

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, IT & MANAGEMENT

I  
J  
R  
C  
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories  
*Indexed & Listed at:*

[Ulrich's Periodicals Directory](#)®, [ProQuest](#), U.S.A., [EBSCO Publishing](#), U.S.A., [Cabell's Directories of Publishing Opportunities](#), U.S.A., [Google Scholar](#),

[Open J-Gate](#), India [link of the same is duly available at [Inflibnet of University Grants Commission \(U.G.C.\)](#)],

[Index Copernicus Publishers Panel](#), Poland with [IC Value of 5.09](#) & number of libraries all around the world.

[Circulated all over the world & Google has verified that scholars of more than 5000 Cities in 187 countries/territories are visiting our journal on regular basis.](#)

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>BASAVESHWARA AND MAHATMA GANDHI: THOUGHTS ON EQUALITY</b> <i>DR. KICHIDI CHANNAPPA</i>	1
2.	<b>ROLE OF IRDA IN INSURANCE SECTOR AN ANALYTICAL STUDY</b> <i>PREETI DIXIT &amp; DR. SANJEEV MAHROTRA</i>	5
3.	<b>EFFECT OF EMPLOYEE EMPOWERMENT ON JOB PERFORMANCE IN BANKING SECTOR</b> <i>G. SREELAKSHMI &amp; DR. D. SURYACHANDRA RAO</i>	10
4.	<b>PERFORMANCE OF NATIONAL PENSION SCHEME IN INDIA</b> <i>ANANTH.S &amp; BALANAGA GURUNATHAN.K</i>	13
5.	<b>PROTECTION OF WOMEN AGAINST DOMESTIC VIOLENCE ACT, 2005: A CRITICAL ANALYSIS</b> <i>DR. ARCHANA BHATIA</i>	17
6.	<b>TACIT KNOWLEDGE MANAGEMENT: A REVIEW</b> <i>SUBASHINI R &amp; VELMURUGAN G</i>	20
7.	<b>A STUDY ON ICT INITIATIVES IN THE SALE OF AGRICULTURAL PRODUCE AT APMC's IN KARNATAKA</b> <i>NAGARAJU.R &amp; DR. PRALHAD. P. RATHOD</i>	23
8.	<b>ETHICAL WORKPLACE CULTURE: A KEY TO EMPLOYEE SATISFACTION</b> <i>DR. SUPRIYA CHOUDHARY</i>	27
9.	<b>COMPARATIVE STUDY OF FAME AND SEQUENCE ANALYSIS FOR IDENTIFICATION OF BACTERIA FROM INDUSTRIAL WATER OF KRIBHCO</b> <i>N.J. NAIK</i>	31
10.	<b>GROWTH OF RETAIL INDUSTRY IN INDIA</b> <i>DR. PAWAN KUMAR SINGH &amp; DR. SHRIKRISHNA TRIPATHI</i>	36
11.	<b>SEGMENT REPORTING: AN ESSENTIAL TOOL FOR STAKEHOLDERS (A CASE STUDY OF SEGMENT REPORTING OF SAUDI ARABIA COMPANY)</b> <i>DR. ABHINNA BAXI BHATNAGAR</i>	40
12.	<b>IMPACT OF E-COMMERCE IN INDIAN MSMEs</b> <i>GURMEEN KAUR</i>	45
13.	<b>AN OVERVIEW OF MUTUAL FUND TOWARDS INVESTOR'S PERCEPTION</b> <i>N. SAKTHI SELVA ROHINI</i>	49
14.	<b>TALENT MANAGEMENT IN EDUCATION SECTOR</b> <i>NAGESH C L</i>	52
15.	<b>CUSTOMER SATISFACTION OF AIRTEL CELLULAR SERVICE IN CUMBUM TOWN, THENI DISTRICT, TAMILNADU</b> <i>DR. A. SULTHAN MOHIDEEN, M. MOHAMED ISHAQ &amp; M. MOHAMED ILYAS</i>	55
16.	<b>E-GOVERNANCE: A CHALLENGE FOR INDIA</b> <i>DR. MALIKA BHIYANA &amp; RAVI KUMAR BARWAL</i>	61
17.	<b>ENTREPRENEURIAL LEADERSHIP STYLES AND ORGANISATIONAL PRODUCTIVITY OF FINANCIAL SECTOR IN CAMEROON</b> <i>NKAM MICHAEL CHO, MUSIBAU AKINTUNDE AJAGBE, LAWRENCE UCHENNA OKOYE &amp; EKANEM EDEM UDO UDO</i>	64
18.	<b>WOMEN's MENTAL HEALTH IN INDIA: ISSUES AND CHALLENGES</b> <i>DR. BASALINGAMMA S H &amp; DR. RASHMI RANI AGNIHOTRI H.R</i>	71
19.	<b>AAJEEVIKA: A MISSION TO ENHANCES LIVELIHOOD AND MAKES SELF EMPLOYMENT OF RURAL PEOPLE AND WOMEN</b> <i>RICHA VERMA &amp; AMBUJ SRIVASTAV</i>	75
20.	<b>CONSUMER BEHAVIOUR REGARDING INDIAN BRANDED GOODS: A STUDY OF APPAREL INDUSTRY OF LUDHIANA</b> <i>SUKHVINDER KAUR</i>	78
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	83

