

National Rural Livelihood Mission (NRLM)

Manual for District - Level Functionaries

2017

PREFACE

The purpose of this Development Role Manual for National Rural Livelihood Mission (NRLM) is to create an enabling mechanism for improved implementation of the Centrally Sponsored Scheme (CSS) at the cutting edge, leading to enhanced outcomes in nature and extent. Accordingly, it would act as a guide for implementation by the District Collector and key District-level functionaries, enable quick learning, implementation modalities, roles and responsibilities of the various functionaries as well as stakeholders etc.

This Manual is prepared with inputs from a combination of sources, including interaction with the Ministry of Rural Development (MRD), Government of India (GoI), review of extant scheme guidelines and circulars issued by MRD from time to time and recently updated till August, 2017 and discussions with the key personnel involved in implementation of the Scheme.

For greater direction, the guidelines cited must be referred to along with the NRLM website www.nrlm.gov.in for guidance and clarification on implementation from time to time.

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1. National Rural Livelihood Mission (NRLM)

1.1 About the Scheme

In spite of rapid growth of Gross Domestic Product (GDP) in India, a large rural population of the country still lives below poverty line (BPL). Different studies estimated the rate of rural poverty at different levels. In spite of the numerous efforts, the rural poverty continues to be a major challenge to the Government at all levels.

To address the challenge of rural poverty, the Ministry of Rural Development conceived a mission mode scheme titled as National Rural Livelihood Mission (NRLM) in the year 2010. NRLM was renamed as DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihood Mission) with effect from March 29, 2016. It is a centrally sponsored scheme and the Central and State Governments jointly fund the projects.

The implementation responsibility of the Mission is vested with State Rural Livelihood Missions (Special Purpose Vehicles). At the district level, a District Mission Management Unit (DMMU) is responsible for planning and implementation, but under the overall control of the district administration. At the block level, a Block Mission Management Unit implements the Mission activities. The Mission is implemented in a phased but intensive manner, taking up certain number of blocks in each year. The Mission is expected to saturate mobilization of all rural poor households by 2023-24.

The Department of Rural Development in the Ministry of Rural Development, Government of India (GoI) has the overall responsibility of policy formulation, monitoring and evaluation of the programme and for release of funds.

1.2 Objective of the Scheme

The objective of the Mission is to promote sustainable livelihoods for the poor such that they come out of poverty. The institutions of the poor are intended to facilitate (i) access to formal credit; (ii) support for diversification and strengthening of livelihoods; and (iii) access to entitlements and public services.

1.3 Key Features of the Scheme

Key features and components of the Scheme include:

- One member (preferably a woman) from each rural poor household would be brought under the Self Help Group (SHG) network. Women SHG groups would have bank-linkage arrangements.
- SHGs would be federated at village level and higher levels to provide space, voice and resources and to reduce dependence on external agencies.

- The Mission consists four components, viz., (i) social mobilization, community institution and capacity building; (ii) financial inclusion; (iii) livelihood promotion; and (iv) convergence.
- Participatory social assessment would be organised to identify and rank all households according to vulnerability. The ranking would be with reference to poorest of the poor, single woman and woman-headed households, disabled, landless, and migrant labour and they would receive special focus.
- Training and capacity building of the poor, particularly in relation to managing the institutions, livelihoods, credit absorption and credit-worthiness.
- The Mission also supports development of skills for rural youth and their placement, training and self-employment through rural self-employment institutes (RSETIs), innovations, infrastructure creation and market support.
- Provision of Revolving Fund as a support to SHGs to strengthen their institutional and financial management capacity and build a good credit history.
- Provision of Community Investment Support Fund (CIF) in the intensive blocks to the SHGs through the Federations to advance loans and/or undertake common/collective socio-economic activities.
- Introduction of financial inclusion model, loaning from banks, association and coordination with banking/financial institutions and coverage from loss of life, health etc.
- Provision of Interest Subvention on loans availed by SHGs to cover the difference between the lending rate of the banks and 7%.
- Convergence with various ministries and agencies dealing with poverty reduction of rural poor.
- Highly decentralised planning; and States will have liberty in developing their own action plan for poverty reduction.
- NRLM to have suitable linkages at the district level with District Rural Development Agencies (DRDAs) and Panchayat Raj Institutions (PRIs).

