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Digital India
Power To Empower

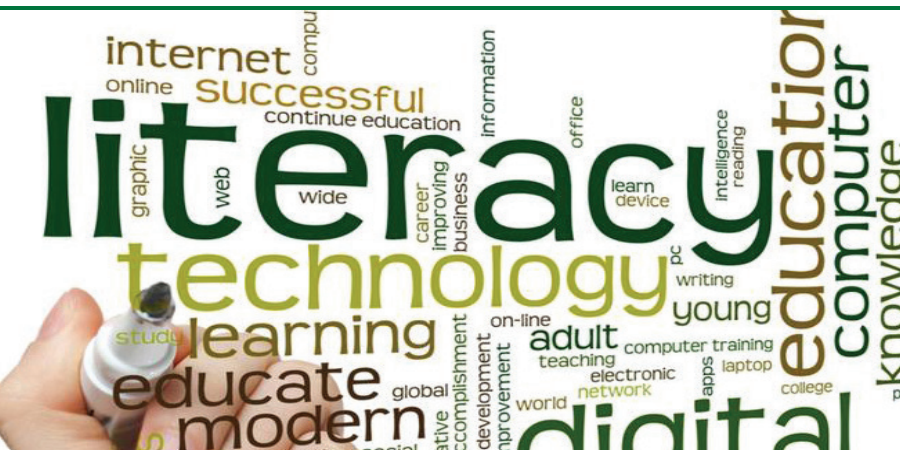


Digital Literacy:

A Pathway to Transform
Rural Lives



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Digital Literacy: A Pathway to Transform Rural Lives

In India, out of 1.2 billion people, about 69 per cent live in rural India, out of which, about 650,000 villages and approximately 72 per cent of the rural workforce is engaged in agriculture (Census, 2011). India accounts for one in three of the poor population world-wide and more than 30 per cent of the population being illiterate. As per the 71st NSSO Survey on Education 2014, only 6 per cent of rural households have a computer. This highlights that more than 15 crore rural households (94% of 16.85 crore households) do not have computers and a significant number of these households are likely to be digitally illiterate. It is shocking to see that nearly 90 per cent of the population is digitally illiterate. It needs immediate attention and action if the rural youth is to be empowered and engaged in the development.

Literacy skills have always been important. In centuries past, people communicated via letters. These letters soon turned into telegraph messages. From there, we advanced to the telephone, internet and then text messaging via a phone.

- Digital literacy is one component of being a digital citizen, a person who is responsible for how they utilise technology to interact with the world around them

to present, record and analyse data, but so do blue-collar jobs which are looking for a way to increase productivity, analyse market trends and increase job safety.

In Digital world, ICTs can play an instrumental role in bridging the information gap. Integration of ICT in rural development interventions will speed up the development process and fill the gaps between the educationally and technologically deprived and the prosperous in society. As most of the population in villages are engaged in agriculture, ICT is a helpful tool for them to get information about their village, blocks and districts, natural resources around them, agricultural practices to be employed, seasons and monsoons, market rates of different commodities, and about government schemes.

The 'Digital India' initiative aims at availing digital forms of various individual projects of all Central government and Ministries like education, health services and other services, that can be delivered to citizens using Information and Communication

“
The key to Digital India programme is Digital Literacy. It ensures digital literacy to disadvantaged community by reaching out the unreached.

The Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) being initiated under Digital India Programme would cover 6 crore households in rural areas to make them digitally literate.
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- Digital technology allows people to interact and communicate with family and friends on a regular basis despite the 'busy constraints' of today's world
- Not only do white-collar jobs require digital literacy in the use of media



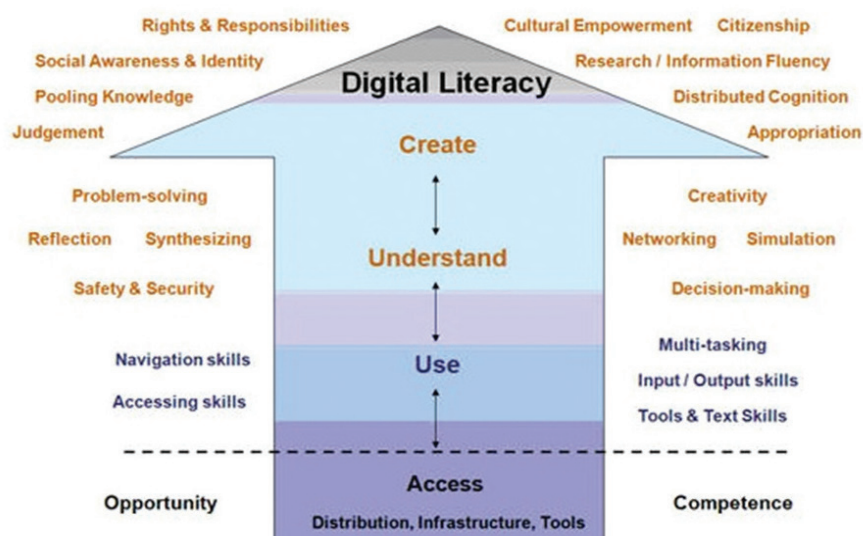
Technology (ICT) by joining all the areas of India including the Gram Panchayats at high speed internet through broadband connectivity. Digital India initiative will soon change the delivery way of public services in India. The programme will be executed in order to provide digital literacy to rural citizens, providing digital lockers and various other services.

National Digital Literacy Mission (NDLM)

The key to Digital India programme is Digital Literacy. It ensures digital literacy to disadvantaged community by reaching out the unreached. The digital literacy programme is in progress through NDLM which makes rural citizens digitally literate by various training and building programmes. The Pradhan Mantri Gramin Digital Saksharta Abhiyan (PMGDISHA) being initiated under Digital India Programme would cover 6 crore households in rural areas to make them digitally literate. The Government had implemented the National Digital Literacy Mission to impart IT training to 52.5 lakh persons, including Anganwadi and ASHA workers and authorised ration dealers in all the States/UTs across the country so that the non-IT literate citizens are trained to become IT literate. This would enable them to actively and effectively participate in the democratic and developmental process and also enhance their livelihood.

Implementation Process Eligibility

- The Scheme is applicable only for rural areas of the country.
- **Eligible Household:** A household is defined as a unit comprising head of family, spouse, children and parents. All such households where none of the family member is digitally literate will be considered as eligible household under the Scheme
- **Entry Criteria**
 - o The beneficiary should be digitally illiterate
 - o Only one person per eligible household would be considered for training
 - o Age Group: 14 - 60 years
- **Priority would be given to**
 - o Non-smart phone users, Antyodaya



households, college drop-outs, participants of the adult literacy mission

- o Digitally illiterate school students from class 9th to 12th, provided facility of Computer/ICT training is not available in their schools
- Preference would be given to SC, ST, BPL, women, differently-abled persons and minorities
- The identification of the beneficiaries would be carried out by CSC-SPV in active collaboration with DeGS, Gram Panchayats, and Block Development Officers. The list of such beneficiaries would be made available on the scheme portal.

