



Progress Report for
**Rajiv Aajeevika Samvardhan
Abhiyan (RASA)**

An initiative for Prawasi and Niwasi Workers
(August 2020 - November 2020)



RAJIV GANDHI
INSTITUTE FOR CONTEMPORARY STUDIES

Concept and Review

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1 Introduction

India is currently in the grip of an unabated pandemic, with the second-highest number of coronavirus infections worldwide. The economy contracted by as much as 23.9% on annualized basis in the April-June quarter, and a further 7.5% in the second quarter. There is hope that the next quarter will witness a tentative recovery, as hundreds of thousands of migrant workers who returned to their villages after losing jobs during the lockdown slowly return to cities as more workplaces open up.

During the April-Jun period, the Rajiv Gandhi Foundation had carried out relief activities, mainly food distribution, though about 25 NGO partners, in the destination districts and metros where rural migrant workers, mostly from Hindi speaking states were working. A large number of the migrants returned to their home districts by June. Surveys conducted at that time in the source/ home districts of migrant workers indicated that they could not get any employment back home. The scenario for the resident (who did not migrate) rural inhabitants was no better. Against this background, it was felt that there is need to initiate specific innovative interventions which was enable revival of livelihoods.

Accordingly, the RGF conceived a project titled 'Rajeev Aajeevika Samvardhan Abhiyan (RASA)', which was support the potential entrepreneurs from farm sector as well as non-farm sector to become an *Aatmnirbhar* through capacity building and handholding support. RASA endeavours to stimulate the emergence of about 600 Aspiring Micro-Entrepreneurs (AMEs) across seven states and 22 districts of the country. It was launched on the occasion of late Rajiv Gandhi's birth anniversary, i.e. 20th August 2020, the formal launch of RASA took place.

At the end of the project, about 25 AMEs per district in 22 districts or total 550) would have:

- a. Been stimulated to establish/enhance their own micro-enterprises
- b. Stabilise the enterprise for a period of six months or so from the time the AME earned first revenue

2 Operating Structure

2.1 Design, Guidance and Support Structure

A central team of RGF/RGICS at Delhi provided overall design and guidance. The overall design of the program was conceived by Mr Vijay Mahajan, the CEO of RGF. The program execution was led by Dr Rakesh Malhotra, with the support of Mr Uzair Khan and Ms Narayani Gupta. The RGF engaged two national level experts – Dr Deepankar Roy and Smt Rita Sengupta for the training of the RGF staff, the NGO Mentors and the Aspiring Micro Entrepreneurs (AMEs)

The RGF/RGICS staff associated with the RASA in the state level were called as 'RGF Facilitator'. The nodal point of the Project were Resource Agency (RA) working at the district level, and the dedicated staff member from the RA for RASA was called 'Mentor'.

2.2 NGO partners at the districts

The implementation of this unique livelihood revival program was require vibrant partners at the ground level. Hence, there was a need of competent resource agencies to execute the Project in a professional manner. In this connection, scanning of the possible NGO partners was undertaken in the target districts in seven states of the country. After due diligence, it was felt that Project could be implemented in 22 districts where NGOs with required competencies and were already working on the issue of livelihoods. Care was also taken to see that these potential NGOs did have competent professionals to be spared for RASA. The NGO partners who were selected as 'Resource Agency' in the Project is detailed below:

