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Rural Infrastructure: Drivers of Development



Cover Story

Rural Infrastructure: Drivers of Development

Infrastructure development has been recognised, especially in the past two decades, as a growth stimulant in any economy – both for urban as well as rural economies. The availability and access people have for physical infrastructure form part of the important determinants of rural development. They are also used as vital indicators of quality of life of people.

Rural infrastructure characterise technical structures such as roads, culverts and small bridges, water supply, sewers, power, telecommunications, banks, markets, and sports facilities. It can be defined as the physical components of interrelated systems providing commodities and services essential to enable, sustain, or enhance societal living conditions. Rural infrastructures facilitate opportunities for rural economic growth, which should eventually result in community convenience, and improvement in the standard of living in rural areas. Again, what physical infrastructure a country should aspire for depends on the stage of development a country is passing through. The infrastructure needs and priorities keep changing and expanding as the nation progresses. Infrastructure can be basic, like the ones mentioned above, or facilitative infrastructure such as agricultural infrastructure, market infrastructure, rural telecommunication connectivity, banking infrastructure, sports facilities, etc.

The infrastructure needs and priorities differ. The Government of India has also attempted to define



infrastructure during Basic Needs Programme in 1970s, and under Bharat Nirman during 2000s.

Pradhan Mantri Gram Sadak Yojana (PMGSY), Indira Aawas Yojana (IAY), Integrated Watershed Management Programme (IWMP), National Rural Drinking Water Programme (NRDWP) are some of the popular rural infrastructure development programmes being implemented at present. The IAY has the vision of providing housing for all eligible rural households before 2022; the NRDWP has the vision of improving the reach of piped water supply at rural household level from the existing 20% to 80% by the 2022; Under PMGSY, a total of 59,564 habitations are proposed to be provided new rural road connectivity. This would involve construction of 1,46,185 kms of rural roads. In addition to new connectivity, the Scheme envisages upgradation/renewal of 1,94,130 kms of existing rural roads.

Besides the Ministry of Rural Development (MoRD), there are several other ministries and departments of the Government of India (GoI) that are also involved in creation of rural infrastructures of

different types. For instance, Ministry of Drinking Water & Sanitation; Ministry of Health & Family Welfare; Ministry of New & Renewable Energy; Ministry of Agriculture & Farmers Welfare; NABARD; Department of School Education & Literacy; Department of Telecommunication; Department of Science and Technology, etc.

Recognising the importance of infrastructure creation, NIRD&PR has established a Centre for Rural Infrastructure (CRI) in 2008. The Centre offers training programmes for planning and management of rural infrastructure, and undertakes research studies on various issues related to rural infrastructure. CRI aims at providing policy support to the Ministries of Rural Development; Ministry of Drinking Water & Sanitation; and Ministry of Health & Family Welfare. It provides capacity building training for the development functionaries involved in implementation of Pradhan Mantri Gram Sadak Yojana (PMGSY), Indira Aawas Yojana (IAY), NRDWP, Swachh Bharat Mission, etc. The research studies undertaken and the handbooks brought out by the Centre help in better development practice, and informed policy making.

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Visit of Parliamentary Consultative Committee on RD, PR and Drinking Water and Sanitation to Hyderabad



The Parliamentary Consultative Committee on Rural Development, Panchayati Raj, Drinking Water and Sanitation headed by the Honourable Cabinet Minister of Ministry of Rural Development, Panchayati Raj, Drinking Water and Sanitation Shri Birender Singh Chaudhary visited Hyderabad during 18- 19 November, 2015. The Committee comprised Shri Sudarshan Bhagat, Hon'ble Minister of State for Rural Development, Shri Ram Kripal Yadav, Hon'ble Minister of Drinking Water and Sanitation, Bihar, Members of Lok Sabha, Members of Rajya Sabha and Officials from the MoRD and MoPR, Government of India.

