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GIST OF KURUKSHETRA

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Shankar IAS Academy™

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KURUKSHETRA – SEPTEMBER 2018

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1. UNLEASHING POTENTIAL OF NORTH EAST INDIA

What are the potentials to be unleashed ?

- The region covers an area of 2,63,179 sq.km, approximately 8 % of the country's total geographical area and it is home to around 3.76 % of the total population of the country.
- Out of total area of the region 98 % are International boundaries.
- There is a significant difference between the states and also within the states in terms of language, ethnic stock, cultural diversity, economy and polity.
- The region is the habitat of over 200 of the 635 tribal groups scheduled in the country and each of the tribal groups have distinct culture, tradition and governance systems.
- The region is blessed with exceptional natural beauty, floral and faunal diversity, abundant mineral, water and forests resources and tourism potential.

What are the problems that hinders development in the NE region ?

The problems are

- location and terrain
- migration
- low investment
- low revenue generation
- lower level of awareness
- non effective Panchayat Raj institution

- lack of proper planning and implementation

What are the programs launched by GOI to develop the NE region ?

- The **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)**, provides a legal guarantee for one hundred days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage.
- The **Pradhan Mantri Awaas Yojana-Gramin (PMAY-G)** is designed to meet the needs and aspirations of households. With a higher unit cost, it allows for construction using local materials and local house designs. Homes will have cooking area, toilet, LPG connection, electricity connection and water supply through convergence, and beneficiaries can plan their homes as per their need.
- The primary objective of the **Pradhan Mantri Gram Sadak Yojana** is to provide Connectivity, by way of an All-weather Road (with necessary culverts and cross-drainage structures, which is operable throughout the year), to the eligible unconnected Habitations in the rural areas and in respect of the Hill States (North-East, Sikkim, Himachal Pradesh, Jammu & Kashmir, Uttaranchal) and the Desert Areas (as identified in the Desert Development Programme) as well as the Tribal (Schedule V) areas, the objective would be to connect Habitations with a population of 250 persons and above.



- **National Social Assistance Programme** is a social security and welfare programme to provide support to aged persons, widows, disabled persons and bereaved families on death of primary bread winner, belonging to below poverty line households.
- **Deen Dayal Antyodaya Yojana - National Rural Livelihoods Mission (NRLM)** aims to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor.
- The Ministry of Rural Development implements Features of **Deen Dayal Upadhyaya Grameen Kaushalya Yojana** to drive this national agenda for inclusive growth, by developing skills and productive capacity of the rural youth from poor families.
- The **'North East Venture Fund'** was launched, which is a joint initiative of Ministry of DoNER and North Eastern Development Finance Corporation Ltd with the objective of promoting entrepreneurship and Start up in the North Eastern Region.

2. WOMEN : DRIVING FORCE OF DEVELOPMENT

What is sustainable rural development ?

- It refers to improving the quality of life for the rural poor by developing capacities that promote community participation, health, education, food security,

environmental protection and sustainable economic growth thereby enabling community members to leave the cycle of poverty & achieve their full potential.

- It is vital to economic, social and environmental viability of nations.

What is the need for improving the status of women ?

- Rural women are the key agents for achieving the transformational economic, environmental and social changes required for sustainable development.
- Empowering them is crucial not only to the well being of individual families and rural communities but, also to the overall economic productivity as many are employed in the agriculture sector.
- A women is the nucleus of a family particularly in rural India and it is a necessity to improve their status.
- Rural women have been ignored fraction of the society since Independence.

What are the Government Empowerment programs for Rural Women ?

- **Deendayal Antyodaya Yojana (DAY-NRLM)**, aided in part through investment support by the World Bank, the Mission aims at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.
- A comprehensive module for capacity building of **Elected Women Representatives (EWRs)** of Panchayats



and a training program for Trainers of women panchayat leaders across the country was launched because the EWRs continue to remain ineffective since they do not have appropriate knowledge and skill to administer the village, and the show continues to be run by their husbands.