1.4 Services and Beneficiaries

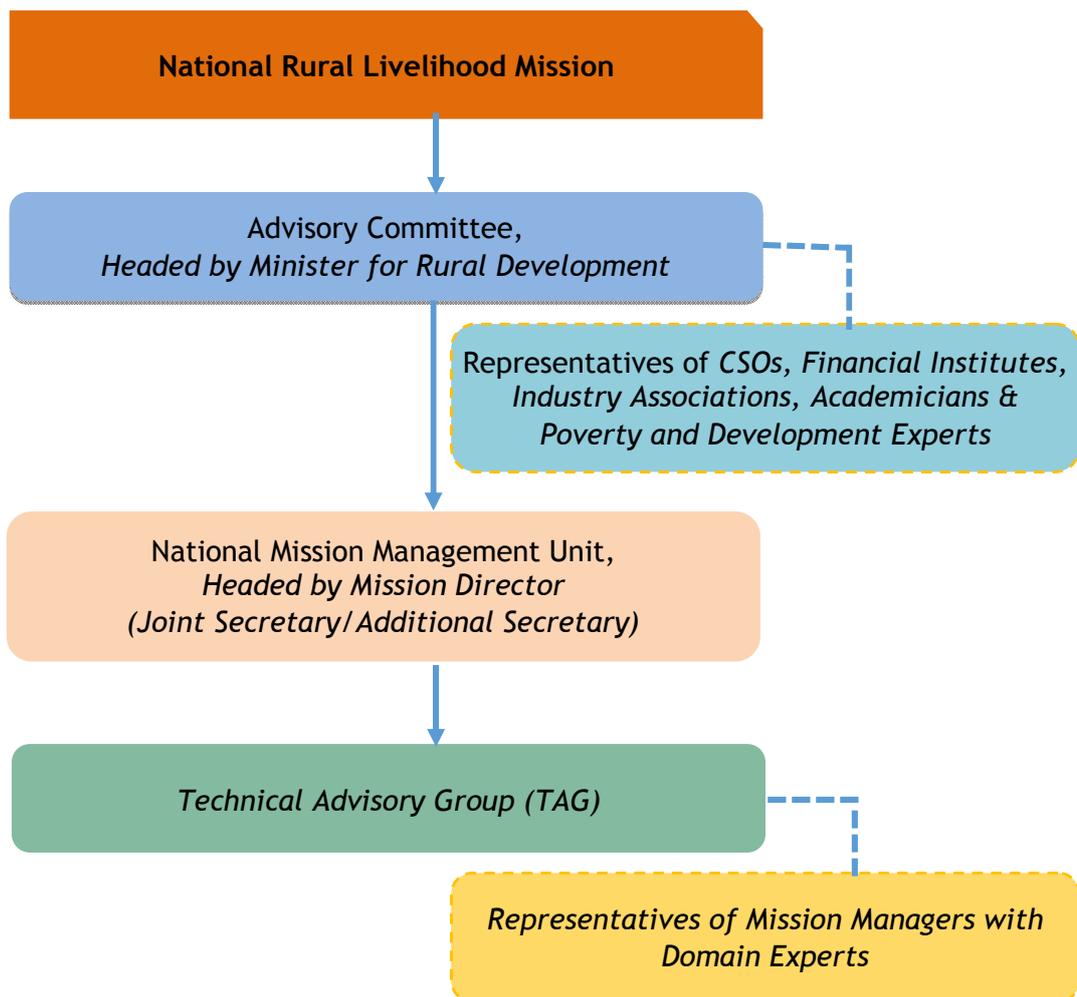
The beneficiaries under the scheme are rural poor; and instead of providing direct financial support, the scheme envisages that the poor are organised into institutions and make them own the institutions, acquire sufficient capacity building and handholding support, access institutional credit and pursue livelihoods based on their resources, skills and preferences.

