

PRAGATI NEWS LETTER



**Beyond Poverty to Prosperity:
Introducing DAY-NRLM in Rural India's Journey**

ISSUE 363 / August 2025

In this Issue.....

COVER STORY: Beyond Poverty to Prosperity: Introducing DAY-NRLM in Rural India's Journey

		-3
1.	NIRDPR Signs MoUs with 10 States to Strengthen Project Appraisal under DDU-GKY 2.0	- 7
2.	Training Programme on Communication for Behavioural Impact Held at NIRDPR	- 8
3.	National Training Programme on Yuktdhara Organised at NIRDPR	- 9
4.	Training and Exposure Visit on Advanced Organic Farming Technologies for Krishi Sakhis and Officials from Assam SRLM	- 10
5.	Wings of Resilience: The Journey of a Kadaknath Farmer from Satna to the Gulf	- 11
6.	Induction Ceremony for PGDR-DM and PGDM-RM Batches at NIRDPR	- 14
7.	Gender Kaleidoscope- The Common Woman's Budget	- 15
8.	Training of Trainers on Gender Integration under DAY-NRLM	- 17
9.	NIRDPR Observes Nasha Mukh Bharath Abhiyan	- 18
10.	Empowering Trainers to Promote Gender Equity, Health, and Hygiene in Rural Communities	- 19
11.	PGDRDM & RM Students Gain First-Hand Insights Through Village Immersion	- 20
12.	NIRDPR Celebrates 79th Independence Day with the Theme Naya Bharat	- 21
13.	NIRDPR Advances Post-Project Sustainability in Watershed Management	- 22

14.	NIRDPR Organises National-Level Workshop on Post Procurement Management under WDC-PMKSY 2.0	- 23
15.	NIRDPR's CIARD Signs MoU with iCAL to Strengthen Internal Audit Systems	- 24
16.	Haryana SRLM Signs MoU with NIRDPR to Empower Rural Communities	-25
17.	NIRDPR Signed MoU with UPSDM to Strengthen Skill and Rural Development Initiatives	- 26
18.	NIRDPR Strengthens SHGs through Training on Internal Audit Practices	- 27
19.	NIRDPR Conducts Training of Trainers Programme on Empowering Women Leaders in Local Governance	- 28
20.	ToT on Generation of own Source Revenue	- 29



Beyond Poverty to Prosperity: Introducing DAY-NRLM in Rural India's Journey

Dr Vanishree Joseph

Head, Centre for Gender Studies and Development, NIRDPR
vanishreej.nird@gov.in

Ashutosh Dhami

Young Professional, NRLM RC, NIRDPR



In a quiet village, a group of women gathers, pooling their small savings and planning a better future. What once began as modest thrift and credit activity has now grown into a springboard for income-generating enterprises. Across rural India, women are moving beyond small savings, venturing into farming collectives, microenterprises, and producer companies with the support of government interventions and institutional linkages. This silent revolution is the Deen Dayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) - a flagship initiative of the Ministry of Rural Development that is transforming lives through community action and women's empowerment. Launched in 2011 as a revamped mission building on earlier poverty programs, DAY-NRLM has evolved beyond a traditional poverty-alleviation scheme into a community-led movement for change.

DAY-NRLM at a Glance: At its core, DAY-NRLM believes that given the right support, communities can uplift themselves. The mission's strategy is simple yet powerful - organize rural women into Self-Help Groups (SHGs), strengthen these groups with training and credit, and let them lead the development process. Over the past decade, this approach has achieved remarkable scale. As of mid-2024, over 10 crore (100 million) women have been mobilised into nearly 91 lakh (9.1 million) SHGs across 7,135 blocks in 742 districts of India. These numbers testify that DAY-NRLM is not just a government program, but a mass movement spanning almost every corner of the country. Each SHG, typically 10-15 women, meets regularly to save small amounts, access bank credit, and support each other's livelihoods - be it farming, livestock

rearing, tailoring, grocery shops or other micro-enterprises. By nurturing these groups “till they attain appreciable increase in incomes,” the mission aims to improve the quality of life and help households rise out of abject poverty.

Community-Led Development and Women's Empowerment

One of the most striking aspects of DAY-NRLM is its emphasis on community-led development. Rather than imposing one-size-fits-all solutions from above, the mission empowers women at the grassroots to identify their needs and drive change. SHGs and their federations (village and cluster-level groups of SHGs) form the backbone of this community institution network. These groups give rural women a platform to voice their ideas, make collective decisions, and access resources that were once beyond their reach. It's common now to see SHG members prioritising how to use a loan – whether to buy a sewing machine, invest in better seeds for their farm, or pay for a child's education – decisions they make together for their collective betterment.

Crucially, women are at the forefront of DAY-NRLM. By design, the mission enrolls poor rural women as the primary participants, recognizing them as agents of change in their families and villages. As these women attend meetings and manage group savings, they gain financial literacy, leadership skills, and confidence. Many who once seldom stepped outside their homes are now budding entrepreneurs or community leaders. The mission's women-centric approach has dramatically expanded financial inclusion in rural areas – bringing millions of previously unbanked women into the formal banking system. Bank sakhi initiatives train SHG women to act as Banking Correspondents, bringing basic banking and digital financial

services to remote villages. This creates convenient access to credit and savings and positions women as trusted financial intermediaries in their communities.

An inspiring feature of this community-driven model is the emergence of “Community Resource Persons (CRPs).” CRPs are women who have overcome poverty through the SHG platform and then trained to help others do the same. They travel to neighboring villages (and sometimes other states), sharing their knowledge on forming strong SHGs, bookkeeping, livelihoods, and social issues. These peer mentors embody the spirit of “women helping women” – a cost-effective and empathetic outreach that has been key to DAY-NRLM's expansion. With each CRP's guidance, new groups blossom and faltering groups find their footing. The community itself becomes the teacher and the leader, ensuring development efforts are rooted in local realities. This horizontal spread through community champions means that the mission truly belongs to the rural people – they are not just beneficiaries, but the drivers of change.

