

## **AEXT 191 - DIMENSIONS OF AGRICULTURAL EXTENSION (1+1)**

### **Theory**

|    |   |
|----|---|
| 1  | Education – Meaning, Definition, Types – Formal, Informal and Non-formal education and their Characteristics.   |
| 2  | Extension Education and Agricultural Extension – Meaning, Definition, Concepts, Objectives and Principles.  |
| 3  | Rural development – Meaning, Definition, Concepts, Objectives, Importance and Problems in rural development.  |
| 4  | Developmental programmes of pre-independence era – Sriniketan, Marthandam, Gurgaon experiment and Gandhian constructive programme.  |
| 5  | Development programmes of Post independence era-Firka Development, Etawah – Pilot project and Nilokheri Experiment.   |
| 6  | Community Development Programme – Meaning, Definition, Concepts, Philosophy, Principles, Objectives, Differences between Community Development and Extension Education, National Extension service.   |
| 7  | Panchayat Raj system – Meaning of Democratic – Decentralization and Panchayat Raj, Three tiers of Panchayat Raj system, Powers, Functions and Organizational setup.   |
| 8  | Agricultural Development Programmes – Intensive Agricultural District Programme (IADP), High Yielding Varieties Programme (HYVP), Institution Village Linkage Programme (IVLP), Watershed Development Programme (WDP), National Agricultural Technology Project (NATP). |
| 9  | Social Justice and Poverty alleviation programmes – Integrated Tribal Development Agency (ITDA), Integrated Rural Development Programme (IRDP), Swarna Jayanthi Gram Swarojgar Yojana (SGSY), Chief Minister Employment Yojana (CMEY).                                  |
| 10 | Women Development programmes – Development of Women and Children in Rural Areas (DWCRA), Rashtriya Mahila Kosh (RMK), Integrated Child Development Scheme (ICDS) and Mahila Samridhi Yojana (MSY).  |
| 11 | Reorganized extension system (T&V System) – Salient features, Fort night Meetings, Monthly workshops, Linkages, Merits and Demerits, Emergence of Broad Based Extension (BBE)   |

## **AEXT 291 - DIMENSIONS OF AGRICULTURAL EXTENSION**

### **1. EDUCATION AND EXTENSION**

#### **Extension – Meaning**

The word ‘extension’ is derived from the Latin roots, ‘ex’ – meaning ‘out’ and ‘tensio’ meaning ‘stretching’. Stretching out is the meaning of extension. The word ‘extension’ came to be used originally in USA during 1914 which means “a branch of a university for students who cannot attend the university proper. In other words, the word “extension” signifies an out-of-school system of education.

Education is an integral part of extension. The basic concept of extension is that it is education. Extension means that type of education, which is stretched out, to the people in rural areas, beyond the limits of the educational institutions to which the formal type of education is normally confined.

**Education:** It is the production of desirable changes in knowledge (things known), attitude (things felt) and skills (things done), either in all (or) one or more of human behaviour.

#### **Types of Education**

- a) ***Informal Education*** – Is the life long process by which every person acquires knowledge, skills, attitudes and insights from daily experiences and exposure to the environment at home, at work, at play etc.
- b) ***Non-formal Education*** – Is an organised, systematic educational activity carried on outside the frame work of the formal system to provide selected types of learning to particular sub-groups in the population, including adults and children. E.g.: adult education, vocational education, functional literacy, continuing education, extension education etc.
- c) ***Formal Education*** – Is highly institutionalized, chronologically graded and hierarchically structured, education starting from primary school and reaching upto university education.

## Basic definitions related to extension

**Extension education** is an applied social science consisting of relevant content derived from physical, biological and social sciences and in its own process synthesised into a body of knowledge, concepts, principles and procedures oriented to provide non-credit out of school education largely for adults. - Paul Leagans (1971).

**Extension service** refers to a program for agricultural development and rural welfare which (usually) employs the extension process as a means of program implementation.

**Extension process** is that of working with rural people through out of school education along those lines of their current interest and need which are closely related to gaining a livelihood improving the physical level of living of rural families and fostering rural community welfare.

### Differences between Formal Education and Extension Education

| Sl.No | Formal Education  | Extension Education   |
|-------|---|---|
| 1.    | Teaching is largely confined to the premises of the institution             | It is largely outside the four walls of the institution.  |
| 2.    | Learners are homogeneous with common goals                                  | Learners are heterogeneous and have diverse goals.  |
| 3.    | There is a fixed curriculum, students are examined and degrees are awarded. | No fixed curriculum, it is flexible depending on the needs of the learners. No examinations are conducted and no degrees are awarded. |
| 4.    | Knowledge flows from teacher to the learners (Vertical)                     | The extension worker also learns from those who he teaches (Horizontal). He teaches through local leaders.                            |
| 5.    | Approach is from principles to problems                                     | Approach is from problem to principles.   |

## Scope of Extension Education

Extension appears to have unlimited scope in situations where there is need for creating awareness amongst the people and changing their behaviour by informing and educating them.

Kelsey and Hearne (1967) identified nine areas of programme emphasis, which indicate the scope of agricultural extension.

1. Efficiency in agricultural production.
2. Efficiency in marketing, distribution and utilisation.
3. Conservation, development and use of natural resources.
4. Management on the farm and in the home.
5. Family living.
6. Youth development.
7. Leadership development.
8. Community development and rural area development.
9. Public affairs

Extension is an integral part of agricultural and rural development programmes in India. The progress in production which has been achieved in agriculture, horticulture, animal husbandry, veterinary, fishery, social forestry, sericulture etc., may be thought of as proportional to the strength of extension service of the relevant government departments.

The following statements will further amplify the scope of extension.

1. Extension is fundamentally a system of out-of-school education for adults and youths alike. It is a system where people are *motivated* through a proper approach to help themselves by *applying science* in their daily lives, in farming, home making and community living.
2. Extension is education for *all* village people.
3. Extension is bringing about *desirable changes* in the knowledge, attitudes and skills of people.
4. Extension is *helping people to help themselves*.

5. Extension is working *with* men and women, boys and girls, to answer their *felt needs* and wants.
6. Extension is teaching through *learning by doing* and *seeing is believing*.
7. Extension is working in harmony with the *culture* of the people.
8. Extension is a *two-way channel*; it brings scientific information to village people and it also takes the problems of the village people to the scientific institutes for solution.
9. Extension is *working together* (in groups) to expand the welfare and happiness of the people with their own families, their own villages, their own country and the world.
10. Extension is development of *individuals* in their day-to-day living, development of their *leaders*, their *society* and their *world* as a whole.



The need for extension arises out of the fact that the condition of the rural people in general, and the farm people in particular, has got to be improved. There is a gap between what is the actual situation and what ought to be the desirable situation. This gap has to be narrowed down mainly by the application of science and technology in their enterprises and bringing appropriate changes in their behaviour.

According to Supe (1987), the researchers neither have the time nor are they equipped for the job of persuading the villagers to adopt scientific methods and to ascertain from them the rural problems. Similarly, it is difficult for all the farmers to visit the research stations and obtain first hand information. Thus there is need for an agency to interpret the findings of the research to the farmers and to carry the problems of the farmers to research of solution. This gap is filled by the extension agency.

## **2. PRINCIPLES, PHILOSOPHY PROCESSES AND OBJECTIVES OF EXTENSION**

According to Mildred Horton (1952), the four great principles underlying extension services are:

1. The individual is supreme in democracy.
2. The home is a fundamental unit in a civilization.
3. The family is the first training group of the human race.
4. The foundation of any permanent civilization must rest on the partnership of man and the land.

Our objective in extension work is to help people reach higher levels of living-physically, mentally and spiritually. To reach these higher levels of living, people must be educated and trained to meet their responsibilities in relation to God, to their neighbours and to themselves. They must also know how to meet the responsibilities imposed by their environment. So we work with them as individuals, as families in the home, and with their environment.

### **Principles underlying the Philosophy of Extension**

1. Extension is an organisation to plan, execute and evaluate programmes with the people, and not for the people.
2. Extension is an organisation set up to teach people and motivate them to action, not to dictate what people should do.
3. Extension should help people to help themselves.
4. Extension should be based on felt needs and enlightened desires of the people.
5. Extension should reach the people where they are.
6. Extension aims and objectives should not be rigid but it should be flexible (Time, date etc.)
7. Extension should change the people and not the subject matter.
8. Extension should work in harmony with the culture of the people.
9. Democratic procedures must be adopted in the formulation and execution of the programmes (group ideas only)

10. The designated programmes should give greatest benefit to greatest number of people in a society.

### **Philosophy of Extension**

Philosophy is the pursuit of wisdom, a body of general principles or laws of a field of knowledge. Philosophy of a particular discipline would furnish the principles or guidelines with which to shape or mould the programmes or activities relating to that discipline.

The philosophy of extension work is based on the importance of an individual in the promotion of progress for rural people and for the nation. Extension Educators should work with people to help them, develop themselves and achieve superior well-being.

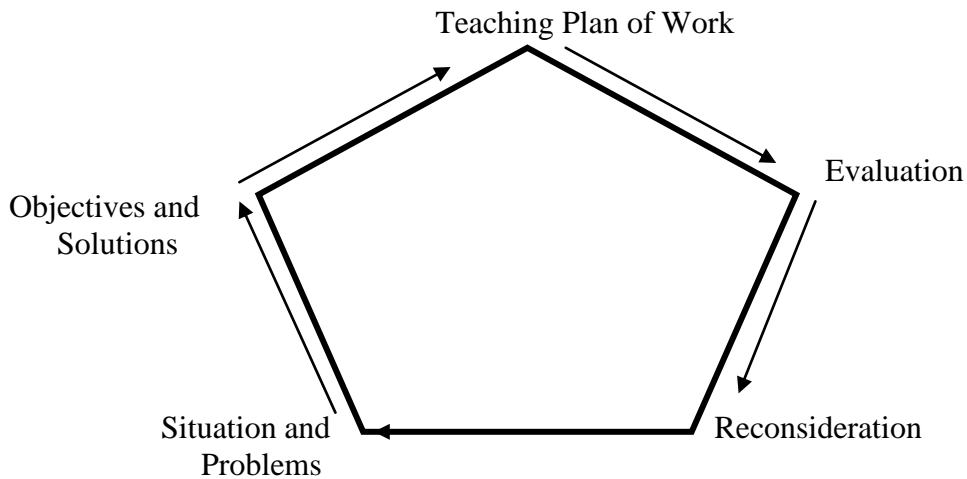
The basic philosophy of extension work that is directed at conversion of the whole man determines the approach that must be adopted for its implementation. Compulsion or even a beneficent act does not necessarily improve the man. The only way to secure cooperation of a person for betterment is to educate him. Therefore the primary aim is to transform the people by bringing about desired changes in their knowledge, attitude and skills.

According to Kelsey and Hearne (1967) the basic philosophy of extension education is to teach people how to think, not what to think. Extension's specific job is furnishing the inspiration, supplying specific advice the technical help, and counseling to see that the people as individuals, families, groups and communities work together as a unit in "blueprinting" their own problems, charting their own courses, and that they launch forth to achieve their objectives. Sound extension philosophy is always looking ahead.

### **Extension Educational Process**

An effective extension educational programme involves five essential and interrelated steps. This concept of the extension educational process is intended only to clarify the steps necessary in carrying out a planned educational effort. It does not imply that these steps are definitely separate from each other. Experience shows that planning, teaching and evaluation take place continuously, in varying degrees, throughout all phases of extension activities.

### Concept of Extension Educational process



**First step:** The first step consists of collection of facts and analysis of the situation. Facts about the people and their enterprises; the economic, social, cultural, physical and technological environment in which they live and work. These may be obtained by appropriate survey and establishing rapport with the people.

The responses obtained are to be analyzed with the local people to identify the problems and resources available in the community. For example, after a survey in a community and analysis of the data, the problem was identified as low income of the farm family from their crop production enterprise.

**Second step:** The next step is deciding on realistic objectives which may be accomplished by the community. A limited number of objectives should be selected by involving the local people. The objectives should be specific and clearly stated, and on completion should bring satisfaction to the community. Objectives should state the behavioural changes in people as well as economic and social outcomes desired.

In the example, the problem was identified as low income from the crop production enterprise. A deeper probe into the date revealed that low income was due to low yield of crops, which was attributed to the use of local seeds with low yield potential, application of little fertilizer and lack of protection measures. By taking into consideration the capacity and competency of the people in the community and the availability of resources, the objective was



set up to increase the crop yield by 20 per cent within a certain period of time. It was estimated that the increased yield shall bring increased income, which shall enhance the family welfare.

**Third step:** The third step is teaching, which involves choosing what should be taught (the content) and how the people should be taught the methods and aids to be used. It requires selecting research findings of economic and practical importance relevant to the community, and selection and combination of appropriate teaching methods and aids.

Based on the problems identified in the particular example, technologies like use of HYV seeds, application of fertilizer and plant protection chemicals were selected as teaching content. Result demonstration, method demonstration, farmers' training and farm publications were chosen as teaching methods, and tape recorder and slides were selected as teaching aids.

**Fourth step:** The fourth step is evaluating the teaching i.e, determining the extent to which the objectives have been reached. To evaluate the results of an educational programme objectively, it is desirable to conduct a re-survey. The evidence of changed behavior should be collected, which shall not only provide a measure of success, but shall also indicate the deficiencies, if any.

In the example, the re-survey after the fixed period of time, indicated that the crop yield had increased by 10 percent. It, therefore, indicated that there was a gap of 10 per cent in crop yield in comparison to the target (objective) of 20 per cent fixed earlier. The re-survey also indicated that there had been two important deficiencies in carrying out the extension educational program, such as, there was lack of proper water management and the farmers could not apply the fertilizer and plant protection chemicals as per recommendation due to lack of funds.

**Fifth step:** The fifth step is re-consideration of the entire extension educational programme on the light of the results of evaluation. The problems identified in the process of evaluation may become the starting point for the next phase of the extension educational programme, unless new problems have developed or new situations have arisen.

After re-consideration of the results of evaluation with the people, the following teaching objectives were again set up. For example, they were, training the farmers on proper water

management practices and putting up demonstrations on water management. The people were also advised to contact the banks for obtaining production credit in time to purchase critical inputs.

Thus, the continuous process of extension education shall go on, resulting in progress of the people from a less desirable to a more desirable situation.

**Objectives of Extension:** Objectives are expression of the ends towards which our efforts are directed.

**Fundamental objective:** The fundamental objective of extension is the development of the people or the "Destination man". In other words, it is to develop the rural people economically, socially and culturally by means of education.

Eg.: To increase socio-economic status and standard of living of Indian farming Community.

**General objectives (Function):** The general objectives of the extension are-

1. To assist people to discover and analyse their problems, their felt and unfelt needs.
2. To develop leadership among people and help them in organising groups to solve their problems.
3. To disseminate information based on research and /or practical experience, in such a manner that the people would accept it and put it into actual practice.
4. To keep the research workers informed of the peoples' problems from time to time, so that they may offer solutions based on necessary research.
5. To assist people in mobilising and utilizing the resources which they have and which they need from outside.

Eg.: To increase the a production and productivity of Paddy in India.

**Working objectives:** Is one which focuses on specific activity of a specific group in a selected geographic area.

Eg.: To increase the yield of PKM-1 of the tomato among the tomato growers of Madhukkarai block in Coimbatore District.

The major objectives of Extension may also be categorized as follows:

- i) Material - increase production, income.
- ii) Educational - change the outlook of people or develop the individuals.
- iii) Social and cultural - development of the community.

### 3. RURAL DEVELOPMENT

#### **The Concept of Rural Development**

**Rural** - Is an area, where the people are engaged in primary industry in the sense that they produce things directly for the first time in cooperation with nature as stated by Srivastava (1961).

A society or community can be classified as rural based on the criteria of lower population density, less social differentiation, less social and spatial mobility, slow rate of social change, etc. Agriculture would be the major occupation of rural area.

**Development:** It refers to growth, evolution, stage of inducement or progress. This progress or growth is gradual and had sequential phases. Always there is increasing differentiation. It also refers to the over all movement towards greater efficiency and complex situations.

**Rural Development (RD):** is a process which aims at improving the well being and self-realisation of people living outside the urbanized areas through collective process.

According to Agarwal (1989) rural development is a strategy designed to improve the economic and social life of rural poor.

#### **Scope and Importance of Rural Development**

Rural development is a dynamic process which is mainly concerned with the rural areas. These include agricultural growth, putting up of economic and social infrastructure, fair wages as also housing and house sites for the landless, village planning, public health, education and functional literacy, communication etc.

Rural development is a national necessity and has considerable importance in India because of the following reasons.

1. about three-fourth of India's population live in rural areas,
2. nearly half of the country's national income is derived from agriculture,
3. around seventy per cent of Indian population get employment through agriculture,

4. bulk of raw materials for industries come from agriculture and rural sector,
5. increase in industrial population can be justified only in rural populations' motivation and increasing the purchasing power to buy industrial goods, and
6. growing disparity between the urban elite and the rural poor can lead to political instability.

**Objectives: The major objectives of rural development are:**

- 1) to achieve enhanced production and productivity in rural areas,
- 2) to bring about a greater socio-economic equity,
- 3) to bring about a spatial balance in social and economic development,
- 4) to bring about improvement in the ecological environment so that it may be conducive to growth and happiness, and
- 5) to develop broad based community participation in the process of development.

#### **4. DEVELOPMENTAL PROGRAMMES OF PRE-INDEPENDENCE ERA**

##### **Objectives and Importance**

Over a period of about seventy years number of rural development experiments and programmes were conducted in India. Long before the introduction of the Government managed extension system at the national level in 1952, there had been sporadic attempts in developing the rural life. Knowledge of the early extension efforts shall serve as a useful background in understanding the development of systems of extension in India.

The early extension efforts had two distinct patterns. First, there were attempts by some benevolent persons and private agencies to improve rural life. Second, attempts were made at government level to initiate some projects to solve the pressing problems in agriculture.

When these experiments were conducted there existed certain conditions like, agriculture was the primary occupation to a large percentage of population, extremely low purchasing power, lack of application of science and technologies, lack of understanding about the natural resources especially the flora and fauna of the region and their commercial usage, lack of socio-economic organisations, etc. These realities are to be remembered before understanding the past rural development works. When these experiment were conducted, colonial rule was existing.

##### **Merits and Demerits**

These programmes and experiments were conducted at different points of time, in different regions, and under different politico-socio-economic conditions. They varied in area, population coverage, financial and other resources. They were designed according to the policy makers perception of problems and needs of people. Therefore common evaluation is not possible and each experiment for programme is to be studied independently for its approach, performance, effectiveness against the stated objectives, etc.

The projects had one or the other shortcomings which may be summed up as follows:

1. Most of the efforts were based on individual initiative.
2. Government backing and financing were not forthcoming.
3. All attempts were isolated, uneven and discontinuous.

4. Staff were mostly inexperienced and untrained.
5. Plans and programmes were ill-defined and unbalanced.
6. Need for proper methods and skills for approach was not realised.
7. No evaluation was carried out, hence the results were not known.
8. Association and coordination other development departments were very limited
9. Involvement of the people in planning and execution i.e. finding out the problems and their solutions was very limited.

### **Sriniketan Project (1914)**

Shri Rabindra Nath Tagore wanted to develop a centre to extend his ideas on education in a rural setting. During 1914 he established a rural reconstruction institute at Sriniketan involving youth from a group of 8 villages. It maintained a demonstration farm, a dairy and poultry unit, an outdoor clinic, a department of cottage industries and a village school. These agencies were to treat the villages as their laboratory to identify problems and test their ideas. The villages were expected to approach these agencies through the village workers to obtain solution of their more pressing problems. These social workers lived in the villages and worked with the people.

At Sriniketan centre, agriculture, dairy and poultry were the foremost activities. Scheme of land development and tree plantation were given due importance. Experiment on paddy, sugarcane and cotton were undertaken. Improved seeds, vegetable seedlings, fruit grafts and saplings were distributed. New breeds of cattle were introduced. Local artisans were trained in cottage industries. Other activities were village scout movement, village developmental council, health, cooperatives, circulating library and village fairs.

### **Drawbacks**

1. This institute could not get Government help and support.
2. It could not do research work and hence the programmes remained limited to those 8 villages only.

### **Economic Conference of Mysore**

This programme was operated in Mysore state of the present Karnataka in the year 1914-1918. The objectives were: 1) achieve all round progress, 2) bringing related economic

development, and 3) give first priority to agriculture. District and taluk committees with the respective revenue officers were the officials responsible with a chairman. The officers of the development departments and the selected non-officials were members.

The committee surveyed the needs and possibilities, listed them, fixed the priorities and suggested the means for attaining them. But this programme was discontinued due to the immense work load to the officials and non-involvement of the people in the programme.

### **Marthandam Project (1921)**

During 1921 under the auspices of YMCA, Marthandam project was started at Travancore in Kerala by Dr. Spencer Hatch, an American agricultural expert specialized in sociology. Fundamental aim of this programme was five fold development of physical, spiritual, mental, economic and social, Dr.Hatch implemented an all round development in agriculture, public health and education.

