

NRLM RESOURCE CELL, NIRD&PR, ANNUAL REPORT 2016-17

Introduction

Aajeevika - National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. The Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.

Genesis

The Swarnjayanti Gram Swarozgar Yojana (SGSY), a flagship programme of the Ministry of Rural Development, implemented for well over a decade since 1999 has been restructured and is being implemented as National Rural Livelihoods Mission since FY 2010-11. The SGSY aimed at providing sustainable income to rural BPL households through income generating assets / economic activities so as to bring them out of poverty.

However, evaluation of the SGSY by National Institute of Rural Development (NIRD), Bankers Institute of Rural Development (BIRD) and several others showed mixed results. Out of the estimated 25 million households organized into SHGs up to 2010, only 22% were able to access bank credit. The studies brought out significant variations in the extent of mobilization of the poor SHGs and the quality of their functioning. The one-off assetization programme focusing on single livelihood activity has not met multiple livelihood requirements of the poor. Often, the capital investment was provided up-front as a subsidy without adequate investment in social mobilization and group formation.

Besides, uneven geographical spread of SHGs, high attrition rates among members of SHGs and lack of adequate banking sector response, had impeded the program performance. Further, several states were not able to fully invest the funds received under SGSY, indicating a lack of appropriate delivery systems and dedicated efforts for skill training and building resource absorption capacity among the rural poor. There was a considerable mismatch between the capacity of implementing structures and the requirements of the program. Absence of collective institutions in the form of SHG federations precluded the poor from accessing higher order support services for productivity enhancement, marketing linkages and risk management

It is in this context that the Ministry of Rural Development (MoRD), Government of India (GoI) constituted a Committee on Credit Related Issues under SGSY (under the Chairmanship of Prof. Radhakrishna) to look into various aspects of the scheme implementation. The Committee recommended adoption of a 'livelihoods approach' to eliminate rural poverty, encompassing the four inter-related tasks of:

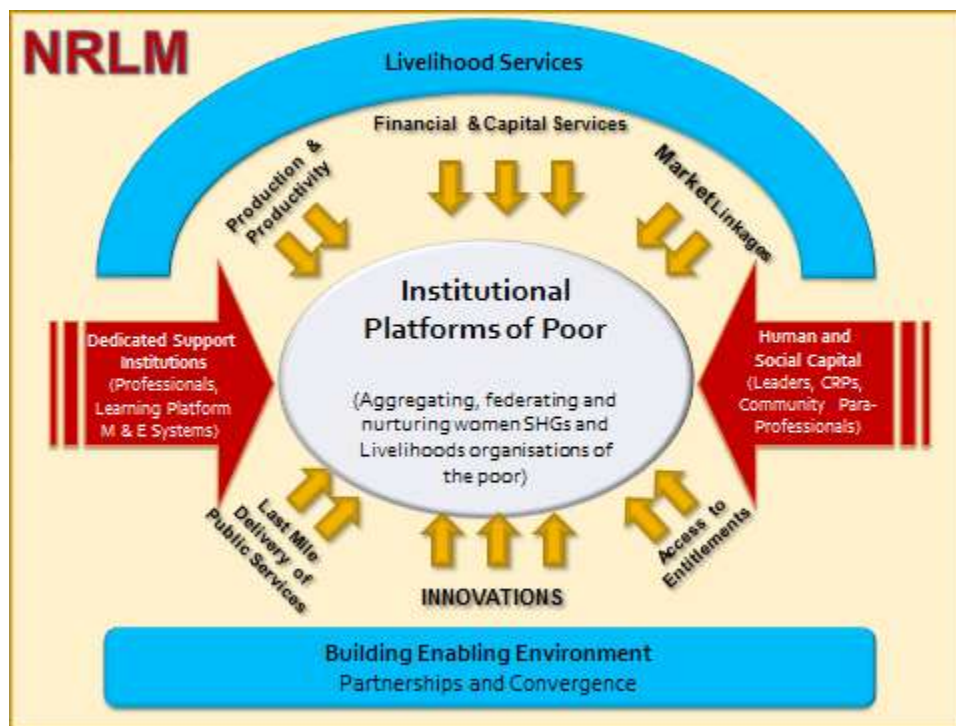
- Mobilizing all the poor households into functionally effective SHGs and their federations;
- Enhancing their access to bank credit and other financial, technical and marketing services;
- Building their capacities and skills for gainful and sustainable livelihoods development; and

- Converging various schemes for efficient delivery of social and economic support services to poor with optimal results.

