



The Last-Mile Architects of Rural Transformation

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*A network of trained grassroots workers forms the backbone of decentralized service delivery. These workers support the implementation of government programmes, mobilize communities, and provide timely assistance at the village level. Across the country, more than **9 lakh** Community Resource Persons (CRPs), along with ASHAs, Anganwadi Workers, Swachhagrahis, Awaas Mitras, and other frontline workers, are bridging the gap between institutions and rural households. Out of the 9 lakh CRPs, nearly **4.08 lakh** are livelihood CRPs supporting agriculture, livestock, fisheries, forest produce, and enterprise development. Other CRPs extend their services across areas such as gender awareness, financial literacy, and community development. Furthermore, in health and nutrition, over **10.40 lakh** ASHAs and **10.58 lakh** trained Anganwadi Workers are strengthening community healthcare and early childhood services. Across sectors, these grassroots cadres are enabling convergence and strengthening local institutions.*

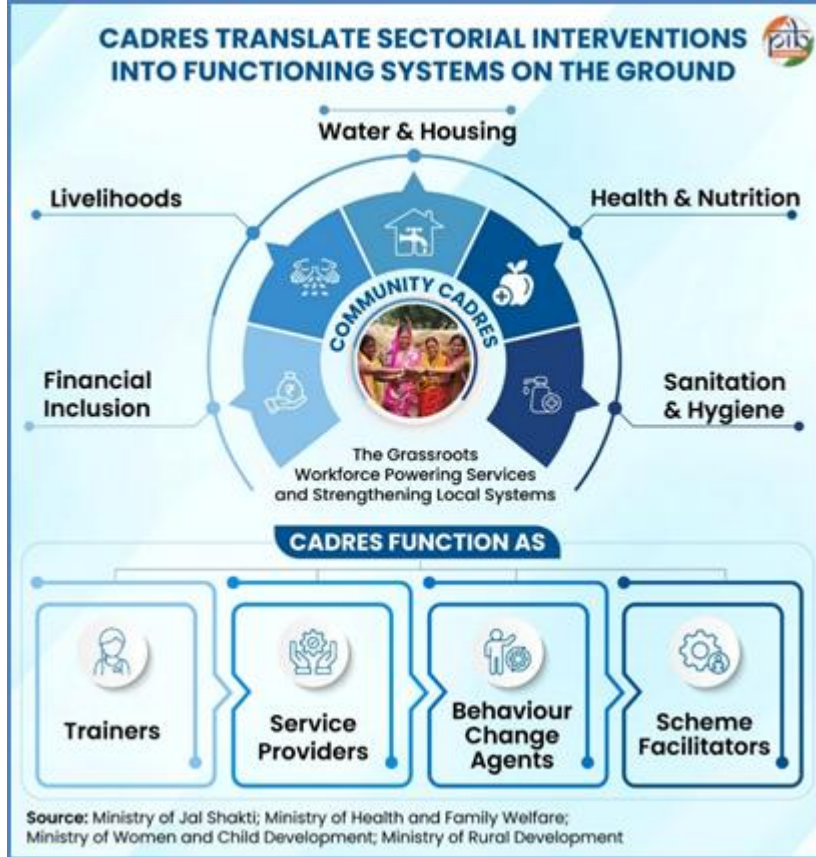
Community Cadres Powering Last-Mile Delivery

Over the past decades, the Government has made substantial investments in rural development across multiple sectors like livelihoods, health, nutrition, sanitation, drinking water, housing, financial inclusion and employment through various programmes. A key enabler in these interventions has been the presence of a dedicated network of frontline workers who facilitate continuous engagement with rural communities and play a vital role in strengthening the last-mile delivery. This network includes over **10.40 lakh** Accredited Social Health Activists (ASHA), **10.58 lakh** Anganwadi Workers (AWWs) and Auxiliary Nurse Midwives (ANMs), in health and nutrition. Over **9 lakh** Community Resource Persons (CRPs) are active at the grassroots, serving areas such as agriculture, banking, insurance etc. Of these, nearly **4.08 lakh** CRPs work on livelihoods in agriculture and allied activities and rural enterprises, and are variously known as Krishi Sakhis, Pashu Sakhis, Matsya Sakhis, and Van Sakhis. The remaining nearly 5 lakh CRPs work as Bank Sakhis, Business Correspondent Sakhis, Financial Literacy CRPs, Bima Sakhis, and Gender Champions, providing essential support across other specialized areas, like financial inclusion, financial literacy, insurance, gender awareness, and community development. In addition, there are frontline workers like Swachhagrahis, providing sanitation support.

