



# ***Emulating Excellence***

Takeaways for Replication

Prime Minister's Awards  
Priority Programmes 2017 and 2018



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Prime Minister's Awards  
Priority Programmes 2017 and 2018



सत्यमेव जयते

**Department of Administrative Reforms and Public Grievances  
Ministry of Personnel, Public Grievances and Pensions  
Government of India**



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## डॉ० जितेंद्र सिंह

राज्य मंत्री (स्वतंत्र प्रभार),  
उत्तर पूर्वी क्षेत्र विकास मंत्रालय,  
राज्य मंत्री, प्रधानमंत्री कार्यालय,  
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भारत सरकार वर्ष 2005-06 से सिविल सेवकों और उनके संगठनों के कार्यों और उपलब्धियों, जो सही अर्थों में उत्कृष्ट, असाधारण और अनुकरणीय हैं, को मान्यता देने के लिए प्रधानमंत्री पुरस्कार प्रदान करती आ रही है। ये पुरस्कार प्रतिवर्ष 21 अप्रैल को आयोजित सिविल सेवा दिवस के अवसर पर प्रदान किए जाते हैं। वर्ष 2016 से प्रधानमंत्री पुरस्कार कार्यक्रम में पहचान किए गए प्राथमिकता कार्यक्रमों को बेहतर ढंग से लागू करने के लिए जिलों/कार्यान्वयन इकाइयों को शामिल किया गया है ताकि पुरस्कारों के प्रभाव में वृद्धि हो।

माननीय प्रधानमंत्री ने पहले दिन से ही न्यूनतम सरकार-अधिकतम शासन के मंत्र को वास्तविकता में बदलने का प्रयास किया है। न्यूनतम सरकार-अधिकतम शासन केवल तभी सम्भव हो सकता है यदि सिविल सेवकों में दृष्टि गोचर व्यवस्थागत बदलाव लाने तथा प्रक्रियाओं में दक्षता और परिणामों की प्रभावकारिता में स्थायी सुधार लाने का उत्साह हो।

माननीय प्रधानमंत्री ने अपने पहले के एक भाषण में सहभागियों से आग्रह किया था कि प्रधानमंत्री पुरस्कार से पुरस्कृत पहल अन्य राज्यों में भी दोहराई जाएं ताकि पुरस्कृत पहल का लाभ हर नागरिक तक पहुँच सके। प्रधानमंत्री पुरस्कारों के मूल्यांकन के क्रम में अत्यन्त मूल्यवान आंकड़े मिले क्योंकि प्राथमिकता कार्यक्रमों की कार्यान्वयन इकाइयां विस्तृत आवेदनों और नवाचार तथा श्रेष्ठ कार्यों को दर्शाने वाले प्रस्तुतिकरण से गुजरती हैं। इसके अतिरिक्त कॉलसेंटर्स के माध्यम से नागरिकों से फीडबैक लिया जाता है और अधिकारियों की टीम द्वारा लघु सूचीबद्ध जिलों/शहरी स्थानीय निकायों का स्थल-अध्ययन दौरा किया जाता है।

यह पुस्तक अनुकरण के लिए वर्ष 2017 और 2018 में निम्नलिखित चयनित प्राथमिकता कार्यक्रमों के कार्यान्वयन की श्रेष्ठ कार्य-पद्धतियों के महत्वपूर्ण विवरणों के वर्णन का प्रयास है:-

- प्रधानमंत्री फसल बीमा योजना
- डिजिटल भुगतान प्रोत्साहन
- प्रधानमंत्री आवास योजना; ग्रामीण व शहरी
- दीनदयाल उपाध्याय ग्रामीण कौशल्य योजना
- राष्ट्रीय ई-कृषि बाजार
- प्रधानमंत्री कृषि सिंचाई योजना
- स्टैंड-अप इंडिया
- स्टार्ट-अप इंडिया
- दीनदयाल उपाध्याय ग्राम ज्योति योजना

इस बात पर ध्यान दिया गया है कि इस पुस्तक से आने वाले दिनों में रैप्लिकेशन के प्रयासों को व्यापक स्वीकृति और सशक्त बल मिलेगा और अधिकाधिक राज्यों व केंद्र शासित प्रदेशों को इनसे प्रेरणा मिलेगी जिससे हमारे माननीय प्रधानमंत्री के सपने साकार होंगे। इस तरह के प्रयास से देश में बेहतर लोकसेवा और सुशासन के सुधार कार्यक्रमों को आगे बढ़ाने में हितकारी प्रभाव होगा।

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Since 2005-06, the Government of India has been conferring Prime Minister's Awards to recognise the performance and accomplishments of Civil Servants and the organisations they lead that are truly excellent, exceptional and emulation-worthy. Awards are conferred on the occasion of Civil Services Day, held on 21st April. Since 2016, the best implementation of identified Priority Programme by Districts/ implementing units is added in the PM Awards so as to expand the impact of awards.

From the very first day, the Hon'ble Prime Minister has attempted to turn the Mantra of Minimum Government - Maximum Governance into reality. Minimum Government – Maximum Governance could be possible only if, the Civil Servants have passion to bring about perceptible systemic changes and sustainable improvements in the efficiency of processes and effectiveness of outcomes.

In one of his previous addresses, the Hon'ble Prime Minister of India urged the participants that the PM Awarded Initiatives be replicated in other States so that the benefit of Awarded Initiatives could reach to every citizen. In the course of evaluation of Prime Minister's Awards, very valuable data is generated as implementing units of Priority Programmes go through the process of submitting comprehensive applications and delivering presentations showcasing innovative and best practices. In addition, citizen feedback is taken through call centers and visits of Spot Study team of officers to the shortlisted districts/ ULBs.

This book is an attempt to describe significant details of best practices in implementation of the following Priority Programmes identified in 2018 and last year in 2017 for emulation by others:-

- Pradhan Mantri Fasal Bima Yojana
- Promoting Digital Payments
- Pradhan Mantri Awas Yojana (Gramin/Urban)
- Deen Dayal Upadhyaya Grameen Kaushalya Yojana
- e-National Agriculture Market
- Pradhan Mantri Krishi Sinchayee Yojana
- Stand-up India
- Startup India
- Deen Dayal Upadhyaya Gram Jyoti Yojana

It is envisaged that this book would bring wider acceptance and stronger traction to the replication efforts, inspiring adoption by more States and Union Territories in the days to come and turn the dreams of our Hon'ble Prime Minister into reality. Such an endeavor has a salutary effect on advancing the reform agenda for improved public service and good governance in the country.





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# 1. PRADHAN MANTRI FASAL BIMA YOJANA

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Priority Programme for Prime Minister's Awards 2017 and 2018

PMFBY

## 1.1 INTRODUCTION

Pradhan Mantri Fasal Bima Yojana (PMFBY) is a crop insurance scheme which envisages an efficient insurance support for farmers of the country. PMFBY aims at supporting sustainable production in agriculture sector by:

- Providing financial support to farmers suffering crop loss/damage arising out of unforeseen events
- Stabilising the income of farmers to ensure their continuance in farming
- Encouraging farmers to adopt innovative and modern agricultural practices
- Ensuring flow of credit to the agriculture sector

The priority programme contributes to food security, crop diversification and enhancing growth and competitiveness of agriculture sector, besides protecting farmers from production risks.

The focus areas with regards to implementation of PMFBY are as follows:

- Spreading awareness through publicity campaigns
- Educating farmers about the benefits of the scheme to persuade them to get coverage under PMFBY
- Wide coverage of non-loanee farmers under the scheme
- Coverage of maximum cropped area under the scheme
- Timely upload of information for insured farmers on crop insurance portal by financial institutions
- Electronic submission of submitting Crop Cutting Experiment (CCE) results
- Ensuring timely settlement of claims
- Ensuring transparency/accountability in the implementation of the scheme

## Because Every One Loves a Good Crop

In a country where farmers toil to feed a population of 1.3 billion, the Pradhan Mantri Fasal Bima Yojana is indeed a farmer-friendly scheme, eliminating complexities to meaningfully address crop losses faced by farmers.

In Baghpat District of Uttar Pradesh, Village level workers organise regular discussions at short intervals to motivate and create awareness for adopting the scheme.

Many training programmes and farmer fests have been organised in the area to educate farmers on various aspects of the Scheme including the need for crop insurance, climatic conditions of the district, procedure of enrolment, nearby facilitation centres, etc.

District level officials of Department of Agriculture, insurance company representatives and other officials of co-operative departments participate in village campaigns which enhance their impact and assure farmers about the insurance



company activities.

In some villages, farmers who already benefited in such schemes also share their experiences. This boosts the confidence of other farmers to continue farming despite natural calamities like drought and flood. They are also motivated to adopt innovative and modern agricultural practices.

Owing to the success of the promotions, for the *Kharif* crops season, over 12,000 farmers were covered and for the *Rabi* crops season nearly 3,000 farmers were covered.

## 1.2 BEST PRACTICES FOR REPLICATION

### Awareness:

Most important factor to ensure effective implementation of PMFBY is awareness. Concerted efforts should be undertaken to create awareness amongst the farmers with the aim to increase the number of non-loanee farmers enrolled and to increase the coverage of total cropped area.

- Kisan Melas, Farmer Goshthis and fortnight campaigns may be organised by the District Administration to publicise PMFBY.
- Farmers should be made aware of the cut-off dates of Kharif and Rabi insurance timelines under the scheme by distribution of calendars, regular village meetings, helpdesks at village centres and CSCs, etc.
- Mobile vans and all types of media, social, electronic and print may be leveraged to create awareness.

### Implementation:

- Capacity building of the officials is important to upload Crop Cutting Experiment (CCE) data and farmer's information on the Crop Insurance Portal (CIP). CCE data and beneficiary information should be regularly uploaded on the CCE App and CIP, respectively.
- Village Level Entrepreneurs (VLE) in Common Service Centres (CSCs), *Aaple Sarkar Seva Kendras* (Maharashtra) etc. are important agents who provide assistance to farmers in the process of filling and submitting applications.
- Banks should open more counters and help desks to support and help farmers in completing documentation before the cut-off date. In Beed, strategic police deployment was done to avoid law and order issues due to rush towards the cut-off date.

- Zero balance accounts can be opened in cooperative banks to bring non-loanee and loanee farmers in the cooperative fold for speedy premium collection and claim amount distribution.
- Additionally, Primary Agriculture Credit Societies (PACS) are involved as they have grassroot connectivity and are working as agencies for insurance companies.
- Policy interventions by districts to accommodate the needs and requirements of farmers such as keeping banks open on holidays and Sundays close to the cut-off date.
- District Level Monitoring Committee (DLMC) has been actively monitoring in many districts and they meet at regular intervals to discuss the progress of the scheme implementation.
- In Sivaganga, Crop Signatures from Remote Sensing Based information and Insurance for Crops in Emerging Economies (RIICE)-satellite technology was used to avail the total claim of the enrolled farmers previously denied by the insurance company.
- Implementation of the scheme also saw Aadhaar authentication, linkage to Jan Dhan Account and transfer of claim directly to beneficiary's account by Direct Benefit Transfer (DBT).
- Transparency should be made by steps like presence of both Village Level Workers (VLW) and Insurance Company representative in West Tripura during processing of application and assessment of crop damage.
- Grievance Redressal mechanism should be in place. Redressal of complaints may be done directly via WhatsApp groups, call centres, Toll free call numbers and weekly/monthly meetings with all the stakeholders.

## A Trump Card for India's Agrarian Society

One of the reasons for rising farm distress in India is crop failures and yield losses triggered by vagaries of climate. Moreover, dwindling rainfall fill the farmers' lives with uncertainty. Nagapattinam District of Tamil Nadu has traditionally been called the paddy granary of South India, where most precipitation occurs within a very short span of 45 days. However, the actual rainfall received was only 1714.03 mm in 2017.

To mitigate the effects of farm issues like these, the benefits of PMFBY were publicised in the District which is aimed at shielding farmers from uncertainty through

insurance. The scheme was heavily promoted to motivate farmers and create awareness amongst them to enrol in the programme. The authorities enlightened farmers with various aspects of PMFBY - from the need for crop insurance, procedure of enrolment, nearby facilitation centres, enrolment centre for the village and compensation amount details, amongst other things. Additionally, radio talks and cultural programmes were conducted at village level to enrol more farmers. As a result, nearly a million of farmers enrolled under PMFBY during Rabi season 2016-17 and 2017-18.

## 1.3 SUGGESTIONS FOR EFFECTIVE IMPLEMENTATION

PMFBY has multiple challenges due to diversity of cropped area, different terrains, coordination among stakeholders viz. Banks, insurance companies. This section contains suggestions, to overcome some challenges, made by various districts who applied for PM awards.

- Motivating farmers to adopt PMFBY for risk coverage required behavioural change. Generally, when the crop doesn't fail, farmers feel cheated as there is no return and in such scenarios coverage gets reduced in the following year. In efforts to overcome this challenge Premium could be reduced for farmers when there is no claim in a year. This could be on pattern of no claim benefit as in case of car insurance. Another suggestion was that Centre and State may bear full cost and premium be recovered from farmer in case of failure.
- Cash incentive could be given to best performing field functionaries which will motivate them to conduct awareness campaigns and convince farmers of the scheme benefits.
- The other challenge is the non-inclusion of some Horticulture crops in the scheme and the high premium amount for Horticulture crops (5%) compared to other crops (2%). For this farmers' premium for Horticulture Crops should be reduced and made at par with Agriculture Crops.
- There is requirement of proper capacity building and training as States and districts should be made aware about provision such as of extending of cut-off dates that can be adopted by the state depending on the Kharif and Rabi crop cycle of that particular state/district.
- Technologies like satellite imagery can be used for assessing crop damage. In addition, geotagging of the crop cutting experiment could be linked with digitization of land records to shorten the process of testifying land records at the level of Circle Officer/Tehsildar.
- The scheme's scope is limited for districts in north-east where they have unique problems such as destruction of farm by wild animals, greater number of farmers producing horticulture crops, difficult terrain and low network connectivity. Special policy interventions should be taken to increase coverage.
- There should be a robust grievance redressal mechanism provided by insurance companies in addition to the one provided by Common Service Centres (CSCs) / officials.
- In the current system documents such as 7-12 extract, sowing certificates, bank passbook photocopy, Aadhaar card copy etc. are required for filling of the application. In order to save time of farmers Record of Rights (ROR) should be linked with Aadhaar.

## Together Through the Unpredictable

The cuckoo's call chimed through the sky as a farmer looked up at the rising sun and the paddy field he was working upon was suddenly doused with golden sunrays. In Ramanathapuram district in Tamil Nadu, climate and other geographical factors like lack of major rivers, rainfall, etc. routinely affects the agricultural produce. Apart from this, natural disasters are a commonplace, with floods and droughts spontaneously tormenting the natives.

For the benefit of the farmers who harvest crops, the most important element for sustenance, the government has launched and successfully applied the PMFBY scheme in

the district.

Sitting in the village's common area, villagers were explained in local language, the important features offered by PMFBY, including crop insurance, climatic conditions, enrolment procedure, nearby facilitation centres, required documents, and amount of premium, compensation amount details and the schedules.

The farmers' queries are also handled with understanding and patience, giving them further assurance. The successful campaigning has brought nearly 29,659 more farmers into the ambit of PMFBY.

## 1.4 CASE STUDIES

### CASE STUDY 1: WEST TRIPURA, TRIPURA

West Tripura has a total population of 17, 25,739 out of which only 41,300 are farmers. The District's major cropping season is Kharif and Rice is the major food grain crop.

#### INITIATIVES UNDERTAKEN

##### Awareness and Promotion Initiative:

109 publicity campaigns and farmers awareness programmes have been conducted in 2016-17 and 140 have been conducted in 2017-18 at district, block and sector and gram panchayat level. Publicity has been done through social and electronic media and m-Kisan State Portal.

##### Involvement of District Machinery:

Regular co-ordination and review meetings with all stakeholders is conducted along with intensive awareness campaigns by District Administration to incentivize newly insured farmers

##### Involvement of community/external Agencies:

Village Level Entrepreneurs (VLEs) operated at Common Service Centers (CSCs) for increased participation of farmers. SHGs, Farmer's Club spread awareness about the Programme. There were presence of both Village Level Workers (VLW) and Insurance Company representative during processing of

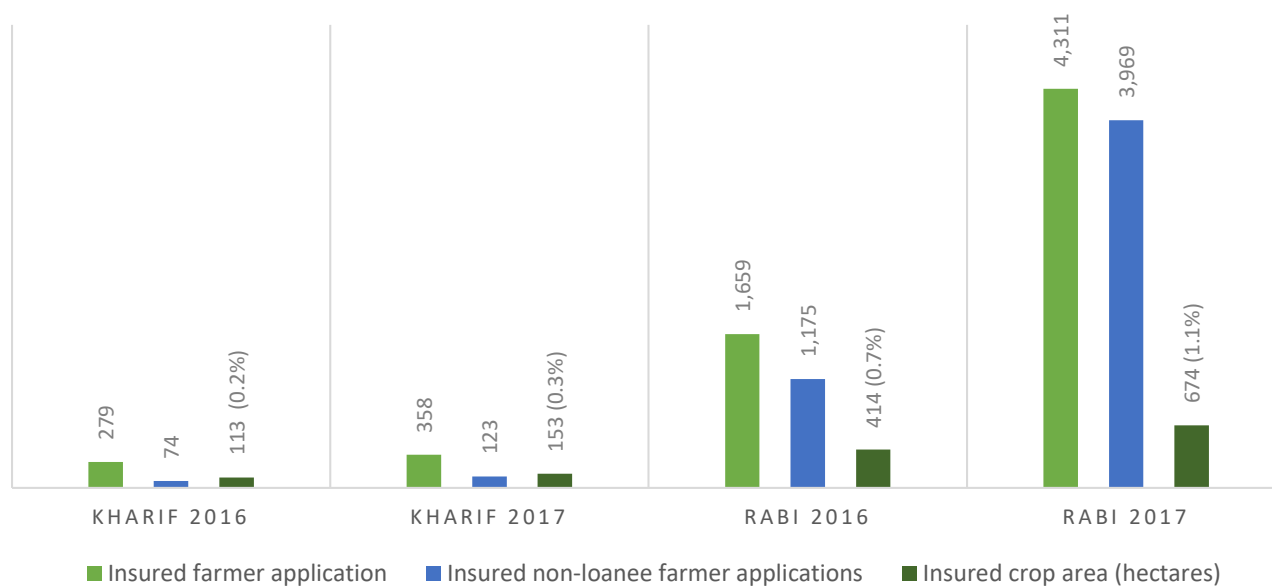
application and assessment of crop damage.

##### Use of Technology/ICT:

Information was uploaded timely regarding insured farmers on Crop Insurance Portal by various financial institutions. Geo-tagging and photo uploading during Crop Cutting experiment (CCE). Under electronic submission of CCE 63.2% of the target has been achieved for Kharif 2016 and 61.4% for Rabi 2016. Compensation was directly transferred into bank accounts of farmers. **Convergence with other government schemes like National E-Governance Plan (NeGP) and Agricultural Technology Management Agency (ATMA) Scheme.**

##### IMPACT (01.04.2016 to 31.12.2017)

- In Kharif 2017, applications were received from 123 insured farmers out of 358 non-loanee farmers.
- In Rabi 2017, 92.1% of insured farmer applications were for non-loanee farmers, as compared to 70.8% in Rabi 2016.



All 48 submitted claims settled in the year 2016-17 thus having a settlement rate of 100%

Presentation by the District

### INNOVATIONS ADOPTED IN IMPLEMENTATION

- Involvement of Village Level Entrepreneurs (VLEs)
- Operating Common Service Centers (CSCs)
- Involvement of PRI members, SHGs, Farmer’s Club in spreading awareness about the Programme
- Presence of both VLW and Insurance Company representative during processing of application and assessment of crop damage
- Publicity through m-Kisan State Portal

### LOCAL POLICY INTERVENTIONS TO FACILITATE IMPLEMENTATION

- Regular co-ordination & review meetings with all stakeholders
- Intensive awareness campaigns by District Administration
- Incentivisation of newly insured farmers

### USE OF TECHNOLOGY IN IMPLEMENTATION

- Processing of applications through CSCs
- Geo-tagging and Photo uploading during CCE
- Photo uploading during Crop Damage Assessment
- Electronic transfer of compensation directly into Bank Accounts of farmers
- Projection of short videos & PPTs

Presentation by the District

## Insuring livelihoods

The Indian economy is heavily dependent on agriculture, and livelihood of Indian farmers revolves around monsoon rains. Though the city of Muzaffarnagar in Uttar Pradesh has a monsoon influenced subtropical climate, uncertainties in average rainfall affect crops.

Thus to insure the farmers’ crops, Muzaffarnagar district authority has been promoting the PMFBY scheme since 2016 that has attracted the attention of almost every farmer in the district.

Village level workers organise regular discussions with farmers at short intervals to motivate and create awareness for adopting the scheme. The authorities enlighten farmers with various aspects of PMFBY - from the need for crop insurance, procedure of enrolment, nearby facilitation centres, enrolment centre for the village, and compensation amount details, amongst other things. Additionally, radio talks and cultural programmes were conducted at village level to enrol more numbers of farmers under PMFBY.



Moreover, to give farmers an idea about the situation of monsoon showers, the authorities educated them about the history of occurrence of drought in the area.

In some villages, farmers already benefited in such schemes also shared their experiences, which gave enough confidence to farmers to continue farming despite natural calamities like drought and flood.

The strategies and methods employed finally resulted in more farmers joining the ambit of PMFBY.

## CASE STUDY 2: UTTARKASHI, UTTARAKHAND

Uttarkashi has a total population of 3,29,686 out of which the total number of farmers is 39,536. Out of the total agricultural area of 34,104.72 hectares, the Kharif sown area is of 28,696 hectares and total Rabi sown area is of 14,541 hectares in 2017. Kharif is the major cropping season in the District. The agriculture in the District is mainly dependent on natural resources for irrigation.

### INITIATIVES UNDERTAKEN Awareness and Promotion Initiative:

20 awareness campaigns were conducted through Krishak Mahotsava during Kharif and Rabi season to create awareness about crop insurance 20 awareness campaign were conducted Rabi and Kharif at Nyay Panchayat level and Krishak Goshthi/ field day programmes were conducted under ATMA scheme. Awareness was generated through banners, hoardings and posters at bank branches, block headquarters and through agriculture insurance vans. 200 Farmer Goshthis conducted where pamphlets/posters/publicity materials were distributed containing brief description of the scheme. Uttarkashi focused on women farmers via Self-Help Groups to get benefits of PMFBY.

### Involvement of District Machinery:

Most of the farmers of the District are members of PACS and so Secretary of these Primary Agriculture Co-operative Society (PACS) were trained for this programme. Insurance facilities were provided to the farmers by Customer Service Centers (CSC) at Block and Nyaya Panchayat level. For proper monitoring of programme, Agriculture Department was given the responsibility for collecting and compiling information. .

### Use of Technology/ICT:

Farmer portal was used for registering of farmer data and WhatsApp groups were used for quick information sharing among various departments and banks.

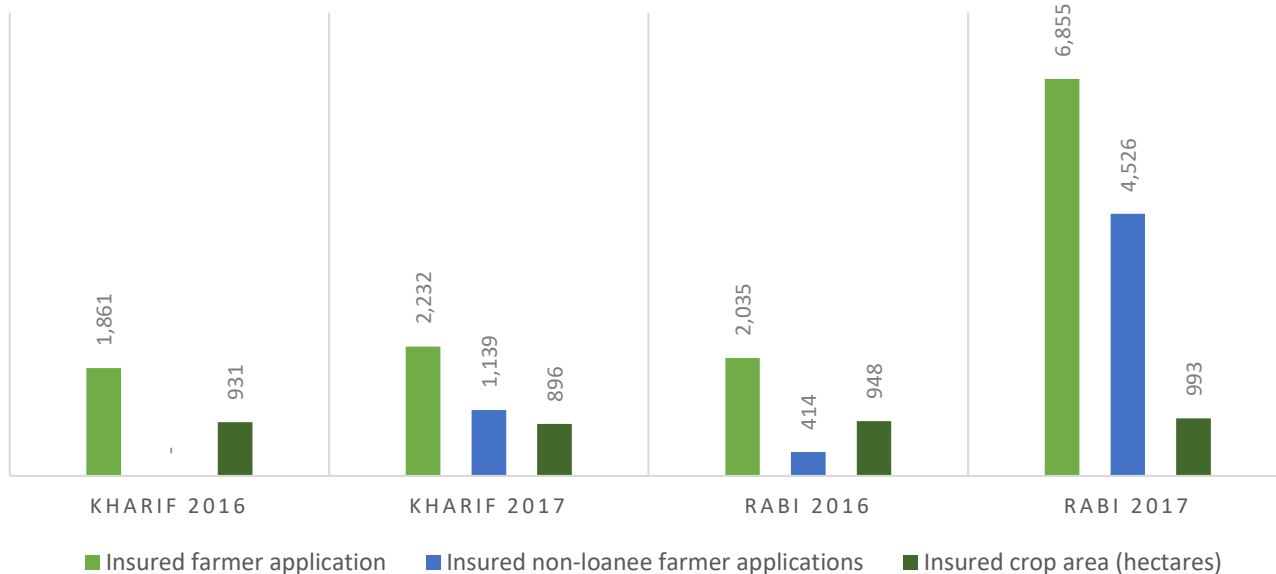
### Convergence:

The scheme is converging with other schemes such as Pradhan Mantri Suraksha Bima Yojna and Pradhan Mantri Jeevan Jyoti Bima Yojana. During the District Level Monitoring Committee (DLMC) meetings all the banks were instructed to cover all crop insured farmers under Pradhan Mantri Suraksha Bima Yojana once saving accounts of non-loanee farmers were opened.

### IMPACT (01.04.2016 to 31.12.2017)

- In Kharif 2016, the scheme was not completely implemented in Uttarkashi but in Kharif 2017, 51% of insured farmer applications, were for non-loanee farmers.
- In Rabi 2017, 66% of insured farmer applications were for non-loanee farmers as compared to 20.3% in Rabi 2016.





100% claim were settled for Kharif and Rabi 2017 (1.28 lakhs claim paid in each season)

Presentation by the District

### INNOVATIONS ADOPTED IN IMPLEMENTATION OF PRIORITY PROGRAMME

- Use of technology (Farmer Portal, Common Service Centre)
- Focus on non-loanee farmers.
- All the Patwaris of district were instructed to provide land record of individual farmer.
- Publicity through agriculture insurance van.

### LOCAL POLICY INTERVENTIONS UNDERTAKEN TO FACILITATE THE PROGRAMME

- Employees of various departments deployed in the task of conducting village level awareness campaign, collecting their insurance form and submitting it to the bank.
- Most of the farmers of the district are members of PACS so secretary of these PACS trained for this programme.
- For proper monitoring of the programme, Agriculture Department was given the responsibility for collecting, compiling information from persons deployed in this task.
- Use of WhatsApp group to quick share crop insurance information among various departments and banks.

Presentation by the District



## CASE STUDY 3: BEED, MAHARASHTRA

Beed is a rainfed agrarian district that has a total population of 25, 85,962 out of which the total number of farmers are 6, 51,783. Total Kharif sown area is of 7, 53,946 hectares and total Rabi sown area is of 3, 40,516 hectares. The district's major cropping season is Kharif. The district has faced severe drought in the years 2012, 2014 and 2015 respectively.

### INITIATIVES UNDERTAKEN

#### Awareness and Promotion Initiative:

The district administration conducted special Gram Sabhas in all 1,031 gram panchayats to educate the people about PMFBY. Additionally, 2,949 Common Service Centres (CSC) were established providing technical assistance to Village Level Entrepreneur (VLE). In order to disseminate information about PMFBY and to reach out to the farmers district level call center, print media and electronic media was used such as All India Radio, local cable channels, published bulletins and posters along with WhatsApp groups created including ministers, MLCs, MLAs and officers for planning.

#### Involvement of District Machinery:

PMFBY was launched by Hon. RDD & WCD Minister along with public representatives. Training was provided to Agriculture, RDD & Revenue Staff at Village Level for effective participation of farmers and to Village Level Entrepreneur (VLE) for filling of crop insurance form through CSC centers. Senior officers like Divisional Commissioner and Agri. Commissioner were involved in district level discussion groups and for Law and Order related issues, Dist SP, SDPOs and other officers were involved. Banks were also opened on Sundays and public holidays for farmers to submit applications and *Krishi mitras* participated by assisting in filling application forms.

#### Involvement of community and external Agencies:

Farmer Producing Organisations, ideal farmers in the

district, Gat Sheti farmers, Ideal farmers in the district, assisted in the process. NGOs like Global Parli, Manavlok and Chief Minister Rural Development Fellows in villages also got involved in the programme implementation.

#### Use of Technology:

Applications were uploaded online via online portal (<http://agri-insurance.gov.in/login.aspx>). CCE results were submitted through mobile app (CCE Agri) and compulsory usage of geo-tagged photo took place.

#### Convergence:

The scheme used competed Aadhar authentication via usage of Aadhaar number (De-duplication, etc.) and linkage to Jan Dhan Account. It also leveraged with other schemes like Nanaji Deshmukh Krishi Sanjivani Yojana, Gat Sheti Yojana, *Magel Tyala Shet Tale and Magel Tyala Vihir*.

#### IMPACT (01.04.2016 to 31.12.2017)

- In Kharif 2017, 92.8% of insured farmer applications were for non-loanee farmers as compared to 84.4% in Kharif 2016.
- In Rabi 2017, 98.6% of insured farmer applications were for non-loanee farmers as compared to 97.8% in Rabi 2016.
- Percentage cropped area increased to 53% in Kharif 2017 from 48.8% in Kharif 2016 and 19.7% in Rabi 2017 from 9.5% in Rabi 2016.

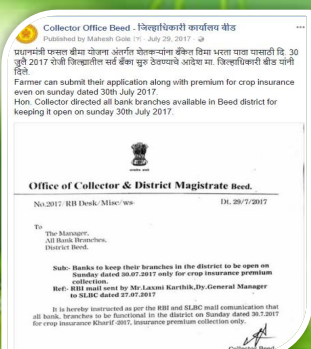
#### Innovation and Best Practices






- ❖ WhatsApp Group involving officers and public representatives
- ❖ Synergy among all. Appreciation from various quarters
- ❖ All India Radio usage : Interview of Dist Collector, DSAO etc
- ❖ Usages of Social Media like FB, Twitter, NIC website etc
- ❖ District Call Center Toll free - 18001801551
- ❖ Additional counters opened at bank
- ❖ CSC Center & VLE help

#### Local Policy Interventions



- ❖ Involving public representatives extensively
- ❖ Nodal officer for each teshil displaying his/her name and mobile number in banners and posters
- ❖ Keeping banks open on Sunday and on public holidays
- ❖ Involving senior officers like Divisional Commissioner, Agri. Commissioner in district level WhatsApp group for effective monitoring and implementation
- ❖ For Law and Order related issues, involvement of Dist SP, SDPOs, PIs etc. Attached APIs/PSIs to Nodal Officers in teshils

Presentation by the District

### Technological Intervention For Effective Implementation

WhatsApp Groups

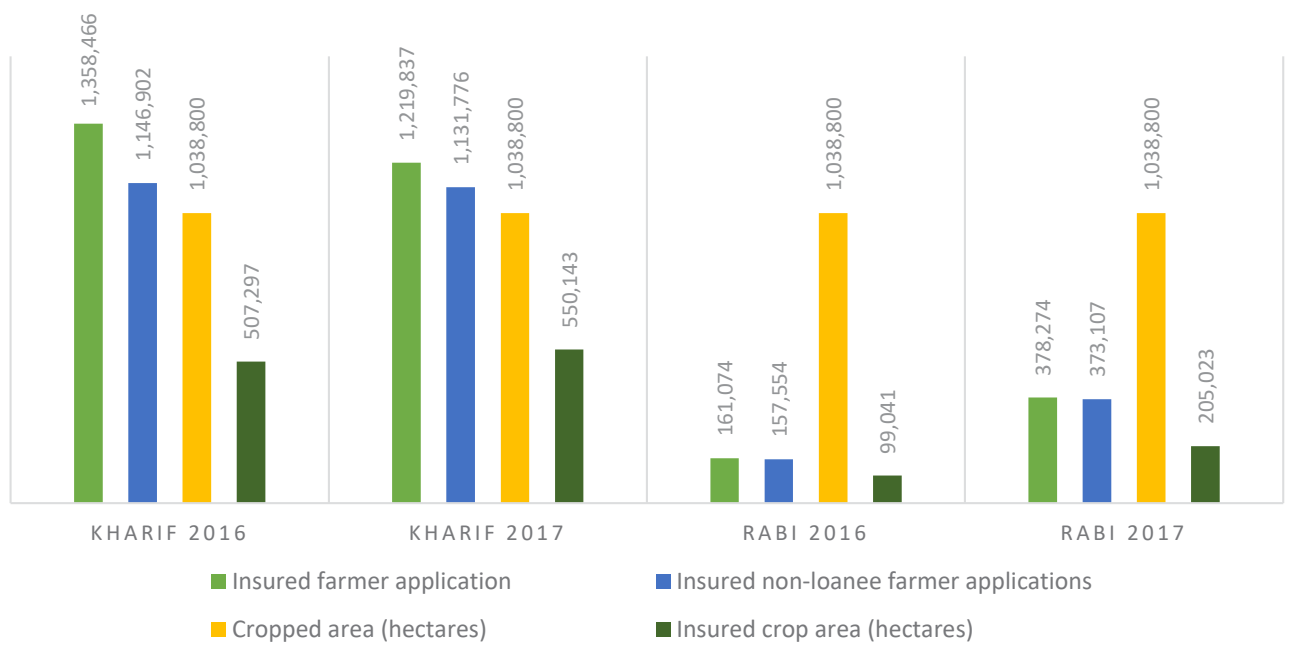
Crop Insurance Portal

Android App for CCE Data Collection

Dist FB and Twitter Pages

### Convergence with existing schemes of Government of India / Government of Maharashtra

- Compulsory usage of Aadhaar number (De-duplication etc)
- Linkage to Jan Dhan Account
- Nanaji Deshmukh Krishi Sanjivani Yojana
- Gat Sheti Yojana
- Magel Tyala Shet Tale
- Magel Tyala Vihir



- 100% of claims were settled of Kharif and Rabi 2016 within time (₹232.84 crore and ₹4.05 crore respectively).
- District was the 1st in the state to get maximum no of applications in Kharif 2016, 2017 and Rabi 2016, 2017.

### 1.5 Number Of Publicity Campaigns/Farmers Awarwness Programmes Conducted

- Farmers Meetings and Training Conducted through "Unnat Sheti Samrudha Shetkari Abhiyan" in all 1575 villages.
- Poster and Leaflets distributed- 1,10,000
- Kisan Goshthi Programmes by Atma - 80
- Kisan SMS – 78,000
- Workshop, Exhibition - 25
- Farmers Trainings - 8
- Electronic, Press and print media - 115

Presentation by the District

## CASE STUDY 4: NANDED, MAHARASHTRA

Nanded is a district that has a total population of 33,61,292 out of which about 11,10,468 are farmers. The district has a total geographical area of 10,49,651 hectares with agricultural land of 8,24,820 hectares (79%) consisting of mainly marginal and small farmers. The district’s major cropping season is Kharif

### INITIATIVES UNDERTAKEN

#### Awareness and promotion initiative:

Farmers meetings and trainings were conducted in all 1,575 villages through “Unnat Sheti Samruddh Shetkari Abhiyan” to give information about PMFBY. A Gramsabha was organized on 1st May especially for PMFBY, Samadhan Shibir” was conducted by Revenue Department and 80 Kisan Goshthi Programmes by ATMA. 25 Workshops and exhibitions, 8 sessions of farmer trainings and 78,000 kisan SMS were sent. For the purpose of publicity, the District used Mobile Vans (IEC Van), Local Radio Channel and other electronic, press and print media. Additionally, Crop Loan Mela was conducted at every Revenue Circle HQ along with distribution of posters, leaflets, etc.

#### Involvement of District Machinery:

Common Service Centers (CSC) Network and Aaple Sarkar Seva Kendra were effectively used for timely enrollment of applications. Bank help desk and Field Officers help desk were established in all villages along with regular District committee meetings. Skill development of all stakeholders was done such as those of Village Level Field Officers, CSCs and group of master trainers, etc.

#### Use of Technology/ICT:

Online monitoring of crop cutting estimation programme

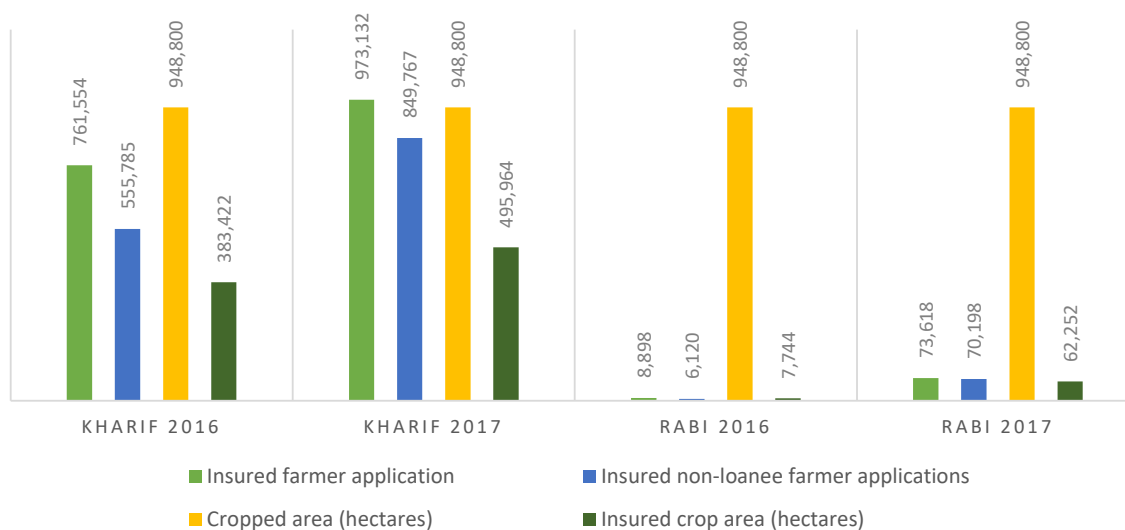
(e-crop estimation) was practised at Taluka and district level. At taluka level, daily data updated to CCE and at district level, data was checked, locked and submitted to Commissioner Level. CCE Agri. Mobile app was used for capturing and uploading of GPS based photos. E-crop estimation software and Crop Insurance Portal were also made useful.

