

KUDUMBASHREE MISSION

SUMMER INTERNSHIP REPORT

Submitted by

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1)INTRODUCTION

Internship study helps a researcher to understand the working and policy making activities of a company as a whole. It provides a researcher the practical knowledge about the functioning and co- ordination of the activities of various departments in the organization and develops practical knowledge about the working of the organization. It provides both theoretical and practical knowledge regarding various aspects of management and implications which would condition and gear the prospective managers to face the challenges lying ahead.

This report is a short description of the internship program carried out at Kudumbashree, Thiruvananthapuram in order to understand the organisation's activities, interacting with the staff, understanding the core functions of the organisation familiarizing with the personnel and administration functions by working as an intern in the institution.

This report describes the activities carried out during the two months internship (from 26June 2019 to 9August 2017) at Kudumbashree. It also gives a general idea of the industry and helps to understand the organizational structure, functions, duties and responsibilities of the various functional departments. More than a plain account of the tasks assigned and the organizational study, this report reflects upon the experiences collected during the internship from the perspective of an MBA student.

KUDUMBASHREE.

Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam language means „prosperity of the family“. The name represents „Kudumbashree Mission“ or SPEM as well as the Kudumbashree Community Network. What is commonly referred to as „Kudumbashree“ could mean either the Kudumbashree Community Network, or the Kudumbashree Mission, or both.

Kudumbashree was set up in 1997 following the recommendations of a three member Task Force appointed by the State government. Its formation was in the context of the devolution of powers to the Panchayat Raj Institutions (PRIs) in Kerala, and the Peoples“ Plan Campaign, which attempted to draw up the Ninth Plan of the local governments from below through the PRIs.

Kudumbashree has a three-tier structure for its women community network, with Neighbourhood Groups (NHGs) at the lowest level, Area Development Societies (ADS) at the middle level, and Community Development Societies (CDS) at the local government level. The community structure that Kudumbashree accepted is the one that evolved from the experiments in Alappuzha Municipality and Malappuram in early 1990s.

Kudumbashree community network was extended to cover the entire State in three phases during 2000-2002. The Kudumbashree network by 31th March 2019 had 2,91,507 NHGs affiliated to 19,489 ADSs and 1064 CDSs with a total membership of 43,93,579 women. Kudumbashree membership is open to all adult women, limited to one membership per family.

In 2011, the Ministry of Rural Development (MoRD), Government of India recognized kudumbashree as the State Rural Livelihoods Mission(SRLM) under the National Rural Livelihoods Mission(NRLM).

Kudumbashree Community Network

Kudumbashree is essentially a community network that covers the entire State of Kerala. It consist of a three tier structure with Neighbourhood Groups (NHGs) as primary level units, Area Development Societies (ADS) at the ward level, and Community Development Societies (CDS) at the local government level. It is arguably one of the largest women"s networks in the world. While the community network is formed around the central themes of poverty eradication and women empowerment, its main features include democratic leadership, and support structures formed from the „Kudumbashree family“.

DDU-GKY

The Ministry of Rural Development (MoRD) announced the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) Antyodaya Diwas, on 25th September 2014. DDU-GKY is a part of the National Rural Livelihood Mission (NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and cater to the career aspirations of rural youth.

DDU-GKY is uniquely focused on rural youth between the ages of 15 and 35 years from poor families. As a part of the Skill India campaign, it plays an instrumental role in supporting the social and economic programs of the government like the Make In India, Digital India, Smart Cities and Start-Up India, Stand-Up India campaigns. Over 180 million or 69% of the country's youth population between the ages of 18 and 34 years, live in its rural areas. Of these, the bottom of the pyramid youth from poor families with no or marginal employment number about 55 million.

The National Policy for Skill Development & Entrepreneurship 2015 has identified a skills gap of 109.73 million in 24 key sectors by the year 2022. This number cannot be achieved without addressing the BoP 55 million from rural India. Also, a FICCI and Ernst – Young study published in 2013 identified a shortage of over 47 million skilled workers across the globe by 2020. This presents an unprecedented opportunity for India to train its BoP youth population and place them in jobs across the world and realize its demographic dividend.

DDU-GKY takes pride in its partners and their ability to add value. Innovation from partners is encouraged to build scale and capacity... its unique implementation structure involves partners,

who are by nature, committed to changing lives and are experts in their areas, they form a part of the Skilling Ecosystem integrated by DDU-GKY. Partners are supported through investment, capacity building, strategies for retention, linkages to international placement and technology support for training purposes.

DDU-GKY is present in 28 States and UTs, across 669 districts, impacting youth from over 7,294 blocks. It currently has over 1242 projects being implemented by over 557 partners, in more than 585 trades from 50 industry sectors. Over 7.9 Lakh candidates have been trained and over 3.6 Lakh candidates have been placed in jobs as on 11th July, 2019. From 2012, DDU-GKY has so far committed an investment of more than INR 5,600 Crores, impacting rural youth pan-India

1.1 OBJECTIVE OF INTERNSHIP

- To work as an intern to get familiarized with financial aspects of DDU-GKY.
- To study about organization structure.
- To learn about public finance management system(PFMS).
- To study the various policies and procedures adopted by the organization.
- To learn the practical application of theoretical knowledge to the actual working environment.
- To understand the recent trends in finance and accounting.
- To get familiarized with the organizational activities of kudumbashree..

1.2 INDUSTRY ANALYSIS

Kudumbashree, a female-oriented, community-based, poverty reduction project of Government of Kerala. Kerala is an Indian state lying in the south-west part of Indian subcontinent, where many development experiments are being tested, refined and implemented.

The mission aims at the empowerment of women, through forming self-help groups and encouraging their entrepreneurial or other wide range of activities. The purpose of the mission is to ensure that the women should no longer remain as passive recipients of public assistance, but active leaders in women-involved development initiatives. Kudumbashree movement was launched by former Prime Minister A.B. Vajpayee at a function chaired by the then Local Administration Minister Paloli Mohammed Kutty at Kottakkunnu in Malappuram on May 17, 1998. The program has derived from the works of Fr. Edwin John in Nagercoil, Tamil Nadu, who started the movement called Neighborhood Community Network. An out come of NCN is Neighborhood Children's Parliament has got UN recognition as the best Children's empowerment program.

