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Rural Credit for Poverty Alleviation



Cover Story

Rural Credit for Poverty Alleviation

Over the last few years, successful experiences in providing micro-credit to small farmers and entrepreneurs demonstrate that disadvantaged sections of the society when given access to responsive and timely financial services at market rates, repay their loans and use the proceeds to increase their income and assets. This is not surprising since the only realistic alternative for them is to borrow from informal market at an interest much higher than market rates. Community banks and credit groups operating at grassroots levels around the world have shown that these micro-credit initiatives can be profitable for borrowers and for the lenders, making micro-finance one of the most effective poverty reducing strategies. Through proper implementation by regulatory mechanisms, micro-credit has the capacity to rejuvenate the economy of a country.

However, studies indicated that the lack of access to credit by the disadvantaged sections of society is attributable to practical difficulties arising from the discrepancy between the mode of operation followed by financial institutions and the economic characteristics and financing needs of low-income households. Commercial lending institutions require that borrowers have a stable source of income out of which principal and interest can be paid back according to the agreed terms. However, the income of many self-employed households is not stable, regardless of its size and hence financial inclusion through rural credit by banks needs urgent attention for these groups. It was against scenario that during the last one year the Government of India has initiated several steps like Cash through Bank Transfer, Jan Dhan Yojana, Over-draft through Ru-Pay cards, and Atal as well as other

Pension Yojana for increasing the economic opportunities of the low income people. With these efforts not only the economic development would expand, poverty can be eradicated and growth become deeper and more inclusive. On the other side, most of all-inclusive development of financial sector will increase incomes, build financial assets and empower and enrich the lives of millions of household currently excluded from economic activities and mainstream.

To facilitate this process further, the huge demand of disadvantaged sections people for financial services can be satisfied by formal credit agencies and in this regard it is necessary to adopt an integrated approach by providing training, credit and necessary production facilities as well as market infrastructure to its members so that they can become creditworthy clients traversing the ladder from marginal or subsistence worker to micro-entrepreneur and ultimately to small-enterprises.

The Centre for Rural Credit & Development Banking (CRCDB) at NIRD&PR is conducting several capacity building programmes, workshops, seminars, etc., for Junior, Middle and Senior Level Bank officers of many Nationalised Banks, Regional Rural Banks and Cooperative Banks. Special programmes in Rural Development and Poverty Alleviation are also conducted for International participants.

Apart from training programmes, the Centre has achieved some distinctions, which are outlined below:

ii) The Centre conducted few path breaking research studies on the progress in Financial Inclusion sponsored by Reserve Bank of India. Two of these studies were

carried out in the district of Srikakulam in Andhra Pradesh and Ganjam district of Odisha. Both these studies were not only highly acclaimed by the Reserve Bank but also its practical suggestions were accepted by the Central Bank of the country and subsequently implemented through the lead banks to hasten the process of financial inclusion by opening several thousands of no-bills accounts.

- iii) Being appraised of high quality of the programmes rendered by the Centre to the rural bankers, several prominent Public Sector Banks have requested it to conduct specialised programmes for their rural branch managers.
- iv) The Centre has planned to convert it as a specialised body and accordingly made sincere effort to establish a corpus fund for providing excellent quality of training to rural bank officials. It may be mentioned that 18 Public Sector Banks have contributed ₹ 25 lakh each along with 10 Regional Rural Banks who have contributed ₹ 1 lakh each to avail of specialised training for their rural managers. A total sum of ₹ 5.5 crore has been mobilised as corpus for future development of the Centre.
- (v) The Centre has recently got the award for "The India's Best for Training & Development of Rural Bankers" from Skoch Foundation as well as for hastening the progress of Financial Inclusion in the country. Earlier, the recommendations sent by the Centre with regard to Financial Inclusion were accepted by the Chairman of the Financial Inclusion Committee Dr. C. Rangarajan and NIRD&PR was appreciated in this regard.

In this issue...