#### Convergence:

The scheme was converged with various other schemes such as Unnat Sheti Samruddh Shetkari Abhiyan by Agriculture Department, Samadhan Shibir conducted by Revenue Department, Kisan Goshthi – ATMA, MREGS - IEC van, Jalyukt Shivar Abhiyaan - publicity campaign, etc.

#### IMPACT (01.04.2016 to 31.12.2017)

- In Kharif 2017, 87.3% of insured farmer applications were for non-loanee farmers as compared to 73% in Kharif 2016.
- In Rabi 2017, 95.4% of insured farmer applications were for non-loanee farmers as compared to 68.8% in Rabi 2016.
- Percentage cropped area increased to 52.3% in Kharif 2017 from 40.4% in Kharif 2016 and 6.6% in Rabi 2017 from 0.8% in Rabi 2016.



- Sustained purchasing power of farmers has emerged which is reflected in the increased purchase of Hybrid/ GM BT seeds, pesticides and fertilizers and increased adoption of advance cultivation practices.
- In 2016-2017 total claim amount released was 506.49 Cr. benefitting 4.5 lakh farmers.

## CASE STUDY 5: SIVAGANGA, TAMILNADU

Sivaganga district in Tamil Nadu has a total population of 13,41,250 with rural and urban divide of 69% and 31% respectively. Out of a total geographical area of 4,18,900 hectares only 1,18,472 h. (29%) is used for agricultural purpose. With the help of PMFBY more and more number of farmers have been able to secure their crops especially in Rabi season which is the major cropping season. The scheme has been implemented since 2016 September beginning with enrollment of farmers for Rabi season 2016-17.

### INITIATIVES UNDERTAKEN

#### Awareness and promotion initiative:

Every fortnight, farmer awareness programmes were organized. 78 facilitation centers were opened in 2016-17 period and 154 in 2017-18. Daily awareness campaigns were also conducted during the cropping season and 6 knowledge exhibitions were conducted in 2016-17 and 14 in 2017-18. Extensive use of pamphlets, posters, banners, wall writing advertisements in newspapers was opted for publicizing the scheme.

#### Involvement of District Machinery:

For speedy premium collection, and claim amount distribution, District Central Cooperative Banks were instructed to augment more Non-Loanee farmers and Loanee farmers into Cooperative folds to open zero balance Saving Bank accounts in its all branches. ADANGAL gathering Meetings were organized on every Wednesday at all the Primary Agricultural Co-operative Societies where each society was provided with one helpdesk. District Level Monitoring Committee (DLMC) meeting and coordination meeting was conducted to monitor the PMFBY progress on regular basis.

#### Use of Technology:

PMFBY-Mobile app was used to monitor scheme implementation via features of Farmer enrolment, Premium payment to Insurance Agency, Crop Cutting Experiments and Claim Disbursement. DLMC under the District Collector has

uploaded data of individual farmers into the Crop Insurance Portal via financial institutions.

Pico Mini projectors were used in campaigns for educating farmers about PMFBY and Crop Signatures from Remote Sensing Based Information and Insurance for Crops in Emerging Economies (RIICE)- satellite technology by TNAU, Coimbatore to avail claim settlement to the farmers enrolled.

#### Convergence:

Farmers insured for crops in Government of India subsidy schemes like NFSM, NADP were given preference. SSEPERS-ATMA Farm information dissemination component and SSEPERS-ATMA farmer friends were utilised in reaching the farmers during campaign.

#### IMPACT (01.04.2016 to 31.12.2017)

- Out of total farmers in the District 63.32% have enrolled and are insured in the PMFBY scheme in the year 2017-18 (Kharif and Rabi).
- In Kharif 2016, scheme was not implemented in Sivaganga but in Kharif 2017, 111 applications which was 66.5% of insured farmer applications, were for non-loanee farmers.
- In Rabi 2017, 87.7% of insured farmer applications were for non-loanee farmers, as compared to 84.4% in Rabi 2016.
- Percentage cropped area increased to 76.6% in Rabi 2017 from 69.7% in Rabi 2016.



## 2.1 Innovation Adopted In Implementation Of Priority Programme Including Innovative Use Of Available Resources

- Farmers Meeting conducted in 100% villages.
- Details published on *Krushhi Varta Falak* in all Grampanchayat.
- Gramsabha on 1<sup>st</sup> May
- Involvement of Public Representative
- Effective use of “*Unnat Sheti*” Campaign
- Effective use of CSC Network and *Aaple Sarkar Seva Kendra*.
- Social Media
- Poster stuck on prominent places
- Mobile Van – IEC Van
- Local Radio Channel.
- Farmers groups, FPO’s



## 2. Points for Successful Implementation of PMFBY – contd.,

### Criteria 2.1: Innovations adopted in Implementation of Priority Programme including innovative use of available resources

- *PMFBY-Mobile app –is used to monitor effective implementation of PMFBY*
  - *Farmer enrolment*
  - *Premium payment to Insurance Agency*
  - *Crop Cutting Experiments*
  - *Claim Disbursement*
- **Crop Signatures from Remote Sensing Based information and Insurance for Crops in Emerging Economies (RIICE)-satellite technology** by TNAU, Coimbatore to avail claim settlement to the farmers enrolled.
- To Facilitate Hassle free, Speedy premium collection, and claim amount distribution, we instructed District Central Cooperative Banks to augment more Non-Loanee farmers and Loanee farmers into Cooperative folds to open zero Balance SB Accounts in its all Branches and converted all PACCS as their Business correspondents to issue more SB Account opening forms and insurance agreement forms.

Presentation by the District

## 2. Points for Successful Implementation of PMFBY

### Criteria 2.1: Innovations adopted in Implementation of Priority Programme including innovative use of available resources

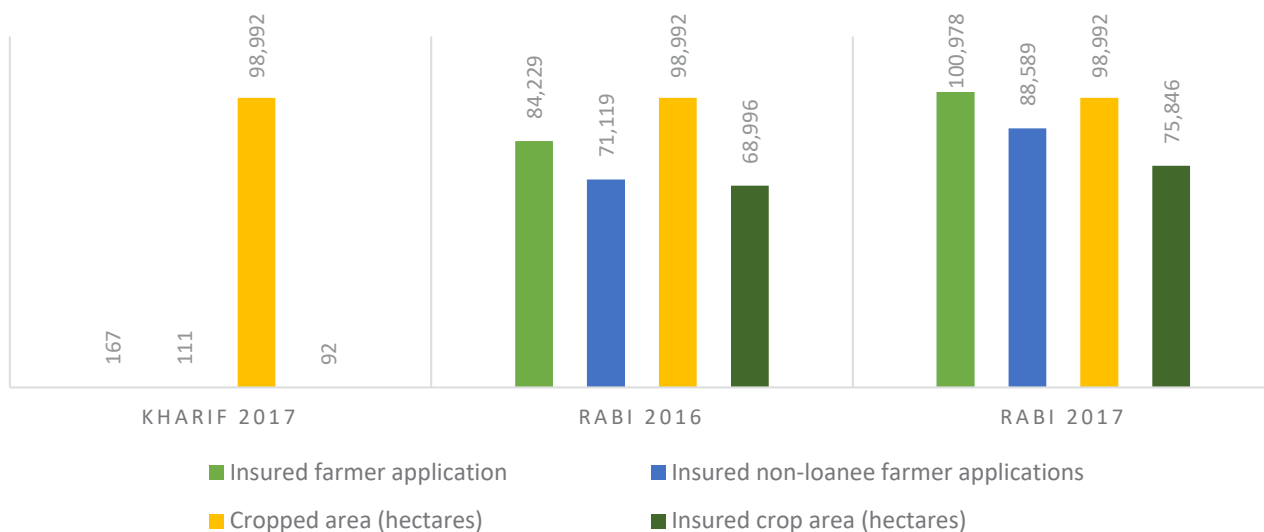
Effective utilization of Crop Insurance portal (GOI) and TN-AGRISNET

- All filed officials used tablet pc for selection and conducting Crop Cutting Experiments
- Pico Mini projectors used in campaigns for educating farmers about PMFBY

## 2. Points for Successful Implementation of PMFBY -

### Criteria 2.2: Local policy interventions undertaken to facilitate implementation.

- 13 PMFBY Technical staffs appointed to conduct Crop Cutting Experiments
- Tamilnadu Agricultural University-RIICE data were used to compare yield particulars obtained as actual.
- District Level Monitoring Committee meeting and Co-ordination Meeting was conducted to monitor the PMFBY progress on regular basis .



- The scheme prevented migration of small farmers and Agricultural labourers.
- Claims were sanctioned to 84,229 farmers for Rabi Season in 2016-17 (98.99%) amounting to ₹250.49 lakhs.

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## **2. PROMOTING DIGITAL PAYMENTS**

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Priority Programme for Prime Minister's Awards 2018

## 2.1 INTRODUCTION

The Digital India programme is a flagship programme of Government of India with a vision to transform India into a digitally empowered society and a digital economy. Under this programme, Government targets to promote digital payments and support development of low cost and easy to use digital payment solutions for all sections of the society.

As part of ‘Paperless, Cashless and Faceless’ services across the country especially in rural and remote areas, various modes of digital payments are being provided like Banking Cards, Mobile Wallets, Internet Banking, Mobile Banking, Bank Pre-paid Cards, Micro ATMs, Point of Sale machines (PoS), Aadhaar Enabled Payment System (AEPS) and Unstructured Supplementary Service Data (USSD).

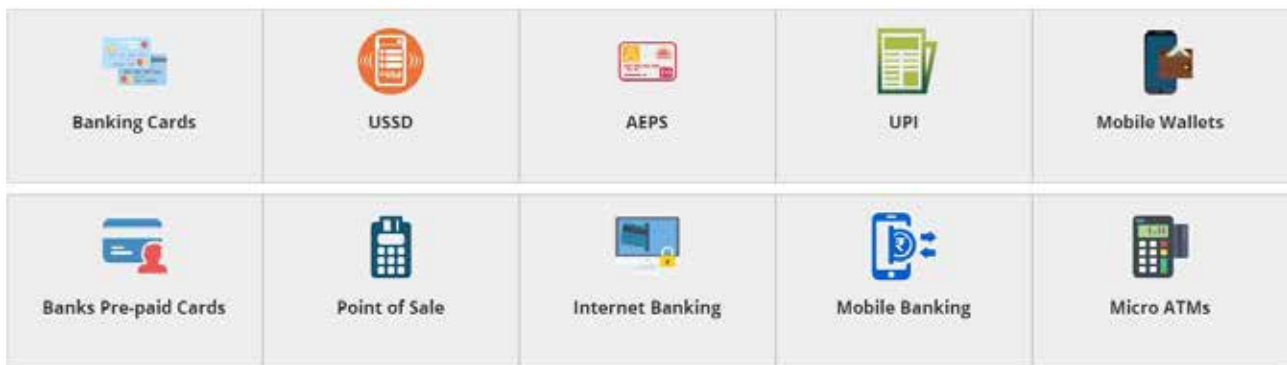
The focus areas with regard to promoting digital payments, are as follows:

1. Seeding of Bank Accounts with Aadhaar and mobile numbers.

2. Enabling Public Financial Management System (PFMS) facility in the *Panchayats* of the Districts.
3. Adopting digital payment facilities at ration shops and fertiliser shops to enable digital payments.
4. Enabling digital payment facilities at Revenue (*Tehsil*) offices.
5. Increasing revenue collection from electricity bill payment through digital modes.
6. Ensuring transparency/accountability in promoting digital payments and implementing digital infrastructure.
7. Developing digital payment ecosystem comprehensively.

### Digital Payment Modes

As a part of promoting cashless transactions and converting India into less-cash society, various modes of digital payments are available.



Presentation by the District



## 2.2 BEST PRACTICES FOR REPLICATION

Primarily, objective of promoting digital payments is to create awareness about digital payments among people and make them aware about the advantages of digital payments to convert India into less-cash society.

- Administration is coordinating with banks, NGOs, government officials and public representatives to spread awareness about digital payments by organising different programs, camps, rallies, *gram sabhas*, *Digi Melas*, *Garib Kalyan Melas*, *Nukkad Natak*, bike rallies, digital marathon etc.
- Door-to-Door campaigns and surveys are being conducted by the help of NGOs, Business Correspondents (BCs), Self-Help Groups (SHGs) to literate and aware people about digital payments, especially in villages and rural areas.
- As information can be disseminated faster and more efficiently through audio video means of training, *Digi-Rath* and digital LED vans are being used through designated route maps, such that they cover every village in the district.
- Print media (pamphlets, brochures, slogans, leaflets, booklets, banners and posters), electronic media (TV, radio jingles) and social media (Facebook, Twitter, WhatsApp) are actively being used to create awareness among all societies of people.
- Digital literacy centres are opening and *Digi Dhan Melas* are being organized at State and District level to educate people about digital payments.
- Digital payments training program for capacity building are being conducted for government functionaries like revenue officials, block level officials, district level officials, teachers, FPS agents, fertiliser agents, etc. so that seamless digital services would be provided to citizens.
- Different trainings are being organised on digital payments based on Training of Trainers (ToT) model where master trainers are being created for further training of people.
- Administration, schools, colleges and universities are imparting knowledge about digital payments to students and using them as master trainers and brand ambassadors to spread knowledge about digital payment amongst people.
- School students are being taught about digital payments in morning assemblies and homework also includes something about digital payments.
- For effective implementation, monthly coordination and monitoring meetings are being conducted at district and block levels where data on digital transactions from government agencies and banks are collected and analysed by the administrator. Based on the feedback, clear cut objectives and plan of actions for every level of administration are being prepared.
- Incentive schemes like install BHIM and get ₹50 is used to promote digital payments. Fair price shops and fertiliser shops are offering discounts to customers on digital payments. Local festivals are used to promote digital payments by setting up demo stalls where knowledge about digital payment modes are provided.
- To promote digital payments in market areas, awards are given to shopkeepers who are doing well in digital payments. Industries are making payments to their employees digitally. This provides better satisfaction to both employer and employees.
- Administration is providing free Wi-Fi services at prime locations, tourist spots and market areas to promote digital payments. Internet is provided at *panchayats* through Baratnet so that promoting digital payments in rural areas will not be a challenge.

## 2.3 SUGGESTIONS FOR EFFECTIVE IMPLEMENTATION

Awareness about using digital solutions like smartphone based transactions and use of credit/debit cards at PoS solutions is still a persistent issue in rural areas. The government, along with Reserve Bank of India (RBI) has implemented and initiated numerous schemes like Pradhan Mantri Jan Dhan Yojana to promote financial inclusion, especially in rural India. Despite all the efforts, some population still doesn't have access to banks. To overcome these challenges, more awareness campaign and training camps should be arranged in rural areas to literate people about the benefits of having bank accounts and doing digital payments. Make all banks responsible to form a training team at branch level with bank staff and skilled volunteers to train the local merchants and inform citizens about digital payments and benefits of seeding bank accounts with mobile number and Aadhaar.

All government departments and officials should involve at district, block and *tehsil* levels to create awareness and promote digital payments. More incentivising schemes should be introduced for both merchants and customers to promote digital payments. Monthly service charges on PoS

machines and transaction charges levied by banks on digital payments should be minimised or borne by the district/state/central government bodies.

Network issues, poor mobile coverage and internet reach is a major challenge in rural areas, thus denying access to digital forms of transactions. Augmentation of digital infrastructure is required, especially in rural areas to provide better internet connectivity with sufficient band width to promote digital payments.

People are bit apprehensive about security concerns related to digital payments such as fraudulent misuse of payment networks and data theft. Hence, to gain confidence of citizens, cyber security protocols need to be strengthened for securing digital payments.

Aadhaar enabled Payment System (AePS) is majorly used in rural areas, and biometric readers are integral part of the Aadhaar based payment system. It is better to ensure that quality biometric readers are available in the market. Tapping of industries where unorganised labour is working and payments to them are happening in cash.

## 2.4 CASE STUDIES

### CASE STUDY 1: BISHNUPUR, MANIPUR

Bishnupur District lies in Manipur. It has an area of 496 sq. km. The District has 24 *Gram Panchayats* (GPs), six Municipal Councils, 1 *Nagar Panchayat*, and 1 Island named Karang. Bishnupur has a population of 2,37,399 as per Census 2011 and a literacy rate of 76%. Low accessibility, poor internet connectivity in rural areas and a low literacy rate were also some of the challenges faced in the District. Further, high monthly rental/service charges on POS was also an impediment for adoption of digital technologies in Bishnupur District.

#### INITIATIVES UNDERTAKEN

##### Implementing Digital Payments Promotion Strategies:

- With an aim to create awareness about Digital Payments Mission, local people were involved along with different civil societies. Door-to-Door campaigns were organised for financial literacy and to educate people about the digital payments.
- Campaigns were undertaken in market areas to promote digital payments among merchants and consumers. Workshops were conducted and competitions were held in schools and colleges.
- The 'I Pledge' campaign was launched to contribute to the Government's vision of creating a cashless, and corruption-free India by spreading the information about digital financial transactions.
- Incentive scheme were provided to promote BHIM (i.e. 'Install BHIM and get ₹50). Free PoS machines were provided the merchants who opened current account, and fertiliser dealers.

##### Implementing specific Digital Payments Promotion Strategies (only for Karang Island):

Karang Island was a remote and backward region, which was relatively cut-off from the District due to insurgency for a long time. In this regard, incentives were provided for training towards digital payments and five PoS machines

were provided on the island. Self Help Groups (SHGs) and youth clubs were involved for community mobilisation and parallel activities were conducted on the island for Aadhaar enrolment and bank account opening. Additionally, shop-to-shop awareness was also provided, coupled with set up of PoS machines for fertiliser dealers.

##### Using Technology:

Digital Bishnupur-An online channel was launched to make people literate about digital payments. In addition, social media interventions were made for promoting digital payments.

##### IMPACT (01.04.2016 to 31.12.2017)

Karang Island of the District became the first cashless island of the country. Cash outflow per capita from SBI Bishnupur branch reduced by 33% and the district got the second position in painting and slogan writing at state *Digi-Dhan Mela* 2017. There was enhanced transparency and accountability in Government payments with increase of digital transactions. All 24 *Gram Panchayats*, six Municipal Councils are enabled with Public Financial Management System (PFMS) facility. About 92% of bank accounts were seeded with mobile and 70% of bank accounts were seeded with Aadhaar. Further, percentage of electricity bills paid through digital payment mode increased from 78% to 97% in last 20 months.

## STRATEGIES

- ❖ **Objective** : To cover entire population of the district and spread awareness on Digital Payment.
- ❖ Involvement of local people along with different civil societies
- ❖ Empowering and training people
- ❖ Door-to-Door campaign
- ❖ Organising workshops and competitions in schools and colleges.
- ❖ Campaign at market areas to promote digital payments
- ❖ Install BHIM and get ₹50



After declaration of Karang Island as the first cashless island in the country, number of staying places and tourist centres have increased in the island. Self-employment opportunities are being generated. This is helping to reduce the problems of unemployment as well as insurgency.



## ACHIEVEMENTS

- ❖ Livelihood Improvement
- ❖ Attracts Tourists
- ❖ Financial Transactions has increased
- ❖ Cash Outflow is reduced by 33%
- ❖ Cashless Gram Panchayats: Wangoo and Moirangkhunou
- ❖ Gram Panchayats, Bishnupur district
- ❖ Karang Island became the First Cashless Island of India
- ❖ Increased transparency and accountability in Government payment
- ❖ Bishnupur District got Second position in painting and Slogan writing at State Digi-Dhan Mela 2017



During Sangai festival, DigiGaon theme was setup where digital village model was showcased. *Digital Seva Gali* (CSC stalls), digital traditional market, free Wi-Fi, virtual real game zone, digital literacy programme, install BHIM get ₹50 scheme were part of the theme.

Presentation by the District

## CASE STUDY 2: DAMAN, DAMAN AND DIU

Daman is one of the two Districts of the Union Territory of Daman and Diu on the western coast of India. According to census 2011, it has a population of 1,91,173, and covers an area of 72 sq. km with a literacy rate of 88%. The District faced challenges in terms of shortage of PoS machines and opening bank accounts for migrant workforce.

### INITIATIVES UNDERTAKEN FOR Implementing Digital Payments Promotion Strategies:

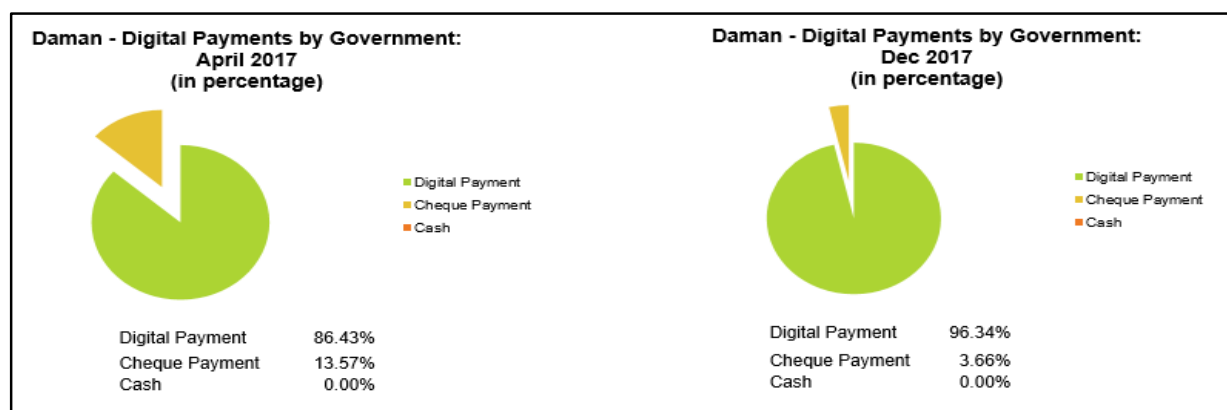
- Digital payment awareness was created by following ‘Train the Trainers’ model in the District. Around 1,000 people from various sectors and groups were provided extensive training.
- Promotions were done for the programme by leveraging banners, hoardings, mass SMS and social media platforms.
- A special meeting was organised for more than 700 industrialists, where they were imparted training on various modes of cashless payments and urged to ensure that their employees and workers also switch to cashless modes of payments.
- 140 teams were formed to undertake door-to-door campaigns, to ensure that at least one person from each household does a digital transaction and intensive training was done for a team of 10 people including one nodal officer, one teacher, six-eight students and one IT person.
- A mega ‘Cashless Daman’ campaign was launched, where the District Administration officials addressed 3,000 people on digital payments. It was made mandatory for industries to make payment only through bank accounts.
- Daman and Diu Electricity Department (DDED) collected electricity bill payment through various cashless modes i.e. Internet Banking, Credit/Debit Cards, PoS Machine at all its collection counters and e-payment facility was also made available to the public.
- In addition, ration distribution at every Fair Price Shops (FPS) in Daman District was made through Aadhaar-enabled PoS machines. Digital payment modes and PoS machines were provided at the Fertiliser Shops and Fair Price Shops as well.

### Using Technology:

Technology was used in the implementation of the programme by way of social media interventions for promoting digital payment via Facebook and Twitter pages and SMS campaign to create awareness about digital payments. Also, digital payment videos involving students, teachers, small vendors were made and circulated over WhatsApp, Facebook and Twitter. There was real-time data sharing over WhatsApp group.

### IMPACT (01.04.2016 to 31.12.2017)

In all, 11 Panchayat funds were disbursed through Public Financial Management System (PFMS) only and cashless fund collection facilities were available at Citizen Services Centres. PoS machines and other digital payment facilities were provided in all 38 Fair Price Shops. All fishermen purchased diesel through cashless methods only. Tehsil Office in Revenue Department has seen 100% cashless transactions in last two months. All industries moved to 100% cashless payment of salaries to workers. In addition, the departments and Offices of Union Territory administration started to accept digital payment transactions. All distilleries, petrol pumps, restaurants and hotels have digital payment facilities. Further, Cashless Citizen Services (i.e. G2C, B2C services) were provided at 37 Common Service Centres (CSCs). Government to Government payments were 100% digital and Government payments to beneficiaries was 100% via Direct Benefit Transfer (DBT) only. All Government receipts above ₹1,000 were accepted through digital payment only. About 92% of bank accounts were seeded with mobile and 83% of bank accounts were seeded with Aadhaar. The percentage of electricity bills paid through digital payment mode increased from 21% to 46% in last 20 months.



Presentation by the District

## Strategies & Methodology

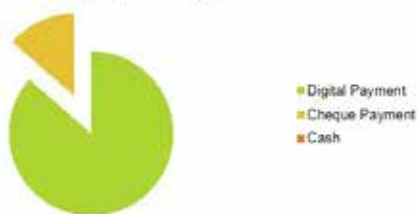
### The Launch of Mega Cashless Campaign

#### The target of each team was to ensure:

- At least one person is made capable of carrying out the e-Banking transaction in every household
- All the shops and establishments were trained to use PoS machine and e-Wallet Mobile Applications to accept cashless payments
- Assist people in installation of Apps and encourage them to carry out a transaction of a minimal value in their presence - *Carrying out a Practice Test*
- In the first phase of two days extensive campaign, more than 25,000 households, shops and establishments were covered
- All the Secretaries, Field level officers including the District Magistrate, Sub-Divisional Magistrate remained on the field continuously for two days

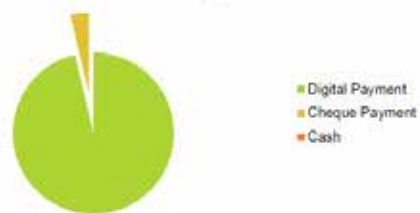
## Going Cashless

Daman - Digital Payments by Government:  
April 2017  
(in percentage)



Digital Payment	86.43%
Cheque Payment	13.57%
Cash	0.00%

Daman - Digital Payments by Government:  
Dec 2017  
(in percentage)



Digital Payment	96.34%
Cheque Payment	3.66%
Cash	0.00%

Presentation by the District

## CASE STUDY 3: SONIPAT, HARYANA

Sonipat District of Haryana State came into existence in December 1972. According to 2011 Census, the population of the District is 1,450,000 and it covers an area of 2260 sq. km with a literacy rate of 89%.

### INITIATIVES UNDERTAKEN

#### Implementing Digital Payments Promotion Strategies:

- Identification of stakeholders and establishments to identify areas with maximum footfalls. Initial survey were conducted to identify the usage statistics of digital payments.
- *Digi Dhan Mela* was conducted where 170 stalls were set up and footfall was around 1,50,000 and 112 awards were given.
- Further, 10,00,000 bulk SMS, video messages were broadcasted on cable TV and social media to generate awareness about the programme. 1,100 medium size banners were put up and 1,00,000 handbills were circulated. Additionally, banners were pasted on auto-rickshaws in all towns.
- All Government schools educated children about cashless payment during morning prayers. Further, private schools were instructed to give homework about digital payment methods which had to be completed by students with the help of their parents.
- More than 1,90,000 digital transactions were facilitated by *Saksham Yuva* groups.

#### Training and Capacity Building:

Total 1,558 key employees were trained initially, who in

turn, trained 8,000 employees of various departments. Training camps for traders, petrol pump owners, general public were held at Tehsil and Subdivision level. In addition, training was provided to rickshaw drivers and vegetable vendors.

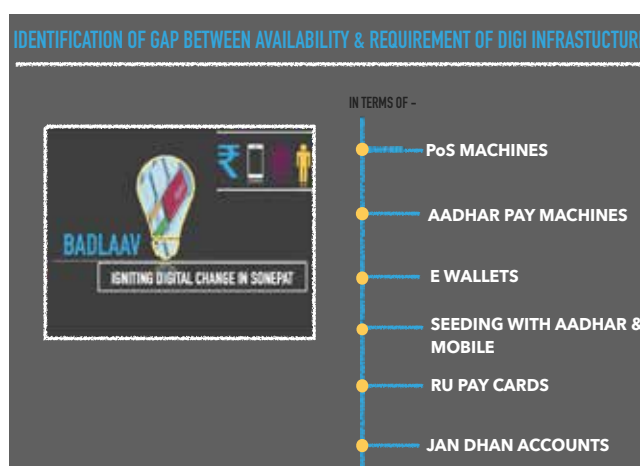
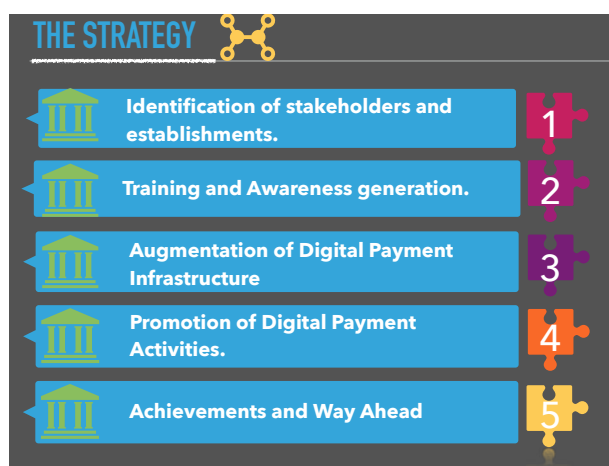
#### Using Technology:

Social media platforms such as Facebook and Twitter were leveraged for promoting digital payments. Bulk SMS campaign was undertaken to generate awareness about digital payments. Video messages were broadcasted on cable TV channels and social media platforms.

#### IMPACT (01.04.2016 to 31.12.2017)

Sonipat has implemented 100% cashless enabled *Subji Mandi*. It also has the state's first 100% cashless *e-disha Kendra*. Out of a total of 366 Fair Price Ration Shops (FPS), 350 are cashless enabled. Additionally, all 4 sub divisions, 6 Tehsils, 5 Municipal Offices are cashless enabled. Number of POS machine increased from 273 in November 2016 to 658 in November 2017.

Further, 81% of bank accounts were seeded with mobile and 82% of bank accounts were seeded with Aadhaar. Percentage of Electricity Bill payment through digital mode has increased from 4% to 88% in last 20 months.



Presentation by the District

For unaware population of small businesses such as Ration shops and Fertiliser Shops, a model of incentive along with **one time cost bearing by district administration** helped in cementing faith in the usefulness of this concept

Presentation by the District

A team of over 150 *Saksham Yuva* were given employment of 100 hours under the digital payment promotion schemes. A model was designed for two months where *Saksham Yuvas* were given targets to make a minimum of 20 cashless transactions in a day through PoS and BHIM App. An incentive mechanism was designed, where the youth conducting maximum amount of transactions were given prizes daily. Consequently, more than 1,90,000 digital transactions were facilitated with the help of *Saksham Yuva* groups.

In collaboration with Shri Ram College of Commerce, Delhi University, a strategic project was taken up at village Basaudi

- to promote financial literacy
- digital payment awareness among the local population

**OBSERVATION OF NO CASH HOURS AT GOVT. TO CITIZEN TOUCHPOINT**

On such occasions, the staff would make citizens aware about the benefits of cashless transactions. As a result of these efforts, the Sonipat E-Disha was first in the state to be declared as completely cashless on December 15, 2016

**RESULT:-** 7% of the entire transaction amount received at Sub division offices and 14% of the entire amount received at the Municipal offices between December 1, 2016 to December 31, 2017 have been through cashless mode. 7343 digital transactions were performed by citizens during this time period amounting to ₹28447950

**ACHIEVEMENTS**

- 100% cashless enabled Sabji- Mandi
- 2100% increase in digital payment of electricity bills
- State's first 100% Cashless e-disha Kendra
- 350 out of a total 366 Fair Price Ration Shops cashless enabled

Presentation by the District



## CASE STUDY 4: BOKARO, JHARKHAND

Bokaro District in Jharkhand was created on 1st April, 1991. It is one of the most industrialized zones in India. According to 2011 Census, the population of the District is 20,62,330. The District covers an area of 2883 sq. km and has a literacy rate of 73%.

### INITIATIVES UNDERTAKEN Implementing Digital Payments Promotion Strategies:

- The District Administration created a roadmap with the objective of increasing the digital literacy and digital payments in Bokaro.
- Informational advertisements were published in newspapers, and a large scale District-wide awareness camps and training programmes were conducted for all District level officers and staff. 'BHIM Sena' was created with a group of volunteers, Master Trainers to promote digital payments.
- The District officials conceptualised and implemented a *Chai-Samosa* training model and universal training programme of all Government school teachers.
- A two day workshop was conducted in the District to promote digital payments. Special camps were organised at every village and Block office. Door-to-door visits were undertaken by banking correspondents and team of volunteers. The 'Cashless Walk' was introduced in the District.
- Public awareness was targeted through social media including WhatsApp group for every block.
- As information can be disseminated faster and more efficiently through audio-video means, the Digi Rath or Digital LED vans were launched on designated route maps to enable adequate coverage across the District. The vans publicised details of digital payments, its benefits, ease of use, etc. Finally, financial literacy camps were also

organised in all *Panchayats*.

### Using Technology:

Public awareness was targeted through social media viz Twitter, Facebook and WhatsApp. Additionally, a WhatsApp control group was created for every Block in the District.

### Monitoring Mechanism:

Weekly review meetings were conducted at District and Block level to monitor progress and identify and negate the gaps in implementation. Moreover, a control team was deployed at District and Block level to monitor awareness programmes conducted as part of the scheme.

### IMPACT (01.04.2016 to 31.12.2017)

Payment to Pensioners was 100% done through digital medium and 100% labours payment under MNREGA was made digitally. Further, 100% Revenue Offices and 42 Fertiliser Shops have digital payment facility. Two cashless *Panchayats* at Dugda West and Dugda South and two *Digi Gaon* at Kura Village and Chandankiyari East were set up in the District, which were the first in Jharkhand. By the end of July 2017, all Government services in the District were provided to citizens where digital transactions were enabled.

Additionally, 69% of bank accounts were seeded with mobile phones and 81% of bank accounts were seeded with Aadhaar. The percentage of electricity bills paid through digital payment mode increased from 1% to 10% in last 20 months.

The 'Cashless walk' was led by the Deputy Commissioner or a senior district level officer along with other district officials, bank employees, BHIM Sena volunteers, local public representatives and members of civil society. The merchants who had adopted digital payments were appreciated and felicitated to encourage and motivate them.

Administration conceptualised and implemented a *Chai-Samosa* training model based on the 'learning-by-doing' principle. Each person in the training was encouraged to complete two cashless transaction of one rupee each through swiping card or using UIDAI enabled Micro-ATM or transacting through an e-Wallet. Upon completion of the task the learner was rewarded with a training completion certificate and transaction receipts. These two one-rupee receipts entitled the learner to *Chai and Samosa*, providing an instant emotional bond that Cashless Means of Payment can result in tangible goods.

## CASE STUDY 5: BHAVNAGAR, GUJARAT

Bhavnagar is a District in the southeastern part of Gujarat. According to 2011 Census, the population of the district is 28,80,365 and area covered is 10,034 sq. km with a literacy rate of 76%. Some of the biggest challenges in the District were poor literacy level, and low internet connectivity in many areas of the District. In addition, people were apprehensive with respect to security of digital payment transactions.

### INITIATIVES UNDERTAKEN

#### Implementing Digital Payments Promotion Strategies:

A detailed action plan was developed by the District Administration for financial and digital inclusion for all departments. Training of all Police Personnel, District officers and Government school teachers was done. About 10 camps were organised for trainers and 65 camps at villages and 18 camps at schools and colleges. Additionally, a plan was prepared for Training of Trainers (T.O.T.s) as part of digital literacy training programme. 10 permanent training centres were set up in each municipality and all *talukas* to create awareness and 11 digital literacy centres were set up, where 100 ToTs and 52,000 were trained in the initial phase.

Further, two permanent digital and financial literacy centres were opened by banks where 36,602 people were trained. Digital literacy training for promoting digital payments was provided to all employees in the Government departments. Information, Education and Communication (IEC) activities were conducted using print, electronic media and social media, rallies, banners where in 14 lakh pamphlets were distributed. Three IEC vans were sent for awareness and converted digital literacy material in Gujarati. Special IEC van on wheels for scattered and industrial areas was deployed to educate illiterate people and labourers. Learning through sharing of experiences was promoted to increase transparency in the implementation of the programme.

#### Using Technology:

Suitable models and applications were developed for promoting digital payments. Hands-on training, use of audio-visuals and focus on learning by doing approach was established as part of this programme.

#### Monitoring Mechanism:

Daily reporting was done using Google Drive and WhatsApp for documentation, monitoring and planning by the District. Monthly review meetings were conducted and online data/work/progress reports were uploaded on the drive. A review meeting was held with bankers. In addition, coordination meetings were held and continuous monitoring and feedback exercises were done.

#### IMPACT (01.04.2016 to 31.12.2017)

A total of 3,618 PoS machines, BHIM and QR codes were installed. All 702 Fair Price Shops, 363 fertiliser centres, 10 *Tehsil/Revenue* offices, six Municipalities were digitally enabled. About 1,591 Integrated Child Development Services (ICDS) centres purchased fruits and other eatables with online payment only. All outsourced agencies/contractors received their payments digitally and all petrol pumps, gas agencies accepted digital payment. In the District, 88 villages were enabled with digital payment facilities. Total 4,11,848 RuPay cards and 3,76,008 Kisan Credit Cards were issued in the District.

As a case, Vallabhipur was a digitally payment enabled *taluka* where all 18638 families had bank accounts seeded with mobile and Aadhaar. All *Gram Panchayats* were connected with the internet. All Fair price Shops (FPS) and 27 milk co-operatives were digitally enabled and payment was made through banking channel. Further, 77% of bank accounts were seeded with mobile and 79% of bank accounts were seeded with Aadhaar. Percentage of electricity bill through digital payment mode increased from 4% to 6% in last 20 months.



