



NAGALAND STATE RURAL LIVELIHOODS MISSION



ANNUAL REPORT 2014-2015



Content

Introduction	1
NSRLM Management Structure	2-3
Annual Plans	4
Status Reports	5-14
Partnerships	15
Other Initiatives	16-19
Impact Stories	20-22
Annexure	23-24
Financial Statement	25



On the cover: SHG women pose with their Bank pass books. Major emphasis has been laid on opening of Savings Bank accounts to foster better bank linkage for the benefit of SHGs and members

A Nagaland State Rural Livelihoods Mission publication

Printed at: 

Below State Museum, Bayavü Hill
Kohima - 797 001, Nagaland



INTRODUCTION

Nagaland is the 16th State of India with 11 districts, 74 blocks, 114 sub districts, 19 statutory towns, 7 census towns and 1428 villages as per Census 2011. The State with over 17 major tribes comes under the Scheduled Tribes category of the Indian Constitution. Each tribe has its own language and unique costume, custom and tradition.

While there may be no common yardstick to define poverty in the context of Nagaland, it can be said that a majority of the rural population still struggles to make ends meet. The predominantly hilly topography of Nagaland makes connectivity a recurring problem especially during monsoon when most of the interior districts are cut off from the capital, as there is limited access to infrastructural amenities.

The geo-political scenario of the State is sensitive and challenging, and therefore programs need to be inclusive in nature covering all districts. Rural Nagaland bears the brunt of such challenges with an economy that is cash poor as indicated by limitations faced in accessing quality health and education. Apart from lack of developmental infrastructure, lack of banking culture exists as evidenced from the fact that out of the 74 Blocks, 28 Blocks have no Banks.

Taking these factors into account, it becomes imperative that a program like the National Rural Livelihoods Mission (NRLM) should take off successfully. Revamped from the erstwhile SGSY program, the NRLM under the Ministry of Rural Development, Government of India is a poverty reduction program resultant of years of thorough research and experimentation and is focused on promoting self-employment and organization of rural poor into Self Help Groups (SHGs) and nurturing existing SHGs.

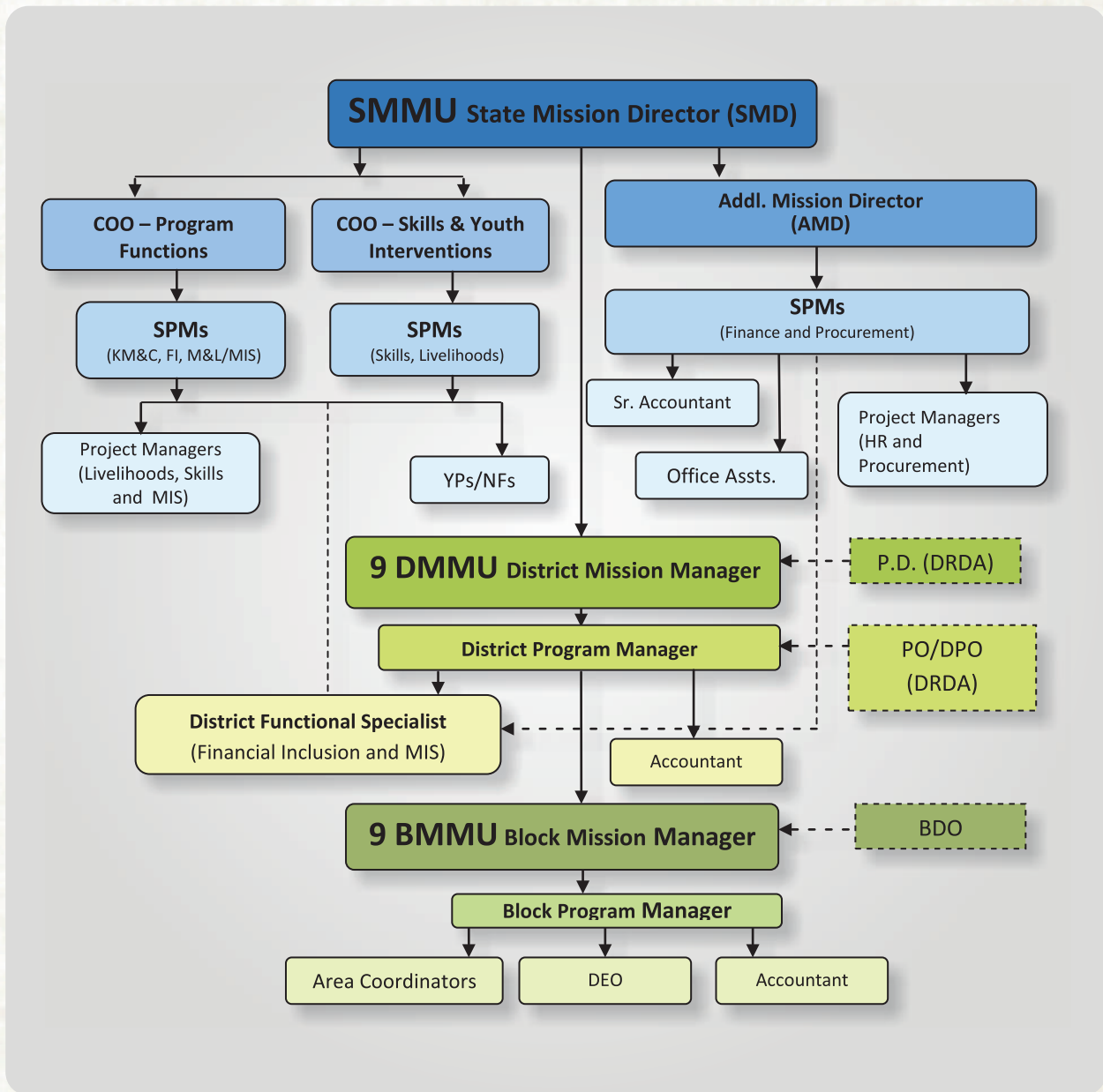
The Nagaland State Rural Livelihoods Mission (NSRLM) was established on the 13th of September, 2012 registered under Societies Registration Act 1860, and Nagaland Societies Registration Amendment Act 1969. Ever since the official launch on December 2013, the State Mission has been tirelessly working towards setting up a strong foundation for a progressive rolling out of the Mission in the State.

The Annual Report 2014-'15 will highlight the year's accomplishments with key focus on the implementation of the Resource Block strategy.

I. NSRLM MANAGEMENT STRUCTURE

The Nagaland State Rural Livelihoods Mission consists of a Governing Body headed by the Chief Minister. The apex decision-making body is the Executive Committee headed by the Commissioner & Secretary/ Secretary, Rural Development, Govt. of Nagaland as chairperson and Director, Dept. of Rural Development as vice chairperson. The State Mission Director is responsible for the overall supervision, monitoring and guidance of the Mission.

