012, the program is still being rolled out relatively smoothly. When the staffing is in order, it is expected that some of current gaps noticed in the field will be bridged.

### c. Lack of Convergence

Along with the assumption of states being ‘blank slates’, the study team noted that there is minimal convergence across other government and quasi government departments (e.g. NABARD) in the conceptualization of the strategy. This is despite the fact that these have remained consistently supportive of such initiatives in the study states. This is surprising as the NRLM Mission document clearly emphasizes the need for inter-departmental/programmatic convergence as a priority. The document states, “NRLM would place very high emphasis on convergence with other programs of the Ministry of Rural Development and other Central Ministries, and programs of state governments for developing synergies directly and through the institutions of the poor.”

As mentioned in the section on ‘Tabula Rasa’ the senior district functionary interviewed was also emphatic that unless all the different actors – be it the existing government or NGO - did not come under NRLM rules and guidelines, the RBS would not be successful in its roll out nor would it manage to sustain its intervention.

The study team’s examination of on-ground cases also echoes the CEO’s opinion.

The study team also found that even within the state, teams and the representatives of RO, there seem to be gaps in communication, reporting and/or monitoring. For instance, in one of the states, it was noted that despite the presence of the RO state coordinator, the D.R.D.A. officials (who also operate from the same building as the RO official) had very little communication with him and were not sure of his roles or responsibilities vis-à-vis the program.

This limitation in the strategy’s rollout has created multiple barriers in implementing the program to its optimal use, some of which will be examined in detail below.
d. ‘One size fits all’- a limited model

The strategy currently seems to follow a *one size fits all* approach, leaving little scope to partake of local expertise (as stated above) and/or allow for local adaptations according to state/district socio-cultural, historical, and geographic contexts. Thus factors like the spatial spread of villages, cultural and linguistic variations of communities, the history of participatory movements in the state, and so on, which play an important role in creating social groups from within, have not necessarily been addressed during the implementation process.

One example of this approach is to compare the approach in Nandurbar and Jalna districts. In Nandurbar district of Maharashtra, it took a very long time to form new SHGs. By comparison, it was much quicker in Jalna district. Again, in a relatively new state like Chhattisgarh, our data highlights that new SHG formations have been easier (even though the total number of group formations may be low, as these are dependent on the demographic sizes of respective populations). This is so, perhaps because despite similar activity in the past, as compared to Maharashtra, Chhattisgarh’s initiatives in this direction have been fairly recent (refer to ‘revived SHG’ figures of the state in Table 4 and 5 which demonstrates this). The presence of existing SHGs can be seen in the tables 4 and 5 below.

Table 4 figures show that the number of revived SHGs in Nandurbar is as high as 209. When compared to Jalna district and figures from Chhattisgarh, this stands out as an extremely high number

<table>
<thead>
<tr>
<th>District</th>
<th>Total New SHG formations</th>
<th>Total Revived SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nandurbar</td>
<td>104</td>
<td>209</td>
</tr>
<tr>
<td>Jalna</td>
<td>225</td>
<td>93</td>
</tr>
</tbody>
</table>

Table 5: Old and Revived SHGs in Chhattisgarh

<table>
<thead>
<tr>
<th>District</th>
<th>Total New SHG formations</th>
<th>Total Revived SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rajnandgaon</td>
<td>175</td>
<td>37</td>
</tr>
<tr>
<td>Balrampur</td>
<td>181</td>
<td>34</td>
</tr>
</tbody>
</table>

There are a number of reasons why creating new formations has been a challenge. For one, villages in the district are very differently organized, as the populations are almost 100 per cent Adivasi. They organize their homes very differently. A majority of houses have their own independent farm holdings, sometimes as far as one km away from each other. Villages, being spatially spread out, are also divided into clusters or *paras*. One village can have as many as 12 *paras*, all one to two kilometers apart. The terrain is hilly, and access, difficult. Even the dialects vary by tribal groups, who do not necessarily
speak Marathi, leave alone Hindi. All these factors together present a daunting picture for external resource people – who, though from the state, do not necessarily speak the language spoken in this area – to gain entry and social acceptance to initiate SHGs. The Adivasis are also a very poor population, and thus may have limited monetary saving capacity. Therefore the poor and marginalized groups may be resistant to forming SHGs.

Given the above constraints and the fact that the CRP rounds per village are restricted to merely 15 days, this limited period may not be enough to allow for the development of adaptive methods in response to ground realities. It may be useful if the RO and SRLM develop a collaborative learning strategy adapting to local needs. The SRLM could perhaps have the final say in the development of the strategy, as they can best judge what is feasible in the state.

The highlighted box below demonstrates the need to contextualize and adapt the training methods to suit local needs and cultural contexts. Similarly, SHG members sing songs/prayers in Hindi, a language that is largely alien to the mostly Marathi/Chhattisgarhi speaking population. In some cases there are dialects specific only to the area. Upon probing, the women confessed to the study team that they merely try to learn the words by rote or mouth the words, as they do not follow the Sanskritized Hindi of the songs.

### Language Barriers

In one of the CRP trainings in a predominantly Muslim village near the Akalkuan block headquarters in Nandurbar district, Maharashtra, the study team observed how the sessions were conducted with SHG members. The CRP trainers were also predominantly Muslim. During informal sessions, the CRPs and the SHG members had very spontaneous interactions demonstrating that communication levels between the groups and the CRPs were good. Once the formal sessions began, however, the cultural sensitivity demonstrated by the CRPs (using Urdu – as a language for communication) became diluted as they began to strictly ‘go by the book’.

One example illustrates this: The CRPs explained to SHG members... “Just like we (as Muslims) start everything new with Bismillah, for SHG meetings, we will begin with a prayer,” or the fact that they insisted that instead of using the word Apa (meaning older sister in Urdu), the appropriate term to be used within SHG members should be Didì (Hindi for older sister). This change of terminology, even though may seem like a minor concern, actually has ramifications on how the SHG members inculcate their sense of ownership and belonging with the program in significant ways.