Through awareness generation, capacity building, service support, and improved access, these **local frontline workers strengthen the link between institutions and communities**. This connection helps improve access to services, supports programme implementation, and coordinates service delivery at the household level.

The Cadre Approach in Action: Sector by Sector, Village by Village

The Community Cadre Approach is a decentralized mechanism to ensure the effective last-mile delivery of services through a trained grassroots workforce. These community cadres perform multiple interrelated roles. As trainers, **they build capacities through peer learning and skill dissemination**. As service



providers, they ensure **access to essential livelihood and financial services** at the community level. As **behaviour change agents**, they promote awareness and encourage the **adoption of improved practices in health, sanitation, and social inclusion**. As scheme facilitators, they enable access to government programmes by assisting with **documentation, linkage, and convergence**.

Frontline rural cadres receive compensation as per the respective scheme guidelines issued by the Government which is generally activity-based with incentives tied to service delivery outcomes, task fulfilment, and community mobilization efforts.

Livelihoods at Scale from Farms to Enterprise

For rural households, livelihoods are often constrained by limited access to knowledge, services, credit, and markets. The Government of India has therefore strengthened community-led approaches by building institutions that enable rural households to access livelihoods, financial services, social development interventions and government programmes closer to their homes. Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) is central to this approach. It has established one of the country's largest networks of women-led community institutions, mobilizing more than **10 crore rural households into around 92 lakh Self-Help Groups (SHGs)** across the country.

Besides Village Organizations and Cluster Level Federations, these institutions are supported by a large network of Community Resource Persons (CRPs) working across different thematic areas. More than 9 lakh community cadres are supporting rural communities across areas including agriculture, livestock, fisheries, enterprise promotion, banking, financial literacy, insurance, and social development. They help bridge gaps in access to opportunities across both farm and non-farm sectors. The CRPs are drawn from the community and receive training, field-based handholding, and continuous capacity building in their respective areas of work.

Community cadres such as Krishi Sakhi, Pashu Sakhi, Matsya Sakhi, and Community Resource Persons for Enterprise Promotion (CRP-EP) play a key role in rural livelihoods. This community-based workforce is enabling rural women to move beyond participation in development programmes to becoming trained service providers, community leaders and local change agents.

Livelihood CRPs

These CRPs are active in both farm and non-farm sectors. The **farm livelihood** CRPs are trained community cadres that support SHG members and rural households in adopting improved agricultural practices, strengthening livestock management, improving productivity and accessing livelihood services. As of June 2025, more than **4.62 crore Mahila Kisans** had been covered under farm livelihood interventions, supported by more than **3 lakh trained livelihood CRPs**.

Krishi Sakhis play a central role in strengthening agricultural livelihoods. They work closely with farmers, promoting sustainable agriculture and marketing of agricultural products. As mentioned in the Annual Report 2025-26, over **1.91 lakh Krishi Sakhis** have been mobilized, significantly enhancing the reach of grassroots agricultural extension. In forest-based regions, **Van Sakhis** contribute by supporting the collection, cultivation, and value addition of non-timber forest products. Around **2,993 Van Sakhis** are providing field-level support and disseminating knowledge.

Allied sectors are also being served by community cadres, including **Pashu Sakhis** and **Matsya Sakhis**. Around **1.70 lakh Pashu Sakhis** have been mobilized, and livestock-rearing households are receiving support to improve animal health, reduce input costs, and enhance productivity. Similarly, over **2,012 Matsya Sakhis** are extending assistance to **enhance** fisheries-based livelihoods and **improve** market access.

Beyond farm and allied activities, there is a growing emphasis on **non-farm livelihoods** through enterprise development. Community Resource Persons for Enterprise Promotion (CRP-EP) and Udyog Sakhis are supporting households in identifying viable business opportunities, preparing enterprise plans, facilitating access to credit, and establishing market linkages. With nearly **48,785 Udyog Sakhis** supporting non-farm livelihoods and **CRP-EPs** providing specialized support under the **Start-up Village Entrepreneurship Programme (SVEP)**, a strong institutional network has been established to promote rural entrepreneurship.

As of June 2026, 4.32 lakh enterprises have been supported under SVEP. This effort is further institutionalized through dedicated enterprise promotion initiatives operating across hundreds of blocks in multiple States and Union Territories. Additionally, building on this institutional network, the Government is implementing the **National Campaign on Entrepreneurship** to train **50,000 CRPs on enterprise promotion** and provide **enterprise development training to 50 lakh SHG members**.

