

Internship Report on District Rural Development Agency

Summer Internship 2021



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2020-2021

ACKNOWLEDGEMENT

First and foremost, I would like to express my sincere gratitude to my mentor, Ms. Priyanka Naik, Goa Business School, Goa University, who has supported me throughout my internship report with his patience and knowledge whilst allowing me the opportunity to work in my own way. I express my greatest honour to Mrs. Asha Vernekar, State project Manager, for his kind permission to carry out my internship for 2 months at District Rural Development Agency. I would like to thank the entire team at DRDA for Providing me all possible information to be added in the Report.

DECLARATION

I, Mohammed Arshad Farooqui, hereby declare that I have completed my 2 months internship District Rural Development Agency and the following internship report has been prepared by me during the period from 9th June 2021 to 3rd August 2021 under the guidance of Ms. Priyanka Naik (Mentor), Goa Business School, Goa University. I also declare that this project has not been submitted nor shall it be submitted in future to any other University or Institution for the award of any Degree or Diploma.

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Introduction to Company



Foundation for International Development (Parent Company)

FIDR was set up about two decades ago to bring development to the grassroots by professionals and through smart harnessing of technology, low-cost ideas which can bring about large-scale change. Alumnus of Harvard, Columbia, Cork universities and IITs and IIMs are in the Board which guides program implementations and thought leadership, as a Think Tank.

FIDR, besides direct, on-the-ground implementation, also provides advisory services to various corporates and governments in leveraging resources for Smart Development using optimal resources. And a Parent Company Of Goa Livelihood Forum

Our Objectives: – Promote good governance processes through an appropriate platform for improved service delivery in Livelihoods, Civic Services, Environment & Economic development.

FIDR Presence

Andhra Pradesh

Delhi NCR

Goa

Jharkhand

Karnataka

Maharashtra

Odisha

Rajasthan

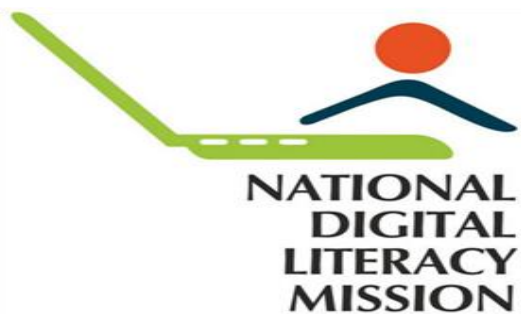
Founder Companies



NASSCOM[®]
FOUNDATION

GLOBAL
FOUNDATION

Partners – Govt.





**INDUSTRIES
DEPT.
ODISHA**



Partners –

Corporate





TATA STEEL
RURAL
DEVELOPMENT
SOCIETY



WE FUEL AMAZING



Activities Carried out



Social Research

- Qualitative and Quantitative Research
- Large Scale Surveys
- Monitoring & Evaluation
- Impact Assessment Studies
- Social Audit



Implementation of Social development work & Policy Formulation

- Gender
- Women and Child Development
 - Rural enterprise
 - Water & Sanitation
 - Tribal Development
- Climate change & bio diversity



ICT for Development

- Facilitate Digital Literacy
- Promote ICT Solutions for Development
- Empower the Poor Households with Technology

Livelihoods & Poverty Alleviation

- Micro-Credit
- Employment Linked Skill Training
- Micro-Enterprise Development
- Employment Generation

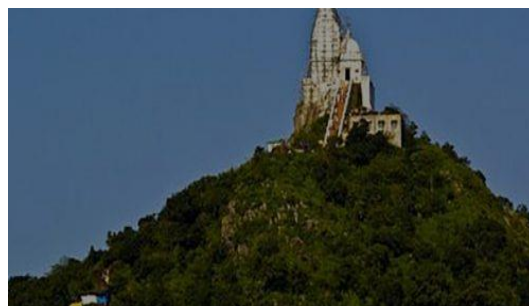


Communication & Capacity Building

- Information, Education and Communication (IEC) Programmes
- Institutional Capacity Building (urban and rural)
- Training Design and Material Development
- Community Mobilisation

Natural Resources Management

- Agriculture Development
- Organic Agriculture
- Watershed Management
- Environment



Governance

- Panchayati Raj
- Decentralization

Strategic CSR

- Developing CSR Master Plan with clearly defined indicators for output, outcome and impact
- Implementing CSR plan by placing our team of professionals at partner location
- Providing consultancy on specific needs/projects
- Conducting Impact assessment of ongoing CSR Program



Who We Are? (FIDR)