In this centre prize bulls and goats, model bee-hives, demonstration plots for improving grain and vegetable seeds, poultry with prize laying hens, a weaving shed, etc. were maintained.

It also worked for improving literacy. On weekly market day it set up a portable tent with teaching equipments, and exhibits with better poultry and livestock. The centre also promoted the cooperative. The society developed the improved breeds of egg layers and good bees. It assisted the people for marketing their produces through cooperative organisations. In 1939, the egg selling cooperative society became a self-governing body. Another society 'honey club' was also formed. This society cured the honey brought by villagers and marketed cooperatively. There were bull clubs, weavers' clubs, etc. These cooperative organisations are still continued by YMCA and the rural development is taken up intensively.

### **Sarvodaya Movement**

It was a Gandhian concept and evoked great enthusiasm in Bombay since 1948-49. The main features were simplicity, non-violence, sanctity of labour and reconstruction of human values. It aimed in raising the standard of living, scientific development of agriculture, promotion of cottage industries, spread of literacy, medical and health facilities and the development of village panchayats.



### **Gurgaon Project (1920)**

Towards the end of 1920 F.L.Brayne, an Englishman, was posted as Deputy Commissioner of Gurgaon district. After his assumption of the charge he studied the area by touring and observed that the people were extremely poor, dirty and unhealthy, with no conscious desire for any better because they had no idea that anything better was possible. After seven years of study he developed a scheme called "The Gurgaon scheme" with the following objectives:

- to jerk the villagers out of their old groove and convince them that improvement is possible;
- he must be laughed out of his economic and unhealthy customs and taught better ways of living and farming.

He took the whole district as the field of operation and approached the area with every form of propaganda and publicity.

Under his programme village guides were posted in each village, who acted as the channel to pass on the information to villagers. The programme introduced improved seeds, implements, methods of cultivation, etc. The activities introduced by Brayne were:

1. A school of rural economy to train the village guides in 1925.
2. A domestic school of economy to train groups of women under women and children welfare work in 1926.
3. Health association, which ran five health centres in the district.
4. A women's Institute at Gurgaon to manage the ladies' garden in Gurgaon.

As the village guides were not technical men, only very little could be achieved.

### **Indian Village Service (1945)**

Arther T. Mosher of New York and B.N.Gupta established it in 1945. The objectives were to assist village people to realise the best in their own village by developing individuals, volunteer leaders and local agencies, and establishing them to be effective in helping themselves and others. It was mainly to assist the government in villages.

For the realisation of these objectives the organisation adopted the techniques of personal contact, informal group discussion, use of volunteers, demonstrations, use and production of visual aids, exhibitions, tours, dramas, books, periodicals etc. It was financially supported by the contribution and donations.

## **5. DEVELOPMENT PROGRAMMES OF POST- INDEPENDENCE ERA**

### **Etawah Pilot Project (1948)**

This project was started in 1948 by Mr. Albert Mayer of USA who came to India as a warrior at a village called Mahewa in UP. A pilot project for development of Etawah district in UP was formulated by him with the following objectives.

1. To know the degree of productive and social improvements, through self confidence and cooperatives;
2. To find how quickly these results could be attained;
3. To know whether the results remain permanent even after the special pressure is withdrawn; and
4. To assess how far the results were reproductive in other places.

In the project, development officers at various levels were posted. At village level, there was a 'multi-purpose' village level worker (VLW) with four or five villages under him. The entire project was sponsored and funded by the Government of UP.

This programme works were, by and large, similar to earlier projects; introduction of improved variety seeds, chemical fertilizers, improved implements, plant protection measures, horticultural development, soil conservation, improved cultural practices and the like. There were projects in animal husbandry, cooperation, credit provision, marketing and supply, improvements of roads, water supply, drainage etc. There were adult literacy programmes, tour for farmers, village leader training camps, mass contact programmes, etc.

The project total expenditure was 1.54 million rupees. Of this total expenditure only 1.3 per cent was on grants-in-aid and subsidy. This was very little share. It also did not distribute materials of any kind at free of cost to the people. The emphasis was self-help. Advice alone was free.

Initially the work was started in 64 villages. After one year the number of villages covered by the project went up to 97. In 1951, another 125 villages were included. Finally this project was merged with the National Extension Service (NES) block.

The most convincing achievement of this project was in agriculture, particularly in wheat production due to adoption of improved production technologies. This project solved the problem of unemployment and under-employments. There was 53.3 per cent expenditure on capital works, which resulted in making available of good roads, and other structures. Success gained in Etawah could not be maintained after Mayer's departure in 1957.

### **Nilokheri Project (1948)**

It started during 1948 under the leadership of S.K.Dey. Its primary purpose was to develop a new township to rehabilitate displaced persons from West Pakistan. The project was built in a swampy barren land by refugees 'self help and governments' assistance, located around the vocational training centre on the highway of Delhi and Ambala.

Dey launched the new scheme called 'Mazdoor Manzil' for construction of township at Nilokheri. This scheme gave the people (1) training on Agricultural implements preparation, (2) cottage industries (3) carpentry etc. It was based on self-sufficiency for rural cum urban in all essential requirements of life. Later this township was subsequently handed over to the Government of Punjab. After the bifurcation of Punjab, Nilokheri went to Haryana state.

## **6. COMMUNITY DEVELOPMENT PROGRAMMES**

**Community:** is a group of people who live in a geographical area and have an interest in each other for the purpose of making a living.

**Development:** connotes growth or maturation. It implies gradual and sequential phases of change. It refers to the upward or increasing differentiation.

**Community Development:** It is a movement designed to promote better living for the community with the active participation and/or the initiative at the community.

It is a method by which people of villages are involved in helping to improve their own economic and social conditions and thereby they become more effective groups in programmes of their national development.

It is a process of change by which people's efforts are united with those of group authorities to improve their economic, social and cultural conditions of communities, into the life of the nation and to enable them to contribute fully to national programmes.

### **Genesis of Community Development Programme (CDP - 1952)**

Based on the experiences within the country and abroad, the recommendations of the Fiscal Commission (1949) and the Grow More Food Enquiry Committee (1952) the CDP was launched on October 2, 1952, the birth-day of Mahatma Gandhi.

At the initial stage in 1952 there were 55 community projects in 3 blocks. Each of the community development projects covered an area of about 450-500 sq.miles with about 300 villages and a population of about 2 lakhs. Each project area has been divided into three development blocks. A development block consisted of about 100 villages with about 150-170 sq.miles and a population of about 60-70 thousands. Each block was further divided into groups of 5-10 villages each. Each such group formed the area of operation for a village level worker (Gram Sevak) who was the basic level extension functionary in the community development programme.

The need for rapid extension of the programme to other parts of the country led to the National Extension Service (NES) along side the CDP on October 2, 1953 covering the entire country within a period of 10 years.

In 1957, the Balvantroy Mehta team recommended the establishment of statutory elective of local leaders i.e., Panchayat Raj Institutions (Village Panchayat, Panchayat Union and District Development Council). This programme laid emphasis on all round development of the whole community with special emphasis on weaker and under privileged sections through the use of area development, self-help and integrated approaches. The CDP , however, could not bring expected change in improving the conditions of rural masses or there was not much development in the area of agricultural development.

### **Objectives of Community Development in India**

The fundamental or basic objective of Community Development in India is the development of people of "Destination Man".

Its broad objectives are (I) economic development, (ii) social justice and (iii) democratic growth. The attempt is to secure as good a balance as possible among these three objectives and to inter-relate them in a manner that they support one another. More specifically, objectives of the Community Development Programme are:

- i) To assist each village in having effective panchayats, cooperatives and schools;
- ii) Through these village institutions, plan and carry out integrated multi-phased family, village, Block and District.
  - a) Increasing agricultural production.
  - b) Improving existing village crafts and industries and organising new ones.
  - c) Providing minimum essential health services and improving health practices.
  - d) Providing required educational facilities for children and an adult education programme.
  - e) Providing recreational facilities and programmes.
  - f) Improving housing and family living conditions, and
  - g) Providing programmes for village women and youth.

## **Administration of CDP - prior to Panchayat Raj**

**National level:** For implementation of CDP at the national level there was a central committee with Prime Minister as Chairman. This committee was to lay down broad policies and to provide general supervision. It was also responsible for economic development. It was also responsible for economic development. It was assisted by an Advisory Board consisting of the secretaries of developmental departments of central ministries. Under central committee there was Community Projects Administration (CPA). At the beginning CPA was very small and it grew up as a big organisation. Therefore, from September 20, 1956 a separate central ministry was created known as ministry of community development.

This Ministry was overall in-charge of the programme. This department prepared national basis programmes, budgeting, directing and coordinating throughout the country.

**State level:** There was a State Development Committee or a similar body. This body was entrusted with the execution of CDP and NES. This committee was presided over by the chief minister and consists of all ministers of development departments. The Development Commissioner acted as Secretary to this committee. This Development Commissioner had three-fold functions.

- I) He had two functions with the centre. He had to receive kprogramme guidance from the centre and report progress and suggestions to the centre .
- II) He coordinated the programme at block levels. He also assure proper and adequate supervision.
- III) He maintained an administration relationship with the District Collector who in turn is responsible for planning, coordination, executing and evaluating the work of each block in his district.

**District level:** At district level the district collector is the chairman of the district planning of Development Committee. He is assisted in carrying out this development responsibilities by BDOs. The district Development Committee consists of all Heads of Department in the district. It has both officials and non officials as members.

**Block level:** At Block level BDO is assisted by a team of experts in agriculture, cooperation, animal husbandry, cottage industries, etc. These technical personnel are assigned with the development works at block level. Block Development Committee consists of representatives of panchayats, cooperatives, progressive farmers, social workers, MPs and MLAs of the area.

**Village level:** VLW or Gram Sevak acts as a multipurpose man at village level. Each Gram Sevak is in charge of about 7 or 10 villages. He is in charge of both village and family development. He is guided and assisted by various technical specialists at the block level. He is the last official administrative person in the administrative chain for carrying out this nation-wide programme for village development.

As seen, at every level along with the official setup, non-officials participation has also been emphasised. This programme is often called as a "peoples' programme". There is great stress on the peoples' participation not merely in the execution of the programme but also in its planning.

According to Nehru a Panchayat, a cooperative and a school are the three essentials for an Indian village. Panchayats deal with political affairs, cooperatives with the economic affairs and schools with education. With these three village institutions Indian villages are built on a strong foundation.

### **National Extension Services (NES-1953)**

NES was implemented from 2.10.1953. This was implemented in the areas which were not covered by CDP, so that entire country would get the benefit of development. When compared to CDP, the NES was less intensive in character.

Since CDP and NES had the same basic ideas, they were integrated both at the centre and state. With effect from April, 1958 there was no distinction between CD blocks and NES. All NES blocks became CD blocks was achieved by October 1963.

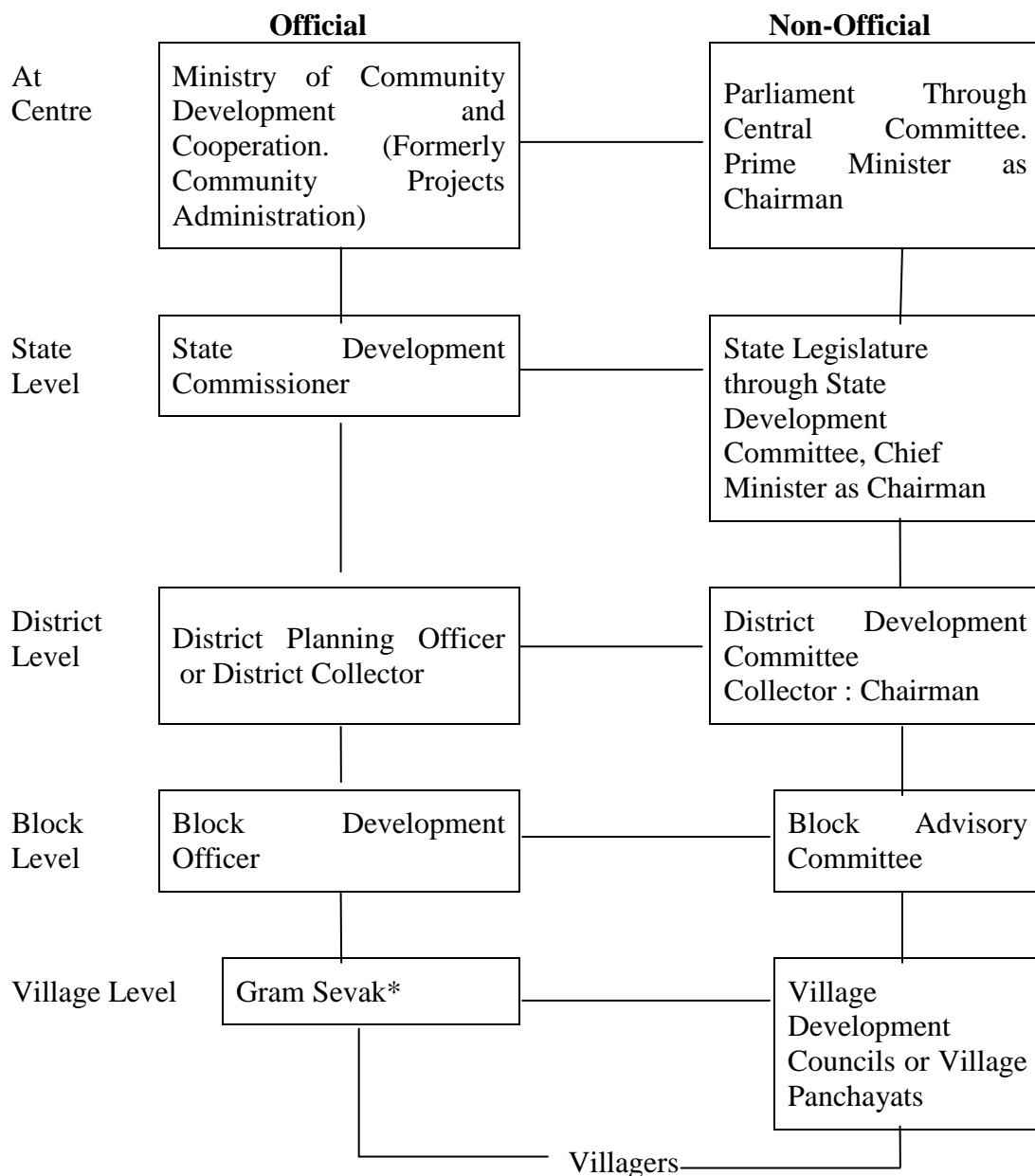
NES covered almost all the villages in the country; For this national programme apart from the existing system, a new administrative organisation was built. At central level Planning Commission itself headed by PM acted for direction and coordination of development. It was



assisted by an advisory board comprising of secretaries of several Central Ministries concerned. An administrator for CDP was appointed to work under the control of the Central Committee for the overall management of the programme.

At state level, a state development committee under the chief minister was set-up with several ministers as its members. It was assisted by the state level advisory board with development department secretaries. A development commissioner was responsible for management of the programme.

### CD/NES organizational pattern prior to Panchayat Raj (upto 1.11.1959)



\*In Andhra Pradesh, the designation of "Village Level Workers" has been changed as Village Development Officer".

At district level, there was a district development council (DDC), headed by the District Collector. Various district level development officers, as well as non-officials such as legislative etc., direction of development commissioner is responsible for implementing all the projects within the district.

Project advisory committee in the block was headed by Block Development Officer (BDO). Several officials and non-officials are the members of this committee. Blocks were formed with the cutting edge of about 100 villages with an approximate population of 60,000 to 80,000. District Committee to guide and support BDO to implement the multi dimensional development project. The BDO was assisted by a number of extension officers representing agriculture, animal husbandry, cooperative, industries, health, social education etc.

The Block was divided into a number of circles of villages and a multi-purpose village level worker was appointed at each circle to motivate, guide and assist rural people to improve their social and economic conditions. A few multi-purpose women workers (gram sevikas) were also appointed to motivate and help rural women.

The central government provided substantial grants to state governments so as to augment their resources for allocation of funds to each development block. On the completion of first five years of the programme, the planning Commission appointed a high-ranking study team headed by Balvant Rai Mehta, Chief Minister of Gujarat. This team pointed out both positive results and inadequacies in the implementation of the programme.

The study team made a significant recommendation with implementation of a programme. According to it there should be effective administrative decentralisation for the implementation of the programme. The decentralised administration was to be placed under the control of elected and integrated local self-government system ordinarily of 3 tiered bodies from village level to block level and then to district level. This democratic decentralised system was named as "Panchayat Raj". CDP was by and large bureaucratised management.

**Objectives of NES**

- (i) to change the outlook of village people;
- (ii) to make the people participate effectively in development programmes;
- (iii) to develop village leaders accepted by all; and
- (iv) to increase the employment and production.

**Defects of CD/NES**

- (i) Uneven distribution of benefits;
- (ii) Absence of clear-cut priorities;
- (iii) Lack of self reliance and mutual aids; and
- (iv) Inadequate emphasis on development of cottage and small scale industries and agriculture.

## 7. PANCHAYAT RAJ SYSTEM

The realization that peoples' participation is crucial for successful implementation of programmes like CD and NES, was brought to sharp focus through the report of the team for the study of Community Projects and National Extension Service by Balvantray G.Mehta (1957). The Committee observed that one of the least successful aspects of CD and NES work is its attempt to evoke popular initiative and recommended democratic decentralization.

### **Democratic Decentralisation**

The word 'democracy' is derived from the Greek 'demos' means 'the people'; 'cracy' means 'rule of'. It is the 'rule of people'. It is governance of the people, by the people, for the people. The rule by majority is an important feature of this programme.

Decentralisation means devolution of central authority among local units close to the areas served. Where authority devolves by this process on people's institution, it is 'democratic decentralisation'.

The State of Madras tried this as a pilot project as early as 1957. Based on the success in this State it was Rajasthan which became the pioneer to bring the whole state under democratic decentralisation on Oct. 2, 1959.

### **Meaning - Panchayat Raj**

The concept 'democratic decentralisation' was not easily understood by the people. Therefore, as decided by the then Prime Minister the three-tier administration was introduced in the name of "Panchayat Raj". Panchayat Raj means the system of Government. Horizontally it is a network of village panchayats. Vertically, it is an organic growth of panchayat rising upto national level.

Panchayat Raj was easily accepted because it meant administration by mutual consultation, consent and consensus. It fitted closely into the ancient cultural patterns in India.

### *Three tiers of Panchayat Raj*

**The Gram Panchayat:** The first formal democratic institution under the directive principle in the Indian constitution is the Gram Panchayat or Panchayat. It is the primary unit of local self-

government. Panchayat is a cabinet of the village elders, directly elected by the adult citizens of the village.

Gram Panchayats are constituted considering their income, population and area. The income varies from mere Rs.500/- kper annum to more than Rs.2.00 lakhs. The population varies from 500 to 25,000. The panchayat membership varies from 5 to 17. There is provision for reservation of seats for women and SC and STs. The panchayat has a tenure of five years and is directly elected. The meeting is to be convened atleast once in six months. It has income through taxes to perform its functions. The main functions of Panchayats are:

- (i) representative function, where the main role is to voice and represent the opinion;
- (ii) regulatory and administrative functions, which consists of regulating the conduct of individuals and institutions and also collection of taxes;
- (iii) service or developmental function, such as promotion of education, health, agriculture, etc.

**The Panchayat Samithi or Panchayat Union:** This is the second tier of the administration at Block level. It consists of Panchayat Union Chairman, presidents of all panchayats in the area, local MLAs, MLCs, MPs etc., with the right to vote, but not to hold office and nominated persons. Reservation and cooperation are given for women, SCs and STs and persons with experience in administration and public life.

Block Development Officer is appointed by the Government. He functions as the leader of the Block.

### **Functions of the Block**

- (1) It has to instill among people within its jurisdiction a spirit of self-help and initiative and work for raising the standard of living;
- (2) It has to support for the implementation of development programmes;
- (3) It has the welfare and development activities in the fields of agriculture, animal husbandry, health, sanitation, elementary education, cottage industries and social.
- (4) It has to use the village housing project funds and loans.

### **District Development Council (Zila Parishad)**

This is the third tier of Panchayat Raj functioning at district level. The members are all Panchayat Union Chairman, District Collector, MLAs, MLCs, MPs of the district with right to vote but not to hold office and women, SC, ST and persons interested in rural development are also given representation. District Collector leads the work with the help of District Development Officers.