- An **online portal NARI** was launched which will provide women citizens with easy access to information on government schemes and initiatives for women.
- **Beti Bachao Beti Padhao (BBBP)**, a comprehensive programme is being implemented to address the declining Child Sex Ratio (CSR) and related issues of empowerment of women over a life-cycle continuum.
- **Pradhan Mantri Matru Vandana Yojana (PMMVY)**, (erstwhile Maternity Benefit Programme) has been contributing towards better enabling environment by providing cash incentives for improved health and nutrition to pregnant and nursing mothers.
- **Scheme for Adolescent Girls** aims at girls in the age group 11-18, to empower and improve their social status through nutrition, life skills, home skills and vocational training.
- **Pradhan Mantri Mahila Shakti Kendra** scheme, promote community participation through involvement of Student Volunteers for empowerment of rural women.
- **Rastriya Mahila Kosh (RMK)** to provide micro-credit to poor women for various livelihood support and income generating

activities at concessional terms in a client-friendly procedure to bring about their socio-economic development.

- **Swadhar Greh** to provide relief and rehabilitation to destitute women and women in distress.
- **Ujjawala**, a Comprehensive Scheme for prevention of trafficking and for rescue, rehabilitation, re-integration and repatriation of victims of trafficking for commercial sexual exploitation.
- Schemes of **One Stop Centre (OSC) and Women Helpline (WH)** are being implemented to facilitate access to an integrated range of services including medical aid, police assistance, legal aid/case management, psychosocial counseling and temporary support services to women affected by violence.
- **Gender Budgeting Scheme** is being implemented as a tool for mainstreaming gender perspective at various stages of planning, budgeting, implementation, impact assessment and revisiting of policy/programme objectives and allocations.

3. DIGITAL TECHNOLOGY : CONNECTING RURAL INDIA

What are the factors that promoted the digital growth in rural areas?

- Exponential growth of internet user, invention of modern communication devices, significant development in the cloud and grid computing etc., have facilitated digital technology to flourish in the last decade.



- Broadband internet access is seen as central for societal innovation because storing of large datasets and live communication requires good connectivity.
- Satellite connections now make broadband access possible in remote areas.
- New wireless technologies such as MESH and WiMAX, and new generation mobile phone networks, will provide high speed internet services at sharply reduced costs, thereby dramatically increasing the internet penetration in the rural areas.
- New mobile phones and laptops provide omnipresent access with ample functionality for communication, transactions and transfer of data.
- The National Alliance Mission 2007 and the Common Service Centre Scheme to establish telecentres country wide further penetrated the rural access.

What are the benefits of digital technology to rural people?

- Increasing the efficiency, productivity and sustainability of small scale farms is an area where digital technology can make a significant contribution.
- Digital technology can deliver useful information to farmers about agriculture like crop care and animal husbandry, fertilizer and feedstock inputs, pest control, seed sourcing and market prices.
- Quick dissemination of technological information from the research system to farmers in the field and reporting the farmers' feedback to the research system

is one of the critical inputs in transfer of technology.

- Digital technology is one of the means whose potential can be exploited to bridge the gap between research system and farming system.
- Digital technology is proving a boon to the farmers in realising their needs effectively and empowering them with latest knowledge and global trend.
- Digital technology plays an important role in storage, process, retrieval, and dissemination of information to farmers at distant places.
- It has shown its strength in implementing sustainable socio-economic development and poverty alleviation programs by providing ample job opportunities all over the world.
- Harnessing the right technology available can offer multiple issues of governance in agriculture sector providing most needed timely relief of distressed farmers, cutting delays, inefficiencies, corruption and costs.
- One can create geo tagged databank of all farmers' fields as well as all water bodies village wise and actual water volume and timely availability which can be utilised in effective policy making.
- Use of smart phones, artificial intelligence and local weather data can be used to provide immediate relief to the farmers.
- Private sector led AGRIWATCH and e-Choupal program support millions of farmers with price information, tender



and transaction facilities makes processes efficient and transparent.

- Digital technology makes the land titles clear and helps in making laws thus reducing the time of litigation to the distressed farmers.
- Digital technology enables rural communities to interact with other stakeholders, thus reducing social isolation.
- Digital technology widens the perspective of local community in terms of national and global developments opens up new business opportunities and allows easier contact with friends and relatives.

What are the digital technology tools available in the field of Agriculture?

