



NSRLM

NAGALAND STATE RURAL LIVELIHOODS MISSION
Department of Rural Development, Government of Nagaland



ANNUAL REPORT 2019 - 2020

Enabling Women, Empowering Community

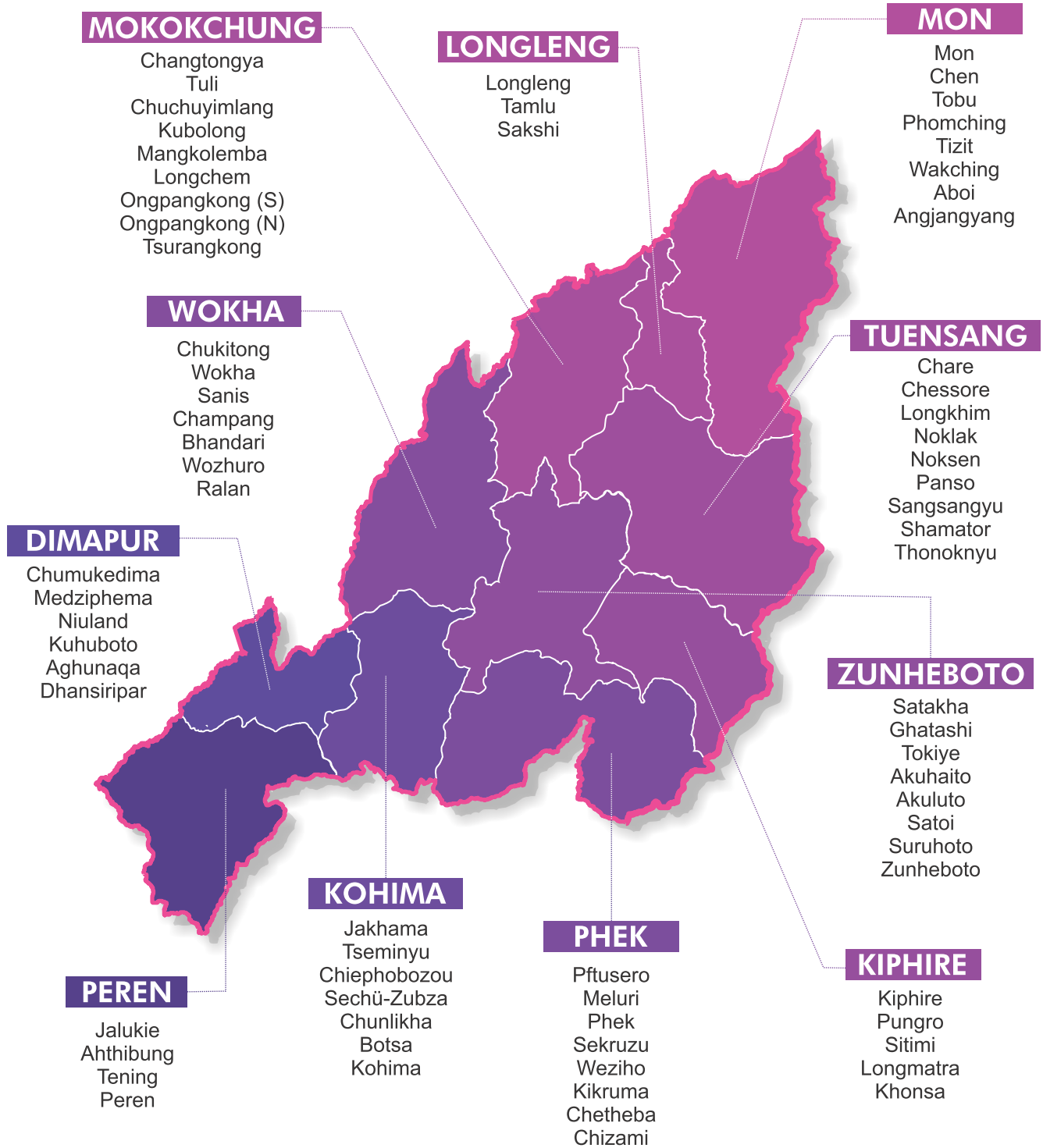
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NSRLM INTENSIVE BLOCKS



*The map is for reference only, not to scale.

CONTENT

SL. NO.	CONTENT	PAGE NUMBER
I	From the Mission Director's desk	1-2
II	ACTIVITIES OF FY 2018-'19	3-45
	a) Institution Building and Capacity Building	3-9
	b) Social Inclusion-Social Development	10-12
	c) Financial Inclusion	13-17
	d) Livelihoods	18-20
	e) Skills & Enterprise	21-30
	i) DDUGKY	21-27
	ii) RSETI	28
	iii) SVEP	29-30
	f) Human Resource	31-33
	g) Finance	34
	h) Management Information System	35-38
	i) Way Forward	39
	j) Special Report-COVID-19 response	40-45
III	IMPACT STORIES	46-56
IV	PHOTO GALLERY	57-66



I. FROM THE MISSION DIRECTOR'S DESK

A YEAR OF DEEPENING STRATEGIES AND STRENGTHENING INSTITUTIONS



Imtinenla
Mission Director
NSRLM, Nagaland

The year 2019-2020 primarily focused on universal coverage through saturation of Poorest of the Poor (PoP) households. Accordingly, 1241 villages across 11 Districts have been brought under intensive implementation. Capacity building and deepening training of professional staff, community cadres and community institutions continue to be the thrust area of the State mission towards building self-managed sustainable institutions of poor. As the State Mission enters the 8th year of implementation, the year 2020-2021 will also focus on meaningful phase over of Peren and Tuensang Districts which were formerly under NERLP-DoNER World Bank funded program.

The State Mission has successfully promoted 3 Model Cluster Level Federations (MCLF) in partnership with National Resource Organization, and will continue to scale up model promotion across 11 Districts.

Upscaling of livelihoods activities across 9000 households with facilitated multiple livelihood activities have resulted in increasing annual income of the households. 100 Custom Hiring Centres (CHC) at Village level have been set up to increase production and also reduce drudgery. Additional 300 CHCs will be promoted in convergence with Agri and Allied Departments to continue providing agricultural inputs and enhance production. Community Service Providers (CSP) have also been trained and engaged for doorstep delivery of services towards achieving sustainable livelihoods.

The State Mission has facilitated financial services through various interventions with focus on alternative banking solutions in unbanked blocks. Inclusion of the most vulnerable categories has been a priority under the Social Inclusion-Social Development component with application of the Vulnerability Reduction Plan (VRP). Gender integration across verticals and at the community institutions has been intensified and community cadres are triggering discussions and taking up issues. NSRLM community institutions have also played a major role in flagship programs, particularly the POSHAN

Abhiyaan activities where more than 14000 households were mobilised for participation.

Under the Deen Dayal Upadhyaya Gramin Kaushal Yojna (DDU-GKY), national skills program of the NRLM, 1366 rural youth have completed training and placement has begun. Through the Rural Self Employment Training Institute (RSETI), 356 individuals have been trained in various sectors. Start-up Village Entrepreneurship Program (SVEP) with a consolidated target of enterprise undertaking by 4000 candidates has achieved 98% of targets in two implementation blocks.

NSRLM and its network of SHGs and key partners continue to be acknowledged through national awards. During FY 2019-2020, 3 National Awards namely, Best Performing SHG category was awarded to Grace SHG from Pfutseromi Village, Phek District; Vimeyie VLO from Jakhama Village under Kohima District was awarded in the category of Best VLO ; SBI-RSETI Peren was awarded Best Performing State under the category of Group-I North East & Hill States.

The last quarter of FY 2019-2020 witnessed the sudden outbreak of COVID-19 and the consequent lockdown, bringing normal office functioning to a halt. However, this period has seen the resilience of the community institutions and strength of the network of SHGs with thousands of women taking on the humungous task of sensitizing communities up to the household level through safe modes of IEC dissemination. The women along with village functionaries have gone out of their way to help the needy and also providing essential items to those on duty. Innovative ideas were initiated by the community institutions in terms of production of masks, homemade hand sanitizers, bio-friendly bamboo hand wash facilities, linkage with private agencies for provision of agriculture and livestock products for the market. The success of a Mission is measured by the community it has promoted, and the response of the community during this time has been a great encouragement that shows our rural people have the potential and the capability to achieve goals.

I wish to thank all our Partners for this joint effort in bringing changes in the lives of the poor and marginalized, and hope for continued strengthening of our effort in future as well.

ACTIVITIES OF FINANCIAL YEAR 2019-2020

1. SOCIAL MOBILIZATION, INSTITUTION BUILDING AND CAPACITY BUILDING

Mobilization of poor to form their 'own institutions' (Self Help Groups, and their Village Level Organisations and Cluster/Block Level Federations) is the most important prerequisite and the core investment for large scale poverty reduction. Accordingly NRLM organizes all poor households (women) into aggregate institutions of the poor that provide them with voice, space and resources, through partnering with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor.

To ensure the institutions are sustainable and act as financial intermediary for the member SHGs, NRLM underlines continuous capacity building of mission staff, institutions of poor, their leaders, their community service providers and resource persons. Focus is also given to sensitize and orient all other stakeholders, to be inclusive of the needs of the poor and to have a pro-poor perspective. The capacity building efforts include: needs assessment; structured training programmes and events; pilots and demonstration sites to facilitate learning by doing and handholding; exposure visits; and community-to-community cross learnings within the State. Apart from knowledge, skills and tools for managing institutions and participating in institutions, the members are also provided soft skills and livelihoods skills to improve their existing and new livelihoods.

In FY 2019-20, the key focus was on expansion and saturation, deepening and strengthening of Community Institutions, and capacity building.

FY 2019-20 Achievement under Institution Building and Social Capital covering 18 additional RD Blocks and 252 Villages											
SI.No	District	No. of Household Mobilized		No. of SHG formed		No. of VLO formed		No. of CLF formed		Social capital (community cadres) developed	
		FY 19-20	Cum.	FY 19-20	Cum.	FY 19-20	Cum.	FY 19-20	Cum.	FY 19-20	Cum.
1	Dimapur	3235	11826	340	1270	18	70	0	4	18	233
2	Kiphire	372	5475	46	656	23	62	0	3	28	208
3	Kohima	2367	8774	289	1049	23	71	1	2	75	271
4	Longleng	87	3031	11	343	1	26	0	1	2	96
5	Mokokchung	3834	9205	456	1122	25	67	1	2	11	171
6	Mon	6826	18402	754	1928	30	62	0	1	47	286
7	Phek	4383	13815	483	1538	35	110	0	2	99	316
8	Wokha	1201	6221	150	740	13	63	2	5	55	188
9	Zunheboto	3240	8690	385	1010	24	61	0	2	18	181
	Total	25545	85439	2914	9656	192	592	4	22	353	1950

Fig. 1

Expansion and Saturation: The State Mission entered 18 Blocks through Community Person Round (CRP) Strategy by positioning 2 CRP Round Teams and 1 Follow-up Round Team, covering 20 days per month, for intensive mobilization in 252 Villages (Fig 1). Community Resource Persons (CRPs) are members of the community who have graduated out of poverty with the help of their Self Help Groups (SHGs). They are engaged in the Resource Blocks, and form the dynamic team for triggering NRLM activities in the organic scale up of new blocks. CRP rounds are the cornerstone of the Resource Block strategy. This strategy essentially rests on the premise that the community learns from the community better.

Mobilization of 25446 households, ensuring inclusion of vulnerable populations, in the 18 new blocks was done by the CRPs during the CRP Rounds, and brought under the fold of NRLM. The left over or excluded households in all the existing blocks thereafter will be mobilized through its SHG Monitoring Sub-Committees. Simultaneously, in the existing NRLM intervened Blocks, mobilization of left over households into SHGs, promotion of higher level Village Level Federations (VLO) and Cluster/Block Level Federations (CLF/BLF) was the focus. This FY, 2903 SHGs, 185 VLOs and 6 CLFs have been promoted and trained in all verticals.



SHG members being trained by Staff on Book of Records during CRP round

Name of Intensive Districts	Expansion to New Intensive Blocks during FY 2019-20		
	Name of Blocks	No. of Villages	No. of HHs
Dimapur	Aghunaqa	36	1442
	Dhansaripar	29	2272
Kohima	Botsa	10	1046
	Kohima	3	2487
Mokokchung	Ompangkong (S)	7	2415
	Ompangkong (N)	10	4015
	Tsurangkong	11	1008
Mon	Wakching	12	1862
	Aboi	11	2597
	Angjangyang	10	2627
Phek	Kikruma	4	3595
	Chetheba	6	3476
	Chizami	11	3422
Wokha	Wozhuro	10	1127
	Ralan	16	1340
Zunheboto	Satoi	10	625
	Suruhoto	29	2813
	Zunheboto	17	1774
Total		242	39943

Figures are 2/3rds of the Rural HHs as per 2011 Census

Deepening and Strengthening: Focus was on integration and convergence of all thematic at the SHGs and their higher level federations towards deepening and strengthening. Efforts continued towards enhancing capacity & skill of community members and their higher level federations in all verticals towards sustainability, strengthening of VLO's Sub-Committees, viz, SHG Monitoring, Social Action (Gender/FNHSW, including rights & entitlement), Livelihoods Promotion, and Loan & Bank Linkage. As a measure towards strengthening the community institutions, refresher trainings on Bookkeeping and Audit systems (Internal Community Audit), revised MCP, VLO Sub Committees, and Model Cluster Level Federations Development were provided to the members. Focus was also on cross-learning to resource/successful sites, community to community cross-learnings between Blocks, and diversifying their resource base through access to entitlements and donor agencies.



Grace SHG Multipurpose Building (Self funded)



Vimeyie VLO members

The State Mission continues to witness National Recognition and Award from MoRD, for best performing SHGs and VLOs in the Country. For FY 2019-20, Grace Self Help Group (SHG) from Pfutseromi Village, Pfutsero Block of Phek District was awarded one of the best performing SHG in the country. From supporting each other to undertaking multiple income generating activities for enhancing the group and household economy to taking up social initiatives in the village, Grace SHG also conducted multiple fund raise and purchased a plot of land within the village and is currently constructing a multipurpose building which will be their group office cum guest house and marketing area.

And in the VLO Category for FY 2018-20, Vimeyie Village Level Organisation (VLO) from Jakhama Village, Jakhama Block of Kohima District was awarded as one of the best VLO in the country. With a commitment to bring change in their village, Vimeyie VLO is actively engaged in convergence initiatives, social initiatives and creating market linkage for their member SHGs.

Developing Model Institutions: With the objective of developing SHG Federations as member-owned, member-managed, member-controlled and financially sustainable institutions, the State Mission has been developing the 3 Model Cluster Level Federations (MCLF) which is underway at Jakhama, Longleng and Wokha Block. The federations are being developed as Financial Intermediary to their

member SHGs, and are now in the process of registration under Nagaland Cooperative Societies Act. These 3 Blocks will be the Resource Block site for triggering model CLF across the Districts, viz. Longleng Block will spearhead the MCLF strategy and process in the Districts of Tuensang, Kiphire, Mon; Wokha Block will cater to Mokokchung, Zunheboto and Dimapur; while Jakhama Block will cater to Phek and Peren. Additional 6 CLF was initiated as MCLF this FY, and they will spearhead the replication in the rest of the CLFs/BLFs within their respective districts. The process is intensive and participatory wherein every member is involved in the development of vision building and business planning of the institutions. Exposure and cross learning visit to best practise site is also organized for enhanced understanding of the MCFL and its functioning. The Model Federation development in the State is being implemented with the support of NE Resource Organisation 'Seven Sisters Development Assistance (SeSTA)' Assam.



CLF Jakhama, training underway



CLF Longleng, training underway



CLF Wokha receiving Basic Computer Operations Certificate from Zagereus Computer Institute Wokha

The MCLF team visited West Bengal SRLM in June 2019 to understand the WBSRLM Federation registration under Cooperative Act based on SHG as the primary member to address the ultimate goal of Federation as that of Financial Intermediary for its member SHGs. And to understand the amendment protocols and process of WB State Coop Dept for way forward. The State Mission also organized an exposure visit top Tripura SRLM, one of the advanced State in development of MCLF, for cross learning and interaction with the TSRLM CLF members.