### Digital Awareness Rally

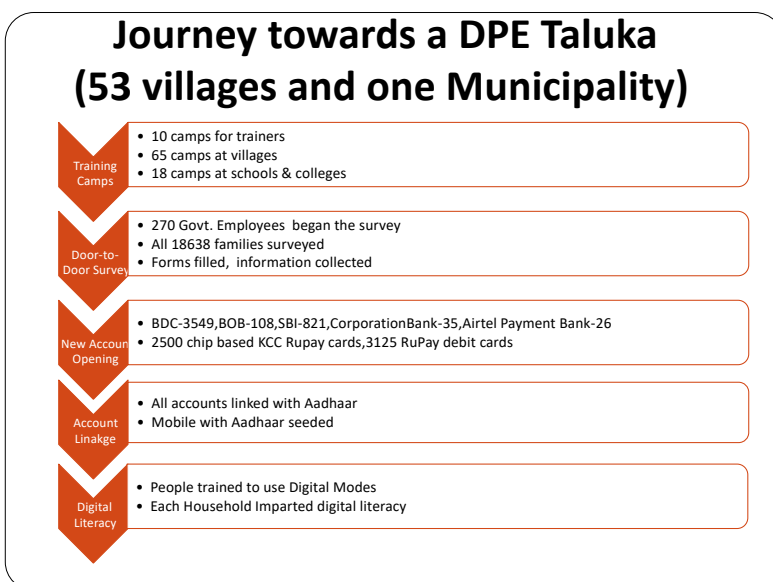
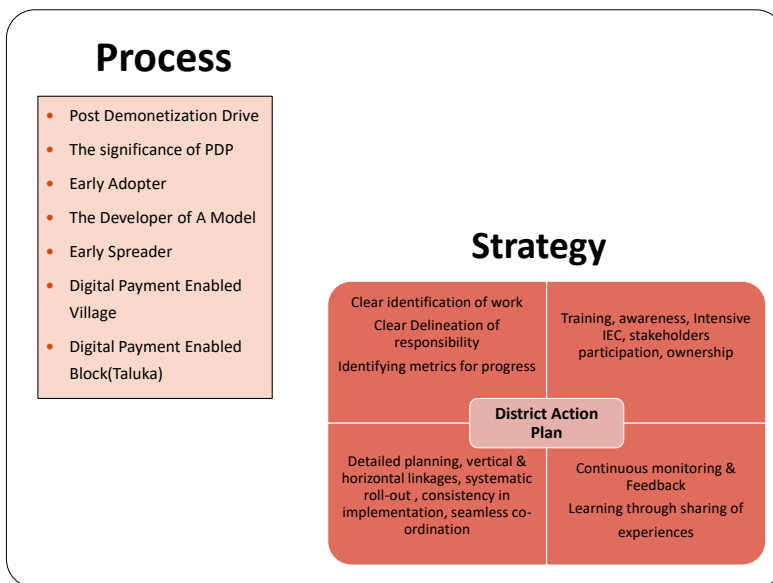


Digital Drive-District Bhavnagar

### “Bhim” App-Age not bar for technology



Digital Drive-District Bhavnagar



### Vallabhipur

#### A Digital Payment Enabled Taluka

The only DPE taluka

- All **18638 (100%)** families have Bank Accounts
- All **18638 (100%)** families enrolled with UIDAI
- All Bank Accounts seeded with mobile numbers
- All residents guided and trained for various modes of digital payment option
- All the Gram Panchayats connected with internet
- All Fair Price Shops (FPS) equipped with AEPS
- All the Milk Co-operatives enabled with digital option and paying through the banking channel
- 22 VCEs as BCs with 22 micro ATMs

Presentation by the District

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## 3. PRADHAN MANTRI AWAS YOJANA

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Priority Programme for Prime Minister's Awards 2018

## 3.1 INTRODUCTION

### PRADHAN MANTRI AWAS YOJANA (GRAMIN)

Pradhan Mantri Awas Yojana - Gramin (PMAY-G) is a flagship programme of Government of India aimed to provide *pucca* houses with basic amenities to all homeless householders and those living in *kutcha* and dilapidated houses by 2022. To ensure that assistance is targeted to only those who are genuinely deprived, are selected under PMAY-G beneficiaries using housing deprivation parameters in the Socio Economic and Caste Census (SECC) 2011 which is further verified by the *Gram Sabhas*. Using this information, Permanent Wait List is generated to ensure that the States have a ready list of the households to be covered under the scheme leading to better planning and implementation. The monitoring of programme is carried out through an end-to-end e-governance model using AwaasSoft and Awaas App.

The focus areas with regards to implementation of (PMAY-G) are as follows:

1. Finalising Priority Wait List (PWL), verifying and uploading of priority list.
2. Registration with verified Aadhaar number for eligible

beneficiaries under the scheme.

3. Understanding the status of sanctioning of houses and completion of PMAY-G houses against the target.
4. Undertaking local capacity building for uninterrupted supply of construction material and steps taken for training of rural mason.
5. Adopting relevant housing typologies in construction of houses.
6. Converging with other schemes such as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY) and Pradhan Mantri Ujjwala Yojana (PMUY) in the implementation of the scheme.
7. Undertaking Information Education & Communication (IEC) activities for Scheme promotion.
8. Enabling a mechanism for redressal of grievances and addressing public queries.
9. Ensuring transparency / accountability in implementation of programme.

### PRADHAN MANTRI AWAS YOJANA (URBAN)

Pradhan Mantri Awas Yojana (PMAY)-Urban aims to provide affordable housing to urban poor including Economically Weaker Sections and Low Income Groups in urban areas by the year 2022. The programme will provide central assistance to implementing agencies through States and UTs for providing houses to all eligible families/beneficiaries. The mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals:

1. In-situ rehabilitation of existing slum dwellers with participation of private developers using land as a resource
2. Promotion of Affordable Housing for weaker section through credit-linked subsidy.
3. Affordable Housing in partnership with Public & Private sectors.
4. Subsidy for beneficiary-led individual house construction/enhancement.

The focus areas, with regards to implementation of PMAY-Urban, are as below:

1. Conducting demand survey for total demand Common

Service Centres (CSC), Online, Urban Local Bodies (ULB) and validation of demand.

2. Ensuring sanction, completion and occupation of houses.
3. Redeveloping and de-notifying slums and rehabilitating slum dwellers.
4. Monitoring the progress in implementation using MIS
5. Converging with other schemes such as Swachh Bharat Mission, Atal Mission for Rejuvenation & Urban Transformation (AMRUT), National Urban Livelihoods Mission (NULM) and Smart Cities, etc.
6. Using Information Education & Communication (IEC) activities for promotion of scheme.
7. Setting up of a grievance redressal mechanism and addressing queries of people.
8. Adopting innovative approaches and housing technologies in implementation of scheme.
9. Ensuring transparency and accountability in implementation of scheme.

## 3.2 BEST PRACTICES FOR REPLICATION

### PRADHAN MANTRI AWAS YOJANA (GRAMIN)

#### 1. Awareness:

Sensitisation workshops, *Awas Diwas*, *Awas Mela* and *Grih Pravesh* events were organised. Stakeholders' participation, use of print and social media, experience sharing and inspiration videos were also used to publicise the *Yojana*. In Kawardha, there are exposure visits of non-performing villages to best performing villages. In Dewas, to facilitate registration of beneficiaries facilitation counters are opened at *Janpad Panchayat* level to generate Aadhaar Number, NREGS Job Card Number and Bank Account Number for the beneficiaries who did not possess them to facilitate access to social schemes relevant to them. Further, PM Parivar card is issued based on the socio-economic indicators in Neemuch. In addition, recognition and financial incentives are provided to *Gram Panchayats* and *Janpad Panchayats* for early/ timely completion of houses.

#### 2. Housing construction techniques:

- Local masons and technical staff trainings are being facilitated by the District Administration.
- There is focus on use of local available building materials like timber, stone, cement, bamboo, earthen and fly-ash bricks, etc.
- Statutory support to royalty free digging of sand in Madhya Pradesh state.
- Earthquake resistant structures are created while constructing beneficiaries' houses in hilly areas.
- Planned model colonies and houses are developed to provide urban amenities to rural areas.

#### 3. Convergence:

As part of the houses constructed under PMAY (Gramin),

a strong convergence is observed with other schemes of Central and State Governments such as Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY) and Saubhagya Yojana for providing electricity connections; Pradhan Mantri Ujjwala Yojana for gas (LPG) connections; Nal Jal Yojana for piped drinking water facilities; assistance of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) for self-construction of houses; Swachh Bharat Mission (Gramin) for toilets; Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) for skill development, etc. In many cases, this led to creation of employment opportunities through these ancillary activities.

#### 4. Monitoring:

There is a mechanism for effective monitoring through updates on WhatsApp Group, Block wise Video Conferencing, use of AwaasSoft and Awaas App, development of dedicated websites/ mobile apps, etc.

- Microsoft Access, Microsoft Excel and Google sheets are used for monitoring/ tracking of each and every beneficiary in the real time.
- A grievance redressal mechanism viz CM helpline, toll free helpline, Block/ District level Jansunwai are in place to address the issues of beneficiaries.
- In Neemuch, a Quick Response Team (QRT) is developed at Block level to address queries and complaints registered through call centre.
- In Dewas, the District Administration resolved difficult beneficiary cases by utilising money in other works like marriage of relative, illness of relatives and temporary migration.

## PRADHAN MANTRI AWAS YOJANA (URBAN)

### 1. Awareness:

Campaigns are undertaken at Ward level and Municipality Level through appointment of NGOs for IEC activities, door to door surveys, beneficiary engagement, leveraging of Community Development wing to provide information about the scheme. In Pondicherry, an innovative scheme of PMAY-Plus is launched to bridge funding gap by providing financial assistance through banks at lower rate of interests and provision of building material at subsidized rates to SC beneficiaries. Additionally, in Indore, senior citizens and disabled people are given lower floor after due diligence. Many people contributed supplementary funds to enhance their standard of living.

### 2. Housing construction techniques:

- RCC blocks, fly ash bricks, shear wall and pre-fabricated technology is used for quality and speedy construction.
- Meetings and liaison was done with suppliers of materials to fulfil requirement of building materials such as sand, stone chips and bricks for the beneficiaries on priority basis which helped in reducing shortage of building material.
- Land pooling was done in the ULBs to meet demand for houses as there was a scarcity of government land.

- In Agartala Urban Local Body (ULB), a detailed GIS based slum-free city plan of action prepared through Administrative Staff College of India.
- Special care is taken for identifying, protecting and tapping of the natural spring where water is stored by constructing underground tank, thereby providing covered management of natural resources in Bilaspur.

### 3. Convergence:

It is done with other schemes of the Centre and State Government i.e. Smart City Mission, AMRUT, Swachh Bharat Mission, National Urban Livelihoods Mission, etc.

### 4. Monitoring:

PMAY-MIS portal is being used to stop duplicate applications. As a unique feature of Vishakhapatnam Municipal Corporation, Drone and CCTV cameras are used to monitor the progress of construction (GVMC). Further, online portals have been developed by a few Districts for good governance, capturing of project data points and monitoring. Robust mechanism is being developed for handling scheme grievances via mobile applications, Twitter handle, online systems, call centers, technical cells, etc.



### 3.3 SUGGESTIONS FOR EFFECTIVE IMPLEMENTATION

#### PRADHAN MANTRI AWAS YOJANA (GRAMIN)

- One of the challenges faced under the PMAY (Gramin) scheme is that in tribal districts/ hilly areas/ disaster prone areas/LWE affected areas, there is dispersed/ scattered settlements with poor availability of construction/cantering materials and suppliers are few and coordination with the forest department is needed. To mitigate this, financial assistance can be enhanced specially in hilly area as head load cost is high as compared to other non-hilly states. Further, it is noted that there is lack of coordination between State Departments and stakeholders. In this respect, a 'Rural Housing Corporation' can be formed at the State level for effective coordination.
- It is suggested that recruitment of Awaas Mitra be made in all Districts across all States. Timelines can be specified for each activity under the programme and be linked in AwaasSoft and Awaas App with reasons for its delay or other issues. The fund flow to the bank account of the beneficiary after Fund Transfer Order (FTO) usually takes 12-15 days and can be reduced but there shall be no delay between FTO and actual credit in the account of the beneficiary. Further, a provision may be created for revision in instalment structure of funds dispersed as initial construction requires more funds.
- It is also recommended that the size of house can be enhanced from the existing size of 25 sq. m. A proposal for construction of additional storage spaces for agricultural produce, seeds and cattle may be included. The housing design can be chosen to suit the topography and the climatic requirements of the area. However, use of RCC framed structures to improve durability of the house may increase the unit cost of the house.
- It is observed that in some areas, there is poor convergence with other schemes – home-made *chulha* being used instead of new gas connections, no separate meter for electricity connections and poor drainage system in toilets. Thus, interventions may be brought in at both State and District level.

#### PRADHAN MANTRI AWAS YOJANA (URBAN)

- There should be total electronic movement of funds without any paper trail (currently used in land record, registry papers, etc.) Funds for capacity building programmes should be approved and disbursed expeditiously.
- Flexibility should be allowed to change design of houses on resolution of the council provided that the expenditure amounting to it remains the same.
- It is suggested that timely provision of physical infrastructure such as adequate drinking water, road connectivity, efficient drainage and sewerage systems should be made for quick occupancy.
- Layout should have revenue generating features/ activities in order to meet recurring maintenance expenditure towards lift, security, housekeeping of common facilities, etc.
- It should be insured that beneficiaries are linked to Aadhaar and Aadhaar based digital payments of funds take place. For slums on private land, development right should be given to private land owner. Technically sound independent/ third party agency must closely monitor project in terms of physical progress, financial progress and quality.
- PMAY Guidelines should allow construction of houses in temple land and private lands (after obtaining NOC) as many of the potential beneficiaries reside on poor housing conditions in these types of lands.
- A state-wise impact study may be launched to amend the guidelines for better results. Further, banking sector needs to be mobilised and made accountable.
- Mandatory PAN Card relaxation may be offered regarding bank loans for BPL housing. Further, periodic workshops by National experts at State/ ULB level may be held.
- Tie-ups should be made with different banks to avail easy credit for beneficiaries.

## 3.4 CASE STUDIES

### PRADHAN MANTRI AWAS YOJANA (GRAMIN)

#### CASE STUDY 1: KANGRA, HIMACHAL PRADESH

Kangra District of Himachal Pradesh is situated in the Western Himalayas. The region is covered with uniform patches of barren land as well as small forests on its hilly terrain. The total geographical area of the district is 5,739 sq. km. According to the 2011 census, Kangra has a population of more than 15 lakh persons.

#### INITIATIVES UNDERTAKEN

##### Creating Awareness:

Awareness sessions were held for creating earthquake resistant structures for the seismically sensitive Kangra District. In addition, beneficiaries were sensitised about their rights and duties to ensure speedy and quality construction.

##### Training and Capacity Building:

Since it is crucial to undertake capacity building measures for all concerned stakeholders including beneficiaries and local staff, officials and non-officials associated with the construction were trained and equipped with the guidelines of the scheme, construction technologies and MIS part of the scheme. In this regard, periodical briefing of these stakeholders was done. Masons were provided training of construction techniques at Government Polytechnic Sunder Nagar along with technical staff of the Blocks.

##### Using Technology:

Officials who were assigned the houses for construction and monitoring downloaded the Awaas mobile app. The existing technological options were used i.e. mobiles with officials and technical expertise of field-level functionaries and trained masons.

##### Monitoring Mechanism:

As per the target, each technical person was assigned a house *Panchayat* wise. Only in cases where large number of houses were to be constructed in a *Panchayat*, this responsibility was given to other *Panchayat* level staff. Additionally, a high level of achievement was attained in the District by daily monitoring through the dedicated WhatsApp groups created for this.

##### Constructing Houses and Managing Materials:

- Design and typology were the crucial requirements which were incorporated by engaging local masons and using local designs and quake-proof structures.
- Cost effective houses were constructed as per the need of the beneficiary with maximum use of local materials.
- The basic requirement of the scheme i.e. 25 sq. mt. area along with kitchen and sanitary latrine was ensured in the construction of all houses. It was brought forth that due to spill over effect of urban areas people in rural areas were opting for brick masonry and slab houses owing to the durability and ease of construction of such houses.

##### Resolving Grievances:

Queries like non-matching of account details of the beneficiaries were resolved through toll free number 1800116446 issued by Ministry of Rural Development to address most of the grievances. IT related queries were resolved by e-mailing the screenshot to State and Ministry at Government of India level.

##### Converging with Other Schemes:

Convergence was done with the MGNREGA by way of providing 95-day unskilled labour to the 556 beneficiaries whose house is under construction. Also, 232 Toilets were constructed in convergence mode under MGNREGA.

##### IMPACT (01.04.2016 to 31.12.2017)

So far, out of 1,068 sanctioned houses against the target, 711 houses have been completed.

### **1.5 Adoption of Housing typologies in construction of Houses**

- ❑ Houses to be constructed as per the need of the beneficiary, cost effective and maximum use of local material
- ❑ Design & typology were the crucial requirements which were incorporated by engaging local masons, local designs and quake-proof structure.
- ❑ The basic requirement of the Programme i.e. 25 sq.mtr.area along with kitchen and sanitary latrine was ensured
- ❑ Due to spillover effect of urban areas, people in rural areas are opting for brick masonry and slab houses owing to the durability and ease of construction of such houses

### **1.6 Redressal of Grievances & addressing the queries of people**

- ❑ Toll free number: 1800-11-6446 issued by Ministry of Rural Development, GoI was useful tool to address most of the grievances
- ❑ This priority Programme was based on PFMS (Public Financial Management System) & installments were to be given through FTOs directly in to the account of beneficiary from the State nodal account
- ❑ Non matching of account details, wrong freezing were some of the challenges which were periodically addressed
- ❑ Many IT related queries were most in number which were resolved by e-mailing the screenshot to the State Authorities and Ministry at Government of India level

Presentation by the District

## CASE STUDY 2: WEST SIKKIM DISTRICT

West Sikkim District is the second largest district of the State. The total geographical area of the district is 1,166 sq. km. The economy is mainly agrarian despite most of the land being unfit for cultivation owing to the precipitous and rocky slopes. According to the 2011 census, West Sikkim has a population of 1,36,435 persons. Geyzing (Gyalshing) is the district headquarter. The district has eight Assembly Constituencies, a *Nagar Panchayat*, seven Municipal Wards, 53 *Gram Panchayat* Units and 288 Wards.

### INITIATIVES UNDERTAKEN

#### Creating Awareness:

Sensitisation programme was organised for functionaries on various aspects of the scheme.

#### Training and Capacity Building:

A 4-day training session was conducted for masons from different parts of the District. In addition, Junior Engineers were also trained at the district level for efficient monitoring of construction and to provide technical support to local masons.

#### Using Technology:

Panchayat Development Assistants (PDA) were trained on Awaas App to geo tag the houses at different levels i.e. before sanction, plinth, lintel and completion levels.

#### Constructing Houses and Managing Materials:

United Nations Development Programme (UNDP) team along with Rural Management and Development Department,

Government of Sikkim designed the house according to topography of the region. Locally available material (such as timber, stones and bamboo) were preferred so as to reduce the cost of construction. Beneficiaries were asked to choose from four different housing topologies of UNDP and one model of Department of Rural Development. Additionally, beneficiaries were given an option to adopt their own model with the minimum size of house requirement of 25 sq. mt. Beneficiaries were encouraged to construct houses keeping in mind the traditional architecture.

#### Converging with Other Schemes:

PMAY (Gramin) houses were constructed in convergence with MGNREGA especially with respect to construction of individual toilets and support from the State Government.

#### IMPACT (01.04.2016 to 31.12.2017)

So far, out of 684 sanctioned houses against the target, 17 houses have been completed.

#### Workshop in collaboration with UNDP

- ▶ Beneficiaries selection and house design were taken up simultaneously .
- ▶ United Nation Development Programme(UNDP) team along with RM&DD designed the house according to topography and local needs.
- ▶ Houses were designed keeping in mind of Sikkim's topography and locally available material were preferred so as to reduce the cost of construction.



#### Before



#### After



Presentation by the District

## CASE STUDY 3: NEEMUCH, MADHYA PRADESH

Neemuch District is situated in the north-west border of Madhya Pradesh. There is hard rock strata in 40-50% of the District with inadequate availability of sand and water scarcity. According to the 2011 census, Neemuch has a population of 8.25 lakh persons. The district is divided into 3 blocks and has 240 *Gram Panchayats* (GPs).

### INITIATIVES UNDERTAKEN

#### Creating Awareness:

A celebration function was organised on completion of houses on *Awaz Diwas*, programmes conducted on digital banking, Government insurance schemes and Mukhya Mantri Swarozgar Yojana.

- Multiple hygiene and sanitation drives in the form of construction of twin-pit toilets was constructed, community level meetings were organised to sustain use of household toilets and benefits of Open Defection Free (ODF) environment.
- 3M Facilitation Model based on Man, Mason, Material was adopted by the District.
- PM Parivar card was issued by creating a family profile based on standard of living, social indicators and economic indicators and updating details on the portal. Under it, benefits of social schemes were made available as for eligibility.

#### Training and Capacity Building:

Capacity building of officers was undertaken at different levels on construction, monitoring, etc. The District provided 45-day training, comprising of both theory and practical, at Block level to train masons as 'Rajmistris'. For this purpose, 105 unskilled labourers, 35 from each block, were selected and trained as 'Rajmistris'. Total 732 people were transformed from unskilled labourers into certified skilled 'Rajmistris' during 2016-18. Model houses were constructed during training programmes.

#### Using Technology:

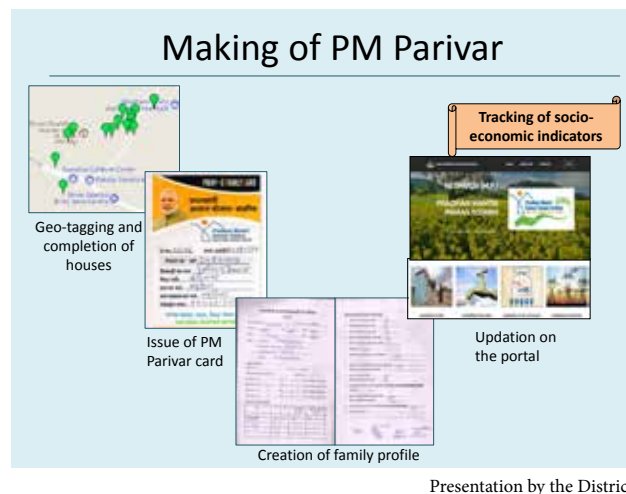
The officers were trained to use technology such as geo-tagging and software handling.

#### Constructing Houses and Managing Materials:

Use of only locally produced construction materials such as *Singoli* stone for slab construction and *Suwakheda* stone for flooring, bricks and cement were promoted. Further, the District Administration ensured timely transfers of funds for purchase of materials and construction materials at affordable rates.

#### Monitoring Mechanism

Regular monitoring was done by officers for spot



Presentation by the District

verification of houses and communication flow between the stakeholders.

#### Resolving Grievances:

Quick Response Teams (QRT) were deployed at Block level to address queries and complaints registered through call centre. Total 11,085 grievances were redressed satisfactorily through *Gram Uday se Bharat Uday*, CM Helpline, *Jansunwai*, call centre, etc.

#### Converging with Other Schemes:

Convergence was done with other schemes by way of gas connections provided through Ujjwala Yojana, electricity connections through Saubhagya Yojana and toilets constructed through Swachh Bharat Mission (SBM).

Additionally, 12 brick enterprises were set up under Mukhya Mantri Swarozgar Yojana which have supplied construction materials. 46 centering enterprises were set up under Mukhya Mantri Swarozgar Yojana which have provided services in construction of houses under PMAY (Gramin). 150 Self Help Groups (SHGs), whose members are beneficiaries of the scheme were provided with bank linkages.

#### IMPACT (01.04.2016 to 31.12.2017)

Out of 5,026 sanctioned houses against the target, 3,931 houses have been completed.

## Facilitation and mobilisation of 3Ms

### Stakeholders (Man):

- Discussion at *Gram Panchayat* level on selection of beneficiaries ensuring transparency in the process
- Capacity building of officers at different levels on construction, technology like geo-tagging and software handling, monitoring, etc
- Regular monitoring by officers for spot verification of houses and communication flow between the stakeholders
- 90 days of employment provided to one member in all eligible households under MGNREGA
- Quick Response Teams (QRT) at Block level to address queries and complaints registered through call centre
- Celebration of the completion of houses on Awas Diwas



## Facilitation and mobilisation of 3Ms

### Mason:

- Mason mapping done at block level
- 45-day training comprising of both theory and practical, held at block level to train 'Rajmistris'
- 105 unskilled labourers, 35 from each block, were selected and trained as 'Rajmistris'
- Capacity building of 732 people from unskilled labourers into certified skilled 'Rajmistris' during 2016-18
- 'Model houses' constructed during training



## Facilitation and mobilisation of 3Ms

### Material:

- Use of only locally produced construction materials like bricks and cement
- Promotion of locally available materials like Singoli stone for slab construction and Suwakheda stone for flooring
- Royalty free on sand used
- Ensuring construction materials at affordable rates
- Ensuring timely transfers of funds for purchase of materials



## CASE STUDY 4: KAWARDHA, CHHATTISGARH

Kawardha (or Kabirdham) District of Chhattisgarh has a total area of 4,447.5 sq. km. The District faces several challenges in terms of hilly terrain with forest cover of 40%. It is a Left Wing Extremism (LWE) affected area and has the presence of Baiga tribes. Additionally, there is water scarcity issue in the District. According to the 2011 census, Kawardha has a population of 8.22 lakh persons and is divided into four Blocks, with 461 *Gram Panchayats* (GPs).

### INITIATIVES UNDERTAKEN

#### Creating Awareness:

Multiple awareness activities were conducted such as exposure visit of non-performing villages to best performing villages, incentive to Awaas Mitra and Gram Panchayat and conducting Ratri Choupal for ODF sustainability sensitizing stakeholder, *Awas Mela*, *Grih Pravesh* and *Deep Parv*. ₹1 lakh has been provided to 54 *Gram Panchayats* each for timely completion of houses under PMAY (Gramin).

- For house construction and material Management, 1,050 Masons were trained to become 'Rajmistris' and engaged in the construction of houses.
- Planned colony style cluster houses with urban landscape were provided to beneficiaries in rural areas. Such colonies and houses were prepared in convergence with Shyama Prasad Mukherjee Rurban Mission, Mission Antyodaya, Sansad Adarsh Gram and Vidhayak Adarsh Gram Yojana.
- The District Administration has adopted rain water harvesting system in rural clusters and solar pumps under Saur Sujala Yojana have also been built around houses in very remote rural areas.
- In certain cases, beneficiaries have constructed larger and colourful houses from 25 sq. mt. to 50 sq. mt.
- Locally available centering material was provided by Self Help Groups (SHGs) in comparison to regular material. Cluster level meetings of suppliers conducted to streamline the flow of material to remote areas.

#### Monitoring Mechanism:

Monitoring was done through Block wise daily progress reports and daily house completion report; Nodal Officers/ Awas Mitra Gram Panchayat wise reports. Further, ICT tools were used to monitor the progress of work done under the scheme through updates on Whatsapp group and Video Conferencing sessions.

#### Resolving Grievances:

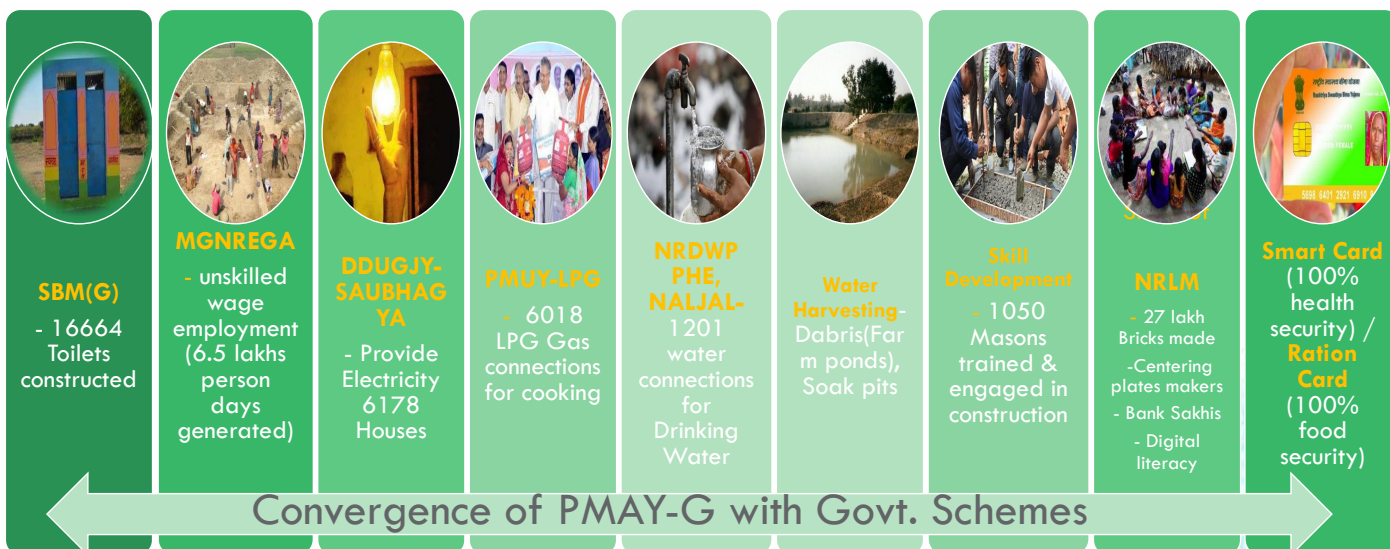
*Jandarshan* was conducted in the District where 70% applications were for PMAY (Gramin) for the financial year (FY) 2016-18. Toll-free numbers and *Lokpal* contact details were displayed at common places for all *Gram Panchayats*.

#### Converging with Other Schemes

Convergence with other schemes was done as toilets were constructed through Swachh Bharat Mission (SBM); electricity connections through Deen Dayal Upadhyaya Gram Jyoti Yojana and Saubhagya Yojana; piped drinking water facility through Nal Jal Yojana and skilled personnel through Deen Dayal Upadhyaya Grameen Kaushalya Yojana.

#### IMPACT (01.04.2016 to 31.12.2017)

Out of 22,439 sanctioned houses against the target, 11,484 houses have been completed. Hon'ble Prime Minister has appreciated the model village housing concept of Kawardha during the launch of National Rurban Mission.



Presentation by the District

## LOCAL CAPACITY BUILDING AND LIVELIHOOD

Problem of **3A** in remote areas  
**Access, Availability, Affordability** sorted

Building Social Capital for Sustainability



Women Empowerment: Bank Sakhi payment module, SHG brick making, centering plates



Awaas Mitra Orientation and training

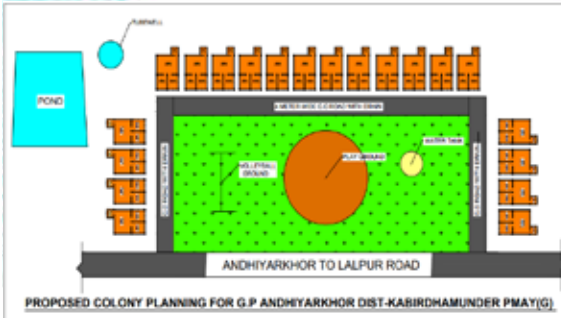


Mason Training



Construction of Dabris and sheds

## INNOVATIONS - HOUSE TYPOLOGIES



- Rain water Harvesting system adopted in rural clusters.
- Solar pumps under Saur Sujala Yojana also have been built around houses in very remote rural areas.
- Model Colonies and houses in convergence with Shyama Prasad Mukherjee Urban Mission, Mission Antyodaya, Sansad Adarsh Gram and Vidhayak Adarsh Gram Yojana, are being planned which shall provide Urban amenities to rural areas.



## SUSTAINABILITY AND REPLICABILITY



- Quality of houses due to **“sense of ownership”** among the beneficiaries
- Building a complete **“Home”** rather than just house through the convergence approach.



Beneficiaries have constructed **“Larger & Colorful Houses”** showing their enthusiasm. From min 25sqm to 50 sqm in some areas

- **Empowering** the household on the all human development indicators
- Transparency -involving easy monitoring & payments to beneficiaries
- Planned Colony style cluster houses to provide urban landscape for rural areas

Presentation by the District



## PRADHAN MANTRI AWAS YOJANA (URBAN)

### CASE STUDY 1: AGARTALA, TRIPURA

Agartala city has a total population of 4,00,004 according to 2011 census. There are a total of 59 notified slums in Agartala City where 8,397 families with population of 43,947 resided. The city witnessed large scale immigration of people from nearby areas for various reasons. Also, the city is vulnerable to recurrent flooding during monsoons and is located in seismic zone, due to its saucer shape.

#### INITIATIVES UNDERTAKEN

##### Implementing Mechanism:

Slum-free city plan of action in Agartala was prepared with the technical assistance of Administrative Staff College of India (ASCI), Hyderabad. The detailed survey formed the basis for beneficiary selection. Demand survey was conducted clubbed with survey on sanitation and infrastructure.

##### Creating Awareness:

With the objective of providing awareness to beneficiaries, there were displays on State website and in front of houses about the scheme. Banners and posters were published in vernacular languages. Ward level workshops were held to spread awareness about design options and other issues related to implementation.

##### Using Technology:

Mapping was done for all existing notified and non-notified slums in the city using Geographic Information System (GIS). Then, geo-tagging was done along with uploading of photos on Ministry website at each stage before release of instalments to maintain transparency and prevent leakage of funds.

##### Training and Capacity Building:

Workshops were conducted for Municipal officials to provide orientation about the scheme and to the Engineers and ULB officials for preparation of Detailed Project Report (DPR). Further, on-site training sessions were conducted for beneficiaries.

##### Housing Technologies:

The houses constructed under the scheme had a pucca floor and a toilet, with minimum built-up area of 30 sqm. Since Agartala was in seismic zone V, houses were mandatorily earthquake resilient and designed as per the National Building Code. Further, low cost building techniques were adopted at

the time of construction of such houses. In addition, energy efficient LED lighting was promoted as means of sustainable energy.

##### Monitoring Mechanism:

PMAY MIS Website was utilised for monitoring at all stages of construction at 3 levels i.e. Urban Local Body, District and State level. Additionally, periodic quality check and third party inspection was done by National Institute of Technology, Agartala and Tripura Institute of Technology, Narsingarh.

##### Converging with Other Schemes:

Convergence was done by way of Smart Cities where 2 slums with 400 houses were re-developed on Public Private Partnership (PPP) basis. Further, community toilets were constructed under SBM Roads were constructed through Tripura Urban Employment Programme (TUEP). In addition, 14th Finance Commission Funds were used for sanitation projects, drinking water and electricity connections and AMRUT for construction of 17 water treatment plants.

##### Resolving Grievance:

A District level grievance mechanism was set up using a toll free number where the District Administration officials handled claims and issues raised by beneficiaries.

##### IMPACT (01.04.2016 to 31.12.2017)

The total demand was 30,756 and total number of validated demand was 30,696. The total cost of each dwelling unit is ₹2,71,398 only. Out of this, the total number of houses sanctioned between 01.04.2016–31.12.2017 was 37,215. For this purpose, the Government's contribution was ₹1,66,666 and the remaining amount of ₹1,04,732 was contributed by the beneficiary.

### Innovations adopted

- Demand survey clubbed with survey on sanitation & infrastructure
- ‘Demand Saturation’ Approach
- Workshop for Municipal Officials- orientation to the Scheme
- Workshop for Engineers & ULB Officials: preparation of DPR
- By NIT/ TIT on low cost building techniques
- Consensus on house layout & designs along with cost estimates
- On-site training sessions for beneficiaries

### Local Policy Interventions

- Land allotment proposal of 0.04 acre to families occupying Government land with *Kutcha* house
- Building Rules proposed to be amended to ensure time-bound and easy approval of Building Plans of PMAY houses as per the standard prescribed design

### Technology Use & Quality Monitoring

- Seismic Zone V: PMAY housing to be mandatorily earthquake resilient
- At all the stages, inspections by the ULB Engineers and technical advise is given to the beneficiaries
- DBT & Geo-tagging
- Design as per the National Building Code
- Promotion of use of locally available resources
- Energy-efficient LED Lighting
- Third Party Quality Monitoring: NIT and TIT



Presentation by the Urban Local Body

## CASE STUDY 2: PUDUCHERRY, PONDICHERRY

Pondicherry district is one of the four districts of the Union Territory of Puducherry in southern India. The district occupies an area of 290 sq. kms. spread over 11 non-contiguous enclaves lying on or near the Bay of Bengal within a compact area in the state of Tamil Nadu. According to the 2011 census, the District has a population of 946,600.

### INITIATIVES UNDERTAKEN

#### Creating Mass Awareness:

With a vision to extend the benefits of the PMAY scheme to all the sections of society, the Government of the Union Territory had given wide publicity through print and digital media.

#### Implementing Strategy:

- Applications were invited from public to ascertain the housing demand.
- The applications received were segregated based on the documentary proof submitted in respect of the ownership of land.
- The validation was undertaken by spot verification, including exclusion of duplicate beneficiaries.
- PMAY PLUS: Convergence with the State Government Scheme to provide easy loan over and above the PMAY scheme allotment (Perunthalaivar Kamarajar Housing Scheme) [₹1.5 Lakh + ₹0.5 Lakh]. 1,750 houses under affordable housing in partnership was converged.
- Creation of a Bridge Fund by facilitating bank loans at affordable interest rates and to remove difficulties in availing bank loans for poor beneficiaries. Relaxation of Building Plan Approval (₹2 lakh).
- The list of the applicants who were found to be eligible for selection under the Beneficiary Led Construction (BLC) vertical of PMAY after the validation process were published for social scrutiny by displaying prominently in different offices and respective implementation agency offices. In addition, the list was also uploaded in the Government web site for information.
- Mass awareness through newspaper advertisements.
- The public was given a limited time period for submission of their views/objections/comments with regard to the list of beneficiaries.
- The suggestions received from public were duly addressed and the final list was placed for selection to the State

level monitoring and selection committee of PMAY for facilitating the financial sanction.

- A consultant was appointed after calling Request for Proposal (RFP) from reputed consultancy firms and selected after following due departmental procedures.
- The consultant was entrusted with the above work with a completion time period of 4 months ending on March 2018.

#### Monitoring Mechanism:

Monitoring progress was done using Bhuvan app as all the BLC beneficiary house sites were geo-tagged. Fund utilisation and financial assistance disbursement to beneficiaries are tracked regularly.