Beyond Poverty Alleviation: A Holistic Mission

While increasing incomes and reducing poverty are the foundational goals, DAY-NRLM's vision goes far beyond basic poverty alleviation. It represents a paradigm shift in how rural development is pursued – focusing on long-term empowerment and resilience rather than one-time aid. By promoting strong community institutions and social capital, the

mission addresses multi-dimensional aspects of poverty. Members of SHGs often use their collective strength to tackle social challenges: they have led campaigns for girls' education, better health practices, and against social ills like alcoholism. In many villages, SHG federations coordinate with local governments to ensure public services (like clean water, sanitation, healthcare) reach those who need them. This community-led monitoring and advocacy mean that government programs such as the Swachh Bharat Mission (clean sanitation) and Poshan Abhiyan (nutrition and child health) find deeper traction via SHG networks. In essence, DAY-NRLM acts as a bridge connecting marginalised families with their entitlements and services, ensuring development is not just about income, but also about dignity, health, and education.

Another way the mission transcends traditional poverty programs is through its livelihoods and skill development initiatives. DAY-NRLM focuses on building capabilities for sustainable livelihoods. Through skill training centers and Rural Self-Employment Training Institutes, rural youth (including SHG family members) receive training for jobs or entrepreneurship in diverse fields – from organic farming and dairy processing to embroidery, retail and even the service sector. The mission supports both farm and non-farm livelihoods, helping women farmers adopt better agronomic practices, form producer groups, and access markets for their produce. At the same time, it promotes non-farm enterprises: for example, under programs like the Start-up Village Entrepreneurship Program (SVEP) and Aajeevika Grameen Express Yojana (which provides rural transport services), women are seizing new business opportunities. These efforts diversify income sources and create

local jobs and services in villages, reducing distress migration to cities.

Financial support is coupled with initiatives to make it affordable and sustainable. DAY-NRLM works with banks to provide low-interest loans and credit support to SHGs, including interest subvention (subsidy) that lowers the cost of borrowing for poor women. Innovative funds like the Women Enterprise Acceleration Fund (WEAF) offer flexible capital to women entrepreneurs, helping them scale up their micro-businesses. Such measures ensure that lack of capital does not stifle a good idea or a hardworking woman's aspirations. Moreover, as SHGs mature, they are encouraged to form higher-level federations that can eventually operate independently as cooperatives or producer companies. The ultimate aim is to build self-reliant, community-owned institutions that continue to thrive long after direct government support reduces – a clear evolution from earlier subsidy-driven schemes to a model of sustainable development led by the community.

Stories of Change and Innovation: A Preview of What's to Come

Behind the impressive statistics and policy frameworks, the true magic of DAY-NRLM is reflected in the human stories unfolding at the grassroots. In every state, there are inspiring tales of resilience and innovation. For instance, there are stories of women like Mina, who started with a small tailoring loan through her SHG in Odisha and today runs a successful handicrafts business employing other village women; or Kamla in Madhya Pradesh, who once struggled to feed her family but, after joining an SHG, learned improved farming techniques and doubled her harvest, becoming a "Krishi Sakhi"

NIRDPR Signs MoUs with 10 States to Strengthen Project Appraisal under DDU-GKY 2.0



MoU signing ceremony between NIRDPR and 10 states under DDU-GKY 2.0, in the presence of Dr. G. Narendra Kumar, IAS, Director General, NIRDPR, and senior MoRD officials

The National Institute of Rural Development and Panchayati Raj (NIRDPR), Hyderabad convened a workshop on 7th August 2025, which culminated in the signing of Memorandums of Understanding (MoUs) with ten states. This development marks a significant milestone in strengthening the project appraisal system under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) 2.0.

The signing of these MoUs is expected to streamline project appraisal processes and establish uniform standards for evaluation. By strengthening coordination with SRLMs, the initiative will help ensure that project proposals under DDU-GKY 2.0 are reviewed in a transparent and structured manner. This collaboration also reflects the Government of India's emphasis on building strong institutional frameworks for rural skill development.

Speaking on the occasion, Dr. G. Narendra Kumar, IAS, Director General, NIRDPR, highlighted the institute's commitment to strengthening rural skill development. He noted that as the national appraisal agency, NIRDPR is

working to create a robust and efficient appraisal framework that not only simplifies procedures but also ensures quality in project design and execution.

The workshop also featured detailed technical sessions, led by Shri Satish Kumar, Director (Project Appraisal), NIRDPR, which provided insights into appraisal processes, common challenges, and strategies for effective evaluation. Senior officials from the Ministry of Rural Development (MoRD), including Ms. Mary Thomas, Under Secretary (Skills), and Shri Shashi Kumar Yadav, Mission Manager, shared their perspectives on the role of structured appraisals in achieving the objectives of DDU-GKY 2.0.

Through these MoUs, NIRDPR will work closely with states to strengthen appraisal mechanisms, improve project quality, and build capacity for better outcomes in rural livelihoods. This collaborative effort is expected to enhance the impact of skill development programmes and contribute to the broader goal of inclusive rural growth.

Training Programme on Communication for Behavioural Impact Held at NIRDPR



Dr. R. Ramesh, Associate Professor & Head, Centre for Rural Infrastructure, NIRDPR, along with participants of the Training Programme on Communication for Behavioral Impact (COMBI) in Social Development Projects

The National Institute of Rural Development and Panchayati Raj organised a three-day Training Programme on “Communication for Behavioural Impact (COMBI) in Social Development Projects” from 6th to 8th August 2025. The programme was designed to strengthen the capacity of professionals working in the field of rural and social development by equipping them with effective communication tools and techniques.

The training emphasised the crucial role of communication in bringing about sustainable behavioural change in communities. Participants were introduced to the principles of COMBI, which blends advocacy, social mobilisation, and strategic communication methods to encourage positive practices and discourage harmful behaviours. The sessions also highlighted the importance of culturally sensitive communication strategies to ensure acceptance and participation at the grassroots level.

During the programme, participants engaged in lectures, case studies, group discussions, and hands-on activities that provided practical insights into designing impactful communication strategies. Experts explained how the right mix of communication channels—ranging from interpersonal communication to mass media—can influence community attitudes and behaviour towards social development programmes.

The training also offered a platform for experience sharing among participants from different regions, enabling them to learn from each other’s practices and challenges in the field. This exchange of knowledge helped in building a deeper understanding of how behavioural communication strategies can be adapted to diverse socio-economic and cultural contexts.

National Training Programme on Yuktdhara Organised at NIRDPR



Participants of the training programme with Dr. P. Kesava Rao, Associate Professor & Head, CGARD and CRTCN, at NIRDPR, Hyderabad.

The Centre for Geo-Informatics Application in Rural Development (CGARD), NIRDPR, in collaboration with NRSC-ISRO, Ministry of Rural Development (MoRD), and GIZ, successfully organised a Two-Day National Training Programme on Yuktdhara from 6th to 7th August 2025 at NIRDPR, Hyderabad.

