Community Resource Person (CRP) Strategy in SHG Programmes in Rajasthan: An Assessment

Sarita Sharma
Centre for microfinance (CmF)
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# A short study on CRP Strategy in Rajasthan

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Community Resource Person (CRP) Strategy in SHG Programme in Rajasthan: An Assessment

Executive Summary

In last three years, CRP strategy comes as a boom for community mobilization and also has a great impact on the life of CRPs. CmF has conducted this short study on CRPs in Rajasthan with a focus on critically looking at CRP strategy for mobilization and nurturing of community institutions, identifying areas which can be strengthened for the benefit of the larger community and effective implementation of development programmes.

Objectives of this study were as follows:

- To understand the no. and types of community institutions promoted by CRPs
- To understand the types of works CRPs are engaged in e.g. Convergence, Financial Inclusion, Bank Linkage, VO Formation etc.
- Investment which has happened in capacity building of CRPs
- Issues and challenges faced by CRPs
- To profile the CRPs and understand the impact of CRPs on a personal level (economic mainly)

On analyzing the data, it was evident that women who are working as CRP belongs to all age groups. But more no. of CRPs are from the age group of 18 years to 45 years. Literacy level is not any hindering factor as 39% CRPs are literate (they can read and write to some extent). 19% CRPs have education level upto middle. 35% are secondary pass, 6% CRPs are BA, Bed and 0.54% CRPs are MA pass out. Except Rajasthan CRPs have visited 4 other states to support government of India’s National Rural livelihood Mission for mobilization of community. These states are Haryana, Chattisgarh, Uttar Pradesh and Gujrat. In Haryana mainly extension services of Agriculture and Livestock were provided by these CRPs. Almost all districts were covered by CRPs.

Out of the 371 CRPs, 32% CRPs are in leading position in their institutions. Remaining 64% are members of SHGs. CRPs were involved in different activities like: SHG Formation, Book Keeping, Micro Credit Livelihood Planning, Village Organization Formation, Formation of Cluster Level federation, Convergence, Formation of dairy Adhar Samuh and in Agriculture. Mobilization of women in SHG, VO and CLF 75% CRPs are dedicated to form these institutions. 2.4% CRPs are involved in Book keeping and 2% CRPs are in MCLP preparation. Approximately 5% CRPs has worked for the upliftment of weaker section through convergence with different govt. schemes.9.5% CRPs has worked as Krishi Skahi and 8% CRPs as Pashu Sakhi.
86% CRPs are reported that they became CRPs to increase their knowledge level. 92% CRPs relate it with income generating activity of their family, 54% quoted that they become CRPs to be a medium to support poor families, 44% link it with develop self identity and a few shared that they want to fulfill dreams of their children, wants to travel outside world. 38% CRPs has started work within 15 days of training received, 33% has started after 1 month of training received and 29% has started work after 3 months of training received.

It was found that CRPs face some challenges during CRP rounds. 43% CRPs face challenge in regional language. But it was sorted out with the support of local people and promoting organizations. 11% faced problem in lodging and boarding facilities. 37% CRPs faced due to previous bad experience of community creates problem to work in community level. 27% CRPs shared that they have faced harassment, non-cooperation of community and problems created by the influential people of the village and drunkards. The major challenge was safety is the big Challenge with these CRPs as 4% CRPs shared that they have asked to live in nay Government building like Panchayat Bhawan, Aanganwadi, School or Jan Seva Kendra etc. during their CRP round, but these buildings are mostly situated outside of the village or within very less populated area. It creates very unsafe conditions for CRPs. They keep chilli powder, bamboo sticks or knife at night for their safety.

After becoming CRP, they feel many changes at their own. 85% CRPs has quoted their self confidence has increased, 67% CRPs shared that their respect in their own village has increased. 75% CRPs has shared that now they are self dependent, 66% shared that they have created an identity in the outside world, 83% CRPs has shared that now they are contributing financially also in their family. 84% CRPs has shared that their knowledge level has increased. 73% CRPs are saying that their knowledge about subject is the supporting factor. 85% shared that support of their family is the biggest supporting factor, self confidence is also quoted by 83% CRPs and 57% shared that support of community is also a supporting factor.