- ▶ Rural Credit for Poverty Alleviation
- ▶ Mauritius Minister Visits NIRD&PR
- ▶ National Workshop on Gender Budgeting in Rural Development for Master Trainers
- ▶ International Training on Drinking Water & Sanitation
- ▶ International Youth-Day Workshop in Action Research Project
- ▶ Panchayati Raj Administration and Rural Development
- ▶ Social Marketing Strategies for Rural Sanitation Professionals
- ▶ Effective Credit Delivery Management for Rural Bankers
- ▶ Information Technology for Effective Management of RD Programmes
- ▶ Induction Programmes for Newly Recruited Agricultural Officers of Dena Bank
- ▶ Workshop on Management of RSETIs for Nodal Officers
- ▶ Agri-Business Management for Rural Bankers
- ▶ ICT Applications and e-Governance
- ▶ Agricultural Finance for Agricultural Officers of Syndicate Bank
- ▶ Panchayati Raj Administration and Rural Development
- ▶ Faculty News
- ▶ DEC Notification

Mauritius Minister Visits NIRD&PR



A high-level delegation consisting of His Excellency Mr. Prithvirajsing Roopun, Honourable Minister and Mr. Boyramboli Bojrazsingh, Permanent Secretary, Ministry of Social Integration & Economic Empowerment, Government of Republic of Mauritius visited NIRD&PR during 24-26 September, 2015. This was part of Study Visits to India to get an understanding of the Indian initiatives for empowerment and social development of rural people which will enable Govt. of Republic of Mauritius to develop strategies on the same lines for the vulnerable groups in the country.

In connection with the visit of the delegation, a meeting was organised on 24-09-2015 at NIRD&PR for interaction with the senior officials, Heads of Faculties, Centres & Cells and participants of the International Training Programmes. Shri Rajeev Sadanandan, IAS, Joint Secretary, MoRD, Gol and Deputy Director General I/c., Dr. M. Ravi Babu, IRTS, Executive Director (DDU-GKY) & Registrar & Director (Admn.) I/c., and Heads of Centres, NIRD&PR were present. Shri Rajeev Sadanandan welcomed the Honourable Guests and briefed on the perspective and various activities of the Institute In the

interaction with the participants of the on-going International Training programmes at the Institute, the delegation had feedback on the training programmes specially the exposure being provided to them on the various dimensions of rural development in general and Indian experiences in particular.

The Honourable Minister, Mr. Prithvirajsing Roopun, hoped that the visit would help to have south-to-south cooperation between Govt. of India and Government of Republic of Mauritius and collaboration with NIRD&PR. Later, the delegation visited the Centre for Geo-Informatics Applications in Rural Development (C-GARD) and Rural Technology Park (RTP) of NIRD&PR and got familiarised with various activities of the centres.

As part of the exposure to the developmental initiatives in India, the delegation visited Koyyala Gudem Village, near Pochampally, Nalgonda district and interacted with the Members of Self-Help Groups (SHGs), Members of Village Panchayat and Handloom Weavers Cooperative Society. They were impressed with the articulation and confidence demonstrated by the Members of SHGs and appreciated the efforts of officials involved. The visit gave an opportunity to the delegation to get familiarised with local Handloom Weavers Cooperative Society. The delegation also had an opportunity to visit Handloom Technology Park, Pochampally and



got acquainted with the production-cum-sales related activities of the Park and the income generating opportunities being provided to the weavers of nearby villages.

As one of the main purposes of the visit of the delegation was to understand the strategies for providing employment opportunities to educated rural





youth, the delegation was familiarised with the latest initiatives of Govt. of India i.e., the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY). As part of it, the team visited a Training Centre developed under DDU-GKY by M/s.KAPSTON Facilities Management Pvt. Ltd., Kompally, RR district, Telangana, a Project Implementing Agency (PIA).

Shri Vineel Krishna Ravella, IAS, Project Director (DDU-GKY) & Chief Operating Officer (COO), Roshni briefed about the activities of DDU-GKY & Roshni initiatives. The delegation went round the training facilities and had interaction with the officials of the Training Centre and trainees. The Honourable Minister in his address to the trainees, observed that he was happy to visit the Training

Centre and got personally acquainted with the new initiatives of Govt. of India which he was sure will go a long way in empowerment of the vast human resources available in any country in the form of youth.

