Exploring Cash Transfer to Jan Dhan Accounts as COVID-19 Response: Findings from A Rapid Survey (28 April to 12 May 2020) for Assessing the Ground Reality

May, 2020

National Coalition of Civil Society Organization
# Table of Contents

<table>
<thead>
<tr>
<th>Sections</th>
<th>Page No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highlights</td>
<td>03</td>
</tr>
<tr>
<td>Background</td>
<td>03</td>
</tr>
<tr>
<td>Methodology</td>
<td>04</td>
</tr>
<tr>
<td>Findings &amp; Analysis</td>
<td>05</td>
</tr>
<tr>
<td>Recommendations</td>
<td>08</td>
</tr>
<tr>
<td>Limitations of the Study</td>
<td>09</td>
</tr>
<tr>
<td>Annexure-1: Interview Schedule for Data Collection</td>
<td>10</td>
</tr>
<tr>
<td>Annexure-2: List of the Organizations Participated in the Survey</td>
<td>12</td>
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</table>
Exploring Cash Transfer to Jan Dhan Accounts as COVID-19 Response: Findings from A Rapid Survey (28 April to 12 May 2020) for Assessing the Ground Reality

Highlights

- 84% of the women surveyed reported that their JD accounts were operational at the time of this survey, whereas other 8% of the surveyed women denied the same.
- 84% of the women surveyed reported that their JD accounts were operational at the time of this survey, whereas other 8% of the surveyed women denied the same.
- 42% of the surveyed women had to visit the bank branch to know whether they have received the money.
- 20% surveyed women were not being able to withdraw the received money due to several reasons including lockdown being the predominant one, although the overall withdrawal status is satisfactory.

Background

The COVID-19 scenario has created an unprecedented crisis globally. In India, the first case of COVID-19 was reported on January 30, 2020 and after 54 days, when the nation reported 564 cases, the Prime Minister of India announced a 20-day lockdown for the whole country as an immediate measure to slow down the spread of this virus.

A complete lockdown in a country like India has diverse consequences. Economic activity came to a standstill. The daily wage labourers and workers (a large majority of whom are migrants) were left without any means to support their regular sustenance. According to the World Bank, the nationwide lockdown in India has impacted nearly 40 million internal migrants.\(^1\)

In such a situation, on March 25, Finance Minister Nirmala Sitharaman announced that all women account holders under the Pradhan Mantri Jan Dhan Yojana (PMJDY) (also known as Jan Dhan account, or JD account) would receive cash transfers of INR 500 every month, for three months (April, May, June). As of 29\(^{th}\) April, 2020, India has 38.35 crore Jan Dhan account holders out of which 20.83 crore accounts (54.3%) are held by women.\(^2\) The lockdown led to an insurmountable magnitude of distress and immediate cash in the hands of the poor was the need of the situation. As an immediate response this was India’s largest-ever cash transfer programme targeting women. However, while the lockdown started on March 25\(^{th}\), the first round of cash transfer to the Jan Dhan Accounts began from April 4, 2020.

As is common with various other cash transfer programs, in this case too there were numerous concerns reported regarding accessing this meagre cash benefit amidst prevailing lockdown scenario. There were also false rumours about the money being taken back if not withdrawn immediately which resulted in long serpentine queues outside bank branches at several places.\(^3\) To understand the status of the extension of this financial benefits to the Jan Dhan account holder women, a rapid survey was

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\(^2\)https://www.pmjdy.gov.in/account (accessed on 13 May, 2020)

planned by the National Coalition of Civil Society Organisations\(^4\). Mainly the idea of this rapid survey was discussed in the Steering Group\(^5\) meeting of the National Coalition and then finalized.

**Methodology**

It was decided that this survey will take on the mode of a rapid one and the questionnaire designed for the same will be brief so that the survey can be done over telephone. The questionnaire was designed in consultation with the members of steering group of the National Coalition. As the secretariat to the coalition Oxfam India, took the responsibility of anchoring this rapid survey by involving the National Coalition members and other partners across the various states of India.

