
**IMPACT AND POTENTIAL INTERVENTIONS OF COMMUNITY
INVESTMENT FUND FOR POVERTY ALLEVIATION IN WEST
BENGAL STATE RURAL LIVELIHOOD MISSION**

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Abstract

National Rural Livelihood Mission (NRLM) is based on the fact that the poor have a tremendous willingness and potential to help themselves and the organizations of the poor will enable them to unleash their energies and harness them for their social-economic development. The study was conducted at two intensive blocks in the upazila of Purulia district in West Bengal as on 1st March to 15th April, 2016. Two intensive blocks were Para block and Manbazar-ii block at Purulia district in West Bengal. In this study main objective to find out impact and potentials interventions of Community Investment Fund (CIF) in Self Help Group (SHG) level and their family life. CIF provided by World Bank through NRLM to SHGs. In this study observed the procedures for CIF disbursement and Micro Investment Plan (MIP) preparation. Here also discussed about some points of review and monitoring mechanism, book keeping and records at federation (Sangha) and SHG level. MIP was a process where members were encouraged to recognize, understand and evaluate their resources and analyzed challenges they faced. SHG members were identified their needs and make future plans to improve their standard of living by raising their income and to overcome vulnerabilities by making optimum utilization of resources and development convergences. In SHG level they provided microfinance services such as savings, credit, bank linkages, insurance, etc. They also offered collectivization and group activities. The SHGs made social inclusion for sustainable development. SHG members have done lot of works for social security and social action in various fronts including health, nutrition, food, gender, convergence etc., directly or through their federations through CIF. The rural people have intrinsic skills, experience and local perception to access the opportunities around them for enhancing their livelihoods and coming out of poverty. Micro credit plan helps in transformation of those skills and experiences into income generating activities through accessing credit from CIF. Each member of SHG came with a family investment plan in individual showing their self capacity and how much help they have required. The plan addressed member's investment needs for income generation, health, education, consumption, housing and other social needs, if they have. The plan was a process oriented document produced through a series of dialogues at household level, SHG and their federations level respectively. Then from SHG disbursed credit to members as per priority basis. Most importantly the MIP was a bottom up approach plan prepared by the members themselves. CIF provided credit after completed all the procedure for MIP preparation of SHG as well as federation. CIF disbursed credit to SHG by

7% interest and SHG disbursement to members by 12% interest. Members should repayment to SHG and SHG should repayment to federation with aforesaid interest within 1 year.

Introduction

The World Bank was providing an investment support under National Rural Livelihood Project (NRLP) to the Ministry of Rural Development (MoRD) of India for professionalizing the overall program management of National Rural livelihood Mission (NRLM) and moving towards a results-based approach throughout the country. NRLP will support MoRD in creating proofs of concepts and best practice sites in the states in respect of various thematic interventions under NRLM. In addition, NRLP supports the implementation of the NRLM through the transformation of MoRD of India from the traditional focus of expenditure-based allocation, to one of providing quality technical assistance and results-based financing. Furthermore, being a national level project. It was to support MoRD to become a good quality technical assistance support provider to states and develop programme management and monitoring unit at different levels. The area of study was Purulia district in West Bengal. The main objectives of this study is to analyze the impact and potential interventions of CIF in WBSRLM. MIP is a bottom up plan prepared the members themselves. Micro Investment Planning was a process where members were encouraged to recognize, understand and evaluate their resources. Each member of SHG will come up with a family investment plan and an aggregate of all the family investment plans of the members was the Micro Investment Plan. The plan addressed member's investment needs for income generation, health, education, consumption, housing and other social needs, if any. The plan is a process orientated document evolved through a series of dialogues at household level, SHG and their federations level respectively.

Objectives:

The study aimed at exploring the impact and potential interventions of Community Investment Fund for Poverty Alleviation in WBSRML. The main objectives of the study are as follows:

- i. To identify impact of Community Investment Fund (CIF) for SHG level and family level of SHG members.
- ii. To identify potential intervention of Community Investment Fund (CIF) for poverty alleviation in WBSRLM.