Kudumbashree was registered formally as the "State Poverty Eradication Mission" (SPEM) on the 18th of November 1998 under the Travancore Kochi Literary, Scientific and Charitable Societies Act 1955.

2.ORGANIZATIONAL ANALYSIS

2.1 MISSION ,VISSION AND OBJECTIVES

MISSION:

To eradicate absolute poverty in ten years through concerted community action under the leadership of Local Self Governments, by facilitating organisation of the poor, combining self-help with demand led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically.

VISSION:

Kudumbashree strives to develop the model of a micro finance led financial security process into a more comprehensive model of local economic development under the aegis of local governments. This would hopefully sustain the transformation of the local governance agenda from welfare to entitlement. Such a transformation does not come about easily and requires rewriting established administrative and development practices

It requires the community acquiring voice and being heard. It requires institutionalizing processes that allow for participation and meaningful contribution. And when we speak of community we speak of the people for whom government is a palpable entity influencing the quality of their lives, as well as of the people on the periphery, both social and physical, for whom manifold deprivations have snuffed out hope of change.

We speak of the women who are finding, through collective endeavours, the stepping stones leading from participation to citizenship in its truest sense. It is through the realization of citizenship that Kudumbashree would be able to significantly address issues of equity and justice.

OBJECTIVES:

- To identify poor families through risk indices-based surveys, with the active participation of the poor and the communities to which they belong.
- To empower the poor women to improve the productivity and managerial capabilities of the community by organizing them into community-based organizations (CBOs).
- To encourage thrift and investment through credit by developing CDSs to work as informal bank of the poor.
- To improve incomes of the poor through improved skills and investment for self-employment.
- To ensure better health and nutrition for all.
- To ensure BASIC amenities like safe drinking water, sanitary latrines improved shelter and healthy environment.
- To ensure a minimum of 5 years of primary education for all children, belonging to risk families.
- To enable the poor to participate in the decentralization process through the Community Development Society (CDS), as it is a subsystem of the local government, under which it works.

2.2 NATURE OF ORGANISATION AND BUSINESS

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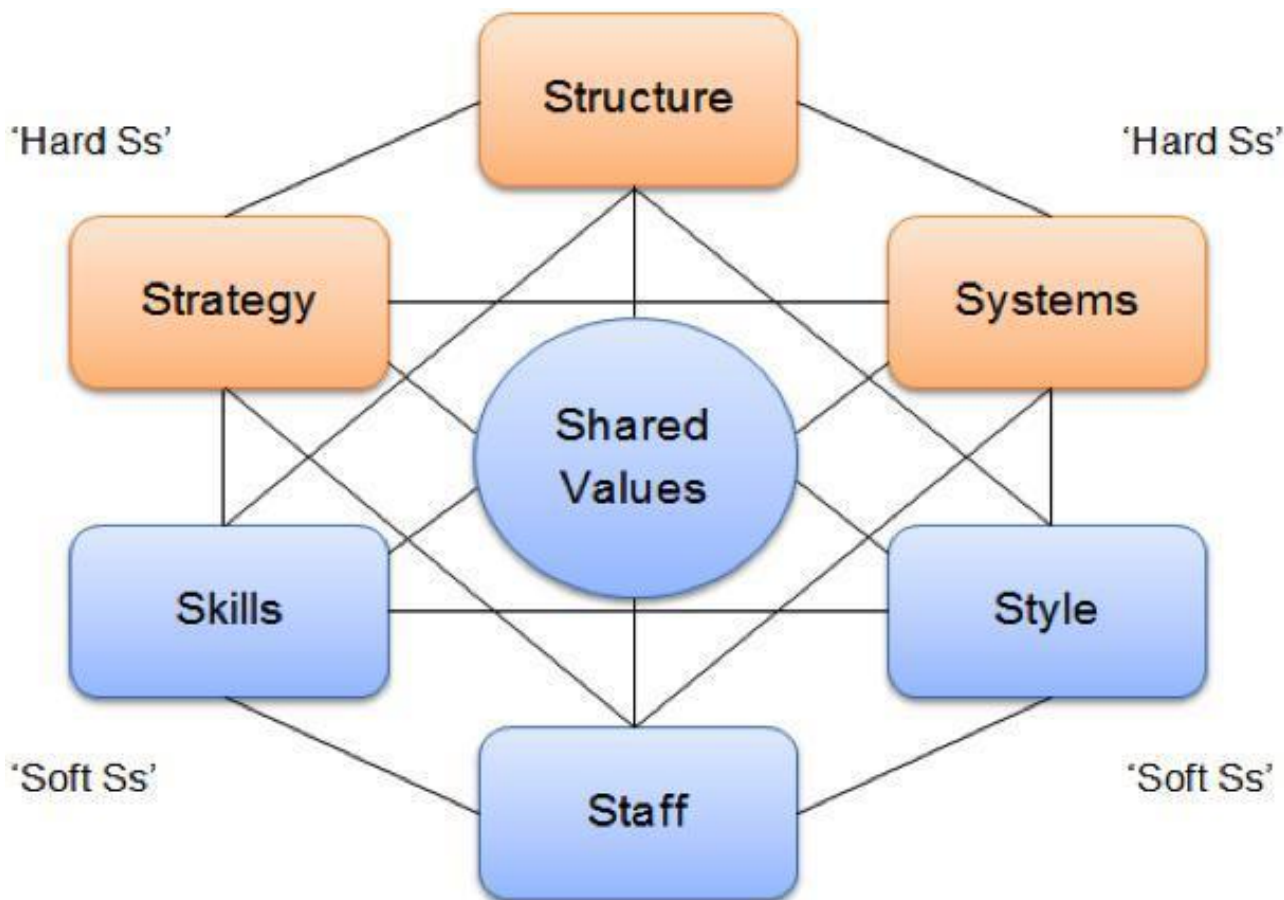
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2.3 MCKINSEY'S 7S ANALYSIS

McKinsey 7s model was developed in 1980s by McKinsey consultants Tom Peters, Robert Waterman and Julien Philips with a help from Richard Pascale and Anthony G. Athos. The goal of the model is to show how the seven elements of the company: Structure, Strategy, Skills, Staff, Style, Systems, and Shared values, can be aligned together to achieve effectiveness in a company. The key point of the model is that all the seven areas are interconnected and a change in one area requires change in the rest of a firm for it to function effectively.