Given the limitations and the restrictions of the present lockdown situation, the survey was decided to be conducted primarily over telephone. A total of 12,588 Jan Dhan account holder women across 13 states in India were interviewed. Majority of the respondents of this survey were from rural areas. The data collection was done over a span of two weeks between 28\(^{th}\) April and 12\(^{th}\) May, 2020. The data was captured through Microsoft form (Annexure-1) which helped in quick completion of the survey, saving time. A total of 92 organizations (Annexure-2) across 13 states were involved in data collection. The 13 states as well as the state wise samples covered in this study are as follows:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of State</th>
<th>Sample Size</th>
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</thead>
<tbody>
<tr>
<td>1.</td>
<td>Andhra Pradesh</td>
<td>724</td>
</tr>
<tr>
<td>2.</td>
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<td>527</td>
</tr>
<tr>
<td>3.</td>
<td>Bihar</td>
<td>2710</td>
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<tr>
<td>4.</td>
<td>Chhattisgarh</td>
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</tr>
<tr>
<td>5.</td>
<td>Jharkhand</td>
<td>1633</td>
</tr>
<tr>
<td>6.</td>
<td>Madhya Pradesh</td>
<td>321</td>
</tr>
<tr>
<td>7.</td>
<td>Maharashtra</td>
<td>188</td>
</tr>
<tr>
<td>8.</td>
<td>Odisha</td>
<td>434</td>
</tr>
<tr>
<td>9.</td>
<td>Puducherry</td>
<td>162</td>
</tr>
<tr>
<td>10.</td>
<td>Tamil Nadu</td>
<td>764</td>
</tr>
<tr>
<td>11.</td>
<td>Telangana</td>
<td>646</td>
</tr>
<tr>
<td>12.</td>
<td>Uttar Pradesh</td>
<td>1679</td>
</tr>
<tr>
<td>13.</td>
<td>Uttarakhand</td>
<td>324</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>12588</strong></td>
</tr>
</tbody>
</table>

\(^4\)The National coalition of civil society organisations (CSOs) is a coalition of 72 organisations across 15 States with a collective outreach to around 300 CSOs. Oxfam India is the secretariat of this coalition.

\(^5\)As part of the governance structure of the National Coalition, a group of 10 members has been formed as the Steering Group. This group is involved in designing the agenda and taking responsibility in the identified areas of work for the long-term outcomes as decided by the coalition.
Findings and Analysis

A. Majority of the women (47%) surveyed were labourer.

The survey attempted to ascertain a very brief profile of the respondents with regards to their primary occupation status.

It was found that nearly half the women were labourers (agricultural and non-agricultural labourers together accounted for 46.9% of the sample). This group does not have any social security benefits nor much of savings to fall back on to tide over this crisis.

B. 84% of the women surveyed reported that their JD accounts were operational at the time of this survey, whereas other 8% of the surveyed women denied the same.

Out of the total women surveyed, 84.4% of the women reported that their JD accounts were operational at the time of survey. Another 8.3% of these surveyed women reported that their JD accounts were not operational while the remaining 7.3% women were unsure about the present
status of their account. Inactive status of JD accounts together with lack of information on current operational status of the account continues to be a challenge for 16% of women surveyed.

Figure 3: State Wise Respondents having their Jan-Dhan Account Operational

<table>
<thead>
<tr>
<th>State</th>
<th>Yes</th>
<th>No</th>
<th>Don't know</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andhra Pradesh (N=724)</td>
<td>11.4%</td>
<td>2.7%</td>
<td>82.9%</td>
</tr>
<tr>
<td>Assam (N=572)</td>
<td>7.9%</td>
<td>94.5%</td>
<td>4%</td>
</tr>
<tr>
<td>Bihar (N=216)</td>
<td>86.7%</td>
<td>6.4%</td>
<td>7.1%</td>
</tr>
<tr>
<td>Chattisgarh (N=159)</td>
<td>84.2%</td>
<td>6.0%</td>
<td>1.0%</td>
</tr>
<tr>
<td>Jharkhand (N=221)</td>
<td>84.4%</td>
<td>90.4%</td>
<td>0.0%</td>
</tr>
<tr>
<td>Madhya Pradesh (N=199)</td>
<td>98.8%</td>
<td>99.4%</td>
<td>0.6%</td>
</tr>
<tr>
<td>Maharashtra (N=211)</td>
<td>68.2%</td>
<td>55.0%</td>
<td>3.9%</td>
</tr>
<tr>
<td>Odisha (N=134)</td>
<td>3.9%</td>
<td>5.0%</td>
<td>90.1%</td>
</tr>
<tr>
<td>Tamil Nadu (N=167)</td>
<td>27.9%</td>
<td>40.2%</td>
<td>3.9%</td>
</tr>
<tr>
<td>Telangana (N=460)</td>
<td>78.7%</td>
<td>90.3%</td>
<td>9.7%</td>
</tr>
<tr>
<td>Uttar Pradesh (N=324)</td>
<td>14.8%</td>
<td>69.5%</td>
<td>15.7%</td>
</tr>
</tbody>
</table>