S. No.	State	District	Name of NGO / Resource Agency
1	Bihar	Muzaffarpur	Meenapur Federation
2	Bihar	Gaya	Adarsh Mahila Federation
3	Bihar	Nawada	Gyan Ganga Federation
4	Bihar	Katihar	4S Team
5	Chhattisgarh	Bastar	Bastar Samajjik Jan Vikas Samiti (BSJVS)
6	Chhattisgarh	Raipur	Chhattisgarh Action and Research Team
7	Chhattisgarh	Mahasamund	Nidaan Sewa Parishad
8	Chhattisgarh	Kabirdham	Shram Vikas avum Shodh Sanstha
9	Jharkhand	Giridih	Ambedkar Social Institute,
10	Jharkhand	Ranchi	Torang Trust
11	Madhya Pradesh	Chhatarpur	Mahila Samiti
12	Madhya Pradesh	Tikamgarh	Prakrati Seva Sansthan
13	Odisha	Gajapati	Agami Lok Kalyan Sangh,
14	Odisha	Nawarangpur	Assn for Secular Initiatives for Social Humanism
15	Odisha	Rayagada	Bapuji Gramay Kayan Samaj
16	Rajasthan	Barmer	Dhara Sansthan
17	Rajasthan	Jaipur	Dhara Sansthan
18	Rajasthan	Alwar	Sir Syed Trust
19	Rajasthan	Karauli	Gram Gaurav Sansthan
20	Uttar Pradesh	Faizabad	Sir Syed Trust
21	Uttar Pradesh	Jhansi	Margshree Charitable Trust
22	Uttar Pradesh	Lalitpur	Bundelkhand Sewa Sansthan

Due to agroclimatic and linguistic reasons, it was further decided to divide the 22 districts into five regions: Bihar, Chhattisgarh-Jharkhand, Odisha, Rajasthan and Bundelkhand.

3 Meetings and Workshops conducted



It has been a hallmark of the Project that regular and sustained guidance is provided by the Coordination Cell at New Delhi to all the concerned. This was primarily done through Zoom Sessions, individual support to Mentors, data compilation and analysis. Within the span of four months number of meets and trainings have been conducted.

S. No.	Trainings / Meetings / Workshops	Number of Trainings
1.	In house meetings (RGICS / RGF)	5
2.	State wise Introduction to LRSP (now RASA) its strategies and Roles and Expectations of various Stakeholders	8
3.	Sensitization workshops / trainings	15
	Total	28

3.1 Capacity Building of Mentors for selection of AMEs



It was extremely critical that the NGO Mentor who was going to work for RASA should be adequately equipped with requisite skills and techniques. Evidently, his / her role was to not only identify prospective AME, but also regularly guide, teach and mentor them to ensure that the AME come up with sustainable enterprises. Thus, an appropriate capacity building strategy was designed to make the Mentor an effective pivot on which the entire execution and success of the Project was depend.

After having identified the Mentors, a training need assessment (TNA) was undertaken. This helped to identify the specific inputs which Mentors needed to have in the field for the success of the Project. It was found that the Mentors needed requisite inputs on - behavioral attributes, business acumen, technical know-how, managing excel data sheets, use Google sheets and documents, etc. In order to address the issues as identified above, the following trainings were imparted:

- a. Induction to the RASA Project
- b. Data Compilation and reporting using Google sheets
- c. Writing of Success stories
- d. Selection of 125 AMEs in each district as the long-list
- e. Short-listing of 25 AMEs in each district
- f. Achievement Motivation Training
- g. Functional Training –market surveys, technical skills, accounting.

3.2 Process for selection of AMEs

The experience of entrepreneurship promotion indicates that only one in five aspiring entrepreneurs prove to be successful. The Project contemplated that in each of the 22 districts about 25 AME in each district were to be promoted and sustained over the life cycle of the Project. Hence, there was a need to identify at least 125 prospective AME in each district. These prospective candidates needed to be put through a systematic evaluation so that at the end of the identification exercise, 25 competent AME could be culled out. In order to achieve the same, the Mentors were given exhaustive trainings in two phases:

3.3 Identification and Selection of Potential Micro-Entrepreneurs

The Mentors were imbued with the skills to evaluate the potential 125 candidates through two steps:

Step 1: Every Mentor in a one to one interaction with each of the prospective 125 AME in each district was trained to ask two open ended questions. The answers to the same were to be listened carefully and not required to be formally recorded. The two questions posed to prospective AME were:



29-Sudarsan Namdev

Q.1. Tell me something about how you see yourself six months from now?

