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SOCIAL AUDIT IN RURAL DEVELOPMENT



Cover Story

Social Audit in Rural Development

With the huge allocations under various rural development initiatives, the need for responsibility is increasingly being realised. Towards achieving Good Governance, transparency, responsiveness and accountability assume all the more importance. Government departments are accountable to the citizens for the effective, efficient and corruption-free delivery of these programmes. The inadequacy of top down auditing mechanisms has given rise to the need for bottom-up stakeholder-based mechanisms to complement them. Social Audit - the audit by the people - is one such mechanism. Social audit gained significance after the 73rd amendment of the Constitution relating to Panchayati Raj Institutions. The approach paper to the Ninth Five Year Plan (2002-07) emphasised upon social audit for effective functioning of Panchayati Raj Institutions that empowered the gram sabhas to conduct social audits.

A social audit is a process by which the people, the final beneficiaries of any scheme, programme, policy or law, are empowered to audit such schemes, programmes, policies and laws. It thereby tries to ensure that the activities of the programme/policy designed and implemented in a manner, that is most suited for the prevailing conditions, appropriately reflects the priorities and preferences for which it meant, and most effectively serves public interest. It complements financial audit and audits the quality, performance and choices of a programme/ policy.



Social audits thus provide the end users an opportunity to scrutinise the procedures and benefits of development initiative.

Transparency and accountability apart, social audits are conducted to inform and educate people about their rights, to provide a platform for people to express their needs and grievances and to promote people's participation in all stages of the implementation. They also facilitate in ensuring Gram Sabha as inclusive and participatory institution in making it as a platform for positive collective action and in improving the capacities of people.

The process of social audit includes broadly four activities namely, record verification, physical verification, interacting with primary stakeholders for ratification/ testimony and finally conduct of social audit forum for presenting the findings.

Social audit started in the development sector with MGNREGS in 2005. Section 17 of National Rural Employment Guarantee Act (NREGA) mandates conduct of regular social audits in the Gram Sabhas at least once in every six months. It lays heavy emphasis on the quality, regularity and effectiveness while conducting the social audits.

Though social audits are widely accepted as an important mechanism that allows people to enforce accountability and transparency in MGNREGS, lot of variations were observed across the States, in the process of conducting social audits and also the motivation to take them up in true spirit. In this backdrop, to have a common understanding and uniform way of application of social audits in MGNREGS across the States, Mahatma Gandhi National Rural

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Employment Audit of Scheme Rules 2011 were notified in consultation with the Comptroller and Auditor General (CA&G) of India, under sub-section (1) of section 24 of MGNREGA 2005 for laying down the methodology by which social audits should be conducted. According to the social audit rules, every State has to set up a Social Audit Unit (SAU) which shall be independent from the Department that is implementing MGNREGA in the State. The SAU must be headed by a full time Director with staff structure comprising State resource persons and district resource persons, who facilitate social audits along with village social auditors selected from the field.

Field research suggests that social audits increased the awareness of the people and smoothened the implementation process. Social audits effectively challenged corruption, with punitive actions taken against corrupt officials, and successfully recovered embezzled funds. Social audits also empowered the poor with greater bargaining strength to claim their rights and entitlements. They acted as a platform for feedback and influenced policy implementation. They also facilitated people seeking accountability and enhanced interaction between participants and government officials.

Based on the success of social audits in MGNREGS, now social audits are applied to other development programmes like Indira Awaas Yojana, ICDS, NSAP, Mid- day meal programme, PDS, IWMP, etc.

Centre for Wage Employment and Poverty Alleviation of NIRD&PR, the nodal centre to cater to the training and research needs of MGNREGS has taken up many activities relating to social audit. As part of these, training programmes are organised to the development professionals at various levels. It has taken up both sensitisation programmes as well as skill development programmes. Besides pilot audits, test audits and social audit campaigns are taken up in association with MoRD.