Social Capital: Community members are pivotal in driving communitization. The State Mission continues to foster the Community Institutions in identifying and selection of Community Cadres from amongst their SHG members at the Village level. They are trained and engaged to provide need based delivery of services at the doorstep.

The dynamic team of Community Cadres comprises of Community Resource Persons (CRP), Bank Sakhi, and Business Correspondent, at the Block level. The

CRPs do triggering at different levels of NRLM Implementation in new Blocks, the Bank Sakhi provides range of financial services (Savings, Credit, Insurance, etc.) to the SHGs, and BC will be performing subsidiary bank works, as an alternative banking solutions to unbanked/underbanked blocks.

The static team of community cadres comprises of Village Facilitators (VF), Master Bookkeepers (MBK) and Livelihoods CSPs (Agri and Livestock) who are engaged at the Village Level, assigned with dedicated thematic responsibilities. VFs are



Community Learning Training Centre, BLF, Satakha

assigned SM-IB-CB and SISD-Gender-FNHW; CSPs are assigned Livelihoods- Agri and Livestock; and MBKs are assigned Financial Inclusion (including role of a Bank Sakhis and BCs to qualified MBKs). In this FY, additional 380 community cadres were identified, trained and engaged.

Initiation of development of Community Learning Training Centres (CLTCs):

With the growth of SHGs into Federations level, the dynamic nature of the program demands a dedicated sensitive support structure to mitigate the growing multi-dimensional needs of capacity building and skills inbuilt to the Cell for the community institutions and its members. Accordingly, the State Mission has initiated one CLTC which is managed by the CLF at Satakha Block, Zunheboto District, while 10 more will be taken up in FY 2020-21. It is equipped with required architecture, viz, trainers/resource persons, training infrastructure (furniture & equipment, electronics, food & boarding), immersion/ exposure sites, and training material.

Capacity Building: Regular capacity building and training of the Mission staff, community cadres and members ensures building sustainable community institutions. In order to ensure timely dissemination of knowledge and skills at the doorstep of the rural poor, the State Mission continues to focus on building and enhancing the skills and knowledge of the mission staff regularly. The staff, particularly the cutting edge team, i.e, the Area Coordinators (assigned thematic

responsibilities of IBCB/FI/SISD/Agriculture/Livestock) and the Community Cadres (thematic assignment) are trained through ToT on all key thematic.

Policy (for empanelment, orientation, hiring and grading of) State Resource Persons:

The dynamic nature of the Mission demands taking up various higher-level capacity building measures through training, exposures, and handholding, resulting in huge human resources to be deployed to deliver different functions at various levels. To facilitate this burgeoning requirement, NSRLM is committed to develop pool of Resource Persons at the State, District and Block level. The pool will encompass experts in different thematic related to social development sector. Their services will be procured on need base for meeting capacity building needs of staff, community members, leaders and their cadres. The resource person will not only meet the CB needs but also identify existing CB gaps which need to be filled. Policy for Developing and Empanelment of the SRPs is in place. However, empanelment process will be initiated in FY 2020-21.



Basic computer application training to SHG members

Phase over of NERLP to NSRLM: North East Rural Livelihoods Project (NERLP), Ministry of DoNER, was a five year period project funded by World Bank, and implemented in the North Eastern State of Mizoram, Nagaland, Sikkim and Tripura, covering 62 Blocks in 11 Districts collectively. In Nagaland, Tuensang and Peren Districts covering 211 villages under its 13 Blocks was under the Project. Upon completion of 5 years, it was handed over to NSRLM on 4th October 2019.

The State Mission has ensured concerted effort through series of consultative meetings, workshops and cross-learning field visits to have understanding of both the programs for facilitating smooth transition plan of NERLP to NSRLM, ensuring that the community is not adversely affected. Although both the Program's goals and objective is to reduce rural poverty, it requires unique set of approaches for navigating the transition smoothly based on key spectrum of Community Groups and Assets created. Therefore, 3 month lead period was ensured to mainstream the systems and processes before the NERLP team assume their new role under NSRLM. The Mission Management Units at the Districts and Blocks were established in December 2019, while human resource was deployed by January 2020. The take-over of NERLP included 211 Villages under its 13 Blocks. And social capital of 2468 Self Help Groups (SHGs), and their higher level 176 Village Level Organisation (VLOs), 27 Producer Groups (PGs) and 1 registered Producer Enterprise (PE). The 41 completed community assets and 8 incomplete community assets reported by NERLP during the handing over report is awaiting verification visit by the National Mission Management Unit, MoRD. NSRLM intervention in the two Districts commenced from February 2020.

NERLP Districts and Blocks- Phased over to NSRLM on 4 th October 2020 Implementation commenced by February 2020			
District	Name of Block	No. of Villages	No. of Households
Peren	Peren	14	820
	Tening	23	4521
	Jalukie	18	3868
	Athibung	26	2693
	Non listed blocks (3)		3713
Tuensang	Sangsangyu	21	1195
	Shamator	10	2427
	Longkhim	10	3272
	Noklak	19	3667
	Panso	7	2216
	Thonoknyu	11	3210
	Chare	9	2039
	Chessore	12	1100
	Noksen	11	2411
	Non listed blocks (7)		8245
Total		191	45397



Handing over of NERLP to NSRLM, 4th October 2019, at Peren and Tuensang Districts

2. SOCIAL INCLUSION-SOCIAL DEVELOPMENT (SISD)

Nagaland as a pilot State on Gender has been consciously adopting gender mainstreaming as part of its integration approach with staff and community cadres across all verticals being trained and/or sensitized on gender. With roll out of FNHW and Social Inclusion in the state in 2019, the Social Inclusion-Social Development (SISD) component has now established its base in the mission beginning with capacity building of staff and cadres in target blocks.

SISD as a thematic component primarily focuses on inclusion of vulnerable groups of people previously excluded from mainstream NRLM community institutions, and facilitating access to entitlements and available schemes while addressing issues that require social action. The component also focuses on Gender and its implications as a cross-cutting thematic component to mainstream gender-related issues in particular and also to ensure equitable development. Food, Nutrition, Health and WASH (Water, Sanitation and Hygiene) or FNHW in short, addresses issues up to the grassroots level through coordination and convergence efforts.

Data of Progress (FY 2019-2020 and cumulative)			
Sl.No	Particular	Progress in FY 2019-20	Cumulative total since roll-out
1.	No. of staff trained on		
	a) Gender	224	253
	b) FNHW	183	253
	c) Social Inclusion and VRP	195	222
2.	No. of community cadres (CRPs, VFs) trained on		
	a) Gender	413	484
	b) FNHW	375	409
	c) SI, VRP	309	327
3.	No. of villages sensitized on SISD (including VCs, VDB, Church, CBOs, NGOs etc)	523	753
4.	No. of GPPs identified and trained	1571	1651
5.	No. of SISD weekly meetings held	738	739
6.	No. of VLO having Social Action Committee	357	416
7.	No. of VLO SAC members trained on SISD	362	389
8.	No. of CLF having Social Action Committee	10	10
9.	No. of CLF SAC members trained on SISD	9	41
10.	Whether VLO EC members trained on SISD? If yes, include data in the next column	118	398
11.	No. of Gender Collectives formed and functional	14	14
12.	No. of special category groups formed:		
	a) Elderly group	24	24
	b) People with Disabilities (PwD) group	18	21
	c) Others	46	46
13.	No. of VLOs prepared VRP for VRF disbursement	184	204
14.	No. of Internal Complaints Committee (ICC) formed		
	a) District	3	3
	b) Block	15	15
15.	Participation in POSHAN Abhiyaan (POSHAN Maah, POSHAN Pakhwada)		
	CLF	7	10
	VLO	328	375
	SHG	3952	4326

Capacity building and Institutional Mechanisms: In order to ensure proper dissemination of information to the community, staff at the SMMU, DMMU, BMMU and the community cadres and community resource persons have been provided in-depth training in aspects of inclusion and development. Focus for the year was on capacity building initiatives and putting institutional mechanisms in place, in the saturated blocks as well as intensified interventions in pilot VLOs and Blocks. Strengthening of institutional mechanisms through formation of Social Action Committee (SAC) and training of its members in all VLOs; identification and training of Gender Point Persons (GPPs) in all target SHGs and formation of Gender Collectives have been initiated. Emphasizing on inclusion of the most vulnerable, data collection of vulnerable categories have begun, compounded by training on preparation of Vulnerability Reduction Plans (VRP) to provide financial assistance to this category.



Capacity building trainings on Gender, FNHW and Social Inclusion

VRP disbursement and management of VRF: Vulnerability Reduction Plan as a tool of social inclusion has been introduced in 18 intensive blocks. The VLOs are also being sensitized on replenishing the VRF through drives, collections, and other means as initiated by the community. Customized VRP policy is being implemented in all VLOs and VRF disbursement as per VRP has been enforced.

Flagship programs: With roll-out of FNHW, intervention blocks have been identified for deepening activities and, staff and community leaders in 18 blocks have already been trained. Implementation of FNHW work thus far, has mostly been through participation in flagship programs, namely Swachh Bharat Abhiyaan, POSHAN Abhiyaan, Fit India Movement, Plastic-free campaign among others where maximum participation from SHGs and higher level institutions is being recorded. The state mission will continue to participate and strengthen such events and campaign in all 11 districts and 74 blocks. Proactive participation in VHSND has begun in sensitized blocks on FNHW while some blocks have also taken up nutrition gardens under the livelihoods component.



NSRLM community women and their children participate in various flagship programs across the state

Strategy for comprehensive development: Formation and promotion of exclusive groups and inclusion of vulnerable households into existing SHGs is being emphasized. Enhancing capacity for Staff, Community Cadres, Social Action Committees and GPPs, along with VLO leaders to facilitate access to entitlements and financial services at doorstep are some of the variables being explored. VLOs will continue mobilizing vulnerable groups through collection and maintenance of data for interventions.

Internal Complaints Committee: Orientation on ICC has been done for SMMU committee and program managers of 9 DMMUs and 9 resource blocks. Once the committees are instituted, orientation of all members on Sexual Harassment Act will be prioritized. ICC has been set up at the SMMU.

3. FINANCIAL INCLUSION

Poverty alleviation or poverty reduction is the central word of DAY-NRLM program in the country. As the program journeys for nearly a decade, the words Financial Inclusion, Saving bank account, Inter-lending, Direct Benefit transfer (DBT), Aadhaar Card, cashless transaction etc. have become a common household word within the women community. They have begun to take pride of linking themselves to mainstream financial institutions and government programs and schemes. For a cash poor society like Nagaland, DAY-NRLM is found to be so dear to them. Today, the women involved in the movement are enhancing their learning capability, actively participating in regular saving within their peer team, health awareness, gearing to take up income generating activity and small enterprise besides experiencing empowerment with leadership role. The structure of the Four Banks of poor viz. SHG, VLO, CLF and Banks are taking shape in all the villages.

All the top departments viz. the Reserve Bank of India (RBI), Department of Financial Services (DFS), National Bank for Agriculture and Rural Development (NABARD), Common Service Centre (CSC) etc. stands behind the women's movement for policy decision and financial assistance. Institutions like the National Academy for RUDSETI (NAR), National Institute for Rural Development & Panchayati Raj (NIRD&PR-NEC), the Rural Self-Employment Training Institute (RSETI), CSCs in the districts, are providing training on capacity building, besides the support available from professionals and national resource persons (NRPs). The lead bank—State Level Bankers Committee (SLBC), involving all the Banks functioning in the State, is very supportive taking up decisions to supplement the women SHG movement.

Progress of FY 2019-2020		
Sl.No	SCHEMES/INTERVENTIONS	Progress status
1	Credit Linkage (from 2013 to 2019)	724 SHGs
2	Bank Sakhi (sitting in Bank Branch)	67 members
3	Community Based Recovery Mechanism (CBRM)	32 branches
4	Business Correspondent Sakhi candidates with IIBF certification	33 members
5	Computer Literacy training at CSCs	54 members

a. Business Correspondent (BC) Sakhi: 33 candidates have passed IIBF certification exam in March FY 2019-20. For roll out of BC Sakhi in the State, a preliminary round of discussion was held with Corporate Business Correspondent (CBCs) on 28th May 2019. Initially 54 candidates were identified and given awareness program on 5th September, a digital literacy training (PMGDISHA) was conducted by CSC from 20th - 31st October 2019. Formal training on “Inclusive Banking through Business Correspondent” was conducted for 26 candidates by RSETI Peren from January 20-25, 2020. CBCs like the CSC, Save Solutions, FIA Technology Pvt Ltd., Drishtee, Senrysa Technologies Pvt Ltd., Fino Payments Bank Ltd. etc. are eager to tie-up with the Mission for BCS/CSP implementation.

The BC Sakhis shall be positioned in their respective village/locations at the earliest and function as Digi-Pay Sakhi initially and deliver banking services at the door-step of rural women.

So far, 5 (five) BC Sakhi candidates have been linked with CBCs and Banks viz. 2 with FIA Technology Pvt. Ltd. and Allahabad Bank, while 3 (three) with Fino Payments Bank and Canara Bank.

- b. Credit Linkage:** Progress made in CL was 257 SHGs amounting to Rs. 314.74 lakhs till March 2020, by 6 Banks from 28 bank branches. Common loan application form was printed and distributed to every district for proper and timely utilization. Monitoring and review of SHG bank linkage are being undertaken in different approaches. Realizing the importance of District Level Coordination Committee (DLCC) platform, frequency of meetings has improved much in the districts under the convenorship of the Lead District Managers (LDM). The SLBC meeting has been apprised on the need to put confidence on women SHGs. The branch managers and BDOs are being sensitized on the urgent need of BLBC functioning for scaling bank linkage. The Covid-19 pandemic invited a halt in disbursement of CL to a good number of SHGs in March.

Performance of Banks in Credit Linkage during FY 2019-20:

a) Credit linked by NSCB	= 137 SHGs @ Rs. 148.04 lakhs
b) Credit linked by SBI	= 76 SHGs @ Rs. 113.07 lakhs
c) Credit linked by CBI	= 22 SHGs @ Rs. 30.00 lakhs
d) Credit linked by NRB	= 19 SHGs @ Rs. 19.00 lakhs
e) Credit linked by BOI	= 2 SHGs @ Rs. 2.00 lakhs
f) Credit linked by BOB	= 1 SHGs @ Rs. 1.00 lakh

District with highest no. of CL during FY 2019-20 was Mokokchung (104 SHGs @ Rs. 122.00 lakhs from 7 bank branches)

- c. Saving Bank Account of SHG and Individuals:** The FY 2019-2020 achievement of SHG account opened is 1326 and individual account is 7600. (Cumulative is SHG= 7426 SHGs and Individual= 29501), while cumulative figure of Aadhaar seeding in individual accounts is 16354 members. In the recently scaled blocks—18 new blocks—the staff are carrying out drives for new SHGs as well as Individual SBA/Cs along with institution building and capacity building during CRP Round. The Blocks scaled till 2019-20 i.e 74 Blocks, inclusive of Peren and Tuensang, are initiating special drives for individual account opening under FI initiatives, FI Mela and normal duty i.e. 15 days village stay.
- d. Financial Literacy:** Financial literacy interventions were held in villages by involving community cadres—the Bank Sakhi, BC Sakhi, Bima Sakhi and the block staff. Financial Literacy Camps were supported by the Banks and NABARD. To deepen financial education to the community, the Mission has developed a protocol for implementation of FL-CRP in the State. The NAR Bangalore has agreed to offer a slot to Nagaland for training a batch of State Master Trainers (SMT).

