



ANNUAL REPORT

2017-2018

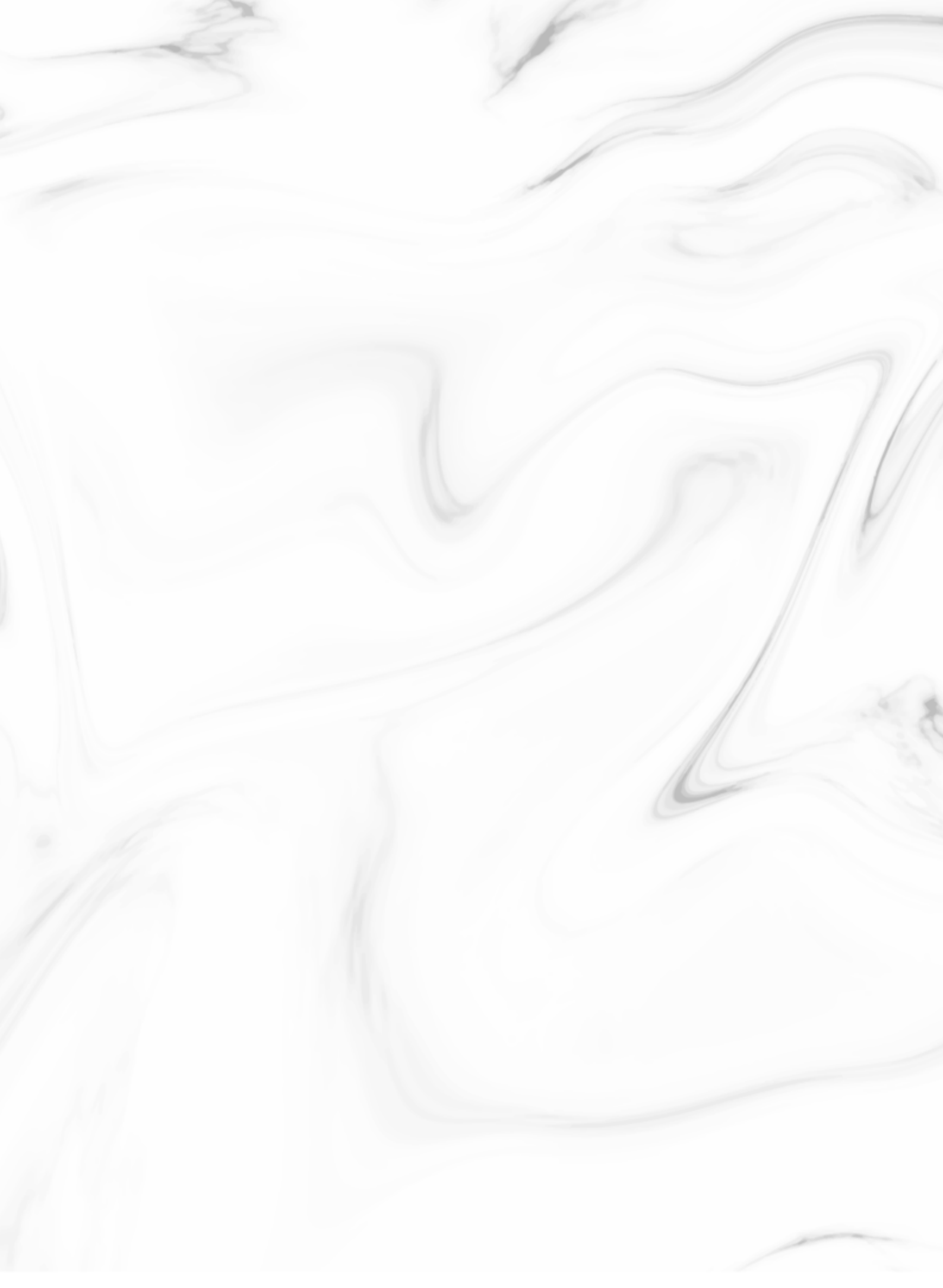
NAGALAND STATE RURAL LIVELIHOODS MISSION



DEPARTMENT OF RURAL DEVELOPMENT
GOVERNMENT OF NAGALAND

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I



FROM THE MISSION DIRECTOR'S DESK

Across 'Deen Dayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM)' intervened Blocks, drawing on the power of collective cohesive women groups, today the empowered members are achieving visible progress in economic and social context through their sustainable grassroots community institutions. This collective journey has at its heart the rural community and a promise to leave no one behind. Accordingly, 40970 poor households have been mobilized into 4210 Self Help Groups. It is expected to touch the last households by 2025.

The NSRLM Report 2017 is the annual assessment of Districts and Blocks progress towards the State's annual goals and objectives. The report captures the dynamic quality that permeates every grassroots Community Institutions wherein commendable achievements have been witnessed at different levels. Nationally, Pete Village Level Organisation (VLO) from Kohima District was awarded one of the 10 Best Performing VLOs under NRLM in the country. Locally, Tzusa SHG from Mokokchung was awarded one of the Best Innovative SHG by NABARD; CIG On Spices SHG from Wokha and Awangthemla VLO were awarded Best SHG and VLO

respectively under NSRLM; Rokose Tase of Chumukedima and Chalieseno of Jakhama Blocks respectively were awarded Most Promising Entrepreneur under Start Up Village Entrepreneurship Program (SVEP). Across the State, these women and rural youths are demonstrating the essential role of their collective voice.

In adopting the emerging accelerated expansion, saturation and deepening of all the Blocks under DAY-NRLM by 2019-20, the State Mission also focused on creating readiness for FY 2018-19 which is deliberately ambitious and transformational, with State specific strategies and indivisible NRLM Goals to guide us. Besides creating models, Deen Dayal Upadhyaya Grameen Kaushalya Yojana-Skills (DDU-GKY) and Mahila Kisan Sashaktikaran Pariyojana (MKSP) will be rolled out in the State.

The State Mission is built on the commitment, energy and drive of its wealth of Human Resources and Social Capitals. Together with our Mission Management Units across the State, NSRLM will continue to deliver for rural poor households its goals and seeking lives of dignity for all.



ATHERL O. LOTHIA
Mission Director



ACTIVITIES OF FY 2017-'18

1. Institution Building And Capacity Building (IB/CB)

a) *Coverage: Districts, Blocks and Villages implemented*

As on March 31st 2018, the State Mission is present in 29 Blocks (*Fig. below*) and is implementing NRLM interventions in 512 villages. *Organic scale up of the program in the remaining blocks will be completed by 2019.*

DISTRICT	INTENSIVE BLOCKS	NO. OF VILLAGES
Dimapur	Chumukedima, Medziphema, Niuland	512
Kiphiri	Kiphire, Pungro, Sitimi	
Kohima	Jakhama, Tseminyu, Chiephobozou	
Longleng	Longleng, Tamlu, Sakshi	
Mokokchung	Changtongya, Tuli, Chuchuyimlang, Kubolong	
Mon	Mon, Chen, Tobu	
Phek	Pfutsero, Meluri, Phek	
Wokha	Chukitong, Wokha, Sanis, Champang	
Zunheboto	Satakha, Ghatashi, Tokiye	
<i>Peren and Tuensang are under North East Rural Livelihoods Program (NERLP)</i>		

b) *Expansion and Mobilization*

This FY NRLM intervention scaled up to 11 new intensive blocks which covered 168 Villages and mobilized 11218 HHs into Self Help Groups (SHGs) ensuring ultra-poor and marginalized households were included. Triggering intensive social mobilization and institutional building (SHGs) process was conducted through Community Resource Persons (CRP) strategy which is based on the fundamental premise of '*community to community*' cross-learning approach for effective dissemination of knowledge and information of the program. The CRPs are SHG women members from the Resource Blocks who have experienced abject poverty in their own lives and come out of poverty through the support of SHG over a period of time. Each Block engages 3 CRP teams for 15-20 days village stay per month, mobilizing households into SHGs).

c) *Institution Building*

Two-pronged strategy continued to be adopted for institutions building. (a) Intensive mobilization of households into formation and nurturing of SHGs in the 11 new blocks (b) saturation, strengthening and promotion of higher level federations, and deepening of NRLM interventions in the older blocks.

Accordingly, 1290 SHGs were formed in the new Blocks. They were nurtured weekly through a series of capacity building on the norms, functions, processes and characteristics of an ideal SHG; book keeping; financial literacy; livelihoods; leadership; visioning exercises; and other related need-based trainings. To ensure book of records are maintained efficiently by the SHGs, 1278 SHG Bookkeepers were identified and trained.

Parallel saturation, strengthening and promotion of higher level federations was done in the older 18 intensive blocks. Along with the cutting edge team, Community Cadres (Master Bookkeepers and Village Facilitators) were actively engaged in nurturing and

strengthening of existing 2920 SHGs and promotion of 46 new Village Level Organisations and 11 Federations. For efficient management of books of records and to provide quality support to all the higher level federations, 46 VLO bookkeepers and 11 CLF Bookkeepers were identified and trained.

The State Mission is witnessing a surge of model SHGs and VLOs being developed from amongst its grassroots institutions. The model Institutions are assessed based on various parameters such as adherence to Panchsutras (Five Principles for good SHGs; rotation of leadership; equitable utilization of community support investment funds by the members; accessing bank loan & timely repayment; undertaking collective social/community activities – Swacch Bharat, NPS, FNHW etc.; collective/individual enterprises/livelihood activities taken up; and convergence with related department/organisations. Worth highlighting are some of the model grassroots institutions that have been awarded in FY 2017-18 namely:

(i) National Level:

Pete VLO of Jakhama Block, Kohima was awarded one of the 10 Best performing VLOs under NRLM by MoRD. Pete VLO received cash awards, plaque and citation handed over by Hon'ble Chief Minister of Jharkhand Shri Raghubar Das at a ceremony in Jharkhand.

(ii) Local Level:

- Awangthemla VLO of Longleng Block, Longleng was awarded the Best Performing VLO under NSRLM
- CIG On Spices SHG of Chukitong Block, Wokha was awarded the Best SHG under NSRLM
- Tzusa SHG of Changtongya Block, Mokokchung was awarded Best performing SHG in the District by NABARD during its 25th Foundation Day celebration



Pete VLO, Kohima



Awangthemla VLO, Longleng



CIG on Spices SHG, Wokha



Tzusa SHG, Mokokchung

d) Developing and engagement of Community Cadres

NSRLM continues to invest in creating a large pool of 'social capital' which is crucial for scaling up of NRLM. This FY, additional pool of 208 community cadres i.e, 30 Internal Community Resource Persons(ICRP); 31 Village Facilitators (VF); 35 Master Bookkeepers (MBK) & 7 VF cum MBK; 26 Livelihoods CRP-EP; 30 Livelihood Community Service Providers (CSPs); and 9 Bank Sakhis were generated, trained and engaged to provide need-based support to the poor communities. The poverty eradication strategy under NRLM would be successful only when it is completely driven by the poor themselves, therefore, to foster accountability and ownership, conscious effort has been taken to ensure that the social capital is also from within the SHG fold.