Area of the study:

Two Intensive Blocks were selected for this study at Purulia district in West Bengal. One is Para Block and another is Manbazar-ii Block. In each block two federations and each federation two HSGs were selected for primary data collection. There were minimum 10 members in each HSG.

Table 1: The area of the study given below;

State	District	Block	Name of Sangha(in Block)	Name of SHG(At village level)	Respo ndents		
West Bengal	Purulia	Para	Para Anandamoyi Mohila Swanirbhar Sangha Samabay Samity Limited	Ma Saroda SHG	10		
				Ganga Swanirbhar SHG	10		
			Milon SanghiMohila Swanirbhar Sangha Samabay Samity Limited	Mandira Swanirbhar SHG	10		
				Alakananda Swanirbhar SHG	10		
		Manbazar-ii	Ankro Borokadam Nabajagoron Mohila Sangha Samabay Samity Limited	Adhibashi Pinchar Mohila Samity	10		
				Nari Pragati Swanirbhar Samity	10		
			Dishari Mahila Swanirvar Sangha Samabay Samity Limited	Saridharam Swanirvar Mahila group	11		
				Saridharam Swanirvar Mahila group	13		
		Total					84

Methodology

The study conducted based on both primary and secondary data. In addition some qualitative information has been collected through informal discussion with the SHGs members and focus group discussion during the field visit.

Primary data has been collected from direct interview method followed by questionnaire through 84 respondents of SHG members from selected 8 SHGs.

Secondary data has been collected through various sources of public statistics such as; previous report, guidelines, program material and related websites.

Literature review:

The mandate of the Ministry of Rural Development, Government of India, is rural poverty alleviation through programme directly targeted at the rural poor households. The major programme of this Ministry that directly targeted poor families for creation of assets, skill development and self-employment started with Integrated Rural Development Programme (IRDP) in the year 1980 and included several other programme like the Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Supply of Improved Toolkits to Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY), and the Million Wells Scheme (MWS). The multiplicity of programme, being viewed as separate programme in themselves, resulted in a lack of proper intermediation, absence of desired linkages among these programme interest and the implementation being more concerned with achieving individual programme targets rather than focusing on the substantive issue of sustainable income generation.

Implementation framework

In keeping with the flexible nature of the programme, the Ministry prepared a ‘Framework for Implementation’ of Aajeevika after extensive consultations with key stakeholders including the State Governments, Civil Society Organizations, Bankers and academicians. This framework offers space for development of local plans (as per the local context) and incorporation of learning/ experiences from the ground level implementation. It includes the funding norms and ceilings for funding of different components as well as guidelines as to all the other processes under Aajeevika, which are indicative but not binding on the states. The indicative phasing in terms of coverage of districts and blocks as envisaged by NRLM:

Establishment of NRLM

The GoI established the National Rural Livelihoods Mission (NRLM) in June 2010 to implement the new strategy of poverty alleviation woven around community based institutions as National Rural Livelihoods Mission (NRLM) and renamed as “Aajeevika”. The programme was formally launched on 3rd June, 2011, at Banswada, Rajasthan and it was implemented in a mission mode across the country(NRLM Briefing Book).

Findings

Table2: Status of 8 SHGs for Preparation of MIP

Sl. no	Particulars	Status
1	Training for MIP Preparation:	Completed
2	Preparation of Micro Investment Plan of the SHG members’ family	Completed
3	Facilitation for preparation of Micro Investment Plan by SHG members	Completed

4	Approval of members' Micro Investment Plans & its consolidation at SHG level	Completed
5	Appraisal & approval of Micro Investment Plan of SHG at SANGHA / Financing Bank branch level while sanctioning loan to SHG	Completed

There are 5 major steps for SHG level for preparation of MIP. During the study period observed that all the 8 SHGs had been completed all the steps.

Table3: MIP preparation and CIF Disbursed up to February, 2016

SL.no	Particulars	Para Block	Manbazar-ii Block	Total
1	MIP Preparation no. of SHG members	106	104	210
2	CIF Disburse no. of SHG members	96	77	173

The above table shows that, in Para block, they had been prepared MIP for 106 numbers of SHGs and disbursed CIF among 96 numbers of SHGs.