**CHIEF PATRON****PROF. K. K. AGGARWAL**

Chairman, Malaviya National Institute of Technology, Jaipur  
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)  
Chancellor, K. R. Mangalam University, Gurgaon  
Chancellor, Lingaya's University, Faridabad  
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi  
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

**FOUNDER PATRON****LATE SH. RAM BHAJAN AGGARWAL**

Former State Minister for Home & Tourism, Government of Haryana  
Former Vice-President, Dadri Education Society, Charkhi Dadri  
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

**FORMER CO-ORDINATOR****DR. S. GARG**

Faculty, Shree Ram Institute of Business & Management, Urjani

**ADVISORS****PROF. M. S. SENAM RAJU**

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

**PROF. M. N. SHARMA**

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

**PROF. S. L. MAHANDRU**

Principal (Retd.), Maharaja Agrasen College, Jagadhri

**EDITOR****PROF. R. K. SHARMA**

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

**CO-EDITOR****DR. BHAVET**

Faculty, Shree Ram Institute of Engineering & Technology, Urjani

**EDITORIAL ADVISORY BOARD****DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SANJIV MITTAL**

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

**PROF. ANIL K. SAINI**

Chairperson (CRC), Guru Gobind Singh I. P. University, Delhi

**DR. SAMBHAVNA**

Faculty, I.I.T.M., Delhi

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P. J. L. N. Government College, Faridabad

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

***ASSOCIATE EDITORS***

**PROF. NAWAB ALI KHAN**

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

**PROF. ABHAY BANSAL**

Head, Department of I.T., Amity School of Engineering & Technology, Amity University, Noida

**PROF. A. SURYANARAYANA**

Department of Business Management, Osmania University, Hyderabad

**PROF. V. SELVAM**

SSL, VIT University, Vellore

**DR. PARDEEP AHLAWAT**

Associate Professor, Institute of Management Studies & Research, Maharshi Dayanand University, Rohtak

**DR. S. TABASSUM SULTANA**

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

**SURJEET SINGH**

Asst. Professor, Department of Computer Science, G. M. N. (P.G.) College, Ambala Cantt.

***FORMER TECHNICAL ADVISOR***

**AMITA**

Faculty, Government M. S., Mohali

***FINANCIAL ADVISORS***

**DICKIN GOYAL**

Advocate & Tax Adviser, Panchkula

**NEENA**

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

***LEGAL ADVISORS***

**JITENDER S. CHAHAL**

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

**CHANDER BHUSHAN SHARMA**

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

***SUPERINTENDENT***

**SURENDER KUMAR POONIA**

## **CALL FOR MANUSCRIPTS**

We invite unpublished novel, original, empirical and high quality research work pertaining to the recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

## **GUIDELINES FOR SUBMISSION OF MANUSCRIPT**

### 1. **COVERING LETTER FOR SUBMISSION:**

**DATED:** \_\_\_\_\_

**THE EDITOR**

IJRCM

**Subject:** SUBMISSION OF MANUSCRIPT IN THE AREA OF \_\_\_\_\_.

(e.g. Finance/Mkt./HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, **please specify**)

**DEAR SIR/MADAM**

Please find my submission of manuscript titled ' \_\_\_\_\_ ' for likely publication in one of your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published anywhere in any language fully or partly, nor it is under review for publication elsewhere.