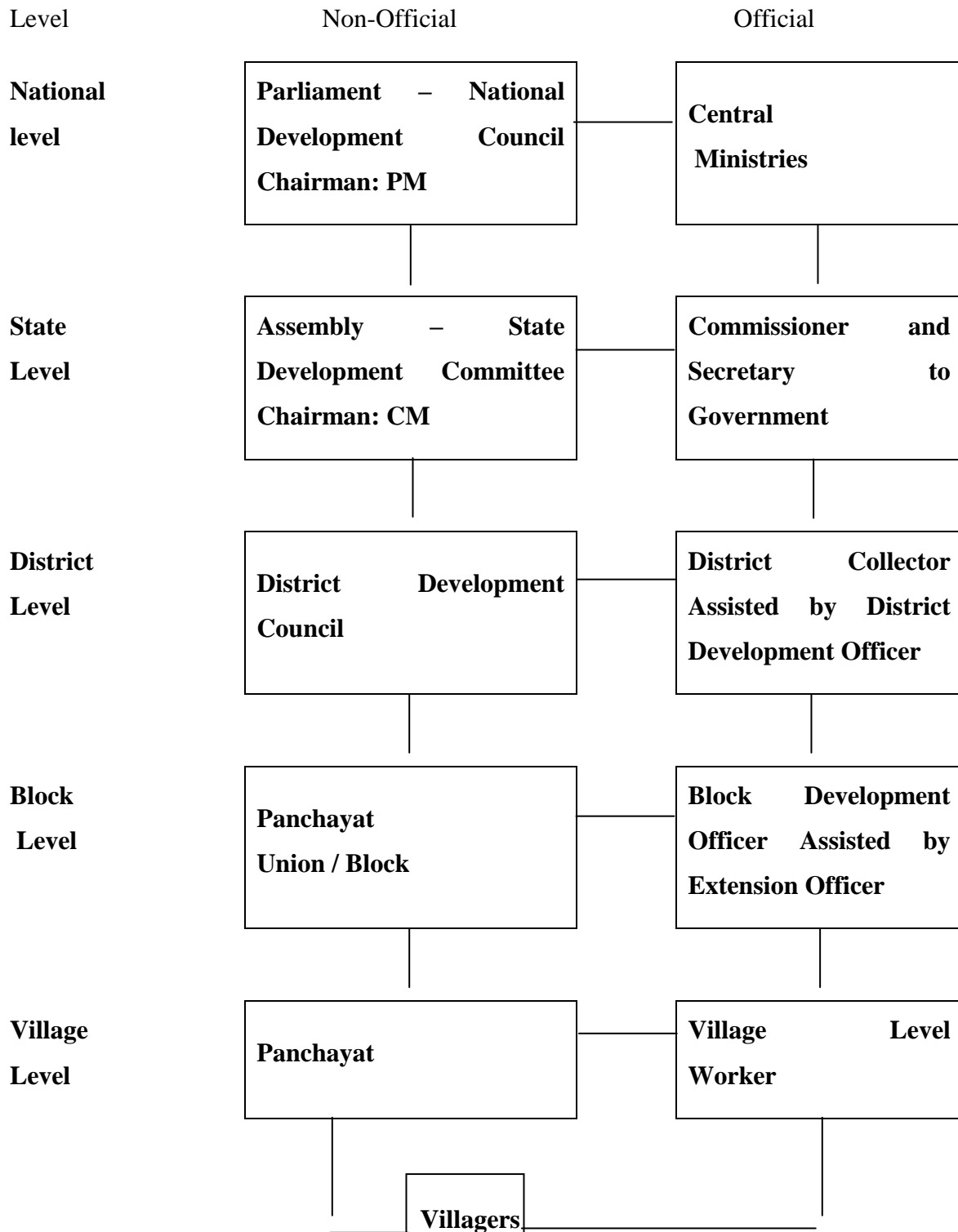
### **Functions**

It works as advisory body for blocks. It approves budget and plan of blocks. It allots funds to the blocks. It approves budget and plan of blocks. It allots funds to the blocks. Secondary education is the responsibility of this council. It should advise Government in all matters relating to rural development in the district. It has to review the results achieved under various items in all the blocks.

The functions of Panchayat Raj Institutions can be summarised as below:

|    | <b>Panchayat</b>   |    | <b>Panchayat Union</b>                            |    | <b>District Development Council</b>                                |
|----|--|----|---|----|--|
| 1. | Sanitation, conservation and water supply                      | 1. | Administration of blocks                          | 1. | Approval of panchayat union budget                                 |
| 2. | Construction and maintenance of roads, bridges, drains etc.    | 2. | Execution of all programmes under CDP             | 2. | Distribution of funds of Panchayat Union                           |
| 3. | Promotion of agricultural cooperative, cottage industries etc. | 3. | Approval of panchayat budget                      | 3. | Coordinating the plans and supervising it                          |
|    |  | 4. | Management of elementary schools.                 | 4. | Advise the Government for all the district rural development works |
|    |  | 5. | Promotion of agriculture, cottage industries etc. | 5. | Secondary education  |

## Extension Organisation in Panchayat Raj Set-up



### **Some special features and advantages of Democratic Decentralisation**

- a) Previously the sanction of most of the works and schemes was invested in the hands of officials at higher levels. As a result of devolution of these powers, panchayat samithis and their standing committees can themselves now sanction most of the schemes in the overall programme of community development. Government are also advancing loans to the panchayat samithis so that they by in turn pass them on to panchayats according to needs and the latter may sanction to individuals and institutions.
- b) Most of the functions which were hitherto implemented by the Government through the Heads of Departments are now performed by and under the administrative control of the Panchayat Samithis. Thus, there is a single agency at Block level for all development programmes.
- c) The power and functions of the District Boards are allocated among the parishads and the samithis, which are within the reach of rural people.
- d) Panchayat samithis have all the technical assistance required at the block level itself.
- e) Elementary education is now the sole responsibility of the panchayat samithis.
- f) Rural medical institutions in the Block are under the administrative control of the panchayat samithis.
- g) Members of the panchayat samithis have the right to inspect institutions or works in the Block with a view to ensure efficient working and execution and draw the attention of the executive to any defects.
- h) All state aid and assistance from the All India Boards for various non-official organisations in the Blocks are routed through the samithis.
- i) Personnel functioning within the Block are pooled together so that they function in a coordinated way under the samithis.



- j) The responsibility for maintenance of minor irrigation works which was hitherto vested with Collectors and the Public Workers Department belongs to samithis now.
- k) Panchayat samithis provide financial and technical assistance and supervision to panchayats.
- l) Previously at village, block and district levels, especially the later two levels there were advisory bodies constituted by various departments. Now the functions of all these different advisory bodies are performed by the three statutory bodies and their standing committees.
- m) Block plans will be based on village plans and district plans on block plans, and the district plans will be made the state plans. Thus the state plans will be built up from the village panchayat upwards. This will make out plans truly reflect needs of the people.
- n) Panchayats and panchayat samithis have better finances.
- o) The panchayat samithis are given power to levy surcharges on taxes levied by the panchayats. This will help the panchayat samithis to build up their resources.
- p) The main function of the popular institutions will be planning and execution of all schemes of rural development on the twin principles of self-help and mutual co-operation.

**Role of Officials:** No doubt that any programme is peoples' programme. Local leaders knew the people and know the local needs and potentialities. However, the officials are the most competent persons to judge what is good for people. So, their roles are:

1. to identify the felt needs of the people.
2. To fix priorities for peoples' needs, with their assistance;
3. To list out the local resources available;
4. To harness available and potential resources;
5. To encourage peoples' involvement in programmes;
6. To develop a community outlook among the people;
7. To educate the people to think in terms of planned development;

8. To mobilise required resources
9. To act as SMS at the time of programme development and implementation; and
10. To assist people in evaluating their progress.

### **Role of Non-officials**

- 1) to offer suggestion for block development;
- 2) to arrange priorities for maximum advantage within minimum period of time.
- 3) To organise work voluntarily;
- 4) To raise additional resources, if necessary;
- 5) To execute the plan;
- 6) To assist the official, in evaluating the progress of the programme etc.

### **Sources of Income for Panchayat Raj Institutions**

The main source of income is from Government grants. Some income are also derived from local taxes on property and profession or trade, etc. Some revenue kare also accrued from surcharges or cesses on land revenue, water rates, etc. Income are also received from fees for local services, and rent or income from owned land and property. On the whole most of the Institutions have meagre incomes from taxes and other local resources. They are mostly depending upon the Government grants.

### **Salient Features of Panchayat Raj**

#### **Achievements**

- (1) Panchayat raj system gave significant progress in the fields of primary and secondary education, communication, agricultural extension, cooperation, health, etc.
- (2) People could get drinking water. In some places people had protected water supply. Village streets, electric light provision, village sanitation, etc., had enough resources.
- (3) Rural awakening was brought up among rural people, as a result villagers became conscious of their rights and improved their standard of living.

**Shortcomings and failure**

- (1) Panchayat raj representative had a feeling that there is a dilution of their authorities and responsibilities in actual functioning.
- (2) There were cases which utilised directly the services of block level technical staff without involving the non-official.
- (3) Frequent transfer of staff gave poor image to the bodies.
- (4) Failure to mobilise resources to the extent necessary.

## **8. AGRICULTURAL DEVELOPMENT PROGRAMMES**

### **Intensive Agricultural District Programme (IADP-1960)**

The major outcome of the above thinking was the formulation of a strategy of intensive approach to agricultural production, specially the foodgrains. A new programme named as IADP was formulated which was launched gradually from 1960. The third five year plan (1961-1966) incorporated this programme into the planned development process.

This programme was popularly known as a "package programme". This name was given because of the collective and simultaneous application of all practices of improved seeds, irrigation, fertilizer, plant protection, implements, credit, etc.

This programme was started in July 1960 in seven selected districts in various states. They were (I) West Godavari in AP, (ii) Shahabad in Bihar, (iii) Tanjore in Tamil Nadu, (iv) Raipur in MP, (v) Ludhiana in Punjab; (vi) Pali in Rajasthan; and (vii) Aligarh in UP. The selections of these districts were done on the basis of their high potentiality for increasing the yield in shorter time. These selected districts had assured water supply for irrigation, well developed cooperatives, good physical infrastructure and minimum hazards.

### **Objectives**

- (i) to achieve rapid increase in the level of agriculture production through a concentration of financial, technical, extension and administrative resources;
- (ii) to achieve a self-generating breakthrough in productivity and to raise the production potential by stimulating the human and physical process of change; and
- (iii) to demonstrate the most effective ways of increasing production and thus, to provide lessons for extending such intensified agricultural production programmes to other areas.

### **Short coming**

1. Educational approach to reach farmers was lacking.
2. VLW were found below standard and were not able to impress farmers.

### **Intensive Agricultural Area Programme (IAAP-1964)**

During the third five year plan 30 per cent increase in food grain production was achieved through IADP. The intensive promotion of agriculture was very popular among policy-makers and administrators. As a result of this a revised version of IADP with less intensive and therefore less costly programme was formulated and launched in selected blocks of 150 districts. It was named as IAAP. The selected blocks were to have the same physical conditions as in the case of selection of districts for IADP. Under this programme 20 to 25 per cent of the cultivated area of the country was brought under the intensive agricultural development.

Implementation of IAAP was accepted by Agricultural Production Board and came into operation in March 1964. This programme also followed the package approaches of use of improved methods. The uses of interrelated factors of physical, social and institutional were also followed in a strategic combination mainly to produce an impact on agricultural production. The management of these programmes did not function as envisaged. There were many weaknesses of deficiency in inter-agency and inter-personal coordination, inadequate staff motivation, malpractices, non-formulation of local production plans on proper lines and delay in delivery of inputs to farmers. However, the production and productivity were modest. The highly adverse conditions (droughts) during 1966-68 served as a big blow. The foodgrains output was still insufficient to meet the rising domestic demands. Imports were also continued to supplement the local production.

### **High Yielding Variety Programme (HYVP-1966)**

**HYVP** is launched in 1966, which helped the country in attaining self-sufficiency in food. The technological development did not remain confined to the introduction of high yielding crop varieties alone. These were combined with the application of high analysis and balanced fertilizer, irrigation, plant protection, improved implements etc, which made a 'green revolution' possible in the country. The pervasive influence of high yielding technology spread to other areas of farm production such as animal production, such as animal production, fishery, sericulture, social forestry etc.

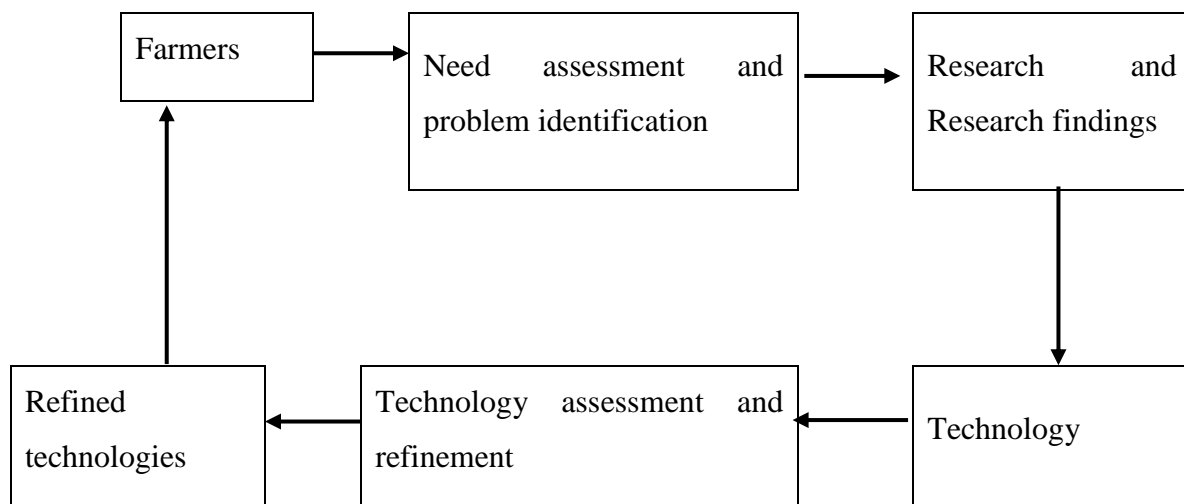
Punjab, Haryana and Western parts of UP were initially selected for the phased launching of this strategy. The cultivation of HYV since 1966-67 had resulted in a substantial increase in

foodgrains production. Wheat production was doubled. Rice production also had a substantial increase, though not as much as in the case of wheat.

The target of coverage of 2.5 crore hectares of area under HYVs of cereals and millets under fourth five year plan was exceeded. The coverage was more than four crore hectares.

### **Institutional Village Linkage Programme (IVLP)**

IVLP is an innovative program developed by the ICAR to help scientists to have direct interaction with the farming community so that appropriate technologies are developed for farmers. Here research, extension and farmers establish firm links by carrying together the assessment and refinement functions in the technology development and dissemination process. This helps the research system to generate a cafeteria of technologies, which are more productive in small production system, more profitable in commercial production system and gender sensitive for removal of drudgery of farmwomen.



### **Research and Extension as an Integral Part of Technology Development**

Objectives of IVLP as per ICAR guidelines are as follows

1. To introduce technological intervention with emphasis on stability and sustainability along with productivity of small production systems.
2. To introduce and integrate the appropriate technologies to sustain technological interventions and their integration to maintain productivity and profitability taking

environmental issues into consideration in a comparatively well defined production system.

3. To introduce and integrate the appropriate technologies to increase the agricultural productivity with marketable surplus in commercial on and off-farm production systems.
4. To facilitate adoption of appropriate post-harvest technologies for conservation and onfarm value addition to agricultural products, by-products and waste for grater economic dividend and national priorities.
5. To facilitate adoption of appropriate technologies for removal of drudgery, increase efficiency and higher income of farm women.
6. To monitor socio-economic impact of the technological / technology modules based on environmental at meso and mega levels.

**Methodology of implementation of IVLP as per ICAR guidelines are given below:**

1. Selection of participating Institutions

- a. ICAR and ICAR Institutes
- b. SAUs & their Regional Resarch Statins / Zonal Research Stations.
- c. Krishi Vigyan Kendras

Based on availability of multi-disciplinary team of scientists, laboratory facilities and transport etc.

2. Selection of village

One village or a cluster of villages to cover about 1000 farm families.

- a. The selected village should not be far away from the research station
- b. Should have asses through road
- c. Should be a relatively poorly developed in agriculture

3. Agro-Eco-System analysis

Using Participatory Rural Appraisal Methods to gather information about

- the resource availability with the farmer's present production practices
- the extent of impact of the previous programs in the area

4. Constitution of multi-disciplinary team of scientists

Core team : Those scientists whose disciplines are essentially needed

Optional team : The other disciplines depending upon the needs of the area.

5. Selection of team leader
6. Provide training to the multi-disciplinary team
7. Plan for Technology Assessment and Refinement
  - Intervention points based on problem – cause analysis
  - Basket approach considering the problems
  - Weightage to indigenous knowledge
8. Implementation of action plan
  - a. On-farm research
  - b. Demonstration
  - c. On-farm trials
9. Monitoring and Evaluation
  - a. Regular visit of team members
  - b. Technical staff posted for the village
  - c. IVLP card separately devised for the purpose.



## **09. The National Agricultural Technology Project (NATP)**

The National Agricultural Technology Project (NATP) is a dynamic instrument of introducing major changes in the Agricultural Research and Extension systems of the country, besides developing their capabilities to meet future challenges. The project was initiated by Ministry of Agriculture, Govt. of India with the financial assistance of World Bank and would be implemented with the assistance of MANAGE in 28 districts covering 7 states, viz. Andhra Pradesh, Bihar, Jharkhand, Himachal Pradesh, Maharashtra, Orissa and Punjab over a period of 5 years (1998-2003).

The World Bank assisted National Agricultural Technology Project (NATP) aims at improving research and extension services.

The Research component of NATP is being implemented by the Indian council of Agricultural Research (ICAR) and the Extension component by the Department of Agriculture and Co-operation. The different Project Implementing Agencies (PIAs) involved in implementation of the ITD component of NATP are:

- (i) Directorate of Extension (DOE)
- (ii) National Institute of Agricultural Extension Management (MANAGE)
- (iii) NATP cell at State Head Quarters
- (iv) State Agricultural Management and Extension Training Institute (SAMETI)
- (v) District Level Agricultural Technology Management Agencies (ATMAs)

The Extension component termed as "Innovations in Technology Dissemination"(ITD) envisages an integrated extension delivery at district level and is being pilot tested in seven participating states, viz. Andhra Pradesh, Bihar, Jharkhand, Himachal Pradesh, Maharashtra, Orissa, Punjab.

The purpose of this component is to test new approaches to technology transfer, new organizational arrangements, and operational procedures. One of the goal is to decentralize decision making to the district level through the creation of Agricultural Technology Management Agency (ATMA) as a registered society. The second goal is to increase farmer

input into programme planning and resource allocation especially at the block level and increase accountability to stakeholders. The third goal is to increase programme coordination and integration. Funds would be provided to 28 pilot districts in seven states to create Agricultural Technology Management Agency which will bring together researchers, extensionists, farmers and other stakeholders (including NGOs and the corporate sector) to make, on the basis of joint diagnostic studies, district Extension Plans and recommendations for expanded adaptive research to introduce innovations in technology dissemination matched to local needs and characteristics.

Four districts in each of the seven participating states are identified for pilot testing as detailed below.

**Andhra Pradesh** : Kurnool, Prakasam, Adilabad and Chittoor

**Bihar** : Muzaffarpur, Madhubani, Munger, Patna Rural

**Jharkhand** : Dumka, Jamtara, Palamau, Chaibara

**Himachal Pradesh** : Shimla, Hamirpur, Kangra, Bilaspur

**Maharashtra** : Ahmednagar, Amaravati, Aurangabad, and Ratnagiri

**Orissa** : Khurda, Koraput, Ganjam, Sambhalpur

**Punjab** : Gurdaspur, Jalandhar, Sangrur and Faridkot

In each of the pilot districts, an Agricultural Technology Management Agency(ATMA) would be established as a registered society for integrating research and extension activities.

### **National Watershed Development Programme**

The Department of Land Resources in the Ministry of Rural Development is administering three area-based watershed programmes for development of wastelands/degraded lands namely Drought Prone Areas Programmes (DPAP), Desert Development Programme (DDP) and Integrated Wastelands Development Programme (IWDP) to check the diminishing productivity of wasteland and loss of natural resources.

The DPAP was launched in 1973-74 to tackle the special problems faced by those areas that are constantly afflicted by drought conditions. Presently, 972 blocks of 195 districts in 16 States are covered under the Programme. DDP was launched in 1977-78 to mitigate the adverse effects of desertification. Presently, 235 blocks of 40 districts in 7 States are covered under the

Programme. IWDP has been under implementation since 1989-90. The projects under the IWDP are generally sanctioned in areas that are not covered under DDP or DPAP.

Since 1 April 1995, these three programmes are being implemented on the basis of Common Guidelines for Watershed Development. Details of projects sanctioned and funds released from 1995-96 to 2007-2008 are as under:

The projects under DPAP and DDP are sanctioned for 500 ha. each while the IWDP projects cover an area of 5000-6000 ha. The cost norms for all the three schemes have been revised to Rs. 6000 per ha. Under DPAP and DDP, it is shared between the Centre and the States in ratio of 75:25. In case of IWDP, the cost sharing between the Centre and State Governments is in the ratio of 11:1.