The CRPs are the “dynamic drivers” of NRLM where horizontal scaling is concerned. They are engaged for 20 days per month during the CRP rounds for triggering NRLM implementation in the new blocks. The federations of SHGs and community cadres are the “static drivers” where deepening of the processes and sustaining them in a given area is concerned. They are engaged for 15-20 days per month in the village for providing need based support to the community institutions.

e) Capacity Building- Community and Staff

The State Mission underlines continuous capacity building of all levels. To strengthen skills, competencies and abilities that can make the Mission Staff more effective and sustainable in supporting the program, NRPs were engaged to impart series of ToT on NRLM Thematic and emerging training needs to 63 State/District Level Trainers and 225 Block Level Trainers who in turn disseminated the same to the community level. (Photo on folder 2)

The heart of the community institutions being its members, conscientious effort was put into building the capacities of their leaders, members and community cadres on NRLM thematics to internalize its core values and principles, skills of advocacy and effective social influence in order to strengthen their institutions, enrich their lives and to address the society's intractable problems unique to each community. Additionally, exposure, immersion and training of the Cluster Level Federation leaders and ICRPs were organized at National Resource Organisation site. Also to be inclusive of the needs of the poor and to have a pro-poor perspective, sensitizing and orienting key stakeholders (VDB members and VC members, Women Hoho members) were organized through exposure visits to best practice sites.



*Federations leaders
Immersion at OMPLIS, AP*



*Internal Community Resource Persons
Immersion at OMPLIS, AP*

2. Gender

Nagaland SRLM has been selected as one of the states to pilot Gender Mainstreaming under NRLM. The state mission mainly focused on preparedness and putting human resource in place. The state-specific operational manual was drafted accordingly with emphasis on sensitization and training of Mission staff and community cadres through District, Block and Community level Training of Trainers (ToT). A national resource person (NRP) empanelled with the NRLM cell of MoRD has been made Nagaland in-charge and is actively facilitating the rolling out processes; training programs; field visits for better understanding of requirements and implementation strategies. The activities undertaken are:

- (i) Preparation of state perspective plan for Gender Mainstreaming: A draft was prepared during a Workshop on Gender held at NIRD, Hyderabad and presented during the workshop.
- (ii) Orientation workshop on Gender operational strategy for roll-out: Resource persons from the NMMU, NRLM and national resource persons along with program staff from the state and all 9 districts held a consultative orientation workshop to come up with specific targets and plans for roll-out of gender mainstreaming in the State.
- (iii) ToT on Gender for State, District and Block level trainers: State level ToT on Gender has been conducted with District Level Trainers as participants and NRPs as resource persons.
- (iv) District-wise Block and Community level sensitization and training: Districts have prepared their own training plans and schedule inclusive of topics on basic knowledge on Gender and its components as well as intervention points for better understanding of trainees who would further disseminate to the community level.

Accordingly, Block level trainings have been conducted in most districts and community level trainings will be conducted to be completed by the first quarter of FY 2018-'19. A team of State Resource Persons (SRPs) will be formed for further facilitation in training needs and implementation of Gender with target interventions in Education and Health and other relevant issues pertaining to a particular Block. As per structure for Gender Mainstreaming, Gender Forums will be formed at the VLO which will further form the Social Action Committee (SAC). To better facilitate trainings and sensitization, customized manuals will be printed for use by trainers at all levels.



Community level ToT on Gender, Dimapur



Community level gender sensitization at Zunheboto



Community level ToT on Gender, Kohima district with Ms. Aasha Ramesh, NRP Gender



Gender ToT in Kiphire



Gender ToT in Mokokchung

3. Swachh Bharat (Mission Antyodaya)

SHGs and VLOs of respective Blocks (Resource and Intensive) have been regularly conducting cleanliness drives, medical camps and awareness programs on Swachh Bharat. Sub-committees on Health and Sanitation have been set up in all existing VLOs. Some VLOs and BLFs have also initiated checking of educational institutions and health centres apart from initiating infrastructure development in convergence with other departments.

The Swachhata Pakhwada under Mission Antyodaya was observed in all districts with baseline surveys carried out in select villages as per directive from the Ministry.



VLO members of Pughoboto village after cleaning the village area



BDO Jakhama and Kigwema village VDB Secretary with the award for Best VDB under Kohima district during Mission Antyodaya



Project Director, DRDA Kohima addressing the gathering on Gram Sabha Day at Jakhama

4. Financial Inclusion

- Bank Credit to 113 SHGs amounting to Rs.92.22 lakhs.
- Start-Up Fund to 792 SHGs and 43 VLOs, RF to 914 SHGs and CIF to 135 VLOs.
- 3602 SHGs with Bank Accounts, 9120 SHG members with individual Bank Account, 3890 SHG members Aadhar Seeded.
- Financial Literacy Programs on financial products, services, banking process, and financial need assessment & management were organized in 29 blocks/Villages for creating a common meeting platform for SHGs and bankers.
- Convergence with NABARD for sponsoring Financial Inclusion Camp and direct finance.
- 1.2 Lakhs livelihood grant received by NSRLM SHG for best performing SHGs in the State of Nagaland /Joint Financial Literacy Camps supported by NABARD.
- 11 Branch Manager from intensive block participated in Bankers Exposure/Orientation on NRLM in NIRD & PR-NERC.
- 9 Bank Sakhis were trained at NIRD & PR-NERC.

Credit Linkage

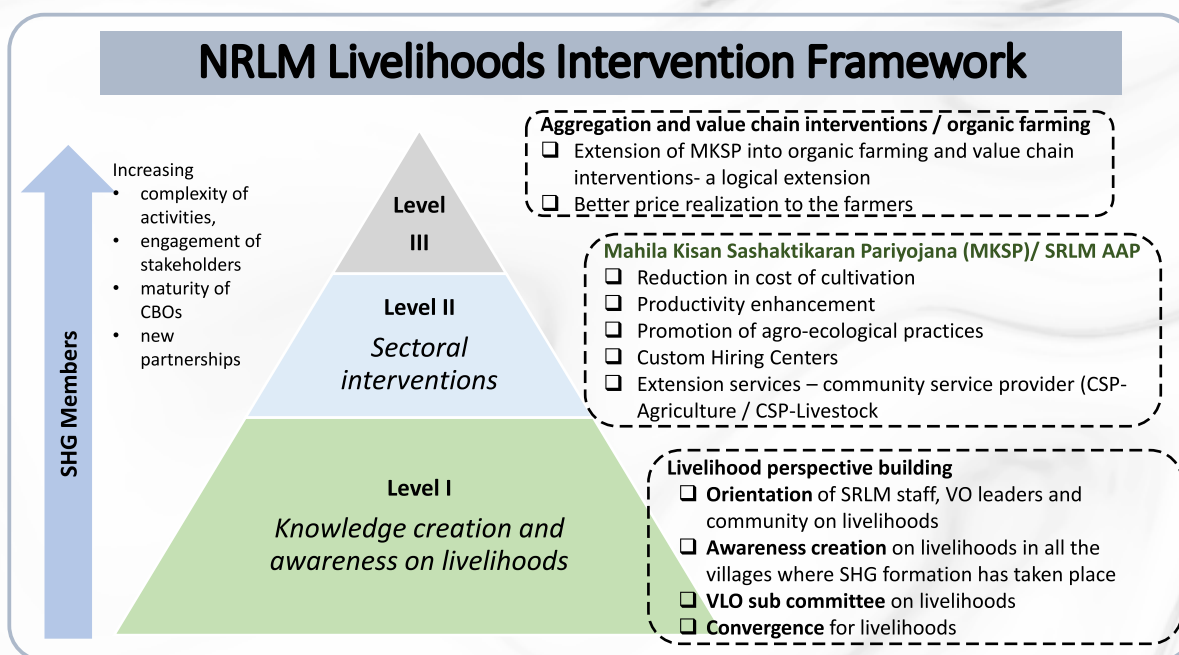
Sl. No	District Name	Cumulative Progress of SHGs	Total no of SHGs accessed to Credit linkage	Percentage of SHGs accessed to Credit linkage against total number of SHGs
1	Dimapur	671	38	5.66%
2	Kiphire	381	17	4.46%
3	Kohima	503	74	14.71%
4	Longleng	319	12	3.76%
5	Mokokchung	437	111	25.40%
6	Mon	546	63	11.54%
7	Phek	470	17	3.62%
8	Wokha	504	7	1.39%
9	Zunheboto	463	7	1.51%
Total		4294	346	8.06%



Bank Linkage portal workshop in November 2017

5. Livelihoods

The FY 2017-18 of NSRLM gave much impetus to livelihoods owing to the maturity of the SHGs and VLOs in the Mission. It helped the State Mission emerge with clear strategy and focused approach in tune with the NRLM livelihoods intervention framework.



One of the major achievements for the State Mission was the engagement of livelihoods professionals- District Functional Specialists (Livelihoods) who are from technical background of Agriculture/ Veterinary/Rural Development. With active support from NSO PRADAN, these 18 DFS-livelihoods were put through PRADAN's strategy of immersion and exposure visit to Jharkhand and Orissa from 31st May- 14th June 2017. In addition, perspective building trainings were conducted for all DFS-livelihoods.

At the community level, the State Mission has been delivering livelihoods concept as part of its capacity building efforts. This was done in the manner of creating awareness about the resources (both natural and man-made), its scopes, generating curiosity amongst the community through involvement in village level seasonality/crop calendar, trade in trade outs and similar concepts around building livelihoods perspective. During FY 2017-18 livelihood interventions were further strengthened by forming livelihoods sub-committee at the VLO level and making livelihoods a mandatory

agenda in each of the SHG meetings. In collaboration with NIRD & PR (NRLM cell) Guwahati, livelihoods exposure visits were conducted for selected SHG members.

In order to further understand the current farming system and identify the scope to improve the farm productivity while preserving or enhancing the current eco-system in Nagaland, the State Mission engaged National Resource Persons (NRPs) in consultation with NSO PRADAN in the 1st and 2nd quarter of FY 2017-18 for two rounds of study. Following methods were used during the study:

- On-field observation
- Focused Group Discussions (FGD) with the VLO (Village level Organization), Cluster Level Bodies formed with representatives from women Self Help Groups.
- On-field interaction with the farmers
- Knowledge sourced from previous studies and research papers (e.g. Documents published by FAO's documents and other researchers)

The field study was conducted in selected villages from resource blocks under Dimapur, Kohima, Mokokchung, Kiphire and Phek

districts. At the end of the field study, separate consultation meetings were conducted with Agri. & Allied Departments to further understand the Department's views and challenges. The study helped the State Mission in identifying and formulating specific Livelihoods interventions particularly in preparation of Mahila Kisan Sashaktikaran Pariyojana (MKSP) project proposal which was submitted to the Ministry for approval in Q4 of FY 2017-18.