I affirm that all the co-authors of this manuscript have seen the submitted version of the manuscript and have agreed to inclusion of their names as co-authors.

Also, if my/our manuscript is accepted, I agree to comply with the formalities as given on the website of the journal. The Journal has discretion to publish our contribution in any of its journals.

**NAME OF CORRESPONDING AUTHOR** :

Designation/Post\* :

Institution/College/University with full address & Pin Code :

Residential address with Pin Code :

Mobile Number (s) with country ISD code :

Is WhatsApp or Viber active on your above noted Mobile Number (Yes/No) :

Landline Number (s) with country ISD code :

E-mail Address :

Alternate E-mail Address :

Nationality :

\* i.e. Alumnus (Male Alumni), Alumna (Female Alumni), Student, Research Scholar (M. Phil), Research Scholar (Ph. D.), JRF, Research Assistant, Assistant Lecturer, Lecturer, Senior Lecturer, Junior Assistant Professor, Assistant Professor, Senior Assistant Professor, Co-ordinator, Reader, Associate Professor, Professor, Head, Vice-Principal, Dy. Director, Principal, Director, Dean, President, Vice Chancellor, Industry Designation etc. **The qualification of author is not acceptable for the purpose.**

**NOTES:**

- a) The whole manuscript has to be in **ONE MS WORD FILE** only, which will start from the covering letter, inside the manuscript. **pdf. version is liable to be rejected without any consideration.**
  - b) The sender is required to mention the following in the **SUBJECT COLUMN of the mail:**  
**New Manuscript for Review in the area of** (e.g. Finance/Marketing/HRM/General Mgt./Engineering/Economics/Computer/IT/ Education/Psychology/Law/Math/other, please specify)
  - c) There is no need to give any text in the body of the mail, except the cases where the author wishes to give any **specific message** w.r.t. to the manuscript.
  - d) The total size of the file containing the manuscript is expected to be below **1000 KB**.
  - e) Only the **Abstract will not be considered for review** and the author is required to submit the **complete manuscript** in the first instance.
  - f) **The journal gives acknowledgement w.r.t. the receipt of every email within twenty-four hours** and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of the manuscript, within two days of its submission, the corresponding author is required to demand for the same by sending a separate mail to the journal.
  - g) The author (s) name or details should not appear anywhere on the body of the manuscript, except on the covering letter and the cover page of the manuscript, in the manner as mentioned in the guidelines.
2. **MANUSCRIPT TITLE:** The title of the paper should be typed in **bold letters, centered and fully capitalised**.
  3. **AUTHOR NAME (S) & AFFILIATIONS:** Author (s) **name, designation, affiliation (s), address, mobile/landline number (s), and email/alternate email address** should be given underneath the title.
  4. **ACKNOWLEDGMENTS:** Acknowledgements can be given to reviewers, guides, funding institutions, etc., if any.
  5. **ABSTRACT:** Abstract should be in **fully Italic printing**, ranging between **150 to 300 words**. The abstract must be informative and elucidating the background, aims, methods, results & conclusion in a **SINGLE PARA**. **Abbreviations must be mentioned in full**.
  6. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of **five**. These should be arranged in alphabetic order separated by commas and full stop at the end. All words of the keywords, including the first one should be in small letters, except special words e.g. name of the Countries, abbreviations etc.
  7. **JEL CODE:** Provide the appropriate Journal of Economic Literature Classification System code (s). JEL codes are available at [www.aea-web.org/econlit/jelCodes.php](http://www.aea-web.org/econlit/jelCodes.php). However, mentioning of JEL Code is not mandatory.
  8. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. **It should be free from any errors i.e. grammatical, spelling or punctuation. It must be thoroughly edited at your end.**
  9. **HEADINGS:** All the headings must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
  10. **SUB-HEADINGS:** All the sub-headings must be bold-faced, aligned left and fully capitalised.
  11. **MAIN TEXT:**