2. Administrative / Organisational Set up

2.1 National Level Functionaries

At the national level, there will be an Advisory Committee of NRLM under the Chairmanship of Minister for Rural Development. It consists of representatives from Civil Society Organisations (CSOs), financial institutions, industry associations, academicians, and poverty & development experts. The Committee would be a policy making body setting the overall vision and direction of the Mission. It lays down priorities and reviews overall progress.

Figure 1: Organizational Set-up at National Level



There is NRLM Division in the Department and Joint Secretary / Additional Secretary of the Division will lead the Mission as Mission Director. There would be a National Mission Management Unit (NMMU) comprising multi-disciplinary team of experts to manage the Mission.

A Technical Advisory Group (TAG) would be constituted and the Group would have a Mission Manager who coordinates and appraises the missions in the States.

2.2 State Level Functionaries

At the State level, there would be State Rural Livelihood Mission (SRLM) and it is an autonomous body under the Rural Development Department of the State and should be incorporated as a Society. The Mission would oversee the implementation and other related activities at the State level and constitutes a State Mission Management Unit (SMMU) headed by Chief Executive Officer (CEO). The SMMU assists the CEO in the implementation of the Mission. The SMMU consist of experts from various areas like social mobilization, capacity building, bank linkages, etc. and is responsible for:

- Designing policies and implementation guidelines at the state and district levels
- Monitoring the progress and providing implementation support
- Ensuring quality implementation
- Managing partnerships and so on

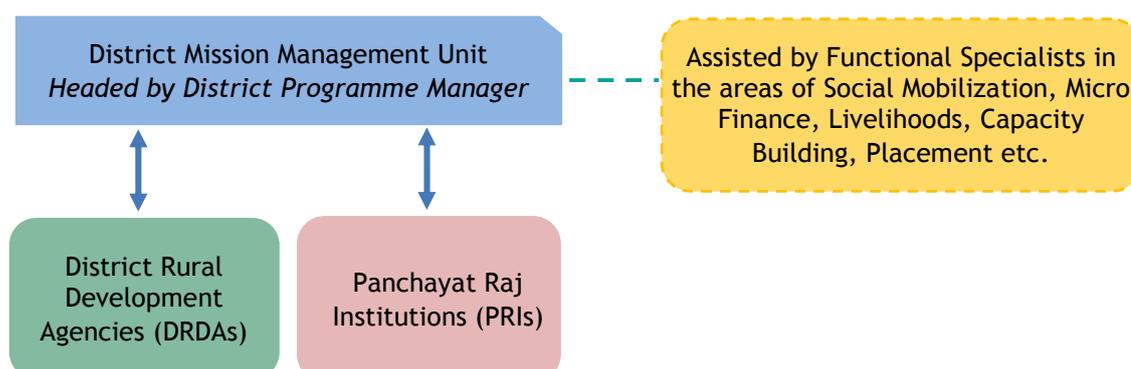
The SRLM has Governing Body (GB) and Executive Committee (EC) to provide guidance and advice in all aspects of planning and implementation of the Mission.

2.3 District Level Functionaries

At the District level, there would be District Mission Management Unit (DMMU). It would be setup by SMMU and is responsible for implementing the programme at district level as per the guidelines. The district unit functions as a capacity building and support unit for implementation at block and lower levels. The Unit is led by District Programme Manager, who would be assisted by functional specialists in the areas of social mobilization, micro finance, livelihoods, capacity building & placements etc.

The district unit will interface with district administration and other line departments, in particular with District Rural Development Agencies (DRDAs) and Panchayat Raj Institutions (PRIs) and coordinates the activities.