#### Resolving Grievances:

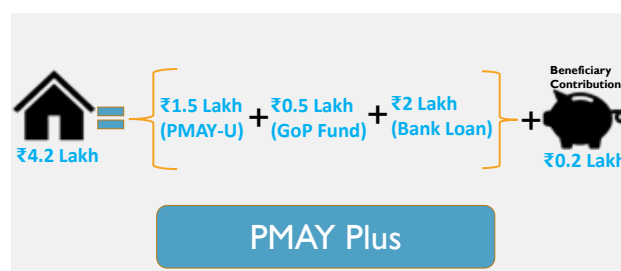
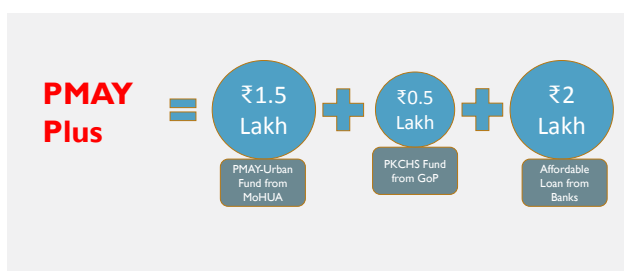
A city level mission for grievance redressal was set up under the chairmanship of District Collector. Further, online portal was also made available to resolve the issues faced by beneficiaries.

#### Converging with other schemes:

By converging the state level housing scheme of Perunthalaivar Kamarajar Centenary Housing Scheme (PKCHS), the Puducherry Government extended ₹2 lakhs to each beneficiary of BLC-PMAY. Out of this, ₹1.5 lakhs were provided by Central Government for the PMAY scheme and ₹50,000 were given from the financial sanction made under the State Housing Scheme. In addition, there was convergence with other schemes like Swachh Bharat Mission IHHL and Smart Cities Mission.

#### IMPACT (01.04.2016 to 31.12.2017)

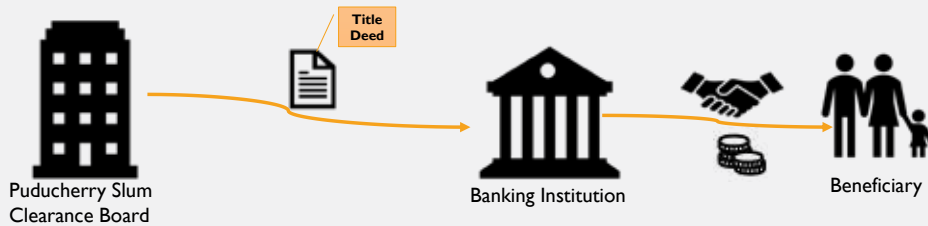
The total demand received was 9,077. The number of validated demands were 7,865 and the total houses sanctioned between 01.04.2016 – 31.12.2017 were 4,236.



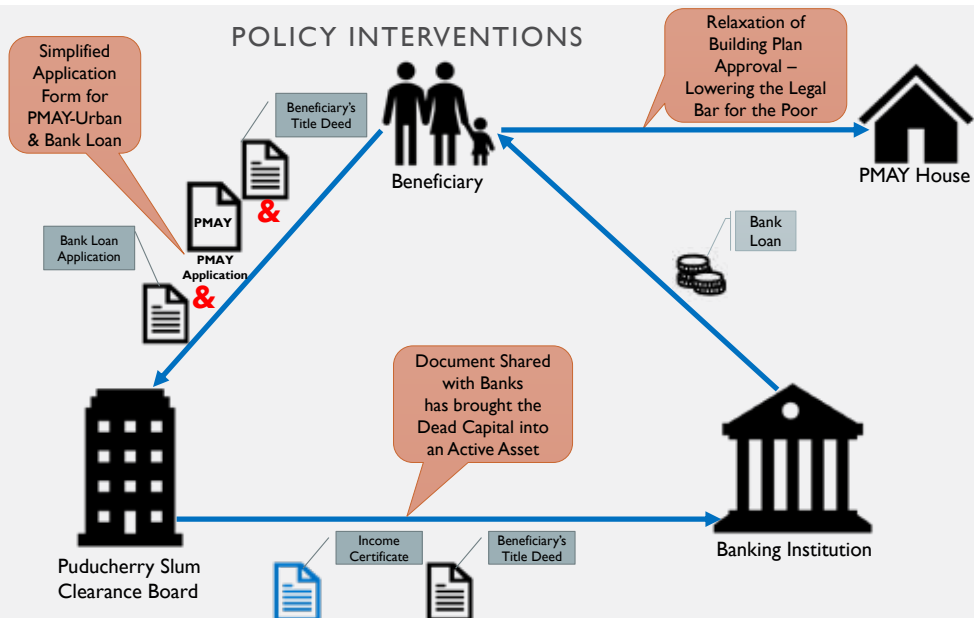
Presentation by the Urban Local Body

### INNOVATIVE ELEMENTS

- **Government Process Re-engineering** – decision to share the title deed that lay idle in PSCB locker with banking institution
- **Location of Title Deed Matter!**– Sharing the title documents from the lockers of PSCB to Bank Lockers suddenly made the poor housing beneficiary bankable as banks took it as an instrument for Equitable Mortgage to lend
- **Unlocking the Dead Capital** of the poor beneficiaries to make them bankable for the banking institutions (SLBC passed a resolution)



### POLICY INTERVENTIONS



### GRIEVANCE REDRESSAL

- A City Level Mission has been constituted under the Chairmanship of District Collector.
- The City Level Mission is a grievance Redressal body at the District level.
- General Online Grievance Redressal portal “CPGRAMS” <http://puduvaikural.puducherry.gov.in/> is available for citizens.
- Online Redressal portal <https://lgpgrs.py.gov.in> is also available for submitting grievances to Hon'ble Lieutenant Governor.

Presentation by the Urban Local Body

## CASE STUDY 3: HYDERABAD, TELANGANA

Greater Hyderabad, with an area of 625 sq. km. is divided into 5 Zones (North, South, Central, East and West). As per Census 2011, the city has a population of over 68 lakhs. There are 1179 notified slums and 297 de-notified slums with 4.06 lakh households, totalling to a population of 19.51 lakhs in the slum areas.

### INITIATIVES UNDERTAKEN

#### Undertaking Demand Assessment:

As part of the pre-construction strategy adopted to meet housing demand, several steps were undertaken such as area specific demand assessment, consultations with stakeholders, identifying free land for development of houses, preparation of layout, obtaining approvals, preparation of cost estimations and finally ensuring budget provisions.

#### Creating Dignity Housing:

The Government of Telangana brought in a novel concept and a flagship programme to enable 2BHK vertical development houses with inbuilt maintenance mechanism and social and physical infrastructure provision on par with the private sector. This was termed as the 'Dignity Housing' model. Under this model, three types of houses were planned to be constructed, i.e. In situ; In situ and vacant; and vacant.

#### Creating Awareness:

Counselling and awareness were activities undertaken by Urban Community Wing (UCW) of Greater Hyderabad Municipal Corporation (GHMC). SRACO NGO was also leveraged for social engineering and family counselling issues for this purpose.

#### Using Technology:

Adoption of Shear wall technology enabled a production cycle of only 1-3 days because of higher precision and smoother finishes in production of walls and slab units. In addition, precast concrete building construction model was also used which allowed reduction of on site labour and formwork and in turn increased the speed of construction through use of high quality precast concrete units with improved durability. Additionally, MIS was used for the purpose of capturing online data of beneficiaries and details of funds released and geo-tagging of projects.

#### Enabling Local Policy Initiatives:

A series of local policy initiatives were brought in namely: other State / Central Government registered contractors made eligible to participate in tenders; existing GHMC licensed builders were made eligible to participate in tenders; issue of

relaxed rules relating to the Earnest Money Deposit (EMD) and Further Security Deposit (FSD); relaxations in building by-laws (largely for in-situ development) such as height of the buildings, minimal requirement of road widths for high rise buildings, etc.

#### Ensuring Transparency and Accountability:

To ensure transparency in operations, tenders for the construction of 1,00,000 dwelling units were floated online through an e-procurement process. The allotment of flats was done by draw of lots. Preference was given to differently abled citizens for ground floor allotment. Also, SC/ST/ Minorities caste composition was adhered to while selecting beneficiaries. Further, in case of in-situ slum development, a single possession certificate was issued to beneficiaries.

#### Resolving Grievances:

A multiple platform grievances redressal system was used by way of MyGHMC App, online grievance system, call centre, Twitter, etc.

#### Converging with Other Schemes:

There was convergence with other Departments to reacquire unutilised land holding including coordination by Chief Secretary to Government and active coordination with District Collectors. Further, Jawaharlal Nehru Architecture and Fine Arts University (JNAFAU) was involved for the designs of 2BHK housing model. In addition, fly ash bricks and PPC cement was used in compliance with regulations by Ministry of Environment, Forest and Climate Change, Government of India.

#### IMPACT (01.04.2016 to 31.12.2017)

The total demand received was 1,19,255. Further, the number of validated demand is 1,07,267. Out of this, the total number of houses sanctioned between 01.04.2016 – 31.12.2017 are 94,108. In addition, the work in progress stood at 109 (with 41 in-situ slums and 68 open sites) project sites for construction of 1 lakh houses/ dwelling units. ~ 4 lakh people are likely to stay at 2BHK houses with each dwelling unit spread over an area of 560 sq. ft (built-up area) with 2 bed rooms, hall, kitchen and two bath cum toilets.

## Strategy to meet housing demand- Pre Construction

- Area specific demand assessment
- Consultation with stake holders/ slum dwellers/ beneficiaries
- Pinpointing of Trouble free land for development
- Preparation of layout and obtaining approvals
- Preparation of cost estimations
- Ensuring budget provisions



## Strategy to meet housing demand- Pattern

- **Dignity Housing** is a novel concept and a flagship programme of Government of Telangana.
- It is dovetailed with the PMAY-HFA(Urban) housing programme of GOI
- High land cost – Hence Vertical Development with inbuilt maintenance mechanism.

1. G+3 (In-Situ)
2. S+5 (In-Situ & Vacant)
3. C+S+9 (Vacant)



## Innovative Approaches - Consultation

### Land pooling:

Convergence with other departments to reacquire unutilised land holding  
 Coordination by CS to Government  
 Active Coordination with District Collectors

### In-Situ:

Pre consultation with Communities  
 Scientific Analysis and Tsunami  
 Convergent model  
 Bojjaguta Experience

### Counselling and Awareness:

Urban Community Wing of GHMC  
 SRACO , a well know NGO for social engineering and family counselling issue



### Vertical construction strategy:

Accommodating PHCs at ground level  
 Social and Physical infra provision on par with the private sector  
 Revenue model to meet maintenance expenditure

### Innovative Technologies:

Usage of Fly-Ash bricks and PPC cements in constructions in compliance to regulations by Ministry of Environment, GOI

### Architectural Design:

Jawaharlal Nehru Architecture & Fine Arts University(JNAFAU), the best Architectural University in the State has been involved for the designs of 2BHK housing



## Local Policy Initiatives to facilitate implementation

- GO Rt No.107 MAUD, Dated 28.02.2017 : Other State / Central Government registered contractors also made eligible to participate in tenders;
- GO 849 MAUD, Dated 13.12.2016 : Existing GHMC licensed Builders made eligible to participate in tenders;
- GO 33 Housing Dept, Dated 17.02.2017 : Relaxed rules relating to the Earnest Money Deposit (EMD) and Further Security Deposit (FSD);
- Acceptance of the other proven technology; and permission to call tenders on Sq.ft rate basis;
- GO Rt No.380 MAUD, Dated 01.07.2017: To accept the single tenders in the 1<sup>st</sup> call;
- GO Rt No.579 MAUD, Dated 19.09.2017: Modification of bid capacity, etc.,
- Relaxations in building byelaws (largely for in situ development) like height of the buildings, minimal requirement of road widths for high rise buildings

## CASE STUDY 4: INDORE, MADHYA PRADESH

The Indore Municipal Corporation (IMC) was established in 1870. The Municipal area is divided into 19 zones and 85 wards of various sizes and population. Indore city has an area of 389 sq. km. and a population of around 20 lakh. About Around 8 lakh of its inhabitants live in slums, which is 30.17% of the city’s population.

### INITIATIVES UNDERTAKEN Undertaking Demand Survey and Validation:

A socio-economic survey was conducted across all slums during preparation of Slum Free City Plan of Action (SFCPoA) under Rajiv Awas Yojana (RAY). The validation of survey was done through focused group discussions up to level of 50 households validated by a group of 50 households. Further, validation was done at slum and household level by NGO appointed for PMAY (Urban) scheme.

### Creating Awareness:

Mechanism for divulging information to all stakeholders through advertisements, ULB newsletters and one-to-one interaction at each project’s site office. Community Based Organizations (CBOs) have been established for identified slums which are being involved in pre-construction, during construction and post construction activities. Newspaper advertisement with all project related details are floated to make stakeholders aware. CBOs have been consulted in pre-construction activities such as project design and development. CBOs are also being used for monitoring of implementation of the respective projects.

### Housing Technologies:

Judicious mix of Economically Weaker Section (EWS), Low Income Group (LIG), and Middle Income Group (MIG) units in each site layout was provided to create a

sustainable and equitable social environment. Cost effective and innovative building materials such as fly ash bricks, precast building components were used in the construction of beneficiary houses. 24\*7 water supply and reuse of waste water using dual pipe system was also done.

### Ensuring Financial Sustainability:

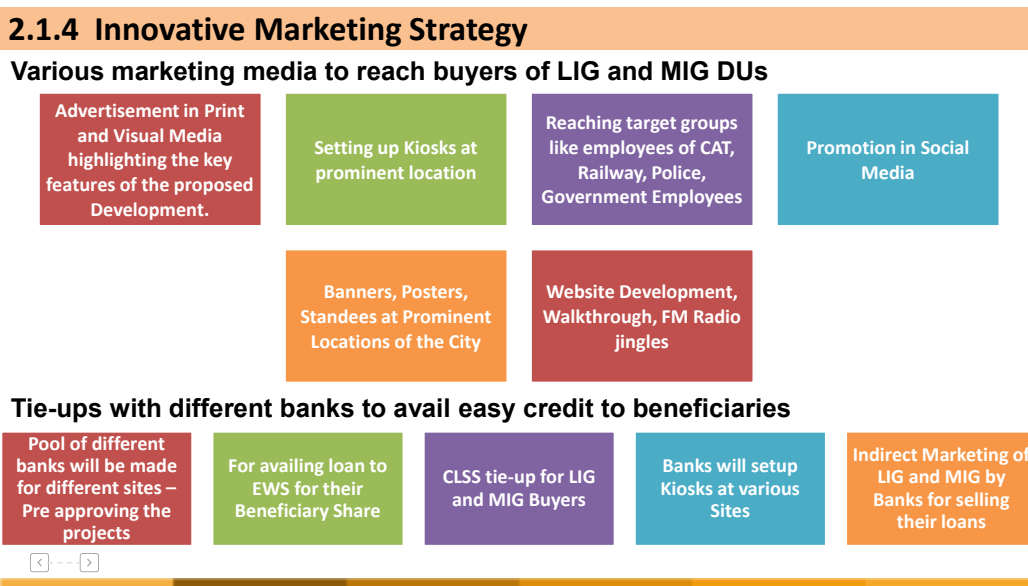
Integrated planning of projects for all income groups not only helped in maintaining financial sustainability through cross subsidisation model of financing, EWS housing through sale of LIG and MIG housing units, but also ensured inclusive development. The innovative financing model with project based revenues self-financed model enabled IMC to take up projects to deal with huge demand with lesser impact on its municipal finance.

### Converging with Other Schemes:

Under Indore Smart City proposal, in-situ Slum redevelopment (ISSR) of Lodha Colony/ PC Sethi Nagar was proposed. The ISSR Component was proposed to be funded through ₹96 crores as grants under PMAY (Urban) and investment from Public Private Partnership (PPP) with no contribution required from IMC.

### IMPACT (01.04.2016 to 31.12.2017)

The total demand received in the ULB was 1,37,159 out of which the demand validated was 81,760. Out of this, 31,768 houses were sanctioned between 1 April 16 – 31 Dec 17.



### 1.5 Innovative Housing Technologies

- Judicious mix of EWS, LIG and MIG units in each site layout to create a sustainable and equitable social environment wherein, the slum dwellers and urban poor are not only provided houses but their life style and living standards are also upgraded
- All the amenities and specifications alike a private housing have been proposed
- Cost Effective and Innovative Building Materials such as Fly ash Bricks, Precast building components are under use for the projects under Construction
- IMC has also Floated Tenders based on Neutral Technology (to encourage innovative and cost effective building material/technology for DPR III projects which will be based on per sq.ft rates
- 24X7 water supply and re-use of waste water using dual pipe system is being done

### Construction work at Bhuri Tekari in progress



Presentation by the Urban Local Body



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## 4. DEEN DAYAL UPADHYAYA GRAMEEN KAUSHALYA YOJANA

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Priority Programme for Prime Minister's Awards 2018

DDUGKY

## 4.1 INTRODUCTION

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) is part of National Rural Livelihoods Mission (NRLM) which envisages to add diversity to the income of rural poor families and transform rural poor youth into an economically independent and globally relevant workforce by providing training and placement. The programme uniquely focuses on rural youth between the age group of 15 to 35 years from poor families. It is currently running across 568 Districts of 21 States/UTs with over 690 projects being implemented by nearly 300 partners. The unique implementation structure of programme involves partners, committed to changing lives and who are experts in their areas. Partners are supported through investment, capacity building, strategies for retention, linkages to international placement and technology support for training purposes.

The focus areas with regards to implementation of DDUGKY are as follows:

- Enrolling candidates for training programmes and ensuring that they complete the training and receive certification for the same
- Covering diverse group of candidates, including SC/ST, women and minority groups
- Ensuring job placement of trained candidates, including SC/ST, Women and Minority, are appointed in jobs and placed for more than three months
- Tracking of placed candidates for at least a year
- Mobilisation of candidates and capturing information of *Gram Panchayats* (GPs) in which mobilisation saturation has been achieved
- Adopting innovative methods in implementation of the programme
- Ensuring transparency / accountability in implementation of programme

## 4.2 BEST PRACTICES FOR REPLICATION

### 1 Awareness:

- Awareness is created via leaflets, banners and door-to door campaigns.
- Self Help Groups, Village Organisations, and Project Implementation Agencies (PIAs) are tapped to reach mobilisation saturation in *Gram Panchayats*.
- Exposure visits of stakeholders, trade lists and PIA training centre details are made public.
- Candidates are identified using the Socio Economic Caste Census.
- Visits to junior colleges are arranged to educate them about the scheme.
- Drop outs were identified and counselled for mobilising them.
- Home visits, job *melas*, youth conventions and alumni meets are conducted in Mahbubnagar, Telangana to increase the placement rate.
- Youth database surveys are conducted such as the Community Resource Persons (CRPs) in Dhemaji, Assam to assess the status of employment and decide upon trainings to be provided.
- To build mass support and increase sustainability, DDUGKY is implemented in Private Public Partnership (PPP) mode with market linkage.

### 2 Training:

- Computer labs and e-learning tools are made available at the training centres to enable candidates to provide opportunities for self-learning.
- A minimum monthly stipend of ₹6,000 is also recommended.
- Candidates are placed into jobs internationally in the construction sector as seen in the Cuttack District.
- Quality of training is maintained through regular center

inspections and follow up.

- Transparency is maintained by placing all training and placement details on online portals and apps.
- Parent counseling is done at Training Center Level.
- Rigorous monitoring through visits to training centres, interaction with trainees and trainers at Cuttack, Odisha.
- SHG and VO members are taken to the training centre so that they interact with candidates from their region.
- Courses recognised by National Council for Vocational Training (NCVT), Sector Skill Council (SSC) or Ministry of Rural Development (MoRD) are being offered with a minimum duration of 90 days with 75% assured placements at Karimnagar, Telangana.

### 3 Use of Technology:

The Kaushal Panjee app is used for the registration of prospective candidates. Geo-tagged time stamped and Aadhaar-linked biometric attendance in training centres has been installed. Technology is additionally deployed through the use of social media and by providing tablets to candidates.

### 4 Monitoring:

Post placement monitoring is done extensively, with a focus on female candidates to check drop out from this programme. This is done through phone calls made by the Project Implementation Agencies monthly and maintaining a progress report of the candidates.

### 5 Convergence:

Convergence is made with the Mahatma Gandhi National Rural Employment Act (MGNREGA) households, Self Help Group households and National Rural Livelihoods Mission (NRLM) households for targeting mobilisation of candidates.

## 4.3 SUGGESTIONS FOR EFFECTIVE IMPLEMENTATION

- To overcome high number of drop outs, especially in the Districts where training centers are far from home. Initially a skill gap analysis can be conducted to assess the manpower requirement of surrounding industries and keep in mind the same for the implementation of the DDUGKY scheme.
- A high number of female drop outs are also observed due to parents' unwillingness to send daughters for training/placement and candidates sometimes express dissatisfaction with the stipends. To incentivise their engagement, the minimum stipend of ₹6,000 may be raised to a sustainable amount, covering living expenses of the candidates for six months, instead of the earlier three months.
- For better coordination between various stakeholders throughout the cycle, workshops should be conducted and close network of communication should be created, from enrolling the candidate to stable placement.
- For industrial placement of candidates in areas where trainings were imparted, demands courses like GST, Animation, and Accounts Tally can be included in the curriculum and Dedicated placement cells and migration support centres can be established at the District headquarters.
- There is an unmet need for training and resources for candidates who wish to start enterprises and embark on entrepreneurship ventures. The programme can be linked with Entrepreneurship Development programmes of the Government viz. Skill India, Stand Up India, etc. Long duration District specific customised skill or trades may be included in the programme, lasting from six months to one year.

## 4.4 CASE STUDIES

### CASE STUDY 1: JORHAT, ASSAM

Jorhat District in Assam has a population of around 11 lakh. It has a literacy rate of 83.42% and a sex ratio of 956 females for every 1,000 males. The SC and ST population in the district is 7.61% and 12.09%, respectively.

#### INITIATIVES UNDERTAKEN

##### Creating Awareness:

Door-to-door visits were undertaken along with audio publicity in *Gram Panchayats*, distribution of leaflets and pamphlets.

- Self Help Groups and Village Organisations were involved in the awareness campaigns and raised awareness in meetings.
- An orientation programme for *Panchayati Raj* Institution members was also organised.
- Before, every mobilisation camp, Project Implementation Agency visit the concerned BMMU and prepare a proper plan for organising a successful mobilisation camp in terms of participation of eligible candidates.
- Mobilisation is wholly carried out by Project Implementing Agencies (PIA) with the help of Block Mission Management Units (BMMU) staffs. Additionally, mobilisation of candidates was followed

by an aptitude test and counselling session.

- Job *melas* were conducted to increase the placement rate and bring all the stakeholders and PIA members under one place.
- Hoardings and flex were fixed in the market areas.

##### Convergence with Other Schemes:

Convergence with Government schemes such as MGN-REGA is done to create awareness and improve the functionality of the scheme.

##### IMPACT (01.04.2016 to 31.12.2017)

Total 325 candidates were trained, 226 of whom were placed into jobs for more than three months. A total of 578 candidates have been mobilised. A total of 172 mobilisations were carried out with an average turn out in the mass mobilisation of about 300.



### 2.1. Awareness



### 2.3. Job Mela

Presentation by the District

## CASE STUDY 2: DHEMAJI, ASSAM

Dhemaji is a remote district in Assam with a population of 6.8 lakh. It has a sex ratio of 953 females per 1000 males with a female literacy rate of 65.21%. It has an SC population of 6.44%, and ST population of 47.45%. 98% of the total population live in rural areas and it has a 55% non-working population. Altogether, it has 1150 revenue villages and 65 Gram Panchayats.

### INITIATIVES UNDERTAKEN FOR Creating Awareness:

To promote the initiative, awareness campaigns in the village and *Gram Panchayats* were conducted regularly.

- Awareness was created through the distribution of leaflets, banners, and conducting meetings in the Village and *Gram Panchayat*. A youth database survey through Community Resource Persons (CRPs) was also conducted.
- Eligible school dropout youths are identified and registered by DDUGKY officials from different villages and *Panchayats* so as to prepare them for sending them to training centers.
- The CBOs and their sub committees are given orientation about the *Yojana* whereupon they discuss it in their meetings so as to get good output from the Scheme.
- DDUGKY stall was highlighted during Namami Brahmaputra and Dhemaji Haat.

### Convergence with Existing Schemes:

This initiative was converged with various government schemes such as MGNREGA to create awareness about the DDUGKY scheme.

### Strategies Adopted:

The innovative approaches in the implementation of this programme in the Dhemaji district included:

1. Strengthening organisations such as Community Based Organisations (CBOs)/Self Help Group (SHGs)/Voluntary Organisations (VOs)/Cluster Level Federation (CLF) and include discussion of DDUGKY in their regular meeting agendas. They were also provided access to the training centres and encouraged to interact with the trainees.

2. Regular meetings in the Project Implementation Agency (PIAs) in the Block and District level were conducted. This helped in better implementation of the programme.

### Using Technology:

The use of technology was promoted at multiple levels by promotion of Apps such as Kaushal Panjee for the online registration of candidates, and the use of smartphones to relay information.

### Transparency and Accountability:

To ensure transparency, Self Help Groups and Village Organisation members are given access to the training centers to meet candidates from their region and interact with them. In addition, the candidates are counselled by District and Block Officials through visits to the training centers. Before mobilisation, regular meetings with the Project Implementation Agencies were conducted and strategies were adopted to reduce the number of dropouts. The community was made aware about the reasons of dropouts and the possible ways to combat them, and the parents are counselled for the same. The sustainability and replicability of this programme stems from the positive impact that it has created in Dhemaji as deprived sections of this community have gained access to a career and develop their skills.

### IMPACT (01.04.2016 to 31.12.2017)

Total 153 candidates completed training. Further, 120 candidates are placed for 3 or more months. A total of 272 candidates were mobilised from SECC households with at least one deprivation.

#### LOCAL POLICY INTERVENTIONS UNDERTAKEN TO FACILITATE IMPLEMENTATION

DDU-GKY Stall was highlighted during Namami Brahmaputra and Dhemaji Haat  
PRI Members were given adequate awareness  
Various section of student communities have also been given awareness for better facilitation

#### CONVERGENCE WITH EXISTING SCHEMES OF GOVERNMENT OF INDIA/STATE GOVERNMENT

Convergence with various govt. schemes such as MGNREGA is being done to create awareness and better functioning of DDUGKY Scheme

## CASE STUDY 3: KARIMNAGAR, TELANGANA

Karimnagar District in Telangana has a population of over 10,05,711 and 276 *Gram Panchayats*. 70% of its inhabitants live in rural areas. It has a sex ratio of 1,008 women for every 1,000 men and SC/ST population of 7,09,757 and 1,06,745, respectively. It has a literacy rate of 69.16%, with a female literacy rate of 54.79%.

### INITIATIVES UNDERTAKEN

#### Creating Awareness:

Awareness campaigns were organised at *Panchayat* Level for wide publicity through media.

- Visits to junior colleges were made where the young unemployed were briefed about the programme and resource persons interacted with the youth.
- NGOs, public representatives, and alumni of the programme were involved in motivation of candidates.

#### Use of Technology:

The use of technology for this programme involved SMS alerts, interaction with employers through video call, and counselling with job based videos. Call center support was also established for registration, counselling, and grievance redressal and success stories of candidates were shared on the programme website. Kaushal Panjee, a web based application, was used to manage the training and placement needs of the rural youth.

#### Transparency and Accountability:

- Candidates were selected through screening camps at the village level.
- All training and placement details were provided on URL: [tssm.cgg.gov.in](http://tssm.cgg.gov.in). Progress reports of candidates/trainees

were shared with the parents, supplemented with monthly parent meetings at the training centers.

- District Rural Development Authority staff carried out home visits for mobilisation, counselling of youth who drop out and acquired feedback from stakeholders.

#### Strategies Adopted:

Innovatory approaches to the implementation of this programme include:

- Conducting a demand assessment to match candidates with skills and opportunities, facilitating regular interaction with prospective employers, and creation of progress reports on candidates undergoing training.
- A village level survey was conducted and a database at the village level was maintained by involving Community Based Organization (CBO) and Society for Elimination of Rural Poverty (SERP) Staff.
- Post placement support of ₹3,000 per month was also provided to the candidates for a period of three months.

#### IMPACT (01.04.2016 to 31.12.2017)

Total 2,209 candidates were trained in the programme, exceeding the allocated target of 1201, of which 2,072 were placed into jobs for three months or more. A total of 3,767 candidates were mobilised in the District.

#### USE OF TECHNOLOGY



- Call Centre Support for registration, counseling and grievances redressal
- Tab based counseling with job role based videos
- SMS alerts and counseling for dropouts
- Trainees interaction with employers for specific requirements through video call
- Sharing of success stories on website
- Iris based placement verification
- Permanent Recruitment Centre for job information

#### PARTICIPATORY APPROACH



- Involvement of Community Organisation viz., SHGs, VOs and MSs at every level of the process
  - Motivation and awareness generation
  - Identification of Skill gaps
  - Registration of students
- Involvement of NGOs, public representatives in motivation
- Involvement of alumni for creating awareness and career counseling

Presentation by the District

## CASE STUDY 4: MAHBUBNAGAR, TELANGANA

Mahbubnagar District of Telangana has a population of 15 lakh, and has 468 *Gram Panchayats*. It has a sex ratio of 940 females for every 1,000 males and has a literacy rate of 50.45%. It is a drought-prone district lacking in sources of irrigation due to which it faces the issue of large scale migration. It also lacks in number of industries, making job placements difficult.

### INITIATIVES UNDERTAKEN

#### Creating Awareness:

Mahbubnagar's strong SHG network was leveraged at all villages for awareness creation, survey, follow-up, and mobilisation. At the district level, the initiative was supported by the District Rural Development Agency.

- Home-visits and Job *melas* were conducted for mobilisation. And parents counselling and call centre was set up to manage the drop outs in the programme.
- Varied industries were involved in the initiative with specialised jobs such as Accounts Assistants, Food and Beverage Services, etc.
- Additionally, EGMM, DRDA conducted District level and Mandal level mobilisation *melas* with the help of advertisement in newspapers and mobilising the youth with the help of Jobs Resource Persons (JRP's), field staff of DRDA, Assistant Project Manager's, Community Coordinators etc.
- During mobilisation all staff interacted with the rural youth and their parents, and gave them details about the DDUGKY project.

#### Convergence with Existing Schemes:

The training under DDUGKY was converged with other schemes for better mobilisation of candidates and to reach all households. Mahatma Gandhi National Rural Employment Act (MGNREGA) households were targeted under the Project Livelihoods in Full Employment (LIFE). Employment generation and Marketing Mission (EGMM) with the help of District Rural Development Agency (DRDA) implement DDUGKY in the District.

#### Strategies Adopted:

Sophisticated lab, accommodation for trainees and security surveillance were established at training centres for their security and effective monitoring.

#### IMPACT (01.04.2016 to 31.12.2017)

A total of 1,619 candidates were trained under the programme, exceeding the District target of 1,558. Of them, 1,474 were placed into jobs for a period of three months or more. Total 177 candidates completed 700 days of wage employment.

#### INNOVATIONS - HOME VISITS



#### INNOVATIONS - ALUMNI MEET



Presentation by the District



## CASE STUDY 5: CUTTACK, ODISHA

Cuttack, the former Capital of Odisha, has a population of 262 lakh. It consists of 14 Blocks, 373 *Gram Panchayats*, 1950 Villages, nine Assemblies. The literacy rate in the district is 84.21% and the SC/ST and minority population in the district is 7,42,810 and 1,04,812, respectively.

### INITIATIVES UNDERTAKEN FOR Creating Awareness:

The District Administration involved micro level Community Cadres like Self Help Groups (SHGs) and Cluster Level Forums (CLFs) and *Gram Panchayat* Level Federation (GPLF) members to reach all households for mobilisation of candidates.

- A dedicated Nodal Officer at Block Level was designated and the progress was reviewed regularly.
- Mobilisation camps were organised at the village or community level and counselling camps were organised at the GP or Block Level.
- Leaflets, trade lists, and details of Project Implementation Agency (PIA) Training Centre were made public and exposure visits of stakeholders were organised.
- Additionally, sun board, hoarding, wall paintings and posters placed at each GP, Block and other important places at the District Level. Announcements were made on Public Address System before counselling camps and during important events like *Swachhata Pakhwada*, Republic Day, Independence Day, and Gandhi Jayanti.
- Performance of Block Functionaries was reviewed on a monthly basis to monitor progress of the awareness programmes.
- The *Dakshyata Skill Rath* with branding was taken out for the rural campaigns and felicitation of parents at different forums.
- Skill caravans were sent at different institutions. Parents' counselling was done at the training centers.

### Convergence with Existing Schemes:

The training under DDUGKY was converged with other schemes for better mobilisation of candidates and to reach all households. Households under Mahatma Gandhi National Rural Employment Act (MGNREGA) were covered under the project under Project LIFE (Livelihoods in Full Employment). The initiative was also converged with Odisha Skill Development Authority (OSDA). Additionally, special mobilisation was carried out for Rural Self Employment Training Institutes (RSETI) during counselling camps. Self Help Group households were specifically targeted for skilling of their unemployed youth due to their close involvement in mobilisation.

### Strategies Adopted:

- Candidates were tracked at the Village level by Community and *Panchayati Raj* Institution members.
- PRI members were also involved in the identification and sourcing of candidates.
- Grass root level mobilisation was carried out by SHG members and community cadres with 2 people responsible for each *Gram Panchayat*.
- A grievance redressal cell for candidates enrolled in the DDUGKY programme was also established.
- There was close monitoring of training centres, interaction with trainees and trainers and parent visits. Training centres were closely monitored and parent counselling sessions were conducted at the Training Centre Level.
- Role models and success stories of the DDUGKY programme were showcased to increase motivation and post placement tracking was carried out.

### Use of Technology:

During this initiative, social media platforms such as WhatsApp was extensively used for disseminating details among community members and for awareness creation and brand building. Moreover, Kaushal Panjee application was publicised at the village point for online uploading of prospective candidate profiles. Additionally, biometric candidate data and relevant information was uploaded on a web-based MIS to avoid duplicity.

### Transparency and Accountability:

Efforts to maintain transparency and accountability in the implementation of the programme included regular training center inspections and follow up, weekly review by Block Development Officers at the block level, and monthly review meeting under the Chairmanship of the District Collector with the participation of BDOs and PIAs. PIAs also take permissions while migrating the candidates to workplaces, especially out of State.

### IMPACT (01.04.2016 to 31.12.2017)

Total 2,410 candidates were trained under the programme which exceeded the District target of 1,561 candidates. Of which 1,521 have been placed into jobs for three months or more which is a 63% placement rate. Total 4,151 candidates have been mobilized in the District.

### CONVERGENCE OF EXISTING SCHEMES OF GOVERNMENT

- MGNREGA House Holds are targeted under the Project Life
- SHG House Holds are specially targeted for skilling the youth
- Convergence with State Skill Development Authority (OSDA)
- Special Mobilisation for RSETI during counseling camps
- HH covered under Mission 2,64 - livelihood initiation of OLM



Parents counseling at Training centre



Celebration of Republic day



On the Job Training



Job Placement

### LOCAL POLICY

- PRI involvement in DDUGKY programme for identification and sourcing of candidates
- Involvement of Community institutions (GPLF, CLF etc)
- Declaration of dedicated nodal officer at Block level like PA, GPEO, BPM, BLC and regularly reviewed in every month
- Grass root level mobilisation by SHG members, Community cadres at two people per Gram Panchayat

Presentation by the District

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## **5. e – NATIONAL AGRICULTURE MARKET**

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Priority Programme for Prime Minister's Awards 2017

## 5.1 INTRODUCTION

e - National Agriculture Market (e-NAM) is a pan-India electronic trading portal which networks the existing APMC *Mandis* for creating a unified national market for agricultural commodities. The e-NAM Portal provides a single window service for all APMC related information and services. This includes commodity arrivals and prices, buy and sell trade offers, provision to respond to trade offers, among other services.

The focus areas with regards to implementation of e-National Agriculture Market, are as follows:

- Notifying and trading commodities on e-NAM.
- Increasing the participation of traders on e-NAM.
- Increasing the quantity and value of commodities being traded on e-NAM.
- Increasing the number of bids quoted by traders.
- Promoting cashless transactions, e.g. online payments to farmers.
- Promoting inter-market trade between Mandis.
- Providing access to Soil Testing Laboratories for farmers
- Conducting awareness and farmer orientation programmes.
- Providing basic amenities and facilities for cleaning, sorting and packing to farmers in Mandi.
- Making logistics and infrastructure available to promote inter-market trade on e-NAM platform.
- Providing assaying lab facilities to farmers for grading the produce.
- Ensuring transparency and accountability in implementation of the scheme.

## 5.2 BEST PRACTICES FOR REPLICATION

### Awareness:

- For effective implementation of the programme, it is imperative that proper awareness related to e-Mandis is created by Agriculture, Horticulture, Revenue and other allied departments to farmers and other stakeholders using both print and digital media.
- Training programmes and workshops for farmers, traders and APMC's staff along with banks may be conducted to educate them about cashless transactions, benefits and modalities of the programme.
- Residence from existing network of commission agents/middlemen in the system needs to be hand-held with proper awareness drives.

### Direct Purchase Centre (DPC):

- For inter-state APMC trading, unified licenses may be obtained by districts. Direct Purchase Centre (DPC) platform at mandis facilitates trading without a commission agent at Nizamabad, Telangana.

### Infrastructure:

- Upgrading the infrastructure by setting up facilities like Assaying lab, Soil Testing lab, *Krishi Soochna Kendra*, Godowns and *Kisan Vishram Grah*, installation of LED screens to display all India market prices for commodities, CCTV cameras for transparency may enhance performance of *mandis*.
- Use of technology must be promoted. SMS Informing about the highest bid price of the produce should be sent to each farmer on his mobile at Rajkot, Gujarat.
- A helpdesk and complaint cell for redressal of grievances of the farmers should also be established.

### Convergence:

- In addition to other interventions, it is extremely important that other Government schemes such as Solar Photo Voltaic Pump, Soil Health Card Scheme, National Food Security Mission, *Beej Gram Yojana*, among others, be converged with e-NAM for multifold results.

## 5.3 SUGGESTIONS FOR EFFECTIVE IMPLEMENTATION

- Strengthening of the farmer value chain through effective utilisation of e-NAM platform is essential. This will result in increase the quantity of each commodity traded at a better price.
- It was observed that the biggest challenge is dependency on local traders or commission agents for selling the produce which can be taken care of with the use of Direct Purchase Centres (DPC).
- Proper access to logistics and infrastructure facilities for trading on e-NAM should be made available in the premises of e-Mandi.
- Facilities for solid and liquid waste management should also be built in the premises. Direct Marketing should be encouraged by providing transport and storage facilities in the local markets.
- Further, marketing intelligence and price forecasting models should be used to help farmers in deciding their crops.
- In addition to that, use of digital or cashless payment systems should be encouraged for reducing the delay in payments caused due to presence of middlemen.
- There may also be integration of *mandis* into a common farmer net to link all services such as irrigation subsidies, loans, input subsidies, e-trade, cold storage facility based on Aadhaar. These may be further linked with agricultural census, village revenue accounts and distress relief.