- e. Enterprise financing:** Message of Finance Ministers Budget FY 2019-20 that one member from every SHG can avail MUDRA loan is being propagated down to the SHG community. The SHGs practicing regular repayment and having credit discipline are being identified to encourage SHG members to step into enterprise sector.
- f. Bank Sakhi:** 42 new members - the second batch, were trained and positioned this FY. Altogether 67 are positioned, including Peren and Tuensang districts, covering 42 blocks and 54 bank branches across the State. Task for better monitoring of performance of Bank Sakhi, conduct of effective CBRM and enhancement of bank linkage is being reviewed regularly. Placement of fund (honorarium) up to March for Bank Sakhis has been released.
- g. Community Based Repayment Mechanism Committee:** 15 new CBRM started functioning in March. Altogether there are 33 CBRM across the State. 27 bank branches are financing the SHGs in the State. In Unbanked blocks, the Bank Manager is being requested to travel to the BDO headquarters to conduct CBRM meetings. TA for CBRM members i.e. members of the VLO Sub-Committee on SHG Bank Linkage, has been released up to March.
- h. Insurance-Life/Health:** Enrolment of SHG members in insurance and pension are: PMJBY-1759, PMSBY-1563, APY-224 and AB-PMJAY-3214. Apart from sensitizing the SHG community for enrolling into the various schemes it was decided that all the staff shall lead by experience getting enrolled prior to training the SHGs. The MBKs are being trained to take up the role of Bima Sakhi. The FI team are reaching out to the villages through conducting FI Initiative programs by involving resource person from SEBI and line departments like Health, Labour, Social welfare, Agri, IPPB, Banks etc. A strong message has been conveyed to the leaders of VLO, SHGs and members who are credit linked to enrol in the schemes.
- i. Cashless Panchayats:** The Mission has built certain level of understanding with the CSC on the need to work together. It has been decided that the CSCs shall continue to provide training to the community cadres, through PMGDISHA—Digital India Mission. The BC Sakhi/CSP, once rolled out shall be involving transactions in govt. schemes, job card holders, students' scholarships, insurance/old age pension, salary of community workers, ATM card, SMS, transfer of money, balance enquiry, debit, credit etc. in the village towards cashless panchayats. The Mission is putting effort to bring the womenfolk to join mobile banking. The India Post and Payments Bank (IPPB) and the SBI are actively taking initiative towards achieving this dream.
- j. Bankers Exposure/orientation:** 8 bank officials were taken for orientation/ exposure program. However, shortage of manpower in every bank branch could not enable the Mission to send expected number of participants for this program.
- k. BLBC and DLCC/SLBC strengthening:** The Mission is regularly attending SLBC meetings—3 times up to December-ending FY 2019-20. The district staff are taking active part in the DLCC/BLBC meetings wherever convened by LDMs in the Districts. The Mission team is attending all the SLBC quarterly meetings.

- l. Financial institution in VLOs/CLF:** Rules/byelaws under Cooperative Societies Act for registration is in process of finalization. The CLF/VLO/SHG will be given technical support through NRPs to build discipline in securing its corpus fund made available by the Mission as well as the income generated through circulation of CIF between its members.
- m. Federation Strengthening:** The Cluster/Block Federation having grown and matured from the lowest ebb are experiencing their journey to higher platform, alleviating their self-esteem through varied interventions. Accordingly, the Federation shall be trained very soon in consultation with other thematic to open up units of service products to generate income.
- n. Convergence:** The cooperation and support is overwhelmingly received by the line departments CSC, Health, Labour, Social welfare, Agri, IPPB, Banks etc. in the recently concluded FI Mela. They have demonstrated keen interest on convergence for successful implementation of schemes and entitlements offered by the government.
- o. FI Mela:** The Mission has drawn a State specific model on Financial Inclusion (FI) Mela in FY 2019-20, for creating a platform of women with a target of 2 clusters per block. The FI Mela was held in 43 blocks and 86 locations during January 20th – 31st 2020, in commemoration of Republic Day 2020. Each cluster were composed of 3-5 villages converging 300 SHG members for availing varied facilities.

The Mela facilitated Credit counselling/ workshops/ seminars/ SB account opening Camps/credit counselling and linkage/ insurance/ pension/exhibition & sale of produces, BL products etc. The District administration, Bankers, BDOs and departments involving in FI-related schemes attended the programs which gave a big moral boost to the women. In the meantime, the public in general got updated with NRLM activities and government programs.

For the coming FY 2020-2021, credit camps shall be organized quarterly in all the blocks. The Mission shall incorporate E-Shakti project of NABARD, in a block as pilot project. Focus will be made on providing financial access to vulnerable households. With the change in RBI/NABARD guidelines as well as addition of new programs in NRLM, Bank Managers shall be provided orientation/exposure program from best practised sites outside the State. The Mission will engage State Resource Person (SRP) for support in financial literacy and digital finance. Strengthening of sub-committee meeting on SHG Bank linkage at BLBC, DLCC and SLBC shall be reinvigorated in all the 11 districts. On Insurance, all the intensive blocks (IB) shall undergo ToT by the Block/District staff with the support of SEBI, for training the CCs/Bima Sakhis, who in return shall train SHG members under their own VLO. Convergence with line departments shall be brought under MoU within the year. The Pension scheme under APY shall be deepened with the support of NRPs and SEBI for proper implementation. A State specific Policy on Enterprise financing shall be rolled out. SHG members shall be encouraged to avail Over Draft (OD) limit facility. Mission One GP One BC shall be the key focus for intervention. The SHGs, VO and Federation shall do transaction from BC channel using Dual Authentication. Digital Counter (stall) shall be put up State-wide on Independence Day 2020 celebration. The 'FI Cadres'—Master Bookkeepers—Bank Sakhis, BC Sakhi, Bima Sakhi, FL-CRP, Udyami Sakhi etc. from all the recognized villages shall be trained on digital

literacy towards cashless/digital payment. For Federation strengthening, the first 34 blocks shall be trained on FI interventions at the District. FI Mela program shall be continued in all the 74 blocks to make the government programs closer to the community. Saving Bank Account opening of Individuals for RBs, first 9 IBs and the 13 blocks from 2 districts of NERLP is targeted for 100%.

The Mission shall put every effort to successfully implement Interest Subvention (IS), which is now also applicable to Category-II districts effective from Oct. 1, 2019. The Mission shall maintain a separate 'Nodal Account' with an identified Bank for timely release of IS claim to Banks. Recognition for outstanding performance of staff/CC, CBOs and Banks in any intervention shall be initiated from FY 2020-21.



Bank Sakhi training at SIRD Hall Kohima



Sanctioning of credit linkage to women SHGs at Viswema village under Jakhama block, by Shri Imti, Field Officer SBI Kohima Main



Valedictory program of Business Correspondent (BC) Sakhi training at RSETI Peren, Jalukie town

4. LIVELIHOODS

The State Mission has been focusing on deepening of Livelihoods activities of the SHG members through Sustainable Agriculture and Livestock practices. More than 9000 households have been intervened in 2-3 livelihood activities with the objective of increasing the annual income to at least Rs. 50,000 per HH.

Progress of FY 2019-2020					
SN	Indicator	Unit	Achievements of 2019-20		
			SRLM AAP	MKSP	Total
1	No. of Mahila Kisans covered under AEP interventions (in lakh)	No	7750	6820	14570
2	No. of Mahila Kisan covered under Livestock interventions (in lakh)	No	6050	5760	11810
3	No. of Mahila Kisan covered under NTFP interventions	No	0	0	0
4	No of Blocks covered under AEP interentions	No	34	9	43
5	No. of Blocks covered under NTFP interventions	No	0	0	0
6	No of Krishi Sakhis (Agriculture CRP)	No	211	118	329
7	No of Pasu Sakhis (Livestock CRP)	No	212	118	330
8	No of Van Sakhis (NTFP CRP)	No	0	0	0
9	No of Krishi Udyog Sakhi	No	0	0	0
10	No. of districts covered under farm Livelihoods interventions	No	9	9	9
11	No. of villages covered under farm livelihoods interventions	No	242	80	322
12	No of Other type of CRPs	No	0	0	0
13	No of Custom Hiring Centres established	No	100	0	100
14	No. of Blocks covered under organic farming	No	0	0	0
15	Areas covered under organic farming (in Ha)	Ha	0	0	0
16	No. of Local Groups formed under organic farming	No	0	0	0
17	No. of Local Groups under organic farming registered	No	0	0	0
18	No. of Mahila Kisan adopting at least three essential AEP practices (in lakh)	No	5050	6200	11250
19	No. of HH having agri nutri garden (in lakh)	No	6208	5600	11808
20	No of villages under organic farming	No	0	0	0
21	No of farmers covered under Organic farming (in lakh)	in Lakhs	0	0	0
22	No. of Producer Groups promoted under value chain interventions	No	0	0	0
23	No. of Producer Groups formalized (Registered)	No	0	0	0
24	No. of Mahila Kisans covered by these twelve thousand Producers Groups (in lakh)	In Lakhs	0	0	0
25	No. of Produces Groups transacting through digital platform.	No	0	0	0
26	No. of Large size Producer Companies set up	No	0	0	0
27	No. of Mahila Kisan as shareholders of Producer Companies (in lakh)		0	0	0
28	No. of Producer Companies set up under NRLM and strengthened with quality professional support	No	0	0	0
29	No. of Organic vegetable retail outlets opened helping farmers to sell their produce	No	0	0	0

To reduce drudgery of women farmers, introduction of essential agricultural tools has been initiated through SHG's own community support funds by establishing 100 Custom Hiring Centers (CHCs). Training camps on Non Pesticide Management and livestock practices have been conducted in convergence with the Departments of Agriculture and Animal Husbandry.

Continuing with the strategy of cluster based approach on deepening of livelihoods, 3 NRPs are dedicated for the 3 clusters, providing monitoring support and inputs to the districts and blocks livelihoods staff on a regular basis. 280 Livelihoods Community Cadres/Community Service Providers(CSP) both Livestock and Agri have been identified, trained and engaged in providing constant hand holding support to the SHG members on sustainable agri and livestock practices. Additional 380 CSPs are being planned to be identified and engaged for horizontal scaling up of livelihoods in both sustainable agri and livestock practices.



Paddy nursery bed using brine solution



Livestock CSP attending to the pigs of the Mahila Kisan

To broaden the outreach of the MKs(SHG Members) in terms of marketing of their produce, formation of Producer's Groups is being initiated during FY 20-21 in the blocks where livelihoods activities have been taken for the past 2-3 years. Formation of higher level marketing organisations like the Producer's Enterprise is also proposed to be initiated during FY 20-21.

Mahila Kisan Shasaktikaran Pariyojana(MKSP): A Livelihoods sub component under NRLM, is in the 3rd and final year of implementation. It has entered all the targeted 132 villages in the 9 Resource blocks. Its focus is to ensure that the existing livelihoods activities like-paddy cultivation, agri-nutrition gardens, second croppings (post harvesting of paddy),piggery and poultry activities are deepened and scaled up from consumption needs to surplus production to bring incremental income at the HH level in a sustainable manner. To ensure organic practices is being propagated in all intervened HHs, compost making is made mandatory in the agri-nutrition gardens, and orientation trainings on vermi-compost making is also being imparted to the krishi sakhis where there are sizable population of cattle. Door to door deworming and vaccination in poultry and piggery is being undertaken by the Pashu sakhis to reduce mortality and better productivity.

Livelihoods Intervention in the Intensive blocks: Multiple livelihoods interventions is being undertaken in the Intensive blocks. Having placed 68 livelihoods Area

Coordinators in the 34 intensive blocks, Agri, horti and livestock & poultry related activities are the key focus areas. Agro Ecological Practices like-water conservation initiative through rain water harvesting & storing, ensuring moisture retention and soil health in the fields, NPM practices, organic pesticides concoctions, inter-cropping and mixed cropping to maximize production and financial return are being propagated. Trained community cadres(CSPs) both agri and livestock are placed in all the intervened villages to provide constant hand holding support to the Mks.

Convergence: In partnership with the KVKs in the districts, training programs on prevention of pests and diseases in vegetables and fruit crops have been organized. Vaccination of Cattle against FMD, swine fever in pigs and ranikhet in poultry has been organized with the support of the department of Animal Husbandry and Veterinary Services.



Nutritional Garden: Home and School Backyard



Training on Mushroom cultivation



A woman with her mushroom spawns



Livelihoods AAP roll-out program

5. SKILLS AND ENTERPRISE

(i) DDU-GKY

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) as part of National Rural Livelihoods Mission (NRLM) has dual objectives of adding diversity to the incomes of rural poor families and also cater to the aspirations of the rural youth. It is uniquely focused on rural youths between 18 to 35 years from poor families. Another unique feature of DDUGKY is 'to train' and provide 'placement opportunities' to those youth who have successfully complete the course. DDUGKY plays an instrumental role in supporting the social and economic programs of the government like Make in India, Digital India, Smart Cities and Start-Up India and Stand-Up India Campaigns. The program follows the Public Private Partnership Model (PPP), where Government executes the program through Private firms otherwise termed as Project Implementing Agencies (PIAs).

Vision of the Program:

To transform the rural poor youths into economically independent and global workforce.

Activities undertaken by NSRLM during FY 2019-2020:

a. Project Approval Committee (PAC) Meeting:

In order to roll out DDU GKY project, the State Mission prepares expression of interest inviting Ministry-empaneled Project Implementing Agencies to submit proposal for implementation of DDUGKY project in the State as sanctioned by the Ministry of Rural Development. The proposals go through two stages of appraisal by Project Appraisal Agency (PAA) notified by the Ministry. Upon clearance from PAA, the proposals are recommended to the Project Approval Committee (PAC) chaired by the Chief Secretary, Government of Nagaland. The PAC has the final authority to approve, reject or change the proposal as per the specific needs of the State and the aspirations of the youth.

During FY 2019-2020, the State Mission conducted three PAC meetings where PIAs were taken on board and sanctioned training and placement targets.

b. Mobilization Camps:

Mobilization camps have been carried out in all the districts with both State team and PIAs carrying out the activities. For effective implementation of DDU-GKY, mobilizing and selecting right candidates is on high priority, as mobilizing quality candidates has a significant impact on the retention of the candidates during training, after placement and for career progression.

Mobilization workshop is followed by aptitude test to allocate appropriate trade and counseling to explain growth/career prospects in each profession and help the candidates choose a trade which suits his/her aptitude and finally selection of candidates to start off with the training.

c. Monitoring activities:

Monitoring activities are carried out by the state team for qualitative purpose by ensuring that the trainees get the maximum benefit from the training center. The State team has conducted monitoring activities such as Inspections of the training center, counselling of candidates, motivational sessions for candidates, send-off programs for placed candidates and interaction with trainers to improve the quality of training. The activity also includes continuous tracking of candidates by both the PIAs and State for whom placement has been provided within and outside the state.

d. Capacity Building and training:

Capacity building is done to increase the work efficiency and qualitative aspect while implementing the program. The state has organized 8 capacity building and training for both State team and members of the PIAs on topics covering MIS, Finance, Placement and Mobilization. .

e. Interaction with placed candidates:

With the objective of rolling out Migration Support Center (MSC), the State Mission conducted a recce visit to Bangalore and held interactions with Naga elders as well as well as candidates who are placed in the city. The intent is to ensure support for newly placed candidates through counselling, guidance towards career progression as well as issues on accommodation and acclimatization.

In FY 2020-2021, the State Mission envisages to establish MSC in 2 cities with high concentration of placed candidates.



