



Government of India

R F D

(Results-Framework Document)
for

Rashtriya Mahila Kosh

(2013-2014)

Section 1: Vision, Mission, Objectives and Functions

Vision

To be a financial service and capacity enhancement institution for social and economic empowerment of poor and marginalized women

Mission

To be a single window facilitator for provision of financial services with backward and forward linkages for women in the unorganized sector through Intermediary Micro Finance Organizations (IMOs) and Women Self Help Groups (SHGs) and to augment their capacities through multi-pronged income.

Objectives

- 1 Socio-economic empowerment
- 2 Capacity building of IMOs
- 3 Capacity building of women beneficiaries

Functions

- 1 Credit for socio-economic empowerment of poor and marginalized women
- 2 Channelising funds
- 3 Facilitating marketing support
- 4 Creating awareness of the need of the market for products and services
- 5 Creating awareness on issues related to socio-economic empowerment of women
- 6 Supporting new and emerging IMOs
- 7 Articulating concerns of SHGs
- 8 Facilitate Convergence with skill development institutions and other relevant institution
- 9 Impact Study

Section 2: Inter se Priorities among Key Objectives, Success indicators and Targets

Objective	Weight	Action	Success Indicator	Unit	Weight	Target / Criteria Value				
						Excellent	Very Good	Good	Fair	Poor
						100%	90%	80%	70%	60%
[1] Socio-economic empowerment	85.00	[1.1] Sanction of fresh proposals of IMOs	[1.1.1] Number of proposals sanctioned	No.	20.00	40	36	32	28	24
		[1.2] Coverage of poor women	[1.2.1] Number of women beneficiaries	No.	20.00	25000	22500	20000	17500	15000
		[1.3] Assistance sanctioned to IMOs	[1.3.1] Amount sanctioned to IMOs	Rs (in Crores)	25.00	30	27	24	21	18
		[1.4] Disbursement to IMOs	[1.4.1] Amount disbursed to IMOs by RMK.	Rs (in Crores)	20.00	25	22.50	20	17.50	15
[2] Capacity building of IMOs	2.00	[2.1] Conducting Capacity Building Programmes in different parts of the country for NGO partners.	[2.1.1] Number of Capacity Building Programmes held in different parts of the country	No.	2.00	10	9	8	7	6
[3] Capacity building of women beneficiaries	2.00	[3.1] Conducting Capacity Building Programmes for women beneficiaries	[3.1.1] Number of Capacity Building Programmes to be organised for women beneficiaries in the country	No.	2.00	2	2	2	1	1
* Efficient Functioning of the RFD System	3.00	Timely submission of Draft RFD (2013-14) for approval	On-time submission	Date	2.0	15/05/2013	16/05/2013	17/05/2013	20/05/2013	21/05/2013
		Timely submission of Results for RFD (2012-13)	On-time submission	Date	1.0	01/05/2013	02/05/2013	05/05/2013	06/05/2013	07/05/2013
* Administrative Reforms	4.00	Implement ISO 9001 as per the approved action plan.	% Implementation	%	2.0	100	95	90	85	80
		Prepare an action plan for Innovation	On time submission	Date	2.0	30/07/2013	10/08/2013	20/08/2013	30/08/2013	10/09/2013

* Mandatory Objective(s)

Section 2: Inter se Priorities among Key Objectives, Success indicators and Targets

Objective	Weight	Action	Success Indicator	Unit	Weight	Target / Criteria Value				
						Excellent	Very Good	Good	Fair	Poor
						100%	90%	80%	70%	60%
* Improving Internal Efficiency /responsiveness / service delivery of Ministry / Department	4.00	Implementation of Sevottam	Independent Audit of Implementation of Citizen's Charter	%	2.0	100	95	90	85	80
			Independent Audit of implementation of public grievance redressal system	%	2.0	100	95	90	85	80

* Mandatory Objective(s)