### Enabling e-Selling for Farmers

Jaisbir Singh, a resident of village Sahuwala in Sirsa, Haryana grows cotton and wheat. Most of the farmers in the area were dependent on local traders/commission agents for selling their produce.

However, things changed for better when Singh got to know about e-National Agriculture Market (e-NAM) through pamphlets displayed as part of an information dissemination process at the *Gram Panchayat* office. He then participated in the awareness and training camp organised in the local *mandi*.

To put things in perspective, Singh quotes an example in which he got ₹5,950 per quintal for cotton while making sales and transaction online through e-NAM. Whereas on the other hand, the offline local price for the same commodity, on the same day was ₹5,850 per quintal. It turned out to be a significant difference for a farmer dependent on agricultural produce. Singh attributes the rise in return on investment and consequent prosperity to e-NAM.

The *mandi* adopted e-NAM programme in October 2016. Since then, the market has about 706 licensed commission agents, 366 traders and 1,40,328 farmers up to March 31, 2018 who primarily deal in commodities like wheat, paddy, cotton, mustard, *guar*, barley, gram etc.

e-NAM facilitates cashless transactions, which reduce the



cost and burden of handling cash, which in turn facilitates farmers to strike a deal even during late hours.

However, it was not easy to implement the Scheme in the District. The biggest challenge was farmers' dependency on local traders/commission agents for selling their produce.

Another key issue was the lack of access to logistic support for trading on e-NAM for which infrastructure facilities were made available in the premises of e-Mandi.

Assaying labs were setup within the market yard. To enhance the infrastructure to support e-NAM facilities, high speed lease-line internet facility is provided for gate entry, exit control and system for e-bidding.

As a result, Sirsa has obtained one unified license for inter-state APMCs trading. The *mandis* are charging only 1-2% as *mandi* tax from traders and farmers are exempted from any additional levy on their produce.

## 5.4 CASE STUDIES

### CASE STUDY 1: SOLAN, HIMACHAL PRADESH

Diverse agro climatic conditions of Himachal Pradesh are extremely suitable for growing different types of agricultural and horticultural crops, particularly off-season vegetables and fruits. Agriculture is the main occupation of people in the District and plays an important role in the economy of the State.

Agricultural Produce Market Committee (APMC) Solan was selected as one of the markets to roll out e-NAM with the belief that it would positively influence both economy and farming community of the region.

#### Approach Adopted:

For effective implementation of e-NAM, several steps were undertaken by APMC Solan. These include initiatives such as

- Allowing farmers to directly sell their produce to buyers without bringing it to *mandi*.
- Establishment of private markets receiving at par treatment as APMCs.
- Removal of legal barriers for entry of organised and modern capital and investments into agricultural marketing and rationalisation of market fee and commission charges.

In order to ensure effective rollout of e-NAM, training programme, for the officers of APMC Solan, was organized under the chairpersonship of Additional Chief Secretary, Agriculture.

CCTV cameras, display boards, electronic balances, soil testing lab, mobile van, cleaning and sorting facility, packing facilities were created in the *mandi*. Amenities, such as *Kisan Bhawan*, canteen, water, toilets, parking, etc. were also provided in the *mandi*.

#### Awareness Generation:

- 89 awareness camps were organised which garnered participation of 7,120 participants. Awareness campaigns were undertaken to popularise the e-NAM system and its benefits.
- APMC Solan displayed hoardings, signboards and banners on different public places to create awareness about e-NAM. Other channels used for propagation included



- daily newspapers, radio, jingles, pamphlets, etc.
- Live chat shows were also broadcasted on Doordarshan from time to time. Village level training programme was organised in clusters to create awareness about e-NAM.
- District level and block level farmer awareness programmes were organised in notified areas. Farmers were contacted through messages and WhatsApp.

#### IMPACT

The key outcomes of the initiative between April 1, 2015-December 31, 2016 are as follows:

- Three commodities, 50% of the commodities proposed in DPR are traded on e-NAM platform.
- APMC registered 196 traders, 90 commission agents and 3,843 producers under e-NAM.
- 70% of the registered traders (196) participated in trade on e-NAM platform.
- Total value traded on e-NAM platform is ₹4.09 crore

**AGRICULTURAL PRODUCE MARKET COMMITTEE SOLAN**  
MATURITY INDICES/PARAMETERS OF MAJOR FRUITS & VEGETABLES FOR MARKETING

**APPLE**

Grade	Minimum (mm)	Weight (gms)
Grade 1	75	150
Grade 2	70	120
Grade 3	65	100
Grade 4	60	80
Grade 5	55	60

**कृषि उपज मण्डी समिति, सोलन**  
फसल और सीलबंदी के विवरण में लिए उपयुक्त परिचयन सूचकांक (काल) का विवरण

**सेब**

Grade	Minimum (mm)	Weight (gms)
Grade 1	75	150
Grade 2	70	120
Grade 3	65	100
Grade 4	60	80
Grade 5	55	60

**टमाटो**

1. Size Standard: 8 (Round) & 10 (Flat) (mm), (Weight) 40-60 (mm), (Weight) 100-150 (gms), (Shape) round, oval, pear, & oblong.
2. TSS - 12-14 (Brix) depending on varieties.
3. Ripeness: Red, Yellow, Green & Black.
4. Appearance: Surface smooth, firm & shiny.
5. Clean & free from insect damage.
6. Harvest Time: 70-80% maturity.
7. Post Harvest: Handle gently, pack in cool conditions, store in cold storage.
8. Storage: 1-2 weeks at 10-15°C.
9. Ripening: Ripen at 20-25°C for 2-3 days.
10. Quality: Mature, uniform, free from insect damage, and free from any other defects.

**कृषि उपज मण्डी समिति, सोलन**  
फसल और सीलबंदी के विवरण में लिए उपयुक्त परिचयन सूचकांक (काल) का विवरण

**मटर**

1. मटर की पत्तियों का रंग हरे होना चाहिए।
2. पत्तियों का आकार बड़ा होना चाहिए।
3. पत्तियों का रंग गहरा होना चाहिए।
4. पत्तियों में लाल पत्तियां न होनी चाहिए।
5. पत्तियों में लाल पत्तियों का आकार बड़ा होना चाहिए।
6. पत्तियों में लाल पत्तियों का आकार बड़ा होना चाहिए।
7. पत्तियों में लाल पत्तियों का आकार बड़ा होना चाहिए।
8. पत्तियों में लाल पत्तियों का आकार बड़ा होना चाहिए।



Presentation by the Agricultural Produce Marketing Committee



## CASE STUDY 2: DHALLI, SHIMLA

Agriculture is the main occupation of the people in Himachal Pradesh and plays an important role in the economy of the State. Shimla and Kinnaur are the main fruit and vegetable producing districts of the State. Marketing of these agricultural commodities is done through Agricultural Produce Market Committee in market yards. The Dhalli Mandi has been selected as pilot *mandi* under e-NAM scheme as it is the 'Principle Market Yard' of APMC Shimla.

### Approach Adopted:

Commodities traded in the *mandi* included Apple, Peas and Cauliflower. Entry and Exit gates were created for recording the arrival and sales summary, respectively. e-weighing facilities were also installed at the gates.

For facilitating e-auction, IT infrastructure was installed at the auction hall. Assaying labs were set up to help farmers with quality testing of products. Cameras were installed to keep a watch on all activities taking place in the market area.

Amenities such as canteen, drinking water, ATM, rest house, *sulabh shauchalaya*, ticker board and TV sets were provided.

Complaint and Grievance Cell was set up to address farmers' issues. Farmers were provided training on cashless transactions.

### Awareness Generation:

To popularise and create more awareness about the

e-NAM initiative, an extensive strategy was formulated.

- Personal contact programs with BDOs, *Pradhan Gram Panchayats*, BDC members, growers and bankers were organised.
- Awareness was also imparted through pamphlets, camps, meetings and social media tools.
- Radio talks and documentary films have also been developed to generate awareness.

### IMPACT

The key outcomes of the initiative between April 1, 2015-December 31, 2016 are as follows:

- One commodity, out of three proposed in DPR is being traded on e-NAM platform.
- 100% of the registered traders (47) participated in trade on e-NAM platform.
- Total value traded on e-NAM platform is ₹2.77 crore.
- Total volume traded on e-NAM was 4,299.2 Qtls.

**e-NATIONAL AGRICULTURE MARKET**  
Regulated Market Yard Dhalli Shimla-12 (HP)

1.10 Awareness and farmer orientation programmes taken up

➤ CAMPS: At Dhalli      At Theog      SC village Jalog Backward Panchayat Ogli



➤ Meetings with:

- Growers of Rampur Area
- Growers of Pekha Chirgaon
- Banker HDFC
- Cash Less Transaction with HDFC
- Pradhan GP Bagalti
- Installed Ticker Board



**e-NATIONAL AGRICULTURE MARKET**  
Regulated Market Yard Dhalli Shimla-12 (HP)

2.3 Use of technology to ensure effective implementation of the priority programmes

- Use of social media Radio
- Mobile (WhatsApp, Facebook page)
- Telephone. TV advertisement etc.

2.4 Examples of beneficial effects brought about in allied areas due to the successful implementation of the programme

- Growers/Traders/Commission agents showing interest in online trade
- Farmers are willingly coming for their registration
- Knowledge of online marketing to farmers
- Knowledge of online transactions

Presentation by the Agricultural Produce Marketing Committee

## CASE STUDY 3: NIZAMABAD, TELANGANA

With the objective of putting an end to archetype system of agricultural trading, District Administration, Nizamabad, with active collaboration of Agriculture Marketing Department, conceptualised implementation of e-NAM through a three phased reform action plan in Agriculture Produce Marketing Committee, Nizamabad.

### Approach Adopted:

Complete automation of weighing, cleaning and grading systems for better price realisation was done at the Mandi. Electronic weighing machines were integrated to Point of Sale (PoS) machines.

Assaying Labs were setup within the market yard and grading was done by market authorities on a day-to-day basis. Amenities such as meeting halls, rest houses, canteen, etc. were also created.

A Direct Purchase Centre (DPC) platform was set up to facilitate trading without a commission agent, and a farmer's help desk was provisioned on DPC platform. The helpdesk consisted of a Deputy *Tehsildar*, Agricultural officer and AMC supervisor.

Market fee has been regulated as per the norms and e-Takpatti was introduced for generation of e-Sale bill.

Increased accountability of APMC and enhanced transparency in the deductions made for services to the farmers was established.

The arrangement of spot payments and reduced deductions to farmers was made. Electronic display boards were installed which displayed various market rates of commodities and winners' transaction details.

Facility of SMS alerts to farmers was developed to ensure

transparency at every stage of trade operation.

Facility for financing purchasers and providing interest-free loans to farmers, for parking their produce in warehouses was also put in place. Bank linkage for instant payments to farmers and purchasers was established.

### Awareness Generation:

Awareness was generated by means of market talk by concerned authorities. Farmers were motivated through FM radio and local TV channels on a regular basis. Pamphlets, print and electronic media were used to promote e-NAM.

Training of farmers was conducted through farm visits and group communication.

### IMPACT

The key outcomes of the initiative between April 1, 2015-December 31, 2016 are as follows:

- Five commodities, 100% of the commodities proposed in DPR, are traded on e-NAM platform.
- 103 traders have participated in trade on e-NAM platform.
- Total value traded on e-NAM platform is ₹77 crore.

THREE STAGE IMPLEMENTATION STRATEGY Phase - I Reforms (April to December 2016)	
Concern	Local Initiative/Remedy Adopted
It was noticed that farmers were paid after 25 days of selling their produce	Measures taken to ensure Spot payments
Want of better Price Realisation Systems in market place	Complete automation of weighing, cleaning and grading systems for better price realisation
Little value realised for quality of agriculture produce	Quality based price discovery was ensured by strict quality checks and grading by market authorities on day to day basis
Commission agents prevented direct interaction of farmer and purchaser	Direct interface between farmer and purchaser thus, creation of <b>Direct Purchase Center</b>
Commission agents found keeping farmers in their fold by extending loans at exorbitant interest rates	Institutional finance to purchasers and interest-free loans to farmers were arranged under Rythu Bandhu Scheme
Farmers were unaware of details of deductions made by the commission agents. Un accounted market fee was collected by commission agents by way of manual sale bills	Market fee was regulated according to norms and e-Takpatti was introduced for generation of e-Sale Bill

Presentation by the Agricultural Produce Marketing Committee

## FACILITIES PROVIDED TO FARMERS



Cover Sheds – 25 (26,500 MTs)



Godowns – 16 (21,000 MTs)



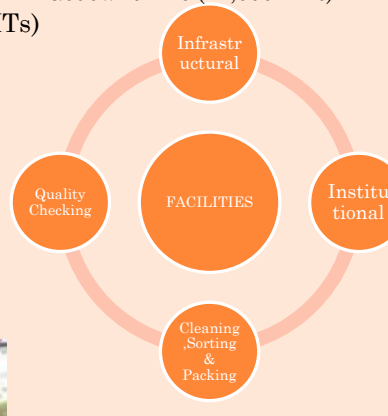
Covered Plat Forms -09 (17,100 MTs)



Moisture Meters – 50 Nos



Paddy Cleaner – 60 Nos



eBidding Counters -13 Nos



Quality Testing Lab (27,999 Tests Done)



Presentation by the Agricultural Produce Marketing Committee

## CASE STUDY 4: RAJKOT, GUJARAT

Agriculture Produce Marketing Committee in Rajkot was established in 1964 to serve three blocks of the district namely, Rajkot, Padaddhariand and Lodhika. Currently, Rajkot is one of the largest APMC in the State, with state-of-the-art facilities and services in 90 acres of plot.

### Approach Adopted:

To implement e-NAM, a comprehensive framework including infrastructure upgradation, capacity building initiatives, monitoring and grievance redressal mechanism was put in place. Infrastructure was significantly upgraded and new facilities, such as farmers training hall, soil testing laboratory, grading centers, weigh bridges, warehouses, banks and fully equipped e-NAM centres were established.

Cleaning and sorting facilities have been set up for 12 commodities, such as wheat and cumin. e-transaction facilities have made all transactions cashless and commodity finance available to all farmers.

For effective implementation of the programme, capacity-building sessions were organised for different stakeholders at both District and village levels. Bhaskaracharya Institute for Space Applications and Geo Informatics (BISAG) was roped in for conducting capacity building workshops.

To ensure smooth operations in the Mandis, volunteers were deployed for assisting the farmers and traders. APMC also developed a new website and mobile application for capturing daily updates. The e-NAM system has been certified and audited by Control Union Netherland, an international level certification body.

Mandis have been charging only 0.50% as *mandi* tax from traders. Farmers are exempted from any additional levy on their produce. For transparency and security, entire APMC

has been put under CCTV surveillance. A Grievance cell has also been set up to ensure 100% accountability and transparency.

### Awareness Generation:

Mass awareness campaign 'IT in Agriculture' was undertaken to promote the scheme. Awareness was generated through communication channels like printed pamphlets, banners, SMS, *krushi shibirs*, *krushi mela*, one to one interaction, etc. District level seminars involving farmers, traders and commission agents were organised where all stakeholders were apprised about the scheme and encouraged to register on the e-NAM portal.

### IMPACT

The key outcomes of the initiative between April 1, 2015-December 31, 2016 are as follows:

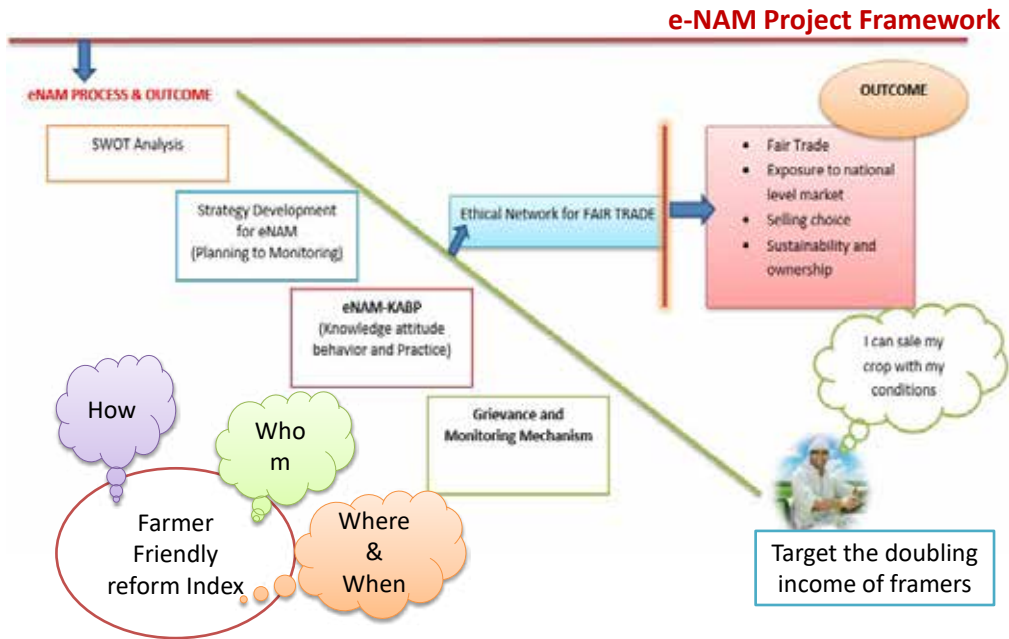
- Three commodities, 100% of commodities proposed in DPR, traded on e-NAM platform.
- 100% of the registered traders (80) have participated in trade on e-NAM platform.
- Total value traded on e-NAM platform is ₹101 crore
- 100% transactions at APMC Rajkot are done on e-NAM platform and are cashless.
- Revenue generated by Mandi has increased by 10%.



### e-NAM Rajkot

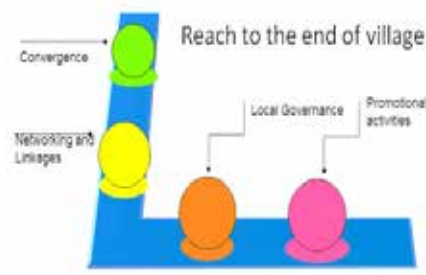
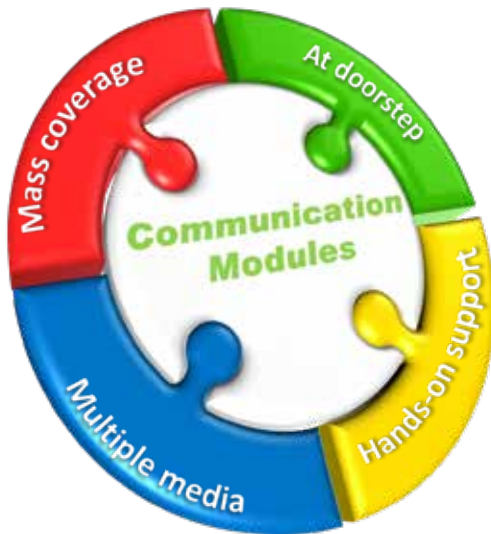
- Registered with 100% commodities in e-NAM (20)
- **100% cashless** transactions
- **100% sale and purchase** through e-NAM
- 8-10 bid per lot, **100% transactions** under secure and safe environment
- **100% Security** of commodity through insurance (49 cases, 26.37 lakh, within a year)
- Commodity Finance available for **100% farmers (15 crore)**

Presentation by the Agricultural Produce Marketing Committee



## Awareness and Farmer orientation

### e-NAM Communication & Convergence Strategy



Presentation by the Agricultural Produce Marketing Committee

## CASE STUDY 5: MADANAPALLI, ANDHRA PRADESH

Madanapalli is a single commodity agricultural market dealing exclusively with tomatoes and has arrivals of 2.5 lakh tonnes per year. Tomatoes from the *mandi* are exported to markets such as Bangladesh and Pakistan. e-NAM was introduced in the district in November 2016.

### Approach Adopted:

To ensure effective implementation of e-NAM, amenities like open auction platform and digital electronic weighing machines have been installed in the market yard. High speed broadband facility has also been provided to traders and commission agents. Farmer friendly amenities like drinking water plant, dispensary, canteens, washrooms etc. were also constructed.

Various measures like improving general connectivity were undertaken to strengthen the overall supply chain. Link roads providing access from tomato farms to main approach road and *mandi* were built with the convergence of MGNREGAS and funds of Agricultural Market Committee (AMC).

All India market prices of commodities were displayed on LED display board in market premises and daily tomato prices were sent to farmers through messages.

Soil testing laboratory was established in the market yard with technical support from Agricultural Department.

To ensure transparency in the process, all licensees i.e. commission agents (local buyers) as well as the external buyers were made to register with the *mandi* and everyone was allocated a unique ID and password for quoting the price.

Farmers were trained in grading of tomatoes and in

adopting post-harvest technologies like plastic crates to reduce transportation losses.

### Awareness Generation:

To popularise the initiative, several workshops and awareness programs involving farmers, traders and market committee members were conducted. Through these all stakeholders were made aware about the advantages and benefits of e-NAM. Information was also disseminated through press, electronic media, brochures and pamphlets.

### IMPACT

The key outcomes of the initiative between April 1, 2015-December 31, 2016 are as follows:

- All traders and commission agents have been registered on the e-NAM portal.
- 88% of the registered traders (32) have participated in trade on e-NAM platform.
- Total value traded on e-NAM platform was ₹1.6 crore.
- Total volume traded was 24,484 MTs on e-NAM platform.
- Farmers are getting additional benefit of ₹3,000 to ₹5,000 through e-NAM.



#### ➤ Publicity

- Conducted workshops and awareness programmes involving farmers, traders, market committee members for effective implementation
- Disseminated information through Press and Electronic media, brochures and pamphlets



Presentation by the Agricultural Produce Marketing Committee

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## 6. PRADHAN MANTRI KRISHI SINCHAYEE YOJANA

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Priority Programme for Prime Minister's Awards 2017

PMKSY

## 6.1 INTRODUCTION

Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) envisions improved agriculture production and better utilisation of resources to enhance income of farmers in the country with the vision of “Har Khet Ko Pani” and ‘More Crop Per Drop.’ The Scheme aims to achieve convergence of investments in irrigation at the field level, enhance the physical access of water on the farm, expand cultivable area under assured irrigation, enhance the adoption of precision-irrigation and other water saving technologies etc.

The focus areas with regards to implementation of

PMKSY are as follows:

- Preparing a comprehensive ‘District Irrigation Plan’
- Increasing irrigation potential
- Increasing coverage under micro irrigation
- Creating of Water Users Associations/Watershed Committees
- Constructing Water Harvesting Structures in the district
- Enhancing transparency and accountability in implementation of the Scheme

### Per Drop More Crop

Being a water-stressed area, Ramthal in Bagalkot District of Karnataka, had to ensure access to some means of protective irrigation for agricultural farms to bring the desired rural prosperity.

Thus, in its quest to derive maximum benefit out of the limited available water resource, the Government of Karnataka actively engaged with farmers for enhanced farm productivity by increasing water use efficiency.

In view of this, the State Government launched Asia’s largest drip irrigation programme under stage II of Ramthal (Marol) Lift Irrigation Project in 2017.

The project is based on a unique concept of integrated micro irrigation. As per the irrigation system, water is delivered directly using HDPE/ PVC piping network to irrigate about 60,000 acres. About 20,000 farmers in the district benefited from this project. Whereas conventional irrigation system could have only irrigated 30,375 acres, the use of drip irrigation has almost doubled the area of irrigated land by an additional 29,625 acres.

Before the development of the concept, irrigation was done by traditional methods of canal network and flow irrigation where about 60% water was lost due to conveyance,



evaporation, and seepage.

On the contrary, now water is transported through pipes; cumbersome process of land acquisition is avoided. Moreover, savings on electricity costs are significant because the flow of water is powered by gravity.

Moreover, assurance of water supply provided farmers with the choice of cultivating high-value commercial crops has significantly changed the economic landscape of the region.

Within a short time of implementation, the project doubled the number of beneficiaries and improved crop quality and produce.



## 6.2 BEST PRACTICES FOR REPLICATION

### 1. Awareness:

As part of these campaigns, promotional activities were done involving public representatives and cultural troupes through audio visual and print media such as TV, radio, newspapers and advertisements. Farmers also actively participated in regional/ agricultural events like Vibrant Gujarat Summit, Agritech Asia and *Krishi Mahotsavs*.

### 2. Use of Technology and Other Best Practices in Implementation:

The following innovative ideas and technologies have been used:

- Pre and post satellite images, GPS based monitoring, geofencing of drip irrigation land and Public Private Partnerships engaging farmers.
- Geotagging of all structures is being done using satellite imagery.
- Surveillance and broadcasting system were also installed.
- An android app based on traffic lights technology was developed to effectively implement the dry spell mitigation (Anantpur, Andhra Pradesh).
- The existing water resources along with geotagging were mapped in this app to suggest the nearest water source on a real time basis.
- Agronomic advisory provided on daily basis through SMS.
- Renovation, Restoration and Repairing (RRR) of old canal structures was done during off seasons to minimise loss of water.
- Micro Irrigation (MI) has been given more thrust as it was cost effective and its maintenance is easier.
- Solar water pumping system has been installed, gravitational pipelines have been set up and percolation

tank has been constructed at village Tokalo. (Saiha, Mizoram).

- Drip irrigation has been implemented for horticulture crops and bench, contour terracing and check dams have been constructed for water conservation to contain run off.

### 3. Capacity Building and Training:

- Extensive trainings were conducted for various stakeholders at the Block and District level which included State level workshops and micro trainings.
- Field tours for farmers were also organized to sensitize them about the scheme and provide knowledge on technological interventions in irrigation.
- Training on processing of turmeric was facilitated for women of SHGs. Also, training on drip irrigation and fertigation was facilitated for farmers (Saiha Mizoram)
- The regional horticulture training institute at Anantapur has organised 72 training programmes covering 3600 farmers. Further, 212 farmers were sent on an exposure visit.
- Trainings are being imparted to the Lascars and Operators of the schemes for proper operation and maintenance of Lift Irrigation Schemes (Kurnool, Andhra Pradesh).

### 4. Monitoring and Transparency:

Drones and cameras have been used extensively to monitor the progress of works along with CCTV cameras fitted at dams to monitor water level from remote places. Knowledge and Human resources of Agriculture Department, Horticulture Department, Rural Development Department and *Krishi Vigyan Kendra* were additionally leveraged for the implementation of the programme.

## 6.3 SUGGESTIONS FOR EFFECTIVE IMPLEMENTATION

1. Awareness campaigns for farmers should be organised on crop rotation, land fertility and efficient irrigation techniques, Drip Irrigation, application of gypsum, and green manuring.
2. Interlinking of dams, ponds and water bodies by pipelines for diverting excess storm water should be done. There should be more focus on Irrigation scheduling and water recharging like Sujalaam Sufalaam Yojana.
3. Pre-paid and SMS based techniques should be introduced for better water management.
4. Pre-paid and SMS based reward should be introduced for better water management.
5. PMKSY funding should be linked with the performance of the State in terms of operation and maintenance of canals, channels and distributaries.
6. Water User Associations/Distributary Committee/Project Committee should be graded on standard parameters and performance grant should be linked.
7. Recreational activities/beautification and landscaping/renewable energy generation opportunities needs to be explored to sustain operation and maintenance costs.
8. Micro irrigation should be made mandatory for government assisted area expansion programme under assured irrigation.
9. Rain water harvesting can be made mandatory for permitting ground water exploitation under WALTA act (Water, Land and Trees Act, Andhra Pradesh).
10. Electric facility/non-conventional energy sources should be made available to operate water lifting gadgets.
11. Road network in fields should be increased for effective use of technology and machinery.
12. Cold storage facilities could be made available to increase the shelf life of fresh fruits.
13. Hybrid and ultra-high density root stocks /seeds could be made available for fast economic growth of farmer community.
14. Adequate and timely funding under PMKSY with sufficient grant and minimum loan can be made available.
15. Visits of farmers on national and international arena can be organised for exposure.

## Watering More with Less

The Narayanpur Left Bank Canal (NLBC) in Karnataka is biggest and main artery of canal network under Upper Krishna Project. The canal is designed with 10,000 cusecs of water to irrigate 4.5 lakh ha in drought prone districts of Northern Karnataka.

For improving water use efficiency, the Government of Karnataka adopted micro irrigation, modernisation of canal system and Supervisory Control And Data Acquisition (SCADA) based automation, and canal top solar power project.

Under this programme, the main focus was on minimising water wastage and ensuring equitable distribution across and within states. A comprehensive strategy plan was worked out by the Krishna Bhagya Jala Nigam Limited (KBJNL) to improve water use efficiency by 25% in Narayanapur Left Bank Canal System.

Earlier, the water use efficiency was poor with 31.75%



against designed efficiency of 51%. However, through remodelling of existing canal system, conveyance efficiency is now improved.

SCADA made the canal system more efficient, responsive, flexible and cost effective. Further, canal automation aims at sharing water timely, judiciously, equitably and efficiently among farmers/stake holders in command area.

Improvements in the project led to reduction in water loss and increased crop productivity at tail end.

## 6.4 CASE STUDIES

### CASE STUDY 1: KULLU, HIMACHAL PRADESH

Diverse agro climatic conditions of Himachal Pradesh are extremely suitable for growing different types of agricultural and horticultural crops particularly off seasonal vegetables and fruits. Agriculture is the main occupation of people in the district and has an important role in the economy of the State.

#### Approach Adopted:

As part of preparation of a comprehensive District Irrigation Plan (DIP), officers from various departments visited remote areas and interacted with potential beneficiaries which helped them ascertain the actual requirements of irrigation.

As part of the implementation of Pradhan Mantri Krishi Sinchayee Yojana in the district, following initiatives have been undertaken:

- Total 903 farmers have been provided High-Density Polyethylene (HDPE) pipes, which cover an area of 122 hectares.
- Total 240 water harvesting structures were created in the district, which include farm ponds, irrigation kuhals, irrigation tanks, check dams and percolation tanks.
- Total 43 sprinkler irrigation systems were installed in an area of 59 hectares.
- Total 66 drip irrigation systems have also been installed covering an area of 110 hectares.
- Total 10 check dams, 11 percolation tanks, six farm ponds and 70 other structures like kuhals, bowdies, roof-top water harvesting structures with a capacity of 4.30 lakh liters have been constructed.
- Plantation of 31,500 horticulture and forest plants has been done in an area of 90 ha.
- Total 69 Water User Associations/ Krishi Vikas Sangh and 18 Watershed committees have been formed in the district.

#### Awareness Generation:

Awareness camps for stakeholders such as beneficiaries and *Panchayati Raj* representatives were held at Village, *Panchayat*, Block and District level. This was done to make them aware about the various components of the scheme and methods of implementation. *Kisan goshtis/ melas* and exhibitions were organised for farmers and other stakeholders. *Krishi Vigyan Kendra* facilitated interactions between farmers and scientists to address irrigation related



queries. Publicity was done by broadcasting through local channels and newspapers.

Total 15 training/ capacity camps have been held and 2066 participants have been trained. Training camps are organised by the agriculture and horticulture department in the remote areas of the district.

#### IMPACT

The key outcomes of the initiative (01.04.2015 to 31.12.2016) are as follows:

- Irrigation potential increased by 519 ha, with increase in coverage under micro-irrigation by 1,108 ha.
- Improvement in soil structure resulted in farmers shifting to cash crops from traditional cereal crops and growing high density varieties like spur varieties in apples.
- Shift from flood irrigation to micro irrigation assured better irrigation (More Crop Per Drop).
- Increased production of ₹15 crore in vegetables and ₹35 crore in fruits observed from the year 2014-15 to 2015-16 in the district.
- Support in terms of providing saplings, fertilisers, etc. has been provided. Efforts have been undertaken towards greenhouse construction, construction of drip irrigation pipelines, use of mulch films, digging of water ponds.

### 1.2 Completion of Priority projects under Accelerated Irrigation Benefit Programme with Command Area in District

Presently there is no priority project under the programme.

#### STRATEGIC ACTION PLAN OF PMKSY

COMPONENT	DEPTT.	ACTIVITY	TOTAL NO.	CCA (in ha)	PERIOD OF COMPLETION (Years)	ESTIMATED COST (₹ in LAKH)
AIBP	Irrigation & Public Health Department (I&P.H.)	Medium Irrigation	1	3,041	4	53,900

### 1.3 INCREASE IN IRRIGATION POTENTIAL

#### 1.3.1 Better management of existing resources increase in water use efficiency

Two community water storage tanks were repaired and 16 farmers were benefitted by two hectares of land under irrigation. Similarly, 903 farmers were provided HDPE pipes for irrigation covering an area of 122 ha. The water use efficiency has also increased.

#### 1.3.2 Completion of command area through all schemes

Total 1094 ha command area has been completed through various schemes by sister departments.

#### 1.3.3 Completion of ERM, RRR and SMI projects

Total 12 of Kuhals (FIS) have been completed and 325 ha of CCA created, though no special budget was available for the above schemes.

Presentation by the District

## Amplifying the Irrigation Potential

To extend the benefits of one of the largest irrigation canal networks to the farmers, Sardar Sarovar Project (SSP) in Gujarat was initiated on the Sardar Sarovar Dam.

However, in the overall development of SSP, acquisition of private land for sub-minors and pace of construction were major constraints, resulting in widening of gap between irrigation potential created and utilised. The challenge was overcome by use of Under Ground Pipe Line (UGPL) under the Command Area Development and Water Management (CADWM) programme of the Central Government.

Broad objectives under the umbrella programme of Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), were to utilise irrigation potential created under the project soon after its creation and improve water use efficiency and agricultural production.

Aligning with above objectives in 2012, the Government of Gujarat formed a policy for the construction of sub-minor UGPL with effective participation of Water Users' Associations (WUAs).

Since then, using UGPL has brought immense benefits to the farmers of Sardar Sarovar Project including the priority supply of water for tail-enders, and less maintenance requirement.

Against the ultimate irrigation potential of 17.92 lakh hectares, the irrigation potential created by completion of canal network up to minors is 14.18 lakh ha. With the achieved level of CADWM implementation, irrigation potential utilisation in SSP has risen to 10.82 lakh hectares, which is about 76% of the irrigation potential created and 60% of the ultimate irrigation potential.

## CASE STUDY 2: SIAHA, MIZORAM

Siaha District is situated in the north-eastern state of Mizoram. It is the Headquarter of the Mara Autonomous District Council, one of the three autonomous district councils within Mizoram.

### Approach Adopted:

A detailed document on Irrigation Plan to provide to the farmers has been prepared. The Irrigation Plan includes district water profile, water availability, water requirement and strategic action plan for irrigation. The potential horticulture area is 0.86 lakh ha of the total area of 1.99 lakh ha in the district.

As part of the implementation of Pradhan Mantri Krishi Sinchayee Yojana in the district, following initiatives have been undertaken:

- Total 75 individual water tanks, two check dams, two water reservoir, a turmeric pack house, strawberry terrace, and rainwater harvesting structure were set up.
- Solar water pumping system has been installed, gravitational pipelines were set up and percolation tank was constructed.
- Contour trenching was also constructed as it is one of the most important techniques to control soil erosion.
- A processing plant for turmeric has been created which has drying yard, slicer machine, pulveriser, grinder and packing machine.
- Support in terms of providing saplings, fertilisers,

etc. has been provided. Efforts have been undertaken towards greenhouse construction, construction of drip irrigation pipelines, use of mulch films, digging of water ponds.

### Convergence with Other Schemes:

The scheme is being implemented in convergence with other existing schemes like MGNREGS, Border Area Development Fund (BADF) and Backward Region Grant Fund (BRGF).

### Awareness Generation:

Awareness programmes have been conducted once a quarter for Self Help Groups (SHGs) and beneficiaries. Training programmes have been conducted for Watershed committee members and Watershed development team to upgrade their technical skills for watershed conservation. During the training programme, farmers are rewarded for good implementation of the initiative.

Training on processing of turmeric was facilitated for women of SHGs. Also, training on drip irrigation and fertigation was facilitated for farmers.



## OUTCOME & INNOVATION

- Various activities have been undertaken under PMKSY with a vivid objective of securing considerable achievement in exploitation of agricultural potentials
- A number of families now do subsistence farming doing away with the traditional system of farming Jhum. Further, more farmers are now opting commercial farming and horticulture
- With the on set of Integrated Watershed Management Programme (IWMP), which is also a part of the PMKSY, **Strawberry Cultivation** was introduced to the farmers. They were provided with certain number of agricultural kits and pipelines. This is particularly a commercial success in Neotala and Sihata villages raising per capita income of farmers in these villages
- More farmers in other villages are taking irrigation facilities provided under PMKSY

Presentation by the District

### Strawberry Cultivation in Niawhtlang & Siata villages



Presentation by the District



## CASE STUDY 3: ANANTAPUR, ANDHRA PRADESH

Anantapur is the 10th most populous city in the Rayalaseema region of Andhra Pradesh. Geotagging of all structures has been completed using satellite imagery.

Anantapur district falls in the rain shadow region of the Western Ghats and is one of the lowest rainfall receiving districts in the country (553 mm per annum). Failure of rains and prolonged dry spells have led to frequent droughts leading to an increase in migration and suicides by farmers.

### Approach Adopted:

A comprehensive District Irrigation Plan (DIP) was made focusing on Drought Proofing instead of Drought Relief. The main components adopted by the district administration include completion of Handri Neeva Sujala Sravanthi (HNSS) lift irrigation project, modernisation of Tungabhadra High level Canal (HLC) system, construction of new water harvesting structures, development of cascade of tanks through large scale excavation of farm ponds and innovative use of rain guns.

In order to maximise water use efficiency, the defunct Water Users Associations (WUA) were revived. In addition, capacity of tanks was increased through large scale desiltation covering 964 tanks, works for re-gradation of feeder channels was completed and repairs to existing check dams through 5,590 works was completed. 40,225 ha. of new area was covered under drip/ sprinkler micro irrigation on 90% subsidy. Further, 11298 ha. of mulching was also implemented.

Panta Sanjivani was implemented to provide protective irrigation to the rain fed groundnut crop during dry spells. Under this, detailed resource maps have been prepared for each village and farm ponds have been excavated for every 10 ha. of groundnut area for rain water harvesting .