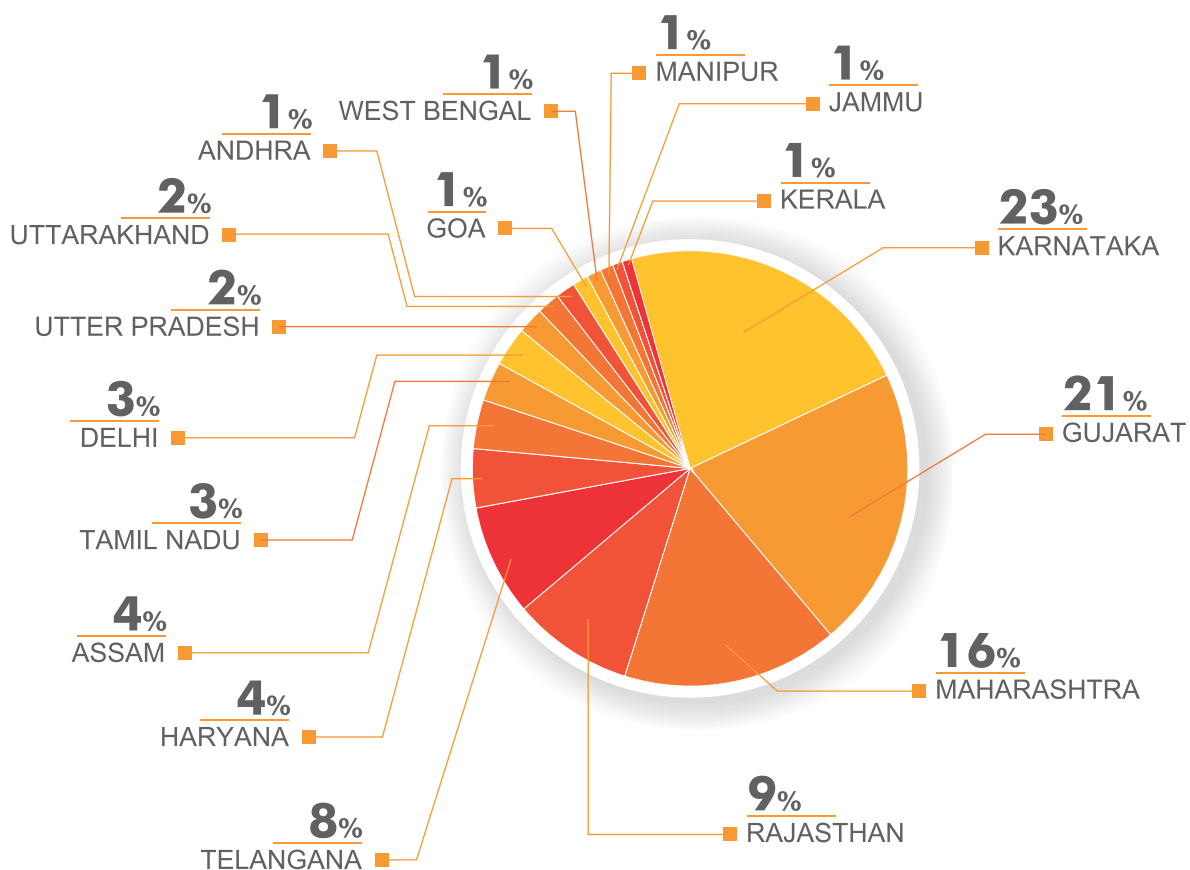
Phyochibeni Humtsoe of Batch-1 awarded Employee of the Month for October 2019, Citrus Hotel Place, Cunningham, Bangaluru

Trade and Target wise details of Project Implementing Agencies (PIAs)					
Sl. No	PIA Name	Trade	Course Duration	Qualification	Training Centre Location
1	Gyanjyoti Foundation	Hospitality Assistant	4 months	8 pass & Above	Dimapur
		Food & Beverages Services	4 months	8 pass & Above	
2	Eccentric Solutions Pvt. Ltd	Domestic Non-voice & Customer Relation Management, Data Entry Operator	6 months	10 pass & above	Dimapur
3	Society for Education Empowerment & Development	Assistant Beauty Therapist	3 months	8 pass & above	Dimapur
		Housekeeping Attendant	3 months	8 pass & above	
		Front Office Associate	3 months	12 pass & above	
		Customer Care Executive	4 months	12 pass & above	
4	Nagaland Tool Room & Training Centre	Assistant Manual Metal Arc Welder	4 months	6 pass & above	Dimapur
		Operator-Vertical Machining Centre	5 months	10 pass & above	
		Automotive Service Technician Level 3	4 months	8 pass & above	
		Assistant Electrician	5 months	10 pass & above	
		Assistant Carpenter-wooden furniture	4 months	6 pass & above	
5	PLS Auto Shell Industries Pvt. Ltd	Food & Beverages Services	7 months	10 pass & above	Dimapur
6	Basix Academy for Building Lifelong Employability Ltd.	Customer Non-voice & CRM Domestic Non Voice	6 months	12 pass & above	Dimapur
		Food & Beverages Services	6 months	10 pass & above	
7	Bhawani Marketing Pvt. Ltd.	Food & Beverages Services	6 months	10 pass & above	Dimapur
8	Infovalley Educational & Research Pvt. Ltd.	Airline Cabin Crew, Airline Reservation Agent, Airline Ramp Executive, Airport Safety Crew, Airport X Ray Qualified Staff, Airport Cargo Operations Assistant	1 year	12 pass & above	Guwahati

Achievement till March 2020

1	Number of Sanctioned Projects	8
2	Number of Active PIAs	8
3	Total Target Sanctioned	6312
4	Number of candidates for whom training has commenced	1911
5	Number of candidates for whom training is completed	1366
6	Number of candidates who got offer letter	1004
7	*Number of candidates who got placed (*3 months in job)	588

Location wise placement of DDU GKY candidates



Training Centre Activities: IT Class, Theory Class and Practical Class



Computer IT Practical Laboratory Session



Theory Classroom Sessions



CNC & VMC Practical Laboratory Session



Automobile Practical Laboratory Session

Placed Candidates



Placed Candidates



Shri Metsubo Jamir Hon'ble Minister, Rural Development addressing the DDU GK Y candidates on Antyodaya Diwas on 25th September 2019 in Dimapur



COO (Skills) and SPM (Skills) with some of the DDU GK Y candidates placed in Bangalore

Success Stories

Name : Vekhoneü Shijoh
Age : 27 Years
Qualification : B.A. Graduate
Place : Chumukedima
District : Dimapur
PIA : Pinnacle Skills - Society for Education Empowerment & Development
Training trade : Front Office Associates (1st Batch)

Currently Working with: Ginger Hotels, Bangalore as Guest Service Associate

She has completed 3 Months course in Front Office Associates under the certification of Tourism & Hospitality Sector Skill Council. After completion of training & OJT, she was selected as a Guest Service Associate at Ginger hotel, Bangalore. She is working with the same employer for the last 10 months.



Eligibility for applying: Under DDUGKY, only candidates from Rural BPL families are eligible to enrol in the program provided all necessary documents are submitted while enrolling. The applicant should be between the age group of 18 to 35 years. Apart from enrolment during mobilization, any interested rural youth can also enrol through mobile app Kaushal Panjee (this Mobilization App can be downloaded from google play-store).



Name : Suremong
Age : 20 Years
Address : Pongren Village, Kiphire
Date of Joining : 01-07-2019

Training Trade & PIA: He completed a course in Carpentry Trade from Nagaland Tool Room & Training Centre, New Industrial Estate, Sub-Jail Junction (Tinali), Diphu Road-NH-36, Dimapur: Nagaland (Pin: 797112)

Job: After completion of the course he has joined Greenlam Laminates, Dhami, Rajasthan as an Assistant Carpenter (machine operator)

Suremong, son of Ipuju, from Sangtam community has three siblings and he is the second eldest.

In his own words:

I came to learn about the DDU-GKY Carpentry training through NTTTC mobilization program and thereafter enrolled myself in it. I consider joining this training skill as one of the best decisions of my life. Undertaking this training has helped me to become an independent person, and it gives me immense pride to be able to contribute to my family financially.

(ii) RSETI

The lone Rural Self Employment Training Institute (RSETI) in Nagaland SBI-RSETI Peren is operated and managed by SBI which is headed by a full time Director. With its newly constructed building at new Peren site ready and waiting to be occupied, the RSETI has been functioning from Jalukie in rented property since inception.

SBI-RSETI Peren was awarded 'Best performing state' (Group I-North East & Hill States) by the Ministry of Rural Development Government of India during its National Award 2019.

Physical Achievement during FY 2019-2020:					
Sl. No	Program Name	Program Type	Start Date	End Date	Total trained
1	Entrepreneurship Development Program (EDP) for PMEGP Beneficiaries	General EDPs	01-04-2019	10-04-2019	34
2	EDP for Micro Entrepreneurs	General EDPs	25-04- 2019	07-04-2019	35
3	EDP for PMEGP Beneficiaries	General EDPs	04-05-2019	13-05-2019	7
4	EDP for Micro Entrepreneurs	General EDPs	16-05-2019	28-05-2019	8
5	Tailoring	Product EDPs	10-06-2019	09-07-2019	25
6	Piggery	Agricultural EDPs	15-07-2019	24-07-2019	30
7	Mushroom cultivation	Agricultural EDP	13-08-2019	22-08-2019	35
8	Carpentry	Process EDPs	09-09-2019	08-10-2019	30
9	Soft Toys Maker and Seller	Product EDPs	14-10-2019	26-10-2019	31
10	Mushroom cultivation	Agricultural EDPs	18-11-2019	27-11-2019	30
11	Piggery	Agricultural EDPs	03-12-2019	12-12-2019	35
12	Bank Mitra	General EDPs	20-01-2020	25-01-2020	26
13	Piggery	Agricultural EDPs	03-03-2020	12-03-2020	30
Total candidates trained					356



Shri Neposo Theluo, Commissioner & Secretary Rural Development & Smt. Athel Lotha, Mission Director NSRLM receiving 'Best Performing State' (Group I-North East & Hill States) award for RSETI in New Delhi.



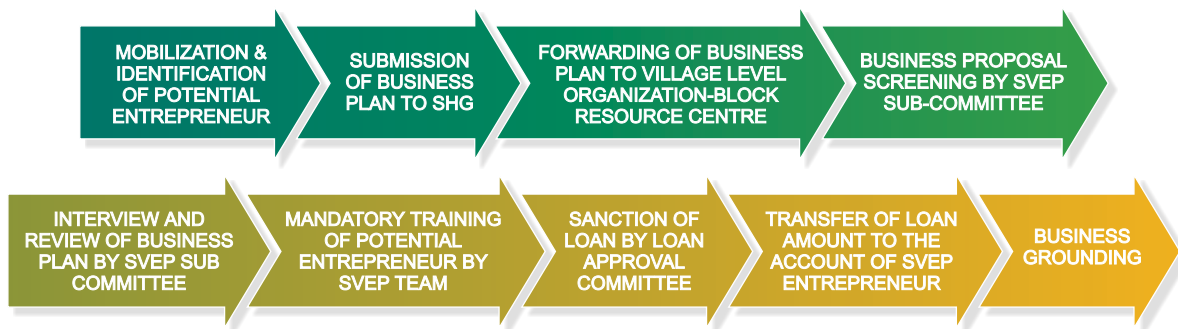
Carpentry training in progress at RSETI-Peren

(iii) Start Up Village Entrepreneurship Program (SVEP)

Under DAY-NRLM, Start Up Village Entrepreneurship Program (SVEP) is a dedicated scheme for promotion of enterprise in rural areas. SVEP was launched in 2nd Quarter of FY 2016-17 on pilot basis in 10 states of which Nagaland state is the first of the North eastern states to be selected for the pilot. The approach of implementation is through partnership either with empaneled National Resource Organization (NRO) or Project Implementing Agency (PIA). Under SVEP intervention, potential for scaling up of existing enterprise as well as formation of new enterprises are methodically studied through baseline survey of the identified blocks. Thereafter a Detailed Project Report is prepared and placed before the Empowered Committee of MoRD for approval and implementation.

SVEP in Nagaland:

Piloted in the resource blocks of Jakhama block under Kohima District and Chumukedima block under Dimapur district, SVEP implementation has completed its 3rd year of implementation during FY 2019-2020. With a target of promotion of 4000 enterprise by the end of the project period, the State Mission has achieved an over-all target of 98% having already trained 3917 potential entrepreneurs in the two blocks. The State Mission partnered with Entrepreneurs Associates as its Project Implementing Agency where both partners placed dedicated manpower at the block level in the Block Resource Center (BRC) with supervision from the head office. The entire architecture of handholding support is designed such that community right from the Self Help Group to the Block Level Federation or Nodal Village Level Organization plays a crucial role starting from identifying potential entrepreneurs, assisting the community resource person (CRP-Enterprise Promotion) in preparation of business plan till its approval followed by sanction of loans from Community Enterprise Fund (CEF) and loan repayment by the entrepreneur as depicted under.



**On an average it takes about 45 days for the entire process after which the enterprise is grounded. A loan moratorium of 2 months is granted for new enterprises.*

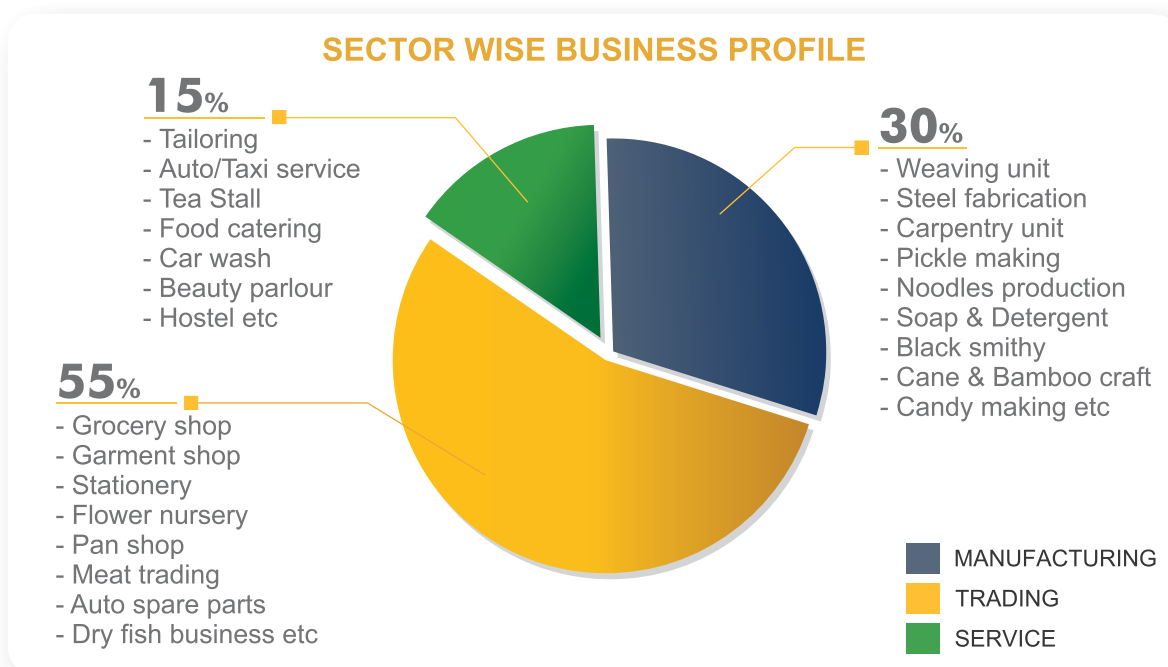
SVEP implementation in the pilot blocks of Jakhama and Chumukedima blocks has thrown up interesting finds on myths about rural entrepreneurship as well as practices of loan repayments. Against the popular belief that rural entrepreneurship is not sustainable, it has been observed that with the right motivation and support mechanisms in place, rural entrepreneurship can thrive and provide steady income to the household. Further with a record of 98% loan repayment, one can confidently mention with proof that rural people in Nagaland are absolutely credit worthy.

Since inception, the State Mission has disbursed an amount of Rs. 5 crores (Rs 2.5 crores each) as community enterprise fund (CEF) to the Japfüphi Thenuko

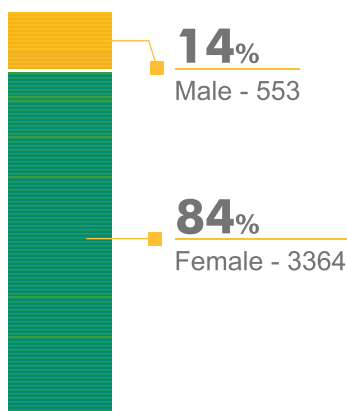
Block Level Federation and Purana Bazaar Nodal VLO. From this CEF, the two blocks have disbursed a total loan amount of 7.62 crores to 1885 entrepreneurs from project inception till March 2020 at an average loan size of Rs. 40500/-

By mid FY 2020-2021, SVEP will phase out and the Block Resource Center (BRC) will function under the direct supervision of the Block Level Federations where the Federation leaders will don the management role and continue to promote and support enterprise formation as well as mentoring the existing enterprises. A series of capacity building trainings have been conducted to strengthen the capacity of the community leaders to continue with the program.