The implementation of the scheme would be carried out under the overall supervision of Ministry of Electronics

and IT in active collaboration with States/UTs through their designated State Implementing Agencies, District e-Governance Society (DeGS), etc.

Training Process

The duration of the training programme is for 20 hours which has to be completed in a minimum of 10 days and maximum of 30 days.

Learning Outcomes / Competency Standards

- Understand the basics (terminology, navigation and functionality) of digital devices
- Use digital devices for accessing, creating, managing and sharing information
- Use the Internet to browse in an effective and responsible manner

- Use technology to communicate effectively
- Appreciate the role of digital technology in everyday life, in social life and at work
- Carry out cashless transactions using digital financial tools (USSD/ UPI/ eWallet/ AEPS/ Card/ PoS)
- Use Digital Locker and online citizen centric services

Training Partners

The scheme envisages affiliating entities like NGOs/ Institutions/ Corporates, desirous of providing digital literacy training, as Training Partners with CSC-SPV subject to meeting prescribed norms. Indicative norms are as follows:

Role of a Training Partner

- A training partner shall be responsible to have or appoint the Training Centres in the identified Districts/ Blocks/Gram Panchayats that would impart digital literacy training to the beneficiaries
- A training partner shall be responsible for ensuring that the training centres adhere to the PMGDISHA requirements
- A training partner shall be accountable for monitoring the overall working of the centres that fall under its purview
- A training partner shall be liable for accurate and timely reporting of the aforementioned work ascribed to the centres

- scholars in digital repository set-up at the INFLIBNET Centre
- iii) Shodhgangotri that enables research scholars to submit approved synopsis of research proposal submitted to the university
- iv) Open Journals Access System (OJAS) that facilitates faculty and researchers in Indian universities to launch their open access journals on OJAS platform offered by the INFLIBNET Centre
- v) Access management technologies that would facilitate users to access e-resources irrespective of their physical location.

Besides, the Centre through a project entitled 'National Library and Information Services Infrastructure for Scholarly Content' (N-LIST) provides access to electronic journals and electronic books to eligible colleges.

Challenges in achieving digital literacy

Computer literacy in India is just 6.5 per cent. While radio and television reach is less than 150 million households, the mobile phone outreach is more than 330 million households. However, only 31.2 per cent of the population currently subscribes to the internet via mobile phones. This gap represents an opportunity to educate millions of Indian citizens on how they can use their mobile phones to improve education, employment opportunities and access to financial services and healthcare information. The digital skills gap needs to be tackled, urgently, for a number of important socio-economic reasons. Digital devices enhance lives and enable Indian citizens to feel more autonomous and connected.

Only when every citizen is empowered to use digital devices and resources in ways that directly benefit their own lives, and the lives of their communities, can the whole of India participate equitably in the thriving global knowledge economy.

Dr. T. Vijaya Kumar

Associate Professor, CHRD
&

Shri K. Rajeshwar

Assistant Professor, CICT



- A training partner must be an organisation registered in India, conducting business in the domain of education/ IT literacy for more than three years and having Permanent Income Tax Account Number (PAN) and audited statements of accounts for at least last three years
- The institution/organisation should be registered under any act of law in India (Example: In the case of a company, it must be registered with the Registrar of Companies, in case of Society, it must be registered with the Registrar of Societies and so on and so forth)
- The partner must have clearly defined objectives, well-documented processes and procedures covering the entire range of education/ IT literacy training

Initiatives of Digital Literacy

The Department of Higher Education, Ministry of Human Resource Development is currently implementing the National Mission on Education through Information and Communication Technology (NMEICT). The Information and Library Network (INFLIBNET) Centre of the UGC has taken up a number of initiatives for enhancing access to academic resources through ICT, namely:

- i) UGC-Infonet Digital Library Consortium that extends access to selected scholarly electronic journals and databases to the universities in different disciplines
- ii) Shodhganga: A Reservoir of Indian Electronic Theses and Dissertations, that enables online submission of theses and dissertations by research



International Training Programme on Management of Rural Financing Institutions and Co-operatives for Rural Development

The National Institute of Rural Development and Panchayati Raj (NIRD&PR) and Centre for International Cooperation and Training in Agricultural Banking (CICTAB) jointly conduct international training programme every year for the benefit of officials in co-operative sector for various countries of Asia. As part of this arrangement, a training programme was conducted from September 18 to 22, 2017 at NIRD&PR, Hyderabad. Twenty four participants from Bangladesh, Nepal, Sri Lanka and India attended this programme. It was coordinated by Dr. M. Srikanth and Shri V. Rama Mohana Rao of Centre for Financial Inclusion and Entrepreneurship (CFIE).

The training broadly covered the topics related to functioning and contribution of different financial institutions for rural development in India along with the latest initiatives taken by the Government of India to mitigate the distress of farmers and preparing the roadmap for doubling income of the Indian farmers by the year 2022. A session on 'Soft Skills and Power of Communication' was included and it was well received. The role of micro-credit in reducing the incidence of poverty through Self-Help Group Bank Linkage Programme and its success stories in India were discussed in detail. The farmers' producers organisations and their potential to address issues like storage, processing, value addition, marketing, forward and backward linkages were explained to the participants.

Later, financial inclusion and its growth drivers were dealt at length for the benefit of the trainees; essentially, the session focused on success of Prime Minister Jan Dhan Yojana and how it connected the rural masses to the formal financial

institutions in India and the consequent benefits (Direct Benefit Transfer) to the financially excluded, were discussed in a separate session. The dimensions of poverty, its causes and effects on the progress and development of the society were highlighted in another session. The participants visited Rural Technology Park of NIRD&PR to understand how several rural micro and small enterprises help in creation of employment opportunities to the rural masses besides adding value to the various natural products like honey, herbs, and leaves (for making plates).

Subsequently, the participants were taken on a field visit to study the functioning of Mulkanoor Co-operative Society, Karimnagar, located around 190 KM away from the city. The society has been successfully serving 14 nearby villages since 1956 and earned reputation for its sound co-operative



practices. The participants witnessed the operation of para-boiled rice mill and appreciated the maintenance operations of cotton ginning mill, and the conduct of women's co-operative dairy. Specifically, the trainees were very much impressed by remarkable progress of the society

and its activities. Finally, Dr. D. Ravi, Consultant, CICTAB gave an overview on functioning of Co-operative organisations in different countries and advised the participants to replicate the best practices. Dr. W. R. Reddy, IAS, Director General, NIRD&PR, in his valedictory address exhorted the need for revival of co-operative movement for faster growth and development of rural areas. The programme was coordinated by Dr. M. Srikanth, Associate Professor & Head, CFIE and Dr. R. P. Achari, Associate Professor & Head, RTD.