Furthermore, in both the field states, the study team observed that the community women do not necessarily identify with Hindi as a language, though that is the basic mode of communication between the CRPs and the members.

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4For example, as in the case of Jeevika project in Bihar, it was decided to drop the use of PRPs and develop internal human resource people who would likely not have the same cultural constraints and problems.
Examination of the graphs of weekly attendance trends in Figures 3 and 4 (given below) demonstrate a need to examine the insistence on holding a weekly meeting.

Figure 3: Weekly attendance trend in Balrampur, Chhattisgarh

Figure 4: Weekly attendance trends in Nandurbar, Maharashtra
As the two graphs highlight, more number of members – on average – are able to meet on a month/month and half basis than on a weekly schedule. The trends clearly show that there is an increase in numbers per fortnight or on a monthly basis. On the basis of available SHG records, and conversations with groups, the study team also discovered that a few SHGs in Maharashtra had actually gone defunct by the third CRP round, as they were not willing to follow the Panchasutra principle - that of meeting on a weekly basis. However, it must also be noted, that not all groups with whom the study team interacted, felt that the weekly meeting schedule was not feasible. Those groups were happy to follow the weekly routine as well. These inconsistencies in responses also outline the need to adapt the Panchasutras as per specific requirements/constraints of groups rather than applying a universal principle across all. This, as the study team noticed, may dissuade people from continuing with the SHG activity, as they may harbor a feeling that the rules are being ‘imposed’ on them from the outside, rather than organically emerging from within their own contexts. This reiterates our point that a more flexible approach is needed where greater autonomy is given to the members to decide the frequency of their meetings, according to their preferences.

**e. Lack of Consistency in Engagement**

The study team found that field and state level staff felt that training rounds were far too intensive. The CRP round cycle of one month of training and one month off, with a 15 day period allocated for each site, seems to put a lot of pressure on the project staff at various levels. One functionary articulated, “This (training round cycle) is not giving us time to think, or do follow-ups with the groups being formed”. Many observed that CRP rounds had a “shower effect” and that after they left, “all is dry.”

In addition to such insights, the study team also collected data to reflect that although the strategy’s design of CRPs’ monthly engagement would ensure a continuum of a cyclic intervention, this was not the case on ground. For instance, after the 15-day intensive CRP, there is a sudden vacuum in communication. The field level staff is not able to support the newly formed groups as intensively as required. As per the RBS, PRPs & CCs are mandated to carry out the following key functions:

- Hand hold the newly formed SHGs
- Raise new ones till villages are saturated

Instead, figures demonstrate the drop in frequency of CCs and PRPs attendance in SHG meetings (refer to annexure VI - Frequency of PRP & attendance in SHG meetings, Nandurbar District, Maharashtra) and Table 6 and 7 demonstrate that in Chhattisgarh PRPs were able to form new SHGs only post the 1st & 2nd round and nil in 3rd and 4th rounds.

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5 This data is based on study team’s interaction with SHG members and may not be all encompassing as it is culled out of personal responses of only those members who were present for the meetings with the team members.

6 In fact, the CRPs are not able to devote all 15 days to the training as well. Two days are spent traveling back and forth from the intervention site, and in one of the states, additional days are lost in conducting health checkups.
Data from other two districts of the states also reflects similar trends as seen in the tables above. The study team’s qualitative data also supports this. As has been noted, the numbers of SHGs increase in each CRP round, as should be the case. It is therefore expected that PRPs and state teams need to coordinate their field visits better, in order to achieve optimal utilization of the interactions. Currently, the PRPs as well as the CCs are struggling to keep pace with the rollout process. The DRDA team informed the study team, that the PRPs and the CCs not only failed to attend SHG meetings and contribute to new formations, but that they were only successful in monitoring fifty per cent of the new SHGs.

The intensive schedule of CRP drives, in addition to their other responsibilities (e.g. recruitment drives) allows little time for the SRLMs to critically evaluate and reflect on the unfolding strategy.

**f. Lack of Coordination**

The study team also noted a lack of coordination among teams working on the ground, in at least one field state visited. The Maharashtra team informed the study team that, in the second CRP round, the CRPs arrived without any prior notice. As a result there was not much pre-planning and groundwork for them. It must be noted here that coordination problems among teams surfaced as a major point of concern in the case of Maharashtra, rather than that of Chhattisgarh. This, therefore, suggests that if all the stakeholders adopted flexible, responsive approaches, the problem could be resolved.

Similarly, in Maharashtra when the second CRP round was about to commence, the CCs were sent to the RO for immersion. This resulted in them not being present to oversee the CRP-conducted trainings. Additionally, this became a bigger problem, because – as one of PRPs of the district.

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**Table 6: Number of SHGs formed by PRPs in Rajnandgaon, Chhattisgarh, as per each round**

<table>
<thead>
<tr>
<th>SHGs formed by PRPs</th>
<th>1(^{\text{st}}) Round</th>
<th>2(^{\text{nd}}) Round</th>
<th>3(^{\text{rd}}) Round</th>
<th>4(^{\text{th}}) round</th>
<th>Total SHGs formed</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>10</td>
<td>0</td>
<td>0</td>
<td></td>
<td>18</td>
</tr>
</tbody>
</table>

**Table 7: Number of SHGs formed by PRPs in Balrampur, Chhattisgarh, as per each round**

<table>
<thead>
<tr>
<th>SHGs formed at the end of CRP rounds</th>
<th>1(^{\text{st}}) Round</th>
<th>2(^{\text{nd}}) Round</th>
<th>3(^{\text{rd}}) Round</th>
<th>4(^{\text{th}}) round</th>
<th>Total SHGs formed</th>
</tr>
</thead>
<tbody>
<tr>
<td>49</td>
<td>50</td>
<td>49</td>
<td>54</td>
<td></td>
<td>202</td>
</tr>
</tbody>
</table>
(Nandurbar) shared – there were conflicts in the nature of ‘turf wars’ with other agencies in the area. These groups felt left out of the state initiative or were nervous about their own jobs being in jeopardy. Usually, as the PRP pointed out, the CCs, being local to the area acted as a buffer and helped to mitigate confrontation with other agencies. In their absence, however, tension between functionaries and conflicting agencies mounted. Under pressure, no systematic assessment and identification of appropriate villages to be brought under the CRP round, could thus take place. Instead, ‘easier villages’ were chosen, leading to a missed opportunity. Here again, as a result of the assumption of tabula rasa, an unexpected problem has arisen, causing field staff to take inappropriate measures to try and mitigate the issue.