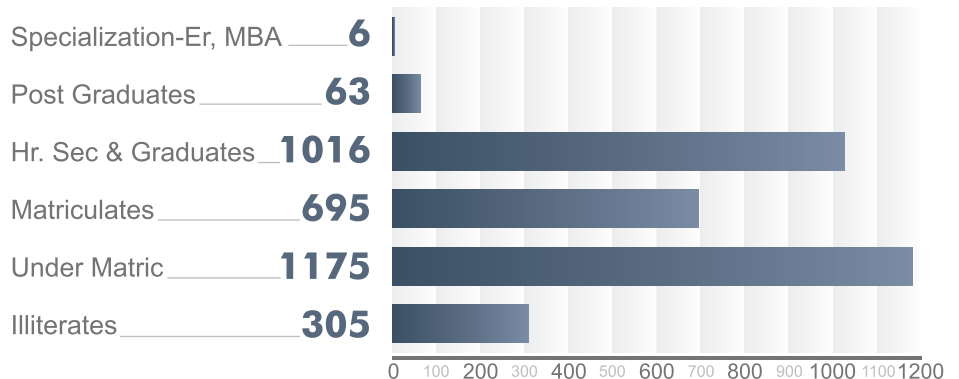
Meantime, taking the best practices ahead, the State Mission plans to scale up SVEP in new blocks as and when the Ministry notifies for submission of fresh proposals in new blocks in the ensuing FY.



ENTREPRENEURS: GENDER WISE



QUALIFICATIONS OF ENTREPRENEURS



3. SYSTEMS

(i) Human Resource

Nagaland State Rural Livelihoods Mission HR system is organized and designed to work together by engaging the right people, at the right place to achieve common goals consisting of different thematic components which are integrated with well-defined structure, reporting relationships, job roles and responsibilities. NSRLM envisages setting right HR systems in place to stimulate a positive work environment to achieve desired results and supports open, transparent, honest, respectful and timely two-way communication across the organization. Hence, it promotes an open-door policy at all levels of implementation and staff across levels proactively seek and disseminate information to contribute to the goals of the organization.

In the light of organizational planning and structure, the needs of manpower are determined- what position and how many to be filled up with qualification and criteria fixed. The next step is to search for qualified people where recruitment and selection process followed by induction, training and development ensue.

At present the State Mission has more than 600 dedicated staff at 3 levels – State, District and Block, where the State Mission facilitates the district and block units in building and supporting the community institutions and community professionals.

Progress during FY 2019-20:

Recruitment: Recruitment process was done from May –July 2019. The approved positions were advertised followed by shortlisting through written test and personal interview by the Selection Committee, NSRLM.

Positions filled:

- 1 PM-SISD and 1 PM-Farm were engaged internally from the existing Assistant District Program Manager and District Functional Specialist- Livelihoods and positioned at SMMU
- 18 Block Program Managers were engaged internally from the existing Area Coordinators through a process of performance appraisal and personal interview by the Selection Committee.
- 53 Area Coordinators (AC), was recruited from the open market following the due process of recruitment as mentioned above.
- 50 Area Coordinators- Livelihoods (Farm), were recruited from the open market following due process of recruitment. And 2 each were positioned in 25 Intensive Blocks.
- 19 Accountant cum Data Entry Operators (DEO) were recruited from the open market following due process of recruitment as mentioned above.

Induction Program:

On completion of recruitment and selection process, induction of the new staff was conducted phase wise including classroom training and field experience by engaging resource persons internally and externally as per requirement. The induction was to orient and immerse the staff in NRLM, its philosophy, guiding principles/values and vision. The induction process includes 4 days of Participatory Rural Appraisal (PRA) training, which involves 1 day classroom activity on theory and practices and the next 3 days on application of PRA tools in the field/village. The entire process of Induction involves 37 days. Altogether 122 newly engaged staff had completed induction process and are currently engaged in the field.

NERLP Phase Over: Walk-in interview was conducted on 28th October 2019 from amongst the existing staff of NERLP, followed by induction in the month of November and engagement of Block staff in the month of December 2019 and the district staff in the month of January 2020 as per the approved HR structure.

Staff Benefits: The State Mission has Health Insurance coverage for all the Mission staff. At present more than 500 employees have been covered under this.

Life Insurance coverage for interested Mission staff had been done where the State Mission contributes 50% of the Annual Premium and the employee contributes matching share, which is for a period of 5 years.

As per the Employee Provident Fund (EPF) Act, 1952, the State Mission has enrolled for EPF benefits to the staff. The employee and employer each contribute 12% of the employee's basic salary and dearness allowance towards EPF.

Internship Program: The State Mission has placed more than 10 MSW students from various Institutions/Universities at the Block Mission Management Units under NSRLM as part of their academic curriculum during FY 2019-20.

Status of SMMU, DMMUs and BMMUs as on January 2020 (NSRLM, DDU-GKY, MKSP & SVEP)			
Sl.No	Position	Positions Approved	Positions Filled
<i>State Mission Management Unit (SMMU)</i>			
1	SMD	1	1
2	AMD	1	1
3	COO	2	2
4	Sr. Accountant	1	1
5	State Project Managers	9	9
6	Project Managers	10	9
7	Office Manager/Accountant/Program Assistant/PA	5	5
8	Support staff	13	13
<i>Total</i>		42	41
<i>District Mission Management Unit (DMMU) – 11</i>			
1	Project Director (District Mission Manager)	11	11
2	Dy. Project Officer (District Program Manager)	11	11
3	Asst. District Program Manager	11	11
4	District Functional Specialists (FI, MIS, Livestock and Agri)	44	44
5	Accountant	11	11
6	Support staff	11	9
<i>Total</i>		99	97
<i>Block Mission Management Unit (BMMU) – 74</i>			
1	Block Development Officer (Block Mission Manager)	74	74
2	Block Program Manager	76	76
3	Area Coordinator	222	212
4	Area Coordinator-Livelihoods	86	86
5	DEO/Accountant	83	83
6	Support staff	74	61
<i>Total</i>		615	592
Grand Total		756	730

*Highlighted in ■ blue are from deputation/parent department

Plans for 2020-21

Recruitment Plans: The State Mission has covered all the RD Blocks consisting of 11 Districts and 74 Blocks during FY 2019-20. Recruitment process for some position under the blocks will be initiated. In this regard advertisement will be published, followed by shortlisting through written test and personal interview by the Selection Committee, NSRLM. Each new recruit will undergo the Induction Process.

PMS: PMS and Staff Performance Plan and Assessment (SPPA) will continue to be conducted in the first quarter of the FY and review against each targets will be visited every 6th month.

(ii) Procurement:

As per procedure and approved Procurement Manual, office set-up has been completed in all 11 districts and 74 RD blocks under the NSRLM.

(iii) Knowledge Management & Communication:

IECs in the form of brochures and training manuals were developed during FY 2019-2020 for information of staff, community cadres and community institutions. Information through print, electronic and social media are a continuous process along with contributions for compendium on *Best Practices* and National Journals and in state level magazines and administrative reports. Documentation of case studies on different thematic works have also been done and maintained at the MMUs for timely contribution and education purposes.



State level review meeting

7. FINANCE

Proper financial management is key to ensuring stable systems for any organization. As with previous years, focus of the Finance team was on capacity building of the accountants in all the districts and blocks to enable smooth functioning of the mission management units. In FY 2019-2020, the main objective was to enable online transactions through Public Financial Management System (PFMS), as per the order of the Ministry of Finance, GoI.

Trainings:

A number of trainings were conducted in batches at Kohima, for all the Mission Management Units (SMMU, DMMU & BMMU), during the FY for sensitization and thorough implementation of PFMS at all levels in co-ordination with Finance Department GoN (PFMS Cell). Induction program was also conducted for the newly appointed Accountants of Peren and Tuensang districts, at Kohima.

PFMS:

Currently, PFMS has been successfully implemented at the State Level (SMMU) and the District Level (DMMUs). BMMUs (Block Level) will also be fully implemented by the Financial Year 2020-2021.

Review Meetings:

A thorough overall review of all the District and Block Units was conducted at Kohima on 6th-8th March 2020, for the Accountants of NSRLM, where staff performance and various problems faced by the District and Block units were also discussed at length. Review of PFMS implementation was also conducted.



PFMS training being conducted by Finance Department, PFMS Cell for NSRLM Staff



SMMU Accountant conducting training for the newly appointed Accts cum DEOs



PFMS Training for Tuensang & Peren Staff



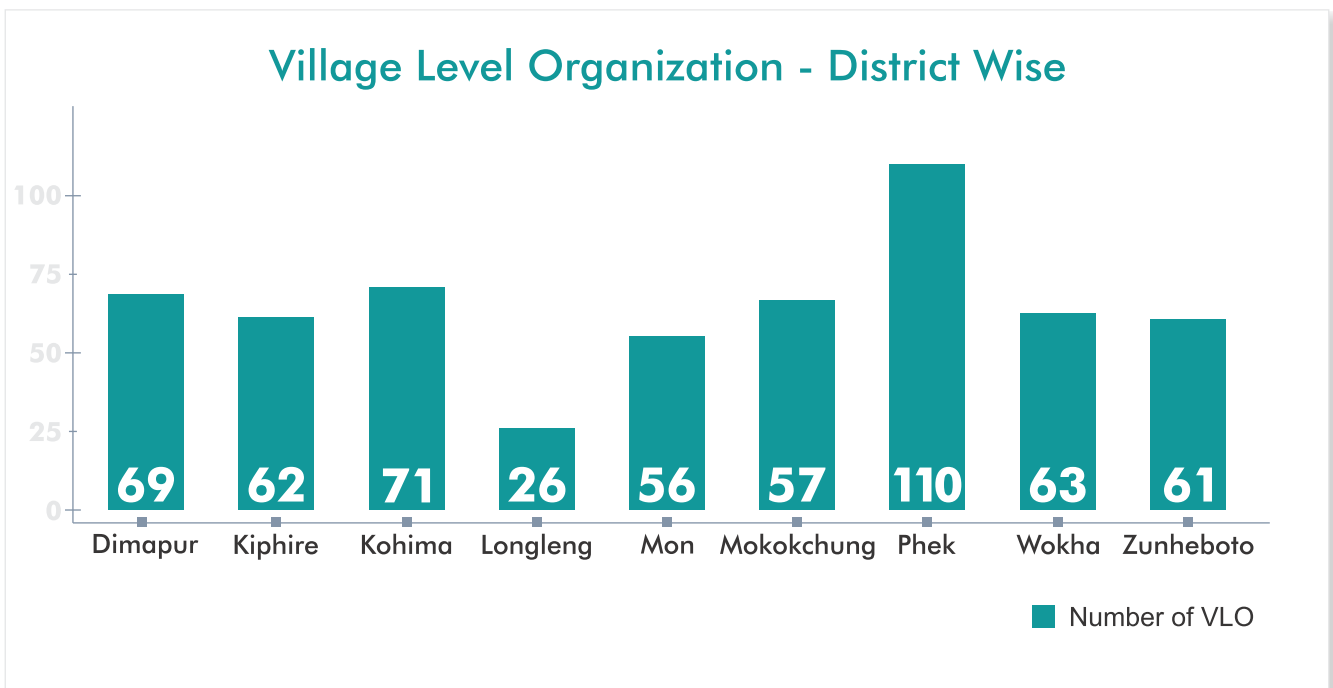
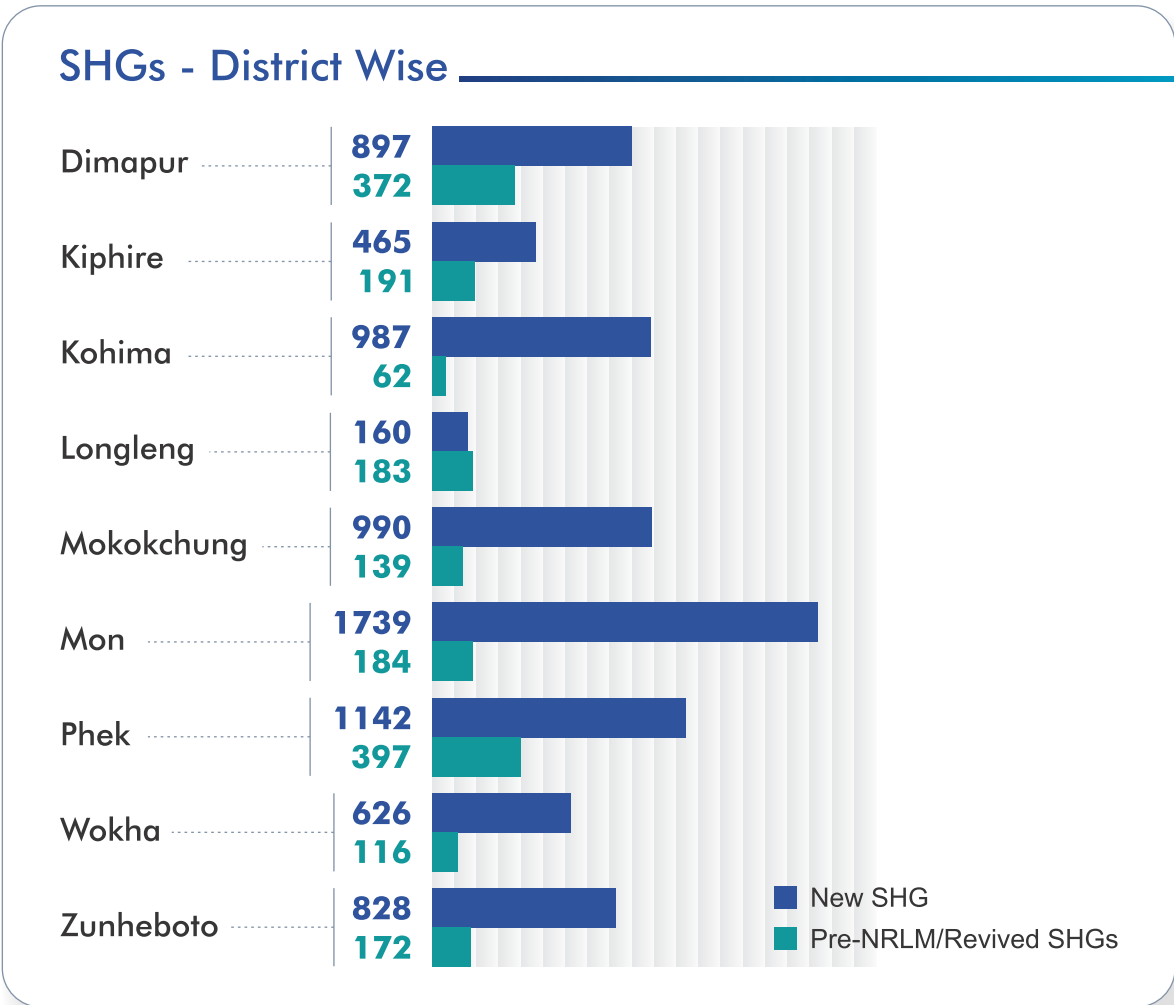
Interactive session for new accountant cum DEOs