Q.2. What do you plan to do to move in that direction?

Step 2: During the verbal interaction while asking the above two questions, the Mentors also were required to map certain latent entrepreneurship traits in the prospective candidates.

The parameters to be mapped were:

- i. Likes to take personal responsibility
- ii. Tends to be innovative
- iii. Likes to take moderate risks
- iv. Is oriented to the future
- v. Wants to know the results of her/his efforts
- vi. Is not completely content
- vii. Tends to persist in the face of adversity
- viii. Demonstrates social skill

The Mentors were trained to select prospective candidates to be a successful entrepreneur, if he / she should have shown at least five of the eight parameters as defined above.

3.4 Shortlisting of Potential Micro-Entrepreneurs

After having collected the data for 125 prospective candidates, the Mentors were given the option to select 25 AME based upon the - score achieved (in the Step 2 of Phase I), the physical location, age, ease of commutation and approach, and the opinion of the Mentor.

A comprehensive training on identification of characteristics of people with High Achievement Need (high n Ach) was also imparted. This was given to the Mentors with the idea that they should be able to evaluate the achievement need assessment in any AME and guide them accordingly. The characteristic of the person with high achievement need are:

1. A person with high n Ach likes to take personal responsibility.
2. A person with high n Ach likes to take moderate risks.
3. A person with high n Ach wants to know the results of his efforts.
4. A high n Ach person tends to persist in the face of adversity.
5. A high n Ach person tends to be innovative.
6. The high n Ach person usually demonstrates some interpersonal competence
7. A high n Ach motivated individual is oriented towards the future
8. A high n Ach individual may be said to live more 'in process' than those with low achievement motivation
9. A person with high n Ach tends to be mobile
10. A person with high n Ach is not completely content

4 Planning of the Entrepreneurship Activity by AME

It was seen that the AME, who were finally selected in each of the districts were in different stages of preparedness to initiate their enterprise. In order to properly identify the level of preparedness, categorization of 25 AME into four categories was taken up. The basic criteria on which categorization was undertaken was:

1. The kind of micro-enterprise you're envisaging to set up/ strengthen (what does s/he plan to do?) (Any two preferences)
2. When does s/he intend to start?
3. Where does s/he intend to establish/reinforce her/his enterprise?
4. Where will s/he raise the money from?
5. Why does s/he wish to undertake this venture?

Some of the interesting findings for this data are reflected in tables below

Gender wise Options of Finance (In %)								
S. No.	Gender	Options of Finance						Total
		Loan from Bank	Self-Contribution	Loan from SHG / Federation	Loan from Relatives / friends	Any Other	Loan from MFI	
1	Male	41	27	11	9	6	6	100
2	Female	18	20	46	4	7	4	100
	Total	33	25	24	7	6	5	100

Reasons for Selection of Activity (In %)							
S.No.	Region	Reason for Selection					Total
		Helplessness / Desperation for existence	I have Experience in the activity	There is a big demand anticipated	There is huge Supply / raw material	I have required Skills	
1	Bihar	14	44	15	5	22	100
2	Bundelkhand	4	56	18	3	19	100
3	Chhattisgarh & Jharkhand	19	35	30	3	13	100
4	Odisha	1	41	16	1	42	100
5	Rajasthan	9	52	24	4	11	100
	Total	10	46	21	3	21	100

4.1 Preferred Activities of AME

While recording of the database for the selected 25 AME from 22 districts, it was observed that there were more than 30 activities selected by AME from which they wanted to earn their livelihoods. The 11 most preferred activities are presented in the table given below:

Eleven most preferred Activities (excluding others)			
S. No.	Activity	Total No. of AME	In %
1	Kirana Shop	87	22
2	Tailoring	70	18
3	Goat Rearing	61	16
4	Buffalo rearing	44	11
5	Vegetable Cultivation	27	7
6	Poultry Framing	27	7
7	Cow rearing	21	5
8	Trading of Garments	18	5
9	Cyber Café	17	4
10	Furniture Making	10	3
11	Mushroom Cultivation	10	3
		392	100
	Misc. Other 22 activities	22	
	Other Preferences not detailed	116	
	Grand Total	530	