Section 3: Trend Values of the Success Indicators

Objective	Action	Success Indicator	Unit	Actual Value for FY 11/12	Actual Value for FY 12/13	Target Value for FY 13/14	Projected Value for FY 14/15	Projected Value for FY 15/16
[1] Socio-economic empowerment	[1.1] Sanction of fresh proposals of IMOs	[1.1.1] Number of proposals sanctioned	No.	31	28	40	50	60
	[1.2] Coverage of poor women	[1.2.1] Number of women beneficiaries	No.	18182	21465	25000	30000	35000
	[1.3] Assistance sanctioned to IMOs	[1.3.1] Amount sanctioned to IMOs	Rs (in Crores)	19.85	22.58	30	35	40
	[1.4] Disbursement to IMOs	[1.4.1] Amount disbursed to IMOs by RMK.	Rs (in Crores)	16.31	18.49	25	30	35
[2] Capacity building of IMOs	[2.1] Conducting Capacity Building Programmes in different parts of the country for NGO partners.	[2.1.1] Number of Capacity Building Programmes held in different parts of the country	No.	8	7	10	11	14
[3] Capacity building of women beneficiaries	[3.1] Conducting Capacity Building Programmes for women beneficiaries	[3.1.1] Number of Capacity Building Programmes to be organised for women beneficiaries in the country	No.	0	0	2	4	6
* Efficient Functioning of the RFD System	Timely submission of Draft RFD (2013-14) for approval	On-time submission	Date	15/05/2013	16/05/2013	17/05/2013	20/05/2013	21/05/2013
	Timely submission of Results for RFD (2012-13)	On-time submission	Date	01/05/2013	02/05/2013	05/05/2013	06/05/2013	07/05/2013
* Administrative Reforms	Implement ISO 9001 as per the approved action plan.	% Implementation	%	100	95	95	85	80
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* Improving Internal Efficiency /responsiveness / service delivery of Ministry / Department	Implementation of Sevottam	Independent Audit of Implementation of Citizen's Charter	%	100	95	95	85	80
		Independent Audit of implementation of public grievance redressal system	%	100	95	95	85	80

* Mandatory Objective(s)

Section 4: Acronym

Sl.No	Acronym	Description
1	DD	Deputy Director
2	DPR	Detailed Project Report
3	FY	Financial Year.
4	GM	General Manager
5	IMO	Intermediary Microfinance Organisation
6	NGO	Non Governmental Organisation

Section 4: Acronym

Sl.No	Acronym	Description
7	SHGs	Self Help Groups.

Section 4: Description and Definition of Success Indicators and Proposed Measurement Methodology

Sl.No	Success indicator	Description	Definition	Measurement	General Comments
1	[1.1.1] Number of proposals sanctioned	RMK receives loan proposals from NGOs / Intermediary organisations / other eligible organisations	The loan proposals received by RMK. After pre-sanction appraisal are considered by the loan committees.	It is proposed to get 40 proposals from the NGOs/IMOs during the year. This will be monitored in the quarterly review meetings	Loan proposals are received from NGOs directly to RMK. These are scrutinized and pre-sanction appraisal is made
2	[1.2.1] Number of women beneficiaries	The recipient of loans are poor women and they get it through the NGOs / IMOs	RMK loan is given to SHGs for income generating activities and / or asset creation through NGOs/IMOs	The recipient of RMK loan is women beneficiaries of SHGs through NGOs/IMOs. It is proposed to cover 25 000 women beneficiaries.	The beneficiaries are invariably the poor women members of the SHG formed by the NGOs/IMOs
3	[1.3.1] Amount sanctioned to IMOs	The Loan Committees sanction loan to each NGO/IMOs for onward lending to women beneficiaries	After the loan is sanctioned by the different loan committees the NGOs/IMOs are called in RMK office for documentation.	It is proposed to sanction Rs 30 crore loans to the NGOs/IMOs during the year. This will be monitored in monthly meetings.	While sanctioning loan to NGOs / IMOs their past performance / recovery pattern is also taken in to consideration.
4	[1.4.1] Amount disbursed to IMOs by RMK.	Loan amount actually disbursed to NGOs/IMOs by RMK for onward lending to women beneficiaries	After completing the documentations the NGOs/IMOs are disbursed the loan through their bank account exclusively opened for RMK transaction.	The disbursement of loan to NGOs/IMOs during the year would be Rs 25 crore. This will be monitored in the monthly and quarterly review meetings.	RMK loan is given in two instalments. The first instalment is given immediately after the loan is sanctioned and formalities are fulfilled and the second instalment is given after post sanction appraisal is done by the RMK officers.
5	[2.1.1] Number of Capacity Building Programmes held in different parts of the country	RMK arranges for capacity building of the NGOs/IMOs or their trainers. Such training programmes are organised in different parts of the country	RMK arranges through training institutes / NIPCCD training to the NGOs/IMOs in financial management, enterprise development, skill up gradation, exposure visits etc under these training	During the year RMK proposes to organise 10 training programmes for capacity building of NGOs/IMOs trainer or their representatives who in turn will impart the training to	Training programmes other than NIPCCD are organised in association with NGO partners. Participation in exhibition and Mela organised by the Ministry/RMK helps women beneficiaries to