#### **Details of projects sanctioned and funds released from 1995-96 to 2007-2008**

| <b>Name of Scheme</b> | <b>No. of project sanctioned</b> | <b>Area covered (in lakh ha.)</b> | <b>Total funds released by Centre (Rs. in crores)</b> |
|-----------------------|----------------------------------|-----------------------------------|---|
| DPAP                  | 27439                            | 130.20                            | 2837.81   |
| DDP                   | 15746                            | 78.73                             | 2103.23   |
| IWDP                  | 1877                             | 107.0                             | 2797.56   |
| Grand Total           | 45062                            | 322.93                            | 7738.60   |
|                       |                                  |                                   |   |

Funds are released in seven installments, six installments at the rate of 15 per cent and the last installment at the rate of 10 per cent. The first installment is released along with the initial sanction-order and subsequent installments on receipt of utilization for 50 per cent of the available funds as well as the following documents:

- Quarterly Progress Reports

- Utilisation Certificates
- The Audited Statement of Accounts for the previous years and
- Evidence of satisfactory completion of institutional arrangements
- Projects are implemented by District Rural Development Agencies/Zilla Parishads (DRDAs/ZPs) through Project Implementing Agencies (PIAs). PIAs could be a Line Department (of the State Government), Panchayati Raj Institutions or a reputed NGO.

One PIA normally handles 10-12 watershed projects covering an area of about 5000-6000 hectares. The PIA is required to maintain a technical team of 4 experts called Watershed Development Team (WDT) and individual projects (500 hectares) are planned and executed by the local people living in the watershed area called the Watershed Association (WA) through an elected body called Watershed Committee (WC).

The Department of Land Resources has brought out a new initiative called Hariyali with an objective of empowering PRIs both financially and administratively in implementation of Watershed Development Programmes. Under this initiative, all ongoing area development programmes namely, Integrated Wastelands Development Programme (IWDP), Drought Prone Areas Programme (DPAP) and Desert Development Programme (DDP) are to be implemented through the PRIs. New projects under the aforesaid area development programmes are being implemented in accordance with the guidelines for Hariyali from 1 April 2003. Projects sanctioned prior to this date shall continue to be implemented as per the Watershed Development Guidelines of 2001.

In the new arrangement, Gram Panchayats shall implement projects under overall supervision and guidance of Project Implementation Agencies (PIAs). An intermediate panchayat may be the PIA for all the projects sanctioned to a particular Block/Taluka. In case, these Panchayats are not adequately empowered, then the Zilla Panchayat can either act as PIA itself or may appoint a suitable Line Department like Agriculture, Forestry /Social Forestry, Soil Conservation, etc., or an Agency of the State Government/ University/Institute as PIA. Failing these options, the ZP/DRDA may consider appointing a reputed Non-Government Organization (NGO) in the district with adequate experience and expertise in the implementation of watershed

projects or related area development works as the PIA after thoroughly examining their credentials.

The Project Implementing Agency (PIA) will provide necessary technical guidance to the Gram Panchayat for preparation of development plans for the watershed through Participatory Rural Appraisal (PRA) exercise, undertake community organisation and training for the village communities, supervise watershed development activities, inspect and authenticate project accounts.

### **Small Farmers' Development Agency (SFDA) and Marginal Farmers' and Agricultural Labourers' Agency (MFALA)**

Several official committees from the closing years of the decade of the sixties onwards began to draw the attention of the Government to the inadequacy of existing development process to enable very small and small cultivators, owning less than two hectares of land who constitute the majority of farmers, to improve their income and quality of life. The Rural Credit Inquiry Committee in 1969 highlighted the depressed condition of these farmers and recommended the setting up of SFDA in selected districts. The fourth plan endorsed this view point and recommended the formation of this agency. The Government accepted the recommendation made in the fourth plan and set up two separate agencies of SFDA and MFALA in selected districts. The farmers were those owning less than two hectares each. Marginal farmers were those owning less than two hectare each. The agricultural labourers were those having only a homestead and getting more than 50 per cent of income from wages.

These agencies started functioning from 1971-72 onwards in a number of selected districts. Some years later MFALA was amalgamated with SFDA to form one unified corporate body and continued to be known as SFDA.

### **Objectives**

The basic objective of this agency was to enable selected target groups of marginal and small farmers and agricultural labourers to improve their income through productive activities and improving their existing ones. The concrete steps for the above objectives were:

- (i) identification of target groups in selected districts;

- (ii) formulation of viable agricultural and non-agricultural schemes for the target groups;
- (iii) provision of subsidy at the rate of 25 per cent and 33 per cent of the total cost of an approved scheme to the selected beneficiaries and also helping them to get institutionalised credit from cooperatives and nationalised banks.
- (iv) Coordinate the various public sector agencies located in the area to promote inputs and requisite support to the selected target groups; and
- (v) Promotion of common facilities of providing storage, marketing as well as strengthening co-operative institutions for providing credit.

Each sanctioned agency was expected to identify and help 50,000 small farmers to become economically viable by adopting improved technology and making use of the credit and inputs required. About 15,000 marginal farmers and 5,000 agricultural labourers were to be identified and helped to start or expand self-employment activities.

The total number of beneficiaries identified did not cover all the target group households. Secondly, even among the identified beneficiary households only half of those were given some assistance. Thirdly, the assistance in the form of subsidy and institutional credits was too small in many cases to enable the very poor households to improve their economic conditions.

## **10. SOCIAL JUSTICE AND POVERTY ALLEVIATION PROGRAMMES**

### **Integrated Tribal Development Agency (ITDA)**

A detailed and comprehensive review of the tribal peoples' problem was taken up on the eve of the Fifth Five Year Plan period. The main objective of ITDA is socio-economic development of tribal communities through income generating schemes allied with Infrastructure Development programmes and protection of the tribal communities against exploitation.

The ITDA project areas are generally contiguous areas of the size of a Tehsil or Block or more in which the ST population is 50% or more of the total. Due to the demographic profile of the tribal people in these regions, however, the ITDPs in Assam, Karnataka, Tamil Nadu, and West Bengal may be smaller or not contiguous. Andhra Pradesh and Orissa have opted for an Agency model under the Registration of Societies Act and the ITDPs there are known as ITD Agencies (ITDAs).

So far, 194 ITDPs / ITDAs have been delineated in the country. In Jammu and Kashmir though no ITDP has been delineated yet, the areas having ST Population in the State are treated as covered under the TSP strategy. In eight states having scheduled areas the ITDPs / ITDAs are generally co-terminus with TSP areas. The ITDPs / ITDAs are headed by Project Officers though they may be designated Project Administrators or Project Directors.

### **Integrated Rural Development Programme (IRDP)**

#### **Genesis**

The CDP launched in 1952 could not bring expected change in improving the conditions of rural masses or there was not much achievement in the areas of agricultural development.

The apparent failure of the CDP was the main reason for the evolution of the IRDP. The main drawbacks of the CDP were

- Uneven distribution of the benefits of the programme
- Absence of clearly defined priority in the programmes.

- The inability of the CDP to recognise and solve the inherent conflicts in the inter and intra target groups.
- Lack of mass participation.
- More bureaucratic.

### **Difference between CDP and IRDP**

| <b>CDP</b>  | <b>IRDP</b>   |
|---|---|
| 1. Meant for total development of the Community ex. Road, drinking water, Etc., | Meant for the individual development, who are below the poverty line. |
| 2. Community approach   | Family approach   |
| 3. Multi-dimensional and multi-sectorial programme                              | Integrated programme  |
| 4. The felt needs of the beneficiaries were not taken into account.             | They are given due consideration                                      |
| 5. Financing is less intensive.   | Financing is more intensive.  |

So, it was considered necessary to go in firstly for a programme directed mainly at agriculture and secondly to attempt the process of development in selected areas. Thus, in 1960 Intensive Agricultural District Programme (IADP) was formed and implemented. In this programme, efforts to boost agricultural production were concentrated in areas with better prospects of higher yields (package programme). The success achieved in increasing agricultural production under IADP, led the Government to extend the programme to other districts with slight modifications under the name of Intensive Agricultural area Programme (IADP) in 1964.

The food situation became alarming, particularly due to successive famines during 1964-67 and this happened despite intensive efforts in selected areas. In order to overcome this crisis,



the GOI launched a new agricultural strategy known as High Yielding Varieties Programme (HYVP) in 1966. The achievement was the single goal of increasing agricultural production.

This unusual shift in the rural development strategy in favour of increasing agricultural production led to the accentuation of regional disparities on one hand and economic inequalities among different sections of the population on the other. Various reports revealed that the gains of intensive development efforts, including institutional credit flow more towards large and resourceful farmers to the neglect of small farmers, landless labourers, tenants and artisans.

On realisation of the above, there was a shift in the rural development strategy. The main purpose of such a change in the approach was to make deliberate efforts to flow development benefits to the poorer sections and the backward areas. Accordingly, Small Farmers Development Agency (SFDA); Marginal Farmers and Agricultural Labourers (MFAL); Drought Prone Area Programme (DPAP); Hill Area Development Programme (HADP) etc., were implemented.

The beneficiary-oriented programmes as well as area development programmes, despite some successes could not make much dent into the problem of poverty and unemployment. Considering the magnitude and dimensions of rural poverty, the rural development strategy, therefore, took a major turn in its emphasis, content, coverage and methodology. This resulted in launching of the programme “Integrated Rural Development Programme (IRDP) in 1978-79, covering 2,300 development blocks and extended to all the 5011 blocks in 2<sup>nd</sup> October, 1980. For implementing the programme, DRDA was set up at district level. IRDP envisages the integration of methodology and approach of both beneficiary oriented programmes as well as area development efforts for the purpose of poverty alleviation as well as increasing productivity.

The goal of poverty alleviation was achieved by having two main instruments.

- (i) a set of self employment schemes for the poor i.e., IRDP and its two sub-programmes of TRYSEM and DWCRA.
- (ii) Wage employment programmes like NREP (1980) and RLEGP (1983). These have now been merged into Jawahar Rozgar Yojana (JRY0).

While the programmes under set (I) aim at giving the poor family an income generating asset, the latter set (ii) provides direct income to the poor through wage employment.

### **Objectives of IRDP**

The main objectives are creating assets, employment, increased income, removal of poverty and minimising inequality. The guide lines given to achieve the objectives include:

- (i) to provide gainful employment and increase the purchasing power of rural poor.
- (ii) The job opportunities must be provided through the application of science and technology in making optimum use of existing local resources.
- (iii) The programme must be simple enough to operate and be economically viable to ensure quick self-reliance of its beneficiaries.

For achieving its objective of rural poverty alleviation, IRDP aimed at the provision of assets to the identified poor in the form of Government subsidy and bank credit on reasonable rate of interest.

### **Operation**

For managing the programme a corporate governmental agency name as District Rural Development (DRDA) was set up at district level. TH DRDA is guided and directed and supported by a governing council headed by the Project Officer of DRDA. The District Collector, Heads of District Officers, legislators, Panchayat Union Chairmen and some other non-officials from the member.

The existing development block was strengthened to enable it to bear the additional responsibility of implementing DRDA directed and supported programmes. IRDP is a centrally sponsored scheme implemented by DRDA of the states. The scheme is funded on 50:50 basis by the centre and the states.

The integration involves several categories of:

- (i) Spatial integration (integration between areas)
- (ii) Sectoral integration (integration between agriculture, off-farm activities, industries, etc.)
- (iii) Integration in economic and social development.
- (iv) Integration of total area and target group approach.
- (v) Integration of human and other resources.
- (vi) Integration of income generating schemes.
- (vii) Integration of credit with technical services.

Thus IRDP involves integration both in its means and ends.

### **Shortcomings**

Since 1985 the Government has promoted concurrent evaluation of the implementation and impact of the programme. These evaluations have indicated that there has been some increase in income but only a minority of them could cross the newly determined poverty line of 6400 rupees. Various evaluations have indicated the followings:

- the resources provided were inadequate in majority of the cases;
- there were large number of over dues due to one reason or the other
- poor quality of assets provided to the beneficiaries in many cases;
- the follow up of the beneficiaries was inadequate;
- delay in provision of assets and preliminary high costs incurred by beneficiaries;
- lacking of training facilities to farmers;
- delay in releasing subsidy;
- bribes taken by various functionaries concerned;
- very inadequate supporting facilities or services;
- non-availability of loans for making capital; and
- lack of guidance about insurance cover.

Selection of beneficiaries the 'very poor' are overlooked, by and large.

## **11. Swarnjayanti Gram Swarozgar Yojana (SGSY)**

### **Objective**

The objective of Swarnjayanti Gram Swarozgar Yojana (SGSY) is to provide sustainable income to the rural poor. The program aims at establishing a large number of micro-enterprises in the rural areas, building upon the potential of the rural poor. It is envisaged that every family assisted under SGSY will be brought above the poverty line in a period of three years.

### **Scope**

Launched on 1<sup>st</sup> April 1999, the program replaces the earlier self-employment and allied program.

*[Integrated Rural Development Program (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of Woman and Children in Rural Areas (DWCRA), Supply of Integrated Tool-kit for Rural Artisans (SITRA), Ganga Kalyan Yojana (GKY) and Million Well Scheme (MWS), which are no longer in operation. The program covers families below poverty line in operation. The country. Within this target group, reserving 50 per cent of benefits for SCs/ STs, 40 per cent for women and three per cent for physically handicapped persons has provided special safeguards. Subject to availability of funds. It is proposed to cover 30 per cent of the rural poor in each block in the next 5 years.]*

### **Strategy**

SGSY is a Credit-cum-subsidy program. It covers all aspects of self-employment, such as organization of the poor into self-help groups, training, credit technology, infrastructure and marketing. Efforts would be made to involve women members in each self-help group. SGSY lays emphasis on activity clusters. Four / five activities will be identified for each block with the approval of Panchayat Samitis. The Gram Sabha will authenticate the list of families below poverty line identified in BPL census. Identification of individual families suitable for each key activity will be made through a participatory process. Closer attention will be paid skill development of the beneficiaries known as swarozgaris and their technology and marketing needs.

## **Employment Oriented Programmes**

### **Training of Rural Youth for Self-Employment (TRYSEM-1979)**

With a view to provide technical skills to rural youth to equip them to take up self-employment in the fields of agriculture and allied activities, industries, services and trade the scheme TRYSEM was launched by GOI in August 15, 1979. It now operates as a component of IRDP. Its' main features are:

- (i) to provide need-based technical skills to rural youth aged 18-35 years who belong to the category of the poor, to enable them to take up self-employment and to some extent even wage employment.
- (ii) Training is provided at the regular training institutions like polytechnics or under selected master craftsman.
- (iii) Atleast 30 per cent of the trainees should belong to SCs/STs and atleast 33 per cent should be women.
- (iv) Marketing facilities for the products made by beneficiaries are improved.
- (v) The trainees are given stipend and tool kits during the period of training and are eligible after training for assistance under IRDP to start a viable economic activity suited to the learned skills.
- (vi) Non-recurring grants are made for strengthening the training infrastructure of the institution involved in TRYSEM.
- (vii) Rapport is being established by DRDA and employment exchanges for exploring employment opportunities for the trained youth.

During Sixth Plan 9.4 thousand youths were given training under this programme. In seventh plan period no fixed target for training was fixed. From 1985-86 to the end of 1989 nearly 8.5 thousand youths were trained. The coverage of SCs, STs and women has exceeded the prescribed minimum percentage. The employment position was only partially satisfactory. It varied from 52 to 64 per cent over the years. Inadequate employment opportunities for TRYSEM trainees have been attributed to three main factors.

Adequate and timely assistance under IRDP not given at several times to them to start their own enterprise. Secondly, systematic survey for identifying the potential for new productive ventures are not being carried out by most of the DRDAs. Thirdly, the rapport between carried out by most of the DRDAs and BDOs on one side and employers on the other side has not been strong and fruitful to provide placement of increased number of trained youths.

The major trades under TRYSEM are tailoring, printing and binding, basket making, radio repair, electrical works, pump repair, carpentry, blacksmithy, production of mushroom, honey processing, cultivation of medicinal herbs and plants, poultry farming, fruit plants nursery, processing of fruits and vegetables, sericulture, installation of biogas plants etc.

### **Jawahar Rozgar Yojana (JRY-1989)**

#### **Recent nomenclature**

The latest employment generating programme launched by the Government was the Jawahar Rozgar Yojana, introduced from 1<sup>st</sup> April, 1989, as an integration of National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP).

It is stated to be a nationwide programme implemented through village panchayats, basically aimed at providing supplementary gainful employment to atleast one member of about 44 million rural poor families who seek unskilled employment for a minimum period of 50 to 100 days in a year. The financial resources to be shared by centre and the state in the ratio of 80:20.

#### **Objectives**

**Primary Objective:** Generation of additional gainful employment for the employed and underemployed persons in the rural areas.

#### **Secondary Objectives**

- Creation of sustained employment by strengthening the rural social and economic infrastructure.

- Creating productive community and social assets in favour of the rural poor for the direct and continuing benefits.
- Positive impact on wage levels of rural poor.
- Overall improvement in the quality of life in rural areas.

### **Overall Objectives**

1. To provide productive assets to the rural poor to enable them to generate additional or incremental income out of the provided assets and also leave a surplus to repay the loan.
2. To provide employment to the rural poor by creating durable community assets or undertaking other work programme both during busy and lean period.
3. To provide basic infrastructural facilities like clean drinking water, medical facilities, education, electrification, rural roads etc.
4. To provide clinical and other types of guidance and support to the unemployed to make them the potential entrepreneurs for self-employment.

### **Operation**

- People below the poverty line will be the target group. Preference was given to SC/ST for employment. 30% of the employment opportunities were reserved for women.
- Seventy five per cent of the funds allocated for the JRY in a year, subject to a maximum of Rs. 2546 crore will be utilized for the implementation of JRY throughout the country.
- Twenty five per cent of the funds, subject to a minimum of Rs. 700 crores will be used to implement an intensified JRY in 120 backward districts in different states of the country.
- The allocation of funds for the two sub schemes of JRY viz., Million Wells Scheme (MWS) and the Indira Awas Yojana (IAY) are to continue with stepped up funds.
- Coverage of non SC/ST as also the small and marginal farmers, subject to the condition that the benefits in financial terms to these persons do not exceed 10 per cent of the total allocation of JRY.
- Wages paid are partly in cash and partly in food grains.

## **Approaches**

- ❖ **A poverty alleviation mechanism:** It is bound to alleviate the sufferings of the people in years of scarcity, drought, floods and such other natural disasters and ultimately to eradicate poverty.
- ❖ **Rural Employment:** Poverty is inextricably linked with low productivity and unemployment. A massive programme of employment is necessary to make a dent on rural development, with special impetus to SCs, STs and free bonded labourers.
- ❖ **Indira Awas Yojana:** To provide dwelling units free of cost to members of SCs/STs and free bonded labour living below the poverty line.
- ❖ The cost ceiling under IAY was revised in 1990-91 from Rs.6000 to 8000 with Rs.1400 for the construction of sanitary latrines and smokeless chulahs and Rs.3300 for providing infrastructure and common facilities.

The permissible expenditure on a house built under the scheme is Rs.12,700 to Rs.14,000 in plain areas and from Rs.14,500 to Rs.15,000 in remote and hilly areas.

## **Million wells scheme**

It is a sub scheme under JRY. Objective is to include farmers amongst SCs/STs and the free bonded labourers.

During 1994-95, more than 5 lakh wells have been constructed during the last three years at a cost of Rs.1631 crores.

## **Second stream of JRY**

They will take up works with a prescribed basket of schemes for implementation in those pockets. The schemes under this category may include construction of all-weather roads, minor irrigation works, soil and water conservation works, water harvesting structures, wasteland development, farm forestry etc.\

## **Third stream of JRY**

It aimed to prevent the migration of labour, enhancing women's employment, special programmes through NGOs aimed at drought proofing as well as watershed development and wasteland development.



### **In non-agricultural sectors too**

The strategy for creating larger employment opportunities under JRY needs to be multipronged. The potential of employment in non-agricultural rural jobs should be fully explored. Through the formation of skills relevant to rural areas, rural manpower should be developed for taking up self-employment programmes.

This would necessitate the development of a well-designed and abroad based support system capable of assisting the new class of artisans, craftsmen, industrialists and entrepreneurs.

### **Shortcomings**

1. Release of resources of Mandal panchayats was delayed and as a result implementation of the scheme got delayed.
2. JRY wage rates are low as compared to the locally prevailing wage rates.
3. Non-availability of workers and material during certain seasons caused delay in completing the works.
4. Food grain distribution to the workers as part of their wage is difficult due to irregular supply, lack of storage facility, low quality etc.
5. Lack of co-ordination between different agencies involved in implementing the scheme.
6. Works are given on contract basis, though it is not permitted.

### **Indira Awas Yojana**

#### **Introduction**

Indira Awas Yojana was started in May 1985 as a sub-scheme of Jawahar Rozgar Yojana. 1 January, 1996 it is being implemented as an independent scheme.

#### **Objective**

The objective of Indira Awas Yojana (IAY) is primarily to help construction of new dwelling units as well conversion of unserviceable Kutch houses into Pucca / Semi Pucca by Members of Scheduled Castes / Scheduled Tribes, freed bonded labourers and also non-SC/ST rural poor below the poverty line by extending them grant-in-aid.