The programme was coordinated by Dr.R.P. Achari, Associate Professor and Dr.V.K. Reddy, Adjunct Faculty of RTD, NIRD&PR.



National Workshop on Gender Budgeting in Rural Development for Master Trainers

Centre for Women Development & Gender Studies (CWD&GS) organised a National Workshop on “Gender Budgeting in Rural Development for Master Trainers” during 19th – 21st August, 2015 at NIRD&PR, Hyderabad. The Workshop was sponsored by Ministry of Women and Child Development, Government of India.

The objectives of the workshop were (i) to develop a better understanding of the concept and tools of Gender Budgeting (ii) to equip the Master Trainers for undertaking sessions on gender budgeting, (iii) to promote sharing of experiences in organising gender and gender budgeting training programmes.

In all 38 participants from ten States attended the Workshop.

The contents of the programme included viz. conceptual understanding of gender, gender perspectives in preparing budget and



budget analysis, tools and techniques of Gender Budgeting, Gender Audit, etc. The deliberations were conducted using participatory methods. The training methods like lecture-cum discussion, group discussions on the issues and games were used. On the last day

participants came out with time-bound Action Plan on Gender Budgeting for the year 2014-15 for their respective departments.

Dr C.S.Singhal, Prof. & Head and Dr. Lakhani Singh, Assistant Professor, CWD&GS coordinated the Workshop.

International Training on Drinking Water & Sanitation

The Centre for Rural Infrastructure (CRI) conducted an International Training Programme on ‘Planning and Management of Drinking Water and Sanitation Projects’ during July 20-16 August, 2015. Eleven participants from six countries

participated in the programme. They were from Afghanistan, Argentina, Ethiopia, Ghana, Palastine, and Tanzania. The following subjects were covered:

- Rural Drinking Water and Sanitation Programmes

- Water Security in Developing Countries: A Critical Analysis
- Source Sustainability of Ground Water
- Convergence of Drinking Water and Sanitation Projects for Habitat Development

- Project Planning in Drinking Water and Sanitation
- Participatory Approaches for Drinking Water and Sanitation
- Logical framework and project design for drinking water and sanitation
- Innovations in Drinking Water Treatment/ Purification
- Nano-Technology in Drinking Water Treatment/ Purification
- Solid and liquid waste Management in developing countries
- Cost-Effective Technologies in Rainwater Harvesting Systems
- GIS for Drinking Water and Sanitation
- Governance in Rural Water Supply and Sanitation: Indian Experiences

As part of the programme, participants made field visits to the following places:



- Traditional rainwater harvesting structures of Himayat Sagar;
- Hajipalle Model village, Mahaboobnagar district of Telangana State;
- CSR works of Ultratech Cement, Kurnool and Anantapur district villages;
- Nalgonda Water Supply;
- Study Exposure Visit to Best Practices in Drinking Water and Sanitation in Karnataka.

The programme was well-received. The participants prepared Group Reports on visits and Back Home Action Plans and made presentations. Dr P SivaRam and Dr Y Gangi Reddy of CRI, NIRD&PR coordinated the programme.

International Youth-Day Workshop in Action Research Project

The International Youth Day Workshop was coordinated by Dr Gyanmudra and her CHRD team, as part of Action Research Project under SAGY model in Ipperu Grama Panchayat of Anantapur district, Andhra Pradesh on August 12, 2015. Workshop was held at Ipperu

RDT School. Gram Panchayat president, vice-president, village level Mahila Sangam President, villagers, and Gram Panchayat youth and school children participated. The inspirational videos were presented to the inhabitants, i.e. videos on Swachh Bharat, inculcation of good habits

for children, model village and best Panchayat award winner–Gangadevipalli in Warangal district and explained how the Gangadevipalli village reached the inspired position. It was due to cooperation and continuous effort for the best practices, active support, and coordination



among all villagers towards the administration, and resolving issues in Gram Sabha meetings. Youth were also given message as to how to contribute for the development of the village and promotion of livelihood employment activities through mutual cooperation with one another.