The programme aimed at equipping officials and development practitioners with in-depth knowledge of Yuktdhara, a GIS-based planning and monitoring platform developed by NRSC-ISRO. The training provided participants with practical insights into the use of geospatial tools for evidence-based rural development planning and monitoring.



Dr. P. Kesava Rao, Associate Professor & Head, CGARD and CRTCN, NIRDPR, releasing the book "Driving Rural Transformation through Technology", along with other dignitaries

A key highlight of the event was the formal release of the book titled "Driving Rural Transformation through Technology" by Dr. P. Kesava Rao, Associate Professor and Head, CGARD & CRTCN, NIRDPR. The publication reflects the Institute's continued commitment to promoting innovation and technology-driven solutions for rural transformation.

The training sessions were designed to enhance participants' technical capacity to adopt scientific approaches for planning developmental activities in rural areas. The collaborative effort between NIRDPR, ISRO, MoRD, and GIZ further underscored the importance of multi-stakeholder partnerships in achieving sustainable and inclusive development goals.

The event concluded with a shared resolve among participants to integrate geospatial technologies in their respective fields to strengthen planning, monitoring, and implementation of rural development programmes.

Training and Exposure Visit on Advanced Organic Farming Technologies for Krishi Sakhis and Officials from Assam SRLM



Participants of the Training on Advanced Organic Farming Technologies with Programme Coordinator Dr. Ravindra S. Gavali, Professor & Head, CNRMCC & DM, NIRDPR

The National Institute of Rural Development and Panchayati Raj (NIRDPR), Hyderabad, conducted a week-long training and exposure visit on Advanced Organic Farming Technologies for Krishi Sakhis and officials from Assam State Rural Livelihoods Mission (SRLM) from 27th July to 4th August 2025. The programme aimed at equipping grassroots women leaders and officials with the knowledge and skills to promote sustainable agricultural practices in their communities.

Jointly organised by the Centre for Natural Resource Management, Climate Change and Disaster Mitigation (CNRMCC & DM) and the DAY-NRLM Resource Cell, the training focused on key areas such as soil health management, organic pest control, crop diversification, composting methods, and eco-friendly farming techniques. Expert-led sessions were complemented by exposure visits, where participants observed successful models of organic farming and interacted with

practitioners implementing innovative methods in the field.

The programme served as an important platform for Krishi Sakhis to share experiences, strengthen their leadership role, and learn how to scale up organic farming initiatives within their respective communities. The participants gained practical insights into the potential of organic agriculture to enhance livelihoods, ensure food safety, and contribute to environmental sustainability.

The training concluded with positive feedback from participants, who expressed appreciation for the comprehensive sessions, field exposure, and hands-on learning opportunities. The programme reaffirmed NIRDPR's commitment to empowering rural women leaders and supporting community-driven approaches to building healthier, self-reliant, and sustainable rural ecosystems.

Wings of Resilience: The Journey of a Kadaknath Farmer from Satna to the Gulf

Chanchal Gurjar
PGDM-RM, NIRDPR
chanchalgurjar81@gmail.com



In the small village of Jhukehi in Satna district, Madhya Pradesh, a young entrepreneur named Vipin Sihore has carved an inspiring path in rural enterprise. At just 28 years old and without formal education in business or farming, he established a thriving Kadaknath poultry venture from scratch. His success—driven by perseverance, local wisdom, online visibility, and backing from government institutions—offers valuable insights for youth in rural India aiming to build sustainable livelihoods.

Vipin's early life was marked by hardship. Born into a financially struggling family, he was forced to leave school after completing Class 12 and migrated to Mumbai for work. Over the next four years, he climbed the employment ladder from a food packer to a restaurant manager, gradually increasing his income from ₹1,600 to ₹16,000 per month. With his savings, he returned to his village, built a house for his family, and fulfilled his responsibilities as the eldest son. However, the onset of the COVID-19 pandemic in 2020 disrupted everything. Like many others, Vipin lost his job in the city and was compelled to return to his village, this time with depleted savings and a sense of uncertainty about the future.

Back home, Vipin recalled a friend who had once ventured into Kadaknath poultry farming—a niche yet promising enterprise centred on a native black chicken breed known for its high protein, low fat, and medicinal properties. With health awareness rising during the pandemic, demand for Kadaknath meat has increased significantly. Sensing an opportunity, Vipin decided to take a bold step. Despite having no experience in poultry farming, he borrowed ₹2 lakh from a local bank under a small enterprise scheme and purchased 220 Kadaknath birds—200 female and 20 male chicks—from Jhabua at ₹900 each. The initial phase was financially draining, as he had to invest heavily in feed, infrastructure, and operations. To sustain the business during the first three months, he even took up informal jobs to meet daily expenses. (Gaon Connection, 2021)

Vipin's persistence paid off when he posted a video of his poultry setup on YouTube. The simple, unedited video unexpectedly went viral and reached a broad audience. A poultry trader from Odisha saw the video, paid ₹1 lakh in advance, and travelled to Satna to purchase chicks from Vipin's farm. This breakthrough gave Vipin the momentum he needed. Soon, he was receiving

inquiries from across Madhya Pradesh and beyond. As demand surged, he expanded his business significantly. Today, Vipin rears over 12,000 Kadaknath birds at a time, sells around 3,000 chicks monthly, and earns ₹40,000 per month just from adult bird sales. In a milestone achievement, he also began exporting chicks to Bahrain, generating ₹70,000 in revenue from that transaction and establishing his entry into international markets. (Gaon Connection, 2021)

The Kadaknath breed is well-suited for small-scale rural poultry farming due to its ability to mature quickly—typically within four to six months—and its strong resistance to common poultry diseases. These birds also live longer, often up to five or six years, which helps lower losses and supports long-term productivity. Vipin received valuable assistance from the Satna Animal Husbandry Department, including the registration of a hatchery and expert advice on poultry care and vaccination protocols. Nonetheless, securing complete farm registration has proven difficult, as the farm is located at the border of three districts, causing administrative delays.

The support of institutions significantly strengthened Vipin's entrepreneurial path. A small business loan from a bank provided the seed funding to launch his venture. At the same time, government agencies offered veterinary services and technical advice to help him reduce chick deaths and maintain poultry health. Without access to structured training programs, he turned to informal learning through conversations with fellow farmers. He explored digital platforms to grasp the basics of poultry care, business handling, and customer outreach. His use of social media became a strategic

advantage, allowing him to promote his enterprise widely at no extra marketing cost and attract buyers from outside his village.