**g. Lack of Adaptation**

Although the SHG formations heralded the *Panchasutra* principles as being essentially democratic and transparent in nature, the practical application of these principles among group members leaves much to be desired. Perhaps, one reason for this is the limited training of 15 days, a period not always responsive to specific geographies/terrains and/or spatial and cultural map of community housing. Since there is great pressure to impart the *Panchasutra* in the CRP rounds, the study team found that even though particular administrative details are being taken care of (like keeping books of records, which is mandatory under the *Panchasutra* model), the women have not really understood or internalized much of the learning. Representative evidence of this trend, from Chhattisgarh, is presented below:

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### Dangers of learning without internalizing the knowledge

In personal interactions with members, the study team found that some of the groups/members lacked even basic knowledge with regard to SHG operations. For instance, when one group in Jalna district, Maharashtra, was asked a hypothetical question: Would their group be willing to loan money to an outsider (a member accompanying the team)? The group articulated their willingness to do so. On being asked whether this in fact was the “right thing for an SHG to do” (loaning to an outside member), they were unsure of the answer, thus demonstrating weaknesses in their learning pattern.

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<table>
<thead>
<tr>
<th>Table 8: Quality of records of SHGs interacted with in Balrampur, Chhattisgarh</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balrampur district, Chhattisgarh</strong></td>
</tr>
<tr>
<td><strong>Total number of SHGs formed under CRP rounds</strong></td>
</tr>
<tr>
<td><strong>Interacted with</strong></td>
</tr>
<tr>
<td><strong>No. of SHGs interacted with that had updated Records</strong></td>
</tr>
<tr>
<td><strong>No. of SHGs interacted with that had not maintained Records</strong></td>
</tr>
<tr>
<td>28</td>
</tr>
<tr>
<td>16</td>
</tr>
<tr>
<td>8</td>
</tr>
<tr>
<td>8</td>
</tr>
</tbody>
</table>

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7 As mentioned earlier, books of records are not being maintained in over 50 per cent of the SHGs surveyed by the study team.
The table above demonstrates that 50 per cent of the SHGs interacted with in one of the field districts were not able to maintain their records properly.

h. Lack of Community Linkages

SHG women across both states reported that the state administration’s demonstrated involvement in the program encouraged them to come under the aegis of these new groups; the state’s involvement lends the initiative a certain degree of credibility and accountability. Given this reality, the study team felt that resource people should spend adequate time building team dynamics and garnering community support to sustain their efforts. Otherwise, the activity may remain restricted to a token visit, after their departure.

It is true that both states have made efforts in this direction. One such example is that of holding *aam sabha* (general meetings) with community leaders and *Panchayati Raj* functionaries (PRI), with block and district level staff, either before or after the arrival of the CRPs in the villages. In Rajnandgaon district, the team was told that a ‘rally’ is taken out before the CRPs’ visit, in which government functionaries like the ADO, AWW’s, respected community elders and women participate. The intention behind the gesture is to familiarize the community about the impending CRP visit and remove any misinformation or apprehension that the people may harbor.

The *NRLM* states: “Formal mechanisms would need to be established for regular consultations between the institutions of the poor and the PRIs for exchange of mutual advice, support and sharing of resources.” In practice, partnerships with the *panchayats* are not being sought at this level, at least in the field sites that study team visited.

Despite some positive interactions, in most cases SHG members told the study team that they had little information about CRP visits. One of the reasons for this could be that many of the women are unaware of the mobilization efforts being made to introduce the CRPs as a result of their limited access to PRIs, based on gender issues.

Another point highlighted by the staff teams was the need to carry out a reconnaissance of the intervention areas by the RO before embarking on CRP rounds, as this would help them to keep the cultural and geographical specificities in mind, and adapt their training techniques according to the particular composition of the target groups. This is not being done presently.

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8 States seem to follow their own models here. In preparation for their training, some hold the *Aam Sabhas* after the CRP’s arrival, while others hold them before the CRP’s arrival.

9 It must be noted here that even though the AWWs play an important role in the implementation process - they help in terms of mobilizing women for CRP rounds, hand hold the CCs, etc. - they do not get any formal recognition or financial, or other, compensation for their inputs and contributions.
i. Lack of Uniformity in the Identification of Villages

There seems to be no uniform, objective, well-categorized criteria to identify the poor and the marginalized for CRP rounds. In the absence of any standardized measures, both the states visited follow their own methods of identification.\(^{10}\)

The state AAPs have laid out clear markers for resource block selection. In Maharashtra, eight blocks in four of the 10 districts have been identified as resource blocks based on geographical location, ranking on the HDI, Integrated Action Plan (IAP) districts and so on. In Chhattisgarh, four blocks across four districts have been identified for the same purpose. The above-identified blocks have been chosen after taking various factors into account, namely - high proportion of ST population, large number of Below Poverty Line (BPL) families, presence of small and marginal farmers, high incidence of malnutrition, Left Wing Extremism (LWE) pockets, existing social capital, SHG culture, presence of NGOs etc.\(^{xx}\).

While block selection seems to follow some logic, identification of the poor populations in the villages leaves much to be desired. In Chhattisgarh, for instance, the poor are being identified based on BPL lists dating back to 2002. The state teams for intervention then choose those villages, which show high concentration of POPs.\(^{11}\) However, theorists, social practitioners and activists have long debated the accuracy of using BPL lists, as a way of assessing and identifying the poor. Moreover, the study team learnt that field staff also sees how many women are still not involved in SHGs, and thus conduct a rough scoping to include those who are outside the fold of such formations. The A.D.O accompanies the PRP in this selection but it is the PRP who plays the major role. The CCs, who are from the state, do not play any role in this selection. In Maharashtra, the picture is slightly different. Before each CRP round, the CCs have to do socio-economic profiling of all villages. Then, in partnership with the PRP, and based on the indicative data, they decide which villages are suitable for intervention.