4.2 Categorization by AME preparedness

After having meticulously identified the AME and also having understood the preference of the business activity which AME intend to take up. The preparedness of AME was required to be measured so that requisite guidance/handholding could be given to them to go ahead with launch of their business. In order to judiciously assess the level of preparedness of AME, four yardsticks were deployed. Which were:

Cat	Definition	Activity identified	Location finalised	Adequate Experience	Availability of Finance	Action Required
I	Ready to go	✓	✓	✓	✓	Just do it
II	Ready to go but yet to arrange the finance	✓	✓	✓		Finance to be arranged
III	Ready but yet to be trained	✓	✓			Training to be imparted
IV	Uncertain	✓				Further guidance reqd by Mentor

With reference to the movement of AME within the different categories, attempt was made to collect the data for each district. Based upon the inputs received, the latest picture (as on 26th November, 2020) vis-a-vis 6th November, 2020 is given in the table below. It is further seen that:

1. The total number of AME under RASA is 648.
2. The overall picture seems to be quite encouraging in the sense that, the proportion of AME in Category-I was 47% as on 26th November, 2020.
3. There is decline in the proportion of Category -II and III AME over the two dates under comparison.
4. The proportion of Category-IV AME remains the same over the time series data of two dates. Again a good sign for the project, at this initial juncture.

As on 6th Novemebr, 2020						As of 26th Nvember, 2020								
S. No.	District	Categories				Total	S. No.	District	Categories				Total	Change
		I	II	III	IV				I	II	III	IV		
1	Muzaffarpur	9	14	2	0	25	1	Muzaffarpur	9	14	2	0	25	0
2	Gaya	9	10	7	1	27	2	Gaya	13	7	7	1	28	1
3	Nawada	10	18	3	0	31	3	Nawada	10	18	3	0	31	0
4	Katihar	0	14	9	2	25	4	Katihar	7	14	9	2	32	7
5	Bastar					0	5	Bastar	21				21	21
6	Raipur	9	16	3	2	30	6	Raipur	9	16	3	2	30	0
7	Mahasamund	4	10	8	3	25	7	Mahasamund	6	19	8	3	36	11
8	Kabirdham	9	11	4	1	25	8	Kabirdham	10	15	4	1	30	5
9	Giridih	1	13	11	1	26	9	Giridih	5	8	11	1	25	-1
10	Ranchi	0	0	24	1	25	10	Ranchi	25	0	24	1	50	25
11	Chhatarpur	0	22	6	0	28	11	Chhatarpur	28	0	6	0	34	6
12	Tikamgarh	0	30	0	0	30	12	Tikamgarh	12	18	0	0	30	0
13	Gajapati	3	22	5	0	30	13	Gajapati	30	3	5	0	38	8
14	Nawarangpur	7	11	7	0	25	14	Nawarangpur	7	11	7	0	25	0
15	Rayagada	14	6	5	0	25	15	Rayagada	25	2	5	0	32	7
16	Barmer	10	8	6	1	25	16	Barmer	6	8	6	1	21	-4
17	Jaipur	6	10	9	2	27	17	Jaipur	6	10	9	2	27	0
18	Alwar	10	14	8	0	32	18	Alwar	6	14	8	0	28	-4
19	Karauli	5	17	4	0	26	19	Karauli	16	10	4	0	30	4
20	Faizabad	4	21	0	0	25	20	Faizabad	20	5	0	0	25	0
21	Jhansi	11	4	1	9	25	21	Jhansi	11	4	1	9	25	0
22	Lalitpur	10	15	0	0	25	22	Lalitpur	25	0	0	0	25	0
	Total	131	286	122	23	562		Total	307	196	122	23	648	86
	Percentage to Total	23	51	22	4	100		Percentage to Total	47	30	19	4	100	

