

Alternate Implementation Mechanism A Case Study on RGMVP, Uttar Pradesh

Prepared for
**Department of Rural Development,
Government of Bihar**

Supported by
The World Bank, New Delhi

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October 2010

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Abbreviations

AIM	Alternate Implementation Mechanism
ANM	Auxiliary Nurse Midwife
BAIF	Bharatiya Agro Industries Foundation
BLA	Block Level Association
CB	Capacity Building
CBO	Community Based Organisation
CCL	Cash Credit Limit
CEO	Chief Executive Officer
CLA	Cluster Level Association
CRP	Community Resource Person
CV	Community Volunteer
CSR	Corporate Social Responsibility
DDM	District Development Manager
DRI	Differential Rate of Interest
EC	Executive Committee
ECRP	External Community Resource Person
FO	Field Officer
HR	Human Resources
IB	Institution Building
MCP	Micro-Credit Plan
mCID	Micro-Credit Innovation Department
MIS	Management Information System
MO	Mission Office
MOU	Memorandum of Understanding
MYRADA	Mysore Relief and Development Agency
NABARD	National Bank for Agriculture and Rural Development
NREGA	National Rural Employment Guarantee Act
NDDB	National Dairy Development Board
PIMC	Project Implementation Monitoring Committee
PIU	Project Implementation Unit
PLA	Participatory Learning and Assessment

PLCC	Project Level Coordination Committee
PMU	Project Management Unit
PPA	Participatory Planning and Action
PRP	Project Resource Person
PVY	Parivar Vikas Yojana
RGCT	Rajiv Gandhi Charitable Trust
RGF	Rajiv Gandhi Foundation
RGMVP	Rajiv Gandhi Mahila Vikas Pariyojana
SAPAP	South Asia Poverty Alleviation Programme
SBI	State Bank of India
SERP	Society for Elimination of Rural Poverty
SGSY	Swarnajayanti Gram Swarajgar Yojana
SHG	Self-Help Group
TFI	Total Financial Inclusion

Glossary

Community-Based Organisations: Civil society non-profit organisations that operate within a local community. They are often run on a voluntary basis and are self-funding. Community organizations vary in terms of size and organizational structure. Some are formally incorporated, with a written constitution and a board of directors, while others are much smaller and are more informal.

District: An administrative division of an Indian state or territory. Districts are further subdivided, in some cases into subdivisions; otherwise directly divided into tehsils, talukas or blocks.

Financial Inclusion: Process of ensuring access to financial services and timely and adequate credit needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.

Implementing Agency: Agencies such as NGOs, CBOs, CSOs, or the private sector, partnering with the government or Nodal Agency to implement programmes and schemes partially or end-to-end..

Nodal Agency: A department or an agency of the government which is vested with the responsibility of steering a project or scheme through adoption of AIM, apart from other conventional implementation models.

Self-Help Group: A village-based financial intermediary usually composing of 10–20 local women. Members regularly make small contributions over a few months until there is enough capital in the group to begin lending. Many SHGs are 'linked' to banks for the delivery of micro-credit.

Village: A clustered human settlement or community with the population ranging from a few hundred to a few thousand (sometimes tens of thousands), often located in rural areas.

PART 1

Introduction

Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP) has been facilitating a quiet revolution among the poorest of the poor in the backward districts of Uttar Pradesh. This has resulted in vibrant SHG institutions of poor women, which are increasingly gaining confidence in helping each other to emerge from poverty. Experience in this case is an inspiration on how programmes like Swarnajayanti Gram Swarojgar Yojana (SGSY) can be leveraged by community-based institutions in ensuring that it reaches the poorest of the poor. It also demonstrates how a sensitively and systematically planned initiative can unleash the latent potential in poor marginalized and oppressed women leading to their empowerment and socio-economic upliftment.

1. Why Study this Case?

Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP) has been focusing on social capital building of the poor women through SHG institutions. The project is similar to SGSY and is sponsored by a public sector entity, NABARD. The experience provides a few lessons for the SGSY programme. The case demonstrates how the successful experience of Society for Elimination of Rural Poverty (SERP) in Andhra Pradesh, with its tried and tested strategies for building institutions of the poor, has been adopted and imbibed by RGMVP. Close collaboration between RGMVP and SERP at the institutional and community levels facilitated this process. The project is unique in effective collaborations at the community level.

The study also attempts to capture the process of building institutions controlled by poor women without any subsidy support from the government. RGMVP's experience also demonstrates how to ensure necessary processes even while scaling up project implementation.

2. Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP)

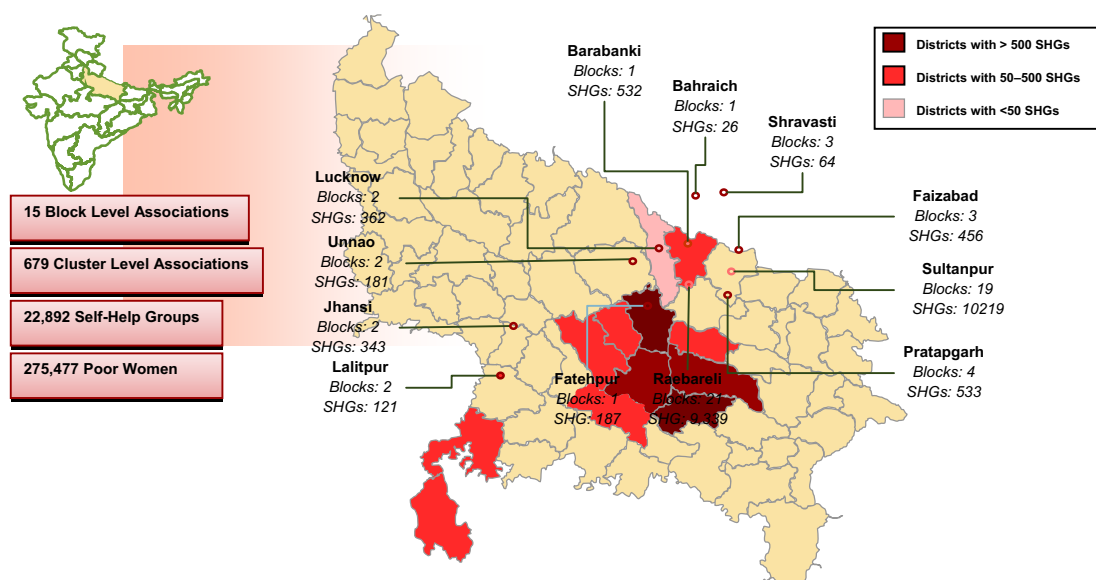
Rajiv Gandhi Mahila Vikas Pariyojana (RGMVP) is the flagship poverty alleviation programme of the Rajiv Gandhi Charitable Trust (RGCT) which is committed to building and strengthening the community institutions of the poor. RGCT, a registered non-profit institution, was set up by Rajiv Gandhi's family in 2002 to take forward the vision of Rajiv Gandhi, India's former Prime Minister, for the development of the country.

Since its launch in 2002, RGMVP has been engaged in providing sensitive support to poverty stricken women and creating an enabling environment for launching innovations that can awaken the intrinsic aspirations and abilities within them. Markedly different from a subsidy- or charity-based approach towards poverty reduction, the efforts of RGMVP have always been directed towards making all its initiatives self-sustainable and easily scalable. Moreover, unlike other models of empowerment of women through micro-finance-linked groups, where financial services remain the main intervention, the RGMVP focuses on the process of institution building wherein the community is organized to address various issues that affect their lives such as healthcare, education,

social discrimination, financial inclusion and livelihoods including environmental initiatives like sustainable agriculture and solar energy solutions.

RGMVP works in some of the poorest areas of Uttar Pradesh (UP). UP alone accounts for 20 per cent of the poor in India, and an estimated 9 per cent of the poor worldwide. UP also performs poorly on several critical human development indicators. The social order in UP is deeply hierarchical. Caste and gender based exclusions are all pervasive. One of the most overwhelming obstacles faced by the poor is the absence of information on rights, entitlements and opportunities. The immediate social context of the community has always motivated the design and implementation of the RGMVP programmes.

Figure 1.1 Project Districts in Uttar Pradesh



Social mobilization leading to the formation of community institutions is expected to realign gender, caste and other power dynamics within the society. Thus, the objective of the programme is not just to reduce income poverty but to challenge the very root of this rigidly hierarchical social system and open the channel of information.

The ultimate goal of the programme is to reach out to all the 10 million poor households of Uttar Pradesh and integrate them into community institutions. RGMVP has set short term goals of reducing poverty in more than one million poor households, nurturing more than 100,000 SHGs with a social network of more than 5,000 Village Organizations and more than 100 Block Organizations in the poorest districts of UP.

RGMVP further aims to ensure that every poor household takes up at least two to three income generation activities and earns a monthly income of at least Rs 3,000, that is close to 2\$ a day to rise above poverty. Other human development goals include reduction of Infant Mortality Rate (IMR) and Maternal Mortality Rate

(MMR), improvement in mother and child healthcare demand and provision, improvement in children's education and increased interest in higher education.

RGMVP's core beliefs have evolved from years of working and reflection and guide the organization's actions. These are:

- The poor have a strong desire and innate ability to come out of poverty. Psychological, social, economic and political obstacles suppress this capability.
- The poor have a strong spirit of volunteerism.
- The poor can come out of poverty on a large scale only through their own institutions.
- Social mobilization is needed to unleash the innate abilities of the poor. This process is not automatic; it needs to be induced.

Vision and Mission of RGMVP

Vision: To organize the poor to unleash their energy.

Mission: To reach out to every poor family, provide enabling support and initiate the process of transformation by organizing the poor into self sustaining institutions – SHGs and their federations and in the process generate the social capital of the poor through a pool of community resource persons with a strong spirit of volunteerism for widening and deepening the empowerment process.

Driven by these core beliefs, vision and mission, RGMVP's goals of poverty reduction and women's empowerment are achieved through focused initiatives on the following:

- Social mobilization of the poor to form their own SHG institutions (including federations).
- Building social capital in the form of community resource persons and volunteers from within the community to take the programme forward.
- Synergy and convergence by linking the poor to mainstream structure of service delivery. For example, linking women to the public health service delivery system through their SHGs.
- Scaling up programme intervention at a brisk pace through community resource persons.
- Adopting saturation approach as a deliberate operational design to include all poor in the selected blocks and ensuring that all programmes interventions reach them.

Programmes undertaken by RGMVP include

Institution Building and Capacity Building: The core thrust of RGMVP's efforts is social mobilization for building strong and vibrant SHG institutions, which

is further strengthened by capacity building of members, SHG leaders and resource persons at the community level.

Promoting SHG–Bank Linkage: RGMVP has been implementing the total financial inclusion strategy in order to enable SHG members to meet their entire credit requirements. This involves forming SHG–Bank linkages through a two-step process, with nationalized banks which have committed to development of the poor.

Sustainable Agriculture and Livelihoods Enhancement Initiatives: RGMVPs livelihood strategy aims at strengthening existing livelihoods and facilitating creation of new ones for the poor. It focuses on improving the poor people's access to timely credit, agri-inputs and knowledge through SHG initiatives. The organisation has been introducing and motivating the poor to use sustainable agricultural practices such as organic and vermi composting. It also encourages them to take up supplementary income generation activities such as dairying, bee keeping, poultry, vegetable growing or exploring activities in the non-farm sector such as handicrafts and petty shops.

Community-based Healthcare (Swasthya Sakhi Programme): The Swasthya Sakhi programme is designed to address the issues of high MMR and IMR through awareness, community participation and access to health care institutions in the villages where the project is implemented. It is implemented through identification and training of community health activists called Swasthya Sakhis.

Community-based Education Initiatives: RGMVP has been facilitating community participation in education to encourage education of girls and to promote affordable good quality children's education (especially English). SHG institutions have been setting up tuition centres and also planning community run schools.

Community-based Environment Initiatives: RGMVP has been promoting environment-friendly solar-LED lighting solutions for the rural poor. Community-managed Solar Energy Kiosks have been set up and biogas plants are being planned.

Gender and Social Action: RGMVP has facilitated integration of gender and social issues in the activities of SHG institutions. Issues addressed include promoting education of the girl child and advancing the age of marriage, gender discrimination, domestic violence and abolition of traditional customs such as purdah.

Social Risk Management: RGMVP has promoted health insurance schemes for members of SHG institutions and their families. It has also encouraged community efforts such as creation and management of grain banks and emergency funds. RGMVP has been promoting SHGs in Sultanpur and Rae Bareli districts of UP since 2002 with the assistance of NABARD (based on the MYRADA model of self-help affinity groups). Keeping in view the progress made by RGMVP and

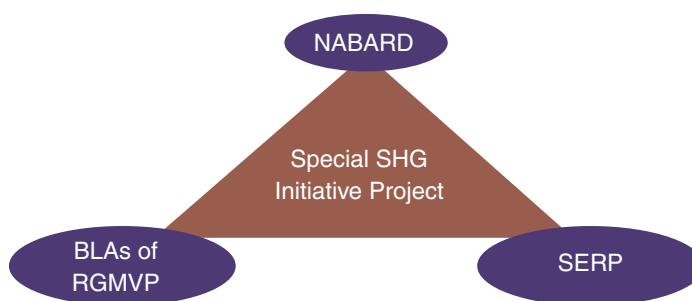
to encourage its plans for expansion, NABARD has sanctioned a Special SHG Initiatives Project in 2006–7 through micro-Credit Innovation Department (mCID).

3. Project Snapshot

The project aims to strengthen and expand RGMVP efforts in building SHG institutions by replicating the successful SHG institutional model of SERP. RGMVP has assumed the role of a custodian, establishing and supporting the Block Level Associations (BLAs). It envisages these BLAs to carry forward and build on the activities initiated through the project. The project has been enabled by a tripartite agreement between NABARD, SERP and BLAs (Annexure 3.1).