Finance at the Frontlines

Business Correspondent (BC) Sakhis and Bank Sakhis are trained women community cadres promoted under the DAY-NRLM who function as grassroots financial intermediaries. Over **1.48lakh BC Sakhis** provide a range of digital, doorstep financial services in villages, including account opening, deposits, withdrawals, fund transfers, and balance inquiries over 50,548 branch-level Bank Sakhis facilitate credit linkage. **Till date**, Bank Sakhis have helped SHGs access **₹13.41 lakh crore** in bank credit since 2013-14.

This ecosystem is further supported by **56,727 Financial Literacy CRPs**, who conduct village-level awareness campaigns. They also promote informed financial decision-making in coordination with bank-led Financial Literacy Centres. During 2025-26, more than **3.81 crore women SHG members** were provided financial literacy training covering financial planning, savings, credit, insurance, pension, enterprise financing and business correspondence.

Balancing Banking and Business: A BC's Inspiring Journey



In the villages of Nagaon, Assam, Debashree Gogoi Bora's journey highlights how BC Sakhis are transforming rural banking while creating diverse livelihood opportunities. Introduced to the programme by a neighbour, she began with basic banking transactions, later obtaining a Common Service Centre (CSC) ID and setting up a Customer Service Point (CSP).

For over five years, Debashree has helped villagers access financial services locally, including benefits under schemes such as PM Kisan and Arunodoi. Serving 30-35 customers daily, she provides doorstep banking support and

processed over **2,500 transactions** between April and August, earning a monthly commission of **₹10,000–₹17,000**.

Alongside banking, she runs a Desktop Publishing (DTP), Photocopying, and photo printing service, while her home-baking skills support local celebrations. With her husband's support, she continues to manage multiple ventures. Her plans to shift the CSP to a dedicated shop reflect her commitment to expanding services. Debashree's story showcases how BC Sakhis are strengthening financial inclusion and building sustainable rural enterprises.

Community Cadres for Social Development

The community institution architecture under DAY-NRLM extends beyond livelihoods and financial inclusion to social development. Community cadres support interventions relating to gender, nutrition, health, sanitation, social inclusion and access to government services. DAY-NRLM has also strengthened convergence between its community institutions and frontline systems of other Government programmes such as Anganwadi Workers, Auxiliary Nurse Midwives and ASHAs in strengthening community engagement, reaching household levels.

Health & Nutrition in Every Home

Improving health outcomes requires more than infrastructure; it relies on awareness creation and active community involvement. This is where health frontline cadres play a central role. **As of 31st December 2025, over 10.40 lakh** ASHAs serve as the first point of contact in India's healthcare system.

They act as a crucial bridge between communities and essential health services. As community-based volunteers, ASHAs work flexibly beyond fixed hours, respond to local needs, and receive performance-based incentives under national health programmes.

Complementing them, **Anganwadi Workers (AWWs)** anchor nutrition and early childhood care under the Integrated Child Development Services (ICDS) and Poshan 2.0. They screen and identify children with Severe Acute Malnutrition and Moderate Acute Malnutrition (SAM/MAM), deliver supplementary nutrition, and promote behavioural change on child feeding, breastfeeding, hygiene, and sanitation.

The Poshan *Bhi Padhai Bhi initiative* aims to improve the quality of Early Childhood Care and Education (ECCE) through the Anganwadi system. It seeks to equip AWCs with improved infrastructure, play-based learning materials, and well-trained AWWs. As part of this initiative, capacity building of AWWs has been prioritized to strengthen ECCE. By **March 2026, over 10.58 lakh AWWs** had been trained, enhancing the quality and reach of early childhood services at the grassroots level.

Sanitation and Hygiene Scaling Behaviour Change

Swachh Bharat Mission (Grameen) aims to provide people with sustainable sanitation and hygiene services. At the core of this effort are Swachhagrahis, who are the foot soldiers of the SBM. They are the motivators for bringing about behaviour change with respect to key sanitation practices in rural India. Ideally, each village has at least one *Swachhagrahi*, with preference given to women. A Swachhagrahi is a volunteer who can come from a diverse background. It includes ASHA, ANMs, AWW, and other community-level local staff. It also includes water linemen workers, pump operators, and members of the general village community.

As per the SBM(G) Capacity Building Dashboard, over **10.36 lakh** functionaries and **36,342 master trainers** have been trained. This has strengthened implementation and behaviour change efforts across rural areas.

Swachhata Didis: Turning Waste into Livelihoods in Bastar



In the forested heart of Bastar, waste was once an invisible crisis, characterized by scattered plastic, unmanaged dumps, and the absence of a clear system to deal with it. Villages struggled with poor sanitation, and the burden quietly grew on both people and the environment. Change began through the Swachh Bharat Mission, as women from Self-Help Groups stepped forward as Swachhata Didis to lead community waste

management.