In Manbazar-ii block, they had been prepared MIP for 104 numbers of SHGs and disbursed CIF among 77 numbers of SHGs.

In both the cases MIP had been prepared total numbers of SHG 210 and CIF released total numbers of SHG 173.

Table 4: SHG Follow the panchasutra

Sl. no	Particulars	Present Status
1	Regular weekly meeting	Among the 8 SHGs 6 SHGs doing monthly meeting and 2 SHGs doing 2times in a month
2	Regular saving	All members of 8 SHGs doing practices monthly saving (RS. 30 per month)

3	Regular internal lending	All SHGs made internal lending
4	Regular repayment	All SHGS made regular repayment of internal lending with interest
5	Books of accounts and record keeping	All groups maintain single column cash book. Only 2 SHGs cash book balance was up to date with Bank pass book. Remaining was not up to date balance in cash book and pass book.

Table 5: Grading status of Sangha

Sl.no	Name of Sngha	“A”	“B”	“C”	“D”	Total Grading	% of “A” Grade on the basis of grading	Not matured	Total SHG	% of “A” Grade on total SHG
1	Para Anandamoyi Mohila Swanirbhar Sangha Samabay Samity Limited	25	42	24	3	94	26.59	26	120	20.83
2	Milon Sanghi Mohila Swanirbhar Sangha Samabay Samity Limited	50	92	30	62	234	21.36	71	305	16.39
3	Ankro Borokadam Nabajagoron Mohila Sangha Samabay Samity Limited	55	85	25	61	238	23.11	14	252	21.82
4	Dishari Mahilaswanirvar sangha Samabay Samity Limited	65	77	25	7	179	36.31	5	181	35.91
Total		195	296	104	233	745	26.17	114	859	22.70

The above table shows the grading status of SHGs of 4 Sanghas as per number and percentage (%). To receive CIF Sangha should be grad “A”. To comply the criteria 60% SHGs should be grad “A”.

Table 6: Criteria fulfill and completed of SHG level for received CIF

Sl.no	Eligibility Criteria	Status
1	SHG should be NRLM-Compliant at least 70% should be from BPL	Completed
2	SHG should have been formed at least six months ago.	Completed
3	SHG should have received and utilized RF fully & properly	Completed
4	SHG should have prepared Micro Investment Plan (MIP)	Completed
5	Average balance of the SHG should be less than Rs. 10,000/- 3months	Completed

The above table shows that eligibility criteria for received CIF completed by 8 SHGs. SHG should be practicingpanchasutra(Regular meetings; Regular savings; regular inter-loaning; Regular repayment; and Up-to-date books of accounts) and should have obtained at least “B” grade in grading exercise based onpanchasutra.

Table7: Eligibility criteria completed by SHG members

Particulars	No. of members	%
Eligibility Criteria for members to receive CIF loan from SHG	80	95
Eligibility Criteria for members to receive CIF loan from SHG not fulfill	4	5
Total	84	100

Four members were not completed eligibility criteria for received CIF loan among the 84 members due to least attended in the group meeting. Remaining 80 members were fulfilled the eligibility criteria for receive CIF loan from SHG.

The same has been shown in pie-chart below

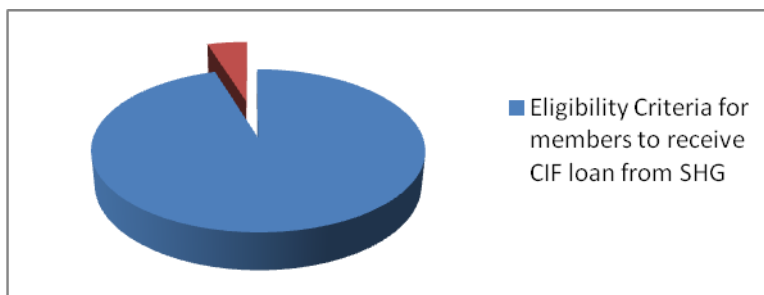


Figure-1: Pie-Chart

The above Pie-chart shows that 95% of SHG members are eligible for CIF loan and 5% are not eligible for CIF loan due to less attended in meeting and group works.