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\(^{10}\) Though the State AAPs have spelt out steps that need to be followed, not all of these are being looked into in detail.

\(^{11}\) Conversations with the Chhattisgarh team highlight that they have been very clear about choosing ‘easier’ villages in the first two CRP rounds. This, they felt would help them to understand the strategy and what is required to make it work. The 3\(^{rd}\) & 4\(^{th}\) CRP rounds are when they began venturing into interior villages & thus began facing some problems in these rounds. Maharashtra, however, has had no such clear-cut target identification policy.
Apprehensions about targeting the poor and marginalized

The state teams in one of the states felt that the RO has not laid out any objective method by which the poor and marginalized in the village can be identified. The assumption at work seems to be that since the CRPs and PRPs have themselves gone through the process of pulling themselves up from poverty, they can be relied on and trusted as they have honed their instincts and have a deep rooted and internalized understanding of poverty and therefore are adept in identifying poor households. However, state team members are demanding a proper methodology of identifying the poor should be adopted. One concern raised by a senior team member was that, as Ministry officials, they are subject to the Right To Information (RTI) Act. Under the act, political parties or any citizen can demand information on target groups and they would not be able to supply the information. The staff also expressed doubts as to whether the program is benefiting the intended beneficiaries in the absence of a proper methodology of identifying the poor.

In the study team’s visits to the field, other challenges emerged with regard to the identification of villages. For instance, at a debriefing presentation of a particular cluster group in Nandurbar, Maharashtra, there was confusion about the number of SHGs formed. Neither the PRPs nor the CRPs were able to recall old/new SHGs that they had formed in recent times. In addition, since there had been changes within the CRP group itself, the CRPs, the bookkeepers and the PRPs were unable to present an accurate scenario. The CCs, who may have had better knowledge of how things shaped up before/after the rounds, kept silent. Only after a study team member spoke with the CCs during field data collection, did it emerge that villages close to the block headquarters had been chosen for the CRP rounds. Apart from easy access, another reason for this choice was the conflict with a local organization, which had made it difficult for CRPs to enter ‘their’ area. Due to these territorial wars, it seemed that only those villages were identified that did not need immediate action.

This example again highlights that the RO may have limited insight into the intervention areas to adapt, and adapt the implementation process as per ground realities. It also highlights that these states with their own history of interventions, are not in fact tabula rasa. This needs to be noted and adapted.

In Chhattisgarh, the study team discovered that the first CRP round was difficult to conduct because of limited local support, language and communication issues between the CRPs and the community members and so on. Therefore, the first round of data regarding group formations was not a fair indicator of the success or failure of the strategy. The state team claimed that second and third CRP rounds fared much better. However, available data does not support this claim: there is no great increase in SHG formations in all three rounds. In field visits, the study team came across households that have been included in the SHGs, even though they do not necessarily fit the poorest-of-the-poor criteria at any level.
j. Lack of Clarity on ‘Revived’ Groups

The mandate of the RBS states that, along with new SHG formations taking place, some ‘old’ SHGs should being ‘revived’ through the intervention. However, as the study team’s data points out, these supposedly ‘old’ groups were in no way defunct, and did not need any kind of revival in the first place. The team encountered a few SHGs who had significant amounts of money (ranging from Rs. 40,000 - 50,000) in their savings account in the local bank. In some cases, the CRPs have asked the members to withdraw money from their old bank account (which was equal to each members share at that time) and asked them to undertake inter-loaning in small amounts. A close look at some of these groups’ books of records show that they have been functional and healthy in the recent past as well, and thus do not require reformulation. As a result of the lack of a clear understanding of what constitutes an old SHG that needs ‘revival’, many robust groups are being shown as being revived post the training rounds. Under NRLM all SHGs are to be brought under its fold, causing further confusion.

Figure 5: The photographs below are of record books of an SHG formed in 2004 and ‘revived’ by CRPs on 3/1/2012. Examination of these books shows that the group was functional (with healthy deposit/inter-loaning among members etc.) all along (across 2004-05-11-12 and so on), and did not need ‘revival’ at all.
k. Lack of Quality Book-Keeping

The study team found that many of the SHGs they visited were not able to maintain books of records properly or to update them. Having a complete set of books of records is very critical to the survival and health of an SHG since without availability of books of records, monetary transactions already completed between members, cannot be accounted for and documented.

The study team found that in Balrampur block 86.7 per cent of the SHGs covered have complete sets of books of records while corresponding figure for Dhadgaon block is 83.3 per cent. The research team also studied the attendance register of each SHG and found out that 81.4 per cent of the SHGs visited had reliable and updated documentation of attendance in meetings. The corresponding figures disaggregated at the state level are 84.4 per cent in Maharashtra and 77.8 per cent in Chhattisgarh. The percentage is particularly low for Jalna block, which stands at 50 per cent. Of those reported\(^\text{12}\), 58 per cent of the SHGs did not have their financial books of records updated.