The government accepted the recommendation of the Committee and restructured SGSY into National Rural Livelihoods Mission (NRLM) to provide greater focus and momentum for poverty reduction and to achieve the Millennium Development Goals (MDG) by 2015. The Framework for Implementation for N.R.L.M was approved by the Ministry on 9th December, 2010 and the Mission was formally launched on 3rd June, 2011.

NRLM Mission

"To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor."



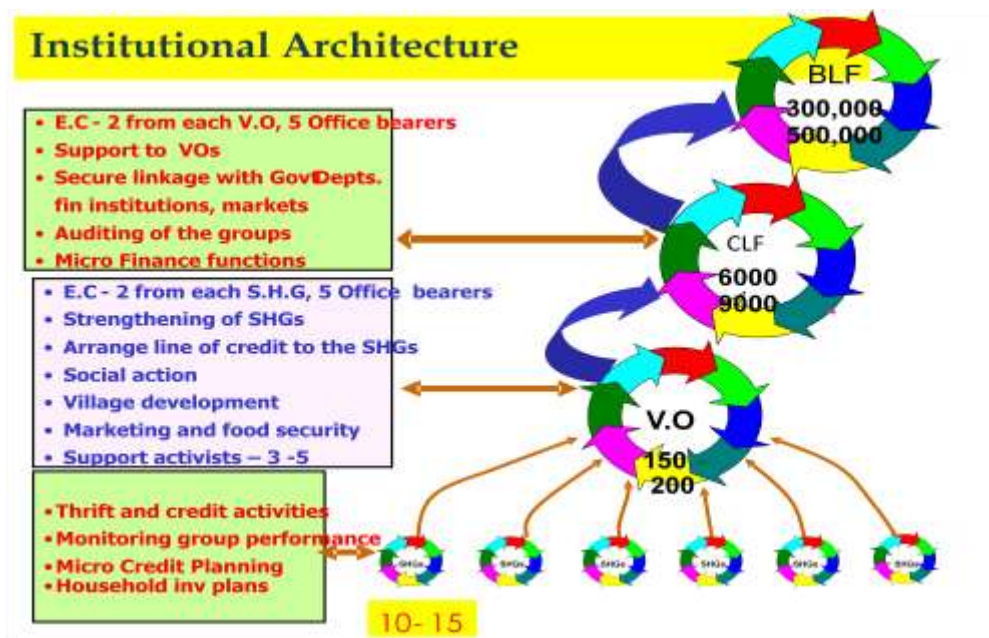
NRLM Frame work

In addition, the poor would be facilitated to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment. NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country.

Key Components of DAY-NRLM

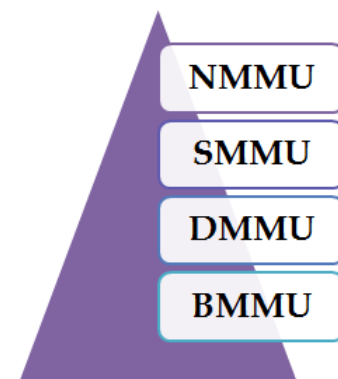
Universal Social Mobilization , Institutional platforms for Poor, Community Funds as Resources in Perpetuity, Financial Inclusion, Livelihoods, Gender, FNHW and Convergence and partnerships

Scope & Coverage : NRLM has set out with an agenda to cover 7 Crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakhh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years.



Sensitive support structures at all levels in NRLM

- ❖ At National level - National Mission Management Unit (NMMU) - to provide technical support to State missions
- ❖ At State level - State Mission Management Unit (SMMU) - State wide sensitive support structure, full time dedicated head of the mission
- ❖ Positioning multi-disciplinary team of trained and competent professionals at state, district and sub-district level
- ❖ Quality human resources from open market and from Govt.



DAY-NRLM footprint – Ason 31st March 2017 NRLM has entered in to 30 states/UTs in 4235 Blocks and 4.45crs women mobilized in to 37.80 lakh SHGs.

