

FINAL REPORT

Midterm impact assessment of ABF-Dilasa project
on sustainable livelihood in Vidarbha and
Marathwada regions of Maharashtra

Axis Bank Foundation

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LIST OF ABBREVIATED TERMS

S.no	Acronym	Details
1.	ABF	Axis Bank Foundation
2.	APL	Above Poverty Line
3.	AO	Accounts Officer
4.	BPL	Below Poverty Line
5.	CSO	Civil Society Organizations
6.	DfiD	Department for International Development
7.	FGD	Focus Group Discussions
8.	EC	Executive Committee
9.	GB	General Body
10.	GC	Governance Committee
11.	GDP	Gross Domestic Product
12.	IDS	Institute for Development Studies
13.	IFAD	International Fund for Agricultural Development
14.	IGP	Income Generation Programme
15.	LFA	Logical Framework Approach
16.	MA	Masters Degree
17.	MAVIM	Mahila Arthik Vikas Mahamandal
18.	MGNREGA	Mahatma Gandhi National Rural Employee Guarantee Act
19.	MPR	Monthly Progress Report
20.	MSGGF	Maharashtra State Cooperative Cotton Growers Federation
21.	MSW	Masters of Social Work
22.	NBFC	Non Banking Financial Companies
23.	NGO	Non-Governmental Organization
24.	NRM	Natural Resource Management
25.	NT	Notified Tribes
26.	OBC	Other Backward Classes
27.	PC	Project Coordinator
28.	PM	Project Manager
29.	PRI	Panchayati Raj Institutions
30.	PVC	Polymerization of vinyl chloride
31.	QPR	Quarterly Progress Report
32.	ROSCA	Rotating Savings and Credit Group
33..	SC	Schedule Caste
34.	SDG	Sustainable Development Goals
35.	SDRF	State Disaster Relief Fund
36.	SHG	Self Help Groups
37.	SMS	Short Messaging Service
38.	SL	Sustainable Livelihoods
39.	SOP	Standard Operating Procedure
40.	ST	Schedule Tribes
41.	TCM	Thousand Cubic Meter
42.	TERI	The Energy and Resources Institute
43.	TO	Technical Officer
44.	WUG	Water User Group

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1. Introduction

1.1 About Axis Bank Foundation (ABF)

The Axis Bank Foundation (ABF), a registered public trust was formed in 2006 as the Corporate Social Responsibility arm of Axis Bank. The initial focus of ABF revolved around supporting programmes that dealt with various aspects of education for the underprivileged. In 2010, the Foundation streamlined all its programmes under the overarching goal of “Sustainable Livelihoods”.

At a community level, ABF seeks to provide sustainable livelihoods to the economically weaker sections of society. To achieve the same, it has partnered with various CSOs across 26 states in India and provides them with financial, technical and capacity development support. Under this goal, programs are conducted to provide equitable and quality education to underprivileged children, vocational skills for people with multiple disabilities and unemployed youth across India. The initiatives are also directed towards creating new opportunities for poor farmers, especially tribals.

Alongside the focus on sustainable livelihoods, ABF also involves, encourages and provides opportunities to Axis Bank employees and its group companies to work with communities. To foster participation, a volunteering program has been set up for employees to get involved with.

Keeping in line with its focus on sustainable livelihoods, ABF has partnered with Dilasa Sanstha (‘Dilasa’) to promote sustainable livelihood development in Vidarbha and Marathwada regions in Maharashtra. The ABF-Dilasa project works with the most disadvantaged households, largely tribals and outlines diverse agricultural practises including irrigation, mixed cropping pattern, seed preservation and access to bank credit.

1.2 About the project

Established in 1994, Dilasa Sanstha has been working for the development of neglected tribal people, in particular, farmers, women and children. Its core interventions are centered around livelihood, water shed management and SHG linkages.

Dilasa has partnered with ABF since 2011 on the ABF-Dilasa project. The specific objectives of the project include:

- ▶ To improve the living conditions of rural poor and tribal households on a sustainable basis
- ▶ To increase the net income of each targeted participant family by at least 50% of baseline annual income through project approach
- ▶ To reduce dependency of farmers on money lenders for credit needs by way of promoting alternative avenues for credit at modest interest rates
- ▶ To promote seed production and stabilize agriculture production of marginal and poor tribal farmers using low external input agriculture pattern
- ▶ To demonstrate innovative soil and water conservation measures enhancing soil fertility and fodder availability
- ▶ To reduce the distress migration of people from rural to urban areas
- ▶ To enhance food security

The project primarily works on creating sustainable livelihoods and reducing the indebtedness of marginalized tribal communities by focusing on interventions related to natural resource management (NRM) and Self-Help groups (SHGs). The NRM interventions include creating water harvesting and diversion based irrigation structures; promoting horticulture and improved agricultural practices; and supporting marginal farmers for soil and moisture conservation. The SHG related activities include strengthening new/existing SHGs, establishing their bank linkages and supporting income generation activities through various mechanisms including revolving funds and skill development trainings.

The project completed its five years of interventions at the end of September 2016. As per data provided by Dilasa, until September 2016 the project has reached out to 72533 beneficiary households across 1200 villages, 62 blocks and 10 districts of Maharashtra.

1.3 Purpose of engagement

The mid term impact assessment would provide a reflection on the project progress, its achievements and recommendations for the way forward. The purpose of the mid term impact assessment of the project includes the following:

- ▶ Analyzing the impact of the initiative (ABF-Dilasa project) against baseline indicators (quantitative and qualitative)
- ▶ Documentation of relevant best practices
- ▶ Reporting beneficiary, activity and program wise impact

More specifically, the impact assessment has addressed the following:

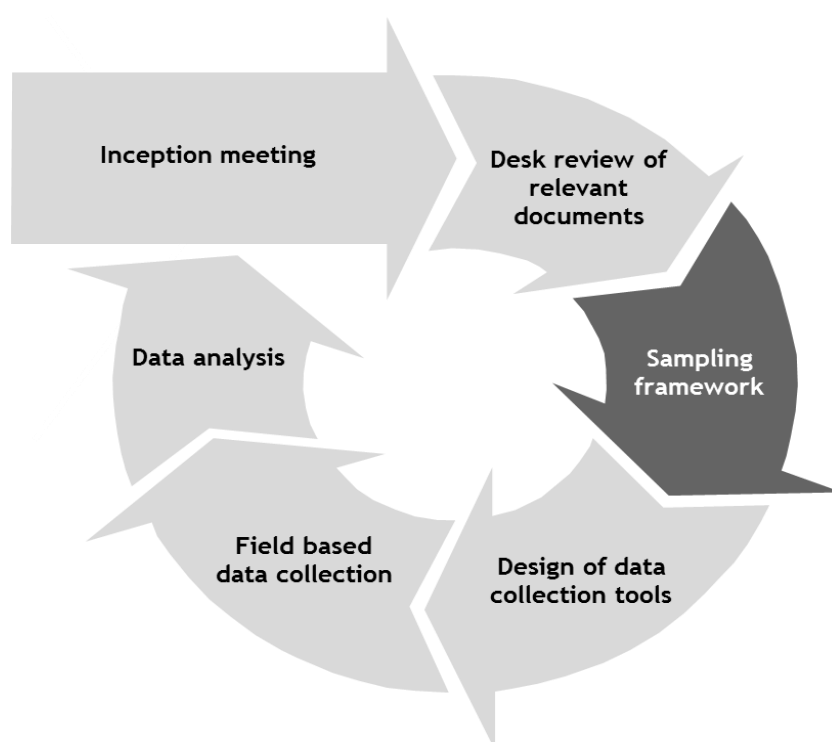
- ▶ Was the project consistent with the needs and priorities of its target group? (RELEVANCE)
- ▶ What were the overall outcomes of the project, intended and unintended, long term and short term, positive and negative? (EFFECTIVENESS)
- ▶ Has the intervention been on-course towards achieving its project objectives? (IMPACT)
- ▶ Can the results produced by the project be maintained after the termination of ABF support? (SUSTAINABILITY).

2. Approach and methodology

The midterm impact assessment was initiated to monitor the outcome of the project over the last five years against the baseline indicators. Given the scale and the multi-stakeholder approach of the project, the methodology for the impact assessment has been designed with due cognizance being given to the perspectives of all the stakeholders involved. The views of both the implementing partner (Dilasa Sanstha) and the community have been taken into account whilst drafting this report.

The methodology for the midterm impact assessment has been designed keeping in view the intricacies of issues being addressed by the project and the interplay of multiple stakeholders and approaches towards sustainable livelihoods. The assessment provides a basis for further reflection and decision making by capturing the key findings and observations and highlights some of the major enablers and provides recommendations for ABF and Dilasa. The assessment uses a mix of both qualitative and quantitative techniques of data collection in order to capture the progress and achievements against the baseline indicators. The steps adopted for the methodology have been described below:

Figure 1: Methodology work steps



2.1 Inception meeting

An inception meeting with the Dilasa project project team was held with the objective of getting a better understanding of the project objectives, components and milestones. The discussion also helped in clarifying project assumptions, stakeholder identification and project management arrangements. The impact assessment team sought inputs from the project team members on overall geographic coverage and beneficiary details in order to finalise the sampling framework and field visit schedules.

The impact assessment team also held a meeting with the ABF before initiating the field visits. Feedback and suggestions provided by ABF were incorporated into the assessment design.

2.2 Desk review of relevant documents

In order to do a deep dive analysis of the project the impact assessment team requested Dilasa to share documents concerning project baseline, planning, management, outcomes and learning. The documents collected from Dilasa were reviewed and used to formulate sample framework, research questions and data collection tools. The review of documents helped in developing greater insights on the crisis of the region, the relevance of the project especially with regard to the needs of the tribal and disadvantaged groups of the region. The desk review further helped in identification/selection of districts, villages and beneficiaries for field based data collection.

2.3 Sampling framework

The sampling framework took into consideration the following criteria:

- ▶ The reference period for the study has been taken as October 2011 to September 2016;
- ▶ Considering that the project requires completion of atleast one year (full agricultural season) for any outcome/impact to be visible, the sample beneficiaries have been selected from amongst the beneficiaries (universe) as of September 2015;
- ▶ As clearly specified in the work order, a sample of slightly more than one percent of the total universe of 51367 beneficiaries (upto September 2015) have been selected for the assessment
- ▶ In order to ensure a representative sample, districts from both Vidarbha and Marathwada have been included in the sample design.
- ▶ Yavatmal and Gadchiroli districts from Vidarbha and Nanded district from Marathwada were selected considering they are representative of almost 80% of the total beneficiaries covered under the project

Table 1: District wise beneficiary coverage: 1 Oct. 2011 to 30 Sep. 2015

District	SHG	Watershed / Agriculture	Sub Total	Percentage of Total
Yavatmal	24161	3605	27766	54.05%
Wardha	3487	208	3695	7.19%
Gadchiroli	4891	1470	6361	12.38%
Amaravati	4096	147	4243	8.26%
Nanded	5167	1116	6283	12.23%
Jalana	0	923	923	1.80%
Osmanbad	1646	285	1931	3.76%
Pune	0	107	107	0.21%
Latur	0	58	58	0.11%
Total	43448	7919	51367	

- ▶ Equal weightage has been given to beneficiaries of NRM and SHG interventions and accordingly 260 and 262 beneficiaries from each of the interventions have been selected for the mid line assessment

- A sample of 18 villages covering 522 beneficiaries has been selected for the field based assessment after considering the proportionate coverage of each of the interventions under NRM and SHGs. Due consideration has also been given to ensure that the beneficiaries selected are representative of each year of project intervention

Following is the list of sample villages:

Table 2: List of sample villages and sample size

SL No	Name of Sample Village	Interventions and timeframe covered	Block	District	Sample Size
NRM VILLAGES					
1	Dhangarwadi	Phad & Doha	Kalamb	Yavatmal	15
2	Mendhala	Doha and support to MF	Kalamb	Yavatmal	25
3	Lakh Khind	Phad, Doha & Desiltation	Digras	Yavatmal	61
4	Bhandarwadi	Soil & Water Conservation	Kinwat	Nanded	14
5	Wagada	Lift Irrigation & Revolving Fund	Pandharkawada	Yavatmal	15
6	Lanji	Soil & Water Conservation	Mahur	Nanded	35
7	3 villages	Horticulture	Mahur	Nanded	6
8	Shantigram	Bodi	Aheri	Gadchiroli	22
9	Kothari	Bodi	Mulchera	Gadchiroli	29
10	Bandukpalli	Bodi	Mulchera	Gadchiroli	40
Total					262
SHG VILLAGES					
11	Salod	SHG	Yavatmal	Yavatmal	55
12	Bothgavan	SHG & Revolving Fund	Yavatmal	Yavatmal	30
13	Dhanora	SHG	Yavatmal	Yavatmal	23
14	Kandali	SHG	Digras	Yavatmal	25
15	Thara,	SHG	Kinwat	Nanded	44
16	Prdhansangawi	SHG	Kinwat	Nanded	30
17	Yewali	SHG	Gadchiroli	Gadchiroli	25
18	Gurwada	SHG	Gadchiroli	Gadchiroli	28
Total					260

The above list also represents the actual number of beneficiaries which were covered in the survey across the eighteen villages and three districts of Maharashtra.

2.4 Design of data collection tools

The analysis of secondary literature served as the basis for planning the field visits and also designing the data collection tools. The assessment was conducted using both qualitative and quantitative methods. The qualitative tools included focus groups discussions (FGDs), key informant interviews, case studies and participatory observations. Baseline survey forms were used to gather quantitative data from the beneficiaries for further analysis.

Discussion guides and an assessment checklist were designed for the Dilasa staff members and their NGO partners. A technical site assessment checklist was prepared to assess the structures that have been created under the project. The checklist took into account various factors whilst assessing the existent structures such as the overall quality of work, utilization of the maximum potential for the beneficiaries, participation of the community and government in building these structures etc. Such technical assessments were carried out throughout the villages where NRM interventions have been undertaken.

A similar checklist was also prepared for collecting information from the SHGs supported by the project in the sample villages.

2.5 Field based data collection

The field plan (refer to Appendix C for a detailed work plan for field visits) and tools were finalized upon receiving feedback from Dilasa. The field visits were conducted from the 12th of October 2016 until the 22nd of October 2016.

The field visits focused on technical assessment of the NRM intervention, focus group discussions (FGDs) with project beneficiaries, participant observation and household based data collection. Before initiating the data collection process, the team was sensitized and oriented on the criticality of collecting quality data and having meaningful interaction with the community.

The impact assessment team made a conscious effort to ensure that the participants of the FGDs were representative of different social groups in order to elicit different perspectives on project outcomes and impact. The groups were heterogeneous (including beneficiaries of multiple groups and interventions) and consisted of 10-12 individuals. Each session of the FGD was facilitated by a core TTC team member using FGD guidelines for 45 minutes to 60 minutes each. During the course of these interactions particular attention was directed towards components such as the recall value of beneficiaries, rates of attribution and frequencies at which the mention of interventions came up.

The beneficiary survey was designed in a manner similar to the baseline survey so as to negate any methodological variances. This questionnaire was used to gather information on demography, current income, increase in income (if any), assets and perceptions of the beneficiaries. The questionnaire covered sections on personal details, income, assets etc.

Picture 1: FGD at Lahkhind, Nanded



The data collected from the survey was further analysed to formulate observations and recommendations for the project.

In-depth interviews were conducted with the core project team at the Dilasa head office, Ghatanji. The discussions focused on aspects related to project management arrangements, processes and systems, partnerships etc. Wherever applicable the impact assessment team interacted with some of the project beneficiaries to bring out success stories and best practices.

2.6 Data analysis

Data analysis included both qualitative and quantitative analysis. The large volumes of data generated in the course of the study - through interactions and the survey were analysed to identify patterns. The data from the FGDs was recorded in a note sheet format, with the leading questions and subsequent probe areas mentioned alongside. A copy of this discussion guide has been attached in the annexures. All note sheets combined provide a comprehensive view of the findings of the entire study and have been used to understand the impact of the project.

Quantitative data obtained from the survey and other sources were analysed statistically. Together with the findings of the discussion guides, the data was compiled, triangulated and comprehensively analysed. As has already been mentioned, case studies have also been developed from first-person narrative accounts.

2.7 Limitations to the Assessment

- ▶ This report sets forth our views based on the completeness and accuracy of the facts stated or provided in the written material shared with TTC and any assumptions that were included; the inaccuracy or completeness of these facts accordingly, have had a material effect on our conclusions
- ▶ Our views are not binding on any statutory, regulatory or executive authority or Court, and hence, no assurance is given that a position contrary to the opinions expressed herein, will not be asserted by any authority and/or sustained by an appellate authority or a Court of law
- ▶ The review was limited to the records/documents shared with TTC by Dilasa Sanstha and ABF with inputs from the field visits conducted. While performing the work, TTC assumed the genuineness and the validity of factual information and the authenticity of all the documents. We have not independently verified the correctness or authenticity of the same
- ▶ Assessment of the project was based on information and explanations given to TTC by the officials of Dilasa Sanstha. Neither TTC nor any of its employees undertake responsibility in any way whatsoever to any person in respect of errors in this report, arising from incorrect information provided by Dilasa Sanstha
- ▶ Our assessment is limited to our visit to the Dilasa Sanstha head office, Ghantanji in Maharashtra over a period of 1 working days. While TTC has been extremely cautious to ensure the inclusion of all important areas within the ambit of our review, it might have inadvertently excluded the review of some other equally important issues
- ▶ The assessment relies on quantitative review of the project implemented during financial years 2011-15. A survey has been carried out to map increase in income of beneficiaries. This has been conducted in agreement between Dilasa Sanstha- TTC

- ▶ This report is based on a critical assessment of Dilasa Sanstha's project management arrangements and the degree of achievements of its objectives between 2011-15. The purpose of the report is to inform the management of ABF and Dilasa Sanstha on the as-is-state and key recommendations for the way forward. The report is intended for sharing and reading of internal stakeholders only and is not for wider circulation

3. A note on the crisis of the region

Sustainable Livelihood (SL) has been at the centre of debate for many development practitioners. Several definitions are currently in use that most development agencies share. In a classic 1992 paper *Sustainable Rural Livelihoods: Practical concepts for the 21st Century*, Robert Chambers and Gordon Conway proposed a composite definition of a sustainable rural livelihood, which is commonly applicable at the household level, that states “A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provides sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term”.

Of the various components of a livelihood, the most complex is the portfolio of assets of which people construct their living. Thus, any definition of livelihood sustainability should include the ability to avoid, or more usually to withstand and recover from such, stresses and shocks. This definition was reinforced by the Institute for Development Studies (IDS) and the British Department for International Development (DFID) which have put into operation the SL concept and approach.

Ian Scones, a leading proponent of the IDS proposed a modified definition of SL, which states “A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain, or enhance its capabilities and assets, while not undermining the natural resource base.

3.1 Agriculture in India

With an increased focus on sustainable livelihoods, it must be noted that over the last decade or so, India’s Gross Domestic Product (GDP) growth and livelihood creation is lower than its potential. More than 20 years of economic liberalisation has adversely affected Indian agriculture and the most obvious sign of this impact is the drastic decline in the growth rate of food grains. Agriculture accounted for only 14% of the GDP in 2012-13 (Economic Survey 2013-14) while it was 14.2% in the 11th Plan period. Irrespective, the role of agriculture remains important since it accounts for 54.6% of employment in India (2011 Census).

The Indian economy recorded a fairly high GDP growth rate of 7.2% during 1998-2008. However, this high rate of GDP growth has not translated into inclusive livelihood opportunities for the rural poor. Actually, it has adversely impacted the rural poor due to various structural changes in the last ten years. Our economy has gone through structural transformation from agriculture to industry and service sectors. The share of primary sector in GDP declined from 26% to 17.5% between 1998 and 2008, even as the share of rural population, which was dependent on this sector remained nearly stagnant. This has adversely impacted the livelihoods of the 98 million small and marginal farm households.

The rural poverty situation in India is highly complex and greatly differentiated by geography, demography, and social class. It is multi-dimensional and influenced by systematic as well as structural changes in the economy. Majority of poor are engaged in low skilled jobs in agriculture largely in the unorganized sector. The labour conditions are exploitative and most of these workers belong to socially deprived classes.

A predominant proportion of rural households are engaged in agricultural labour, even as the agricultural sector has been experiencing a relative decline in GDP. In addition, the rural poor have a limited skill base that restricts their occupational mobility to benefit from the urban centric growth process. Poverty denies the poor households access to a wide range of markets and services, including credit. Lack of access to last-mile services further intensifies their poverty and affects their food security, health, and nutritional status. One of the major policy challenges India faces today is regarding how to provide skilling and up skilling opportunities to low skilled and unorganized agricultural worker.

There is a general perception that the unbearable burden of debt and augmented competition from imports are indicative of a crisis in Indian agriculture. Both these phenomena are real: the inability to bear debts has led to farmers' suicides on a large scale. Thus, farmer suicides become the most visible symptom of this agrarian crisis.

3.2 The agrarian crisis in Vidarbha and Marathwada

Of the state's worst affected by farmer suicides are those of Vidarbha and Marathwada in Maharashtra. The population in both these states is 2.4 Cr and 1.87 Cr respectively. The geographical details of both the states have been provided below.

Table 3: Geographical features of Vidarbha and Marathwada

Parameters	Vidarbha	Marathwada	Maharashtra
Geographical area	97,321(32%)	64,590(21%)	307,713
Forest area	26,750 (27%)	1,697(2%)	20%
Average rainfall	800-1500 MM	400-500 MM	500-3500 MM
Temperature	10-48 degree Celsius	10-44 degree Celsius	10-48 degree Celsius
Irrigation coverage	15% crop area	8% crop area	23% crop area

The alarming conditions of the farmers in Maharashtra, particularly in Vidarbha and Marathwada can largely be linked to socio economic aspects. Farmers fall into debts because they face low crop productivity that increases the risk to their profit and adds to a high cost of life. This then creates a vicious cycle, leading to farmer's mental distress besides suffering other tangible losses. In such situations, suicide is often viewed as the only solution.

It has been estimated that more than a quarter of a million farmers have committed suicide in the region in the last 16 years - the largest wave of recorded suicides in human history. A great number of those affected are cash crop farmers, especially cotton farmers. In 2009, the state had seen 1600 cases of farmer suicides, which grew up to 1740 in 2010. The next three years had seen relatively better rains and subsequently the number of farmer suicides dipped. Further, the number of farmer suicides in Maharashtra again went up to 1949 in 2014 and touched an alarming figure of 3228 in 2015.

In 2012, Maharashtra declared that the drought which hit Marathwada that year was the worst ever. A deficit in rainfall usually has numerous impacts such as the poor output of crops which further affects the financial condition of farmers. Poor selection of crops, inefficient methods of irrigation and the imbalanced use of ground and stored water also lead to what has been referred to as the man-made drought of this region.

Vidarbha and Marathwada have recorded the maximum number of suicides in the state. A total of 19 districts come under these regions and the districts of Yavatmal, Osmanabad and Beed have seen the maximum concentration of such cases. Both Vidarbha and Marathwada with 5.7 million farmers accounted for 83% of all farmer suicides in Maharashtra in 2015.

3.3 Causes of the agrarian crisis

As per a study done by TERI, Maharashtra has been identified as one of the most vulnerable states in India. Based on biophysical, social and technological indicators, the state has a low adaptive capacity to climate change. The state also falls in the zone of high to very high climate change sensitivity, with a widespread dependence on agriculture.

The cash crops grown in Maharashtra include groundnut, cotton, sugarcane, turmeric and tobacco. Further, Maharashtra is the largest producer and produces 29.78 percent of the total cotton production of India. Over 80 percent of this production comes from Khandesh, Vidarbha and Marathwada. However, considering that cotton is a water intensive crop these statistics seem surprising since Vidarbha is a dry region which is usually unsuitable for crops like cotton. Thus, it is no surprise that Maharashtra, which is growing cotton in rain fed conditions is also recording the highest number of farmer suicides.

Several reasons can be attributed as causes of the agrarian crisis in Vidarbha and Marathwada. Vidarbha lies in southern Maharashtra and Marathwada in central Maharashtra, which is the most interior part of the state. All these regions come with their own specific advantages and disadvantages. The rainfall variances in the three regions of Maharashtra have been depicted below:

Table 4: Rainfall in the two regions over the last 5 years

Year	Marathwada	Vidarbha	Madhya Maharashtra
2015	-40%	-11%	-3%
2014	-42%	-14%	-6%
2013	+9%	+42%	+21%
2012	-33%	+8%	-25%
2011	-7%	-6%	+4%

In the year 2016, even when the country received good rainfall, Marathwada region received rainfall only in the excess of 9%. Additionally, the plains in this region are spread more in the parts of peninsular India. The region also has no major rivers flowing through it thus making it further susceptible to drought. However, the drought in Vidarbha is more of an agricultural drought and not hydrological. An agricultural drought refers to a situation in which soil moisture is insufficient and results in the lack of crop growth and production. It usually concerns itself with short-term droughts. On the other hand, a hydrological drought is associated with the effects of periods of precipitation shortfalls on a surface or

subsurface water supply. Its frequency and severity is often defined on a watershed or river basin scale. In this context, the drought in Marathwada is both hydrological and agricultural.

3.4 Measures taken by the Government

The Government has taken several measures to address the agrarian crisis in Maharashtra. With farmers now facing drought for the fourth successive year and nearly 15750 villages having been affected in the Kharif season, the BJP led government in the state has disbursed Rs. 2536 Crore to drought affected farmers.. The central government has approved relief assistance of Rs. 3049 Crore which is the highest ever central assistance given to Maharashtra. Further, the central government has revised the Norms of Relief Assistance under the State Disaster Relief Fund (SDRF). The enhanced financial assistance norms have been adopted with effect from 1st April 2015.

Considering the recurrent crop failures due to rain fed conditions, the Government has also decided to restructure crop loans, waived the interest on loans and stayed the recovery of loans. As a result of such decisions, banks have restructured about Rs. 3500 Crore of crop loans into medium term loans, thus benefitting nearly 5.5 lakh farmers.

As a result of restructuring of outstanding crop loans, the District central cooperative banks of Akola, Washim, Amravati, Yavatmal, Chandrapur and Nasik were able to extend fresh crop loans of Rs. 405 Crore to nearly 1,16, 000 farmers whose loans were further restructured.

3.5 Different schemes available

To help farmers in the drought affected areas, 33 percent of the current electricity bills have been waived off. On the lines of the 'Krishi Sanjeevani Scheme', the Paani Sanjeevani Scheme has been started to benefit 50,000 drinking water schemes of local bodies. The Krishi Sanjeevani Scheme is aimed at improving electricity dues from agriculturalists. It waives off 50% of their arrears only if the remaining 50% is paid. This scheme was extended in Maharashtra until March 2016.

With the launch of the Jalyukta Shivar Abhiyan in December 2014 to provide permanent measures to overcome adverse conditions in the drought prone villages about 1,33,000 works have been completed, creating a Water Storage potential of around 6,90,000 TCM. About 5,182 villages have been selected for this purpose for the year 2016-17. A special campaign for Vidarbha and Marathwada regions has been launched to energise agriculture pumps with assistance of Rs 1,000 crore. Under the 'Atal Solar Krushi Pump Scheme', about 10,000 Solar Krushi Pumps are being provided to the farmers in drought-prone area. Farmers are required to pay only 5 percent of the cost of the pump with no recurring energy bill and no maintenance charges. The government has fixed a target of constructing 1 lakh wells under MGNREGA in the coming 3 years. In 2015-16, 31,000 wells have been completed so far. In its first phase almost 52,000 farm ponds shall be taken up. The Government has also declared the 'Magel Tyala Tale Scheme' to promote sustainable agriculture.

Despite such measures the crisis of the farmers in Vidarbha and Marathwada continues. Farmers continue to engage in cotton production owing to its popularity and the fact that

it remains a major export crop for India. Issues such as the availability of cheaper cotton in the market, the abolition of protectionist policies, limited access to high yielding seeds, the increased cost of cultivation and the credit system all have contributed in equal measure to the crisis. Adding to this is the fact that government interventions have not been effective in these areas yet. Thousands of farmers continue to await relief response but are yet to receive anything. Another factor that has lent to the existing crisis of Vidarbha was the discontinuation of the procurement of crop by the Maharashtra State Cooperative Cotton Growers Federation (MSGGF) during the early 2000's. Traditional farmers were now unable to compete with the entry of private traders thus creating a larger divide and increased exploitation.

3.6 Concluding note

Various NGOs are working towards mitigating farmer suicides in Vidarbha and Marathwada. These include Sangath, operating from outside Goa, which has been handpicked by the Dorabjee Tata Trust to work in this area. Other NGOs working in the area include the Marathwada Gramin Vikas Sanstha, the Naam Foundation, Dilasa, the Making a Difference Foundation amongst others.

Besides the failures of crops, several other factors have led to the agrarian crisis in Vidarbha and Marathwada. These include other issues such as indebtedness, old age, gambling, drinking, perceived loss of status etc. There seem to be no alternative forms of livelihood thus making the situation more grim and worrisome.

Despite concerted steps being taken by the central and the state government to tackle this agrarian crisis, no evident changes have been noted. As per statistics, suicides continue to rise as does indebtedness. Further, the census data of 2011 indicates a shrinking farmer population.

Keeping in line with such a situation the ABF- Dilasa project has been working to promote sustainable integrated development in six districts of Vidarbha and two districts Marathwada in Maharashtra. The ABF-Dilasa project works with the most disadvantaged households, largely tribals and outlines diverse agricultural practises including irrigation, mixed cropping pattern, seed preservation and access to bank credit.