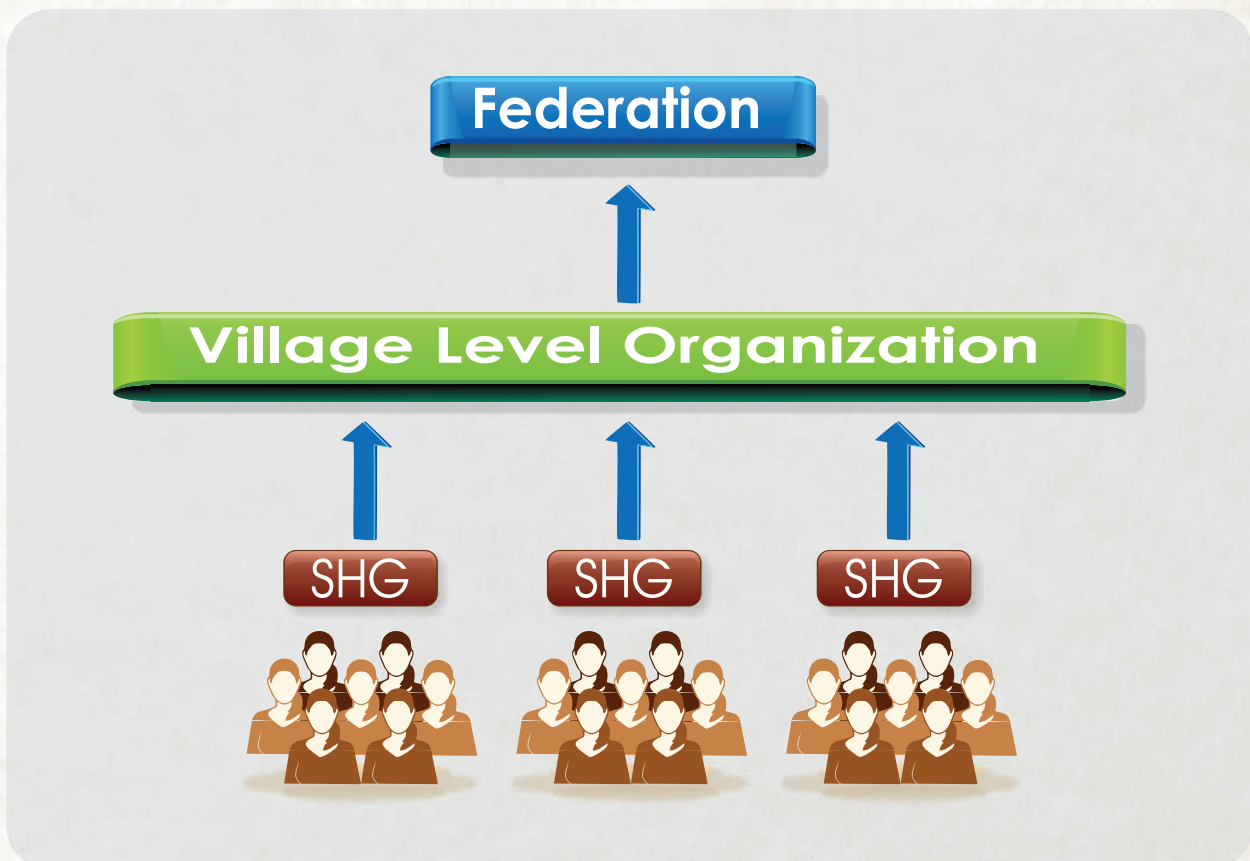
a) ORGANOGRAM



B) NSRLM: MISSION MANAGEMENT UNITS



C) NSRLM: COMMUNITY INSTITUTIONS PROMOTED



II. ANNUAL PLANS

BACKGROUND

- The 1st Governing Body meeting was held on November 2012 under the Chairmanship of the Chief Minister of Nagaland.
- The 1st Executive Committee meeting was held in November 2012 under the Chairmanship of Commissioner & Secretary, Rural Development.
- Initial Start-up Cost of ₹ 90 Lakhs was sanctioned during FY 2012-13 for setting up the State Rural Livelihoods Mission from MoRD (RL), and accordingly, the SMMU, DMMU, and BMMU was set up in all the 9 Districts.
- The Human Resource Manual, Finance Manual, Procurement manual and Community Operational Manual was adopted during the EC Meeting.
- Recruitments for Professionals from Open Market for Thematic Positions were filled up as per NRLM implementation framework and HR Manual.
- Immersion and induction of staff has been completed.

A) STRATEGIC OBJECTIVES OF 1ST ANNUAL PLAN: FY 2013-14

The objective of AAP FY2013-14 was to achieve Institutional, Strategic and Operational readiness, compliant with NRLM implementation framework through the following:

- Immersion and exposure for Governing Body, EC Members, Bankers, and other Key Stakeholders.
- Staff Induction, Training and Immersion at State Level as well as at National Resource Organizations (NROs).
- Consultative State Level Workshops for realistic phase-over from SGSY to NRLM and development of State Specific Strategies and Manuals for SHG Training.
- Validation and nurturing of existing SGSY SHGs, Sensitization on NRLM, and Community Mobilization in all 9 Resource Blocks.
- MoU signed with ANMA Integrated Development Agency (AIDA) and State Institute for Rural Development (SIRD) for providing need based training support to the State Mission.
- Procured the services of Technical Support Agency (TSA)-Ramitech Solutions for installation of IT Infrastructure, NSRLM dynamic Website and State Specific MIS Application.

B) STRATEGIC OBJECTIVES OF 2ND ANNUAL PLAN: FY 2014-15

Objective targets were to roll out intensive field implementation through Social Mobilization and Institution Building (Women Self Help Groups) through:

- Tripartite MoU with National Resource Organisation for implementation of Resource Blocks Strategy through Community Resource Person (CRP) Rounds.
- Development of Community Level Cadres for support in Social Mobilization and Institution Building (SHGs) efforts.
- Development of Human Resource Capital (NSRLM Staff) to provide program quality support at the Resource Blocks.
- Development of relevant State Specific IEC materials for correct dissemination of information.
- Development of State Specific MIS Application for effective monitoring of micro level management and feedback for mid course correction, and facilitate decision making.
- Continued effort to bring key stakeholders in the fold of NRLM through exposures (Village Council Chairmen/Members and Bankers).

C) STRATEGIC OBJECTIVES OF CURRENT ANNUAL PLAN: FY 2015-16

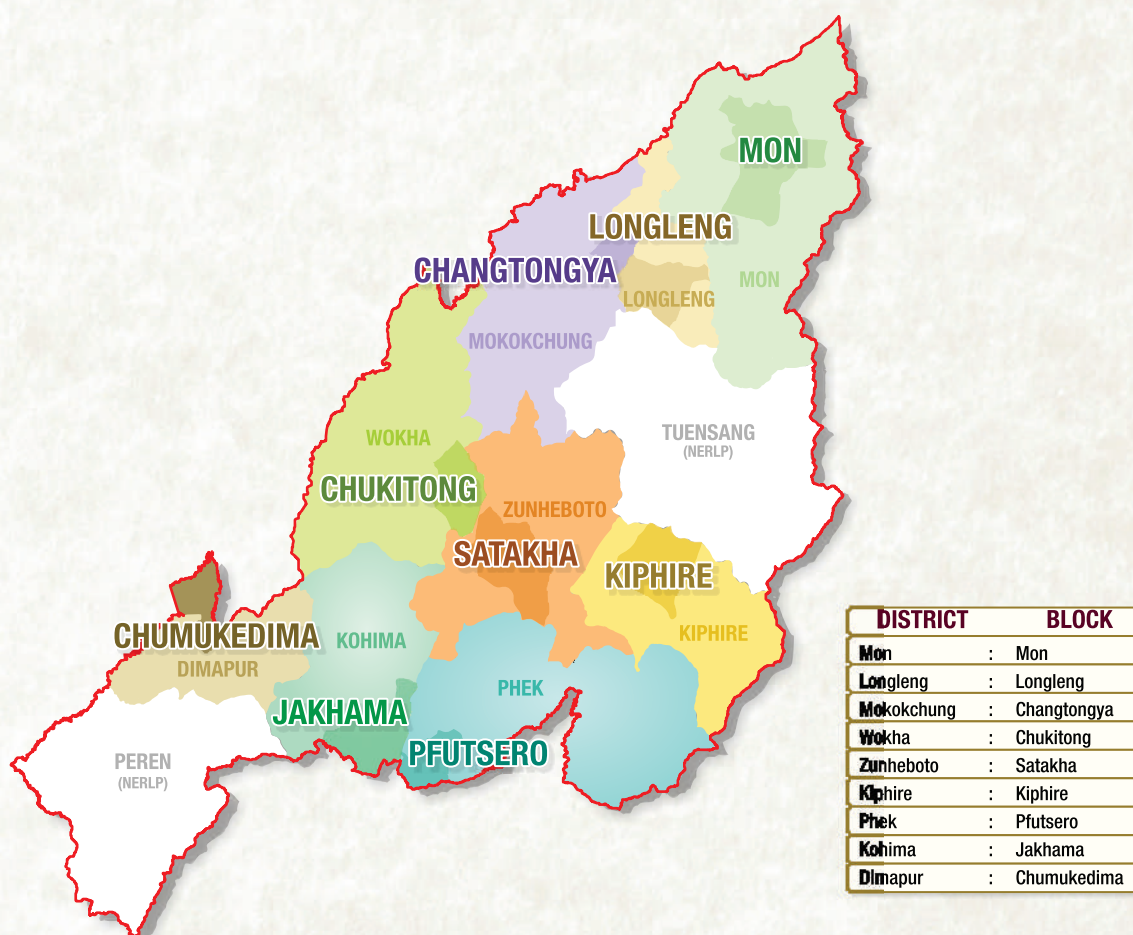
- To develop Model Self Help Groups, Model Village Level Organizations, Model Cluster Level Federation (wherever possible) and Model Villages in the Resource Blocks for scale up.
- To create a pool of Resource Persons from within the existing SRLM Staff who will become Human Resource Capital for the Resource Blocks.
- To make available, professional community level resource persons like: Community Resource Person (CRP), Village Facilitator (VF) and Master Book Keepers (MBK) at the village for need based support in a phased manner.
- Increased household level income through Income Generating Activities (IGA), from Revolving Fund, Community Investment Fund and Bank Credit Linkage.
- Resource Block Strengthening through 135 days (3 Rounds) of Senior Community Resource Person (CRP) round.