- We are a Social Change Organization working in 8 states directly touching the lives of much over 1 million people
- We are affecting the entire life cycle (Sustainable Development Goals)
- Women – Health, Access to Health, Education, Vocational training & Social Enterprise
- Child – Health, Soft Skills, Education, Water and Sanitation, Leadership,
- Adolescent – Focused Education Care & Adolescent Reproductive Sexual Health
- Youth – Vocational Training, Soft skills & Employability,
- Young Adults – Employment, Social Enterprise, Income Generation & Entrepreneurship Development
- Governance and Public policy – Technical advisory to state government in public policy, policy initiatives, think tank & working with policy makers (MP's)

Goa Livelihood Forum

Mission

To look beyond the obvious, think beyond good intentions and act beyond activism – and foster better Goa, every time.



GLF (Goa Livelihood Forum) aims to bring about in Goa, a data-based revolution that encourages people to look beyond the obvious, think beyond good intentions and act beyond activism. Seeking to promote choice, competition and community-based policy reforms in Livelihoods. The Forum will focus on gathering information on livelihood barriers in Goa and document challenges facing the poor in pursuing a livelihood of choice. Goa Livelihoods is an innovative program with a key focus on policy reform, with reachable impact to bring economic freedom to the working-class people of Goa. Through research, advocacy and innovative outreach programs on the ground, the Forum is looking at reinvigorating the civil society.

Goa Livelihoods Forum (GLF) is a non-profit think tank dedicated to the all-round development of Goa, with strategic focus on Livelihoods, in consonance with the State's priorities. GLF has been nurtured by FIDR with support from diverse stakeholders of Goa.

The Forum includes community representatives, sector experts, professionals, corporates, entrepreneurs and all willing contributors to and volunteers for the socio-economic well-being of the state.

GLF is founded on the principle that quality of life is intrinsically related to the pursuit of livelihood, and that the pursuit of a livelihood of choice is more valuable for those at the bottom rung of the economic ladder.

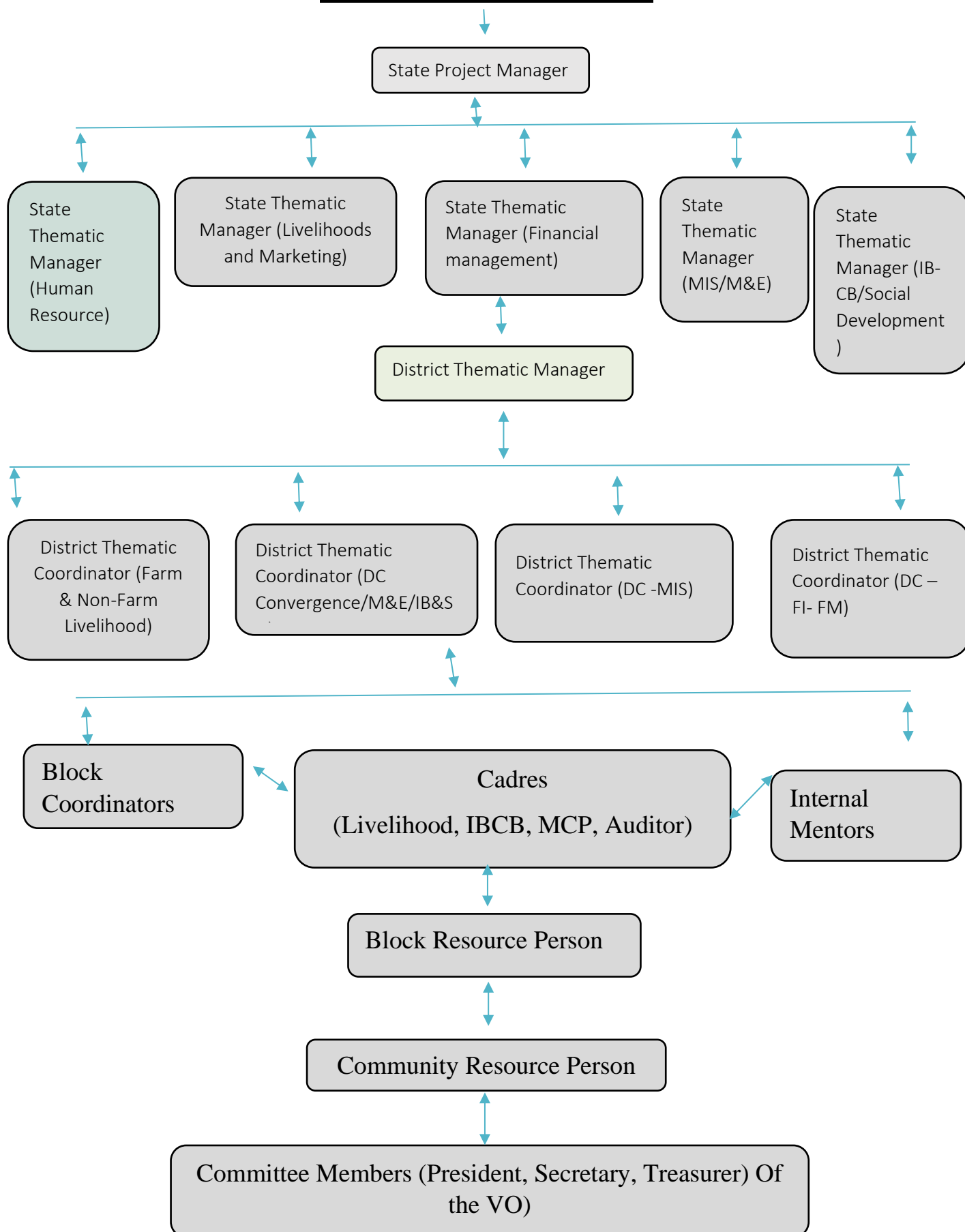
District Rural Development Agency (DRDA)