What started small soon expanded across 114 villages and 71 Gram Panchayats with the setting up of Solid Liquid Resource Management (SLRM) centres. These centres created a systematic process for waste collection, segregation, transport, processing, and recycling.

The SLRM Centres generated over ₹12.22 lakh in revenue in a single year, compared to a total of ₹15.20 lakh earned over the entire previous five years (2017–22). Additionally, women from SHGs in rural areas earned ₹2.50 lakh, combining payments from Panchayats (₹1.52 lakh) and material recovery facilities (₹97,553). The *Swachhata Didis* manage waste, change mindsets, revive neglected systems, and prove that sustainability can go hand in hand with livelihoods.

Reliable Water Access through Local Cadres

In line with the **73rd Constitutional Amendment**, Jal Jeevan Mission promotes village-level planning and community participation through Panchayati Raj Institutions. Gram Panchayats and their sub-committees, Village Water & Sanitation Committees (VWSCs) or Pani Samitis, are empowered to plan, implement, operate, and maintain in-village water supply systems. VWSC members are selected through the Gram Sabha. The committees ensure at least **50% representation of women** and include **Panchayat members, representatives from SC/ST communities, and underprivileged households**, while liaising with local **ASHA workers** to monitor water quality and health indicators. They are responsible for water security at the village level. It includes managing funds, maintaining bank accounts, setting user charges, preparing budgets, and ensuring proper use and upkeep of water systems. As per the Jal Jeevan Mission's dashboard, **over 5.33 lakh VWSCs/Pani Samitis** are operational across the country.

Similarly, the Nal Jal Mitra Program trains community members as “*Nal Jal Mitras*” to strengthen local capacity. They are trained in technical skills like plumbing, electrical work, and pump operation. Such skills enable them to manage and perform minor repairs to water supply systems.

Homes Built with Community Support

Awaas Mitras are field-level facilitators under the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), supporting implementation, monitoring, and beneficiary assistance in rural housing. Each sanctioned house is linked to a village-level functionary, such as a Gram Rozgar Sahayak, Awaas Sahayak, Awaas Mitra, or an SHG member. They ensure continuous support and follow-up until the house is completed. Through this structured support system, PMAY-G aims to construct **4.95 crore** houses by **March 2029**.

Awaas Mitras Enabling Safe Housing – Sumati Debbarma's Journey to a Pucca Home

Awaas Mitras play an important role in the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G). They help beneficiaries at every stage, from identifying eligible families and completing documentation to monitoring construction and ensuring the timely completion of houses. The story of **Smt. Sumati Debbarma** from Rangacherra Gram Panchayat in Mohanpur Block, West Tripura, shows how this support changes lives.

She lived with her daughter in a dilapidated *kuccha* house. The weak roof, mud floor, and fragile walls made it unsafe, particularly during the monsoon. With the support of an Awaas Mitra, she availed financial assistance under PMAY-G and successfully completed the construction of her house in 2022. She received ₹1.30 lakh in three instalments through Direct Benefit Transfer, linked to construction progress and geo-tagging.



Throughout the process, the **Awaas Mitra** guided her at every step, handled documentation, monitored construction, and coordinated with the Block Administration. With this support and community participation through *shramdaan*, Sumati completed her *pucca* house on time. Her new home provides a safe and secure place to live, improving her quality of life and protecting her family from harsh weather.

Community Cadres Turning Systems into Services



Cadres drive transformation through a sequential pathway of access, awareness, capacity building, and service delivery.

They begin by identifying eligible beneficiaries within their communities, **improving access** to government services. They facilitate enrolment by assisting with documentation, verification, and bank account linkages. They also **raise awareness** of financial services, government programmes, and digital platforms. Their trusted presence within communities encourages behaviour change and improves service uptake.

Continuous handholding and **capacity building** in financial literacy, livelihoods, and enterprise development strengthen household capabilities and promote self-reliance.

Convergence at the Household Level: The Real Transformation

Convergence at the household level is based on the idea that a single rural household should be connected to multiple dimensions of development simultaneously. These include **livelihoods, health, sanitation, and financial inclusion**.

Beyond the traditional sector-specific roles, cadres are now equipped to address multiple dimensions of household well-being. For example, ASHA workers, while primarily responsible for maternal and child health, are also trained in sanitation, nutrition awareness, and **responding to violence against women**.