- **e-Choupal** comes up as fine example of empowerment with efficient supply chain system empowering the farmers with timely and relevant information enabling them better returns for the produce.
- **Aadhar** is another such tool, which has empowered the masses by confirming their identities and is an good example of digital technology solution attempting to provide access to monetary benefits by establishing the correct identity and this way rural economy is also expanding.
- **Common Services Centre (CSC)** programme serves as the access points for delivery of various electronic services to villages in India, thereby contributing to a digitally and financially inclusive society.
- **National Agriculture Market (NAM)** is a pan-India electronic trading portal which

networks the existing Agricultural Produce Marketing Committee (APMC) mandis to create a unified national market for agricultural commodities. The NAM Portal provides a single window service for all APMC related information and services.

- **AGRISNET** uses state of the art broadband satellite technology to establish the network in the country.
- **AGMARKNET** is a comprehensive database which links together all the important agricultural produce markets in the country.
- **e-Krishi Vipanan (EKVI) project**, works on Build, Own, and Operate basis with a Consortium of vendors where in the vendors on Public -Private -Participation model to make operations effective and transparent by collecting and disseminating real time information, on-line and help the concerned stake holders in effective decision making, which will eventually lead to grainless mandis.
- **Under Kisan Call Centres (KCCs)** scheme, farmers' queries are answered on a telephone call in their own dialect between 6.00 AM to 10.00 PM on all seven days.
- Presently, these Call Centres are working in 14 different locations covering all the States and UTs.
- **Decision Support System for Agrotechnology Transfer (DSSAT)** is software application program that comprises dynamic crop growth simulation models for over 40 crops.



DSSAT is supported by a range of utilities and apps for weather, soil, genetic, crop management, and observational experimental data, and includes example data sets for all crop models.

4. SPMRM : BRIDGING RURAL URBAN DIVIDE

What is the background for launching of Shyama Prasad Mukherji Rurban Mission ?

Large parts of rural areas in the country are not stand-alone settlements but part of a cluster of settlements, which are relatively proximate to each other.

These clusters typically illustrate potential for growth, have economic drivers and derive locational and competitive advantages.

- These clusters once developed can then be classified as 'Rurban'.
- Hence taking cognizance of this, the Government of India, has launched the Shyama Prasad Mukherji Rurban Mission (SPMRM), aimed at developing such rural areas by provisioning of economic, social and physical infrastructure facilities.

What are the aims of this mission ?

- The Mission aims at development of rural growth clusters which have latent potential for growth, in all States and UTs, which would trigger overall development in the region.
- These clusters would be developed by provisioning of economic activities, developing skills & local

entrepreneurship and providing infrastructure amenities.

- The Rurban Mission will thus develop a cluster of Smart Villages.
- These clusters would be well delineated areas with planned layouts prepared following the planning norms (as laid down in the State Town and Country Planning Acts/similar Central or State statutes as may be applicable), which would be duly notified by the State/UTs.

The State Governments would identify the clusters in accordance with the Framework for Implementation prepared by the Ministry of Rural Development.

- The clusters will be geographically contiguous Gram Panchayats with a population of about 25000 to 50000 in plain and coastal areas and a population of 5000 to 15000 in desert, hilly or tribal areas.
- There would be a separate approach for selection of clusters in Tribal and Non-Tribal Districts.

What are the impediments in achieving success in this scheme?

- There is a lack of basic infrastructure development in the villages, which makes this scheme to be inefficient.
- Migration due to failures in agriculture also affects the implementation of this scheme as the population figures become so dynamic which is a stumbling block in planning.
- Fragmented landholding and continuous litigation and pendency of cases



regarding titles makes time lagging for implementation.

- Improper bank penetration and financial illiteracy makes an stumbling block in the area of financial inclusion.
- Lack of access to technology, climate change patterns also promotes the vulnerability of the farmers which also drags the program to a certain limit.

What is the way forward ?