**THE MAIN TEXT SHOULD FOLLOW THE FOLLOWING SEQUENCE:****INTRODUCTION****REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESIS (ES)****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****LIMITATIONS****SCOPE FOR FURTHER RESEARCH****REFERENCES****APPENDIX/ANNEXURE****The manuscript should preferably be in 2000 to 5000 WORDS, But the limits can vary depending on the nature of the manuscript.**

12. **FIGURES & TABLES:** These should be simple, crystal **CLEAR, centered, separately numbered** & self-explained, and the **titles must be above the table/figure. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.**
13. **EQUATIONS/FORMULAE:** These should be consecutively numbered in parenthesis, left aligned with equation/formulae number placed at the right. The equation editor provided with standard versions of Microsoft Word may be utilised. If any other equation editor is utilised, author must confirm that these equations may be viewed and edited in versions of Microsoft Office that does not have the editor.
14. **ACRONYMS:** These should not be used in the abstract. The use of acronyms is elsewhere is acceptable. Acronyms should be defined on its first use in each section e.g. Reserve Bank of India (RBI). Acronyms should be redefined on first use in subsequent sections.
15. **REFERENCES:** The list of all references should be alphabetically arranged. **The author (s) should mention only the actually utilised references in the preparation of manuscript** and they may follow Harvard Style of Referencing. **Also check to ensure that everything that you are including in the reference section is duly cited in the paper.** The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
  - Use (ed.) for one editor, and (ed.s) for multiple editors.
  - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc., in chronologically ascending order.
  - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
  - The title of books and journals should be in italic printing. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
  - For titles in a language other than English, provide an English translation in parenthesis.
  - **Headers, footers, endnotes and footnotes should not be used in the document.** However, **you can mention short notes to elucidate some specific point**, which may be placed in number orders before the references.

**PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**

**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

**CONTRIBUTIONS TO BOOKS**

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

**JOURNAL AND OTHER ARTICLES**

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

**CONFERENCE PAPERS**

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–23

**UNPUBLISHED DISSERTATIONS**

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

**ONLINE RESOURCES**

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

**WEBSITES**

- Garg, Bhavet (2011): Towards a New Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

## AAJEEVIKA: A MISSION TO ENHANCES LIVELIHOOD AND MAKES SELF EMPLOYMENT OF RURAL PEOPLE AND WOMEN

**RICHA VERMA**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF BUSINESS ADMINISTRATION**  
**DEEN DAYAL UPADHYAY GORAKHPUR UNIVERSITY**  
**GORAKHPUR**

**AMBUJ SRIVASTAV**  
**RESEARCH SCHOLAR**  
**DEPARTMENT OF BUSINESS ADMINISTRATION**  
**DEEN DAYAL UPADHYAY GORAKHPUR UNIVERSITY**  
**GORAKHPUR**

### ABSTRACT

*Aajeevika has incorporated learning from the implementation of programmes, primarily from the successes and failures of S.G.S.Y and from the various States' initiatives in the rural livelihood sector, and accordingly adapted the approach and strategies in implementing the program. This research paper basically provides an overview towards building, supporting and sustaining livelihoods of the poor, NRLM harnesses the innate capabilities of the poor, complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to deal with the rapidly changing external world. The National Rural Livelihoods Mission (NRLM) is, perhaps the largest poverty reduction programme for women, in the world aiming to reach nearly 70 million rural households.*

### KEYWORDS

Nrlm, implementation, Ajeevika skills, livelihood, mksp.