The study revealed that the current system of subsistence farming is becoming more vulnerable to various factors such as climate change, changing lifestyle and aspirations, exposure to market, influences of programs and activities taken up by different government departments. As such, the current practices which have sustained rural families are at a transitional period where families face the dilemma of shifting to cash crops or to continue their existing practices.

As of now, the State Mission has certified State Resource Persons (SRPs) on Sustainable Agriculture (SRP-SA) as well as Livestock (SRP-Livestock) capable of delivering trainings on these two themes to the community. All the DFS-Livelihoods are certified on the two themes based on trainings, assessment and certification carried by the Ministry.

For ensuring priority in engaging with SRLM Nagaland, three national resource persons (NRPs) were invited in consultation with NSO-PRADAN and retainer contracts were signed with them.

The Livelihoods team of two professionals was positioned in the nine resource blocks to come up with livelihoods models which can be replicated in the intensive blocks. The resource blocks were divided into three clusters where each cluster was to be closely supported by one NRP. The concept was seeded and perspective building exercises were carried out but ground implementation was delayed due to non-release of funds on time.

In spite of the above-mentioned challenge, the

livelihoods support at the community level has become more visible than the previous years which can be credited with the placement of livelihoods professionals in the resource blocks.

As part of deepening Intervention on Farm Livelihoods, the State Mission entered into MOU with NEIDA for Piggery intervention during FY 2015-16. The Program is being implemented in two Resource blocks - Pfutsero and Kiphire, selected farmers who are SHG members have been taken through various aspects of Piggery care and management. Altogether, 824 households have received infrastructure support, improved seed stocks, and vet care through CSPs with the first batch of stock being marketed during the festive session. Along with NRPs deputed from NMMU, the State livelihoods team conducted a study of NEIDA piggery model and has proposed for scaling up in the remaining intensive blocks of NSRLM which will be taken up in FY 2018-19.

Vaccinated two weeks old Poultry chicks have been distributed to members of SHGs in Chumukedima and Changtongya Resource blocks through convergence with ICAR, under Tribal Development Plan.

50 SHGs from Chumukedima and Jakhama resource blocks have started mushroom cultivation after receiving training and spawns from ICAR. Having observed the benefits as a source of additional income, more SHGs have requested for training on mushroom cultivation which will now be imparted by the trained SHG members.

It is a common sight to notice backyard garden in all the rural households in the State which the State Mission plans to build upon the existing practice to ensure year-round supply of organic and nutritional vegetables and pulses.

There is an immediate urgency for compiling the traditional best practices of farming system in the State as there is a steady decline in upholding the traditional knowledge of farming. One main reason for this is the absence of proper documentation mechanism and relying heavily

on passing knowledge orally. The state mission would therefore need to document the best practices and build upon it.

There is a gradual shift towards commercial cropping particularly cardamom, rubber and coffee plantation. MGNREGA has been promoting cardamom plantation to the job card holders and the State Mission can play the role of facilitating technical inputs to the SHG families who have taken up cardamom plantation. Similarly, coffee plantation is being promoted by Land Resource Development department since the past 3 years where SHG families have also benefitted in receiving free saplings and seed money for clearing fields.



Piggery care and management training at Jakhama Block, Kohima



*Flower trading (home-based)
Kezo Basa village,
Jakhama Block, Kohima*



*Grocery shop,
Ikishe Village
Chumukedima Block, Dimapur*

Start-up village entrepreneurship program (SVEP)

Piloted in the resource blocks of Jakhama and Chumukedima, SVEP was approved by the Ministry in the later part of FY 2015-16. Baseline survey, orientation and preparation of DPR and approval of target was sanctioned in FY 2016-17. The first batch of training of potential entrepreneurs started in the month of April 2017 with 27 participants in Jakhama Block. As of March 2018, out of 1161 potential entrepreneurs who have been trained, 751 have been provided loans from community enterprise fund (CEF) and are successfully running enterprises in Jakhama and Chumukedima blocks.

To constantly support and nurture these first-generation entrepreneurs, Entrepreneurs Associates (EA) the project implementing agency (PIA) of SVEP identified a pool of successful local entrepreneurs as mentors who continue to nurture these budding entrepreneurs.

An analysis of the various enterprises being taken up in these two pilot blocks are depicted in the pie chart. In Jakhama block, the average loan amount was Rs 37,000/- per enterprise whereas in Chumukedima block, the average loan amount for enterprise promotion is Rs.49,200/-. The total amount of loan disbursed to the entrepreneurs in Jakhama is Rs 97,90,000 (Rupees ninety-seven lakhs ninety thousand) and in Chumukedima block it is Rs 2,18,20,000 (Rupees two crores eighteen lakhs twenty thousand).



*Taxi service
Kezoma Village (Jakhama Block)*



*Power tiller rental & service
Kidima Village, Jakhama BLock, Kohima*

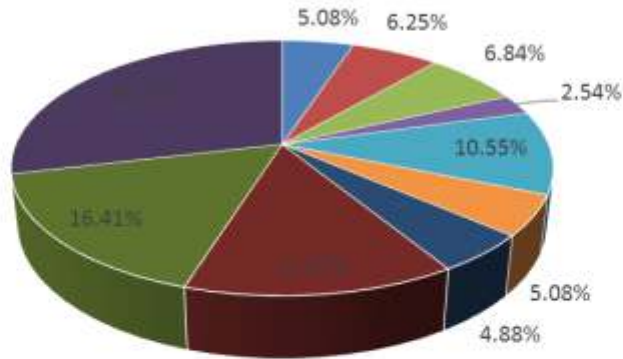


*Stationary & Printing
Kezo Basa Village, Jakhama Block*



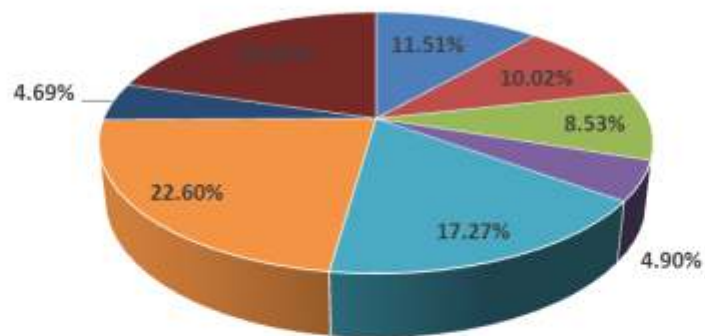
*Weaving (home-based) unit
at Kezo Basa Village*

Jakhama Enterprise Distribution



- Catering
- Hostel
- Taxi service
- Others
- Flower trading
- Vegetable vendors
- Weaving
- Grocery shop
- Garment retail
- Potato trading

Chumukedima Enterprise Distribution



- Garment retail
- Transportation
- Catering
- Floriculture
- Weaving
- Grocery Shop
- Vegetable Vendors
- Others



Chalesieno Pfukha at her stall

STORY 1

Name of Entrepreneur:

Chalesieno Pfukha

Age	: 25 Years
Gender	: Female
Enterprise	: Restaurant
Loan Amount	: Rs 30,000/-
Block	: Jakhama Block
Village	: Kigwema Village

Chalesieno Pfukha from Kigwema Village, then 23 years old, started a restaurant (tea, puri & galho (local porridge), near Keziekie area, in the capital city in November 2016. From an SHG family; when she heard of SVEP from her mother, she decided to avail the benefits of SVEP. After successful completion of 'Basic Business Skills Training', in the month of June 2017, she received a loan of 30,000 from SVEP with which she upgraded her enterprise.

Today, she has a daily earning of Rs. 2000-2500, as compared to Rs. 600-700 in the initial days. Her community members have observed that her financial stability has helped the family during difficult times. She comes from a family where both parents are cultivators. Part of the income she earns goes to education expenses of her 4 younger siblings who are school-goers.

Not just her business growth, it is commendable how she is pursuing her B.A in Hindi (through correspondence) from Rashtra Bhasha Hindi Vidyalaya in Chozuba. She will be appearing her final exam this year.

Other things that make Ms. Pfukha stand out are her cooperation and openness to feedback, suggestions, guidance and support provided by the CRP-EPs, which makes her receptive to learning and growth. She pays her CEF loan regularly without fail and has also started saving Rs. 100/- daily since November 2017. Almost a year and a half after the start of her enterprise, Chalesienuo is positive and hardworking and has big dreams for herself.

Case study of

ENTREPRENEURS UNDER SVEP



Rokose Tase with the school kids near his bus

STORY 2

Name of Entrepreneur:

Rokose Tase

Age	: 32 Years
Gender	: Male
Enterprise	: Commercial Vehicle
Loan Amount	: Rs 80,000/-
Block	: Chumukedima
Village	: Virazouma

Hailing from Virazouma village in the outskirts of Dimapur town, Mr. Rokose Tase is an example of an entrepreneur who started from scratch and is on the route to business expansion. Virazouma village is surrounded by good private schools such as North Town school, Little Flower School, St. Joseph's School etc. in and around Chumukedima Town. Sensing a business opportunity that there were just a few commercial vehicles on school duty (picking & dropping) whereas many students were studying outside their village requiring vehicle pick up and drop, Rokose made up his mind to grab the opportunity.

Rokose therefore attended SVEP training, prepared a business plan and took loan to buy

a pre-owned van for school duty at the end of June 2017. He started operating the following month and for the next six months, used the van for school duty.

On realizing the growing opportunity, he sold off the van, made a profit Rs. 10,000/- more than his buying price and along with his 6 (six) months saving, he expanded passenger capacity by purchasing a pre-owned school bus at the end of December 2017. Since then, he has been successfully running his enterprise with an average monthly net profit of Rs 10,000/-. However, that doesn't stop him from planning further as he is already saving to buy another bus with a minimum seating capacity of 50-55 seats.