District Rural Development Agencies (DRDAs) are district level development execution and monitoring agencies created under the Indian Societies Registration Act. Substantial sums of rural development funds of government of India were transferred and routed through them under various Centrally Sponsored Schemes. From purely a financial resource from Rural Development point of view the DRDAs are extremely important institutions at the district level

DRDA has traditionally been the principal organ at the district level to oversee the implementation of anti-poverty programmes of the Ministry of Rural Development. This agency was created originally to implement the Integrated Rural Development Programme (IRDP). Subsequently the DRDAs were entrusted with number of programmes of both state and central governments. From April 1999 a separate DRDA Administration has been introduced to take care of the administrative costs. This aims at strengthening the DRDAs and make them more professional in managing the anti-poverty programmes and be an effective link between the ministry and the district level.

Organisational Structure (DRDA)

CEO/SMD/PROJECT DIRECTOR



Job Position	Roles and Functions
State Project Manager	<ul style="list-style-type: none"> • Planning and management of the implementation of various interventions, liaising with stakeholders, partners. • Lead /Mentor/coordinate the activities, facilitate planning, managing and budgeting at various levels, review the progress of the program • Provide the necessary support to the teams
State Thematic Manger (human resource /Admin /Convergence)	<ul style="list-style-type: none"> • To Prepare/Update HR manual, Do the training need analysis of staff, • To conduct training /capacity building of and ensure the staff, to develop that regular performance appraisal of staff is conducted. • To initiate the process of recruitment /procurement • Any other task assigned by GLF.
State Thematic Manager (Livelihoods and Marketing)	<ul style="list-style-type: none"> • Conduct livelihood studies • Support in coordinating training activities • To support market linkage activities of the rural products • Promoting rural entrepreneurship. • Any other task assigned by GLF
State Thematic Manager (Financial management)	<ul style="list-style-type: none"> • Handling of day to day financial matter, Audit, PFMS/EFMS • To be the master trainer for FL-CRP, Bank Sakha and handhold the cadres • Facilitate good SHG bank linkage • Monitor credit linkage data and regular updation in the bank linkage portal • To develop FI related material • Any other task assigned by GLF.
State Thematic Manager (MIS/ M&E)	<ul style="list-style-type: none"> • To manage the Livelihoods MIS and other related work of MIS. Track the progress of the groups through MIS and other related work. • To ensure regular updation of MIS from concerned areas and analyse the data on a regular basis. • To monitor/evaluate

State Thematic Manager (IB-CB/Social Development)	<ul style="list-style-type: none"> • Develop training modules, preparing training calendar etc. • To mobilize the women for training in consultation with Village Organisations • Awareness generation for social mobilization.
District Thematic Manager (DPM)	<ul style="list-style-type: none"> • Responsible for day to day management of the staff. • Coordinate the various activities and plan of the mission under the overall guidance of the State team. • Regular monitoring and evaluation of the various thematic interventions and regular report to the state team. • Ensure good convergence with district administration, line department and other like-minded organization • Prepare district annual plan by consolidating the blocks plan. • Prepare the District level annual report. • Any other task assigned by GLF
District Thematic Coordinator (Farm & Non-Farm Livelihood)	<ul style="list-style-type: none"> • Coordinate the Livelihoods activities within the district • Assist the State team- thematic head in delivering the required task including handholding support in the District • Any other task assigned by GLF
District Thematic Coordinator (DC - Convergence/ M&E/IB&SD)	<ul style="list-style-type: none"> • Coordinating the IB & CB activities in delivering the required task • Regular field visit to understand the interventions • Regular monitoring and evaluation of the various thematic interventions and regular report to the team at the state level. • Work out for Convergence with various Government Departments, NGOs and civil society organization • Any other task assigned by GLF
District Thematic Coordinator (DC – FI-FM)	<ul style="list-style-type: none"> • Coordinate the FI-FM activities within the district. • Attend the various BLBC, DCC meeting and ensure that the District level bank linkage targets are included in the district annual credit plan

Departments

In this particular office the departments have been assigned a particular project for which they coordinate and implement the actions required.