The pre-project phase involved visits by the CEO and his team from SERP to the RGMVP project to understand the local situation. The visit of a team of SHG women from RGMVP to SERP also had an inspiring impact. These visits and discussions helped in assessing the needs and building trust and mutual understanding on the issues.

Figure 3.1: Partners of RGMVP Project



The key roles of the partner organisations are as follows:

NABARD: NABARD will support and fund the institution building and capacity building component under the project. The funding commitment is around 8 per cent of NABARD’s corpus for micro-finance; hence a major project for NABARD.

RGCT/RGMVP will support and fund the cost of project management by positioning a Project Management Unit (PMU) with a dedicated team of professionals to provide continuous handholding, training and facilitating support to the SHGs and their federations. RGCT has also agreed to invest in the IB and CB components for the first year in every block.

SERP: SERP will provide technical support in designing the project in consultation with NABARD and RGCT and will send external Community Resource Persons (CRPs) from Andhra Pradesh. SERP has also agreed to depute one trained professional to RGMVP per Block for a period of two years.

The project is being implemented in two phases, each running for six years. Phase I (2007 to 2012) covers 15 blocks and Phase II (2009 to 2015) covers

29 blocks of the backward districts of UP (Tables 3.1 and 3.2). The total grant sanctioned by NABARD for the project is Rs 17 crore. RGCT's commitment for the project is Rs 12.87 crore. The energy and momentum generated by the project has been remarkable, leading to a brisk pace in achievement of targets and building of vibrant SHG institutions, well ahead of the project targets.

Table 3.1 Progress of the Project as on January 2010

Sl. No	Activities	Phase I			Phase II			Total Target	Total Achievement	%
		Target	Achievement	%	Target	Achievement	%			
1	Formation of SHGs	7500	9185	122	14500	12683	87	22000	21870	99
2	Credit Linkages (Matured SHGs)	7500	6240	83	14500	6509 (out of 7670 eligible SHGs)	85	22000	12749 (out of 15170 eligible SHGs)	84
3	CLA Formation	375	339	90	725	337	46	1100	676	61
4	BLA Formation	15	15	100	29		0	44	15	34

Table 3.2 Financial Progress as on January 2010

Sl. No	Project Head	Budget sanctioned (Rs crore)	Amount utilized (Rs crore)	Percentage (%)
1	Phase I (15 Blocks) (NABARD support)	5.92	3.71	63
2	Phase II (29 Blocks) (NABARD support)	11.33	0.57	5
3	RGCT Contribution for initial IB and CB Project Management	12.87	5.50	43

4. Why is Aim the Strategic Tool?

RGMVP's ultimate goal of reaching out to all poor households in UP and organizing them into institutions for poverty alleviation needed a proven strategy for fast-tracking the process. RGMVP took the initiative to learn from successful experiences of SERP in Andhra Pradesh. SERP had demonstrated an effective strategy for scaling up and establishing strong SHG institutions. NABARD, which has been supporting the formation of SHG institutions, was willing to support RGMVP's proposal to expand its SHG activities, replicating the SERP model.

This strategic need for successful scale up, with the proposed coverage of 22,000 SHGs, resulted in the need for learning and adapting from a successful model, namely SERP. This was a major departure from RGMVP's earlier approach and, therefore, called for a strong partnership with SERP. In the normal course, for replication of a model or successful experience, agencies resort to exposure visits, borrowing and adaptation of material, backed by expertise in short consultancies. However, RGMVP realized that the SERP experience

cannot be transferred through a few visits. RGMVP, therefore, forged a multilevel partnership with SERP at the organizational and community levels. This enabled them to institutionalise the process of operationalising the model and transferring experiences up to the community level through community resource persons.

Further, RGMVP envisioned and insisted on projecting and preparing its BLAs as the implementing arm of the project. This was based on its belief that community institutions need to take responsibilities to take the programme forward. Hence, RGMVP did not want to be seen as the recipient of the project funds.

Thus, the key partners for the project are BLAs of RGMVP, NABARD and SERP, bound by a tripartite agreement. The inclusion of SERP helped NABARD to extend financial support to RGMVP much beyond the normal grant assistance provided to a single NGO. Such a partnership, formalized through a tripartite agreement, also helped lay the foundation for active collaboration over a period of eight years and help in taking forward the strategic mission of RGMVP.

The nuts and bolts of the partnership among NABARD, RGMVP and SERP were evolved through a series of interactions among the three institutions during the pre- project phase.

Here, NABARD and RGCT jointly sponsor the project. RGMVP, with its BLAs, is the implementing agency and SERP the partner agency for technical guidance in replicating the SHG institutional model.

5. Key Takeaways

RGMVP's experience in building SHG institutions for empowering poor women in the backward areas of UP has been inspiring. This was possible through the special SHG project which enabled replication of SERP model of SHG institutions with the support of NABARD. This section discusses the key learning's from this collaborative experience.

5.1 Strategic Factors for Successful AIM

Definition of Poverty and Participatory Identification of the Poor

The success of RGMVP's initiative lies in the articulation of poverty as equivalent to \$ 2 a day per family and participatory approach in identification of the poor. This helps in setting a unifying measurable agenda to the initiatives undertaken by RGMVP.

The identification process begins with the initial contact with the poorest in a new area (which is generally the most backward or excluded area in the intervention location) by the project staff and Community Resource Persons through door-to-door visits. Subsequently, through a participatory process, the poor themselves identify other poor. This participatory identification is critical in the effective formation and functioning of the SHG institutions towards empowerment and poverty alleviation.

The project adopts an inclusive saturation approach and organizes a drive through its volunteer force and SHG institutions to cover all poor women in the area.

Sensitive Support Mechanisms for the Poor

Drawing strength from its core beliefs, RGMVP strives to provide a sensitive support system for the poor. This involves:

- Sharing its vision with all stakeholders including the poor
- Reposing faith in the capacities of the poor
- Identifying committed development professionals
- Sensitizing partners to work with the poor.

RGMVP feels that developmental programmes tend to fail in spite of access to large resources, when they are unable to provide sensitive support systems required for the poor. Hence, it has emphasized the need for a strong project management capacity with focus on the community in both its staff and partners.

Thrust on Institutional and Capacity Building

In the words of CEO RGMVP, 'Institution building is the topmost priority for poverty alleviation.' Building on its own initial experiences, RGMVP has effectively adopted SERP's model of institution building, which has a three tier structure with SHGs at the habitation level, CLAs at the village level and BLAs at the block level. The vibrant SHG institutions are a testimony to RGMVPs efforts in

- charting out step-by-step processes in organizing and equipping groups with necessary training;
- closely monitoring and reviewing the growth and functioning of groups; and
- providing sensitive support to evolving institutions.

Based on the belief that communities should manage the programme on their own, RGMVP has been grooming BLAs to take over implementation. Funds from NABARD are routed to the BLAs after they have functioned for a year or two and reached a level of maturity. The BLA is closely guided and monitored by the Project Implementation Unit (PIU) of RGMVP.

The collectivizing process and the inculcation of systematic problem solving and managing their affairs have raised the confidence of some of the groups. Impressed by this NABARD has experimented funding one BLA to roll out the entire set of activities in a block. Another group is engaged in running and managing an ambulance service for the community since January 2010. These are complex tasks which women have taken up and are managing on their own, in spite of the strict patriarchic family setup, low literacy among women, poor transport facilities and domestic duties.

RGMVP's investment in the institution and capacity building process is around Rs 1,000 per SHG member, spread over six years. Through this investment, poor SHG women are enabled to find a way to overcome poverty by enhancing their knowledge, and accessing capital for investment in livelihood opportunities through generation of their own savings and hassle free credit from the banks to the tune of Rs 50,000 to Rs 1 lakh per member.

CRP Strategy for Social Mobilisation

The success of the project in organising and strengthening SHG institutions and scaling up with intensity is attributed to the CRP strategy. CRPs are SHG women who have emerged from poverty (through their SHG institutions), and have started perceiving opportunities for change for other women. Every CRP has her own success story, which is an inspiration for the non-initiated women.

The external CRPs from SERP have had a crucial role in social mobilisation and also in nurturing the internal CRPs. The emphasis has now shifted to internal CRPs (over 250 identified so far) who have begun to play an effective role. Brimming with confidence through their experience in overcoming poverty, they are able to talk with conviction and inspire other poor women to mobilize for change.

Developing and Nurturing a Social Capital

The poor are socially and financially excluded because they do not have social capital. RGMVP has been developing social capital among the poor in the form of volunteers, activists, resource persons and barefoot professionals. This social capital in turn provides leadership and guidance to the community.

While project staff and CRPs provide external facilitation for evolving SHG institutions, the internal animation for sustaining processes is ensured through the volunteer force within the SHG institutions. RGMVP has been developing and training a volunteer force consisting of Samuh Sakhis (SHG activists), Swasthya Sakhis (community health activists), CRPs for dairy and agriculture, and committees at the CLA and BLA levels for bank linkage, social audit, etc. Community volunteers and animators identified from the project area form part of the field project staff in the PIU. Thus the project has developed significant social capital for driving the growth and sustainability of SHG institutions.

Self-Help Concept without Subsidy

RGMVP has made a conscious decision to promote a 'no-subsidy' approach. RGMVP believes that subsidy creates a culture of dependence which hinders true progress. Instead RGMVP has opted to show people how to stand on their own feet through the following steps:

- Social mobilisation to release latent potential in the poor
- Showing ways to access funds through savings and bank linkage

- Imparting knowledge regarding livelihood choices and skills
- Building their capacities to fight social ills
- Ensuring that leadership stays with the poor
- Enabling the poor to plan for their own development.

This aspect is reinforced by RGMVP in its interaction and capacity building interventions with SHG women through the proverbial story of 'teaching a man how to fish'.

The no-subsidy approach has enabled SHG women to explore their own initiatives in dealing with poverty. They have been accessing bank loan with responsibility. These initiatives, together with the positive experiences they have had in overcoming poverty, have infused the SHG groups with energy and confidence.

The absence of government subsidy has had a very positive impact on the women. This is a useful pointer for programmes like SGSY. Converting the subsidy component of SGSY into seed capital for SHGs could trigger lasting and empowering processes.

SHGs as Safety Nets of the Poor

SHGs do not just remain a collection of women engaged in thrift and credit activities. The agenda setting and mutual help supports them to take larger risks and tasks that are difficult for individuals to accomplish. These activities are defined by the local events and needs. Ensuring that a young widow and her children do not go hungry by contributing grain has led to the development of a grain bank in one village. Organising relief for a woman member whose house was damaged by fire a few days before her daughter was to get married led to the setting up of an emergency fund in one BLA. Activities such as help in repayment of loan taken from money lender to supporting pregnant women, taking on corrupt PDS, electricity department and health department officials, supporting last rituals, developing grain banks, cloth banks, and many more have been taken up by SHG institutions. Through these initiatives, the Samuh or Sangathan has been pulling women out of the depths of despair and providing them with a forum to rely on for any help. Hence women refer to the Samuh as mother or mother's home or son who does not abandon them.

5.2 Partnership Management

Identifying a Strategy in Alignment with Vision and Goals

Initially RGMVP organized over 2000 SHGs in four years. However, an exposure to SERP helped them identify a strategy in alignment with its own vision and goals that has enabled them to form, sustain and scale up vibrant SHG institutions. A partnership was then entered into with SERP to adopt the strategy with its hand holding support. NABARD, with its commitment to strengthen SHGs, agreed to support the innovative special SHG project.

Pre-project Preparation to Chalk out Partnership

The pre-project phase involved visits by the CEO and a team of officials from SERP to the RGMVP project to understand the local situation. The visit of a team of SHG women from RGMVP to SERP also had an inspiring impact. These visits and discussions helped in assessing the needs and building trust and mutual understanding regarding prevailing issues. It resulted in:

- Identifying key areas of collaboration as IB and CB and
- Forging a multilevel partnership up to the community level which involved preparing a detailed plan involving coordination of exposure visits and trainings, sending in teams of CRPs for social mobilisation and deputing PRPs to contribute to and guide IB and CB processes.

NABARD was also involved in these pre-project discussions which culminated in the preparation of a detailed MOU.

Operationalising and Reviewing the Partnerships

The progress of the project and the partnership is reviewed every quarter by the Project Implementation and Monitoring Committee (PIMC) headed by CGM, NABARD with CEO, SERP as member. While the MoU formed the basic documentation for the partnership, the project partners adopted a flexible approach, responding to evolving needs of the project. For example, the increased readiness of internal Community Resource Persons (CRPs) has reduced the dependence on external CRPs from SERP. Though not envisaged earlier, the need for Project Resource Persons (PRPs) on deputation from SERP in Phase II of the project has been felt in order to provide continued support at the Block level. These changes identified by RGMVP were discussed with SERP and NABARD and formalized in the PIMC without delay.

Realizing the innovative approach towards total financial inclusion of the project, NABARD effectively coordinated for operationalisation of the special operative guidelines to finance SHGs promoted under RGMVP by concerned rural or commercial banks. This kind of commitment to the project goal is pivotal. Thus the partnership has been dynamic in responding to evolving needs of the project.

Multilevel Collaboration between Partners

The RGMVP–SERP partnership involved collaboration at multiple levels across the organisations (community, field office, project and governance levels as indicated in organisational structure). This enabled CRPs and PRPs from SERP to initiate, advise and guide their counterparts in RGMVP. The quarterly review at the PIMC also ensured necessary support for the evolving needs of the project. This multi-level partnership has ensured that all levels in RGMVP are tuned in and capacitated to adapt and operationalise the SERP strategy.

Facilitating SHG–Bank Linkage

RGMVP has been actively partnering with almost all commercial and rural banks in UP to promote SHG–bank linkages. SHGs and project staff have been very positive about their relationship with bankers.