In the case of total income earn through CRP rounds- 29% CRPs has earned Rs. 7000 to Rs. 40,000. 13% earn in the range of 40,000 to rs. 60,000. 14 % in the range of Rs. 60,000 to Rs. 100,000/- 19% earn between 1 lakh to 1.5 Lakh and 9 % earn above Rs. 1.5 lakhs. From the income earned from CRP rounds, somewhere CRPs donated 20% of the total income earned or somewhere it is 10%.

Promoters also face some challenges with while working with RGAVP. Initially CRP rounds goes smoothly. But when RGAVP started developing its own CRPs they started complaining older CRPs who has supported initially when internal CRP strategy initiated in Rajasthan. Promoters also feel challenges within their federation because most of the CRPs want to be SHG CRP with NRLM project as other projects has very less remuneration. 45% respondents shared that CRPs shows lack of interest in other projects. 25% respondents committed that as leaders converted as CRPs, meetings of SHGs and VO’s closed for that period. And 40% shared that due to this decision making at federation level hampered. Due to these challenges functioning of SHG, VO, Federations hampered a lot. To cope up with these
issues promoters develop some strategies like: they develop second lane leadership; federation staffs ensure their participation in meetings. But 25% respondent reported that they have conducted meetings of three tier institutions after coming back of CRPs and also shared that major decisions are also taken at the time if their returning.

90% respondents shared that this CRP strategy has good impacts at CRP. Their communication skills are improved after CRP round and 45% reported improvement in management skills of CRPs.

**Centre for microfinance – An introduction:**

Centre for microfinance (CmF) is an autonomous organization registered under the Rajasthan Societies Act, 1958. CmF came into existence in 2005 in response to the need for an agency to guide the growth of microfinance and particularly, community-based microfinance in Rajasthan. CmF employs high quality professionals to provide a wide range of technical and other support services to MF players. CmF has been providing capacity building and knowledge support to the Govt. of Rajasthan’s Mitigating Poverty in West Rajasthan (MPOWER) project in Jodhpur (www.mpowerraj.gov.in) reaching out to 52,000 households in six blocks of West Rajasthan. CmF also leads a consortium of six NGO partners implementing the Mahila Kisan Sashaktikaran Pariyojna (MKSP) a Government of India (GoI) project under National Rural Livelihood Mission (NRLM), which seeks to improve livelihoods of over 25,000 households through increased productivity in agriculture and livestock in eastern and southern Rajasthan. CmF supports community institutions across Rajasthan and few other states in the areas of research and networking.

**Concept of Community Resource Person (CRP)**

Concept of CRP is well known strategy for community organization and delivery of different community related projects nowadays and adopted and appreciated by different stakeholders by the time.

Community resource person is a representative of community who has extension motivation to work for the community by sharing his/her experiences which she has gain from her life time experiences. Most of us believe that audio visual has very good impact.

From past two decades, CRP concept is adopted from many stakeholders in all over India. ActionAis Kenya has CRP model from 1997. Like wise Landesa, Rural Development Institute (RDI) also develop CRPs to scale up grass root activities and community mobilization. This social capital prove as a great tool.

**Introduction to study on CRP strategy in the state of Rajasthan:**
In Rajasthan also few Non-profit Organization like PEDO, PRADAN and IBTADA has promoted CRPs to extend livelihood services at community level with financial support of Tata Trusts. They have initiated CRP model with livelihood CRPs and after getting experience from CRPs they have started developing CRPs for community mobilization. Because they found it more effective and cost efficient.

Later on, after arrival of NRLM, SERP model of CRP strategy is replicated here also by state government under Rajasthan Grameen Ajeevika Vikas Parishad. Initially CRPs from Andhra Pradesh came here to mobilize community under NRLM project, but later on believing on the capacities of the local CRPs (within Rajasthan) more CRPs developed and started working in different districts of Rajasthan.

Methodology

CmF has conducted this study within 10 Districts of Rajasthan. Districts were identified to include those wherein SHG programmes are being implemented by NGOs, RAJEEVIKA (including their RRLP, NRLM and MPOWER projects). Effort was also made to select districts from all agro-climatic zones. These are Alwar (Flood Prone Eastern Plane), Banswara (Humid Southern Plains), Bara (Humid South eastern Plain), Barmer (Arid Western Plains), Dausa (Semi Arid Eastern Plains), Dholpur (Flood Prone Eastern Plane), Dungarpur (Humid Southern Plains), Kota (Humid South eastern Plain), Tonk (Semi Arid Eastern Plains) and Udaipur (Sub humid Southern Plains). CRPs were selected on random basis from the list of CRPs. Total 371 CRPs were interacted during the study. 95 % CRPs are covered who work with RGAVP or other organizations and 5 % CRPs are internal CRPs (who work with in their own federation).