- Motivating parents especially mothers to use the facilities like bathing, clean water, clean cooking gas and hygiene provided by the GOI.
- Creating volunteer groups of local women will go in a long way in involving beneficiaries to help themselves and rope in others to get the benefits.
- Resources of RURBAN clusters should be earmarked and devoted towards inclusive growth.
- Rurban clusters should have efficiency enhancements to serve rich and poor beneficiaries with equanimity.
- Focus on the area of infrastructure constraints, like improvements in road connectivity, food processing centers and access to formal banking network.
- Private sector involvement must be appreciated as the processes involved in the governance of rural people are cumbersome.
- Post offices must be effectively used as they can serve as an efficient network to benefit more people.

- Use of smart cards in rural banks will ensure ease of transactions and direct transfers to beneficiary accounts.

5. MGNREGS : EMPOWERING RURAL INDIA

What is the scheme is all about ?

- The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), also known as Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS) is Indian legislation enacted on August 25, 2005.
- The MGNREGA provides a legal guarantee for one hundred days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage.
- The Ministry of Rural Development (MRD), Govt of India is monitoring the entire implementation of this scheme in association with state governments.
- This act was introduced with an aim of improving the purchasing power of the rural people, primarily semi or un-skilled work to people living below poverty line in rural India.
- It attempts to bridge the gap between the rich and poor in the country.
- Roughly one-third of the stipulated work force must be women.

What are the new interventions in the scheme?

- **GeoMGNREGA** is a path breaking initiative that uses space technology for



geo-tagging all assets created under MGNREGA for improved planning, effective monitoring, enhanced visibility and greater transparency.

- The initiative was implemented in FY 2016-17, and so far, nearly 65 Lakh assets have been geotagged and made available in the public domain.
- To further streamline the fund flow mechanism and bring down delay in payment of wages, the Ministry of Rural Development has implemented **National Electronic Fund Management System (NeFMS)** in 21 States and 1 Union Territory.
- Around 96% of the wages are being paid electronically into the Bank/Post Office accounts of MGNREGA workers through Electronic Fund Management System (eFMS).
- Initiative has been taken to simplify MGNREGA through issuance of **Annual Master Circular (AMC)** for FY 2016-17 by superseding 1039 circulars/advisories issued earlier.
- The Ministry has taken up skill development of the MGNREGA workers through initiatives like **Bare Foot Technicians and Project LIFE** (Livelihood In Full Employment) in order to move them up the skilling ladder.
- The Ministry initiated **Inter State Exchange Programmes**, a process ensuring sharing of ideas and good practices. So far, Tamil Nadu, Rajasthan, Meghalaya, Jharkhand, Andhra Pradesh and Chhattisgarh have already been

visited by various States during FY 2016-17.

- For the first time, guidelines for **Non-PMGSY Roads** were developed based on PMGSY Guidelines for basic layer. The asset will be durable with a possibility of up gradation to PMGSY standards in future.
- The number of **categories of works** have been increased from eight to twenty three.
- Measures are being taken to **avoid** increase in **centralization** of implementation process and largely village level population and gram sabhas are being empowered to select works.

What are the highlights of this scheme ?

- MGNREGA has provided employment to 6.23 lakh households in 2016-17 with a substantial increase in the average number of person days per household.
- India's NREGA came into effect on Feb 2, 2006, across 200 of India's poorest districts in 27 states, assuring 100 days of unskilled manual work in a year to one adult member of every household.
- In the first 10 months, more than 13 million families in the country were provided employment and more than Rs.500 million pumped into the rural economy.
- Andhra Pradesh and the eastern states like Odisha, with some of the poorest pockets in the land, did well in the initial stage in the implementation of the scheme.



- Early trends indicated at least 15 to 20 percent of the people who migrate every year have not gone out since the launch of the scheme.
- In Karnataka, NREGA workers have even been employed to manufacture environment friendly earthen bricks.
- Tamil Nadu has employed 60,000 sanitation workers for cleanliness drive under NREGA across three fourth of villages.

What are the issues in this scheme ?

- Fall in demand for work because of lower wage rate.
- Delayed payments & rejected payments and less compensation to workers owing to delayed payments.
- Technological interventions including National Electronic Fund Management System (Ne-FMS) and Aadhar Payment Bridge System (APBS) leading to further delay of payments.

Inadequate Grievance Redressal System.