5 Handholding of AMEs after start-up

In order to enable AME to succeed, continuous handholding is planned in the Project. In the immediate future, following interventions proposed to be taken up:

5.1 Capacity Building in Accounting

An agency has been retained by RGF to impart the training on keeping books of accounts. 'MeraBill' is an extremely useful application on this account which very effectively and conveniently enables the user to keep systematic record of all accounting needs required for any business. 'MeraBill' app is quite relevant to the target group of the RASA Project, where AME are engaged in very small business, like- kirana shop, fruits and vegetable trading, tailoring shop, stationary shop, computer café, buffalo rearing, etc.

It is intended to cover all the 550 AME under the Project in a gradual manner. The first batch of training is planned to commence from December 2020.

5.2 Capacity Building of AME on Animal Husbandry

It is seen that about 104 AME intend to take up livelihood activities in various Animal Husbandry. The district wise data is depicted below:

S. No.	District	AH Activity selected by AME					
		Buffalo	Cow	Goat	Poultry	Sheep	Pig
1	Ranchi		2	1	1		
2	Nawarangpur		1	5	3	1	
3	Gajapati		3	2	4		
4	Nawada	1	7	8	1		
5	Katihar		2	2			2
6	Muzaffarpur	1	1	1			
7	Gaya		2	3			
8	Tikamgarh	11		1	1		1
9	Lalitpur	1		11	1		
10	Jaipur	7			5		
11	Barmer				8		
12	Alwar			2			
13	Chhatarpur			1			
	Total	21	18	37	24	1	3

6 Documentation of Success Stories under RASA



Continuous parallel efforts are also being made to document the success achieved by the emerging AME under the RASA. In this regard, first attempt was made to videography and write. In Chhatarpur District, six such Success Stories have been documented so far:

1. Chandra Prakash Tiwari (जल संरक्षण हेतु फूल और सब्जियों की खेती) - Vegetable Cultivation
घर की आर्थिक स्थिति ठीक न होने की वजह से चंद्रप्रकाश तिवारी अपनी पढ़ाई छोड़कर, अपने पिता जी के खेत में उनका हाथ बटाने लगे। वह वहाँ पैतृक रूप से ही खेती करते थे जिसमें पानी बहुत लगता था। चूंकि छतरपुर जिले में पानी की कमी बहुत होती है, इसलिए वह खेती में ठीक तरह से कमा नहीं पाते थे। और मुनगा की खेती में उन्हें मार्केट न मिलने की वजह से वह भी बंद करना पड़ा। इसके बाद उन्हें **RASA** से जोड़ा गया और संबंधित सरकारी योजनाओं से सहायता प्रदान करवाई गई जिससे उन्होंने ड्रिप द्वारा सब्जी की खेती प्रारंभ की।

2. Kausal Kishore Patel (चुनौतियां ही "सफलता" का आधार) - Horticulture Cultivation
घर को चलाने के लिए कौशल किशोर पटेल खेती करते थे। परंतु खेती में उतना मुनाफा नहीं होता था कि 10 व्यक्तियों का परिवार के खर्च आसानी से निकाल सकें। बुंदेलखंड क्षेत्र में खेती के लिए पानी पर्याप्त नहीं मिल पाता था और खेती से घर भी नहीं चल पाता था। **RASA** कार्यक्रम से जुड़ने के बाद उन्हें फल की खेती और उससे संबंधित योजनाओं के बारे में विस्तृत रूप से जानकारी दी गई। अब इसमें पहले से तीन गुना कमाई होगी, ऐसा कौशल किशोर जी का मानना है।