The SHGs have established a strong credibility with the banks by their almost 100% recovery rates. RGMVP's efforts have resulted in special operative instructions being given to the concerned banks in the project area. Exposure visits organized by the project sensitise local bankers and enable them understand and support RGMVP's initiative. Appointment of a senior banking professional as consultant–bank linkage within RGMVP has enabled effective and close follow-up with banks on a daily basis. RGMVP's partnership with NABARD has also helped capitalize on the special role and relationship of NABARD in the banking sector. PIMC monitors the SHG–bank linkages during its quarterly meetings.

Preparing SHG Institutions as Implementing Partners

RGMVP has been organising, guiding and closely monitoring the SHG institutions. It has been setting up committees in the SHG institutions in accordance with the thrust areas of the project, and entrusting them with responsibility, thus helping groom community institutions to take over the implementation responsibility.

RGMVP has been focusing on development of SHG institutions for continued existence well beyond the project period. While it provides direct guidance to these institutions to take up initiatives leading to poverty reduction and empowerment, it has also been giving space to these institutions to explore livelihood activities of interest.

Effective Stewardship by CEO, RGMVP for Managing the Partnership

RGCT/RGMVP decided to appoint a Chief Executive Officer from the IAS cadre with prior experience in SERP. This has enabled RGMVP to interact with NABARD, SERP and the banks on an equal footing with the needed leadership and skills to manage the partnership and the project. The CEO, RGMVP, has had a critical role in orienting staff. His rapport with functionaries in SERP has also helped in coordinating and implementing the partnership. The stature and dynamism of the CEO has also ensured that there is no blind acceptance in replicating SERP experience. Every principle and process is duly discussed, modified and adapted to RGMVP's context.

5.3 Centralisation, Standardisation and Decentralisation of Systems

By and large the implementation strategy of RGMVP was standardized centrally for implementation in a decentralized manner. However, a strong community focus has ensured that participatory processes in the field facilitate the poor to articulate their concerns and support them to take up initiatives.

Planning: RGMVP's broad annual plans are prepared centrally; detailed field level plans for each month are prepared by the project and community staff at the block level.

Training programmes evolved for strengthening SHG institutions and social capital are evolved centrally, standardized with experience, and then conducted in a decentralized manner at the block level.

Sapta Sutras for Ensuring Processes while Scaling up

The project impact has been spurred by the processes that build vibrant SHG institutions. To ensure outcomes and impact during large scale expansion, the essential processes in key institutions and activities have been codified into 'sapta sutras' or seven steps. Thus there are 'sapta sutras' for poverty alleviation, SHG best practices, Micro-Credit Plan (Parivar Vikas Yojana), and health initiatives. These 'sapta sutras' serve as a memory tool to enable all involved internalize effectively all the essential processes in the project. Thus the key processes are standardized for internalization and further implementation in a decentralized manner. As a result the process oriented project with some indicative targets is getting implemented at a much faster pace than expected. In fact the targets planned for six years have been achieved in two years.

Reflective Learning on a Continuous Basis

The organization is on a steep learning curve and has ensured that the learning loop is constantly active; innovations in operations and relevant learning are tried, tested and assimilated. This is ensured through regular monitoring, informal methods and regular meetings.

5.4 Major Challenges

Leadership Usurped by Non-Poor or Co-opted by Power Structures

SHG groups with easier access to money and lesser rate of interest are also vulnerable to attracting not-so-poor and rich into their fold. Caution needs to be exercised to understand possibilities of such processes and safeguards need to be built in.

Similarly, the taste of success projects the group and the leadership to a level where they are negotiating with people, who would otherwise never have entertained them. The emerging leaders are vulnerable for co-option by exploitative power structures.

The groups and army of volunteers, workers and staff of the organization are also prone to poaching by other agencies. They are also vulnerable to getting influenced by political parties.

Caution in Biting more than One can Chew

RGMVP and its group are on a steep learning curve. They are on a rapidly expanding mode in geographic terms as well as the range of activities. The queries and doubts that many raise are the quality of groups emerging and newer personnel who go through the learning in a rapid manner. Groups on high level of confidence tend to take up activities that are inherently complex such as ownership or benefit distribution issues especially related to common asset or properties without necessary caution or planning.

For Replication by a Government Agency

Heads of government agencies are regularly changed as a policy. Also, political instability can also be a constraint. However, for a programme of this nature there is a need to create space for organizational leadership to operate. Identification of a right person and adequate time span needs to be ensured to enable leadership guide the programme through the project period.

PART 2

**Institutional
Structure and
Governance**

6. Governance Structure

Currently there are two levels of governance for the project.

A high power Project Implementation and Monitoring Committee (PIMC) has been constituted for monitoring the progress in respect of the implementation of the project. The committee is headed by the Chief General Manager, NABARD Regional Office, Uttar Pradesh, with the controlling heads of major commercial Banks, RRB Chairman, NABARD DDMs in the project area and the CEO of SERP as members. CEO, RGMVP is the member-secretary. The committee meets every three months and reviews the progress as well as the problems faced. It facilitates project implementation at the desired pace, by taking necessary decision based on issues and strategies identified by RGMVP. For example, the increased readiness of internal CRPs has reduced the dependence on external CRPs. Though not envisaged earlier, the continued need for PRPs in Phase II of the project was requested. These changes identified by RGMVP were discussed and formalized immediately in the PIMC. It monitors the implementation of SHG–bank linkages and has the responsibility to ensure project-friendly policies, bankers' commitment and problem-free execution of the project activities. These meetings are hosted by the PIMC members on a rotational basis. This has helped sustain the interest of members in strengthening the project.

The second level of governance in the project is at the Project Level Core Committee (PLCC). The PLCC has as its members the CEO, RGMVP, regional heads of banks in the area and DDMs (District Development Managers), NABARD from the project area. The PLCC also meets every three months, reviews progress and takes decisions to expedite progress of the project. These meetings are held at RGMVP mission office and precede the PIMC. Issues identified in the PLCC (for example, differing rates of interest), which need an intervention at a higher level, are then taken up in the PIMC.

Governance at the Community Level

The three-tier SHG institutions have evolved their system of governance wherein the member organizations for each level chart out their agenda and priorities. This gives directions for activities that need to be taken up (for example, education initiatives, social issues, etc). Besides, each level of federation (CLA, BLA) is also emerging as an advisory body, monitoring and supporting its member institutions.

Points to Ponder

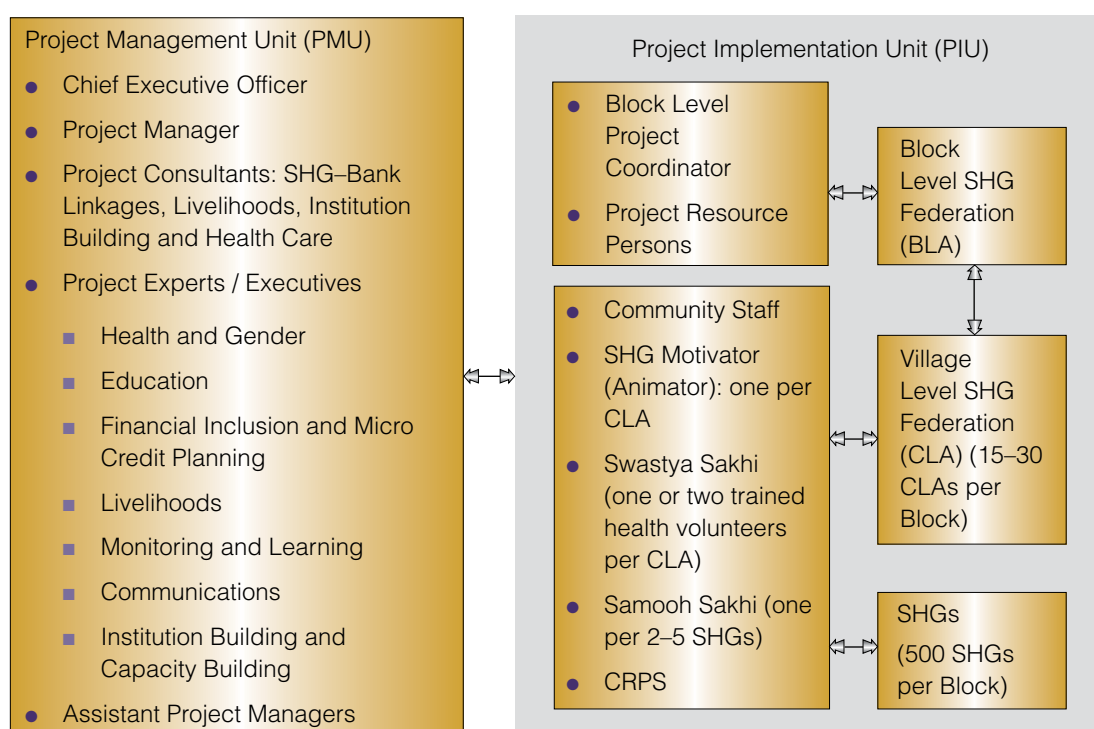
Governance of the project by a focused group with relevant persons having necessary decision-making powers enables to formalize necessary changes as the project progresses.

7. Organisational Structure

During its early years, RGMVP focused on organizing SHG groups and facilitating financial linkage. Implementation of activities was led by the Project Manager, who guided the field staff. The small size of operations helped the organization remain informal and tight knit. With the taking up of the Special SHG Initiatives Project, a major restructuring took place to meet the needs of scaling up of activities with focused efforts on IB, CB and inclusion of a wide range of core programmes.

RGMVP organized its operations by establishing a Project Management Unit (PMU) at the head office located at Rae Bareilly and Project Implementation Units (PIUs) at the field offices located at the block level.

Fig 7.1 Organisational Chart of RGMVP



The PMU accounts for one per cent, while the PIUs at the field level (including community volunteer force) accounts for the rest. The organogram of RGMVP is congruent with its operational strategy of building institutions of the poor for socio-economic upliftment, building social capital and poverty alleviation through total financial inclusion and livelihood strategies.

Project Management Unit (PMU)

The PMU is also referred to as the Mission Office (MO). The PMU facilitate the participatory planning and review of the programme, thus guiding field-level action. It also focuses on subject matter expertise in areas such as IB,

health, and so on, in order to coordinate and help upgrade implementation of these activities in the field. In the process, the PMU has emerged as the core for distilling learning from the field and evolving standards for processes and principles to be followed. The PMU also assumes responsibility for bringing in outside expertise to strengthen project activities through partnership and short consultancies.

The Chief Executive Officer (CEO) provides overall leadership for the project. The current CEO is a civil service officer experienced in working with SERP. The CEO has been playing a crucial role in steering staff and managing the partnership project.

The Project Manager (PM), who has been working with RGMVP since 2002, officiates in the absence of the CEO and is also responsible for routine administrative matters. The PM's experience and expertise is in social mobilisation.

Project Consultants are senior retired persons with valuable experience who provide liaisoning support and guidance. For example, the Project Consultant-Bank linkages networks with banks in the project area and facilitates SHG bank linkage.

A team of project experts / executives with 2–5 years' experience have been entrusted with the responsibility of the core programme areas of RGMVP (such as IB / CB, monitoring and learning, financial inclusion, health, education, communication and livelihood).

Assistant Project Managers have over 10 years of field experience, and have a role in guiding field activities in 12–16 blocks.

The Accounts Officer and Administrative Officer along with their staff provide necessary support. The accounts and administration functions in RGMVP have recently been bifurcated. The process of standardizing norms, developing SOPS and formulating HR policies like leave, insurance, pension and PF is in process.

The recruitment process of RGMVP is based on the belief that the poor needs a sensitive support to overcome constraints and emerge from poverty. In order to provide sensitive support, the organization looks for persons with motivation, commitment and a high capacity to survive in trying conditions. The selection process is rigorous and includes a one week immersion in a village with specific tasks. This is followed by an interview and evaluation to select suitable candidates. Selected persons are employed on a contract basis. Practical orientations and mentoring by senior staff further helps in the inculcation of values and processes considered vital by the organization.

Written communication is a strict protocol on issues of finance approval and budget releases. Based on CEO's approvals, the PM is delegated to sign and release cheques. The organisation continues to lay heavy emphasis on informal lines of communication and direct one-to-one communications. Thematic meetings, workshops and informal discussions contribute to the processes where decisions, directions and communications are then formulated and circulated. These interactions mostly relate to capacity building and institutional building issues of the SHGs and their federations.

Project Implementation Unit (PIU)

The PIU (Field Office) is responsible for operationalising the poverty reduction strategy at the block level. It also plays a crucial role in enabling the poor to manage their own institutions. The project staff at the Field Office consisting of the Block Project Coordinator / Field Officer (FO), PRP and Community Volunteers (CVs) work in close coordination with the BLAs. They organize, guide and groom BLAs to take over implementation responsibility.

With its focus on replicating SERP model PRPs and CRPs deputed by SERP form part of the PIU project staff and community staff respectively.

An FO or Block Level Programme Coordinator is responsible for project activities at the block level. The FO is assisted by an Accountant. FOs coordinate field activities in the block and guide and monitor the working of the BLAs. Senior FOs are promoted as Programme Coordinators and take up additional responsibility of mentoring 3–4 blocks.

A block is divided into five zones and each zone has a CV. The CV is a promising youth from the community who has passed at least higher secondary. The CV initiates CLA formation and facilitates MCP preparation. Each CV covers around 5 Cluster Level Associations (CLAs) and plays a key role in documentation at that level.

Project Resource Persons (PRPs) deputed from SERP for two years have a crucial role in nurturing resource villages, helping field staff in internalizing concepts and organising trainings (Annexure 7.1).

RGMVP has been facilitating leadership within the community to take the project forward. The community level volunteer force, also referred to as the social capital, are a key part of the organizational framework.