NIRD& PR along with Centre for Equity Studies (SAMYA) has developed 'Social Audit: A Peoples Manual' in the year 2007. MoRD brought out a revised 'MGNREGS Social Audit Manual' in 2014 in collaboration with NIRD&PR. As part of research, the Institute carried out studies on different facets of social audit such as processes, outcomes, effects and constraints in the conduct of social audits. It has also documented best practices in social audit and variations in the processes of social audit across the States.

A new centre called 'Centre for Social Audit' was established in NIRD&PR to cater to the needs of the social audit in all the rural development programmes.

International Training Programme on Sustainable Agricultural Strategies for Rural Development

The ITEC-SCAAP International Training Programme on “Sustainable Agricultural Strategies for Rural Development” was held during 1 - 28 February, 2016. The total number of participants was 26 and represented Africa, Asia and Latin America. Majority of the participants were Senior Officers engaged with their respective country ministries/departments such as Ministry of Agriculture and Rural Development dealing with crop husbandry, livestock, fisheries, horticulture, extension and research, etc.

The four week-long programme has been divided into five broad themes, namely:

- Sustainable Agriculture: Issues and Approaches;
- Rural Development: Approach & Strategies and Linkages with Agriculture;
- Institutional Linkages: Role of Science and Technology for Agriculture Development;
- Study Visit to Innovative Experiments; and
- Sharing of field experiences.

The modules have been rolled out encapsulating the subjects such as (i) Sustainable Agricultural Strategies (ii) Conservation as a tool for agrobiodiversity (iii) Agricultural Extension (iv) Climate Change: Adoption &



Mitigation methods (v) Watershed Development (iv) Non-farm Micro Enterprises for Self-Employment (vii) Poverty in Rural Areas (viii) Change Management in Agriculture and Allied Sectors (ix) RD programmes through Gender Lens (x) Agrarian Crisis (xi) Livestock Development for Sustainable Agriculture (xii) Application of GIS in Agriculture & RD (xiii) Participatory Planning (xiv) Monitoring & Evaluation of Development Projects.

As part of the training programme, one-day Symposium on “Climate Change Impacts on Agriculture-Adoption and Mitigation Strategies” was organised at Centre for Good Governance, Hyderabad. The Symposium was inaugurated by Dr. David Bergvinson, Director General, ICRIASAT and Keynote

address was delivered by Shri Parthasarathy, APC & Secretary (Agriculture), Government of Telangana. Several scientists and participants made presentations and discussed the pertinent issues related to climate change and its impacts on agriculture.

Participants were taken to Karnataka State to expose to the agriculture and rural development related programmes such as watersheds, floriculture and animal husbandry. The participants visited Tumkuru, Chikabalapura, Ramnagara and Mysuru districts and interacted with the farmers and village community.

The programme was coordinated by Dr. K. Suman Chandra and Dr. E.V. Prakash Rao of CAS & DM.

International Training Programme on Information Communication Technology for Rural Development

The International Training Programme on Information Communication Technology for Rural Development was organised during

January 4-31, 2016 by the Centre for Information Technology at NIRD&PR. It was sponsored by the Ministry of External Affairs, Government of

India. The main objective of the programme was to expose the participants to the Innovative ICT Projects initiated by Central/State

governments which have made a dent in key sectors such as Agriculture, Health, Education as well as Electronic Delivery of Services catering to citizen services. As many as 21 participants from 13 countries participated with varied backgrounds, out of whom ten were women. Participants were from Bangladesh, Bulgaria, Colombia, Iraq, Jordan, Kyrgyzstan, Lebanon, Malawi, Mauritius, Niger, Sri Lanka, Tajikistan and Uganda.

The participants had good opportunity to interact and discuss with IT Experts on various themes and were taken around to important institutions to demonstrate the Best ICT applications taken up and implemented both by Central/State governments. During third week, participants were taken on Study Tour to Bengaluru and Mysuru where they got exposed to the best practices in the sectors like Agriculture, Education, Land Records, e-governance, Health, Citizen Centric Services and IT Infrastructure. In this connection they visited prime organisations like State-of-Tele-Medicine Centre at Narayanhrudayalaya, C-DAC, V-LED, a lead NGO working at the grassroots for the under-privileged and activities of RUDSETI at Mysuru, besides IT/BT/S&T departments and e-governance Secretariat, Government of



Karnataka. They had the opportunity to see the functioning of Bhoomi as well as Bangalore OneProjects.