4. Project overview and relevance

4.1 A brief overview of the project

The ABF-Dilasa project was sanctioned in October 2011 based on the project proposal submitted by Dilasa earlier in the year. The project was earlier sanctioned for a period of 5 years (Oct 2011-Sept 2016) with an estimated cost of INR 9.25 crores. After a request from ABF, the project was scaled up to cover additional beneficiaries with an extended timeline till 2019 and a revised estimated cost of 29.48 crores. The project has been designed in the backdrop of the agrarian crisis in Vidarbha and Marathwada regions of Maharashtra. Both these regions are rain fed and drought prone areas and characterised by mono cropping, low yield and productivity. Both these areas are also infamous for the spate of farmer's suicide due to recurrent crop failures and indebtedness that pushes the farmers to a state of desolation and hopelessness. The stated goal of the project as per the project proposal was thus to *“create sustainable livelihoods and reduce the indebtedness of marginalized tribal communities”*. The project objectives include:

- ▶ To improve the living conditions of rural poor and tribal households on a sustainable basis
- ▶ To increase net income of each targeted participant family by at least 50% of baseline annual income through project approach
- ▶ To reduce dependency of farmers on money lenders for credit needs by way of promoting alternative avenues for credit at modest interest rates
- ▶ To promote seed production and stabilize agriculture production of marginal and poor tribal farmers using low external input agriculture pattern
- ▶ To demonstrate innovative soil and water conservation measures enhancing soil fertility and fodder availability.
- ▶ To reduce the distress migration of people from rural to urban areas
- ▶ To enhance food security

In order to address the agrarian crisis and to successfully create alternative livelihoods and meet project objectives, an integrated NRM approach was created. It was also understood that to effectively reverse the situation of distress in the aforementioned regions, a multi-pronged approach was critical. Certain important factors were identified that would be worked upon such as creation of irrigation facilities, erosion control measures, promoting sustainable and lower risk agricultural practises, promoting allied livelihoods, provision of credit. For this, Dilasa Sanstha has developed an action plan that comprises of several interventions such as promotion of Phad agriculture, promotion of Pata mix cropping project, innovative water and soil conservation interventions, farm cultivation support to marginal farmers through razor techniques and other methods, agro-horticulture, fodder development, promotion of animal husbandry, micro finance through self-help groups (SHGs). Most of these interventions are tailored to suit different kinds of regional and geographical specificities.

The model deployed in the project can be divided into two parts - interventions under agriculture/watershed management and SHG activities. The activities under the former ensures increased availability of water by developing diversion based irrigation structures, promotion of mixed farming, horticulture, water and soil conservation etc. The activities under the SHG intervention includes creating bank linkages for credit, creation of revolving

funds to start enterprises, income generation and skill trainings, and creation of village level social structures such as federations.

The project achievements under the different interventions has been captured below:

Coverage and achievements

Under the ABF-Dilasa intervention, 62 blocks and 1200 villages have been impacted so far. These include the districts of Yavatmal, Gadchiroli, Amravai, Wardha, Chandrapur, Nanded, Jalna, Latur, Osmanabad and Pune. The map of these intervention districts can be seen below:

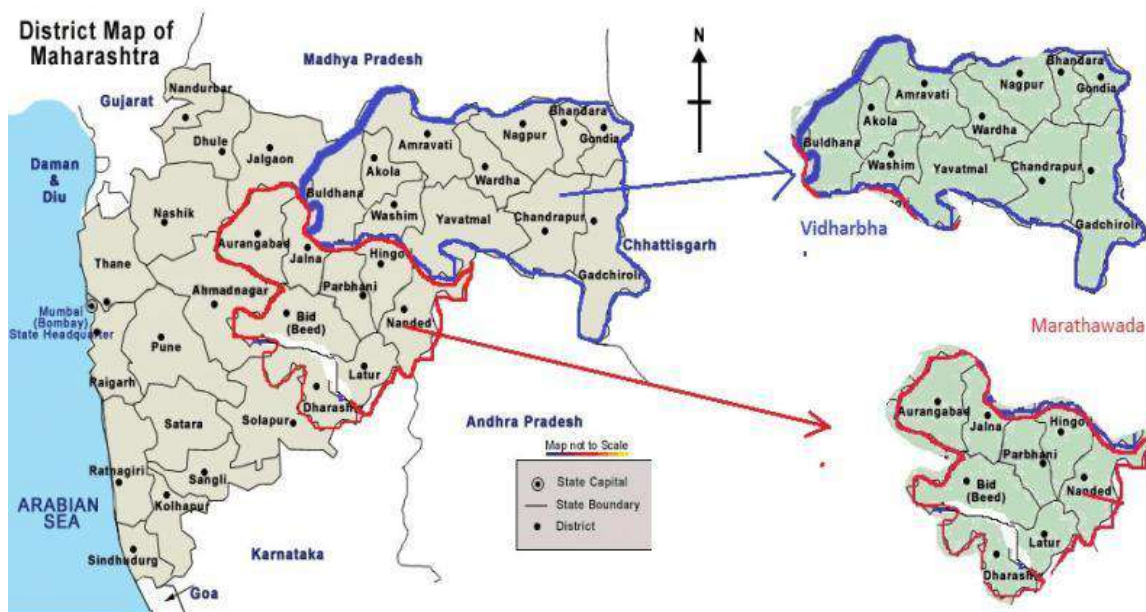


Figure 2: Map of areas of project intervention

Until now the project has managed to reach out to 72533 households as compared to the set target of 70703. Of these male beneficiaries are 11256 and female beneficiaries are 61277. The total number of SHGs formed are 7880 and the SHG members are 86790. Under the livestock program 287 families have been reached until now. The projected project beneficiaries to be reached until 2019 has been recorded as 111332. The district wise beneficiary coverage has been depicted below:

District	SHG	Watershed/agriculture	Sub total
Yavatmal	31714	4797	36511
Wardha	4217	620	4837
Gadchiroli	9059	2350	11409
Amaravati	4214	147	4361
Nanded	6015	1577	7592
Jalana	0	923	923
Osamanabad	5795	285	6080
Chandrapur	0	0	0
Pune	0	412	412
Latur	350	58	408

Table 5: District wise beneficiary coverage

NRM components

As reported by Dilasa, the NRM component of the project benefited 7112 farmers as on September 2016. Approximately 18508 acres of land has been brought under irrigation and there has been a reported reduction in soil erosion of 8663 acres. More than three hundred farmers are now practising organic agriculture and 126 farmers have started using bio pesticides.

One of the major components of the project is its interventions on NRM. As part of the same, 65 water user groups have been formed in the target villages which serve to ensure the functioning of the water structures at a village level. The remaining figures have been provided in the table below:

Table 6: Rainwater harvesting structures

Structure	Number
Check dams constructed/renovated	72
Farm ponds constructed/renovated	18
Phads constructed/renovated	92
Beneficiaries with kitchen gardens	1200
Trees planted	52580
Fruit trees	3500
Soft wood trees	49000
Other trees	1080

Table 7: Water conserved under the project

Structure	Storage
Bodi structure	315432 CUM
Soil works	325000 CUM
De-Siltation	69321 CUM
Doha Model	350000 CUM

As part of its interventions related to creating and promoting alternative livelihoods, 287 families have been covered under the livestock programme with linkages to milk chains and dairy.

In its endeavour to create sustainable and alternative livelihoods, the project has gone forth and has provided agricultural assets to 90 individuals which allows for extra income in a scenario of low rainfall and subsequent low productivity. Under the non-farm based interventions, 116 individuals have been linked to kumbaya, kantha work, bamboo, embroidery, petty trade etc. 1270 artisans have also been trained alongside 14 NGOs.

SHG and Bank Linkage components

To effectively integrate the communities and enable them to transact digitally and also mainstream them the project has taken several measures. Approximately thirty-nine thousand individual savings bank accounts (SB account) have been opened and 7,880 SHG accounts have been opened for the groups that are supported by the project. The groups have further saved INR 36 crore through monthly savings. The SHGs are also now increasingly loaning money from banks to invest in their businesses and the total sum borrowed until 30th June 2016 is INR 73 crore. Beneficiaries have also been provided ration cards, life insurance coverage and health insurance coverage.

4.2 Relevance of the Interventions

The relevance of both NRM and SHG interventions under the project has been assessed within the overall context of Sustainable Livelihoods Framework, Sustainable Development Goals and Climate Change Adaptation.

Relevance of the Interventions within the context of climate change adaptation

At present about 83% of agriculture in Maharashtra is under rainfed farming. It is found that increasing dry spells and erratic rainfall almost reduces the crop yields by half. It may even cause partial to a complete crop failures. The crop failures then create a domino effect impacting on production, loss of income, inability to repay the loans and ultimately suicides. As per a study report by NABARD, 14 districts of Vidarbha and Marathwada regions of Maharashtra are amongst the most vulnerable to the risks of climate change that is manifested by poor and erratic monsoon, and drought.

Recently, both these regions have faced severe droughts which continued for almost 3 years. As per an estimate, there are about 3.6 million households from these regions who are vulnerable to climate change and solutions need to be found through the climate change adaptation measures. The adaptation measures can be found largely around strengthening the natural resource base, diversification of the livelihoods portfolio, economic development and reducing vulnerability through the safety nets. These include making provisions for irrigation, organic farming and low external input agriculture (to reduce the cost of cultivation as well as environmental pollution through reduction of use of agrochemicals such as fertilizers and pesticides).

The farmer groups targeted by Dilasa as well as the households covered under the SHG component of the project are prone to the impact of climate change related risks that causes extreme vulnerabilities and desperation including cases of suicides. The project while working on micro irrigation initiatives, also focuses on improving the efficiency of water and its use. The project strategies of strengthening the agricultural base and diversification of income generation activities through provision for irrigation, soil water conservation activities and microfinance initiatives are therefore relevant within the overall context of needs of the region and adaptation measure for climate change.

Interventions in the context of Sustainable Livelihoods framework

The Sustainable Livelihoods Framework developed by DFID depicts stakeholders as operating in a context of vulnerability, within which they have access to certain assets. Assets gain weight and value through the prevailing social, institutional and organizational environment (policies, institutions and processes). This context decisively shapes the livelihood strategies that are open to people in pursuit of their self-defined beneficial livelihood outcomes.

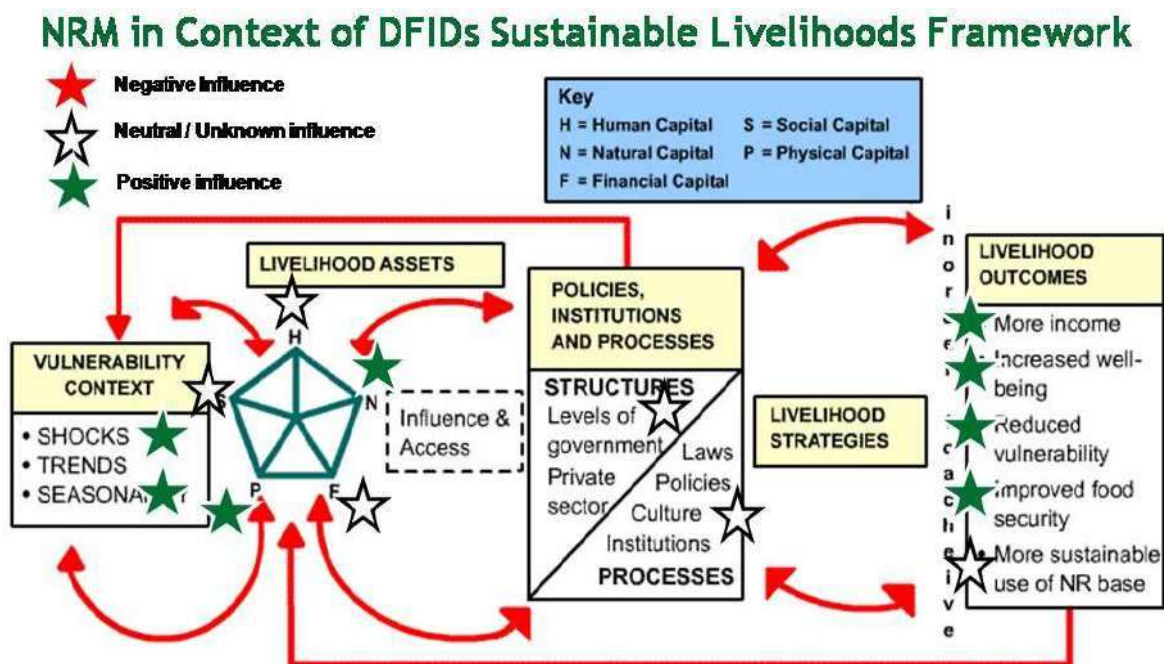
The vulnerability context frames the external environment in which people exist but have limited or no control. Vulnerability arises when people have to face harmful situations with limited capacity to respond. The approach to livelihood assets is founded on the belief that people require a range of assets to achieve positive livelihood outcomes. Therefore the SLF identifies five types of assets or capitals upon which livelihoods are built, namely human capital, social capital, natural capital, physical capital and financial capital.

ABF-Dilasa project combines various elements of SLF and its approaches and works towards creating conditions that are suitable for achieving sustainable livelihood outcomes. As per the philosophy of Dilasa, the availability of water is the dividing line between the rich and the poor in rural area. Under NRM interventions, the focus is largely on strengthening natural resources, specifically water harvesting and irrigation structures like Phad, Doha, Lift Irrigation, Bodi etc using appropriate and locally adaptive technologies. In case of lift irrigation and sprinklers, the efficacy of physical assets are enhanced further to improve the access and efficiency of resources. Moreover evidences collected through the study do indicate that the interventions are successful in increasing the income of the households.

Long term sustainability of the NRM interventions will largely depend on the capacities developed for taking decisions on crop selection, use of fertilizers and pesticides, maintains a balance between economic efficiency and ecological integrity. These economic activities may not be undertaken which can cause major ecological damages that may not be reversed in a short period of time. E.g. crops that requires intensive irrigation like sugarcane may not be undertaken in the drought prone areas. Such practices will lead to over exploitation of the ground water and the area may be vulnerable to the drought like situation in future.

The facilitation from Dilasa is largely on increasing the efficiency of the resources. Rest, more or less is left to the communities as far as ecological integrity and human wellbeing is concerned. The capacities of the communities are enhanced to a certain extent; however more deliberate efforts may enhance the integration, efficient access options and resources.

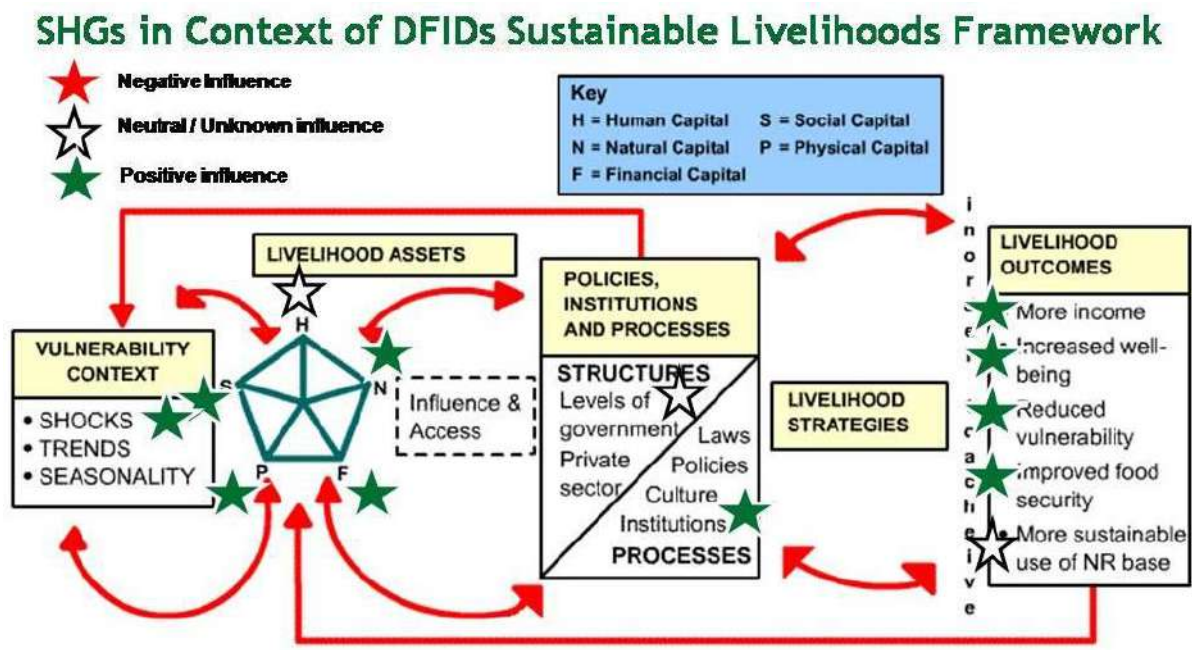
Figure 3: Contextualizing NRM intervention



The SHG interventions primarily works on enhancing the access to finance. The trainings are given to the communities on management of self help groups as well as on livelihoods. In this project, the SHGs are the strongest Institutions. Beyond the SHGs, the work on the

village level organization and federation is yet to start. The other institutions like farmer's groups, water user groups etc remains an informal collectives of beneficiaries and their capacities are yet to be developed to get optimum benefits of the project outcomes to the communities. As far as the use of policies, schemes for the interventions is concerned, there is a lot of scope to get the benefits of convergence with the government agencies, though the liaisoning efforts required for this are very high. A stakeholder analysis could be a critical first step in developing systematic approach for convergence.

Figure 4: Contextualizing SHG based interventions



Livelihoods strategies for both SHGs and NRM depend largely on the Agriculture. Most of the efforts are going into the strengthening livelihood based on agriculture and allied businesses. NRM is totally focused on agriculture whereas the loans from the banks are also used (roughly 90%) on agriculture. This situation demands a holistic diagnosis of each of the blocks and village to identify the various potential livelihoods opportunities people can use to make a living and coping mechanisms. The selection of the present intervention is concrete and has a very high success rate. The interventions are proven to deliver livelihood expected outcomes. The increase in income is seen in almost all the households. The reduced indebtedness among the households, increased educational level are some of the long-term livelihoods outcomes the project delivers.

Relevance within the context of UN Sustainable Development Goals

The NRM component of the project directly aligns with the United Nation's Sustainable Development Goal 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture. Agriculture along with the other sectors like forestry and fisheries can provide nutritious food for all and generate decent incomes, while supporting people-centred rural development and protecting the environment if done properly. At present, there is huge degradation of the natural resources like soils, freshwater, oceans, forests and biodiversity. There is huge pressure on these resources because of Climate change by increasing risks associated with disasters such as droughts and floods.

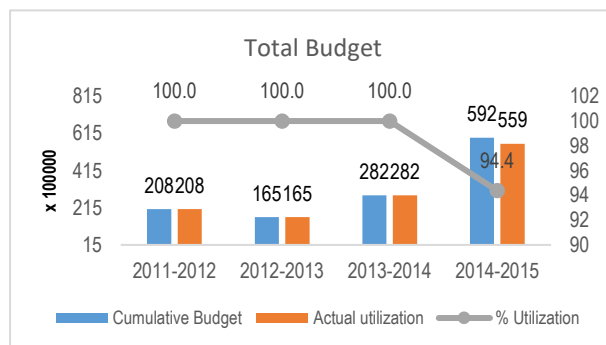
There is possibility that the situation will become worse and livelihoods will be in danger. It will further force people to migrate in the cities. The project's contributions on the water harvesting structure is also supporting Goal 1:End poverty in all its forms everywhere, Goal 6: Ensure availability and sustainable management of water and sanitation for all, Goal 13: Take urgent action to combat climate change and its impacts*, Goal 15: Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss

The SHG interventions directly contribute to the “Goal 5: Achieve gender equality and empower all women and girls” by providing them with financial power, collective efforts and capacity building. Then it also contributes indirectly to the “Goal 1: End poverty in all its forms everywhere”, “Goal 2: End hunger, achieve food security and improved nutrition and promote sustainable agriculture”, Goal 3: Ensure healthy lives and promote well-being for all at all ages and Goal 4: Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.

4.3 Note on project budget and utilization

Trend in total programme budget

Figure 5: Total project budget and utilization till September 2016

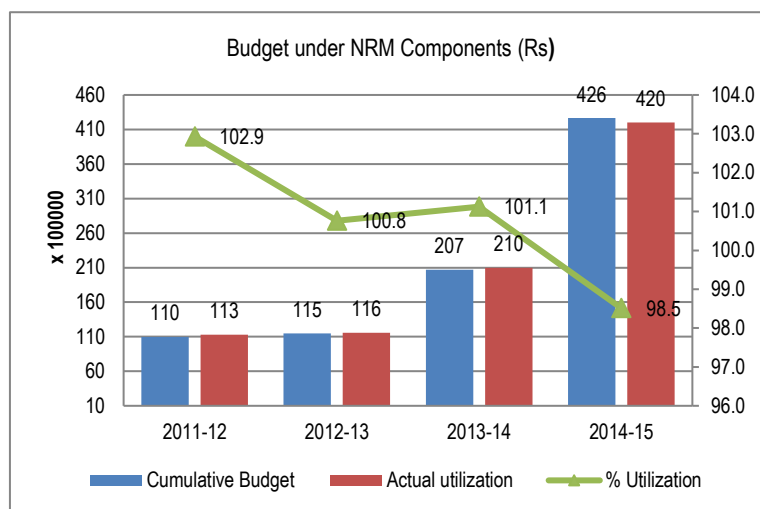


There is a gradual increase in the budgets in the years 2011-12 (2.08 Cr), 2013-14 (2.82 Cr) and 2014-15 (5.92 Cr). However, the budget was reduced in year 2012-13 (1.65 Cr) as compared to the previous year. Dilasa has been consistently utilizing their entire budget in the initial three years. In 2014-15, at present the budget utilization is about 94.4% which might be utilized by the end of the project.

Budget and utilization under NRM components

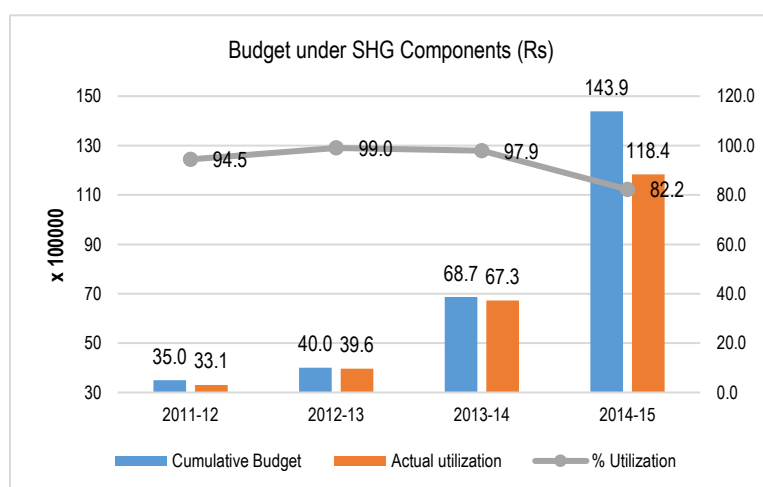
The budget allocation for NRM shows an increasing trend through all the four years, but in 2014-15 it has increased prominently i.e., the double of the budget in 2013-14. In 2011-12, 2012-13 and 2013-14 the utilization of the budget is slightly more than the budget allocated, i.e., more than 100%, but in 2014-15 it has come down to 98.5%, Which might be utilized by Dilasa till the end of the project period.

Figure 6: Budget and utilization under NRM component



Budget under SHG bank linkage programme

Figure 7: Budget and utilization under SHG component



The budget allocation for SHG component is showing an increasing trend through all the four years, but in 2014-15 it has increased visibly i.e., more than double of budget in 2013-14. The utilization of budget has never been 100%, In the first year, it was 94.5% which was increased in the second year to 99%. However, then declined to 97.9% in the third year and further declined to 82.2% in the last year. There

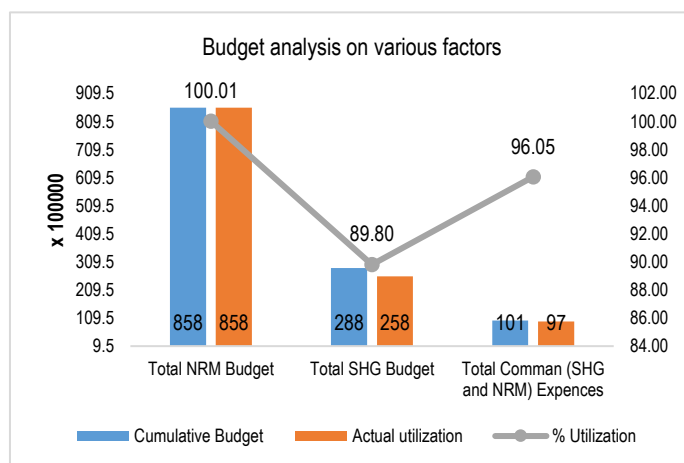
is a possibility that some more budget might be booked in the last year after the closure of the first phase.

Budget analysis across NRM, SHG and common components

After summing up the budgets for NRM, SHG and the common expenses for SHG and NRM, we can conclude that the

budget for NRM is the highest amongst all, it is four times higher than the SHG budget and 8 times higher than the total common expenses. Since the budget and expenses under the NRM components are infrastructure oriented and cost intensive, they are higher as compared to the SHG interventions. Utilization of the NRM budget in all 4 years is more than the combined budget allocation, but the utilization of SHG budget and common expenses is less. SHG budget has the lowest % utilization.

Figure 8: Budget and utilization under various factors



Total common expenses were the highest in 2011-12 and reduced thereafter. In the first year there wasn't much bifurcation as it was the first year and systems were yet to be established. It has increased more than four times in 2014-15 after 2013-14. Also, the utilization of the expenses budget has consistently been less than 100%. In 2013-14, the expenses budget was very low and its utilization was also the lowest.

Budget	Cumulative Budget (Cr)	Actual utilization (Cr)	% Utilization
Total Budget	12.47	12.14	97.33

Year-wise cumulative budget per targeted beneficiary

Figure 9: Average cost per beneficiary

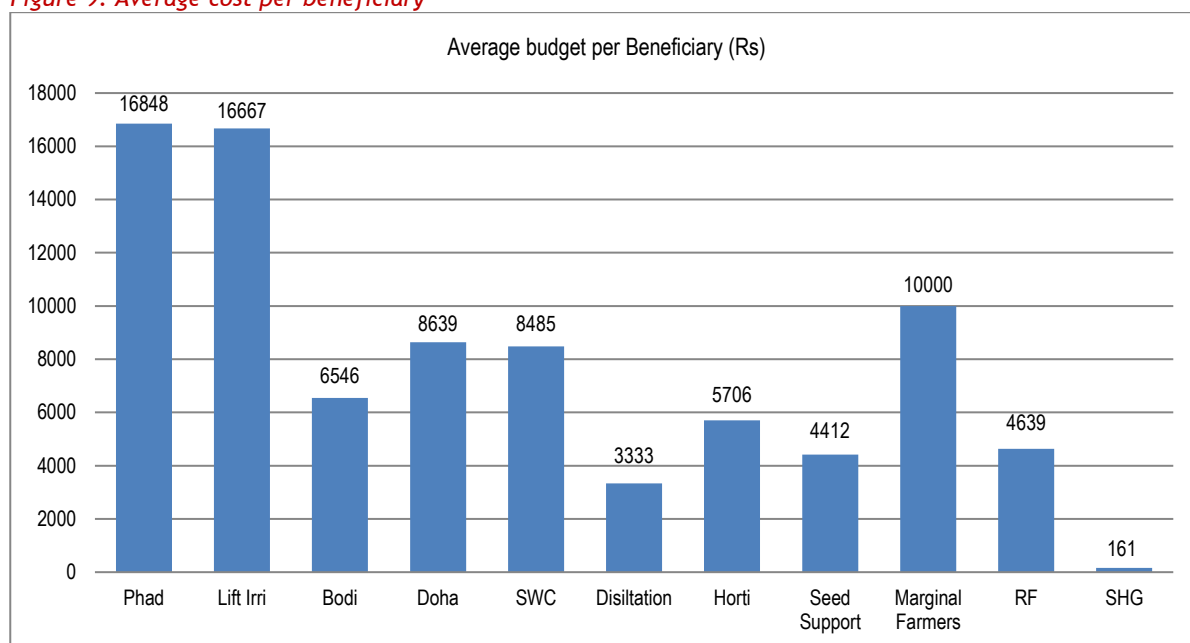
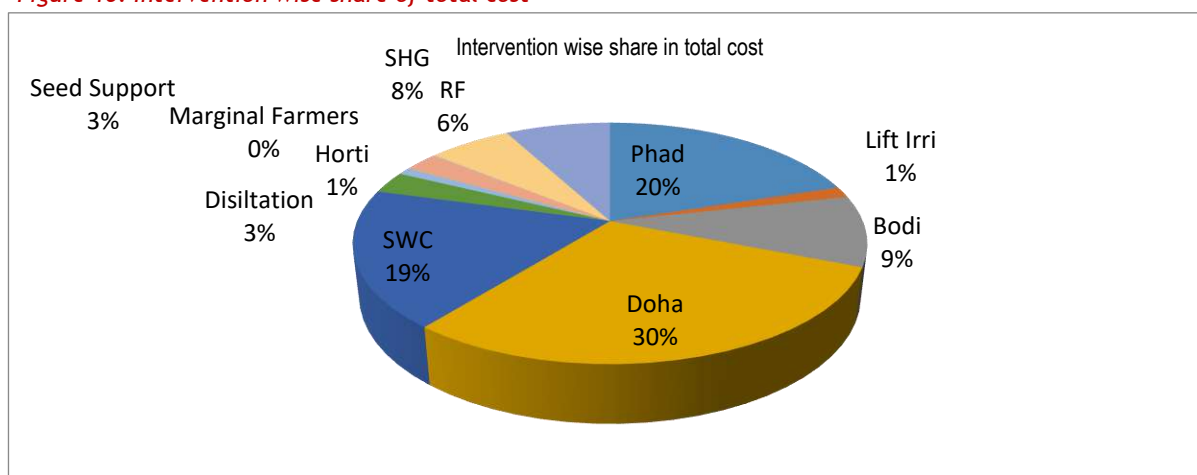


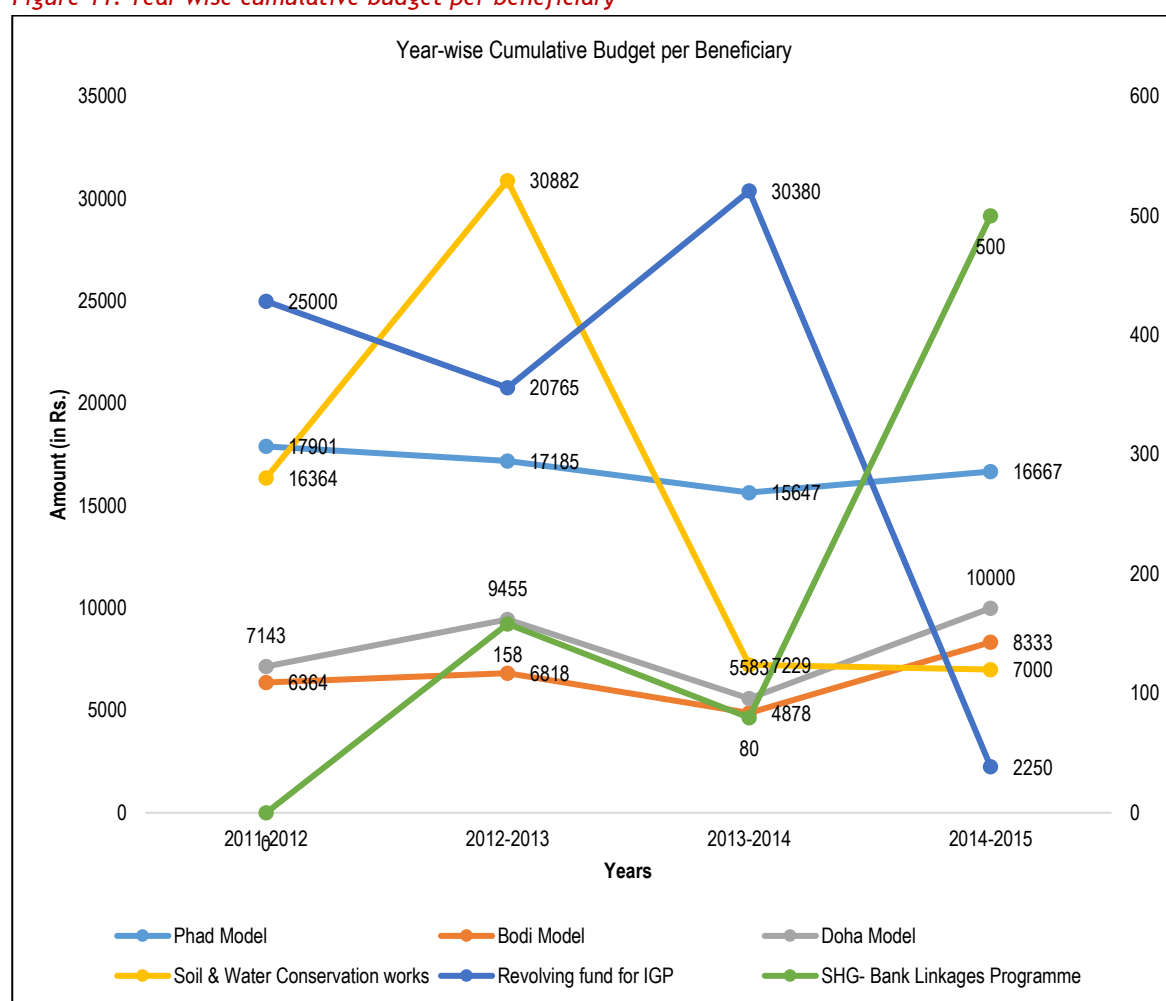
Figure 10: Intervention wise share of total cost



The average per beneficiary project cost is highest in case of Phad (Rs 16,848), followed by lift Irrigation (Rs 16667) and support to marginal farmers (Rs.10, 000).The budget for de-siltation is lowest among the NRM activities. The budget kept for the SHG bank linkage is lowest with Rs 161 per household.