Study Tools:

Questionnaire was developed on the basis of the objectives of the survey. It was used in collecting the data from CRPs. Questionnaire was field tested by CmF and after modification of the questionnaire data collection was undertaken.

Data Collection Team:

CmF with support of its field implementing partners working in various districts identified a team of investigators (from among the staffs working with federations and respective NGOs) on the survey instruments and methodology. CmF provided training to the team which in turn trained and supervised data collection by field level surveyors in each block. Partner organizations and CmF undertook supervision of data collection in each location.

Limitations of the study
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CmF was able to cover CRPs who are available in the studied area because most of the CRPs were out of their home districts for CRP round. And CRPs from one district has gone in different districts. Because of this it was difficult to cover equal no. of sample size from each district. Secondly, as per objective of study, CmF is not able to cover investment part on CRP due to unavailability of promoters (who has idea on investments).

Study Findings:

Profile of CRPs: who are these women?

Age of the CRPs:

Women who has working as CRP are belongs to different age group. In study data, it was found that from the age group of 18 to 45 more or less equal no. of CRPs are engaged. 48 % women who are working as CRP are in age group of 18 to 30 as well as in 31 to 45. 4 % CRPs are between age of 45 to 60 years. So, we can say that women from all age group are interested to work as CRP. Young women also get opportunity to share their experiences of SHGs with the community of other districts and form different type of institutions.

97% CRPs are married and 3% CRPs are widow/unmarried. 55% CRPs has shared that they have responsibility of upto 5 members in their family. 41 % has responsibility of 6 to 10 members in their family and 4 % shares that they have 10 to 15 members in their family. Most of the CRPs has basic occupation as agriculture and livestock rearing. Few CRPs are also involved in small business and many of these CRPs are considering CRP round as major livelihood source of the family.

Literacy Level of CRPs

We all believe that low literacy level is a very big hindering factor in the success of women. But in case of community mobilization literacy is not a barrier. Out of 371 CRPs 39 % CRPs are literate only or few went to school upto primary class. 19 % CRPs have education level upto middle. 35 % are secondary pass, 6% CRPs are BA, Bed and 0.54% CRPs are MA pass out. And
all these CRPs went intra districts and intra states like: chatisgarh, Haryana, UP, Rajasthan and Gujrat to share their experiences and mobilize communities in different themes. And also give technical trainings on improved agriculture and livestock rearing activities. In figure 2 we can see that a major no. of CRPs has very less education but they have very big experiences with their SHGs. A writer said that “Literacy is a bridge from misery to hope” but these CRPs proves that experience and opportunity is a bridge from misery to hope.

**Designation of CRPs in their SHG/Cluster/Federation**

Out of the 371 CRPs, 32 % CRPs are in leading position in their SHGs (President, Vice president and Secretary) and 4 % are in book keeper’s role and remaining 64% are only members in their SHGs. Data shows that members who are not in the leadership positions in their SHGs, also has leadership qualities and can be spread their knowledge and experience to the poorest of the poor community. And CRPs who are in leading position gets opportunity to sharpen their skills and demonstrate for better results.

**Current work of CRPs: What are the CRP doing**

**Selection process of CRPs**

Selection process has an important role in the acceptance of CRP by their community. It was practiced that if community itself elects community resource person from their village or cluster, they accept it easily and CRP also easily start its work with the community. If community is not involved in the selection process of CRPs, than it gets difficult to build rapport with the community and deliver the knowledge. In the case of CRPs who has interacted during the study 45 % CRPs were selected by their SHGs and Clusters, 34% CRPs are selected directly through federations and 21% CRPs are selected directly through promoting organization.