Table 8: CIF released to Sangha

Sl.no	Name of Sangha	No of SHG	Total CIF fund received (Rs.)
1	Para Anandamoyi Mohila Swanirbhar Sangha Samabay Samity Limited	120	10,00,000
2	Milon Sanghi Mohila Swanirbhar Sangha Samabay Samity Limited	305	15,00,000
3	Ankro Borokadam Nabajagoron Mohila Sangha Samabay Samity Limited	252	10,00,000
4	Dishari Mahilaswanirvar sangha Samabay Samity Limited	181	15,00,000
Total			50,00,000,

Amount of CIF directly transferred to SANGHA's bank account from DRDC. Amount of CIF Rs. 50,00,000 released to 4 SANGHAs up to February, 2016.

The above table shows that Ankro Borokadam Nabajagoron Mohila Sangha Samabay Samity Limited eligible for Rs.15,00,000 but CIF received amount of Rs.10,00,000.

Table 9: CIF released from SANGHA to SHG upto 29th February, 2016

Name of Sangha	CIF Received	CIF Disbursed	Balance	CIF Used (%)
Para Anandamoyi Mohila Swanirbhar Sangha Samabay Samity Limited	1000000	9,60,000	40000	96
Milon Sanghi Mohila Swanirbhar Sangha Samabay Samity Limited	1500000	10,20,000	48000	68
Ankro Borokadam Nabajagoron Mohila Sangha Samabay Samity Limited	1000000	7,90,000	210000	79
Dishari Mahilaswanirvar sangha Samabay Samity Limited	1500000	4,96,200	10,03,800	33.08
Total	5000000	32,66,200	17,33,800	65

Maximum Rs. 50,000/- per SHG The amount of loan for individual SHG will be decided considering total loan requirement of the members of the SHG for their specific livelihoods and other essential needs estimated on the basis of consolidated MIP of the SHG subject to availability of lendable fund of the SANGHA. Average 65% amount of CIF released to SHG.

Table 10: CIF released from SHG to Member

Sl.no.	Name of SHG	Amount
1	Ma Saroda SHG	50,000
2	Ganga Swanirbhar SHG	40,000
3	Mandira Swanirbhar SHG	40,000
4	Alakananda Swanirbhar SHG	40,000
5	Adhibashi Pinchar Mohila Samity SHG	45,000
6	Naripragati Swanirbharsamity SHG	43,300

7	SaridharamswanirvarMahila group SHG	50,000
8	SaridharamswanirvarMahila group SHG	44,000
Total		3,52,300

To be decided considering requirement of the family of the SHG members for their specific livelihoods and other essential needs estimated on the basis of approved MIP with proper judgment of the repayment capacity subject to availability of lendable fund of the SHG. As the lendable fund of the SHG will be limited, the maximum amount of loan to be given to a member should have to be fixed so that all eligible members of the SHG can avail the benefit of such credit.

The figure showing SHG family level income is increasing (monthly basis)