III. STATUS REPORT

1. SOCIAL INCLUSION/ INSTITUTION BUILDING AND CAPACITY BUILDING

a) RESOURCE BLOCK STRATEGY

The Nagaland State Rural Livelihoods Mission has adopted the Resource Block strategy in line with NRLM's social capital phased implementation program. NSRLM had requested for Resource Block Strategy in 9 blocks of 9 districts (Tuensang and Peren being under NERLP) in order to ensure uniform coverage taking into consideration factors such as: different tribes settled in respective districts; geographical location; language barriers; cultural implications etc. The 9 Resource Blocks will eventually serve as training centres for capacity building on NRLM concepts and aspects of Self Help Groups among others.



CRP ROUNDS

Under the Resource Block strategy is the Community Resource Persons strategy (CRP strategy). Active women from across the 9 Blocks were selected as Women Activists. The selection stipulated certain criteria including membership in NRLM compliant SHGs, leadership qualities, adherence to the Five Cardinal Principles and a condition was also that the women must come from Poorest of the Poor families. 36 women were thus selected and sent for a month long training at OMPLIS, national resource organization. These women are now functioning as Internal Community Resource Persons (ICRPs) alongside CRPs from the national resource organization.

Implementation of the CRP Strategy for social mobilization under NRLM began on May 12, 2014 in all the Resource Blocks. 12 CRP teams comprising of the Block Mission Management Unit (BMMU) of NSRLM along with Project Resource Persons (PRPs) and Community Resource Persons (CRPs) from OMPLIS, the national resource organization for NRLM in Nagaland and Women Activists from the Resource Blocks under NSRLM were stationed at villages during the CRP rounds. Among various other plans, the CRP strategy was specifically designed to facilitate mobilization of Poor, organizing them into SHGs, conducting trainings to SHG members, facilitating SHGs for identification of Bookkeepers and conducting bookkeeping trainings and micro credit plan training to the good SHGs identified by the CRP team.

PROCESS OF CRP STRATEGY

- Teams were stationed at select villages after prior approval from village functionaries.
- Entry level activities were undertaken: Addressing a public gathering where the team explained reasons for their presence in the village and about NRLM concepts and importance of SHGs.
- Transect walks were carried out to better understand the village physical features.
- Street meetings were held for mobilization
- Household visits were done for better acquaintance besides understanding the living conditions of the rural poor.
- Motivational testimonials: The ECRPs from OMPLIS spoke about their personal experiences on poverty and how the SHG movement changed their lives.
- Role Plays were enacted by the team on why SHGs should be formed and comparisons between good and bad SHGs.
- SHGs were taught on Five Principles for Good SHGs.
- The team trained SHG members basics of bookkeeping.

The 1st and 2nd CRP rounds were focused on formation of groups and motivation exercises. Facilitation and trainings were conducted for strengthening existing groups and formation of new groups. The CRP teams would subsequently conduct SHG leaders' training on SHG-Concept and Management, intensive training to SHG-Bookkeepers on writing SHG records. The entire exercise would be a year-long program with scheduled stays in villages in phase-wise manner. Debriefing



First CRP Round Debriefing. In the photo are the Addl. Secretary, MoRD (RL), Minister for Rural Development, Govt. of Nagaland, Comm. & Secy RD, officials of NMMU NRLM among others.

session of the 1st CRP round was attended by Shri Vijay Kumar, Addl. Secretary (RL) and Mission Director NRLM along with officials from the NMMU, UNDP and DoNER; Shri C.L. John, minister for RD and SIRD, Govt. of Nagaland; Shri V. Sakhrie, commissioner and secretary, RD among others.



CRP women giving testimonials during mobilization drive of the CRP strategy

The 3rd round of the CRP Strategy was a Consolidation Round held from October 20, 2014 onwards. This round was primarily focused on follow up of the functioning of SHGs formed during the 1st and 2nd CRP Rounds including some existing ones. The PRPs and CRPs along with Women Activists (Internal CRPs) were actively involved in this process with the BMMU as facilitators and aiding in translations. There were two teams in each Block (two each in Longleng, Mon and Chumukedima Blocks). The first team was involved in the Consolidation Round where grading of SHGs was done and the second team did the Follow up.

So far, during the CRP rounds, 485 new SHGs have been formed and 988 existing and new SHGs have been nurtured; PIP was carried out for 620 SHGs; Close to 1000 SHGs were trained on Bookkeeping and 802 Group Savings Bank accounts have been opened as on October, 2014.

A precursory survey had been conducted by representatives from Society for Elimination of Rural Poverty (SERP) and PRPs from OMPLIS in February and March, 2014. 3 rounds of the Community Resource Persons (CRP) strategy have been completed across the 9 Resource Blocks under 9 NRLM districts. Sanitation drives were conducted in the villages during the CRP rounds.

The Mission will form Village Level Organizations (VLOs) in the 76 villages where intensive implementation has begun.

b) MOBILIZATION, PROMOTION AND NURTURING OF COMMUNITY INSTITUTIONS

NRLM Compliance of SHGs

All SHGs have been trained on the *Panchasutra* -Five Cardinal Principles, SHG Concepts and Financial Management. The Panchasutra consists of principles for a successful and sustainable SHG and the 5 basic tenets that an SHG is required to follow. These include:

1. Weekly meetings
2. Weekly savings
3. Regular inter-loaning
4. Timely repayment of loans
5. Up-to-date maintenance of record books.

SHGs under NRLM have begun following these principles.

c) CAPACITY BUILDING OF STAFF AND COMMUNITY CADRES

SHG Audit and MCP Training

To ensure effective monitoring of SHGs in terms of financial transactions, SHG auditing was done in villages covered during the CRP rounds. The format of the Audit Report focuses on savings, loans repayments, collections; income and expenditure statement; assets and liabilities etc. This exercise was carried out by the PRPs of respective Blocks along with the BMMU staff in the month of March, 2015. Simultaneously, training on Micro Credit Plan (MCP) and MCP exercises were carried out by the teams.



SHG Audit being done

Women as Community Cadres

Apart from institution building efforts of organizing rural poor women into Self Help Groups and providing constant hand-holding support, the Mission has also provided training to women as Community Resource Persons (Women Activists) who are engaged in formation and nurturing of SHGs in the Resource Blocks. The Mission has further identified members from SHGs as Village Facilitators and Bookkeepers from all villages under the Resource Blocks who will be trained and will eventually provide support to SHGs in their respective areas.



Internal CRPs displaying their work to the MD, NSRLM during Training at OMPLIS, AP



CRPs (external and internal) helping out during a community work



Activity work during CRP Training

d) IMMERSION AND EXPOSURE OF KEY STAKEHOLDERS

NSRLM organized educational tours and exposure visits and also received a number of officials from outside in FY 2014-'15. The exposure tours were for stakeholders. External visits were for various purposes such as: Implementation of the Mission in the state; Studies on functioning of the SHGs under NRLM; Contextual research and base study on Nagaland with NSRLM staff as liaisons; Research on the SHG movement in Nagaland etc.