The maximum share of the Programme budget is taken up by Doha Model with 30% of total Budget. It is followed by Phad (20%) and Soil water conservation works (19%).The budget for Bodi and other activities is less than 10% of the total budget. The budget for one of the major components of SHG bank linkage programme at 8%.

Figure 11: Year wise cumulative budget per beneficiary



Year wise analysis shows that there have been major fluctuations in the per household budget for the NRM and SHG interventions. Soil and water conservation work has declined by 77% from 2012-13 to 2013-14. The per household cost on Revolving Fund for IGP has shown a sharp decline by 93% from 2013-14 in the budget allocated per beneficiary. SHG-Bank Linkages Program on the other hand, has shown a sharp increase by 525% from 2013-14. This sharp increase can be attributed to the increase in the no. of SHGs from 4000 till 2013-14 to 7575 in 2014-15. The number of SHGs per field staff have also decreased from 200 in first year to 75 during the last year.

The components for which data across all years was available, have been taken into consideration. For further reference, please see below table for Budget per Targeted Beneficiary

Table 8: Budget/Cost per beneficiaries by type of interventions

Sl. No	Components	2011-12 (Rs)	2012-13(Rs)	2013-14(Rs)	2014-15(Rs)	Average(Rs)
1	Phad Model	17,901	17,185	15,647	16,667	16,848
2	Lift Irrigation Scheme				16,667	16,667
3	Bodi Model	6,364	6,818	4,878	8,333	6,546
4	Doha Model	7,143	9,455	5,583	10,000	8,639
5	Soil & Water Conservation works	16,364	30,882	7,229	7,000	8,485
6	De-siltation works				3,333	3,333
7	Horticulture Promotion		4,000	5,342	5,250	5,706
8	Seed Support			2,128	3,000	4,412
9	Support to marginal farmers-				10,000	10,000
10	Revolving fund for IGP	25,000	20,765	30,380	2,250	4,639
11	SHG- Bank Linkages Programme	0	158	80	500	161

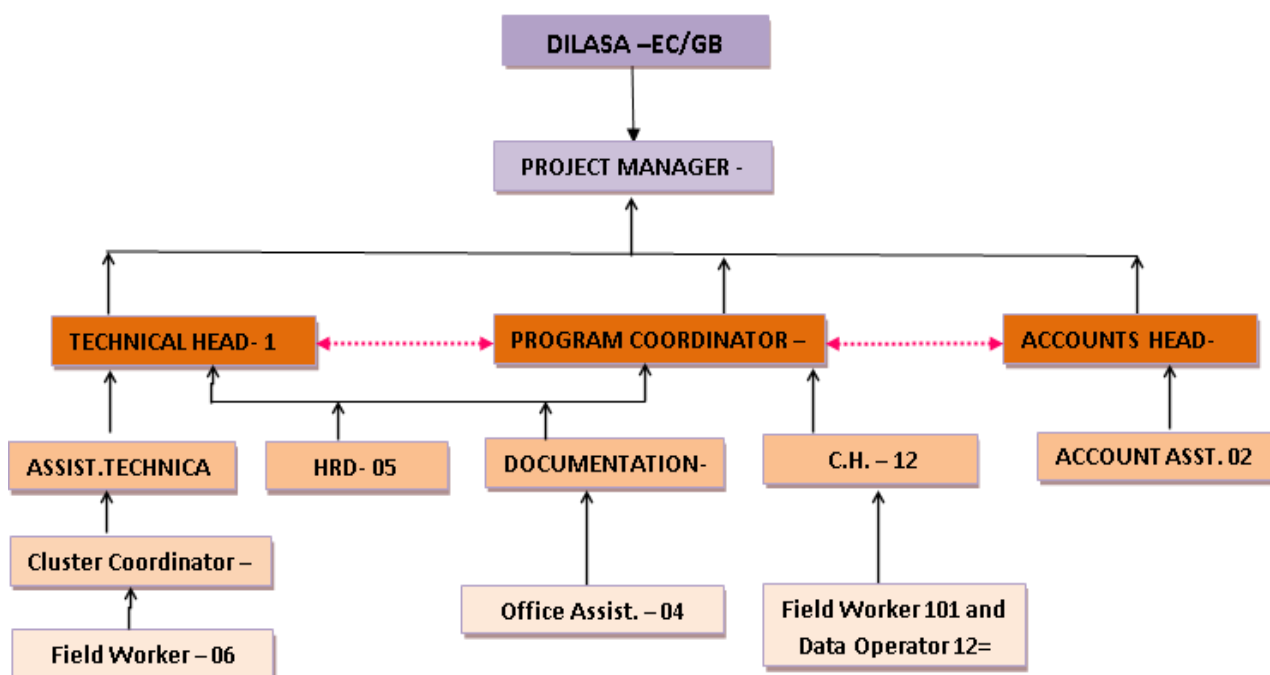
Overall, the budget has been flexible as per the performance of Dilasa and the partners. The utilization of the budget has also been consistent across years. During the implementation years, the programme learned several things and that has reflected in the changes into the budget. There has been increase in the overall budget year by year. However, a good strategy / programme design and planning workshop would have definitely helped the programme to reduce the fluctuations. While concluding, per beneficiary cost for SHGs is only 161, there is lot of scope to increase this amount and add more components to strengthen livelihoods through SHGs.

5. Project organization and management arrangements

5.1 Organization structure

The effectiveness of project results is intrinsically linked to an organization's structures, its capabilities and the adequacy of systems, policies, and procedures for project lifecycle management. As part of the impact assessment, the team undertook an as-is review of the management arrangement systems and the processes that have been put in place by Dilasa. This chapter provides an analysis of the same.

Figure 12: Project organization structure



A project organization is a structure that facilitates the coordination and implementation of project activities. Such a structure is primarily important as it creates an environment that fosters interaction amongst team members with minimal levels of disruption, overlaps and conflict. One critical decision of project management is the form of the organizational structure that will be used for the project.

The project is being implemented by Dilasa in partnership with 12 local NGOs. Oversight and governance for the project is provided by the General Body (GB) and the Executive Committee (EC). The GB comprises of 16 members, with an equal representation of both males and females. The recruitment of these members is largely done locally. The primary role of the GB is to provide strategic direction to the project besides functioning as an oversight mechanism. The GB is further responsible for budget approval and usually also approve audits that are conducted. Two meetings of the GB are conducted semi-annually.

The EC comprises of 7 persons who have all been onboarded locally, The EC is largely responsible for taking decisions related to project implementation and execution. Four meetings of the EC are held every quarter.

For providing project related oversight on a day to day basis a Governance Committee (GC) comprising of core project team members has been constituted. The GC provides strategic direction and takes critical decisions related to project implementation and execution.

The Project Manager (PM) is responsible for overall planning, execution, implementation and management of the project. The PM reports to the EC and is supported by a Programme Coordinator (PC), a Technical Officer (TO) and an Accounts Officer (AO). The PC, TO and AO are all responsible for project coordination, providing technical assistance and for documentation.

The team is further comprised of cluster coordinators and field assistants who are responsible for working in the fields with the beneficiary groups and are involved in daily execution of the project. Over the years of implementation, the project structure has continually evolved keeping in mind the best practises and lessons learnt through out. Structural changes have been made at various junctures to accommodate different requirements such as reducing the work load on field workers to increasing staffing at a mid level.

The project staff members are from varied backgrounds and are hired and oriented depending on the specific roles allotted. As of date besides the senior management, there are a total of 125 staff at Dilasa of which 77 are males and 48 are females. The composition is as follows:

Table 9: Project team composition

S.no	Category	Number
1.	Field workers	102
2.	Cluster coordinators	11
3.	Cluster heads	12

Basis interaction with the staff at both a field level and an organizational level, the study team noted that the team is well composed, is gender balanced and comprise of qualified individuals at various levels. It has been noted that the staff are a mixed composition in terms of educational backgrounds and include 33 graduates, 3 B.Com degree holders, 5 Master degree holders (MA) and 5 individuals with a Master's degree in social work (MSW). This is indicative of the fact that the group would have a holistic approach towards the planned interventions since the staff come from varied academic orientations.

5.2 Partnerships

The core competency of Dilasa lies in natural resource management especially in water management. As has already been mentioned above, the ABF- Dilasa project is being implemented through 12 local partner NGO agencies using a decentralised model. It has been observed that the partner agencies who have been selected have previously already been working with the local communities in the given areas for sustained periods of time. Also, only those partners are selected who are already working with SHGs and on microfinance and other related issues. All partner staff are paid directly in their individual accounts.

Table 10: Name of partner organizations

S.No	Name of the PIA	Working block	District	Issues being addressed
1	Vikasganga Samajsevi Sanstha, Ghatanji Dist. Yavatmal	Ghatanji	Yavatmal	SHG promotion & bank linkage
		Ralegaon	Yavatmal	
2	Navvidhya Bahuuddeshiya Sanstha, Yavatmal	Pusad	Yavatmal	SHG promotion & bank linkage
3	Gramin Vikas Bahudheshiya Samajseva Sanstha, Kinawat Dist. Nanded	Mahur	Nanded	SHG promotion & bank linkage
		Kinavat	Nanded	
4	Sahyog Rural Science Society, Yavatmal	Arvi	Wardha	SHG promotion & bank linkage
5	Aniket Bahuuddeshiya Sanstha, Digras	Digras	Yavatmal	SHG promotion & bank linkage
6	Sant Kabir Sanstha, Yavatmal	Ghatanji	Yavatmal	SHG promotion & bank linkage
		Kalamb	Yavatmal	
		Zari	Yavatmal	
		Yavatmal	Yavatmal	
7	Sarita Sanstha, Amravati	Dharani	Amravati	SHG promotion & bank linkage
		Chikhaldara	Amravati	
		Morshi	Amravati	
		Chandur (Rly)	Amravati	
		Amravati	Amravati	
8	Om Sai Sanstha, Gadchiroli	Sironcha	Gadchiroli	SHG promotion & bank linkage
9	Sanjivani Bahuuddeshiya Sanstha, Yavatmal	Yavatmal	Yavatmal	SHG promotion & bank linkage
		Babulgaon	Yavatmal	
		Kalamb	Yavatal	
10	Jiwhala Bahuuddeshiya Sanstha, Umerkhed	Umarkhed	Yavatmal	SHG promotion & bank linkage
		Mahagaon	Yavatmal	
11	Samaj Vikas Sanstha, Omerga	Omerga	Osmanabad	SHG promotion & bank linkage
		Nilanga	Latur	
		Lohara	Latur	
12	Sandesh Sanstha, Gadchiroli	Gadchiroli	Gadchiroli	SHG promotion & bank linkage
		Dhanora	Gadchiroli	
		Armor	Gadchiroli	

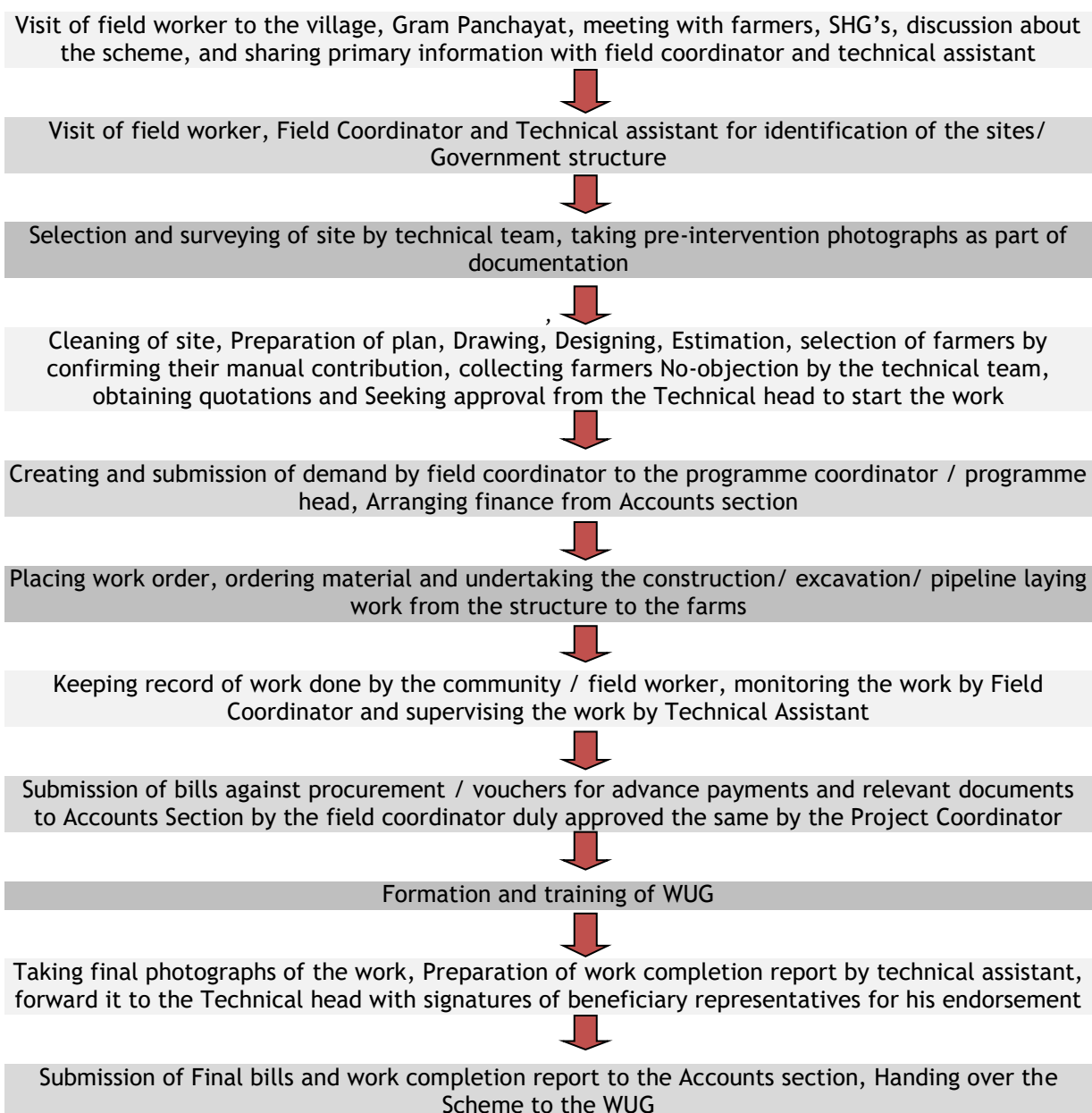
The organization level coordinator and the NGO head are both paid by the project not as on-roll staff but as outsourced staff. Direct staff who are employed for the project are directly kept on the payroll. The NGO heads of the partner organizations are closely involved in monitoring activities and are an integral part of project implementation. Earlier, the levels of involvement were lesser but with time and increased levels of involvement, the partner NGOs have started to take on several roles and responsibilities thus making this decentralised model a working success. Adding to this is the fact that most of these NGOs that have been selected at the particular project locations have had prior experience of having worked with the communities and are thus comfortable with the local specificities of that area. It has been noted that only those partners are selected that

already are linked to SHGs. Further, all partner NGOs conduct business in a similar fashion thus making interactions with the Sanstha standardized. Baseline is recorded in a standardized format and sharing of information in meetings that are conducted with the NGO partners are also done in a similar way to maintain uniformity.

5.3 Planning, Monitoring and Reporting

The project planning and design in its entirety has been done by Dilasa. Post the planning, a site visit was conducted by ABF to assess the situation and to gauge the appropriateness and the need for the planned interventions. In the course of the project period, as has been explained above decisions are taken by the management but also involve community consensus.

Village selection/beneficiary selection constitutes a process that has been defined and institutionalised beginning right from identification of a potential area of intervention to selection and finally execution. The general selection process for Dilasa's interventions has been depicted below:



As depicted above, the process for all interventions begins with a visit of the Dilasa staff to the village wherein interactions are held with the community to understand their needs. This is then followed by a visit of the technical officer to the village for site identification. Surveying of the site along with a technical assessment is conducted to determine the feasibility of creating the planned structure in the particular area. Post this assessment, the site is cleaned, thereafter planning, estimation and selection of farmers is done besides obtaining no objection certificate from the gram panchayat. This plan is then sent for approval to the technical head.

Once approved by the technical officer, the plan is further submitted to the programme coordinator/programme head and finances are subsequently arranged for. After approval from the aforementioned a work order is placed, materials are ordered and pipeline laying work is then started. Records of the work done is maintained by the field worker which is supervised by the field coordinator and the technical assistant. Bills, procurement vouchers and other relevant documents are submitted to the accounts section by the field coordinator post approval by the project coordinator. Once the work is completed, final photographs are taken of the site, a work completion report is prepared by the technical assistant which is then sent to the technical head with the signatures of the beneficiaries. The last step includes submission of the final bills and the work completion to the accounts section followed by handing over the scheme to the water user group of that specific village.

For the SHG selection, a similar process as aforementioned is followed. Members of the Dilasa team visit villages and meet with the communities to understand the issues which they face. Subsequently more detailed interactions are held with the women folk who are then further organized into Self-Help groups (SHGs). The SHGs are provided with basic training and equipment such as account books to monitor their progress regularly. The SHGs are also linked to banks and interlending amongst the groups over time is facilitated.

For project monitoring, the organization has in place a monitoring committee which oversees the entire monitoring process. The monitoring and the review committee are an 8 member advisory committee that determine what work is to be monitored and what not.

Daily coordination amongst employees, be it on the field, or in the head office is done through SMS system. This includes providing a detailed description of their daily plan. For increased efficiency, cross checking methods are deployed. Financial audits are conducted at different locations along with physical visits.

Regular monitoring is done at a field level by the field workers. Quarterly meetings are conducted with community members and project beneficiaries to understand impact and changing needs and community requirements.

For staff review, quarterly review meetings are organized wherein strategies are determined and discussed. Such strategies are finalised for a period of 2 years, with no changes being made without the consent of ABF. Monthly reporting is done to ABF along with the sharing of success stories and case studies. Progress is also largely measured against the targets that have been set in terms of the number of farmers to be reached, the number of dohas to be constructed etc. It has been noted that there is no specific project LFA thus making the measurement of progress.

Monthly visits are conducted by ABF program officers to gauge effectiveness of the project. Audits are conducted both by internal and external parties as well. A finance representative along with the management team conducts annual visits to understand project progress. Following these donor visits, feedback reports are shared with Dilasa which are further followed up with reports detailing the action taken against the suggestions given. A monthly progress report detailing progress is drafted and shared with ABF on a given format alongside the quarterly progress report and an intervention report which are submitted quarterly. It has been noted that earlier reporting to ABF was largely done through MPRs but QPRs were introduced in the fifth year of the project.

Since implementation is largely done by the local partner NGOs, certain standardized procedures have been set in place to monitor and report project progress. Similar reporting formats are provided to the partner NGOs which are then filled and shared with Dilasa monthly. Similar information is further shared with the NGOs at the meetings organized. All data comes as soft copies from the partners.

6. Project outcome and impact- Findings from sample study

6.1 Interventions under NRM

Dilasa's core philosophy towards sustainable livelihood revolves around strengthening agricultural development. As reported by the organization, availability and access to water creates a divide between the poor and the rich. Making water available for irrigation is therefore the main poverty alleviation measure taken up by the organization. As part of the project, Dilasa has designed and modified several structures for rainwater harvesting to enhance the availability of water not only for irrigation but also for drinking purposes. The rainwater is stored in the structures and diverted for irrigation through various means. Through soil water conservation measures, the water and moisture content in the soil is used to recharge groundwater which is used for protective irrigation, improved soil health and ground water recharge. The farmers benefited from improved irrigation, which further has a multiplier impact in the form of increased production of crops in Kharif season, enhancing the possibilities of additional crops in Rabi and summer seasons, ultimately leading to an increase in the total income for the farmers and their household.

The following key interventions have been planned and implemented under the project's NRM related interventions

The Phad system

Phad is a traditional diversion-based irrigation system promoted by Dilasa. Under this model, irrigation channels or pipelines are constructed from existing check dams (surface water storage) for irrigation to help mitigate the risk of crop failure in traditionally rain-fed areas. These are cost effective structures built in the undulated areas of Maharashtra. A pipeline or an irrigation channel is constructed from the upper side of stream to the crop fields at a lower level (in the downstream). The distance can be few meters to few kilometers. There is no electricity required for pumping the water because the water naturally flows to the fields using gravity. Usually it is constructed for a group of 8-10 farmers. The rainwater from the monsoon runoff is also stored in the check dams and is used even for the Rabi, and wherever possible, for summer crops aswell. Phad can be constructed on single check dam or a series of check dams on the stream bringing maximum area under irrigation.

Picture 2 Phad system in village Dhangarwadi



Doha model

In the Doha Model, trenches are excavated throughout the length of the streams and used for storing water. These are eco-friendly structures that improve the storage capacity of

Picture 3: Doha Structure in village Mendhala



water, making it available even after the stream is dry. After deepening, straightening and widening, the structures are kept as such without any type of lining to the bottom or sidewalls. The trenches are typically 75 to 150 meters long and 3 meters deep keeping a gap of a few meters between two trenches. These trenches help in storing and facilitating the recharge of groundwater in the area. This recharged ground water can then be harvested and used for irrigation through the tube wells and wells. Even during rain deficient periods, these structures help in recharging ground water. The recharged groundwater

can also be used for drinking.

Bodi model

Bodi is a farm tank or a small water reservoir constructed by using available natural materials like soil or stones to store

Picture 4: Bodi in village Shantigram

rainwater collected from a small catchment or a stream. The stored water is then used for protective irrigation in the monsoons as well as for Rabi and summer crops. These structures were traditionally constructed in Gadchiroli district but were degrading due to the lack of proper maintenance. The project interventions focused on renovating these traditional structures by removing siltation and increasing the height and cross section of existing Bodi structures. The project also worked on increasing the height of spillway



in order to create optimum intake and storage capacity. For carrying excess rainwater safely, the project focused on constructing outlets with PVC pipes with regulator valves so as to minimize the maintenance and repair cost for Bodi. Moreover, due to the irrigation control valve system, irrigation has also become more effective and efficient. In one village, there can be a network of several Bodi structures linked together with the potential to benefit several farmers.

Soil water conservation / farm bunding

With few farmers, the project has taken up soil water conservation measures like farm bunding. It is a measure of soil conservation, used for creating an obstruction across the path of surface runoff to reduce the velocity of flowing water in the agricultural field. These are embankment like structures, constructed across the land gradient. It retains the run-off water, enhances soil moisture and helps to control soil erosion. Better soil and moisture retention helps in improving the soil health for improved productivity. The intervention also helps in ground water recharge.

Lift irrigation

Lift Irrigation is a method where water is lifted from a downstream water reservoir to the agricultural fields at a higher level. Like other water harvesting structures, the purpose of lift irrigation is to provide water to the crops for protective irrigation and to support the farmers during Rabi and summer crops whenever sufficient water is available in the reservoir. An electric/diesel pump of suitable power can be used to lift / pump the water from a few hundred meters to few kilometers.

6.2 Observations related to NRM interventions

Dilasa has identified NRM interventions that facilitate livelihood enhancement through increase in farm income. In all these interventions, critical support has been provided to encourage the farmers to participate for an accelerated implementation process. Focus has also been on mobilizing community/farmers' contribution in a form of labor or other cashless mechanisms. The interventions are demand based and the farmers who are certain with the impact are selected as beneficiaries. It ensures the success of the intervention in most of the cases.

Support provided under the project

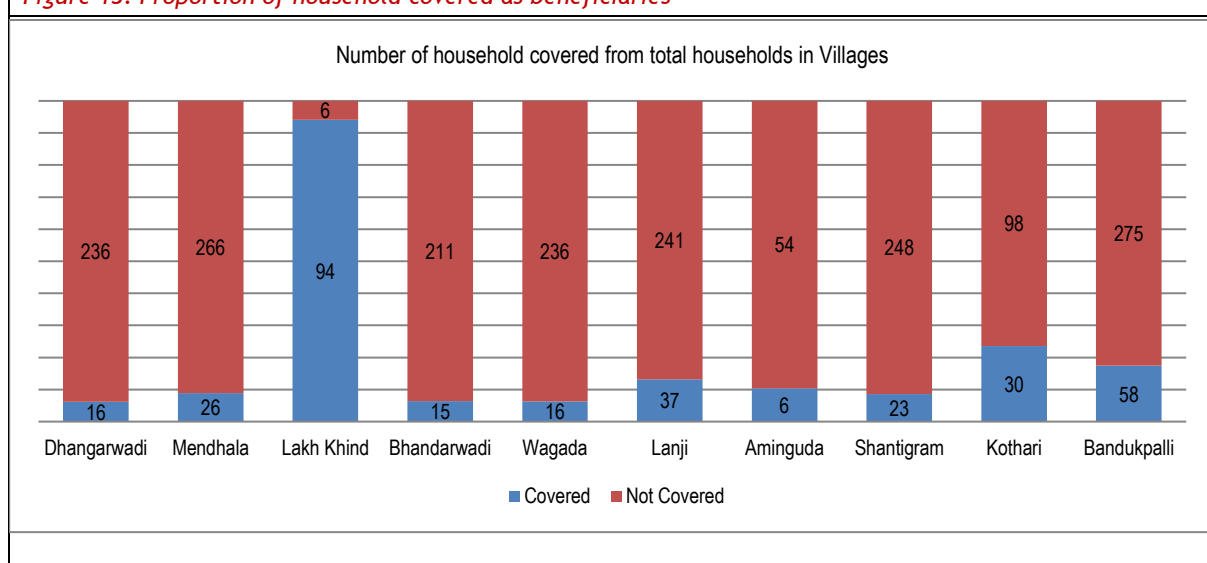
Type of Intervention	Project support	Community contribution
1. Phad system	▪ Technical assistance in overall planning including site identification, structural design and layout; ▪ Procurement and installation of necessary equipment, tools materials like PVC pipes and valves etc.;	▪ Participation in planning; ▪ Digging of trenches and taking necessary permissions from relevant Government departments;
2. Doha model	▪ Excavation of Doha in series of 75 to 100 meters with gap of 15 to 25 meters ▪ Awareness generation and capacity building on soil water conservation	▪ Arrangement for irrigation on their own land
3. De-siltation	▪ Support for excavation of soil with JCB machine. ▪ Technical support	▪ Transport and other expenses were borne by the farmers.