6. FINANCIAL INCLUSION FOR INCLUSIVE GROWTH

What is financial inclusion ?

- Financial inclusion may be defined as the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.

What is the need for financial inclusion ?

- Financial inclusion broadens the resource base of the financial system by

developing a culture of savings among large segment of rural population and plays its own role in the process of economic development.

- Further, by bringing low income groups within the perimeter of formal banking sector; financial inclusion protects their financial wealth and other resources in exigent circumstances.
- Financial inclusion also mitigates the exploitation of vulnerable sections by the usurious money lenders by facilitating easy access to formal credit.
- This phenomenon of financial inclusion also helps government plug gaps & leakages in public subsidies & welfare programmes as government can directly transfer the subsidy amount into the account of the beneficiary rather than to subsidise the product.

What are the initiatives taken by GOI to promote financial inclusion ?

- **Pradhan Mantri Jan-Dhan Yojana (PMJDY)** is National Mission for Financial Inclusion to ensure access to financial services, namely, Banking/ Savings & Deposit Accounts, Remittance, Credit, Insurance, Pension in an affordable manner.
- Account can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet. Accounts opened under PMJDY are being opened with Zero balance. However, if the account-holder wishes to get cheque book, he/she will have to fulfill minimum balance criteria.
- **Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** offers a renewable one



year term life cover of Rupees Two Lakh to all subscribing bank account holders in the age group of 18 to 50 years, covering death due to any reason, for a premium of Rs.330/- per annum per subscriber, to be auto debited from subscriber's bank account.

- **Pradhan Mantri Suraksha Bima Yojana (PMSBY)** offers a renewable oneyear accidental death cum disability cover to all subscribing bank account holders in the age group of 18 to 70 years for a premium of Rs.12/- per annum per subscriber to be auto debited from subscriber's bank account.
- The scheme provides a cover of Rs. Two Lakh for accidental death or total permanent disability and Rs One Lakh in case of permanent partial disability.
- The **Atal Pension Yojana** will be focussed on all citizens in the unorganised sector, who join the National Pension System (NPS) administered by the Pension Fund Regulatory and Development Authority (PFRDA) and who are not members of any statutory social security scheme.
- Under the APY, the subscribers would receive the fixed pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month, Rs. 5000 per month, at the age of 60 years, depending on their contributions, which itself would vary on the age of joining the APY.
- Under the **Pradhan Mantri Mudra Yojana** a loan of upto Rs. 50000 is given under sub-scheme 'Shishu'; between Rs. 50,000 to 5.0 Lakhs under sub-scheme

'Kishore'; and between 5.0 Lakhs to 10.0 Lakhs under sub-scheme 'Tarun'.

- The **Stand Up India Scheme** facilitates bank loans between Rs.10 lakh and Rs.1 crore to at least one Scheduled Caste/ Scheduled Tribe borrower and at least one Woman borrower per bank branch for setting up greenfield enterprises.
- This enterprise may be in manufacturing, services or the trading sector.
- All those who subscribe to the **Varishtha Pension Bima Yojana (VPBY)** will receive an assured guaranteed return of 9% under the policy.
- The Government of India in the Interim Budget of FY 2014-15, announced the setting up of **Venture Capital Fund for Scheduled Castes** under the head Social Sector Initiatives in order to promote entrepreneurship among the Scheduled Castes (SC).
- The **Credit Enhancement Guarantee Scheme (CEGS)** for Scheduled Castes (SCs) was announced by Govt. of India in the Union Budget of 2014-15 wherein a sum of Rs.200 crore was allocated towards credit facility cover for young and energetic start-up entrepreneurs, belonging to SCs, who aspire to be part of neo middle class category with an objective to encourage entrepreneurship in the lower strata of the society resulting in job creation besides creating confidence in SCs.
- Banks have undertaken **Financial Literacy programmes** through 718 Financial Literacy and Credit Counselling Centres (FLCCs).



- To augment card acceptance infrastructure for use of debit cards, a major drive called **Card acceptance infrastructure** was undertaken, resulting in an increase in the number of Point of Sale (PoS) terminals.

7. PROMOTING LIVELIHOOD THROUGH NRLM

What is NRLM - Aajeevika ?