The programme started with the welcome remarks by Hon'ble Union Minister for Rural Development. A presentation on implementation of Panchayats (Extension to Scheduled Areas) Act was made by Shri S.M. Vijayanand, Secretary, Panchayati Raj and Director General, NIRD&PR and Shri Goyal, Additional Secretary, Panchayati Raj followed by discussions and

clarifications by Hon'ble Members of Parliament. Hon'ble Members gave their suggestions on formats for Gram Panchayat Development Plan (GPDP). It was followed by a press meet by Hon'ble Union Minister for Rural Development.

As a part of the visit, the Committee held a meeting on 18th November, 2015 to review the implementation of the schemes of various departments of Rural Development, Panchayati Raj and Drinking Water and Sanitation.

In the afternoon, the Committee visited NIRD&PR and reviewed its performance. A presentation was made on the activities of the Institute including Rural Technology Park, various production units, demonstrations of low cost housing technologies and sanitation models, etc., by Shri S.M.Vijayanand, Secretary, Panchayati Raj and Director General, NIRD&PR.

Later in the meeting of the Committee, National Rural Roads Development Agency (NRRDA) facilitated the presentation of Expert Group on measures for cost reduction in rural roads. Shri D.P. Gupta, Chairman, Expert Group made the presentation. Hon'ble Union Minister gave suggestions on the future course of action to the Group.

On 19th November, 2015, the Consultative Committee made a visit to National Remote Sensing



Centre (NRSC), Shadnagar, Mahaboobnagar district. Director, NRSC Dr. Vinay Kumar Dadhwal made a presentation on the activities under National Remote Sensing Projects carried out at NRSC. The significant use of Space Technology for Rural Development, Panchayati Raj, Sanitation & Drinking Water was emphasised and outcomes of the projects like National level Ground Water Prospects Mapping, Integrated Watershed Management Programme (IWMP) and Space Based Information Support for Decentralised Planning (SISDP) were presented. The Session was an interactive Session towards effective utilisation of Space Based

Inputs in the respective domain. The presentation was followed by the demonstration of the Bhuvan Bhujal, Bhuvan-IWMP and Bhuvan Panchayat.

The Consultative Committee also held a meeting to review the performance of MGNREGS and PMGSY works in drought affected regions of Andhra Pradesh and Telangana along with MoRD officials and offered suggestions for effective implementation of the programmes.

Dr. G. Rajanikanth, Associate Professor and Dr. C. Dheeraja, Assistant Professor of the Centre for Wage Employment and Poverty Alleviation (CWEPA) of NIRD&PR coordinated the visit.

National Workshop on Good Practices under MGNREGA

Centre for Wage Employment and Poverty Alleviation and Ministry of Rural Development jointly coordinated the National Workshop on Good Practices under MGNREGS during November 20 - 21, 2015 at Hyderabad. The programme was intended for the Principal Secretaries of RD, Commissioners of RD and the Directors of SRLM from all the States and Union Territories of India. The objective of the Workshop was to share good practices in MGNREGS so that they can be replicated in other States and also to discuss the changes/ amendments that can be incorporated in the Act. In all, 80 participants from 26 States participated in the Workshop. Shri J.K. Mohapatra, IAS, Secretary, MoRD, Shri Amarjeet Sinha, IAS, Addl. Secretary, MoRD and Smt. Aparajita Sarangi, Joint Secretary, MGNREGS, MoRD, Government of India, facilitated the discussions.

Day one started with welcoming remarks by Smt. Aparajita Sarangi, Joint Secretary, MGNREGS, MoRD and briefing on the purpose and structure of Workshop. Shri Amarjeet Sinha, Addl. Secretary, MoRD, in his presentation highlighted a few issues for consideration in reforming MGNREGS. In this connection, he underlined the importance of Mission Antyodaya, a convergence mission to alleviate poverty, where MGNREGS and NRLM can play a greater role as Livelihoods Resource.