An analysis of the reasons behind these findings led the research team to identify the following problems:

i. A large amount of work is expected of the SHG bookkeeper. S/he is expected to do lot of paperwork, including filling up of multiple registers that often are repetitive, and duplicate information. For example, the SHG agenda is always fixed and set. Yet, the bookkeeper is expected to write the agenda and the same points under the ‘agenda’ column for every meeting. The bookkeeper is supposed to record individual loans in a separate loan register. However, besides the loan register, the bookkeeper is also made to record the loans in the meeting register.

ii. The limited period of time CRPs spend – 15 days in each village – also need to be addressed. One of the reasons why the CRPs are not able to train bookkeepers adequately is that the training period does not allow for innovation and adaptation. The CRPs have 13 working days in a village, as the first and the last working day are mostly spent on travelling. Of the 13 working days, each team is expected to form a minimum of 4-5 SHGs per village, based on the \textit{Panchasutra} principles. The CRPs are also expected to identify and train bookkeepers for the SHGs. They also identify potential local CRPs at the village level. The expected output from each team is too much. Moreover, it is disproportionate to the amount of time spent in a village. As a result of these pressures, the quality of training imparted is compromised.

iii. There is also a communication between the CRP trainers and community women, particularly in Maharashtra and tribal areas of Balrampur in Chhattisgarh. In these regions not all local women can follow Hindi, which is the main medium of instruction and discussion during the training period. Even though D.R.D.A, CCs and other field officials of SRLM help with translations, the extent to which this ad hoc facilitation is useful is a moot point. The study

\(^{12}\)Information for 28 SHGs (Maharashtra and Chhattisgarh) available on whether they have updated books of records
team tried to gather whether the CRPs were leaving behind any Information Education Communication (I.E.C.) material that could guide the new groups in future. No such materials could be found in the groups visited.

iv. Though the MoU between the states and the RO states that both the stakeholders should be able to develop record-keeping practices jointly, (i.e. the state teams should have the flexibility of adapting the record books based on community needs, skills and contexts) this has not been the case in at least one of the research states. Even though one of the state teams held a workshop to streamline and build suggestions and modifications to reduce the record keeping, the RO did not agree to this.

1. Too Much Dependency on Volunteerism

One other point of concern pertains to the identification and monetary remuneration of local community animators to keep pace with SHG activities after the completion of CRP rounds. These community animators, most of whom are local women, are expected to take out time (three/four days in a month) and attend SHG meetings in their vicinity, to ensure that norms are being maintained and followed by all. While this is a good strategy to inculcate community ownership and experiential learning among local women – thus creating social capital from within communities – there is no systematic training that takes place. They are not treated as professional employees under the strategy and hence do not get any monetary compensation for their efforts. This, despite the fact that they sacrifice not only their time, but also, on occasion, their daily wages, has led to very low motivation levels among the community animators in both the states. Thus, this spirit of volunteerism seems to be limited and unsustainable in its scope.

m. Lack of Monitoring and Evaluation

The study team found no evidence of a system of formal evaluation or feedback for field level staff work (i.e. the CRPs and the PRPs). The state teams have knowledge of their work and performance only on the basis of their personal interaction with PRPs/CRPs/CCs in the field. In the case of Chhattisgarh, the study found that the state teams received informal feedback on only a few of the field level functionaries (e.g., that “two – three members in each team are good and vocal” and that the rest of the members play a supporting role). The study team also noted a few cases where the state team reported the CRPs or PRPs’ weak performance to the RO. In some cases, immediate action was taken to remove the concerned PRP/CRP; in other cases warnings were given to them. However, the study team noted that the state staff is reluctant to give feedback to the RO out of sympathy for the CRP/PRPs. Given that CRPs and PRPs come from an economically backward section of society, state staff felt any action based on their poor performance on the ground will lead to their removal and result in a loss of earning.

During our visit to Bihar, the study team was informed that BRLPS had initially tried placing a PRP in a cluster but had subsequently decided that this was not a very sustainable or efficient method. The question that therefore arises is: given the experience why was this learning/adaptation not
incorporated by NRLM? It is also unclear whom the PRPs should report to. The SRLM team members that the study team interviewed felt that, in the absence of a monitoring system, they had no formal method of receiving feedback.

Given this reality, feedback remains very personalized and informal, not allowing for an objective evaluation of the work being done on the ground.

n. Addressing a Weak De-Briefing Format

The format for debriefing was also a point of concern. After each CRP round, a debriefing session is held between the CRPs, the SRLM team, the NMMU representative for the said state, the state coordinator from the RO and the person heading the RBS in the RO. This is conducted at the district level, where, periodically, the entire state and external teams come together to take stock of the program.

Since all the field staff is present for these debriefing meetings, this ideally provides an opportunity to understand what is actually happening on the ground; the kind of challenges and successes being faced by the field team and their strategies developed to overcome them. However, the format of the meetings is observed to be such that it allows for very little spontaneous sharing and dialogue.

Typically, higher officials sit at a high table, while the CRPs along with their CCs come forward to present their work. The CRPs present their ground learning only in terms of cumulative figures – i.e. outputs in terms of numbers of SHGs formed etc. There is no qualitative sharing of experience. This does not allow for a holistic understanding to develop among all implementing officials about how it is to work on the ground level. Since the CCs have been instructed not to ‘speak’ unless specifically called upon, they do not contribute much. This is the case even in instances where there is confusion over figures or the groups formed, information that the CCs have, as they are local resource people. However, as the study team noted, the CCs are hesitant to speak in the meetings. This complete sidelining of local resource persons like the CCs, who can in fact offer cultural and contextual insights into the intervention areas, is a problematic approach to implementing the strategy.

The study team also observed that there is a nominal space for the CCs to express their grievances. The only way these can be articulated and understood is on logistical needs. However, the study team discovered that the CCs in fact play a very important role of maintaining local equations among diverse players on the field, which in turn helps in smoothly rolling out the program. In doing this they face many challenges, none of which find a space for articulation in the debriefing meeting format. Currently, the style of reporting in the debriefing meetings is very top-heavy, merely a number-based assessment of ‘success’ or ‘failure’ and leaves little or no scope for discussion and introspection.