- **Instuition Building and community building (IBCB)-** These are the front-line professionals who are actual one who help in main implementation of NRLM they visit the rural areas and place which are remote to promote the scheme of NRLM They Conduct a meeting the Sarpanch or the head of the village where they put the proposal forward to the invite and convert the individual women to form SHG .They identify the skills and provide them with proper assistance and clear their doubts They have Given a proper format of the form issued by the MoRD which they need to fill and hand it over to the Concerned authority for further process.
- **MIS and MI-**the team uses all the forms where the Information is brought by the IBCB team they prepare the excel database using the online NRLM Portal. Monitor the progress generate reports about the targets.
- **Finance** -They play vital role of manging the funds provided by the Government So the total funds allocated for the particular year is not given directly so their first step is to prepare a budget for the provide the MoRD the idea of requirements along with the Utilisation Certificate once everyone brainstorms and the provide them the requirement with valid reasoning the budget plan depends upon the targets set by the IBCB team so the proposal is sent to the accounts Department in the prescribed format by MoRD. Accounts department reviews the budget and send it for further process to Project director and the proposal is then sent to the treasury department .Funds received is 60:40 where central Gives the highest share of the funds .once the Funds are available for transfer the notification is given for the same to DRDA.Then they have to apply the state funds within 30 days. Later these funds are used for providing the SHGs financial support by disbursement of the RF,CIF,Start Up Fund

.Here they use the use MIS data from the portal to check the SHG's With the pending funding Here They start by recruiting the audit Cadres to audit the books of the SHG and VO and the list of all the pending SHG the form for application so audit cadres visit the blocks and do auditing(of the revived SHG) and Grading (New groups formed). The report is shared to the Block Development Office (Panchayat) they attach a letter to the application to DRDA. Later the application is filled and noting is added, then an order copy is added to and send that to PD for the generation of an FTO on an online portal by updating the info. And the approval of the accounts Department is also taken and the State Finance manager and to confirm in the portal and disburse the amount to the Bank account.

- **Marketing and livelihood** -Closely works with IBCB team It plans out events ,Tie-ups ,Exhibition, Promotional activities to promote products of the SHG.The plan made based of the cost factors they suppose to prepare a budget which is forwarded to the State finance manager to review and this sent to the stat manager after seeking approval its sent to the Accounts section of RDA later getting their approval it is finalised By the project Director and the same is passed on to the finance manager to start with process of putting the application to MoRD till funds are disbursed .
- **Human Resource-** Here the manger is for the state and no lower associates are involved. they look after the administration process like salaries, attendance, etc. All the process involves manually maintaining of attendance, Leaves of the professionals. And also looks after the convergence and tie-up opportunities with other govt organisation or departments eg. Women and child, Animal Husbandry, Agriculture technical agency etc. Recruitment process is jointly looked upon By GLF and the RDA department and mostly recruits through the newspaper advertisements.

SWOT Analysis Of DRDA

<h2>Strengths</h2> <ul style="list-style-type: none"> • Well established in the Industry. • Nationally recognised. • Governmental and corporate Tie ups. • Has successfully contributed to the society. • Has been part of National projects • Funds from government. • Supportive staff. 	<h2>Weakness</h2> <ul style="list-style-type: none"> • Weak systematic operations • Follows a lengthy procedure of coordination. • Under staffed • Lack of volunteers • Lengthy updating and rectification procedures. • Lacks training to own employee.
<h2>Opportunities</h2> <ul style="list-style-type: none"> • Good community response • Political encouragements • Support from media • Can grab rural as well as urban area to expand their community. • Expand their operations through social media 	<h2>Threats</h2> <ul style="list-style-type: none"> • Government Restrictions and lack of political will • Non cooperative members in the rural and urban area • Sudden changes in people's mind can affect their will of joining negatively. • Rapid technological Gaps.