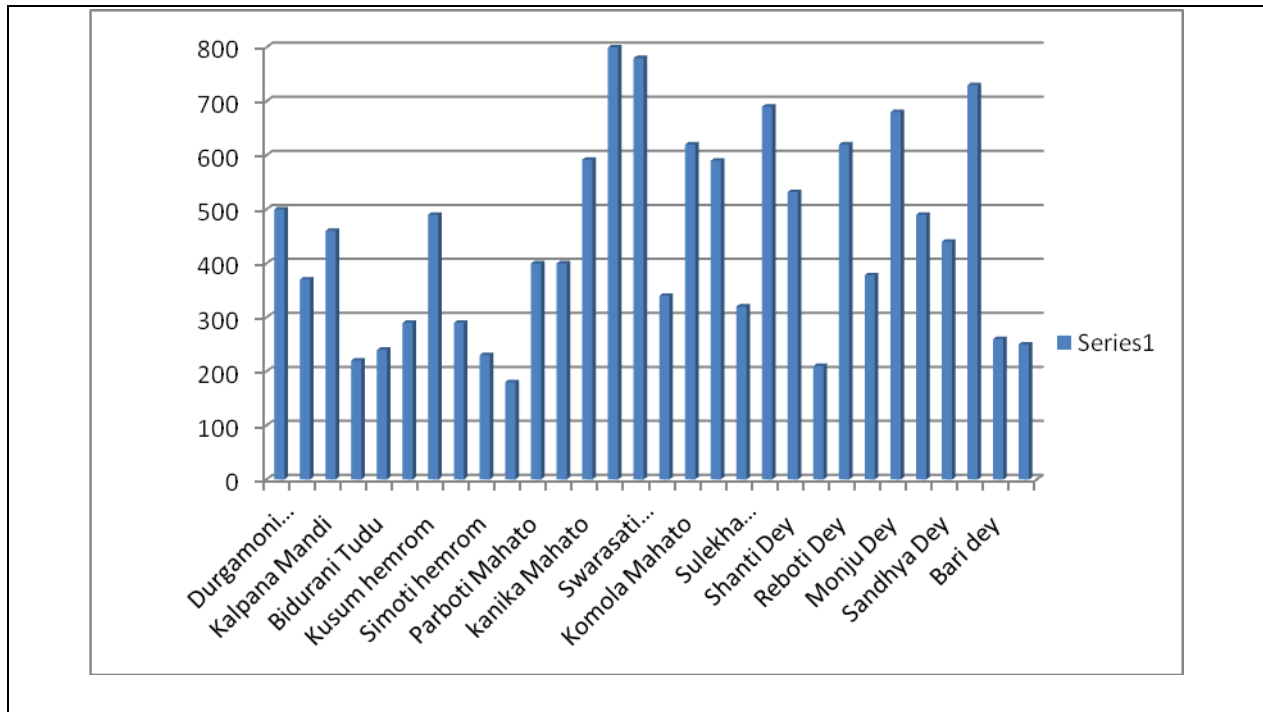


Figure 2: Bar Chart

The above figure shows that SHG members’ family income is increasing by Rs.180 to Rs.780 per month. This figure also shows that average income of SHG family level increase by Rs.446. This indicates the overall economical status is developing by CIF. Here also mentionable that this is the beginning stage of this program. So actual income increased measurement was not possible of all members at this beginning stage. The above figure indicates only 30 SHG members’ family income among the 84 members.

Table 11: Loan demand of SHG members from various sources as per MIP among the 8 SHG members

Particulars	Amount	% of demand
Self	31,300	5
Loan demand from SHG	20,200	3
Loan demand from CIF	5,77,500	92