Type of Intervention	Project support	Community contribution
4. Farm bunding	600 meters of farm bunding per household within the budget - Work contributing to almost 90% budget - Technical support to the farmers	10% contribution in kind or in cash
5. Horticulture	- On site provision of saplings of guava, pomegranate and custard apple. - Technical support for horticulture	Rest plantation, plant protections, expenses on exposures, marketing etc.
6. Bodi	- Support for excavation, Pipes and valves - Technical support	Arrangement for the irrigation channel and cost of cultivation of the crops

Inclusion (selection of beneficiaries)

NRM interventions have benefited households from all socioeconomic classes and caste groups. It has been observed that more focus is given to small and marginal farmers among the communities in the target villages. The coverage of the households is about 14.62% of the total number of households in the sample villages. The study team however noted that other households from the same village may have been covered under other projects implemented by Dilasa but supported by other agencies in the past. Apart from village Lakhkhind (94%), only four villages have more than 10% of the households covered viz. Lanji (13.19%), Aminguda (10.38%), Kothari (23.52%) and Bandukpalli (17.46%).

Figure 13: Proportion of household covered as beneficiaries



As far as poverty line status is concerned, the number of BPL and APL beneficiaries in the sample village indicates a greater proportionate inclusion of BPL and Antyodaya categories (61%). The study team noted a healthy representation of Antyodaya households as beneficiaries, especially in case of interventions like Bodi, lift irrigation and revolving fund. BPL households have greater proportionate representation in

Bodi (63%), Doha (49%), lift Irrigation (64%), Phad (50%) and revolving fund (50%). It is observed that the beneficiary coverage of APL population is higher in horticulture (100%), support to marginal farmers (57%) and soil water conservation works (57%).

Figure 14: NRM beneficiary's representation as per poverty line

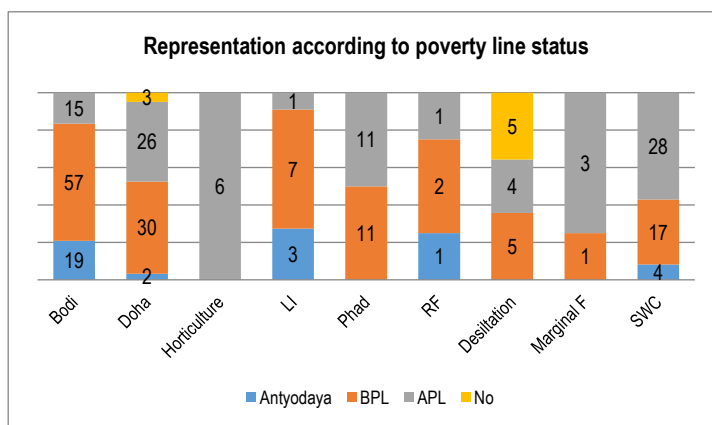
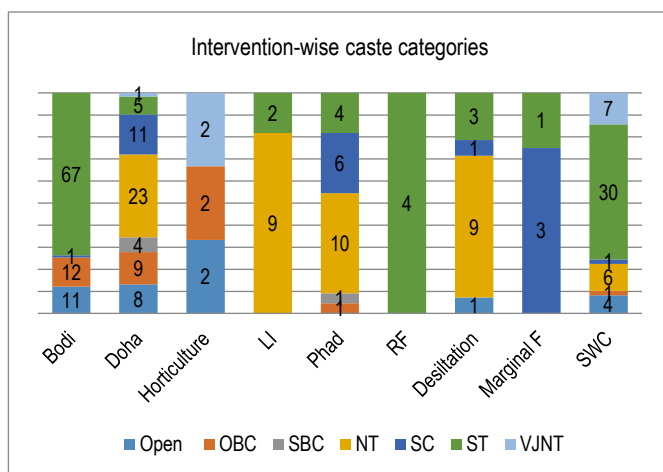


Figure 15: Coverage of NRM intervention- Social group wise



As far as the caste categories are concerned, the households belonging to the scheduled tribe (ST) group form the highest proportion of total beneficiaries in all the blocks (44%) followed by the SCs (23%) and NTs (22%). All three of these are considered socio-economically backward groups in Maharashtra and Vidarbha/Marathwada region. In the interventions, 100 % and 84% of households covered under the revolving fund and Bodi respectively are from ST communities. 82% of the lift irrigation participant households, 38% of the Doha, 45% of Phad

households and 64% of de-siltation households are from the NT category.

In terms of representation as per landholding patterns, most of the beneficiaries fall under 'small farmer' across all NRM interventions (66%) followed by marginal farmers (26%). This proves that the focus is largely on small and marginal farmers who are more vulnerable to droughts and agrarian crises.

In *Mendhala* village, it is found that the selection of beneficiaries is geographic. The farmers, who are approximately within the distance of 600 meters from Doha structures are pumping water directly from the Doha.

These structures have also increased the ground water availability up to 10 meters from the previous level. This groundwater is then harvested through the dug wells. These farmers are from all socio-economic classes like SC, ST, Muslims, OBC, SBC and upper castes. There is no data to support this but there is a possibility that the landless households might have been excluded from the benefit of these interventions. It is also noted that out of a total of 487 households only 71 households were selected for Doha and 4 for sprinkler which is less than 15% of the total households in the village.

For Phad in village *Dhangarwadi*, beneficiaries are primarily farmers. All the farmers selected for the Phad irrigation are from the Dhangar community which come under the Nomadic Tribe (NT) category.

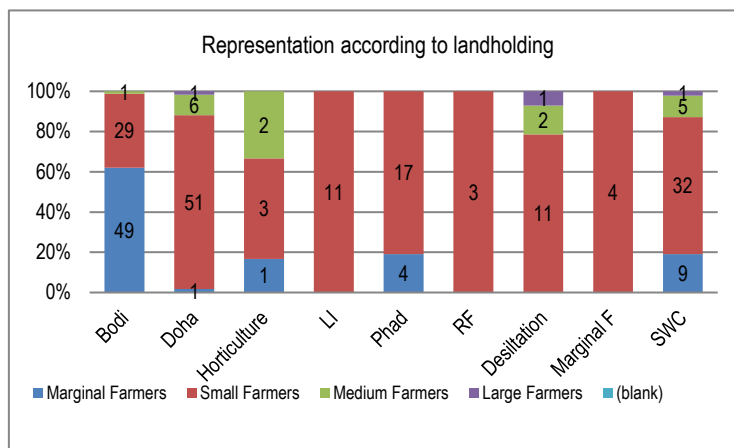
In *Lakshkhind*, a group of 16 farmers have benefitted from the Farm bunding activity. The group includes households from both the communities habituating in the village. In Bodi Construction, the communities that have benefited are habituating in the village and have their lands in the downstream of the Bodi structures.

In *Aminguda*, for horticultural interventions, selection of beneficiaries is done as per the demand and ability to handle the horticultural activities. Farmers from all socioeconomic classes have been included but it seems that preference is given to farmers who can be successful in horticultural activities. This also includes the farmers who were doing some horticultural activity in the past. In those cases, Dilasa supported them to expand their area under horticulture.

Institutional arrangement

Institutions for the purpose of this report may be defined within the context of organized social structures that uses a 'complex of norms and behaviors that persist over time by serving collectively valued purposes' and either prohibit or permit specific types of actions. Long term sustainability and continuity of any community based natural resource management intervention requires setting up systems and policies that promotes such social structures amongst the community and build their capabilities for improved resilience and adaptability to environmental, agronomic and livelihood related challenges and vulnerabilities.

Figure 16: Beneficiaries' representation as per land holding



Under the ABF-Dilasa project, for each interventions, the beneficiaries are organized into a collective. These collectives functions as an informal association that meets and discusses various aspects related to planning and implementation of the project activities. Interactions with the beneficiaries suggests that while there is clarity on their individual roles and customary norms, these processes or norms of association is not documented or standardized. Moreover, only 10 out of 262 beneficiaries that were interviewed acknowledged as being part of any formal livelihood collectives. Experiences of other NRM and livelihood interventions across the country suggests that there is a need to have some formal structures, norms, rules and regulations for the beneficiary associations or groups, especially considering that they can play an important role in post intervention maintenance and management of the interventions.

- **Phad system:** All the beneficiaries (farmers who are using water from the same Phad pipeline) meet and discuss aspects related to sharing of water and their contributions toward management and maintenance of the Phad system whenever required. The study team observed a high sense of ownership and utility for the intervention amongst the beneficiaries and despite not having any formal rules and regulations for water sharing and management in the long term, the group reported to have limited problems with the coordination and management of this common resource.
- **Doha system:** Like Phad system, there are informal associations of farmers who are using water from the Doha for irrigation. These groups may not meet regularly and may not have any written / predecided rules and regulations to manage the resources created by the project. There are no collective activities they have decided for themselves in the first phase of project. Since it is the common resource they have created, they may meet as and when situation demands. So these informal groups coordinate among the people and project staff to take the project work ahead.
- **Horticulture intervention:** The farmers are selected on a need/demand basis. The group is geographically spread over the large area and are not bound by any formal arrangement. It was reported however that the group members do take help from each other in taking ahead the intervention.
- **Bodi construction:** No formal groups have been formed to maintain/manage the intervention. However, an informal group of farmers benefitting from one Bodi structure are responsible for the maintenance and coordination for water usage. There were mixed responses from the farmers while asked about the repair and maintenance of the structures once constructed. While some of the beneficiaries expressed their willingness to contribute for maintenance, another set of beneficiaries expressed their incapability to do so.
- **Soil-moisture conservation** including **de-siltation** interventions are targeted to individual beneficiaries and hence there isn't any requirement for forming a collective.

6.3 Key outcomes and impact of NRM Interventions

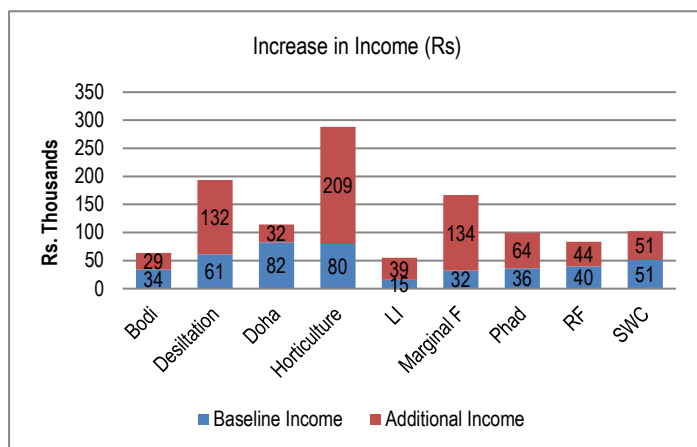
The outcomes and impact of the interventions have been assessed using indicators like increase in income, access to improved irrigation, increased yield and agricultural production, credit worthiness etc. The indirect impact in areas such as better food security, reduction in distress migration, improved education, changes in household asset base for production and better lifestyle as well as greater empowerment (especially raising their concerns in local insitutuons) were also assessed. Since, the project area is known for farmer suicides and hence the study team has looked at changing perceptions related to suicides, wherever possible. The section also looks at overall impressions related to the

aspects of sustaining agriculture based livelihoods, building resilience and livelihoods risk management.

Increase in household income

The midline household survey indicates that NRM related interventions have contributed to an increase in income of up to 96.85% from the baseline level. Study findings indicate an

Figure 17: Increase in income of beneficiaries due to NRM interventions



increase in income of 415% for beneficiaries covered under “support to marginal farmers” intervention. Similar patterns have been observed for beneficiaries covered under “de-siltation” (216%), “horticulture” (262%), “lift irrigation” (225%) and “Phad” (176%). Percentage increase of income for Doha intervention is around 40%. It may be noted however that the number of beneficiaries are quite high for Doha and the baseline income of beneficiaries was also quite high. In terms of absolute amount, the highest average

increase has been observed in case of beneficiaries of horticulture intervention. The farmers have good crop yields as well as good prices for their produce. The study team noted an average additional income of Rs 2.09 lakh per beneficiary households. The income in case of Doha has increased by Rs. 32,000 from 82,000. A point to be noted is that the area has faced 3 years of consecutive drought. Thus, in normal rainfall years, much more income can be expected from the interventions. In case of support to marginal farmers and beneficiaries of de-siltation there is an additional income of 1.34 Lakh and 1.32 lakh respectively.

Improved access to the irrigation

In all the sample villages, access to irrigation has improved after the project interventions. The farmers from Dhangarwadi reported that there is significant increase in the ground water level. Presently, the villagers do not face any problem in irrigation but for drinking water. These changes have been clearly attributed to the combined interventions of Doha, check Dams and Phad that has taken place in past few years. The beneficiaries shared that due to the combined effect of NRM interventions, water is available in summer also, which was not the case earlier.

Referring to the Doha interventions in the Mendhala village and de-siltation work in Lakhkhind, farmers reported that they are now more resilient to the risk of drought due to additional water conserved through NRM interventions. The runoff from excessive rainfall is now stored in these structures that further facilitate the groundwater recharge and can be utilized for irrigation. In Village Lakhkhind, ground water level has increased due to Doha and de-siltation. Rainwater is now being stored and used for protective irrigation in

Kharif and rabbi season. In Mendhala, as per the observation made by one of the farmers, the groundwater level has increased by about 10 feet. Irrigation through pump-sets is now possible. One of the farmers, Mr. Irfan Pathan stated that he used to employ people to carry water to irrigate his mango orchard but now he can irrigate his land using diesel pump-set.

In the village Shantigram, water availability has increased because of the Bodi structures. The Bodis have helped in storage of water and ensuring availability of water, checking runoff as well as greater moisture retention in the agricultural fields. In Lanji also because of the farm bunds, limited soil run off and greater moisture in the soil has been attributed by the farmers.

The lift irrigation intervention has contributed to increased access to water for irrigation in the village Waghad. The water from the backwaters of existing Saikheda dam near the village has been used for irrigation using the lift irrigation system.

Increase in agricultural production

In almost all the villages, the beneficiaries reported that production has almost doubled attributing the result to the combined effect of increase in area brought under cultivation, increase in area under irrigation, increase in yield, increase in cropping intensity etc.

In village, Dhangarwadi, where Dilasa has implemented the Phad irrigation system, there is substantial increase in the yield of cotton and pigeon pea. Prior to the intervention, without irrigation support (rain-fed), the production of these crops was sufficient just to cover the input costs. With irrigation, the per acre yield of cotton has increased from 2-3 quintals per acre to 5-6 quintals per acre. Moreover, the output for pigeon pea has substantially increased to 8-10 Quintals from baseline value of 50kg to 1 quintal per acre. In all these villages, farmers have also started taking second crop in Rabbi Season and have also introduced newer crops like Soybean and Onions. In Lahkhind also farmers reported almost double increase in the crop yield.

The Doha interventions in Mendhala have resulted in an increase in yield of cotton cultivation from 3 quintals per acre to about 5-6 quintals per acre as compared to earlier rain-fed farming. As per the group, in case of soybean, yield has increased to 5-6 quintals per acre from 2-3 quintals per acre under secured irrigation. Availability of water has also resulted in the increase in fodder.

In the villages of Kothari and Shantigram, because of Bodi structures, farmers have reported an increase in the yield of the paddy crop which is the main crop of the region. It has increased from 5-6 quintals per acre to 12-15 quintals per acre. In Shantigram, the production of paddy is approximately 20 quintals with assured irrigation from Bodi; without irrigation it was usually 10-12 quintals.

In both these villages, farmers have also started cultivating improved varieties like *1000-10* and *Shriram* which are considered as superior varieties, having finer grains and fetch better price in the market. Many of the farmers are also taking their second crop like Moong and Chilli in the Rabbi season, which is clearly attributed to the additional water made available because of Bodi interventions. In the village of Mehurli, farmers have brought in new areas under cultivation and irrigated land has increased.

Case study #1: Vikas Aditya Gharama, Shantigram, Gadhchiroli

Shri. Vikas Aditya Gharami is a farmer from Shantigram and a beneficiary of NRM intervention (Bodi). Prior to the intervention he owned approximately an acre of land. Due to the scarcity of water in the last few years, there has been a huge reduction in crop production which has ultimately resulted in reduced income. In the year 2013 Bodi work was completed in Vikas's farm. Post the Bodi construction, Vikas has been getting an additional income of INR 15000 to 20000. In the year 2015, Vikas bought 1 acre of farm land which meant that within two years Vikas had doubled his farm land.

Now Vikas also uses good quality seeds besides cultivating the high yielding *Jai Shriram* variety. Earlier, the '1010' variety was yielding only 8 to 10 quintals per acre while the *Jai Shriram* variety produces 20 to 25 quintals per acre. In short, the Bodi project has brought about financial stability in Vikas's family and in his own life. With the increased income, Vikas bought a television set and a motorcycle. With increased financial security Vikas has further enrolled his children in a school. He attributes this significant and positive change in his life to ABF-Dilasa Project.

Impact of Bodi intervention at Vikas's farm

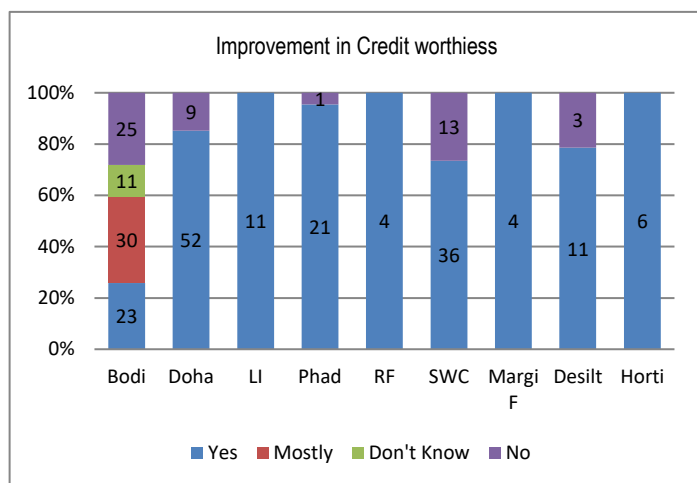


In the village of Lanji, where the de-siltation work was undertaken, the yield has increased by 1-2 quintal for both cotton and pigeon pea. The fertile soil from pond has been used to fill up the agricultural land resulting to enhanced fertility of the soil. The quality of crops has also improved which is evident from the standing crops.

Improvement in perception about abilities to access loans

It is perceived by the farmers that improved agricultural production has helped the farmers in improving their credit worthiness. Banks and other financial institutions are more willing

Figure 18: Improved perception on credit worthiness



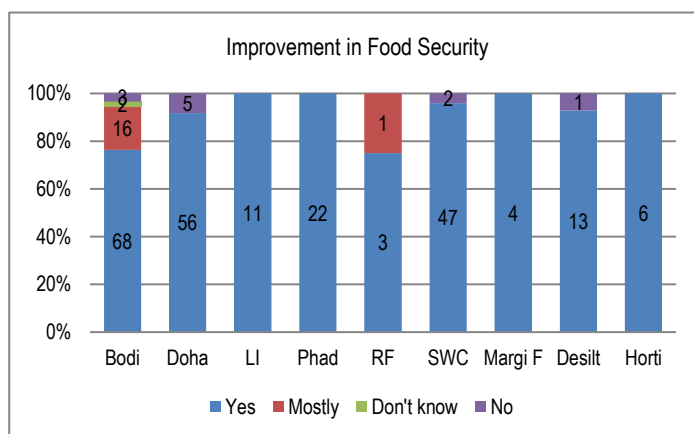
to provide them with crop loans than before. More than two-thirds (64.62%) of the beneficiaries responded positively when asked whether their credit worthiness has improved post project interventions. However, amongst the beneficiaries of Bodi in Gadchiroli district, the responses were mixed, with approximately one-fourth of the beneficiaries responding positively, while an equal number of beneficiaries responded negatively. The responses may be linked to the overall backwardness of the

district and limited financial inclusion efforts by all the agencies.

Improved food security

With the increase in water available for irrigation, the beneficiaries reported having started growing vegetables like Brinjal, Spinach and Chilli on their small piece of land which is enhancing their food security. Moreover self-sustenance has been improved as most of the grains and vegetables are produced locally. Farmers in Mendhala reported that they just need to purchase Oil and Jaggery. In Kothari village, it was seen that farmers are growing vegetables on the embankment of Bodi. Also, the households are using this water reservoir for fishing, which might be helpful for households to enhance their food security.

Figure 19: Beneficiaries perception on improved food security



Reduction in migration

Strengthened natural resources, especially water, has strengthened livelihoods in the target villages. In the villages of Mendhala and Dhangadwadi, farmers reported that migration has reduced considerably. It was reported further that there are instances of reverse migration, where more number of families are settling down in project villages after seeing the prospect of better irrigation especially for leased agriculture.

Case study #2: Jagan Ragho Namdas, Dhangadwadi, Yavatmal

The Dhangar (Shepard) community has been living in Mendhla village since the 1970s. Goat rearing is the main occupation of this community. This community also engages in farming as an additional source of income. However, as this region falls under dry land (or the rainfed) zone, the Dhangar community along with their goat-herds migrate to other areas to earn their livelihoods major part of a year. Mr. Jagan Ragho Namdas lives in Dhangarwadi and owns a farm land of 4 acres.

As there is no sustainable source of irrigation, Mr. Namdas used to cultivate his farm only in the rainy season and would migrate for the rest of the year along with his family in search of other livelihood opportunities. Today Mr. Jagan Namdas can get water for his Kharif crops and this has helped him to produce more crops. Moreover, there is no need to migrate to other areas as he can rear his goats in his village only. The project of the Phad System of Irrigation has thus made migration of the Jagan Namdas family history.

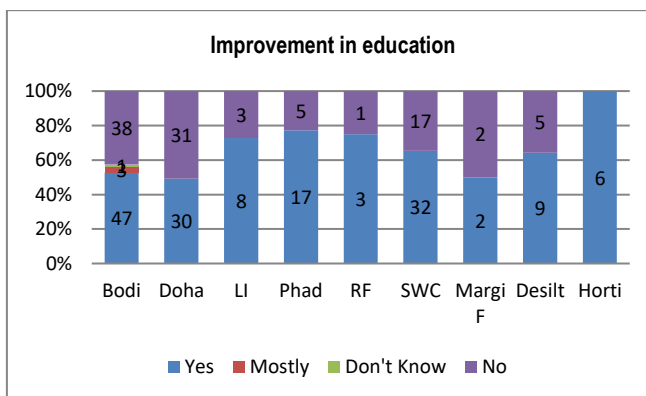
Impact of Phad system is evident in form of better productive yield and recharge of ground water



Improvement in education

Because of increased income, the villagers have started investing more in education. The villagers have started sending their kids to schools and for higher education. Overall 59.23% of beneficiaries reported investing more on education due to increased income. It may be noted that the beneficiaries who did not have any children in the education age group have responded 'No' to this question. The participant households of horticulture, lift irrigation, Phad and Revolving fund interventions have responded (100%, 72.73%, 77.27% and 75% respectively) that there is an improvement in education, while improvement in education is less among the Bodi (52.81%) and Doha (49.18%) households.

Figure 20: Beneficiaries perception on improvement in education



In Mendhala, children have started going out of the village for better education. Though there are several factors contributing, the children have started taking higher education also due to increased income. In Kinwat as well, the farmers reported that they are trying to provide better education to their children.

Strengthening household asset base-productive assets and better lifestyle

The sample beneficiaries reported investing in purchase of productive assets like bullock carts, bullocks, construction of wells etc. They also reported purchasing consumer assets like motor cycles, televisions, fans, coolers etc. Overall, close to 59% of the total beneficiaries responded positive to investments in creating and buying assets. All the beneficiaries (100%) of de-siltation and revolving fund have responded that they have purchased one or more asset. Beneficiaries of lift Irrigation (74%), marginal farmer support (75%) and Phad (86%) reported purchasing one or more assets.

In Mendhala, beneficiaries have built assets with increased income due to Dilasa's intervention. Four beneficiaries have constructed toilets, two reported purchasing motorcycles and 16 households repaired their houses. Most of the households repaid their loans. In Bhandarwadi, the team couldn't investigate the component as farm bunding was the only intervention and because of major damage that happened due to heavy rainfall. Thus, the impact could not be assessed.

Figure 21: Purchase of assets

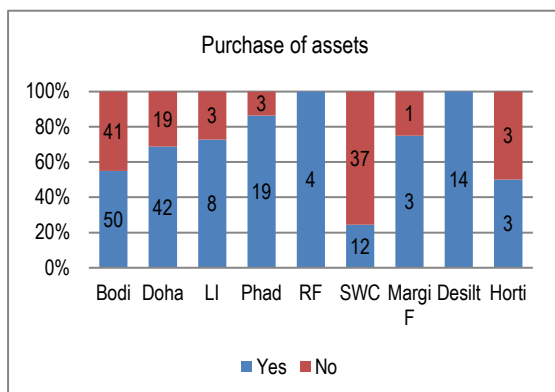
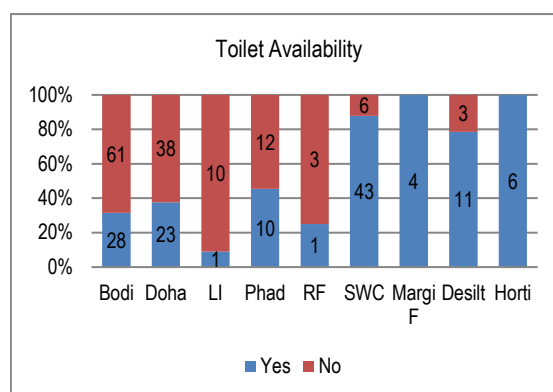


Figure 22: Toilet availability



Apart from this, toilet construction is also seen as a major initiative by the households after increase in income. The baseline data is not available on the toilets. During the community level discussions and household interview, beneficiaries reported that they have been giving preference to construction of toilets. At present, 48.85% of beneficiaries' households reported having toilets.

Empowerment: civil participation

Farmers from village Mendhala reported that increased income has helped in building confidence to represent and participate in civil and governance process.

No suicides / sustaining the agriculture based livelihoods

In Mendhala, where Doha and Sprinkler interventions have been implemented, the participant villagers reported that there were no suicides in the village after these interventions. Similarly, in Kinwat block where horticultural interventions have been carried out, it was reported that most of the farmers, have come out of the severe livelihoods crisis because of the horticultural support.

Resilience and risk management

Though there is enhancement in the livelihoods and increase in income, the farmers might get into the risk because of some factors which are out of their control. These include climatic shocks, market failures as well as shocks due to the health issues or death of family members. Resilience is their ability to cope up and recover from such shocks to the households. In the beneficiaries' survey, 60.77% of the total sample beneficiaries reported that there has been increase in resilience and they are better prepared to cope up with any such shocks. The minimum positive response has been noted from Bodi interventions households where only 33.71 % households responded that there is increase in resilience. Households from all other interventions have more than 65% beneficiaries responding positively to this question.

To sustain the livelihoods, Insurance is a strategy to cope with such shocks. These insurances products include crop insurance, life insurance and health insurance. Questions were asked about availability of any such insurance with the household. In the sample households, only 31.30% of the total households reported having any insurance products. However, the coverage of insurance product is limited in the households supported by

revolving funds (No households), Bodi (1.10%), Soil water conservation (36.73%) and Doha (44.26%).

Figure 23: Improvement in community resilience

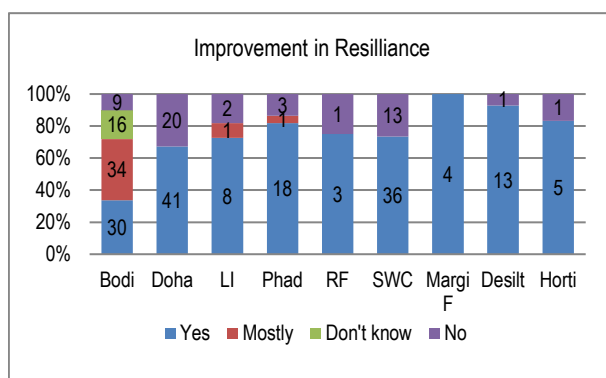
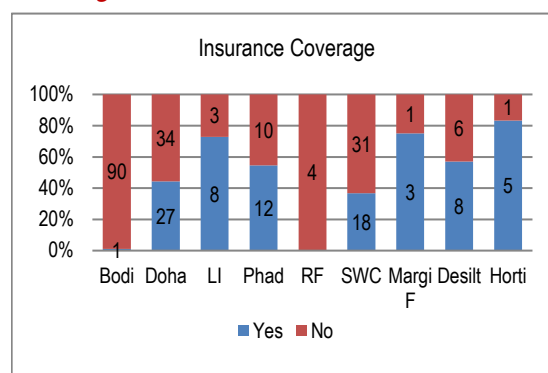


Figure 24: Current situation on insurance coverage



6.4 Interventions with Self Help Groups

In India, SHGs are considered to be very important institutions in rural development and are therefore found in almost all parts of the country. Their number is still rapidly growing with increasing acceptance from government departments, NGOs and banks. A Self-Help Group is an association of generally 10 to 20 members, preferably from the same socio-economic background. Most of the times, formation of SHGs are facilitated by Government agencies or NGOs for members to come together to discuss and solve their common problems, whether financial or social, through mutual help. The SHG may be an all-women group, an all-men group, or even a mixed group.

The group formation process may be facilitated by an NGO or by a microfinance Institution or bank itself, or it may evolve from a traditional rotating savings and credit group (ROSCA) or other locally initiated groups such as a savings group (locally Bachat Gat). A small group of women from similar socio-economic backgrounds, united for a common cause, has no need for registration for group functioning, discipline savings, borrowing or lending. However, the Government has initiated a process of developing a database of these SHGs across the country.