Prof. L. Raghava Rao, (Journalism & Mass Communication) Retd., Dr. B R Ambedkar Open University and Er. Vivekananda Murthy, Retd. Chief Engineer (Irrigation), Andhra Pradesh interacted with the participants in the concluding session. Both of them stressed the need for such International programmes on sharing of experience in developing countries on ICT Applications in Rural Development. They also inquired about the programme and its efficacy. The participants informed that training lived up to their expectations

and their specific needs were fully addressed. They thanked the Government of India for providing them an opportunity to attend the programme and appreciated the Programme Director and his team for their best efforts in arranging useful sessions on ICT related topics which were very pertinent to Rural Development by inviting eminent personalities in the ICT domain to share their innovative experiments, knowledge and show-casing the best ICT Projects taken-up in different parts of the country.

The programme was coordinated by Dr. P. Satish Chandra, Head (CIT) and Shri G V Satya Narayana, Assistant Professor from Centre for Information Technology, NIRD&PR.

National Seminar on Rural Sanitation in India

Rural sanitation promotion is one of the mammoth challenges that India faces today. We are completing one year of our 'Swachh Bharat Campaign' efforts on 2 October 2015. This is to continue as 'Swachh Bharat Mission (SBM)' for the next four years until 2019, when the nation shall celebrate the 150th birth anniversary of Mahatma Gandhi. According to

NSSO (December 2013), 59.4 per cent of rural India defecates in the open. India is making progress in rural sanitation adding some 4 – 5 million new toilets per year. However, going by the number of 'people who still do it in the open', the pace of change to toilet use is too slow.

Despite persistent efforts by the government and international

agencies, the sanitation coverage in some of the States is poor. Often times, in our enthusiasm to see many ODF villages, we take a triumphant march ahead accelerating construction, only to realise when we look back that a considerable number of toilets constructed are disused or misused. This is a far more serious concern than not having one.

Independent assessments conducted in some of the Indian States show alarming picture on dysfunctional toilets, and misuse. 'What use a toilet is put to' is one vital outcome question that can answer 'whether a sanitation mission is successful or not'. Besides construction and use of household toilets, there are other issues such as arrangement for solid waste management; and arrangement for disposal of kitchen and bathroom waste water to be able to realise the dream of Swachh Bharat.

Facilitating households to construct toilets is an arrangement for safe disposal of human excreta, which is good for human health, and environmental cleanliness. Similarly, GP level arrangement for managing kitchen waste; and a system for disposal of waste water from kitchen and bathroom are very essential for achieving general cleanliness, and a good quality of life. There are Gram Panchayats that are successfully managing their sanitation status with proper system in place; similarly, it is undeniable that there are bottlenecks that obstruct and hold back many

GPs from realising Swachh Gram. It's time we discuss in detail the achievements, trends and challenges in accelerating rural sanitation. It can help scale up good practices, and make out ways to remove bottlenecks.

The Centre for Rural Infrastructure (CRI) of NIRD&PR conducted a National Seminar on 'Rural Sanitation in India: Achievements, Trends and Challenges' from 27 to 29 January 2016. The Seminar had 44 participants drawn from development institutions, universities, NGOs and INGOs. Besides State Water and Sanitation Missions (SWSMs), and SIRDs; subject specialists, researchers in the fields of rural development, and rural development project management participated and presented papers.

The overwhelming response to the Seminar indicated the number of development practitioners and professionals, who are on a Clean India mission - and are interested to discuss and share innovations, concerns, and ideas that work. Many papers received were interesting, insightful, and almost all of them

come from practice. One common thing that most papers have touched upon is about the pace of coverage in rural areas, and some of the papers also point out the alarming number of disused toilets. There were papers that discuss how they address these issues in the States they come from. Most authors had rightly got the spirit of the seminar that they had put in efforts to come with several strategies, suggestions, good practices, and innovations rather than merely rediscovering a well-known reality: 'that insanitation is an enormous problem in India, and something needs to be done about it'.