No.	Individuals/Organizations	Date
1.	SMMU NSRLM exposure visit to SRLM, Jammu	July 13-19, 2014
2.	External Field Immersion of SRLM Meghalaya staff in the CRP round covered villages of Resource Blocks under SRLM Nagaland	August 27 - September 7, 2014
3.	Implementation Support Visit - (NMMU thematic experts)	August 27-30, 2014
4.	Esther Kar, Joint Secretary, National Commission for women and Dr. Aparajita Suman, Mission Manager, NMMU, NRLM	September 6-10, 2014
5.	Exposure visit for village functionaries of select villages of Resource Blocks to Andhra Pradesh	October 21-28, 2014
6.	Exposure tour for bankers to Andhra Pradesh	October 28 -November 2, 2014.
7.	Refresher Course for BMMU staff at Kurnool, Orvakal Block in two phases	(two phases) November 5-12 November 28-December 3
8.	Smt. Sireesha, Mission Manager, NMMU visit	October 16-17, 2014
9.	NMMU Immersion visit to NSRLM	November 2-8, 2014
10.	PRADHAN Jarkhand visit to NSRLM	December, 2014
11.	Smti. Vijaya Bharati, Advisor OMPLIS	December, 2014.
12.	MoRD photography Team visit to Nagaland	January, 2015
13.	NIRD & SIRD exposure visit to resource blocks	February, 2015
14.	Japanese International Corporation Agency (JICA) team visit to Nagaland	February, 2015



NSRLM staff and BDO Jakhama with researchers and officials of JICA during their visit to Nagaland

2. FINANCIAL INCLUSION

a) BANK LITERACY CAMPAIGNS

Imparting basic financial literacy is a step towards women empowerment and therefore, as per the SLBC commitment to conduct Financial Literacy Camps in all the districts, camps have been conducted in collaboration with lead banks and NABARD in the villages of most of the Resource Blocks covered during the CRP rounds. For FY 2014-15, forty two (42) villages under NSRLM Resource Blocks have been covered. The activities that take place during the camp are, imparting of basic banking process; bank protocols and bank norms are focused upon along with benefits and financial services that can be accessed by the SHG. Savings Bank accounts for both group and individuals were opened during these camps and, apart from SHG members, village folks were sensitized on bank norms and the importance of having bank accounts. 88% of SHGs formed under NRLM now have Savings Bank accounts. This is in line with the Prime Minister's Jan Dhan Yojna scheme for comprehensive financial inclusion to provide universal access to banking facilities launched on 28th August 2014.



Resource Persons and BMMU Staff with SHG women and village functionaries during a financial literacy camp

b) COMMUNITY FUNDS (REVOLVING FUND)

NRLM provides Revolving Fund (RF) as resource in perpetuity to the institutions of the poor, to strengthen their institutional and financial management capacity and build their track to attract mainstream bank finance. RF of ₹15, 000 is provided to NRLM compliant A Grade SHGs as corpus to meet the members' credit needs directly and as catalyst for leveraging repeat bank finance. 'A' graded SHGs are those that have been practicing 'Panchasutra' (Five Cardinal Principles) for not less than three months and the RF fund is disbursed directly to SHG accounts. In FY 2014-15, 815 NSRLM SHGs have received RF.

c) BANK CREDIT LINKAGE

Bank Linkage being crucial for SHGs to access credit, NRLM works closely with the banks. NRLM stresses on importance of having bank account and monitoring the SHG's regular savings and assisting them for Credit Linkage. State Rural Livelihoods Mission conducted an SLBC Sub-committee on Bank Linkage cum Workshop on Financial Inclusion Strategy for FY 2014-15 where bank managers of Kohima participated. The resource persons were from the National Mission Management Unit, NRLM. 33 NSRLM SHGs have received Bank Loan amounting to ₹40.3 Lakhs for FY 2014-15.

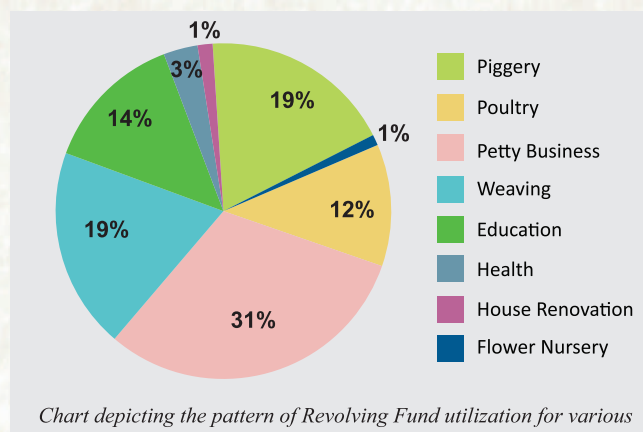
Sl. No	District	No. of SHG received Bank Loan	Amount of Credit Accessed	No. of SHG received RF 2014-15	Amount of RF released to SHG 2014-15	No. of NRLM Villages covered for Financial Literacy Camps
1.	DIMAPUR	8	24.2	115	17.25	11
2.	PHEK	4	2.5	52	7.8	5
3.	WOKHA	nil	nil	65	9.75	nil
4.	LONGLENG	nil	nil	180	27	nil
5.	MON	7	6.1	131	19.65	4
6.	KOHIMA	nil	nil	141	21.15	11
7.	KIPHIRE	4	2	34	5.1	5
8.	MOKOKCHUNG	10	5.5	80	12	6
9.	ZUNHEBOTO	nil	nil	59	8.85	nil
	TOTAL	33	40.3L	857	128.55 L	42

3. LIVELIHOODS

a) INCOME GENERATING ACTIVITIES (IGA)

During FY 2014-15, the State Mission has undertaken efforts to understand the basic livelihoods practices of the SHG members by capturing the pattern on Revolving Fund (₹15,000) utilization of 315 SHGs across 9 Resource Blocks. It was observed that through inter-lending amongst the SHG members, various IGAs were taken up to generate cash while few were also used for consumption purpose as shown in the pie chart below.

It was noticed that Blocks such as Chumukedima, Jakhama and Changtonya which have easier access to urban areas took up more of petty business activities such as pickle making (meat, lemon, chilly, and mango) homemade snacks, pre-used garment business, catering etc. Investment in Piggery and Poultry was observed mainly in Pfutsero, Changtonya, Jakhama and Chumukedima Block. In the remote districts such as Longleng, Kiphire and Mon, loan was taken mainly for education of children while investment on petty business was negligible. Understandably, investment on agricultural activity other than on cash crops like potato, cabbage, king chilly, kidney beans, maize, groundnuts, garlic and spring onion was almost absent since it is mainly for self consumption and not for commercial purposes due to various factors like poor market linkage, scattered production, transportation challenges etc.



Subsequently, with the objective of imparting basic knowledge on investment and cost analysis, the concept of Micro Credit Plans (MCP)/ Household Investment Plan (HIP) was introduced to the SHGs. This exhaustive 7 Step Process involves understanding the comprehensive profile of one's own SHG, member-wise socio-economic profile, income and expenditure of each household, the investment Plan followed by prioritization and rotation plan of the members. The exercise aimed at enabling the SHG members to identify the cost and labour inputs for scaling up their existing livelihoods without putting risk to the traditionally tried and tested methods practiced by members.

b) RSETI

To nurture self employment and entrepreneurship, NRLM encourages Public Sector Banks to set up Rural Self Employment Training Institutes (RSETI) in all the Districts of the country. In Nagaland, RSETI was set up at Jalukie, Peren District in 2011 and as per the latest grading by the Ministry of Rural Development, GOI, it received A Grade. Since inception, the RSETI Jalukie which is managed and operated by State Bank of India (SBI) with Rongmei Baptist Association (RBAN) as its training partner has successfully conducted 41 batches of training. During the FY 2-14-15, the Institute has conducted 15 batches of training to 280 Rural Youths of Peren District. The training imparted to the Youths include Vermicompost making, Mushroom cultivation, Poultry, Maintenance of Plant nursery, hand embroidery, dairy farming, weaving etc.

Efforts are being made to set up similar RSETIs in the remaining Districts of the State. This can come about through recommendations to Banks to set up the institutes on needs basis.

4. MONITORING & EVALUATION/MIS

a) Technical Support Agency (TSA) –Ramietech Solutions, Kohima.