Project (NRLM)

National Rural Livelihood Mission (NRLM)

Is a poverty alleviation project implemented and run by Ministry of Rural Development, Government of India. This scheme is focused on promoting self-employment and organization of rural poor. The basic idea behind this programme is to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment. In 1999 after restructuring Integrated Rural Development Programme (IRDP), Ministry of Rural Development (MoRD) launched Swarnajayanti Grameen Swarojgar Yojana (SGSY) to focus on promoting self-employment among rural poor.

SGSY is now remodelled to form NRLM thereby plugging the shortfalls (In India implementation was not properly planned mechanism of regulating and controlling the scheme. They failed to create awareness among the BPL families) of SGSY programme. This scheme was launched in 2011, flagship programmes of Ministry of Rural Development. Orissa in 2011 became the first state in the country to launch the National Rural Livelihoods Mission (NRLM) in its bid to bring down rural poverty by promoting diversified and gainful self-employment to the rural poor. NRLM will replace the Swarnajayanti Grameen Swarojgar Yojana (SGSY) aimed at poverty reduction. And in Goa it was launched in the occasion of Goa's Liberation day 19 December 2015 named as Goa's Rural livelihood mission was named as shree shakti to empower women. Under the governance of Prime Minister Narendra Modi.

. The Ministry of Rural Development, Government of India has launched National Rural Livelihood Mission (NRLM) by restructuring Swarnajayanti Gram Swarozgar Yojana (SGSY) replacing the existing SGSY scheme, effective from April 1, 2013.

NRLM is the flagship program of Govt. of India for promoting poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range

of financial services and livelihoods services. NRLM is designed to be a highly intensive program and focuses on intensive application of human and material resources in order to mobilize the poor into functionally effective community owned institutions, promote their financial inclusion and strengthen their livelihoods. NRLM complements these institutional platforms of the poor with services that include financial and capital services, production and productivity enhancement services, technology, knowledge, skills and inputs, market linkage, etc. The community institutions also offer a platform for convergence and partnerships with various stakeholders by building environment for the poor to access their rights and entitlements and public service. A women's self-help group, coming together on the basis of mutual affinity is the primary building block of the NRLM community institutional design. NRLM focuses on building, nurturing and strengthening the institutions of the poor women, including the SHGs and their Federations at village and higher levels. In addition, NRLM will promote livelihoods institutions of rural poor. The mission will provide a continuous hand-holding support to the institutions of poor for a period of 5 – 7 years till they come out of abject poverty. The community institutional architecture put in place under NRLM will provide support for a much longer duration and of a greater intensity. The support from NRLM will include all round capacity building of the SHGs ensuring that the group functions effectively on all issues concerning their members, financial management, providing them with initial fund support to address vulnerabilities and high cost indebtedness, formation and nurturing of SHG federations, making the federations as strong support organizations, making the livelihoods of the poor sustainable, formation and nurturing of livelihoods organizations, skill development of the rural youth to take up self-enterprises or jobs in organized sector, enabling these institutions to access their entitlements from the key line departments, etc. The implementation of NRLM is in a Mission Mode. NRLM adopts a demand driven approach, enabling the States to formulate their own State specific

poverty reduction action plans. NRLM enables the State rural livelihoods missions to professionalize their human resources at State, district and block level. The State missions are capacitated to deliver a wide range of quality services to the rural poor. NRLM emphasises: continuous capacity building, imparting requisite skills and creating linkages with livelihoods opportunities for the poor, including those emerging in the organized sector, and monitoring against targets of poverty reduction outcomes. The blocks and districts in which all the components of NRLM will be implemented, either through the SRLMs or partner institutions or NGOs, will be the intensive blocks and districts, whereas remaining will be non-intensive blocks and districts. The selection of intensive districts will be done by the states based on the demographic vulnerabilities. It will be rolled out in a phased manner over the next 7 - 8 years. All blocks in the country will become intensive blocks over time.

Key difference from SGSY:

NRLM is promoting a major shift from purely ‘allocation based’ strategy to a ‘demand driven’ strategy wherein states have the flexibility to develop their own plans for capacity building of women SHGs and Federations, infrastructure and marketing, and policy for financial assistance for the SHGs. NRLM will identify the target group of poor through a ‘participator identification of the poor’ process instead of using the BPL list as was done in SGSY. This will ensure that the voiceless, poorest of poor are not ignored. In fact, under NRLM, the first preference is given to the poorest of poor households. NRLM will promote the formation of women SHGs on the basis of affinity and not on the basis of a common activity, as it used to be under SGSY. It is definitely

possible that members who come together on the basis of affinity could be having a common activity.

Unlike SGSY, the NRLM has taken a saturation approach and will ensure all the poor in a village are covered and a woman from each poor family is motivated to join the SHG.