#### **Scope**

IAY is a beneficiary – oriented program aimed at providing houses for SC / ST households who are victims of atrocities, households headed by widows / unmarried women and SC/ST households who are below the poverty line. Its scope has been expanded to conversion of unserviceable Kutcha houses into Pucca / Semi Pucca houses with effect from 1<sup>st</sup> April 1999.

### **Strategy**

Grant of Rs.20000/- per unit is provided in the plain areas and Rs. 22000/- in hilly / difficult areas for construction of the house. For conversion of a Kutcha house into Pucca / semi Pucca house Rs. 10000/- is provided. Sanitary latrine and smokeless chulha are integral part of the house. In construction / upgradation of the house, cost effective and environment friendly technologies, materials, designs are encouraged. The houses should be allotted in the name of female member of beneficiary household, alternatively it can be allotted in joint names of both husband and wife.

### **Credit – cum – subsidy scheme for rural housing**

#### **Objective**

The objective of the credit-cum-subsidy scheme for rural housing is to facilitate construction of houses for rural families who have some repayment capacity. The scheme aims at eradicating shelterlessness from the rural areas of the country.

#### **Scope**

The scheme provides shelter to rural families who have not been covered under Indira Awas Yojana and who are desirous of possessing a house. All rural households having annual income up to Rs. 32000/- are covered under the scheme.

#### **Strategy**

Rural poor just above the poverty line are also entitled to get the benefits of the scheme. A maximum subsidy of Rs. 10000/- per unit is provided for construction of a house. Sanitary latrine and smokeless chulha are integral part of the house. Cost effective and environment friendly technologies, materials, designs etc. are encouraged. Sixty percent of the houses are allocated to SC/ST rural poor.

## **12 & 13. WOMEN DEVELOPMENT PROGRAMMES**

### **Development of Women and Children in Rural Areas (DWCRA) (1982)**

The need for introducing specific programmes for the development of poor women was felt. Many programmes were launched for them. One such programme formulated and launched since September 1982 in DWCRA.

It aims at motivating and assisting women to engage themselves in a productive activity for earning a substantial income as well as to improve the quality of their own and children's life. Thus, though the economic activity is the priority, the social betterment of the women and their children is also aimed at. It is partly supported by UNICEF and is jointly financed by Union and State Governments. It operates in conjunction with IRDP and TRYSEM. The main features of this programme are:

- (i) Women of identified poor families are organised into groups of 15-20 each for taking up income generating activities suited to their skills and aptitude.
- (ii) Group members are given training usually under TRYSEM.
- (iii) One time grant of Rs.15, 000 is provided for each group as revolving fund for purchase of raw materials, marketing, child care etc. This amount is shared equally by Union and State Government and UNICEF.
- (iv) Each group selects one of its members as group organiser who is to help women in the selection of economic activities suited to their skills and aptitude, procurement of raw materials etc.
- (v) Besides engaging in economic activity, each group is expected to be recipient of benefits of other development and welfare programmes.
- (vi) Multi-purpose centre are being set up to serve as the central place for the working of women groups.

The list of income-generating activities undertaken under the scheme are: tailoring, embroidery, ready-made garments, pickle making, papad making, bakery, candle making, soap making, chalk making, envelop making, match box making, knitting, weaving, basket making,

agarbathi making, poultry, dairy, piggery, goat rearing, bee keeping, mushroom production, fruit and vegetables processing, etc.

### **Integrated Child Development Services (ICDS) Scheme**

Launched on 2<sup>nd</sup> October 1975, today, ICDS Scheme represents one of the world's largest and most unique programmes for early childhood development. ICDS is the foremost symbol of India's commitment to her children – India's response to the challenge of providing pre-school education on one hand and breaking the vicious cycle of malnutrition, morbidity, reduced learning capacity and mortality, on the other.

**1. Objectives:** The Integrated Child Development Services (ICDS) Scheme was launched in 1975 with the following objectives:

- i. to improve the nutritional and health status of children in the age-group 0-6 years;
- ii. to lay the foundation for proper psychological, physical and social development of the child;
- iii. to reduce the incidence of mortality, morbidity, malnutrition and school dropout;
- iv. to achieve effective co-ordination of policy and implementation amongst the various departments to promote child development; and
- v. to enhance the capability of the mother to look after the normal health and nutritional needs of the child through proper nutrition and health education.

**2. Services:** The above objectives are sought to be achieved through a package of services comprising:

- i. supplementary nutrition,
- ii. immunization,
- iii. health check-up,
- iv. referral services,
- v. pre-school non-formal education and
- vi. nutrition & health education.

The concept of providing a package of services is based primarily on the consideration that the overall impact will be much larger if the different services develop in an integrated manner as the efficacy of a particular service depends upon the support it receives from related services.

| Services                     | Target Group  | Service Provided by                   |
|------------------------------|---|---------------------------------------|
| Supplementary Nutrition      | Children below 6 years:<br>Pregnant & Lactating Mother (P&LM) | Anganwadi Worker and Anganwadi Helper |
| Immunization*                | Children below 6 years:<br>Pregnant & Lactating Mother (P&LM) | ANM/MO                                |
| Health Check-up*             | Children below 6 years:<br>Pregnant & Lactating Mother (P&LM) | ANM/MO/AWW                            |
| Referral Services            | Children below 6 years:<br>Pregnant & Lactating Mother (P&LM) | AWW/ANM/MO                            |
| Pre-School Education         | Children 3-6 years  | AWW                                   |
| Nutrition & Health Education | Women (15-45 years)   | AWW/ANM/MO                            |

*Three of the six services namely Immunisation, Health Check-up and Referral Services delivered through Public Health Infrastructure under the Ministry of Health & Family Welfare.*

**2.1 Nutrition including Supplementary Nutrition:** This includes supplementary feeding and growth monitoring; and prophylaxis against vitamin A deficiency and control of nutritional anaemia. All families in the community are surveyed, to identify children below the age of six and pregnant & nursing mothers. They avail of supplementary feeding support for 300 days in a year. By providing supplementary feeding, the Anganwadi attempts to bridge the caloric gap between the national recommended and average intake of children and women in low income and disadvantaged communities.

Growth Monitoring and nutrition surveillance are two important activities that are undertaken. Children below the age of three years of age are weighed once a month and children 3-6 years of age are weighed quarterly. Weight-for-age growth cards are maintained for all children below six years. This helps to detect growth faltering and helps in assessing nutritional status. Besides, severely malnourished children are given special supplementary feeding and referred to medical services.

**2.2 Immunization:** Immunization of pregnant women and infants protects children from six vaccine preventable diseases-polio, diphtheria, pertussis, tetanus, tuberculosis and measles. These are major preventable causes of child mortality, disability, morbidity and related malnutrition. Immunization of pregnant women against tetanus also reduces maternal and neonatal mortality.

**2.3 Health Check-ups:** This includes health care of children less than six years of age, antenatal care of expectant mothers and postnatal care of nursing mothers. The various health services provided for children by anganwadi workers and Primary Health Centre (PHC) staff, include regular health check-ups, recording of weight, immunization, management of malnutrition, treatment of diarrhoea, de-worming and distribution of simple medicines etc.

**2.4 Referral Services:** During health check-ups and growth monitoring, sick or malnourished children, in need of prompt medical attention, are referred to the Primary Health Centre or its sub-centre. The anganwadi worker has also been oriented to detect disabilities in young children. She enlists all such cases in a special register and refers them to the medical officer of the Primary Health Centre/ Sub-centre.

## **2.5 Non-formal Pre-School Education (PSE)**

The Non-formal Pre-school Education (PSE) component of the ICDS may well be considered the backbone of the ICDS programme, since all its services essentially converge at the anganwadi – a village courtyard. Anganwadi Centre (AWC) – a village courtyard – is the main platform for delivering of these services. These AWCs have been set up in every village in the country. In pursuance of its commitment to the cause of India's Children, present government has decided to set up an AWC in every human habitation/ settlement. As a result, total number of AWC would

go up to almost 1.4 million. This is also the most joyful play-way daily activity, visibly sustained for three hours a day. It brings and keeps young children at the anganwadi centre - an activity that motivates parents and communities. PSE, as envisaged in the ICDS, focuses on total development of the child, in the age up to six years, mainly from the underprivileged groups. **Its programme for the three-to six years old children in the anganwadi is directed towards providing and ensuring a natural, joyful and stimulating environment, with emphasis on necessary inputs for optimal growth and development.** The early learning component of the ICDS is a significant input for providing a sound foundation for cumulative lifelong learning and development. It also contributes to the universalization of primary education, by providing to the child the necessary preparation for primary schooling and offering substitute care to younger siblings, thus freeing the older ones – especially girls – to attend school.

**2.6 Nutrition and Health Education:** Nutrition, Health and Education (NHED) is a key element of the work of the anganwadi worker. This forms part of BCC (Behaviour Change Communication) strategy. This has the long term goal of capacity-building of women – especially in the age group of 15-45 years – so that they can look after their own health, nutrition and development needs as well as that of their children and families.

1. **Funding Pattern:** ICDS is a Centrally-sponsored Scheme implemented through the State Governments/UT Administrations. Prior to 2005-06, 100% financial assistance for inputs other than supplementary nutrition, which the States were to provide out of their own resources, was being provided by the Government of India. Since many States were not providing adequately for supplementary nutrition in view of resource constraints, it was decided in 2005-06 to support to States up to 50% of the financial norms or to support 50% of expenditure incurred by them on supplementary nutrition, whichever is less.
2. From the financial year 2009-10, Government of India has modified the funding pattern of ICDS between Centre and States. The sharing pattern of supplementary nutrition in respect of North-eastern States between Centre and States has been changed from 50:50 to 90:10 ratio. So far as other States and UTs, the existing sharing pattern of 50:50 continues. However, for all other components of ICDS, the ratio has been modified to 90:10 (100% Central Assistance earlier).

### **3. Population Norms**

The revised Population norms for setting up a Project, Anganwadi Centre and Mini-AWC are as under:

#### **Projects:**

- (i) Community Development Block in a State should be the unit for sanction of an ICDS Project in rural/tribal areas, irrespective of number of villages/population in it.
- (ii) The existing norm of 1 lakh population for sanction of urban project may continue.

Further to this, for blocks with more than two lac population, States could opt for more than one Project (@ one per one lac population) or could opt for one project only. In the latter case, staff could be suitably strengthened based on population or number of AWCs in the block. Similarly, for blocks with population of less than 1 lac or so, staffing pattern of CDPO office could be less than that of a normal block.

#### **Type of Supplementary Nutrition**

**Children in the age group 0 – 6 months:** For Children in this age group, States/ UTs may ensure continuation of current guidelines of early initiation (within one hour of birth) and exclusive breast-feeding for children for the first 6 months of life.

**Children in the age group 6 months to 3 years:** For children in this age group, the existing pattern of Take Home Ration (THR) under the ICDS Scheme will continue. However, in addition to the current mixed practice of giving either dry or raw ration (wheat and rice) which is often consumed by the entire family and not the child alone, THR should be given in the form that is palatable to the child instead of the entire family.

**Children in the age group 3 to 6 years :** For the children in this age group, State/ UTs have been requested to make arrangements to serve Hot Cooked Meal in AWCs and mini-AWCs under the ICDS Scheme. Since the child of this age group is not capable of consuming a meal of 500 calories in one sitting, the States/ UTs are advised to consider serving more than one meal to



the children who come to AWCs. Since the process of cooking and serving hot cooked meal takes time, and in most of the cases, the food is served around noon, States/ UTs may provide 500 calories over more than one meal. States/ UTs may arrange to provide a morning snack in the form of milk/ banana/ egg/ seasonal fruits/ micronutrient fortified food etc.

**4. Registration of beneficiaries:** Since BPL is no longer a criteria under ICDS, States have to ensure registration of all eligible beneficiaries.

### **The ICDS Team**

The ICDS team comprises the Anganwadi Workers, Anganwadi Helpers, Supervisors, Child Development Project Officers (CDPOs) and District Programme Officers (DPOs). Anganwadi Worker, a lady selected from the local community, is a community based frontline honorary worker of the ICDS Programme. She is also an agent of social change, mobilizing community support for better care of young children, girls and women. Besides, the medical officers, Auxiliary Nurse Midwife (ANM) and Accredited Social Health Activist (ASHA) form a team with the ICDS functionaries to achieve convergence of different services.

### **Role & responsibilities of AWW, ANM and ASHA**

Role and responsibilities of AWW, ANM & ASHA have been clearly delineated and circulated to States/UTs under the joint signature of Secretary, MWCD and Secretary, MHFW, vide D.O. No. R. 14011/9/2005-NRHM –I (pt) dated 20 January 2006.

### **Status of Anganwadi Workers and Helpers**

Anganwadi Workers (AWWs) & Anganwadi Helpers (AWHs), being honorary workers, are paid a monthly honoraria as decided by the Government from time to time. **Government of India has enhanced the honoraria of these Workers, w.e.f. 1.4.2008 by Rs.500 above the last honorarium drawn by Anganwadi Workers (AWWs) and by Rs.250 of the last honorarium drawn by Helpers of AWCs and Workers of Mini-AWCs.** Prior to enhancement, AWWs were being paid a monthly honoraria ranging from Rs. 938/ to Rs. 1063/- per month depending

on their educational qualifications and experience. Similarly, AWHs were being paid monthly honoraria of Rs. 500/-

In addition to the honoraria paid by the Government of India, many States/UTs are also giving monetary incentives to these workers out of their own resources for additional functions assigned under other Schemes.

### **ICDS Training Programme:**

Training and capacity building is the most crucial element in the ICDS Scheme, as the achievement of the programme goals largely depends upon the effectiveness of frontline workers in improving service delivery under the programme. Since inception of the ICDS scheme, the Government of India has formulated a comprehensive training strategy for the ICDS functionaries. Training under ICDS scheme is a continuous programme and is implemented through 35 States/UTs and National Institute of Public Cooperation and Child Development (NIPCCD) and its four regional centres.

During the 11<sup>th</sup> Five Year Plan, the Government of India has laid much emphasis on strengthening the training component of ICDS in order to improve the service delivery mechanism and accelerate better programme outcomes. An allocation of Rs. 500 crore has been kept for the ICDS Training Programme during the 11<sup>th</sup> Five Year Plan.

Financial norms relating to training of various ICDS functionaries and trainers have been revised upwardly with effect from 1 April 2009.

**Types of Training Courses:** Three types of regular training are imparted to AWWs, AWHs, Supervisors, CDPOs/ACDPOs and Instructors of AWTCs and MLTCs, viz.:

- Induction Training (*on initial engagement/appointment*) mainly to AWWs
- Job/Orientation Training (*once during service period*)
- Refresher Training (*in-service, once in every two years*)

Also, specific need based training programmes are organized under the 'Other Training' component, whereby the States/UTs are given flexibility to identify state specific problems that need specialized issue based training and take up such training activities.

**Training Infrastructure:** There is a countrywide infrastructure for the training of ICDS functionaries, viz.

- *Anganwadi Workers Training Centres (AWTCs)* for the training of Anganwadi Workers and Helpers.
- *Middle Level Training Centres (MLTCs)* for the training of Supervisors and Trainers of AWTCs;
- *National Institute of Public Cooperation and Child Development (NIPCCD)* and its Regional Centres for training of CDPOs/ACDPOs and Trainers of MLTCs. NIPCCD also conducts several skill development training programmes.

[Govt. of Tamil Nadu has established a State Training Institute (STI) at the State level for the training of Trainers of MLTCs and CDPOs/ACDPOs]

Based on the needs, State Governments identify and open up AWTCs and MLTCs after due approval by the Government of India. As on 31.3.2009, 490 AWTCs and 31 MLTCs were operational across the country. About 80% of the AWTCs and 70% MLTCs are run by State/District based NGOs.

**Monitoring & Supervision of Training Programme:** A separate ICDS Training Unit within the Ministry of Women and Child Development headed by a Director/Dy. Secretary level officer is responsible for overall monitoring, supervision and evaluation of the training programme. The following measures are undertaken for monitoring and supervision:

- *Physical and financial progress are captured through Quarterly Progress Reports (QPRs) in a standardized format, that are submitted by the States/UTs to GoI at the end of every quarter;*
- *A detailed analysis of the QPRs is carried out by the ICDS Training Unit and based on the same, quarterly review meetings are organized with the States at the central level;*

- *Monthly/quarterly review meeting with the Training Centres at the state level;*
- *Necessary feedback and guidelines are issued to the States after each of the review meetings;*
- *Field visits to AWTCs/MLTCs by Nodal Officer or the District Programme Officers (DPOs)/CDPOs; and also by the officials from the Ministry of WCD and NIPCCD.*
- *Annual meeting of State Training Task Force (STTF) for the approval of STRAP and review of past performance and chalking out future actions.*

**Recent Initiatives:** The Ministry has recently initiated a process of consultations with the States and other stakeholders to review and identify gaps in the existing training system and make suggestions to strengthen the ICDS Training programme including its contents/syllabi, training methodology and the existing monitoring mechanism under ICDS training programme. Three regional workshops have since been organized in collaboration with NIPCCD and with technical support from USAID/CARE INDIA during July-August 2009 at three Regional centres of NIPCCD at Bangalore, Lucknow and Guwahati.

### **Existing Monitoring System under ICDS Scheme:**

#### **Central Level**

Ministry of Women and Child Development (MWCD) has the overall responsibility of monitoring the ICDS scheme. There exists a Central Level ICDS Monitoring Unit in the Ministry which is responsible for collection and analysis of the periodic work reports received from the States in the prescribed formats. States have been asked to send the State level consolidated reports by 17<sup>th</sup> day of the following month.

The existing status of monitoring of these six services is as under :

**(i) Supplementary Nutrition :** No. of Beneficiaries (Children 6 months to 6 years and pregnant & lactating mothers) for supplementary nutrition;

**(ii) Pre-School Education :** No. of Beneficiaries (Children 3-6 years) attending pre-school education;

**(iii) Immunization, Health Check-up and Referral services :** Ministry of Health and Family Welfare is responsible for monitoring on health indicators relating to immunization, health check-up and referrals services under the Scheme.

### **International Partners**

Government of India partners with the following international agencies to supplement interventions under the ICDS:

- i. United Nations International Children' Emergency Fund (UNICEF)
- ii. Cooperative for Assistance and Relief Everywhere (CARE)
- iii. World Food Programme (WFP)

### **Rashtriya Mahila Kosh (RMK)**

#### **Concept and Features of Micro-Finance**

Micro-finance, as is being practiced by the **National Credit Fund for Women** or the **Rashtriya Mahila Kosh (RMK)**, could be defined as a set of services comprising the following activities:

|    |               |  |
|----|---------------|--|
| a) | Micro-credit  | Small loans; primarily for income generation activities, but also for consumption and contingency needs. |
| b) | Micro-savings | thrift or small savings from borrowers' own resources.   |

The main features of the micro-finance services being provided by **RMK** are :

1. It is a tool for empowerment of the poorest; the higher the income and better the asset position of the borrower, the lower the incremental benefit from further equal doses of micro-credit is likely to be.
2. Delivery is normally through Self Help Groups (SHGs).
3. It is essentially for promoting self-employment; the opportunities of wage employment are limited in developing countries - micro finance increases the productivity of self-employment in the informal sector of the economy - generally used for (a) direct income

generation (b) rearrangement of assets and liabilities for the household to participate in future opportunities and (c) consumption smoothing.

4. It is not just a financing system, but a tool for social change, specially for women - it does not spring from market forces alone - it is potentially welfare enhancing - there is a public interest in promoting the growth of micro finance - this is what makes it acceptable as a valid goal for public policy.
5. Because micro credit is aimed at the poorest, micro-finance lending technology needs to mimic the informal lenders rather than the formal sector lending. It has to : a) provide for seasonality (b) allow repayment flexibility (c) eschew bureaucratic and legal formalities (d) fix a ceiling on loan sizes.

Microfinance approach is based on certain proven truths which are not always recognised. These are :

- That the poor are bankable; successful initiatives in micro finance demonstrate that there need not be a tradeoff between reaching the poor and profitability - micro finance constitutes a statement that the borrowers are not 'weaker sections' in need of charity, but can be treated as responsible people on business terms for mutual profit -
- That almost all poor households *need* to save, have the inherent *capacity* to save small amounts regularly and are *willing* to save provided they are motivated and facilitated to do so -
- That easy access to credit is more important than cheap subsidised credit which involves lengthy bureaucratic procedures - (some institutions in India are already lending to groups or SHGs at higher rates - this may prevent the groups from enjoying a sufficient margin and rapidly accumulating their own funds, but members continue to borrow at these high rates, even those who can borrow individually from banks) -
- 'Peer pressure' in groups helps in improving recoveries.