Vipin encountered numerous obstacles along the way. He overcame significant initial investment requirements, limited technical know-how, bureaucratic delays in securing approvals, and challenges in delivering chicks to distant buyers. Despite these setbacks, he stayed focused and resilient. He responded by embracing technology, using mobile apps to monitor flock health, steadily reinvesting his earnings to grow the enterprise, and gaining insights from experienced farmers. His experience highlights how rural entrepreneurship can thrive when traditional knowledge, digital tools, and institutional support unite effectively.

Vipin Sihore's Kadaknath poultry venture is more than an entrepreneurial achievement—representing a powerful narrative of rural revival and opportunity. His journey reflects how the fusion of grassroots knowledge, institutional support, and digital innovation can empower local youth to create sustainable livelihoods. Starting with limited means but a strong vision, Vipin has shown that indigenous poultry breeds like Kadaknath have the potential to become premium products in the modern, health-aware market when properly branded and scaled. His effective use of YouTube for outreach further underscores how digital media can bridge the gap between remote entrepreneurs and national or global consumers.

Stories like Vipin's carry critical lessons as India intensifies its push toward self-reliant and inclusive rural development. They affirm the need for robust support systems, timely access to credit, technical training, and regulatory facilitation to empower rural youth to become job creators rather than job seekers. Moreover, the

role of livestock rearing, primarily through indigenous and sustainable models like Kadaknath, cannot be overstated. It provides a dependable source of income, strengthens food security, and boosts the rural economy.

To support and scale such grassroots enterprises, several government schemes

schemes like the National Livestock Mission (NLM), Startup Village Entrepreneurship Programme (SVEP), and Livestock Health & Disease Control Scheme play a vital role. These schemes offer credit, training, technology, and marketing support, enabling more rural entrepreneurs to replicate stories like Vipin's across the country.



Photo Credit: Gaon Connection

Kadaknath: Tribal Roots to Celebrity Farms

In 2022, Indian cricket icon Mahendra Singh Dhoni brought national attention to the Kadaknath breed by ordering 2,000 chicks from Jhabua, Madhya Pradesh, for his organic poultry farm in Ranchi. Interestingly, this is the same tribal belt where Vipin Sihore sourced his initial stock of birds. While Dhoni's involvement gave the breed a moment in the spotlight, it is grassroots entrepreneurs like Vipin who have steadily built Kadaknath farming into a viable livelihood. Though they come from vastly different worlds, both Dhoni and Vipin reflect a growing belief in the value of indigenous livestock—reviving traditional breeds and connecting them to both rural resilience and urban wellness trends. (The Indian Express).

Induction Ceremony for PGDR-DM and PGDM-RM Batches at NIRDPR



Students of the new PGDR-DM and PGDM-RM batches with Dr. S. Jyothis, Professor & Head, CPGS & DE; Dr. Aryashree Debapriya, Associate Professor, CPGS & DE; Umesha M. L., Assistant Librarian; and Parushuram, Library Assistant



The National Institute of Rural Development and Panchayati Raj (NIRDPR), Hyderabad conducted the induction ceremony for the new batches of its flagship academic programmes – PGDR-DM (2025-26) and PGDM-RM (2025-27) – on August 1, 2025. The event, organised by the Centre for PG Studies and Distance Education (CPGS & DE), marked the formal commencement of the academic session.

NIRDPR formally welcomed its 23rd batch of the Post Graduate Diploma in Rural Development Management (PGDR-DM) and the 8th batch of the Post Graduate Diploma in Management-Rural Management (PGDM-RM). The ceremony was designed to orient students to the vision and mission of the Institute and to inspire them to engage actively in the journey of academic and professional excellence. It also provided an overview of the academic structure, institutional values, and the broader purpose of contributing to the nation's rural development agenda.

Faculty members from CPGS & DE extended a warm welcome to the new batches and shared their insights on the scope and significance of the programmes. They highlighted the critical role played by professionals trained in disaster management, rural development, and rural management, stressing that the knowledge and skills acquired at NIRDPR would equip students to serve effectively in government, development agencies, and civil society organisations. The speakers also emphasised the unique position of NIRDPR as a national centre of excellence that integrates research, capacity building, and academic teaching.

The event concluded on a motivational note, with the faculty urging students to make the best use of the opportunities offered at NIRDPR and to contribute meaningfully to the larger mission of rural transformation. With this formal induction, the Institute extends its best wishes to the incoming batches and reaffirms its commitment to nurturing future leaders in rural development and governance.

The Common Woman's Budget

Dr Vanishree Joseph

Head, Centre for Gender Studies and Development, NIRDPR
vanishreej.nird@gov.in



Photo credit: ChatGpt

The Finance Minister presents the most important budget of the year. Cameras roll, analysts speculate, charts and graphs fly across TV screens. But no one notices the quiet budget that I, the Common Woman, prepare every single day in my kitchen.

My budget doesn't have glossy covers or bullet points. It sits in a simple notebook, sometimes just in my head. The numbers are small, but the arithmetic is tough. Here, ₹100 is stretched to feel like ₹200. Dal is

thinned so it lasts an extra meal. Vegetables are bargained for down to the last rupee. In my budget, inflation is not an abstract term – it is the missing half kilo of onions.

This is not just household accounting. It is survival economics. If the price of cooking gas rises, I have to decide: do I refill the cylinder or buy school notebooks? When medical bills arrive, a saree can wait another year. When my daughter asks for new shoes, I weigh it against the cost of seeds for the field.

And yet, I balance it. Month after month, year after year. No credit rating agency measures my discipline. No economic survey lists my efficiency.

But believe me, if the Common Woman's Budget were put next to the Union Budget, mine would win on fiscal prudence.

I don't spend beyond my means. I cannot. The government can borrow, roll over debt, or print currency. My only printing press is my pressure cooker, and it works overtime.

What makes my budget even more interesting is how much unpaid labour it hides. Every rupee I "save" is built on hours of invisible work – cooking, cleaning, collecting water, caring for children and elders. Economists may debate GDP growth rates, but they never count the unpaid care economy that runs parallel to every rupee note.