SHG Federations: All SHGs in a village come together to form a federation at the village level. The village federation is a very important support structure for the members and their SHGs. The cluster federation is the next level of federation. A cluster consists of a group of villages within a block. The exact configuration will vary from State to State, but typically a cluster consists of 25 to 40 villages. The Village federations and the Cluster federations are the two critical support structures for the SHG s and their members in their long journey out of poverty.

NRLM will provide continuous hand-holding support to SHGs, and their federations. This was missing in SGSY. Under NRLM this support will be provided to a great extent by capacitating the SHG federations and by building a cadre of community professionals from among the poor women. The federations and the community professionals will be imparted the necessary skills by the mission.

The objective of NRLM is to ensure that SHG s are enabled to access repeat finance from Banks, till they attain sustainable livelihoods and decent living standards. This was missing in SGSY, where the emphasis was on one-time support.

Financial Assistance to the SHGs

- Revolving Fund (RF): NRLM would provide a Revolving Fund (RF) support to SHGs in existence for a minimum period of 3/6 months and follow the norms of good SHGs, i.e. they follow 'Panchasutra' – regular meetings, regular savings, regular internal lending, regular recoveries and maintenance of proper books of accounts. Only such SHGs that have not received any RF earlier will be provided with RF, as corpus, with a minimum of Rs. 10,000 and up to a maximum of Rs. 15,000 per SHG. The purpose of RF is to strengthen their institutional and financial management capacity and build a good credit history within the group.
- Capital Subsidy has been discontinued under NRLM: No Capital Subsidy will be sanctioned to any SHG from the date of implementation of NRLM.
- Community Investment support Fund (CIF) CIF will be provided to the SHGs in the intensive blocks, routed through the Village level/ Cluster level Federations, to be maintained in perpetuity by the Federations. The CIF will be used, by the Federations, to advance loans to the SHGs and/or to undertake the common/collective socio-economic activities.

Role of banks

- Opening of Savings accounts: The role of banks would commence with opening of accounts for all the Women SHGs, SHGs with members of Disability and the Federations of the SHGs. The 'Know Your Customer' (KYC) norms as specified from time to time by Reserve Bank of India are applicable for identification of the customers.
- Lending Norms: the eligibility criteria for the SHGs to avail loans
 - a. SHG should be in active existence at least since the last 6 months as per the books of account of SHGs and not from the date of opening of S/B account.
 - b. SHG should be practicing 'Panchasutras' i.e. Regular meetings; Regular savings; Regular inter-loaning; Timely repayment; and Up-to date books of accounts;
 - c. Qualified as per grading norms fixed by NABARD. As and when the Federations of the SHGs come to existence, the grading exercise can be done by the Federations to support the Banks.
 - d. The existing defunct SHGs are also eligible for credit if they are revived and continue to be active for a minimum period of 3 months.
- Loan amount: Emphasis is laid on the multiple doses of assistance under NRLM. This would mean assisting an SHG over a period of time, through repeat doses of credit, to enable them to access higher amounts of credit for taking up sustainable livelihoods and improve on the quality of life. The amount of various doses of credit should be as follows: • First dose: 4-8 times to the proposed corpus during the year or Rs. 50,000 whichever is higher. • Second dose: 5-10 times of existing corpus and proposed saving during the next twelve months or Rs. 1 lakhs, whichever is higher. • Third dose:

Minimum of Rs. 2 lakhs, based on the Micro credit plan prepared by the SHGs and appraised by the Federations/Support agency and the previous credit history • Fourth dose onwards: Loan amount can be between Rs. 5-10 lakhs for fourth dose and/or higher in subsequent doses. The loan amount will be based on the Micro Credit Plans of the SHGs and their members. The loans may be used for meeting social needs, high cost debt swapping and taking up sustainable livelihoods by the individual members within the SHGs or to finance any viable common activity started by the SHGs.

Types of facility and repayment

SHGs can avail either Term loan or a CCL loan or both based on the need. In case of need, additional loan can be sanctioned even though the previous loan is outstanding

Repayment schedule could be as follows:

- The first dose of loan will be repaid in 6-12 instalments
- Second dose of loan will be repaid in 12-24 months.
- Third dose will be sanctioned based on the micro credit plans; the repayment has to be either monthly/quarterly /half yearly based on the cash flow and it has to be between 2 to 5 Years.
- Fourth dose onwards: repayment has to be either monthly/quarterly /half yearly based on the cash flow and it has to be between 3 to 6 Years

Security and Margin- No collateral and no margin will be charged upto Rs. 10.00 lakhs limit to the SHGs.No lien should be marked against savings bank account of SHGs and no deposits should be insisted while sanctioning loans.