Animators located at the CLA level are identified during the social mobilisation process and trained in SHG best practices. They provide handholding support to SHGs and assist CVs in CLA formation. Animators are paid by the project for one year.

With the increased focus on internal animation, RGMVP has introduced the concept of Samuh Sakhis. Chosen from among active SHG women, they are bound by a two-year oath to look after 2–5 SHGs. They focus on internal problems of SHGs and the best practices. RGMVP plans to phase out Animators in favour of Samuh Sakhis.

Swasthya Sakhis are trained community health volunteers at the CLA level. They facilitate awareness on health issues and enable members' access to health facilities. Sakhis (friends of community) are also trained and developed to deal with specific areas. For example, Shiksha Sakhis and Bhima Sakhis are located at the federation level where education and insurance initiatives have been taken up.

Community Resource Persons include both external CRPs from SERP and internal CRPs from the project area. CRPs are women who have transformed their lives by imbibing tenets of the mission and have a strong desire and willingness to work with the community and support transformation in their as well as others' lives. They play a crucial role in social mobilisation and nurturing social capital. CRPs are filtered from the Volunteer Force and from among the leadership in SHG institutions.

Book keepers identified by the community are trained to maintain the registers of the SHG. They are usually family members or volunteers. In some cases they are paid by the SHG.

The office bearers of the SHG institutions (SHGs, CLAs, and BLAs) form an important component. They are being continuously groomed to take over the responsibility of implementation of the programme. For example, earlier project staff used to accompany SHG members to the bank. This function has now been taken over by the bank-linkage committee of the CLA.

Mentoring: RGMVP has introduced a process of mentoring where Block Project Coordinators and project experts from the PMU are designated as mentors for certain blocks, in addition to their field and thematic responsibilities. The mentors visit their mentoring blocks twice a month to participate in planning and review processes. They also have weekly meetings with the CEO. This process:

- ensures close guidance and practical orientation to new staff in the field
- keeps the PMU updated on processes in the field and ensures guidance without delay
- enables cross learning and
- keeps the thematic experts well grounded on field realities.

Points to Ponder

A change in the organization's operational strategy also necessitates restructuring of staff in alignment with the new strategy.

The project needs to respond to its evolving needs for sustainable growth through community institution by

- shifting emphasis from external to internal animation and
- shifting responsibility from field staff to community staff.

8. Partner Organisations and Interface

As mentioned earlier, RGMVP's key partners are (i) NABARD, which funds the IB/CB component of the project and (ii) SERP, which provides technical guidance. In order to groom the community institutions to take forward implementation, RGMVP is also in partnership with BLAs of its SHG institutions.

8.1 NABARD

NABARD had been partnering with RGCT since 2002 by providing grants for promotion of SHGs in Sultanpur and Rae Bareli districts of Uttar Pradesh. Based on their positive experiences in organising SHGs on a moderate scale, and the learning from the SERP experience, RGCT felt the need to scale up its activities. A Special SHG Initiative Project was formulated to enable RGMVP to collaborate with SERP and replicate SERP's SHG Institutional model. In order to operationalise an active collaboration with SERP, NABARD, RGCT (on behalf of the BLAs organized by RGMVP) and SERP have entered into a tripartite agreement. NABARD's assistance supports the IB and CB components of the project. This covers the entire CRP and PRP costs, a range of training programmes for the SHG institutions and also exposure visits to sensitise controlling heads and branch managers of banks involved, accounting for 57 per cent of the total project cost.

Role

NABARD's financial commitment for the two-phase project is around Rs 17 crore between 2007 and 2014. These funds are routed through SERP to the project. Normally NABARD provides a 10 per cent startup advance and then reimburses the expenses incurred. However, in this project, NABARD has given a 10 per cent advance at the start of each phase, which is adjusted in equal instalments each year across the phase. For example, if Rs 50 lakh is advanced in the first year of Phase I, around Rs 8–9 lakh is adjusted each year of Phase I in six equal instalments. This extra precaution has been taken because the amount involved is big. Funds are provided to the project on a quarterly basis. With the fast pace of the project, RGMVP has been requesting for funds for two quarters. However, NABARD feels that in spite of their high energy, BLAs are not yet ready to handle large amounts. Thus NABARD's enthusiasm for the project has also been tempered with caution.

NABARD facilitates and monitors the project in a number of ways as follows:

- The PIMC, the highest level of governance in the project, is headed by CGM, NABARD. The PIMC also plays a facilitating and sensitising role in the project (refer section on governance).
- The NABARD DDMs in the project area are on the PLCC which address local issues and expedite project progress.
- Through the DDMs, NABARD is informed of what is happening in the project, at the field and operational levels.
- Besides this, the Micro-Finance Advisory Board of NABARD reviews the progress of the project on a regular basis, as the amount sanctioned for the project is around 8 per cent of the corpus for micro-finance.

Over and above the project requirements/commitments, NABARD staff has also been involved in providing training in accounts to the SHG Institutions.

Impact

NABARD's funds have enabled RGMVP to focus on IB and CB to build strong and vibrant SHG institutions for social and economic empowerment of the poor. NABARD has also played a facilitating role in enabling SHG–bank linkages through PIMC and PLCC.

RGMVP appreciates the autonomy and flexibility that NABARD grants it, while NABARD appreciates the sincerity and competence of RGMVP. The visible impact of the project has been a source of pride for NABARD and the project has become a learning ground for participants of NABARD's training programmes. (See section on Partnership Management).

Points to Ponder

NABARD's learning: Intensive institution and capacity building inputs can lead to development of vibrant SHG institutions which are not merely credit thrift institutions but vehicles for empowerment of women. Sensitive support from a committed and professionally competent agency can facilitate the process.

8.2 SERP

RGMVP is in a partnership with SERP for an eight-year period (2007–2014), to gain from the latter's experiences and transfer its successful strategies and processes to UP in building strong SHG institutions of poor women.

Role

SERP's role involves:

- To provide technical support in designing the project in consultation with NABARD and RGCT.

- To send 30 teams of external CRPs during the project period to share experiences, mobilise women into and ensure best practices in SHGs, facilitate formation of village- and block-level SHG federations and identify and nurture internal CRPs.
- To depute trained professionals or PRPs, one to each Phase I block of RGMVP for first two years to facilitate and demonstrate processes in formation of SHG institutions and capacity building.
- To participate on the PIMC by SERP CEO.

The Resource Cell at SERP coordinates with RGMVP to operationalise the partnership. They also coordinate the exposure trips and immersion programmes and devote one week every month for RGMVP. As part of this, a resource consultant from SERP is involved in visiting RGMVP and conducting intensive workshops for developing training programmes and evolving and standardizing IB processes.

NABARD's funds for the RGMVP project have been routed through SERP. SERP in turn closely guides and monitors the CRP strategy of the project. The cost of external CRPs and PRPs is directly reimbursed to SERP. SERP also provides a facility for exposure visits and immersion programmes of select SHG members and staff from RGMVP. It also facilitates exposure visits and orientation of branch managers and controlling heads of banks from the RGMVP project area. The remaining funds are then routed through RGMVP to the BLAs.

The internal CRPs, who were nurtured by external CRPs from SERP and trained by the project, are ready to take on social mobilisation in new areas. This has resulted in a shift in emphasis from external to internal CRPs. However, with the persisting challenge of finding staff to facilitate operations at the block level, RGMVP has requested SERP to extend the services of PRPs in Phase II blocks also.

Impact

The partnership has resulted in a successful replication of the SERP model of building SHG institutions and social capital of the poor. This is evident in the CRP strategy, where the external CRPs have successfully initiated social mobilisation and nurtured internal CRPs. The CRPs are now ready to take up responsibility on their own.

According to Dr C.P. Nagi Reddy, State Project Manager, Resource Cell, SERP, the incentive for the partnership was replication of the SERP model in UP. RGMVP has been doing very well because of its committed leadership. RGMVP has been on a faster learning curve as they have benefitted from SERP's experience.

SERP and RGMVP have been working together to address the problem of delay in release of funds from NABARD. They propose a half yearly advance for the project as against the current system of 10 per cent advance and quarterly reimbursements.

Points to Ponder

Multi-level collaboration between the two organisations can ensure sensitisation and capacity building for replication of the strategy.

Nurturing role, giving space for the replicator for the local conditions to adapt the strategy, rather than merely copying it ensures lasting impact.

8.3 Implementing Partners: SHG Institutions

RGMVP has organized SHG institutions of the poor which include habitat level SHGs, federated into village level CLAs which are further federated into BLAs. These SHG institutions are enabled to operationalise the poverty reduction strategy of RGMVP (see Chapter 9). The steps involved in this activity and the roles of the SHGs, CLAs and BLAs are elaborated in section 9.2. Hence this section focuses on the partnership aspects.

RGMVPs core belief that the poor have an innate capacity to overcome poverty only through their own institutions determine the nature of their interactions with the SHG institutions.

Initially RGMVP is involved in organising SHGs, CLAs and BLAs. Intensive IB and CB processes prepare them to take on their roles and responsibilities. Then RGMVP plays a handholding role as each level of SHG institutions take up activities based on their roles and responsibilities. (For example, SHGs take up credit/thrift and livelihood enhancement activities; CLAs tackle village level issues and take up initiatives such as a community run school; and BLAs take up block level initiatives and provide support to its member institutions.) NABARD, in its evaluation report, has acknowledged the sensitive support provided by RGMVP staff to the SHG institutions. The report also records the contrast between SHGs supported by the project as against those supported by MoRD's SGSY as observed by Shri Santosh Mehrotra, Senior Advisor, Planning Commission, during a visit to the area. He noted that the SGSY SHGs suffered from lack of handholding by professional facilitators.

RGMVP also facilitates identification, development of community level volunteer force which forms the social capital, to take on IB processes to ensure sustenance of the SHG institutions.

Simplifying steps and principles, and developing simple, appealing and relevant material for learning have enabled SHG institutions and their volunteers to take forward the IB processes with little handholding support.

Formation of functional committees at all levels of SHG institutions has prepared members to take on the responsibility for functions such as bank linkage and health and social awareness. These committees also become coordination or link points for RGMVP's key thematic thrust areas. Local

initiatives are facilitated, encouraged and supported by overall guidance, access to professional backing and exposure to new ideas.

The seven-step poverty alleviation strategy serves as the binding force between RGMVP and its SHG institutions. This is further reflected in the bye-laws of the latter. Their affiliation to RGMVP also serves as their identity as institutions organized by RGMVP.

The BLAs are registered under the Societies Registration Act and their bye-laws mention operationalising RGMVP's poverty reduction strategy as its objective. The bye-laws also clarify that:

- It will implement the model block plan of the project in coordination with RGMVP.
- Its executive committee will take decisions and initiatives with overall guidance from RGMVP.

These registered BLAs then enter into MOUs with RGMVP and become recipients of the NABARD funds to implement the special SHG project with the Field Office providing constant support in planning, implementing and monitoring. Thus, RGMVP reposes trust on its BLAs but also keeps a close eye on them. It is envisaged that by the end of the project period, each BLA will become self-sustaining.

The CLAs also become registered entities as and when they take up initiatives like community run schools which require registration and MOUs with RGMVP and other agencies.

RGMVP has been focusing on continued existence of SHG institutions beyond the project period. While it provides direct guidance to these institutions to take up initiatives leading to poverty reduction and empowerment, it has also been giving space to these institutions to explore livelihood activities of interest.

Points to Ponder

Setting up committees in community institutions in accordance with the thrust areas of the project and entrusting them with the responsibility of helping groom community institutions to take over responsibility for implementation.

PART 3

**Implementation
and support
systems**

9. Implementation Strategy and Processes

RGMVP's implementation strategy is based on the belief that it is the poor themselves who must drive all initiatives of the project from planning and implementation to monitoring. Hence the Mission focuses on:

- External facilitation in the form of RGMVP's support in setting up institutions of the poor and bank linkages.
- Internal animation through social mobilisation and community champions such as CRPs, Animators etc.
- Community institutions in which the poor participate fully and which are owned by them, so that they can shed poverty and experience a better quality of life.

During the initial years, the organization made a conscious effort to work as a facilitator, encouraging poor women to organize into SHGs. Initially there were problems as the area was a VVIP constituency and people tended to be very demanding. This led to an early realization that communities need to own their programmes for sustainability. The groups formed were strong as they were not organized around incentives such as subsidies. This focus on organizing groups also enabled a deeper understanding of issues in the area.

Since 2007, RGMVP has been focusing on transforming these SHGs from credit and thrift organizations to institutions for empowering the poor. It has also scaled up its operations with a systematic effort in IB and CB.

9.1 Operationalising the Poverty Reduction Strategy

Based on the learning experiences of UNDP-supported South Asian Poverty Alleviation Programme (SAPAP), the RGMVP follows a structured seven-step approach for poverty reduction:

Step 1. The process starts by carrying out an assessment and identification of the specific dimensions of poverty in the areas proposed to be covered (such as income/expenditure classes, extent of hunger, etc.). This is done through participatory learning methods by trained volunteers and CRPs. They stay in the village for 15 to 30 days, visit households of the poor and the poorest, understand and empathise with their problems and living conditions and explain the concept of SHG to overcome poverty.

Step 2. The next step involves organizing the poor into SHGs wherein each SHG usually consists of 10–15 women, typically from poor and the poorest background. Over a period of 9–12 months, SHGs are federated into village SHG federations and thereafter into block level SHG federation.

Step 3. The third step sees the SHG members improving their ability to manage, plan and implement different actions like weekly savings, evaluating income generating activities, understanding credit, etc. through the capacity building process.

Step 4. RGMVP facilitates capital mobilization of SHGs through the linkage of state-owned banks to poor families through the SHG mode. By enabling and encouraging the poor to save regularly and by encouraging the banks to rate SHGs on the basis of their financial discipline, RGMVP has put in place a very methodical process for banks to extend credit facility to SHGs.