Below you can find the McKinsey model, which represents the connections between seven areas and divides them into 'Soft Ss' and 'Hard Ss'. The shape of the model emphasizes interconnectedness of the elements.



"Hard" elements are easier to define or identify and management can directly influence them, these are strategy statements, organization charts, reporting lines, and formal processes and IT systems. "Soft" elements, on the other hand, can be more difficult to describe, and are less tangible and more influenced by culture. However, these soft elements are as important as the hard elements if the organization is going to be successful.

- **Strategy**: the plan devised to maintain and build competitive advantage over the competition.
- **Structure**: the way the organization is structured and who reports to whom.
- **Systems**: the daily activities and procedures that staff members engage in to get the job done.
- **Shared Values**: called "super ordinate goals" when the model was first developed, these are the core values of the company that are evidenced in the corporate culture and the general work ethic.
- **Style**: the style of leadership adopted.
- **Staff**: the employees and their general capabilities.
- **Skills**: the actual skills and competencies of the employees working for the company.

Placing Shared Values in the middle of the model emphasizes that these values are central to the development of all the other critical elements. The company's structure, strategy, systems, style, staff and skills all stem from why the organization was originally created, and what it stands for. The original vision of the company was formed from the values of the creators. As the values change, so do all the other elements.

The model is based on the theory that, for an organization to perform well, these seven elements need to be aligned and mutually reinforcing. The model can be used to understand how the

organizational elements are interrelated, and so ensure that the wider impact of changes made in one area is taken into consideration.

The 7-S model posits that organizations must be approached holistically in order to be understood; organizational elements (the 7-Ss) must be in alignment with each other for the organization to succeed, and organizations must fit or align with the external environment. These seven basic elements are important for organizational effectiveness and they are discussed below as they apply to Kudumbashree.

Mckinsey 7s factors	Analysis of 7S factors of kudumbashree
<p>1)strategy:It is the plan of action an organization prepares in response to or anticipation of changes in external environment.It is differentiated by tactics or operational actions by it's nature of being premeditated well thought through and practically rehersed</p>	<p>Kudumbashree, a comprehensive Self Help or operational actions by its nature of being Group(SHG)- based poverty eradication programme with partnership of local government and SHG is considered a unique programme</p>
<p>2)structure:Every business have a specific organizational structure .They are structured in a variety of ways depending on their objectives and culture. It speaks how an organization operates and performs.</p>	<p>The institution has been structured in a hierarchial way with executive director as the supreme authority of the institution,a director to assist him in operational areas with several subdivisions each handling different portfolios.</p>

<p>3) Systems: Every organization has some systems or internal processes to support and implement the strategy and run day-to-day affairs. These processes are normally strictly followed and are designed to achieve maximum effectiveness.</p>	<p>The key systems in the institution include the Administration and Finance division along with Programme Managers</p>
<p>4) Shared Values: All members of the organization share some common fundamental ideas or guiding concepts around which the business is built. This may be to make money or to achieve excellence in a particular field. These values and common goals keep the employees working towards a common destination as a coherent team and are important to keep the team spirit alive.</p>	<p>Kudumbashree envisions a society where people are aware of their rights and duties and have equal opportunities for their social and economic advancement</p>
<p>5) Style/Culture: All organizations have their own distinct culture and management style. It includes the dominant values, beliefs and norms which develop over time and become relatively enduring features of the organizational life. It also entails the way managers interact with the employees, their leadership styles and the way they spend their time.</p>	<p>Kudumbashree is the poverty eradication and women empowerment programme implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. The name Kudumbashree in Malayalam language means ‘prosperity of the family’. Well defined hierarchy and superior subordinate relationships are followed within the organization.</p>
<p>6) Staff: Organizations are made up of humans and it's the people who make the real difference to the success of the organization in the increasingly knowledge-based society. The importance of human resources has thus got the central position in the strategy of the organization, away from the traditional model of capital and land.</p>	<p>Kudumbashree has staff strength of about 300+. The technical staff of the centre is highly qualified, well experienced with multi-disciplinary backgrounds and project management .The institution also has a panel of specialists whose services are utilized on project basis.</p>
<p>7) Skills: Skills are the special, distinctive competencies of the organization, both in the people and the organization itself.</p>	<p>The organisation is equipped with highly qualified and experienced employees with modern technical knowledge in the fields of project management & qualifications from reputed insititutes like IIM & IRMA</p>

3.POSITIONING OF INTERN

3.1 ORGANIZATIONAL STRUCTURE

An organizational structure defines how activities such as task allocation, coordination and supervision are directed toward the achievement of organizational aims. It can also be considered as the viewing glass or perspective through which individuals see their organization and its environment. An organization can be structured in many different ways, depending on its objectives. The structure of an organization will determine the modes in which it operates and performs. Organizational structure allows the expressed allocation of responsibilities for different functions and processes to different entities, branches, department, workgroup and individual.

Governance of the Mission is with the Governing Body chaired by the Minister for Local Self- Government, Government of Kerala. Principal Secretary, Department of Local Self-Government is the vice chairperson and the Executive Director of Kudumbashree Mission is its convenor. The Governing Body has representatives of the three layers of PRIs, different government departments, the State Planning Board, State Women's Commission, and NABARD as members.

The Governing Body is concerned with the policy formulation and review of Kudumbashree. Executive Committee, under the overall policy framework provided by the Governing Body looks after scheme formulation and execution. Executive Director is the Chief Executive Officer of the Mission. The District Missions are responsible for the implementation of the Mission's programmes within their respective districts.

The Mission structure consists of the State Mission and 14 District Missions. The State Mission is structured into three divisions – Systems Support, Organisation and Social Development, and Livelihood Development.

District Mission Coordinators head the District Missions; there are Assistant Mission Coordinators under them looking after different thematic areas.