Shri Rohit Kumar, Commissioner, EGS, Rajasthan made a presentation on Demand Capture and Women Mate system of Rajasthan. He highlighted Group-wise Task Napi Payment System (GTNPS). He also elaborated the systems developed in Rajasthan to capture the hidden demand and also how the procedures were simplified.

Next presentation was on creative and innovative uses of MGNREGS by Shri Ronald Rose, IAS., District Collector & DPC, MGNREGS, Medak District, Telangana State and Smt. Lakshmi, Sarpanch, Ibrahimpur Gram Panchayat in Medak District. They primarily highlighted sustainable livelihoods of the poor through convergence of MGNREGA with various schemes. They focused on how to make a village developed one by having different development

committees. Besides, they shared their experiences on how they could achieve purified drinking water plant, ODF, cent per cent enrolment of children, tax collection, magic soak pits, harithaharam, etc., in convergence with MGNREGS.

In the afternoon, there were presentations by Chhattisgarh and Andhra Pradesh States on convergence and rolling out the social audits for ensuring transparency and accountability. Chhattisgarh Government has come out with fixed convergence models for the construction of Anganwadi Building, Mini Stadium, Gram Panchayat Bhawan, PDS Godown and Food Grain Platform (Chabutara). They also shared with the group how convergence is going on with Mukhyamantri Gramin Sadak & Vikas Yojana, Works for FRA

Beneficiaries, IWMP and Dairy Project initiative from Bilaspur district. Andhra Pradesh Government also explained the convergence models implemented by it. Both the States reflected on the status of social audit unit and conduct of social audits.

The next session was by the States of Sikkim and West Bengal on improving the quality of assets through convergence. Sikkim Government presented a convergence model of human resource convergence, convergence with departments, beneficiary co-financing, community convergence. A few examples presented were with reference to convergence with CSOs to institutionalise HR Convergence, Convergence with Horticulture / Agriculture for water tank, Horticulture Convergence with HCCDD, Animal Sheds with Animal Husbandry, Rural Housing with IAY/CMRHM/NBA and Community Convergence.

West Bengal presented the inter-department and intra-department convergence models and elaborated that they had the mandate to take up at least 50 per cent of works (in terms of the number) in convergence and when it comes to expenditure at least 20 per cent should be for convergence. They are also giving importance to converge with individuals in terms of individual works.

The last presentation for the day was by Telangana Government on how they succeeded in curbing the delays in wage payments. Their experience was that fixed labour group concept,



Muster rolls starting on different days (for one batch on Monday and for another batch on Thursday), eMMS, eFMS helped in curbing the delays in the payment of wages. It was informed that the compensation for the delayed payments at 0.005 per cent is in vogue in the State.

Day two started with a review of States on few components like CFT, barefoot engineers trainings, fund releases, etc., under the chairmanship of Shri J.K. Mohapatra, IAS, Secretary, MoRD. Smt. Aparajita Sarangi, Joint Secretary, MGNREGS, MoRD, made a presentation on draft Master Circular. As there were many directives, instructions and advisories (1039 approx.) leading to confusion and contradictions, it was felt that there should be clarity and simplicity in instructions, which is critical to effective implementation. So all the amendments, revisions, advisories, guidelines and orders issued from

2007 till November, 2015 were taken stock of and a simple instructional framework for implementation was prepared as a Master Circular. Feedback on draft master circular as well as on Amendments required to the Schedule I and II were invited from all the States and points were made a note of.

The last presentation was by Tamil Nadu State on innovations and processes under MGNREGS and shared on demand capture, work allocation and payment procedures. They also highlighted a few works where the quality of work is given importance.

The programme ended with a vote of thanks to the chair.

The programme was coordinated by Dr. Rajanikanth, Associate Professor, Dr. Dheeraja, Assistant Professor and other members of the Team of Centre for Wage Employment and Poverty Alleviation (CWEPA), NIRD&PR.