**The two individuals featured in the stories received the 'Most Promising Entrepreneur' awards under SVEP of Jakhama and Chumukedima Blocks respectively during the Aajeevika evam Kaushal Vikas Mela, a state level Gram Swaraj Abhiyaan event.*

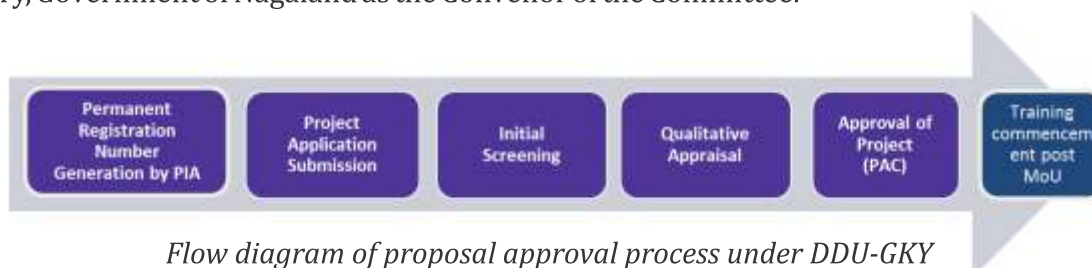
6. Skills (DDU-GKY)

The FY 2017-18 saw substantial grounds covered towards implementation of Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) in the State. It may be mentioned that the action plan of Nagaland DDU-GKY was approved on 24th January 2017. The State has been allocated a target of training 6924 rural youths and meaningfully provide placement to at least 70% of the total candidates trained. With this approval, the State became action plan state at par with the rest of the states in the country.

The State Mission held consultative meetings with Nagaland based Project Implementing Agencies (PIAs) who are in the field of skill development and placement with the objective of identifying trades which are in market demand and suitable for rural youths of Nagaland. With data from the outcome of the of consultative meeting along with reference from Vision 2030 document of Nagaland State, an Expression of Interest (EOI) document was developed and published in the local dailies, uploaded in the Ministry's DDU-GKY website for inviting PIAs to submit proposals.

Simultaneously, PIA outreach program was conducted in Dimapur to sensitize potential PIAs on skilling and placement in the context of Nagaland and to attract maximum number of proposals from where the most relevant ones would be considered.

The proposals upon submission were appraised in two stages (initial screening and qualitative appraisal) by the State's Project Appraisal Agency, NABARD Consultancy NABCONS. A total of 3 proposals were recommended to the Project Approval Committee (PAC) headed by the Chief Secretary, Government of Nagaland as the Convenor of the Committee.



Flow diagram of proposal approval process under DDU-GKY

The State Mission conducted its first Project Approval Committee (PAC) meeting on 14th August 2018 under the chairmanship of Shri Pankaj Kumar, Chief Secretary, Government of Nagaland. In this meeting, the PAC sanctioned a target of 2500 candidates to the three PIAs after due consideration of proposals submitted.

Of the three PIAs, only two could adhere to the timelines of DDU-GKY and after obtaining clearance from Department of Justice and Law and Department of Finance, MoU was signed with these two Organizations for commencement of training.

Trades approved for commencement of training are as follows:

Sl No	PIA	Trades	Training Center	Duration	Target
1	Gyanjyoti Foundation	1.Hospitality Assistant 2. Food and Beverages Service	Dimapur	3 Months	400
2	E-Centric Solution	CRM-Domestic Non-Voice	Dimapur	6 Months	600

Training of candidates is expected to begin by July 2018 for the above-mentioned trades. It may also be noted that the State Mission has received proposals from PIAs for remaining target of 5924 candidates training and placement. These proposals will be taken up to the PAC for approval and training commencement is also expected by Q2 of the coming financial year.



Participants at the sensitization program on Kaushal Panjee under DDU-GKY



Athel O. Lotha, Addl. Secy & MD NSRLM speaking during the PIA Outreach Program



Signing of MoU with Gyan Jyoti Foundation and E-centric Solutions. With the MD and DDU-GKY team

7. Human Resource Report for FY 2017-18

Nagaland State Rural Livelihoods Mission has scaled up to 11 New Intensive Blocks in FY 2017-18 making it a total of 29 Blocks (9 Resource Blocks & 20 Intensive Blocks) under 9 Districts.

The State Mission has positioned 1 Block Program Manager (BPM), 3 Area Coordinators (ACs) and 1 Accountant Cum Data Entry Operator (DEO) in the New Intensive Block following due process of recruitment.

On Recruitment

- 9 Assistant District Program Managers (ADPMs) were engaged from internal staff through personal interview by the Selection Committee from among those who were

- serving in the Mission for more than 3 years preferably in managerial positions.
- 11 Block Program Managers (BPMs) were engaged internally from the existing Area Coordinators through a process of performance appraisal and personal interview by the Selection Committee in the month of May 2017.
 - 9 Area Coordinators were engaged internally from amongst the existing Internal Community Resource Persons (ICRPs) who have completed 3 years in the Mission, through a process of Bio-data screening and personal interview by the Selection Committee in the month of May 2017. This was done as a process of communitization of BMMUs.
 - 11 Accountant cum Data Entry Operators (DEO) were recruited from the open market through written and oral interview by the Selection Committee in the month of June 2017.

All recruitments were completed by June 2017 but due to financial constraint the new recruits were engaged only in the month of September 2017.

Induction Training and Immersion

Induction Program was conducted for the new recruits starting from the first week of September which comprised of 4 phases: The First Phase was in-house training of 3 days where various thematic components under NRLM were covered. The Second Phase was 3 days of Participatory Rural Appraisal (PRA) Training, which involved one day classroom activity on theory and practices and the next 3 days on application of PRA tools in the field/village. The Third Phase was 15 days attachment at Resource Block and the Fourth Phase was 15 days village stay at respective places of posting. Home visits, attending meetings with Community Institutions, Rapport building, Documentation and Reporting are part of the activities during such stay. Altogether the entire process of Induction involves 37 days. The Block teams were engaged in CRP round, follow-up and nurturing of the CRP round covered villages, through promotion of higher level institutions.

Human Resource Manual

Nagaland State Rural Livelihoods Mission HR Manual was adopted by Executive Committee, on 18th September 2017 after a Draft HR Manual PPT was presented by SMMU, and discussions held against each hygiene factor including HR Audit recommendation.

Insurance cover for SRLM Employees

In line with the National Mission Management Unit, NRLM, MoRD directives and with the approval of the Executive Committee, SRLM, Nagaland, in the light of Mission employees involvement in frequent travels within the State, Districts and Blocks level, the Mission staff were provided Group Health Insurance.

Managerial Training

3 days Managerial Skill and Team Building Training for 86 Managers from SMMU/DMMU/BMMU was conducted from 5th-7th December 2017 at Land Resource Department Resource Centre, Ruzaphema Village, Dimapur. National Resource Persons and Nagaland State Anchor from National Mission Management Unit, Delhi were engaged, where classroom learning, out-door exercises/games, bon fire events and riverside picnics were part of the training and recreation program.

Internship for Social Work Student

As per NRLM Internship Program, some MSW students from Universities of North East Institute of Social Science & Research (NEISSR), Dimapur: Nagaland and St. Edmunds College, Shillong: Meghalaya completed field placement at NSRLM.

Human Resource Position as on 31st March 2018

Sl.No	Position	Positions filled	Total
State Mission Management Unit (SMMU)			
1	State Mission Director (SMD)	1	34
2	Additional Mission Director (AMD)	1	
3	Chief Operating Officer (COO)	2	
4	State Project Manager (SPM)	6	
5	Project Manager (Program Manager)	4	
6	Program Assistant/Office Assistant	5	
7	Support Staff	15	
9 District Mission Management Unit (DMMU)			
1	PD/DMM & DPO/DPM	18	81
2	Assistant District Program Manager (ADPM)	9	
3	District Coordinator - FI/MIS	18	
4	Functional Specialist - Livelihoods	18	
5	Accountant	9	
6	Support Staff	9	
29 Block Mission Management Unit (BMMU)			
1	BDO/BMM	29	212
2	BPM	29	
3	Area Coordinator	87	
4	Accountant/Data Entry Operator	38	
5	Support Staff	29	
Grand Total			327



Smti. Azenuo Pienyu, AMD giving introductory address during Induction Program for Area Coordinators at SIRD Conference Hall



Inductees giving presentation after field visit



Newly inducted Area Coordinators' field visit to Pheruma Village



Participants at Acct. cum DEO review



PRA exercise facilitated by the Resource Person



SHGs sharing their activities



Smti. Athel O Lotha, Mission Director addressing the Induction of Acct. Cum DEO and MIS Review & Training at RD Conference Hall, Kohima

8. Knowledge Management & Communication

- (i) Annual Report 2016-17 publication: The fourth Annual Report of the NSRLM was published with district-wise reports on achievements of 2016-'17.
- (ii) 2nd Edition of Training Manual on SHGs: An updated edition of the Training Manual on SHGs was compiled along with NRPs with special focus on VLO and Federation modules for institution building and capacity building efforts to be used as a handy book for trainers at the Block and Community level.
- (iii) Printing of display boards in English for all villages under new blocks: A board containing illustrated basic information on NRLM, SHGs and mobilization was developed and distributed to new blocks for easy reference and information.
- (iv) Customization and printing of information brochure on Unorganized Workers: In collaboration with the North East Network (NEN), an info brochure was updated containing information on rights and benefit schemes for rural areas.
- (v) Filming of promotional videos: Short documentaries on basics of NRLM and SHG were filmed with SHG members as part of the crew. The films are to be aired during entry into new villages as part of the Community Resource Persons (CRP) strategy rounds of social mobilization and IB/CB for sensitization and information.



Shooting of promo video on NRLM in progress

9. Monitoring & Evaluation (M&E)/MIS

NRLM being process intensive, it requires constant review to assess and learn from the qualitative and quantitative progress achieved. In order to facilitate learning and continuous improvement and support informed decision making at all levels, the State Mission strengthened various mechanisms for monitoring.

Monitoring Mechanisms

- a) Accountability in institutions of the poor through periodic grading and quarterly internal audit
- b) Internal review mechanisms at various levels:
 - Monthly planning, process reporting and internal review at the 29 Blocks, 9 Districts and State Level.
 - Quarterly Planning/Program Monitoring and Support visit from SMMU to the Blocks and Districts
 - SMMU Systems supervision visits to DMMUs and BMMUs from time to time
 - Monthly field visits by staff/officials at BMMU
 - Joint Half-yearly/Annual Review at the SMMU
 - Review and Consultation workshops with various stakeholders; and
 - Meetings of Executive Committees, Governing Bodies, and Coordination Committees at SMMU

- c) Management Information System (MIS) based input-output monitoring includes:
- Results framework-based MIS and web-based National MIS
 - Transaction Based SHG Accounting System (TBSDAS) which has been rolled out in 9 Resource Blocks wherein 536 Community Cadres (VF and MBK) have been trained as Community Data Users for data collection, verification and to upload transaction details in TBSDAS
 - Online fund disbursement wherein the proposal for disbursement of start-up fund of SHGs/VLOs/CLFs, Revolving Fund and Community Investment Support Fund to eligible SHGs/VLOs are processed online through MIS
- d) SRLM Annual Reports
- e) Knowledge Management through State website www.nsrlm.in

Capacity Building of Community and Staff

To necessitate timely and accurate reporting of the Mission's progress and to ensure real time dissemination of transaction progress at the community level for effective review and monitoring on the progress of the SHGs, 9 District MIS professionals and 29 Data Entry Operator have been trained quarterly on various MIS aspects.