National Training Programme on Strategies for E-Governance for Better Service Delivery



National level training programme on 'Strategies for E-Governance for Better Service Delivery' was organised by Centre for Good Governance and Policy Analysis (CGGPA) from September 11 to 15, 2017 at NIRD&PR. Twenty two participants from State and District level planning officers, officers (Development Branch) dealing with All Government of India and State Government schemes including flagship programmes like MPLADS, SRWP, CRRP, NSAP, IA&CDP, ISYDP & DRDA schemes, officials from RDDs, nodal officers, academicians, scholars and NGOs participated in this programme.

The Strategies for E-Governance for Better Service Delivery training programme aimed at addressing the following objectives:

- To discuss the need and concept of e-Governance in service delivery
- To draw inferences from the best practices of e-Governance initiatives
- To generate knowledge and skills about the role of e-Governance for better governance goal achievements
- To make the participants adopt e-Governance initiatives for better service delivery

The training programme focused on the following four modules:

Module 1: Good Governance: A disciplinary transformative concepts

Module 2: e-Governance: A significant transformative in contemporary society

Module 3: e-Governance is leading to best practices, transparency, accountability and better service delivery

Module 4: Strategies for e-Governance as an empirical factor of State performance

The training programme contents were delivered through a judicious mix of Lecture-cum-discussion, Role Playing, Debate, Exposure Visits, Group Exercises, Mock

Panchayats; Presentation by groups and individual and report submission.

Dr. W. R. Reddy, IAS, Director General, NIRD&PR addressed the participants during the inaugural session and he highlighted the importance of e-Governance strategies to improve service delivery, accountability and transparency. In his concluding remarks he mentioned about 'Scale-up' of existing e-governance strategies which are not working up to mark due to various reasons. They need to be addressed immediately before developing new e-governance models.

This programme was planned to cover different topics related to Strategies for e-Governance for Better Service Delivery by different subject experts by covering the topics like aspects of e-Governance in India, good governance - Indian perspectives and significance of e-Governance in rural development, Geo-information technology in rural development: NIRD&PR experiences and farm management software by source trace system and same process has explained on spot through online and explained in step-by-step process in order to make the participants understand how Source Trace System is working at grassroots level. On final day, participants made a presentation on their training and field visit learnings.

Dr. K. Prabhakar, Assistant Professor, Centre for Good Governance and Policy Analysis (CGGPA) coordinated this training programme.



Off-Campus Training Programme on Behaviour Change Communication for Rural Sanitation under Swachh Bharat Mission



Centre for Human Resource Development organised an off-campus training programme on Behaviour Change Communication for Rural Sanitation under Swachh Bharat Mission from September 13 to 15, 2017 at Goa Institute of Public Administration and Rural Development (GIPARD), Goa. The programme was aimed at training the programme implementers of rural sanitation on concepts and strategies of behaviour change communication for achieving the goal of Clean India.

The three-day programme was designed with 15 sessions including two sessions on field visit to appraise the actual situation of the field to the participants on practice of sanitation by the village Panchayat. The programme contents included rural sanitation in India, concepts of Swachh Bharat Mission - Gramin, status of sanitation in Goa, strategies for improvement of sanitation - behavioural change communication, successful models of BCC for sanitation, role of panchayats in sanitation, strategies for solid waste management, and social mobilisation for rural sanitation: issues and challenges.

The training methodologies of the programme included interactive lectures, group exercise and presentation, demonstration of case studies and successful stories through video screening, and demonstration of BCC training kit by the field professionals.

A total of 41 participants (29 female and 12 male) including additional project officers, district rural development agency, block resource persons of SRLM, assistant professor of colleges, mukhya sevika of Department of Women and Child Welfare, and community resource persons of SHGs. Besides NIRD&PR faculty, a few eminent speakers working in area of rural sanitation and Swachh Bharat Mission were also invited to share their experiences with participants. The programme was inaugurated with the pledge on Sankalp Se Siddhi, followed by the technical sessions.

As a part of the programme, the participants were exposed to the field realities by visiting Gram Panchayat

namely Se-Old Goa nearby GIPARD. The participants were divided into four groups and each group has visited five to six households as well as the Gram Panchayat office and collected the information on practice of sanitation and understood the practical issues in maintenance of clean and green environment and the role of Panchayat in implementation of Swachh Bharat Mission (Gramin). As part of the field visit, the participants and the course team had an opportunity to interact with the village panchayat president, and the local MLA Shri Pandurang Madkaikar who is also Minister of Power and Social Welfare of Goa State and learnt the strategies of the Government in implementation of SBM (Gramin).

The programme was concluded on September 15, 2017 with valedictory session. Shri P Mathew Samuel, IAS (Rtd.), Director General, Goa Institute of Public Administration and Rural Development, Goa addressed the participants on importance of changing the attitude of the people in effective implementation of SBM. Dr. Ankita Chakravarty, IAS, Director, Administrative Training Institute, Mizoram was also present at the valedictory session as guest and emphasised the need of BCC for rural sanitation and learnt the participants' feedback on the programme.

The programme was coordinated by Dr. Lakhan Singh, Assistant Professor, Dr. T Vijaya Kumar, Associate Professor, Centre for Human Resource Development, NIRD&PR and local coordinator Ms. Ashwini Acharya, GIPARD, Goa.



Regional Training Programme on Water Use Efficiency and Equity through Participatory Irrigation Management



Water is one of the most indispensable of all natural resources. It is essential for human beings, economic development and biological diversity. Water use efficiency is not simply a matter of using less water through restrictions. It is about careful management of water supply sources, use of water saving technologies, reduction of excessive demand and other actions. Water allocation refers to the rules and procedures through which access to water is decided for individual or collective use, and in relation to availability. Improvements in efficiency (resource use) and equity (income distribution) are associated with two factors, i.e a shift of water to the lower zone, and the use of lower levels of irrigation intensity upstream. Furthermore, the scenarios that result in the most efficient use of resources also bring the greatest degree of equity in income distribution, indicating that these may be complementary and not conflicting goals.

To illustrate the concepts, a five-day training programme was organised on Water Use Efficiency, Equity through Participatory Irrigation Management at DDU-SIRD, Bakshi Ka Talab, Lucknow from September 18 to 22, 2017. The programme was coordinated by Dr. Siddayya and Dr. K. Krishna Reddy, CNRM, NIRD&PR, Hyderabad and sponsored by NWM, MoWR, Government of India.