- National Rural Livelihoods Mission (NRLM) - Aajeevika was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011 as a restructured version of Swarna Jayanti Gram Swarozgar Yojna (SGSY).
- NRLM has the mandate of reaching out to 100 million rural poor in 6 lakh villages across the country.
- The poor have innate capabilities to overcome poverty. NRLM strives towards unleashing this entrepreneurial capability by creating appropriate platforms for the poor through a dedicated and sensitive support structures.

How is it different from Swarna Jyanti Swarozgar Yojana (SGSY)?

- NRLM has adopted 'demand driven' strategy, in place of SGSY's 'allocation based' strategy. This implies that under NRLM, states have greater autonomy to plan for implementing the programme.
- NRLM encourages states to prepare State Perspective for Implementation Plans (SPIP) for seven years and Annual Action Plans (AAPs).

- The allocation for the state is released against the approved AAP.
- NRLM has adopted a Participatory Identification of Poor (PIP) instead of the BPL to identify its beneficiaries.

What are the key features ?

- **Universal Social Mobilization:** NRLM would ensure that at least one member from each identified rural poor household, preferably a woman, is brought under the Self Help Group (SHG) network in a time bound manner.
- **Promotion of Institutions of the poor:** Strong institutions of the poor such as SHGs and their village level and higher level federations would be promoted.
- **Training, Capacity building and skill building:** NRLM would ensure that the poor are provided with the requisite skills for: managing their institutions, linking up with markets, managing their existing livelihoods, enhancing their credit absorption capacity and credit worthiness, etc.
- **Revolving Fund and Capital Subsidy:** Subsidy would be available in the form of revolving fund and capital subsidy.
- **Universal Financial Inclusion:** NRLM would work towards achieving universal financial inclusion, beyond basic banking services to all the poor households, SHGs and their federations.
- **Provision of Interest Subsidy:** The rural poor need credit at low rate of interest and in multiple doses to make their ventures economically viable.



- NRLM would look at the entire portfolio of livelihoods of each poor household, and **work towards stabilizing** and enhancing the existing livelihoods and subsequently diversifying their livelihoods.
- **Infrastructure creation and Marketing support:** NRLM would seek to ensure that the infrastructure needs for key livelihoods activities of the poor are fully met. 20% of the state's programme outlay is reserved for this purpose.
- **Skills and Placement Projects:** NRLM would pursue skill upgradation and placement projects through partnership mode as it is one of the best investments in youth, and provides impetus to livelihoods opportunities in emerging markets.
- **Rural Self Employment Training Institutes (RSETIs) :** NRLM encourages public sector banks to set up RSETIs in all districts of the country. RSETIs transform unemployed rural youth in the district into confident self-employed entrepreneurs through need-based experiential learning program followed by systematic handholding support.
- **Innovations:** NRLM believes that successful innovations can reduce the learning curve for poverty eradication by showing a better pathway or a different pathway out of poverty. 5% of the Central allocation is earmarked for innovations.
- **Convergence:** NRLM would place a very high emphasis on convergence with other programs of the Ministry of Rural Development and other Central Ministries, and programs of state governments for developing synergies directly and through the institutions of the poor.
- **Partnerships with NGOs and other CSOs:** NRLM would proactively seek partnerships with Non-Government Organizations (NGOs) and other Civil Society Organizations (CSOs), at two levels - strategic and implementation.
- **Linkages with PRIs:** Formal mechanisms would be established for regular consultations between the institutions of the poor and the PRIs for exchange of mutual advice, support and sharing of resources.
- **Technical Support:** NRLM would provide technical assistance to the States and all other partners for creating and strengthening their institutional capacities for its effective implementation.
- **Monitoring and Learning:** NRLM would monitor its results, processes and activities through web-enabled comprehensive MIS, regular meetings of the Performance Review Committee(s), visits by senior colleagues, Local, District, State and National Monitoring Groups and the mechanisms of Review and Planning Missions.
- **Funding Pattern:** NRLM is a Centrally Sponsored Scheme and the financing of the program would be shared between the Centre and the States in the ratio of 75:25 (90:10 in case of North Eastern States including Sikkim; completely from the Centre in case of UTs).