

NAGALAND STATE RURAL LIVELIHOODS MISSION

Department of Rural Development, Government of Nagaland

ANNUAL REPORT 2018 - 2019



Content

I	From the Mission Director's desk	1
II	ACTIVITIES OF FY 2018-'19	2-31
	1. Social Mobilization, Institution Building and Capacity Building	2-5
	2. Social Inclusion-Social Development	6-8
	3. Financial Inclusion	9-11
	4. Livelihoods	12-13
	5. Skills	14-20
	6. Enterprise	21-22
	7. Human Resource	23-26
	8. Finance	27
	9. Monitoring & Evaluation/MIS	28-30
	10. Convergence	31
	11. Way Forward	31
III	OTHER REPORTS	32-36
IV	IMPACT STORIES	37-39
V	PHOTO GALLERY	40-52



I. FROM THE MISSION DIRECTOR'S DESK

Community Driven - Transforming Vision into Action

From a financial intermediary group at the village level to an increase in Self-Efficacy to its members driving Financial Inclusion, the mutual help aspect of Self-Help Groups has gained tremendous momentum in the NRLM intervened Blocks. This journey which has the community member at its heart continues to transform the lives of their communities. The power of collective cohesive women groups is visible not only in terms of economic factor where there is a rise in the household income, but also in terms of social factors where gradual communitization of various Village level Programs including but not limited to FNHW and education are fostered and monitored by the SHG members; social activities are conducted regularly; and a growing importance to strive for social fairness and the sustainable use and protection of the natural resources.

Today, 6th year into NRLM implementation in the State, 60,000 rural households have been brought under the fold of 6619 Self Help Groups (SHGs) which have federated into 360 Village Level Organisations (VLO) at the Village level and into 15 Cluster Level Federations (CLF) at the Block Level. With an objective to create sustainable Models that will be the fibre of organic replication in all the operational Blocks, the CLF of Wokha, Longleng and Jakhama Blocks are being developed with the support of NE Resource Organisation SeSTA (Seven Sisters Development Assistance). A Community Training Centre (CTC) to be managed by the CLF is piloted at Satakha Block, Zunheboto. Prioritisation of key NRLM interventions was on Kiphire Aspirational District, SAGY Villages and Mission Antyodaya Villages.

Once an acute challenge, today the self-help principles have fostered development of trust and ownership towards promoting savings and thrift culture amongst the members. While also enhancing and expanding existing Livelihoods options whereby their income generating activities are thriving, this is contributing enormously towards the economy of their communities.

Leveraging on the rich social capital, trained members of the SHGs as 'Community Cadres' continue to drive the SHGs and their federations in strengthening their collective bargaining power towards attaining socio-economic fairness. While at the professional level, the Mission continues to expand its pool of Development

Professionals to provide technical assistance not only to the Mission Management Units but also to any poverty reduction related programs in the State.

Livelihoods intervention being multipronged, through the intervention of Start Up Village Entrepreneurship Program (SVEP), Rural Self Employment Training Institute (RSETI), and Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), the Mission is also witnessing a surge in first generation entrepreneurs running successful micro-enterprise and youths engaged in various organised sector across the country.

Echoing NRLM's objective, the State Mission will expand to the remaining 31 Blocks, focus on saturation, deepening of Livelihoods and creating multiple models in FY 2019-20. With the continuous patronage of key stakeholders and dynamic network of Mission Management Units, the State Mission is dedicated to foster the commitment, energy and drive of its wealth of Human Resources and Social Capitals to continue to bring about transformational change in the lives of the rural populace and play a pivotal role in shaping the ultimate goals of NRLM.