About 46 members from various departments representing from engineering department, elected representatives at various levels, WCDC/DRDA Officials, Deputy Coordinators, PIAs, and Line Department Officials and NGOs took part in the training programme. The training programme was initiated with 'Sankalp Se Siddhi' as per the instructions from the Government of India to take pledge on quitting dirt, poverty, corruption, terrorism, casteism, and communalism. The inaugural address was given by the representatives of

NIRD&PR and SIRD team. The course director Dr. Siddayya highlighted on PMKSY programme, cross learnings and water quality issues and its reuse. Dr. Krishna Reddy highlighted the National Water Policy on improving the water use efficiency by 20 per cent and the need for the water management practices. Dr. Vardhani, Additional Director, SIRD has given the inaugural address on the water demand and scarcity. He gave detailed explanation on water use, runoff, evaporation, seepage losses and cropping intensity.

One-day field visit was organised for the participants in coordination with SIRD team. The participants were taken to the Tarapur Minor at Pure Chand village, Gowrganj (Mandal), Ameti district. The Minor was managed by the WUA through donations, funds and participation in cleaning the canal. The canal runs about 4 km irrigating about 500 acres.

Way Forward

The participants of programme, course director and the team discussed on the way forward after completing the training sessions. It is understood that the WUA which functions under PIM was not functioning to the expected level and found to have technical and communication constraints. The WUAs do not have proper support/awareness on water budgeting, quantification, action plans, and crop water requirements as it involves various technical aspects. It is also understood that the coordination between different stakeholders is negligible and need to be strengthened. The O&M is still under the irrigation department control and unable to support WUAs and collect the water charges from the users. Hence, there is a need to support the WAUs technically by creating awareness on water budgeting, action plans and provide incentives to the farmers for saving water and improve water use efficiency.





Shri Amarjeet Sinha, Secretary, Ministry of Rural Development, Gol., inaugurating the Demonstration Model for Road Technologies at NIRD&PR



Shri Amarjeet Sinha, Secretary, Ministry of Rural Development, Gol., interacting with a group of people at NIRD&PR

NIRD&PR EVENTS



A Programme on Mission

ToT on Business Development on Digitisation and Agri Business Promotion of FPOs

In India, unviable small landholding-based agriculture, continued fragmentation of landholding, lack of small holder inclusiveness in value chains, limited access to quality services, low technology penetration and lack of value addition and marketing are the major constraints for small and marginal farmers. Therefore, collectivisation is an effective mean to address some of the above mentioned critical issues confronting farmers. With this backdrop, Strengthening Farmers Producers Organisations through Training Programmes is the need of the hour to fulfil the Government of India's ambitious plan to double the farmer's income by 2022. For this purpose, a dedicated FPO Cell was formed under CAS at NIRD&PR to train the faculty of SIRDPRs and Resource Support Organisations (RSO) of FPOs who in

turn are conducting network programmes to the promoters of FPOs, its Board of Directors and CEOs. In this context, a five-day Business Development Programme on 'Digitisation and Agribusiness Promotion for FPOs' was conducted from September 18 to 22, 2017 in the premises of NIRD&PR. Totally there were 45 participants from different States including Union Territories.

The training programme was mainly focused on step-by-step approach to prepare business plan for FPOs, building robust FPOs, value chain development and approach to digitisation of FPOs. Further, the training programme covered credit linkages, bankers' requirement for funding to





Gol., visiting the newly inaugurated Biogas Plant at NIRD&PR



Dr. Vikrant Singh Tomar, Trainer and Management Consultant, delivering a special lecture at NIRD&PR



Antyodaya at NIRD&PR

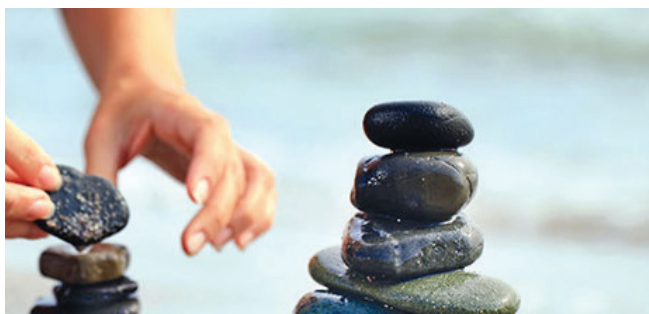
FPOs, promotional schemes of NABARD for FPOs - issues and challenges and how to leverage commodity markets for the benefit of FPOs. There was also a hands-on session by Vasudhaika Agro Tech, one of the ICT service providers on digitisation of FPOs at the computer lab regarding how on line and virtual agri-business can be done through digitisation process.

A cross-learning visit was organised to Centre for Sustainable Agriculture (CSA), Tarnaka, Hyderabad, to learn value chain development of millets and oilseeds. Interaction with CEOs of FPOs promoted by CSA as Produce Organisation Promoting Institute (POPI) was also arranged. During the interaction, they shared their rich experience in managing and developing the FPOs. As part of the training, a panel session was arranged in which, some of the participants who were also the promoters of Producer Organisations shared their experience regarding sector-specific challenges and opportunities for FPOs.

Apart from the online evaluation of the programme, the participants were also exposed to a skill test. The purpose of the skill test was to assess the learning levels of participants and their ability to conduct training programmes on the same subject in their respective States. The programme was organised by Dr. Ch. Radhika Rani, Associate Professor and Dr. R. Divakar, Project Consultant, FPO Cell, NIRD&PR.

Training Programme on Credit Flow to MSME and Agriculture Sectors

An NIRD&PR sponsored Training Programme on Credit Flow to MSME and Agriculture Sectors was conducted at SIRD Ranchi from September 11 to 15, 2017. A total of 19 participants from five public sector banks attended the programme. Several important credit projects like green house farming, micro, minor irrigation, poultry and dairy were discussed in detail, covering technical and financial appraisal aspects. Emerging trends in agricultural finance such as contract farming, food processing, FPO and organic farming were also covered in the training. The SHG bank linkage and National Rural Livelihood Mission for poverty alleviation were discussed in detail. The participants were taken on a field visit to study the animal husbandry schemes, organic cultivation and integrated farming. The participants requested that similar programme be conducted at periodical intervals for the benefit of bankers working in the State of Jharkhand. The programme was coordinated by Shri V. Rama Mohana Rao and Dr. M. Srikanth of CFIE.



Reference-point for a Model Village: Reflections on Model Villages in India

The idea of model village is old, whereas the question what elements make up a model village is still new and perplexing. The easiest thing about model village, perhaps, is to dream about one. Attempting to create a model village even on a paper is highly demanding. Issues come up from several different doors. For instance, one might ask basic facilities and services are fine; how about farm and non-farm related developments; how about rural employment generation and livelihoods diversification; how about rural arts and crafts and so on and so forth. A Gram Panchayat (GP) is recognised as a model for emulation - in this case Punsari GP in Sabarkanta district of Gujarat. In order to understand and explain what constitutes a model village, or what makes people call Punsari a model village, these authors had to correct certain misconceptions. In other words, our involvement in this study dispelled certain misconceptions about model villages, and it helped to gain a mental framework to think clearly about studying and reporting about model villages.