### INTRODUCTION

The Planning Commission set up a committee under the chairmanship of Prof S R Hashim in 1997, to review and rationalize various Centrally Sponsored Schemes for Poverty Alleviation and Employment Generation. The Committee recommended the integration of allied programmes with IRDP for better linkages. The report formed the base for shifting from an individual beneficiary approach to a group approach for poverty alleviation. Based on the recommendations of the Planning Commission, the schemes of TRYSEM, SITRA, GKY, DW CRA and MWS were merged into a single self-employment programme namely Swarnjayanti Gram Swarozgar Yojana (SGSY), to be implemented by the States, with effect from April, 1999. SGSY moved from the individual oriented approach of the earlier programmes like the IRDP, TRYSEM etc. to a group based approach with Self Help Groups of rural BPL as the unit of assistance. The cornerstone of the SGSY strategy was that the poor need to be organized and their capacities built up systematically so that they can access self employment opportunities. This restructuring also helped in establishing effective linkages between the various components of the programme, such as capacity building of the poor, credit availability, technology transfer/upgradation, marketing and infrastructure development. Performance of SGSY was assessed through concurrent evaluation, studies and Steering Committee constituted by the Planning Commission for the 11th Plan and the Prof. Radhakrishna Committee on Credit Related Issues related to SGSY, setup by the Ministry of Rural development an April, 2008. Accordingly, based largely on the recommendations of the Prof. Radhakrishna Committee, SGSY has been restructured as National Rural Livelihoods Mission (NRLM), subsequently renamed as "Aajeevika", to implement it in a mission mode across the country. The programme was formally launched on 3rd June, 2011.

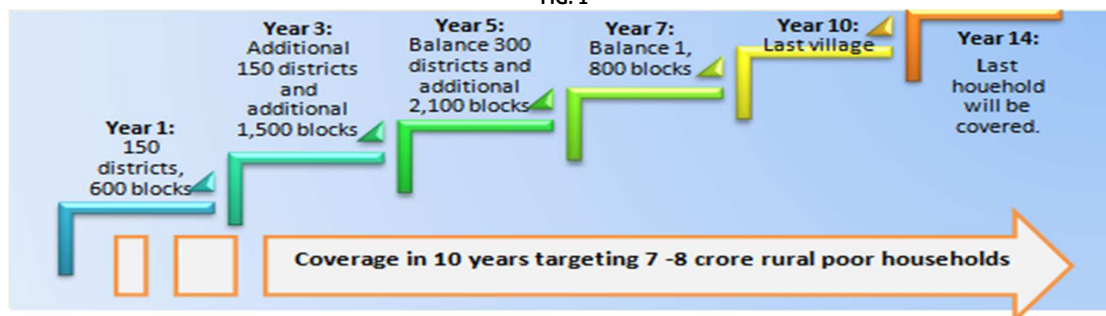
### OBJECTIVES

1. To study the role and implementation of this scheme that establishing the impact on rural people.
2. To study the role of capacity building and training programmes that strengthens the National Rural Livelihoods Mission and State Rural Livelihoods Missions.
3. To study the role of NGOS and CSOS under the scheme Aajeevika.
4. To study that the Scheme provides professional support to the Central and State Governments in implementation of the Placement linked Skill Development Programme.
5. To undertake and support research, evaluation and other studies related to matters having a bearing on the objectives of NRLM which would provide inputs for improving the quality of implementation of NRLM.

### IMPLEMENTATION PATTERN OF THE SCHEME

NRLM implementation is in a Mission Mode. This enables (a) shift from the present allocation based strategy to a demand driven strategy enabling the states to formulate their own livelihoods-based poverty reduction action plans, (b) focus on targets, outcomes and time bound delivery, (c) continuous capacity building, imparting requisite skills and creating linkages with livelihoods opportunities for the poor, including those emerging in the organized sector, and (d) monitoring against targets of poverty outcomes. As NRLM follows a demand driven strategy, the States have the flexibility to develop their livelihoods-based perspective plans and annual action plans for poverty reduction. The overall plans would be within the allocation for the state based on inter-se poverty ratios.

FIG. 1





## IMPLEMENTATION AT BLOCK LEVEL

NRLM intends to work in a block for a period of ten years till community federations take responsibility of implementation. A typical block having about 13,500 (90% of total poor) mobilize-able poor households spread over 100-120 villages is divided into 4 clusters of 30 villages each. In a typical intensive block, the first 3 years are spent in building the organisations of the poor by mobilizing them into SHGs, Federations at Village, Cluster level and Block level. Funds flow to the community institutions over the first 4-5 years. The middle years, years 3-6, are invested in deepening the activities and addition of various layers such as health, nutrition, interventions for Persons with Disability (PWD), etc. Last 4 years is essentially a maintenance and withdrawal phase where the community institutions graduate to self-reliance and self-sustainability.