Section 4: Description and Definition of Success Indicators and Proposed Measurement Methodology

Sl.No	Success indicator	Description	Definition	Measurement	General Comments
			programmes	their fellow SHG members through the regional offices of NIPCCD and Resource Centres. Generally in one training programme 20 or more women participate. This is a scheduled programme and is monitored monthly.	spread their market outreach with forward and backward linkages.
6	[3.1.1] Number of Capacity Building Programmes to be organised for women beneficiaries in the country	For the first time RMK intends to build capacity of individual women beneficiaries in the unorganised sector	RMK proposes to impart skill training to individual women beneficiaries not covered under NGOs/IMOs programme through NGOs or similar training organisations	For the first time RMK proposes to arrange for a tailor made capacity building programme for individual women beneficiaries in collaboration with NGOs/Resource Centres/VOs. Only 2 programmes have been proposed during the year.	The modalities for these training are to be finalised in consultation with various stakeholders. Awareness camps will be organised in urban slum areas on micro-finance and RMK will ensure to build the capacities of willing women beneficiaries. During the year 2013-14 RMK proposes to organise one such programme in the outskirts of Delhi. To be followed by programme in other parts of the Country.

Section 5 :
Specific Performance Requirements from other Departments

Location Type	State	Organisation Type	Organisation Name	Relevant Success Indicator	What is your requirement from this organisation	Justification for this requirement	Please quantify your requirement from this Organisation	What happens if your requirement is not met.
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Section 6: Outcome/Impact of Department/Ministry

Outcome/Impact of Department/Ministry	Jointly responsible for influencing this outcome / impact with the following department (s) / ministry(ies)	Success Indicator	Unit	FY 11/12	FY 12/13	FY 13/14	FY 14/15	FY 15/16
1 Economically empowered women from Marginalised section of Society	NGOs/ IMOs	Loan disbursed to IMOs	Amount Rs. Crore	16.31	18.49	25	30	35
2 Increased saving habits among women through thrift and saving	NGOs and SHGs	Coverage of number of women beneficiaries of Self Help Group	Nos	18182	21465	25000	30000	35000
3 Evaluation Study on RMK assisted IMOs	RMK / Evaluation Agency	Submission of Final Report	Date			28/02/2013		
4 Capacity building of NGOs/ members of SHG partners	NIPCCD / IMO	Number of capacity building programmes to be organised by RMK in collaboration with NIPCCD and Resource Centre / NGOs partners	No	8	7	10	11	14
5 Capacity building of women beneficiaries	NGOs / Resource Centre	Number of capacity building programmes to be organised by RMK in collaboration with NGOs / resource Centres	No.	0	0	2	4	6