Step 5. In step five, the CRPs assist the poor in identifying and investing in livelihood activities by accessing financial support, training community barefoot practitioners and promoting linkages with various private and public sector agencies. RGMVP is giving focused attention to the training on the basic livelihoods of the poor like agriculture and dairy. RGMVP is also facilitating backward and forward linkages with NDDB for bringing dairying as one of the important verticals of development for the poor.

Step 6. Once their most basic survival and livelihood needs have been met, step six involves the SHG members embarking upon larger social and human development projects (e.g., women's health and education, gender equality, social vices such as alcoholism and bonded labour, etc.). RGMVP has adopted a holistic approach in empowering the poor through SHG institutions by initiating programmes like community health care, education, gender initiatives and social risk management programmes.

Step 7. Once the poor have been able to build an asset base that can provide them with continuing revenue streams, the seventh and last step of the strategy is to encourage them to safeguard their asset base through participation in community managed safety net programmes like grain banks and insurance schemes.

Box 1 illustrates the journey of a woman through the seven-step poverty reduction strategy mentioned earlier.

9.2 Building SHG Institutions

RGMVP has adopted the three-tier SHG institution model.

The SHG institution model has emerged as an important tool in bringing about significant changes in the lives of the poor by providing a range of micro-finance services, organizing the unorganized and building social capital. Learning from successful experiences of UNDP's SAPAP, Indira Kanthi Patham of SERP in AP, IFAD's Tamil Nadu Mahalir Thittam, Kudumbashree in Kerala and Myrada in Karnataka, RGMVP adopted the three-tiered SHG institution model for implementation in UP, for the first time.

Identification of the Poor

Saroj Devi lived in a village named Kalyanpur at Jagatpur, Raebareli. She was a very poor dalit woman. Her husband was in a debt trap of a money lender. It was difficult for her to make both ends meet. Often they went hungry.

Organizing the poor

A community mobilizer of RGMVP approached and told her about the SHG model. She joined Jay Maa Durga SHG. Her life, since then, has transformed for the better. She now attends the weekly group meetings along with the other members of the SHG. This has instilled tremendous confidence in her and she has started drawing strength from fellow women.

Capacity building of the poor

By participating in different training programmes organized under RGMVP, Saroj has changed a lot. She got freedom from the four walls of her house as well as the purdah system. She became a CRP and started taking up more responsibilities in the SHG. She now caters to the nurturing of the group and management of resources. Joining the SHG has helped her to see the outside world and have a better control over household finances and decisions.

Enabling the poor to accumulate and access capital

Saroj used to meet her micro-credit needs from the savings of the group. Then after the first bank linkage, she borrowed Rs 10,000 from the group and paid off the amount taken from the money lender. Now her husband has been freed from the clutches of the money lender.

Enabling the poor to choose right livelihoods

Saroj Devi also borrowed money to buy land. She has now set up a detergent manufacturing unit in her own house, which has become an alternative source of income. She earns Rs 2000 per month. Now she is also the proud owner of a small piece of land for cultivation.

Enabling the poor to tackle human development challenges and social problems

The SHG's empowering process has enabled her to stand up for her rights and the welfare of the village too. She was part of the collective initiative of SHGs in bringing out 45 families from the scourge of debt traps. Her children, who were school dropouts before she joined the SHG, have re-enrolled themselves in the school. She herself started putting her signature on documents and adopted family planning too.

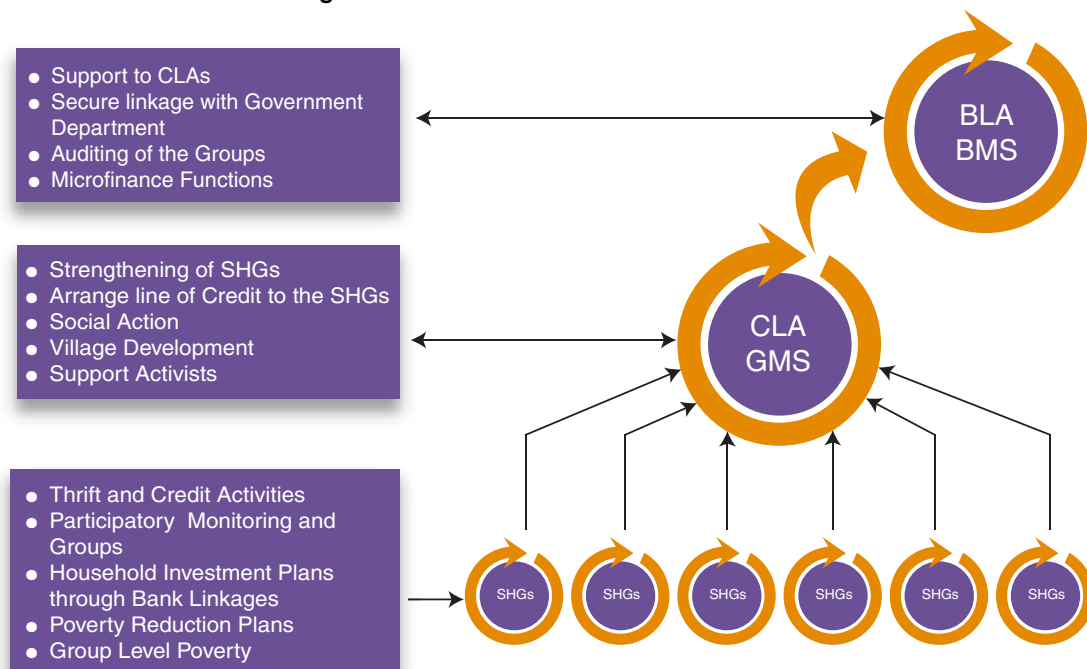
Creating safety nets for the poor

With the help of the SHG, she became the bread earner of the family. The SHG encouraged her to participate in the RGMVP-facilitated safety net programmes and to buy insurance for herself. She also took part in establishing a 'grain bank' in her village to ensure food security to the poor and needy.

The SHG model focuses on generating social capital by organizing the poor of similar social and economic backgrounds into groups. The mission staff goes into the villages where there are no interventions and lives with the poor to understand the dimensions of poverty. They mobilize the poor and help them understand the concept of SHG. These groups are then linked to micro-finance. The social mobilisation process is then completed by identifying internal animators who can sustain the movement and take the community leadership forward. As the next step, 20–25 SHGs are federated into a village level association called the CLA or Gram Mahila Sangathan. The CLA takes up issues that cannot be sorted out at the SHG level and maintains links

with government and non-government institutions. When 10–15 CLAs have been formed, they are federated into a BLA or Block Mahila Sangathan which represents all SHGs at the block level and plans for future activities.

Figure 9.1: Three Tier SHG Model of RGMVP



Self-Help Groups (SHGs)

SHGs of poor women form the first basic unit. These are small groups of 10–15 women, homogenous in terms of socio-economic status and living in close proximity in a hamlet. Each SHG has three office bearers—President, Secretary and Treasurer. The purpose and norms of the SHG are embodied in its bye-laws.

The various steps in the formation of SHGs are:

- Identification of villages with a large number of poor SC/ST/OBC people. Priority is given to villages with a larger number of SCs.
- Staff or CRPs meet the Pradhan and also establish contact through women of existing SHGs.
- Interaction with poor in their bastis or habitation.
- Conducting a household survey of the poor.
- Taking up awareness creation programmes on SHG formation.
- Organise meetings of the poor.
- Encourage women to form small homogenous groups with 10–15 members as SHGs and promote the habit of saving and lending within the group.
- Familiarize the SHG with a rigor of meeting regularly (weekly) and productively (according to meeting norms).

- Guide and enable the groups to adopt best practices for SHGs through the efforts of the Samuh Sakhi (Annexure 9.1).
- Through a process of grading, access bank linkage and graduate to bigger loans for members.
- Establish linkages with other development organisations and government for livelihood enhancement, health education, and so on.
- Participate in the formation of CLAs and BLAs for collective strength and addressing issues at village and block levels.

Role: Each SHG decides on the interest it will charge from its members. This is usually around 2–3% above the bank rate, which contributes to building the SHG corpus. Members encourage, coax and help each other to repay loans on time. When individual members have a genuine problem and is unable to repay, the group sometimes waives the loan. SHGs are also encouraged to evolve their norms, for example, extending membership to unmarried girls. RGMVP's experience also indicates that in homogenous groups there is a less chance of exploitation.

Impact: The SHGs have been evolving as vibrant primary institutions of the poor. One factor that has contributed significantly has been RGMVP's focus on meetings as a crucible for IB. Increasing the frequency of meetings from monthly to weekly events has brought women together in shorter intervals of time, increasing their opportunity to interact, help each other, access loans and address burning issues. In order to ensure that these meetings serve as a forum for pursuing constructive agenda of the poor, RGMVP has provided guidelines suggesting broad areas of discussion and the depths to which these areas can be pursued as the group grows over time. The group also follows norms such as rotational leadership in chairing meetings to give an opportunity for all members in developing leadership skills. Each member also hosts the meetings on a rotational basis, strengthening her sense of ownership and belonging in the group. Meetings help women establish and reinforce their identity as members of their respective SHG, and through it to their CLA and BLA. Discussions within their groups help women in honing their skills in articulating their concerns and needs. They explore options and develop decision-making skills. This enables them to take up concrete action. The experience of every positive step and action has resulted in increasing levels of confidence in individual women and their groups.

One woman in Khalispur described how she had been in a very desperate situation before the SHG came into her life. Her husband had become disabled and she had no source of income. Whenever people saw her they would say 'Here she comes asking for money!' After joining the SHG she borrowed some money and began making ropes. Gradually she gathered courage to access a CCL for a cloth trading business. Subsequently she has used a loan to purchase a buffalo and get linked to the dairy

Several women shared the change that was possible in their lives through their SHG.

In the words of the CEO, 'The SHGs are not just institutions; they are safety nets for the poor women.' This sentiment was evident in the expressions of women who refer to their SHG as their 'maika' (mother's house) or even 'the son who does not leave us'.

Cluster Level Association/Gram Sangathan (CLA)

The second tier, CLA, is formed at the Gram Panchayat level by a process of federating SHGs in the area into a CLA.

The steps in organising a CLA are:

- CLA formation is initiated when there are around 10 SHGs in the Gram Panchayat area with 50 per cent coverage of poor women. The SHGs must be at least three months old and adopting best practices. All SHGs need to have information and clarity regarding the purpose of the CLA before participating in the CLA formation process.
- A General Body Meeting of all members of each of the SHGs in the area is organized to discuss the need, role and importance of CLA. Each SHG then selects two representatives to the CLA, one of them being an office bearer.
- This is followed by a meeting of the SHG representatives to the CLA (Representative General Body [RGB] meeting) and constitution of the CLA Executive Committee with one member from each SHG. Office bearers are selected from among the EC, having a passion for the upliftment of the poor, having leadership qualities and willing to give time to the Sangathan. At this stage a brief training is organized on the role of the office bearers, EC and RGB of the CLA.
- One month after formation of the CLA, training is given on its need and role, and on roles and responsibilities of the RGB, EC and office bearers.
- Two months after formation, bank linkage committee, social awareness committee, audit committee, education committee and health and gender committee are evolved from the EC.
- Within three months of formation of the CLA, training is provided for the formation of the BLA.

Role: The CLA strives to bring in every left-over poor in the area into the fold of its SHGs. It serves as a collective forum for the poor in the village. Representatives of member SHGs share their experiences, concerns and needs and together chalk out collective action. They have taken on the role of correcting erring SHGs and conflict resolution in SHGs. Thus they facilitate, monitor and provide moral support to their SHGs. They have also been liaising with the Gram Panchayat, primary school, and primary health centre on behalf of their members. In order to undertake these

tasks, the CLA has a volunteer force consisting of a Samajik Jagrukta Committee, Swasthya Sakhi, Shiksha Sakhi, Dairy and Agriculture CRP, Bank Sakhi and Beema Sakhi.

The CLAs have taken up a range of activities and social issues.

Activities Undertaken by CLAs

The Khalispur CLA has helped a destitute woman by donating a small sum of money to tide over her crisis. The CLA members also confronted the negligent Karmachari to clean up the village. They have also used their collective power to remove encroachments from the land of a poor member woman. The CLA has also been involved in conflict resolution in an SHG where one of the office bearers cornered money. The CLA has also organized tuitions for village children through their educated members. As a result of these experiences, the women in the CLA were filled with confidence. The Khalispur CLA has recently been registered and is preparing to run its own school.

The Argawa CLA meets regularly to share information on the member SHGs and take up necessary activities. When members of the CLA came to know that a young widow with small children was going hungry, they pooled in grain for her. This initiative led to the setting up of a grain bank by the CLA. Here members contribute grain which is provided or lent to needy households. Members are alert to see that no household goes hungry in their village. One woman in a member SHG was so poor that she could not manage to save. The CLA, through the SHG, encouraged her to take a loan for a push cart which she now uses for making and selling sacks and earning a decent sum. Members of the CLA have come together strongly for dealing with a corrupt ration shop owner and getting him transferred out of the village. Several members in the village have taken up vermi composting as a step towards sustainable agricultural practices. Besides taking loans for individual-based livelihood activities, some members have explored collective activities. A group of women from an extended family have come together to run a poultry unit. One SHG riding high on confidence has discussed, debated and then gone ahead and acquired a tractor. The CLA has also been involved in inter-group lending and conflict resolution in SHGs.

Evidently the CLAs have been gaining strength and confidence at the Gram Panchayat level in taking up a range of activities.

RGMVP has a concept of Resource Villages to mark out villages where CLAs have performed well and are models worth emulating.