Misconception-1: The immediate perspective of a model village is 'a village complete in all respects'. For instance, the SAGY guideline provides a robustly exhaustive outline, which by all means, can be considered to be theoretically complete as well. It is a comprehensive framework to draw ideas from. However, it is not a blueprint that one should try to ground every element mentioned in it. In a study of a model village, as the study unfolds one gets to recognise that there are several facets or strata of development. These stages tend to be gradual, progressive and often overlapping. They are not admission-restricted compartments like how rural development is dimensionally captured in a college syllabus for each department to deal in a given subject matter. It is no blueprint with certain requirements one needs to fill in, in order to qualify for a village to become 'model'. In any 'developed village', by all accounts, there could be certain elements overwhelmingly present and certain elements conspicuously absent. The point is, a model village cannot be complete in all spheres of development which, one might wish to see on the ground, if that is the perspective one holds.

Misconception-2: There is an ultimate destination which is perfect (or pinnacle of development a village must touch) to qualify for being called a 'model village'. There is no stage called the 'pinnacle of development', the definition of which describes the ultimate destination a village must reach, so as

to qualify for being called a 'model village'. One cannot say that development practitioners and professionals are directing villages towards 'that ultimately perfect destination'. It can be any comprehensive listing like it is given in SAGY guidelines, or the norms given under human development index, it is always relative and progressive, with a possibility for further perfection. It is not a run towards a finish-line. Therefore, by one scale a village could be addressed as developed, and by another it could be measured as lacking.

This is based not only on our experience in trying to understand and explain Punsari Gram Panchayat, but also is the reality in measuring nations based on human development index (HDI). The HDI is constantly evolving, and the indices are relentlessly being made better and sharpened year after year since 1990. The best brains in the world are working on constructing the indices and measuring human development. We are not fully convinced as yet, that they are completely perfect ones that measure development absolutely flawlessly. In the last 25 years, we have developed robust tools, but not one that can be claimed as 'totally perfect'. That is what the challenge is about studying development dynamics.

“In trying to understand a model village, the first thing we need to be clear about is that ‘the very idea of a model village is notional. It is a frame of mind / a mental state – or a composed perspective / intellection. Some villages after our prolonged engagement, provide the essentials for building certain line of argument that become ‘definitional of a model village.’”

We cannot speak about model villages sans the socio-political context. From each model village we may be able to construe 'the constituents' that illustrate or typify a model village. There cannot be one hallmark or unvarying visage which we can label as model village. There is no gold standard to compare with. However, we can recognise the attributes; document the processes that led to certain characteristics that singled a village out as pick of the bunch.

A model village, by and large, does provide a concoction which may or may not be replicable; or it can be viewed as a version or pattern as an exemplar that are illustrative. A version that contains several significant developmental fortunes, and renders itself uncomplicated for scaling up becomes sought-after, like the Micro Credit model of Bangladesh. Perhaps, this

is what they call maximum benefit for maximum number of people (in 'Benefit Maximisation Axiom' in sociological theories). There is always this danger of some elements being missed out unintentionally, which one needs to be observant about. Therefore, we need to search for a model that is worthy [of drawing lessons from], but not perfect [to emulate].

This is based on the premise that each village is different in terms of problems; resource availability; skill-sets that enable people to engage in activities that are economically valuable; and more than anything else the 'local leadership' and so on. Therefore, we are going to be imprudent in our attempt, if we attempted providing blanket-type ingredients that go into making constituents of a model village. We can draw lessons from some of the existing model villages – not only of Punsari's but also of others'. It will not be methodological - rather mythological - if we try to replicate Punsari as a non-parallel example, not taking into cognizance the perspective and the socio-political context in which it has operated – including the local leadership and official support.

Punsari has operated in a certain socio-political context, which may not be the same all over. The best validation to this statement could be an article titled: 'Revisiting Midnapore Model after ten years of Total Sanitation Campaign in India' by Taposik Banerjee et al. from National Institute of Science, Technology and Development Studies, New Delhi. Midnapore Model of sanitation promotion was well acclaimed ten years ago, and prescribed by the Government of India for adopting that model all over India. Ten years after, these authors have revisited the whole thing again and have come back to tell us why Midnapore Model did not succeed in other places. They say: 'probably there are several contextual elements that we overlooked during replication of Midnapore Model'. The question is: why didn't those researchers and authors – not one or two but many - who then studied and recommended Midnapore for replication, fabulously made-up and glorified Midnapore Model? Did they fail to notice the contextual factors; or did they all have a temperament to under emphasise, understate, or completely dismiss things that

might go against the mainstream thinking that prevailed at that point in time?

The study of a model village can provide much interesting and relevant insights. But history is full of examples of how such studies are made for propagandistic purposes to show that their own model is the superior one in the atmosphere of political and ideological confrontations. Many researchers have taken great pains to paint their own models in as bright colours as possible as if everything fell in place only because of, and after the intervention.

Development researchers and development practitioners in many instances played the game of comparing ideally functioning models of their own with other systems as they function in a less perfect reality (Pretty, 1995) that degenerates into subjective value judgments or propagandistic statements. Therefore, in studying and emulating model villages, one needs to be wary of false comparisons and variables being unintentionally overemphasised or intentionally underplayed.

Perhaps, what is intelligible is, we can deduce the characteristics that Punsari has to offer as constituents of a desirable pattern and certain principles and values that Punsari considered imperative / non-negotiable during the process of creating Punsari version of development. We can claim that we have arrived at these principles and values from our own experiments in Punsari Gram Panchayat alone.

All said and done, we may have to go for a participatory plan with the community wherever we propose to make an intervention, bearing in mind the principles and values that facilitated transformation of Punsari Gram Panchayat - or any model village for that matter - rather than recommending that model to be adopted as a blue print. Perhaps, that sounds an intelligible proposition.

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&

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SHGs to Enter the Next Orbit

It is heartening to note that Self-Help Group Bank Linkage Programme (SHG – BLP), a brainchild of National Bank for Agriculture and Rural Development (NABARD), celebrated its silver jubilee on July 11, 2017. The programme has achieved significant milestones with total SHG count of 8.6 million (covering roughly 10 crore people across India), participation of 44 Scheduled Commercial Banks, 56 Regional Rural Banks, 349 District Central Co-operative Banks, 47 National/State Rural Livelihood Missions, 5000 NGOs, etc., and disbursed aggregate bank loans of ₹ 2.33 lakh crore since inception. According to Malcom Harper, it is considered as the largest coordinated micro finance programme in the world. Perhaps, it is the first organised attempt by the policy makers to address financial inclusion and last mile connectivity in the Indian financial landscape. As it is a home-grown self-help movement with an objective of creating sustainable livelihood opportunities



for the rural poor, it is no wonder that NABARD has a reason to rejoice. It is a socially indigenous, transformative business model with women participation of more than 90% as of today and strengthened Indian rural credit system. Essentially, the edifice of the programme has been built on three pillars namely, social capital, financial capital, and information technology capital (digitisation of SHG-BLP records through e-shakti initiative and are SMS enabled as part of data backup arrangement for banks as well as members).