A state-wise analysis shows that in Tamil Nadu, 27.9% of the women surveyed reported as to have inactive JD accounts. In Telangana, 40.2% women surveyed had no idea regarding the operational status of their JD account. This is quite critical since owing to this lack of awareness, it is unlikely that the surveyed women will be able to avail the benefit of this cash transfer (even if it has hit their accounts), implying them being effectively filtered out of the social security safety net.

C. As of 2nd week of May, 21% surveyed women are yet to receive their 1st instalment due in April, 2020.

Figure 4: Respondents Received Money in their Jan-Dhan Account

Of those who had an active JD account, 20.8% of women reported not receiving any cash transfer in their JD accounts at the time of the survey and another 13.1% were clueless about the information on whether any amount has been credited. However, a majority of the women (66%) in this case, mentioned that the money has been credited in their JD account.
Figure 5: State Wise Respondents Received Money in their Jan-Dhan Account

A state–wise analysis highlights that in Telangana, none of the surveyed women with operational JD account had received the cash transfer. The situation among the surveyed women in Andhra Pradesh and Bihar is also worrisome. The reasons for missing out these account holders needs to be identified and the transfer needs to be made at the earliest.

D. 42% of the surveyed women had to visit the bank branch to know whether they have received the money.

Figure 6: Source of Information about Receipt of the Money

Out of the women who reported in this survey that money has been credited in their JD account, 42.1% had to go to the bank branch to know whether they have received the promised cash in their accounts. Given a strict lockdown imposed in the entire country one can only imagine the distress of these women in reaching the bank branches. Another prominent way of getting information about transfer of the money in JD account was getting SMS through mobile that was mentioned by around 40% of the women in this survey.
E. 20% surveyed women were not being able to withdraw the received money due to several reasons including lockdown being the predominant one, although the overall withdrawal status is satisfactory.

Figure 7: Respondents Withdrawn the Money

It is definitely a matter of great relief that the survey finds a sizable percentage (76.2%) of the women who received the money have been able to withdraw it. However, taken together the ‘don’t know’ and ‘no response’, around 24% of these women are still left to withdraw this amount.

Figure 8: Reasons for not Withdrawing the Money

An inquiry into the reasons for not withdrawing the money revealed that 53.8% of the women could not reach their banks to withdraw the money due to the lockdown. Another 22.3% revealed that the fear of corona restricted them from reaching out to the banks amidst the lockdown.

Recommendation

The present survey in the light of its findings, presents forward the following recommendations:

- The cash benefit guaranteed should be immediately transferred to the Jan Dhan accounts of all the women. Steps need to be taken to ensure immediate activation of the accounts that are not operational. The first & second instalments i.e. INR 1000 must be transferred to the accounts that have been left out till now.
● Given the crisis like situation for many households, authorities should consider handing over the cash to all women whose accounts are inactive. The local panchayat and block administration can facilitate this.

● Banks must ensure that information regarding cash credited into the JD accounts is conveyed to the account holder through mobile messages. Also, the local Panchayat can work with the banks to help people receive information about the same.

● Under the current scenario of complete livelihood disruption, the amount of Rs. 500 as monthly assistance is too little. This amount needs to be increased to ensure that the families are actually able to sustain through this period of crisis.