**Types of tasks/Achievements: Institutions developed and Capacity Building**
CRPs were involved in different activities like: SHG Formation, Book Keeping, Development of Micro Credit Livelihood Plan, Village Organization Formation, and Formation of Cluster Level federation, Convergence, Formation of Dairy Adhar Samuh and training on improved agriculture practices. 75 % CRPs has involved in community mobilization. They are responsible to mobilize community in SHGs, cluster and federations. For formation of these institutions, they follow few steps like: identification of poor through different PRA (Participatory Rural Appraisal) tools, organize initial meeting of the village, Concept seeding and formation of SHGs. Out of total CRPs interacted 75 % CRPs are dedicated to form these institutions. 2.4 % CRPs are involved in Book keeping and 2 % CRPs are in MCLP preparation. Approximately 5% CRPs has worked for the upliftment of weaker section through convergence with different government schemes. 9.5 % CRPs has worked as Krishi Skahi and 8% CRPs as Pashu Sakhi.

**States and districts in which CRPs provide its services**

In earlier point is mentioned that CRPs of Rajasthan provide its services in different five states namely: Rajasthan, Gujrat, Chattisgarh, Haryana, Uttar Pradesh. Major chunk of CRPs worked in Rajasthan only which is 96% of the total CRPs interacted. CRPs has covered almost all districts of Rajasthan through CRP rounds. Out of remaining 4% CRPs, 1.7% CRPs has worked in Haryana to give extension services of Krishi Sakhi and Pashu Sakhi, 0.8 % has worked in Gujrat, 0.7% worked in Uttar Pradesh and 0.3% in Chattisgarh. In Gujrat, Uttar Pradesh and Chattisgarh CRPs has worked on SHG formation, Book keeping.

**Difference between training received and initiated work as CRP**

It is very important that when these CRPs started work after receiving training. Because it is link with the delivery of content. Every individual has an IQ level. Beyond a limit nobody can remember everything what he/she learnt. It is believed that if work is started just after training received one can transfer learnings more effectively. But if it takes time then it is difficult to transfer learning’s easily. In the study data CmF found that 38% CRPs has started work within 15 days of training received, 33% has started after 1 month of training received and 29% has shared that they get opportunity after 3 months of training received. So, the 68 % CRPs who started work after 3 and 6 months,
Achievements and Impact

Motivational Factors to become CRPs

CRPs shared the motivational factor to becoming CRPs. They have shared that initially they did not thought much regarding this, but few points which were exciting are to increase knowledge on the SHG federation topic, to meet external world (Because earlier their world is confined within their village or block), to support family in financial terms also, to support other poor families by forming SHGs and other activities etc. approximately 85% CRPs quoted more than three motivating factors from the above. 92% CRPs has shared that income generation through CRPs round is also a very big motivating factor to become CRPs. Because it gives an opportunity to manage cash and support family financially. Apart from these factors one more major motivational factor is to create self identity. Approximately 50 % CRPs quoted that they choose to be CRP to create self identity. We may hear many times ‘jagdeesh ke beti, pradeep ki bahu, monu ki maa’ but these CRPs wants that everybody should know them from their names, not with the name of their father, husband and son. A few CRPs shared that they has become CRPs to fulfil the dreams of their children, to educate their children and also wants to travel outside.

Changes feel in self and Family

Exposure can make individuals more efficient and confident. This is happen in the case of CRPs also. These CRPs has some skills before selection as CRPs or working outside their village/block. 84% CRPs feel more confident after CRP rounds. 67% CRPs earn respect in their family as well as in village by becoming CRPs. 84 % CRPs quoted that their knowledge level has increased. 72% CRPs shared that now they are not dependent on anyone. Now they can go anywhere, can talk to anyone, can express her view, can raise voice, can spend as per requirement etc. 83% CRPs shared that their family income increase by their efforts as CRP. 66% CRPs has shared that now they have identity of
their own. Villagers know them with their names. CRPs feel that respect and recognition of family also has increased within the village.

**Institutions Developed/Work Done**

CRPs who has interacted during the CRP study has formed 22,034 SHGs/Dairy Aadhar Samooh in their different rounds. Average 60 SHGs per CRP was formed and average 720 families were mobilized by each CRP. Minimum 300 to maximum 1390 forms of different government schemes were submitted by convergence CRPs. Approximately 8,000 SHGs were trained by these CRPs and Micro credit livelihood plan was prepared for 900 SHGs.