To recall its past, the programme had a humble beginning from the NABARD's action research laboratory in 1987; the success of the experiment (seed money to Mysore Resettlement and Development Agency popularly known as MYRADA) encouraged NABARD to undertake a project in 1992 to finance 500 SHGs across the country through formal banking channels. Later, the movement had received a policy fillip in April, 1996 through issue of RBI's circular directing the banks to treat SHG loans as part of mainstream business activity under priority sector lending. This is a landmark directive from the regulator to kick-start institutional lending to SHGs. As of March 31, 2017, SHGs mobilised total deposits of ₹ 16,114 crore from its members and had an outstanding loan portfolio of ₹ 61,581 crore. Going by this trend, SHG-BLP is expected to reach outstanding loan size of ₹ 252,000 crore by March, 2020, a remarkable achievement by any standards. The programme is an interesting revelation not only for the lending bankers but also for husbands of the respective SHG women members to appreciate its potential in terms of self-employment, income generation, rise in standard of living, reduction in child labour, improvement in sanitary conditions, building self-confidence, leading an aspirational lifestyle, and social recognition, etc. Gone are the days when there was a perception that 'the poor (SHGs) are not creditworthy/bankable' and now it takes a 'U turn' from that view and it is widely accepted by the bankers that they can extend loans to SHGs without collateral security. In fact, community (human capital/social collateral in the form of peer pressure) is the collateral for the SHG women to avail of loans from the banks.

According to M.P. Vasimalai, Founder and Executive Director of Development of Humane Action (DHAN) foundation, as we are in the 4G era in respect of communication, it is not out of place to think about SHG-BLP movement in a similar way. While internal lending among SHG women is treated as first generation activity, opening of bank accounts comes under second generation pursuit, extending loans including cash credit limits by banks to

SHGs may be treated as third generation venture, granting of farmers' producer loans falls under fourth generation activity, building healthy SHG federations can be considered as fifth generation initiative.

We can find many success stories among these SHG women; for instance, beggars became businesswomen in Hussainapuram, a tiny hamlet in Oravakal Mandal, Kurnool district, Andhra Pradesh. Zubeda Bi, an SHG leader from Tadakanapalle, Kurnool, received accolades from NABARD for leading her villagers to become self-entrepreneurs (in preparing doodh pedha). In this village, Government of Andhra Pradesh set up animal hostel for buffaloes, the second such facility in India. According to a recent research study conducted by Institute of Rural Management Anand (IRMA), it was found that the incomes of SHG members increased by 22% and hence they could spend more on their children's education when compared to the control group. On the flip side, one may think that purchasing power of SHG members has increased substantially, so it has an adverse impact on general price level, thanks to bankers' liberal approach towards micro finance. As such, many private money lenders

have closed their shops in some rural areas. Having scripted the success stories across the country, the stakeholders of SHG-BLP, however, can't afford to be complacent and they need to think beyond the current framework in order to realise the millennium development goals. In the past, SHGs were known for near 100% recovery in the banking circles; now, gross non-performing assets (NPAs) in this segment stood at 6.50% as on March 31, 2017. Though these figures have not reached alarming

proportions when compared with the NPA mayhem in the Indian corporate sector, we need to arrest this trend sooner than later. The main reason behind this is that SHGs are credit linked to banks under 'target approach' which resulted in increase in NPAs. Nevertheless, banks/financial institutions may focus on lending to SHGs given the latter's shift from consumption credit to micro enterprise credit given the sluggish credit growth in the banking sector.

However, there are certain concerns regarding Pancha sutras (regularity in meetings, savings, internal lending, recoveries, book keeping) of SHGs which have to be rectified:



i) lack of proper maintenance of books of accounts resulting in absence of their credit history, ii) while the SHGs in Southern India are largely credit linked, it is not so in case of northern and north-eastern regions, and iii) some of the bank branches need digital enablement to facilitate the operations of SHGs.

SHGs need to transcend from just self-help groups to 'Self-Help Business Groups' to be in the next orbit thereby realising their full potential. As per Vijay Mahajan, founder of BASIX, what we have done so far is worthy of celebration, but the future needs further calibration. To start with, SHGs need to move out of their comfort zone by transforming themselves either as co-operatives on the lines of Amul or as micro entrepreneurs (i.e., focus on long term investment credit). They need to adopt a renewed business model wherein they can be present in the entire distribution channel i.e., from farm to fork in order to obtain remunerative prices. SHG-BLP can rely on Small Industrial Development Bank of India (for equity in micro-enterprises) as well as on NABARD (capacity building, research, and extension services, etc.) for value added resources to realise this objective. As some of the SHGs are eligible for interest subvention on the loans of up to ₹ 300,000 under National Rural Livelihood Mission (NRLM) scheme as per the recent RBI's notification, SHGs can capitalise on this opportunity to focus on investment credit and become micro-enterprises.

Also, SHG members may move forward by keeping 'Start up India' and 'Stand up India' initiatives in mind. Rural start ups need to be not only mentored but also to be monitored to decrease the probability of failure. They require professionals in managing their micro-enterprises in respect of production, value addition, finance, and marketing activities. These informal groups may think of emulating the cluster model



like cotton knitwear in Tirupur, cricket bats in Jammu, and ceramics in Morbi to name a few. SHGs may continue to seek the help of NGOs to realise their dreams on the lines of Oravakal Mandal Podupu Lakshmi Ikya Sangham (OMPLIS), which was spearheaded by Vijaya Bharati; the need of the hour is that SHG-BLP requires visionary people who are dedicated, apolitical, and selfless.

Further, SHGs need to concentrate on capacity building of their members along with enhancing the financial literacy among their members. SHGs have not graduated from savings and credit to insurance and pension services in the financial inclusion sphere; they have to take proper health insurance and livestock insurance cover to build sufficient safety nets around them. Finally, it is a worthwhile proposition that men can also be made as major partners in the progress of SHG national movement to metamorphose from 'one woman army to double engine business group'.