Sometimes I laugh at the irony. They call me a "housewife," as if I do nothing productive. But when I add up my hours, I realize I'm the cook, the cleaner, the tutor, the nurse, the procurement officer, and sometimes the farmer too. If each of these were paid roles, my household income would look very different. My budget would no longer be stretched so tight – it would have room for comfort.

Still, my budget has taught me resilience. I know how to juggle scarcity. I know how to plan festivals on a shoestring, how to contribute to weddings with dignity, how to keep aside ₹50 in case a guest arrives unexpectedly. I can make one chicken feed ten people, and one saree last five years. These are not tricks of thrift, but skills of survival.

And now, something is changing. The day I joined a Self-Help Group (SHG), my budget took a new turn. With our small savings pooled together, I suddenly had access to credit – not from a moneylender at 10 percent a month, but from the bank at affordable rates. My notebook started to include words like "loan repayment" and "interest subsidy." For the first time, my budget had space not just for expenses, but for investment.

With a loan, I bought a sewing machine. Another woman bought goats. Someone else started a small grocery shop. Our budgets, once about cutting corners, now began to include dreams. My household ledger stopped being just about survival; it became about growth.

And that is why I say: if policymakers want to learn about fiscal discipline, they should sit with us. Let them see how a Common Woman runs her budget. Let them understand that every "savings-linked SHG" is not just a scheme, but a revolution in household economics.

I may not stand in Parliament to deliver my budget speech, but every decision I make shapes the future of my family, my community, and yes, the nation. Because when women like me manage money, we don't just balance accounts – we build resilience, invest in children, and create stability in uncertain times.

So the next time you hear about GDP growth or fiscal deficit, spare a thought for the Common Woman's Budget. It may not trend on social media, but it is the backbone of this country's economy.

And remember: when women count – in budgets, in banks, in decisions – development itself counts.

Training of Trainers on Gender Integration under DAY-NRLM



Participants of the Training of Trainers on Gender Integration with Programme Coordinator Dr. Vanishree Joseph, Assistant Professor & Head (I/c), CGSD, and Director, NRLM, NIRDPR

The National Institute of Rural Development and Panchayati Raj (NIRDPR), Hyderabad organised a Training of Trainers (ToT) on Gender Integration, Institutional Mechanism, and Immersion Sites under the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) from August 4 to 7, 2025. The four-day programme was hosted by the DAY-NRLM Resource Cell of the Institute.

The training programme aimed at strengthening the capacities of professionals engaged in rural livelihoods to integrate gender perspectives more effectively into policies, programmes, and field-level interventions. By focusing on gender equality and women's empowerment, the programme sought to ensure that livelihood initiatives under DAY-NRLM become more inclusive and responsive to the needs of all sections of society.

During the sessions, participants were introduced to a range of concepts and practices related to gender integration, institutional mechanisms, and immersion site strategies. Resource

persons highlighted the significance of gender-sensitive planning, implementation, and monitoring of rural development initiatives. Case studies and interactive exercises helped participants gain practical insights into addressing gender-related challenges in rural communities.

The ToT also provided a platform for experience sharing and peer learning, enabling participants to exchange best practices and innovative approaches adopted across states. Special emphasis was laid on developing strategies that not only promote women's participation but also empower them to take leadership roles in community institutions and decision-making processes.

The programme concluded with participants reaffirming their commitment to applying the knowledge and skills gained during the training in their respective work areas. NIRDPR, through such initiatives, continues to reinforce its role as a national centre of excellence in capacity building and knowledge sharing, working towards the vision of an equitable and inclusive rural development process.

NIRDPR Observes Nasha Mukh Bharat Abhiyan



Officers, faculty, students, SHG members, and staff of NIRDPR taking the mass pledge as part of Nasha Mukh Bharat Abhiyan in front of Ambedkar Block

The National Institute of Rural Development and Panchayati Raj (NIRDPR), Hyderabad observed the Nasha Mukh Bharat Abhiyan on 13th August 2025 with a mass pledge organised in front of the Ambedkar Block. The event was conducted as part of the nationwide campaign to spread awareness about the harmful effects of drug abuse and to promote a healthy and responsible lifestyle among citizens.

The programme brought together a wide section of the NIRDPR community, including officers, faculty members, PGDRDM students, training participants, SHG members, and staff, all of whom came together with a shared commitment to support the vision of a drug-free India. Their collective presence reinforced the message that every individual has a role to play in building a society free from substance abuse.

The English pledge was administered by Dr. S. Jyothis, Professor & Head, CPGS\&DE and Professor, CNRMCC & DM, while the Hindi pledge was led by Shri Manoj Kumar, Registrar & Director (Admin) I/c. Both versions of the pledge encouraged participants to spread awareness in their communities, discourage the use of intoxicating substances, and inspire others to adopt healthier choices.

Through this observance, NIRDPR reiterated its commitment to not only rural development but also to social well-being and behavioural transformation at the grassroots level. The campaign served as a reminder that a drug-free society is fundamental to achieving sustainable development, empowering communities, and ensuring the well-being of future generations.



Together for Nasha Mukh Bharat

- ✓ Say No to drugs
- ✓ Spread awareness in your community
- ✓ Encourage healthy living
- ✓ Support a drug-free India

Empowering Trainers to Promote Gender Equity, Health, and Hygiene in Rural Communities



Participants of the Training of Trainers on Gender and FNHW Modules under DAY-NRLM, along with the Programme Coordinator, Dr. Vanishree Joseph, Assistant Professor & Head i/c, CGSD and Director, NRLM

The National Institute of Rural Development and Panchayati Raj (NIRDPR), Hyderabad organised a Training of Trainers (ToT) on Gender and FNHW (Food, Nutrition, Health & WASH) Modules under DAY-NRLM from 11-14 August 2025. The programme brought together participants from different states, representing diverse grassroots development initiatives.

The training was designed to build the capacity of trainers to effectively integrate gender perspectives and essential modules on food, nutrition, health, and hygiene (FNHW) into rural development initiatives. The sessions highlighted the crucial link between women's empowerment, improved health outcomes, and sustainable community development.

Key sessions focused on gender sensitisation, nutrition security, maternal and child health, safe water and sanitation practices, and hygiene promotion. Through

participatory activities, group discussions, and case studies, participants gained practical insights into addressing social barriers, encouraging behavioural change, and designing inclusive interventions at the grassroots level.

Speaking at the programme, Dr. Vanishree Joseph, Assistant Professor & Head i/c, Centre for Gender Studies and Development (CGSD) and Director, NRLM, emphasised that mainstreaming gender and FNHW concerns into livelihood programmes is essential to ensure equity, well-being, and long-term sustainability of rural communities. She also stressed the importance of empowering trainers with knowledge and skills to act as change agents within their respective states.