At the community level, 4280 SHG bookkeepers, 180 VLO bookkeepers and 11 CLF Bookkeepers, 536 community cadres (VF and MBK) have been trained on basic computer application, MIS data collection format and reporting format so as to enable the community institutions in managing their progress and also self-monitor through MIS.

Physical Achievements in FY 2017-18

S. No.	Indicators	Achieved during 2017 - 18	Cumulative Progress
A.	Coverage and Community Institutions		
1	No. of new Blocks in which Intensive Strategy was Implemented	11	29
2	No. of new villages in which intensive strategy was initiated	201	515
3	No. of Households mobilized	12667	38946
4	No. of SHGs formed	1460	4297
5	No. of VLOs formed	45	197
7	No. of CLFs/BLFs formed	11	12
8	No. SHGs received Start up Cost	792	1938
9	Total amount of Start up cost (in Lakh)	15.84	38.76
10	No. VLOs received Start up Cost	43	163
11	Total amount of Start up cost (in Lakh)	25.8	97.8
12	No. CLF/BLF received Start up Cost	5	6
13	Total amount of Start up cost (in Lakh)	5	6
B.	Financial Inclusion		
14	Total Amount of Saving Mobilized in all SHGs (in Lakh)	151.36	416.13
15	No. of SHGs received Revolving Fund	914	2877
16	Total amount of Revolving Fund (in Lakh)	137.1	431.55
17	No. VLOs received CIF	135	163
18	Total amount of CIF (in Lakh)	479.175	855.6
19	No. VLOs received VRF	43	163
20	Total amount of VRF (in Lakh)	51.075	212.4
21	No. of SHGs accessed to credit Linkage	113	346
22	Amount of Credit Linkage (in Lakh)	92.22	296.44
23	Social Capital (Community Professionals)		
24	No. of Internal Community Resource Person	27	112
25	No. of Master Book Keepers	67	238
26	No. of Village Facilitators	66	261
27	No. of Master Book Keepers cum Village Facilitators	20	35
28	No. of EC- CRP		27

Physical and Financial Achievement

Social Mobilization

Sl. No	District Name	No. of SHGs formed during FY - 2018 - 19	Cumulative Progress of SHGs	No. of Households mobilized during FY - 2017 - 18	Cumulative Progress of Households Mobilized	No. of VLOs formed during FY - 2017 - 18	Cumulative Progress of VLOs	No. of CLF/BLF formed during FY - 2017 - 18	Cumulative Progress of CLF/BLF
1	Dimapur	181	671	1538	6382	1	17	4	4
2	Kiphire	96	381	778	3204	12	26	1	1
3	Kohima	170	503	1431	4336	0	21		1
4	Longleng	82	319	736	3061	5	17	1	1
5	Mokokchung	197	437	1625	3509	8	17	1	1
6	Mon	147	546	1470	5479	1	18	1	1
7	Phek	173	470	1568	4248	1	18	1	1
8	Wokha	233	504	1942	4479	14	30	1	1
9	Zunheboto	181	463	1579	4226	3	24	1	1
Total		1460	4294	12667	38924	45	188	11	12

Community Support Fund

Sl. No	District Name	No. of SHGs received Start up Cost	Amount of Start up Cost (In Lakh)	No. of SHGs received Revolving Fund	Amount of Revolving Fund (In Lakh)	No. of VLOs received Start up Cost	Amount of Start up Cost (In Lakh)	No. of VLOs received Community Investment Fund	Amount of Community Investment Fund (In Lakh)	No. of CLF received Start up Cost	Amount of Start up Cost (In Lakh)	Total Amount (in Lakh)
1	Dimapur	35	0.7	70	10.5	5	3	24	114	4	4	132.2
2	Kiphire	79	1.58	130	19.5	1	0.6	1	6	0	0	27.68
3	Kohima	171	3.42	109	16.35	0	0	17	72.75	0	0	92.52
4	Longleng	37	0.74	66	9.9	3	1.8	7	36	0	0	48.44
5	Mokokchung	148	2.96	166	24.9	8	4.8	18	72.75	0	0	105.41
6	Mon	95	1.9	109	16.35	1	0.6	12	66	0	0	84.85
7	Phek	19	0.38	35	5.25	0	0	17	66.75	0	0	72.38
8	Wokha	126	2.52	156	23.4	16	9.6	24	66.75	1	1	103.27
9	Zunheboto	82	1.64	73	10.95	9	5.4	15	29.25	0	0	47.24
Total		792	15.84	914	137.1	43	25.8	135	530.25	5	5	713.99

10. Finance Report

DETAILED FINANCIAL REPORT AS PER AUDIT w.e.f. FY 2014-15 till 2016-17

Amount in Lakhs

YEAR	SCHEME	OPENING BALANCE	RECEIPT				EXPENDITURE	ADVANCE	BALANCE AMOUNT
			GOI	STATE	OTHER RECEIPT	TOTAL			
2014-15	NRLM	775.32	92.50	0.00	38.02	905.84	886.92	8.60	10.32
	RSETI	12.82	4.47	0.00	0.00	17.29	9.37	0.00	7.92
	Interest Subvention	41.50	0.00	0.00	0.00	41.50	41.50	0.00	0.00
	Total	829.64	96.97	0.00	38.02	964.63	937.79	8.60	18.24
2015-16	NRLM	10.32	541.34	113.05	101.01	765.72	665.78	0.00	99.94
	NRLP	0.00	789.50	0.00	6.24	795.74	642.34	0.00	153.40
	RSETI	7.92	4.46	0.00	0.00	12.38	4.25	0.00	8.13
	SARAS FAIR	0.00	35.00	0.00	0.00	35.00	35.00	0.00	0.00
	SVEP	0.00	60.00	0.00	0.00	60.00	46.98	0.00	13.02
	IPPE-II	0.00	1.20	0.00	0.00	1.20	1.20	0.00	0.00
	Total	18.24	1431.50	113.05	107.25	1670.04	1395.55	0.00	274.49
2016-17	NRLM	99.94	1296.38	87.80	16.55	1500.67	1122.23		378.44
	NRLP	153.40			2.82	156.22	154.10	1.22	0.90
	RSETI	8.13				8.13	6.72		1.41
	SVEP	13.02	190.29		1.92	205.23	193.67	1.14	10.42
	DDU-GKY		61.00		0.02	61.02			61.02
	IPPE - II		1.20			1.20	1.20		
	Total	274.49	1548.87	87.80	21.31	1932.47	1477.92	2.36	452.19

INTERIM UNAUDITED FINANCIAL REPORT FY 2017-18

Amount in lakhs

A	RECEIPT	FUND RECEIVED	EXPENDITURE
1	Opening Balance	456.06	
2	Central Share (NRLM)	2,580.00	
3	State Share	286.66	
4	SVEP	500.56	
5	DDU-GKY	400.00	
6	SARAS fair	26.25	
7	Bank Interest	46.55	
8	Misc. Receipt	5.00	
	TOTAL	4,301.08	
B	EXPENDITURE		
1	NRLM		2087.86
2	NRLP		2.9
3	SVEP		429.71
4	RSETI		4.47
5	DDU-GKY		38.11
	TOTAL		2563.05
Balance (A-B)			1,738.03

III Impact stories



In her own words

It is a great privilege to share my story with everyone. I really thank God for this opportunity and also thank the NSRLM district team.

My husband passed away from stomach cancer and I was left with more than 2 lakhs credit which was used for his treatment and the responsibility of our two children. But I was never discouraged and committed my family in the hands of the Almighty.

I initially had to run from pillar to post in search of jobs and services. One day I happened to meet WHO workers and joined them under the UNICEF project. Years passed by and the project got over and I was yet again left with nothing to do and still under a lot of debt. I managed with some home-based business but with no success due to lack of financial management.

During this time, staff from the Nagaland State Rural Livelihoods Mission (NSRLM) came to our village and I didn't hesitate to immediately join the fold after determining to work hard based on what they taught us. I walked around in my colony forming SHGs and when the SHGs formed a VLO, I was selected as general secretary. After a few months of being part of these community institutions, I got the privilege to be selected as a master bookkeeper (MBK) and as village facilitator (VF). I was then selected as a community resource person (CRP).

I've been to Hyderabad two times for CRP and CLF/BLF trainings where I learned and experienced a lot on how community institutions should function and how it has really helped improve lives of women and the household through these institutions. I even got the opportunity to meet the honourable Prime Minister of India, Shri Narendra Modi in Shillong during the North East expo.

Since joining the SHG and becoming a community service provider, I have got a number of exposures. I

Awala

Awala is a 43 year old widow and mother of two children who lives in Purana Bazar, Model Colony, Dimapur, Nagaland. She shares her story.

was also adjudged the Best Participant from North East in the model training course on flower drying techniques and arrangements organized by Department of Horticulture, SASRD Nagaland University Medziphema Block. Apart from receiving such trainings, I have also learnt saving for difficult times, old age, sicknesses etc.

I availed loans from SHG, VLO & banks at the rate of 1 to 2 percent and have repaid all my debts loaned from money lender at high interest rates during my struggling days. I have now managed to construct a house for rent to pay my children's school fees. I also took loan bought a two-wheeler to carry out my duties as a community service provider to help other women progress and come out of poverty.

I am an empowered woman and to show and promote women empowerment, I have driven an auto rickshaw for six months from Purana Bazar to Khushiabil for only lady passengers without charging a single paisa.

I have visited more than 30 villages in Medziphema Block during the CRP rounds. I also got the opportunity to work under SVEP (start-up village entrepreneurship program) as a CRP-EP till date.

Through my story I want to share that before joining SHG I was helpless, full of tension with burdens of credits but now I am living a happy life and have gained a lot of respect and love from neighbours, friends and community.

I also want to encourage that even with limited qualifications, we can do better if we are committed as there is a lot to gain from one another being in an affinity based group. We must also always keep in mind to give our time with set targets to uplift and reduce poverty in our lives.

Joimei Phom

Tangha Village, Longleng Block

Joimei is married with 3 children (2 sons and a daughter). She has read up to Class VIII.

She and her husband were cultivators barely making a sustenance. They were unable to provide for the children's education while also taking care of aged parents. She was dependent on daily wage labouring for income which could not even be properly done as she had to look after the family.