3. Pushendra Kushwaha (हौसलों की उड़ान) - Biryani Stall
पुष्पेंद्र कुशवाहा पहले बाहरगांव जा कर मजदूरी करते थे। कोरोना काल में लॉकडाउन की वजह से मजदूरी से भी हाथ धोना पड़ा और अपने गाँव वापस आ गए। यहाँ उन्होंने एक हलवाई के साथ काम करना शुरू किया, परंतु इतना फायदा नहीं होता था कि घर आसानी से चल सके। इसके पश्चात उन्हें **RASA** कार्यक्रम का पता चला और वह उससे जुड़ गए। उन्होंने कुछ धनराशि उधार ले कर एक बिरयानी और अंडे का ठेला लगाना भी प्रारंभ कर दिया। अब उनके ठेले पर सन्नाटा नहीं होता है और ग्राहक की चहल पहल बनी रहती है। अब उन्हें घर खर्च में कोई परेशानी नहीं आती है।

4. Ramgopal Kushwaha (रास्ते' ने मोड़ दिया फर्निचर की ओर) - Furniture Making

रामगोपाल कुशवाहा ने साइकिल पंपचर और किराना की दुकान खोली। परंतु साइकिल का प्रचलन और नई सड़क बनने की वजह से उनकी ग्राहकी काम हो गई। जिससे वह अत्यंत चिंतित और परेशान रहने लगे। चूंकि रामगोपाल जी पहले से ही अपने दादा जी के साथ बचपन में फर्निचर के कार्य में हाथ बटाते थे, इसलिए उन्हें इस कार्य में हर जरूरी जानकारी ज्ञात थी। उन्हें RASA से जुड़ने के बाद फर्निचर के काम के लिए प्रेरित किया गया और ऋण संबंधित जानकारी भी बताई गई। अब उनकी फर्निचर की दुकान है जिससे उन्हें पहले से दुगना लाभ होता है।

5. Shankarlal Kushwaha (मजदूरी से सफल उद्यमी की राह) - Kirana Shop

शंकरलाल कुशवाहा मजदूरी करने शहर के लिए रवाना हुए थे, वहाँ जेबखर्च और घर खर्च ठीक से ना चुकाने की वजह से वापस गाँव आना पड़ा। उन्होंने गाँव में ही एक किराना की दुकान खोली जहाँ वह अपने लाभ संबंधित माल ही रखते एवं बेचते थे। जिसकी वजह से दुकान इतनी नहीं चल पाती थी जितनी उनको अपेक्षा थी। RASA के अंतर्गत उन्हें उनकी पेशानी से संबंधित उपाय बताए गए कि वह अपनी दुकान में वह सामान भी रखना प्रारंभ करें जिसकी ग्राहक को भी जरूरत हो और शंकरलाल जी को भी फायदा मिले। इतना ही नहीं, उन्हें माल रखने के लिए धनराशि की अव्यवस्था के कारण ऋण हेतु आवेदन भी कराया गया। अब उनकी दुकान सफल तरीके से चल रही है।

6. Sudarshan Namdev (दृढ़ इच्छाशक्ति"- सफलता का आधार) - Stationery Shop

यह कहानी उस सख्स की है जिसके पिता जी जातिगत कार्य एवं जातिवाद की जंजीरों में उलझने की वजह से घर की स्थिति पर ठीक तरीके से ध्यान नहीं दे पाए। सुदर्शन नामदेव एक छात्र हैं जो औद्योगिक प्रशिक्षण संस्थान (ITI) में अध्ययनरत हैं। उन्हें घर की स्थिति पहले से ही ज्ञात होने की वजह से पैसे कमाने की इच्छा थी। उनको RASA कार्यक्रम के अंतर्गत स्टेशनरी की दुकान खोलने की सलाह दी गई और उचित पूंजी के लिए भी ऋण की व्यवस्था कराई गई। चूंकि गाँव में कोई और ऐसी दुकान नहीं थी, और उनका घर जहाँ है वहाँ से ही तीन गाँव के लिए रास्ता निकला हुआ है। इस वजह से वहाँ और उन तीन गाँवों के बच्चे उनकी दुकान से पढ़ाई संबंधित सामान खरीद कर जाते हैं। अब उनका घर खर्च भी आसानी से निकाल जाता है।





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