Objectives Of NIRD&PR-NRLM Resource Cell

1. To strengthen implementation of NRLM through capacity building of SRLMs and by arranging implementation support from NRLM Resource Cell
2. To facilitate continuous flow of trained National, State, District, Field professionals from NRLM Resource Cell to all the SRLMs and MoRD as per requirement.

Activities of NIRD&PR -NRLM Resource Cell during 2016-17

- ❖ SRLM ToT core team Development for all States, 23 days in 3 Spells on IB, FI, MIP, PTM, PIP, LH and VPLM conducted in 3 Batches As per the PMO office mandate, NRLM (RC) has conducted 4 batches of SRPs training on all NRLM thematics suggested by NMMU. Total 677 SRPs trained from 21 States and 2 UTs. Developed 677 SRPs from 21 states & 2 UTs (Andaman & Nicobar and Lakshadweep)
- ❖ SRLMs/NRO/NMMU need based Training Programmes on NRLM thematic (Including SRPs): Conducted 40 campus trainings and supported to 68 off campus programs in 12 States and 1 UT covering 2095 and 3978 participants respectively and 13 campus and off-campus workshops with 693 participants (Total participants – 6766). Themes covered Viz., SM, SI, IB, FL, FI, FM, Convergence, Insurance, FNHW, Disability, Elderly, Tribals, Gender, Producer groups, SVEP, Livelihoods, PTM, Management, Leadership, Visioning, Registration, Statutory compliance etc., States covered (13): Madhya Pradesh, UP, Jharkhand, Chhattisgarh, Rajasthan, Punjab, Haryana, Himachal Pradesh, Uttarakhand, Goa, Gujarat, Maharashtra, Andaman& Nicobar
- ❖ Training program on Financial literacy :As advised by NMMU , NIRD coordinated with BIRD,Lucknow and conducted FL training programs for 9 states and 221 participants from FLCC faculty, RSETIs Directors and SRLM Staff of Rajasthan, West Bengal, Bihar, MP, Maharashtra, Odisha, Gujarat, U.P &Chattisgarh states. Bank Sakhi training program Coordinated with BIRD, Lucknow with 84 participants in 2 batches from 8 states.
- ❖ 5th National Level annual Write shop at NIRD&PR (15 mem from each SRLM,NMMU and others) and 2 Regional Write shops-total 259 participants were participated from 23 states and 1 UT from 16-21st Jan 2017 at NIRD&PR, Hyderabad.



- ❖ NMMU-MoRD and NIRDPR jointly conducted workshops including review meetings at NIRD&PR and other Places-Coordinated 11 workshops on campus by covering 603 participants and 2 off campus at Rajasthan & Jharkhand by covering 90 participants. Workshops focused mainly on Livelihoods enhancement action plan, NRPs empanelment and orientation, MKSP, FI, FNHW, IB-CB, SI-SD, HR, Registration of federations etc.,
- ❖ Briefing & Debriefing at NIRD for exposure visits of various teams from SRLMs/ NMMU. Regular debriefing programs were organised for CMSA CRPs from 7 states: Chattisgarh, Rajasthan, West Bengal, J&K, Jharkhand, Maharashtra, MP etc., Total 583 participants attended
- ❖ Bankers orientation program on NRLMat NIRD&PR from 20-23rd Sept 2016. Total 42 participants were attended. Two off campus programs conducted in Goa state from 27-28th Oct 2016. Total 25 bankers and staff participated

Programs conducted other than in AAP 2016-17

- ❖ In coordination with NMMU, conducted 5 training programs on Transaction based MIS for SRLM staff. Total 410 participants from 13 states. States viz., HP, Karnataka, MP, Maharashtra, Tamil Nadu, Odisha, UP, Uttarakhand, Gujarat, Kerala, Haryana, J&K and Punjab
- ❖ Empanelment of NRPs for Livelihoods (farm, off farm & NTFP) IB-CB, FI, Gender-FNHW, Convergence and HR. In coordination with NMMU and with the support of selected NRPs, total 20 NRPs have been empanelled for LH
- ❖ As requested by CEO, SRLM Chhattisgarh, conducted 3 batches of induction training to 89 DEOs & ADEOs of Chhattisgarh and also 2 batches of 56 DPMs, BPMs & Yps of Jharkhand. All the participants were taken for 4 days field visit in Warangal rural, Khammam rural districts and they interacted with SHG, VO, Cluster federations, Zilla Panchayats and Project staff