Key Features of NRLM

- 1) Universal Social Mobilization: To begin with, NRLM would ensure that at least one member from each identified rural poor household, preferably a woman, is brought under the Self-Help Group (SHG) network in a time bound manner. Subsequently, both women and men would be organized for addressing livelihoods issues i.e. farmers organizations, milk producers' cooperatives, weavers' associations, etc. All these institutions are inclusive and no poor would be left out of them. NRLM would ensure adequate coverage of vulnerable sections of the society such that 50% of the beneficiaries are SC/STs, 15% are minorities and 3% are persons with disability, while keeping in view the ultimate target of 100% coverage of BPL families.
- 2) Participatory identification of poor (PIP): The experience from SGSY suggests that the current BPL list has large inclusion and exclusion errors. To widen the target groups beyond the BPL list and to include all the needy poor, NRLM will undertake community-based process i.e. participation of the poor process to identify its target group. Participatory process based on sound methodology and tools (social mapping and well-being categorization, deprivation indicators) and also locally understood and accepted criterion ensures local consensus that inadvertently reduces the inclusion and exclusion errors, and enables formation of the groups on the basis of mutual affinity. Over the years, the participatory method of identifying the poor have been developed and applied successfully in the states like AP, Kerala, Tamil Nadu and Odisha. The households identified as poor through the P.I.P process will be accepted as NRLM target group and will be eligible for all the benefits under the programme. The list finalized after PIP process will be vetted by the Gram Sabha and approved by the Gram Panchayat. Till the PIP process is undertaken by the State in a particular district/Block, the rural households already included in the official BPL list will 13 be targeted under NRLM. As already

provided in the Framework for implementation of NRLM, up to 30% of the total membership of the SHGs may be from among the population marginally above the poverty line, subject to the approval of the BPL members of the group. This 30% also includes the excluded poor, those who are really as poor as those included in BPL list but their name does not figure in the list.

- 3) Promotion of Institutions of the poor: Strong institutions of the poor such as SHGs and their village level and higher-level federations are necessary to provide space, voice and resources for the poor and for reducing their dependence on external agencies. They empower them and also act as instruments of knowledge and technology dissemination, and hubs of production, collectivization and commerce. NRLM, therefore, would focus on setting up these institutions at various levels. In addition, NRLM would promote specialized institutions like Livelihoods collectives, producers' cooperatives/companies for livelihoods promotion through deriving economies of scale, backward and forward linkages, and access to information, credit, technology, markets etc. The Livelihoods collectives would enable the poor to optimize their limited resources.
- 4) Strengthening all existing SHGs and federations of the poor. There are existing institutions of the poor women formed by Government efforts and efforts of NGOs. NRLM would strengthen all existing institutions of the poor in a partnership mode. The self-help promoting institutions both in the Government and in the NGO sector would promote social accountability practices to introduce greater transparency. This would be in addition to the mechanisms that would be evolved by SRLMs and state governments. The learning from one another underpins the key processes of learning in NRLM.
- 5) Emphasis on Training, Capacity building and skill building: NRLM would ensure that the poor are provided with the requisite skills for: managing their institutions, linking up with markets, managing their existing livelihoods, enhancing their credit

absorption capacity and credit worthiness, etc. A multipronged approach is envisaged for continuous capacity building of the targeted families, SHGs, their federations, government functionaries, bankers, NGOs and other key stakeholders. Particular focus would be on developing and engaging community professionals and community resource persons for capacity building of SHGs and their federations and other collectives. NRLM would make extensive use of ICT to make knowledge dissemination and capacity building more effective.

- 6) Revolving Fund and Community investment support Fund (C.I.F): A Revolving Fund would be provided to eligible SHGs as an incentive to inculcate the habit of thrift and accumulate their own funds towards meeting their credit needs in the long-run and immediate consumption needs in the short-run. The C.I.F would be a corpus and used for meeting the members' credit needs directly and as catalytic capital for leveraging repeat bank finance. The C.I.F would be routed to the SHGs through the Federations. The key to coming out of poverty is continuous and easy access to finance, at reasonable rates, till they accumulate their own funds in large measure.
- 7) Universal Financial Inclusion: NRLM would work towards achieving universal financial inclusion, beyond basic banking services to all the poor households, SHGs and their federations. NRLM would work on both demand and supply side of Financial Inclusion. On the demand side, it would promote financial literacy among the poor and provides catalytic capital to the SHGs and their federations. On the supply side, it would coordinate with the financial sector and encourage use of Information, Communication & Technology (ICT) based financial technologies, business correspondents and community facilitators like 'Bank Mitra's'. It would also work towards universal coverage of rural poor against loss of life, health and assets. Further, it would work on remittances, especially in areas where migration is endemic.