Athel O Lotha
Addl. Secretary, RD & Mission Director
NSRLM, Nagaland

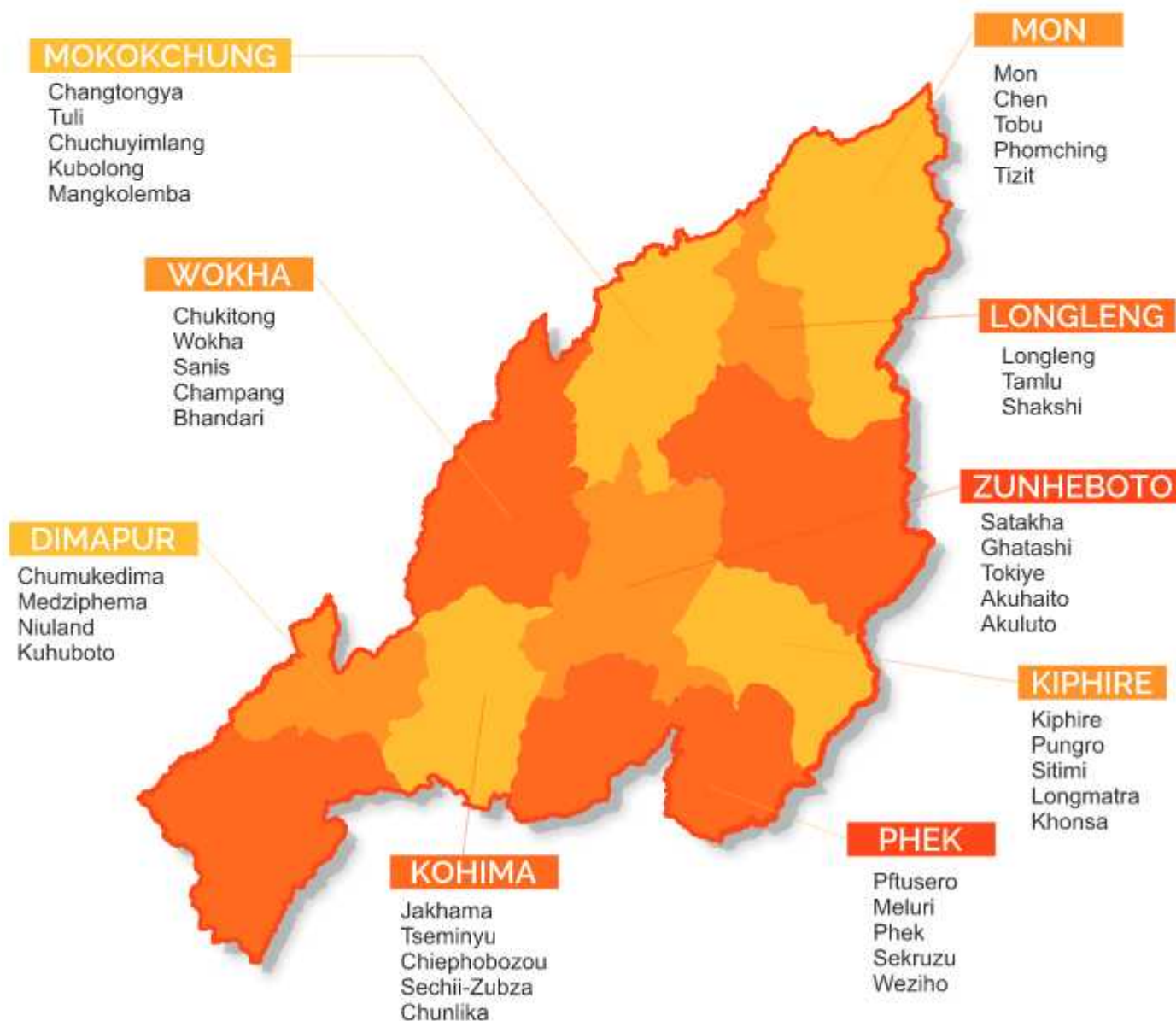
II ACTIVITIES OF FINANCIAL YEAR 2018-2019

1. SOCIAL MOBILIZATION, INSTITUTION BUILDING AND CAPACITY BUILDING

- a. **NRLM Footprint:** Of the 11 Districts in Nagaland, NRLM intervention is in 9 Districts while the two District is under NERLP. With an inclusive strategy of developing 9 Resource Blocks covering the 9 Districts and with strategic annual plans for organic expansion through this Resource Block Strategy, the State Mission has so far covered 43 Blocks and 758 Village, viz, Figure below:

NSRLM INTENSIVE BLOCKS

(Till FY '18-'19)



* Peren and Tuensang are currently under NERLP

Also, conscious effort in prioritization of key NRLM interventions was given to all 5 Blocks and 79 Villages under Kiphiri District which falls under NITI Aayog Aspirational District where focus was on 100% Block coverage and saturation.

While also ensuring coverage of 131 Mission Antyodaya Villages under Nagaland and 4 SAGY Villages viz. Seluophe and Ikishe under Chumukedima Block, Dimapur; Ketsapu Village, Phek Block, Longwa Village under Phomching Block, Mon; and Bade Village, Dhansaripar Block, Dimapur.