There was good interaction among the people during the programme. The participant villagers, village level leaders,



and elders expressed that such interactions were thought provoking, and gave a good message throughout the village GP.

Panchayati Raj Administration and Rural Development

A Training Programme on “Panchayati Raj Administration and Rural Development” was organised by the Centre for Panchayati Raj (CPR) during August 24 – 28, 2015 at NIRD&PR. The objectives of the programme were:

- To provide knowledge on functioning of PRIs and devolution status of panchayats across the States.
- To examine the implementation of rural development schemes by the gram panchayats and operational issues.
- To provide leadership skills and functional abilities among the elected representatives of PRIs.



- To expose the participants to the best practices are being followed by the gram panchayats in implementation of rural development schemes and augmenting their own sources of revenue.

The programme sponsored by Department of Panchayati Raj and Rural Development, Government of Odisha under RGPS was attended by 39 participants from the three tiers of Panchayati Raj in the State who comprised chairmen / vice-chairmen (4), Zilla Parishad Members (12), Panchayati Samiti Chaimen (12) and Sarpanches of Gram Panchayats (10). The programme included the themes such as Integrated District Planning (IDP), Gram Panchayat Development Plan with Resource Convergence, Own Source of

Revenue (OSR) generated by Gram Panchayats, Status and functioning of Panchayati Raj in Odisha State, Forest Rights of Tribals for Livelihoods, Convergence of Rural Development Programmes with NFPS and Panchayati Raj Administration and Rural Development. There was also a session specially organised on Village Empowerment Programme called Grama Jyoti which was launched recently by the Government of Telangana for strengthening of Panchayati Raj.

During the programme, one-day field visit was arranged to Gangadevpally Gram Panchayat, Warangal district to examine the innovative practices and how the local committees are working for improving the quality of delivery of services in the village. These committees helped to encourage the parents and children to enroll and retain in the schools. Committees also monitored Mid-day-

Meal scheme for effective delivery of resources to the children. They also take care about supplying of portable drinking water and putting the village clean and green. Dr. K. Jayalakshmi, Professor & Head, CPR delivered the valedictory address to the participants. 94 per cent participants have changed their attitude in their style of working. The overall effectiveness of the programme was 86 per cent. The feedback from participants indicated that as much as 87 per cent have improved knowledge while 83 per cent opined that it has improved their skills. The programme was coordinated by Dr. Y. Bhaskar Rao, Associate Professor, CPR, NIRD&PR and Shri Santosh Kumar Patra, Nodal Officer from SIRD, on behalf of Government of Odisha.

Social Marketing Strategies for Rural Sanitation Professionals

The Centre for Rural Infrastructure (CRI) conducted a Training Programme on 'Swachh Bharat Mission: Social Marketing Strategies for Rural Sanitation Professionals'. It was a five-day training conducted from 31 August to 4 Sept, 2015 at NIRD&PR, Hyderabad. Forty participants from nine States participated in the programme who included government officials working for various State Water and Sanitation Missions at the State or at district levels. There were four members from local NGOs, who are actually UNICEF partners in carrying out rural sanitation programmes. The participants were from Andhra Pradesh, Chhattisgarh, Karnataka, Maharashtra, Odisha, Sikkim, Tamil nadu, Telangana, and Uttarakhand. The following themes were covered.

- Sanitation scenario in Indian villages
- Analysis of factors influencing Sanitation
- Concept & Operational aspects of Swachh Bharat Mission
- Technology options for IHHLs
- The concept of social marketing



- Sanitation marketing strategies
- Understanding resistance to change & dealing with resistance to change
- CLTS approach to Rural Sanitation Promotion
- Solid Waste Management in Rural Areas

The participants paid a visit to Hajipalle clean village and appreciated the efforts of the Gram Panchayat functionaries to sustain the Nirmal Gram status. The programme served as a new source

of energy and opportunity for sharing experiences across States. In the session on Solid Waste Management (SWM), the participants actually engaged in an exercise of preparing a Detailed Project Report (DPR) for setting up a SWM unit. The programme gave new insights and orientation to approach the problem of rural sanitation. It helped develop confidence among rural sanitation professionals to do a better work with newer and innovative strategies. Dr R Ramesh and Dr P SivaRam of CRI, NIRD&PR coordinated the programme.