The Head Quarters of the Mission (State Poverty Eradication Mission) is functioning

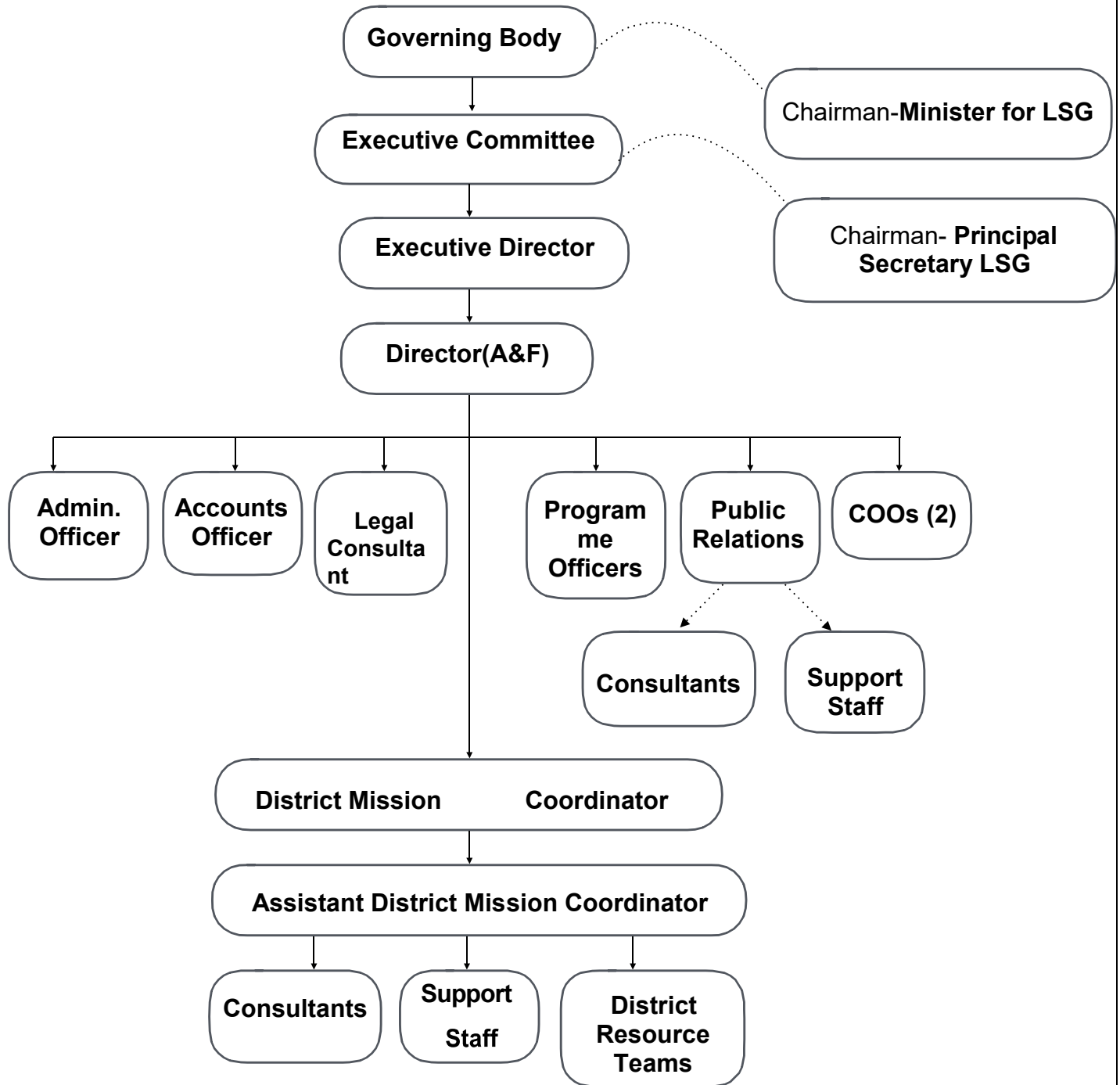
in the TRIDA Rehabilitation Building, 2nd floor, Medical College. P.O, Thiruvananthapuram. The Management and Administration of the Mission is carried out by The Governing Body and The Executive Committee.

The state mission has field officers in each district across Kerala. This official structure is incorporated to support and facilitate seamless functioning of the activities of community network across the state.

PROGRAM DOMAINS

- **Local Economic Development:** Micro Finance, Micro Enterprises, Farming Initiatives, Samagra Animal Husbandry
- **Social Development:** Asraya, BUDS, Balasabha, Tribal Special Projects, Attapadi Special Project
- **Women Empowerment:** Gender Self Learning, Snehitha, Gender Corner, Community Counsellors, Rangasree, Anti Human Trafficking, Nirbhaya & Crime Mapping, Vulnerability Mapping.
- **Centrally Sponsored Program:** PMAY, DAYNRLM, NRLP, DAYNULM, DDUGKY, RAY, BSUP, IHSDP
- **Special Focus Programs:** ABCD Program, Construction Team, Labour Bank
- **Urban Programs:** Intervention Areas, JNNURM, ISHUP
- **Kudumbashree NRO (National Resource Organisation)**

3.1.1 ORGANOGRAM OF KUDUMBASHREE



3.2ROLE OF INTERN

The department allotted was finance department for DDU-GKY under the guidance of Mr sreeraj ,state program manager (finance) for DDU-GKY.The work was from Monday to Friday starting from 10:00AM to 5:00PM. The internship started with a familiarization section in which the industry guide described the functions and activities of the institution.

The main duty as an intern was to carry out the tasks assigned by the project guide, which included:

- Working in thE PFMS portal.
- Learning the financial procedures of DDU-GKY.
- Attending training programs and review meetings.
- Studying the standard operating procedures for DDU –GKY.

The internship programme was a truly rewarding experience which involved real life administration & finance activities and also the opportunity to perform in those activities. Also witnessed the execution of all finance & administrative functions in practice, which answered many queries of the intern.

The organisation offered a friendly and cooperative environment. . However, the internship has helped to bridge the gap between theoretical knowledge and real life practice. The primary objective was to observe, evaluate and compare the relationship between the knowledge gained from the MBA programme and workplace.