An Android app based on traffic lights technology was developed to effectively implement the dry spell mitigation. The existing water resources along with geotagging were also mapped in the app to suggest the nearest water source on a real time basis. Another Android app with geofencing and photo feature was used to monitor the excavation of farm ponds. Drones have been used to monitor the execution and evaluation of works related to HNSS lift irrigation scheme.

### Convergence with other Schemes:

Amalgamating both PMKSY watersheds and MGNREGS, a total of 95,463 water related works were executed. A record

number of 73,228 farm ponds have been manually excavated in the district under MGNREGS.

### Awareness Generation:

State level workshops were conducted on various aspects of irrigation including latest technologies in micro irrigation for approx. 40,000 farmers. Separate divisional level workshops were conducted for the WUAs. Special training classes have been conducted at each mandal covering all sarpanches and other public representatives to take up water conservation measures.

Four cultural troupes have been engaged continuously for three months to educate farmers on water conservation in the village. Special video films have been prepared regarding benefits of farm ponds and such video films have been displayed in all 1003 Gram Panchayats in the district.

The regional horticulture training institute at Anantapur has organised 72 training programmes covering 3600 farmers. Further, 212 farmers were sent on an exposure visit. Voice messages were sent to the farmers on agronomic practices.

### IMPACT

The key outcomes of the initiative (01.04.2015 to 31.12.2016) are as follows:

- Irrigation potential increased by 15,783 ha, with increase in coverage under micro-irrigation by 39,801 ha.
- Total 51,825 water harvesting structures were created in the district.
- Developed new *ayacut* (area served by an irrigation project) of 91,621 ha and stabilised 1,33,230 ha.
- Excavated 73,228 farm ponds under MGNREGS.
- Almost every farmer has adopted micro irrigation in their fields.
- Total 1,41,975 farmers benefitted with an average increase of 31.8%.
- Farmers have shifted from low value rain fed crops to high value crops like banana and musk.
- Total 4,160 farmers have availed cashless facility and got drip systems installed.

### GPIP METHODOLOGY



### APPROACH OF HAR KHET KO PANI

- ❖ Gram Panchayat wise gap analysis done by using PRA exercise
- ❖ Active involvement of water user associations
- ❖ Repairs and restoration of existing water bodies
- ❖ Regradation of feeder channels
- ❖ De-siltation of tanks
- ❖ Development of cascade of tanks
- ❖ Micro irrigation on saturation basis
- ❖ Dry spell mitigation using rain guns
- ❖ Convergence of related departments



Presentation by the District



## CASE STUDY 4: BANASKANTHA, GUJARAT

Banaskantha District's climate is mostly sub-tropical monsoon type. This Northern Gujarat District has two major rivers - Banas and Saraswati. The major tributaries in the region are Sipu, Balaram, Arjuni, Umardashi. The District also has two major dams, Dantiwada and Sipu, one medium dam at Mukteshwar and 41 minor dams.

### Approach Adopted:

- The district has developed an Agriculture Contingency Plan and a comprehensive District Irrigation Plan (DIP) to ensure convergence of all programmes/activities for water conservation.
- Requirement of water for domestic use, crop, irrigation, livestock, and industrial purpose was calculated separately.
- Year wise strategic action plan for irrigation of the district was prepared department-wise and funds have been earmarked.
- Renovation, Restoration and Repairing (RRR) of old canal structure during off season was done to minimize loss of water.
- Regular contact with farmers and user groups/mandlis was established to assess their demands, time of release of water, frequency, etc.
- Under the Extension Renovation and Modernisation (ERM) and RRR activities, works of repairing of various canals including SS spreading canal, SSN canal, interlinking of tanks have been undertaken.
- Micro Irrigation (MI) was given more thrust as it was cost effective and its maintenance was easier.
- A special purpose vehicle company viz. Gujarat Green Revolution Ltd. was formed such as creating new water sources, enhancing potential of traditional water bodies (desilting, deepening of ponds etc.), augmenting distribution network by construction of link canals, promoting moisture conservation and controlling run off water (check dams, high bunds), etc.
- CCTV cameras were fitted at dams to monitor water level from remote places.
- Surveillance and broadcasting system were installed. Satellite imaging for monitoring purpose and SMS based tracking system were introduced.
- Geofencing of drip irrigation land was done.
- A state-of-art IT application, C-MIMS, has been put in place to process the MIS Application.
- Farmers can track stage-wise movement of their application

and details of claimed Government assistance.

- Effective IT mechanism is in place to prevent duplication of subsidy disbursement.
- Micro Irrigation (MI) was given more thrust as it was cost effective and its maintenance was easier.

### Convergence with Other Schemes:

Convergence with MGNREGS in farm pond deepening, land development/ levelling activities was done.

### Awareness Generation:

Promotional activities were done through audio visual and print media such as TV, radio, newspapers and advertisements. Farmers actively participated in regional/ agricultural events like Vibrant Gujarat Summit, Agritech Asia, Krishi Mahotsavs. Success stories of MIS beneficiaries were documented and promoted. A bi-monthly magazine titled Jal Jivan was published. Activities aimed at capacity building of farmers included exposure visits, *Krishi Melas*, shows, dramas, exhibitions, awareness campaigns, animation films, Participatory Irrigation Management (PIM), etc.

### IMPACT

The key outcomes of the initiative (01.04.2015 to 31.12.2016) are as below:

- Irrigation potential increased by 534 ha, with increase in coverage under micro-irrigation by 58,177 ha.
- Total 33 new water structures were created under the scheme.
- The water table has improved by 20 ft. around the structures.
- Increase in gross agricultural area: 65,000 ha, including 2,500 ha of unused land which was brought under agriculture.
- Increased production of 3,00,000 tones. Increased area for fodder has also helped in improved milk production
- There has been a change in cropping pattern – cereals to groundnut/potato/ horticulture crops.

## Innovations Adopted

- CCTV camera-based surveillance of water level in dams
- Automatic Weather Stations at dams and SMS based tracking system
- Introduction of pre and post Satellite imaging for monitoring purpose
- Compulsory introduction of Micro Irrigation System in dark zones and use of organic manures through them, helped in increasing the horticultural output



Presentation by the District

## CASE STUDY 5: KURNOOL, ANDHRA PRADESH

Kurnool District is located in drought prone Rayalaseema region of Andhra Pradesh, where deficit rainfall is a regular phenomenon. There are two irrigation systems covering one-third of cultivable area (i.e., 9.00 lakh ha.) in the District. These are Tungabhadra system and Srisailem reservoir system. Two-third of cultivable area depends on rains. The ground water table has depleted in recent times and crop failures have frequently occurred.

### Approach Adopted:

District has made efforts for early completion of projects like Muchumarri Lift irrigation, Siddapuram Lift irrigation, completion of distribution system under Handri-Neeva Sujala Sravanthi (HNSS) canal to irrigate one lakh acres in backward, drought prone villages. Apart from it, the administration has taken up initiatives like construction of farm ponds, rejuvenation of age old water bodies like stream, *kuntas* and construction of check dams, dugout ponds, percolation tanks etc. District has provided 2,500 oil engines to farmers to provide irrigation to the fields. Construction of 989 *kuntas* along with streams, 4,312 check dams, 11,600 dugout ponds, 915 percolation tanks was completed. Geotagging of all assets is being taken up and uploaded in Bhuwan Portal of GoI.

### Awareness Generation:

- Pamphlets were distributed on community oriented and individual oriented permissible works.
- Posters on season-bound priority items were displayed in the villages at prominent places. Print and electronic media was used for disseminating information and good practices.
- District level, Division level, *Mandal* level and *Gram Panchayat* level orientation programmes were conducted regularly.
- Publicity Vans (*Prachara Ratham*) are positioned in the colonies/wards for creation of awareness through songs, lectures and announcements.
- *Kalajathas* and stage shows are also organised in prominent places. Farmers are motivated during Janmabhoomi Programme and through exposure visits

to neighboring Villages/*Mandals*.

- Training programmes on water management and maintenance of accounts are conducted for farmers committee.
- Training programmes on irrigation and agricultural activities are being conducted for beneficiary committee. Trainings are being imparted to the lascars and operators of the schemes for proper operation and maintenance of Lift Irrigation Schemes.

### IMPACT

The key outcomes of the initiative (01.04.2015 to 31.12.2016) are as follows:

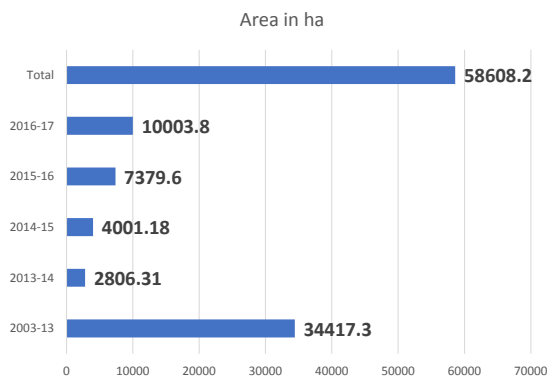
- Irrigation potential increased by 128,197 ha, with increase in coverage under micro-irrigation by 18,008 ha.
- Total 44,246 water harvesting structures were created in the district.
- Total 2,870 Soil Moisture Conservation (SMC) structures have been constructed under PMKSY and MGNREGS.
- Of the total 86,185 sanctioned Farm Ponds, 74,236 have been grounded and 32,728 have been completed.
- Through Farm Ponds, irrigation has reached to one lakh acres in drought prone mandals which has helped in percolation of 3.46 tmc of water.
- Through cascade of tanks along with feeder channels, 15,000 kms of streams and 2,000 *kuntas*/tanks have been connected.
- Ground water table has increased for nearly one lakh acre of land.

# HAR KHET KO PANI

## Better management of existing systems

- Gajuladinne project to LLC: (2015 & 2016)
  - Gajuladinne is a medium irrigation project on Handri River with 4 tmc capacity and meagre inflows
  - LLC is a canal from Tungabhadra and received full inflows
  - LLC water is diverted to Gajuladinne and protected standing crop of 12,000 acres
  - It is vice versa in 2016 apart from providing water to Krishnadoddi which depends on Tungabhadra flows - which failed in 2016 – from Gajuladinne and saved 22,000 acres
- Telugu Ganga Canal (TGP) to KC canal (2016)
  - TGP on Srisailam reservoir – KC canal on Tungabhadra reservoir – but linked through Sugar Cane OT at 0.38 km on TGP - drop in Galeru Stream – then drop in KC canal at 150 km and saved 4,000 acres
- HNSS to KC canal (2015 & 2016)
  - Tungabhadra dam – meagre flows- Srisailam – 70% in 2015 and 100% in 2016 - Two pumps out of 16 pumps of HNSS canal LI scheme is diverted to KC canal at their cross junction and saved 150,000 acres in Kurnool district

## PER DROP MORE CROP



<b>A.P. Micro Irrigation Project - Kurnool</b>	
<b>Saturated village under micro irrigation</b>	
Name of the Village	Bukkapuram
Name of the Mandal	Mahanandi
No. of units covered	1213
Area in Ha	Banana – 513.49 ha
	Turmeric – 582.50 ha
	<b>Total Area 1095.99</b>
Major Crops Grown	Banana Turmeric
Yield without micro irrigation (Tonnes)	28241.95 3080.94
Yield with micro irrigation (Tonnes)	38511.75 5134.90
Yield increased due to micro irrigation (Tonnes)	10269.80 2053.96

Presentation by the District

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## 7. STAND-UP INDIA

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Priority Programme for Prime Minister's Awards 2017

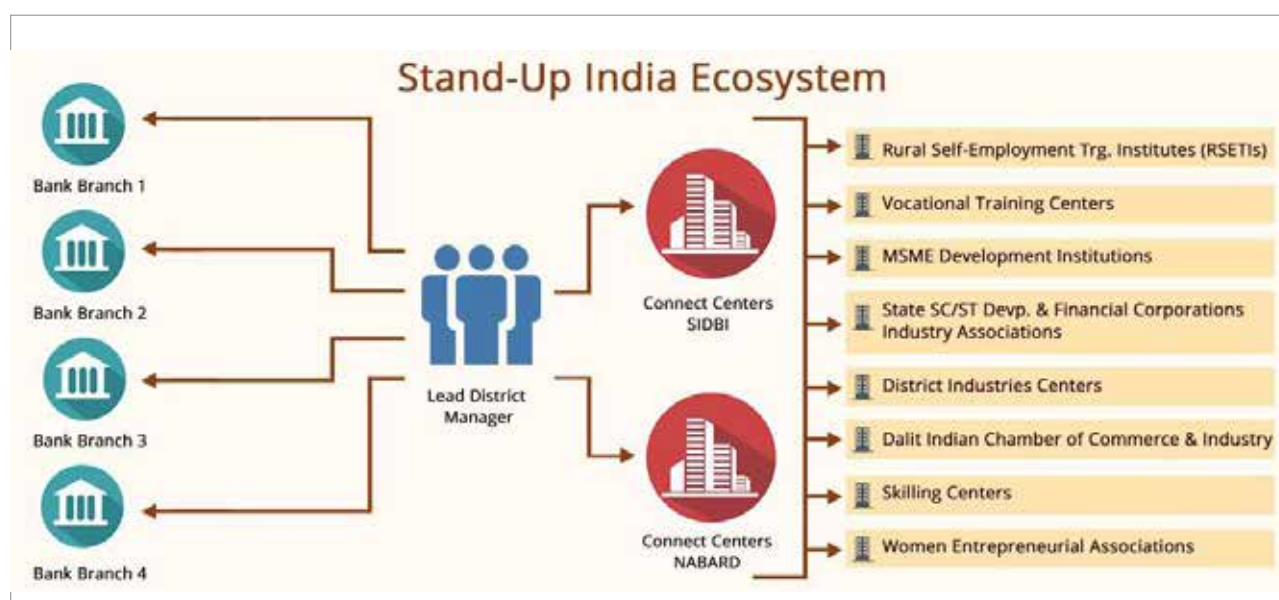
STAND-UP INDIA

## 7.1 INTRODUCTION

Stand-up India aims to empower every Indian and enable them to stand on their own feet. The programme recognises the challenges faced by Scheduled Caste (SC), Scheduled Tribe (ST) and women entrepreneurs in setting up enterprises, obtaining loans and other support needed from time-to-time for succeeding in business. The programme, therefore, endeavours to create an ecosystem that facilitates and continues to provide a supportive environment for doing business. The objective of the Stand-up India scheme is to facilitate bank loans between ₹10 lakh and ₹1 crore to at least one SC or ST borrower and at least one woman borrower per bank branch without collateral for setting up a Greenfield enterprise.

**The focus areas with regards to implementation of Stand-up India are as follows:**

- Increasing number of loans sanctioned and disbursed by Scheduled Commercial Bank (SCB) branches in the district to women and SC/ST entrepreneurs
- Increasing and addressing the requests by potential borrowers made on the Stand-up Mitra portal
- Connecting requests of potential borrowers to the right hand-holding entities
- Hand-holding events organised subsequent to sanction of loans
- Converging Stand-up India with existing schemes of Government of India or State Government
- Adopting innovative methods for implementation of the Scheme
- Ensuring transparency and accountability in implementation of the Scheme



Presentation by the District

## 7.2 BEST PRACTICES FOR REPLICATION



### 1. Awareness:

In order to make Stand-up India successful, awareness campaigns were organised including *melas*, financial literacy camps, etc. Orientation programmes for banks and beneficiaries were organised via online portals, workshops, etc., to make bank officials disbursing loans are clear about the Scheme and the beneficiaries are well educated about the Scheme benefits.

### 2. Hand-holding (pre and post sanction of loan):

Some successful practices involve:

- Hand-holding of borrowers from the targeted community
- Chief Minister's (CM) helpline is setup wherein beneficiaries can directly interact with CM's Office for query resolution (Burhanpur, Madhya Pradesh).
- The hand-holding efforts of bank officials begin at the onset of an application received via the portal or through

an offline channel.

- Efforts are being made to provide correct information and help the borrower on financial planning and business plan preparation and post disbursement of loan. The bank officials and other implementing agents ensure that the borrower is provided help proactively.

### 3. Effective co-ordination amongst implementing units:

Since the Scheme is to be implemented by banks and its branches, it is essential that all agencies and persons involved, i.e. SIDBI, LDMs, and bank officials are at the same page and understand the nuances of the Scheme and work effectively towards the Scheme implementation. Successful districts and their bank branches are able to sanction loans not only to the minimum mandate but above and beyond that. In such success stories, entrepreneurship within women, SC/ST communities is given a thrust by means of effective coordination.



## 7.3 SUGGESTIONS FOR EFFECTIVE IMPLEMENTATION

1. Bank officials were not aware of the Scheme details and thus are wary of sanctioning loans to larger number of people. Lack of motivation and incentives also hold back the officials in sanctioning loans. To overcome this hurdle, banks should be incentivised to motivate and reward officials and banks with large number of disbursements while offering due diligence.
2. All the stakeholders of the programme should be educated about the programme by means of workshops and trainings to make banks and beneficiaries aware of the process and there is minimum hindrance in disbursing of loans.
3. It is important to invest in IEC activities and create a general sense of awareness which reaches the target beneficiary. Also, the target beneficiaries should be motivated and handheld to avail such facilities. It is also important to build success stories in all geographical regions for motivating the masses.
4. There is also lack of efforts for convergence with other schemes. The larger aim is to empower people to setup their enterprises and for this the masses have to be catered to by different schemes. The Stand-up India Scheme benefits the women and SC/ST communities. Stand-up India can leverage from enquiries on MUDRA, etc. and thus can reach out to persons interested in taking loans to start their enterprises. At the moment, there is not much synergy in implementation among schemes such as Startup India, MUDRA, Stand-up India, etc.
5. It is important that there are facilitation centers, both physical and online, wherein people can approach with their ideas and plans and can get facilitated by handholding to avail the right scheme which fits their requirement. In essence, this would help in convergence of schemes and increase the coverage of beneficiaries.





## 7.4 CASE STUDIES

### CASE STUDY 1: KULLU, HIMACHAL PRADESH

The district has 89 scheduled commercial bank branches.

#### Initiatives undertaken:

Kullu adopted a multi-thronged strategy which required budging and prodding at multiple levels to motivate the target sections of society. District Level Consultative Committee (DLCC) meetings under the chairmanship of Deputy Commissioner, were held on regular basis to review progress made under the programme.

A sustainable business growth model has been adopted which encourages beneficiaries to share their experiences and solve problems amongst themselves. Continuous hand-holding and support is being provided by the respective agencies and banks to the beneficiaries.

#### Awareness generation:

All Government agencies, specially the Block Development Officers were advised to take apt measures to popularise the programme, identify aspiring entrepreneurs and provide assistance to them.

- Information about the programme was disseminated

at village level through *Panchayat* Secretaries in *Gram Sabhas* and other forums.

- Institutes imparting vocational trainings like RSETI etc. were also involved.
- Tailor made trainings were conducted to spread awareness for specific activities.

#### IMPACT (upto 31.12.2016)

- Under the programme, 20 bank branches sanctioned loans to SC/ST and women entrepreneurs.
- To beneficiaries, 24 loans amounting to ₹4.53 crore has been sanctioned.
- Employment has been generated for more than 2,000 youth under the Scheme.
- Several entrepreneurial success stories have come out in the District by means of Stand-up India Scheme.
- Disbursement of loan is hassle-free and loans are disbursed within 15-20 days from the date of application.



### POLICY INTERVENTION



- Focus on available opportunities/ resources
- Conformity with local eco-system
- Tailor-made trainings for specific activities
- Involvement of all Government Departments/agencies to popularise the scheme upto grass root level
- Regular review of progress and monitoring
- Motivation of beneficiaries to adopt best practices and use innovative techniques



### SUCCESS STORIES



- Processing of local wild flora, plants, shrubs, flowers, and fruit seeds for manufacturing commercial products




Presentation by the District

## CASE STUDY 2: SHAHDARA, DELHI

Shahdara District of Delhi has 108 scheduled commercial bank branches.

### Initiatives Undertaken:

Lead District Manager ensures transparency and accountability by contacting various customers in different bank branches. District Level Bankers Committee (DLBC), under the chairmanship of District Collector, also periodically reviews the implementation progress. Lead Bank in District Shahdara, in consultation with revenue officers and bank branches, organised 47 meetings during the period wherein approximately 7,700 clients/ prospective borrowers participated. Submission of applications is linked with AADHAAR, thereby, reducing the possibilities for submission of multiple applications by a borrower. Action is initiated by bank branches within 48 hours of receipt of the application under the Scheme. Loan is sanctioned within 15 days. Bank branches also encouraged home visits in order to increase participation. After sanctioning of loan, bank officers conduct periodical visits at the enterprise sites for inspection.

### Awareness Generation:

- Awareness was generated about the programme using various methods, such as distributing pamphlets, publicity through Public Address system, bulk messaging to prospecting beneficiaries, putting banners in the branches and public places.
- Special camps are held to promote the programme among general public.

- Trainings for entrepreneur development, mentoring, skilling, financial training, etc. were imparted to potential borrowers.

District encourages banks, especially those who have not received any applications under the programme, to conduct special camps, spread awareness about the programme and identify potential borrowers. Banks are also advised by the District to counsel the prospective beneficiaries for convergence of the programme so that the scale of finance is broadened to meet financial requirement of the concerned individual/firm.

### Convergence with Other Schemes:

Special stress is laid on the convergence of this programme with schemes such as Prime Minister's Employment Generation Programme (PMEGP), Khadi and Village Industries Commission (KVIC) and MUDRA.

### IMPACT (upto 31.12.2016)

- Under the programme, 21 bank branches sanctioned loans to SC/ST and women entrepreneurs.
- Loans to 49 beneficiaries were sanctioned under the Scheme, amounting to ₹9.36 crore.
- 25 loans disbursed under the Scheme, amounting to ₹3.98 crore.
- 300 persons have been engaged/ employed in the new ventures setup under the Scheme.

### 2.1 INNOVATIONS ADOPTED IN IMPLEMENTATION, INCLUDING INNOVATIVE USE OF AVAILABLE RESOURCES

In order to reach the targeted beneficiary and to ensure compliance of the Scheme, following basic criteria were considered in first instance:

- ▶ funding the right things
- ▶ doing it right
- ▶ doing it in the right amount

Other efforts made regarding promotion and awareness of the Scheme:

- Banks, especially those who had not received any applications under the Scheme, conducted special camps, spread awareness about the Scheme and identified the potential borrowers
- Visited home and working place, enquired from nearby residents/local about the background, experience and character of the applicants, i.e. prospective borrowers/beneficiaries
- Examined the project report and assessed loan requirement in aforesaid perspectives

## ILLUSTRATIVE SUCCESS STORY

TIRUPATI TRADERS

PROPRIETOR – MS. NIDHI AGARWAL

FINANCED BY: BANK OF BARODA, MANDOLI BRANCH

### Deals in: Trading of FMCG products

Provided employment to 12 people-

- 6 salesmen
- 1 godown keeper
- 2 suppliers
- 2 auto drivers
- 1 computer operator/accountant

Presentation by the District

## Converging the Benefits

The Raipur district in Chhattisgarh converged Stand-up India scheme and the State Industrial policy to provide maximum benefit for entrepreneurs. This was enabled through focusing on manufacturing sector as it allows more benefits and extending support to weaker sections.

The subsidy available to weaker section (40%) and interest subsidy (75%) in the state policy was linked to the Stand-up India Scheme. Moreover, the benefits under stamp duty and electricity duty exemption provisions of the State Industrial Policy were availed for the Stand-up India applicants.

The Stand-up India Programme benefitted applicants under other schemes too. The Prime Minister Employee Guarantee Yojana (PMEGY) has a disbursement limit of ₹25 lakh whereas Stand-up India limit is ₹1 crore. Many PMEGY candidates wanted loans more than the limit, and they were thus connected to the Stand-up India scheme. Banks also benefitted under Stand-up India as they have defined priority sector lending targets and the same was aligned to the Scheme.

The administration also used its discretionary power to help solve some of the Non-performing assets (NPA) problems faced by banks by linking their support to Stand-



up India. Clearance of NPA under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act (SARFAESI Act) was done.

The administration cleared ₹233 crore of NPA cases under the act and this was a huge motivation for banks. Since Ease of doing business (EoDB) has a single window clearance rule and the support of portals like Udyam Akansha, this was also linked with the Scheme.

In the past one-year, more than 11,000 units have been registered under Udyam Akansha of which 2,700 are from Raipur district alone.

## CASE STUDY 3: BURHANPUR, MADHYA PRADESH

Burhanpur District has 53 scheduled commercial bank branches.

### Initiatives Undertaken:

The District has adopted easy processes in considering the applications of Women/SC/ST at sponsoring agency level and at bank branch level.

Step by step process followed:

1. The application is examined by a Task Force Committee of the District.
2. Thereafter, it is sent by the District Office to concerned banks who undertake an interview of the beneficiary, followed by physical visit.
3. CIBIL screening and market enquiries are done to assist the beneficiary, in preparing DPR of the project (if the same is above ₹50 lakh).
4. Thereafter, the KYC application is filled up. After 30 days of application, the loan is sanctioned and disbursal is done within a period of 45-60 days.

District Magistrate, Lead District Manager, GMDIC and other officials visit the units financed under the programme regularly to know the challenges faced by them. The District embraced State Government policies for tax relaxation and other facilities. Under the programme, banks maintains transparency for early disposal of applications.

### Hand-Holding Support:

- The District has set up dedicated portals providing end to end services across the District.
- Jansunvayi, a forum held every Tuesday from 11 am to 1 pm allows applicants to raise any queries/issues faced after sanctioning of loan.
- There is the CM's helpline, wherein beneficiaries can directly interact with CM's Office for query resolution. Applications can be made through [www.mponline.gov.in](http://www.mponline.gov.in) portal.

### Awareness Generation:

The District has involved Panchayati Raj Institutions (PRI)/ Local Self Government to generate awareness about the programme.

- Seminars and workshops are also conducted at various locations of the District.
- Banks helped in publicising the Scheme through distribution of pamphlets.
- Training programs were arranged for development of Entrepreneurship and Digital India at Rural Self Employment Training Institutes (RSETI) & Centre for Entrepreneurship Development Madhya Pradesh (CEDMAP).
- Meetings were conducted with Rotarians at Engineering/ Polytechnic College.
- *Swarojgar Sammelan* and Bank loan *mela* were organised at four locations, which witnessed participation of Honorable Cabinet Minister, Local MLAs, *Janpad Adhayaksha*, *Zila Panchayat Sadasya*, Bankers and 500+ beneficiaries, among others.
- The District has used MP-online Government website, MSME website, electronic and print media, District website and social media like Facebook, WhatsApp, etc. for successful implementation of the program.
- 15 Task force Committee meetings and five District level Coordination Committee meetings were organised in the presence of public representatives.

Convergence with other Schemes

Stand-up India program in Burhanpur has been interlinked with Mukhyamantri Yuva Udyami Yojana (MMYUY), Prime Minister Employment Generation Programme (PMEGP), MSME and Mukhya Mantri Sadak Yojana (MMSY).

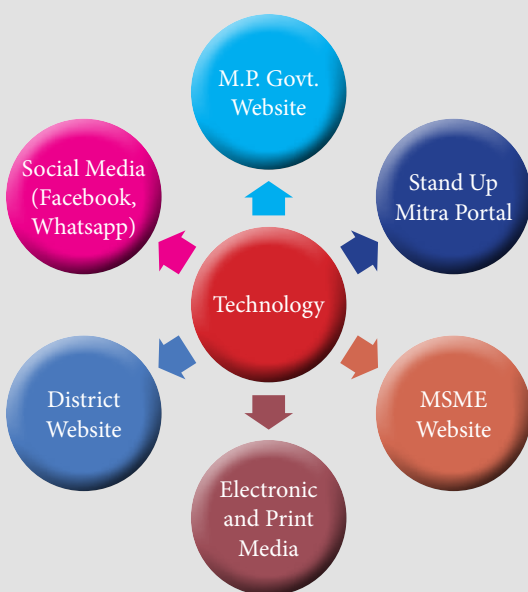
### IMPACT (upto 31.12.2016)

Under the programme, 13 bank branches have sanctioned loans to SC/ST and women entrepreneurs. In the District, loans have been sanctioned/ disbursed to 27 units, of which 15 are manufacturing units, nine are service units and three are trading units. Proposals of eight units are under evaluation for sanction of loan under Stand-up India.

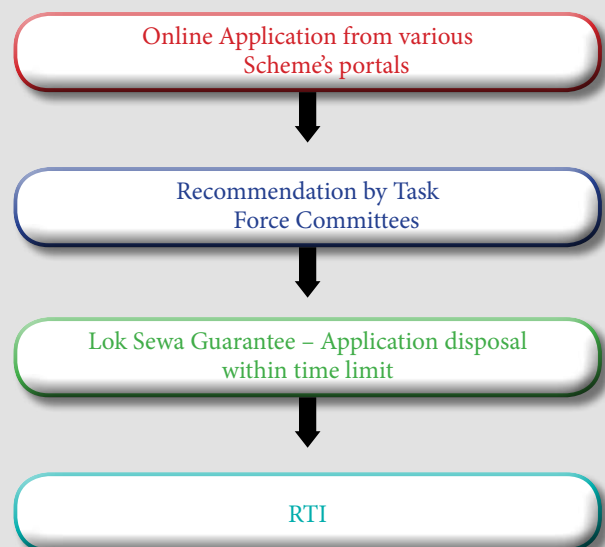
### INNOVATIONS AND LOCAL POLICIES ADOPTED



### TECHNOLOGY USED FOR IMPLEMENTATION



### TRANSPARENCY & ACCOUNTABILITY



Presentation by the District

## CASE STUDY 4: RAIPUR, CHHATTISGARH

Stand-up India was officially launched in Raipur on 24th June 2016 in a State-Level Workshop which witnessed participation of more than 5,000 entrepreneurs. The District has 494 scheduled commercial bank branches.

### Initiatives undertaken:

The District devised a Standard Operating Procedure (SOP) for handling requests made by applicants on Stand-up Mitra Portal. The SOP details various steps required to be taken for processing of applications under the programme.

The District has prepared a list of Frequently Asked Questions (FAQs) to address anticipated queries of the borrowers/applicants. A Single Window System has been set up by the District where an applicant is asked a few questions to assess his requirement and accordingly, his request is forwarded to the bank or concerned department/organisation. The response time for handling requests is less than 15 days in the District. Based on the project, applicant is advised about the clearances required and he/she can apply for the same through the portal.

The request for handholding, training, infrastructure and certification support are received both online and offline. Thereafter, the borrower is redirected/advised to contact the following institutions/organizations:

- District level Coordination Committee, Raipur
- Directorate of Industries, Raipur
- MSME Directorate, Raipur
- District Industries Centre, Raipur
- Private partners (Matrix Foundation/ Ojas Foundation/ AISECT Training Centres)

### Monitoring:

A Special Monitoring Committee for Stand-up India under the Chairmanship of District Collector has been constituted. The committee with CEO - Zila Panchayat, Lead District Manager of Bank (LDM), Chief General Manager (CGM) District Industries Centre, banks and other stakeholders holds periodic meetings for monitoring the implementation of the programme including requests for handholding.

Nine district level workshops have been conducted under the Chairmanship of District Collector, wherein, all stakeholders (beneficiaries/ banks/ industry department/ Stand-up India Help Centers etc.) met and discussed issues related to disbursement of loan and further providing help required by beneficiaries in setting-up of enterprises.

Task-Force Committee for Prime Minister Employment

Guarantee Programme (PMEGP) and Mukhyamantri Yuva Swarojgar Yojana (MMYSY) holds meetings in presence of public representatives.

### Hand-holding support:

Udyami helpline (1800-233-3943) has been established for helping entrepreneurs who wish to seek information about Stand-up India and other schemes, including the procedure, eligibility formalities to be completed, etc.

### Awareness Generation:

In the district, the programme was publicised by holding State level Workshop. Advertisements are published in print and electronic media. 5 District level workshops have been organised to encourage and educate women and SC/ST population.

140 Stand-up India Help Centers (SUHCs) have been set up in the District. The programme was also publicized through use of social media including WhatsApp groups, brochures, posters and banners. Camps and stalls of Stand-up India are put up at events such as Collectorate Jan Darshan (every Monday), Lok Suraj Abhiyan and Jan Samasya Nivaran Shivir (twice in a month), *Digi Dhan Mela*, etc.

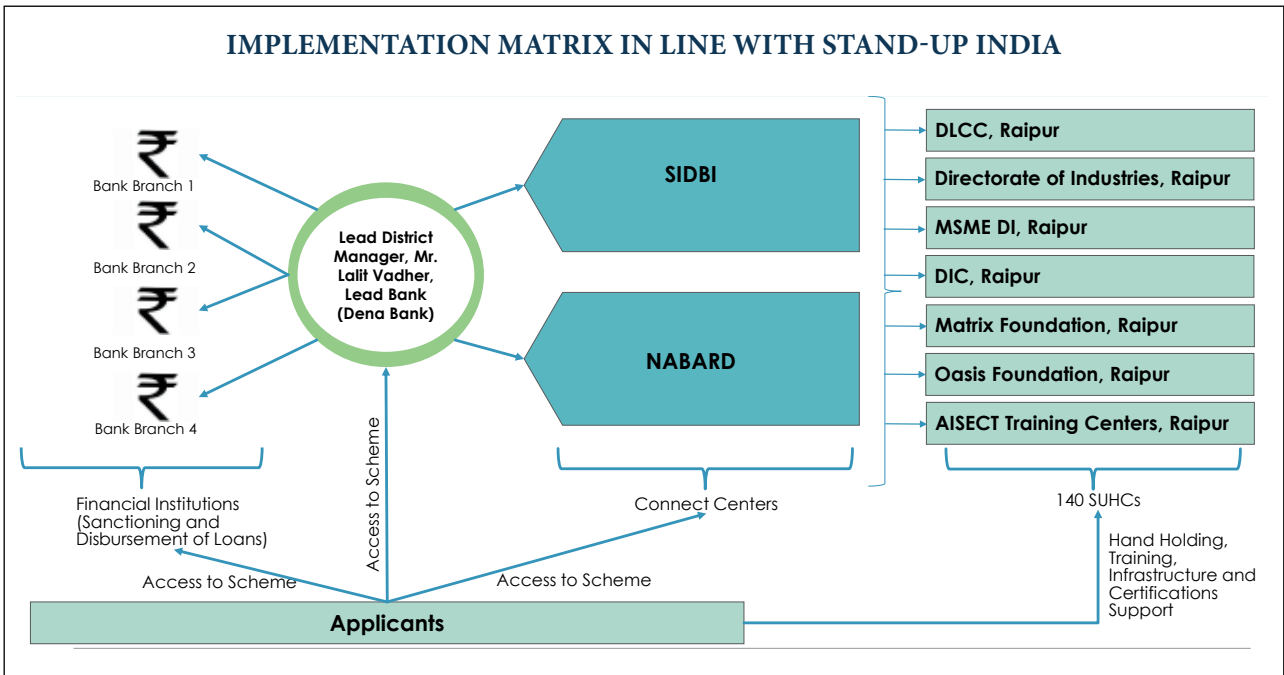
### Convergence with other schemes:

One of the key initiative undertaken by the District is convergence of Stand-up India programme with other State Government Schemes. Stand-up India cases has been made eligible for incentives under the category of priority sector (selected sunrise sectors identified by state) through State's Industrial Policy. The margin money under MMYSY (Mukhyamantri Yuva Swarojgar Yojana) is being used for Stand-up India cases. Similarly, all Stand-up India cases are eligible under weaker section and priority sector lending for banks as per RBI guidelines.

### Impact (upto 31.12.2016)

Under the programme, 83 bank branches have sanctioned loans to SC/ST and women entrepreneurs. Loan amount of ₹25 crore has been sanctioned to 93 units, of which 83 are women and 10 are SC/ST. Loans amounting to ₹8.88 crore have been disbursed to 59 units.

### IMPLEMENTATION MATRIX IN LINE WITH STAND-UP INDIA



### EASE OF REGISTRATION

#### Single Window System

**CG has consecutively been ranked 4<sup>th</sup> in EoDB rankings**

- ✓ SWS is being utilized for registration of cases



#### Ease of Registration

- ✓ Register on online single window platform.
- ✓ Create ID and Password to access the portal.
- ✓ Register Entrepreneur and Enterprise.
- ✓ Self-certify Acknowledgement Form .
- ✓ Acknowledgement Form as proof of registration.



More than 10,900 + units registered in last 1 year, showcasing the ease of registration available under Single Window System in Chhattisgarh

**Single Window Login**

## CASE STUDY 5: UJJAIN, MADHYA PRADESH

Ujjain District has 202 scheduled commercial bank branches.

### Initiatives Undertaken:

Ujjain Stand-up India has been locally rechristened as UMANG. The District Administration has laid down well defined procedures as per the Stand-up India Guidelines.

1. On receipt of online application, the proposal is reviewed by a team of three officers, viz. Lead District Manager (LDM), NABARD, District Development Manager (DDM) and SIDBI.
2. Thereafter, the applications are segregated as Ready borrower and Trainee borrower.
3. The application of ready borrower is forwarded (online/offline mode) to the concerned Line Department for preparation of DPR.
4. After DPR preparation, the Line Department forwards the proposal to the concerned bank for sanction and disbursement and provides help to the borrower/beneficiary in banking procedures.

### Hand-Holding Support:

- For a trainee borrower, Training Need Assessment (TNA) form is filled. Depending upon the training needs of borrower, he/she is re-directed to one of the 17 designated training centers of the Ujjain District.
- The District used innovative ideas, such as Catch them Young, for targeting young beneficiaries to avail the scheme.
- Dedicated public grievance helpline has been established for helping entrepreneurs.

### Awareness Generation:

Stand-up India in Ujjain has been given wide publicity under the name of *Umang*.

- Hoardings and flexes have been put up in banking institutions throughout the District.
- Vernacular Urdu language pamphlets were used for wider coverage.
- Social media campaigns like WhatsApp groups and Facebook were used for creating awareness.
- A dedicated Mobile App Hello Ujjain has been rolled out for better implementation of the programme.

- Local bodies, business groups and communities, women associations and Rotary clubs were involved for in the implementation of the programme.
- Free training programmes were organised for the beneficiaries of PMEGP which also included the entrepreneurs of Stand-up India.
- Awareness programmes were conducted through ITIs, particularly women ITIs.
- Workshops were conducted by SIDBI and NABARD for creating awareness.
- Bank camps in Chief Minister Kisan Maha Sammelan campaign were organised for marketing.
- Free debit cards were distributed to beneficiaries for promoting cashless transactions.