PGDRDM & RM Students Gain First-Hand Insights Through Village Immersion



PGDRDM & RM students interacting with villagers during their field immersion programme, gaining first-hand exposure to rural realities and community dynamics

As part of their Induction Programme, the PGDRDM and RM students of NIRDPR undertook a three-day village immersion exercise from August 12-14, 2025. The initiative aimed at sensitising students to the realities of rural life and equipping them with a deeper understanding of community dynamics.

During the visit, students engaged closely with villagers to study socio-geographic conditions, livelihoods, education, health, infrastructure, and governance structures. They interacted with Panchayati Raj Institution representatives, self-help groups, and community members to identify challenges and developmental needs at the grassroots.

Guided by a structured fieldwork checklist, the students observed issues related to health care, sanitation, and livelihood generation, while also recognising the strengths and resilience of rural communities. The exercise provided them with valuable insights into how government schemes and programmes function at the village level.

This experiential learning not only bridged the gap between theory and practice but also inspired students to design inclusive and sustainable development interventions. The immersion is expected to shape them into committed professionals capable of contributing meaningfully to rural transformation.

NIRDPR Celebrates 79th Independence Day with the theme Nayab Bharat



Dr. G. Narendra Kumar, IAS, Director General, NIRDPR, hoisting the National Flag during the 79th Independence Day celebrations

The National Institute of Rural Development and Panchayati Raj (NIRDPR), Hyderabad celebrated the 79th Independence Day on August 15, 2025, with great pride and enthusiasm. Dr. G. Narendra Kumar, IAS, Director General, NIRDPR, graced the occasion as the Chief Guest. He unfurled the National Flag and addressed the gathering, emphasising this year's national theme – “Naya Bharat” – a collective call to build a Developed India by 2047.

In his address, Dr. G. Narendra Kumar reflected on the progress made by NIRDPR in recent months. Over the last four months, the Institute has significantly expanded its training



[Click to watch](#)

training programmes with the support of various state governments, reaching wider sections of stakeholders in rural development. He also announced the revival of the Aspirational Blocks Programme, aimed at uplifting underdeveloped regions through focused interventions.

Another key milestone is the establishment of the School of Excellence in Panchayati Raj, designed to strengthen local governance capacity through innovative and structured training. Dr. G. Narendra Kumar also announced that DDU-GKY has been officially recognised as an awarding body, enhancing the credibility of skill training institutions across the country.

Dr. G. Narendra Kumar appreciated the faculty for leading impactful initiatives through research, case studies, and practical field applications. He urged the NIRDPR community to continue making small yet meaningful changes in their practices, which collectively contribute to shaping a vibrant and sustainable future for rural India.

NIRDPR Advances Post-Project Sustainability in Watershed Management



Dr. Ravindra Gavali and Harish Kumar Solanki with participants of the National Write-shop on Post-Project Management of Watershed Assets at NIRDPR

The Centre for Internal Audit in Rural Development (CIARD), NIRDPR, organised a Two-Day National Write-shop cum Workshop on Post Project Management of Watershed Assets under WDC-PMKSY 2.0 from 19–20 August 2025 at Hyderabad.

The workshop served as a platform for officials from central and state governments, watershed development practitioners, researchers, and field experts to collectively deliberate on strategies for sustaining watershed projects beyond their implementation phase. Emphasis was placed on documenting field-level experiences, identifying challenges in asset maintenance, and creating roadmaps for strengthening local institutions to take ownership of watershed resources.

Experts highlighted that while watershed projects have significantly improved water availability, soil conservation, and agricultural productivity, the long-term sustainability of these benefits depends on effective post-project management. Sessions focused on capacity building of user groups, strengthening

community-based organisations, convergence with government programmes, and ensuring financial mechanisms for asset upkeep.

The write-shop component encouraged participants to compile best practices and case studies, which will serve as reference material for future capacity-building initiatives across states. Discussions also stressed the need for participatory monitoring, transparent governance, and policy-level interventions to ensure that watershed assets remain productive and beneficial to rural communities for decades.

By spearheading this initiative, NIRDPR reaffirmed its commitment to advancing rural development through sustainable natural resource management. The outcomes of the workshop are expected to contribute towards building resilient livelihoods, conserving resources, and ensuring that investments made under WDC-PMKSY 2.0 continue to yield long-term benefits for rural India.

NIRDPR Organises National-Level Workshop on Post Procurement Management under WDC-PMKSY 2.0



Participants of the National-Level Workshop on Post-Procurement Management under WDC-PMKSY 2.0 posing for a group photograph

The National Institute of Rural Development & Panchayati Raj (NIRDPR) Conducted a two-day National Level Write-Shop cum Workshop on Post Procurement Management of Goods and Services under WDC-PMKSY 2.0 from 21 to 22 August 2025. The workshop aimed to strengthen the procurement process and enhance the sustainability of watershed development projects under the scheme.

Participants from various states attended the workshop, representing different government departments and agencies involved in watershed development. The programme provided a platform for participants to exchange knowledge, share best practices, and discuss the challenges faced in post-procurement management of goods and services.

During the sessions, experts presented effective strategies for streamlining procurement processes, ensuring transparency, and promoting efficiency in project implementation. Participants

also engaged in practical exercises and group discussions to develop actionable solutions for improving post procurement practices at the field level.

The workshop emphasised the importance of systematic planning, documentation, and monitoring in post procurement management. The sessions highlighted how proper management of goods and services can contribute to the long-term success of watershed projects and overall rural development objectives under WDC-PMKSY 2.0.

The event concluded with a consensus on key recommendations for better post procurement management and the formulation of follow-up actions. NIRDPR continues to play a pivotal role in capacity building and knowledge sharing to ensure the effective implementation of rural development programmes across the country.

NIRDPR's CIARD Signs MoU with iCAL to Strengthen Internal Audit Systems



Dr. G. Narendra Kumar, IAS, DG, NIRDPR, Shri H.K. Dharmadarshi, DG, iCAL and Dr Hemanth Kumar, Associate Professor & Head, CIARD, with the Comptroller and Auditor General of India at the MoU signing in New Delhi

The Centre for Internal Audit in Rural Development (CIARD) of the National Institute of Rural Development & Panchayati Raj (NIRDPR) entered into a Memorandum of Understanding (MoU) with the International Centre for Audit of Local Governance (iCAL) on 29th August 2025 at the Office of the Comptroller & Auditor General (C&AG) of India, New Delhi. iCAL is an international training centre operating under the C&AG of India.