This two month internship has certainly helped to learn how tasks are performed in an organization. The institution provided a platform to apply the intern’s theoretical knowledge into practical life, and it has helped me to understand the complexities, challenges and prospects that lie in the real world. Much enjoyed two months at Kudumbashree, also provided the opportunity to learn a lot from each day of work and each individual interacted with.

4. DETAILS ABOUT INTERNSHIP

4.1WEEKLY REPORT ON INTERNSHIP

WEEK 1

DAY&DATE	TIME	TASKS ASSIGNED	TASKS COMPLETED	OBSERVATIONS
WEDNESDAY 26/06/2019	10AM-5PM	Introduction and induction at kudumbashree	-	Overview of kudumbashree functioning
THURSDAY 27/06/2019	10AM-5PM	Attend training programme on public finance management system(PFMS) conducted for project implementation agencies	Attended training programme	Gained knowledge about PFMS and release of funds through PFMS to various project implementation agencies.
FRIDAY 28/06/2019	10AM-5PM	Study the financial procedures of Deen Dhayal Upadhyaya grammen kaushalya yojana(DDU-GKY)	Learned the financial procedures of DDU-GKY.	The procedures are mentioned in the eighth chapter of standard operating procedures.The financial aspects ,rules and regulations for DDU-GKY are clearly mentioned in chapter.

WEEK 2

DAY&DATE	TIME	TASKS ASSIGNED	TASKS COMPLETED	OBSERVATIONS
MONDAY 1/07/2019	10AM-5PM	Studying standard operating procedures(SOP)	Studied the rules and regulations in DDU-GKY	Gained knowledge about the operational and financial procedures.
TUESDAY 2/07/2019	10AM-5PM	Studying standard operating procedures(SOP)	Studied the rules and regulations in DDU-GKY	Gained knowledge about the operational and financial procedures.
WEDNESDAY 3/07/2019	10AM-5PM	Studying standard operating procedures(SOP)	Studied the rules and regulations in DDU-GKY	Gained knowledge about the operational and financial procedures.
THURSDAY 4/07/2019	10AM-5PM	Attend mock tests	Attended mock tests to test the knowledge about SOP	Gain an overall idea about SOP and an overview about the type of questions being asked
FRIDAY 5/07/2019	10AM-5PM	Attend mock tests	Attended mock tests to test the knowledge about SOP	Gain an overall idea about SOP and an overview about the type of questions being asked

WEEK 3

DAY&DATE	TIME	TASKS ASSIGNED	TASKS COMPLETED	OBSERVATIONS
MONDAY 08/07/2019	10AM-5PM	Attend mock test	Attended the mock tests to test the knowledge about SOP	Gain an overall idea about SOP and an overview about the type of questions being asked
TUESDAY 9/07/2019	10AM-5PM	Exam on SOP	Completed the exam on SOP	The exam helped to gain a deep knowledge about SOP.
WEDNESDAY 10/07/2019	10AM-5PM	Study various aspects of Public finance management system(PFMS)	Studied various aspects of PFMS.	Gained an idea about tracking of funds through PFMS
THURSDAY 11/07/2019	10AM-5PM	Study various aspects of Public finance management system(PFMS)	Studied various aspects of PFMS.	Gained an idea about tracking of funds through PFMS
FRIDAY 12/07/2019	10AM-5PM	Study various aspects of Public finance management system(PFMS)	Studied various aspects of PFMS.	Gained an idea about tracking of funds through PFMS

WEEK 4

DAY&DATE	TIME	TASKS ASSIGNED	TASKS COMPLETED	OBSERVATIONS
MONDAY 15/07/2019	10AM-5PM	Attend PIA training at kites it park and training centre	Attended PIA training programme	Gained broad knowledge about SOP.
TUESDAY 16/07/2019	10AM-5PM	Attend PIA training at kites it park and training centre	Attended PIA training programme	Gained broad knowledge about SOP.
WEDNESDAY 17/07/2019	10AM-5PM	Attend PIA training at kites it park and training centre	Attended PIA training programme	Gained broad knowledge about SOP.
THURSDAY 18/07/2019	-	Permitted leave	-	-
FRIDAY 19/07/2019	10AM-5PM	Enter project names of PIA to the PFMS portal	Entered project names of PIA to PFMS portal.	Had a chance to work in the PFMS portal

WEEK 5

DAY&DATE	TIME	TASKS ASSIGNED	TASKS COMPLETED	OBSERVATIONS
MONDAY 22/07/2019	10AM-5PM	Verify the release of funds to project implementation agency(PIA) from 2014-2019.	Verified the fund release through public finance management system(PFMS)	Analysed the different funds released to various project implementation agencies.
TUESDAY 23/07/2019	10AM-5PM	Verify the release of funds to project implementation agency(PIA) from 2014-2019.	Verified the fund release through public finance management system(PFMS)	Analysed the different funds released to various project implementation agencies.
WEDNESDAY 24/07/2019	10AM-5PM	Verify the release of funds to project implementation agency(PIA) from 2014-2019.	Verified the fund release through public finance management system(PFMS)	Analysed the different funds released to various project implementation agencies.
THURSDAY 25/07/2019	10AM-5PM	Verify the release of funds to project implementation agency(PIA) from 2014-2019.	Verified the fund release through public finance management system(PFMS)	Analysed the different funds released to various project implementation agencies.
FRIDAY 26/07/2019	10AM-5PM	Verify the release of funds to project implementation agency(PIA) from 2014-2019.	Verified the fund release through public finance management system(PFMS)	Analysed the different funds released to various project implementation agencies.

WEEK 6

DAY&DATE	TIME	TASKS ASSIGNED	TASKS COMPLETED	OBSERVATIONS
MONDAY 29/07/2019	10AM-5PM	Verify the release of funds to project implementation agency(PIA) from 2014-2019.	Verified the fund release through public finance management system(PFMS)	Analysed the different funds released to various project implementation agencies.
TUESDAY 30/07/2019	10AM-5PM	Verify the release of funds to project implementation agency(PIA) from 2014-2019.	Verified the fund release through public finance management system(PFMS)	Analysed the different funds released to various project implementation agencies.
WEDNESDAY 31/07/2019		-	-	-
THURSDAY 01/07/2019	10AM-5PM	Attend PIA workshop	Attended PIA workshop	Learned different aspects of management information system for DDU-GKY and was specially focused on kaushal pragathi.
FRIDAY 02/07/2019	10AM-5PM	Attend PIA workshop.	Attended PIA workshop.	Learned different aspects of management information system for DDU-GKY and was specially focused on kaushal pragathi.