The eligibility criteria for a Resource Village are where CLAs have

- brought in all poor into the fold of SHGs
- taken up collective action on social issues
- SHGs with best practices
- leadership by poor
- livelihood activities with all members supported by training
- total financial inclusion
- taken up education, health and women's issues

CRPs from these Resource Villages go out to new areas for social mobilisation. Villagers from new villages also visit Resource Villages for exposure and inspiration. RGMVP plans to develop ten Resource Villages in each block, which would function as Resource Support Organisation for continuous handholding in their respective areas, and also support expansion plans and new initiatives in new areas or for other organisations. Thus the aspiration to be recognized as a Resource Village could spur CLAs to adopt good practices.

Impact: The CLA gives the member women a sense of identity in the village and is also their source of collective strength. Over time, there have been changes in the attitude of men folk. Those who were angry earlier are now supportive, satisfied that the needs of the family are being met. Families have also become supportive when women go out to distant places for training, on exposure visits or as CRPs. They continue their efforts against social ills such as child marriage. Incidentally dowry has increased since the SHGs came into being.

Block Level Association / Block Sangathan (BLA)

The BLAs formed by federating the CLAs in the block forms the third tier in RGMVP's SHG institutions. The BLA is registered under the Societies Registration Act and has five office bearers, the President, Deputy President, Treasurer, Deputy Treasurer and Secretary. The BLA enters into an agreement with RGMVP for implementing the project (Annexure 8.3).

The steps in organising BLAs are the following:

- Formation of BLA is initiated when there are at least 15 CLAs in the block, each of them at least 3 months old and having undergone necessary training.
- All CLAs must have prior information on the need and role of BLA.
- The RGB of each CLA selects two representatives to the BLA, one of them a CLA office bearer.
- Formation of the EC and selection of the office bearers of the BLA are done after ensuring that they are from amongst the poor, have a passion to work voluntarily for the upliftment of the poor, are with leadership qualities and willingness to commit time.
- One month after formation, training is conducted on the need and role of BLA and roles and responsibilities of RGBs, EC and office bearers of the BLA.
- Two months after formation, committees are constituted for bank linkage, social audit, and social awareness, and necessary trainings are organised for them.

The roles and responsibilities of BLAs are:

- To ensure that all the BPL households are organised into SHGs, SHGs into CLAs and CLAs into BLA.

- To conduct monthly BLA RGB meeting at block level by inducting two representatives each from CLAs as members of RGB.
- To conduct one monthly EC meeting with all the members.
- To monitor the performance of CLAs through monthly progress of SHGs and provide continuous facilitation and guidance for strengthening CLAs and SHGs.
- To identify the training needs of members of CLAs, SHGs and community staff and arrange those to enhance their skills.
- To coordinate with banks by constituting SHG–bank linkage committee and attending monthly meetings with the branch manager for promoting bank linkage to the groups.
- To liaison with other block level institutions for effective delivery of programmes and services to the poor.

The Astha BLA in Shahgarh block, Sultanpur district has 34 CLAs covering 602 SHGs of which 534 are credit linked. It covers 32 Gram Panchayats and provides a forum for over 7000 women. The BLA was registered under the Societies Registration Act in January 2009. The entire project funds for the Shahgarh block, including the salary of the block project coordinator and CVs and training funds is routed through the BLA. The BLA has the following committees:

- Poverty Reduction Committee with the responsibility of identifying and enlisting the poorest of the poor and left-over poor into the SHGs.
- The Bank Linkage Committee for ensuring readiness and CCL grading of SHGs and taking up issues related to interface with banks.
- Samajik Jagrukta Committee for encouraging gender equality and education of girls and discouraging child marriage; also promoting awareness regarding MNREGA.
- Samuh Audit Committee which checks registers of member institutions and helps correct or complete them.
- Swasthya and Gender Committee for promoting hygiene, contacting with ANMs, through coordination with Swasthya Sakhis.
- Shiksha Committee for promoting school education of children and overseeing community education centres run by the CLAs.
- Ambulance Committee to operate the newly acquired ambulance.

These committees share and consolidate information and see if the corresponding committees in the CLA are working properly.

The BLA has also set up an emergency fund after the experience of an emergency in a member household. Fire broke out in a member woman's house days before her daughter was to get married, damaging the house and purchases made for the wedding. On receiving the information, the BLA organized relief. Members made contributions in cash and kind. Some volunteered themselves to repair the house and thus helped the member conduct the marriage.

This BLA has a corpus-cum-emergency fund of Rs 2.5 lakh. They use this corpus for lending to members through their CLAs.

Based on its positive experiences, the BLA is gearing up to take over the functions of the Field office. Being in the BLA has given women a voice and sense of identity.

- To build the capacities of CLAs and SHGs on various government programmes and services and ensure that the members receive the benefits as their entitlements.
- Be responsive and sensitive to the needs of the members
- To be away from interfering or influencing the decisions of CLAs and SHGs in their respective areas of work.

Role: BLAs are needed to deal with issues of Dalits and programmes like the NREGA at a higher level. They were also envisaged to network with banks. Through the registered BLA, RGMVP encourages community to anchor the programme and gradually transfer responsibility. Though this process tends to decrease the burden on the RGMVP staff, the BLAs still need guidance. Each group takes its own time to reach maturity and the Field Office needs to guide, coordinate and keep an eye on the BLA. It has been observed that in some cases, during the process of federation from SHG to CLA to BLA, the involvement of the non-poor tends to increase. In such cases the BLA tends to become rather distant and insensitive to the poor. In Janakpur Block, induction of a non-poor and powerful CV resulted in such processes also leading to the harassment and isolation of the BLA President who happened to be a poor SC woman. Hence care needs to be taken to see that the BLA is not usurped by non-poor.

While the core activities are being taken up by the SHGs and CLAs, BLAs need to be involved in dealing with social agenda and networking. There is concern that they should be monitoring and reviewing and not controlling the CLAs.

Currently the NABARD funds for IB and CB are routed through the BLAs with constant monitoring by RGMVP. NABARD is also funding the BLA in Badhaiya block directly to promote 100 SHGs in the area with the guidance of RGMVP. However, there are concerns that the money management in BLAs needs to be strengthened through training and induction of professionals. They also need advanced training in agriculture and livestock related livelihoods to extend support to member institutions.

Points to Ponder

Detailing steps for institution building (IB) and evolving standards for them to strive for spurs the SHG institution to perform well. This enables them to assume responsibility to take the movement forward. However, there is a need to be alert to processes that harm these institutions.

9.3 CRP Strategy

The CRP exemplifies the mission's core belief that the poor have a strong spirit of volunteerism. CRPs are those SHG women who have experienced the transformation in their own lives through the process of the SHG institutional model and who then devote time and effort into inspiring, motivating and mobilizing other poor women into organizing themselves. They are usually women who have been SHG members for at least 5 years, played an active role and assumed leadership in their SHGs and SHG federations. They should have borrowed small and big loans and repaid them promptly, engaged in two or three livelihood activities, earning a monthly income of Rs 5000. Thus CRPs are women who have emerged from poverty through their active involvement in the SHG institutions.

RGMVP has found the CRP strategy extremely effective for social mobilization, as a CRP's experience-sharing has a huge and often life-changing impact on women since she is speaking from personal experience (Annexure 9.2).

External CRP

During the initial years of the Special SHG Project, RGMVP relied on the services of external CRPs from SERP, Andhra Pradesh. These women were engaged in the 15 Blocks of Phase I to induce the process of social mobilisation and to identify and nurture internal CRPs.

The external CRPs visited the project in alternate months for two years in teams of 10 or 20. Armed with their experience, enthusiasm, a working knowledge of Hindi and necessary training material, these women stayed in new and remote villages in the project area. Project staff arranged for their stay in poor households which could ensure safety of the visitors. During their 15-day stay, they get a resource fee of Rs 550 and a food allowance of Rs 50.

The external CRPs mobilised poor women into SHGs. In areas where SHGs have already been functioning and reached a level of maturity, they have been involved in SHG federation processes. During these processes, the external CRPs also identify internal CRPs and nurture them by living and working together with them.

External CRPs have worked in the project area between 2007 and January 2010, organising and training SHGs and identifying active women as Samuh Sakhis and CRPs, who have potential to be the social capital in the project area. Table 9.1 gives a picture of their contribution. The effectiveness of the external CRP strategy has been substantial. As of January 2010, external CRPs had successfully formed 2637 SHGs and held training sessions for 9654 SHGs and identified 4043 volunteers as social capital to take the project forward.

Table 9.1 Work done report on external CRPs strategy (Phases I and II) as on January 2010

Phase	Blocks covered	Villages covered	Left-over poor organised	SHGs mobilised	SHGs trained on group concept	SHGs switched over to weekly meetings	Defunct groups revived	Book keepers trained	Human capital identified
I	15	407	21199	1716	5864	4458	218	2717	2180
II	19	324	10488	921	3790	2805	350	1432	1863
Grand Total	34	731	31687	2637	9654	7263	568	4149	4043

Internal CRP

Since January 2009, RGMVP shifted its strategic focus to internal CRP. A large pool of social capital had been generated in the project area – especially the older blocks – in the form of over 2900 active women who had perceived the opportunities for change and had experienced change in their own lives. They had been nurtured and trained by the external CRPs to take on the mantle of motivators and mobilizers.

RGMVP's CRP strategy, therefore, now pinpoints internal CRPs as the main agents of social mobilization in the new blocks and districts. Since January 2009, 40 teams of five internal CRPs each have been inducted into the newer blocks to scale up the process of inclusion of the poorest of the poor into the SHG institutional model. Fully equipped with training material, each team spends 15 days in a village, teaches or trains the poor women on reasons for poverty, on formation of SHGs, opens bank accounts for the new SHGs, facilitates discussion on best practices, identifies internal animators and book-keepers, facilitates the formation of village level federations, and saturates the village before moving out.

The internal CRP speaks to other women as poor to poor, woman to woman, and as someone who belongs to the same social milieu and background. She is a heroine – who has come out of poverty – and speaks with the backing of her own experience and knowledge. The effectiveness of the internal CRP strategy has been substantial. As of January 2010, internal CRPs had

Table 9.2 Work done report on internal CRPs Strategy as on January 2010

SI No	Particulars	Outputs by internal CRPs
1	Blocks covered	29
2	Villages covered	626
3	Left-over poor organized into SHG	45396
4	SHG mobilized	3492
5	SHG trained on group concept	5893
6	New Book Keeper trained	1642
7	Human capital identified	1263

successfully formed 3492 SHGs and held training sessions for 5893 SHGs; 99 new CLAs had been formed and 151 CLAs trained in the best practices of village level federations.

The study team interacted with internal CRPs who were brimming with confidence to take up work in new areas. While women in Aragwa acknowledged the contribution of external CRPs, they were now ready to go on their own. The Astha BLA had sent a CRP team to Bundelkhand and was in regular touch with them. These women get paid Rs 250 as resource fee and get Rs 50 as food allowance per day, of which they contribute Rs 100 to their BLA corpus.

Over 250 internal CRPs have been identified and filtered from RGMVP's 22,000 SHGs. These CRPs are given a three-day training with refreshers on clarity of concepts, organising and conducting meetings, bye-laws, roles and responsibilities of office bearers, loans/repayments and bank linkages.

Impact of CRPs

The CRPs have had an inspiring effect on poor women in the unexposed newer project areas. These poor women realize their inadequacy and aspire to be like the CRPs. The success of the strategy is also borne by the fact that internal CRPs nurtured by external CRPs are now ready to go on their own. These powerful people-to-people processes have infused the project with a positive energy. The extraordinary success in the pace of implementation of the project has been possible to a large extent due to the CRP strategy.

Points to Ponder

Nurturing processes involves living and working together that enables lasting transfer of learning.

9.4 Saturation Approach

The saturation approach is a key part of implementation strategy of RGMVP and is essential to both poverty alleviation and institution building on scale.

The saturation approach is an inclusive strategy based on the belief that no woman should be excluded from the advantages offered by the SHG movement; that all needy women should be included. Since RGMVP's community development strategy has no subsidy element to it, it does not follow the categorization imposed by government programmes. All women regardless of economic and social status can participate in the movement.

The saturation approach works at various levels: CRPs are responsible for organising the poor initially. This responsibility is then taken over by CLAs at the village level and BLAs at the block level wherein CLA and BLA members

Key Elements of Saturation Approach

Month 1: Formation of 10–13 SHGs (per CVA), identification of office bearers, commencement of weekly savings (decided voluntarily by SHGs but found generally to be at Rs 50 pm) and establishment of SHG bank account. Also orientation towards best practices including book keeping.

Month 2: Commencement of internal lending

Month 3: Preliminary meeting with collaborating bank for microfinance.

Months 4 to 6: Strengthen internal savings and lending, participation in weekly meetings, transparency, leadership development, rotation of chairmanship of meetings, book-keeping, preparation of micro-credit plan for utilization of micro-finance (called Parivar Vikas Pariyojana) and social activities.

Month 5: Preliminary grading

Month 6: Grading by banks for access/provision of micro-finance from banks – minimum of Rs 25,000 or 10 times the internal saving, whichever is higher, serving as an incentive for better saving.