Even when the CRPs or the RO representatives were spoken to, they offered no substantive feedback in terms of challenges with the rollout. One reason for this might be fear that they may be dropped, or their role, and the linked per diem, curtailed if changes are made to the RBS.
3.3 Conclusion

Overall, the study team observed that the manner in which the RBS is being rolled out in its present avatar, leaves little scope for cultural adaptability, forging of robust governmental/ non-governmental partnerships and/or organic learning processes to be set in motion. Despite the fact that the State AAPs and the MoUs clearly state the processes that should inform the rollout phase of the strategy, little is being realized in practice. In addition, almost no cross learning is currently happening between the RBs and the Non- RBs, as envisaged in the RBS at this stage. The RBs are grappling with many barriers. Some of these challenges are because the strategy is still in its formative stages in most of the intervention areas and an infrastructural apparatus is not yet in place. It is therefore hoped that some of the findings of the study will help in streamlining key implementation issues and redirecting the focus of the various stakeholders towards addressing the lacunae emerging on ground.
4. Recommendations

The study team has listed them recommendations for the RBS in order of design/conceptualization, infrastructural architecture and on ground implementation.

a. Staffing should be in place at all levels before program roll out begins.

b. Once staff is in place, it is recommended that some initial ground laying work must be done before unrolling the strategy. Keeping in mind the Tabula Rasa finding which suggests that the strategy has been designed for areas where there has been no history of SHG activity, it is crucial to map and understand the history of collectivization and all the players/actors and/or stakeholders in the field. This could include doing the following:

   o A study to map all SHG & livelihood related work in the state to take stock of what exists already and examine the good innovative best practices as well as challenges/weaknesses of the same in the state
   o It is recommended that this should be done prior to beginning the interventions by the SRLM in partnership with the RO
   o Post the mapping all the different stakeholders – NGOs, RO, different collectives - government programs should be invited for a state level consultation to discuss the strategy and develop ownership in the RBS

c. NMMU could further support both the RO as well as SRLM in developing the RBS by facilitating and collating the numerous examples of best practice models and innovations of RBS and other livelihood interventions from across the country. These can be disseminated and shared across state consultations. It is also recommended that NMMU compile a directory of resource persons from these organizations who then can be utilized to build capacities of the SRLM staff and other stakeholders in the state.

d. A team consisting of SRLM staff, senior members of the RO, senior CRP and PRP trainers should visit each RB to understand the local conditions under which the CRPs will be working before the RBS is rolled out. It will also enable sensitivity towards the hardships endured by the CRPs in their field areas of work. The RO will be able to develop a deeper and context specific understanding of the field area, its’ problems and identify possible solutions.
c. There should be formal quarterly meetings between RO & SRLM to discuss the unrolling of the strategy in the state. The objective of the meetings would be to take stock of and review progress, as well as discuss the challenges arising in order to immediately address the issues. It would also foster a dialogue between the RO & SRLM and be in the true spirit of partnership where problems can be solved quickly and mutually.

f. There needs to be synergy between the operational chains of command. Presently, the SRLM team – where the field functionaries down to the level of the CCs report to their own state teams – and the RO – where the CRPs and the PRPs are reporting – are running parallel to each other. This divergence becomes apparent in the debriefing meetings between the SRLM and the RO, where the focus is only on sharing quantitative targets, achieved by the field level staff. One of the most important cogs in implementation, the CC, does not have any space to articulate and share his/her experiences of working on the ground. It is therefore suggested that these debriefing meeting formats should be made convergent and dialogical in nature to allow for qualitative sharing of experiences and learning emerging from the field. The CCs should be given due recognition for their role in implementation as they do a lot of legwork for the strategy to be realized. They are also familiar with the local landscape, being from within the communities themselves.

g. The spirit and content of the MoU signed between the RO and the SRLM must be adhered to while implementing the Resource Block Strategy. At present, the findings have demonstrated that current implementation is not in congruence with the principles of partnership as espoused in the MoU. The MoU lists out a number of areas in which the RO and SRLM can collaborate jointly. (Example: development of books of records for SHG and VO and conducting start up and feedback meetings of CRP teams to assess their work performance and so on.)

h. The RBS needs to adopt innovative and state specific approaches to be truly inclusive and effective. This will also allow the SRLM team to reflect, evaluate and tweak the strategy as required.

i. In order to make the strategy context-friendly and organic, there should be flexibility and support for field level interventions, as per specific state demands. This may include re-thinking the 15-day cycle of CRP visits, as 15 days may not be enough for particular areas due to their spatial and cultural configurations. The states can develop modules to have more staggered rounds that would leave time to nurture, build, develop & train the internal community animators.

j. In consultation with the SRLM team, the RO should develop a clear, transparent and systematic method to identify target populations. Similarly, there should be a clear, systematic method for target villages – this should not left to PRPs and CCs to decide based on their own convenience.
k. There needs to be a clear-cut framework/policy of what constitutes a ‘defunct’ group that needs revival.

l. Volunteerism of Community Animators and bookkeepers has also emerged as unviable. It is recommended that a system be adopted for the interim until SHG members are able to sustain the costs.

m. The training and capacity building of bookkeepers needs to be addressed, as there is no uniformity in capacities of bookkeepers. Streamlining and shortening of the records register is required to lighten the burden of bookkeepers since their current burden is quite cumbersome. As mentioned above, volunteerism is not a viable option and until SHGs are able to financially support bookkeepers, it is recommended that mechanisms need to be developed to build in this cost. The team also recommends that SRLMs need to have flexibility to adapt/ customize bookkeeping/registers to suit local needs and capacities.

n. The CRPs capacity building needs to be enhanced to develop sensitivity towards their field areas. Currently, CRPs are unaware of the specificities of their target areas and populations until they begin their first round. It would facilitate their work and make it more effective if the SRLM can be made part of their training. This will also help them to impart their training in a way, which will incorporate local flavor and thus enhance real learning, and not by rote.

o. A formal mechanism needs to be developed to assess and provide feedback to CRPs about the nature of their groups, their strengths and weaknesses. This can lead to an improvement in their performance and impact.

p. There is therefore a need to impart a gender specific training and a similar cultural and contextual orientation since a majority of the PRPs are men.

q. A formal mechanism needs to be established to include CRPs field observations. It is recommended that the learning and feedback of the CRPs be documented and formally acknowledged. These findings and observations should then be incorporated into the RBS module.
# ANNEXURE I

## SHG Member Profile Form

Date: .............................................. State: ..............................................

District: ......................................... Village: ..............................................