- ❖ Supported to NMMU in roll out of PMS process and HR audit in the states
Supported states:Rajasthan, Odisha, Chattisgarh, Nagaland, Meghalaya & Haryana
- ❖ As advised by the JS (RL), MoRD,3 batches of Training cum orientation exclusively on NTFP conducted in 3 states viz., Maharashtra, Gujarat & Jharkhand. Total no.of participants covered 111.
- ❖ Supported 10 states on BRP training and roll out by deputing NRPs and NRLM(RC) staff

Key Achievements during the F.Y 2016-17

(A) Development of National Resource Persons and State Resource Persons:

NIRD&PR has been collecting the experienced Resource Persons data across the country, those who are having experience on SHG and related activities and Rural Development programmes to support in various capacity building activities of NRLM. A pool of 326 Resource Persons at the National level including North Eastern states has been identified by NIRD&PR and NMMU, MoRD jointly. As on 31 March, 2017, IB CB - 51, LH - 67, Leadership - 05, HR - 02, Gender - 22, FNHW - 14, FI - 38, Convergence - 05, PTM - 13 and other themes - 66, Total - 281.

As per the PMO agenda NMMU,MoRD and NIRD&PR, NRLM (RC) designed a 11 days schedule for SRPs training and conducted 4 batches (including one at Guwahati) of training at NIRD&PR, Hyderabad. The training was organised simultaneously in different thematic areas like SM,SI-IB,FI-FM, Books, Audit, Gender-FNHW,Vision, Building, leadership & Management and Participatory process (PIP,MCP,VRP & Convergence and Livelihoods).During 10th may to 30th June'2016. The total number of participants trained in 4 programs was 677 from 21 States and 2 Uts (Puducherry and Andaman & Nicobar).

(B) Support to SRLMs on Block level Resource Persons (BRPs) training:

NIRD&PR,NRLM(RC) supported 10 States to roll out BRP trainings by deputing National Level Resource Persons (NRPs) and NRLM (RC) staff. Supported states i.e., Madhya Pradesh,Uttar Pradesh, Rajasthan, Jharkhand, Chattisgarh, Punjab, Haryana, Uttarakhand, Himachal Pradesh and Gujarat.

(C) Study on factors leading to the success of SHG Bank linkage

As directed by JS (RL) MoRD, NRLM RC conducted a study on “**Study on factors leading to the success of SHG Bank linkage** in four south Indian states viz., Andhra Pradesh, Telangana, Tamilnadu and Karnataka. The following four member committee (NRPs) has been constituted by the DG, NIRD&PR to study on factors leading to the success of SHG Bank Linkage.The committee has submitted report to NIRD&PR and the same has been forwarded to MoRD.

(D) Documentation of Business Models

As advised by JS (RL) MoRD, NRLM Resource cell in coordination with NMMU Documented Best Business Models under NRLM in nine states viz., Dairy based

livelihoods, Agri/Horticulture based livelihoods, Human nutrition based livelihoods and Micro Enterprise based livelihoods with the support of NRPs and the report has been submitted to MoRD. NRPs made presentation on their respective themes before Secretary, MoRD and Joint Secretary (RL) at Delhi on 02.09.2016. Report has been published by MoRD.

(E) Review on status of Convergence Special Projects

On advise of NMMU,MoRD NRLM (RC), NIRD&PR has completed Convergence Special Project Reviews in all the suggested seven states taking help of NRPs i.e., Maharashtra, Bihar, Uttar Pradesh, Rajasthan, Tamil Nadu,Jharkhand and West Bengal. All the Seven states Convergence Special Project Review reports have been submitted to NMMU, MoRD.

(F) Support to Andaman & Nicobar administration to roll out NRLM program:

As requested by A&N administration, NIRD&PRNRLM(RC) has conducted 2 days orientation on NRLM concepts to Rural development department officials, selected Block development officers, Panchayat Extension officers and identified Community Resource Persons. Also deputed two Community Master Trainers from Telangana state for 10 days to train the existing cadres and leaders. Further, arranged a immersion program for 31 member team of officials and community from 27th Feb to 6th March 2017. The participants were taken for exposure visit to Warangal rural district for 4 days for interaction with SHG,VO,CLF,Bank officials and DRDO officials.