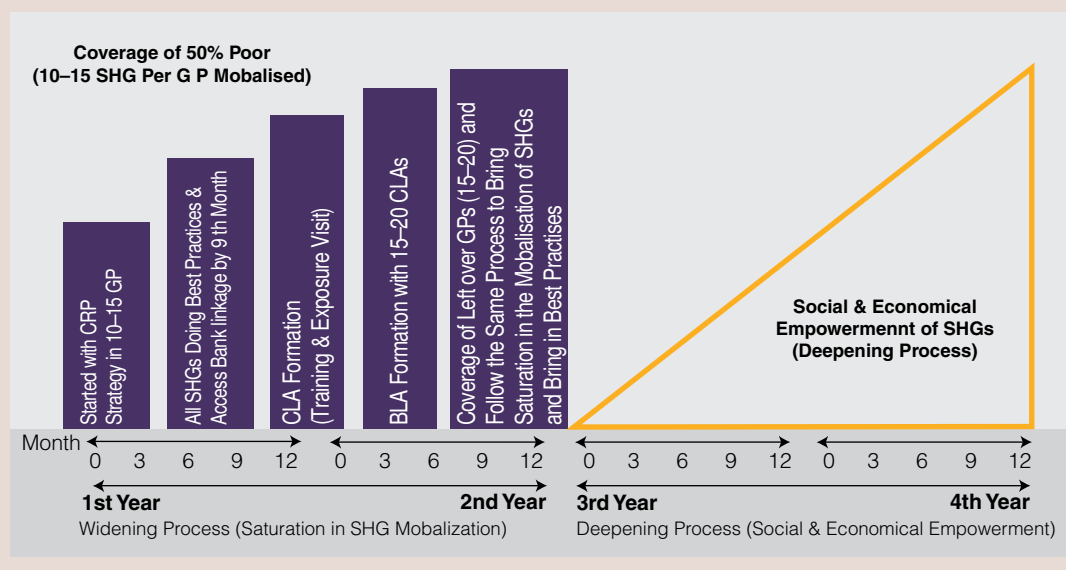
Months 7 to 9: Effective utilization of bank loan and capacity building for CLA formation.

Months 9 to 12: Formation and capacity building of CLA and its leadership.

Months 12 to 18: Formation and capacity building of BLA.

Months 12 to 24: Mobilize all poor women in a block into SHGs.

Months 24 to 48: Deepen empowerment and economic activities to support RGMVP Project office to be more technical and not for social mobilization or micro-finance.



initiate drives to organize the left-over poor. It is thus the community institutions that drive the movement forward to ensure that no poor or needy is left out of the SHG fold.

The approach allows RGMVP to saturate an entire block within a period of four years while including no less than 10,000 to 15,000 families into the SHG movement.

9.5 SHG–Bank Linkages

RGMVP has been implementing the total financial inclusion strategy in order to enable SHG members to meet their entire credit requirements. The first step for this is forming linkages with nationalized banks which are committed towards development of the poor. The focus is on building institutions and capacities of the poor to access entitlements and opportunities available in the formal institutions to meet the growing needs of the poor.

The process of mainstreaming occurs in two phases:

- Phase I: In Phase I access to credit is provided through Cash Credit Limit (CCL) in multiple doses, six months after SHG formation. By then the SHG would have matured, internalized best practices, and streamlined its internal dynamics. It receives a sum of Rs 25,000, or ten times the SHG corpus, whichever is higher, as CCL. This amount remains with the SHG and is accessed by members as and when required.
- Phase II: In Phase II access is provided to funds through Micro-Credit Plan (MCP), without collateral security. Around six months after Phase I, when the SHG demonstrates its ability to use and repay loans, they are entitled to a larger linkage. Members engage in a seven-step Micro-Credit Planning process to enhance their income and identify investments required. This is evaluated and a larger loan of up to Rs 5 lakh is provided. This phase enables the SHG members to access loans for income generation, social needs and debt swapping, thus freeing them from the clutches of money lenders.

SHGs have established a strong credibility with the banks by their almost 100 per cent recovery rates.

RGMVP's efforts have resulted in special operative instructions being given to the concerned banks in the project area. Exposure visits organized by the project sensitise local bankers and enable them to understand and support RGMVP's initiative. Appointment of a senior banking professional as consultant, bank linkage within RGMVP has enabled effective and close follow-up with banks on a day-to-day basis. RGMVP's partnership with NABARD has also helped capitalize on the special role and relationship of NABARD in the banking sector. The high level PIMC monitors the SHG–bank linkages during its quarterly meetings. The details of the special operative guidelines for SHG–bank linkage under RGMVP is given in Annexure 9.3.

The focus of bank linkages is on providing adequate and hassle-free credit to SHG members at their doorsteps. Every linked bank has mobile micro-credit units which go to the villages, grade and appraise the SHGs for credit linkage, participate in the MCP process and give suggestions. The banks have ownership of the micro-credit programme and are committed to facilitating RGMVP's micro-credit facilitation programme by providing loans at a concessional interest rate of 9 per cent.

The CLAs and BLAs are also beginning to function as the bank's business facilitators, thus putting in place community owned SHG-bank linkages. RGMVP has been providing training (on all aspects of financial inclusion) to the bank linkage committees formed under each CLA and BLA to enable this process.

Impact

- SHGs have accessed bank loans worth Rs 64 crore
- SHGs have a corpus of over Rs10 lakh
- Over 12,776 SHGs have been linked to banks
- High loan repayments of 98%
- SHGs have graduated from savings-linked lending to lending based on MCP
- Banks have emerged as proactive partners to the programme
- The introduction of cash credit greatly reduces burden of debt and transaction costs on SHGs.

10. Capacity Building (CB)

RGMVP's primary goals are to build social capital in the project area by enhancing the capacities of the poor and to provide an environment that creates the momentum for the project to become self-sustaining and community led. CB, therefore, assumes great importance as the foremost means for the poor and those who support the poor such as community volunteers and workers to acquire knowledge, skills, and competencies that relate to their roles and responsibilities in achieving the goals of the mission.

RGMVP's emphasis on CB is evident in the detailed plans and activities taken up throughout the year for all those involved in the project. The need to constantly engage in CB also emerges from the rapid scaling up and intensification mode. CB accounts for over 50 per cent of the budget of RGMVP.

The CB interventions at RGMVP include:

- Training and exposure visits
- Nurturing and mentoring processes
- Use of Sapta Sutras and simple reference material
- Use of meetings as a learning forum

Training programmes and exposure visits form a major part of CB activities. RGMVP has charted out a range of training programmes for CB in SHG women and their institutions, project and community staff who works directly with the poor and identified people from among them who take up the responsibility for training. Besides this, RGMVP has also been providing skill-based training

for livelihood enhancement. The topics addressed to equip each of these groups are as follows:

Level	Topics addressed
SHG women and their institutions	<ul style="list-style-type: none"> • Understanding poverty • Group management • Book keeping • Financial management and bank linkage • Seven-step MCP process • Concept of SHG and federations (formation, roles and responsibilities) • Choice of right livelihoods • Skills for income generating activities
Community and project staff	<ul style="list-style-type: none"> • Participatory learning and action methodology • CRP roles and responsibilities • SHG management • Seven-step MCP process • Bank linkage and financial management • Sustainable agricultural practices • Best practices in dairying and vegetable growing • Social issues like health, education, gender issues
Trainers	Training of Trainers on <ul style="list-style-type: none"> • Innovative participatory and mobilisation methods • Sensitive issues such as gender, caste and class • Project strategies and processes

Training methodology and materials: RGMVP's training methodology has been devised so as to maximise the impact through participatory and interactive methods enriched with exercises. This involves working in groups, learning through experience sharing and discussions, skits and structured exercises and information dissemination through the medium of folk music and visual aids.

The curriculum has been developed with the help of SERP. At each step of organizing SHG institutions, the nature of discussions, appropriate use of material such as tool kit of flip charts, stories, films, exercises for motivation, discussions, and learning are well laid down. There are well-planned residential trainings for all levels in the project. The trainings are not one time events, refresher courses are conducted at set intervals. At each level of federation and team meeting follow-up on training is ensured.

Back up material for the courses is also provided. For example, each animator or CV is also given a handbook which is an instruction manual-cum-basic data maintaining book. The chapters are arranged in a graded manner which guides the animator or CV to move from one stage to another with little assistance.

Table 10.1 Annual Training Plan

S/Level No	Training	Trainer	Units participants	Members/	Duration (days)	
1	RGMVP	Creating five strong resource groups, one in each CW cluster, by exposure visit outside the state by intensive training and immersion in best IB practices	RGMVP	5 SHG, 5 CVs, 1 FO	56	10
2	Habitation	Group level members training to all members of SHGs at village level on group management and financial management	CVs	150 SHGs	1950 SHG members	3
3	CLA	Training to SHG bookkeepers on bookkeeping and bookkeeper role: induction training 5 days and refresher training 2 days	FO/ Resource persons	100 SHGs	100 BKs	7
4	CLA	Training to SHG leaders on need and importance of bookkeeping and bookkeeper's role	FO/CV	150 SHGs	300 SHG leaders	2
5	Habitation	Training to SHG members on micro-credit plan, seven-steps process	FO/CV	70 SHGs	910 SHG members	3
6	CLA for CLA formation, objectives, constitution and role and responsibilities	Training to SHG members	FO/CV	110 SHGs	1450 SHG members	2
7	CLA	Training to CLA EC members on CLA objectives, management norms, CLA meeting process, role, responsibilities and activities	FO/CV	11 CLAs	390 CLA EC members	3
8	Block	Training to CLA animators on SHG concept, management, bookkeeping, CLA concept, management, bookkeeping, animator role and responsibilities: initial training 7 days and refresher training 3 days	APM/ FO/ resource persons	25 CLAs	25 CLA animators	10
9	Block	Training to CLA office bearers on MCP seven step process and appraisal system	FO	25 CLAs	125 CLAs	3
10	CLA	CRP strategy with 2 external CRP teams per block	RGMVP	-	-	270 per year

11	CLA	CRP strategy with 2 external CRP teams per block	Outside the state	-	-	120 per year
12	BLA	Training to CLA functional committees (2 committees in each CLA with 3 members each)	APM/ FO	25 CLAs	150 committee members	2
13	BLA	Training to CLA office bearers (OBs) on BLA formation, objectives, constitution, role and responsibilities	APM and resource persons	1 BLA	50 CLA OBs, 5 BLA OBs	2
14	BLA	Training to BLA Executive Committee (EC) members on its objectives, constitution, management norms, meeting process, roles, responsibilities and activities	APM and resource persons	1 BLA	15 EC members, 5 OBs	2
15	BLA	Training to BLA functional committees (2 committees with 3 members each)	APM and resource persons	1 BLA	6 committee members	2
16	BLA	BLA Executive Committee (EC) exposure visits outside the state for intensive training and immersion in BLA level best IB practices	RGMVP	1 BLA	20 EC members	10

The training programmes for SHG institutions are coordinated with IB processes. For example, SHGs need to have training for participating in CLA formation. Thereafter, SHG representatives on the CLA are trained on their roles and responsibilities. Three months after formation, the CLAs are given training to prepare for BLA formation.

Special training programmes and workshops have been organized from time to time. These include:

- Vision building workshop for SHG institutions, staff and partners
- Training on PLA / PRA techniques to equip staff with participatory skills
- TOT on community mobilisation skills
- Banker sensitization programme for MCP
- Training in dairy and sustainable agriculture best practices for CRPs
- Workshops and trainings on health and gender issues for members and project staff.

Exposure visits to successful cases had a powerful impact on SHG women, staff and even bankers linked to the project.

Nurturing and mentoring processes have been found effective by RGMVP. External CRPs have nurtured internal CRPs by living and working together during the formers' stay in the project. Similarly PRPs have been actively involved in block level processes while also guiding and preparing project staff.

The mentoring processes mentioned earlier have also fostered learning within the organisation.

Meetings as a forum for learning: The philosophy of learning and sharing is pervasive in the mission. Most of the learning is based on informal discussions and reflections upon the routine tasks. Meetings are regular and focused on outcomes and every meeting becomes a forum for learning.

Use of sapta sutras: To ensure the impact during large scale expansion and penetration, the essential processes in key institutions and activities have been codified into sapta sutras or the seven steps. Thus there are sapta sutras for poverty alleviation, SHG best practices, Parivar Vikas Yojana and health initiatives. These sapta sutras serve as a memory tool to enable all involved to internalize effectively all the essential processes in the project. As a result the process-oriented project with some indicative targets is getting implemented at a pace much faster than expected. In fact the targets planned for six years have been achieved in two years.

RGMVP uses an almost epigrammatic approach to defining processes. Almost all key processes are broken down into simple steps with pictorial depiction and supported by easy to use posters and booklets. All registers, records and documents are designed with ease of use keeping individual community member in mind and also as a self-learning tool. It was seen that RGMVP had redesigned its accounting records. This was done in consultation with, and participation of, SHG users. The time spent was nearly eight months, but the focus in RGMVP on usability and consultative approach has ensured that the records are relevant, have high ownership and in fact the process has become a training ground.

The impact of peer learning and exchange is a very strong reason for the mission to harness social capital. CRPs and Sakhis are very potent cross fertilization mechanism in the schema.

Collaborations for Capacity Building (CB)

Involvement of SERP in the project processes of organizing groups, developing resource persons, designing learning material, designing training and delivery has been of immense value to the programme. MsVijaya Bharti, Research Consultant with SERP spends 40 to 50 days in a year with the project and has helped design training programmes. The SHG film by SERP is used by the mission to educate and discuss with communities. The CRPs from AP stay in the UP villages and help in social mobilisation and triggering cross learning between communities.

NIRD, Hyderabad, has helped train staff on PLA/PRA techniques. Training on dairy and agricultural best practices has been provided by the University of Wisconsin with the involvement of local experts.

For each area of activity, RGMVP has been collaborating with experienced professionals and also building inhouse expertise and developing trainers.

Impact: The vibrant SHG institutions with women confidently talking about their experiences on various aspects are a visible impact of the CB interventions. The RGMVP team shares a common vision and strategy, have a clear understanding of the methodology and have good communication skills.

Points to Ponder

The articulation, internalisation and institutionalisation of training as key to a sustainable strategy is reflected in every aspect of project implementation and management.

A true commitment to participatory approach ensures that training is relevant and it translates to identifiable attitudinal change.

Commitment of significant financial and human resources for CB intervention is necessary for building self-sustaining community institution.

Collaborative processes in evolving CB intervention have enabled RGMVP to benefit from SERP experiences and also to transfer the learning across projects.

Systematically planned CB intervention can groom community institutions to take over project implementation.