Effective Credit Delivery Management for Rural Bankers

The captioned programme was conducted from 24 to 28 August 2015 at NERC, Guwahati. The programme was attended by 34 participants

drawn from rural branches of Assam Gramin Vikas Bank.

The topics covered during the programme included 'Overview of

Credit Management in rural branches, Credit flow for Micro-enterprise Development, Bank Credit Linkages to Self-help Groups,

Underlying reasons for Non-performing Assets and Innovative strategies for Recovery Management in the rural sector. The programme coordinator covered various topics related to institutional framework for NPA and recovery management. The local resource persons like Dr.K.K.Bhattacharjee, Shri Dilip Sharma and Shri P.J.Khaound covered the themes on how to manage recovery of NPAs under crop loans and micro-enterprises in the rural sector, which itself is a daunting task for every bank. The recovery strategies and procedures were explained through presentations and relevant movies documenting the success stories from other States. The participants in their feedback indicated that they would initiate a major breakthrough in further disbursement of rural credit for micro-enterprises under NRLM scheme after recovering the bad debts in the whole of north- eastern States.



Bankers were encouraged to finance self-help group members, as they have not only changed their standard of living but have made them capable enough to clear all their dues to the bank promptly thereby motivating the bankers outside the north-eastern States to enhance their original limits. The visit also motivated the

participants to take care of the need of the customers in a friendly manner.

The programme was coordinated by Dr.B.K.Swain, Professor and Head, Centre for Rural Credit and Development Banking and supported by Shri Dilip, Training Manager of NERC, Guwahati.

Information Technology for Effective Management of RD Programmes

A Training Programme on Information Technology for Effective Management of RD Programmes, was held at the Institute during August 10-14, 2015. 34 senior and middle level officials including five women from nine States participated in the programme. They were drawn from the Departments of Agriculture and Watershed, Education, Health,

Panchayat Raj and Rural Development.

The programme was mainly designed keeping in view the urgent need for effective management of RD programmes through computer based systems, which help the policy makers / managers to take quick and informed decisions. Further, it would also help them to

equip with sufficient technical skills and knowledge to manage day-to-day related activities smoothly and efficiently.

Experts were invited to address the participants on the topics relating to ICT Applications for RD, Data Management Techniques, Management of MGNREGS using IT, Emerging Data Centres,

Infrastructure Facilities Management, Geo-informatics Applications in RD, MIS, Latest Initiatives for Management of RD Programmes, Vikaspeda Knowledge Portal and its services, MOTHER and HARITA PRIYA Solutions catering to Social Development, Data Security Measures, National e-Governance, Meeseva, Project Management Techniques, etc. Apart from these, case studies were dealt at length.

The participants acknowledged that they were immensely benefited from all the sessions. They had good interaction with the experts and got real-time solutions for effective management of Rural Development Programmes using



various web based software being used nation-wide.

The programme was coordinated by Dr. P Satish Chandra, Head and Shri G V Satya Narayana, Asst. Professor of CIT Faculty, NIRD&PR.

Induction Programmes for Newly Recruited Agricultural Officers of Dena Bank

Two programmes for newly recruited Agricultural Officers were organised during 17 – 22 August and 21 to 26 September, 2015 as part of the efforts of Dena Bank to improve lendings to Priority Sector. The main objective was to provide necessary orientation and skills to enable them to handle agricultural advances and rural credit effectively. 35 and 23 participants respectively drawn from Central India & North West attended the programmes. The coverage of the programmes included principles of



lending and the Banking law and practice, loan products like investment credit, production credit (popularly called kisan credit card), micro credit, self- help groups and NPA. The participants appreciated the contents and coverage of training. The programmes were coordinated by Shri V Rama Mohana Rao and R. Koteswara Rao, Project Consultants, CRCDB, NIRD&PR.