International Training Programme on Planning and Management of Rural Housing and Habitat Projects

An international training programme on “Planning and Management of Rural Housing and Habitat Projects” was conducted at NIRD&PR campus in Hyderabad from 14th September, 2015 to 11th October, 2015. The programme was sponsored by Ministry of External Affairs, Government of India. Fourteen senior and middle level managers from nine developing countries attended the programme. They include Bahamas (1), Bangladesh (2), Ghana (3), Mauritius (2), Nepal (1), Oman (1), Sri Lanka (1), Sudan (2) and Tunisia (1). The course was designed in seven thematic areas, namely Policies and programmes; Habitat Approach –Convergence – Infrastructure; Technology options – Cost-effective – Green building; Institutional Mechanism–Participatory Approach; MIS Applications – Knowledge networking; Best practices in Rural Housing; Preparation of Back–Home Action Plans.

As part of the programme, the participants were taken for field



visit to Hajjipally - clean habitat; IAY Colony, Bengaluru and villages near Kurnool rehabilitated after a flood. The participants were exposed to houses constructed under various Central and State sponsored rural housing schemes. They had interactions with beneficiaries, SHGs and Village Panchayat officials and got to know their role in implementation of the housing schemes.

The participants were taken on a study visit to Bengaluru and Mysuru for a week. They had exposure to Rural Building Centre, Fast track Technology Models, Rural Building Centre in Mysuru, SATCOM technology for training at ANSSIRD

and Integrated village development plans. The participants expressed that it was an excellent learning experience for getting to know various technologies used in government housing programmes in India. They had mentioned in their back-home action plans that besides technology components - GIS application in housing, MIS on rural housing in India, and elements of social auditing were some of the lessons they were taking back home. The programme was coordinated by Dr Y Gangi Reddy and Dr P SivaRam, Faculty of CRI, NIRD&PR.

Workshop on Writing Case Studies in Rural Development for NIRD&PR Faculty

A Training cum workshop on writing case studies in Rural Development and Development of Handbook was organised in collaboration with TISS during 5 – 9 October, 2015 at NIRD&PR, Hyderabad. The main objectives of this programme were to enhance knowledge and skills to develop case studies in rural development and use it in the classroom situation; and to share the experiences of faculty in development of case studies and Handbook on case studies writings.

Altogether 27 participants (Two Professors, eight Associate Professors, and seventeen Assistant Professors of NIRD&PR) attended the workshop.

During the workshop all the faculty members were exposed to the preparation of case studies and presented the same during the workshop in different themes related to Rural Development viz. Natural



Resource Management, Poverty alleviation, Employment generation, Entrepreneurship development, technology adoption, financial services, etc. Besides, faculty members developed the hand-outs on how to write case studies for training situation for further refinement and use.

Prof. Pushpendra Kumar Singh, Professor, Tata Institute of Social

Sciences (TISS), Prof. Rajeswar Mishra, Former IIT Professor, Patna Prof. G. Palanithurai, Professor, Rajiv Gandhi Chair for Panchayati Raj Studies, Gandhigram Rural Institute were invited as resource persons.

Dr C.S.Singhal, Prof. & Head, Dr. Lakhani Singh, Asst. Professor, CWD&GS, NIRD&PR coordinated the workshop.

Community-Led Total Sanitation (CLTS)

The CRI conducted 5-day training on 'Behaviour Change Communication (BCC) for Rural Sanitation Professionals under Swachh Bharat Mission'. It was conducted at NIRD&PR campus in Hyderabad from 5th to 9th October 2015. Twenty seven participants from 7 States

participated. They were from Andhra Pradesh, Telangana, Gujarat, Odisha, Sikkim, Uttar Pradesh and Jammu & Kashmir. Two of them were SIRD faculty members (one from Gujarat, and the other from J & K), and all the others are working as Regional level and District level

coordinators under Swachh Bharat Mission in their respective States.