**Income earned through CRP rounds**

CRP deployment process has a very great impact on the life’s of CRPs. Before SHG movement in Rajasthan women has no money in hand even if they are working as labor or rear livestock or doing any agricultural activities. Women are only doing labor work and men deals with finances. Only men can make decisions where to purchase or sale can collect money from different vendors (*dudhiya, aadhti*) So women are not getting any recognition of their work nor she can get money to fulfill her dreams. Women started getting recognition by holding membership in SHG because now she can get money as loan amount for the livelihood activities of the family. And also she learn management systems and also acquire different skills by going through the capacity building of SHG. SHG programme gives women space in their family where she started sharing her views, taking part in decision making systems of family. And CRP deployment process gives an opportunity to enhance their skills which these women get from SHG programme and also to be a bread earner for the family. Because in few months or in a year they are able to earn an amount which is almost equal to the annual income of the family. In diagram you can see that 16% CRPs earned Rs. within 20,000. Most of the CRPs with this category worked in their own project area not with RGAVP. Or CRPs who are from RGAVP and belongs to this category, has completed only
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one round as CRP. Most of these CRPs working within their project area/district. 42% CRPs get remuneration within in the range of Rs. 20,000 to 60,000. Most of these CRPs has started work in last 6 months and went to 3 to 4 rounds of CRP deployment (Means 40 days to 120 days). 14% CRPs has earned Rs. within the range of 60,000 to 100,000. These CRPs has worked approximately 180 to 200 days. 19% CRPs has earned from 1 lakh to 1.5 lakhs (Approximately 250 to 300 days). 6% CRPs have earned Rs. 1.5 to 2 Lakhs (300 to 400 days) and 3 % has eared above 2 Lakhs (More than 400 days (a Year)) with this CRP deployment process. Most of the CRPs who earned more than 1 lakh are CRPs who has developed as CRP from the Sakh se Vikas project initiated by Centre for microfinance (CmF) with the financial support of TATA Trusts.

Promoters view on impact of CRP round on CRPs

Promoter organizations also feel changes in CRPs after CRP deployment processes. 90% respondents from promoters shared that this CRP strategy has very good impacts on CRP. Their communication and management skills have improved. CRPs are performing their responsibilities more confidently.

Federation’s income through CRP round

CRP’s who has developed through different federations has started giving donation to its federations to manage the expenses and sustainability of these federations. These CRPs are getting Rs. 500 per day against their services. Amount of donation was decided at federation level. A few federations are receiving Rs. 50 per day per CRP from RGAVP. And CRPs from Dholpur are giving donation of Rs. 100 per day per CRP to its federation. So, it is about 20% what CRPs get from CRP round.

Enablers, Challenges and Process

Supporting Factors during CRP round

CRP’s has shared that there are some supporting factors which helps in achieving the targets which RGAVP has given. These factors are as follows: 73% CRPs are saying that their knowledge about subject is the supporting factor. 85% shared that support of their family is the biggest supporting factor, self confidence is also quoted by 83%
CRPs and 57% shared that support of community is also a supporting factor.

**Challenges faced by CRPs and promoters**

CRPs have faced different challenges during their CRP rounds. 43% CRPs quoted that initially lack of regional language was the big challenge. But it was sorted out with the support of local people and promoting organizations during CRP rounds. After spending time with the community CRPs themselves learn the regional languages of that area. 11% shared that they have faced problem in lodging and boarding facilities. Initially CRPs has directed to stay at the house of any villager. So CRPs with the support of Sarpanch they live with any family of the village during the CRP round. CRPs manage with these family and pay for their services at the end of the CRP round. CRPs don’t face any major problem in lodging and boarding during that period. But after they get instruction to stay within any Govt. building they faced many problems. Because they have to cook themselves, for that they have to arrange all cooking materials (grain, vegetables, Gas Cylinder, Gas Chulha, Water, Masale etc.) and bed rolls. To arrange all these things they face many difficulties. A few CRPs shared that water is very far from where they stay, so they pour tanker to arrange water on routine basis. 37% CRPs shared that previous bad experience of community creates problem to work in community. Community faced cheating from some chit fund companies earlier. And they have deposit their savings with these Chit fund companies or with few individuals from outside. And they have cheated the community and never came again to return their savings. So it was difficult for community to trust these CRPs because CRPs also seeding concept of small savings in the Self Help Groups. So, CRPs faced challenges in mobilizing community around Self Help Groups. 27 % CRPs shared that they have faced harassment, non-cooperation of community and problems created by the influential people of the village and drunkards. These influential people always indulge in misguiding community by sharing previous bad experiences. CRPs faced drunkards many times during their way from village to village. As CRPs has no transport facility to roam one village to another village. They have to travel 4-5 kilo meters daily to meet community. Safety is the most biggest challenge with these CRPs as 4% CRPs shared that they has instructed to live in Panchayat Bhawan, Aanganwadi, School or Jan Seva Kendra during their CRP round. And mostly these buildings are out of the village or in the less population area. So, many times drunkard and other people of the village create trouble in the night. Many times
they knock the door repeatedly, roam around the building etc. In two districts of the studied area researchers of the study met these CRPs in Panchayt bhawan where CRPs are living from the beginning of CRP round. They are living in an under construction Panchayat Bhawan which have no doors. These CRPs are living in terror always because anybody can come and harass them anytime of midnight. Before sleeping they put Chilli powder, knife and stick of wood for their safety. Another 4 CRPs are live in a panchayat bhawan which is situated at outside of the village; it has doors but no hasp (Chitkany). They shared that they were scared and requested surveyors they need a man as book keeper in their group, so that he can protect them at the time of trouble. So, please request to the higher officials not to change male book keepers with female ones.