Dilasa has been working with the SHGs (earlier savings groups) since 1995 with the broad agenda of poverty alleviation. They are considered an instrument for empowering women, improving their livelihood options, developing their capacity and leadership abilities and influencing behavioral change around health, education, nutrition or any other developmental agenda. Financial activities are seen more as an entry point to these other goals. An economically poor individual gains strength as part of a group.

6.5 Key observations on SHG interventions

The study team noted that the concept of SHG is not new to the communities. There are several SHGs that were formed and facilitated earlier by the State Government or other NGOs. In the village Dhanora for example, there was a SHGs that was formed way back in 1998-99 by a Government Organisation Mahila Arthik Vikas Mahamandal (MAVIM). Many such existing SHGs that either became dormant or had irregular activities after the exit of facilitating agencies, were adopted and revived under the ABF-Dilasa project fold. The project provides external facilitation to revive and streamline the processes and enhanced sustainability of the groups. There were also several new groups formed by Dilasa and its partners under the project.

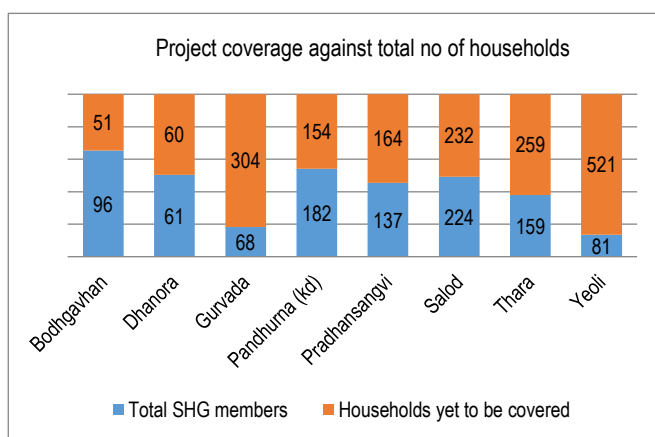
The study team further noted that the older groups have established their financial systems whereas new groups are still evolving. The main purpose of the formation/adoption of SHG is perceived as savings, internal lending and supporting each other at the time of crisis and emergencies. It is also seen as a window for financial inclusion for marginalized households in the communities by linking them with the financial intermediaries and banks. Savings, internal lending, borrowing loans through bank linkages are regular activities carried out by the SHGs.

All the decisions are taken in the monthly meetings which usually happen in first week of each month. All norms pertaining to these financial transactions at the SHG level are discussed in the meeting; decisions are taken and recorded in minutes of the meeting. Many times the SHGs take their meeting under the facilitation by partner NGO staff. The savings are collected from the members and deposited in the bank by 10th of every month. The president and secretary of the groups primarily manage the operations of the SHG.

Inclusion

Study findings suggests that the SHGs are inclusive and have members representing different socio-economic class and caste groups. The study team further noted that most of the SHGs are mixed groups that include representatives from different socio-economic caste and income brackets in the same group. In terms of project outreach and coverage amongst the sample villages, data indicates that the project beneficiaries under SHG interventions represent approximately 40.11% of the total households in these villages. Proportionate coverage was found to be the least in villages of Gadchiroli District (Yeoli (13.13%) and Gurwada (17.00%).) while it was highest in Salod (68.29%) and Pandurna (KD) (72.80) of Yavatmal District.

Figure 25: Coverage of SHG beneficiaries in sample villages



It is generally seen that if the coverage is less, there may be about 10% of the households who are at the top in socio-economic status may not come in the SHGs. Similarly bottom 10% of the very poor households may find it very difficult and may not be able to come in the SHGs. Rest all the households can be considered as a target for the SHG interventions coverage.

The number of BPL and APL member in the sample village shows that there is almost equal coverage of members from APL and BPL categories. In Kinwat and Gadchiroli, The APL members are more as compared to the BPL members.

As far as the caste categories, Scheduled Tribe (ST) group dominates in all the blocks with ST group members forming 56.19% of all members when compared to the total ST households in the sample villages. This is followed by the OBC with 44.02%. Both these are considered as socio-economically backward groups in Maharashtra and the region. However, the representation of the SC community which is also one of the backward communities in the Vidarbha region is 34.65 %. The percentage of the SC and NT households in the villages are less than the total coverage percentage of 40.11%. Special efforts may be required to bring the membership percentage at par with the other caste groups.

Figure 26: SHG coverage by status of poverty

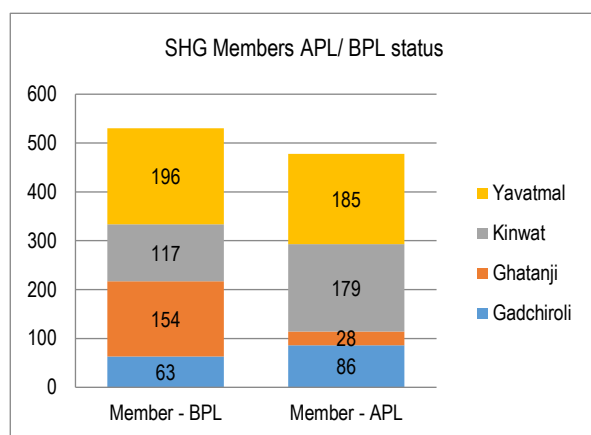
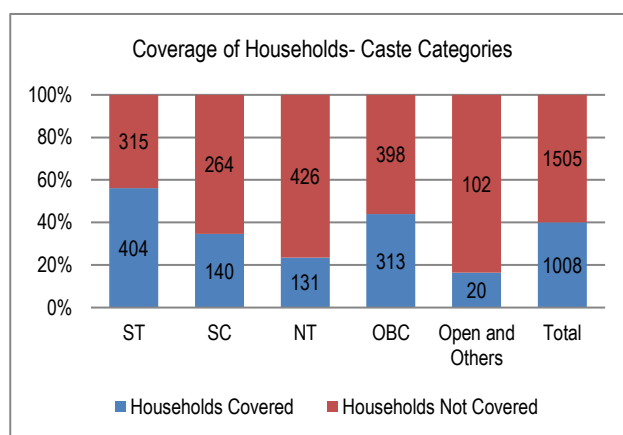


Figure 27: SHG coverage by caste categories



Savings

The SHG group members contribute a fixed amount of money monthly towards the group's corpus. The amount to be contributed (savings) monthly is decided through consensus amongst the members after assessing the ability to pay by the poorest member of the SHG. For each SHGs, the members deposit equal amount of money as jointly decided by the group. The study team did not observe any instance or scope for voluntary deposition of additional amount to the SHGs. The monthly saving amounts are being deposited regularly.

It is observed that in case of Gadchiroli block the average savings per member is Rs. 50 per month irrespective of how old the SHG is. In case of Ghatanji, Kinwat and Yavatmal blocks, average savings per member is Rs. 100, with a few recently formed SHGs also saving an amount of Rs. 200 per member, especially in Kinwat Block. With passage of time, it may be expected that the income increases and all the members can jointly decide to increase the monthly saving for increasing the group's corpus after reviewing the amount every year. Increased corpus amount also improves the financial health of the SHGs especially with

respect to credit worthiness for requesting more loan from the banks. However, in case of most of the SHGs, the monthly savings have remained the same.

The impact assessment team tried to explore the factors that determines overall savings and thrift behaviour of SHG members and noted that in the feudal patriarchal social system, women usually have limited or no rights on the decisions related to income, expenditure and investments despite their contributions to the family economy. Small recurring deposits such as the monthly contributions in SHG groups is an attractive and practical option for them. The money contributed to SHGs are usually derived from savings on petty consumptions like grocery or vegetable purchase or earned through wage labour. Being a heterogenous group, while some of the women may have a higher capacity to contribute, it may not be feasible for most other members.

Figure 28: Average Monthly Saving as per date of SHG formation

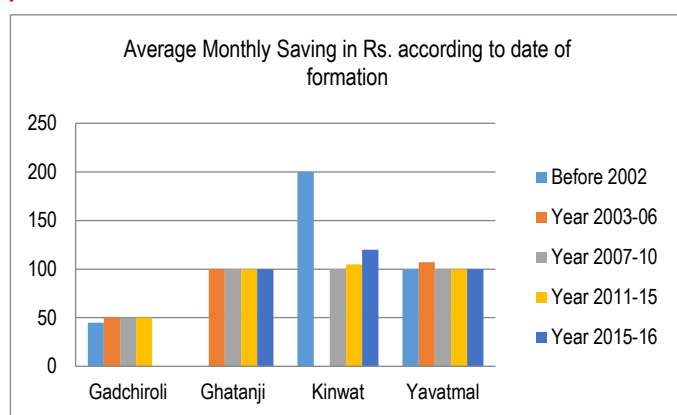
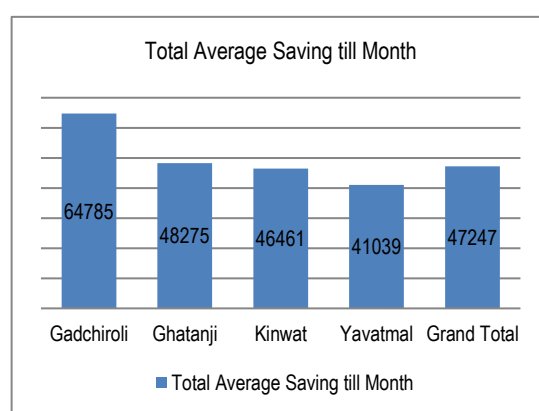


Figure 29: Average total savings till date



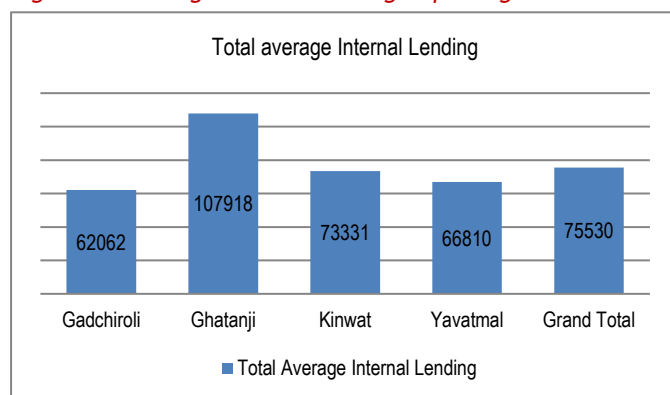
If any of the members fail to deposit the stipulated saving amount in a meeting, in all the SHGs, there is provision of some penalty for such default. In some cases if any of the members fail, president or the secretary take the lead and deposit the amount on behalf of the member. In most of the SHGs, the savings of members are accounted properly and recorded in the group registers as well as in respective members' pass books.

Internal lending

All the groups are involved in internal lending. The corpus generated from the savings is being used to provide loans to individual SHG members to meet livelihood requirements or any exigencies. Data collected from the SHG records indicates that among the SHGs from sample villages, Ghatanji has maximum internal lending of 1.07 Lakhs followed by Kinwat which is 73 thousand.

The Internal lending in Gadchiroli is minimum with 62 thousand. The decision to issue a loan from SHG deposit to a member/s is taken collectively by the group members during the monthly meetings. In case of exigencies, an emergency meeting is called by the members. During the regular SHG meeting, the credit requirement of SHG members is appraised and vetted. The group charges an interest rate of 3% per month or 36% annually calculated on reducing balance basis. Loans repayment by members is done in small monthly installments for the benefits of the members and quick recycling of corpus.

Figure 30: Average internal lending as per regions



The repayment schedules are fixed by the group. If any delay in repayment of the installment is made by the members, penalties are imposed as per the norms decided by the group. The study team did not observe any instance of irregularity in loan repayments based on a sample review of documents and interactions with the SHG members in the sample villages.

Case study #3: Smt. Jayashri Digambar Warkade, Dhanora, Yavatmal

Smt. Jayashri Digambar Warkade is from a Village Dhanora of block & district Yavatmal. She is a member of the *Indira Bachat Ghat*, Dhanora and has a family of four. Her younger daughter is physically disabled. A few years back her family migrated to Hyderabad to find better opportunities for their livelihood. However, they soon returned to village Dhanora and her husband began working as a construction labourer. In 2012-13 *Indira Bachat Ghat* accommodated Jayashri as a group member and she began to save Rs 100 per month. As her younger daughter was physically-disabled Jayashri found it difficult to leave the house for work or go tend to her farm. However, even whilst being bound at home, Jayashri wanted to earn some money and contribute to the family. In 2013-14, Jayashri's SHG received a loan of INR 170000 of which Jayashri received INR 40,000 and used INR 20,000 to start a general retail store. Jayashri makes a net profit of INR 3500 from her store every month.



Book keeping

Maintaining proper books of record are required to ensure transparency, retaining trust among the SHG members and ensuring the sustainability of group. Apart from record keeping for internal management purposes, it also helps the SHGs in submitting required information to different organizations including the facilitating agencies and bank. As per general norms, each SHG is required to maintain records like (a) Minutes book (b) Cash Book (c) Attendance & Savings Register (d) Loan register (e) General Ledger (f) Individual Pass Book. The study team observed that project emphasis is however, limited to maintaining the "attendance & savings register" in most of the SHGs interacted with. In many villages, the members feel competent to complete the required documentation.

The responsibility of maintaining books of record is preferably given to literate members from the group. The selection of secretary is done based on educational level. In most of the cases they are trained by the project staff. However, it is observed that the project staff members are taking responsibility of maintaining the books of records (e.g. Village Pardhan Sangvi) and records are not signed by the authorities regularly (e.g. Bothgavan). In case of Gadchiroli block, the SHGs have not received the books of records from the project even after almost a year from taking the SHGs in the project fold.

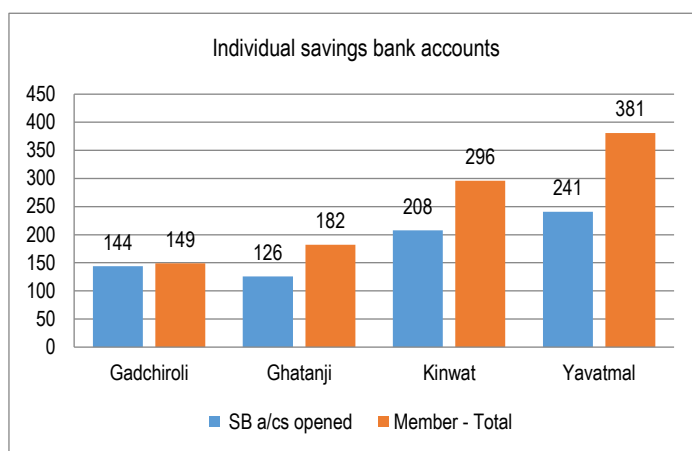
Opening of saving bank account of SHGs and individual members

All the SHGs formed before 2015 have operational bank accounts in the name of the group. The accounts are operated jointly by two of the three office bearers from the group. The passbooks are updated at the time of depositing the monthly savings amounts in the bank.

Along with the group's account, members who did not have a saving bank account in their own name have been provided with an opportunity to open individual bank accounts. At present, most of the group members have opened savings bank accounts. Data collected by the study team indicates that the proportionate coverage of members

(beneficiaries) having their own individual bank accounts is the highest in Gadchiroli where out of 149 members 144 have opened the account which is 96.64% of the total. In Yavatmal and Ghatanji blocks, it is 69.23% and 63.25% respectively.

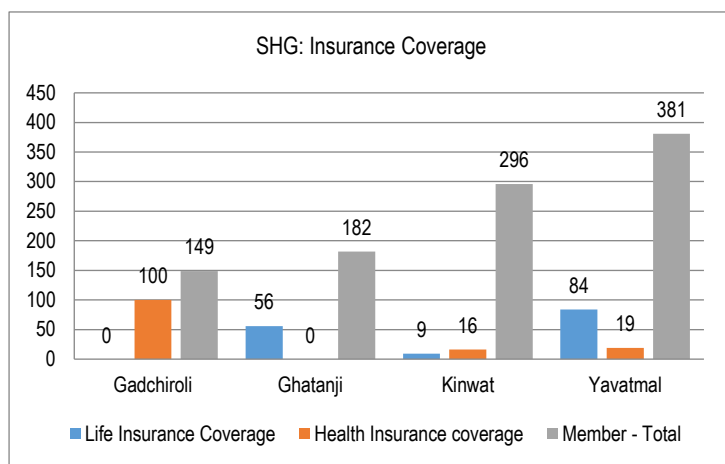
Figure 31: Individual Savings Bank Account opened



Risk management through financial services like insurance

It is noteworthy that the project has taken a lead in facilitating, health and life insurance to the target households. Insurance (in this case the micro insurance) is of supreme

Figure 32: SHG beneficiaries' having insurance coverage



importance for poor households in protecting against accidents, threats and other types of risks and externalities. Earlier micro insurance was dominated by non-government organizations (NGOs); however, presently there are several schemes designed by the central government as well as a few private sector and public sector banks and non-banking financial companies (NBFCs).

The SHG data collected indicates that in Gadchiroli, 100

households (67%) out of total 149 households have been covered with health insurance although none of the beneficiaries have been covered with the life insurance schemes. Out of 182 beneficiaries in Ghatanji, 56 (30.76%) have been covered under life insurance and none under the health insurance. Kinwat has very limited coverage of life insurance (9 households) and health Insurance (16 households) out of 296 beneficiaries in the sample villages. Out of 381 households in Yavatmal, 84 (22.04%) and 19 (4.98 %) beneficiaries have been covered under life and health insurance respectively. Overall 14.78% households have been covered under life insurance and 13.39% households have been covered under the health insurance schemes.

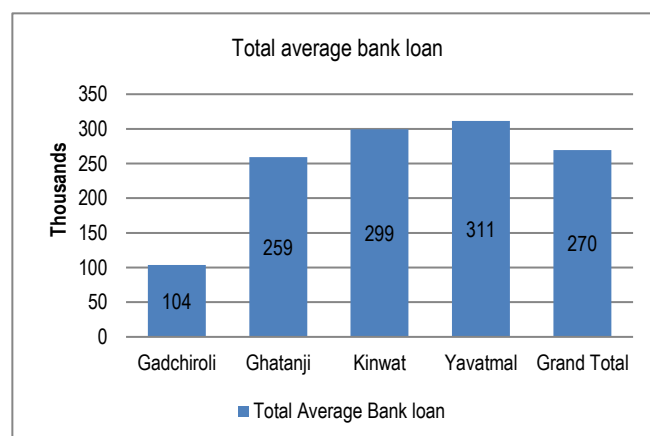
Bank linkages

Apart from the internal lending, all the SHG groups have mobilized loans from banks that have been divided amongst group members and largely used for their livelihoods need. Within the project area, the SHG groups in Yavatmal have taken up loans on an average of 3.11 Lakh. It is seen minimum in Gadchiroli with 1.04 lakh which is much lower than other blocks. **(case study 5)**

Mostly the loans have been taken for agricultural inputs and other household requirements. Some

members have used the loan for investing in small business such as dairy, grocery store, flour mills, sewing machines, Paan shops and petty businesses like marketing of garments. It is observed that the members don't want to start collective businesses. The project

Figure 33: Average Bank loan by SHGs region wise



focuses largely on promoting the individual enterprises. Women are running their own micro enterprises. As an SHG, the women have benefit of collective effort and bargaining power. It may be expected that the women might come together and start collective activities to rip the benefits of the collective power. It is also found that some of the groups, do not wish to take loans (like Panchsheel & Renuka in Village Bodhgavan) as they don't feel confident about their ability to repay the bank loans. These groups may need some motivation and clarifications from the senior project staff. In case of the Guruwada, few of the SHGs have not paid the loans taken 2 years back. That has resulted in reducing their credit worthiness in the banks and ultimately the risk of them getting engaged again with the traditional money lenders.

Money circulation and rotation velocity

Money circulation / rotation of funds or circulation velocity can be considered as an important tool for measuring the performance of the SHGs and is the sum of internal lending and bank loan repaid against the savings.

In the four sample blocks, on an average Rs 5.16 Lakh has been circulated per SHG against an average savings of Rs 47,000. Gadchiroli has minimum money circulation with 2.13 Lakh per SHG against the average saving off 65,000 and Yavatmal has 6.24 lakh against average savings of Rs. 41,000.

Figure 34: SHG money in circulation (Average)

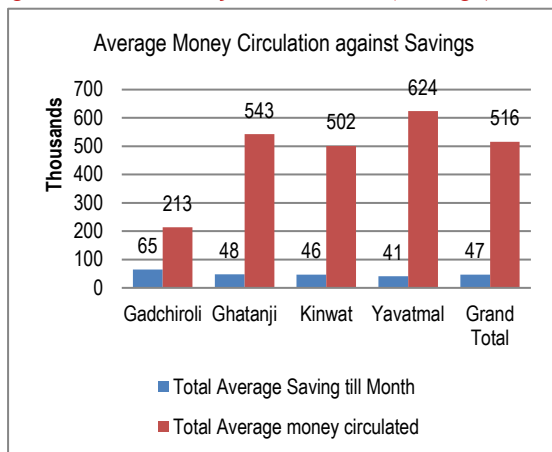
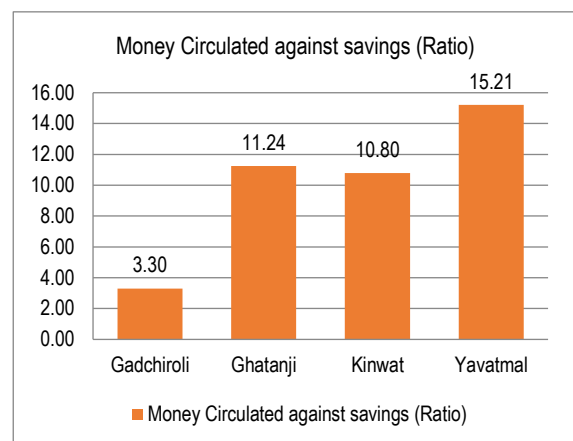


Figure 35: Money circulated against savings (Ratio)



Another indicator is revolution velocity. It is calculated as a ratio of total money paid and repaid in the form of internal and bank loaning against the total savings of the SHGs. That means how many times each rupee has been used by the community giving multiplier effect.

Box: Rotation Velocity of SHG Funds

We have calculated Rotation Velocity as a ratio of total money paid by members as savings and generated in the form of internal loans plus bank loans. That means how many times each rupee saved has been used and rotated by the women providing a multiplier effect. Here we have not considered the amount they have earned through income generation activities. This part is assumed to be included in the loan repayments. All the SHGs promoted, revived and strengthened under ABF-Dilasa project have been practising rotation of funds through lending among members. The primary sources of funds are savings made by women members and then secondary sources are money generated through internal lending and bank loans. Because of the savings made by the members, they can go for internal lending activities, access the bank loans and also gain other incomes through livelihood activities. So the base is the savings. We don't have all the data on these indicators so we have used ratio of savings against the internal lending amount and bank loan amount repaid.

It is found that Gadchiroli has minimum revolution with 3.30. It might be because of non-repayment of the loans and they couldn't take the bank loans again. This process resulted in stagnation, whereas it is 11.24 in Ghatanji and 10.80 in Kinwat. The revolution velocity is maximum in Yavatmal block with 15.21 which means the groups in Yavatmal have used one rupee and converted it into 15.21 Rupees since their formation.

In past, there have been Microfinance companies working in Yavatmal and Nanded Districts. So these communities have experienced the situation where the loans were charged at higher interest rates. They know many households who fell into vicious cycle of indebtedness. The team observed that communities are now better aware about the risks involved in seeking loans at high interest rates. They are also exposed to the risks of the private moneylenders. However they may still require financial literacy trainings to understand earning, savings and other risk management factors.

SHGs working on the social agenda

In each of the villages visited, SHGs have been working on some or the other social agenda. E.g. in village Dhanora and Gurwada, the women have taken up the issues related to banning on sale and consumption of alcohol. Washing of utensils or cloths around the wells meant for drawing drinking water is banned by women from the village Dhanora. Similar types of initiatives are seen in all the villages. In Village Bothgavan, Thara and Gurwada, the women have taken a collective lead in constructing toilets and sanitation campaign. Out of these two villages, Bothgavan has now Open Defecation Free Village. In Salod, the SHG movement in the village has been a reason contributing to the education of girls. Apart from this the women have been participating in Gramsabha and raising their issues of concern.

SHGs and partners have also worked to ensure maximum coverage of the ration cards. They are an important tool for the poor, provide proof of identity and a connection with government databases. The public distribution system (PDS) is based on the ration card, which it uses to establish identity of the households, eligibility for different schemes and entitlement to get the food grains from the PDS. The Ration cards have been made

available with almost all the members from SHGs. However, whosoever are left also need to get the cards for their members.

Figure 36: SHG money in circulation (Average)

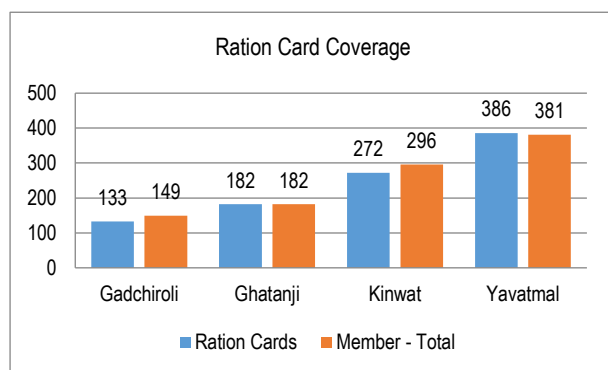
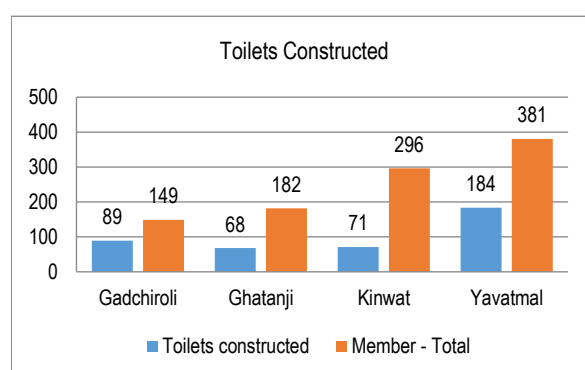


Figure 37: Money circulated against savings (Ratio)



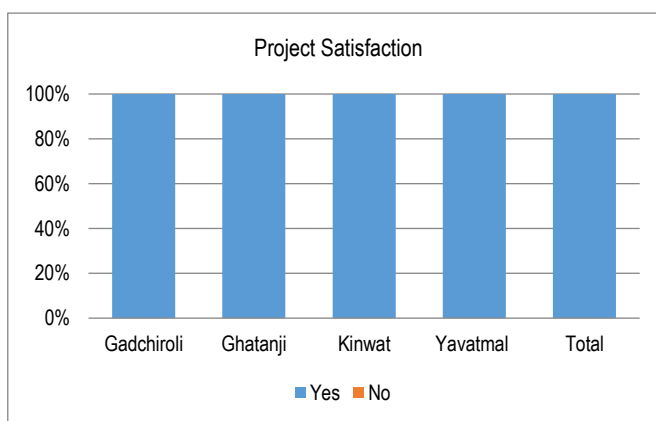
The SHG groups are also accessing government schemes for construction of toilets. Toilet construction has been a pressing need of the women. Apart from the water sanitation related issues, privacy and physical security has been a major concern among the women. In almost all the villages, it is taken up on priority. The coverage of toilets is increasing in all the blocks; however, the process needs to speed up. In total the present coverage of toilet construction is 40.86%. It is minimum in Kinwat with 23.99% coverage and maximum in Gadchiroli with 59.73% household coverage.

In some cases, the partner NGOs had organized health awareness camps (e.g. Village Bothgavan) which has benefitted the community.

Satisfaction on project implementation

Through household interviews, the study team tried to get the community view on satisfaction on project implementation. 100% respondents from all the four blocks responded positively about the implementation and outcomes of the project. The satisfaction in the social development project depends on several aspects. The most important aspect is that the community feels that the needs of the communities are met; the project is well on the way to achieve that. Regular meetings with the community, good communication, addressing the problems and timely resolution of the conflicts do contribute to the satisfaction among the communities. The data shows that Dilasa and partners have been successful as far as community satisfaction is concerned.

Figure 38: Beneficiaries' perception on project performance



6.6 Impact of the SHG interventions:

There are following intended and unintended impacts of the SHG interventions.

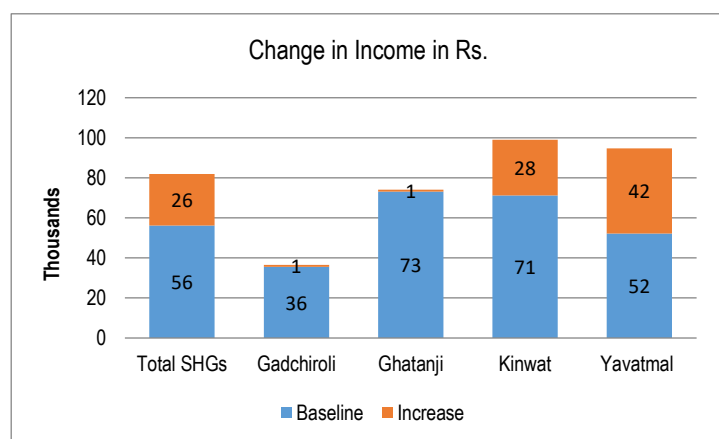
Improvement in credit availability and increase in income

As reported by project beneficiaries, earlier there was a lot of dependency on money lenders for meeting financial requirements during exigencies as well as for agricultural investments. The households had to pay as high as 5% -15 % interest per month. In case of agriculture it was about 25% for the cropping season of four months. Because of SHG interventions, internal lending as well as availability of loans from the banks, there has been a sharp decline in borrowing from money lenders. Loans are made available through SHGs, and now there is no pressure of heavy interests on the

households so decision-making patterns especially regarding agricultural decisions, have also changed. For example, members from village Yevali responded that they are now economically better positioned to procure improved varieties of paddy seeds like e.g. “Shriram” which are costlier but provide enhanced yield.