The purpose of the training was to equip participants with the knowledge and skills of understanding resistance to change, and the (personal, social and administrative)

barriers to change. The contents of the training programme were:

- Swachh Bharat Mission – Guidelines
- Issues & Challenges in Rural Sanitation Promotion
- Technical design options for rural household toilets
- Understanding Resistance to Change
- Behavioural Change Models & their Application to Rural Sanitation Promotion
- Breaking the Resistance to Change
- Role of Information, Education and Communication (IEC) in BCC
- Social Marketing Strategies for Sanitation Promotion
- Sanitation Promotion: Strategies that work (Success Stories from across)
- Solid Waste Management - Operational Plan & DPR Preparation

As part of the training, one full-day field exercises were carried out in Madhapur Gram Panchayat in Kandukur block of RR district. The field programme was organised in association with SERP Project of the State Government of Telangana. SERP is involved in construction of Individual Household Latrines (IHHLs) with a view to achieving Open Defecation Free (ODF) status in all the villages where SERP works. SERP adopts Community-Led Total



Sanitation (CLTS) as an approach towards behaviour change among the community. CLTS involves PRA based mapping and identification of areas where men, women and children go for open defecation; and explaining to the community in a disgusting tone of voice, how defecating in open leads to fecal-oral

transmission of diseases. It triggers the community to demand assistance for toilet construction. This exercise was excellently carried out by SERP team in the village, which generated a lot of discussion amongst the villagers. It helped explaining back in the classroom, how CLTS can profitably be used in



social mobilisation for toilet construction.

Later the same day, the participants were taken to Muralinagar - an adjacent village to Madhapur – where they held discussions with Panchayat functionaries on how Muralinagar was turned into an ODF village within four months time. Muralinagar is an SC/ST dominated village with over 85 per cent of the households belonging to STs and SCs. The persistent efforts made by the GP President, with support from SERP could make Muralinagar an ODF village. All the toilets constructed have a bathroom attached. The quality of construction is good. They have used cement blocks for constructing the superstructure, and have gone for twin-pits design for sub-structure as recommended by the State government. There is separate water tub to store water



near toilet. The GP president, with the assistance of the SERP team, has worked out the cost not to exceed ₹ 12000 provided by the Swachh Bharat Mission for IHHLs. The beneficiaries are reported to have

contributed ₹ 500 extra for constructing water storage-tub near the toilet. The programme was coordinated by Dr R Ramesh, Dr P SivaRam and Dr Y Gangi Reddy from CRI.

Planning and Management of Micro-enterprises

Keeping in mind the importance of self-employment activities for generating income for improving quality of life of the rural people, a training programme on Planning and Management of Micro-enterprises for SHGs was held at SIRD, Ranchi from 5th to 9th October 2015. Altogether 39 officers across the State comprising Government officers, Bank Officers (mainly LDMs and Branch Managers) and NGOs attended the programme. It is pertinent to mention that out of 39 officers, 26 officers (67%) were



female. The main objectives of the programme were to equip the participants with the knowledge of organising rural poor for self-help, to impart basic knowledge about planning and implementation of income generating projects for SHG and to share innovative experiences and strategies in managing SHG based micro-enterprises.

The training programme was designed in such a way that participants could implement SHG related income generation projects systematically. Accordingly, various topics like capacity building, PRA and

Participatory Identification of Poor, social mobilisation, capacity building, poverty issues, innovative project identification, monitoring and evaluation, gender issues, marketing aspects, etc., were included. Field based cases on income generation projects of SHGs were also shared with the participants through film shows. Further, one-day field visit was organised to Getasud village, Angara block of Ranchi district where participants interacted with women who have benefited by forming SHGs vis-à-vis Panchasutras.