- 8) Provision of Interest Subvention: The rural poor need credit at low rate of interest and in multiple doses to make their ventures economically viable. In order to ensure affordable credit, NRLM has a provision for subvention on interest rate above 7% per annum for all eligible SHGs, who have availed 15 loans from mainstream financial institutions. (The final guidelines on this will be released after the requisite approvals.)
- 9) Funding Pattern: NRLM is a Centrally Sponsored Scheme and the financing of the programme would be shared between the Centre and the States in the ratio of 75:25 (90:10 in case of North Eastern States including Sikkim; completely from the Centre in case of UTs). The Central allocation earmarked for the States would broadly be distributed in relation to the incidence of poverty in the States.
- 10) Phased Implementation: Social capital of the poor consists of the institutions of the poor, their leaders, community professionals and more importantly community resource persons (poor women whose lives have been transformed through the support of their institutions). Building up social capital takes some time in the initial years, but it multiplies rapidly after some time. If the social capital of the poor does not play the lead role in NRLM, then it would not be a people's programme. Further, it is important to ensure that the quality and effectiveness of the interventions is not diluted. Therefore, a phased implementation approach is adopted in NRLM. NRLM would reach all districts by the end of 12th Five-year Plan.
- 11) Intensive blocks. The blocks that are taken up for implementation of NRLM, 'intensive blocks', would have access to a full complement of trained professional staff and cover a whole range of activities of universal and intense social and financial inclusion, livelihoods, partnerships etc. However, in the remaining blocks or non-intensive blocks, the activities may be limited in scope and intensity.

12) Rural Self Employment Training Institutes (RSETIs). RSETI concept is built on the model pioneered by Rural Development Self Employment Institute (RUDSETI) – a collaborative partnership between SDME Trust, Syndicate Bank and Canara Bank. The model envisages transforming unemployed youth into confident self- employed entrepreneurs through a short duration experiential learning programme followed by systematic long duration hand holding support. The need-based training builds entrepreneurship qualities, improves self-confidence, reduces risk of failure and develops the trainees into change agents. Banks are fully involved in selection, training and post training follow up stages. The needs of the poor articulated through the institutions of the poor would guide RSETIs in preparing the participants/trainees in their pursuits of self-employment and enterprises. NRLM would encourage public sector banks to set up RSETIs in all districts of the country.

Goa State Rural Livelihood Mission (GSRLM)

GSRLM aims to benefit rural poor household in the state of Goa. It has been registered under the Societies Act 1860 with the aim of empowering and improving livelihood of the poor rural women thereby boosting the rural economy .It aims to make a multidimensional impact on the lives of the Goan rural households by mobilizing their social class particularly women, into the strength of the group behind them ,they will not only be economically empowered ,but also be able to access education, nutrition ,health and finance .

By building the three-tire institution of SHG's starting from formation of Self-help Groups (SHG's), Village organisation (VO), to Cluster Level Federation (CLF). SHG under the GSRLM 'Streeshakti' Receives Rs.15000/- per SHG as Revolving Fund and Rs 1,10,000/- per SHG Village Organisation as Community Investment Fund.SHG groups registered under GSRLM Streeshakti gets supported facilitating livelihood schemes like PMFME, SVEP, MGNREGA, DDU-GKY and other social schemes under Central and State Government.

Learnings/Work Done

- Hierarchy of the organisation and its verticals
- Updating data on MIS
- Handling SHG forms and updating the same on the Government portal
- Screening of the forms from SHG to avail Pradhan Mantri Formalisation of food processing Micro Enterprise scheme, updating them on the Govt portal.
- Worked closely with the marketing team by helping them develop networking with private/local vendors for supporting supply required e.g. Packaging items,
- Marketing and promoting the SHG products.
- Created forms for data collection across Goa of Different SHG's.

Suggestions

- Weak systematic operations due to long communication channel.
- staff more employees to reduce pressure of the work
- Try organising social drives e.g. plantation drive, cleanliness drive, or employment opportunity.
- Use available modern technology for rectification procedure, maintain attendance.

Conclusion

- To conclude based on the information provided above they Can really make a lot of difference to the society and can improve the rural area people to explore their livelihood options and grow and elevate the social class of the people living there.
- Doing everything manually is not an effective way to manage HR.
- MIS plays an important role in tracking the progress of the RDA for NRLM as there could be few SHG which were remaining to be supported by the funds which they can easily extract this information and helps in also setting the targets for the next year.
- Though there are long communication channels the departments performance would get hindered.

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