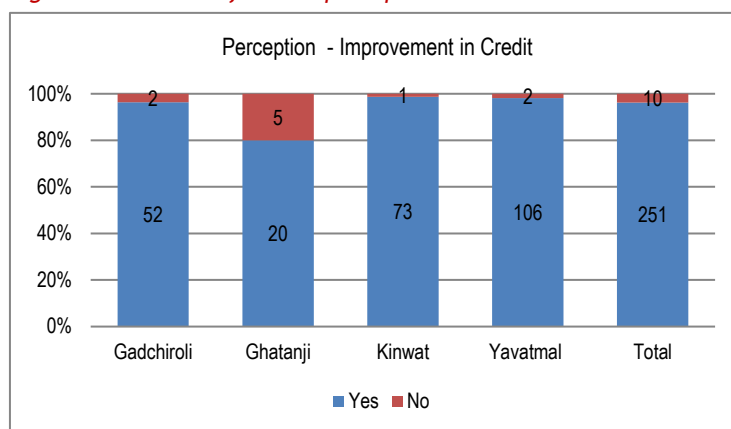
Ninety-Six percent of households in the sample villages across four blocks responded that there is improvement in the credit availability. It was minimum in Ghatanji Block with 80% and 98.6% in Kinwat and 98.1% in Yavatmal.

Figure 40: Changes in Income- SHG beneficiaries



women. Excellent growth has been observed in income of Households in Kinwat (39.02%) and Yavatmal (81.35%). However, the increase in income in Ghatanji and Gadchiroli are

Figure 39: SHG Beneficiaries perception on access to credit



much lesser than both these Blocks. A detailed analysis on vulnerabilities (shocks, trends, seasonality) might help in understanding the limitations to the increase in income.

Personal development

Since the women are now handling bank accounts and visiting banks at the block headquarters, they are getting more exposure than before. They also participate in village level meetings, meetings at the NGOs head offices as well as several trainings and exposures. All these efforts have collectively resulted in increased confidence levels and overall personality development. Confidence levels have also increased because they have money at their disposal. They can take decisions which earlier depended solely on the male leads of the family because financial decisions were handled by them only. They also have the feeling that they are now able to independently handle any situation individually and collectively. **(Case study 6)**

Case study #4: Smt. Sunita Vishnu Sable, Thara, Kinwat, Nanded

Sunita is from a village called Thara in Kinwat, Nanded. She is a member and a secretary of Jaylakshmi SHG. She used to work as a farm labourer and earn close to INR 50 a day and close to INR 300-350 per week. Sunita's husband also worked as a farm labourer and both would struggle to make ends meet. One day, suddenly her husband passed away leaving the entire responsibility of the family on Sunita alone. After some guidance from the project staff, Sunita with 11 other women formed the Javalakshmi SHG.

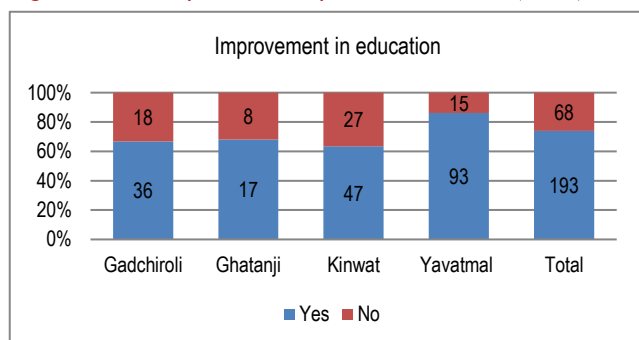
Subsequently with the support of the group, Sunita trained as a tailor and bought a stitching machine. The tailoring business helped her to get INR 200 to 250 per day. With a monthly income of INR 6000 to 7000 Sunita has enrolled her children in schools. She is able to look into the health of her family. Her social status has improved and the entire village now respects her.



Higher investments on education

The study team observed that the importance of education is well conceived by the women

Figure 41: Perceptions on improved education (SHGs)



in the groups. Almost all of them are willing to send their kids to schools and for higher education. They feel that education is a vehicle to take them out of poverty and change the status of household forever. Women do believe that the community will uplift itself only through education. Some children, even from lower socio-economic backgrounds, have started going to private schools. In each of the villages visited, many women

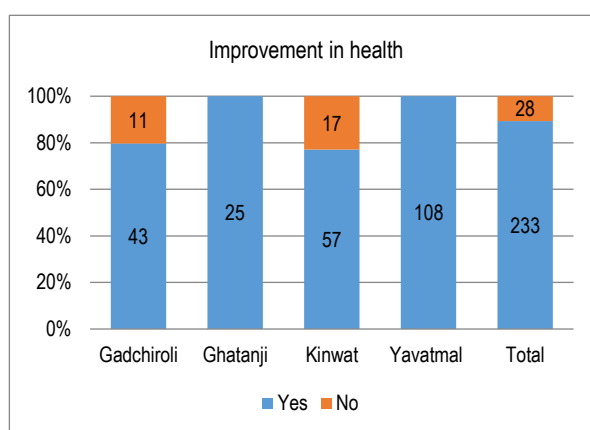
were seen using the SHG loans for education. Improved education can also be attributed to the sustained efforts by long-term government missions like Sarv Shiksha Abhiyan which

has been implemented to raise awareness about the importance of education and ensure 100% enrollment and retention for both girls and boys. However, increased availability of cash has also contributed in realizing their aspirations.

Increased health seeking behavior

In all the sample villages, the women beneficiaries reported an improvement in their overall health status due to increased cash flow. They can buy vegetables and use milk in their diet which has resulted in improved health. In case of illnesses, they can use the services of the private clinics in the nearby towns. Women in Village Salod for example reported that that the SHGs have contributed towards greater awareness on health and health seeking behavior. The health camps conducted by partner NGOs have contributed to the increased awareness about health.

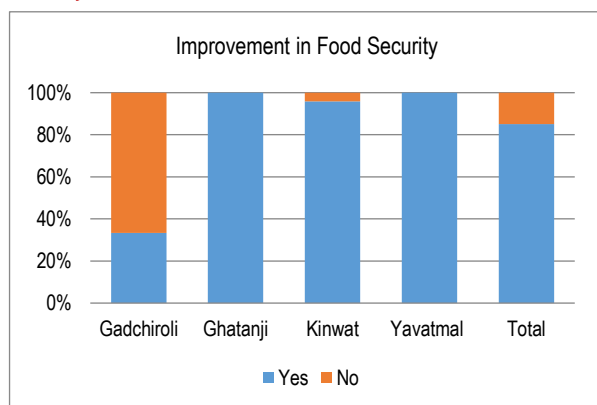
Figure 42: SHG beneficiaries' perception Improvement in health



Enhanced food Security

The study team observed a perceptive attribution as reported by the women beneficiaries,

Figure 43: SHG beneficiaries' perception on food security



linking increased income and cash flow with greater food security. As mentioned earlier, increased income has facilitated in higher purchasing power and the beneficiaries are now procuring vegetables and milk from the market. The support from partners and discussions among the women are encouraging them to take up activities like kitchen gardens and nutrition gardens, which ensure that vegetables are made available and consumed at the household level. Many of the women have started / expanded dairy

business and availability of milk has also enhanced food security.

Estimate of long-term benefit on the households - Case of Village Salod

The team tried to monetize and calculate long-term benefits received in Salod, one of the sample villages. Out of a total of 260 households across 26 SHGs, most (235 households) are using internal lending mechanisms as well as bank loans for purchase of agricultural inputs. The money saved on the higher interest, purchase of inputs and increase in the income due to decisions taken quality inputs has been calculated. The estimate is based on the average 5-acre landholding household for agriculture. Different livelihoods contributed by the SHGs, their earlier income, existing income and long-term benefits in the village are calculated in the table below. It is estimated that the SHGs will contribute to about 127.75 Crore Rs in this only one village in next 25 years.

Table 11: Estimated long term benefit flow and economic value creation

A	B	C	D	E	F	G
Livelihoods	No of households engaged in such activities HH)	Baseline Income (in INR' 000)	Additional Income(in INR '000)	Total Income (INR' 000))	Per HH Benefits expected for next 25 year (in INR '000)	Total long-term benefits in the village (in INR '000)
				C+D	EXD	FXB
Agriculture (INR'000 per 5 acres of land)	235	200	200	400	5000	1175000
Dairy	5	200	180	380	4500	22500
Vermicelli making	1	150	50	200	1250	1250
Stitching	15	100	150	250	3750	56250
Cloth business	1	150	150	300	3750	3750
Brick Kiln	1	300	400	700	10000	10000
Grocery shop	1	100	200	300	5000	5000
Pan shop	1	200	150	350	3750	3750
Total	260	1400	1480	2880	37000	1277500

Gender mainstreaming

The women from villages responded that increased mobility, exposure to places outside the village and independent handling of bank transactions are few of the empowerment steps. The women feel empowered and confident because of availability of money and control over it. Before SHGs, they were not very involved in financial matters including bank transactions as both these activities were handled by male members in the family. The beneficiaries reported having more time for themselves for attending formal and informal meetings as well as capacity building activities facilitated by NGOs. The SHG movement in the village is partially attributed as the reasons for the girls getting education at par with the boys.

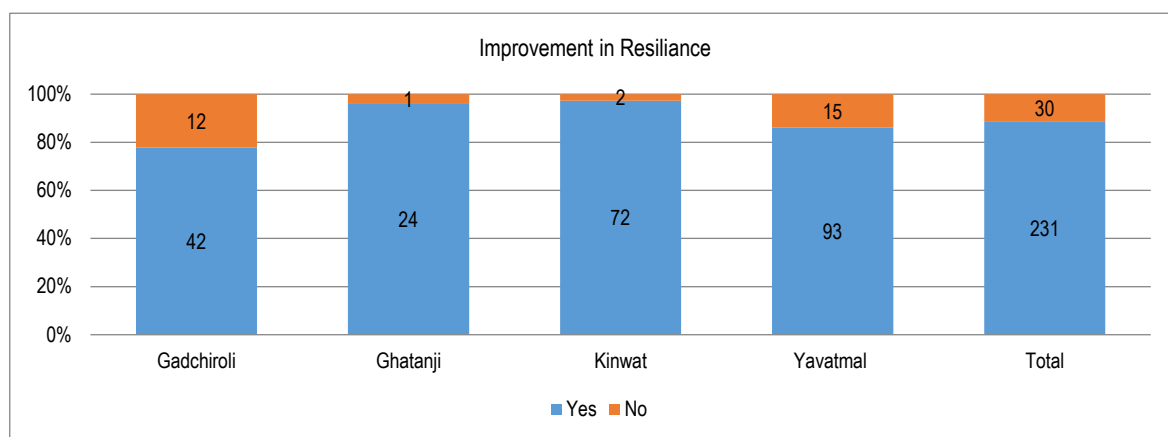
Because of the SHGs and other government policies, women's names are also included on the land ownership document and ration cards. There is a larger say of women in the household as well as village decision making. They also have started participating in the Gramsabha (e.g. village Salod) and contributing to the village level decisions making process.

One of the negative impacts as reported by the beneficiaries was increased workload due to engagement in different SHG activities and livelihoods initiatives taken up by them.

Perception on improved resilience

Resilience is the ability to cope with adverse shocks and stresses, and to adapt and learn to live with changes and uncertainty. The shocks like major illness or loss of life of an earning member, recurrent drought, crop failure, loss of livestock etc puts additional economic pressure on the families. Non-productive seasons like summer can be considered a stress period. Resistance in this case is the 'ability to resist, recover from, or adapt to the effects of such shocks or a change'. Building resilience is a long-term approach, not only focused on the ability to bounce back but also integrating adaptation and transformation while undergoing change. In the households interviewed, overall 88.5% households responded that there is improvement in the resilience. The maximum number of 96% and 97.3 of women in Ghatanji and Kinwat responded that there is improvement in the resilience and they are better prepared to cope up with these uncertainties.

Figure 44: Perception amongst SHG beneficiaries on improved resilience



Long-term impact on equality

The SHG interventions are working largely with the most marginalized households cutting across all the socio economic and caste groups. It has created unique opportunity for the households from all these groups to come together, understand each other, exchange their thoughts, which in turn is resulting in bringing social equality, inclusion and gender equity. The efforts of Dilasa and Partner NGOs aim to empower disadvantaged and marginalized groups, such as women and lower castes, and promote them to new leadership and socio-economic roles, as contributors to agricultural inputs, dairy and small enterprises. The long-term results of these well-intentioned efforts may demand for longitudinal study on equality.

6.7 Observations related to project sustainability

Sustainability is defined as “ensuring the institutions supported through projects and the benefits realized are maintained and continued after the end of the project”. In addition to institutional sustainability, there are various other theories that focus on building household and community resilience, convergence with government programs, improved capabilities and empowerment as major determinant of sustainability. Sustainability strategies therefore are now considered an important component of project planning and design.

While the assessment finding highlights clearly attributable outcomes and impact of the project, there is limited indications and evidences on mechanisms to ensure sustainability of the interventions and its results. It may be stated, that absence of clearly thought out sustainability mechanism is more a gap in the design for the first phase than that of implementation. The design of the first phase do not provide concrete strategies for sustainability of NRM and SHG interventions. However, considering its importance, it will be prudent to consider these aspects in designing the remaining phases of the project.

Field level interactions with the beneficiaries indicate high acceptability and beneficiary satisfaction considering most of the interventions are need based and demand driven. There is a greater degree of ownership for interventions that were focused on development of private land like de-siltation, farm bunds and horticulture development. However, there seemed to be limited orientation/perspectives on how the collectives (SHG groups or informal user groups for NRM) shall govern themselves and the results/impact created by the project shall be continued/sustained.

In case of NRM interventions, the responses related to managing the cost of regular repair and maintenance of physical assets created under the project through community contributions were mixed. In some of the villages it was mentioned that minor repairs can be managed through community contributions but in case of major damage to the structures (like Bodi), they may need to depend on project support and if possible, mobilize support through the Gram Panchayat Schemes (e.g. Doha in village Mendhala). Moreover, the systems and processes to manage the user based collectives and their interactions with various other stakeholders in the village (non users, Panchayat, other collectives etc) is not formally defined. While interacting in village Shantigram in Gadchiroli district however, the beneficiaries of a Bodi structure that was restored under the project reported that they do not have any plans for repair and maintenance of the structures. People expressed total dependence on external support for doing the repairs with the awareness that in case that does not happen, the structures may become non-operational.

While examples quoted above may not be generalized, they should be used as a learning tool for future planning. Sustainability for NRM interventions should be looked at two levels. The first level of sustainability involves building the capacity of the beneficiaries and their collectives to manage their operations including norms, systems and processes for maintenance and repair of physical structures and ensuring a balanced and sustainable use of the resources (water, land and livestock). The second level of sustainability involves creating greater capacities and resilience amongst the community to manage risks related to livelihood security and interactions with the market (agriculture value chain).

In case of SHGs, the project is on course to achieve first level of sustainability, measured in the form of SHGs managing their operations including bank linkages, micro-credit, repayments and income generation activities. The self help groups were found to be aware of normative aspects of the institutions including the rules and regulations as well as the importance of the processes involved. The livelihoods activities initiated by some of the group members are also manageable without much external support. There is a potential to improve the capacity of the SHGs to enable better management of their documentation including those related to books of account and financial transactions in a structured and transparent manner. The second level of sustainability in case of SHGs shall be achieved once the project designs concrete strategies for federating the institutions at village, Panchayat and block levels. The federating process will make these SHGs much more credence and improve their participation in gender mainstreaming and social change process.

Another important component of long term sustainability and viability of the project interventions is its convergence and integration with existing Government initiatives. It was observed that interventions that have greater participation of Gram Panchayat and other line departments are better placed in terms of mobilizing funds from various Government sources and sustaining these initiatives. E.g. the Sarpanch of village Lanji, suggested that the maintenance of de-silting activities supported under the project can be taken over by the Gram Panchayat. The potential of MGNREGS for convergence especially for Phad irrigation have been identified under the project. The Government may take up the Phad irrigation through these schemes in near future. There is potential for linking the the water conservation interventions with the programs and schemes of Water Conservation departments, Agriculture department and MNREGS.

Incorporating elements of sustainability and convergence (integration) will however require a systemic approach and building capacity of Dilasa and its partner organizations on aspects related to institutional sustainability, sustainable use of resources and federating processes.

7. Conclusions and recommendations

7.1 Conclusions

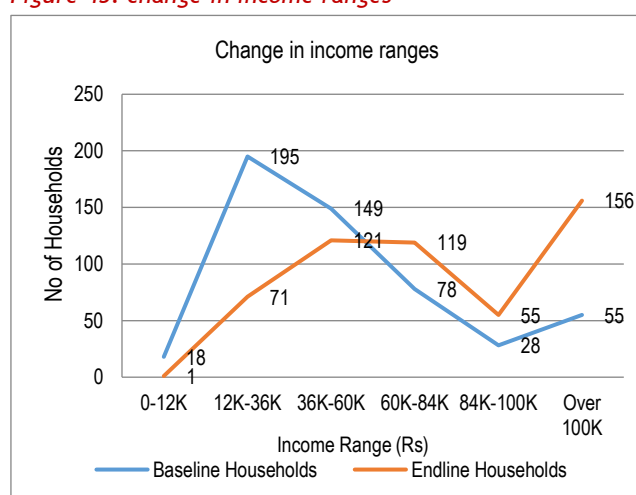
The ABF-Dilasa project is designed with an understanding of problems faced by the largely agrarian communities of the Vidarbha and Marathwada region. The findings of the mid term assessment suggests that the project is relevant, responsive and need based. The project interventions and approaches are in alignment with 'sustainable livelihood framework' as well as the 'sustainable development goals' of the UN. There is broad sense of satisfaction amongst the beneficiaries who clearly attributes project's contributions and support through its interventions on SHG and NRM for their improved level of income and coping up from livelihood related risks. The study findings brings out the key achievements and impact of the project which is evident and visible at absolute and perceptive levels.

The NRM interventions are geared towards bringing a long term solutions to the agrarian crisis of the region while the SHG component focuses on financial inclusion and diversification of livelihood. The selection of each activities under the two interventions are strategic and remains a critical aspect of the project design.

For the NRM interventions, critical monitory as well as technical support has been provided under the project. Sense of ownership amongst the beneficiary households is ensured by facilitating community contribution in various forms in all the interventions. The project have been sensitive and flexible while defining the amount or type of community contribution. There have been some efforts for facilitating convergence with Government departments and schemes, however success has been limited. A concrete strategy may be developed and some more options can be explored for convergence in the next phase of the project.

As can be seen from the chart (figure 42), there is a sharp decline in the number of beneficiaries families under lower income groups. The findings from the sample study

Figure 45: change in income ranges



suggest more number of families have graduated to higher annual income slabs compared to the baseline figures. While all the interventions have contributed to an increase in household income, the percentage contribution varies as per interventions.

The average annual income for beneficiaries of SHG interventions has increased by Rs 25,720 or 45.81% per family over their baseline income.

The average annual income of beneficiaries of NRM interventions has

almost doubled (96.85%) from the baseline value. Overall there is an average increase in income of 70% above the baseline figures. It may be noted that the success of NRM interventions is heavily dependent on the amount and periodicity of rainfall and that the

project area was reeling with recurrent drought since 2013. While the recurrent drought may have reduced the significance of impact, the interventions under the project to a large extent have reduced the risks of drought.

The water harvesting structures created are being used for protective irrigation. The irrigation facility could increase the crop yield to almost twice in Kharif season. In addition to Kharif, the Rabbi crops have also been taken which is a bonus for the households. The project has been promoting micro irrigation but it is supply driven. Major activity can be taken up for promoting the micro irrigation facilities which could actually increase much more area under irrigation. This may also help in increasing more households using the same structures.

The assessment findings suggests that the project is inclusive as the communities from different socioeconomic classes are benefitting from both NRM and SHG interventions. In case of SHGs, there are several mixed group SHGs (members consists of different caste categories). Also in the NRM interventions all the socio-economic classes were included. In case of NRM interventions, the only limitation is that the selection is largely geographic (within the village) and landless have been more or less excluded from direct benefits.

If compared to the total number of households in the village, the number is households covered under SHG intervention are 40.11% . In case of NRM it is only 14.62% of total households in the village. Both these numbers indicates a potential for increasing the number of beneficiaries within a consolidated geography. The project should look to target at least 80% of the total households for livelihoods interventions. The targets can be decided based on the total number of households in the villages. Inclusion of landless in NRM activities and poor and poorest households in the SHG still need to be explored. Potentials of all creating capabilities for other livelihoods opportunities with placement linked skill development programs and micro enterprise development may also be explored.

The SHGs promoted and strengthened under the project are properly oriented on regular activities like savings, internal lending and bank linkages. Data suggests that the project through its SHG based intervention have mobilized bank linkages to the tune of about 45 Crore. This can be considered as a major achievement for the project. Most of the SHGs were found to be circulating a rupee saved to as high as Rs 15 which is also a significant achievement.

However, the project still need to work on ensuring capacity development and proper handholding of some of the SHG groups especially in relation to repayment of bank loans (e.g. Gadchiroli) and dependency for maintaining the SHG records and books of accounts.

Sustainability should be the key focus for NRM interventions for the remaining period of the project and should be major component of planning. The user groups or other collectives should be strenthened through effective institutional mechanisms so as to make these institutions an instrument for ensuring convergence and mainatining the benefit flow for years to come.

The study also highlights the need to have greater level of integration between the NRM and SHG based interventions to develop synergy among them. Integrated plans at the village level can ensure development of livelihoods assets, develop institutions and manageing risks in a more sustainable manner. The assessment team acknowledges the

technical competencies of Dilasa and notes that the organization and the project will greatly benefit from a systemic approach to development that is aided by a standard operating procedures that defines the process for NRM as well as SHG interventions. Moreover, such systemic documentation can help in replication of the similar interventions at scale in other similar geographies.

An important component of sustainable livelihood is coping with unforeseen risks. The assessment highlights greater perception on credit worthiness but at the same time bring out the potential for greater focus on promoting various risk management products like crop insurance, health insurance etc. Gender mainstreaming is another aspect that have the potential for further strengthening, especially under NRM interventions.

The assessment team concludes that the achievements of the ABF-Dilasa project has been significant and well on its path to achieve its intended results by end of 2019. The increased income is seen to have a multiplier effect on beneficiaries spending more on food security, education, health as well as toilet construction. There is high level of preparedness to tackle the challenges posed by the drought like situations. There has not been been any incidence of farmers suicides in these villages in the recent years. The study while acknowledging the successess and the good practices also highlights the need to focus more on sustainability, facilitating greater convergence and inclusion at the community level. These recommendations are discussed in more detail in the next two sections.

7.2 Recommendations

The recommendations are further clustered into three parts. Part 1 provides a summary of recommendations along with its justification (opportunities or gaps). Part 2 focuses on recommendations related to project relevance, strategies and sustainability and provides areas for ABF's considerations and reflections. The strategic recommendations/areas of considerations need to be discussed with Dilasa and its partners through appropriate mode of communication and any follow-up action points should be designed after considering existing capacities of implementing organization, the need to develop the capacities further, overall mandate of ABF. The third part of recommendations are related to project processes and delivery and are for immediate considerations of Dilasa with further inputs or support from ABF as appropriate.

Summary of recommendation

Area of assessment	Opportunities or Gaps	Recommendations
Strategic recommendation ABF's consideration		
Project relevance	- The project design lacks any comprehensive approach to undertaking livelihood assessment or identifying specific livelihood related challenge at village/cluster level - While strategies on increasing income but Greater focus on vulnerability reduction strategies - Integration of SHG and NRM activities - A village saturation approach that ensures greater beneficiaries coverage from same village	- Incorporating a more comprehensive approach to livelihood assessment and planning at village/cluster level with proper integration of SHGs and NRM interventions (Recommendation 1) - Consider undertaking an assessment of the feasibility of adopting the village saturation approach and pilot this in a cluster of 10-15 villages. The learning may be documented and used for designing its replication in subsequent phases (Recommendation 2)
Project sustainability	- The project design lacks concrete strategies for strengthening and formalizing the user collectives and building the leadership capacities of community leaders for enhanced ownership and effective management of NRM interventions - The NRM intervention hinges around making water available for irrigation and drinking purposes; there is limited focus on ensuring norms for sustainable use of resources; - There is lack of clarity on strategies related to SHG federation at village, cluster, and successive levels	- Streamline the process of formation and strengthening of user collectives for NRM interventions (Recommendation 3.1) - Facilitate norms, systems, and procedure for sustainable use of resources and encourages efficient measures for irrigation (Recommendation 3.2) - Design strategies for improved capacities of SHGs and their federation at village and cluster level to ensure greater exposure and bargaining power (Recommendation 3.3)
Documentation of process, technical	The project has been successful in demonstrating various efficient models of water	ABF in consultation with Dilasa should consider making provisions

Area of assessment	Opportunities or Gaps	Recommendations
design, and operational manual	conservation and management like Phad, Doha and Bodi etc. Some of these models can be replicated in other area if these are documented appropriately. Moreover, the considering the enormous scale and scope of the project, it is important that institutional memory is created through proper documentation, guidelines, and training module etc.	for developing following documents (Recommendation 4): - Process document that helps in creating an institutional memory of processes, systems, and delivery mechanisms for the project; - Technical document: Detailing the structural and design elements for all NRM based interventions - Standard operating procedure: documenting the guidelines and procedure for planning, implementing and managing different interventions - Training module: Standardize all centralized and de-centralized training activities
Capacity Development of Dilasa and project staff members	- The project so far has been effective in achieving its intended results. The recommendations provided by the assessment team is intended to enhance project relevance and sustainability. - The additional component of work will require inculcating new sets of competencies and skills that will require a planned approach to capacity development of Dilasa and other project staff members	- ABF in consultation with Dilasa identifies specific areas of capacity development for its staff members as well as at organizational level. The capacity development plan should be reflective of existing capabilities and desired competencies that need to be developed. - The capacity development plan should also consider the training requirements for user collectives and Self-help groups. (Recommendation 5)

Area of assessment	Opportunities or Gaps	Recommendations
Recommendations for Dilasa		
Streamlining systems for impact monitoring	No formalised system for data collection to monitor project impact at the individual, beneficiaries families and community level was observed.	Dilasa needs to develop and institutionalise systems for capturing beneficiary/community level data to monitor and document project impact at a regular intervals.
Capacity development of community leaders	There are several community leaders in both SHG and NRM interventions who have been informally contributing to the program. They can connect more with the communities compared to project staff members. Also, utilizing their potential may help the project with long lasting, widespread impacts with minimal costs	Identify community leaders who can be developed as resource persons to guide other farmers in undertaking and managing project interventions and build capacities of other beneficiaries as master trainers (Recommendation 6)
Convergence with Government programs	- There are untapped opportunities to converge project activities with flagship programs on financial inclusion and digital literacy. - Opportunities also exists to leverage SHGs as strong institutions for participating in Gram Sabha	- Work closely with the Gram Panchayats and other Government departments to map various programs and create better linkages and convergence. - Promote SHGs as a relevant medium for enhancing access to various social development programs, advocacy, and entitlements. (Recommendation 7)
Technical considerations in NRM structures	The study highlights a few areas of consideration in planning, design, and implementation of water conservation structures;	Perform a structural review, identify, and implement design related modifications for improving the durability and sustainability of these structures. (Recommendation 8)
Gender mainstreaming	- Women are an important stakeholder in planning and managing NRM interventions as they have a different perspective on associated benefits related to the same - NRM interventions under the project has limited inclusion and participation of women in decision making - There is a potential to enhance gender mainstreaming in the NRM interventions	Develop mechanisms to leverage project activities as a tool to build the capacities of women, and facilitate them for greater control over productive resources, control over the income, improve their participation in household and community decision making as well as reduction of drudgeries (Recommendation 9)

Area of assessment	Opportunities or Gaps	Recommendations
Skill development and employability	• There are several skill development programs that are being implemented by civil societies and government organizations. • They aim to address occupational aspirations of the rural youth. This is one step towards diversifying income sources of any household.	• Identify potential programs and partners in the areas of skill development and collaborate with them for expanded outreach of their livelihood programs. (Recommendation 10)
Vulnerability reduction	• Only savings and loans are not enough to provide safety nets to the vulnerable and poor households. Appropriate micro insurance products need to be identified and introduced in the groups considering various risks faced by the groups.	• orienting its staff members on various insurance products being promoted by Government and aware the community members/beneficiaries on its benefits • Identify and promote appropriate life insurance, health insurance, loan insurance and asset insurance products (Recommendation 11)
Building capacity of SHGs	• The study highlights the need to build capacities of SHGs in various areas including basic principles of SHG, functioning, books of records, problems solving / conflict management and communication and financial literacy. • Moreover, there is an opportunity to build capacities of the SHGs to act as social change facilitators	• Organize training and exposure visit for SHGs to good practice models in neighboring states (Recommendation 12.1) • Utilize potentials of SHGs as social change facilitators (Recommendation 12.2) • Streamline book keeping for SHGs (Recommendation 12.3)

Strategic recommendations for consideration of ABF

Recommendation-1: Incorporate a comprehensive approach to livelihood assessment and planning at village/cluster level with proper integration of SHGs and NRM interventions

As a good practice measure, it is recommended that the project incorporates in its design a more integrated approach to sustainable livelihood development. An important area of consideration would be to develop tools and mechanisms for undertaking livelihood assessment and identification of livelihood opportunities for each of the project villages or clusters. The project already captures the baseline information through beneficiary level survey. The quantitative data could be further strengthened through a qualitative analysis of existing livelihood and identification of opportunities. Village/cluster wise livelihood analysis can serve as an important instrument for greater inclusion of households from each village under the project. The village livelihood plan should include a detailed assessment of resources, value chain gaps and identification of potential activities in agriculture, livestock, dairy and potential for SHG development.

There is a need to prioritize attention towards using various aspects that influence livelihoods to promote livelihoods in an economically, ecologically, and socially sustainable manner apart from strengthening natural resources. More integrated and coherent approaches may be used for designing the interventions for the remaining phases of project intervention.