(G) Financial Literacy programs :

As advised by NMMU, NRLM (RC) coordinated Financial Literacy training programs with BIRD, Lucknow and conducted 9 training programs for 9 states and 221 participants were attended at BIRD lucknow (Bihar, Chhattisgarh, Odisha, Gujarat, West Bengal, Uttar Pradesh, Madhya Pradesh, Rajasthan and Maharashtra). In the year 2017-18 NRLM (RC) will conduct need based financial literacy training programmes at NIRD&PR Hyderabad.

North East Regional NRLM Resource Cell at Guwahati :

Objectives:

To Strengthen the implementation of NRLM objectives through capacity building of North East States SRLMs (8) Assam, Nagaland, Manipur, Mizoram, Sikkim, Tripura, Megalaya and

Arunachal Pradesh, NRLM Resource cell established in July 2015 at NIRD&PR, NERC, Guwahati to cater the needs of the NE states.

1. To facilitate continuous support of trained National, State, District, Field professionals from NRLM Resource Cell to all the SRLMs and MoRD as per requirement.
2. To plan and design demand based activities for the SRLMs of North East Region.
3. To document best practices of NER and development of training modules and materials

Activities of NERC -NRLM Resource Cell during 2016-17

❖ Developed 80 Members of SRLM staff as Core TOTs

❖ Need based training to SRLMs officials,

24 programs have been organized in NIRD&PR-NERC campus and various SRLMs as per the demand and trained 610 Participants. A total of 25 programmes for the SRLMs were planned during FY 2016-17. As of 23rd February, 2017, a total of 24 programmes have been completed and another 3 additional programmes will be completed by 31st March, 2017

❖ **Bankers Orientation on NRLM:** Bankers from the States of Nagaland, Mizoram, Meghalaya and Manipur attended the 3 days orientation cum field exposure on NRLM in 4 different programmes. A total of 60 Bankers from Banks including Rural banks of Nagaland, Mizoram, Meghalaya and Manipur, Nationalised banks like SBI, UBI, Apex Bank etc participated in the orientation.

❖ **Community cadres training :** Community cadres and volunteers from intensive and non intensive blocks of Meghalaya were provided training on Social Mobilization, IB-CB, FI and convergence. One batch of Bank Sakhis from Mizoram and Meghalaya were exclusively trained at NIRD PR. A total of 77 community cadres were trained during the FY 2016-17 from 2 states viz., Meghalaya and Mizoram

❖ **Thematic workshops and training:** Four workshops on Financial Inclusion (FI), MIS, Livelihood and Convergence were organized in coordination with NMMU, NRLM where SRLMs of NE region participated. A total of two workshops including FI and Livelihoods were completed during the year. Additional 2 workshops on MIS and Convergence were also organised in coordination with NMMU-NRLM

❖ **3rd Annual Regional Write shop for the NE SRLMs :** Conducted 3rd Annual National Writeshop at NIRD&PR NERC, Guwahati for NE states in February, 2017. Joint Secretary, NRLM, MoRD, Director, F&A, NRLPs, Leads of NMMU, NRLM, NMMU, MoRD officials, NRPs, SMDs/CEOs, COOs, SPMs & other senior SRLM officials attended the writeshops. There were total of 88 participants during the Writeshop.

NIRD&PR-NRLM-Resource cell Achievements during 2016-17

NRLM (RC),NIRD&PR, Hyderabad and NERC, Guwahati conducted various campus, off campus training programmes and also coordinated MoRD programmes during 2016-17.

S. No.	Details	No. of Programs	Participants
NIRD&PR, Hyderabad - NRLM Resource CELL			
1	Campus training Programs	40	2095
2	Off campus training programs	68	3978
3	NIRD&PR supported Off campus workshops	2	90
4	Campus workshops coordinated with NMMU, MoRD	11	603
	Sub-Total	121	6766
NERC, Guwahati (NRLM CELL)			
5	Campus training Programs	17	674
6	Off campus training programs	09	294
7	Campus workshops coordinated with NMMU, MoRD	05	389
	Sub-Total	31	1357
Total		151	8076