## **Reasons for Focus on Poor Women**

**The National Credit Fund for Women** or the **Rashtriya Mahila Kosh (RMK)** is working exclusively for poor women. Its loans are available solely and entirely to this target group. The reasons for this are several :

- Among the poor, the poor *women* are the most disadvantaged - they are characterized by lack of education and access to resources, both of which are required to help them work their way out of poverty and for upward economic and social mobility -
- The problem is more acute for women in countries like India, despite the fact that women's labour makes a critical contribution to the economy - this is due to low social status and lack of access to key resources -
- Evidence shows that groups of women are better customers than men - they are better managers of resources - benefits of loans are spread wider among the household if loans are routed through women - mixed groups are often inappropriate in Indian society - record of all-male groups is worse than that of all-women groups, everywhere -

## **RMK - its profile, aims & objectives, roles**

It has been felt for some time in India that the credit needs of poor women, particularly in the unorganised sector, have not been adequately addressed by the formal financial institutions in the country. The vast gap between demand for and supply of credit to this sector established the need for a National Credit Fund for Women.

**The National Credit Fund for Women** or the **Rashtriya Mahila Kosh (RMK)** was set up in March 1993 as an independent registered society by the Department of Women & Child Development in Government of India's Ministry of Human Resource Development with an initial corpus of Rs. 310,000,000 - not to replace the banking sector but to fill the gap between what the banking sector offers and what the poor need.

**Its main objectives are:**

- To provide or promote the provision of micro-credit to poor women for income generation activities or for asset creation.
- To adopt a quasi-informal delivery system, which is client friendly, uses simple and minimal procedures, disburses quickly and repeatedly, has flexibility of approach, links thrift and savings with credit and has low transaction costs both for the borrower and for the lender.
- To demonstrate and replicate participatory approaches in the organisation of women's groups for thrift and savings and effective utilisation of credit.
- To use the group concept and the provision of credit as an instrument of women's empowerment, socio-economic change and development.
- To cooperate with and secure the cooperation of the Government of India, State Governments, Union Territory administrations, credit institutions, industrial and commercial organisations, NGOs and others in promoting the objectives of the Kosh.
- To disseminate information and experience among all these above agencies in the Government and non-government sectors in the area of microfinance for poor women.
- To receive grants, donations, loans, etc., for the furtherance of the aims and objectives of the Kosh.

The office of the Kosh is situated in New Delhi. The Kosh does not have any branch offices.

The Executive Director is the chief executive officer of the Kosh. The Executive Director functions under the overall supervision, direction and control of the Governing Board.

The Governing Board comprises 16 members consisting of senior officers of the Government of India and State Governments, specialists and representatives of NGOs active in the field of microfinance for women. The Governing Board is chaired by the Minister in charge of the Department of Women & Child Development in the Government of India.

The General Body of the Kosh consists of all members of the Board, institutional members and individual members.



**The Kosh has three main roles:**

**Wholesaling Role -**

it acts as a wholesaling apex organisation for channelising funds from government and donors to retailing intermediate microfinance organisations (IMOs).

[The Kosh has so far received only a one-time grant from government and has not needed to raise funds from any other sources].

**Market Development Role -**

It develops the supply side of the micro finance market by offering institution building support to new and existing-but-inexperienced IMOs by structures of incentives, transfers of technology, training of staff and other non-financial services -

[The Kosh realises that it can play a value adding wholesaling role only when a sufficiently large and well established micro finance sector already exists - this depends on the number of IMOs and the sustainability of IMOs - subsidised institution building increases the equity of any IMO as much as grants do - large and premature disbursement of funds to the IMO can reduce the effectiveness of any institution building effort].

**Advocacy Role** - whereby RMK acts as an advocate or agent for influencing development and micro-finance policy and creating a more enabling policy and legal environment for spread of micro-finance activities in India. Being a creation and a representative of the government, RMK has a particular advantage in this area.

**Mahila Samridhi Yojana (MSY)**

For empowerment of minorities, maximum emphasis is required to be given on empowerment of women because they are the weakest link among the minorities. The most effective strategy to reach the women and strengthening them should include:-

- i. capacity building through increasing income generating skills/activities;
- ii. encouraging them to form SHGs and provide them micro credit support;

- iii. setting up of production based activity suitable to women. Based on the above framework, NMDFC introduced the Scheme of Mahila Samridhi Yojana which links micro-credit to the women after training. During the training, the group is formed into a Self Help Group.

The scheme has been made broad-based to cover all the trades and activities practiced by women. The limit of micro-credit to each member of the Group is Rs.25000/- and the rate of interest to be paid by the women beneficiaries has been reduced to 4%. The details of the Scheme are as given below:-

### **Scope of the Scheme**

A group of 20 women of minority communities at any location are given training in any production/service activity, most suitable for them. During the training, the group is formed into a Self Help Group practicing thrift & credit. After the training, the group is provided credit, jointly or individually, for pursuing the activity of training.

### **Implementing Agencies**

The scheme will be implemented through the SCAs of NMDFC as well as NGOs.

### **Eligibility criteria for the beneficiaries**

- Women candidates belonging to minority communities with preference to widows and destitutes.
- Preference to women already having some knowledge of the trade.
- Age 16-30 years
- Fulfill income criterion of below double the poverty line.

### **Duration of the training**

Need based subject to maximum of 6 months duration.

### **Mahila Samridhi Yojana (MSY)**

For empowerment of minorities, maximum emphasis is required to be given on empowerment of women because they are the weakest link among the minorities. The most effective strategy to reach the women and strengthening them should include:-

- i) Capacity building through increasing income generating skills/activities;

- ii) Encouraging them to form SHGs and provide them micro credit support;
- iii) Setting up of production based activity suitable to women. Based on the above framework, NMDFC introduced the Scheme of Mahila Samridhi Yojana which links micro-credit to the women after training. During the training, the group is formed into a Self Help Group.

The scheme has been made broad-based to cover all the trades and activities practiced by women. The limit of micro-credit to each member of the Group is Rs.25000/- and the rate of interest to be paid by the women beneficiaries has been reduced to 4%. The details of the Scheme are as given below:-

### **Scope of the scheme**

A group of 20 women of minority communities at any location are given training in any production/service activity, most suitable for them. During the training, the group is formed into a Self Help Group practicing thrift & credit. After the training, the group is provided credit, jointly or individually, for pursuing the activity of training.

### **Implementing Agencies**

The scheme will be implemented through the SCAs of NMDFC as well as NGOs.

### **Eligibility criteria for the beneficiaries**

- Women candidates belonging to minority communities with preference to widows and destitutes.
- Preference to women already having some knowledge of the trade. · Age 16-30 years
- Fulfill income criterion of below double the poverty line.

### **Duration of the training**

Need based subject to maximum of 6 months duration.

### **No.of candidates in a group for training**

A group of 15-20 women to be given training at one location. The group will be transformed into Self Help Group (SHG) during the training.

**Training fee:** Subject to a maximum of Rs.400 per months per candidate.

**Training material cost:** subject to a maximum of rs.100 per candidate per month.

**Stipend:** rs.250/- per month per candidate to be deposited in the bank account of the beneficiary or the shg.

**Micro-credit:** needbased subject to a maximum of rs.25,000 after completion of the training.

**Estimated cost per group of 20 number of beneficiaries**

- i) On training - Rs.90,000/-
- ii) On Micro-credit - Needbased, subject to maximum of Rs.25,000/- per beneficiary.

**Pattern of financing**

- i) On Training
  - NMDFC (Grant) - 85% to SCAs 100%toNGOs - SCA & Training Institute - 15%
- ii) On Micro-Credit
  - NMDFC (Loan) - 90%
  - SCA/NGO of beneficiary - 10%

**Rate of interest**

- i) From SCAs/NGOs to NMDFC 1 %
- ii) From beneficiaries to SCAs/NGOs 4 %

**Period of repayment**

- i) Beneficiaries are required to repay the loan to the SCA/NGO over a period of 3 years after a moratorium of three months from the date of disbursement of the loan in monthly instalments.
- ii) SCA/NGO will repay the loan to NMDFC over a period of four years after the utilization of funds, in quarterly instalments.

**Eligibility criteria for training agency**

- i) Must be running similar training at least for three years.
- ii) Should have sufficient space for seating and working of 20 women.

iii) Should have necessary training equipment and tools sufficient for 20 trainees. iv) Should have trained and experienced instructors.

### **Implementation details**

i) SCAs/NGOs may identify locations having potential for engaging women in any production/service activity for their income generation.

ii) SCA/NGO will also identify a competent training agency having necessary manpower equipment and competence.

iii) At each location, group of 20 women fulfilling the eligibility criteria will be identified by the SCA/NGO.

iv) SCAs/NGOs may form a proposal on the lines of Mahila Samridhi Yojana and send the same to NMDFC for approval. Format of the proposal is at Annexure-VI.

v) Once the approval is accorded by NMDFC, SCAs/NGOs will ensure proper conduct of training and keep NMDFC informed.

vi) The SCA would intimate NMDFC the list of beneficiaries indicating their name, address, age and qualification, the details of training agency and the date of starting the programme. NMDFC will release 50% of the grant on account of training on receipt of this information.

vii) During the initial stage of training, the SCA/NGO will arrange to give education to the members of the group in the concept of forming and working of Self Help Groups, the strengths of self help groups, operation of thrift and credit activity, running production activities jointly or individually, working together in solving common problems, helping each other in solving individual problems, maintenance of accounts, repayment of loan etc. For this purpose, services of outside expert can also be availed if required. The objective is that the group of women selected for training should start functioning as Self Help Group (SHG) in production and marketing of their products.

viii) After three months, the SCA/NGO would approach for drawal of remaining training grant alongwith the progress report of the training conducted by them.

ix) Stipend of the trainees may initially be deposited in the bank account of the SHG. Its subsequent use may be decided by the SHG itself.

x) SCA/NGO would complete documentation of papers relating to micro-credit to each woman during the period of training.

xi) After completion of the training, SCA/NGO would provide need based micro credit to each woman. Fixed assets should preferably be given to the beneficiaries in kind instead of cash.

xii) After a moratorium of three months, SCA/NGO will collect repayment every month from each woman towards repayment of loan, over a period of 36 months. The repayment to NMDFC will be on usual terms and conditions and repayment period as mentioned earlier. NMDFC sends the dues statement every quarter for making repayments.

### **Post training follow ups**

i) The SCA/NGO as well as the training agency should extend all assistance to the trained candidates in developing backward forward linkages. They should particularly ensure participation of these candidates in marketing events. It would be convenient to do so if the candidates are formed into a Self Help Group and it is with this objective so much emphasis has been given on promotion of Self Help Group in this scheme.

ii) The SCA/NGO as well as the training agency would maintain record of self employment or wage employment of the trained candidates. The assistance provided to them from time to time should be documented for the purpose of reference and reporting.

## **12 & 13. WOMEN DEVELOPMENT PROGRAMMES**

### **Development of Women and Children in Rural Areas (DWCRA) (1982)**

The need for introducing specific programmes for the development of poor women was felt. Many programmes were launched for them. One such programme formulated and launched since September 1982 in DWCRA.

It aims at motivating and assisting women to engage themselves in a productive activity for earning a substantial income as well as to improve the quality of their own and children's life. Thus, though the economic activity is the priority, the social betterment of the women and their children is also aimed at. It is partly supported by UNICEF and is jointly financed by Union and State Governments. It operates in conjunction with IRDP and TRYSEM. The main features of this programme are:

- (i) Women of identified poor families are organised into groups of 15-20 each for taking up income generating activities suited to their skills and aptitude.
- (ii) Group members are given training usually under TRYSEM.
- (iii) One time grant of Rs.15, 000 is provided for each group as revolving fund for purchase of raw materials, marketing, child care etc. This amount is shared equally by Union and State Government and UNICEF.
- (iv) Each group selects one of its members as group organiser who is to help women in the selection of economic activities suited to their skills and aptitude, procurement of raw materials etc.
- (v) Besides engaging in economic activity, each group is expected to be recipient of benefits of other development and welfare programmes.
- (vi) Multi-purpose centre are being set up to serve as the central place for the working of women groups.

The list of income-generating activities undertaken under the scheme are: tailoring, embroidery, ready-made garments, pickle making, papad making, bakery, candle making, soap making, chalk making, envelop making, match box making, knitting, weaving, basket making,

agarbathi making, poultry, dairy, piggery, goat rearing, bee keeping, mushroom production, fruit and vegetables processing, etc.

### **Integrated Child Development Services (ICDS) Scheme**

Launched on 2<sup>nd</sup> October 1975, today, ICDS Scheme represents one of the world's largest and most unique programmes for early childhood development. ICDS is the foremost symbol of India's commitment to her children – India's response to the challenge of providing pre-school education on one hand and breaking the vicious cycle of malnutrition, morbidity, reduced learning capacity and mortality, on the other.

**1. Objectives:** The Integrated Child Development Services (ICDS) Scheme was launched in 1975 with the following objectives:

- i. to improve the nutritional and health status of children in the age-group 0-6 years;
- ii. to lay the foundation for proper psychological, physical and social development of the child;
- iii. to reduce the incidence of mortality, morbidity, malnutrition and school dropout;
- iv. to achieve effective co-ordination of policy and implementation amongst the various departments to promote child development; and
- v. to enhance the capability of the mother to look after the normal health and nutritional needs of the child through proper nutrition and health education.

**2. Services:** The above objectives are sought to be achieved through a package of services comprising:

- i. supplementary nutrition,
- ii. immunization,
- iii. health check-up,
- iv. referral services,
- v. pre-school non-formal education and
- vi. nutrition & health education.



The concept of providing a package of services is based primarily on the consideration that the overall impact will be much larger if the different services develop in an integrated manner as the efficacy of a particular service depends upon the support it receives from related services.

| Services                     | Target Group  | Service Provided by                   |
|------------------------------|---|---------------------------------------|
| Supplementary Nutrition      | Children below 6 years:<br>Pregnant & Lactating Mother (P&LM) | Anganwadi Worker and Anganwadi Helper |
| Immunization*                | Children below 6 years:<br>Pregnant & Lactating Mother (P&LM) | ANM/MO                                |
| Health Check-up*             | Children below 6 years:<br>Pregnant & Lactating Mother (P&LM) | ANM/MO/AWW                            |
| Referral Services            | Children below 6 years:<br>Pregnant & Lactating Mother (P&LM) | AWW/ANM/MO                            |
| Pre-School Education         | Children 3-6 years  | AWW                                   |
| Nutrition & Health Education | Women (15-45 years)   | AWW/ANM/MO                            |

*Three of the six services namely Immunisation, Health Check-up and Referral Services delivered through Public Health Infrastructure under the Ministry of Health & Family Welfare.*

**2.1 Nutrition including Supplementary Nutrition:** This includes supplementary feeding and growth monitoring; and prophylaxis against vitamin A deficiency and control of nutritional anaemia. All families in the community are surveyed, to identify children below the age of six and pregnant & nursing mothers. They avail of supplementary feeding support for 300 days in a year. By providing supplementary feeding, the Anganwadi attempts to bridge the caloric gap between the national recommended and average intake of children and women in low income and disadvantaged communities.

Growth Monitoring and nutrition surveillance are two important activities that are undertaken. Children below the age of three years of age are weighed once a month and children 3-6 years of age are weighed quarterly. Weight-for-age growth cards are maintained for all children below six years. This helps to detect growth faltering and helps in assessing nutritional status. Besides, severely malnourished children are given special supplementary feeding and referred to medical services.

**2.2 Immunization:** Immunization of pregnant women and infants protects children from six vaccine preventable diseases-polio, diphtheria, pertussis, tetanus, tuberculosis and measles. These are major preventable causes of child mortality, disability, morbidity and related malnutrition. Immunization of pregnant women against tetanus also reduces maternal and neonatal mortality.

**2.3 Health Check-ups:** This includes health care of children less than six years of age, antenatal care of expectant mothers and postnatal care of nursing mothers. The various health services provided for children by anganwadi workers and Primary Health Centre (PHC) staff, include regular health check-ups, recording of weight, immunization, management of malnutrition, treatment of diarrhoea, de-worming and distribution of simple medicines etc.

**2.4 Referral Services:** During health check-ups and growth monitoring, sick or malnourished children, in need of prompt medical attention, are referred to the Primary Health Centre or its sub-centre. The anganwadi worker has also been oriented to detect disabilities in young children. She enlists all such cases in a special register and refers them to the medical officer of the Primary Health Centre/ Sub-centre.

## **2.5 Non-formal Pre-School Education (PSE)**

The Non-formal Pre-school Education (PSE) component of the ICDS may well be considered the backbone of the ICDS programme, since all its services essentially converge at the anganwadi – a village courtyard. Anganwadi Centre (AWC) – a village courtyard – is the main platform for delivering of these services. These AWCs have been set up in every village in the country. In pursuance of its commitment to the cause of India's Children, present government has decided to set up an AWC in every human habitation/ settlement. As a result, total number of AWC would

go up to almost 1.4 million. This is also the most joyful play-way daily activity, visibly sustained for three hours a day. It brings and keeps young children at the anganwadi centre - an activity that motivates parents and communities. PSE, as envisaged in the ICDS, focuses on total development of the child, in the age up to six years, mainly from the underprivileged groups. **Its programme for the three-to six years old children in the anganwadi is directed towards providing and ensuring a natural, joyful and stimulating environment, with emphasis on necessary inputs for optimal growth and development.** The early learning component of the ICDS is a significant input for providing a sound foundation for cumulative lifelong learning and development. It also contributes to the universalization of primary education, by providing to the child the necessary preparation for primary schooling and offering substitute care to younger siblings, thus freeing the older ones – especially girls – to attend school.

**2.6 Nutrition and Health Education:** Nutrition, Health and Education (NHED) is a key element of the work of the anganwadi worker. This forms part of BCC (Behaviour Change Communication) strategy. This has the long term goal of capacity-building of women – especially in the age group of 15-45 years – so that they can look after their own health, nutrition and development needs as well as that of their children and families.

1. **Funding Pattern:** ICDS is a Centrally-sponsored Scheme implemented through the State Governments/UT Administrations. Prior to 2005-06, 100% financial assistance for inputs other than supplementary nutrition, which the States were to provide out of their own resources, was being provided by the Government of India. Since many States were not providing adequately for supplementary nutrition in view of resource constraints, it was decided in 2005-06 to support to States up to 50% of the financial norms or to support 50% of expenditure incurred by them on supplementary nutrition, whichever is less.
2. From the financial year 2009-10, Government of India has modified the funding pattern of ICDS between Centre and States. The sharing pattern of supplementary nutrition in respect of North-eastern States between Centre and States has been changed from 50:50 to 90:10 ratio. So far as other States and UTs, the existing sharing pattern of 50:50 continues. However, for all other components of ICDS, the ratio has been modified to 90:10 (100% Central Assistance earlier).

### **3. Population Norms**

The revised Population norms for setting up a Project, Anganwadi Centre and Mini-AWC are as under:

#### **Projects:**

- (i) Community Development Block in a State should be the unit for sanction of an ICDS Project in rural/tribal areas, irrespective of number of villages/population in it.
- (ii) The existing norm of 1 lakh population for sanction of urban project may continue.

Further to this, for blocks with more than two lac population, States could opt for more than one Project (@ one per one lac population) or could opt for one project only. In the latter case, staff could be suitably strengthened based on population or number of AWCs in the block. Similarly, for blocks with population of less than 1 lac or so, staffing pattern of CDPO office could be less than that of a normal block.

#### **Type of Supplementary Nutrition**

**Children in the age group 0 – 6 months:** For Children in this age group, States/ UTs may ensure continuation of current guidelines of early initiation (within one hour of birth) and exclusive breast-feeding for children for the first 6 months of life.

**Children in the age group 6 months to 3 years:** For children in this age group, the existing pattern of Take Home Ration (THR) under the ICDS Scheme will continue. However, in addition to the current mixed practice of giving either dry or raw ration (wheat and rice) which is often consumed by the entire family and not the child alone, THR should be given in the form that is palatable to the child instead of the entire family.

**Children in the age group 3 to 6 years :** For the children in this age group, State/ UTs have been requested to make arrangements to serve Hot Cooked Meal in AWCs and mini-AWCs under the ICDS Scheme. Since the child of this age group is not capable of consuming a meal of 500 calories in one sitting, the States/ UTs are advised to consider serving more than one meal to

the children who come to AWCs. Since the process of cooking and serving hot cooked meal takes time, and in most of the cases, the food is served around noon, States/ UTs may provide 500 calories over more than one meal. States/ UTs may arrange to provide a morning snack in the form of milk/ banana/ egg/ seasonal fruits/ micronutrient fortified food etc.

**4. Registration of beneficiaries:** Since BPL is no longer a criteria under ICDS, States have to ensure registration of all eligible beneficiaries.

### **The ICDS Team**

The ICDS team comprises the Anganwadi Workers, Anganwadi Helpers, Supervisors, Child Development Project Officers (CDPOs) and District Programme Officers (DPOs). Anganwadi Worker, a lady selected from the local community, is a community based frontline honorary worker of the ICDS Programme. She is also an agent of social change, mobilizing community support for better care of young children, girls and women. Besides, the medical officers, Auxiliary Nurse Midwife (ANM) and Accredited Social Health Activist (ASHA) form a team with the ICDS functionaries to achieve convergence of different services.

### **Role & responsibilities of AWW, ANM and ASHA**

Role and responsibilities of AWW, ANM & ASHA have been clearly delineated and circulated to States/UTs under the joint signature of Secretary, MWCD and Secretary, MHFW, vide D.O. No. R. 14011/9/2005-NRHM –I (pt) dated 20 January 2006.