Figure 2: Organizational Set-up at District Level



2.4 Block Level Functionaries

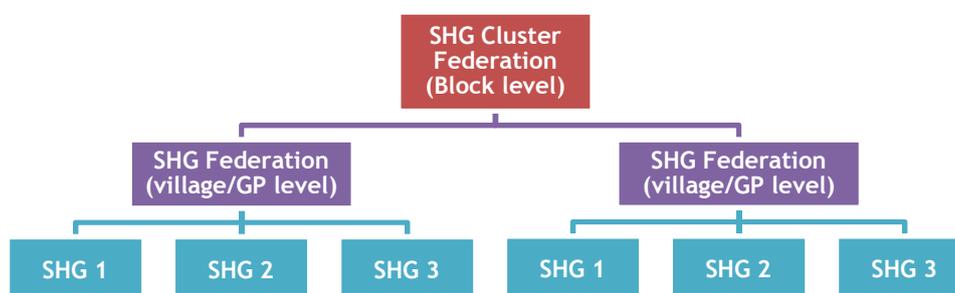
The principal role of Block Mission Management Unit is mobilization of poor households into SHG-fold, strengthen them and build their capacities. The unit also takes the responsibility of federating the SHGs and ensures that the SHG groups and their federations are strengthened in course of time and sustain themselves without outside interventions. It is necessary that a mechanism would be placed for active collaboration between block unit (being at the cutting edge) and the SHGs.

2.5 Institutional Structure

The institutional structure envisaged under NRLM is setting up of Self Help Groups (SHGs) at the neighborhood/baste level. Each SHG consists of 10-20 households. One member from each poor household would be brought under SHG network and the member should preferably be a woman. Banks will have key role (as lending institutions) under NRLM and since the banks have positive experience with women groups, the strategy of women groups has been adopted.

Secondly, it is necessary that the SHGs have to be federated primarily at the village/Gram Panchayat level and subsequently clustered at the block level. The federations of SHGs at the gram panchayat level and block level are meant to provide voice and resources for the poor and to reduce their dependence on external agencies. While SHGs are proposed at neighborhood level, subject to viability of number of households, the federations may be at the level of Gram Panchayat and Block level. The ideal size for primary federation may be around 10-20 SHGs.

Figure 3: SHG Federations



3. Coordination Mechanism

Close involvement of various line departments, banks and public sector institutions is essential for monitoring the flow of credit, its utilization and recovery. Coordination Committees have been constituted at different levels.

The Central Level Coordination Committee (CLCC) at National Level reviews the programme, ensures effective implementation, linkage mechanism, progress in terms of physical and financial terms and makes recommendations for improvement.

At the State level, there is State Level Bankers Committee (SLBC) to review financial inclusion and credit linkages under the programme.

At the District level, the District level Coordination Committee under the chairmanship of the District Collector reviews the scheme implementation.

4. Funding Mechanism

NRLM is a centrally sponsored scheme and financing of the programme is shared between the centre and the state, currently at the ratio of 75:25. In case of special category States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu & Kashmir, Himachal Pradesh and Uttarakhand), this ratio will be 90:10 between the Centre and States.

The funds flow to the States through NRLM to SRLM. The SRLM has to open a bank account and notify it to NRLM. The SRLM will release funds to the districts in accordance with the allotments indicated in the Annual Action Plan. The Centre would release funds to the States in two installments. While the first installment is released generally in the month of April of the year, the second installment would be released in the month of October, subject to fulfillment of certain conditions:

- Utilization of 60% of funds available with them including the opening balance
- State has to release its share during the previous year
- The opening balance should not exceed 15% of the allocation for the same year. If it exceeds, the central share would be appropriately reduced
- Audit report and utilisation certificate of previous year

Fund tracking would be monitored through an IT based fund tracking system to be developed by Ministry of Rural Development.