- b. Building and Strengthening of Community Institutions:** Intervention of NRLM scaled up to additional 14 blocks through Resource Block Strategy of Community Resource Persons (CRP) Rounds comprising of 3 Internal CRP teams for rigorous 20 days a month in each Block. The team covered 247 Villages bringing 20279 households into the fold of 2291 SHGs.

Parallel strengthening and promotion of higher level federations, i.e. 138 Village Level Organisations (VLO) and 2 Cluster Level Federations (CLF) was achieved in the existing 29 Blocks during FY 2018-19. Community Based management focus was on Community Cadre Management; Community Investment Support Funds management, and timely disbursements to its members.

At the heart of the Mission is empowering SHG members to drive the communities towards building sustainable Community Institutions for enhanced household livelihoods. In order to strengthen the Community Institutions of the Poor (SHGs, VLOs, CLFs), constant nurturing support continues to be provided at the village level. Various Sub Committees in major dimension (Monitoring Sub-Committee; Loan & Bank Linkage Sub-Committee; Social Action Sub-Committee-Includes Rights and Entitlements; Livelihoods Promotion Sub-Committee) is fostered within the VLO to strengthen the bargaining power of the SHGs in accessing various services, rights and entitlements.

Total Inclusion and Vulnerability Reduction activities were spearheaded by the VLO leaders in 221 villages resulting in increased participation of the SHG members in Village Development Plan through GPDP platform. The Mission continues to garner the active participation and support from key stakeholders.



A VLO presenting its plans at the GPDP

- c. Community Funds Disbursement and Management:** Transparency and accountability is embedded in the fibre of NRLM. Accordingly, concerted effort is taken to ensure the Community Institutions are empowered to manage their institutions, their cadres and the Community Investment Support Funds. While the VLO leaders manage its cadres, the grading of its SHGs/VLOs are overseen by its cadres.

Apart from the regular grading of the health of the Community Institutions, specific grading are conducted to access financial services for undertaking various income generating activities/asset creation as follows:

- 1 month old SHGs/VLOs/CLFs are nurtured intensively for providing one time Start-Up fund.
- 3 months old SHGs are graded for release of one time Revolving Fund (RF) to A Grade SHGs only.



Review of Bookkeeping

- 6-24 months old SHGs are graded for Bank Credit Linkages, Community Investment Fund (CIF) and Vulnerability Reduction Fund (VRF) against Micro Credit Plan (MCP).

The community cadres ensure that analysis of livelihoods basket from the MCP is done for timely disbursement of Community Investment Fund (CIF) and Vulnerability Reduction Fund (VRF). Monthly supervision is done jointly by the Staff and Community Cadres (CC) ensuring equity access of funds by its members. While ensuring monitoring utilization of funds and capturing increased income at household level by the CCs, timely repayment of Revolving Fund/CIF by the members to the SHGs/VLOs/CLFs is monitored by the VLO 'Loan and Bank Linkage Sub Committee'. Monthly review and support on efficient maintenance of Book of Records at the SHG/VLO/CLF is jointly done by the Staff and Community Cadres.

- d. Creating Models:** Development of 3 Model SHG Federations as sustainable Financial Intermediary for its member SHGs were initiated in Jakhama, Longleng and Wokha Blocks through the engagement of NE Implementing Agency- Seven Sisters Development Assistance (SeSTA). This 3 Model Cluster Level Federations (CLF) will be the Resource Federations for replicating across all the operational Blocks. In its initial 6 months intervention, it has developed 100 trained leaders from 37 Villages consisting of total 3284 SHG members.

Through a series of structured intensive capacity building, leadership is being strengthened amongst the women members with an articulate visioning of which area they want to work to bring about positive change in the lives of the women, their families and the communities. The major dimensions as identified by the CLF as their vision are but not limited to SHG/VLO/CLF Management, Health, Education, Empowerment, Promotion of sustainable livelihoods, Drinking Water and Sanitation, and Infrastructure.