SHG Member Roster

<table>
<thead>
<tr>
<th>No</th>
<th>1.02</th>
<th>1.03</th>
<th>1.04</th>
<th>1.05</th>
<th>1.06</th>
<th>1.07</th>
<th>1.08</th>
<th>1.09</th>
<th>1.10</th>
<th>1.11</th>
<th>1.12</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Member Name</td>
<td>Position in SHG (Use Code-Sheet)</td>
<td>Age</td>
<td>Education (Use Code-Sheet)</td>
<td>Jatni name</td>
<td>Caste (Use Codes) SC=1 ST=2 OBC=3 GEN=4</td>
<td>Does the member household have a BPL/Annapurna/Antyodaya card? Yes=1,No=0</td>
<td>Does the member have a NREGA/Job card? Yes=1,No=0</td>
<td>Does the member own any agricultural land? Yes=1,No=0</td>
<td>Does the member hold a community level position? (Use Code Sheet)</td>
<td>Was the member present at the time of survey? Yes=1,No=0</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
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**Note to Interviewer:** For each member in the SHG, record the following information. Verify using register/book of accounts (whenever possible) response to Section 1.01 to 1.12.
<table>
<thead>
<tr>
<th>Code-SheetforSection1.03</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>SHG Member</td>
<td>01</td>
</tr>
<tr>
<td>SHG President/Leader</td>
<td>02</td>
</tr>
<tr>
<td>SHG Secretary</td>
<td>03</td>
</tr>
<tr>
<td>SHG Treasurer/Cashier</td>
<td>04</td>
</tr>
<tr>
<td>Others; Specify</td>
<td>05</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Code-SheetforSection1.05</th>
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</thead>
<tbody>
<tr>
<td>No Education</td>
<td>00</td>
</tr>
<tr>
<td>Nursery</td>
<td>01</td>
</tr>
<tr>
<td>Primary School(Class1-5)</td>
<td>02</td>
</tr>
<tr>
<td>Middle School(Class6-8)</td>
<td>03</td>
</tr>
<tr>
<td>High School(Class9-12)</td>
<td>04</td>
</tr>
<tr>
<td>Graduate and above (Including Diploma and Professional Degrees)</td>
<td>05</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Code-SheetforSection1.11</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Ward Member</td>
<td>01</td>
</tr>
<tr>
<td>Sahi/Caste leader</td>
<td>02</td>
</tr>
<tr>
<td>Village Mukia/leader</td>
<td>03</td>
</tr>
<tr>
<td>Anganwadi worker</td>
<td>04</td>
</tr>
<tr>
<td>School Teacher</td>
<td>05</td>
</tr>
<tr>
<td>CRP/CLF/GPLF/BPLF member</td>
<td>06</td>
</tr>
<tr>
<td>Ward Member</td>
<td>07</td>
</tr>
<tr>
<td>Naib Sarpanch</td>
<td>08</td>
</tr>
<tr>
<td>Sarpanch</td>
<td>09</td>
</tr>
<tr>
<td>Panchayat Samiti Member</td>
<td>10</td>
</tr>
<tr>
<td>No position</td>
<td>11</td>
</tr>
<tr>
<td>Others; specify</td>
<td>12</td>
</tr>
</tbody>
</table>
## ANNEXURE II

### Possession and Quality of bookkeeping forms

<table>
<thead>
<tr>
<th>Date</th>
<th>Name of Researcher</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>State</th>
<th>District</th>
<th>Block</th>
<th>Village</th>
<th>SHG</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Date of SHG formation</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>1</th>
<th>No of Total Members in SHG</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| 2 | Does the SHG have a complete set of standard books of Records? | Yes……………………1 | No……………………2 |
|---|-----------------------------------------------------------------|-------------------------|
|   |                                                                 | 4                       |

<table>
<thead>
<tr>
<th>3</th>
<th>What books of records are missing? (Please list)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4</th>
<th>Is book keeping happening even without books of records</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes……………………………………1</td>
</tr>
<tr>
<td></td>
<td>No……………………………………2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5</th>
<th>How frequently the group is supposed to meet?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>6</th>
<th>How many meetings have taken place since the group formation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>7</th>
<th>Average Attendance of the SHG members in meetings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(Week 1-Week 4)</td>
</tr>
<tr>
<td></td>
<td>(Week 5-Week 8)</td>
</tr>
<tr>
<td></td>
<td>(Week 9-Week 12)</td>
</tr>
<tr>
<td></td>
<td>(Week 13-Week 16)</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
(Week 17-Week 20)

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>What is the proposed amount of savings in this group?</td>
<td></td>
</tr>
</tbody>
</table>
| 9 | Is there regular saving of this group? | Yes ................................1  
No....................................2 |
| 10 | Is there any lending activity among members of this group? | Yes ................................1  
No....................................2 |
| 11 | Is there regular repayment of this group? |   |
| 12 | How much is the default amount till date of individual members? | Member 1. ...........  
Member 2. ...........  
Member 3. ...........  
Member 4. ...........  
Member 5. ........... |
| 13 | Cash in Hand |   |
| 13 a | Amount revolving among group members |   |
| 13 b | Amount in Bank (If Bank linkage exists) |   |
| 13 c | Interest Accrued till date |   |
| 13 d | Total Savings of the SHG till date |   |
Annexure III
SRLM & Ro staff interviewed by the Study Team

Society for Elimination of Rural Poverty:-

- Director of Resource Block Strategy
- State Project Managers for Monitoring & Evaluation, Bank Linkage and Information Technology
- Master Trainers conducting residential language training for CRP and PRPs at Warangal and Anantapur District
- CRP and PRP candidates taking training at Warangal and Anantapur District
- SHG members in Rotarypuram
- Orugullu Mandal Samakhya Members in Warangal

Bihar Rural Livelihood Promotion Society:-

- Chief Executive Officer
- State Project Managers Institution and Capacity Building, Monitoring and Evaluation
- District Project Manager, Madhubani District
- SHG and VO members in Madhubani District