The task of designing, developing, rolling out and maintenance of mission critical applications through a distributed infrastructure is a huge technical and implementation challenge. In light of this, NSRLM has procured the consultancy services of Technical Support Agency (TSA) - Ramietech Solutions, Kohima for the current FY. Following are some of the key activities undertaken thus far:

Re-designing and Maintenance of NSRLM Website: The web world has become the burgeoning nerve centre of the global media and dissemination of information. Therefore, to facilitate accountability and transparency of the mission at all levels, and to increase visibility of NSRLM in the State and the centre, the dynamic NSRLM website (www.nsrlm.in) has been re-designed as per the dynamic nature of the mission. Regular maintenance of the website is handled by the TSA.

Development of State Specific MIS Application: The State Specific Transaction Based MIS Application is developed to ensure that micro information specific to the State is captured, monitored and evaluated for achieving the objectives and goals of the Mission. The MIS Application has undergone the initial roll-out in March 2015 in SMMU. The roll-out in all the DMMUs will be completed by the first quarter of FY 2015-16. As the mission is a dynamic process, it will be updated as per the emerging needs of the program. The MIS will track micro and macro level information, using mainly quantitative indicators on program inputs, activities and outputs in all program components and this would provide continuous feedback to the mission management and other stakeholders and facilitate informed decision making, mid-course corrections and adaptation.

Maintenance of ICT Infrastructure at all Management Units: Maintaining a comprehensive ICT Infrastructure is a huge technical challenge. The consultancy services cover this aspect on regular basis in all management units to ensure that the systems are functioning optimally.

b) TRAINING OF NSRLM MIS TEAM

The dynamic process of the mission requires the MIS team to be updated constantly to ensure effective monitoring of the implementation of the activities against the annual targets. Therefore, quarterly capacity building training of the MIS Team on MIS has been conducted at the State Level.

c) STATE LEVEL, DISTRICT LEVEL AND BLOCK LEVEL REVIEW MEETINGS:

Regular review meetings are held at every management level of the mission to ensure quality checks of the activities being implemented as planned against the annual targets; to track the progress; and to assess the success and failure/setbacks of the mission. This ensures effective management of the information for day-to-day decisions; provides key stakeholders with information for transparency and build accountability; provide early warnings for mid course correction; and to improve future plan of actions.

2nd STATE LEVEL ANNUAL REVIEW MEETING

With the objective to further strengthen the Resource Block strategy, the Nagaland State Rural Livelihoods Mission (NSRLM) has come up with a comprehensive plan to intensify focus on the 9 Resource Blocks under the Mission. The plan includes creating a pool of resource persons from within the rank and file of the existing NSRLM staff with enough capacity building efforts to enable them in becoming master trainers. The human resource would be equipped with knowledge on every aspect of the Mission so as to ensure effective delivery of plans and projects.

A key objective of the National Rural Livelihoods Mission (NRLM) is to build strong institutions of the poor. In line with this, the NSRLM would concentrate on developing Model Self Help Groups, Model Villages and Model Village Organizations that would serve as inspiration for others and as support structures as the program scales up.

This was informed during the 2nd State Level Review meeting held at Kohima on March 4 and 5 at the conference hall, RD Directorate. The State Mission Management Unit of NSRLM along with District Coordinators and Block Program Managers attended the meeting. Stress was on capacitating SHGs, Villages and Organizations as model institutions if the Mission is to ensure success of the Resource Block Strategy and that unless such viable institutions are built and nurtured, projected scaling up of the program would not be possible.

During this time, Annual Progress Reports were presented by staff of the respective districts and blocks with highlight on implementation strategies, achievements, issues and challenges, targets and plans for the coming financial year. A state visioning exercise for the Mission was also conducted wherein, prevailing good practices were shared and challenges were discussed.



Adtl. Mission Director NSRLM and COOs during the 2nd State Level Annual Review Meeting

d) MONTHLY PROGRESS REPORT (MPR), AND ANNUAL PROGRESS REPORT (APR):

Regular update on the progress of the mission at all levels is being carried out through MPRs. This facilitates quality check as to whether activities are being implemented as planned, carry out mid-course correction if any, and also helps in adjusting planning as input to evaluation.

e) MONITORING VISITS:

In addition to the conventional MIS based input-output/progress monitoring on quantitative monitoring, the SMMU team periodically conducts field visits in the respective DMMUs and BMMUs for quality support and to monitor against the AAP targets.

5. KNOWLEDGE MANAGEMENT AND COMMUNICATION

- a) This being the age of social media and with the ever rising popularity of social networking sites, NSRLM has an active group page on Facebook with regular updates from districts and blocks on current activities and accomplishments.
- b) To enhance more effective and correct dissemination of information to the rural mass, IEC materials were compiled, contextualized and translated into local dialects. The IECs in the form of banners, boards and leaflets have been distributed and put on display at respective resource blocks and district headquarters.
- c) A documentary on NSRLM has been filmed to showcase the structure and functioning of the State Mission in terms of strategies followed in the initial stages of the Mission. This was also to further strengthen the documentation process in the State Mission's initiatives for consumption by both the rural mass as a sensitization and communication tool and for agencies and organizations. The film captures the vision, mission, USP of the State Mission and envisioned plan for the future.



Shooting of documentary on NSRLM in progress



Women reading an IEC banner in local dialect displayed at the Community Hall



Immersion exposure visit to an NSRLM Resource Block

IV. PARTNERSHIPS

The Nagaland State Rural Livelihoods Mission has forged partnerships with NGOs, National Resource Organizations, Technical Support Agency and government institutes according to the national framework for Partnership. This is to take up implementation and support roles, training and capacity building, manage and disseminate knowledge, advocacy etc.

NSRLM has signed MoUs with the following:

ATI

The Administrative Training Institute (ATI) is the apex training institute and consultancy arm of the Government of Nagaland. Established in 1972, the Institute aspires to identify training needs of all categories of government servant; design training programmes and impart training effectively to the civil servants of the state. A partnership MoU has been signed with ATI with the objective to enable the Mission to avail the facilities of the Institute for training activities. The MoU has been signed for a period of 2 years.

AIDA

ANMA Integrated Development Association (AIDA) is a registered society under the Societies Registration Act, 1860 with its office in Dimapur, Nagaland. A partnership MoU has been signed with the objective of undertaking Training & Capacity Building and Exposure Programme for NSRLM staff in the field of Self Help Group Promotion and Institution Building.

SIRD

The Directorate of State Institute of Rural Development (SIRD) has a three-tier institutional set up under the Ministry of Rural Development (MORD) Govt. of India for training of all categories of Govt. Officials and agencies related to Rural Development with the National Institute of Rural Development (NIRD) as the apex institute at the National level located at Hyderabad (Andhra Pradesh) and a regional center for North-East at Guwahati, the State Institute of Rural Development (SIRD) at the State level and two Extension Training Centers (ETCs) at the district level. A Partnership MoU has been signed with SIRD with the objective of Training and Capacity Building of stakeholders for non intensive blocks.

National Resource Organisation (SERP and OMPLIS)

A Tripartite MoU has been signed with Society for Elimination of Rural Poverty (SERP) and OMPLIS, Orvakal Block Federation for trainings apart from immersion and induction. SERP and OMPLIS will be actively involved in capacity building exercises in the State Mission and providing expertise in various aspects of the roll-out phase.

V. OTHER INITIATIVES

a) NATIONAL NE REGIONAL WRITESHOP

NSRLM hosted the first Annual Regional Writeshop for North East States on NRLM from December 12-17, 2014 at Kohima. The objective of the writeshop was to draft protocols and produce information materials with focus on Northeast Vision 2016. Officials from the Ministry of Rural Development (MoRD), Govt. of India; Officers from the State Rural Livelihoods Missions of the Northeast; Resource persons as independent consultants, representatives from other states and resource organizations attended the writeshop. Sessions during the 6 day writeshop included a wide range of topics such as: Processes in people's institutions (communication, leadership, decision making, problem solving); SHG Concept and Features; Lifecycle of an SHG; Communitisation ; Bank Linkage (with focus on Financial Inclusion); Developing protocols for fund flow under entitlements; Financial Management; Resource Block strategy; Issues of Northeast region; Developing Human Resource capital in terms of staff phasing, capacity building of staff and community cadres etc. Group presentations on each component were presented in the presence of officials and delegates.