Dr. M. Srikanth

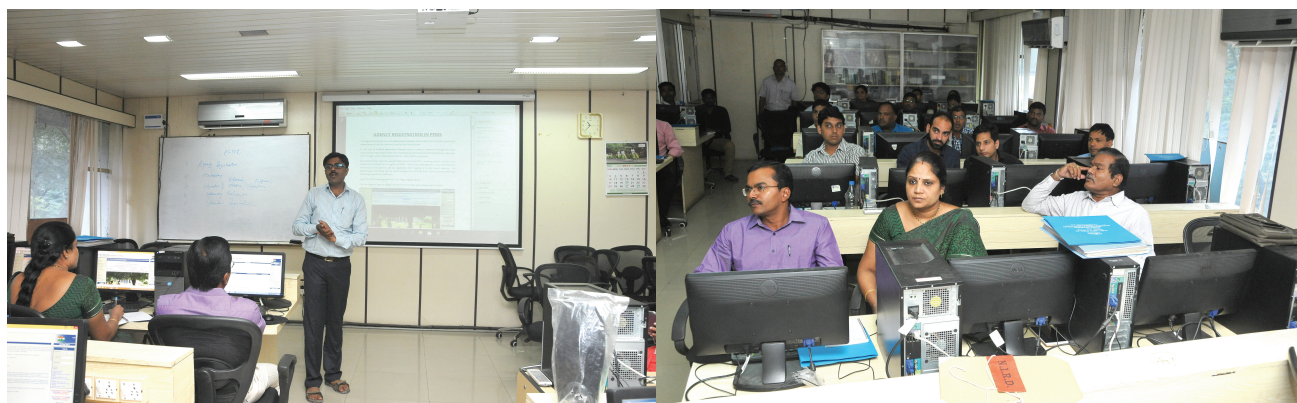
Associate Professor & Head, CFIE

Workshop on Public Financial Management System (PFMS)

As per the directions of MoRD, all SIRDs are to be registered/mapped as fund receiving agencies by September 30, 2017 to facilitate sanctions of funds of the Ministry. In this connection, a one-day Workshop on Public Financial Management System (PFMS) was organised for officials of SIRDs and NIRD&PR on September 25, 2017 at National Institute of Rural Development and Panchayati Raj.

The main objective of the programme was to orient the SIRDs on registering/mapping the organisation under PFMS

as fund receiving agencies. Shri Abhishek Kumar Jha from Ministry of Power, Government of India and resource person for the programme handled the sessions. The presentations and discussions were followed by practical sessions wherein the participants had hands-on experience on the technical aspects of PFMS. A total of 27 participants from SIRDs and officials and staff of NIRD&PR participated in the programme. The Workshop was coordinated by Smt. Chanda M Pandit, IA&AS, FM (FA), NIRD&PR and Dr. R P Achari, Head (Training Division).





Round Table Meet on Synchronising Standards of FPOs - Convergence with Banks, Corporates, State and Small Farmer Agri- Business Consortium (SFAC)

The agriculture policy environment is drastically changing for the last couple of years towards creating an enabling ecosystem for FPOs. The institutional model of FPO is believed to provide the small farmers, the benefits of aggregation and bargaining power in the market place, enable cost-effective delivery of extension services and empower the members to influence the policies that affect their livelihoods. Both the Centre and State governments are coming out with multiple initiatives to promote and strengthen 'Farmers Producers Organisations (FPOs)' as a strategy to enhance farmers' prosperity in the country. The institutional funding and financial requirements of these FPOs at different stages, i.e., incubation and early stage to emerging and growing stage to matured stage i.e., business expansion stage, are quite diverse in nature.

While the funding support to FPOs is grant based at the formative stage, it requires credit support at its growth stage. There have been many schemes and programmes of the States which could be dovetailed at different stages of growth of FPOs. The well thought-out financial schemes supporting FPOs at present are performance based and are interlinked between the Institutions. While there is a need for FPOs to prove their performance to avail of these schemes, there is also a need among the key stakeholders promoting FPOs to synchronise their performance standards and come out with benchmark performance indicators for issues ranging from registering a body corporate to that of availing of schemes for funding or infrastructural support.

A Round Table Meeting was organised by NIRD&PR and SFAC aiming to achieve synchronisation in performance standards of FPOs with respect to:

1. Synchronisation with State Sponsored Schemes and Programmes
2. Synchronisation of MFIs and Banks with SFAC
3. Synchronisation with Corporates

SFAC and NABARD being the key stakeholders of the meet, Shri Sumantha Chowdhury, IAS, MD, SFAC along with his team and a team of senior officers from NABARD Headquarters and NABARD regional offices of Andhra Pradesh and Telangana took part in the deliberations of the meet for both the days. CEOs of FPOs, chief functionaries of SERP, department of agriculture, horticulture, animal husbandry, producer organisation promoting Institutes (PoPIs) and corporates participated in the meeting and presented their needs and requirements for synchronising the standards of FPOs.

The panelists and the delegates at the Round Table meeting discussed at length the issues of FPOs related to policy and implementation, and had come out with action plans for each of the three main stakeholders of FPOs i.e., NIRD&PR, SFAC and NABARD. As an immediate outcome of the meet, NIRD&PR will be conducting the Business Development Plan programme for Board of Directors and CEOs promoted by SFAC in Telangana and Andhra Pradesh and also helping SFAC in conducting a regional conference for FPOs of North East during the month of November, 2017. The Round Table was organised by Dr. Ch. Radhika Rani, Associate Professor, CAS and Dr. R. Divakar, Consultant, FPO Cell, CAS of NIRD&PR.



International Workshop on Advanced Farm Mechanisation in Crop Sector

The biggest challenge to agriculture in Asia and Pacific region is to increase the productivity to meet the food requirements of its growing population. Many countries in the region are still net importers. In addition, the bulk of their population resides in rural areas and is mainly dependent on farming for livelihood. Thus, there is a need to improve the revenue generating capacities of farms to improve the livelihood of the rural population. Combined with the declining availability of arable land and reduction in farm sizes, productivity improvement of farmland and labour is becoming urgent need for most governments in the region.



Low level of mechanisation in production and post-harvest operations is one of the main causes identified for low agricultural productivity in the region. The lack of appropriate machinery catering to the requirements of small scale farms is considered one of the major obstacles to increase farm mechanisation. The imported farm machinery often times is not suited for small scale farm operations. There is also growing concern about the use of machinery that consumes high levels of energy. Aside from being expensive to maintain due to high prices of fossil fuels, they could also pollute the environment. Another important issue is the need for machines that suit the needs of the elderly and women working on farms.

With this backdrop, this workshop was organised with an objective to review current and emerging policies on agriculture mechanisation in member countries and assess their implications for agriculture productivity. The workshop also aimed at identifying best practices and develop strategies for the development of appropriate mechanisation systems and technologies in various stages of farm operations which can be promoted in member countries to improve agricultural productivity. There were 15 interdisciplinary delegates from nine countries who attended the workshop.