Implementation in the blocks is being done in four ways –

- a) **Resource Blocks** with the support from National Resource Organization(s) (NRO) [5-6% blocks in a state];
- b) **Intensive Blocks** implemented with SRLM staff and internal community resource persons and the CRPs generated in resource blocks;
- c) **Partnership Blocks** with the support from local community federations and NGO partners; and
- d) **Non-intensive Blocks** are the remaining blocks in the state which are not taken up for implementation in the initial phase.

**At the National level:** NRLM Empowered Committee (EC) has been set up which reviews and approves the Implementation Plans and Annual Action Plans and release the funds to SRLMs. The Joint Secretary/Additional Secretary, Rural Livelihoods (RL), MoRD leads NRLM as Mission Director and Chief Executive officer (CEO) of National Rural Livelihoods Promotion Society (NRLPS) with the Union Minister In-charge of the Ministry/Department dealing with the Society shall be the ex-officio President of the Society. NRLPS comprises of multidisciplinary team of professionals from open market on contract, and requisite support staff to provide wide ranging professional and technical support to the National Rural Livelihoods Mission and the State Rural Livelihoods Missions in the implementation of their Mission Objectives.

**At the State level:** The State Rural Livelihoods Mission (SRLM) constituted by State Government, would oversee the implementation of all NRLM related activities in the state. An autonomous body under the State Government, SRLM would be incorporated as a society, trust or company. State Mission Management Unit (SMMU) would implement the NRLM activities in the state through an SMMU, at the state level, headed by a full-time State Mission Director (SMD). A multidisciplinary SMMU team would comprising of experts in Social Inclusion, Financial Inclusion, Livelihoods, Programme Management, Programme Support etc., would support the SMD in implementing NRLM in the state.

**District Mission Management Unit (DMMU):** The DMMU of the SRLM would be responsible for meeting NRLM objectives and implementing NRLM activities in the district. DMMU, linked suitably with DRDA, would be a facilitating and support unit for field structures. A multidisciplinary DMMU, led by District Mission Manager (DMM), hired from open market on contract or on deputation from Government, includes functional specialists in Social Inclusion, Financial Inclusion, Livelihoods, Capacity Building, Programme Management, Programme Support etc., and support staff, as required. These specialists and staff would be hired in a phased manner, as required, on contract or on deputation.

## ROLE IN LIVELIHOODS GENERATION

NRLM needs to look at the entire village economy, resources and farming/livelihoods system and build infrastructure so that the poor could be enabled to optimize the resource utilization for their betterment. It should begin with livelihoods mapping - area specific livelihood mapping of Resources, Skills, markets, technologies, enterprises and also conduct a gap analysis, and identifying existing and potential livelihoods. This should result in promoting existing livelihoods at individual level, group level, village level, inter-group level and/or beyond. Collectivization can be promoted for purchases, sales, processing, and integrated. Management Development and Entrepreneurship Development Programs need to be offered to the individuals/institutions. Sustainable agriculture, tank-based and dairy based livelihoods are amenable to take to the scale through collective route.

These gaps and opportunities can be addressed through products and service-based enterprises - Individual Enterprises; Group Enterprises at SHG level; Village Enterprises at SHG Federation Level; Beyond Cluster level – MACS/Producers' Company; and Beyond - Company of Producers' Companies. A significant step towards encouraging these enterprises would be to enhance the role of the RSETIS.

**Feasible Business Plan Models** should be developed for SHGs which should be customized to local requirements. Promotion of livelihoods collectives would be critical for the success of the mission with focus on marketing and a value-chain approach. These enterprises will be community-owned and community-based.

### Ajeevika Skills

The Aajeevika Skill Development Programme (ASDP) is a sub-mission under NRLM. ASDP gives young people from poor communities an opportunity to upgrade their skills and enter the skilled work force in growing sectors of the economy. Training and placement schemes are run in partnership with public, private, non-government and community organizations. Strong relationships are being built with industry associations and employers'. The target is to skill and place 50 lakhs youth in the formal sector by 2017.