11. Planning and Monitoring

11.1 Planning

RGMVP's annual plans are discussed and evolved during a meeting in April at the mission office. Block level staff are also involved in the preparation of this plan. Month-wise targets are drawn up from this annual plan which is then reviewed every quarter.

Participatory Planning and Action (PPA)

During the last week of every month, each block office of RGMVP engages in an exercise of Participatory Planning and Action (PPA). The team including the FO, CVs and Animators, prepare a detailed plan of action for each day of the month, indicating what will be done at each location. During this process the Animator, for example, can ask for help from the CV to make a joint visit to an SHG/CLA to attend to an issue that has come up. As a result of this exercise, each block and each functionary in the block has a plan for the month. This information is compiled in a block level PPA format, (Annexure 11.1) which indicates the month's priorities for the block level team. Along with this is a minimum output

indicator for each functionary. This plan is discussed with the MO which in turn may advise the team to rectify their focus and arrive at a mutually agreed plan. This plan forms the basis for review and monitoring.

11.2 Monitoring

Block Level Mid-term Review

The mutually agreed plan is reviewed around the 15th of every month. The designated mentors are involved in the mid-term review along with the team at the block. This enables a discussion on practical problems, if any, and action to be taken.

Mentors' Meetings

The MO project experts and project block coordinators, who have been designated as Mentors, meet every fortnight at the MO to discuss the progress and issues that emerge.

Management Information System (MIS)

RGMVP has a good Management Information System (MIS) bringing in quantitative and qualitative information from each group. Attempts have also been made to quantify qualitative information to the extent possible. For example, the MIS indicates the number of meetings held by an SHG, the kind of issues discussed, progress in Parivar Vikas Yojana and bank linkage. Thus an attempt has been made to capture processes during implementation.

The reports prepared by each functionary are consolidated at the respective blocks and discussed. This information is sent to the MO where it is fed into the computer under the supervision of the project expert, monitoring.

MIS reports are used during weekly mentors' meeting at PMU. Indicators show, for example, the number of groups that have taken up Micro-Credit Plan (MCP). The problems faced by groups, not taken up MCP, are then discussed leading to further corrective action.

Earlier the MO used a software interface based on FoxPro developed by a local computer agency. But it had difficulties capturing their requirements fully. Currently, Infosys is supporting them in creating a new MIS. Meanwhile the team uses Excel sheets, with the objective indicators identified by the PMU and then designed with the help of the monitor group.

Design of the MIS for planning and monitoring has given due importance to both numbers and processes that are vital for scaling up and ensuring quality in IB and CB while building institutions of the poor.

Monthly Meetings

The progress in the mutually agreed plans and future plan are discussed during monthly meetings at the MO. During these reviews, inability to meet targets are discussed and incentives, such as insurance, hall of fame, etc. are given for outstanding performance. The energy of the field is thus guided by the MO during the monthly meetings.

Self-Appraisal

The project has evolved standards to aspire for, making it conducive for SHG institutions to engage in a self-appraisal.

- Each group reviews actions taken on the decisions made in the previous meeting at the weekly meetings of SHGs and CLAs and the fortnightly meetings of BLAs..
- The seven best practices of SHGs are points for each SHG to aspire for, thus continuously evaluating themselves and also getting evaluated by project functionaries.
- The resource village concept gives each CLA a standard to aspire for and reviews its progress in that direction.
- The process of SHG grading by banks for accessing CCL I and CCL II also gives an opportunity for SHGs to review their work and perform better to reach higher levels.
- The BLAs also review works of their SHGs and CLAs in order to set their own agenda and play an advisory role.

This system of participatory planning and monitoring has infused a work culture that inspires self regulation, transparency and accountability.

PART 4

**Partnership
Management**

12. Partnership Management

RGMVP is driven by its core belief that the poor can come out of poverty on a large scale only through their own institutions. In its mission to organize and empower the poor, RGMVP has been actively seeking collaborations and partnerships to learn about replicable good practices and innovations in poverty alleviation, social mobilisation and livelihood enhancement. Besides organising the poor into SHG institutions, RGMVP has also been partnering and mentoring them towards self-sustenance. This chapter analyses how these partnerships are operationalised and managed by RGMVP.

Relevance of a Long Term Tripartite Partnership

In 2007, RGMVP decided to adopt the SERP model of poverty alleviation in AP by building self-sustaining SHG institutions. To replicate this on a large scale at a rapid pace, it realized that handholding was necessary. Social mobilisation, IB and developing process-based social capital need sustained interventions over a period of time. NABARD, which normally gives up to three years' support to NGOs, was willing to support RGMVP's innovative approach over a period of eight years. Thus a project with tripartite partnership amongst BLAs of RGMVP, NABARD and SERP was evolved to enable RGMVP replicate the SERP model and scale up its operations in UP.

Selection and Induction of Partners

RGMVP's selection of its key partners, NABARD and SERP, has also been guided by the alignment of the vision of these organisations with its own vision and core beliefs. While partnering with public sector banks for establishing SHG bank linkages, it makes a conscious effort to orient bankers to the strategy they have adopted, through an immersion programme in the field or exposure to SERP. RGMVP has found this process of inducting partners useful in orienting them to the organisation's core beliefs and strategy. This enables partnering organisations tune in to the needs and concerns of RGMVP.

Partnership with NABARD

While being a major funding partner for RGMVP, NABARD's own commitment to the project is 8 per cent of its total corpus for micro-finance. Thus the partnership is significant for both NABARD and RGMVP, with both partners having a high stake in the project.

Mutual trust has been developed due to their long association since 2002. RGMVP's sincere efforts at promoting SHGs using NABARD's grant was appreciated by the latter and hence they were willing to consider the special project. NABARD has confidence in the leadership of RGMVP and also acknowledges the drive and capacity of the staff. However, there have been concerns regarding the development of a second level of leadership to sustain the initiative (NABARD mid-term evaluation).

The autonomy and flexibility that NABARD provides RGMVP as its implementing partner, once the project has been approved, is significant for the success of the partnership. Besides, RGMVP and its SHGs feel that their partnership with NABARD has been able to capitalize on the special role and relationship of NABARD in the banking sector. This is further facilitated by the governance structures of the project.

The quarterly review of the project by PIMC headed by CGM, NABARD has enabled RGMVP to share its concerns and issues and propose changes in the project. These are then duly considered and necessary approvals / decisions are taken. Thus NABARD has been receptive to issues raised and changes needed and also ensured that changes are formalized without any delay.

Delay in the release of funds by NABARD has been a problem. However, RGMVP has been able to tide over this delay by advancing funds to the project from RGCT. This has ensured that delay in release of funds do not hamper the project momentum. Thus the implementing partner has been able to cope with the situation by making stop-gap arrangements in the interest of the project.

Considering the brisk pace of the project and the delay in the release of funds, RGMVP has been requesting for yearly or half-yearly release of funds. These funds are ultimately routed through the BLAs and NABARD has been cautious as it feels that the BLAs are not yet ready to handle such large funds.

Some of the internal systems and processes in NABARD contributing to the success of the partnership are the following:

- The selection mechanisms of grantees, based on detailed on-site review and proven experience, which help it enter into mutually trusting relationships.
- Clarity in internal delegation, together with freedom and trust reposed on its officers, which facilitates their work in supporting RGMVP.
- Regular field visits (independent and joint) that help build credibility in the project objectives and outcomes.
- Regular monitoring and reviews to address various issues.

In order to understand the approach of NABARD particularly with regard to partnership management, the study team did discussion with NABARD officials. NABARD basically believes in trust, accountability and professional approach for bettership management. A brief note of the discussion on NABARD and its partnership management is given in annexure 12.1.

Multi-level Partnership with SERP

During the pre-project period teams from RGMVP and SERP visited each other's areas of work to explore how the learning from SERP's experience of SHG IB can be transferred to RGMVP. Pre-project interactions helped to develop a mutual

understanding of issues to jointly develop a feasible and effective partnership plan.

The partnership involved collaboration at key levels of organisations at community, field office, project and governance levels. This enabled CRPs and PRPs from SERP initiate, mentor and guide their counterparts in RGMVP. The quarterly review at the PIMC also ensured necessary support for the evolving needs of the project. This multi-level partnership has ensured that all levels in RGMVP are tuned in and capacitated to adapt and operationalise the SERP strategy.

The external CRPs came in teams, camped in project villages, played a role in social mobilisation, identified social capital and nurtured internal CRPs. A CRP protocol charted out the scope of their work.

While the external CRPs came in teams, completed their rounds and returned to AP, the PRPs located at the field offices stayed on as a key part of the field teams for a period of two years. They had clear cut responsibilities in conducting trainings and guiding field processes, which were detailed in a PRP protocol.

Hence, besides the MOU, a detailed block level plan and the protocols for CRPs and PRPs spelt out the roles at each level. Clarity in roles has helped achieve partnership goals.

Even though the partnership was forged to replicate a tried and tested strategy, the drive within RGMVP has ensured that it is not dominated by the experienced partner. RGMVP has been proactive in planning, implementing and reviewing the project with a rigor and passion.

SERP has played a nurturing role and also given space to RGMVP to explore and suitably adapt its strategy rather than blindly copying it. For example, workshops to evolve training programmes conducted with resource persons from SERP enabled transfer of SERP experience while also giving opportunity for context-specific modifications and innovations which ultimately lead to owning of the process and the end product such as training design.

Flexibility has been a hallmark of this partnership. Once project implementation began, it was felt that the project proposal must be revised. The quarterly review of the project has given room to propose and formalize changes from time to time. For example, shifting the emphasis from external to internal CRPs and continuation of PRPs in Phase II have been some of the changes worked out.

Facilitating SHG–Bank Linkage

RGMVP has been actively partnering with almost all commercial banks and rural banks to promote linkages with SHGs. SHGs and project staff have been very positive about their relationship with bankers. The reasons for this include:

- Strong credibility of RGMVP and its community institutions demonstrated by their almost 100 per cent repayment track. In UP, where sources for lending are treated with great circumspection by bankers, RGMVP provides a credible partner for credit.
- Very commendable practice of RGMVP of taking bankers, across all levels, to exposure visits to develop their understanding and orient them to SHG institutional model. Several bankers

vouched for the utility of this in transforming their attitude and behaviour towards SHGs.

- Dedicated and senior banking professional within RGMVP to help drive the relationship and provide strong day-to-day monitoring and problem resolution.
- Partnership with NABARD that helps capitalise the special role and relationship of NABARD in the banking sector.

Besides those mentioned above, RGMVP has entered into a range of partnerships and informal collaborations with other organisations for various aspects of its work.

13. Conclusions

RGMVP has demonstrated that the SHG movement can be scaled up at a fairly brisk pace for a tangible impact in poverty alleviation, without diluting the processes involved. Social mobilisation, IB and CB of the poor unleashes their potential and equips them to deal with problems and plan for their own development. Developing a dedicated volunteer force among the poor enables handholding for fellow poor women. The presence of sensitive support systems in the form of RGMVP, NABARD and banks, enable them to access capital for improving their lives and livelihoods. Convergence and provision of backward and forward linkages further ensure livelihood enhancement. The enthusiasm of all those involved and the success of the project have been inspiring.

List of Officials, Experts and Community Organisations Contacted

SI No	Name	Designation
Officials and Experts		
1	Mr Sampat Kumar	CEO, RGMVP
2	Mr KS Yadav	Project Manager, RGMVP
3	Mr Ravi Singh	Project Expert, RGMVP
4	Ms Meenaxi Singh	Project Expert, RGMVP
5	Mr Anup	Project Executive, RGMVP
6	Mr Gyanendra Verma	Project Expert, RGMVP
7	Dr Yadav	Consultant, Bank Linkage
8	Mr D.P. Yadav	Accounts-cum-Administrative Officer, RGMVP
9	Mr Piyush	Accounts Manager, RGMVP
10	Mr Rajkishore Awasthi	Field Officer
11	Mr Ved Prakash	Community Volunteer
12	Mr Shravan Kr Maurya	Community Volunteer
13	Dr Rajendra Singh	Team Leader, NGC/NDDB
14	Mr Sabir Khan	Project Coordinator, Amethi
15	Mr Salim Alik	Project Coordinator Bhetua
16	Ms Annie Koshy	DGM, NABARD
17	Mr Sudhir Roy	AGM, NABARD
18	Mr D.P. Misra	CGM, NABARD
Organisations		
1	CLA, Khalispur	
2	CLA, Argawan	
3	CLA, Semra	
4	BLA, Shahgarh	

References

SI No	Title and Type
1	Animators' Handbook
2	Training Guide (A set of 11 booklets)
3	Samuh Kyon? (CD)
4	Total Financial Inclusion through SHG–Bank Linkages
5	BLA Byelaws
6	Set of MIS formats
7	Bank correspondence regarding CCL
8	MOU between NABARD and SERP
9	Impact Evaluation Study by NABARD
10	RGMVP Progress as on January 10, 2010
11	Revised Project Proposal
12	Aide Memoire – P.V. Ramesh, Sohaib Sultan Khan
13	Health intervention notes
14	Mission Note
15	Collection of Notes/Guidelines/Orders in Hindi
16	RGMVP website www.rgmvp.org
17	SERP website

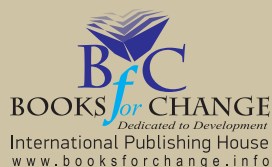
In the recent decades the expanding role of government has been questioned and there has been a strong sense of belief that government would better fit as an enabler rather than a doer. Even in the context of public goods where government so far had a rationale for government intervention was questioned. The logic behind this phenomenon is that the procedural inefficiency of government has been the stumbling block in effective delivery of services.

It is in this context it was argued that there are Alternative Implementation Models/Mechanism (AIM) that would be much more effective than the government agencies. The study has captured the learning's of AIM model and the insights drawn assume importance to create effective Alternate Implementation Models for better delivery.

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