The Seminar has come out with innovative-and-actionable agenda towards achieving ODF villages, and ways to nudge general awakening to scale up and intensify administrative and grassroots level action towards clean India.

The Seminar was inaugurated by Dr. S.S. Meenakshisundaram, IAS (Retd.), currently visiting Professor at NIAS and ISEC, Bengaluru. Shri Lalith Mathur, IAS, former DG of NIRD gave away the certificates and graced the occasion during valedictory session.

Good Practices in Sanitation Observed

Household Toilets

Apart from the deep-seated habit of rural people in India not very much inclined to owning or using toilets, one serious hurdle that slows up the physical progress of toilet construction is 'fund release mechanism'. The Swachh Bharat Mission (SBM) puts across that ₹ 12000 is given as post-construction incentive, meaning one should apply for toilet, complete construction and money will be released after physical verification of the toilets constructed by a set of beneficiaries. This implies that money is required for



construction in the first place, to be able to claim and get the incentive later. Some NGOs, especially those that work with SHGs have the advantage of providing a small loan for toilet construction, and recover the loan after the incentive is released by the State government. There are some NGOs that have revolving fund arrangement for the poor to draw money from, complete construction, and then repay it after the incentive is released by the government. Recently during a field visit to Tamil Nadu, it was observed that Gandhigram Trust is operating a revolving fund exclusively for toilet construction. This is supported by Arghyam, Bengaluru. The Trust is closely working with the DRDA, Dindigul in rural sanitation programme. Although the idea of

SHG-based and MFI-based (Micro-Finance Institution) financing is not new; more and more NGOs coming up with such workable arrangements could help achieve many Open Defecation Free villages earlier than we contemplate.

Solid Waste Management

As part of SBM, many State governments have started implementing solid waste management system at Gram Panchayat level. Household refuse, garbage from streets and public places are collected; segregated into wet waste and dry waste; wet waste are used for vermi-compost production, which helps enrich soil fertility; and the dry wastes are sold to scrap dealers. While many Gram Panchayats are struggling to manage

a system for managing solid waste, Kurudampalayam Gram Panchayat, Coimbatore district, Tamil Nadu demonstrates it successfully for almost three years now. The segregation process, treatment and the contact they have established with the scrap dealers are admirable. Kurudampalayam Panchayat is closely guided by DRDA Coimbatore and a local NGO. All said and done, Kurudampalayam is a must-visit for any Panchayat that proposes to set up a solid waste management system. There's practically quite a lot to learn from Kurudampalayam. [Notes by Dr. P. SivaRam, Professor & Head, and Dr. R. Ramesh, Assistant Professor, CRI, NIRD&PR based on field visits].

Book on Agrarian Crisis and Farmers' Distress Released

NIRD&PR organised a National Consultation on Agrarian Crisis and Farmers' Distress along with Centre for Sustainable Agriculture (CSA), Hyderabad on 21 and 22 May, 2015. Dr. T. Haque, Director, CSD, Delhi, Shri Vadde Shobanadreeswara Rao, Former Minister of Agriculture, Government of Andhra Pradesh, Prof. D. Narasimha Reddy, National Fellow, ICSSR, Shri Devinder Sharma, Journalist, Professor K.R. Chowdry, Former Professor, APAU, Dr. D. Rama Rao, Director, NAARM, Shri PSM Rao, Columnist, and Shri Jaideep Hardikar, Journalist and Special Correspondent, The Telegraph, chaired the technical sessions and also made presentations. Delegates from various States who are academicians, administrators and farmer-friendly activists participated in the discussions.