### **Status of Anganwadi Workers and Helpers**

Anganwadi Workers (AWWs) & Anganwadi Helpers (AWHs), being honorary workers, are paid a monthly honoraria as decided by the Government from time to time. **Government of India has enhanced the honoraria of these Workers, w.e.f. 1.4.2008 by Rs.500 above the last honorarium drawn by Anganwadi Workers (AWWs) and by Rs.250 of the last honorarium drawn by Helpers of AWCs and Workers of Mini-AWCs.** Prior to enhancement, AWWs were being paid a monthly honoraria ranging from Rs. 938/ to Rs. 1063/- per month depending

on their educational qualifications and experience. Similarly, AWHs were being paid monthly honoraria of Rs. 500/-

In addition to the honoraria paid by the Government of India, many States/UTs are also giving monetary incentives to these workers out of their own resources for additional functions assigned under other Schemes.

### **ICDS Training Programme:**

Training and capacity building is the most crucial element in the ICDS Scheme, as the achievement of the programme goals largely depends upon the effectiveness of frontline workers in improving service delivery under the programme. Since inception of the ICDS scheme, the Government of India has formulated a comprehensive training strategy for the ICDS functionaries. Training under ICDS scheme is a continuous programme and is implemented through 35 States/UTs and National Institute of Public Cooperation and Child Development (NIPCCD) and its four regional centres.

During the 11<sup>th</sup> Five Year Plan, the Government of India has laid much emphasis on strengthening the training component of ICDS in order to improve the service delivery mechanism and accelerate better programme outcomes. An allocation of Rs. 500 crore has been kept for the ICDS Training Programme during the 11<sup>th</sup> Five Year Plan.

Financial norms relating to training of various ICDS functionaries and trainers have been revised upwardly with effect from 1 April 2009.

**Types of Training Courses:** Three types of regular training are imparted to AWWs, AWHs, Supervisors, CDPOs/ACDPOs and Instructors of AWTCs and MLTCs, viz.:

- Induction Training (*on initial engagement/appointment*) mainly to AWWs
- Job/Orientation Training (*once during service period*)
- Refresher Training (*in-service, once in every two years*)

Also, specific need based training programmes are organized under the 'Other Training' component, whereby the States/UTs are given flexibility to identify state specific problems that need specialized issue based training and take up such training activities.

**Training Infrastructure:** There is a countrywide infrastructure for the training of ICDS functionaries, viz.

- *Anganwadi Workers Training Centres (AWTCs)* for the training of Anganwadi Workers and Helpers.
- *Middle Level Training Centres (MLTCs)* for the training of Supervisors and Trainers of AWTCs;
- *National Institute of Public Cooperation and Child Development (NIPCCD)* and its Regional Centres for training of CDPOs/ACDPOs and Trainers of MLTCs. NIPCCD also conducts several skill development training programmes.

[Govt. of Tamil Nadu has established a State Training Institute (STI) at the State level for the training of Trainers of MLTCs and CDPOs/ACDPOs]

Based on the needs, State Governments identify and open up AWTCs and MLTCs after due approval by the Government of India. As on 31.3.2009, 490 AWTCs and 31 MLTCs were operational across the country. About 80% of the AWTCs and 70% MLTCs are run by State/District based NGOs.

**Monitoring & Supervision of Training Programme:** A separate ICDS Training Unit within the Ministry of Women and Child Development headed by a Director/Dy. Secretary level officer is responsible for overall monitoring, supervision and evaluation of the training programme. The following measures are undertaken for monitoring and supervision:

- *Physical and financial progress are captured through Quarterly Progress Reports (QPRs) in a standardized format, that are submitted by the States/UTs to GoI at the end of every quarter;*
- *A detailed analysis of the QPRs is carried out by the ICDS Training Unit and based on the same, quarterly review meetings are organized with the States at the central level;*

- *Monthly/quarterly review meeting with the Training Centres at the state level;*
- *Necessary feedback and guidelines are issued to the States after each of the review meetings;*
- *Field visits to AWTCs/MLTCs by Nodal Officer or the District Programme Officers (DPOs)/CDPOs; and also by the officials from the Ministry of WCD and NIPCCD.*
- *Annual meeting of State Training Task Force (STTF) for the approval of STRAP and review of past performance and chalking out future actions.*

**Recent Initiatives:** The Ministry has recently initiated a process of consultations with the States and other stakeholders to review and identify gaps in the existing training system and make suggestions to strengthen the ICDS Training programme including its contents/syllabi, training methodology and the existing monitoring mechanism under ICDS training programme. Three regional workshops have since been organized in collaboration with NIPCCD and with technical support from USAID/CARE INDIA during July-August 2009 at three Regional centres of NIPCCD at Bangalore, Lucknow and Guwahati.

### **Existing Monitoring System under ICDS Scheme:**

#### **Central Level**

Ministry of Women and Child Development (MWCD) has the overall responsibility of monitoring the ICDS scheme. There exists a Central Level ICDS Monitoring Unit in the Ministry which is responsible for collection and analysis of the periodic work reports received from the States in the prescribed formats. States have been asked to send the State level consolidated reports by 17<sup>th</sup> day of the following month.

The existing status of monitoring of these six services is as under :

- (i) Supplementary Nutrition :** No. of Beneficiaries (Children 6 months to 6 years and pregnant & lactating mothers) for supplementary nutrition;
- (ii) Pre-School Education :** No. of Beneficiaries (Children 3-6 years) attending pre-school education;



**(iii) Immunization, Health Check-up and Referral services :** Ministry of Health and Family Welfare is responsible for monitoring on health indicators relating to immunization, health check-up and referrals services under the Scheme.

### **International Partners**

Government of India partners with the following international agencies to supplement interventions under the ICDS:

- i. United Nations International Children' Emergency Fund (UNICEF)
- ii. Cooperative for Assistance and Relief Everywhere (CARE)
- iii. World Food Programme (WFP)

### **Rashtriya Mahila Kosh (RMK)**

#### **Concept and Features of Micro-Finance**

Micro-finance, as is being practiced by the **National Credit Fund for Women** or the **Rashtriya Mahila Kosh (RMK)**, could be defined as a set of services comprising the following activities:

|    |               |  |
|----|---------------|--|
| a) | Micro-credit  | Small loans; primarily for income generation activities, but also for consumption and contingency needs. |
| b) | Micro-savings | thrift or small savings from borrowers' own resources.   |

The main features of the micro-finance services being provided by **RMK** are :

1. It is a tool for empowerment of the poorest; the higher the income and better the asset position of the borrower, the lower the incremental benefit from further equal doses of micro-credit is likely to be.
2. Delivery is normally through Self Help Groups (SHGs).
3. It is essentially for promoting self-employment; the opportunities of wage employment are limited in developing countries - micro finance increases the productivity of self-employment in the informal sector of the economy - generally used for (a) direct income

generation (b) rearrangement of assets and liabilities for the household to participate in future opportunities and (c) consumption smoothing.

4. It is not just a financing system, but a tool for social change, specially for women - it does not spring from market forces alone - it is potentially welfare enhancing - there is a public interest in promoting the growth of micro finance - this is what makes it acceptable as a valid goal for public policy.
5. Because micro credit is aimed at the poorest, micro-finance lending technology needs to mimic the informal lenders rather than the formal sector lending. It has to : a) provide for seasonality (b) allow repayment flexibility (c) eschew bureaucratic and legal formalities (d) fix a ceiling on loan sizes.

Microfinance approach is based on certain proven truths which are not always recognised. These are :

- That the poor are bankable; successful initiatives in micro finance demonstrate that there need not be a tradeoff between reaching the poor and profitability - micro finance constitutes a statement that the borrowers are not 'weaker sections' in need of charity, but can be treated as responsible people on business terms for mutual profit -
- That almost all poor households *need* to save, have the inherent *capacity* to save small amounts regularly and are *willing* to save provided they are motivated and facilitated to do so -
- That easy access to credit is more important than cheap subsidised credit which involves lengthy bureaucratic procedures - (some institutions in India are already lending to groups or SHGs at higher rates - this may prevent the groups from enjoying a sufficient margin and rapidly accumulating their own funds, but members continue to borrow at these high rates, even those who can borrow individually from banks) -
- 'Peer pressure' in groups helps in improving recoveries.

## **Reasons for Focus on Poor Women**

**The National Credit Fund for Women** or the **Rashtriya Mahila Kosh (RMK)** is working exclusively for poor women. Its loans are available solely and entirely to this target group. The reasons for this are several :

- Among the poor, the poor *women* are the most disadvantaged - they are characterized by lack of education and access to resources, both of which are required to help them work their way out of poverty and for upward economic and social mobility -
- The problem is more acute for women in countries like India, despite the fact that women's labour makes a critical contribution to the economy - this is due to low social status and lack of access to key resources -
- Evidence shows that groups of women are better customers than men - they are better managers of resources - benefits of loans are spread wider among the household if loans are routed through women - mixed groups are often inappropriate in Indian society - record of all-male groups is worse than that of all-women groups, everywhere -

## **RMK - its profile, aims & objectives, roles**

It has been felt for some time in India that the credit needs of poor women, particularly in the unorganised sector, have not been adequately addressed by the formal financial institutions in the country. The vast gap between demand for and supply of credit to this sector established the need for a National Credit Fund for Women.

**The National Credit Fund for Women** or the **Rashtriya Mahila Kosh (RMK)** was set up in March 1993 as an independent registered society by the Department of Women & Child Development in Government of India's Ministry of Human Resource Development with an initial corpus of Rs. 310,000,000 - not to replace the banking sector but to fill the gap between what the banking sector offers and what the poor need.

**Its main objectives are:**

- To provide or promote the provision of micro-credit to poor women for income generation activities or for asset creation.
- To adopt a quasi-informal delivery system, which is client friendly, uses simple and minimal procedures, disburses quickly and repeatedly, has flexibility of approach, links thrift and savings with credit and has low transaction costs both for the borrower and for the lender.
- To demonstrate and replicate participatory approaches in the organisation of women's groups for thrift and savings and effective utilisation of credit.
- To use the group concept and the provision of credit as an instrument of women's empowerment, socio-economic change and development.
- To cooperate with and secure the cooperation of the Government of India, State Governments, Union Territory administrations, credit institutions, industrial and commercial organisations, NGOs and others in promoting the objectives of the Kosh.
- To disseminate information and experience among all these above agencies in the Government and non-government sectors in the area of microfinance for poor women.
- To receive grants, donations, loans, etc., for the furtherance of the aims and objectives of the Kosh.

The office of the Kosh is situated in New Delhi. The Kosh does not have any branch offices.

The Executive Director is the chief executive officer of the Kosh. The Executive Director functions under the overall supervision, direction and control of the Governing Board.

The Governing Board comprises 16 members consisting of senior officers of the Government of India and State Governments, specialists and representatives of NGOs active in the field of microfinance for women. The Governing Board is chaired by the Minister in charge of the Department of Women & Child Development in the Government of India.

The General Body of the Kosh consists of all members of the Board, institutional members and individual members.

**The Kosh has three main roles:**

**Wholesaling Role -**

it acts as a wholesaling apex organisation for channelising funds from government and donors to retailing intermediate microfinance organisations (IMOs).

[The Kosh has so far received only a one-time grant from government and has not needed to raise funds from any other sources].

**Market Development Role -**

It develops the supply side of the micro finance market by offering institution building support to new and existing-but-inexperienced IMOs by structures of incentives, transfers of technology, training of staff and other non-financial services -

[The Kosh realises that it can play a value adding wholesaling role only when a sufficiently large and well established micro finance sector already exists - this depends on the number of IMOs and the sustainability of IMOs - subsidised institution building increases the equity of any IMO as much as grants do - large and premature disbursement of funds to the IMO can reduce the effectiveness of any institution building effort].

**Advocacy Role** - whereby RMK acts as an advocate or agent for influencing development and micro-finance policy and creating a more enabling policy and legal environment for spread of micro-finance activities in India. Being a creation and a representative of the government, RMK has a particular advantage in this area.

**Mahila Samridhi Yojana (MSY)**

For empowerment of minorities, maximum emphasis is required to be given on empowerment of women because they are the weakest link among the minorities. The most effective strategy to reach the women and strengthening them should include:-

- i. capacity building through increasing income generating skills/activities;
- ii. encouraging them to form SHGs and provide them micro credit support;

- iii. setting up of production based activity suitable to women. Based on the above framework, NMDFC introduced the Scheme of Mahila Samridhi Yojana which links micro-credit to the women after training. During the training, the group is formed into a Self Help Group.

The scheme has been made broad-based to cover all the trades and activities practiced by women. The limit of micro-credit to each member of the Group is Rs.25000/- and the rate of interest to be paid by the women beneficiaries has been reduced to 4%. The details of the Scheme are as given below:-

### **Scope of the Scheme**

A group of 20 women of minority communities at any location are given training in any production/service activity, most suitable for them. During the training, the group is formed into a Self Help Group practicing thrift & credit. After the training, the group is provided credit, jointly or individually, for pursuing the activity of training.

### **Implementing Agencies**

The scheme will be implemented through the SCAs of NMDFC as well as NGOs.

### **Eligibility criteria for the beneficiaries**

- Women candidates belonging to minority communities with preference to widows and destitutes.
- Preference to women already having some knowledge of the trade.
- Age 16-30 years
- Fulfill income criterion of below double the poverty line.

### **Duration of the training**

Need based subject to maximum of 6 months duration.

### **Mahila Samridhi Yojana (MSY)**

For empowerment of minorities, maximum emphasis is required to be given on empowerment of women because they are the weakest link among the minorities. The most effective strategy to reach the women and strengthening them should include:-

- i) Capacity building through increasing income generating skills/activities;

- ii) Encouraging them to form SHGs and provide them micro credit support;
- iii) Setting up of production based activity suitable to women. Based on the above framework, NMDFC introduced the Scheme of Mahila Samridhi Yojana which links micro-credit to the women after training. During the training, the group is formed into a Self Help Group.

The scheme has been made broad-based to cover all the trades and activities practiced by women. The limit of micro-credit to each member of the Group is Rs.25000/- and the rate of interest to be paid by the women beneficiaries has been reduced to 4%. The details of the Scheme are as given below:-

### **Scope of the scheme**

A group of 20 women of minority communities at any location are given training in any production/service activity, most suitable for them. During the training, the group is formed into a Self Help Group practicing thrift & credit. After the training, the group is provided credit, jointly or individually, for pursuing the activity of training.

### **Implementing Agencies**

The scheme will be implemented through the SCAs of NMDFC as well as NGOs.

### **Eligibility criteria for the beneficiaries**

- Women candidates belonging to minority communities with preference to widows and destitutes.
- Preference to women already having some knowledge of the trade. · Age 16-30 years
- Fulfill income criterion of below double the poverty line.

### **Duration of the training**

Need based subject to maximum of 6 months duration.

### **No.of candidates in a group for training**

A group of 15-20 women to be given training at one location. The group will be transformed into Self Help Group (SHG) during the training.

**Training fee:** Subject to a maximum of Rs.400 per months per candidate.

**Training material cost:** subject to a maximum of rs.100 per candidate per month.

**Stipend:** rs.250/- per month per candidate to be deposited in the bank account of the beneficiary or the shg.

**Micro-credit:** needbased subject to a maximum of rs.25,000 after completion of the training.

**Estimated cost per group of 20 number of beneficiaries**

- i) On training - Rs.90,000/-
- ii) On Micro-credit - Needbased, subject to maximum of Rs.25,000/- per beneficiary.

**Pattern of financing**

- i) On Training
  - NMDFC (Grant) - 85% to SCAs 100%toNGOs - SCA & Training Institute - 15%
- ii) On Micro-Credit
  - NMDFC (Loan) - 90%
  - SCA/NGO of beneficiary - 10%

**Rate of interest**

- i) From SCAs/NGOs to NMDFC 1 %
- ii) From beneficiaries to SCAs/NGOs 4 %

**Period of repayment**

- i) Beneficiaries are required to repay the loan to the SCA/NGO over a period of 3 years after a moratorium of three months from the date of disbursement of the loan in monthly instalments.
- ii) SCA/NGO will repay the loan to NMDFC over a period of four years after the utilization of funds, in quarterly instalments.

**Eligibility criteria for training agency**

- i) Must be running similar training at least for three years.
- ii) Should have sufficient space for seating and working of 20 women.



iii) Should have necessary training equipment and tools sufficient for 20 trainees. iv) Should have trained and experienced instructors.

### **Implementation details**

i) SCAs/NGOs may identify locations having potential for engaging women in any production/service activity for their income generation.

ii) SCA/NGO will also identify a competent training agency having necessary manpower equipment and competence.

iii) At each location, group of 20 women fulfilling the eligibility criteria will be identified by the SCA/NGO.

iv) SCAs/NGOs may form a proposal on the lines of Mahila Samridhi Yojana and send the same to NMDFC for approval. Format of the proposal is at Annexure-VI.

v) Once the approval is accorded by NMDFC, SCAs/NGOs will ensure proper conduct of training and keep NMDFC informed.

vi) The SCA would intimate NMDFC the list of beneficiaries indicating their name, address, age and qualification, the details of training agency and the date of starting the programme. NMDFC will release 50% of the grant on account of training on receipt of this information.

vii) During the initial stage of training, the SCA/NGO will arrange to give education to the members of the group in the concept of forming and working of Self Help Groups, the strengths of self help groups, operation of thrift and credit activity, running production activities jointly or individually, working together in solving common problems, helping each other in solving individual problems, maintenance of accounts, repayment of loan etc. For this purpose, services of outside expert can also be availed if required. The objective is that the group of women selected for training should start functioning as Self Help Group (SHG) in production and marketing of their products.

viii) After three months, the SCA/NGO would approach for drawal of remaining training grant alongwith the progress report of the training conducted by them.

ix) Stipend of the trainees may initially be deposited in the bank account of the SHG. Its subsequent use may be decided by the SHG itself.

x) SCA/NGO would complete documentation of papers relating to micro-credit to each woman during the period of training.

xi) After completion of the training, SCA/NGO would provide need based micro credit to each woman. Fixed assets should preferably be given to the beneficiaries in kind instead of cash.

xii) After a moratorium of three months, SCA/NGO will collect repayment every month from each woman towards repayment of loan, over a period of 36 months. The repayment to NMDFC will be on usual terms and conditions and repayment period as mentioned earlier. NMDFC sends the dues statement every quarter for making repayments.

### **Post training follow ups**

i) The SCA/NGO as well as the training agency should extend all assistance to the trained candidates in developing backward forward linkages. They should particularly ensure participation of these candidates in marketing events. It would be convenient to do so if the candidates are formed into a Self Help Group and it is with this objective so much emphasis has been given on promotion of Self Help Group in this scheme.

ii) The SCA/NGO as well as the training agency would maintain record of self employment or wage employment of the trained candidates. The assistance provided to them from time to time should be documented for the purpose of reference and reporting.

## **14. AGRICULTURAL EXTENSION SYSTEMS**

### **Training & Visit System (1979)**

It was felt that sustained high levels of agricultural production and incomes could not be possible without an effective agricultural extension service supported by agricultural research that is relevant to farmers' needs. With this concept Daniel Benor, the World Bank expert developed the Training and Visit (T and V) system for extension services to a wide range of agricultural and administrative environments in developing countries.

In Tamil Nadu this system was introduced as a pilot project in Madurai district and Sivagangai divisions of the then Ramnad district on 1.4.1980. This system was extended to all the districts of the state from 1.9.81. This scheme was aided by World Bank.

### **Objective**

The purpose of T and V system of agricultural extension is to build a professional extension service that will be capable of assisting farmers to raise production and increase their incomes and of providing appropriate support for agricultural development. A key means to this end is the creation of a dynamic link between farmers, professional workers, and researchers. Some of the key features are outlined below.

### **Salient Features**

#### **Professionalism**

Appropriate advice would help farmers to increase their income. This would come from an extension service that is professional at all levels. Extension staff must keep in close touch with relevant scientific developments and research in order to formulate specific recommendations. This can be achieved only if each extension worker is fully and continuously trained. The T and V system fulfills this requirement.

#### **Single line of Command**

The extension service must be under single line of technical and administrative command i.e., under the Department of Agriculture. However, support is required from teaching and research institutions, input supply and other agricultural support organisations and local government bodies, but all extension workers should be responsible administratively and technically to a unit within only one department.

### **Concentration of Effort**

Only by concentrating on the tasks at hand the impact of extension become visible and progress can be sustained. All staff of the department will only work on agricultural extension.

Non-extension activities like supply of inputs, data collection, etc., will dilute the concentration of effort. These supporting activities are, of course, important to agriculture, but are the responsibility of other specialist staff who are trained and work full time in these fields.

### **Time-bound work**

Messages and skills must be taught to farmers in a regular, timely fashion, so that farmers will make best use of the resources at their command. Subjects for two fortnights are learned by the Subject Matter Specialist (SMS) at monthly zonal workshops. These recommendations are then presented to VEWs at the two fortnightly training sessions. VEW visit his farmers regularly on a fixed day once in a fortnight and teach the messages and skills.