Workshop on Management of RSETIs for Nodal Officers

The Rural Self-Employment Training Institutes (RSETIs) scheme which was launched by MoRD in the early 2009 entered the seventh year of its implementation. In this span of seven years there has been a tremendous progress in establishing the Institutes with the cooperation and support from various Banks and State Governments. With the opening of 587 RSETIs across the country, the monitoring of these Institutes for better performance is a big task. Though there are different organisations for monitoring of RSETIs, the major responsibility remains with the sponsoring banks. On the advice of NIRD&PR each bank designated a senior officer as Nodal Officer at corporate level to monitor the



performance of RSETIs and to guide them in their day-to-day affairs. These Officers keep on changing because of transfers/promotions/retirements, etc. With a view to equipping Nodal Officers with the latest developments in the field of

RSETIs and to build up their capacity, NIRD&PR organises Workshops every year. For the year 2015, a three-day Workshop was conducted at NIRD&PR campus during 14-16 September, 2015.

The objectives of the Workshop were to review the present status of the RSETIs, to assess the progress in allotment of the land and construction of RSETI buildings, to improve the monitoring of RSETIs and to improve trainee-Bank linkages. The Workshop also encouraged participants' cross learning by sharing best practices adopted by various Banks/RSETIs. A total of 38 participants representing various banks and local head offices of State Bank of India participated in the programme.

The faculty support for the Workshop was provided by Shri O N Bansal, PD, RSETI Cell, NIRD&PR, Dr. C S Singhal, Prof. & Head, CWDGS, NIRD&PR, Shri K N Janardhana, National Director, RSETIs, Shri Vasudev Kalkundri, Director, Monitoring Cell RSETIs, NAR Bengaluru and Shri M Krishna Rao, Director, APBIRED, Hyderabad. Shri Bansal while welcoming the participants explained the purpose & objectives of the Workshop. He also reviewed and discussed various issues related with allotment/ possession and progress in construction of RSETI buildings. Shri Janardhana discussed the issues relating to pre-training, training, post-training, grading parameters, best practices followed by various RSETIs/Banks. Shri Kalukundri presented on role & responsibilities of the Nodal



Officers, reconciliation of data, and MIS related issues. The participants were taken for a field visit to SBI RSETI Sanga Reddy, Dist. Medak, Telangana to have look at available infrastructure, types of programmes being conducted, settlement of the trainees, etc. The participants had a chance to interact with trainees of ongoing programmes as well as with a few successful entrepreneurs.

Dr. K Ravi Babu, Registrar & Director (Admn.) i/c, Shri Farooq Saheb, GM cum Principal SBIRD, Hyderabad and Ms. Nalini, Manager, SIDBI, Hyderabad participated in the valedictory session. Dr Ravi Babu discussed in detail about the mobilisation of the needy candidates for training at RSETI. He appreciated the contribution made by the RSETIs in the skill development of youth in general and rural youth in particular. Smt. Nalini from SIDBI briefed about the role of SIDBI in promoting, small & micro enterprises, Mudra scheme

and assured the participants all the support from SIDBI. Shri Farooq Saheb, the chief guest of the valedictory emphasised the role of Nodal Officers in functioning of RSETIs and the impact of RSETIs in skill development. He said that banks are committed to run the RSETIs and contribute their might in skill development and engaging the youth in self-employment as a means for their livelihood. Banks are willing to spend money for infrastructure and training from CSR funds. He appealed to the Nodal Officers to ensure higher settlement rate and credit linkages for the trainees.

The participants appreciated the inputs given and deliberations held in the Workshop. The workshop was coordinated by Shri O N Bansal, PD, RSETI and Shri R Naga Lakshmaiah, PM, RSETI Cell, NIRD&PR.

Agri-Business Management for Rural Bankers

The captioned programme was conducted from 7th to 11th September 2015 at Raipur, Chhattisgarh and was attended by 26 participants drawn from Chhattisgarh Rajya Gramin Bank.