The project should consider integrating its NRM and SHG interventions in a manner that both contributes positively to sustainable livelihood development. The process of bank linkage of SHGs is now complete. Focus may be given to strengthening livelihoods using SHGs as an entry point. To work on the livelihoods, the project should focus on optimizing the collective strength and leveraging the social capital created by these SHGs. Livelihood development plans for all the SHGs should be developed with a focus on individual members and possibilities of integration with NRM initiatives.

ABF should consider incorporating these aspects into project design (for all future interventions) after seeking inputs from Dilasa and other partners to assess the feasibility of the same.

Recommendation-2: Ensure greater coverage of all village households in the SHG and NRM interventions (village/cluster saturation approach)

As discussed earlier, the outreach of the SHGs are about 40.11% of the total households in the villages. As far as the economic class is concerned they may be from middle class and the poor households of the village. The poorest of the poor and some households from poor category might still be excluded from the project benefits. About 10% of the rich households might not need the SHGs and it may be difficult for the lowest 10% of the households to come in the SHGs. However, rest of the 80% of the households can be targeted to be included in the SHGs.

The average per village coverage in case of NRM interventions is less than 15%. Dilasa may consider exploring the possibilities of expanding the coverage of beneficiaries by planning NRM interventions which are linked to existing water conservation or storage structures through application of watershed approach and taking into consideration the geohydrological factors. This will help bring more efficiency in planning and executing the intervention due to a village/cluster saturation and contiguous area development approach.

ABF-Dilasa may consider undertaking an assessment of the feasibility of adopting the village saturation approach and pilot this in a cluster of 10-15 villages. The learning may be documented and used for designing its replication in subsequent phases.

Recommendation-3: Design strategies and implementation plan to strengthen project sustainability

It is recommended that the project design should be modified to include clear strategies for ensuring sustainability of both NRM and SHG initiatives. The sustainability strategies should clearly indicate the institutional elements that will be supported along with capacity development inputs and exit plan for each intervention village. ABF need to consider incorporating following sustainability components into the design of subsequent phases of the project in discussion with Dilasa;

► ***Recommendation 3.1: Streamline the process of formation and strengthening of user collectives for NRM interventions:***

The user groups for NRM interventions should be strengthened by facilitating them into formal collectives with clearly defined norms and institutional arrangements to facilitate complete ownership and responsibility of managing the interventions and its smooth takeover after completion of external project support. The second phase, of the project should focus on systems and procedures to federate these groups at village level for enhancing their bargaining power for procurement of inputs and marketing of agriculture produce. Once federated, these groups can decide on their own set of regulations, develop their own management corpus and come up with strong and sustainable organization which can benefit from the interventions in the long term.

► ***Recommendation 3.2: Facilitate norms, systems and procedure for sustainable use of resources***

The NRM intervention hinges around making water available for irrigation and drinking purposes. It is important that the project strategies focus on introducing concepts and mechanisms that enhances sustainable consumption of water. Rules and regulations that regulates use of water during scarcity, or discourages cultivation high irrigation crops (like sugarcane) and promotes more efficient modes of irrigation (sprinklers, drip irrigation) should be encouraged as an active component of the project.

► ***Recommendation 3.3: Federate SHGs at village and cluster level***

The SHGs supported by the project are managing their group operations, bank operations, loan repayment and documentation with limited external handholding. In order to ensure long term sustainability of these groups, the project should design strategies for building capacities of these SHGs on book keeping, documentation and income generation activities. Moreover, the SHGs should be federated at village and cluster level to ensure greater exposure and bargaining power. The federated structure of SHGs is known to provide greater credence and improves their credit worthiness.

Recommendation-4: Create provisions for process documentation, developing technical modules and operating manuals

Considering the scale of the project, there is a need to create an institutional memory of processes, systems, and delivery mechanisms. The project has various components that has evolved over a period. These processes need to be documented so that it does not get lost with changes in leadership and management. There has been a call for replication of some of the proven NRM models promoted under the project. These models can be easily replicated in other parts of country if there is a good technical document. Moreover, ABF-Dilasa may consider developing a training module for NGO workers who are interested to replicate the models in their respective areas.

The expansion of project intervention may require a document that guides the staff members to handle these interventions as well as other livelihood development options. For each of the interventions, the standard operational procedures can be designed.

Managing an intervention of such enormous proportions requires documented guidelines for staff members to handle the SHGs processes. It can clearly state roles and responsibilities of Dilasa, the partner NGOs and staff, as well as support required by Dilasa. For a growing organization like Dilasa, good procedures and work instructions will provide a way to communicate and apply consistent standards and practices within the program in different geographies. It would help Dilasa and partners in saving cost and time, to reduce the mistakes and to ensure the consistency in results. ABF may consider assisting Dilasa in developing such process documents and technical manuals.

Recommendation-5: Prepare and implement a capacity development plan

The project so far has been effective in achieving its intended results. The recommendations provided by the assessment team is intended to enhance project relevance and sustainability. The additional component of work will require inculcating new sets of competencies and skills. It is recommended that ABF in consultation with Dilasa identifies specific areas of capacity development for its staff members as well as at organizational level. The capacity development plan should be reflective of existing capabilities and desired competencies that need to be developed. The capacity development plan should also consider the training requirements for user collectives and Self-help groups.

Recommendations for Dilasa

The recommendations for Dilasa are both strategic and operational. It may be noted that implementing some of these recommendations will require further orientation and capacity development of Dilasa project team members, where specific support from ABF and other resource persons may be required. Most of these recommendations does not require any strategic shift from existing project mandate or need for additional funds.

Recommendation-6: Streamline processes and systems for monitoring and documentation of project related impact

While the project has a streamlined process of collecting baseline data, the assessment team did not observe any formalised system for data collection to monitor project impact at the individual, beneficiaries families and community level. Dilasa currently captures the success stories, however, the quantitative indicators such as increase in income and related impact is not being captured in a structured manner.

It is recommended that Dilasa develops and institutionalised systems to capture beneficiary level data related to income, expenditure, savings, etc in order to monitor and document the impact of the project at a regular basis. The existing system of baseline data collection can serve as a strong foundation for developing and executing impact monitoring systems.

Recommendation: 7: Promote and build capacity of community leaders to facilitate the interventions

The project has already identified some community leaders who are helping the project staff in facilitating various activities. The project team may consider identifying these community leaders who can be developed as resource persons to guide other farmers in undertaking and managing NRM interventions like Phad, Doha, Bodi, horticulture and lift irrigation. The existing potential amongst these leaders could be channelized and leveraged in different stages of the project implementation. They can also be helpful in capacity building and exposure of other villagers and NGO workers.

For SHG interventions, the project may identify four-five potential leaders who can be trained further to take the SHG movement ahead. The potentials of these leaders can be utilized to expand outreach of the project to the nearby villages. They can be trained for formation and strengthening of new SHGs and facilitating the process.

Recommendation: 8: Plan for achieving greater convergence with Government programs

There are over 26 different schemes and programs that are being implemented by six different Government department in the project area. Dilasa may consider working closely with the Gram Panchayats the government departments to map such programs and create better linkages and convergence. Dilasa can act as a facilitating and technical support agency to mobilize support for NRM interventions.

It may be noted that after the Gram Panchayat and Gram Sabha, SHGs are stronger than any other institution in these villages. Dilasa may consider facilitating these SHGs to demand for and participate in the Gram Sabha. SHGs can act as one of the most relevant medium of enhancing access to the welfare programs as well as their entitlements. However, it will require sustained effort to engage with the Gram Panchayats and different line departments.

Recommendation: 9: Consider undertaking modifications in technical designs of NRM structures for durability

In case of infrastructure interventions like lift Irrigation, Doha and Bodi; Dilasa may consider a few design related modifications for improving the durability and sustainability of these structures. Following are some of the suggestions:

- ▶ There have been cases regarding the Bodi that the valves have been stolen. Imbedding the valves into the small concrete structure may be the solution.
- ▶ In case of Doha, keeping a barn of about 1-1.5 meters for the excavated soils from the excavation as well as plantation of soil binding plants could enhance the life of the interventions.
- ▶ In case of Lift irrigation, the farmer group can be suggested to have a constructed dug well from where the water is lifted from the reservoir.

In all the interventions, such small modifications can be tried and replicated. A third party technical supportive supervision may help in identifying such pointers in such interventions.

Recommendation: 10: Consider incorporating long-term measures for gender mainstreaming in the livelihoods interventions

There is a potential to enhance gender mainstreaming in the NRM interventions. Dilasa may consider engaging with female members of the families along with male members for discussions on NRM interventions. The project activities can be used as a tool to build the capacities of women, and facilitate them for greater control over the productive resources (livelihoods and productive assets), control over the income, improve their participation in household and community decision making as well as reduction of drudgeries.

Recommendation: 11: Increase focus on skill development initiatives for better employability and placements

There are several skill development programs that are being implemented by civil societies and government organizations. They aim to address occupational aspirations of the rural youth. This is one step towards diversifying income sources of any household. These programs can provide young people from poor community an opportunity to learn new skills or upgrade their existing skills and enter the skilled work force in sectors having employment potentials. Dilasa and partners can identify these partners who are working in the areas of skill development and collaborate with them for expanded outreach of their livelihood programs.

Recommendation: 12: Undertake systematic efforts on risk reduction strategies

Dilasa and its partners have been putting some efforts in promoting Insurance. However, there is a need to put systematic efforts to cover all the target households under different insurance products which can cover the risks to the livelihood and households. Only savings and loans are not enough to provide safety nets to the vulnerable and poor households. Appropriate micro insurance products need to be identified and introduced in the groups considering various risks faced by the groups. Suitable, appropriate, and affordable life insurance, health insurance, loan insurance and asset insurance products need to be identified and facilitated. These may include the insurance products promoted by the Central government as well.

Dilasa may consider orienting its staff members on various insurance products being promoted by Government and aware the community members/beneficiaries on its benefits in existing platforms such as meetings and discussions.

Recommendation:13: Capacity development of SHG members

► Recommendation 13.1: Organize training and exposure visit for SHGs to good practice models in neighboring states

Dilasa and its partner NGOs are working hard for the project. The project may consider providing re-orientation training to the staff members towards functioning in a group and managing it efficiently. There are several organisations coming up with new ways of facilitating the SHG movement. There can be different trainings imparted including poverty, development, gender, basic principles of SHG, functioning, books of records, problems solving / conflict management and communication, financial literacy, and livelihoods. However, this needs to be decided and planned in the strategy workshop with the staff. The staff trainings also need to be planned accordingly. The training program may be imparted through modes like classroom training, immersion, exposure visit to best practices sites in Andhra Pradesh and Telangana, orientation at grass root level, etc. Training materials/modules/flipcharts/booklets/pamphlets/ brochures etc. can be utilized for better understanding of the participants. The trained and re-oriented staff members can then focus in designing a systematic approach to build capacities of SHG members and community leaders.

► Recommendation-13.2: Utilize potentials of SHGs as social change facilitators

After the basic agenda of financial independence is fulfilled, apart from livelihoods activities, SHGs may also be encouraged to consider the social activities. Deliberate efforts may be required to involve them in some social activities. Most pressing needs of the communities and especially of the women may be identified and worked upon. There are examples where SHGs have taken up social issues and fought against social evils like alcoholism, violence against women, sanitation, dowry, female feticide, health, education or even getting into village politics and being elected as a village leader.

► Recommendation-13.3: Streamline book keeping for SHGs

Records were found to be maintained properly in Yavatmal block, however some problems have been found in the Kinwat, Gadchiroli and Ghatanji Blocks. It is recommended that the books should be handed over to the SHGs immediately after formation/ taking them into the project fold. A book keeper who is educated or at least literate should be formally and immediately trained to fill up all the record formats, and partner NGOs need to review the book keeping every month. In case literate members are not there in the group, other local youth can be identified as book keepers. It is also recommended that the book keepers should not be from among the facilitators etc. unless in exceptional cases where it may clash.

Annexure I

Details required from the sample study.

(Table 1)

Beneficiaries in the corresponding income range								
Income range	Baseline data			After intervention			Increase in average annual income	
	No	%	Average Income	No	%	Average Income	Amount	%
0-12,000	18	3.44	9049	1	0.19	11000	1951	21.55
12,001-36,000	195	37.28	25203	71	13.58	27293	2089	8.29
36,001-60,000	149	28.49	47461	121	23.14	49092	1631	3.44
60,001-84,000	78	14.91	69838	119	22.75	70938	1100	1.57
84,001-100,000	28	5.35	92177	55	10.52	92040	-137	-0.15
Over 1,00,000-	55	10.52	139702	156	29.83	166487	26786	19.17
Total	523	100.00	53272	523	100.00	90564	37292	70.00

(Table 2)

Average income per beneficiary before the intervention	53272
Average income per beneficiary after the intervention	90564
Increase in average income	37292
Increase in average income (in %)	70.00

Data as per NGO partners records

(Table 3)

Beneficiaries in the corresponding income range								
Income range	Baseline data			After intervention			Increase in average annual income	
	No	%	Average Income	No	%	Average Income	Amount	%
0-12,000	18	3.44	9049					
12,001-36,000	195	37.28	25203					
36,001-60,000	149	28.49	47461					
60,001-84,000	78	14.91	69838					
84,001-100,000	28	5.35	92177					
Over 1,00,000-	55	10.52	139702					
Total	523	100.00	53272					

(Table 4)

Total no. of beneficiaries till the cutoff date of Dec-14	
Average income per beneficiary before the intervention	53272
Average income per beneficiary after the intervention	
Increase in average income	
Increase in average income (in %)	

(Table 5)

Beneficiaries in the corresponding Interventions								
Income range	Baseline data			After intervention			Increase in average annual income	
	No	%	Average Income	No	%	Average Income	Amount	%
Bodi	91	17.40	34051	91	17.40	63307	29256	85.92
Desiltation	14	2.68	61221	14	2.68	193314	132093	215.8
Doha	61	11.66	82111	61	11.66	114490	32379	39.43
Horticulture	6	1.15	79642	6	1.15	288400	208758	262.1
Lift Irrigation	11	2.10	15459	11	2.10	54918	39459	255.2
Phad	22	4.21	36170	22	4.21	99677	63507	175.6
RF	4	0.76	39700	4	0.76	83575	43875	110.5
SHG	261	49.90	56147	261	49.90	81866	25720	45.81
Soil & Water Conservation	49	9.37	51232	49	9.37	102412	51181	99.9
Support to Marginal Farmers	4	0.76	32375	4	0.76	166625	134250	414.7
Total	523	100.00	53272	523	100.00	90564	37292	70

Other Details Required

(Table 6)

	Target (For the target period)	Actual (For the target period)
Beneficiaries	49423	51367
Cost Per Beneficiary	4278	3540
Increase in average income	50%	37292 (70%)

(Table 7)

S.No	Name of the Person	Type of Intervention	Baseline Income	Current Income	increase in Income	
					Amount	%
1	Nandu Bhlu Shelar	Doha	103800	129500	25700	24.76
2	Ramkrushn tulsiram dabhekar	Doha	272000	194300	-77700	-28.57
3	Mahadev Madhav Dhokne	Doha	86000	133000	47000	54.65
4	Devanand Gomaji Dhurve	Doha	12000	76000	64000	533.33
5	Buddha Tukaram Gejge	Doha	68500	122000	53500	78.10
6	Shekh Ismail	Doha	72000	109200	37200	51.67
7	samadhan Uttam Kamble	Doha	112500	153800	41300	36.71
8	Rama Jaggu Kengar	Doha	153500	207000	53500	34.85
9	Sukhlal Baiyalal Shimpe	Doha	132000	214000	82000	62.12
10	Hiralal Shekhlal Shimpe	Doha	59800	67500	7700	12.88
11	Mahadu Sahadu Namdas	Phad	72000	103000	31000	43.06
12	Kalu Damu Jadhav	Phad	20500	75000	54500	265.85
13	Devanand Maniram Dongre	Phad	66000	95000	29000	43.94
14	Gomaji Dhurve	Phad	23000	90500	67500	293.48
15	Shankar Zolba Chaudhari	Phad	43000	71000	28000	65.12
16	Vishnu Keshav Chaudhari	Doha	39000	152300	113300	290.51
17	Gajanan Keshav Chaudhari	Doha	42000	42000	0	0.00
18	Tukaran Hiranman Sakrapure	Doha	79000	200000	121000	153.16
19	Pandurang Lakshman Nihare	Doha	65000	98500	33500	51.54
20	Jagan Ragho Namdas	Doha	78000	102000	24000	30.77
21	Pushpa Digambar Chaudhari	Doha	140000	225000	85000	60.71
22	Nikesh Keshav Meshram	Doha	45000	126300	81300	180.67
23	Sharad Kisan Ambadare	Doha	67000	99000	32000	47.76
24	Prakash Ambadas Nagrale	Doha	66000	100800	34800	52.73
25	Bhimrao Shripat Meshram	Doha	55000	131100	76100	138.36
26	Ishad Kha Akbar Kha Pathan	Doha	95000	215800	120800	127.16
27	Mahendra Vaman Vasekar	Doha	49000	92200	43200	88.16
28	Uttam Sahadu Kamble	Doha	62000	147300	85300	137.58
29	Balu Gopal Meshram	Doha	66000	90600	24600	37.27
30	Bhaskar Narayan Vasnik	Doha	38000	117000	79000	207.89
31	Dadarao Ahire	Doha	69000	124000	55000	79.71
32	Dnyaneshwar Vitthal Varzadkar	Doha	58000	86000	28000	48.28
33	Siddharth Narayan Vasnik	Doha	53000	103500	50500	95.28
34	Rama Gama Namdas	Doha	41000	122000	81000	197.56
35	Gopal Sukhadev Meshram	Doha	53000	143500	90500	170.75
36	Vijay Ukanada ghodanar	Doha	66000	179400	113400	171.82
37	Chandrkanth Ruprao Gahurkar	Support to Marginal Farmer	42000	202400	160400	381.90
38	Rupesh Amrutrao Narnavre	Support to Marginal Farmer	37500	146700	109200	291.20
39	Nandkishor Ruprao Gahurkar	Support to Marginal Farmer	28000	231200	203200	725.71
40	Vivek Ambadas Ramteke	Support to Marginal Farmer	22000	86200	64200	291.82
41	Laxaman pandurang Gawande	Phad	31000	84200	53200	171.61
42	Sham Pandurang Gawande	Phad	32000	155000	123000	384.38

S.No	Name of the Person	Type of Intervention	Baseline Income	Current Income	increase in Income	
					Amount	%
43	Gajanan Prakash Gavande	Phad	31000	141600	110600	356.77
44	Sachin Prakash Gavande	Phad	33000	133000	100000	303.03
45	Sunil Mahadeo Gawande	Phad	33000	73500	40500	122.73
46	Priya Nirajan Choudhari	Phad	36250	84000	47750	131.72
47	Dilip Nagorao Rathod	Phad	33000	104400	71400	216.36
48	Vivek Govindrao Sawle	Phad	30000	55000	25000	83.33
49	praksh tulashiram mahure	Phad	32000	73000	41000	128.13
50	Raju Tulshiram Mahure	Phad	32000	80000	48000	150.00
51	Gururav Ananda Chavhan	Phad	30000	94900	64900	216.33
52	Jananrdan Motilal Rathod	Phad	36000	99900	63900	177.50
53	Ashok Devidas Meshram	Phad	40000	289100	249100	622.75
54	Dhanpal Devidas Meshram	Phad	50000	111000	61000	122.00
55	mangal manik dahane	Phad	35000	55000	20000	57.14
56	Manikrao Motiram Dahane	Phad	30000	64800	34800	116.00
57	Nagorao Rajeram Dhoke	Phad	27000	60000	33000	122.22
58	Gokul Devaji Mahanar	Doha	69000	75000	6000	8.70
59	Gopal Ramrav Kate	Doha	89000	83500	-5500	-6.18
60	Govardhan Aananda Chavhan	Doha	103000	82000	-21000	-20.39
61	Gulab Anandrav Gade	Doha	112000	95500	-16500	-14.73
62	Gunvantrav Sadaashiv Mahanar	Doha	116000	72000	-44000	-37.93
63	Jagatrav Pandurang Kate	Doha	65000	256500	191500	294.62
64	Jagrut Pralhad Chvhan	Doha	119000	89300	-29700	-24.96
65	Janardhan Motilal Rathod	Doha	100000	120000	20000	20.00
66	Kailas Pralad Chavhan	Doha	97000	76500	-20500	-21.13
67	Kalpana Jagatrav Kate	Doha	97000	106500	9500	9.79
68	kamalsing Motilal Rathod	Doha	110000	60000	-50000	-45.45
69	kishor Mahadev Kate	Doha	76000	58700	-17300	-22.76
70	Laxman Balkrushna Kharat	Doha	46000	88300	42300	91.96
71	Laxman Thakare	Doha	37000	90200	53200	143.78
72	Madhukar Ramchandra Rathod	Doha	32000	61500	29500	92.19
73	Mahadev Wasram Jadhav	Doha	64000	115000	51000	79.69
74	Mamta Gokul Mahanar	Doha	86000	110000	24000	27.91
75	Mahadev Parasram Pawar	Doha	50000	64000	14000	28.00
76	Mangal Manikrav Dhane	Doha	50000	81000	31000	62.00
77	Manohar Dadarav Rajgure	Doha	103000	112000	9000	8.74
78	Narayan Seetaram Gawande	Doha	109000	126500	17500	16.06
79	Nalu Balkrushna Kharat	Doha	81000	136400	55400	68.40
80	Nilesh Khandba Kolpe	Doha	118700	91300	-27400	-23.08
81	Omprakash Pandurang Gade	Doha	67000	80000	13000	19.40
82	Panjab Devrav Gade	Doha	149000	134500	-14500	-9.73
83	Praful Digambar Thekekar	Doha	130000	133400	3400	2.62
84	Pralhad Ramaji Chavhan	Doha	94000	56800	-37200	-39.57
85	Prashant Anandrav Gade	Doha	55000	63400	8400	15.27
86	Premila Aananda Chavhan	Doha	100000	54000	-46000	-46.00
87	Raghunandan Samadhan Kate	Doha	86000	105500	19500	22.67
88	Arun Udraji Kokare	Desiltation	47000	713000	666000	1417.02
89	Sham Babarao Kokare	Desiltation	54800	348000	293200	535.04
90	Vaibhav Babarao Korake	Desiltation	55800	123400	67600	121.15

S.N o	Name of the Person	Type of Intervention	Baseline Income	Current Income	increase in Income	
					Amount	%
91	Gopal Arunrao Korke	Desiltation	44700	88000	43300	96.87
92	Dipak Arunrao Korake	Desiltation	50800	63000	12200	24.02
93	.Nitin Arunrao Korke	Desiltation	37500	75000	37500	100.00
94	Tukaram Dhodibaji Kolape	Desiltation	102500	97000	-5500	-5.37
95	Prakash Vamanrao Gavande	Desiltation	56500	190350	133850	236.90
96	Dadara Fakiraji Kadam	Desiltation	38000	83200	45200	118.95
97	Murali Vitthal Vandhage	Desiltation	75000	101900	26900	35.87
98	Raju Vitthal Vandage	Desiltation	71500	82750	11250	15.73
99	Dnyaneshwar Vitthal Valage	Desiltation	74000	497000	423000	571.62
100	Gajajan Vitthalrao Vadage	Desiltation	74000	109800	35800	48.38
101	Mahadev Punjaji Goore	Desiltation	75000	134000	59000	78.67
102	Vitthal Sambhaji Gutte	Soil & Water Conservation	77400	105900	28500	36.82
103	Nangnath Prabhu Nagargoje	Soil & Water Conservation	47600	69000	21400	44.96
104	Datta Rama Jangewad	Soil & Water Conservation	43000	68200	25200	58.60
105	Ambaji Kanba Garewad	Soil & Water Conservation	60600	50000	-10600	-17.49
106	Shrirang Rama Nagargoje	Soil & Water Conservation	21200	56000	34800	164.15
107	Ramchandra Madhav Kendre	Soil & Water Conservation	63200	120600	57400	90.82
108	Laxman Jairam Dandegavkar	Soil & Water Conservation	15700	75300	59600	379.62
109	Sanjay Shesherao Satpute	Soil & Water Conservation	26300	46000	19700	74.90
110	Dinesh Dadarao Jevlewad	Soil & Water Conservation	19200	78000	58800	306.25
111	Prasram Sambhaji Kendre	Soil & Water Conservation	26400	118200	91800	347.73
112	Tukaram Ukanda Dukrewad	Soil & Water Conservation	22500	60000	37500	166.67
113	Shripati Laxman Tilewad	Soil & Water Conservation	13500	57000	43500	322.22
114	Dilip Govindrao Kendre	Soil & Water Conservation	41200	89400	48200	116.99
115	Dnyaneshwar Dadarao Jevlewad	Soil & Water Conservation	35800	202800	167000	466.48
116	Reshma Kishor Rathod	LI	11600	50000	38400	331.03
117	Vikram Rangrao Jadhav	LI	19500	68500	49000	251.28
118	Jorsing Sakharan Jadhav	LI	14600	51900	37300	255.48
119	Vishal Baliram Rathod	LI	13100	27000	13900	106.11
120	Ganesh Chinka Jadhav	LI	16800	41000	24200	144.05
121	Devidas Mandiramji Chavhan	LI	19200	61000	41800	217.71
122	Nitin Bapurao Jadhav	LI	20190	38500	18310	90.69
123	Rajeshwar Sajjan Kudmathe	LI	15650	96000	80350	513.42
124	Ramkrushn Subhash Jadhav	LI	12800	40000	27200	212.50
125	Radhabai Bhavrao Kudmathe	LI	12060	73200	61140	506.97
126	Subhashrao Sadashiv Jadhav	LI	14550	57000	42450	291.75
127	Dipak Rambhau Meshram	RF	39000	61000	22000	56.41

S.N o	Name of the Person	Type of Intervention	Baseline Income	Current Income	increase in Income	
					Amount	%
128	Subhash Rajaram Marape	RF	35000	98300	63300	180.86
129	Manikraon Surybhanji Dhurve	RF	46000	91000	45000	97.83
130	Sachin Govinda Kotnake	RF	38800	84000	45200	116.49
131	Dadaarav Kondaba Tannerwar	Soil & Water Conservation	83400	169000	85600	102.64
132	Pramod Ukandrav Pimpalwar	Soil & Water Conservation	47200	95200	48000	101.69
133	Chandwal Bhagji Waghmare	Soil & Water Conservation	41900	73200	31300	74.70
134	Raysing Bhabutsing Marmat	Soil & Water Conservation	29800	60000	30200	101.34
135	Sawai Babarav Jadhav	Soil & Water Conservation	42400	119600	77200	182.08
136	Kisan Wasram Rathod	Soil & Water Conservation	59800	116500	56700	94.82
137	Santosh Ambadas Kamtevar	Soil & Water Conservation	46700	64000	17300	37.04
138	Daryasing Mohataabsing Marmat	Soil & Water Conservation	66900	81000	14100	21.08
139	Pravin Ratnakar Madewar	Soil & Water Conservation	40200	74800	34600	86.07
140	Baldev Raysing Marmat	Soil & Water Conservation	48400	55500	7100	14.67
141	Raju Ramlu Kopulwar	Soil & Water Conservation	43800	71500	27700	63.24
142	Pundlik Ramlu Kopulwar	Soil & Water Conservation	43300	410200	366900	847.34
143	Ramesh Narayan Rikkamwar	Soil & Water Conservation	56300	92400	36100	64.12
144	Manoj Ambadas Madhewar	Soil & Water Conservation	52000	86000	34000	65.38
145	Narayan Dewaba Kunjarwar	Soil & Water Conservation	57300	129200	71900	125.48
146	Shesherao Lodba Damalwar	Soil & Water Conservation	73600	103400	29800	40.49
147	Suresh Ambadas Madhewar	Soil & Water Conservation	48900	58200	9300	19.02
148	Ratnakar Mahadu Madhewar	Soil & Water Conservation	65800	94200	28400	43.16
149	Dipak Jalamsing Thurwal	Soil & Water Conservation	122300	137500	15200	12.43
150	Uttam Motiram Jadhav	Soil & Water Conservation	47600	75000	27400	57.56
151	Shankar Lodba Damalwar	Soil & Water Conservation	63000	118600	55600	88.25
152	Dilip Sitaram Marchetwar	Soil & Water Conservation	47000	86100	39100	83.19
153	Sudhakar Lodba Damalwar	Soil & Water Conservation	58200	100000	41800	71.82
154	Shankar Bucchanna Damalwar	Soil & Water Conservation	63800	99500	35700	55.96