Based on the presentations and discussion in the National Consultation, NIRD&PR published a



Report titled "Policy Perspectives and State Response to Agrarian Crisis and Farmers' Distress". This report was released by Dr. David Bergvinson, Director General, ICRISAT on 23 February, 2016. The report is compiled and edited by Dr. K. Suman Chandra, Professor & Head (CAS), Dr. E.V. Prakash Rao, Professor & Head (CCC&DM) and Dr. G.V. Ramanjaneyulu, Director,

Centre for Sustainable Agriculture, Hyderabad. The report highlighted the following recommendations.

1. Farmers' collectives/associations should be strengthened and linked to a "Farmers' Commission" at the State level with statutory powers. The Commission should have the mandate of making recommendations on

- prices, support systems, institutions and various policy measures to ensure dignified livelihood for farmers and prevent distress.
2. Policy that ensures "Income Security" should be implemented to all farm households who earn an income that is required for a dignified living. The enormous and ever-increasing income gap between agriculture and the organised sector should be addressed.
 3. Minimum Support Price (MSP) should ensure a profit margin above the actual cost of cultivation, and MSP should be guaranteed to the farmers as a statutory measure. MSP implementation and procurement should be extended to dryland crops such as millets, pulses and oilseeds. Shanta Kumar Committee recommendations on procurement and PDS are not in the interest of farming community therefore, should be rejected.
 4. Budgetary allocation to agriculture and allied sectors should be increased to 10-15 per cent of the total budget at the Centre and States. The reduction in allocation in the Budget 2015-16 after the tax devolution to States has not been matched with corresponding increase from States – this is a cause for concern which should be addressed immediately.
 5. Ecologically sustainable agriculture should receive systematic support from the government in mission mode to enable time-bound shift away from resource-incentive, chemical-based agriculture.
 6. A clear system of identification of the owner cultivators should be established to protect the rights of tenant farmers, sharecroppers and women farmers and to ensure that they get access to all the government support systems. Tenant farmers should get access to bank loans, crop insurance and so on through systems like Loan Eligibility Cards and Joint Liability Groups.
 7. Women farmers who turn out 60-70 per cent of the farm work should get full recognition as farmers – in terms of land rights, land records, access to credit and other support systems, legal mechanisms, budgetary allocation, and promotion of women farmer collectives.
 8. Priority sector lending norms should be restored, including 13.5 per cent direct lending, and at least 50 per cent of direct lending should go to the small and marginal farmers who constitute 85 per cent of the farming community.
 9. Farmers' Producer Organisations (FPOs), should be widely established for small and marginal farmers with financial support from the government. FPOs should be independent and establish control over the value chain through processing units, consolidation and marketing.
 10. Identification of farmer suicides should be simplified and accountable, and the dependents of farmer suicide families should get immediate ex-gratia and one-time settlement of all outstanding loans. The dependent children should get priority in education and livelihood support.
 11. Compensation for crop loss and damage due to natural disasters including drought should be given immediate priority. Hooda Committee recommendations should be implemented.
 12. International trade agreements and WTO should not be allowed to implement anti-farmer policies in the country. Livelihoods of small and marginal farmers should be made paramount concern, and livelihood boxes should be invoked.
 13. Agricultural insurance should be made more effective to benefit farmers suffering losses, and premium subsidy should be increased to make it affordable for most farmers.

Community Involvement in Preventive and Promotive Primary Health Care

The Centre for Human Resource Development, NIRD&PR organised a national level training programme on "Community Involvement in

Preventive and Promotive Primary Health Care" during 22 February to 26 February, 2016. The main objectives of the programme were

(1) to understand Community Health Promotion and Disease Prevention in Rural Areas, (2) to examine the Health Inequalities and

Health Hazards, (3) To learn good practice guidelines for community involvement, (4) To analyse practical issues related to community participation from different case studies.

In all 20 participants, representing Odisha, Maharashtra, Karnataka, Madhya Pradesh, Jammu, Uttarakhand and Uttar Pradesh attended the programme. The participants were Health personnel working in different capacities at the district and State levels.