The inaugural address was delivered by Mrs. Suman Cathrine Kispotta,

JAS, Deputy Director, SIRD who stressed the need for organising such programme as SHG strategy could address issues of poverty through collective action by poor women. The participants thoroughly enjoyed the training programme as interaction was mainly in Hindi. Further, many participants during the course of feedback requested to organise more such programmes at SIRD, Ranchi. The programme was conducted by Dr. Shankar Chatterjee, Associate Professor, NIRD & PR and Mrs. Suman Pathak, JAS, Lecturer, SIRD, Ranchi.

Rural Credit for Poverty Alleviation for Bankers

The captioned programme was conducted between 12th to 16th October at UIRD, Uttarakhand, located at Rudrapur in the district of Uddham Singh Nagar. There were 29 participants consisting of Rural Bankers from Oriental Bank of Commerce, Punjab & Sind Bank and Uttarakhand Gramin Bank.

There were few guest speakers who covered and delivered pertinent subjects on opportunities for group lending under National Rural Livelihood Mission, scope for agri-finance, scope for micro-enterprise development and bank-linkages procedures. Along with Dr. B.K. Swain, the course coordinator, Dr. Mukesh Pandey, one of the Senior Professors of the Pantnagar Agricultural University threw light on the scope and



opportunities for agri-business in the State of Uttarakhand including tremendous scope under apiculture (honey production), sericulture (silk production), horticulture (vegetable gardening) as well as pulses (dal) processing units. Extensive coverage of credit dispensing mechanism along with recovery

strategies were shown through slides, power-point presentations and relevant movies documenting the success stories from most of the southern States. The District Development Manager from NABARD highlighted the scope of agri-business lending for the branches located in and around the

city of Rudrapur & Haldwani. The participants were thoroughly motivated and excited to work sincerely in their respective branches to initiate major breakthrough in the flow of rural

credit under government sponsored schemes in the State of Uttarakhand. The field visit was eye-opener for the participants as they are able to see vast scope for rural credit through group activities.

The programme was coordinated by Dr.B.K.Swain, Professor and Head of the Centre for Rural Credit and Development Banking, NIRD&PR and Dr. M.P.Khali, Faculty of UIRD, Rudrapur.

Agricultural Finance for Agricultural Bank Officers

A sponsored training programme for Agricultural and other officers of Bank of Maharashtra was organised during October 12-16, 2015 wherein 27 officers participated.

The objective of the programme was to improve the term lending portfolio of bank officials through investment credit to agriculture and allied activities. The participants were junior officials and were exposed to this kind of training for the first time.

As a part of the programme, a field visit was arranged to poultry livestock project at Veterinary College, Rajendranagar wherein technical and financial aspects of financing poultry farming and other



alternative projects were demonstrated.

The programme was coordinated by Shri R. Koteswara Rao, Project Consultant, Centre for Rural Credit Development Banking (CRCDB), NIRD&PR.

Induction Programme for Dena Bank Officials

A one-week Induction Training Programme was organised for newly recruited agricultural officers of Dena Bank during October 26-31, 2015. A total of 23 officials participated in the programme.

The programme aimed at imparting basic knowledge of banking and providing rural orientation and

capacity building of the young bank officers. Detailed presentations were made on the priority sector advances concept and various loans which come under the gamut of priority sector, need for accelerating growth of priority sector for increasing agricultural production, creating micro-

enterprises start-ups, credit flows to clean and renewable energy and providing livelihoods for poor and marginalised. Sessions on project finance, micro and minor irrigation, SHG bank linkage, poultry, dairy, sheep rearing horticulture were also included in the programme as there is a huge demand for such credit

products in rural areas. As a part of the programme, participants were taken to Peddathupra village for interaction with SHG group women.

The programme was coordinated by Shri V. Rama Mohana Rao, Project Consultant, Centre for Rural Credit and Development Banking (CRCDB), NIRD&PR.