S.No	Name of the Person	Type of Intervention	Baseline Income	Current Income	increase in Income	
					Amount	%
155	Shyamrav Buchchana Damalwar	Soil & Water Conservation	46400	75500	29100	62.72
156	Uttam Narayan Rikkamwar	Soil & Water Conservation	43000	61000	18000	41.86
157	Vishal Palasram Rikkamwar	Soil & Water Conservation	29700	186000	156300	526.26
158	Baliram Narayan Rikkamwar	Soil & Water Conservation	42000	114500	72500	172.62
159	Kisan Narayan Rikkamwar	Soil & Water Conservation	56750	78000	21250	37.44
160	Uttam Gulab Jadhav	Soil & Water Conservation	38500	180000	141500	367.53
161	Sanjay Laxman Pawar	Soil & Water Conservation	70900	104000	33100	46.69
162	Mohan Gulab Jadhav	Soil & Water Conservation	42200	79000	36800	87.20
163	Rameshwar Bhiku Pawar	Soil & Water Conservation	63800	228000	164200	257.37
164	Gajanan Bandu Rekulwar	Soil & Water Conservation	165500	70200	-95300	-57.58
165	Sunil Dryasing Marmat	Soil & Water Conservation	48400	75000	26600	54.96
166	Ashvin Maroti Nayake	Horticulture	140200	212000	71800	51.21
167	Rajesh Haribhau Padalwar	Horticulture	112400	126000	13600	12.10
168	Sandip Haribhau Padalwar	Horticulture	41000	623000	582000	1419.51
169	Bharat Khushal Jadhav	Horticulture	44300	250000	205700	464.33
170	Vijay Devrav Gughane	Horticulture	80050	85000	4950	6.18
171	Subhash Devrav Gughane	Horticulture	59900	434400	374500	625.21
172	Nikhil Kisan Chaukidar	Bodi	10200	90200	80000	784.31
173	Narayna Deven Aoza	Bodi	21450	126700	105250	490.68
174	Bupat Shripat Sarkar	Bodi	24600	63000	38400	156.10
175	Shankar Kalidas Malakar	Bodi	63100	154000	90900	144.06
176	Anil Tarak Mali	Bodi	28600	141700	113100	395.45
177	Dulal Nikhil Chaudhari	Bodi	58000	86500	28500	49.14
178	Gaurang Manohar Roy	Bodi	31650	73700	42050	132.86
179	Nitai Manohar Ray	Bodi	33200	76700	43500	131.02
180	Subhash Sushil Aadhikari	Bodi	51850	104500	52650	101.54
181	Vikas Aaditya gharami	Bodi	32400	71200	38800	119.75
182	Ganesh Aaditya Gharami	Bodi	22450	152000	129550	577.06
183	Suresh Aaditya Gharami	Bodi	23250	45000	21750	93.55
184	Muktesh Basant Sarkar	Bodi	43500	46500	3000	6.90
185	Sanjeet Ajit Mandal	Bodi	21000	101000	80000	380.95
186	Mukul Raviendra Roy	Bodi	15000	32000	17000	113.33
187	Vishwanath Ranjeet Sarkar	Bodi	37000	94500	57500	155.41
188	Arjun Kalipnath Mandal	Bodi	31200	43000	11800	37.82
189	Sadam Kamak mandal	Bodi	30000	48000	18000	60.00
190	Umesh Madhusudhan Bairag	Bodi	46400	49000	2600	5.60
191	Sameer Subal Mitra	Bodi	40000	51400	11400	28.50
192	Suresh Subal Mitra	Bodi	25000	56500	31500	126.00
193	Karnodhar Feduram Mandal	Bodi	38000	68500	30500	80.26

S.No	Name of the Person	Type of Intervention	Baseline Income	Current Income	increase in Income	
					Amount	%
194	Vasant Ganu Madavi	Bodi	33500	44000	10500	31.34
195	Rambahu Vasant Mandavi	Bodi	38500	35000	-3500	-9.09
196	Anatrao Petha Kadte	Bodi	43300	61000	17700	40.88
197	Prabhakar Junga Kadte	Bodi	25950	90900	64950	250.29
198	Patru Bajirao Naitam	Bodi	30200	61500	31300	103.64
199	Munni Matta Dabba	Bodi	70250	64800	-5450	-7.76
200	Shakuntala Bandu Kadte	Bodi	24800	58000	33200	133.87
201	Rambhabai Varlu Kadte	Bodi	10000	54500	44500	445.00
202	Mahadu Sanyashi Shednake	Bodi	24100	40000	15900	65.98
203	Shankar Lachma Urtete	Bodi	6700	39500	32800	489.55
204	Maruti Maleshu Madavi	Bodi	8200	50900	42700	520.73
205	Hanmantu Ramsai Pedam	Bodi	11900	46500	34600	290.76
206	Marubai Sanyashi Marape	Bodi	19600	50000	30400	155.10
207	Sudhkar Ganga Gedam	Bodi	11000	32000	21000	190.91
208	Yeka/Santosh Sanyashi Marape	Bodi	20200	35000	14800	73.27
209	Jitendra Vitthal Kadate	Bodi	17000	37500	20500	120.59
210	Kisan Bakka Kadte	Bodi	15500	51000	35500	229.03
211	Rama Bakka Kadte	Bodi	21600	46700	25100	116.20
212	Budhabai Chandra naitam	Bodi	30300	62200	31900	105.28
213	Kamaji Madanu Kadte	Bodi	60100	60500	400	0.67
214	Fakira Bacchu Kadte	Bodi	45800	42000	-3800	-8.30
215	Mutyallu Yekka Kadte	Bodi	32600	48000	15400	47.24
216	Chandu Yekka Kadte	Bodi	30700	35000	4300	14.01
217	Burya Shivram Kadte	Bodi	39900	63600	23700	59.40
218	Dilip Burya Kadte	Bodi	32600	43100	10500	32.21
219	Dama yera Kadte	Bodi	110800	76400	-34400	-31.05
220	Bhasker Zunga Shedmake	Bodi	20400	94000	73600	360.78
221	Chukka Manga Atram	Bodi	10000	78300	68300	683.00
222	Shambhaji Soma Naitam	Bodi	7400	33000	25600	345.95
223	Ganpat Soma Alam	Bodi	26400	45100	18700	70.83
224	Jamunadas Chinna Alam	Bodi	41500	54000	12500	30.12
225	Ishwar Rama Alam	Bodi	27500	34700	7200	26.18
226	Tulshiram Anu Madavi	Bodi	29100	43000	13900	47.77
227	Prabhakar Ganu Madavi	Bodi	20500	32550	12050	58.78
228	Raghunath Dashrath Naitam	Bodi	48000	59500	11500	23.96
229	Maroti Sakharan Bandawar	Bodi	73600	53000	-20600	-27.99
230	Tukaram Malla Bandawar	Bodi	71100	91400	20300	28.55
231	Dharmarao Chinna Naitam	Bodi	48600	77700	29100	59.88
232	Fulvanti Ramesh Mantakwar	Bodi	35600	60500	24900	69.94
233	Bichu Vithu Alam	Bodi	48300	60000	11700	24.22
234	Dilip Bichu Alam	Bodi	56300	65200	8900	15.81
235	Raghu Ramsai Shedmake	Bodi	90500	136000	45500	50.28
236	Bichu Raghu Shedmake	Bodi	53100	71000	17900	33.71
237	mahadev chinna Naitam	Bodi	54200	54500	300	0.55
238	Chinna Manna Meshram	Bodi	36400	42500	6100	16.76
239	mutaji Manta naitam	Bodi	32400	55750	23350	72.07
240	Purushottam Mataji Naitam	Bodi	25400	72500	47100	185.43
241	Ankush Purushottam Naitam	Bodi	7400	32000	24600	332.43
242	lahu Yasha Dabba	Bodi	51600	105380	53780	104.22
243	Khushal Yesa Dabba	Bodi	54500	112000	57500	105.50

S.No	Name of the Person	Type of Intervention	Baseline Income	Current Income	increase in Income	
					Amount	%
244	Yesha Lahu Dabba	Bodi	32000	49100	17100	53.44
245	Laxman Khusha Madhavi	Bodi	50400	101500	51100	101.39
246	Ram Ghusha Madhavi	Bodi	58600	101500	42900	73.21
247	Maroti Madgu Alam	Bodi	62800	89100	26300	41.88
248	Rohan Maroti Alam	Bodi	40600	54500	13900	34.24
249	Gajanan Vithu Alam	Bodi	46800	58500	11700	25.00
250	Jankibai Vithu Alam	Bodi	6300	39500	33200	526.98
251	Motiram Madgu Alam	Bodi	40800	62500	21700	53.19
252	Chitrabai Madau Alam	Bodi	4200	32000	27800	661.90
253	Omprakash Bichana Naitam	Bodi	30500	65500	35000	114.75
254	Kiran Omprakash Naitam	Bodi	29000	49500	20500	70.69
255	Bichanga Devidas Naitam	Bodi	25900	51500	25600	98.84
256	Ramdas Madhu Alam	Bodi	63700	57000	-6700	-10.52
257	Jaitula Anandrao Alam	Bodi	15200	58200	43000	282.89
258	Manisha Munta Alam	Bodi	17800	55500	37700	211.80
259	Vanisha Mutta Alam	Bodi	24800	56500	31700	127.82
260	Gunvanta Vatisa Alam	Bodi	6200	38700	32500	524.19
261	madgu Podri Atram	Bodi	16200	40100	23900	147.53
262	Chandrashekhar Madgu Atram	Bodi	14100	31500	17400	123.40
263	harsha Avinash Manavar	SHG	14000	16800	2800	20.00
264	Beby Bhimarav Manavar	SHG	20000	42500	22500	112.50
265	Tai Ashok manavar	SHG	52000	53300	1300	2.50
266	Lila Kisanrao Waranje	SHG	61000	62500	1500	2.46
267	Shanta Narayan Gedam	SHG	19500	28000	8500	43.59
268	Vimal Devarao Yerake	SHG	22000	37500	15500	70.45
269	Rukhama Vithoba Gedam	SHG	19000	44000	25000	131.58
270	Usha Shankar Thakre	SHG	25500	45300	19800	77.65
271	Bebi Suresh Pawar	SHG	32000	59600	27600	86.25
272	Suman Divakar Meshram	SHG	27500	36000	8500	30.91
273	Sumitra Shriram Talmale	SHG	131000	144600	13600	10.38
274	Chhabu Hajari Pawar	SHG	110000	155000	45000	40.91
275	Jana Bai Vishavanath Deshapande	SHG	90000	140800	50800	56.44
276	Manisha Narendra badiye	SHG	35000	84800	49800	142.29
277	Nirmala Ramesh Barave	SHG	240000	103800	-136200	-56.75
278	Shila Rajendra Manavar	SHG	60000	67500	7500	12.50
279	Dvarka Nilakanth Manavar	SHG	41000	51000	10000	24.39
280	Vyeshali Sanjay Vanjary	SHG	19000	30000	11000	57.89
281	Tarunab Shekh Shabbir	SHG	18000	40500	22500	125.00
282	Anisha Shekh Farukh	SHG	21000	27600	6600	31.43
283	Radha Kisan Neware	SHG	71000	109200	38200	53.80
284	Mangala Bapurao Kude	SHG	62000	76100	14100	22.74
285	Vandana murlidhar vanjari	SHG	70000	52000	-18000	-25.71
286	Shobha Shankar Makade	SHG	30000	35800	5800	19.33
287	Sunita Datta Bhoyar	SHG	17000	34500	17500	102.94
288	Mangala Ramesh Garmervar	SHG	65000	37000	-28000	-43.08
289	Jaymala Panjab Goswami	SHG	75000	68000	-7000	-9.33
290	Savita Udaybhan Rarthod	SHG	29000	29000	0	0.00
291	Manorma Jangalu Suryvanshi	SHG	31000	83000	52000	167.74
292	Asha Haridase Soratkar	SHG	95700	154000	58300	60.92

S.N o	Name of the Person	Type of Intervention	Baseline Income	Current Income	increase in Income	
					Amount	%
293	Sandhya Nareendra patil	SHG	249600	350500	100900	40.42
294	Salma Khalim Shekh	SHG	121000	130700	9700	8.02
295	Godavary Pundalik Makade	SHG	39500	56800	17300	43.80
296	Kavita Ganapat Rajurkar	SHG	37500	63000	25500	68.00
297	Salma Jumma Shekh	SHG	50000	18000	-32000	-64.00
298	Sunita raju vaghade	SHG	80000	208400	128400	160.50
299	Archan Shankar sawalekar	SHG	30000	61600	31600	105.33
300	Indu Govind Neware	SHG	35000	60802	25802	73.72
301	Rajita Bhagawan Rajurkar	SHG	30000	39600	9600	32.00
302	Lila Laxman Varnje	SHG	30000	38800	8800	29.33
303	Nanda Vijay Rajurkar	SHG	30000	46600	16600	55.33
304	Durga Gulabrao Thakare	SHG	149400	322000	172600	115.53
305	Beby Sanjay Todasam	SHG	60000	71000	11000	18.33
306	Gita Gajanan Bhende	SHG	54000	61600	7600	14.07
307	Nalu Rajkendra Thakare	SHG	142200	161600	19400	13.64
308	Manda Rambau Raut	SHG	72600	80600	8000	11.02
309	Sharifa Rasidh Shekh	SHG	40000	125600	85600	214.00
310	Rukhasana Shekh Kadhar	SHG	37000	36000	-1000	-2.70
311	Kanija Shekh Bhuru	SHG	40000	114400	74400	186.00
312	Shekh Rubina Shekh Nur	SHG	40000	89500	49500	123.75
313	Kamla Pralhad Neware	SHG	56300	203100	146800	260.75
314	Shankuntla laxman Botare	SHG	51500	59000	7500	14.56
315	Usha shriram Raut	SHG	103000	165000	62000	60.19
316	Sunita Sonaba Thakare	SHG	54000	146000	92000	170.37
317	Durpata Balvant Yasansure	SHG	72000	76600	4600	6.39
318	Somitra Shirikrushna Watkar	SHG	23000	19300	-3700	-16.09
319	Mankarna Maniram Gonde	SHG	26000	71400	45400	174.62
320	Premila Sanjay Bhise	SHG	19000	33200	14200	74.74
321	Jayshri Dhanpal Wasnik	SHG	35000	88300	53300	152.29
322	Rukhma Dhondbaji Mahapure	SHG	21000	18500	-2500	-11.90
323	Savita Santosh More	SHG	20000	19700	-300	-1.50
324	Shshikala Sudhkar Rampure	SHG	24000	32000	8000	33.33
325	Sarita Sanjay Mesekar	SHG	25000	29000	4000	16.00
326	Jotsna Raju Waghmare	SHG	33000	48900	15900	48.18
327	Janabai Laxman Borkar	SHG	25000	51300	26300	105.20
328	Anjana Gomaji Marskole	SHG	25000	32700	7700	30.80
329	Dilip Dhodbaji Mahapure	SHG	52000	85000	33000	63.46
330	Gangaram Devbaji Ghode	SHG	60000	297000	237000	395.00
331	Sandip Ravbhaji bhise	SHG	62000	141000	79000	127.42
332	Sanjay Dhondba Mahapure	SHG	71000	130900	59900	84.37
333	Tara Manjupal Chkhandre	SHG	21000	90000	69000	328.57
334	Sharda Raghunath Khobragade	SHG	20000	122200	102200	511.00
335	Chitrkala Sahdev Meshram	SHG	35000	125500	90500	258.57
336	Panchfula Devidas Borkar	SHG	20000	15000	-5000	-25.00
337	Indubai Gangaram Khobragade	SHG	26000	110000	84000	323.08
338	Ganga Kavdu vatkar	SHG	22000	40000	18000	81.82
339	Ravita Chandrabhan Kumbhre	SHG	86000	103000	17000	19.77
340	Pardhnaya Jayanda Khobragade	SHG	40000	69200	29200	73.00

S.N o	Name of the Person	Type of Intervention	Baseline Income	Current Income	increase in Income	
					Amount	%
341	Archna Sadand Narange	SHG	60000	78000	18000	30.00
342	Ravita Vishnu Aatram	SHG	41000	66800	25800	62.93
343	Sonu Manoj More	SHG	107000	310000	203000	189.72
344	Janabai Diplip Mahamune	SHG	86600	217000	130400	150.58
345	kaviita Suresh Mahapure	SHG	70500	219000	148500	210.64
346	Mala Ganesh More	SHG	48100	29650	-18450	-38.36
347	Laxmi Rajendara Mahapure	SHG	49500	229000	179500	362.63
348	Savita Umesh Chormale	SHG	94500	189500	95000	100.53
349	Parvati Shankar Shelekar	SHG	70000	197000	127000	181.43
350	Sonal lende v Chormale	SHG	21000	129000	108000	514.29
351	Rakhi Bharat Khtaad	SHG	141000	170000	29000	20.57
352	Manisha Santosh Madavi	SHG	15000	42500	27500	183.33
353	Sonu Mahesh Madavi	SHG	25500	65000	39500	154.90
354	Kavita Umesh Kinake	SHG	25500	86300	60800	238.43
355	Savita Pundalik Vaykule	SHG	62500	166000	103500	165.60
356	Shushila Narayan Gaur	SHG	55000	174000	119000	216.36
357	Suman Tukaram Madavi	SHG	58000	205000	147000	253.45
358	Kamala Uttam Shinde	SHG	38000	114700	76700	201.84
359	Nirmala Datta Chandekar	SHG	37000	39000	2000	5.41
360	Kausalya Pundalik Khayrkar	SHG	37000	125200	88200	238.38
361	Jayshri Digambar Warkade	SHG	50000	126500	76500	153.00
362	Sita Santosh Raut	SHG	30000	129500	99500	331.67
363	Sunita Parmod Patil	SHG	55000	98600	43600	79.27
364	Anpurna Shankar Dhangale	SHG	25000	40800	15800	63.20
365	Kalpana Randip Kachre	SHG	25000	58000	33000	132.00
366	Jayshri Madhev Waghade	SHG	55000	83500	28500	51.82
367	Sangita Ashok Omkar	SHG	30000	104000	74000	246.67
368	jyoti Gajanan kumbhekar	SHG	35000	118000	83000	237.14
369	Mangala Mohanrao Kolkar	SHG	50000	74500	24500	49.00
370	Vaishali Vinod Bhise	SHG	41000	28000	-13000	-31.71
371	sunanda Babarav kale	SHG	132500	117000	-15500	-11.70
372	Sunita Diwakar Pimpalkar	SHG	119000	38000	-81000	-68.07
373	sangita Vilas Kumbhare	SHG	112500	54000	-58500	-52.00
374	Rajani Dilip Kale	SHG	120000	43500	-76500	-63.75
375	Shubhangi Arun Kale	SHG	91500	40500	-51000	-55.74
376	Indu Mahadev Madavi	SHG	30000	41000	11000	36.67
377	Sangita Rajesh Ghodmare	SHG	111500	147000	35500	31.84
378	Savita Vijay Ghodmare	SHG	30000	77600	47600	158.67
379	Shobha Arun Kamatkar	SHG	102500	138000	35500	34.63
380	Anita Hanuman Chaudhari	SHG	32900	40000	7100	21.58
381	Sunita Uttamrav Suryvanshi	SHG	36500	40000	3500	9.59
382	Mina Vijay Dethe	SHG	72000	100000	28000	38.89
383	Indrakala Nivrutti sav	SHG	177000	224000	47000	26.55
384	Lata Kishor Dethe	SHG	98000	66000	-32000	-32.65
385	Varsha Dilip Suryvanshi	SHG	35000	70000	35000	100.00
386	Indrkala Shriram Neware	SHG	35000	65000	30000	85.71
387	Renuka Yshvant Uike	SHG	42000	40000	-2000	-4.76
388	Chaya Sadashiv Neware	SHG	30000	15000	-15000	-50.00
389	Lalita Sambhaji Chikate	SHG	27000	25000	-2000	-7.41
390	Arun Champatrav Kamatkar	SHG	145500	192000	46500	31.96

S.N o	Name of the Person	Type of Intervention	Baseline Income	Current Income	increase in Income	
					Amount	%
391	Gajanan Shankar Kodape	SHG	36000	65000	29000	80.56
392	Sunil Babarav Barekar	SHG	102000	68000	-34000	-33.33
393	Sunil Chindhuji Dhongade	SHG	32100	24000	-8100	-25.23
394	Sachin Laxman Madavi	SHG	28000	40000	12000	42.86
395	Nitesh Chagan Randai	SHG	50000	82000	32000	64.00
396	Gayabai Kishanrao Mirase	SHG	44000	47500	3500	7.95
397	Minatai Sudhakar Labhshetwar	SHG	72000	76900	4900	6.81
398	Chandrakala Uttam Metewad	SHG	84500	180500	96000	113.61
399	Vandana Raghunath Chaure	SHG	123000	127000	4000	3.25
400	Kavita Bhaurao Deshmukhe	SHG	56000	69000	13000	23.21
401	Dhurpatabai Pandurang Kotwal	SHG	87500	145800	58300	66.63
402	Gayabai Anandrao Tarpe	SHG	27000	40000	13000	48.15
403	Laxmibai Digambar Chaure	SHG	25000	66000	41000	164.00
404	Chandrabhaga Mahadu Udare	SHG	25000	60000	35000	140.00
405	Anjanbai Uddhav Chaure	SHG	25000	56000	31000	124.00
406	Anusayabai Maroti Mendke	SHG	22000	64000	42000	190.91
407	Manjulabai Anandrao Tarpe	SHG	61500	64000	2500	4.07
408	Bharatbai Devsing Sable	SHG	95000	120000	25000	26.32
409	Anusaya Sajjan Vrudhaval	SHG	25000	56000	31000	124.00
410	Jugabai Shankar Sable	SHG	40000	62000	22000	55.00
411	Sakhubai Narayan Takle	SHG	107000	107000	0	0.00
412	Shilubai Datta Dhirbasi	SHG	65000	57400	-7600	-11.69
413	Champabai Bachchansing Sable	SHG	83000	115500	32500	39.16
414	Sundarbai Raghunath Dhirbasi	SHG	25000	105000	80000	320.00
415	Mandabai Mariba Sonkamble	SHG	58000	60300	2300	3.97
416	Lalita Subhash Rode	SHG	30000	83550	53550	178.50
417	Subabai Vitthal Sonkamble	SHG	33000	66600	33600	101.82
418	Mina Adelu Lokhande	SHG	35600	80000	44400	124.72
419	Saraswatabai Laxman Giri	SHG	90000	98000	8000	8.89
420	Kusumbai Laxmanrao Boinwad	SHG	74000	87000	13000	17.57
421	Shobhabai Bhagwanrao Sudewad	SHG	90000	94500	4500	5.00
422	Laxmibai Govind Kurude	SHG	58000	79000	21000	36.21
423	Saraswata Ramrao Metkar	SHG	57000	76000	19000	33.33
424	Kavita Sakharam Davle	SHG	65000	72000	7000	10.77
425	Renukabai Namdev Kharode	SHG	31000	77000	46000	148.39
426	Renuka Balaji Tarpe	SHG	55000	56900	1900	3.45
427	Bayjabai Datta Bhurke	SHG	52000	67500	15500	29.81
428	Rukhmina Gyanba Deshmukhe	SHG	76000	65000	-11000	-14.47
429	Sushila Anandrao Deshmukhe	SHG	53000	77500	24500	46.23
430	Padminabai Natthu Sonkambale	SHG	24000	64000	40000	166.67
431	Sunitabai Bhagwan Sonkambale	SHG	47500	46500	-1000	-2.11
432	Jijabai Gopinath Waghmare	SHG	57500	72000	14500	25.22
433	Ratnmala Atul Yeleboinwad	SHG	111200	136900	25700	23.11
434	Bebibai Laxman Yeleboinwad	SHG	42000	56000	14000	33.33
435	Reshama Raju Ramanboinwad	SHG	92000	117000	25000	27.17
436	Tarabai Ramanna Kuntalwar	SHG	70000	174000	104000	148.57

S.No	Name of the Person	Type of Intervention	Baseline Income	Current Income	increase in Income	
					Amount	%
437	Annpurna Bhagwan Gopgonwar	SHG	162000	173000	11000	6.79
438	Jyoti Shahdatta Gopgonwar	SHG	173000	184500	11500	6.65
439	Vanmala Balaji Gentalwar	SHG	94650	99500	4850	5.12
440	Yashodha Shyamrao Jadhav	SHG	25500	76000	50500	198.04
441	Muktabai Shankar Musale	SHG	29200	77000	47800	163.70
442	Bhagabai Seetaram Musale	SHG	50000	74000	24000	48.00
443	Sushilabai Shivaji Gite	SHG	117000	147000	30000	25.64
444	Renuka Ramesh Sangale	SHG	77000	160000	83000	107.79
445	Sharda Datta Todsam	SHG	87500	124000	36500	41.71
446	Anuradha Madhav Gite	SHG	62000	97000	35000	56.45
447	Laxmi Ashok Kotnake	SHG	21600	59000	37400	173.15
448	Radhabai Dnyaneshwar Musale	SHG	23600	85000	61400	260.17
449	Seetabai Amruta Krendre	SHG	45600	65000	19400	42.54
450	Sumitra Rajaram Kendre	SHG	235100	289000	53900	22.93
451	Ranjanabai Madhukar Kendre	SHG	112200	174500	62300	55.53
452	Nirguna Mohan Kendre	SHG	324100	354000	29900	9.23
453	Mira Janardhan Gite	SHG	51000	65500	14500	28.43
454	Laxmibai Ramesh Kendre	SHG	70000	89000	19000	27.14
455	Laxmibai Babu Ghukse	SHG	58000	62500	4500	7.76
456	Jayashri Bhanudas Gite	SHG	71500	115000	43500	60.84
457	Thakubai Kishan Munde	SHG	20000	31500	11500	57.50
458	Trivena Dnyaneshwar Kendre	SHG	69000	87000	18000	26.09
459	Ravita Bibhishan Gite	SHG	115000	140000	25000	21.74
460	Indubai Gangadhar Gite	SHG	97000	160500	63500	65.46
461	Renuka Pandurang Munde	SHG	25000	32000	7000	28.00
462	Rukhma Seetaram Kotnake	SHG	75600	109500	33900	44.84
463	Shobha Pralhad Kendre	SHG	67000	68000	1000	1.49
464	Bharati Tirupati Mangale	SHG	77000	102000	25000	32.47
465	Shakuntala Digambar Munde	SHG	58500	54500	-4000	-6.84
466	Mitravanda Vitthal Kendre	SHG	38100	104000	65900	172.97
467	Radhabai Pandurang Munde	SHG	26000	25000	-1000	-3.85
468	Priyanka Ravikant Munde	SHG	200600	230000	29400	14.66
469	Kerabai Ganpat Jaybhaye	SHG	113500	181000	67500	59.47
470	Vandana Yogaji Kunghadkar	SHG	41000	53500	12500	30.49
471	Mayabai Pundalikrao Kunghadkar	SHG	79900	54400	-25500	-31.91
472	Indubai Wasudeo Kawatwar	SHG	31000	34400	3400	10.97
473	Nilima Hemant Kunghadkar	SHG	42200	51700	9500	22.51
474	Anita Lokaji Thakare	SHG	61500	34000	-27500	-44.72
475	Shubhangi Sajay Thakare	SHG	19000	20000	1000	5.26
476	Geeta Pandurang Bhoyar	SHG	23000	70200	47200	205.22
477	Vaneeta Dambaji Bhandekar	SHG	40000	35100	-4900	-12.25
478	Premila Tulshiram Bhandekar	SHG	27925	96400	68475	245.21
479	Sangeeta Umaji Bhandekar	SHG	51125	63400	12275	24.01
480	Jijabai Ramdas Chaukande	SHG	21100	28600	7500	35.55
481	Kavita Tilak Gedam	SHG	43600	43600	0	0.00
482	Alka Sanjit Borkar	SHG	60000	60000	0	0.00
483	Sangeeta Kumar Meshram	SHG	31100	31400	300	0.96
484	Kusumbai Bhaurao Meshram	SHG	24400	26000	1600	6.56
485	Alka Nanaji Watgure	SHG	25800	43000	17200	66.67

S.No	Name of the Person	Type of Intervention	Baseline Income	Current Income	increase in Income	
					Amount	%
486	Laksmibai Ramchandra Kunghadkar	SHG	38000	44000	6000	15.79
487	Shamalabai Manohar Chachane	SHG	11800	19000	7200	61.02
488	Jankubai Domaji Gedam	SHG	18400	21400	3000	16.30
489	Suman Pundalik Khobragade	SHG	15000	14000	-1000	-6.67
490	Latabai Sudhakar Meshram	SHG	51000	41800	-9200	-18.04
491	Yashoda Pundlik Nikade	SHG	26000	26400	400	1.54
492	Kavita Keshav Pipare	SHG	16250	26000	9750	60.00
493	Puspabai Hemant Bhoyar	SHG	19000	18900	-100	-0.53
494	Tara Dilip Korde	SHG	20000	29600	9600	48.00
495	Lata Pramod Meshram	SHG	24200	30000	5800	23.97
496	Kalpna Ramesh Ladke	SHG	16000	26500	10500	65.63
497	Alka Nanaji Gedam	SHG	17500	22000	4500	25.71
498	Rehka Bhimrav Mesharam	SHG	16000	24400	8400	52.50
499	Shobhabai Jageshwar Aaytulwar	SHG	77100	30600	-46500	-60.31
500	Gitabai Manohar Barsagde	SHG	120000	38200	-81800	-68.17
501	Premilla Purshotam Mantakwar	SHG	35500	63050	27550	77.61
502	Rekha Harishchandra Mantakwar	SHG	17000	53100	36100	212.35
503	Vanita Hansaraj Chandankhede	SHG	23550	23400	-150	-0.64
504	Ranjana Gangadhar Barsagade	SHG	26300	23000	-3300	-12.55
505	Varsha Kishor Aaytulwar	SHG	15625	29400	13775	88.16
506	Vaishali Maroti Meshram	SHG	18000	34000	16000	88.89
507	Kusum Dadaji Aaytulwar	SHG	15000	49800	34800	232.00
508	Nisha (Aarti) Yashwant Aaytulwar	SHG	25000	41600	16600	66.40
509	Sunita Shriram Meshram	SHG	216000	44500	-171500	-79.40
510	Ishvari Manik Kosre	SHG	29150	21000	-8150	-27.96
511	Sakhubai Lakshman Meshram	SHG	34100	28500	-5600	-16.42
512	Manisha Bhayaji Bhoyar	SHG	22500	22500	0	0.00
513	Minakshi Praful Sarkar	SHG	100000	100000	0	0.00
514	Mayabai Madhukar Barlawar	SHG	9200	11000	1800	19.57
515	Sandhya Vilas Bhoyar	SHG	71600	45500	-26100	-36.45
516	Sarika Sandip Mohurle	SHG	8500	16000	7500	88.24
517	Gopika Balaji Vadke	SHG	15900	29200	13300	83.65
518	Bhartibai Krushana Yerewar	SHG	32090	55001	22911	71.40
519	Vanita Gajanan Kannake	SHG	14700	14700	0	0.00
520	Malta Moreshawar komalwar	SHG	31290	34600	3310	10.58
521	Rekha Jivan Adengwar	SHG	10290	21000	10710	104.08
522	Lakshamai Anandrao Mulkalwar	SHG	12600	20700	8100	64.29
523	Kusum Balaji Adengwar	SHG	28400	28500	100	0.35