5. Convergence

This process has to be undertaken by the District Collector through District Panchayat Officer in coordination with Block level officers, CSOs, NGOs, Banks, SLBC and NABARD. The convergence issues in the process and the actions taken thereat are detailed in Table 1.

Table 1: Convergence issues and actions

| S.No. | Convergence issues | Actions |
|-------|-----------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Convergence between NRLM and MGNREGS | <ul style="list-style-type: none"> All members from MGNREGS households to be organised into SHGs SHGs of MGNREGS households able to enhance their income through financial inclusion, knowledge management and asset acquisition. SHGs to involve in preparation of job cards, selection of works, access to assets, assistance in wages payment, creating awareness and entitlements under MGNREGS |
| 2 | Convergence with rural housing, drinking water and sanitation, watershed management programmes etc. | <ul style="list-style-type: none"> Provide Rural poor their entitlements |
| 3 | Partnership with Civil Society Organizations (CSO) | <ul style="list-style-type: none"> Up scaling various thematic interventions Getting service in areas like knowledge management, capacity building and training, technology transfer and livelihood promotions Linking SHGs with various line ministries Understand innovations |
| 4 | Industry Associations | <ul style="list-style-type: none"> Conduct market studies and undertake HR and Skill assessments Develop strategy for placement related skills |
| 5 | Academic and research institutions | <ul style="list-style-type: none"> Developing professionals for rural livelihood programmes Policy formulation process through evidence based research and action research Monitoring macro and micro level trends impacting rural livelihoods |

6. Roles and Responsibilities

In implementing the NRLM programme, different functionaries play significant roles at different levels. Their specific roles at different levels are presented in the following tables.

6.1 Roles and responsibilities of District Level functionaries

District Collector heads the District Level Coordination Committee under the Scheme as Chairman and holds the role of Member Secretary of District Development Coordination and Monitoring Committee under Disha¹.

Table 2: Role of District Collector/District Magistrate

| Role | Responsibilities |
|-------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MONITORING | <p>As Chairman of the District Level Coordination Committee under the Scheme</p> <ul style="list-style-type: none"> • Meet atleast once in a quarter • Review the implementation of the scheme • Take steps to remove impediments in the flow of credit to SHGs, SHG federations and livelihood collectives • Undertake planning, coordination and monitoring of the programme • Sort out inter-agency differences and prepare items for consideration by State Level Committee • Assess training needs of beneficiaries and review arrangements for training • Monitor recoveries of bank loans and initiate corrective measures in case recovery not effective |
| | <p>As Member Secretary of District Development Coordination and Monitoring Committee (Disha)</p> <ul style="list-style-type: none"> • Ensure issue of notice to MPs/MLAs to attend the meeting • Conduct quarterly review meetings for: <ul style="list-style-type: none"> ○ April - Planning and coordination meeting where all the budgetary approvals under Central, State and Local Government Budgets could be presented and implementation issues are resolved for effective coordination. Clear timelines and targets for implementation could be firmed up at this meeting. ○ July - First implementation review of programmes as per the implementation plan and timelines agreed in the first meeting. ○ October - Second implementation review of programmes to identify the constraints for timely completion of works. ○ February - Final assessment of progress made during the year. |

Table 3: Role of District Rural Development Officer (DRDO)/ Project Director, District Rural Development Agency (DRDA)

| Role | Responsibilities |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PLANNING | <p>Social Mobilization and Institution Building²</p> <ul style="list-style-type: none"> • Identify areas where specialised institutions (farm sector, live stock sector)/livelihood collectives (cooperatives and production companies) can be promoted • Create large pool of social capital (federation members, accountants, bank mitras) to support communities • Create external support structure (mission staff) • Identify the institutions of poor, leaders, service providers and resource persons • Identify areas of training • Identify Resource Persons/Trainers |