International Programme on Empowerment of Women for Rural Development

The Centre for Women Development and Gender Studies organised an International Training Programme on 'Empowerment of Women for Rural Development' at its HQs from 12th October to 8th November, 2015. The main objectives of the programme were to understand the concept, strategies, initiatives, mechanisms for social, economic and political empowerment of rural women; discuss the poverty reduction and rural development approaches in the context of the situation of women, get familiarised with the ground realities and learn lessons in the implementation of development programmes for empowerment of women and enhance the skills for



effective management of projects, programmes for empowerment of women in rural areas.

The programme had four modules on Development perspectives, Women Empowerment, Rural Institutions, and Skill Development. In addition to

local institutions working on women empowerment and livelihoods promotion, the participants had a study tour to Karnataka State where they got first-hand information by interaction with Elected Women Representatives (EWR), Women

of SHGs under NRLM and women working under MGNREGS. They also visited two RUDSET Institutions, one in each Chikkabalapur and Ramnagara district and discussed with women trainees in length. In addition, they also had a meeting with CEO of Ramnagara district to discuss about women development programmes at grassroots level. At end of the last day of visit, the principal secretary of Rural



Discussing about MGNREGS at its worksite



Interaction with Elected Women Representatives

Development and Panchayati Raj, Karnataka invited all the participants and had discussion on the field visit learning of the participants.

Besides NIRD&PR faculty, eminent speakers from different organisations, viz. UNICEF, Girl Rising, NAARM, MANAGE, National Institute for Micro, Small and Medium Enterprises (NIMSME) addressed the participants.



Interaction with women of SH groups

Participants prepared and presented country papers and field study reports on all the visits. An Action Plan on learning points and the ideas

they would like to try out in their own countries was prepared.

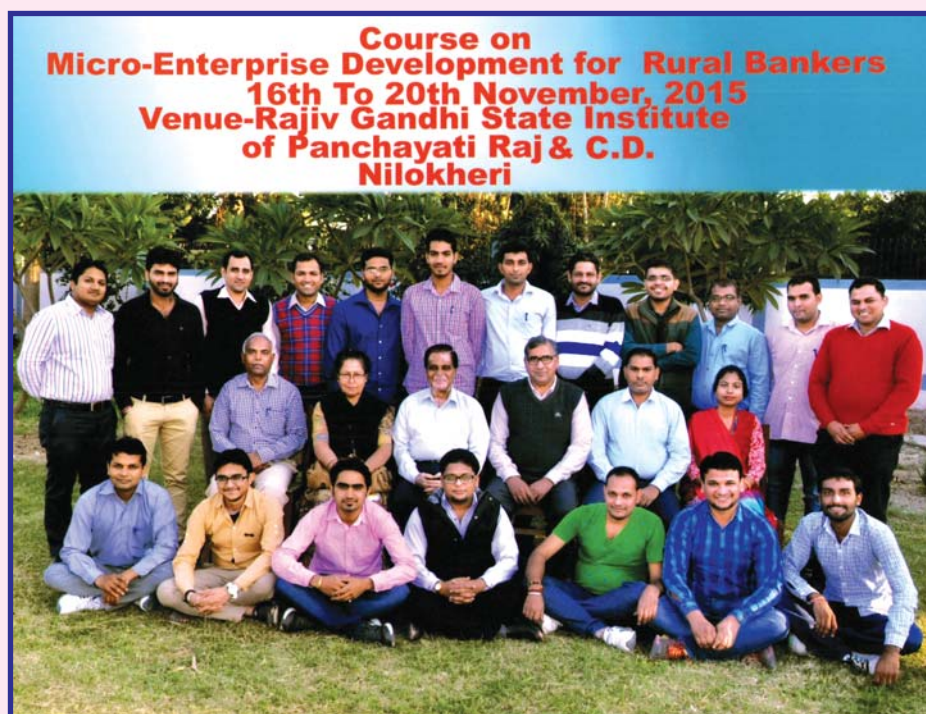
Altogether 22 participants from 14 countries attended the programme of whom 16 were women. The programme was sponsored by the Ministry of External Affairs, Government of India.