The five-day deliberations were spread over several sessions in order to fulfill the objectives of the programme. Besides NIRD&PR faculty, eminent speakers from Public Health Foundation of India (PHFI), and UNICEF shared their expertise and experiences with the participants. To make the sessions participatory and dialogic and rich in content and experience, current status of preventive and promotive health care in India, issues and challenges in the rural context were discussed focusing primarily on increasing disease burden in rural India and the socio-cultural disparities in the context of primary health care. Sociological dimensions of health and well-being, and non-communicable diseases as a major challenge in health research were discussed to understand the context of health care from the community's perspective. The sessions included participatory and group exercises. Detailed discussion was held on local governance issues and role of PRI's with regards to health and development. Effective ways to deal with a resistant community were also discussed. Participants were encouraged to interact and



express their opinions and share their experiences. The various techniques of participatory rural appraisal were discussed in length to understand the ways for greater community involvement in health promotion. This session witnessed meaningful discussions particularly with regards to socio-cultural barriers at the level of community. Sustainability in development sector for longtime is something phenomenal and requires continued and concerted efforts by local leaders, along with continual education of the community members. Field Visit to Hajipally Gram Panchayat, a Nirmal Gram Panchayat (GP) in Mahaboobnagar district of Telangana which stands extraordinary as a clean village for over a decade now was an eye opener and gave an orientation towards how to maintain sustainability and progress in sanitation and hygiene.

A session on poverty and its various linkages with health and other development indicators led to an enriching and stimulating discussion among the participants.

Good practice guidelines for community involvement was a major thrust of the programme. Psychological and behavioural management components were discussed to understand the barriers to health promotion and disease prevention in rural areas emphasising on the effective ways to mobilise and build the capacity of the communities.

On the concluding day of the programme, State-wise presentations on the issues and challenges faced in the area of preventive and promotive health at the level of the communities were discussed and experiences shared among the participants. This helped in examining the multiple factors affecting the health of the community and sharing of best practices adopted at the community level.

The programme was coordinated by Dr Sucharita Pujari, Assistant Professor, Centre for Human Resource Development and Dr Gyanmudra, Professor and Head, CHRD, NIRD&PR.

Planning and Management of PMGSY Using Geo-informatics and Modern Survey Techniques

A Training Programme on "Planning & Management of PMGSY Using Geo-informatics and Modern Survey Techniques" was organised during February 8-13, 2016 at NIRD&PR, Hyderabad. The Programme was designed for Officials and Engineers from PWD, RD, PR and DRDAs, SRRDAs, NABARD.

The objective of the programme is to familiarise and hand hold Geo-informatics and Modern Survey Techniques for Planning and Management of Pradhan Mantri Gram Sadak Yojana (PMGSY). The programme was attended by 43 Engineers from Rajasthan, Manipur, Andhra Pradesh and Telangana States. The Engineers include one SE, four EEs, 17 DEEs and 21 AEE/AEs from PWD, PR and State Rural Road Development agencies.

The participants were introduced to concepts of Geo-informatics (Remote Sensing, GIS and GPS System) and potential applications of these in Planning and Management of PMGSY. An intensive hand holding



was imparted on Open Source GIS software (QGIS) for preparation of basic road and infrastructure layers, database creation, querying, analysing and planning for PMGSY.

Participants were also exposed to use of time series data of Google Earth for Road network updating and monitoring. Besides, they were familiarised with NRSC Bhuvan

Geoportal and SISDP (Space based Information System for Decentralised Planning) for the use of datasets and thematic layer information available for PMGSY Planning.

The programme was coordinated by Dr P Kesava Rao, Assistant Professor, CGARD; School of Science, Technology and Knowledge System, NIRD&PR.

Geo-Spatial Technologies for Planning and Management of Watershed Programmes

NIRD&PR-CGARD Regional Training Programme on "Geo-Spatial Technologies for Planning and Management of Watershed Programmes" was held during 08-13, February 2016 at SIRD, Maraimalainagar, Tamil Nadu.