This figure is shown below by Pie-chart

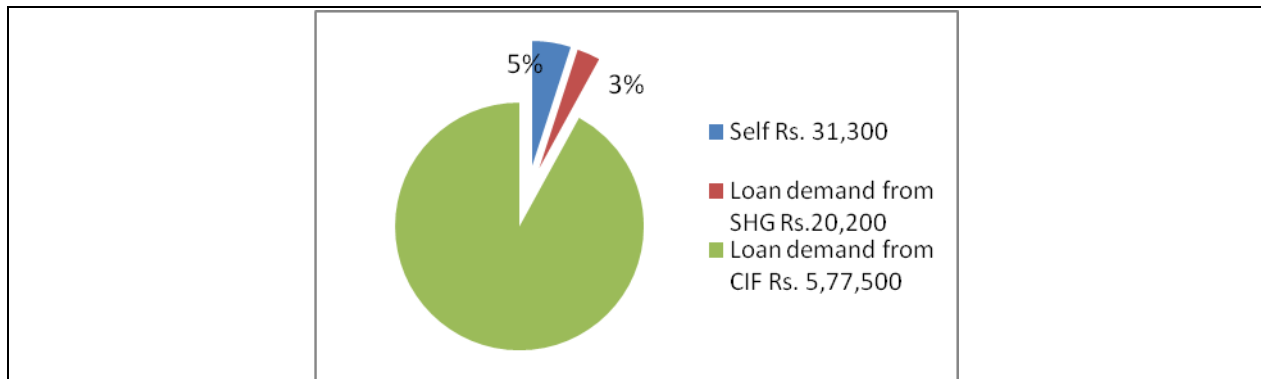


Figure 3: Pie-chart

The above table shows that there are three sources of money consider for MIP preparation. One is self contribution for doing incremental activities; secondly loan from SHG that means saving and another one is CIF. Here shows that 92% loan demand from SHG. Reaming portion are very less, such as self contribution only 3% and from SHG 5% only.

Table 12: CIF Cover the loan demand

Total Loan demand from CIF of 8 SHG members	577500
Total Loan Received from CIF of 8 SHG members	347300
% of CIF coverage loan demand of 8 SHG members	60.13%

The above table and shows that 60.13% loan demand covered by CIF, Which is shown below by Bar chart. The same is showing below in Bar-chart

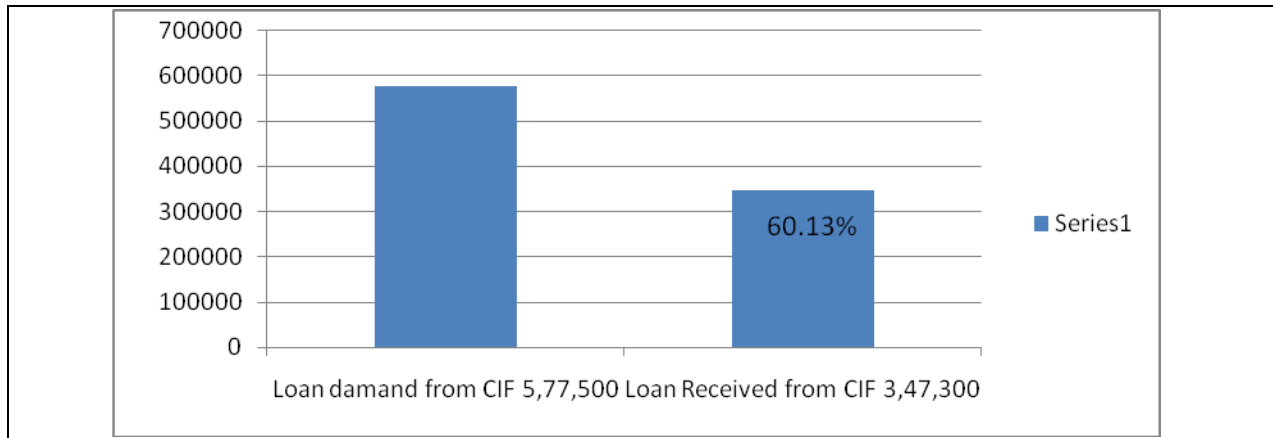


Figure 4: Bar Chart

Table 13: CIF repayments

Name of SHG	CIF received		CIF repayment up to February, 2016		Overdue up to March ,2016		Saving increase in SHG 5% per month
	Date	Amount	Principal 3 months	Int. 7%	Principal Amount	Int. 7%	
Ma Saroda SHG	16.11.15	50,000	12,500	875	-	-	208
Ganga Swanirbhar SHG	16.11.15	40,000	10,000	700	-	-	167

Mandira SwanirbharSHG	16.11.15	40,000	10,000	700	-	-	167
AlakanandaSwanirbhar Dal	16.11.15	40,000	10,000	700	-	-	167
AdhibashiPincharMohila Samity	3.11.15	45,000	-	-	11,250	788	188
NaripragatiSwanirbharsamity	3.11.15	43,300	-	-	10,825	758	180
SaridharamswanirvarMahila SHG	3.11.15	50,000	-	-	20,833	1,458	208
SaridharamswanirvarMahila SHG	3.11.15	44,000	-	-	18,333	1,283	183
Total		3,52,300	42,500	2,975	72,491	4,287	1,468

The above table is shown the repayment of CIF. Here four SHGs of Para block repayment regular on monthly basis and the four SHGs of Manbazar-ii did not repayment on monthly basis. Because most of the members doing agricultural and livestock activities. After a certain period they will get income benefit and they will make repayment.