### Convergence with Other Schemes:

Stand-up India has been interlinked with existing schemes of State Government and Government of India. Benefits of schemes such as Chief Minister's flagship scheme of 'CM YUVA Udyami', Prime Minister's Employment generation Programme (PMEGP) and Rural Self Employment Training Institutes (RSETI) from NABARD are also provided to entrepreneurs under Stand-up India. Preference is given to the beneficiary of Stand-up India in setting up of enterprise under Farmer Producer Organisation (FPO) fund of NABARD. The District Administration also plans to give preference to Standup India beneficiaries in Government procurement.

### IMPACT (upto 31.12.2016)

Under the programme, 31 bank branches have sanctioned loans to SC/ST and women entrepreneurs. 83 loans have been sanctioned to 50 women and 33 SC/ST entrepreneurs.

A total of 63 loans have been disbursed. This has resulted in generation of direct employment of 4000 persons and indirect employment of 10,000 persons. Potential borrowers have given good response to the programme and requested for training on eco-friendly products, agriculture and allied activities, health, textiles, financial literacy, digital banking, etc.



### 1.4 HANDHOLDING EVENTS

All the banks established big camps for two days in the Chief Minister's *Kisan Maha Sammelan* campaign and made aware approximate 10 thousand rural future entrepreneurs.



Rigorous Hand holding meeting training/seminars in R-SETI(AA)

In DLCC, BLBC, NABARD, SIDBI workshops and seminars conducted



Presentation by the District

## Strength in Collaboration

Medchal-Malkajgiri District in Telangana embraces a wide range of industries, educational institutions and natural resources. With a population of 28 lakh, the district comprises of two Revenue Divisions and 14 Mandals with 29 Commercial Banks through 482 branches.

Medchal-Malkajgiri District converged Stand-Up India Scheme and state industrial policies to provide maximum benefit to entrepreneurs. Telangana State Industrial Development and Entrepreneur Advancement (T-IDEA), and Telangana State Programme for Rapid Incubation of Dalit Entrepreneurs Incentive Scheme (T-PRIDE) were merged. A single window clearance through Telangana State Industrial Project Approval and Self Certification system (TS-IPASS) was also introduced.

Through T-IDEA, the State Government is now supporting the project with Investment subsidy of 15% for

women and 35% to SC/ST besides stamp duty exemption, VAT and CST exemption for five years and power reimbursement. The State is also offering skill development facilities under Central Institute of Plastic Engg. Technology (CIPET), Indian Institute of Packaging (IIP) and support institutes like NIMSME, MSME-DI for EDP trainings.

Stand-up India is also benefitting traders besides industries and services taking up green field projects. To reach the target beneficiaries, wide publicity is was done by the District Administration through DICCI, women organisations and banks.

Banks further guided beneficiaries by linking with handholding institutions and making them loan ready. Co-ordination meetings with bankers, and promoting institutions and entrepreneurs, let the District achieve 383 sanctions during 2017-18.

## Helping the Weak Stand

To support entrepreneurship among women and SC & ST communities, the Gwalior District Administration in Madhya Pradesh and all stakeholders promoted Stand-up India scheme through various hand holding agencies like DIC, NABARD, RSETI, FLCC and others.

The District Administration took all possible steps to mitigate challenges. All departments were instructed to provide top priority to green field enterprises being set up under Stand-up India Scheme. The forum was used for beneficiaries for whom regular meetings were organised by LDM and NABARD to sort out their problems.

Additionally, the administration used its discretionary

power to help solve some of the Non-Performing Assets problems faced by banks by linking their support to Stand-up India. Banks were advised to promote this priority programme in all DLCC meetings.

State sponsored agencies were also advised to provide maximum benefit to the entrepreneurs. District Administration organised fairs wherein Stand-up India was popularised among people. With the focus on manufacturing sector, assistance was finally extended to weaker sections under the State policy and linking the same to Startup India. Further, the subsidy and interest subsidy in the State policy was linked to the Stand-up India Scheme.

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## 8. STARTUP INDIA

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Priority Programme for Prime Minister's Awards 2017

STARTUP INDIA

## 8.1 INTRODUCTION

The Government of India decided to boost the Startup ecosystem in the country and help India become a nation of job creators rather than job seekers. Hon'ble Prime Minister, Shri Narendra Modi, announced the 'Startup India' initiative on the 69th Independence Day celebration of India, and subsequently, the Startup India Action Plan was launched on January 16, 2016 in New Delhi. Through this initiative the Government aims to empower Startups to grow through innovation and design and to accelerate spreading of the Startup movement.

The focus areas, with regards to implementation of Startup India for the States/ Union Territories are as follows:

- Startup Policy: Notifying a Startup policy
- Simplification & Handholding:
- Enabling ease of registration as a Startup
- Enabling ease of recognition as a Startup
- Enabling ease of compliances under various laws
- Facilitating for setting up of incubators
- Setting up a dedicated Startup Cell/ Helpline
- Setting up a dedicated Portal/ Mobile Application
- Funding Support: Undertaking initiatives to increase access to funds for Startups and formulating a credit guarantee scheme
- Industry-Academia Partnership: Building partnerships with Industry and,
- Educational Institutes to set up incubators and support for vocational training institutes
- Fest/ Events: Organising Startup Fests/ Events.
- Others:
- Adopting innovative ways for effective implementation of scheme
- Ensuring transparency/ accountability in implementation of scheme



## 8.2 BEST PRACTICES FOR REPLICATION

### Simplification and Hand-holding:

- A unified platform for each State knitting together all facilities and services for Startups opened i.e. a single window online platform. The platform eased the registration and recognition process and provided a 24X7 helpline through a Startup cell to address all queries related to the Startup ecosystem. The platform also provided matchmaking between incubators, Venture Capitalist Funds (VCFs) and Startups.
- Karnataka was the first State to announce a multi sector Startup policy. The State has a Startup cell with a dedicated relationship manager and Startup Portal which helps Startups with registration, application for Incentives, and booster kit.
- Karnataka and Telangana allow self-certification based compliance under Labour and Environment laws identified by DIPP.
- The Gujarat Government has launched a dedicated mobile application and web portal for Startups i.e. startupgujarat.in for handholding and end-to-end support in registration, schemes and mentorship.
- The Telangana Government has set up an innovation cell with dedicated web portal providing end to end services to Startups across the state and beyond.

### Funding Support:

- Increased access to funds facilitated by means of continuous on boarding of Venture Capital Funds (VCFs) and investors. A fund of funds was setup so that funds committed by State, Government Institutions and others are accumulated and disbursed effectively. Karnataka earmarked ₹200 crore to invest across multiple sectors.
- Different Governments mobilised funds for Startups across different sectors and growth stages providing financial assistance through fund of funds for Startups both in Seed and Growth stage.

- States included different leading institutions to provide financial assistance to Startups. Startup funds, Students Innovation Funds for sector specific and region specific Startups have been setup.

### Industry Academia Partnership:

- Efforts were made to enrol more number of incubators for recognition and mentoring of Startups. Innovation Hubs, Tinkering Labs, Research Parks etc. were setup by leveraging educational institutes within the State.
- The Karnataka Government has tied up with NASSCOM, IMAI and 91Springboard for setting up incubation facilities and for providing mentorship.
- The T-Hub of Telangana partnered with India's three premier academic institutes IIT-H, ISB & NALSAR, which is a public private partnership, to build a Startup ecosystem in the state.

### Awareness:

- Different Open house and other events were organised by the States to create awareness about the initiatives undertaken by Government for startups. Karnataka State created a networking platform for all the stakeholders such as BengaluruITE.biz 2016, YESSS Program, Startup Top Tech-25 Awards, Hackathons, Startup Pavillion, Bengaluru India Bio 2016, Bio Accelerate, Bengaluru India Nano 2016, TiECon 2016 in Hubli and Bengaluru, Anthaprerana 2016 by TiE, Startup Dialogue 2016 by Deshpande Foundation.
- T-Hub of Telangana organised 54 events. India's largest Startup conference was conducted by the state in partnership with T-Hub and Indian School of Business (ISB).
- A number of events, including Vibrant Gujarat Startup Summit, were organised by the State Government to provide a networking platform to stakeholders.

## 8.3 SUGGESTIONS FOR EFFECTIVE IMPLEMENTATION

### Stratup Policy:

Target beneficiaries can take optimal advantage if benefits under different welfare schemes are converged. There is a need for all States to notify their Startup Policy which amalgamates all incentives, benefits and efforts taken by the State governments to provide a thrust to the Startup vision. The policy would cover the entire framework and way forward for the entire Startup ecosystem. The policy would also be required to be periodically modified in order to be more effective and facilitate more members of the Startup ecosystem.

### Multi-Sector Approach:

Focus on multi-sector Startups is required to create a holistic ecosystem for Startups to create opportunities for all people skilled in various disciplines. Initial success stories come from the IT sector and Startups. Sectors such as agriculture, manufacturing, IT/ ITes, Skill, Health, etc. should be prioritised from policy to execution. Non-tech

Startups should be carefully looked at in order to tap on and retain indigenous Startups which are innovatively tackling local challenges.

### Awareness:

Lack of awareness is the biggest challenge for effective implementation. It was observed that the Startup community as well as persons who are willing to enter into the community are not aware of the schemes, benefits and incentives. There is a clear lack of knowledge and ineffective information dissemination. To overcome this challenge, Startup fests, events, programmes and round tables should be held throughout the year to promote the Startup culture within the State. These events should reach out to the masses and serve as a platform for industry, academia and other stakeholders to come together and exchange ideas. These platforms can also serve to unearth hidden talents and help small entrepreneurs get much needed visibility and exposure in order for them to expand and grow.

## Handholding Startups



A unified platform knitting together facilities and services for startups is a necessity for a startup ecosystem to develop.

Single window online platforms drive the ease of registration and recognition process and provide a 24X7 helpline through a startup cell to address queries.

Working on the lines, the Government of Karnataka launched an online platform to register startups, mentors,

incubators, institutes, investors and partners. Registered startup have access to a 'Booster Kit', which provides software tools (debugging and testing) and services (cloud, telephony, payment, incubation and marketing) at a special price, tailor-made to cater to needs of young entrepreneurs. Over 1,000 startups were registered until December 2017.

## 8.4 CASE STUDIES

### CASE STUDY 1: GUJARAT

#### Background/ Initiatives Undertaken:

- Industrial policy for assistance for startups/ innovation and Electronics and IT/ITeS Startup Policy notified by the Govt. of Gujarat, to undertake sector specific policy interventions supporting innovation, entrepreneurship and incubation in the state.
- Established International Centre for Entrepreneurship and Technology iCreate in PPP mode with a world-class incubation centre under the aegis of Gujarat Foundation for Entrepreneurial Excellence.
- State has a strong presence of incubators and accelerators such as CIIE-IIMA, NID-Incubator, Venture Studio, Innovation and Incubation Centre.
- A dedicated mobile application and web-portal for startups, i.e. startupgujarat.in, for handholding and end-to-end support in registration, and Government schemes, mentorship.
- Funding assistance is provided to startups by leading institutions, i.e. GVFL, Gujarat Angel Investors Network, Ahmedabad Angel Investors etc.
- A number of events, including Vibrant Gujarat Startup Summit are organised in the state to provide a networking platform to startup stakeholders.

#### Key Achievements/ Impact:

- Student Innovation Fund of ₹200 crore has been earmarked.
- 52 innovative projects are being supported and 125 projects have been identified for potential support under the Startup/Innovation Scheme.
- Over 45 ventures have been incubated in diverse domains such as health and energy.
- 31 incubator institutions and 101 Startup projects have been selected for assistance under the Startup Policy of the State Government.

#### Background:

Gujarat has been promoting Startups by encouraging entrepreneurship and providing support in funding, mentoring and incubation.

It recognises the need for promoting innovation, Startups and creating an ecosystem for Startups in the State.

#### Approach Adopted:

Scheme for Assistance for Startups/ Innovation under the Industrial Policy 2015

Government in its efforts to bridge the existing gaps at

various stages of Startup development cycle and to create a conducive Startup ecosystem, the State Government introduced the Scheme for Assistance for Startups/ Innovation under the Industrial Policy 2015 in January 2015.

#### Genesis of Startups:

Centre for Entrepreneurship Development (CED) was established in 1979 and Entrepreneurship Development Institute of India (EDII) was setup in 1983 to promote entrepreneurship. Gujarat Venture Finance Limited (GVFL) was founded in 1990, which is a pioneer venture capital in the country and is supported by the State Government. Also, Centre for Innovation Incubation and Entrepreneurship (CIIE) was established by IIM Ahmedabad in 2002 and is the oldest Incubator in the country. Gujarat also has the International Centre for Entrepreneurship and Technology (iCreate), which is a world-class incubation centre.

#### Simplification and hand-holding

A dedicated mobile application and web-portal for Startups, i.e. startupgujarat.in was set up for handholding and end-to-end support in registration, Government schemes, mentorship etc.

#### Funding to Startups:

Funding assistance is provided to startups by leading institutions, i.e. GVFL, Gujarat Angel Investors Network, Ahmedabad Angel Investors, etc. Additionally, student innovation fund of ₹200 crore has been earmarked. The Government of Gujarat has created 'GVFL Startup Fund' of ₹250 crore towards promoting startup ecosystem along with GVFL Ltd.

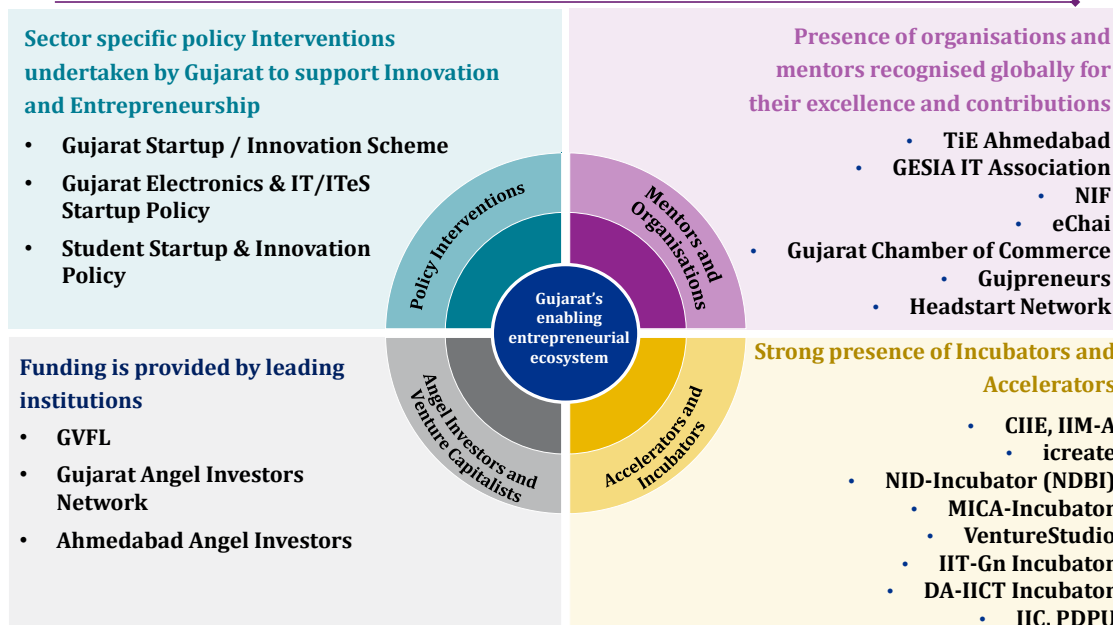
#### Events:

A number of events, including Vibrant Gujarat Startup Summit, are organised in the state to provide a networking platform to startup stakeholders.

#### IMPACT (upto 31.12.2016)

- Over 45 ventures have been incubated in diverse domains such as health and energy.
- 31 incubator institutions and 101 Startup projects have been selected for assistance under the Startup Policy of Government of Gujarat.
- 52 innovative projects are being supported and 125 projects have been identified for potential support under the Startup/Innovation Scheme.

## Startup Ecosystem in Gujarat



**With a holistic ecosystem of Incubators & Accelerators, Angel Investors & VC Funds and supportive Government policies, Gujarat is poised towards strengthening its Startup edifice.**

## iCreate – Government of Gujarat supported Incubator



- Set up under the dynamic leadership of Hon'ble Prime Minister, iCreate (International Centre for Entrepreneurship and Technology), set up on a PPP model is an autonomous Centre of Excellence creating an ecosystem for next-gen entrepreneurs
- For entrepreneurs, it is a one-stop shop that provides access to money, mentors & markets
- iCreate offers support of 6 to 24 months to individuals seeking grooming, preparation and incubation support
- Its campus spread over 34 acres campus would offer world class infrastructure to budding entrepreneurs. The building will house 100 incubators concurrently working on 40-50 projects
- CISCO is developing an Internet of Things (IoT) laboratory within the campus
- Has partnered with **Start up Canada and Canadian Government** to exchange mentors and start up visas for Canada



Presentation by the State



## Simplification and Handholding : Web-portal *startupgujarat.in*



- All the required support information for Startups available under single portal
- Online Registration for Startups
- Online registration for Nodal Institution (NI)
- Online recommendation from NIs for Startups
- Online registration as Mentor

## Funding Support

- Government of Gujarat has created '**GVFL Startup Fund**' of ₹250 crore towards promoting startup ecosystem along with GVFL Ltd.
- **₹97 crore** allotted in the 2016-2017 budget for Startups
- **Corpus of ₹100 crore** will be created in 4 years for recurring expenses of iCreate; ₹25 crore has been allocated in 2016-2017 budget
- **Creation of a Student Innovation Fund (SIF) of ₹200 crore** for a period of five years. ₹100 crore of the SIF shall be provisioned through budgetary provision every year between 2017 and 2021, where as the remainder ₹100 crore shall be mobilised via existing resources
- Also, **Gujarat CSR Authority has considered funds received from corporates to support academic incubators** under CSR activities.



Presentation by the State

## Startup Fests/Events



**30<sup>th</sup> September – 1<sup>st</sup> October 2016**  
**Venue: Mahatma Mandir, Gandhinagar**

- NSIT summit hosted emerging startups, venture capitalists, angel investors, policy makers on a common platform
- In the ‘Pitch to Glory’ event, 30 startups pitched their ideas, innovation and business model to a jury of industry experts
- More than 100 companies engaged across sectors such as e-Governance, IT, Electronics and Biotechnology participated in the exhibition to showcase various technologies



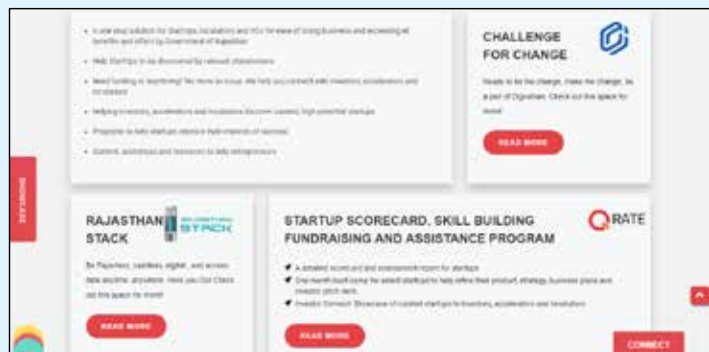
Presentation by the State

## Augmenting knowledge for new foundations

Learning is a lifetime process, and startups too need modules for learning and development during different stages of their life cycle.

Moreover, a one-stop-shop learning platform ensures that stakeholders are able to utilise benefits to the maximum.

To facilitate this engagement, the Government of Rajasthan launched an online platform called ‘iStart’ to build an environment for easy access to knowledge exchange and funding. Startups can register to apply for several programmes, incentives under the startup initiative. Registered startups are provided a scorecard based on pitching deck submitted by the applicant. Further, customised offerings include a month-long boot camp, mentor and investor connect.



## CASE STUDY 2: TELANGANA

### Background/ Initiatives Undertaken

- The State has notified an Innovation Policy, offering various incentives for incubators and Startups. They are provided marketing support, subsidy on lease rentals and internet charges, exemption of VAT/CST, relaxed norms in government procurement, among others.
- The State allows self-certification based compliance under Labour and Environment Laws identified by DIPP.
- The State has a dedicated website, helpline and email id for all communication between Startups and Government.
- The State has a startup engine - T-Hub, which provides incubation services, funding support and works towards developing a robust innovation ecosystem. It is a unique PPP between the Government of Telangana, 3 of India's premier academic institutes (IIIT-H, ISB & NALSAR) and key private sector leaders.
- T-Hub, organises up to 200 events every year, including AugustFest which is India's largest Startup conference.
- CatalysT, T-Hub's incubator is a state-of-the-art 70,000 sq. ft building.
- The State also has an innovation cell which focuses on idea stage startups and the activities of the cell feed into T-Hub.
- The State has setup sector specific incubators as well and has the first of its kind rural livelihood incubator.

### Key Achievements/ Impact:

- T-Hub has become one of the largest startup ecosystem builders in India, with over 2000 startups in its database clustered into various stages of growth.
- CatalysT, T-Hub's incubator currently hosts 206 startups out of which 23 have successfully raised funding of 3.5+ million USD in the past year.
- T-Hub has been supporting startups to raise funds from private investors and a senior management executive (known as Investor Liaison) is dedicated for this purpose.
- T-Hub, with Anthill Ventures, conducted Global Mobile Challenge (National Finals) and selected winners to represent India at The Global Mobile Challenge Asia Pacific in Singapore.

### Background:

Telangana, the newest state of India, has been a hot bed of technology innovation owing to its rapid growth in IT. The State has traditionally been highly entrepreneurial and aims to put Telangana and its capital, Hyderabad, on the global innovation map.

### Approach Adopted Innovation Policy 2016

The Government of Telangana launched Innovation Policy on 4th April 2016, to boost the startup ecosystem in the State. A multitude of initiatives have been announced

along with a slew of incentives for startups and incubators, including marketing support, subsidy on lease rentals and internet charges, provision of server space, exemption of VAT/ CST. Special benefits and exemptions are given to startups to help them compete with larger players in government procurement.

### Incubators:

T-Hub is a unique public-private partnership between the Government of Telangana, three of India's premier academic institutes (IIIT-H, ISB and NALSAR) and key private sector leaders. T-Hub is one of the largest startup ecosystem builders in India, with over 2000 startups in its database clustered into various stages of growth across seven sectors of specialisation - FinTech, Analytics, HealthTech, AgriTech, SmartCity, Transportation & Logistics, IoT, Sustainability and SocialTech capturing Big Data, Sensors, Cloud and Mobility. T-Hub has also partnered with 11 incubators and 18 co-working spaces across Telangana. T-Hub's vision is to position Hyderabad amongst the top 10 startup ecosystems in the world by 2020.

A number of incubators have been set up in the state, viz. IMAGE, T-Works, Rural Livelihood Incubator and Technology Entrepreneurship Program to provide handholding support to the startups.

### State Innovation Cell

State Innovation Cell has been formed with one Chief Innovation Officer who has following roles:

- Maintaining relationships with universities and corporates to support innovation through partnering incubators and centres of excellence.
- Enabling e-Cells of various colleges of the State to scale
- Maintaining a dynamic network of all the co-working spaces, incubators, accelerators etc.
- Structuring programs to collectively enable co-working spaces and incubators.

### Telangana Approach:

The State has adopted a very innovative model, wherein State Innovation Cell and T-Hub work hand-in-hand to foster innovation and entrepreneurship in the State. State Innovation Cell focuses on entrepreneurship education at idea and early stage startups, ensuring that T-Hub has a steady flow of highly potential startups. T-Hub focuses on startups from seed stage and above to help them scale and script a success story. Such a unique model enables investors and corporates to plan programs and capacity building initiatives in a targeted and organised manner.

T-Hub Phase II is being planned to be constructed by June 2018. It will host all the startup ecosystem players under one roof i.e. startups, mentors, incubators, accelerators, corporate

innovation centers, investors etc.

### Funding to Startups:

Telangana aims to mobilize ₹2000 crore for startups across different sectors and growth stages, providing financial assistance through Fund of Funds for both Seed & Growth stage companies. A separate fund for distressed ventures has also been announced. T-Hub has a systematic process in place to ensure access to various investment entities for supporting startups at various stages of maturity. It is in the process of setting up an ₹100 crore fund (T-Fund) to directly invest in startups and will be operational in 2017. It has been actively supporting startups to raise funds from private investors.

### Dedicated Portal and Helpline:

The State has set up a dedicated portal providing end-to-end services for startups across the state and beyond. There is a helpline number for answering queries pertaining to startup initiatives and incentives in the state. Single e-mail id for all communication between startups and the government: startup\_cell@telangana.gov.in is also made available to connect with public.

### Events:

54 events were organised at T-Hub in 2015-16.

- T-Hub, with Intel India and Department of Science & Technology (DST), hosted the Innovate For Digital India Challenge 2.0. Top 10 startups participated in a USMAC boot camp and pitched to a panel of corporates and investors at T-Hub for a grant of ₹20 lakhs.
- Global Mobile Challenge was conducted to select startups to represent India at Global Mobile Challenge Asia Pacific, Singapore. The selected startup won the event and will now pitch their startup at the Mobile world congress in Barcelona.
- AugustFest, India's largest Startup conference, was conducted in partnership with Government of Telangana, T-Hub and ISB.

### IMPACT (upto 31.12.2016)

T-Hub has become one of the largest startup ecosystem builders in India with over 2000 startups in its database clustered into various stages of growth. CatalysT currently hosts 206 startups out of which 23 have successfully raised funding of 3.5+ million USD in the past year.

T-Hub has been supporting startups to raise funds from private investors and a senior management executive (known as Investor Liaison) is dedicated for this purpose. T-Hub, with Anthill Ventures, conducted Global Mobile Challenge (National Finals) and selected winners to represent India at The Global Mobile Challenge Asia Pacific in Singapore.

## About Telangana Innovation Policy

*Telangana has also notified its Innovation Policy on 4<sup>th</sup> April, 2016 to boost the startup ecosystem*



Slew of incentives for incubators & startups including marketing support, subsidy on lease rentals and internet charges, provision of server space, exemption of VAT/CST



GO on procurement of services from startups – special benefits and exemptions given to startups to help them compete with larger players in government procurement

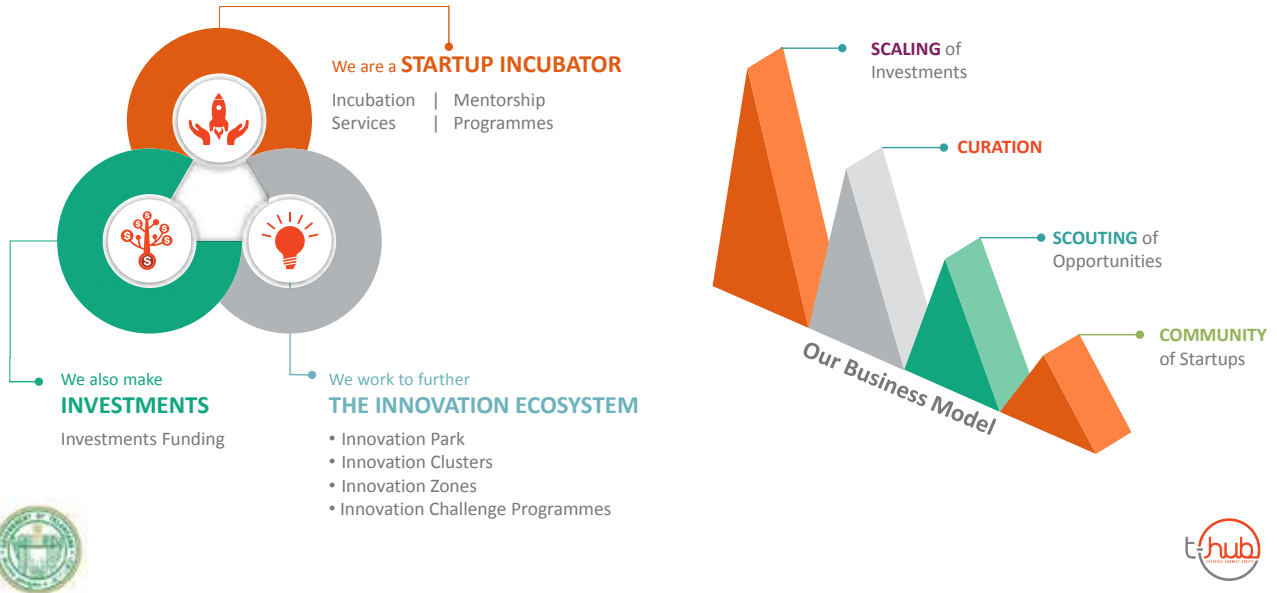


Initiatives promised in the policy include Innovation Cell, Rural Incubators, T-Fund, Startup Council, IP Cell, Chief Innovation Officer, Entrepreneur in Residence, etc.



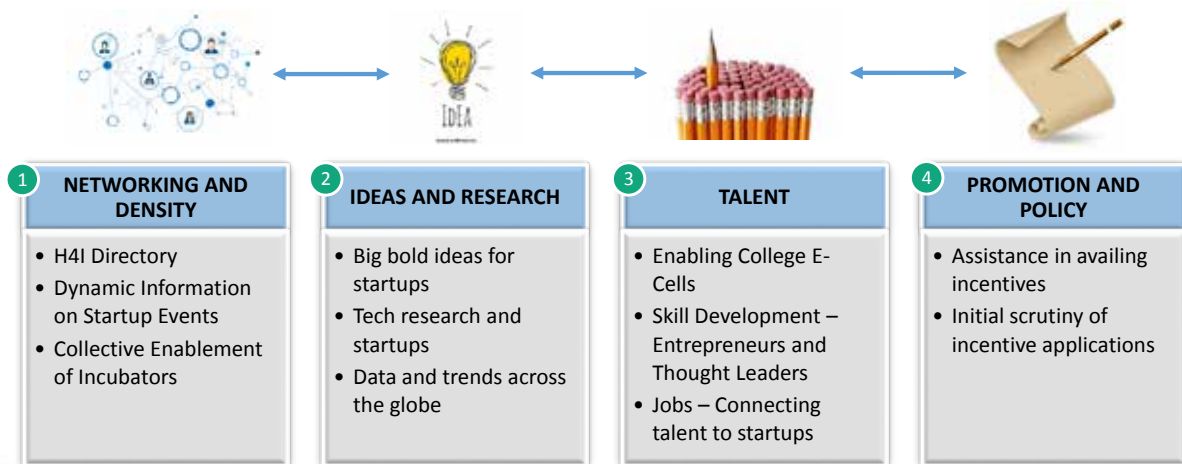
Presentation by the State

## What is T-Hub?



## The Telangana Approach

- The main focus of the *State Innovation Cell* will be on Idea Stage Startups and '*City as a whole*' Approach



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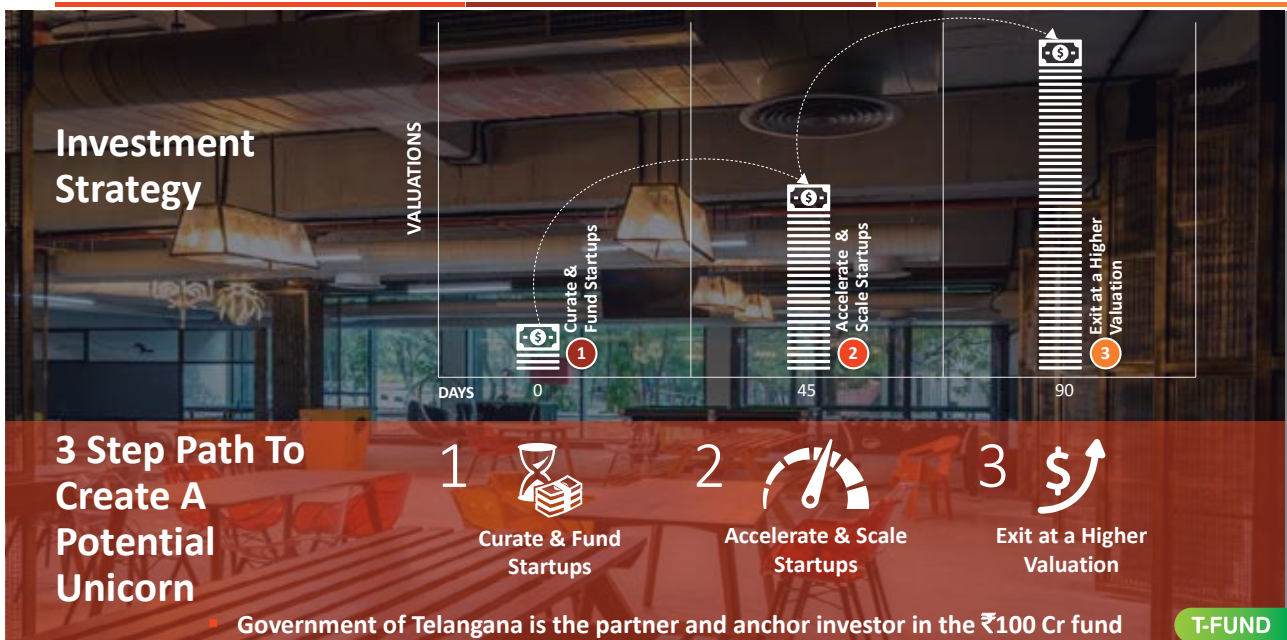
## The Innovation Cluster-based Approach

	Corporates	Partners	Programs
HealthTech	MERCK Medtronic	rgc roundglass:ventures	Pears Accelerator
FinTech	YES BANK DBS BARCLAYS	YES BANK DBS BARCLAYS	P5-Fintech DBS-Sourcing
Smart City	Hewlett Packard Enterprise TEXAS Honeywell	brnc SAMSUNG	Digital Health
AgriTech	WORLD RESOURCES GROUP mahyco	ICRISAT	BootCamp
Sustainability	IMERGY VICTORIA WORLD RESOURCES GROUP	ICRISAT	PoC
Social Impact	TATA ICICI Bank	TATA socialalpha	Workshop
Aviation & Logistics	flydubai GAR TEXAS		

↑ Big Data, IoT, Analytics, Sensors, Cloud, Mobility ↓



## T-Fund



Presentation by the State

## Events at T-Hub – 54 events in 2015-16



- T-Hub, with Intel India & DST, hosted the **Innovate For Digital India Challenge 2.0**
- The top 10 startups participated in a USMAC bootcamp and will be pitching to a panel of corporates and investors at T-Hub on 9th February for a grant of ₹20 lakhs



- T-Hub, with Anthill Ventures, conducted **Global Mobile Challenge** (National Finals) and selected winners to represent India at The Global Mobile Challenge Asia Pacific in Singapore
- The winner of the National Finals – Hug Innovations, has also won the Global Mobile Challenge Asia Pacific event and will now pitch their startup at the Mobile world congress in Barcelona



- **AugustFest** - India's largest Startup conference, a yearly event brings the Hyderabad startup ecosystem together
- IT was conducted in partnership with the Government of Telangana, T-Hub and ISB



Presentation by the State

## Raising a Capital



To financially support ventures within a startup ecosystem, increased access to funds facilitated by boarding of Venture Capital Funds (VCFs) and investors is requisite. A proper setup ensures that funds committed by State, Government and other institutions are accumulated and disbursed effectively. Further, a credit guarantee scheme should also be formulated to enable the flow of venture debt from formal banking system.

To take measures in this regard, the Government of Uttar Pradesh has supported setting up of eight incubators including IITBHU, IIM-Lucknow (Noida campus), IIT-Kanpur, KNIT Sultanpur and iB Hubs- UPDESCO, Lucknow) in the state. Under the support facilities, State Government provides capital expenditure grant of up to ₹1 crore and operational expenditure support of up to ₹5 lakh per year for five years.

## CASE STUDY 3: KARNATAKA

Karnataka is a State in the South Western region of India. It is the first State to provide incentives and concession like Booster Kits for certified Start Ups.

### Background/ Initiatives Undertaken:

- The State is the first to announce a multi-sector Startup policy.
- The State allows self-certification based compliance under Labour and Environment Laws identified by DIPP.
- The State has a dedicated website and helpline for direct communication between Startups and Government.
- The State has a Startup cell with a dedicated relationship manager and Startup Portal which helps Startups with registration, application for Incentives and booster kit.
- The State has tie ups with industry bodies such as NASSCOM, IAMAI, 91SpringBoard etc.
- The State has partnerships with academia through New Age Incubation Network (NAIN), for providing financial assistance, mentor connect to startups.
- For commercialisation of R&D, two Technology Business Incubators (TBIs) have been setup and seven new TBIs have been identified.
- Funding support is extended by means of ongoing Grand Challenges and specific funds such as Semiconductor Venture Fund, Bio Venture Fund and AVGC Venture Fund, etc.
- GoK-Mobile 10X Startup Hub in partnership with IAMAI.
- The State is a pioneer in setting up the first Startup Warehouse in 2013 in collaboration with NASSCOM and has also set up the Bangalore Bio Innovation Centre (BBC).

### Key Achievements/ Impact:

- Earmarked Fund of Funds ₹200 crore to invest across multiple sectors. Three Grand Challenges have been floated till now wherein three proposals have been selected for funding.
- The State in partnership with NAIN has in the first phase taken up nine colleges up in tier-2 cities and out of 90 projects that were selected 74 working prototypes were realised. Also, there were seven incorporations and two patents awarded.
- 40 ideas have been funded across different sectors with funding of ₹14 crore.

### Background:

Karnataka has been contributing to the growth of Information Technology, Electronics manufacturing, Biotechnology, Animation and other knowledge-based industry in the country owing to the conducive ecosystem for entrepreneurship and startups in the state. The state has

more than 4,000 startups set up in Bengaluru. In the Global Startup Ecosystem Ranking, Bengaluru, at rank 15, is the only Asian city apart from Singapore to figure in the top 20 list and is world's 2nd fastest growing startup ecosystem.

### Approach Adopted:

The Karnataka Startup Policy 2015-2020 is the 1st multi-sector Startup Policy, constituting initiatives and mechanism for further strengthening innovation ecosystem in the state. The policy recognises the importance of promoting startups and the need to give necessary impetus to entrepreneurship early in the day. It aims to:

- Stimulate growth of 20,000 technology startups including 6,000 product startups by 2020.
- Generate 6 lakh direct and 12 lakh indirect jobs in the sector.
- Mobilise ₹2000 crore fund for investment in startups through Government intervention alone by leveraging the Fund of Funds proposed to be put in place by the State Government.
- Facilitate generation of at least 25 innovative technology solutions with social impact in areas like healthcare, food security, clean environment and education.