8. MANAGEMENT INFORMATION SYSTEM (MIS)

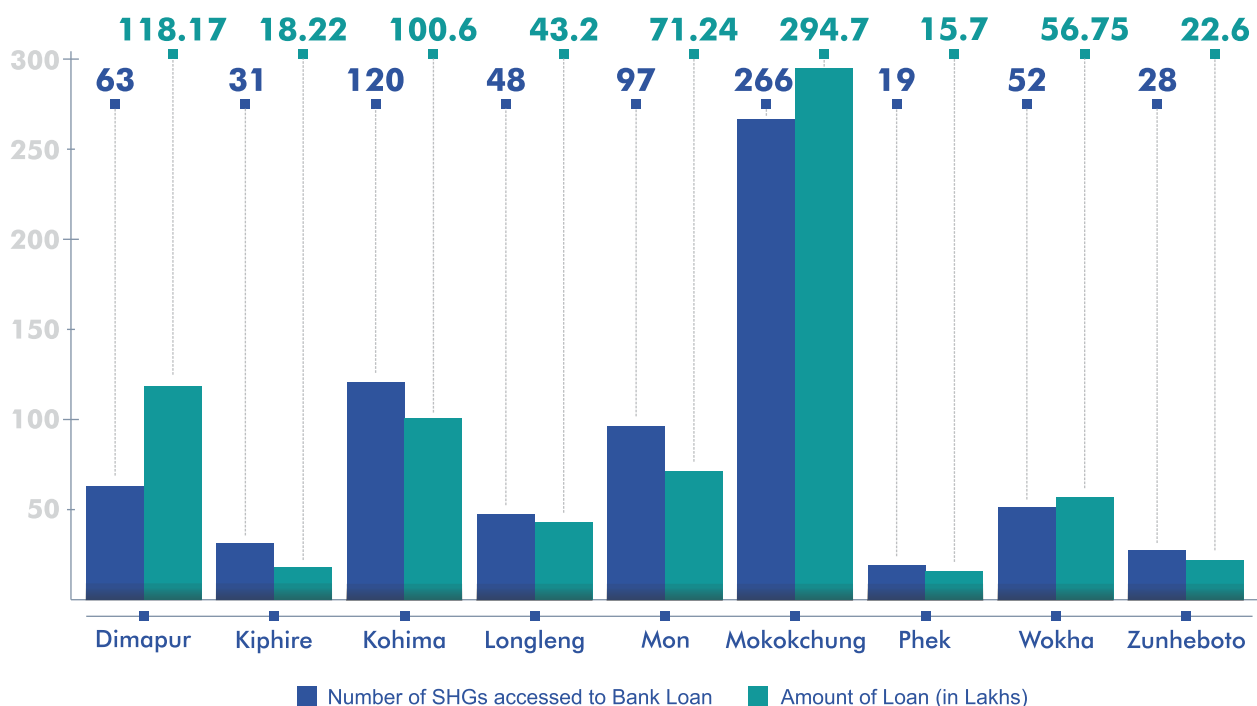
MIS Report			
S. No.	Indicators	Achievement during FY 19-20	Cummulative Progress till March 2020
A. Outreach			
1	Number of new Districts in which Intensive Strategy shall be Implemented	9	9
2	Number of new Blocks in which Intensive Strategy shall be Implemented	18	61
3	Number of new Gram Panchayats in which intensive strategy shall be initiated	248	1026
4	Number of new villages in which intensive strategy shall be initiated	248	1026
B. SHGs and Households			
5	Number of new SHGs promoted under NRLM	2683	7834
6	Number of other SHGs brought into NRLM fold (after revival/strengthening/compliance checks)	221	1816
7	Total number of SHGs under NRLM fold (5+6)	2904	9650
8	Total Households mobilized into all SHGs (9)	25454	85458
9	Number of SHGs provided basic training	4694	9529
10	Number of trained SHG Bookeepers deployed	3397	5320
C. Revolving Fund			
11	Number of Total SHGs provided RF	3022	7160
12	Amount of RF provided to all SHGs (in Rs. Lakh)	453.3	1074
D. Village Level Organization			
13	Number of VOs formed	185	585
14	Number of SHGs holding membership in VOs	1635	5773
15	Number of VOs provided training on basic VO management	185	585
16	Number of VOs having trained Bookkeeper	185	585
E. Start-up Fund, CIF and VRF			
17	Number of VOs provided start-up fund	191	438
18	Amount of startup fund disbursed to VOs (in Rs. Lakh)	114.6	262.8
19	Number of VOs provided VRF	167	403
20	Amount of VRF disbursed to VOs (in Rs. Lakh)	208.16	505.04
21	Number of VOs provided CIF (Including Second Dose)	274	607
22	Amount of CIF disbursed to VOs - Including Second Dose (in Rs. Lakh)	895.875	2026.6125
F. CLFs and Start-up Fund to CLF			
23	Number of CLFs formed	5	22
24	Number of CLFs provided basic training on CLF Management	5	22
25	Number of CLFs provided start-up fund	9	22
26	Amount of startup fund disbursed to CLFs (in Rs. Lakh)	21	34
27	Number of CLFs provided CIF	17	17
28	Amount of CIF disbursed to CLFs (in Rs. Lakh)	1133.405	1133.405
G. Model CLF - NRLM			
29	Number of M- CLF initiated	3	3
30	Number of Blocks with MCLF	9	9
H. Financial Inclusion			
31	No. of SHGs credit linked	257	724
32	Amt. of Bank credit accessed by SHGs (in Rs. Lakh)	314.74	741.18
33	Amount of Savings Mobilized by SHGs (in Rs. Lakh)	283	906

ACTIVITIES OF FINANCIAL YEAR 2019-2020

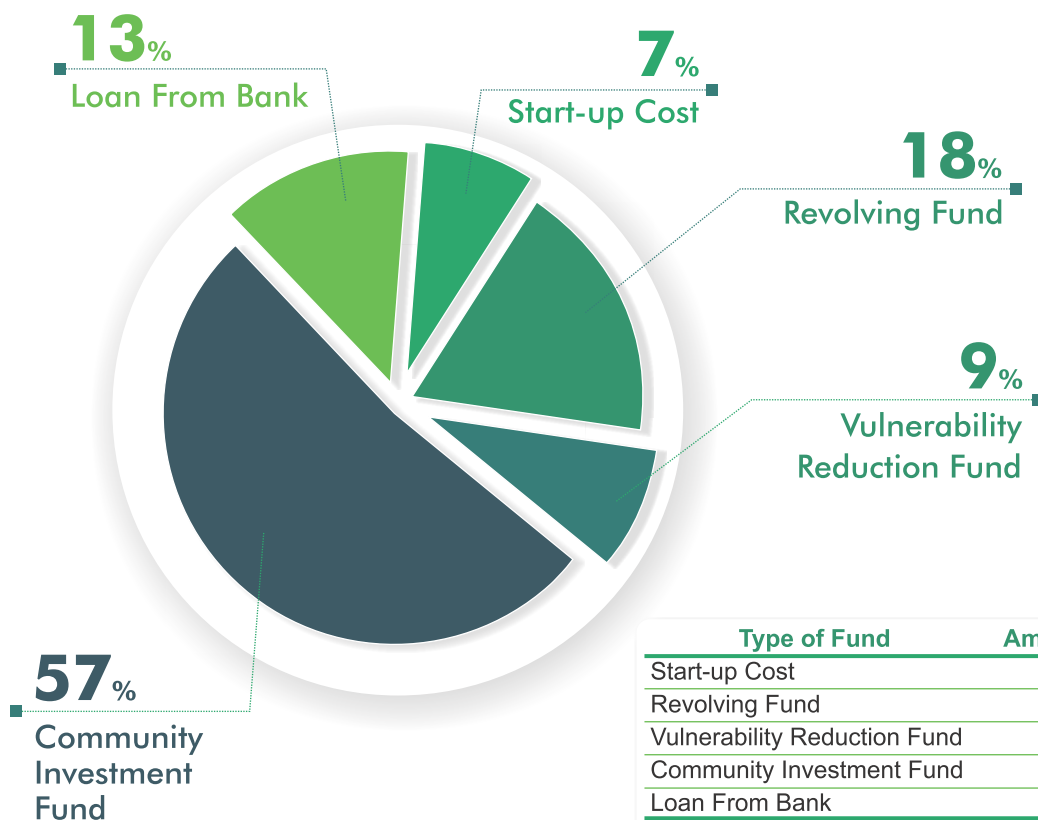
S. No.	Indicators	Achievement during FY 19-20	Cummulative Progress till March 2020
33	No. of Bank Sakhi positioned	50	67
34	No. of branches where CBRM committee formed	15	33
35	No. of Branch Managers trained	8	63
36	No. of blocks covered under Financial Literacy initiative	43	74
37	No. of BCs with IIBF certifications	33	33
38	No. of SHG members opened Individual Account	14845	33730
39	No. of Individual Account Aadhar Linked	9947	18665
40	No. of SHG members covered under PMJJBY/life insurance schemes	1218	1420
41	No of member enrolled under PMSBY	986	986
42	No. of SHG members covered under PMJAY (Ayushman Bharat)/ other state specific health insurance scheme	950	950
43	No. of SHG members covered under APY/pension product	330	330
I.	SVEP		
44	Number of blocks where SVEP is implemented	2	2
45	Number of individual enterprises set up under SVEP	1956	3917
46	Number of enterprises registered under Udyog Aadhaar	57	57
47	% of enterprises which are tracked using Performance Tracking Systems(PTS)	100	100
J.	SI/SD, Gender, Food, Nutrition, Health and WASH (FNHW)		
48	Number of SHGs oriented on FNHW practices	1597	1717
49	Number of SHG members having a functional toilet	26775	29330
50	No. of districts in which FNHW activities initiated	9	9
51	No. of districts in which Gender activities initiated	9	9
52	No. of districts in which SI activities initiated	9	9
53	No. of blocks in which FNHW activities initiated	18	18
54	No. of blocks in which Gender activities initiated	14	43
55	No. of blocks in which SI activities initiated	18	18
56	No. of CLFs initiated FNHW activities	3	3
57	No. of CLFs initiated gender activities	3	3
K.	SOCIAL CAPITAL CREATED (COMMUNITY CADRES)		
58	No. of Village Facilitators	100	725
59	No. of Master Bookkeepers	59	602
60	No. of Community Service Provider (CSP- Agri)	87	229
61	No. of Community Service Provider (CSP- Livestock)	84	234
62	No. of CRP-EP	0	29



Credit Linkage



Community Fund



Way forward and key focus

Annual Report 2019-20 Way forward and key focus for FY 2020-21

Based on the learnings from FY 2019-2020, the State Mission key focus for FY 2020-2021 will be on saturation and convergence; strengthening of the systems; development and empanelment of State Resource Persons (SRPs), planned engagement of National Resource Persons (NRPs) and National Resource Organizations (NROs) for technical support, training needs and creation of model federations and CLTCs; expansion of trained community cadre base with a particular focus on development of Sr. CRPs for driving saturation and provide higher level trainings to community members and their leaders; scale-up enterprise promotion in all districts; promotion of Producer Groups (PGs) and collectives; packaging, branding and marketing of farm, non-farm and NTFP produce; expanding development of Model Federations for organic scale-up; inclusion of vulnerable households through pilot studies for innovations, and integrating gender and FNHSW in all areas; ensuring financial inclusion through alternative banking solutions; deployment of transaction based community accounting system; saturation approach in Aspirational Districts, Mission Antyodaya & SAGY Villages; and facilitating of state specific innovations.

NSRLM envisions broad based inclusive growth through the driving force of its committed and energetic wealth of Human Resources and Social Capitals wherein the quality of life and well-being of rural poor across the State is significantly improved.

10. Special Feature: COVID-19 Response

State Mission Response and Action Towards 'Community Preparedness and Resilience' to the Novel Corona Virus (Covid-19) Global Pandemic

With the declaration of Novel Coronavirus (COVID-19) as a global pandemic by World Health Organization (WHO) on 30 January 2020, and India reporting its first case on 30 January 2020, the Prime Minister of India made a nationwide call for voluntary 14 hour 'Janata Curfew' (people's curfew) on 22 March 2020, followed by a nationwide lockdown from 24th March 2020 for a period of 21 days. Accordingly, the Government of Nagaland declared a state-wide lockdown starting 25th March 2020.

Prior to the State lockdown, the State Government under the initiative of Shri. Temjen Toy (IAS), Chief Secretary, GoN, constituted a Special Advisory Group (SAG) on COVID-19 on 17th March 2020, to advise the Government on Preparedness and Response to COVID 19 pandemic in the State of Nagaland. The SAG is a 10 Member Team under the Chairmanship of Shri. Abhijit Sinha (IAS), Principal Secretary (Home), where, M. Rollan Lotha (COO), Nagaland State Rural Livelihoods Mission (NSRLM) is also a member. The State Government further instituted a State Control Room, wherein Smti. Imtinenla (NCS), Deputy Secretary & Mission Director, NSRLM is actively engaged in supporting the coordination, monitoring and progress updates of the State on a daily basis.



A meeting of the Special Action Group (SAG) on COVID-19 was held under the chairmanship of Home Commissioner, Abhijit Sinha IAS at his Office Chamber, on 18th March 2020. (DIPR)

The State Mission and its strong network of Self Help Groups (SHGs) and their Federation has been entrusted by the State Government, to take lead in Community Based Preparedness and Response towards COVID 19 Pandemic, by creating awareness on proper hygiene, collection and delivery of essential services to households, care for vulnerable persons, and facilitating access to entitlements through convergence with essential service departments. And, in coordination with the Village Councils and the Village Development Boards, the SHGs and their VLOs are cleaning and disinfecting the quarantine homes, monitoring the persons quarantined at the villages, and effectively contributing towards construction of traditional thatched quarantine homes, and supplying agri and livestock products to the urban market. Daily Situation Reports (SitReps) of Community Response activities through the SHGs and its Federations, are being submitted since 23rd March 2020. The following highlights the social services of the SHGs in the global fight against COVID-19.

1. Outreach: Awareness and Preparedness

With the declaration of COVID-19 as global pandemic, the State Mission has taken a resolute stance to prevent and contain the outbreak in the rural area through the rich network of its SHGs. Core Teams have been set up at the State, 11 District and



IEC reaches the remote Villages of Nagaland



Hand Hygiene Demo

74 Block Mission Management Units to coordinate with the Office of the District Deputy Commissioner and Chief Medical Officer, and to ensure proper awareness and dissemination of the IEC reach every single household, and the preventive steps that can be taken to break the chain of the outbreak.

Key IEC on COVID-19 has been translated in 18 major dialects by Health & Family Welfare Department (H&WFD) and Nagaland State Disaster Management Authority (NSDMA). Isolation and quarantine houses have been identified and prepared in all the villages through the Village Councils.

The SHGs, VLOs and their Community Cadres have also developed video messages, audio messages, and leaflets on social distancing, handwash hygiene and home stay in their respective dialect which is disseminated to the community. Through the rich network of 12000 SHGs and their 2016 Community Cadres, they have been able to reach out to 1.10 lakhs rural households till date, wherein, dissemination is done jointly with the ASHAs and ANMs through house to house visits with special focus on the vulnerable members in the village. Sanitation of the public places is also being conducted jointly.

Restriction of outsiders' entry to the villages has been enforced with support from the village functionaries. Essential commodities are being supplied to the villages through Task Force team deployed in all the villages, Blocks and Districts by the Government of Nagaland.



IEC Dissemination through loudspeaker



SHGs and their VLOs helping the Village functionaries in the Restriction of village entry



2. Supply of Personal Protective Equipment (Mask) and Hand Sanitizer

With the accelerated widespread adoption of wearing protective masks and using hand sanitizer across the country for reducing the chances of spread of the virus, supply of mask and hand sanitizer in the market became limited. The SHGs and their Federation promptly jumped in to provide their services.

The production of the standardized masks as per the GoI homemade mask manual is self-funded, while, some are done in collaboration with the administration. 35,000 masks have been produced thus far by the SHGs which has been distributed freely to the community members, district administrators, and frontline workers.

A sudden rise in the demand for hand sanitizers and non-availability in stores have pushed VLOs from Mokokchung, Wokha, and Kohima Districts in production of home-made sanitizers as per H&FW guideline for free distribution. However, availability of the raw material being limited, the VLOs have produced 31 litres hand sanitizers thus far. And this has been distributed to their community members, administration team and frontline workers.



Mask Production by the SHGs



Finished cloth face mask



Hand Sanitizer Production by the SHGs



Bottled Hand Sanitizer ready to use

3. Food Security including other Essentials Commodities

With the lockdown, procurement of essential commodities had become challenging, particularly, in the rural area. With the objective of assisting the community members in need, the SHGs and their VLOs have initiated collection of essentials like food grains---rice, wheat, pulses, lentils, grams; salt, sugar, milk powder, tea leaf, edible oil; seasonal vegetables and fruits; spring water; firewood; fish, poultry, meat; biscuits; soaps, detergent powder, and disinfectant (Dettol). A mix of these essentials are distributed to the community through house to house visit, particularly to vulnerable households, the daily wage earners, labourers, and



SHGs collecting Water & Firewood for the community



Fish and Essentials ready to be delivered to the Community

to the task force team on duty at the village gates.