- Provides customized residential and non residential training
- Minimum 624 hours of training with modules on trade specific skills, IT and soft skills.
- Special programs for Jammu and Kashmir, Minorities and Most Critical Left Wing Extremist Districts.
- Implemented under the supervision of the central and state governments.
- 75% assured placement above minimum wages.
- Post placement support.
- Food and transport support during training.

## ROLE OF NGOs AND CSOs IN NRLM

NRLM Partnerships with NGOs and other Civil Society Organizations is a win-win model as their synergy could maximize the benefit for the poor. Based on the discussions in Chapter 2 on partnerships with NGOs and other CSOs including IOPs in NRLM, Working Group appreciates that NRLM is conscious of the experience of CSOs in sustainable livelihood augmentation and dedicated NGOs having good track records could be actively engaged at all levels of NRLM implementation. They can be entrusted with complete responsibility of the poor in an area or specific tasks/components. These include - reaching poorest and socially excluded groups; forming and strengthening SHGs/SHG Federation; planning including preparing Business Development Programs; promoting and strengthening livelihood collectives, nurturing institutions of the poor engaged in social action, pilot testing of ideas through experimentation; collection, updating information and maintenance of a suitable MIS; facilitating and forming a bridge between Government and community; monitoring & documentation; transferring learning; conducting TOTs trainers etc.

NRLM believes in further building on the work done by NGOs and thus would seek proactively to involve NGOs in the implementation of the NRLM activities in the field including in social mobilization, livelihood support, developing large scale prototypes, innovations and so on. NGOs will also be called in to perform specific functions within their diversified areas of competencies, such as training, research, documentation so on.

Primarily there may be three major types of NGO partnerships in NRLM:

- **Program/Field Implementation Agency (PIA):** The NGOs who will be implementing the program in accordance with NRLM framework, starting with social mobilization and livelihood promotion having coverage targets that will be laid out in the NRLM plan for specific blocks. The PIAs can be operating at two levels, implementing program either in an entire Block or in an entire District or even both.
- **Thematic support NGOs:** NGOs with domain expertise that will be involved in implementation of specific activity in the field around livelihoods and value chain development including promotion of the producers' organizations or in any other specialized areas.

- Resource NGO: NGOs can and will be involved in multiple activities ranging from provision of training inputs to the NRLM and community organizations and personnel to developing training and communication material and in various aspects like process documentation, monitoring and evaluation, research studies, action research, innovative field implementation, etc.

### MAHILA KISAN SASHTIKARAN PARIYOJANA (MKSP)

MKSP was launched by Government of India in 2010-11 as a sub component in Aajeevika, in order to improve the present status of women in agriculture and enhance the opportunities for empowerment. MKSP was initiated for livelihood enhancement and vulnerability reduction interventions across the country. MKSP recognizes the centrality of women in agriculture and therefore aims to provide direct and indirect support to enable them to achieve sustainable agriculture production. MKSP envisages to initiate learning cycle by which women are enabled to learn and adopt appropriate technologies and farming systems. MKSP is implemented as a sub component of AJEEVIKA.

### MKSP GUIDELINES

The primary objective of MKSP is to develop large proofs of concept on livelihood promotion that can then become models for livelihood scaling up under NRLM with a major focus on building livelihood collectives based on technologies and practices that are sustainable and climate change resilient. The MKSP guideline is, therefore, to be suitably modified so as to reflect this vision of MKSP being integrated with overall NRLM framework in due course of time.

Being within the larger ambit of NRLM framework, promotion of generic institutions of poor along with livelihoods collective becomes imperative and all the partners implementing MKSP may actively be involved in the formation and nurturing of women SHGs and federations as generic institutions as the building blocks for promotion of livelihoods organizations. NRLM may initiate this process under their intensive block strategy by recognizing these blocks as intensive blocks. Respective states would take the opportunity to build on the existing social mobilization work already taken up by the partners in these areas and start promoting the generic institutions of the poor like SHG and their federations. In case, the partner NGOs are found to be experienced in promoting such generic organizations they should be allowed to continue their work in close coordination with respective state/district units. The partner NGOs may be then being engaged as a partner of NRLM within the NRLM partnership guidelines and paid separately as per the NRLM norms for promoting generic organizations.