WEEK 7

DAY&DATE	TIME	TASKS ASSIGNED	TASKS COMPLETE D	OBSERVATION S
MONDAY 05/08/2019	10AM -5PM	Attend national rural livelihood mission(NRL M) accountants training programme for PFMS	Attended training programme for NRLM accountants for PFMS	Gained information about adding schemes,vendor creation and adding bank accounts in PFMS portal.
TUESDAY 06/08/2019	10AM -5PM	Attend national rural livelihood mission(NRL M) accountants training programme for PFMS	Attended training programme for NRLM accountants for PFMS	Gained information about adding beneficiaries and creating expenditure details.
WEDNESDAY 07/08/2019	10AM -5PM	Permitted leave	-	-
THURSDAY 08/08/2019	10AM -5PM	Final report preparation	Collected data from websites ,books and other personnels	-
FRIDAY 09/08/2019	10AM -5PM	Final report preparation	Collected data from websites ,books and other personnels	-.

4.2 CONTRIBUTIONS

- Entered project names for agencies in the PFMS portal.
- Attended PIA workshop and review meetings.
- Gained information about advantages of PFMS in tracking of funds .
- Worked in PFMS portal.
- Interacted with finance managers of project implementation agencies.
- Cross checked the data in PFMS.

4.3 LEARNINGS FROM INTERNSHIP

DDU-GKY

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), the skill training and placement program of the Ministry of Rural Development (MoRD) and Kerala State (Kudumbashree) occupies a unique position amongst other skill training programmes, due to its focus on the rural poor youth and its emphasis on sustainable employment through the prominence and incentives given to post-placement tracking, retention and career progression. Even as India moves towards becoming an international skills hub, there is a need to acknowledge the challenges preventing the rural poor from taking advantage of this momentous economic transition. Lack of formal education, marketable skills and other constraints imposed by poverty place significant entry barriers to today's job market. DDU-GKY is therefore designed to not only provide high quality skill training opportunities to the rural poor, but also to establish a larger ecosystem that supports trained candidates secure a better future

OBJECTIVE

The overall objective of Aajeevika Skill Programme implemented in the State for the year 2016-19 is to initiate trade related Skill Development and Placement Programme in the State and to build skills of 50120 poor rural youth across the state ensuring suitable employment to at least 35882 youths.

There are various interventions that DDU-GKY supports. All are executed with the help of Project Implementing Agency (PIAs) and retention is tracked.

ELIGIBILITY

The target group for DDU-GKY is poor rural youth in the age group of 15-35. However, the upper-age limit for women candidates, and candidates belonging to Particularly Vulnerable Tribal Groups (PVTGs), Persons with Disabilities (PwDs), Transgender and other Special Groups like rehabilitated bonded labour, victims of trafficking, manual scavengers, trans-genders, HIV positive persons, etc shall be 45 years.

The poor will be identified by a process called Participatory Identification of Poor (PIP) which is an important component of the NRLM strategy. Till the time poor are identified through the use of PIP, apart from the existing list of Below Poverty Line (BPL) households, youth from MGNREGA worker household with at least 15 days work in the previous financial year by any of its family members, or a youth from a household with RSBY card wherein the details of youth is mentioned in the card, or a youth from households who have been issued Antyodaya Anna Yojana / BPL PDS cards, or a youth from a household where a family member is a member of SHG under NRLM, or a youth from a household covered under auto inclusion parameters as per SECC, 2011 (when notified), shall also be eligible to avail the skilling program even if such youth are not in the BPL list.

KEY ACTIVITIES

- Skill Gap Assessment
- Information/Education/Communication Programme
- Capacity Building of all stakeholders
- Capacity Building of all stakeholders
- Selection of Training partners / Receipt of Proposals, Appraisal & Approvals
- Mobilization, Counseling & Selection of candidates
- Skill Training, Certification and Placement
- Monitoring & Evaluation
- Post Placement / Alumni Support Services.

BROAD SECTORS /TRADES

- IT & ITES : IT Services, BPO, Engineering Services and Products. Service offerings in Banking, Financial Services, and Insurance (BFSI).
- Electronics & IT Hardware : IT Hardware, Telecommunication and Electronic Components (Production/Sales/Design & Development/Quality Assurance/After Sales Service (Service Support) functions)
- Health Care : Healthcare Delivery/Medical Equipment/Health Insurance Segments.

- Tourism, Travel, Hospitality & Trade : Travel & Tour Operations (Ticketing and Tours, Guides etc), Hotels and Restaurants. (Front Office, F&B Services, F&B Kitchen, House Keeping etc)
- Gems & Jewellery (Jewellery fabrication)
- Building, Construction and Real Estate Services
- Food Processing : Sales & Distribution, Dairy Processing, Meat/Meat Products/Fruit & Vegetable Processing
- Banking, Financial Services & Insurance Industry
- Media and Entertainment Industry : Films and Television, Animation, Gaming and Radio.
- Organised Retail Industry : (Apparel Retail Store, Merchandising, Fashion Accessories, Food and Grocery Retail, Store-Executives and Electronics Retail)
- Auto & Auto Components : Two & Four Wheeler Repair, Driving

IMPORATNT FEATURES

- Skill gap assessment.
- Job mela
- Information education and communication.
- Migration support centres.
- Alumni support

- Capacity building
- Monitoring
- Training
- Infrastructure Development
- Trainer's selection
- Content development
- Post placement support
- Retention support
- Programme management.
- Support for industry internships.

PROJECT FINANCIAL PROCEDURES OF DDU-GKY

OVERVIEW

- Management of cash flow
- Payment of salaries to candidates and trainers.

Review of cost through annual auditing.

ROLES AND RESPONSIBILITIES OF KEY AGENCIES.

The key agencies are PIA, CTSA/SRLM and MoRD.

PROJECT IMPLEMENTATION AGENCY.

a)PIA OP TEAM.