Chhattisgarh State Rural Livelihood Mission:-

- CSRLM Mission Director
- Deputy Mission Director
- State Project Managers of CSRLM
- Block Project Manager of Rajnandgaon and Balrampur District
- A sample of Cluster Coordinators at Rajnandgaon and Balrampur district
- APO of Rajnandgaon and Balrampur DRDA
- CEO of Zilla Parishad Rajnandgaon District
- CEO of Block Development Office Balrampur
- Sample of CRP and PRP implementing the RBS in Rajnandgaon and Balrampur
- SHG members from both new and revived groups under the resource blocks in Rajnandgaon and Balrampur

Maharashtra State Rural Livelihood Mission:-

- MSRLM Mission Director
- MSRLM Deputy Mission Director
- State Project Managers of MSRLM
- Project Director of Jalna DRDA
- APO of Rajnandgaon and Nandurbar DRDA
- CEO of Zilla Parishad of Jalna and Nandurbar
- Sample of Cluster Coordinators from Jalna and Nandurbar
- Sample of PRP and CRP implementing the Resource Block Strategy in Jalna and Nandurbar
- SHG members from both new and revived groups under the resource blocks in Jalna and Nandurbar

**National Mission Management Unit:-**

- National Mission Manager- Monitoring and Evaluation
- National Mission Manager- Social Mobilization
- National Mission Manager- Support structure and staff training
- National Mission Manager- Induction and Staff Training
Annexure IV
Organogram CSRLM

State Mission Management Unit (SMMU)

Mission Director

Joint Mission Director

Administrative Officer

Account Officer

State Project Managers

Social Mobilisation & Institution Building

Financial Inclusion

Livelihoods

Finance

HR & Administration

Procurement

Monitoring, Evaluation & Learning

Institution Building

Capacity Building

Financial Inclusion

Jobs

MIS / IT

Programme Executive - 5
Bock Mission Management Unit (BMMU)

(For 16 NRLP Blocks)

Block Mission Director
(Ex officio - C.E.O. JP)

Block Project Manager

Area Coordinator - 5

Supporting Staff
Proposed Structure of SMMU

Chief Executive

1 PA / Steno, 1 attendant

Additional Director

PA / Steno, 1 attendant

Thematic Support Unit
- Convergence Cell
- Non Intensive Cell
- Capacity building Cell
- Financial Inclusion Cell
- Institution Building, Social Mobilization & Gender Cell
- Livelihoods Cell
- Jobs and skill development

Technical Support Unit
- HRD Cell
- Procurement Cell
- Knowledge Management Cell
- Social observatory Cell
- ICT Cell

Project Management Unit
- Admin Cell
- Governance & Accountability cell

Accounts & Finance Management Unit
- Accounts Cell
- Finance Cell

Support Unit
Young Professional (20)
1. Livelihoods (2)
2. Jobs and skill placements (1)
3. Institution Building Capacity Building (1)
4. Financial Inclusion (1)
5. Social Mobilization (1)
6. MIS (1)
7. M & E (1)
8. Knowledge Management (1)
9. Marketing, Linkages (1)
Block Mission Management Unit
(Proposed)

Block Mission Manager

Thematic Cell
1. Extension Officer (on secondment) (2)
2. Livelihoods (1)
3. Institution Building Capacity Building (1)
4. Financial Inclusion (1)
5. Social Mobilization (1)
6. MIS, M & E (1)

Cluster Coordinators per ZP cluster

2 Area Coordinators per ZP cluster

Admin. & Accounts Cell

Admin. assistant (2)
Account assistant (1)

Data Entry Operator (1)

Attendant (1)
## Annexure VI

### Frequency of PRP & attendance in SHG meetings, Nandurbar District, Maharashtra

<table>
<thead>
<tr>
<th>CRP Round</th>
<th>Block Name</th>
<th>Village name</th>
<th>SHG Name</th>
<th>SHG type</th>
<th>% of meeting visited by CC/PRPs</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>Akalkuwa</td>
<td>Janianba</td>
<td>Shree Lakshmi</td>
<td>New</td>
<td>47.1</td>
</tr>
<tr>
<td>First</td>
<td>Akalkuwa</td>
<td>Janianba</td>
<td>Jai Dashama</td>
<td>New</td>
<td>31.6</td>
</tr>
<tr>
<td>First</td>
<td>Akalkuwa</td>
<td>Janianba</td>
<td>Vaishnavi</td>
<td>New</td>
<td>25</td>
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<tr>
<td>First</td>
<td>Akalkuwa</td>
<td>Janianba</td>
<td>Saraswati</td>
<td>Revived</td>
<td>69.2</td>
</tr>
<tr>
<td>First</td>
<td>Akalkuwa</td>
<td>Janianba</td>
<td>Sharda Devi</td>
<td>Revived</td>
<td>100</td>
</tr>
<tr>
<td>Second</td>
<td>Dhadgaon</td>
<td>Radikalam</td>
<td>Varsha</td>
<td>Revived</td>
<td>0</td>
</tr>
<tr>
<td>Second</td>
<td>Dhadgaon</td>
<td>Radikalam</td>
<td>Kumarika</td>
<td>Revived</td>
<td>0</td>
</tr>
<tr>
<td>Second</td>
<td>Dhadgaon</td>
<td>Radikalam</td>
<td>Pratiksha</td>
<td>Revived</td>
<td>21.4</td>
</tr>
<tr>
<td>Second</td>
<td>Dhadgaon</td>
<td>Radikalam</td>
<td>Mahatma Gandhi</td>
<td>Revived</td>
<td>-</td>
</tr>
<tr>
<td>Second</td>
<td>Dhadgaon</td>
<td>Radikalam</td>
<td>Ma Mahalakshmi</td>
<td>New</td>
<td>0</td>
</tr>
<tr>
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<td>Radikalam</td>
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<td>New</td>
<td>7.1</td>
</tr>
<tr>
<td>Third</td>
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<td>IshwarKripa</td>
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<td>Maheshwari</td>
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<td>Kavligavhan</td>
<td>Shankar Bhagwan</td>
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<td>Mirubai</td>
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<td>Kavligavhan</td>
<td>Om Namahshiva</td>
<td>New</td>
<td>0</td>
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