The MoU was formally signed by Dr. G. Narendra Kumar, IAS, Director General, NIRDPR, and Shri H.K. Dharmadarshi, Director General, iCAL, in the presence of the Comptroller and Auditor General of India and Dr Hemanth Kumar, Associate Professor & Head, CIARD. The ceremony highlighted the shared commitment of both institutions to enhancing internal audit practices in rural governance and development programmes.

This collaboration focuses on knowledge sharing, capacity building, and faculty exchange for training programmes. Both organisations will also undertake joint research projects, conduct collaborative national and international workshops, and standardise audit report templates aligned with global auditing standards.

The partnership is expected to strengthen internal audit systems at the grassroots level, improving transparency, accountability, and efficiency in rural development initiatives. It will provide a framework for adopting globally recognised auditing practices in the planning, appraisal, and evaluation of rural programmes.

Haryana SRLM Signs MoU with NIRDPR to Empower Rural Communities



Shri Suraj Bhan, IFS (Retd.), and Shri Yogesh Kumar Badaliya, SPM (IQ\&B), with Shri Satish Kumar, Director Appraisals, NIRDPR

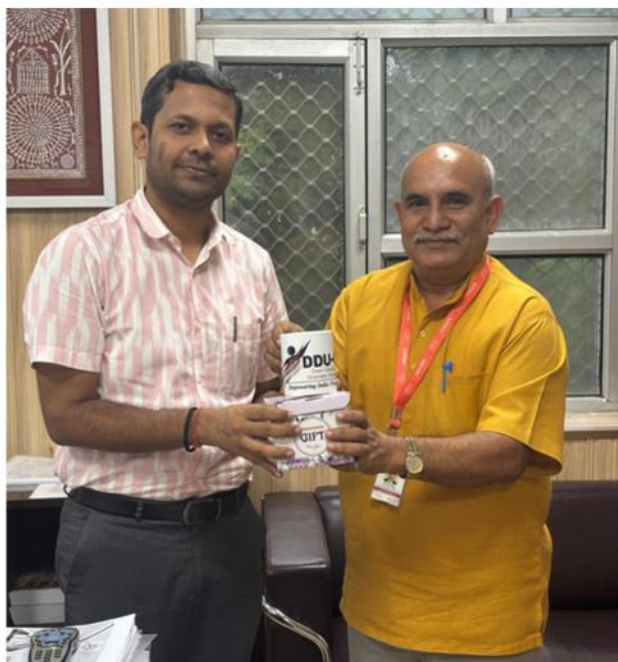
The Haryana State Rural Livelihoods Mission (SRLM) signed a Memorandum of Understanding (MoU) with the National Institute of Rural Development and Panchayati Raj (NIRDPR) on 26th August 2025. The event was graced by Shri Suraj Bhan, IFS (Retd.), and Shri Yogesh Kumar Badaliya, SPM (IQ\&B), with Shri Satish Kumar, Director Appraisals, representing NIRDPR.

The MoU marks an important milestone in strengthening the planning, appraisal, and execution of rural livelihood initiatives in Haryana. By joining forces, Haryana SRLM and NIRDPR aim to create robust frameworks that will enhance project implementation, improve sustainability, and expand the outreach of Self Help Groups (SHGs).

This partnership will focus on building stronger community institutions, scaling up capacity-building programmes, and promoting entrepreneurship at the grassroots. Special emphasis will be placed on strengthening monitoring mechanisms and incorporating best practices to achieve inclusive rural development.

Speaking at the event, the dignitaries highlighted the shared vision of empowering rural households through sustainable livelihoods. They underlined that this collaboration would unlock new opportunities for women's SHGs, youth skill-building, and rural entrepreneurs across Haryana.

NIRDPR Signed MoU with UPSDM to Strengthen Skill and Rural Development Initiatives



Shri Pulkit Khare, IAS, Managing Director, UPSDM and Shri Ashish Kumar, Chief Operations Officer, UPSDM with Shri Satish Kumar Dwivedi, Director Appraisals, NIRDPR



The National Institute of Rural Development & Panchayati Raj (NIRDPR), signed a Memorandum of Understanding (MoU) with the Uttar Pradesh Skill Development Mission (UPSDM) on 25th August 2025 at Hyderabad. The collaboration aimed to integrate the strengths of both institutions in skill development and rural development to create sustainable livelihood opportunities and strengthen grassroots governance in Uttar Pradesh.

The MoU provided a framework for designing and implementing joint programmes that enhance employability through skill-based training, entrepreneurship promotion, and capacity building of Panchayati Raj Institutions. It also sought to encourage digital literacy, rural entrepreneurship, and inclusive participation of women, youth, and marginalised groups in development initiatives.

The signing ceremony was attended by Shri Ashish Kumar, Chief Operations Officer, UPSDM; Shri Pulkit Khare, IAS, Managing Director, UPSDM; and

Shri Satish Kumar Dwivedi, Director Appraisals, NIRDPR. The dignitaries underscored the importance of collaboration between skill development missions and rural development institutions to address grassroots challenges effectively.

Speakers at the event noted that the partnership would help reduce migration by equipping rural youth with market-relevant skills, boost local economies, and foster innovation in rural enterprises. Special attention was placed on empowering women leaders and ensuring that training programmes remain inclusive and aligned with community needs.

Through this MoU, NIRDPR and UPSDM reaffirmed their shared commitment to advancing the vision of sustainable and self-reliant villages. By combining expertise, the institutions aim to set a model for other states, demonstrating how coordinated efforts in skill and rural development can lead to meaningful social and economic transformation.

NIRDPR Strengthens SHGs through Training on Internal Audit Practices



Participants of the first batch of the Training of Trainers on Internal Audit of Self Help Groups with Programme Coordinator Jyoti Prakash Mohanty, Deputy Director, NRLM-Resource Cell, NIRDPR

The DAY-NRLM Resource Cell of the National Institute of Rural Development & Panchayati Raj (NIRDPR) organised a Training of Trainers (ToT) programme on Internal Audit of Self Help Groups (SHGs) in two batches from 19th to 26th August 2025. The programme was designed to enhance the knowledge and skills of participants in auditing practices, enabling them to strengthen the financial discipline of SHGs and ensure better governance.