- Opening of bank accounts for candidates.
- Collecting KYC documents for identified candidates.

b)PIA OP TEAM (finance)

- Opening bank accounts for the project.
- Mapping of PFMS.
- Payment of salaries to candidates and trainers.
- Appointment of periodical auditors and annual auditors.
- Monthly verification.
- Thematic verification.
- Issue of utilization certificate.
- Closure of financial audit.

c)PIA Q-TEAM

- Limited role in financial management process.
- Opening of bank accounts for candidates.

d)Auditors

- Periodical auditor is responsible for monthly verification and first month financial audit.
- Annual auditor is responsible for annual audit and closure of financial audit.

CTSA/SRLM

Financial team of central technical support agency(CTSA) for yearly plan state(YPS)/State rural livelihood mission(SRLM) for an action plan state(APS) will undertake-

- Verification of expenditure.
- Delinking of project account from PFMS on project closure.
- Change of project account and mapping into PFMS.

- Review of remarks by periodic and annual auditor.

c)MINISTRY OF RURAL DEVELOPMENT

- Conduct of thematic audit.
- Review of expenditure.
- Ensure that CTSA verifies and reviews remarks reported by the periodic and annual auditor.

PROJECT FUND MANAGEMENT.

a)OPERATION OF PROJECT ACCOUNT

- There must be project account through which fund flow occurs.
- There should not be any diversion of funds.
- The time for completion must be within 15 days of signing of memorandum of understanding.
- The PIA can change the project account after the release of first installment.
- With project closure delinking of project account from PFMS occurs.

b)CASH INFLOW

- Funds released by CTSA/SRLM.
- Interest earned from the project account.
- Loans taken by PIA.
- CSR funds received for the project.

c)CASH OUTFLOW

- All transactions related to project must be paid through project account registered onPFMS.But there can be exceptions.
- PIA is allowed to book expenditure from the date of issue of sanction order.
- The program allows PIA pay in cash against expenditure not exceeding Rs 40000.
- A PIA can maintain cash imprest with a designated person at the cost centre.

PROTOCOL FOR DELIVERY OF CASH AND NONCASH ENTITLEMENTS

- Timely delivery of funds is ensured in view of socio economic background of the candidates.
- All amounts are paid into the candidates account only.
- Payment of food, to & fro charges, post placement support, one time travel cost are operated by PIA OP team (finance).
- Booking of expenditure on account of boarding and lodging facilities provided to the candidates are also operated by PIA OP team.
- PIA has to procure uniform and distribute among the candidates.

PAYMENT OF SALARIES TO TRAINERS ,MASTER TRAINERS AND PIA Q-TEAM MEMBERS

- The prerequisite for this process is that the project must be sanctioned.
- The process owner is PIA OP team (finance).

VERIFICATION OF AMOUNT RECEIVED AS TAKE HOME SALARY IN A CANDIDATE'S BANK ACCOUNT.

- Take home salary paid to a candidate can be known from successfully completed bank transfer statement of the employer, bank statement of the employer with salary payment transaction duly marked and certified by PIA or passbook entries with salary recipient transaction of the candidate duly marked and certified by PIA.

PROTOCOL FOR ASSET MANAGEMENT

- The PIA can purchase any asset whose block value does not exceed Rs10,000 without EC approval.
- There are exceptions for specified items.
- Depreciation and amortization shall be charged as per the rates specified by income tax act 1961.

- All assets other than tablet computers purchased under the project shall be taken over by the PIA on its residual value.
- Tablet computers must be disposed among trainees at zero cost.

TRAINING COST AND INCENTIVE PAYMENT.

- The SOP under S18.4A1 specifies the rates for payment of various activities and incentives.
- The payment is payable as per performance.

APPOINTMENT OF AUDITORS

- The PIA shall appoint annual and periodic auditor.
- The auditor appointed should be independent.
- The SRLM finance team(in case of APS) and CTSA finance team(in case of YPS) collect the joint declaration of the PIA and the periodical auditor.

CONCURRENT FINANCIAL MONITORING PROCEDURES.

- First month financial audit certificate.
- Monthly verification.
- Annual financial audit.
- Utilization certificate for release of second and third instalment.
- The process owner for above activities is SRLM finance team for APS and CTSA finance team for YPS.

CLOSURE FINANCIAL AUDIT

- Prior to the closure of project audit needs to be conducted for closure of the project accounts.
- Audit the transactions relating to any unaudited period.
- The process owner is SRLM finance team in case of APS and CTSA finance team in case of YPS.

THEMATIC VERIFICATION.

- The purpose is verification of books,accounts and record in accordance with directions of MoRD.
- The SRLM finance team and CTSA finance team along with MoRD empanelled auditor issue thematic verification report.

FINANCIAL PROTOCOL FOR OUTSOURCED PARTNERS.

- Outsourced partners has to abide by the guidelines and SOP .
- The bank account of outsourced partners has to be mapped and registered to the dedicated project bank account under PFMS.

FINANCIAL MANAGEMENT INFORMATION SYSTEM.

- Public financial management system (PFMS)for capturing all the project related financial transactions.
- Aajeevika skills development management system for reporting of financial transactions,generating reports on entitlement amount due and paid to beneficiaries and other mandatory payments on the basis of physical progress parameters.

PUBLIC FINANCE MANAGEMENT SYSTEM

The **Central Plan Scheme Monitoring System (CPSMS)** (now called PFMS) is a Government of India public financial management reforms initiative which monitors programs in the social sector and tracks funds disbursed. Given the large number programs on which the money is spent, the CPSMS is an initiative by the Indian Central Government to ensure that the money is spent according to its intended purpose, and provide an accounting of same. The main Engineer Behind PFMS is "Sameer Jaiswal".

There are over 1045 plans being implemented in the priority social sector, aimed at millions of beneficiaries across India, through the different ministries of the central government of India. Moreover, the Central Government also releases funds under Additional Central Assistance program to states to use within their region. Approximately ₹3 lakh crore (US\$43 billion) are released under these channels each year. Given the diversity in and number of channels through which the money is spent, the Central Government finds it necessary to ensure that the money is spent according to its intended purpose, and provide an accounting of same.