| Role | Responsibilities |
|----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| IMPLEMENTATION | <p>Financial Inclusion Strategies</p> <ul style="list-style-type: none"> • Facilitate opening of savings accounts for all beneficiaries, SHGS and SHG federations through banks • Establish linkage between SHG and Bank with the help of NABARD and NGO • Ensure that Banks treat the SHGs as business clients and extend credit support • Coordinate with banks for extending credit to SHGs on the basis of Rating Index (like the one developed by NABARD) • Coordinate with banks for mobilising finances for Micro Investment Plan (MIP) • Provide support to SHGs in developing terms of partnership with borrowing members • Undertake social audit³ on utilisation of loan amount • Disburse revolving fund⁴ to SHGs • Assist in identifying intensive blocks⁵ for providing Community Investment Support Fund⁶ to federations • Provide Interest Subvention to cover the difference between lending rate of the bank and 7% on all credits from banks/ financial institutions⁷ |
| | <p>Livelihoods and Rural Self Employment Training Institutes</p> <ul style="list-style-type: none"> • Identify major livelihoods (wage labour, cattle rearing etc) in the villages • Ensure diversification of livelihoods to stabilize and enhance the existing livelihoods • Identify the areas under where infrastructure and marketing support can be enhanced (Example: market intelligence, processing, storage, packaging etc.) • Identify unemployed youth with aptitude to take up self-employment • Identify public sector banks to establish Rural Self Employment Training Institute (RSETI) and ensure onward training of youth and embed entrepreneurial skills |
| | <p>Skill Development and Placement</p> <ul style="list-style-type: none"> • Identify areas where there is shortage of man power • Identify the skills • Identify the youth with aptitude for job • Provide for skilling, re-skilling and upgradation of the unemployed youth • Provide support and ensure placement • Identify reputed recruitment and placement agencies and partner with them (PPP model)⁸ • Provide post-placement support by way of skill upgradation, higher jobs, higher wages etc. |

| Role | Responsibilities |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Capacity Building and Training <ul style="list-style-type: none"> Ensure training of target groups in the relevant areas by relevant trainers |
| MONITORING | <ul style="list-style-type: none"> Train front-line staff to monitor their work Follow the MIS system adopted by Ministry/State Government Ensure timely updation of information at District level Ensure data updation by relevant agencies in the MIS system of NRLM Ensure submission of physical and financial progress reports by different agencies in the district once in a month Periodic meetings at different levels to review the progress and implementation Undertake field Visits by self and other district level officials Develop a base line data on key indicators and undertake evaluation studies/impact assessment Coordinate at District level with regard to implementation, bank linkages, capacity building, training etc. Ensure convergence with other rural employment and livelihood programmes of the Centre and State |

6.2 Roles and responsibilities of Block Level functionaries

Table 4: Role of Block Development Officer/Chief Executive Officer/ Assistant Project Manager at the Block level

| Role | Responsibilities |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PLANNING | Social Mobilisation and Institution Building <ul style="list-style-type: none"> Federate SHGs at Block level |
| IMPLEMENTATION | Financial Inclusion Strategies <ul style="list-style-type: none"> Consolidation and prioritisation of loan requests by SHG Counsel the individual on financial management and business development Make available the list of loans requested to Block officials, DRDA and other concerned agencies Establish SHG - Bank linkages with the help of NABARD and NGO Ensure banks to treat the SHGs as business clients and extend credit support |
| | Livelihoods and RSETI <ul style="list-style-type: none"> Ensure that SHG federations provide small grants or soft loans to SHGs to reduce vulnerability of members |
| | Capacity Building and Training <ul style="list-style-type: none"> Ensure training of target groups in the relevant areas by relevant trainers |

| | |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MONITORING | <ul style="list-style-type: none"> • Involve SHGs/federations/other institutions of poor for effective implementation of the programme • Ensure updation of information at Block level and review the information received from village level. • Provide support in conduct of social audit by SHGs and the federations as part of self-monitoring. |
|-------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