The programme introduced the concepts of Geo-Spatial Technologies (GIS, Remote Sensing and GPS Systems) and its potential applications in Watershed Planning



and Management. The programme aimed at familiarising the participants in the use of various Geo-Spatial Technologies related to Planning and Management of Watershed Projects. 30 WDT Engineers /Participants from SLNA attended the six-days residential course and they are working in various districts of Tamil Nadu. All the officers are involved in Watershed, Soil and Water Conservation and MGNREGS. The training is expected to help the field functionaries acquire working knowledge of Geo-informatics, Application Development, Handling various tools of Geo-spatial Technologies for Planning, Monitoring and Management of Watershed Projects. The Programme was inaugurated by Tmt. M. Madhavi,

Director, SIRD Tamil Nadu who in her Keynote Address, stressed the need and Best Practices of Geo-informatics for better implementation of watershed development programmes in Tamil Nadu.

The sessions were handled by CGARD Faculty and experts from various scientific institutes like Anna University, Tamil Nadu Watershed Development Mission, etc.

The Programme broadly covered the concepts of GIS, Remote Sensing, GPS and details of Quantum GIS Software and data relating to watersheds. The operating methodologies were taught and various inbuilt features were covered, for familiarisation of technical skills of the participants for application of

Geo-Spatial Technologies in Watershed Planning and Management.

The Digital Image Processing of Satellite data, Integration of various thematic layers, extraction of information and handholding of GPS systems were demonstrated to the participants live. The various inbuilt features of the open source GIS software were exposed, which could extensively be used in Watershed Planning and Management.

The CGARD Regional Training Programme was coordinated by Dr. Raj Kumar Pammi and Dr. T.Phanindra Kumar from CGARD, NIRD&PR and Tmt. Seetha Lakshmi, Course Coordinator, SIRD, Maraimalainagar, Tamil Nadu.

Micro-enterprise Development for Rural Bankers

The captioned programme was conducted from 15 to 18 February 2016 at State Institute of Public Administration and Rural Development (SIPARD), Agartala. The programme was attended by 18 participants who are officials working in the rural branches of Tripura Gramin Bank and Tripura State Cooperative Bank having head offices at Agartala.

The topics covered and delivered in the training programme were highly relevant to the serving bankers. Some of the topics include Innovative ways for financing micro-enterprises, Identification of appropriate micro-enterprises based on utilisation of local natural resources, Marketing strategies for micro-enterprises products, Rehabilitation of sick micro-enterprises units and other relevant topics on growth of micro-enterprises in the rural sector.



Dr.B.K.Swain, Professor, NIRD&PR covered various strategies to manage the micro-enterprises and the local resource persons dealt with other aspects, such as

recovery of NPAs under micro-enterprises in the rural sector, which itself is a daunting task for every bank. The recovery strategies and procedures were explained

through slides, power-point presentations and relevant movies documenting the success stories from various outside States. The participants were motivated to work in their respective rural branches to

initiate major breakthrough in further disbursement of rural credit for micro-enterprises under NRLM initiatives after recovering the bad debts in the State of Tripura.

The programme was coordinated by Dr.B.K.Swain, Professor and Head, Centre for Rural Credit and Development Banking, NIRD&PR and Mr. Rajeev Malakar, Assistant Professor working at SIPARD, Agartala.

Agricultural Finance (Rural & Investment Credit) for Officers of Corporation Bank

The captioned training programme sponsored by Corporation Bank was conducted during 01-05 February, 2016, in all 33 officers participated.

Corporation Bank has chosen the above programme at NIRD&PR in order to improve their Term Lending Portfolio through Investment Credit to Agriculture and Allied Activities. The participants are grassroots level officers posted in rural and semi-urban branches of Corporation Bank having 2-3 years of experience. The officers expressed that this programme will help them to a considerable extent in dealing with the appraisal of credit proposals in Agricultural Sector. They also realised the importance of Investment Credit for rural development. As part of the programme, a field visit was



arranged to Poultry farm and National Fisheries Development Board (NFDB), Rajendranagar, Ranga Reddy district wherein the participants were explained about technical and financial aspects of Poultry farming and Fisheries schemes.

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