PFMS purpose is to provide greater transparency and accountability to social sector monitoring that has not existed until now. Financial utilization can be put in the public domain, and fund transfers to grassroots entities and utilization by them can be accessed by interested individuals and organizations. Only about 20% of these funds are routed to states through the Treasury route and 80% of funds are sent through Special Purpose Vehicles, which have weaker intrinsic internal control mechanisms available in the Treasury mechanism.

The current program-specific MISs operate with time lags and do not give a clear picture of funds remaining unutilized in each fiscal year. While funds released by the central government are immediately booked as expenditure in the Central Government

accounts, utilization in the field takes time and while commercial banks enjoy the float, the Central Government must borrow to meet its fiscal deficit. This is attributable to the absence of a system that could quickly provide consolidated or granular information on utilization, advances, fund transfers or bank balances across schemes, districts, blocks or institutions. By the time utilization reports reach the State and Central level, the data is already historical, significantly limiting its utility. PFMS will aid in better fiscal deficit management, and to ultimately move to a system of flow of authorization as against the actual flow of funds, whereby banks will first meet the expenses of the implementing agencies and then seek reimbursement from the Central Government.

MISs based on post facto data feeding suffer from drawbacks of inefficiencies, inconsistencies, gaps and perennial reconciliations, as they are not integrated with the process flow. PFMS attempts to address this, and the associated issues of transparency and accountability related to the SPV mode of implementation, keeping all the advantages of the mode intact.

The system uses a web-enabled application developed in the office of Controller General of Accounts, the apex accounting authority of the Government of India under Ministry of Finance (India). In the first step, every agency receiving funds is registered on the system, including registration of all the bank accounts of the agency; this information is shared with the respective banks' Core Banking System (CBS) for authentication.

Post registration, PFMS will enable one to one validation or payment authorization of each release of funds, whether expenditure, advance, or transfer. The corresponding instrument number and amount for any release would need to be entered in the system at the time of approval, before the actual transaction. Through the PFMS -CBS interface, this information would be shared with the banks' CBS and an instrument of payment will be honored by banks only when the corresponding entry is received through the PFMS.

ADVANTAGES OF PFMS

- PFMS enabled the Government in ground breaking Direct Benefit Transfers Promotes transparency tangible improvements in the overall Central Government Financial Management and implementation of various Central Government Schemes.
- Takes care of diversity and multiplicity of channels through which money is spent and transferred (including through Direct Benefit Transfer) Establishes a common electronic platform for complete tracking of fund flows from the Central Government to large number of programme implementing agencies, under both Central Government and the State Governments until it reaches the final intended beneficiaries.
- Enables real time monitoring of disbursements and utilization of funds Provides decision support system across ministries and departments and all state and UTs.
- Improvements brought-out in the management of public funds through PFMS cascade beneficial impact on the management of State Government Public Finances as well as efficient delivery of Public Services by the States.
- Reflects true spirit of co-operative federalism with the centre and the state governments combining their efforts.
- Provides potential to improve programme and financial management thus reducing the float in the financial systems by enabling „just in time“ releases.
- Provides information on Government borrowings with direct impact on interest costs to the Government.

- Use of PFMS cuts the paper work Tracks any unnecessary parking of funds by the implementing agencies minimizing the delay and pending payments (DBT) with collateral benefits of plugging leakages and eliminating ghost beneficiaries

CURRENT SCOPE OF PFMS

- Tracks all the funds of all Central Sector Schemes with a budgetary outlay of Rs. 6, 66, 644 crore covering over 31 percent of the total Central Government expenditure during the current financial year 2017 - 18.
- More than 300 Central and State Government Schemes are now riding on PFMS and payment of more than Rs. 2.91 lakh crore relating to various Schemes under DBT has been made through PFMS since 2013
- Payments to 34.19 crore beneficiaries have been made through PFMS and there are 21.72 lakh Programme Implementing Agencies registered on PFMS.

STRENGTHS OF PFMS

- ❖ Biggest strength of PFMS is its integration with the core banking system- provides PFMS with unique capability to push online payments to almost every beneficiary and vendor.
- ❖ PFMS has Core Banking System (CBS) interface to all Public Sector Banks, Regional Rural Banks, major private sector banks, Reserve Bank of India, India post and cooperative banks



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Today's Transactions Count: 3,96,024 Amount (Crores): 169	FY 2019 - 20 Transactions Count: 38,47,45,307 Amount (Crores): 10,22,687	Know your Payments	Get Login Details If Agency is already registered
What's New ?	Publications	Help Desk	Manage Registered Agency

Rel. DSC Guide is available in What's New section on PFMS Website.

Direct Benefit Transfer	Centrally Sponsored Schemes	Central Sector Schemes	Others
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5.CONCLUSION

Kudumbashree is a largest women empowerment programme in the country and became the life- line of poor women in the state of Kerala. It has got the national and international recognition as an ideal and workable model of participatory development for eradicating poverty. To conclude, women empowerment leads to economic development of the region through the Kudumbashree project. Women have started identifying their strength as a result of joining in the Kudumbashree programme. No doubt it has contributed to the socio economic development of the women folks both in rural and urban areas. All these are the bright outer face of the Kudumbashree. Despite the remarkable achievements, there are clouded and hidden deficiencies, which will work against the established goals of the mission affecting the sustainability and other serious problems in future. One of the deficiency was lack of proper human resource management policies and to work on a challenge faced by a successful project was helped significantly to get a real world feel of the industrial and organizational climate. The intern could obtain first-hand knowledge of the various activities of the organization along with its history and work environment, which helped me to understand more about the facilities and resources required for the functioning of the organisation. He was easily able to understand and study the institution, various departments and its performance at the present working conditions and its social implications for the welfare of the people of Kerala. The study about various departments and their functioning contributed to bridge the gap between the theories and practical knowledge.

It was an absolute worthwhile experience working at Kudumbashree. The friendly welcoming staff and the space they have created for a trainee/intern allowed for ample opportunities to learn and develop. This organization has a superb work culture, great minds and very high quality of work. The first hand experience the intern has gained from the institution was a milestone to the academic and

professional experience. The intern thoroughly enjoyed all the challenges that came along every single day. The lessons learned will be a valuable one for the intern's future endeavours as well

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MANUALS

- ★ Organisation Files, Circulars & Reports