- e. Developing Community Training Centre:** Coupled with the ultimate vision of communitization, the dynamic nature of the program demands a dedicated sensitive support structure to address the growing community members' multi-dimensional needs of emerging capacity building and skills. Accordingly, inching gradually towards communitization, the State Mission has initiated the development of Community Training Centre (building on lease) with seating and dorm capacity of 100 persons as a pilot project at Satakha Resource Block, Zunheboto. The centre will be equipped with all required facilities (training infrastructure, trainers/resource persons, materials) and will be operational by 1st Quarter of 2019. The CTC will be managed by CLF and will have professionals (Manger and Accountant) to oversee its management.
- f. Capacity Building- Staff and Community Level:** To strengthen skills, competencies and abilities towards nurturing efforts and achieving program quality at the Community Level, dedicated thematic National Resource Persons/National Resource Organization continues to be engaged to impart series of ToT on NRLM Thematic and emerging training needs to mission staff. To ensure deepening of core thematic interventions, the front line team (Area Coordinators) were trained and assigned thematic responsibilities (IB-CB/FI/SI-SD/Agriculture/Livestock). As a strategy to deepen mobilization, institutional strengthening and to address training needs, cross-learning visits to National Resource Organization, NE successful sites and NERLP (Peren and Tuensang) were also undertaken.

The heart of the community institutions being its members, capitalizing on the rich social capital thus created

(members and leaders of SHGs, VLOs, CLFs and its Cadres) conscientious effort continues to be put in building their capacities on various NRLM thematic, skills of advocacy and effective social influence in order to bring about transformative changes in the lives of the poor and their communities. And to foster active participation and support from key stakeholders, exposure visits continue to be undertaken.

The State Mission has structured CB Architecture in place at all levels (Staff and community level) and developed customized SHG Training Manual, Modules on IBCB, SISD-FNHW-Gender, FI, Livelihoods, MCP etc. With the dynamic nature of the program, these modules will be work in progress.



Community Training Centre (CTC)

g. **Developing Human Resource Capital:**

The dynamic nature of the program demands dedicated sensitive support structure to address the growing multi-dimensional needs of capacity building and skills inbuilt to all the 9 Resource Blocks which is strategically established at the District headquarter accessible by the DMMU, BMMU and Community Institutions. Accordingly, the State Mission continue to expand the pool of Human Resource Capital at both the Professional and Community Level in the 9 Resource Blocks. Development of Policies for hiring their services is in the pipeline. It will be in line with the existing policies under NIRD/MoRD. Empanelment of the Trainers/Resource persons will be initiated with the technical assistance from NIRD Resource Cell, Guwahati and NRPs.

At the professional level 10 State Level Trainers, 63 District Level Trainers and 225 Block Level Trainers in different thematic components (Institution Building-Capacity Building; Social Inclusion-FNHW-Gender; Financial Inclusion; and Livelihoods-Farm & Non-Farm) is being developed to address social development related capacity needs of the State.

At the Community Level, Social Capital is pivotal for facilitating quality control at the community level towards sustainable community institutions. Today, the State Mission have developed Community Cadres (110 Internal Community Resource Persons, 470 Village Facilitator, 412 Master Bookkeeper, 184 Livelihoods Community Service Providers, 18 Bank Sakhis) who have been trained and are engaged for 15 days a month to provide need-based support at the village level and also to continue the mobilization efforts of left out targeted households into SHGs until saturation is accomplished. Fostering accountability and ownership, concerted effort has been taken to ensure that the para professional social capital is from within the SHG fold. The community cadres are managed by the VLOs.

- h. Way Forward:** FY 2019-20 will focus on expansion to additional 18 Blocks, while also phasing of 13 Blocks from NERLP intervened Districts, saturation of all 3 year old Blocks and deepening of all verticals, promotion and strengthening of SHGs and their primary and secondary level federations, developing Models as Financial Intermediary & registration under appropriate Act, Community funds management, Transaction Based Accounting systems of SHGs and federations; Social Capital development & deployment, development of Community Training Centres(CTC), and empanelment of SLT, DLT and BLTs.

2. SOCIAL INCLUSION-SOCIAL DEVELOPMENT (SI/SD) Gender & FNHW (Food, Nutrition, Health, WASH-Water, Sanitation & Hygiene) / Other Social Issues

Nagaland SRLM has intently been integrating gender-conscious efforts since inception right from the concept-seeding stage by focusing on importance of role of women in the household and community. In its recruitment as well, the State Mission has ensured proportionate gender ratio wherever feasible. Through timely intervention by the NMMU, MoRD, the NSRLM began preparations for roll-out during the current FY 2018-'19 with target interventions in some districts as per the level of coverage done on gender in a particular district.