Impact of CIF at Federation level :

- i. On-lending to the members for undertaking productive livelihood enhancing activity meeting urgent consumption & social needs.
- ii. Promoting access to formal financial services for the poor.
- iii. Strengthening their institutional and financial management capacity and build their track record to attract mainstream Banking finance. CIF along with other own funds leverages repeat bank financing to SHGs.
- iv. Assisting Federations, Village Organization to attain financial self-sufficiency.
- v. SHG members get financial support easily from SHG group and financial institution such as bank.

Impact of CIF at SHG members and Family level:

Increase awareness about income, expenditure and decision making. Specially women became empower and more skilled through CIF financial inclusion.

1. Women empowered with finance and skill
2. Women get preference for decision making in family and community

3. Skill developed as per their interest and ability
4. Women involve with financial institution linkages
5. Increase awareness about health condition, education, nutrition of children and family members.
6. Comparatively Less interest rate with other source finance
7. BPL get loan easily
8. Reduce Migration
9. Women can active participation their group works and community based work
10. Participate in social work, such as health camping, entry drug
11. Insurance facility
12. Reduce local crime by employment with income generating activities

Table 14: Impact of CIF at a glance at Federation level, SHG level and SHGs' family level

Particulars	Federation level	SHG level	SHG's Family level
Fund	Increasing Fund	Savings increasing by 5% interest	Increasing income
Interest rate	7% interest	12% interest	Each member get benefit by 5% interest amount
Financial support	In near future federations will become a financial institution	SHG will get loan easily if federation has sufficient fund	Member can doing incremental activities through financial support
Enhancing Livelihood Activities	federation is strengthen with finance	SHG can do group activates or individual	Member can enhancing livelihood activities
Income increase	Increasing income by regular transaction	Increasing by regular saving and interest	Increasing income by doing incremental livelihood activities
Expenditure decrease	Expenditure made by understanding among Community Resources Person (CRP)	Expenditure made by understanding and discussion among members	Expenditure made by understanding according to income

Investment planning	Investment plan should be decided by understanding according to MIP	Investment plan should be decided by group discussion and SHG meeting	Member can made investment plan by getting idea from SHGs and federation
Understanding capacity and resources	With help of resources person federation can understand their capacity and resources	SHG can understand their group capacity resources fromthe help of federation, CRP and resource persons	Members can understand their own capacity and resources
Books of accounts and record keeping up to date	CIF purpose Sangha level books of accounts and record keeping maintain properly	CIF purpose SHG level books of accounts and record keeping maintain properly	CIF purpose SHG members maintain regular repayment of internal loan, saving and CIF
Increasing livelihood activities	-	By CIF increasing group livelihood activities; such as cottage industries, Fisheries, poultry mother Unit, livestock, Agricultural activities etc.	By CIF members are doing individual livelihood activities; such as cottage industries, Fisheries, poultry mother Unit, livestock, Agricultural activities etc.

The Potential interventions for poverty alleviation are as follows

- i. Lower Interest rate: Member Paid to SHG 12%, SHG paid to Sangha 7%, Remaining 5% deposit to SHG Bank Account which is increase SHG savings and corpuses.
- ii. Income generating Activities: SHG members can doing more income generating activities.
- iii. Priority sector lending: CIF purpose is priority sector lending, which is very essential for poor people.
- iv. Target oriented: CIF loan disbursement made as per target oriented.
- v. New income generating activities: SHG members able to think about new things doing for incremental income. SHG members able to think how to create new income generating activities by their skill and capacity and own resourceses.
- vi. Income Increase: CIF helpful for every beneficiary for increasing income.
- vii. Strengthening existing livelihoods; Agriculture, livestock, fisheries, dairy, poultry, sewing and handicrafts etc.