In similar lines, Gender CRPs under NRLM play a critical role in addressing deeper social issues such as **gender-based violence, exclusion, and inequality**. Their role strengthens social inclusion and ensures that development interventions are equitable and responsive to the needs of all sections of society. As emphasized in the joint advisory of the **Ministry of Rural Development, the Ministry of Women & Child Development, and the Ministry of Health & Family Welfare**, frontline cadres are the **last-mile enablers of convergence**. As a result, convergence moves beyond coordination on paper to creating **tangible improvements in the quality of life of rural households**.

Rising Against Odds: Aarti's Grassroots Leadership Story



Inauguration of Literacy classes by women elected representatives in Mudiyari, Basti.
Aarti is the one draped in yellow saree.

Aarti, a 32-year-old woman from Thanwa Mudiyari Gram Panchayat in Basti district, Uttar Pradesh, grew up in a financially vulnerable household. She could not complete her education and was married at a young age. Her family lived in a *kuccha* house and depended on her husband's migrant income.

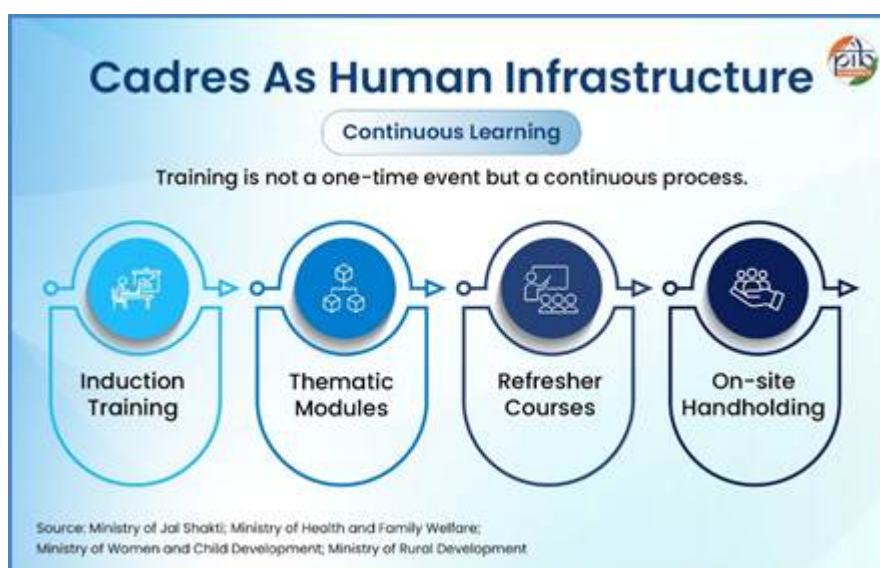
In 2016, she joined a Self-Help Group, which boosted her confidence and community participation. She went on to become an office-bearer in the SHG, the Village Organization, and later the Cluster Level Federation. Her journey

took a new turn when she became a **Convergence Community Resource Person (CCRP)** under the Panchayati Raj Institutions-Community-Based Organizations (PRI-CBO) Convergence Project.

She helped mobilize villagers, supported the **establishment of a weekly market**, and strengthened links between the Panchayat, frontline workers, and rural households. Her work also contributed to her family's income.

Continuous Capacity Building for Community Cadres

Capacity building is no longer a one-time exercise but a continuous process that combines induction training, thematic modules, refresher courses, field mentoring, and on-site handholding. It is systematically institutionalized under the **National Rural Livelihoods Mission (NRLM)**. It has developed a diverse cadre ecosystem, including **Krishi Sakhis, Pashu Sakhis, Matsya Sakhis, and CRP-Eps**, trained through a blend of classroom instruction and field immersion in agriculture, allied sectors, and community mobilization.



The same learning architecture is reflected across sectors:

- **Health and Nutrition:** ASHAs undergo phased training spread across the year (23 days), supported by field-based tools and regular skill reinforcement.
- **Sanitation:** Swachhagrahis are trained to promote behaviour change and sustained sanitation practices.
- **Water Security:** VWSC members and Jal Sakhis are trained in village water planning, water quality monitoring, and operation and maintenance of water systems.
- **Housing:** Awaas Mitras are trained to support beneficiary identification, construction monitoring, and convergence with other schemes.

These cadres demonstrate a common institutional design: **continuous capacity building, decentralized knowledge transfer, and sustained community presence.**

The Human Backbone of Rural Transformation

Frontline community cadres have emerged as trusted partners in translating government initiatives into meaningful outcomes at the household level. They build **awareness, strengthen capacities, facilitate access to services, and promote convergence** across sectors. Their efforts ensure that development reaches those who need it most. As rural India continues to evolve, sustained investment in these community-based institutions and frontline workers will remain essential to strengthen service delivery, improve livelihoods, and promote social inclusion, thereby building resilient, empowered, and self-reliant rural communities.

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