She began taking loans at very high interest rate and was unable to repay most times. She really wanted to help her family but it was very difficult finding any opportunity.

She joined an SHG in 2012 but the group had no knowledge about group formation and therefore, did not function properly. There was no income in their group and the members started feeling it was just a waste of their time and became more of a burden.

Turning point

In 2014, at Tangha village, the NSRLM team came visiting for social mobilization and this is when Joimei joined an NSRLM SHG hoping it would benefit her. The group was named Ejoila Self Help Group. Through constant trainings and sensitization, they learnt the Five Principles(Panchashutra). Their group received RF and started inter- lending among themselves at very low rate of interest. She also availed some loans from the CIF started an income generating activity by opening a petty shop. She also got trained in biscuit and pickle making. She now owns the shop at the village and is able to support the basic needs of her family.

Through NSRLM, she also got the opportunity for an exposure trip to Shillong, Meghalaya where she further learned honeybee rearing, fish rearing, pickle making etc. She says she avails loans at very low interest rate and is therefore able to repay. Earlier



Joimei at her petty shop

she had no idea about savings but being in an SHG constantly monitored and facilitated, she now has a good knowledge about income and expenditure and bank transactions.

Joimei says she now understands what real SHG is all about. She is able to come out of her earlier financial problems and she is able to support her children's education as well.

She is now working as a secretary of Echemla VLO. She says her social life has improved as she has gained self-confidence which has helped develop her personality with a good attitude towards life and work.



Nyamong at her shop

Nyamong

Nyamong Phom from Yachem village is married with three sons. The family was living in abject poverty and could not afford to provide good education to the children. Both husband and wife are uneducated and work as labourers where the husband, Yimtung, earned a mere Rs.150 while she herself earned only Rs. 50 in a day. There were times they would eat only one meal a day which the owner of the field where they worked provided them. They even ate yam for dinner at times when there was no rice.

To increase the household income, she wanted to start a small business but there was no capital to even start a small business. To borrow money was out of the question as interest rates of money lenders were too high and they didn't own enough land or even valuables to mortgage. There was no peace in her family due to the inability to even provide basic needs and rates for food and clothes were only becoming higher.

In 2014, a team from the NSRLM came to their village and advised the poor women to join the SHG. Initially she was not willing to join in any group as she felt she would be of no use in the group since she is illiterate and poor. But the Block staff and some SHG leaders motivated her to join and she finally agreed and joined Melangla SHG

She now realises that joining SHG was a huge turning point in her life as well as for her family. Her SHG fellow members helped her to avail loans at very low interest rate and knowing her condition, she was always given the first privilege. Her group received Revolving fund and CIF and from that, she took a loan and opened a petty shop. With the earnings from that shop, she is now able to send her children to a private school. The family has even built a house and shop of their own. She said joining an SHG has changed her life completely. She is also thankful to the NSRLM for continuous support and love towards the poor women.



PEJUWAHIE SHG

Pejüwahie SHG- A success story
*The road to Success comes through
 Hard work, Determination and Sacrifice*

Pejüwahie SHG was established on 10th March 2015. The group had become defunct due to lack of proper facilitation and support but was later revived by NRLM, RD during mobilization and intervention by the Mission on 23rd July 2016.

The group comprises of 10 members belonging to different community from Seitheke Basa village under Medziphema Block, Dimapur District.

Faced with unemployment and financial constraints, these individuals with common problems came together and resolved to work together under the theme "Unity is Strength" and that 'Self help is the best help' to improve their living condition and also to solve social problems and economic instability.

Through the support of NRLM, the group has gained a number of personal benefits apart from reaping the fruits of the group activities. After forming the SHG and through timely facilitation support, the team spirit has been strengthened and they get mutual support which has helped in developing self confidence amongst members. The group has attended various livelihood trainings such as preparing vermicompost, mushroom cultivation, pickle making etc. from Horticulture, KVK and land resource department through convergence with NRLM.

Encouraged and inspired, the group began to take up different activities like piggery, poultry, detergent making, dish drops, chappal making, aloe vera soap making and so on. The group conducts sales days during the weekend both inside and outside village. The group has also taken up social activities by helping poor widows and destitute children within the village.

The group has done commendable work by taking up various activities and even the group fund is gradually increasing. The members have been availing loans from within the group. Pejüwahie SHG has further purchased a plot of land for fishery farming through loan availed from the VLO as they plan to rear fish to maintain group corpus.

The journey has not been easy as group members have faced many crisis in their family but today, having formed a stable SHG through the support of NRLM, members have been successful both individually and as a group and they now confidently assert that SHG is the best way of sustaining socio-economic development in the society.

**The group also features as cast in short documentaries of NSRLM on SHG and NRLM*



Pejuwahie SHG receiving livelihood training in convergence with Horticulture and Land Resource Departments



Pejuwahie SHG working in a fishery pond owned by the group

R. Myano Kikon

From poverty to self-reliance

Myano's parents were cultivators with 6 children. Their survival was solely dependent on a small paddy field with seasonal vegetable produce and half an acre of pineapple field as their only source of income. They could barely manage a meal at times due to abject poverty considering their large household. However, her parents realized the importance of education the children and sent them to the government school in their village called Chukitong where she was able to study up to the 9th standard.

She got married and was blessed with two sons and three daughters. When her children reached the age for schooling, she applied for the post of nursery teacher in a private institution and served for some years to contribute to the family income. With the meager income that she and her husband earned they were able to provide education to their children. In 2008, she joined an SHG formed under SGSY. During those days there was lack of hand holding support and funding for which their SHG could not progress.

On 12th December, 2013, NRLM program came to their village and re-mobilized and sensitized them about Self Help Group. They received an amount of Rs. 15,000 as Revolving Fund which paved the way to start some income generating activities in their SHG.

Myano took a loan of Rs. 10,000 from her SHG to rear pigs and poultry but she could manage to earn a profit of only Rs. 7000 as she had lost a number of chicks due to chicken flu. However, she repaid the loan within 10 months. She took another loan of Rs. 30,000 from the SHG to buy one milking cow and from the profit earned, she repaid the loan within 12 months. She took a third loan of Rs. 30,000 through her SHG from the VLO and bought another milking cow and repaid the loan through monthly installment within a period of 12 months. She again took a loan of Rs. 60,000 from the VLO and added one more milking cow and three



piglets. She repaid the loan in a period of 13 months. She reared the piglets for a year and used it in her son's marriage party. She now owns three milking cows and three calves.

Currently she earns a profit of Rs. 5000 per month from 20 liters of milk per day. Over a period of time she expects 35-40 liters of milk per day or more.

From the profit she earned, she has bought 3 piglets to rear for commercial purpose. Apart from these, she has bought household utilities and even installed a bio-gas plant to extract gas from the faeces of the cattle. She also sells the cow manure to gardeners. She added that, all these were made possible due to consistent support from her spouse and support from the Mission through financial assistance and continuous motivation.

She plans to expand her dairy farm and also has a plan to construct one fishery pond for which she wants to apply for a bank loan.

With time and experience she has learnt that rational planning, hard work, patience and dedication paves the way for sustainable livelihoods.



Viruleno Ratsa

*An individual's account of
her journey to Success*



In her own words

Our SHG was formed on our own way back in 2005. Back then there were no platforms for all the SHGs to be under one umbrella, there were no sponsors/organizers/departments to guide us. It was in 2016 after the intervention of NRLM in our village that we joined the NSRLM fold hoping to be benefited through various means. Likewise, 8 (eight) other SHGs also joined the NSRLM fold and altogether there are 9 SHGs in our VLO trying to learn from each other and also help each other whenever necessary.

My initial struggles: I was a less known person in our village, my social status was poor, my financial status was poor, my knowledge was low as I had low education. I faced many problems in maintaining books of records, writing applications, filling up of forms etc. My only source of income was through weaving traditional items, but there too, I faced a lot of challenges as it was an order-based work and being a less known person I would receive fewer orders. Weaving is a time consuming work and

also needs some investment. Sometimes after receiving orders I had to go to money lenders and take loans at high rate of interest which affected my profit margin after repaying the loan.

Opportunities and development: After joining the NSRLM fold through my SHG, my social life improved a lot as it provided a platform where different SHGs come under one umbrella. I gained confidence and started getting recognition. I started receiving additional orders and it is also easy to get loans at minimum interest from the SHG & VLO, which has helped me a lot in my financial condition.

I also took up other income generating activities through other members like pickle making which supplements me financially. Through NSRLM I have also received the opportunity to be trained by SASARD on cultivation and increasing profit through cultivation of spices. Above all, I have been given the opportunity to be a leader as an Internal Community Resource Person (ICRP) and have received training at OMP LIS, .

IV Photo Gallery



Award winning Pete VLO members at their office premises



ICRPs during training at OMPLIS national resource organization



Immersion and training of ICRPs at OMPLIS



Managerial training and retreat at LRD resource centre



MD and COO-Programs Program Monitoring Visit to Wokha District



Participants and resource persons during the Managerial Training and Retreat at LRD resource centre, Ruzhaphema



State level ToT on Gender



Training program during Mission Antyodaya



VLO members at Dziikuo valley collecting stalks to make brooms for VLO IGA



Then Addl. Mission Director Smt. Azenuo Pienyu and SPM Finance Elilo Odyuo during financial management training



SMD Athel O. Lotha as chief guest at Naga Women Hoho Dimapur Golden Jubilee releasing the Souvenir Magazine

A glimpse at SARAS fair 2018



Director RD and Jt. Director MGNREGA shopping at the fair



Minister for Soil & Water Conservation, Geology & Mining Shri Kashiho Sangtam buying local products at the fair

Saras Fair inaugurated by then Secretary RD Shri Kelei Zeliang

VNSRLM in the News

Community cadres of Chen learn about micro finance consultancy

EMN-21/04/19

Dimapur, April 20 (EMN): The district mission management unit (DMMU) of the Nagaland State Rural Livelihood Mission conducted two days training on micro finance consultancy. The training was organised for the community cadres of Chen Block at the district Rural Development Agencies (DRDA) resource centre of Mon town on April 17 and 18th. Updates on Friday informed about the event.



Resource persons, and participants of a training programme in micro finance consultancy, in Mon.

The project director and district mission manager, DRDA, Wennyel Konyak, in his address, encouraged the community cadres to practice dialogue within the community. He said that dialogue enables com-

to open up, and develop confidence.

Konyak urged the cadres to guide Self Help Groups to set targets and march forward by keeping a vision to grow. He asked the group leaders to pri-

oritize on practical plans.

While emphasizing on the importance of education, he said that education empowers a person, for which a person should keep learning new things each day. He

encouraged the groups to put up a 'sincere' record.