Limitation of the Survey

The rapid nature of the survey made it difficult to keep the sample size proportional across all the states covered with proper weightage for all JD account holders of the entire state. The National Coalition members and other partners of Oxfam India collected data from their own operational areas hence the analysis speaks of the women surveyed only.
## Interview Schedule for Data Collection

### SECTION A: GENERAL INFORMATION

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Questions</th>
<th>Responses</th>
<th>Mark</th>
<th>Skip</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Name of the NGO filling this form इस फॉर्म को भरने वाले एनजीओ का नाम</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Name of State राज्य का नाम</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Name of District जिले का नाम</td>
<td></td>
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</tr>
<tr>
<td>4.</td>
<td>Name of Block ब्लॉक का नाम</td>
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</tr>
<tr>
<td>5.</td>
<td>Name of Village गाँव का नाम</td>
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### SECTION B: RESPONDENT’S PROFILE

<table>
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<tr>
<th>Sl. No.</th>
<th>Questions</th>
<th>Responses</th>
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<th>Skip</th>
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<td>6.</td>
<td>Name of Respondent उत्तरदाता का नाम</td>
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<tr>
<td>7.</td>
<td>Mobile Number of Respondent उत्तरदाता का मोबाइल नंबर</td>
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<td></td>
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<tr>
<td>8.</td>
<td>Primary Occupation of the Respondent उत्तरदाता का प्राथमिक व्यवसाय</td>
<td>Farming खेती</td>
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<td></td>
<td></td>
<td>Agriculture Labour खेतिहर मजदूरी</td>
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<td></td>
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<tr>
<td></td>
<td></td>
<td>Non-Agricultural Labour बिना खेती के कार्य वाला मजदूरी</td>
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<td></td>
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<tr>
<td></td>
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<td>Service (Private/Government) नौकरी (प्राइवेट/सरकारी)</td>
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<td></td>
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<tr>
<td></td>
<td></td>
<td>Small/Cottage Industry लघु/कुटीर उद्योग</td>
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<tr>
<td></td>
<td></td>
<td>Business/Traders बिजनेस</td>
<td></td>
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<tr>
<td></td>
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<td>Other self-employment अन्य खुद का रोजगार</td>
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<td></td>
<td></td>
<td>Forest related occupation वन संबंधी व्यवसाय</td>
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<td></td>
<td></td>
<td>Retired &amp; Pension holder रीटायॅड तथा पेंशन धारक</td>
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<tr>
<td></td>
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<td>Animal Husbandry पशुपालन</td>
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<td>C.</td>
<td>SECTION C: INFORMATION ON FINANCIAL INCLUSION वित्तीय समावेशन पर जानकारी</td>
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<tr>
<td>----</td>
<td>--------------------------------------------------------------------------------</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>9.</td>
<td>Is your Jan Dhan Account operational? क्या आपका जन धन खाता चालू है?</td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Yes है</td>
<td><strong>End</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No नहीं</td>
<td><strong>End समाप्त</strong></td>
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<td></td>
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<tr>
<td></td>
<td>Don't know पता नहीं</td>
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<td></td>
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</tr>
<tr>
<td>10.</td>
<td>Have you received any money in your Jan Dhan Account? (Women are supposed to receive Rs. 500/- every month for April, May and June) क्या आपके जन-धन खाते में पैसे आए हैं? (महिला जान धन खाता महिलाओं को 500 रुपया प्रति महीने अप्रैल, मई और जून में)</td>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>Yes है</td>
<td><strong>End</strong></td>
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<td></td>
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<tr>
<td></td>
<td>No नहीं</td>
<td><strong>End समाप्त</strong></td>
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<td></td>
<td>Don't know पता नहीं</td>
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<td></td>
<td></td>
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<tr>
<td>11.</td>
<td>How did you get to know that money has been credited to your Jan Dhan account? अगर पैसे आ गए हैं तो कैसे पता चला?</td>
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<td></td>
<td>Through SMS in mobile मोबाइल पे मेसेज/SMS आया</td>
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<td></td>
<td>By visiting Bank बैंक जा के</td>
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<tr>
<td></td>
<td>By visiting E-mitra इ-मित्र के पास जा के</td>
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<td></td>
</tr>
<tr>
<td></td>
<td>By visiting banking correspondent बैंकिंग कोरेस्पोंडेंट के पास जा के</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Others (Please Specify) यदि अन्य, तो कृपया स्पष्ट करें</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>If you have received the money, have you withdrawn it? अगर पैसे आ गए हों तो कैसे पैसे निकल लिए?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Yes है</td>
<td><strong>End समाप्त</strong></td>
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<td></td>
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<tr>
<td></td>
<td>No नहीं</td>
<td>Go to Q14</td>
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<tr>
<td>13.</td>
<td>From where have you withdrawn the money? अगर निकाला हो तो, कहाँ से?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>By visiting Bank बैंक जा के</td>
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<tr>
<td></td>
<td>By visiting E-mitra इ-मित्र के पास जा के</td>
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<td></td>
<td>By visiting banking correspondent बैंकिंग कोरेस्पोंडेंट से</td>
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<tr>
<td></td>
<td>Others (Please Specify) यदि अन्य, तो कृपया स्पष्ट करें</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td>Why haven’t you withdrawn the money? अगर नहीं निकाला हो तो इसकी वजह क्या है?</td>
<td></td>
<td></td>
<td></td>
</tr>
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<td></td>
<td>Couldn’t go out due to lockdown लॉकडाउन के कारण बाहर नहीं जा सके</td>
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<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bank is distantly located बैंक दूर है</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fear of corona कोरोना का डर</td>
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</tr>
<tr>
<td></td>
<td>Rush at the bank बैंक में बहुत भीड़ होता है</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Couldn’t get time as busy with harvesting crops or other work फसल काटने या अन्य काम में ब्यस्त होने के कारण समय नहीं मिल पाता</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>No need of money right now अभी पैसे की जरूरत नहीं है</td>
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<td></td>
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<td></td>
<td>Others (Please Specify) यदि अन्य, तो कृपया स्पष्ट करें</td>
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</table>
## Annexure-2