The State also allows self-certification by registered startups under various Labour and Environment laws

### Enablement:

**Startup Cell:** The Government of Karnataka has established a dedicated Startup Cell which aims to interact with Startups and facilitate smooth implementation of the Startup Policy and act as one-stop-shop for information on Regulatory Environment, Incentives and events. Once the startup is registered with Startup Cell, a dedicated relationship manager provides handholding to startup by making it aware of all the benefits available under Startup Policy and other schemes of the state, such as incubation, funding, incentives, connecting with mentors and marketing platforms etc.

**Open House:** The Minister of IT & BT chairs an Open House conducted every month to engage member of Startup Community on various aspects, like policy, startup infrastructure, benefits and incentives for feedback and resolve issues, if any.

**Startup Council:** In addition to these, a Startup Council has been set up under the chairmanship of the Chief Minister of Karnataka with representatives from various sectors and senior officers of Government as member for an annual appraisal of the implementation of the policy.



## Incubators:

The State government has taken several steps to encourage innovation and entrepreneurship through partnership with Industry and Academia. The state has tied up with NASSCOM, IAMAI, 91SpringBoard etc. for setting up incubation facilities and for providing mentorship and networking platforms to startups. Through the New Age Incubation Network (NAIN), financial assistance to selected ideas for prototyping and incubation for one year is provided and exposure visits for capacity building for domain specific technologies are organised. Currently, NAIN is operational in 9 colleges in 9 districts and 16 more colleges across 10 districts are being added. The 1st batch of 90 graduated in 2016 with 74 working prototypes, 7 incorporations, 2 patents, 2nd batch is incubated and 3rd batch is being mobilised. The state has also set up the Bangalore Bio Innovation Centre (BBC) which was inaugurated in February, 2015.

Some of the initiatives started by Government of Karnataka for providing financial help to startups include:

- Financial support up to ₹3 lakh per project to 10 student projects every year.
- Funding for setting up of TBIs in institutes of higher learning and common instrumentation facility.
- Funding for setting up of Incubation centers focusing on Nutri-Nutraceuticals and Phyto Pharmaceutical (N2P2) startups in CFTRI, Mysore.
- Committed fund of ₹12.20 crores for funding 32 ideas in early stage/ Idea2PoC (Proof of Concept) stage.
- Special fund from Agriculture Dept, Tourism and Planning for sector and region specific startups.
- Eight ideas selected for funding up to ₹1.8 crore through The Tourism Challenge, inviting proposals from early stage startups to crowd source innovative solutions and products from startups working in the area of tourism.
- Venture Funds such as Semiconductor Venture Fund (₹100 crore) and Biotech Venture Fund (₹50 crore).
- Animation Visual Effects Gaming and Comics (AVGC) Fund (₹20 crore) and Fund of Funds (₹200 crores) to invest in daughter funds across multiple sectors are under process of registration.

## Events:

A number of events were organised by the state to create awareness about the initiatives undertaken by Government for startups and create a networking platform for all the stakeholders, such as BengaluruITE.biz 2016, YESSS Program, Startup Top Tech-25 Awards, Hackathons, Startup Pavillion, Bengaluru India Bio 2016, Bio Accelerate, Bengaluru India Nano 2016, TiECon 2016 in Hubli and Bengaluru, Anthaprerana 2016 by TiE, Startup Dialogue 2016 by Deshpande Foundation etc., among others. The state also provides sponsorship for exposure visits to Japan IT Week, Bio Japan, CeBIT Germany, GITEX Dubai etc.

## Dedicated Portal and Helpline:

A dedicated Startup portal: <http://www.startup.karnataka.gov.in> has been set up by the State, which is updated on regular basis. It facilitates online registration of startups and filling up of applications for various incentives. A total of 2233 startups, 44 incubators, 28 investors and 53 individuals as mentors have signed up on the portal. A dedicated helpline 080-22231007 is also operational where relationship managers address the queries and issues of the startups. Single email ID: [startupcell@karnataka.gov.in](mailto:startupcell@karnataka.gov.in) is also available for startups to write their issues and concerns. The response is provided within 24 to 48 working hours of the receipt of the email.

## IMPACT (upto 31.12.2016)

A Fund of Funds to invest ₹200 crore in the daughter funds across multiple sectors which promote innovation, R&D, product development and focus on core development of domestic technology has been earmarked. Three Grand Challenges have been floated till now, wherein three proposals have been selected for funding. The State, in partnership with NAIN has in the first phase taken up nine colleges up in tier-II cities and out of 90 projects that were selected 74 working prototypes were realised. Also, there were seven incorporations and two patents awarded. 40 ideas have been funded across different sectors with funding of ₹14 crore.

## The Industry Academia Partnership

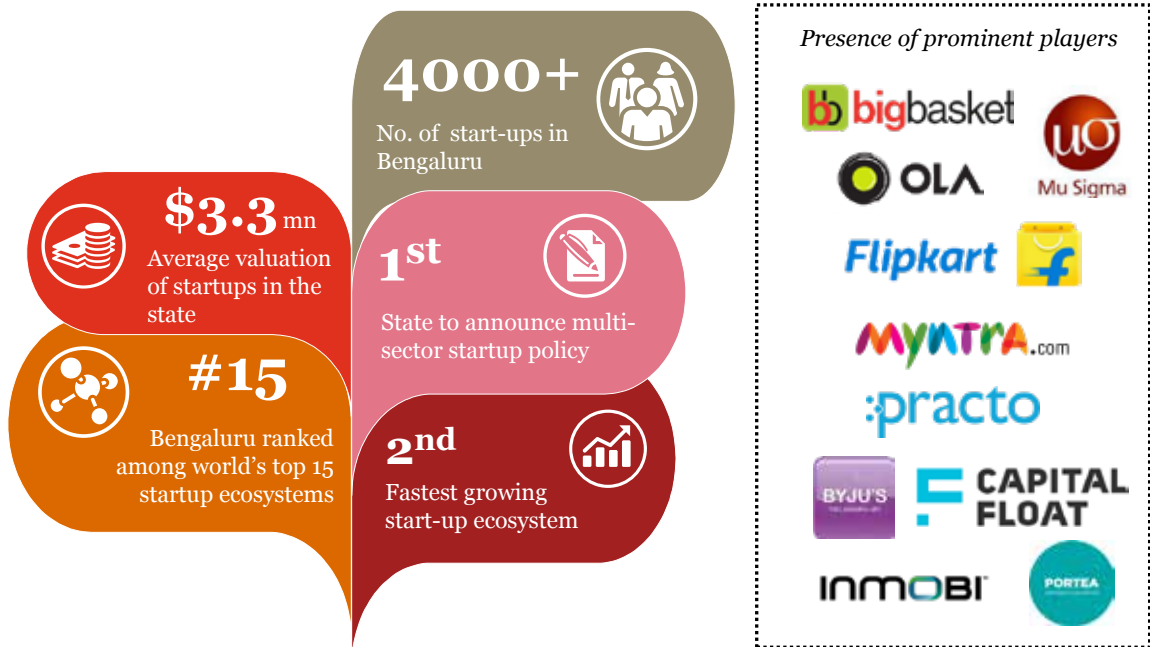
Recognition and mentoring of startups largely depends upon incubators. Innovation hubs, tinkering labs and research parks can be setup by leveraging educational institutes within states.

The Government of Gujarat supported the development

of iCreate5 - a technology business incubator working with a vision to support large number of quality entrepreneurs. Another such incubator, Centre for Innovation Incubation and Entrepreneurship (CIIE) at IIM Ahmedabad is actively supported by the State Government.

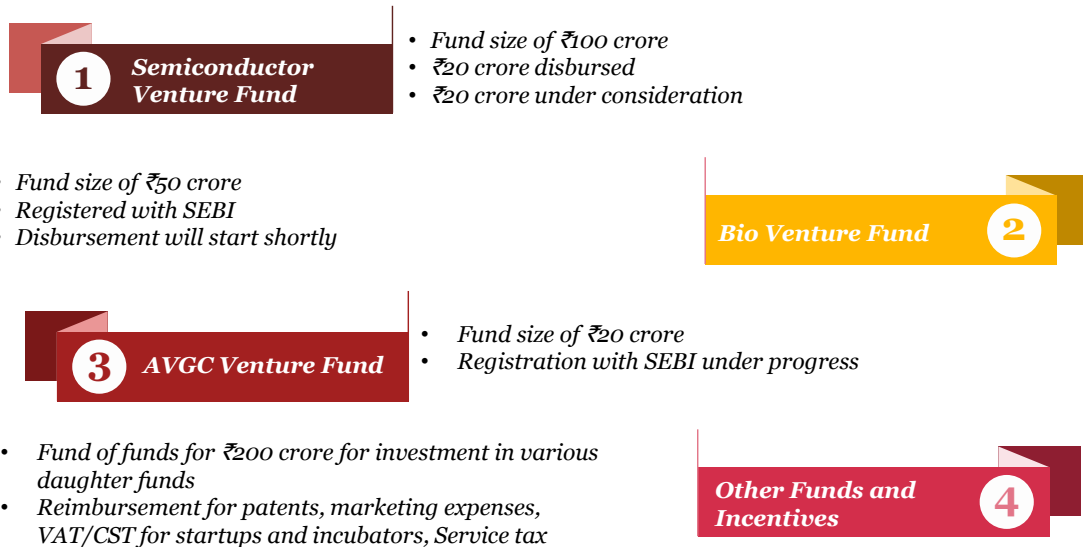


## Karnataka's Innovation Ecosystem



## Funding Initiatives

### Multiple Opportunities for Startups



Presentation by the State



## Govt. of Karnataka Supported Incubators

### GoK - Startup Warehouse at NASSCOM



55 Startups Incubated  
350 Seats  
36,000 sq. ft. built-up area

### GoK - Mobile 10X Accelerator at IAMAI



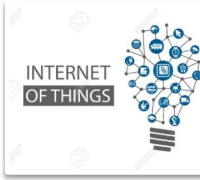
22 Startups Incubated  
100 Seats  
10,000 sq. ft. built-up area

### PPP – 91SpringBoard Incubator



32 Startups Incubated  
150 Seats  
15,000 sq. ft. built-up area

### GoK - GoI - NASSCOM IoT CoE

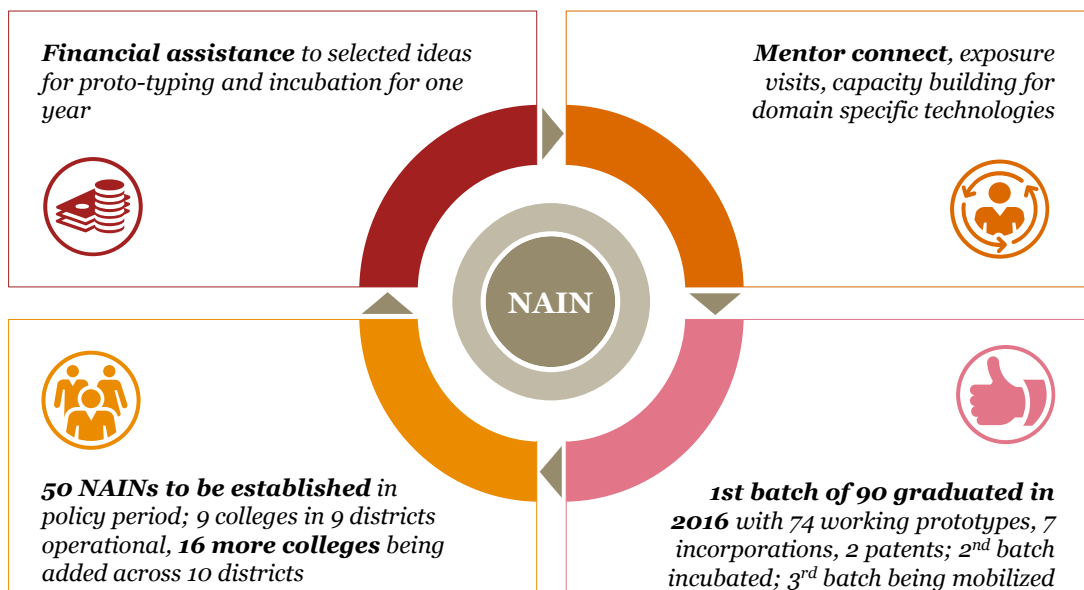


8 Startups Incubated  
15 Seats  
8,000 sq. ft. built-up area



## Partnership with Academia through NAIN

### Encouraging Innovation and Entrepreneurship

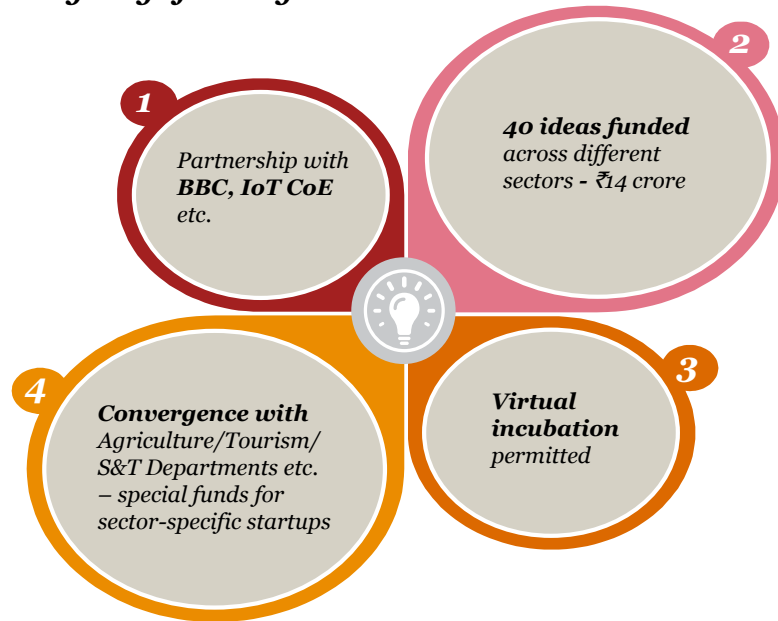


Presentation by the State



## Funding through Idea to PoC

Providing early stage funding



## Funding through Grand Challenges

Channelizing Innovation for Social Impact



*3 challenges floated, 3 proposals selected for initial funding in 1<sup>st</sup> challenge; Review of 2<sup>nd</sup> challenge completed; Review of 3<sup>rd</sup> challenge has begun*

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# 9. DEEN DAYAL UPADHYAYA GRAM JYOTI YOJANA

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Priority Programme for Prime Minister's Awards 2017

DDUGJY

## 9.1 INTRODUCTION

The Government of India has launched the scheme Deen Dayal Upadhyaya Gram Jyoti Yojana for rural electrification. It aims to provide:

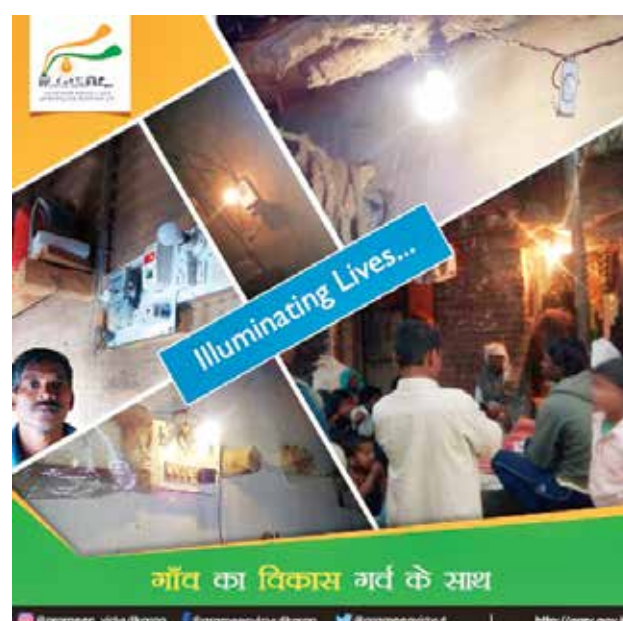
1. Electrification of all unelectrified villages
2. Feeder separation to ensure sufficient power to farmers and regular supply to other consumers
3. Improvement of sub-transmission and distribution infrastructure including metering at all levels in rural areas.
4. Improve the quality and reliability of the supply and metering to reduce the losses to provide round the clock power to rural households and adequate power to agricultural consumers.

The Rural Electrification Corporation is the Nodal Agency for implementation of DDUGJY. Focus areas, with regards to

implementation of DDUGJY, are:

- Electrifying sanctioned un-electrified villages
- Electrifying sanctioned un-electrified BPL households
- Releasing of electricity connections APL households
- Setting up a mechanism for receiving complaints regarding faulty meters/ transformers etc. and response time for action
- Increasing number of hours of supply of power
- Using of Innovative methods for covering difficult inaccessible areas
- Ensuring transparency and accountability in implementation of the scheme

**Status: 99% of rural electrification work under DDUGJY has been done by April 2, 2018 out of 5,97,464 Villages. Only 298 Villages remain to be electrified.**



## 9.2 BEST PRACTICES FOR REPLICATION

### 1. Awareness:

- Banners and posters are being used all across Villages to identify and provide for BPL households.
- To communicate to villagers about free connection and other benefits in *Gram Sabhas*, awareness workshops are conducted.
- Regular meetings are held with stakeholders such as villagers, public representatives, local community members, etc.
- All villages are provided with mandatory sign boards covering details of the scheme like cost, beneficiary details and contact details of concerned officials.

### 2. Adoption of Innovative Practices:

As a best practice, long duration of power supply without any interruption is being provided. In most cases, rural electrification is faced with difficult and inaccessible geographical constraints and hence innovative techniques and local resources are being used.

- In Nagaon, Assam raft made of banana tree trunk were used to transport concrete electric poles to remote villages.
- In order to minimise loss of energy through theft and leakage, insulated Aerial Bunched Conductor (ABC) has been used in Sivaganga, Assam.

### 3. Monitoring and Transparency:

Monthly/weekly meetings are being conducted with officials and stakeholders to review progress of the scheme. Project monitoring applications have been developed and are being used for monitoring real time progress of the project.

### 4. Grievance redressal:

A 24X7 call center helpline is made available to the public. Response time to complaints is kept to a minimum and districts are moving towards 100% complaint redressal. Problems such as faulty meters and failed transformers are also being addressed swiftly within a given time frame along with being recorded and tracked systematically.



## 9.3 SUGGESTIONS FOR EFFECTIVE IMPLEMENTATION

Proper surveys should be conducted to assess BPL and APL households. This would ensure maximum coverage and help in execution and implementation. Alongside awareness campaigns should be done across all villages even in difficult geographical terrain so as to make the beneficiary aware of the scheme and to ensure inclusive participation.

Intermittent power supply post electrification is a major problem faced by beneficiaries and results in increased complaints. Faulty meters and failed transformers slowdown the smooth execution of the Scheme. To overcome this issue there should be a strict quality control mechanism to test all equipment used such as metres, transformers, cables, etc. so that the chances of failure decreases. There should be an

effective mechanism in place for complaint redressal to ensure all complaints are addressed to the satisfaction of the customers and redressal is done within the minimum possible time.

The District administration relies upon DISCOMS for effective implementation of the Scheme and has to communicate effectively on the requirements to ensure proper implementation of work. The District Administration should ensure that there are regular review meetings conducted and proper monitoring process is adopted. Regular status meetings within the departments and with DISCOMS should take place. Tangible goals along with timelines should be charted out.

## Lighting Their Lives

Lakhmu Nureti and Laxmi Bai belong to the Gond tribes living in the dense forests of Abujhmad in Chhattisgarh. Unlike most other citizens, they could not enjoy basic facilities like electricity due to difficult terrains as well as the naxal sensitivity in the area.

However, this changed when the District Administration of Narayanpur initiated the project of Lighting Abujhmad with public cooperation to use off-grid solar power.

The effort was taken by the authorities to reach far-flung Villages and explain them the possibility of having access to electricity with the help of solar panels.

A plan was made for operation and maintenance of solar grids. For this, some of the unemployed youth from local Villages were chosen and trained in the installation and maintenance of the solar system components. This ensured that the project also provided employment opportunities to the local youth.

Finally, each family was provided with three LED bulbs of 9W, one fan and one multipurpose socket connection. The electricity generated from solar panels served these connections. The whole exercise of lighting 112 Villages was completed at a cost of ₹16 crores in a short period of 21 months.



## 9.4 CASE STUDY 1: NAGAON, ASSAM

### CASE STUDY 1: JORHAT, ASSAM

Nagaon, a district in the state of Assam, had 225 un-electrified Villages and 56,511 sanctioned un-electrified BPL households, as on April 1, 2015.

#### INITIATIVES UNDERTAKEN

A survey was conducted for identification of un-electrified households and domestic and agricultural consumers. Mission mode implementation was undertaken for the sanctioned projects.

- During floods innovative methods like using a raft made of banana tree trunk were used to transport concrete electric poles to remote villages.
- The aerial branch cables covered with cross-linked polyethylene insulator were used to minimise electrical theft.
- Digital metres were installed in the households for transparent billing. The District website could be used to intimate the District Collector (DC) office directly about issues faced by the villagers.
- The beneficiaries were motivated to use power saving devices like LED bulbs which helped save electricity and reduce electricity bill.

The Above Poverty Line (APL) households were persuaded to pay the initial cost so that they could get a multifold return on their investment by increasing the agricultural and fisheries produce. They were also informed that replacing diesel pumps with electrical pumps would result in cutting the cost to one sixth. The Villages were visited monthly by the senior officials of Assam Power Distribution Company Ltd. (APDCL) to oversee the inclusion of APL households under DDUGJY. Also, efforts were made to release connections within a short time of their applying for the same.

#### Monitoring:

Implementation of the programme was evaluated by the DC office through monthly District Development Committee meetings. Fortnightly, a meeting was also held with the turn-key contractor in presence of Gram Vidyut Abhiyanta (GVA) engaged by Rural Electrification Corporation Power Distribu-

tion Company Limited (RECPDCL) to review the progress.

#### Grievance Redressal:

The District has operationalised a 24x7 toll free number where rural citizens can register complaints. Copy of the complaint is sent to APDCL and DC office. A copy of the action taken report on the complaint is also sent to the DC office as a follow-up to the grievance redressal. The toll free number is well advertised in local language on transformers in the Villages. In addition, a lineman has also been deployed for a cluster of two-three villages to facilitate direct interaction. Citizens may also register their complaints in the complaint book at nearby sub-stations.

#### Awareness Generation:

*Gram sabha* meetings were held and farmer clubs were used as platforms to generate awareness and encourage villagers to apply for a free electricity connection. Revenue officials sensitised and motivated the BPL families to opt for electrification, during their e-Safar tour. Line departments, such as irrigation and agriculture, also held awareness workshops in collaboration with local NGOs to demonstrate benefits of electrification to the villagers.

#### IMPACT (01.04.2015 to 31.12.2016)

Total 210 villages and 1,133 sanctioned BPL households were electrified between April 2015 and December 2016. Electricity has been made available for 17-19 hours a day for both domestic and agricultural consumers and load shedding has been reduced from 12 hours to 6 hours. Due to a dedicated transformer for each village, the voltage fluctuation is minimal. Also, use of aerial branch cables for electricity transmission has minimised electricity loss and theft, ensuring stable supply of power.

## Steps taken for Electrification

- Awareness drives at village and block levels through public meeting and Gram Sabhas
- Survey at village level by roping in Gram Panchayat functionaries and social organisation at field level
- Identification of agricultural and domestic consumers
- Feeder separation for agricultural and non-agricultural purposes has been proposed
- Identification of unelectrified public households

## Steps taken (continued)...

- Local Resources used: for survey and identification of unelectrified households
  - Gram Panchayat functionaries
  - Farmers' Clubs
  - Social organisations
- Coverage of remote villages
  - Alternate methods of transportation such as rafts were used for transporting electric poles to remote villages

## CASE STUDY 2: SIVASAGAR, ASSAM

Sivasagar, a town in upper Assam, had 145 un-electrified Villages and 47,803 un-electrified sanctioned BPL households, as on April 1, 2015.

### INITIATIVES UNDERTAKEN

Most of the Above Poverty Line (APL) households were already electrified as the District administration was focused towards electrification of BPL households. Local Gram Panchayats were involved for identification of BPL beneficiaries, priority areas for electrification and settlement of disputes arising out of right of way.

#### Innovative Steps:

- Boats, bullock carts, etc. were used to carry construction materials in flood affected areas.
- Material was procured during rainy season and construction work was undertaken during dry season.
- In order to minimise loss of energy through theft and leakage, insulated Aerial Bunched Conductor (ABC) has been used.
- Static electronic meters have been used for measuring the power delivered to the consumers and network.
- Metering was done at Distribution Transformers (DT) for transformer level energy audit and accounting and LED bulbs were provided to BPL beneficiaries.

#### Monitoring:

The project was monitored by Assam Power Distribution Company Limited (APDCL) on a day-to day-basis. Monthly review meetings were conducted with contractors and senior level functionaries of APDCL to review project progress.

#### Grievance Redressal:

Both online and offline complaint redressal systems have

been made operational for the villagers. Online complaints can be made through APDCL website, Centralised Public Grievance Redressal and Monitoring System and by email at support@apdcl.org.

The complaints can also be made directly to the AGM (RE-M) for speedy disposal. Damaged transformers are replaced by contractors during the warranty period and by APDCL after expiry of warranty period. A provision of lodging complaint was also made operational through Revenue Circle Officers.

Complaint booths have been made available at sub-divisional level and telephone numbers are mentioned on electricity bills for lodging complaints telephonically. Linemen were deployed in each village to address problems related to power supply.

#### Awareness Generation:

District Administration used local media, regional newspaper, official calendar, etc. to advertise the programme. Awareness programs were also organised at *Gram Panchayat* level. For APL customers, service connection *melas* were organised by District Administration from time to time.

#### IMPACT (01.04.2015 to 31.12.2016)

Total 135 villages were electrified between April 2015 and December 2016. Electricity has been made available for 24 hours a day during normal season. After warranty period, damaged transformers and faulty meters are replaced by APDCL within seven days. Electrification has given boost to commercial activities by allowing small businesses to operate for long hours.



## INNOVATIONS IN IMPLEMENTATION

**Innovations adopted in implementation of priority program including methods used for covering difficult inaccessible areas and innovative use of available resources:**

The rainy season in Assam starts in April and lasts upto October hence the working period is only five months. For speedy implementation of the scheme the following methods have been used:

- Use of boats, bullock carts, etc for carrying construction materials in flood affected areas.
- Procurement of materials are done during the rainy season and construction works are done during the dry season viz. November to March.
- Local youths are engaged as labourers for implementation of the scheme.

## CASE STUDY 3: KISHANGANJ, BIHAR

Kishanganj District forms part of Purnia Division in Bihar. As on April 1, 2015, 110 Villages and 2,25,259 sanctioned BPL households were un-electrified.

### INITIATIVES UNDERTAKEN

A number of 63 KVA Distribution Transformers (DT) were installed at strategic locations with use of aerial bundled cable covering densely populated areas. As per sanction of the District under DDUGJY, only 25 KVA DTs were to be installed but on insistence from the State Government installation of 63 KVA DTs were allowed subject to the condition that any marginal increase in the cost will be borne by the State Government. Efforts were made by distribution companies and District Administration to speed up implementation of the programme, which included initiatives such as creation of dedicated project offices and posting of officers.



### Innovative Steps:

- Boats were used to transport material to villages situated across river originating from Nepal and close to India-Nepal border.
- Digging and pitching of poles through machines.
- Customisation of Standard Bidding Document, for wider participation and formulation of a new payment policy which allowed release of 75% payment after electrification of Village.

### Monitoring:

- Regular meetings were held by District Administration with project and supply officials for better coordination and monitoring.
- Interactions with sub-contractors were also undertaken for identification of major issues.
- Gram Vidyut Abhiyanta (GVA) were appointed by Rural Electrification Corporation (REC) at District level for monitoring of the project, where GVAs uploaded the project progress on GARV portal.
- A project monitoring application was also developed for monitoring real time progress of the project.

### Grievance Redressal:

A District level customer help line number: 05456-2227801 has been made operational for redressal of complaints along

with a centralised customer care help line: 18003456198, 1912. Bihar Lok Shikayat Nivaran Adhikar Adhiniyam further empowers citizens to seek time bound resolution.

### Awareness Generation:

A team of young engineers was formed and sent to villages to assess and seek feedback on electrification and interact with *mukhiyas* and ward members. Door to door survey was conducted under *Ghar Ghar Bijli Lagatar* for verification of electrified and un-electrified households by use of android based application with embedded GPS coordinates.

Extensive outreach efforts were made by district administration, distribution companies and local officials by organising camps at panchayat level, announcements through loud speakers, distribution of pamphlets and setting up of stalls and camps. Regular interaction with *Panchayat* level public representatives was made to generate awareness.

### IMPACT (01.04.2015 to 31.12.2016)

Total 110 Villages and 1,02,300 households were electrified between April 2015 and December 2016. Electricity has been made available for 18 to 20 hours a day. Response time of 24 hours (in urban areas) and 72 hours (in rural areas) has been defined for replacement of faulty transformers and for redressal of fuse calls. Breakdown response time has been capped at four hours (for urban areas) and 16 hours (for rural areas).

## CASE STUDY 4: BARWANI, MADHYA PRADESH

Barwani is an underdeveloped tribal District, situated in south western Madhya Pradesh. As on April 1, 2015, 41 Villages and 13,741 sanctioned BPL households were un-electrified.

### INITIATIVES UNDERTAKEN

Villages were electrified through conventional sources i.e. by extending electrical lines and creating adequate electrical infrastructure. 11kv electric lines from nearest 33/11kv substations were extended to electrify the villages. Low Tension (LT) cable was provided from distribution transformers till the village streets.

Most of the Villages were situated in forest lands and required forest clearance for installation of electrical lines. DISCOM coordinated with the District Administration and forest department to ensure speedy clearances, resulting in timely completion of the work. RS joist and H-beam steel sections were used in villages located in highly undulating terrain. Poles were transported through boats and hand carts. Workers, deployed at difficult inaccessible areas, were paid higher wages. Villages were lightened with LEDs street lights and two LED bulbs were distributed to each BPL household for free.

Distribution transformers have been metered and energy audit is carried out on regular basis. Agricultural pump connections were given on priority basis to promote two to three crops in a year. Convergence of scheme was done with other flagship Schemes including *Van Bandhu*, CM Economic Welfare Scheme and *Sakshar Bharat* etc.

### Grievance Redressal:

A 24 hour centralised call centre, called 'TWARIT', was set up in the District, for resolution of power supply related complaints. An SMS based transformer complaint system was developed and a 24X7 complaint registration number: +91-7290222337 was also provided to the Villagers. A Fuse

of Call (FoC) register was maintained at *Gram Panchayat* Level to resolve problems related to faulty metres, lines, transformers, etc. The DISCOM has defined response times to rectify complaints, with maximum resolution time of six hours for faulty meters/ lines and two days for failed transformers.

### Awareness Generation:

DISCOM had put up banners at prevalent locations in the Villages for generating awareness among BPL households about the Scheme. Regular meetings were conducted with villagers, public representatives and local community members. Stickers providing consumer name and connection date, information related to service numbers, were installed on transformers and households. All Villages were also provided mandatory sign boards covering details of the Scheme like cost, beneficiary details and contact details of concerned officials.

### IMPACT (01.04.2015 to 31.12.2016)

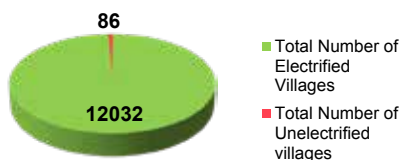
Total 40 villages and 11,785 sanctioned BPL households were electrified between April 2015 and December 2016. Electrification of villages led to reduced migration, improved literacy level and generated local employment. Message of energy conservation was propagated through distribution of LED bulbs sourced under UJALA scheme. Separate feeder lines of electricity for agricultural use and households ensured that households get 24 hours supply and agriculture feeders get 10 hours continuous power supply during critical hours of irrigation.



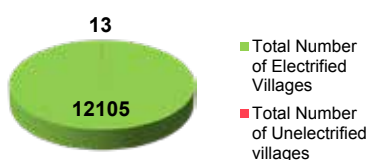
## ***Implementation of DDUGJY Scheme – MPPKVCL, Indore***

- Government of India (GoI) has taken as a priority to electrify all un-electrified villages under Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY).
- Madhya Pradesh Paschim Kshetra Vidyut Vitaran Company Limited, Indore (MPPKVCL), Indore has taken this task on top most priority and electrified all remaining 86 villages in DISCOM area by December 31, 2016.

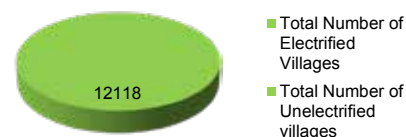
As on 01/04/2015 MPPKVCL,  
Indore, DISCOM



As on 01/04/2016 MPPKVCL,  
Indore, DISCOM



As on 31/12/2016 MPPKVCL,  
Indore, DISCOM



## ***Mechanism for receiving complaints regarding faulty meters/ transformers etc.***

- **TWARIT** – 24 hour Centralized Call Centre with dial-in at 1912, which has assured defined timeline for resolution of power supply related complaints .
- **SMS based transformer complaint system** has been in place for these villages.
- Discom has also provided a **24x7 complaint registration number** i.e. +91 729 022 2337 for these villages.
- Maintaining **Fuse of Call (FoC) register** at every Gram Panchayat Level to resolve problem related to faulty meters/ lines/ transformers etc.
- Response time to rectify complaints:
  - Maximum Resolution within six (6) hours for faulty Meters/ Lines.
  - Maximum Two (2) days for failed Transformers.

## CASE STUDY 5: NALANDA, BIHAR

Nalanda district of Bihar had 12 villages and 3,14,701 sanctioned BPL households, un-electrified, as on April 1, 2015.

### INITIATIVES UNDERTAKEN

Survey of each household of the district was done by the DISCOM with the help of Rural Development Department. An android based application was developed for recording survey data capturing status of electricity connection in each household as well as their GIS location. Flood affected blocks like Sarmera, Bind, Asthwan, Hilsa and Karaiparsura were targeted on priority for electrification before rainy season. Non-conventional modes of transport such as boats, hand carts, etc. were adopted for inaccessible areas. Issues related to Right of Way (RoW) were resolved on timely basis by Local Project Officers along with active support of local administration.

#### Local Level Policy Interventions:

- Local pole manufacturers were given relaxation in qualifying criteria without compromising the quality.
- A new payment policy was launched for contractors which reduced the payment cycle to 15 days from initial duration of 118 days.
- Payment was released per village against the cluster approach of Standard Billing Document with consent of Rural Electrification Corporation (REC).
- To avoid delay incurred due to Pre-Dispatch Inspection, materials were classified with approval of REC into three categories namely A, B and C.
- To further save time and manpower, tractor drilling machine was used for pole erection.
- Android based application was used to conduct survey of all BPL households to find out if any household was left un-electrified.

Villages that could not be covered under DDUGJY due to fund constraints were covered through Backward Regions Grant Fund (BRGF) scheme. Defective and lower capacity transformers were replaced under State Plan and Members of Parliament Local Area Development Scheme. Adequate infrastructure was created at Village level for providing BPL, APL and other connections. Capacity of 60 MVA was added through six new Power System Stabilisers (PSS) and 25 MVA through existing PSS.

Extensive field visits were undertaken by the Chairman, Managing Director (MD), Director and other senior officers of DISCOM to gather first-hand information on quality and progress and to provide solution of RoW.

#### Monitoring:

- A dedicated team of officers was constituted at field level with deployment of Project Management Agency for

implementation and day to day monitoring of project work.

- Weekly meetings were held at MD/Director level with local project in-charge and monthly meetings at Chairman level with the MDs of the executing agencies and the district teams to review project progress, milestones, payment and policy issues.
- A project monitoring application DCNINE was also developed for monitoring progress and quality of the project.

#### Grievance Redressal:

A 24x7 district customer care center has been made operational for redressal of complaints related to breakdowns. Complaints can also be registered through DISCOM's website at [www.sbpdc.co.in](http://www.sbpdc.co.in). A 24x7 toll free number is also operationalised to register complaints regarding meter, transformers and other breakdowns. Monthly camps are organised at sub-division level for redressal of meter billing and other disputes. Dedicated agencies are available for replacement of Distribution Transformers (DT) and meters at sub-division and section level. Defective meters are identified through the spot billing software and suitable action for replacement is undertaken. Contact details of field officers are made available to public through newspaper advertisement and DISCOM's website.

#### Awareness Generation:

Several awareness campaigns such as wall writing, posters and newspaper advertisement were used to impart awareness about free electric connections to BPL households under the programme. Block level committee having technical officers and local Administration along with Block level staff undertook awareness activities in the district.

#### IMPACT (01.04.2015 to 31.12.2016)

Total 12 villages and 98,189 sanctioned BPL households were electrified between April 2015 and December 2016. Electricity has been made available for 16-18 hours per day in rural areas and 23-24 hours per day in urban areas. A burnt DT is replaced within a specified time limit of 72 hours in rural areas and 24 hours in urban areas. Electrification has also increased use of agriculture equipment such as water pumping motors, harvesters, etc. resulting in reduced distribution of diesel subsidy. District has witnessed increased inflow of tourists and setting up of new small scale industries such as flour mill, ice factory, and welding shops.



## Innovations and Challenges

- Formulation of **New Payment Policy** which drastically reduced the payment cycle (**Reduced to 15 Days from 118 Days**) against the invoices of the Contractors.
- **New Vendor Policy** – Rationalising and simplifying the approval process
- Creation of **Project Management Hierarchy** from HQ to Field level comprising of CE, ESE, EEE, AEE and JEE for better execution and monitoring
- **Special Task Force (STF)** : Experienced team to verify quality through random sampling for material & erection work.
- **Engagement with sub-contractors**
  - Workshop for capacity building of the Sub-contractors was done at DISCOM level to address their issues and provide training for quality work.

## Examples of benefits of rural electrification

- ❖ **Small-scale industries** like flour mill, ice factory, welding shops, etc have come up
- ❖ Use of **agriculture related equipments** such as water pumping motors and harvesters, etc. have increased - Result – Decrease in distribution of Diesel Subsidy
- ❖ **Tourist** inflow has increased
- ❖ Improvement in **quality of power**
- ❖ Improved **education** of children
- ❖ Improvement in **health** of people



Part of Presentation by the District







सत्यमेव जयते

**Department of Administrative Reforms and Public Grievances**  
**Ministry of Personnel, Public Grievances and Pensions**  
**Government of India**