In villages where there are fair price shops or other grocery shops, utmost care is taken for ensuring social distancing through designated marked area and hand wash facility for safety and minimizing chances of contamination.

4. Quarantine, Isolation and Social Distancing

In response to the COVID-19 advisories from the Government, community-based facilities for quarantine and isolation have been identified by the Village Councils in most of the villages. Thus far, 651 persons who have travel history have been quarantined. The SHGs and their Federation, and the Village Council are jointly monitoring members quarantined at the villages. To ensure there is no inadvertent transfer of the virus, the community is also encouraged to self-quarantine if they suspect they have been unknowingly risked to persons with travel history so that they do not infect anyone. And as part of sanitation initiative, the SHGs and VLOs take turns to clean and disinfect the quarantine homes periodically.

VLOs from Longwa Village of Mon District have constructed thatched quarantine homes with the support of the Village Council and Student Body for any eventuality.

Since quarantine is not the only way to protect oneself during a pandemic, and the health risk being a paramount concern in the rural area, adherence to social distancing, using protective mask, cooperating with the authorities, and staying home is emphasized to the community through door to door visits and via telephone by the SHGs and their VLOs.



Quarantine House constructed by VLOs with support by Village Council and Student Union

5. Installation of Bio-friendly Bamboo Hand Wash Facility

Bamboo is abundantly available in Rural Nagaland. Seeing that house to house dissemination on proper hand hygiene also needs to be complemented with hand wash facility in strategic public places in the village, the SHGs and their VLOs with the support of the village functionaries have come up with a bio-friendly home-grown solution by installing bamboo pole hand-wash facility equipped with soap and water dispenser, with hand hygiene pamphlet in local dialect. The SHGs and volunteers take turns to refill the water dispensers.



Bio-friendly Bamboo Pole Hand Wash



Bio-friendly Bamboo Pole Hand Wash

6. Financial Services

In response to the Government of India's key economic package to limit the human and economic impact of the COVID-19 pandemic to the poor and vulnerable communities in the Country, the SHGs and their VLOs under NSRLM are accessing Pradhan Mantri Garib Kalyan Yojana (PMGKY). Till date, 24207 SHG members have availed a total amount of Rs. 1.65 crores.

To mitigate the financial stress caused by COVID-19 to poor and vulnerable groups in their village, SHGs and their VLOs are responding by providing cash to them from the VRF and their savings to tide over immediate household needs.



Financial Aid to the vulnerable HHs

7. Extended Moratorium Period

As a result of the lockdown the ongoing income generating activities taken up through the Community Investment Fund has been largely affected causing inability to women farmers to pay the loan taken. The State Mission is ensuring a moratorium period of 3 months post 1st March 2020 to help women farmers tide over during this trying time.

8. Market Linkage

With the lockdown, availability of fresh vegetables and livestock became a challenge. The mahila kisans rose to the occasion, and in collaboration with the District Administrations and assigned vendors, the supply of fresh vegetables, fruits, livestock, poultry and fish to the markets commenced.



Market Linkage

Community cohesion is intricately woven in the social fabric of the Nagas, and thus, in this crucial juncture of fight against COVID-19, the State Mission is prepared and committed to continue its response with urgency and determination to prevent and contain the outbreak through the SHGs and their VLOs with active support/participation of all village functionaries, i.e. Village Councils, Village Development Boards, student bodies, churches, community health workers, and other frontline workers.

**data provided in this article is the available data while preparing the report*

A Mother's Resilience and Fortitude

The story of a widow's rise from struggling parent to leader of a community

Challenges and hardships

Medongonu Thapo, a native of Kidima Village grew up in a low middle class family along with three other siblings. She did her schooling till 9th standard from St. Joseph Higher Secondary School, Viswema. As a keen sportsperson, she took part in many athletic sports events and even football. She also represented the state of Nagaland in a Kho Kho sports event. Unfortunately, after a major surgery she had to give up her passion for sports as she was unable to continue playing. On 2nd Dec 1999 she got married at the age of 20 years to a man from Viswema village and her family resides in Kirha khel of Viswema village. She is a mother of 4 children, 2 girls and 2 boys. Two of her daughters are studying in class 11, one of her son is studying in class 10 and the other son has joined the army. She went to Loreto Day School, Kolkata for pre-Montessori training for a period of 6 months after which she taught in 3 schools across Jakhama Block namely, Sacred Heart School, Khuzama; St. Xavier School, Kidima and St. Joseph Higher Secondary School, Viswema. She continued to teach in schools until her second child was born after which she could not continue due to health problems.

After she stopped teaching, she started weaving and practiced different agricultural and livestock activities to provide for her family along with her husband. Unfortunately, in the year 2013, her husband passed away. After her husband's passing, she started facing a lot of hardships as she became the sole bread earner of



Medongonu Thapo

the family. With no job and no source of income, she had to work very hard to meet her family's daily needs. She started to practice animal husbandry such as piggery and poultry and grew crops such as paddy, potato, beans, ginger, mustard, banana etc. to sustain her family.

Support through Self Help Group

On 14th August 2014, Medongonu Thapo along with seven other members formed the Yokuzou SHG following the motivational talks from SHG members of Andhra Pradesh who were in the village as External Community Resource Person. Like her, most of the other members of her SHG faced the same hardship and these women found support in each other and in due course of time, helped them to rise through their struggles through the unwavering support.

Joining the SHG helped her in times of needs such as taking loans for her children's school fees or for buying threads for weaving. Along with her group members, the SHG started taking up IGA activities such as rearing mushrooms which helped them to earn income to run their families thereby improving the financial condition of the household.

As member of an SHG under NRLM, she also started taking loans from her VLO and SVEP to start her own weaving unit. Most of her customers are from the local community. She weaves about 40 shawls a year to support her family. Besides that, she also rears different livestock.



Medongonu with her SHG Members



Mushroom cultivation by Yokuzou group

Taking on leadership roles

On July 2017, Medongonu Thapo was elected as the President of Viswe-meto VLO, Viswema. At the beginning of her tenure she faced some struggles as she lacked the experience and confidence to lead the SHG members. However, she rose to the challenge, despite the odds. She participated in various interventions, capacity building and leadership trainings that were provided by the NSRLM which empowered her and gave her the confidence to carry out the responsibilities of a leader. Along with the help of the staff and her VLO and SHGs, she slowly and steadily started working with the womenfolk, teaching and encouraging them to strive ahead through mutual support to improve their conditions. Taking advantages of the opportunity, she also encouraged other women in the village who were like she was

during her struggling days to openly discuss issues they were facing. During her tenure the VLO carried out a lot of work on issues relating not only to women but the community as a whole. The VLO under her leadership carried out community works such as cleanliness drives at the village, schools and churches; looking after elderly persons in the village, donating and helping victims of natural calamities and even helping the Village Council to mend and repair village roads.

Besides this, the VLO also conducted leadership training for SHG members, awareness program for parents on behavioral change towards their children, awareness programs for adolescent girls on the importance of menstrual hygiene etc. to name a few. Her determination and enthusiasm to work for the community especially the womenfolk made a lot of impact to empower women in the village. As a result women are now openly discussing on issues that were never discussed and addressed before.

Life as a Community Service Provider – CSP (Livestock)

After her tenure was over in 2019 she was recommended by her VLO to work as CSP Livestock under her VLO as the community felt she still has lots to offer. She attended various trainings on piggery and poultry interventions such as deworming, hygiene and sanitation, shed maintenance and feeding practices. She even attended exposure field visit to Umran, Shillong. These experiences helped her in gaining new knowledge and techniques on livestock and agriculture related activities. As a CSP she covers the entire 23 SHGs in her village. She considers being a CSP as a blessing and compares the work of CSPs to that of a missionary as it helps her to contribute whatever she has learned to the community. Today, she continues to empower women in her village by teaching them about livestock activities to enhance their income and also encouraging women to join or form SHGs.

Personal Development

Medongonu Thapo despite being the socio-economic struggles of being a widow, never gave up hope. She looked upon the various trainings and intervention programs given by NSRLM as an opportunity to learn and strive to better herself and her family's condition. Today she is proudly working not only as a CSP for her community but also as a strong spokesperson for other women in her village, advocating and helping them to address issues that many women struggle with and fight for every day. She continues to inspire and encourage other women in her village as a role model.



Impact Stories

A small initiative towards social change

(Case study of Timsur VLO from Mokokchung district, Nagaland)

Yaongyimsen Village with a population of a little over 3000 is Changtongya sub division's most populous village, located in Changtongya Block of Mokokchung district.

The village is located 47 kms away from the district headquarter, Mokokchung Town, with about 502 households at an average of 6 members per family, all belonging to the Scheduled Tribe category.

They belong to the Ao tribe of Nagaland where the community and its history, much like the other tribes of Nagaland, is woven entirely around its own land, families, the clan, the khel (or ward comprising of homogeneous groups of a village) and the village itself. The villages are generally constructed at the most commanding position on the hill tops basically for better climate and for advantageous defence position against the attack of the invading enemies which were very frequent during the early years of head hunting and land disputes etc. The people were animistic in their practice and belief. However, with the advent of Christianity in 1872, a lot of changes in the former practices came about which impacted the life of the rural people over this past century and a few decades.

Apart from the positive impact of the modern age, a major setback has been the introduction of country made liquor both within and outside of the village which has brought more destruction than development for the people at large. With the passage of time, The Nagaland Liquor Total Prohibition Act, 1989 was passed by the Nagaland Legislative Assembly which prohibits possession, sale, consumption & manufacture of liquor and import and export of it in Nagaland. While the Act was intended for a noble cause, it only indirectly forced those dependent on liquor to opt for other chemical substances (drugs) that were almost readily available in the market. This trend of substance abuse has led to a lot of unrest in the society leading to other social evils of theft, cheating, domestic violence and even untimely deaths due to overdose or organ failures.

As per the inhabitants, one of the most affected districts in Nagaland by this wave of substance abuse was Mokokchung District, particularly Langpangkong Range (one of the six ranges under the district) wherein falls Yaongyimsen village. Although the village council and other NGOs led by the Church have given their best efforts, the menace of substance abuse has continued to this day both within and outside the community.

The Mission's Intervention:

With the implementation of DAY-NRLM in the year 2013 under Changtongya RD Block, almost all the women of Yaongyimsen village has become part of the women SHG movement. With facilitation and continuous support from the Mission staff and community cadre, the SHGs have formed two Village Level Organizations (VLOs) namely Timsur VLO and Unity VLO, as per the demography of the village. While DAY-NRLM's primary focus is on poverty reduction of the rural poor households, the Mission has also certainly focussed on the holistic development of the rural poor households.

Through proactive initiative of the higher level institutions, nurtured by the Mission, the VLOs under Changtongya Block, have been enabled to stand on their own and make plans and implement them; make decisions for their own welfare and have even earned laurels. Sensitization on Gender and FNHW which has reached the community has had an impression on the institutions to take a stand and fight for their rights, while also fighting against social evils prevailing within the community.

Impact study of Timsur VLO:

Having been affected by the incidents and implications of substance abuse which has always weighed heavy on their minds, the Timsur VLO initiated a procession and prayer walk against substance abuse in the village in the year 2017. The response and participation of the women SHG members was huge and it's heartening to note that their initiative was equally lauded by the menfolk and the Church which encouraged the VLO to continue such initiative for the good of the people.

There were further processions and constant prayer meetings within the VLO on this issue. Discussions and consultations were held both among the SHG members during their non-financial meetings and within their own homes. Initially, micro level steps were taken which then led to taking bigger steps after bringing the discussions to higher level platforms. The VLO resolved to approach the then Village Council to allow the VLO members to periodically go around the houses, even to the extent of houses where there was suspected activity of carrying out peddling of banned substance or consumption. Sensing the positive energy and noble intention of the VLO members, the Village Council gave them the green signal. They gave them the women full power of frisking not only the houses but even the (suspected) individual. Assurance was also given that if any untoward incident may occur through this initiative, the Village Council would shoulder and take all necessary actions against the erring party.

Social action begins:

With such a response from the apex village body and security by their side, the VLO members started to venture out by visiting houses for prayers and counselling. For those not heeding to their gracious call, cautionary warnings were given to take future course of action.

Interventions were initiated in households that entertained substance abusers and with ample support of the community, the women groups comprising of VLO leaders and members alike took rounds to stand guard even till late at night at different junctions to check and stop supply of banned goods inside the village. Most of the time, all such activities were done confidentially amongst members. After a certain period of time, the women community stepped up the pace to trace all peddlers and reported them to the Village Council. Substance abusers were also listed and submitted to the Council. In turn, the Council with due support from the Church, offered to sponsor the affected individuals to receive treatment at rehabilitation centres. Peddlers were driven out of the village for three years as per the village rules and norms under the customary law.

The women community of Timsur VLO continues to be vigilant until the village and community becomes free of such social evils. The success of the intervention now serves as a great example to others. Such initiatives were made possible through the support and guidance of the Village Council and the Yaongyimsen Baptist Church at large.

What started as a small trigger has now made way to major positive impact both within the village and surrounding villages. The response, the participation, the appreciation and encouragement received has given the women more confidence and courage to work for more social causes.

Apart from interventions in curbing substance abuse and peddling, the Timsur VLO is also undertaking other social initiatives as listed below:

1. Initiatives in organizing health camps, periodic supportive supervision of Mid-Day meals in the Govt. Primary School, periodically monitoring of food and nutrition services in Anganwadi Centres.
2. Conducting prayer fellowship of all SHG members on the 1st Monday of every month followed by visiting the sick and elderly households.
3. Action against drug and alcohol consumers within the village- offering counseling to alcoholics and addicts.
4. Assisting VLO members in bank-related works such as opening bank account, timely recovery of CIF and bank loan etc.
5. Assisting staff while conducting different types of IGA trainings to SHG members as well as identifying livelihoods training needs for the villagers.
6. Periodical cleanliness drives within the village.
7. Periodic cleaning of village ponds.
8. Organizing annual Volleyball Tourney for women since 2015 to bring women and households to a common platform to foster better understanding and to come together for a good cause.



Mass procession and prayer walk against substance abuse



Annual volleyball tournament organized by Timsur VLO and Unity VLO of Yaongyimsem village



Cleanliness drives



**This story was submitted as a Gender Case Study*

Impact Stories

Overcoming personal and professional challenges

An SVEP entrepreneur's story

Villy Zhimomi Chettri, 43 years of age is an entrepreneur who runs the Kitchen Utility shop in Chekiye village. Her husband is a counselor in an NGO working with substance abusers. They have a daughter who is in high school. As a counselor with an NGO, the husband's earning was usually not sufficient to run the family. It was at this juncture that Villy would run from bank to bank in search of loans to take up some business and generate more income. However the bank's conditions for producing salary slip which she did not have, to access loans always obstructed her. She was left with no options, however, as luck would have it, one day while at the market place, she saw a group of women making products on their own and making brisk business in the local market. She enquired as to how and why they had taken up this activity. It was at this time she learnt about the Start-up Village Entrepreneurship Program (SVEP) from these women who were also SHG members. Upon learning about the program, she also wanted to take up loan from the project but since she was not an SHG member, she could not avail the loan.



Life had a pleasant surprise waiting for her. Around this time, the Nibokha SHG being short of a member to form an SHG invited her to become a member and she readily agreed to join them. Upon becoming a member, she gained a number of essential knowledge and finally got the opportunity to pursue her desire. Since the world of business was new for her, she was wondering what business proposal she would even take up once she became eligible to access loan. Villy surveyed the market and found out that there was no kitchen utility shop right from 1 and half mile till 4th mile, Dimapur. This is when she made a proposal for kitchen utility shop and applied for SVEP loan. She appeared for the interview and underwent 4 days BBST (Basic Business Skills Training) and received rupees 55,000/- as loan on 15th March 2018. She contributed Rs. 65,000/- from her end. With a total investment of rupees 1.2 lakh, she began her entrepreneurial journey.