### List of Organizations Participated in the Survey

<table>
<thead>
<tr>
<th>States</th>
<th>Name of the Organizations</th>
</tr>
</thead>
</table>
| Andhra Pradesh| PORD  
REDs  
SABALA                                                                                     |
| Assam         | SATRA  
sSTEP                                                                                       |
|               | Adithi  
Aulia Adhyatmik Anusandhan Kendra  
BGVS  
BHOPUR MAHILA KALA KENDRA  
Bihar Gram Vikas Parishad  
BVHA  
CHARM  
Chhatrachhaya  
Dalit Adivasi Adhikar Andolan (DA3)  
Dalit Vikas Abhiyan Samiti  
DASHRA  
Deepa Devi Manav Kalyan Sansthan  
Digital Empowerment Foundation (DEF)  
DVAS                                                                                       |
| Bihar         | Gaurav Gramin Mahila Vikas Manch  
Gram Nirman Mandal  
Gyan Vigyan Samiti  
Jagran Kalyan Bharati  
Jan Vikas Parishad Evam Anusandhan Sansthan (JVPAS)  
Koshi Viklang Vridh Kalyan Samiti  
Koshish Charitable Trust  
Lahanti  
Lok Sankrit Manch  
Mahila Shishu Kalyan Sansthan Evam Hast Shilp Kala Prashiksan Kendra  
Manav Vikas Sanasthan  
Mazdoor Kissan Vikas Santhan  
Navjeevan Educational and Social Welfare society  
Panah Ashram  
Ram Narain Vikas Seva Samiti  
Rapid Action for Human Advancement Tradition (RAHAT)  
Sacred Heart Sisters Training School  
Sakhiree Mahila Vikash Sansthan  
Nari Gunjan  
Samagra Seva Kendra  
Samajik Vikash Santhan  
Sewa Bharat  
Shram Sadhana Kendra  
Society for Human and Environmental Development  
The Message Welfare Foundation  
Vaishali Samaj Kalyan Sansthan  
Vikas Path Bikram                                                                                   |
| Chhattisgarh  | CSC Centre  
Gram Mitra Samaj Sevi Sanstha  
Janhit Chhattisgarh Vikas Samiti  
Karma Prashikshan Evam Vikas Sansthan                                                                 |
<table>
<thead>
<tr>
<th>States</th>
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