Officials from NMMU, NRLM; NIRD and SRLMs on the podium during the regional writeshop

b) SWACHH BHARAT MISSION

Along with the rest of the nation, NSRLM has also started sanitation drives as part of the Swachh Bharat Mission (SBM) initiatives. During the CRP rounds, NSRLM staff and CRP team began sanitation and health programs in the villages with cleanliness drives and sensitization on SBM.

A Five Year Action Plan on Swachh Bharat Mission has been submitted to Ministry of Rural Development (MoRD) as per guidelines from the National Mission Management Unit (NMMU), NRLM.

As per direction from the MoRD, the Department of RD (NRLM) and the Department of PHE had a consultative meeting on 14th October, 2014 jointly organized by the Commissioner & Secretary RD and chairperson NSRLM, and the Secretary PHE at the conference room of Dept. of RD. A Committee on Sanitation was formed by the house to oversee the overall



SHG women take a pledge to keep the village clean

implementation of the Swachh Bharat Mission in the State of Nagaland. Members include MD, NSRLM as Convenor; Director, WSSO, PHE as Co-convenor & Member Secretary with Under Secretaries, PHE, Jt. Director, RD and SPM (KM & C), NSRLM as committee members.



Women get ready for a cleanliness drive

c) INTERNSHIP PROGRAM

Nagaland State Rural Livelihoods Mission started providing Internship to students of Masters in Social Work (MSW) during the year 2014-2015. The internship opportunity has enabled the students to integrate knowledge, develop skills and benefit from invaluable on-the-job experience, helping them to explore the career choices that lie ahead of them.

So far the Mission has provided rural internships to 5 (five) MSW students, who specialize in Child and Women Development/ Urban and Rural Community Development from reputed institutes like Institute of Media Management and Technology, Dehradun; Amity Institute of Social Science, Noida; Karve Institute of Social Science, Pune and De Paul Institute of Science and Technology, Cochin.

They were placed at Resource Blocks- Jakhama, Kiphire and Chumukedima, for a period of 30 - 45 days. During this internship period, they assisted the Block teams in the Community Resource Person (CRP) round. Based on the required duration, they were required to undergo 20-30 days of Village Stay; 5-7 Days at BMMU and 5-7 Days at State Mission Management Unit for Feedback and Reporting.

The interns reported to the COO (Programs), NSRLM, who is the Field Supervisor during the block placement and on completion, they gave a PPT presentation on their experience to the SMMU, and also submitted a detailed narrative report which included Daily Activity Report, Consolidated Progress, Outcome and Challenges of the program as observed during their internship. In turn their performances were evaluated and internship certificate were issued by the Mission.

d) SAGY

Sansad Adarsh Gram Yojana (SAGY) is a Rural Development program broadly focusing on development in villages in areas of social development, cultural development and motivating people on social mobilization of the village community. The program was launched by the Prime Minister of India on the birth anniversary of Jayaprakash Narayan, on 11 October 2014. In Nagaland, the Lok Sabha MP and Rajya Sabha MP have adopted Seluophe and Ikishe villages respectively under SAGY. Coincidentally, Seluophe falls under Chumukedima Block which is a Resource Block under NRLM where entry level activities and sensitization have already been initiated by the BMMU staff of Chumukedima Block along with Project Director, DRDA Dimapur. The same process would be followed in Ikishe village. The adopted villages will serve as model villages, quite similar to the strategy being adopted by NSRLM for the coming financial year.

e) SOCIAL INITIATIVES TAKEN UP BY THE COMMUNITY INSTITUTIONS

SHGs have taken up social issues such as banning sale and consumption of alcohol and fight against substance abuse in their respective villages. Members have taken up sanitation and cleanliness drives; tree plantation; opening play schools; tutoring children who cannot afford schooling; care and support for the aged and persons with disabilities; vocational trainings; donations towards need-based issues (e.g. constructing houses for the vulnerable).

f) RESOURCE BLOCK STRENGTHENING

1. Computer Sets to 9 Resource Blocks

National Resource Organization, OMPLIS, apart from the constant support and guidance rendered to NSRLM has also donated Computer sets to all 9 NRLM Resource Blocks in the State.



State Anchor, SMD, AMD, State Coordinator, COOs with BPMs during a token ceremony of handing over computers

AMAHATOR SHG TRAINING CENTRE: An innovative concept

Amahator, a village under Kiphire Block has been a great success for NSRLM. There are 15 SHGs under NSRLM in the village, all of which are doing well and following the cardinal principles for a good SHG. A major achievement in the village has been the setting up of a Training Centre. The idea was developed by the PRP stationed at Kiphire Block and the center will be used for imparting training to SHGs, conduct meetings and as a center for communicating to the village people. The training centre was formally inaugurated by Smt. Smita Jacob, State Anchor, NRLM on August 8, 2014.

With the computer donated by OMPLIS, the training centre is now being used to train school drop-outs in basics of computer application. The District MIS coordinator, Kiphire has voluntarily taken charge to train the youth and since October, 2014, a number of youth have enrolled for the training. Materials required for the computer training are being financed by the MIS coordinator and PRP. Project Director, DRDA of Kiphire district has appreciated the effort and has voluntarily sanctioned Certificates to be given away to the students. Cross-learning initiatives are also being taken up in the training centre and trainings on Panchasutra and bookkeeping have been imparted to SHGs of neighboring villages. SHG members are also being taught on signature writing. Besides these, free tuitions are being imparted to primary students by the PRP.

The success of the training centre is evident from the fact that the National Level Monitoring team, MoRD visited the centre and lauded the efforts of the NRLM team as well as the SHGs. This novel idea and practice is now being replicated in other districts as well.



The Training Centre at Amahator that serves as a training hub for SHGs and a centre for imparting basic computer applications classes to youths of the village.

2. Two-wheelers for resource persons

A dozen two-wheelers sponsored by MoRD and OMPLIS were released for use by resource persons as part of the field implementation strategy. The two-wheelers were released on February 4, 2015 at Dimapur in the presence of Shri Motsuthung Lotha, Mission Director, NSRLM along with Shri Tsalito Sangtam, Addl. Mission Director NSRLM; Shri Zhitho Ngutha, DPM NSRLM, Shri M. Suresh, state coordinator, staff of NSRLM and resource persons from national resource organization OMPLIS.



Release of two-wheelers for resource persons at Dimapur



The SHG movement in Nagaland that began over a decade ago has met with both successes and failures; success in terms of mobilizing women into forming groups and taking up activities. However, there have also been many groups that are now defunct due to the inability to maintain group dynamics and most importantly, failure to repay loans. Apart from a few successful SHGs, most groups have either disbanded or stopped functioning as a proper Self Help Group. NRLM has emphasized on building strong Institutions of Poor since its inception in order to ensure that such lapses are avoided and that each rural household is essentially represented in these institutions.

As NRLM has just completed one year of field implementation in the state, the impact of the program is yet to be fully realized. However, there's been a gradual improvement in the approach of the SHG members particularly towards habits of regular savings, benefits of inter-lending and the importance of repayment besides wider awareness towards entitlements and social issues.

Stories of real case studies are being highlighted in this edition as articles to show the impact of the SHG movement and subsequent NRLM intervention in the Resource Blocks.

Keweko-ü Kapfo

Keweko-ü Kapfo is a member of Wekehe SHG from Lekromi Village, Pfusero Block under Phek District, Nagaland. Keweko-ü Kapfo is the third child of Lt. Diru Kapfo and Lhikha-ü Kapfo. She has two elder brothers and a younger sister. She was born and brought up from Lekromi Village. Her parents were cultivators.

Education and Marriage

She studied till Class II from the village Government Primary School and went to Pfusero Town to pursue higher studies. However, her dream of studying could not be continued as her cultivator parents could not afford to pay for her education. In spite of her interest in studying, she had to stay home and help her parents to support her siblings to continue their studies.



Keweko-ü Kapfo working with fellow SHG members in a paddy field.