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

Micro-enterprise Development for Rural Bankers

The captioned programme was conducted from 16th to 20th November 2015 at Rajiv Gandhi State Institute of Panchayati Raj and Community Development, Nilokheri in Karnal district of Haryana. The programme was attended by 22 bank managers who are working in the rural branches of Oriental Bank of Commerce and Punjab & Sind Bank.

Most of the topics covered and delivered were highly relevant to the serving bankers. Some of the topics include 'Innovative ways for financing micro-enterprises, Identification of appropriate micro-enterprises, Marketing strategies for effective credit management, Rehabilitation of sick micro-enterprises units and other relevant topics on effective credit management in the rural sector. Dr.B.K.Swain, Professor from NIRD&PR extensively covered various strategies to manage the rural credit portfolio and the local resource persons generally covered other aspects, such as recovery of NPAs under agricultural credit 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 thoroughly motivated and excited to work sincerely in their respective rural branches to initiate a major breakthrough in further disbursement of rural credit for Micro-enterprises under NRLM after recovering the bad debts in the State of Haryana.

The field trip to the Indo-Israel project on growing vegetables through modern techniques in the district of Karnal was a unique experience for all the Bankers. The agro-firm has not only changed the fortune of many farmers in Haryana but the farmers are able to carry out excellent agri-business and have cleared all their dues to the bank

promptly thereby motivating the bankers to enhance their original limits. Subsequently, the visit to few SHG groups making earthen pots and design flower pots mostly initiated by women clusters was an eye opening scene which reflects the success of the strategy for alleviating poverty ridden people.

The programme was coordinated by Dr.B.K. Swain, Professor and Head of the Centre for Rural Credit and Development Banking, NIRD&PR and Mrs. Veena Shegal, a senior faculty member of the RGSIPRCD at Nilokheri, Haryana.

Training cum Exposure on Swachh Bharat Mission

A Training cum Exposure on Swachh Bharat Mission was conducted from 23rd to 27th November 2015 at NIRD&PR. The response was overwhelming. Forty nine participants from 12 States of India participated. Most of them were government officials working for various State Water and Sanitation Missions (SWSMs) at the State or district levels. They were from Kerala, Andhra Pradesh, Assam, Madhya Pradesh, Chhattisgarh, Maharashtra, Gujarat, Haryana, Odisha, Telangana, West Bengal and Uttar Pradesh. There were three participants from NGOs, who have rural sanitation as one of the components of programme intervention. The programme coverage included - Sanitation scenario in Indian Villages; Issues and Challenges in Rural Sanitation; Factors Influencing Sanitation Behaviour; Concept & Operational aspects of Swachh Bharat Mission; Technology options for IHHLs; Understanding Resistance to Change & Dealing with resistance to change; CLTS Approach to Rural Sanitation Promotion, and Solid Waste Management in Rural Areas.



As part of the programme, the participants spent one full day involving themselves in a field-based CLTS exercise in Rajapur Gram Panchayat in Mahaboobnagar district of Telangana. Community-led Total Sanitation (CLTS) is one of the approaches that will help trigger rural households to think in favour of toilet construction, and regular use. It creates a disgusting feeling towards open defecation, which nudges people to construct toilet and use it always. CLTS exercise was organised with the field assistance of Society for Elevation of Rural Poverty

(SERP), Government of Telangana. Later, the participants were taken to Ibrahimpur which is an Open Defecation Free (ODF) Gram Panchayat, where people use water ATM, and the drainage system is reportedly unique. Moreover, the Gram Panchayat Office of Ibrahimpur developed a nice park converting a common place as a green area cum children's park. It was insightful to the participants. The programme was coordinated by Dr. P. SivaRam, Dr R Ramesh and Dr. Y. Gangi Reddy of CRI, NIRD&PR.



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