The MKSP guidelines overall are quite well aligned with the 'National Policy for Farmers 2007' (NPF 2007) though it is also necessary to make few issues more explicit. There is a need to broaden the scope of MKSP and define 'farmers' to include the most vulnerable. Therefore, under MKSP the targeted women 'farmers' would include every poor woman dependent for their livelihoods on agriculture and allied activities, livestock rearing, fisheries and would also include tribal women engaged in collection, use and sale of minor and non-timber forest produce (NTFP).

MKSP would try to deliver the proof of concept, based on successful pilots/practices, on a reasonable scale. The model of the concept gets stabilized. The training modules and material would be ready. The communication material would be there. The community resource persons would be available to go to other areas and work with the communities. Thus, these models would be mainstreamed in the areas of high incidence of poverty, tribal pockets and other marginalized areas.

### FINDINGS

Aajeevika National Rural Livelihoods Mission (NRLM) is the best scheme that helps in skill development and also makes the women employment in their areas which enhances the basically women empowerment and rural people. This Scheme having the fine implementing agencies which regulate the daily monitoring and done effectively. The purpose of scheme to employ rural people and by the help of training programmes, the Government took various steps for the rural Development. The contribution of other implementing agencies also doing work in efficient and appropriate manner. Thus, the Scheme gradually develops the Skills Development of rural people that helps in full employment with sound Livelihood.

### CONCLUSION

AJEEVIKA -National Rural Livelihoods Mission (NRLM) is one of the flagship programmes of the Ministry of Rural Development. It is also one of the world's largest initiatives to improve the livelihood of poor, rural people and boost the rural economy. The contribution of SHGs in financial services and development in India, relying only on them the number of people who are likely to be actively involved in the kind of social intermediation that so-called good SHGs have to practice, appears rather far-fetched.

### REFERENCES

1. [http://planningcommission.gov.in/aboutus/committee/.../rd/wgrep\\_nrlm.pdf](http://planningcommission.gov.in/aboutus/committee/.../rd/wgrep_nrlm.pdf)
2. <http://www.aajeevika.gov.in/nrlm/NRLM-Mission-Document.pdf>
3. Ministry of Rural Development "NRLM framework for implementation [http://rural.nic.in/sites/sites/downloads/latest/NRLM\\_23122010.pdf](http://rural.nic.in/sites/sites/downloads/latest/NRLM_23122010.pdf)
4. [vikaspedia.in/social-welfare/rural-poverty-alleviation-1/.../aajeevika](http://vikaspedia.in/social-welfare/rural-poverty-alleviation-1/.../aajeevika).

## **REQUEST FOR FEEDBACK**

**Dear Readers**

At the very outset, International Journal of Research in Commerce, IT & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue, as well as on the journal as a whole, on our e-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If you have any queries, please feel free to contact us on our e-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward to an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**

## **DISCLAIMER**

The information and opinions presented in the Journal reflect the views of the authors and not of the Journal or its Editorial Board or the Publishers/Editors. Publication does not constitute endorsement by the journal. Neither the Journal nor its publishers/Editors/Editorial Board nor anyone else involved in creating, producing or delivering the journal or the materials contained therein, assumes any liability or responsibility for the accuracy, completeness, or usefulness of any information provided in the journal, nor shall they be liable for any direct, indirect, incidental, special, consequential or punitive damages arising out of the use of information/material contained in the journal. The journal, neither its publishers/Editors/ Editorial Board, nor any other party involved in the preparation of material contained in the journal represents or warrants that the information contained herein is in every respect accurate or complete, and they are not responsible for any errors or omissions or for the results obtained from the use of such material. Readers are encouraged to confirm the information contained herein with other sources. The responsibility of the contents and the opinions expressed in this journal are exclusively of the author (s) concerned.

## ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

### *Our Other Journals*