She got married at the age of 20 to Neitshüzü Kapfo from Lekromi village who is also from an agricultural background and who studied up to Class X. She is blessed with 6 children—three girls and three boys.

Her life in SHG

She and her friends came to learn about Kezuwe SHG, a group that helps others in times of difficulties. They founded a group of seven and started the Wekehe SHG with individual savings of ₹100 each. At present, they save ₹200 monthly.

Her SHG members go for labour wage earning in fields, work in ginger and cabbage plantations and get income from such activities.

Loans and Repayment

Her SHG provided loan initially at an interest rate of 3 % per month but have reduced to 2 % per month. The mode of repayment is monthly payment of interest and later, payment of total principal at the end of the final installment.

She first took a loan of ₹5000 from her SHG and purchased a plot of land costing ₹13,000. She and her

husband constructed a house in that same plot of land. She then took a loan of ₹5000 and purchased a plot of her uncle's land next to her house costing ₹10,000. She then took a loan of ₹10,000 and built for her family a pucca house with four rooms. In order to repay her loans she would ask help from others to allow her to cultivate potatoes, beans, cabbage and mustard leaf in addition to what she cultivates from her field. She and her husband would save her husband's earnings for their children during such times. She has repaid all the loans she took from her group and most recently she took a loan amount of ₹ 5000 from her SHG to construct a toilet.

She has noted that apart from low-interest monetary aid received from the SHG, it is fun working in groups even when they go for labour works. There is joy in sharing with their families what they have saved, and to be able to give moral and financial support to family and friends in times of death and sickness.

She also got the experience of serving in the SHG as president and also as treasurer for two years respectively. Her experience in the Group has made her more confident and expressive in recording documents. She also has no qualms leading services in Church.

Ajita Nepen

Ajita Nepen is a resident of Bamunpukhuri village, Dimapur and is a member of the Jurulai SHG. She owns a petty shop and runs a rice mill. The SHG has undertaken piggery, poultry, weaving, paddy cultivation, used garment business among others.

Ajita Nepen's story is inspirational as she is instrumental in forming her group and several other groups in the village.

Background

Ajita was born in the outskirts of Dimapur district, Bamunpukhuri village, to a very poor family and she grew up facing various challenges in life. Being the youngest of the lot amongst five siblings, she was loved dearly by all for her modesty and graceful nature. She is a literate single woman who went to a nearby government school to complete her Class X. However, unlike other privileged girls who continued their studies, she had to remain at home to look after her ageing mother. Besides, the prime reason for her inability to study further was lack of finance.



Ajita Nepen chairing a meeting of her SHG

Since her schooling days, she silently envied those women who independently work for their living and she aspired to become one which was apparent in the way she carried on with determination. Life was never easy and challenges kept coming her way. Left with not much choice, she steadily adapted the art of stirring the wheel to a path towards sustaining security. There has been no looking back since then.

Making a Change

Attending a workshop organized by DAN society (a catholic run NGO) proved to be a crucial turning point in her life. It was on the subject 'Women empowerment and Sustainability'. She still reminisces how she joined the village folk in the 7 km walk in high spirits just to see what actually happens out there. The basics of life coping skills, importance of socio-economic aspects, role of women in society to name a few were being imparted during the day long sessions and this was truly an eye-opener for Ajita Nepen.

Driven by passion, Ajita has almost single handedly formed several groups in her village and nearby adjoining villages. A dynamic proactive social campaigner, she leaves no stone unturned to finish any unfinished task. As told by a good next door neighbor, "We are delighted to having her presence and she has always been like a warm God-sent guardian angel". With as much as 9 SHGs in her village active today, she voluntarily goes to the groups and makes sure that the opportunities and programs endorsed by NRLM under the flagship of MoRD must be taken seriously.

Life has been rewarding for Ajita; for she could taste success. She proudly owns a petty shop and a rice mill today. The word 'SHG' that stands for Self Help Group actually sounds like a revolutionary movement mantra and has made a vital impact in the vicinity where she resides. Undoubtedly, the glaring achievement of Ajita or few upcoming women like her are an inspiration to many. With a meager wage earning background in the yesteryears, today Ajita has attained multiple assets worth lakhs.

Zholezonu Richa

Zholezonu Richa is from Jakhama village, Phema Khel. She is married with 8 children, all studying except the eldest son who is employed in a private sector.

Zholezonu Richa was born to an agricultural farming family. She managed to read up to class VI but could not continue due to financial constraints. She helped and accompanied her parents in the field to earn some income so that her younger siblings could study.

Benefits of joining SHG

Marriage and the start of a family proved to be a challenge since neither she nor her husband were employed. Their major source of earning is from cultivation of potato both in the terrace fields and in the jhum fields. She had a tough time managing the family, since there was no regular source of income. Managing the children's school fees and daily needs was a great challenge. At that juncture, in mid 2005 *Anganwadi* workers in her colony called her to join their Self Help Group. She was hesitant but with guidance from friends, she became a member of an SHG. She says being in the SHG has personally helped her family and helped build her leadership skills apart from moral and financial support. She says if not for the SHG, she would have been indebted to money lenders and confined to the house without knowing what is happening in the society.



Zholezonu Richa carrying fodder to feed her pigs

Although the SHG discontinued due to various reasons, it was when some of the members attended an NRLM sensitization program conducted by the BMMU staff at Jakhama village in November 2013 that they were motivated to form a fresh new group. She along with her other old member friends called and motivated their neighbours and friends and formed Vituolie SHG.

Today, she is confident that with the support of the NSRLM, all groups in the village and in her area will become stronger.

Some of these stories have been projected in the Documentary on NSRLM

ANNEXURES

The Nagaland State Rural Livelihoods Mission Outcomes: till 31/03/2015 (Physical: Community Institutions)

Community Institutions Formed						
Sl. No	Name of the District	Name of the Resource Block	No. of Villages	No. of Households Mobilized into SHGs	No. of Self Help Groups (SHGs) formed	No. of Village Level Organisation (VLO) formed
1	DIMAPUR	Chumukedima	48	3857	377	22
2	KIPHIRI	Kiphire	17	1592	157	0
3	KOHIMA	Jakhama	12	1947	195	0
4	LONGLENG	Longleng	15	2034	195	0
5	MOKOKCHUNG	Changtongya	6	1138	135	0
6	MON	Mon	19	2296	228	0
7	PHEK	Pfutsero	8	1179	185	9
8	WOKHA	Chukitong	12	819	90	0
9	ZUNHEBOTO	Satakha	26	1184	118	0
Total			163	16646	1680	31

The Nagaland State Rural Livelihoods Mission Outcomes: till 31/03/2015 (Physical: Social Capital)

Social Capital – Community Cadres					
Sl.No	Name of the Districts	Name of the Resource Blocks	No. of Community Resource Persons	No. of Village Facilitator Identified	No. of Master Bookkeeper Identified
1	DIMAPUR	Chumukedima	4	17	17
2	KIPHIRI	Kiphire	4	8	6
3	KOHIMA	Jakhama	4	14	12
4	LONGLENG	Longleng	4	10	11
5	MOKOKCHUNG	Changtongya	4	10	6
6	MON	Mon	4	20	20
7	PHEK	Pfutsero	4	10	10
8	WOKHA	Chukitong	4	3	3
9	ZUNHEBOTO	Satakha	4	9	8
Total			36	101	93



**The Nagaland State Rural Livelihoods Mission Outcomes: till 31/03/2015
(Financial: Community Funds and Bank Credit)**

Financial Outcomes								
Sl. No	Name of the Districts	Name of the Resource Blocks	No. of SHGs opened SB Accounts	No. of Individual Opened SB Account	No. of A Grade SHGs provided Revolving Fund (RF)	Amount of RF disbursed (in Lakhs)	No. of SHGs Accessed Credit Linkage	Amount of Credit Accessed (in Lakhs)
1	DIMAPUR	Chumukedima	377	195	223	33.45	8	24.20
2	KIPHIRI	Kiphire	156	12	64	9.60	4	2.00
3	KOHIMA	Jakhama	166	504	151	22.65	0	0
4	LONGLENG	Longleng	195	18	191	28.65	0	0
5	MOKOKCHUNG	Changtongya	135	795	134	20.10	10	5.50
6	MON	Mon	227	685	133	19.95	7	6.10
7	PHEK	Pfütsero	170	10	102	15.3	4	2.50
8	WOKHA	Chukitong	87	63	80	12.00	0	0
9	ZUNHEBOTO	Satakha	108	108	94	14.10	0	0
Total			1621	2390	1172	175.80	33	40.30