6.3 Roles and responsibilities of Village level functionaries

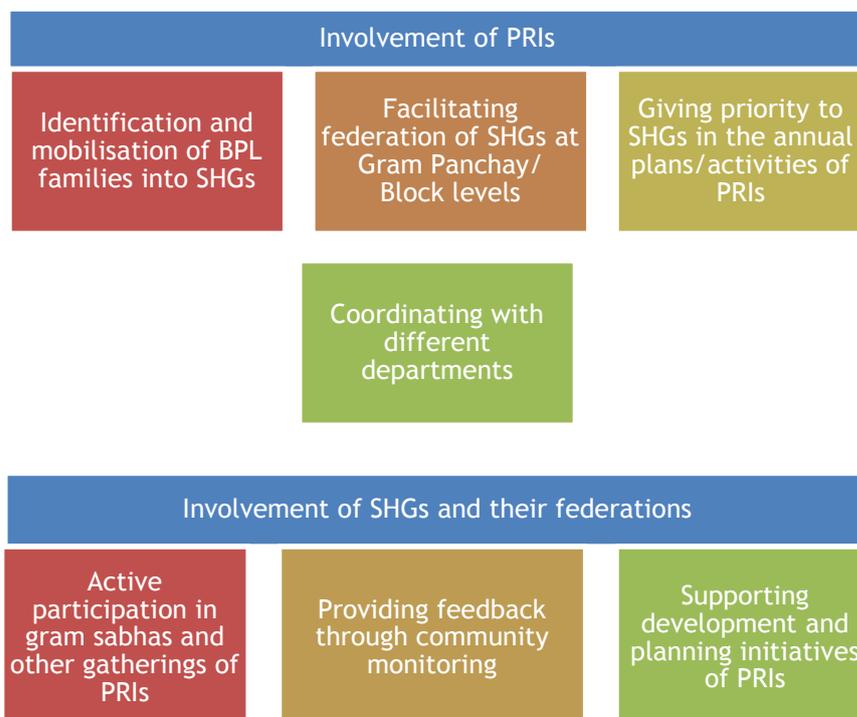
Table 5: Role of Village level functionaries (Cluster Coordinator/ Community Organizer) and NGOs

| Role | Responsibilities |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| PLANNING | <p>Social Mobilisation and Institution Building</p> <ul style="list-style-type: none"> • Undertake house to house survey in the village • Identify BPL households • Validate through existing data (if any) • Interact with households • Explain the advantages of community based approach for getting out of poverty • Mobilise BPL households into affinity based SHGs⁹ • Mobilise more SHGs in case there are more BPL households • Federate SHGs at Gram Panchayat level¹⁰ |
| IMPLEMENTATION | <p>Financial Inclusion Strategies</p> <ul style="list-style-type: none"> • Develop house-hold investment plan¹¹ • Appraise household investment plans by SHG • Identify the individual beneficiary through participatory assessment • Counsel the individual on financial management and business development • Provide list of individual beneficiaries to SHG federations, Gram Panchayats, Block officials, DRDA and other concerned agencies <p>Livelihoods and RSETI</p> <ul style="list-style-type: none"> • Undertake random survey of livelihood patterns in the village • Identify the most acceptable livelihoods, e.g., wage labour, small land holding cultivation, tenant cultivation etc. • Identify the most vulnerable group, e.g., sick, destitute, disabled, old, etc. <p>Capacity Building and Training</p> <ul style="list-style-type: none"> • Ensure training to the target groups in the relevant areas by relevant trainer |

6.4 Role of Panchayat Raj Institutions (PRIs)

PRIs have a constitutional role in local economic development and social justice with focus on poverty reduction. There should be regular consultation between PRI institutions and institutions of poor under NRLM for exchange of mutual advice, support and sharing of resources.

The involvement of **PRIs vis-a-vis SHGs** is presented in Figure 4.



7. Monitoring

The district level officials have to ensure that the monthly progress report is uploaded¹² by all blocks. The consolidated information at the district level may be perused for monitoring the scheme progress.