He encouraged them to carry on the training with 'seriousness' and bring back the 'learnings' to the community.

The Nagaland State

Cooperative Bank of Mon, Branch Manager, W Chemkal shared about the various steps to grow with bank. It included; opening of a Saving Bank Account; availing credit linkage; and a regular

loan recovery by clearing the outstanding balances within the given period. He shared also about the opportunity given by the banks for public to open 'zero balance' in any bank.

Another resource person, Rajusein Lhouasa spoke on the prospects of SHG from the financial institutions. He advised them to identify who are interested to work the credit linkage in coordination with area coordinators.

One of the participants has requested the bank to put up good technical equipment and primary requirements so as to avoid the high cost by a customer in visiting bank branch.

Special Outreach prog held in Mon district

MEKN-24/03/18

DIMAPUR, MARCH 23 (MEAN): The Directorate of Field Publicity under Ministry of Information and Broadcasting organised a special outreach programme in Mon district under Mon district nu-

mer the objectives are prevention of gender biased sex selective abortions, ensuring survival and protection of girl child, and ensuring education and participation of the girl child. This scheme provides higher interest earning. However, there is a certain limit to the amount of money which can be deposited in a year. Also, on attaining 18 years of age, the girl shall renew her account.

As such, Savi encouraged the parents to make the girl child read the scheme by getting more information from the Child Protection department.

Leaders of Block Level Federation (BLF) participated in the programme which was chaired by C. Lokpon Konyak, Head Teacher Government Middle School. Resource persons were Zanywa Konyak, Finance Secretary, Block Level Federation and Rajusein Lhouasa, District Coordinator (PJ), NSRLM Mon, while moderator was Sangke Konyak, woman activist. Vote of thanks was delivered by Taburea, women leader.

Chingha village under Mon district nu-

March 23 in collaboration with District Child Protection Unit (DCPU)

Mon under the theme "Beta Bachao, Beti Padhao", "Swachh Bharat Abhiyan" and "PMJDY".

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DFP under MI&B organises special outreach program

NPN-24/03/18

DIMAPUR: Directorate of Field Publicity (DFP) under Ministry of Information and Broadcasting (MI&B) organised a special outreach programme at Tokok Chingha village under Mon district on March 21, in collaboration with District Child Protection Unit (DCPU)

Mon under the theme "Beta Bachao, Beti Padhao", "Swachh Bharat Abhiyan" and "PMJDY".

A press release by Field Publicity Officer (FPO) in-charge Mon, Lhouasa Savi stated that Angh & VCC Chingha, Khanjai Konyak while gracing the program as chief guest said that interior communities like Mon and Tuensang needed these programs.

While delivering the keynote address Lhouasa to Cassy highlighted the themes of the program. Under the scheme of "Beta Bachao, Beti Padhao", he said that a girl child's par-

ent could open a bank account in any post office in the country on the day of her birth. He also added that there was a certain limit to the amount which could be deposited in a year. He encouraged parents to avail this scheme for their girl child informing them that more information on this scheme could be had from the Child Protection department.

Resource persons at the programme were Block Level Federation finance secretary, Zanywa Konyak and district coordinator (PJ) NSRLM Mon, Rajusein Lhouasa. The function was chaired by head teacher Government Middle School, C. Lokpon Konyak, moderated by women activist, Sangke Konyak, while the vote of thanks was delivered by women leader, Tahmao. Leaders of Block Level Federation (BLF) also participated in the program.

Women SHGs of NSRLM Mon form 'BLF'

NPN-15/12/18



women should take up NSRLM, a flagship government programs, sincerely and actively. He said that a human mind was like a magnet, when one thought and acted positively, a positive result was definite. He also advised women to pass down information or knowledge they get from trainings to the general populace.

Further, he reminded that Mon block having chosen as resource block of NSRLM in Mon district should produce successful qualities for other blocks to follow.

Meanwhile, resource persons of the programme ADPM, Hanga Konyak spoke on meaning and objectives, BPM, Yatao Konyak shared roles and functions of a federation, while district coordinator, Rajusein Lhouasa spoke on financial institutions viable for rural people. DMMU and BMMU still besides 63 officials representing VLOs from all the 18 villages attended the training.

DIMAPUR: Women SHGs of Nagaland State Rural Livelihood Mission (NSRLM) under Mon RD Block has formed block level federations (BLF) - a higher level institution for the women at DRDA resource centre on February 15.

A press release by district coordinator, Rajusein Lhouasa informed that the first-ever team of office bearers elected for two years will be led by Esber Konyak at president, Rachel Konyak as vice president, Leijin as general secretary, Ngapoo as as-

stant general secretary, P Zanywa as finance secretary and Phucya as information secretary.

During the training-cum-formation of BLF, project director and district mission manager, Wennyel Konyak in his address to the participants said that

NSRLM RD block Tokiye under Zbto launched



DIMAPUR: Nagaland State Rural Livelihood Mission (NSRLM) RD Block Tokiye under Zbto was launched on October 7 at the village level. The programme was inaugurated by the project director, Wennyel Konyak, while district coordinator, Rajusein Lhouasa, was the chief guest. The programme was attended by officials from the DRDA, BMMU, and other stakeholders. The programme aims to provide financial literacy and other services to the women of the block. The programme was launched in 18 villages under the block.

Further, he reminded that Mon block having chosen as resource block of NSRLM in Mon district should produce successful qualities for other blocks to follow.

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Phuktong villagers imparted banking knowledge

MON, JUNE 23 (MEAN): Villagers of Phuktong in Mon district were imparted knowledge on banking and responsibilities of a citizen to catch up with the advancing standards of the government and banking sector during a Financial Literacy Camp (FLC) organized by State Bank of India (SBI), Mon branch on June 21.

KK Sharma, the chief manager of SBI Mon branch, spoke as resource person on the need to avail Direct Benefit Transfer (DBT) by linking Aadhaar with bank account to enjoy schemes offered by the government, namely job card in MGNRE-

GA, LPG subsidy, PMAY etc. He shared the latest rules to open individual saving bank account and documents required for different bank accounts. He specifically said bank accounts which are not linked with Aadhaar by December 2017 shall become non-operational, besides restriction of deposits or withdrawal above 50000 rupees from the account shall come into force.

"Today's much talked mobile banking enables a farmer to send money to their children, update account balance or make order of products from company shops through mobile handset itself," Sharma added, according

to a press release from Rajasheeli Lhouasa, District Coordinator (Financial Inclusion), NSRLM Mon. He also disclosed that the bank is ready to offer credit to NRLM compliant women SHGs at 7% interest. Calling upon the public for building confidence, he said the bank exists to render service to the public while the customers should never fail the bank by defaulting recovery of loans or create hurdle to other loan applicants.

In the interactive session, regarding minimum number of KCC loans offered by the bank branch, the chief manager clarified misuse of privilege by au-

thority of some villages and failure in repayment by beneficiaries in the recent past as the main reason. Responding to queries on minimum bank branches in the district, he disclosed that poor net connectivity is the main hurdle. In conclusion, he appealed for stronger public support towards better infrastructure in the district so as to pull in medium banking opportunities for its people.

Rajasheeli Lhouasa in his keynote address shared the objectives of FLC and status of National Rural Livelihood Mission (NRLM) being implemented with considerable success in Na-

galand State. He reminded the women SHGs to sincerely keep up the five principles 'panchasutra' of NRLM to grow as strong institutions and attain women empowerment while also appealing to the men folk to give support to reduce poverty within one's own society. He expressed happiness and gratitude to the bank branches of Mon for facilitating FLC in all the 19 villages under Mon RD Block, whereby stronger relationship is built with its stakeholders.

Altogether 95 participants representing village council, village development board, church leaders and 13 self-help groups (SHGs) attended the programme.

MEAN-24/06/2017

Micro finance consultancy organized for CCs in Mon



Chief Manager SBI with participants of the training at DMOA Mon.

DIMAAPUK: District Mission Management Unit (DMMU) of Nagaland State Rural Livelihood Mission (NSRLM) organized a two-day training on micro finance consultancy for Community Cadres for Inclusion (CCIs) and Block Level Inclusion Initiatives (BLIIs) under the Financial Inclusion Initiatives Program on March 27 and 28 at DMOA resource centre, Mon town.

A press release issued by district coordinator (FI) NSRLM Mon, Rajasheeli Lhouasa stated that project director DMOA Mon, Wenzel Kotovak, while addressing the trainees at the inauguration function, shared his enthusiasm to be involved with NSRLM, as the program was beneficial for the rural population. He said that the government has

He said that a financial institution offers two types of loans viz. economic activity for the poor to generate income while consumption loans are for income-based category. For example, construct a house or purchase a car. He also informed the participants that the government offers various social security schemes through the banks, for instance the Atal Pension Yojana (APY) and the like. He encouraged the farmers to avail KCC loans to develop their agricultural activities.

In his speech, he said that with the coming of the NRLM program to the district, a lot of changes had taken place. Sharing his experiences in Mon, he said that a benefit to the availability of organic vegetables. He encouraged the BLIIs to set targets for the production of goods and production of items for export. He was optimistic that once the BLIIs began functioning successfully, the system of today's business system in Mon could see a U-turn very soon.

Chief Manager SBI Mon branch, KK Sharma stated that the existence of departments and banks is predicated on their purpose of developing society which funds are allocated as per the requirements of the public. The question, according to him, is how the public utilizes the funds

available. He said that a financial institution offers two types of loans viz. economic activity for the poor to generate income while consumption loans are for income-based category. For example, construct a house or purchase a car. He also informed the participants that the government offers various social security schemes through the banks, for instance the Atal Pension Yojana (APY) and the like. He encouraged the farmers to avail KCC loans to develop their agricultural activities.

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NSCB releases loan to 32 NRLM self-help groups



The chief manager of the NSCB at Dimapur, addressing women during a meeting regarding the release of loans to self-help groups of the NSCB in Mon on May 31.

DIMAAPUK, June 3 (EMN): The Mon branch of the National State Cooperative Bank (NSCB) has released a loan of Rs 20 lakh to 32 women self-help groups organized by the NSRLM of which at the DMOA resource centre on Wednesday, May 31.

"With this, altogether 230 SHGs have availed loans from the bank, in other words 230% credit linked in Mon district," a press release from the district coordinator (FI) of Mon, NSCB, indicated on Thursday.

W. Cherkhai Konyak, branch manager of the NSCB's Mon branch expressed happiness for having granted loans to the 32 SHGs. He said that the 7% per cent, minimum interest, as per the directive of Reserve Bank of India

(RBI) and government of India. "According to the press release, he reminded the women folk that the loan money was customers' money deposited in a safe with the bank. Therefore, there was no need to be taking to recover the money as there will be fully back to them as per the bank's policy," he said.