SHG women opening savings bank account during the CRP round

FINANCE REPORT

UNAUDITED FINANCIAL STATEMENT FY 2014-15

<i>Amount in Rupee (₹)</i>		
PARTICULARS	AMOUNT RECEIVED	AMOUNT SPENT
A. RECEIPT		
1. Opening Balance	8,29,64,117.00	
2. Central Share	92,50,000.00	
3. RSETI	4,47,000.00	
4. SGSY Unspent Balance	1,45,000.00	
5. Bank Interest	31,25,396.00	
6. Misc. Receipt	36,61,312.00	
TOTAL (A)	9,95,92,825.00	
B. EXPENDITURE		
1. Admin Cost		2,14,41,793.00
2. Institutional Building and Capacity Building		5,15,00,730.00
3. Social Mobilization and Community Institution		94,88,018.00
4. Community Investment Support		1,27,35,000.00
5. E. NRLM State and Community Level		16,70,000.00
6. RSETI		9,37,000.00
TOTAL (B)		9,77,72,542.00
BALANCE (A-B)		18,20,283.00

(Rupees Eighteen Lakhs Twenty Thousand Two Hundred Eighty Three) Only



ISSUES & CHALLENGES

Though Annual Action Plans (AAP) are prepared as per State Specific needs, allocation based fund flow becomes a hindrance to realistic programming.

A State Perspective Implementation Plan (SPIP) as per NRLM Implementation Framework/Guidelines would help the State in proposing long term State Specific poverty reduction program.

That though the Mission progresses with unflinching support from MoRD, the State Matching Fund (10%) flow is a challenge especially in a resource poor State like Nagaland.

For smaller States (particularly the NE Region), customization and State Specific Plans through special package would help in mitigating poverty in the region.

THE YEAR AHEAD

The Nagaland State Rural Livelihoods Mission has effectively implemented previous annual plans by means of strategies adopted in accordance with NRLM guidelines. Though fairly new, the State Mission has created an impact in the lives of rural poor women thereby, affecting lives of families across the Resource Blocks through various strategic approaches and with primary focus on capacity building of SHG members and the institutions.

The need for more effective implementation is apparent in the objectives of the proposed AAP 2015-'16. Major highlight of this AAP includes plans to develop Model Self Help Groups, Model Village Level Organizations, Model Cluster Level Federation (wherever possible) and Model Villages in the Resource Blocks for scale up. Creation of a pool of Resource Persons from within the existing SRLM Staff who will become Human Resource Capital for the Resource Blocks is also being proposed. There would be professional community level resource persons like: Community Resource Person (CRP), Village Facilitator (VF) and Master Book Keepers (MBK) at the village for need-based support in a phased manner. Increase in household level income through Income Generating Activities (IGA), from Revolving Fund, Community Investment Fund and Bank Credit Linkage is also envisaged.



Governor of Nagaland Shri P.B. Acharya and Chief Minister of Nagaland Shri T.R. Zeliang visit the NSRLM exhibition stall during Republic Day in Kohima. SHGs promoted by NSRLM successfully took part on this day across the state



NSRLM participates in Border Peace festival: The Peace festival held at Haluwating on February 20, 2015 was aimed at strengthening ties among people living in the border areas of Sivasagar in Assam and Mokokchung in Nagaland. SHGs promoted by NSRLM under Changtongya Block, Mokokchung district took part in the exhibition cum sales. The DCs of Sivasagar and Mokokchung inaugurated the festival.



Bankers exposure trip to Andhra Pradesh



Mission Director NSRLM interacting with resource persons during an exposure visit to Jammu



Addl. Secretary (RL) MoRD Shri Vijay Kumar addressing a gathering during his visit to Nagaland



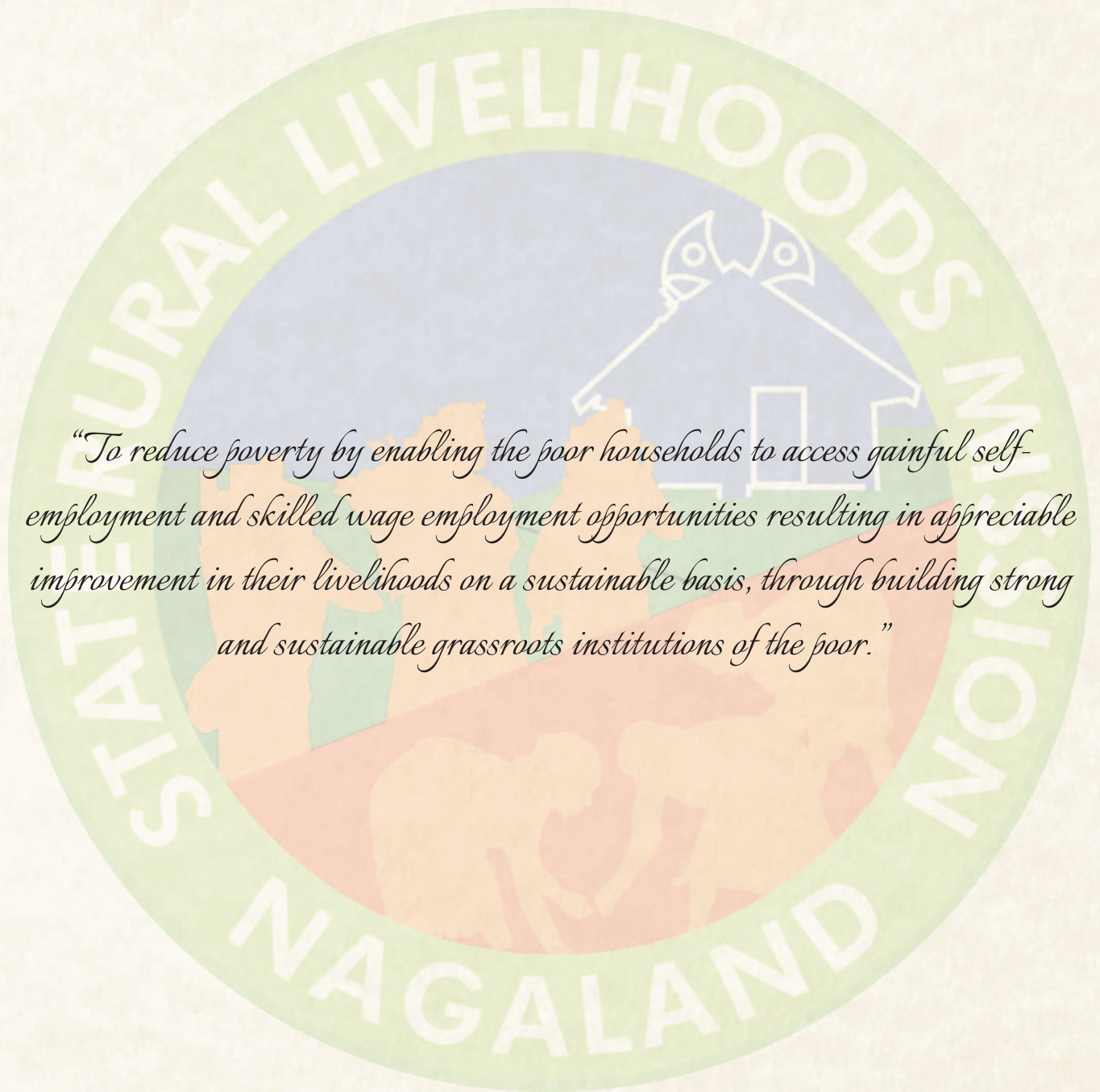
People gather at a village square to receive officials during the Implementation Field Visit from MoRD



An SHG receives training on bookkeeping being imparted by an Area Coordinator



Exposure tour of Village Functionaries to Andhra Pradesh



“To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong and sustainable grassroots institutions of the poor.”