Dr. Mikio Umeda, the Secretary General of International Commission of Agricultural and Biosystems Engineering (CIGR), Japan and Dr. Arnold R. Elepaño, Professor and Dean, College of Engineering and Agro-Industrial Technology, University of the Philippines Los Banos, Philippines are the two lead resource persons of the workshop. The workshop mainly focused on successful development and commercialisation of small farm machinery in developing countries. In this context, the two resource persons while presenting the case of Japan and Philippines, also elicited information from the delegates regarding the case of other developing countries, in developing and promoting the small farm machinery. Japan being an advanced country in technology, Dr. Mikio Umeda presented on application of digital technologies and automation in farming. The Indian presentations were mainly focused on development of machinery in rainfed farming, conservation Agriculture and gender-friendly machinery. An exposure visit to farm research station of Central Research Institute of Dryland Agriculture (CRIDA) was arranged for the participants to view the developments in farm machinery for dryland agriculture.

The one-week workshop with high quality presentations by resource persons, country papers presentations by participants, group discussions, cross-learning and field visits led to the formulation of strategies to promote the application of appropriate mechanisation systems and technologies, by the participants for their respective countries. The programme was organised by Dr. Ch. Radhika Rani, Associate Professor and Dr. Nithya V. G, Assistant Professor, CAS.

Delegation from South Africa Visits NIRD&PR

A high level delegation of ten senior officers from Ministry of Public Works, Republic of South Africa was on a study-cum-exposure visit to NIRD&PR from September 18 to 20, 2017. The main objective of the visit was to expose the delegates to various flagship programmes for rural development being implemented in India. As part of the programme, presentations and interaction with the faculty of NIRD&PR were arranged wherein the delegates had an overview of the developmental initiatives in terms of objectives, operational modalities, best practices, etc.

These were followed by field visits to Gangadevapally, the model village and other villages in Warangal District of Telangana to have hands-on experience on the implementation aspects of programmes such as MGNREGA, PMAY, PMGSY, DWS, etc. A special attention was given to the applications of information technology in the management of the projects. The delegates also had the benefit of interacting with members of self-help groups and field functionaries.



Besides, they visited various units of Rural Technology Park of NIRD&PR and had interactions with the entrepreneurs managing the units and with the members of RTP team. In their feedback, the delegates indicated that the programme was informative and helped them in getting exposed to the initiatives for rural development in India. Further, the visits would be useful to utilise the learnings in the management of development projects in their country. The programme was coordinated by Dr. R P Achari and Dr. V K Reddy of CRTCN.

Special Lectures on 'Improving Livelihood and Working Conditions of Vulnerable Sections of Indian Society'

On September 15, 2017, two special lectures on 'Improving livelihood and working conditions of vulnerable sections of Indian society' were organised at NIRD&PR. One of the lectures was organised under S. R. Sankaran Chair. Shri Harindranath, IAS, Secretary, Department of Law, Government of Kerala and Shri Bezwada Wilson, Ramon Magsaysay Awardee were the guest speakers. The Director General of NIRD&PR, Dr. W.R. Reddy, IAS, was present at the lectures.

Shri Harindranath, IAS, talked about the role of law, legal practices and rights related issues on rural development. He narrated many anecdotes and field experiences from different parts of the country, as to how legal institutions dealing with rural development enable different stakeholders dealing in rural development. He also highlighted the thoughts and visions of Mahatma Gandhi and their relevance and implications for rural development.

Shri Bezwada Wilson said that he has had long association with Shri S R Sankaran who played a key role in initiating Safai Karmachari Andolan (SKA), a national movement committed to the total eradication of manual scavenging and rehabilitation of scavengers on dignified occupations and decent level of living. Shri Wilson noted that

manual scavenging is a shameful practice and humiliating occupation. It is a dehumanising activity with strong links with the Indian caste system. Though, actual data are not available, it has been estimated, nearly 1.6 lakh households are still engaged in manual scavenging in various parts of the country. Manual scavengers, rarely have minimum safety measures and protective equipments, leading to health hazards and death. Such incidents have been reported recently in cities like Delhi, Hyderabad and other cities.

In response to a Public Interest Litigation filed by Shri Wilson and the SKA in the Supreme Court of India, Hon'ble Court passed the Judgment order directing all the State Governments and the Union Territories to take appropriate measures to eradicate scavenging and rehabilitate manual scavengers. In 2013, the Government of India has enacted the Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013 focussing on both prohibition of manual scavenging and rehabilitation of manual scavengers.

Shri Wilson envisaged that toilets are being constructed in rural and urban areas, but there is no plan and strategies to build and clean the septic tanks. In view of this, there is a need to work together among different stakeholders to design policies and explore innovative technologies to solve these issues.

At the same time, alternative livelihood opportunities for scavengers have to be provided so that they will quit this filthy job and lead a respectful life in the society with better level of living. The NIRD&PR will play an enabling role in improving the conditions of these people. Dr. Gyanmudra, Prof. & Head, CHRD and Dr. Kailash Sarap of S R Sankaran Chair coordinated the lectures.



TOLIC Meeting at National Institute of Rural Development and Panchayati Raj

The fourth meeting of Town Official Language Implementation Committee - 2, Hyderabad was organised at National Institute of Rural Development and Panchayati Raj, Hyderabad on September 21, 2017 under the chairmanship of Dr. W R Reddy, IAS, Director General, NIRD&PR and Chairman, TOLIC.

Addressing the gathering at the meeting, the Director General said that the TOLIC meetings are organised regularly and he instructed member offices to comply the annual programme of the Official Language Department. In his address, he also mentioned the president's address on Hindi Day Programme organised at Vigyan Bhavan, on September 14, 2017.

The Director General also presented shields and certificates to the four offices for excellent work performance in the field of Hindi. First prize was awarded to the STPI, second prize to NIPHM, third prize to NRCM and fourth prize to IICT office, respectively. On this occasion, the winners of the elocution and essay competition conducted by Town Official Language Implementation Committee were also given prizes.

Chief Guest of the programme, Shri Tekchand, Deputy Director (Imple.), Regional Implementation Office, Bengaluru, highlighted the Official Language Policy, rules and regulations



and the importance of TOLIC. He said that it is mandatory for office heads to represent in these meetings. It should be taken care of in the next meeting. He also reviewed half-yearly report. Dr. Koushalya, Assistant Director, Hindi Teaching Scheme briefly summarised the Prabodh, Praveen and Pragnya and Parangat, the courses of Hindi Teaching Scheme. She asked for nominations of the officers and employees of all the offices and informed that whenever Parliamentary Committee on Official Language visits, correct data should be presented.

Dr. C.V.D. Ramprasad from STPI, Smt. Chanchala Devi, Registrar, NIPHM, Acting Director Dr. B. Narasaiah from IICT and B. Vittal (Administration Officer) from NRCM attended the meeting. Smt. Anita Pandey, Asst. Director, Official Language presented a brief report of TOLIC. Shri E. Ramesh, Senior Hindi Translator presented a vote of thanks.

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