Senior General Managers of the Chhattisgarh Rajya Gramin Bank and Senior Associate Professor from Indian Institute of Management, Raipur presented and interacted with participants on opportunities for high value agriculture under group lending, scope for agri-business management, bank-linkages procedure, etc., along with Dr.B.K.Swain, faculty from NIRD&PR. Officials from NABARD Regional office, Raipur threw light on the opportunities for agri-business in the State of Chhattisgarh including tremendous scope under apiculture (honey production), sericulture (silk production) and horti-culture



**Training Programme from 7th to 11th September, 2015
ON AGRI-BUSINESS MANAGEMENT FOR RURAL BANKERS
C.G. Rajya Gramin Bank, Raipur**

(vegetable gardening). Agri-business management and recovery strategies were covered through slides, power-point presentations and films on the success stories from other parts of the country. The Branch Managers of local banks also highlighted the scope of agri-business lending for the branches located throughout

Chhattisgarh. The participants indicated that they would work in their respective branches to initiate major breakthrough in the agri-business finance.

The programme was coordinated by Dr. B.K.Swain, Professor & Head, CRCBD, NIRD&PR along with the official support from Chhattisgarh Rajya Gramin Bank.

ICT Applications and e-Governance

The training programme on ICT Applications and e-Governance was held at NIRD&PR, Hyderabad during September 7-11, 2015. 30 senior and middle level officials including two women from nine States representing Departments of Agriculture, Horticulture,

Education, Health, Civil Supplies, Panchayat Raj and Rural Development, e-Governance, Universities and Training Institutions have taken advantage of the programme.

The programme was inaugurated by Smt. Meenakshi Rajagopal, IAS,

Principal Secretary / Commissioner Rural Development & Panchayati Raj, Chennai. In her keynote address she stressed upon the need for e-governance and gave an overview of initiatives taken in Tamil Nadu in various sectors. She said ICT



Training Programme on ICT Applications and e-Governance (September 07 - 11, 2015)



applications and e-governance have great potential to be harnessed for the welfare and well-being of the citizens. The government is in a position to reach out services to its citizens in fast, effective and transparent manner by using latest technologies.

The objectives of the programme were to explore the potential use of Information and Communication Technology applications for deployment on a global scale, to demonstrate a few e-Governance initiatives taken up by different States and to ensure proper presentation of ICTs at all levels of governance,

keeping in view the needs of the common man.

Renowned Resource Persons pertaining to IT Sector were invited to present and interact on the topics relating to ICT Applications in RD, National e-Governance Perspective: Success and Failures, Tele-Medicine Projects in India, e-Governance Projects in Health, Education, Agriculture and RD. Besides, e-Sagu Project on Agriculture was shown with hands-on experience for the participants. Vikaspedia Portal was also showcased with live examples covering six major topics like Education, Agriculture, Health

(MOTHER), Social Welfare, Energy and e-governance.

The participants acknowledged that they have benefited a lot from the sessions which were mostly of discussion in nature with rich experience and knowledge inputs. They had useful interactions with the experts and got technological solutions relating to issues/problems at large in development programmes.

This programme was coordinated by Dr. P Satish Chandra, Head and Shri G V Satya Narayana, Asst. Professor of CIT, NIRD&PR.

Agricultural Finance for Agricultural Officers of Syndicate Bank

Two sponsored training programmes for Agricultural Officers of Syndicate Bank were conducted from 10 to 14 August and 31 August to 4 September 2015 wherein 36 and 37 officials respectively, from Syndicate Bank participated. Syndicate Bank has chosen the above programme to improve their Term Lending Portfolio through Investment Credit to Agriculture and Allied Activities. The participants were exposed to this kind of



training programme for the first time after they joined the Bank. The Agricultural Officers of Junior

Management cadre having experience of 1 to 2 years have expressed that the programme will help them to a considerable extent

in dealing with the appraisal of credit proposals in agricultural sector. They have also realised the importance of Investment Credit for Rural Development. During the training period, field visits were arranged to Green House at Midimyal and Poultry Livestock Project of Veterinary College Hyderabad wherein the participants were explained about technical and financial aspects of these activities. The programmes were coordinated by Shri R. Koteswara Rao, Project Consultant, CRCDB, NIRD&PR.