Abbreviations

| | | |
|----------|---|-----------------------------------------------------------------|
| BPL | : | Below Poverty Line |
| CAPART | : | Council for Advancement of People s Action and Rural Technology |
| CIF | : | Community Investment Support Fund |
| CLCC | : | Central Level Coordination Committee |
| CSO | : | Civil Society Organization |
| DAY NRLM | : | Deendayal Antyodaya Yojana - National Rural Livelihood Mission |
| DMMU | : | District Mission Management Unit |
| DRDA | : | District Rural Development Agency |
| DRDO | : | District Rural Development Officer |
| EC | : | Executive Committee |
| GB | : | Governing Body |
| GDP | : | Gross Domestic Product |
| Gol | : | Government of India |
| MIP | : | Micro Investment Plan |
| MIS | : | Management Information System |
| NABARD | : | National Bank for Agriculture and Rural Development |
| NGO | : | Non-Governmental Organization |
| NIRD | : | National Institute of Rural Development |
| NMMU | : | National Mission Management Unit |
| NRLM | : | National Rural Livelihood Mission |
| PRI | : | Panchayat Raj Institution |
| RBI | : | Reserve Bank of India |
| RD | : | Rural Development |
| RSETI | : | Rural Self Employment Training Institute |
| SC | : | Scheduled Caste |
| SGSY | : | Swarnajayanti Grameen Swarojgar Yojana |
| SHG | : | Self Help Group |
| SLBC | : | State Level Bankers Committee |
| SMMU | : | State Mission Management Unit |
| SRLM | : | State Rural Livelihood Mission |
| ST | : | Scheduled Tribe |
| TAG | : | Technical Advisory Group |

Endnotes and References

¹ District Development Coordination and Monitoring Committee (Disha) instituted with guidelines issued by the Ministry of Rural Development, Government of India in July 2016. For details refer http://rural.nic.in/sites/default/files/Disha_Guidelines_English.PDF and <http://pib.nic.in/newsite/mbErel.aspx?relid=147922>

² Coordination from NGOs and CSOs may be taken in the process

³ SRLM would put in place a system of external social audit, public expenditure tracking, community scorecards etc. for taking corrective action.

⁴ Revolving Fund is provided to SHGs with a minimum of Rs.10 K and maximum of Rs.15 K and is given to SHGs, which follow Pancha sutras - regular meetings, regular savings, regular internal meetings, regular recoveries and maintenance of proper books of accounts. This fund is provided as an incentive to inculcate the habit of thrift and accumulate their own funds towards meeting their credit needs in long-run and immediate consumption needs in short-run. For details, refer to Master circular under NRLM https://rbi.org.in/Scripts/BS_ViewMasCirculardetails.aspx?id=9968

⁵ Under NRLM, full range of activities in intensive blocks where primary federations at village or panchayat level will be actively promoted. In the first phase, 10% of blocks in a State will be selected as intensive blocks.

⁶ Community Investment Support Fund is a financial support provided to SHGs in the intensive blocks through the SHG Federations to be maintained in perpetuity by the Federations. The Fund would be used by the Federations to advance loans to SHGs and/or to undertake the common/collective socio-economic activities.

⁷ Interest Subvention covers the difference between the lending rate of the bank and 7% on all credits for the banks/financial institutions on a maximum of Rs.3.00 lakhs per SHG. In the case of 250 identified districts, an additional interest subvention is provided at 3% on prompt payment.

⁸ SRLM to identify the agencies, which undertake skill development and placement.

⁹ Support from NGOs and Prioritizing households on the basis of SC, ST, poorest of the poor, single woman households, woman-headed households and households engaged in declining occupations.

¹⁰ Ideal size of primary federation is 10-20 SHGs.

¹¹ Developing household investment plans addresses the most important vulnerabilities by discussion with family members and appraisal of socio-economic status of members etc.

¹² Different formats for monitoring the scheme progress are available at <http://nrlm.gov.in/outerReportAction.do?methodName=showReportMaster>