Participants from various states, including officials and functionaries involved in SHG promotion, attended the training. The sessions combined technical inputs, practical exercises, and case studies to familiarise participants with standard auditing procedures, documentation requirements, and monitoring mechanisms. Special focus was given to developing the capacities of trainers so they could further disseminate this

knowledge within their respective organisations and communities.

Resource persons highlighted that effective internal audits are essential for building trust among SHG members and ensuring the proper utilisation of funds. They stressed that transparent financial practices not only safeguard the interests of members but also contribute to the long-term sustainability of SHGs. The training further underlined the role of accountability in attracting external linkages, such as bank credit and institutional support.

The programme also provided a platform for cross-learning, where participants shared their field experiences, challenges, and innovative practices in strengthening SHGs. The interactive approach helped in evolving practical strategies for improving the quality of audits, ensuring compliance, and enhancing the credibility of SHG federations.



Participants of the second batch of the Training of Trainers on Internal Audit of Self Help Groups with Programme Coordinator Jyoti Prakash Mohanty, Deputy Director, NRLM-Resource Cell, NIRDPR

NIRDPR Conducts Training of Trainers Programme on Empowering Women Leaders in Local Governance



Participants of the ToT on Empowering Women Leaders in Local Governance with Programme Coordinators Dr. Tandra Mondal and Dr. Pratyusna Patnaik, NIRDPR

The School of Excellence in Panchayati Raj, NIRDPR, organised a Training of Trainers (ToT) Programme on Championing Change: Empowering Women Leaders in Local Governance from 18–22 August 2025 at NIRDPR, Hyderabad. The programme was coordinated by Dr. Tandra Mondal, Assistant Professor, SoEPR, and Dr. Pratyusna Patnaik, Assistant Professor, CPRDP & SSD.

The programme aimed to strengthen the leadership capacities of Elected Women Representatives (EWRs) by equipping trainers with advanced facilitation and pedagogical skills. Emphasis was laid on understanding the structural and functional dynamics of Panchayati Raj Institutions (PRIs), particularly the 3Fs – Funds, Functions, and Functionaries. Using activity-based and participatory methodologies, the ToT addressed gender sensitisation, communication skills, and leadership development to enhance women's role in governance.

A total of 34 participants from Kerala, Telangana, Andhra Pradesh, Tamil Nadu, and Tripura attended the programme.

Their diverse experiences in gender and governance training enriched peer learning and created a vibrant platform for exchange. Sessions included technical inputs, self-facilitated activities, stakeholder mapping, communication exercises, and reflections on case studies such as Balika Panchayat initiatives. The use of experiential learning tools like Microlab and Power Walk helped participants reflect on structural barriers and strategies for empowerment.

The valedictory session was graced by Dr. Pranab Kumar Ghosh, Assistant Registrar, NIRDPR, and Dr. R. Chinnadurai, Associate Professor, CPRDP & SSD, who distributed certificates and appreciated the participants' active engagement.

By balancing conceptual understanding with experiential learning, the programme successfully built participants' confidence, deepened their knowledge, and prepared them to deliver impactful training at the state and district levels. This initiative reaffirms NIRDPR's commitment to promoting inclusive, participatory, and gender-sensitive governance across the country.

ToT on Generation of Own Source Revenue



Participants of the Training of Trainers (ToT) Programme on Own Source Revenue posing for the photo

The School of Excellence in Panchayati Raj (SoE-PR), National Institute of Rural Development and Panchayati Raj (NIRDPR), Hyderabad, in collaboration with the Indian Institute of Management (IIM) Ahmedabad, organised a three-day Training of Trainers (ToT) on Generation of Own Source Revenue (OSR) by Panchayats from 19–21 August 2025.

The programme was designed to strengthen the financial sustainability of Panchayati Raj Institutions (PRIs) by equipping trainers and officials with knowledge, skills, and practical strategies to enhance local revenue mobilisation. Participants from multiple states engaged in discussions on diverse revenue streams such as property tax, user fees, service charges, local cess, and resource mobilisation through innovative mechanisms.

Expert sessions were delivered by faculty from IIM Ahmedabad and NIRDPR, who presented best practices and successful case studies from across India. These examples demonstrated how Panchayats can generate substantial revenue for rural development projects without depending solely on external grants. Participants were trained in developing action plans, monitoring tools, and community engagement methods to ensure effective implementation of OSR initiatives at the grassroots.

The ToT also emphasised the importance of capacity building and peer learning, enabling participants to further disseminate the knowledge within their states. By focusing on financial autonomy, the training reinforced the vision of empowering Panchayats to become self-reliant institutions capable of addressing local needs effectively.

The National Institute of Rural Development and Panchayati Raj (NIRDPR), an autonomous organisation under the Union Ministry of Rural Development, is a premier national centre of excellence in rural development and Panchayati Raj. Recognised internationally as one of the UN-ESCAP Centres of Excellence, it builds capacities of rural development functionaries, elected representatives of PRIs, bankers, NGOs and other stakeholders through inter-related activities of training, research and consultancy. The Institute is located in the historic city of Hyderabad in Telangana state. The NIRDPR celebrated its Golden Jubilee Year of establishment in 2008. In addition to the main campus in Hyderabad, this Institute has a North-Eastern Regional Centre at Guwahati, Assam, a branch at New Delhi and a Career Guidance Centre at Vaishali, Bihar.



राष्ट्रीय ग्रामीण विकास एवं
पंचायती राज संस्थान
**NATIONAL INSTITUTE OF RURAL
DEVELOPMENT AND PANCHAYATI RAJ**
MINISTRY OF RURAL DEVELOPMENT, GOVERNMENT OF INDIA

DR. G. NARENDRA KUMAR, IAS, DIRECTOR GENERAL, NIRDPR

**ASSISTANT EDITORS: KRISHNA RAJ K. S
APARNA V. R**

COVER PAGE DESIGN: V G BHAT

PUBLISHED BY:

JYOTHIS SATHYAPALAN, PROFESSOR AND HEAD, CPGS
ON BEHALF OF NIRDPR, RAJENDRANAGAR,
HYDERABAD- 500 030



TRAINING
& CAPACITY
BUILDING



RESEARCH
& CONSULTANCY



POLICY
FORMULATION
& ADVOCACY



TECHNOLOGY
TRANSFER



ACADEMIC
PROGRAMMES



INNOVATIVE
SKILLING
& LIVELIHOOD