Challenges of this program

- i. Livelihood:** In Para Block of Purulia district livelihood option was not available due to geographical condition. There were hilly and drought prone area. Here mentionable that agricultural works are depended on only rain water. Most of the land remaining uncultivable due to water. So people were passing ideal time. They had no work for income generating activity. Even in this area was no industry where people can work. Most of the people migrate to other districts or state for work. Here livelihood statuses were-1st agriculture, 2nd livestock (poultry and goat), 3rd labor and 4th Government and Non- government employees. Apart from this some people are involve with trading, such as grocery shop, garments product, tea stall, transport and vehicles. Few peoples are involved with fisheries.
- ii. Lack of awareness:** From group discussion it was observed that SHG members were not aware about internal loan. Members didn't know about internal loan process. How can disburse loan and collect. For this reason maximum SHG did not get the "A" & "B" grading status. Community Service Providers (CSPs) are trying for awareness built up among the SHG members.
- iii. Problems of financial Institution:** Sometimes Bank made delay payment which was made some difficulties for HSG members.
- iv. Cash book and others books cannot maintain properly:** Books of accounts were not updated and maintained properly.
- v. Illiteracy:** Most of the members are illiterate, so they can not realized whatever massages through by top to bottom.
- vi. No Industry:** There were not micro, small and medium enterprises which can make employment opportunity.
- vii. Migration:** Seasonal Migration
- viii. Marketing:** Rural products marketing opportunity were not available.

SWOT analysis

This comprehensive study had some strength and weaknesses. Following is the SWOT analysis of the same.

Strengths:	Weakness:
<ul style="list-style-type: none"> • Access to credit/ financial support • Improvement socio economic status • Low interest rate • Priority sector lending • Collective bargaining power • Strengthening existing livelihoods • In future federation (sangha) will be 	<ul style="list-style-type: none"> • Lack of awareness • Illiteracy • Poor monitoring system • Prepared MIP without understanding • Less employment opportunity

financial institution	
<p>Opportunity:</p> <ul style="list-style-type: none"> • Enhancing livelihood opportunity • Empowered women, growing confidence and self sufficient • New income generating activities • Scaling up level of activities • Improving quality of life • Enhancing capabilities 	<p>Threats:</p> <ul style="list-style-type: none"> • Increasing overdue • People will be high ambitious and take more loan • Fund may be misuse • Geographical fact;e hilly and drought prone area. • Seasonal migration

Recommendation:

Certain lessons can be drawn from the study at Purulia district. Following are some of the lessons drawn from the study:

- Poorest of the poor who are helpless, they can come out from the poverty circle by CIF financing as well as institutional support of HSGs and federations.
- SHG, Village Organization and Federation will be financial institution for poor people and provide continue handholding support by CIF.
- Federation will be able to provided credit support repeatedly among SHG members.
- Access to credit is the key component to coming out of poverty.
- CIF is very effective for enhancing and expanding existing livelihoods options for rural poor people.

In Bangladesh aspects Government has implemented so many similar projects for poverty alleviation. In those projects can apply priority sector lending through investment plan prepared by the stakeholder. Then it should be need based and bottom up approach credit plan. It will be effective for poverty reduction or poverty alleviation. Effectiveness of these programs can be vastly enhanced with linkages between the institutions of the poor, Partnership Related Institutions and the respective line ministries.

Conclusion

Continuous capacity buildings of the institutions of the poor strengthen their capacity for sustainable development. Poor and their institutions need sensitive support mechanism to become self-reliant which helps them to come out of poverty. Mobilization of poor to form their

own institutions is the most important prerequisite and core investment in developmental programs. A dedicated and sensitive support mechanism is required to encourage the social mobilization, institution building and the empowerment process. They have also needed facilitating, knowledge dissemination, skill building, access to credit, access to marketing and access to other livelihoods services. CIF fulfill the poor people need and requirements. MIP made abottom up approach for credit disbursement. It was a good practice in this program. The poor need to overcome livelihoods risks by developing a variety of livelihoods. CIF provided access to credit, access to organization, financial inclusion, social mobilization, social security etc. Finally poor people become powerful and come out from poverty level.

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