He also reminded the SHGs about the need to maintain a good relationship between the lender and the borrower, based on trust and responsibility. He also reminded the SHGs about the need to maintain a good relationship between the lender and the borrower, based on trust and responsibility.

from the public. Encouraging the women folk to make the money available from their loans to help the rural support for good recovery of SHGs and create higher income for the people. "Also, M. Urmil, district director projects and program officer of the DMMU of Mon said in his speech that the need for SHGs is to help women self-help groups in Mon RD Block to help them to improve their standard of living."

Lhouasa, district coordinator (FI) NSRLM Mon, said that the 32 self-help groups were the appropriate number for the good recovery reputation of the earlier "loans". He disclosed that every village in the Mon RD Block was "credit linked" with one or more SHGs.

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NSCB Mon releases loan to 32 NRLM SHGs

DIMAAPUK, JUNE 3 (EMN): A total of 230 SHGs in Mon district have now credit linked with the National State Cooperative Bank (NSCB) after the release of a loan of Rs 20 lakh to 32 women self-help groups organized by the NSRLM of which at the DMOA resource centre on Wednesday, May 31.

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Women SHGs towards formation of federation in Mon



Yatao Konyak addressing the women SHGs at Mon.

DIMAAPUK, Dec 19 (EMN): The Block Level Inclusion Initiatives (BLIIs) of Mon District, Nagaland State Rural Livelihood Mission (NSRLM) organized a two-day training on micro finance consultancy for Community Cadres for Inclusion (CCIs) and Block Level Inclusion Initiatives (BLIIs) under the Financial Inclusion Initiatives Program on March 27 and 28 at DMOA resource centre, Mon town.

Chief Manager SBI Mon branch, KK Sharma stated that the existence of departments and banks is predicated on their purpose of developing society which funds are allocated as per the requirements of the public. The question, according to him, is how the public utilizes the funds

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Mon women form higher institution to fight poverty

MON, FEBRUARY 15 (MEAN): The women Self Help Groups (SHGs) of Nagaland State Rural Livelihood Mission (NSRLM) under Mon RD Block has formed the Block Level Federation (BLF) - a higher level institution for the women - at DMOA Resource Centre here on February 15.

The first ever team of office bearers elected for 3 years term were Yatao Konyak as president, Rachel Konyak - vice president, Lejishi - general secretary, Ngapoum - assistant general secretary, Y. Zemyon - finance secretary, and Phetya - information secretary. During the training

can formation of the Block Level Federation, Wenzel Kotovak, DMOA Project Director and District Mission Manager, said the women should take up the NRLM as a flagship government program, sincerely and actively. "Human mind is like a magnet, when one thinks positive and acts, a positive result is surely achieved," he stated, according to a press release received here.

He reminded that Mon Block having chosen as resource block of NSRLM in Mon district should produce successful qualities for other blocks to follow. In the training of building higher institutions of the poor, district resource persons were Hanga Konyak - ADM, Yatao Konyak, BPM, and Rajasheeli Lhouasa, District Coordinator.

Hanga spoke on meaning and objectives of BLF. Yatao shared on roles and functions of a federation, while Rajasheeli Lhouasa, District Coordinator spoke on financial institutions viable for rural people. The DMMU and BMMU staff besides 83 officials representing VLOs from all the 19 villages attended the training.

SHG leaders in Mon sensitized on formation of Block Level Federation

MON, DECEMBER 19 (MEXN): The Block Mission Management Unit (BMMU), Mon block of Nagaland State Rural Livelihood Mission (NSRLM) organized a sensitization programme for formation of Block Level Federation (BLF) on December 14 at Resource Centre, DRDA Mon. The Mon RD block with 18 unit Village Level Organizations (VLOs) is the resource block for Mon district.

In his address to leaders of 268 women Self Help Groups (SHGs) in Mon block, Tealito Sangtam,

Project Director, DRDA Mon cum District Mission Manager appreciated the sign of growth taking place in the poor women's lives through the various facilities brought by the flagship program of NRLM, informed a press release from NSRLM Mon.

He stated that the SHGs at the village level should attain sufficient strength to reach the higher level of institution. Tealito further shared his close association with NSRLM having worked as former Additional Mission Director

(AMD) at the SMMU and now as District Mission Manager (DMM) at the district level.

Manhom Konyak, BDO cum Block Mission Manager, Mon RD block, expressed his happiness over the success stories of SHGs of NRLM and institutions of the poor being built up at the base of the society.

Rajuselie Lhousa, District Coordinator for financial inclusion, DMMU Mon, in his welcome address lauded the women for prompt response wherever any meeting or train-

ing is organized in the village or town. He explained the meaning of 'federal' structure of building institutions for poor women, which is most healthy as compared to confederate or unitary system. Rajuselie also reminded the women how they are experiencing empowerment through NRLM program, though in slow pace, the release said.

Yatao Konyak, Block Program Manager (BPM), Mon RD block, shared an overview of 'why a federation is required' in the re-

source block. He informed the SHG leaders about the difference of role to be performed by the members, in governance and monitoring in an organization and appealed each VLO to correct loopholes, if any exists within the VLOs.

The meeting was chaired by Wakho Konyak, Area Coordinator, invocation prayer was said by P Angap, president, VLO Shangnyu. A good number of participants shared their thoughts and views during the interactive session, according to the press release.

NSRLM monitoring & team building exercise held in Wka



NSRLM monitoring team during the programme.

DIMAPOUR: Nagaland State Rural Livelihood Mission (NSRLM) chief operating officer (Program) M. Rollan Latha, representing State Mission Management Unit on April 8 visited Wokha district for monitoring and team

building exercise at DRDA Wokha.

Speaking at the programme Rollan shared about various beneficial schemes of NSRLM and dedicated supports that were being streamlined for various livelihood activities

and project implementing strategies. He reiterated that NSRLM was a team work and within the frame could come up with many innovative models, home grown models that were suitable for the locals to achieve the common goal

of reducing poverty. Credit linkage being one big challenge in the district, DPO cum DPM, NSRLM Nehumthung Npulle, suggested that all branch manager be given sanction authority of loans to the SHGs.

At the programme resource block Chukhong and innovative block Wokha NSRLM presented the progress of implementation on various programs specified targets and challenges in the block and also presented the annual action plans for FY 2017-18.

BDO of Chukhong, Wokha, Champang and APO of Sane, along with DMMU and BMMU staff were also present at the meeting.

Further the program was chaired by PD, DRDA cum dist. mission manager, NSRLM, Triandem Mochoi. In her welcome address Mochoi added that NSRLM was a mission and all were to work like missionaries with a mission to reduce poverty.

NSRLM managerial & team building training begins



Atha G. Latha with resource persons and participants on day one of the three-day managerial training and team building exercise.

DIMAPOUR: Three-day managerial training and team building exercise organized by Nagaland State Rural Livelihood Mission (NSRLM) got underway on Tuesday at Resource Centre, Land Resource Department, Rauphema village, Dimapur.

A press release issued by NSRLM, SPM (Assistant manager & cum manager), Kohima, informed that the training was organized with an objective to upgrade managerial skills of NSRLM human resource and team building through classroom training and interaction activities.

Resource persons for the training are national MD/MoU, P cum state anchor, national resource person NSRLM, Shivaji

N. Choudhury and COO (Program) NSRLM, M. Rollan Latha. Addressing the keynote address, additional secretary, NSRLM Nagaland, Atha G. Latha, acknowledged the performance of the staff at various challenging field. She said the training was an opportunity for both personal and professional growth.

Latha said as managers and coordinators, responsibilities are shrouded as they have to supervisory and efficient program implementation and act as a link or catalyst between community institutions, government departments and other external donors towards resource diversification for sustainability.

He further reiterated importance of building efficient human resource to address issues of poverty in the state where priority social work culture is continuously promoted both at staff and community level comprising of development professionals performing dynamic and static roles.

Tealito said that a manager was there to lead the people from the front and to lead by example to get work done.

The training would focus on managerial and related tasks while also working on staff performance plan and assessment alongside various other activities. The training is a first of its kind for the mission and would become an annual event, informed the release.

According to the mission, NSRLM is on a mission to reduce poverty in the state. It has a daunting target of covering 1.3 lakh rural poor households by 2021, building strong women-run institutions, generating self-employment, skilling youth for placement, promoting sustainable farm and non-farm activities and building human resource for the sustainability goals of the state mission.

ToT on gender for NSRLM team underway in Kohima

Dimapur, Nov. 21 (EMN): A three-day Training of Trainers (ToT) on Gender began on Nov 21 at RD conference hall, Kohima for staff of the Nagaland State Rural Livelihood Mission (NSRLM) from the state, district and block mission management units comprising of the state resource persons and district level trainers. Resource persons are Aasha Ramesh, national resource person-Gender, NRLM, MoRD and Sorekha Reddy, national resource person-Gender, NRLM cell, NIRD&PR.

Delivering the keynote address, M. Rollan Latha, COO (Program) NSRLM emphasised on the importance of consciously including gender issues in all aspects of the mission's

programmes with a gender-sensitive approach. He cited that the gender component needs to be reflected and upped through inclusive policies such as gender budgeting and other areas of focus and advised the participants to begin by applying gender mainstreaming through their respective designated positions. He further informed that NSRLM has taken up gender in a big way with plans to integrate issues of gender in all its thematic components.

Giving an overview on objective of the ToT, Aasha Ramesh stressed on the importance of understanding gender for which the society has to come together and work in partnership with each other. She underlined



Resource persons and officials of NSRLM during the inaugural session of ToT on gender at RD conference hall in Kohima.

that for any state to become really developed, there needs to be gender equality and equity. And for this, she said policy makers have given much importance to NSRLM as a flagship programme to ensure social, economic and political strengthening of women in move forward. She urged the participants to

internalize what gender is all about and to lead by example as NSRLM has given this opportunity.

While mentioning the unique social structure of the Nagas, the resource person talked on the importance of bringing changes through dialogues and engagements. Talking about

the importance of the training, she also highlighted on the importance of observation and further dissemination of information through further imparting of training cascading to the community level.

Gender through NRLM perspective was presented

by Sorekha Reddy where she underscored that gender at NSRLM is not just about issues of women but how to work on these issues along with men.

A three-day ToT will focus on topics such as integration of gender in NSRLM; mainstreaming; mainstream, vulnerability; gender concepts and stereotypes; division of labour; gender and development; decentralisation; violence against women; social issues and life cycle stages; institutional mechanisms; gender operational strategy and integration in annual action plans.

It may be noted that Nagaland is one among five states across India to pilot gender mainstreaming under NSRLM.

NRLM Vision

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.