### **Field and Farmer Orientation**

To serve farmers effectively, an extension service must be in contact with them. This contact must be regular and on a schedule known to farmers. Under this system, farmers served by a VEW are divided into groups; each group is visited on a fixed day once in every two weeks by the VEW. All other extension workers, including SMS, are to spend a large apart of their time in farmer's field.

### **Regular and Continuous Training**

Regular and continuous training of extension staff is required both to teach, and discuss with them. The training sessions ie., fortnightly training and monthly workshops are key means of bringing actual farmers problems to the attention of research.

### **Linkage with Research**

Effective extension depends on close linkages with research. Linkages are two-ways. Problems faced by farmers that can not be solved by extension workers are passed on to researchers for an immediate solution or investigation. The joint effort of research and extension staff help to formulate production recommendation.

## Working Pattern

T and V system was introduced in 1974 in Rajasthan Canal areas in Rajasthan and Chambal Area in Madhya Pradesh. Then 13 states introduced this system. All the States extended this system in 1985.

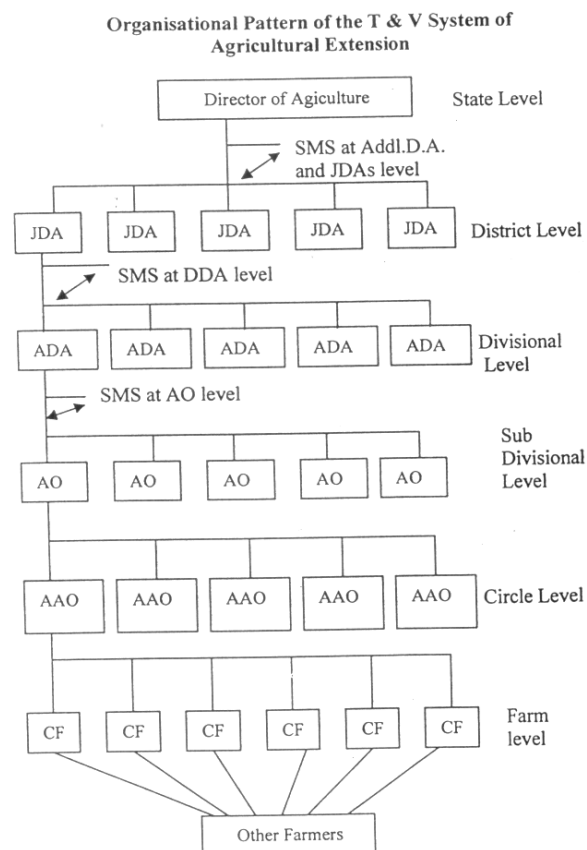
## Organisation Pattern (Administrative Structures)

### Training Pattern

The monthly zonal workshop is the main venue of inservice training for SMS and of regular contact between extension and research workers. The chief means of continuously upgrading and updating the professional skills of VEWs and AO s is the fortnightly training sessions.

### Pre-Seasonal Trainings

Before the commencement of Kharif and Rabi seasons, pre-season trainings are conducted every year at research stations. The latest techniques pertaining to the season are passed on to the extension functionaries in this training programme.



## **Monthly Zonal Workshop (MZW)**

This MZW is held for two days to build up the technical skills of SMS regularly in the field of their specialisation. The objective of this MZW is to cover six basic activities:

1. to review the rate of adoption of recommended practices by farmers, and the problems in adoption of recommended practices;
2. to note the difficulties faced by SMS in presenting and explaining recommendations;
3. to formulate and discuss recommended practices for major crops for the ensuing two fortnights;
4. to review the climatic, input and marketing situations of the area that may affect the adaption of recommended practices;
5. in the practical and field sessions, train SMS to carry out recommended practices themselves; and
6. to discuss the progress and results of the farm trials.

Monthly Workshops should be held at research station that is conveniently located in the district from which participants are drawn. It is held for two days. The day of MZW should not be the days of fortnightly training sessions at sub-division level. Two full days are recommended for the workshop to discuss carefully the topics presented and their own work experiences, reviews current field problems, finalise recommendation, etc. The maximum number of participants should be about thirty-five.

The participants are from extension service and university scientists. The participating extension staff would be the ADAs, SMS at the district and divisional level (taluk). The JDA will be the coordinator and he is responsible for overall effective planning of the workshop. The trainers will be researchers from SAUs and research station who are thoroughly conversant with local crops and technology as well as an experienced person working on major crops of the area. Guest trainers can also be included.

The MZW comes out with recommendations for the next two fortnights. SMS will teach these recommendations to AOs and AAOs in fortnightly training session.

## **Fortnightly Training**

All Village Extension Workers (VEWs or AAOs) and Agricultural Officers (Aos) participate in one-full day training for each fortnight. This is the chief means of continuously upgrading the professional skills of extension workers and of infusing them with confidence to meet farmers. With an effective training the extension workers learn the specific recommendation that will be discussed with farmers over the coming fortnight. Without these recommendations, their visits are likely to be generalised and undirected and, therefore, of little use to farmers.

**Fortnightly training sessions have two main objectives:** one is to present specific recommended practices for the coming fortnight to the AO s and AAOs. The other objective is to act as a link between field level extension staff and research via SMS. This session is also used for regulating the input supplies.

This session can be held in research station, department farms or farmers field depending on the facilities available. AO s and AAOs must learn and practice the skills involved in the recommended technologies. Materials and equipments needed for teaching should be brought to the training site for each sessions.

## **Visit Schedules**

### **Contact Farmers**

Frequent contact between a Village Extension Worker (VEW) or AAO and all farmers in his area is not possible. Therefore visit of VEW focuses on a small, selected number of farmers called 'contact farmers' in each farmers' group and along with any other farmers who are willing and interested to attend his visit and seek his advises. The contact farmers, normally, constitute about 10 per cent. These contact farmers are selected by VEW based on the following characteristics: they should represent proportionately to main socio-economic and farming conditions of their group and regarded by other farmers as able and worthy of imitation; they should be practicing farmers; they should be willing to adopt the recommendations in their land and allow other farmers to observe the practices and explain the practices to them; as far as size and composition of farmers' groups, they must come from different families; and their farms should be dispersed throughout the group area.

### **Purpose of Visit**

VEW's field visits have two chief purposes. One purpose; which is primary, is to advise and teach farmers and encourage them to adopt improved agricultural technology that is relevant to their resources and skills; the second purpose is to enable extension staff and through them, researchers to be closely and continuously acquainted with farm conditions and problems so that production recommendations and agricultural research are relevant to actual farmers' needs. On field visits, all extension workers should listen as much as they talk.

### **Formation of circles**

First step to organise visit schedule of VEW is to define the circle of his operation. The circle should be a compact and continuous area. Each VEW is responsible for a manageable number of farm families. The number of farm families per VEW may range from 300 to 1500 depending on the actual field situations. Under the present conditions of Tamil Nadu a VEW may cover effectively 800 to 1000 farm families. The criteria fixed in hilly tracts is 1:250 farm families; 1:400 farm families in irrigated areas and 1:800 farm families in dry areas.

### **Scheduling Visits**

Once VEW circles are established and contact farmers identified the visit can be scheduled easily. His circle is divided into eight groups. VEW visits each group in his circle for a full day once in a fortnight. With a fixed schedule for visiting a particular group, farmers will expect the VEW on the specific day at the established time. A typical schedule of VEW is given below:

|           | Fortnight I  |         | Fortnight II |         |
|-----------|--------------|---------|--------------|---------|
|           | I week       | II week | I week       | II week |
| MONDAY    | G1           | G5      | G1           | G5      |
| TUESDAY   | G2           | G6      | G2           | G6      |
| WEDNESDAY | G3           | G7      | G3           | G7      |
| THURSDAY  | G4           | G8      | G4           | G8      |
| FRIDAY    | Depot review | FT      | Depot review | FT      |
| SATURDAY  | HOLIDAY      | HOLIDAY | HOLIDAY      | HOLIDAY |
| SUNDAY    | HOLIDAY      | HOLIDAY | HOLIDAY      | HOLIDAY |



The visit schedule is the same for all fortnights. Alternative Fridays are used for fortnightly training. The remaining two Fridays are used by the VEW for depot review and to meet SMS and discuss with them, or to meet AO and appraise the progress or to make extra visits in case if he has missed any visit due to illness and so on. All the farmers in the circle must be fully aware of the day, time, place and purpose of the VEW visit.

### **Conduct of Visits**

Visits should be field oriented. Most of the farmers who meet VEW should meet him in their fields. The time of the visit should be the time when farmers are in their fields. In Tamil Nadu, VEW makes field visits in the forenoon and meets as many farmers as possible and in the afternoon he makes himself available in a common place in the village so that farmers who want to discuss with him can do so.

### **Demerits of T & V System**

1. The approach was too staff-intensive, some states faced difficulty to provide such a large number of staff members.
2. The emphasis was only on the development of agriculture, thus, neglecting other enterprises and aspects of family and rural development. In States having separate Directorates of Horticulture, Social Conservation etc., flow of information to the farmers relating to these disciplines was scanty
3. The approach is mainly confined to the farmers. The youth and farm women were almost neglected.
4. There was a problem of coordination with the research institutions and supply agencies.
5. The system was more suitable to the institutions where the process of development was just started. It has less relevance to the developed areas.
6. Information for the farmers in many cases were of routine type, which made sustenance of their interest in the programme difficult.
7. In training, emphasis was on technology and very little on extension methods, management techniques etc., which are also needed.
8. Emphasis was on personal contact of the extension worker with a few selected farmers, to the exclusion of almost all other extension methods and aids.

9. The existing village leadership and village institutions have been neglected.
10. Inadequate linkage with first-line extension programmes of the ICAR and Agricultural Universities.

### **Broad Based Extension System ( BBE )**

(Introduced under Tamil Nadu Agricultural Development Project – TNADP)

This system has been introduced in Tamil Nadu State from 1.4.1991. Government of Tamil Nadu has entered into an agreement with World Bank through Government of India for implementing the project for seven years from 1991.

### **Need for Broad Based System**

The Training and Visit system recognised the farm family approach rather than ‘crop approach’ and ‘area approach’. In irrigated areas the village extension workers have full time job because the agricultural crops occupy 9-10 months in a year. In dryland the village extension workers do not have full time opportunities since the crops occupy 4-6 months. The messages delivered to the farmers were crop oriented and less importance was given to allied activities.

### **How broad based extension is an important over T & V System?**

This system aims at rectifying the defects. Role of subject matter specialist is amplified and they are invited to formulate messages suitable to their land based activities. The village extension workers will have full time job by offering messages during lean season. The concept of broad based education lies in formulating and delivering composite messages to the farmers to meet the needs of their full agricultural environment.

### **Principles of broad based extension**

1. Adoption of an integrated farming systems approach for the generation of relevant composite messages.
2. Broadening the range of subjects from agricultural crops to all allied subjects.
3. Improvement of the effective communication of the farming community.
4. Introduction of resource based planning down to sub-division level.
5. Encourages participation of non-governmental organisation in all agricultural extension activities.

### **Objectives of the broad-based extension**

1. To increase the farm income.
2. To solve problems of the farming community.
3. To make extension system more cost effective.
4. To upgrade the quality of the extension workers.
5. To popularise integrated farming system approach.

### **Scope of the broad based extension system**

The activities of all land based departments will be unified in the long run. Duplication of efforts and unhealthy competitions will be avoided. Agricultural department offers full support to the activities of all the line departments.

**Methodology:** Broad based extension system help the farmers in getting multiple message needed to improve their overall economy besides helping to grow agricultural crops. Thus, the farmers are encouraged in sericultural activities, growing good fodders, animal husbandry activities and growing fish in the farm ponds etc. These activities enable the farm community to get extra income.

**Need for the broad-based extension:** This system was formed to encourage the activities of the farmers. Different departments compete with one another and they have proposed to increase the staff component to contact as many farmers as possible. World Bank and Government of India thought to utilise the well established extension agency and bringing all extension and land based activities together.

**Role of Subject Matter Specialist:** District level subject matter specialists were positioned under the T & V system. They were SMS agronomy, SMS plant protection, SMS information and training and SMS training and visit. One additional SMS is responsible for the activities of oilseeds, horticulture etc., SMS have to expand their horizon. For instance SMS agronomy has to expand his activities to areas like mulberry cultivation, fruit trees, fodder cultivation etc. In areas where SMS is not available trainers from that particular department will act as SMS in that particular department will act as SMS in that particular subject.

**Organisational set up:** The extension system created under T & V system will be maintained. The VEW, AO, Taluk level SMS, District level SMS will be operating. There will be only marginal changes in the strength of field functionaries. The ratio of one VEW to farm families will be brought down and thus there will be marginal increase of VEW.

**Operational guidelines:** The monthly zonal workshop, fortnightly training, and fixed programme of field visits will be continued without any change. In the monthly zonal workshop SMS will help to formulate messages which are location specific.

## **15. Implementation of broad based extension system**

Tamil Nadu is the pioneer state which has implemented this system from 1993. An agreement has been signed with World Bank for executing a seven year contract. The GOI and State Government have organised regional level workshops to discuss and finalise training programme. The state level institute at Kudumianmalai will help the officers to understand this system much more effectively. Ultimately the VEW will be trained fully in all aspects of broad based extension system.

**Training Programme:** A comprehensive training programme is envisaged. All land based departments will identify five numbers of state level and district level trainers who are SMS. They are responsible for conducting classes fully or partly. The district level trainers will attend the monthly zonal workshop. They will help to solve the field problems faced by the extension agents. Trainers from sister department will be made to participate in this programme.

### **Role of Agricultural Department and Line Department**

Broad based extension involves the coordination of line departments with the agricultural department. Agricultural department will serve as nodal department. For eg. In NWDPRAs messages delivered will cover agricultural department, agricultural engineering department and forest department for land treatment, vegetative bunding crop and trees. In hilly areas messages will be delivered by horticultural department. In areas where silk industries are predominant sericulture department will take a leading role. Agricultural department will be the nodal department to initiate activities.

It can be concluded that the broad based extension system will help the farmer to obtain composite messages suitable to agriculture as well as allied activities. The agricultural extension system will work in close coordination with sister and line departments. The farmer is expected to derive maximum benefit from this system.

### **Agricultural technology management agency (ATMA)**

Agricultural Technology Management Agency (ATMA) is one of the innovations technology dissemination components of National Agricultural Technology Project (NATP)

functions as a registered society at District level and serves as a focal point for integrating research and extension activities and helps in decentralizing the management of agricultural technology transfer. The members of ATMA include the representatives of Department of Agriculture, Animal Husbandry, Horticulture, and Fisheries. Each research-extension unit would retain its institutional identity and the management committee of ATMA would plan extension activities. At present ATMA is in operation in twenty-four district spread over six states viz., Andhra Pradesh, Bihar, Orissa, Maharashtra, Punjab and Himachal Pradesh.

## **Objectives**

### **The objectives of ATMA are:**

1. To strengthen research – extension – farmer linkages
2. To provide an effective mechanism for co-ordination and management of activities of different agencies involved in technology adaption / validation and dissemination at the district level and below.
3. To increase the quality and type of technologies being disseminated.
4. To move towards shared ownership of the agricultural technology system by key shareholders.
5. To develop new partnerships with the private institutions including NGOs.

## **Constitution**

Under ATMA, there is a provision for Governing Board which functions as a policy making body and provides guidance as well as reviews progress and functioning of ATMA. A separate Management Committee constituted under ATMA would be responsible for planning and reviewing of the day to day activities. The composition and key functions of Governing Board and Management Committee as per ICAR (1998), NATP document are given below.

### **ATMA Governing Board**

#### **Composition**

- |    |  |               |
|----|--|---------------|
| 1. | District magistrate / Collector          | Chairman      |
| 2. | Chief Executive Officer (CEO)            | Vice-Chairman |
| 3. | Joint Director / Deputy Director (Agri.) | Member        |
| 4. | A member from ZRS / KVK                  | "             |

|     |   |  |
|-----|---|--|
| 5.  | One farmer representative                     | "  |
| 6.  | One livestock producer                        | "  |
| 7.  | One horticulture farmer                       | "  |
| 8.  | Representative of women farmer interest group | "  |
| 9.  | One SC/ST farmer representative               | "  |
| 10. | A Representative of NGO                       | "  |
| 11. | Lead Bank Officer of the District             | "  |
| 12. | A representative of NGO                       | "  |
| 13. | Representative of Input Supply Association    | "  |
| 14. | Representative if Input Supply Association    | "  |
| 15. | Project Director of ATMA                      | "  |
| 16. | One Fisheries / Sericulture representative    | Member-Secretary-Cum<br>Treasurer member |

#### **Key functions:**

**The Key function of ATMA Governing Board would include the following functions and tasks.**

1. Review and approve strategic and annual work plans that are prepared and submitted by the participating units.
2. Receive and review annual reports carried out by the participating units, providing feedback and direction to the participating units, a needed, about the various research and extension activities being carried out within the district.
3. Receive and allocate project funds to carry out priority research, extension and related activities within the District.
4. Foster the organization and development of farmer's interest groups and farmers organization within the district.
5. Facilitate the greater involvement of private sector and firms and organizations in providing inputs, technical support, agro-forestry and marketing services to farmers.
6. Encourage agriculture lending institutions to increase the availability of capital to resource poor and marginal farmers, especially children and women farmers.

7. Encourage each line department, plus the KVK and ZRS to establish farmer advisory committee to provide feedback and input into their respective research and extension programme.
8. Enter into contract and agreements as appropriate to promote and support agricultural development activity within district.
9. Identify other sources of financial support that would help ensure the financial sustainability of ATMA and its participating units.
10. Establishing revolving funds / accounts for each participating unit, and encourage each unit to make available technical services, such as artificial insemination or soil testing, on a cost recovery basis moving towards full cost recovery in a phased manner.
11. Arrange for the periodic audit of ATMA's financial accounts and
12. Adopt and amend the rules and by-laws for the ATMA

### **Management committee**

#### **Composition**

|     |   |          |
|-----|---|----------|
| 1.  | Project Director ATMA   | Chairman |
| 2.  | District head of Dept. of Agriculture   | Member   |
| 3.  | District head of Dept. of Horticulture  | "        |
| 4.  | District head of Dept. of Animal Husbandry  | "        |
| 5.  | District head of Dept. of Fisheries   | "        |
| 6.  | District head of Dept. of Sericulture   | "        |
| 7.  | District head of Dept. of appropriate line department that may be important within the district | "        |
| 8.  | Head, KVK/ZRS   | "        |
| 9.  | One representative of NGO, in charge of Farmer's organization                                   | "        |
| 10. | Two representatives of farmer' organizations (One year rotation basis)                          | "        |

#### **Key functions**

**The key functions and tasks to be carried out by the ATMA management committee would include the following:**



1. Carry out periodic Participatory Rural Appraisal to identify the problems and constraints faced by different socio-economic groups and farmers within the district.
2. Prepare an integrated, strategic technology plan for the district that would specify short and medium term adaptive research as well as technology validation and refinement and extension priorities for the district, these priorities should reflect the important farmer's constraints, identified during the PRA.
3. Prepare annual work plans that would be submitted to ATMA Governing Board for review position, modification and approval.
4. Maintain appropriate project accounts for submission to technology dissemination unit for audit purposes.
5. Coordinate the execution of this annual work plan through participant line departments, ZRS, KVKs, NGOs, FIGs /FOs and allied institutions, including private sector firms.
6. Establish coordinating mechanism at the block level, such as Farmer Advisory Centre, that would integrate extension and technology transfer activities at the block and village levels.
7. Provide annual performance reports to the Governing Board outlining the various research, extension and related activities that were actually carried out, including target achieved.
8. Provide secretariat to governing board and initiate action or policy direction, investment decision and other guidance received from the board.

### **Salient Features of ATMS**

1. Creating Farmer Advisory Committee to improve feed back.
2. Using NGOs to organize farmers.
3. Encouraging private sector involvement in technology transfer.
4. Validation and refining technologies through research units in the district.
5. Bottom up planning procedure.
6. Increased use of Information Technology (ARIS, WWW)
7. In-service training to increase staff competence.
8. Developing new Public-Private partnerships.

9. Formation and strengthening of farmer's interest group.

### **Process of Working of ATMA**

1. Diagnostic survey by researchers and extension worker along with other government staff from the agriculture and other line departments, NGOs and representatives of corporate sector processors, input suppliers, bank and farmer representatives using PRA techniques.
2. Identification of problems currently affecting the technology dissemination system and limiting its performance of sustainability.
3. Determination of the main opportunities and constraints (markets, input supplies, financial and social factors, the natural resource base etc.) that should be considered for development planning.
4. Formulation of Strategic Adaptive Research and Extension Plan for the District, setting out technical objectives as well as innovations to be introduced into the organizations and funding of technology dissemination.
5. Preparation of specific action plus implementation responsibilities of the public sector and other stockholders for the specific year.
6. Arranging technical programs covering the need for adaptive research, farmer participatory trials, demonstration, field days and the development of extension recommendation for the coming season.