**Challenges faced by promoters due to CRPs leadership role in their institution/federation**

Promoters have faced different kind of challenges with CRP deployment processes. Due to CRPs leadership roles in their institutions many problems occur in their institutions. It hampers the meeting regularity of these institutions. Many places meeting of these institutions postponed for specific time period. 25% promoters shared that meeting of VOs and federations closed when CRPs were outside for CRP round. 40 % respondents shared that decision making process is hampered badly. 70 % respondents shared that most of the CRPs wants to work with NRLM not with other projects. Because NRLM give remuneration of Rs. 500 per day and other projects has very less remuneration. Because of this other projects hampered.

To cope with these issues promoters develop different strategies like: federation staff started attending each and every meeting of Self Help groups/VOs/Federation. So, that meetings regularity could maintain. They have developed second lane leadership, so that meeting processes not hampered. And also new CRPs could be identified. But at few places, major decisions were taken after CRP round as well as Meetings done after CRP rounds. So, it has positive and negative both type of impacts on institutions.

**Bill settlement:** Almost 90% respondents shared that advance was provided to CRPs before CRPs round, but afew shared that bill settlement at RGAVP takes time. 40% shared that it was settled within 15 days, 30% shared that bills are settled within one month of CRP round, 25% shared that RGAVP is taking three months for bill settlement and 5% shared that they wait for 6 months for bill settlement.

**Feedback received from RGAVP:** RGAVP has appreciated CRPs work. RGAVP has appreciated the content delivery process, team integration, confidence level as well as quality of work. A few shared that initially RGAVP has appreciated CRPs but when
RGAVP started developing their own RCRPs complains from RAGVP side increase regarding the conflicts of CRPs with each other, content delivery etc.

Conclusion

CRP strategy has a very good impact in Rajasthan as with this strategy as many institutions were developed and a large no. of poor deprived are mobilized in SHG programme. CRPs also get opportunity to enhance their skills while working in different districts and states. CRPs get exposure and get opportunity to learn from the experiences of other states. Women also feel more strong in confidence and financially also. It gives women an identity in the outer world. But during CRP round other matters should also keep in focus which is the safety matters of these CRPs. Organizations or projects who are using these CRPs for their projects should take care of safety matters of these CRPs. If this could be resolve, than it is a strategy which can be the reason of success of any project/programme on large scale.
Annexure

Annexure -1

Districts and no. of CRPs interviewed

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<th>S.No</th>
<th>Name of districts covered</th>
<th>Total CRPs interviewed</th>
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<td>Alwar</td>
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<td></td>
<td>Total</td>
<td>371</td>
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Annexure – 2

Percentage of CRPs covered as per their responsibilities (tasks)

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<tr>
<th>Role as CRP:</th>
<th>No.</th>
<th>Percentage</th>
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<td>SHG Formation + SHG Training</td>
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<td>58.22</td>
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<tr>
<td>Prepare MCLP</td>
<td>11</td>
<td>2.97</td>
</tr>
<tr>
<td>Cluster Formation</td>
<td>11</td>
<td>2.96</td>
</tr>
<tr>
<td>Formation of dairy Adhar Samuh</td>
<td>54</td>
<td>14.56</td>
</tr>
<tr>
<td>Crop Training</td>
<td>56</td>
<td>15.09</td>
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<td>SHG+VO+Federation</td>
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