Panchayati Raj Administration and Rural Development

The Training Programme on "Panchayati Raj Administration and Rural Development" was sponsored by the Department of Panchayati Raj and Rural Development, Government of Odisha under the national Flagship Programme i.e. RGPS, MoPR, Government of India. It was organised during September 21- 25, 2015 at NIRD&PR, Hyderabad. The objectives of the programme were to :

- [i] examine changes in organisational behaviour in panchayat organisation;
- [ii] equip the trainees with new tools and techniques of Rural Management and Community Governance; and,
- [iii] examine one's roles and responsibilities in administration.

The other issues discussed during the programme included the following;

- Effective service delivery: Health, Nutrition, education, drinking water, etc.
- Participatory planning at the GP, Block and District Level
- Strengthening the capacities of the GP to generate its own revenues.



This programme was attended by 36 elected representatives from the district, block and village panchayats. The training sessions were on the following themes: Integrated District Planning [IDP], GP development plan with resource convergence, Generating own source revenues by GPs, status and functioning of PRIs in Odisha,, Gender issues in Panchayati Raj, Leadership initiatives in Panchayati Raj and convergence of rural development programmes at the local level. A special session was organised on 'Village Empowerment Programme' called "Grama Jyoti" launched recently by the Government of Telangana for strengthening of Panchayati Raj.

During this programme a one-day field visit was arranged to Ibrahimpur Gram Panchayat, Medak district to examine their innovative practices and how the local committees are working to improve the delivery of services. These committees helped in retaining children in schools and monitored the Mid-day meal scheme. They also took efforts to supply potable drinking water and in keeping the village clean and green. Dr. K. Jayalakshmi, Professor & Head, CPR delivered a valedictory address. The programme was coordinated by Dr. Ajit Kumar, Associate Professor and Shri Manoj Kumar Patnaik, Nodal Officer from SIRD, on behalf of the Government of Odisha.

Faculty News

Bridging Gender & Social Gaps in Higher Education

Maulana Azad National Urdu University, Hyderabad organised one-day consultation workshop on proposed New Education Policy 2015 of Govt. of India on theme “Bridging Gender & Social Gaps in Higher Education” held on 24th August, 2015 at Gachibowli, Hyderabad. Dr.T.Vijay Kumar, Associate Professor (CHRD), NIRD&PR



has been invited to participate in the workshop as an expert for the sub-theme “SC’s, ST’s, OBC’s and higher education”. Dr.T.Vijay Kumar participated in the deliberations of the workshop and presented the recommendations on the sub-theme related issues.

International Conference on Research in Humanities, Sociology and Corporate Social Responsibility

International Centre of Economics, Humanities and Management and Emirates Research Publishing have jointly organised 4th International Conference on Research in Humanities, Sociology and Corporate Social Responsibility at George Town, Penang, Malaysia during September 24-26, 2015. Dr.T.Vijay Kumar, Associate Professor, Centre for Human Resource Development, NIRD&PR was invited to deliver Keynote address on Moral and Ethics in Research and Management. Dr. Vijay Kumar in his address highlighted the importance of ethics in the social science research, ethical principles for guiding research and mechanism to be evolved in the institutions to protect the



Dr. Vijay Kumar delivering Keynote address and receiving memento

rights and welfare of research participants and community and reflected in detail about the difference between ethical and unethical practices in research such as plagiarism, paraphrasing, quotation, etc. He further emphasised on the concept of ethical power and values required for a manager in research and management institutions. Apart

from delivering Keynote address, he has been given the responsibility to chair session on technical presentation, recognition and appreciation of research contributions. He presented two research papers in the Conference on Corporate Responsibility in Education and Mental Health among Rural Secondary School adolescents.



NATIONAL INSTITUTE OF RURAL DEVELOPMENT & PANCHAYATI RAJ

(Ministry of Rural Development, Government of India)

Rajendranagar, Hyderabad – 500 030

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