Lessons learnt: She feels that the BBST training really helped her in the success of her business. At first, she was skeptical as to how she would be able to complete the

four days training, but then the training became more interesting because she started to gain more knowledge on maintaining cash book, savings for the enterprise which otherwise is alien to our local people. In the first month of maintaining cash book, she found it a bit difficult to maintain it, but she did not give up and later on she was surprised that it was helping her a lot, because she was now aware about how much she has invested and how much she was earning. She proudly says that she is maintaining three books of accounts: sales book, a book to note down her investment and profit earned from each product and the cash book.

Uniqueness of her enterprise: The uniqueness of her enterprise is that she keeps only Indian products which comparatively are better and more durable in quality than other foreign or Chinese products. Another uniqueness is that she herself tests the product first and thereafter recommends it to her customers with confidence, thus building customer satisfaction.

Key component for Success: When asked about what are the major components for the success of her enterprise, she mentions that trust building with her business partners and savings for her enterprise are most crucial and important to ensure sustainable success.

Challenges faced: When she initially started her business, the major challenge that she faced was pricing of the product, customers would complain that the prices were too high. This made her to re-survey the market for the prices after which she found concrete validation to deal with the pricing mechanism thereby better equipped to deal with customers.

Life as an entrepreneur: Much like anyone, Villy wanted to wear fashionable clothes, but with no earning of her own, barely surviving on the meager income of her husband and looking after their daughter's education, she had to wear the same clothes every Sunday. She would often feel embarrassed but now after becoming an entrepreneur, whenever any of her friends calls her to go shopping, she is ever ready as she has enough money to spend. She is also able to send her daughter to one of the most expensive schools in Dimapur who also wishes to become an entrepreneur and is pursuing a course in Commerce. With the growth of her business, she has also bought a plot of land and is looking forward to building a house soon.

At present, the most items sold are melamine plates, thermo flasks, hot cases, water bottles and gift items. The average daily sales are around Rs.6000/- with a net profit of 30% which comes to about Rs.2000/- daily.

She is able to help others by contributing towards their children's education, the Sunday school ministry and also take patients who cannot speak for themselves to the doctor. She strongly believes that by helping others, she will also receive timely help as she feels that because others have helped her to grow, she is also in a position to help others.

She also shares her experience and gives motivational talk during the BBST training to fresh potential entrepreneurs. She has also inspired her neighbouring shops through her business model.

Her aspirations: She dreams of becoming wholesale dealer/ distributor for kitchen items in the whole of Nagaland. To achieve this, she is willing to help other women entrepreneurs in her line of business by giving the products on installment basis for them to grow as well.

Villy, a strong mother and wife, active and outspoken, always wanting to help others who are in need has come a long way. She has big dreams to accomplish and she is confident that through diligence and trust building she will be able to fulfill her goals.

LESSONS FROM THE COMMUNITY DURING THE PANDEMIC

"None of us, including me, ever do great things. But we can all do small things, with great love, and together we can do something wonderful"
~Mother Teresa

Introduction:

When the corona virus was declared a pandemic by WHO, and subsequently widespread awareness campaigns were conducted for community level preparedness, Nagaland state witnessed the strength of the community, particularly the institutions promoted and nurtured by the State Rural Livelihoods Mission, in ways that has left an impact across the state. Truly when communities come together and take up a common cause, it can make a simple gesture go a long way in uplifting the society as a whole.

Taking the instance of such community initiatives, here are some heart-warming stories from Mokokchung district of Nagaland.

Community service for the greater good:

Imkongmen VLO (Village Level Organization) consisting of 22 SHGs with 188 members of Waromung Village, under Mangkolemba Block has been initiating community services in the village since inception. Like many of the community institutions, this VLO has risen to the challenge of the COVID-19 pandemic through various voluntary activities. Notable among them is looking out for the elderly in the village; educating them on preventive measures and dispelling myths to calm their fears, which are much needed especially in rural areas where proper information is often lacking. The SHGs under this VLO also took the initiative of stitching protective masks which were distributed to every household in the village including the village council, church leaders, Village Guards at the village gate, and differently-abled persons in the village. They have also assisted the village functionaries in setting up



A community cadre reaching out to an elderly for awareness on COVID-19



Distribution of face mask to the differently-abled



Upkeep of community based quarantine centre by the VLO



SHGs under Imkongmen VLO engaged in the production of masks for the community

the community quarantine centre located in the village. Without any hesitation, the members have expressed their willingness to extend their services to the community whenever required.

Reaching out to the neglected and vulnerable:

Yimpang VLO of Changki Village is another committed and active VLO under Mangkolemba Block with 10 SHGS and 92 members under the organization. The member SHGs work together with the same vision of self-sustenance and the zeal to offer their best to the community. Along with other community institutions, the Yimpang VLO has also rendered a number of voluntary services and has assisted in creating awareness on the pandemic in the village.



Visitation to the differently-abled and initiating hand wash activity



Senior citizens wearing masks given to them by the VLO

A commendable effort made by the Yimpang VLO to combat the pandemic was the contribution towards stitching of protective masks. The VLO sponsored and stitched masks apart from availing some from the health sub-centre of their village to distribute to the vulnerable individuals in the village. Their main look-out was reaching the weaker sections of the society who are often neglected at such times. In their initiative to spread awareness, the VLO office bearers along with the Community Cadres have also visited homes of the differently-abled, demonstrating proper hand washing techniques so they can inculcate the habit. The VLO also extended their service in cleaning and disinfecting the community based quarantine centre arranged

by the Village Council in the village. All 10 SHGs under the VLO are currently involved in mask production in collaboration with the Changki Village Council with an aim to reach out to every household in the village.

Lending a helping hand:

Mangkochidem Self Help Group under Longsa Village, Ongpangkong North RD Block comprises of 8 members and was established in 2015 on their own. However with the implementation of NRLM activities in the Block, the SHG is now part of the NSRLM. Strengthened by the constant support amongst themselves and the facilitation and nurturing by the Mission, the group has extended free service of collecting and organizing organic green vegetables from local farmers within the village and handing over the produce to vendors at the village gate for onward supply to the capital town of Mokokchung during the COVID-19 lockdown period. Owing to the noble gesture of this SHG, local farmers now have a platform to sell their produce and generate income, as well as fulfilling the demand of citizens to address the problem of shortage of vegetables in the town areas. Apart from this, group members have also provided meals to the Village Task Force on duty visiting them and even praying for them. They have also assisted the village stakeholders in all the sensitization efforts within the village.



Varieties of Local Vegetables



Assembling SHGs products for supply to vendors



Sensitizing on COVID-19 Pandemic



Serving Meal to Village Tasks Force during COVID-19 Pandemic

Conclusion:

During such extraordinary times, it is very heartening to note that such initiatives are being undertaken by our community with such magnanimity and sincerity of heart. These are just a few examples of the many lessons we can learn on the joy of giving, the zeal to uplift one another and the humanity that is innate in everyone.

**This story has featured in the national report on COVID-19 response*

AAP Rollout



Resource Persons:
(From left) Mary N. Odyuo, Asst. Prof., SASARD, NU;
Suman Laskar, NRP; Neichüte Doulo, CEO, EA



M. Rollan Lotha, COO (Programs) addressing the team

CRP Round



SHG leaders training



Bookkeeping training of Community Cadres



Sensitization drive in the Village

Award winning SHG and VLO



Vimeyie VLO cleanliness drive for Swachh Bharat



Grace SHG members preparing bamboo walls for their SHG house

Display of SHG products during festivals and celebrations



VLO enterprise at Dimapur



Governor and Chief Minister of Nagaland



Minister for Parliamentary Affairs and Forest



SMD, NSRLM inaugurating Mini Hornbill at Kisama



Minister for Planning and Co-ordination

Social Development of community institutions



Pete VLO Kezoma participating at mid-day meal program



Vize SHG under Viswemeto VLO conduct cleanliness drive



Poshan activity at Aghunaqa Block



Sensitization on menstrual hygiene at Khukiye



IEC materials on Covid-19 distributed at Viswema village

Social Development of community institutions



International Women's Day celebration at Nourhe VLO Pfuchama, Kohima



Kami VLO members, Phek washing clothes of the elderly



Meeting of Gender Collective members at Chomi village, Kiphire

Livelihoods



BLF Satakha leaf plate production



Leaf plate compressor



BLF Satakha making soap

**Plastic waste-free campaign under RD department:
Participation by SHGs across the State**



Paper bag making in progress as part of plastic free campaign

Financial Inclusion



Award for outstanding performance in SHG Bank Linkage being received by AK Deb, GM NSCB at New Delhi



West Bengal SRLM and NSRLM officials along with Joint RCS Nagaland during a cross learning visit at Kolkata



NSRLM and National Resource Person (NRP) during a meeting with top officials of NSCB on roll out of 'Micro ATM' for SHG members



Bank Sakhi training at SIRD Hall Kohima

FI Mela



Account opening and Insurance for SHG members by participating bank



Bank manager addressing the SHS members on various financial services

Start-up Village Entrepreneurship Program (SVEP)



Paper Bag Skills Training, Chumukedima



24th Phase Tourist Guide Training, Jakhama



23rd Phase BBST, Jakhama

Model Cluster Level Federations (MCLF)



Model CLF Development Review Meeting



Model CLF Training of Executive Committee at Wokha



Model CLF training at Longleng



Model CLF team cross learning visit to Tripura SRLM

Activities



RD team at New India 2022 workshop, New Delhi



NMMU team facilitating Annual Program Review 2019-20 cum Planning for FY 2020-21



SMMU staff taking part in social work



Shri Neiba Kronu, Hon'ble Minister for Planning & Coordination, Land Resource, Parliamentary Affairs, Nagaland with NSRLM team during launching of Block Mission Management Unit at Chetheba, Kikrumba & Chizami, Phek District

Financial mela held at Seyochung village



Participants with officials during FI Mela at Seyochung village.

DIMAPUR: Nagaland State Rural Livelihoods Mission (NSRLM) under its financial inclusion mela on January 31 at Seyochung village in conjunction with Scheme Implementation Department. A press release from BPM, BMMU Saira block, Lakhimong Tikhar, that, EAC Seyochung, Moussap Janger as special invitee encouraged and advised the participants to avail various welfare schemes. Resource persons from SBI Kiphic branch (branch manager) and Sares Maidao (lead district manager) shared the process and benefits of PMBSY, PMJIBY, APY and PM-Madaa Scheme etc. Dr. Krot, medical officer, primary health centre (PHC) Seyochung shared the benefits on Ayushman Bharat Yojana health card. In the financial inclusion mela more than 50 new individual State Bank of India (SBI) accounts were opened and several Ayushman Bharat Yojana beneficiaries were registered. Earlier, invocation prayer was pronounced by Y. Sehramong, senior pastor, Seyochung Village Baptist Church, overview of the NSRLM programme was shared by Lakhimong Tikhar, BPM, Saira block, Rokhrong Sangram, DC-FI, DMMU, Kiphic brief and vote of thanks was delivered by Aokai, K. area coordinator (financial inclusion) Saira block. More than 220 SHG members under NSRLM and a host of village stakeholders participated in the day-long event.

NSRLM launched in Wozhuro RD block



Officials along with the village functionaries pose for a photograph after the launch of NSRLM in Wozhuro RD block under Wokha district on August 28.

WOKHA, Aug. 28 (EMN): DRDA project officer, Thangden Mohat, and the BDO, Wozhuro RD block, Chuzhangro Khazung, launched the Nagaland State Rural Livelihoods Mission (NSRLM) in Wozhuro RD block under Wokha district on August 28 at Village Chairman and VDB Secretary conference, Wokha. The Project Director, who is also BDM NSRLM, emphasised on the role of women in the development of the village. She also urged the village chairmen to perform their duties to the best of their ability to ensure the sustainability of the programme. She also said that the programme has been so far successful in the Wokha district to be launched NSRLM, Chuzhangro R Owing, Wozhuro RD block area coordinator, stated in an update on August 28. ADPM Wokha, Samrat Kharin, delivered the keynote address, while Nambiro Pato, BPM Wokha, presented an overview of NSRLM at the regional, state and district level in minute details. Lakhimong Tikhar, BPM Wozhuro block, highlighted on CHIP road plans and strategy, while case study was shared by Phiyobere Yanthan of Longaro SHG from New Chanzou village. All the village functionaries from the eleven villages including existing SHGs from the block attended the launching programme. The programme was chaired by Nongchong Khazung, area coordinator, while the welcome address was delivered by Chuzhangro R Owing, area coordinator, and the vote of thanks was delivered by Lakhimong Tikhar.

BMMU Kuhuboto conducts FI Mela

BMMU Kuhuboto conducts financial inclusion mela

DIMAPUR: Block mission management unit (BMMU) Kuhuboto conducted financial inclusion mela in two clusters at Hevishe village and Hotovi village. Resource persons from Mairing Senayang, Business coordinator, Central Bank of India, Dimapur Branch and V. Assumil, DGM, NSICB, NSA branch Dimapur. The guest of honour for the programme was M. Yimok Phom, DMMU Dimapur. Resource persons spoke about the concept, types, importance & benefits of various Central Sponsored Security Schemes such as PMJIBY & APY. They further explained the process to avail the schemes.

DIMAPUR, FEBRUARY 7 (EMN): The Block Mission Management Unit (BMMU), Kuhuboto conducted Financial Inclusion (FI) Mela for Kuhuboto block SHGs and VLOs on January 31. As per a press release from Chenton Aoyak, Block Program Manager, it was held at two clusters at Hevishe village and Hotovi village. Resource persons from Mairing Senayang, Business coordinator, Central Bank of India, Dimapur Branch and V. Assumil, DGM, NSICB, NSA branch Dimapur. The guest of honour for the programme was M. Yimok Phom, DMMU Dimapur. Resource persons spoke about the concept, types, importance & benefits of various Central Sponsored Security Schemes such as PMJIBY & APY. They further explained the process to avail the schemes.

Yimok Phom highlighted the various activities of NSRLM, sub-schemes of NSRLM and also stressed on the importance of branding and packaging of their products. She encouraged womenfolk to insure themselves and their families by enrolling themselves into various social security schemes made available to them by the banks. Highlights of the Mela were delivered by Y. Agnes Ezang, DC-FI, DMMU Dimapur. She stressed on the importance of regular SHG activities and to avail the various social security schemes made available to them by the banks.

Clusterwise FI mela concludes at Chukitong



Officials, resource persons and women SHG members. (WP)

WOKHA, FEB 5 (NPN): Clusterwise financial inclusion (FI) mela for Nyiro area under Block Mission Management Unit (BMMU) RD block Chukitong was conducted under the aegis of Nagaland State Rural Livelihoods Mission (NSRLM) at Yathamo village community hall where 29 women SHGs from the area participated on February 4, 2020. With this, the clusterwise FI Mela for NSRLM BMMU RD block Chukitong has concluded with overall participation of around 500 members of 86 women SHGs from 9 villages. Overall, 100 plus women members were also facilitated in opening individual bank savings accounts during the FI Mela. At the February 4 FI Mela for Nyiro area, resource persons from Opening Kinghen, PMAM, Wokha enlightened the gathering on AB-PMJIBY and other related schemes of the Medical department, Chuzhangro Pato, CDPO on ICDS, THR, PMJIBY and other related schemes of the Social Welfare department, Mitharung Nyaher, dealing assistant, RD block Chukitong on MGNREGA, and Nambiro Sookhine, branch manager, NRB Wokha on PMJIBY, PMBSY, APY, individual bank account opening and loan form filling. Earlier, invocation was said by Khobeso Nyaher, master bookkeeper, Yathamo village, keynote address was delivered by Mitharung N. Ezang, block programme manager, NSRLM BMMU RD block Chukitong; overview of NSRLM was given at length by Chuzhangro R Owing, area coordinator, NSRLM BMMU RD block Chukitong; presentation was done by Helen Yanthan, Block accountant, NSRLM BMMU RD block Chukitong; vote of thanks was proposed by R. Nazam, area coordinator, NSRLM BMMU RD block Chukitong; and benediction pronounced by Mairing Senayang, branch manager, NSRLM BMMU RD block Chukitong. FI Melas were followed by sales of local SHG products.

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.