To meet the target of sensitization and training of staff, community cadres and key stakeholders as per operational strategy, Block and Community level trainings have been initiated in the 9 NRLM districts. A strategy introduced during the process of roll out of SISD implementation is the adoption of the Pilot Districts as well as selection of Pilot VLOs in all NRLM districts for more efficient streamlining of social development activities in the Mission. The purpose of piloting Gender and FNHW concentrated in some areas is to ensure awareness in the program and encourage dialogue and understand intervention requirements in these areas that can be replicated keeping in mind area-specific challenges. To further strengthen the human resource for implementation of these initiatives, area coordinators have been identified in all the Blocks as SISD in-charge and most from the Resource Blocks have also undergone training.

Sl. No.	Particulars	Status
1.	Training on Gender for Mission staff at state, district and block levels	Completed
2.	Sensitization on Gender in Resource Blocks	Completed
3.	Training of District Level Trainers and Block Level Trainers (DLT/BLT)	Completed
4.	Training of SHG leaders in Resource and Intensive Block on Gender	Completed
5.	Setting up of Social Action Committees (SACs) in VLOs	Set up in all Pilot VLOs and most VLOs in Resource Blocks
6.	Pilot districts on Gender & FNHW	4 districts selected- Zunheboto, Mokokchung, Kohima and Kiphire
7.	No. of Pilot VLOs for Gender interventions	17 VLOs selected across 9 Resource Blocks
8.	Identification and selection of Gender Point Persons (GPP) at SHG level	Completed in pilot VLOs
9.	Training of GPPs	Completed in Zunheboto
10.	Community level Training Manual on Education	Printed and distributed.
11.	Interventions in FNHW	1. Mandatory participation during VHSND initiated in all SRLM Blocks (Village Health, Sanitation & Nutrition Day) 2. Regular cleanliness drives organised by SHGs and VLOs



ToT on Gender: Aasha Ramesh, NRP for Gender with participants

Activities undertaken in FY 2018-19

1. A 3 day field visit was conducted with the NRP Gender at Jakhama Block for firsthand experience of Gender concept sensitization and training at community level.
As per the state mission's gender perspective plan, gender sensitization was completed in all the Resource Blocks.
2. Gender Training Manual on Education was published and distributed to all the mission management units, the cluster level federations and VLO offices.
3. Performance review and Planning meeting was held in New Delhi attended by SPMs (IBCB/SISD and ADPM/SRP Gender).
4. Workshop on IBCB/SISD was held in Kohima with participants from the state, district and block mission management units.
5. Social Action Committees focused on Gender & FNHW set up in most VLOs
6. A series of meetings for conducting of nutrition month of which NRLM is a member department was held. Accordingly the SRLM plan for participation was approved and information was sent to all DRDAs
7. NSRLM took part in POSHAN MAAH, nutrition month with the Districts and Blocks participating in all Nutrition related programs in convergence with nodal and member departments. NSRLM is also part of the POSHAN Abhiyaan which is an ongoing program.
8. A team of lady officers led by the SMD attended a Management Development Program for women officers at Goa organized by BIRD Lucknow.
9. Training of GPPs conducted in Satakha Block, Zunheboto with Gender NRP Smt. Aasha Ramesh
10. SPM for SISD, BPMs, ACs and CRPs of Gender Pilot Districts attended a 6 day training on Social Action Committees at Agartala, Tripura hosted by the Tripura SRLM and organised by the NMMU, MoRD
11. A 3 day state level ToT on Social Action Committees and Gender Forum was organised at RD conference hall, Kohima with staff and community participants from 9 Resource Blocks

**Gender sensitization trainings and field visits by the National Resource Person
in various locations across the Resource Blocks**



List of pilot VLOs for Gender/FNHW from across 9 Resource Blocks

Sl. No.	District	Block	Village	Name of Pilot VLO(s)	No. of SHGs
1.	Zunheboto	Satakha	1. Shena New	Amqo Kivi	6
			2. Khukiye	Vioni	9
			3. Lukhai	Thuwuni	8
2.	Mokokchung	Changtongya	1. Yaongyimsen	Timsur	10
			2. Unger	Liromedem	10
3.	Kohima	Jakhama	1. Viswema	Viswemeto	23
			2. Mima	Noupuo	20
			3. Kezoma	Pete	16
4.	Kiphire	Kiphire	1. Longthonger	Longthonger	9
			2. Amahator	Kingkularu Azikeh	15
5.	Longleng	Longleng	1. Pongching	Vangpongkoimei	11
			2. Yongshei	Pa Lachem	18
6.	Dimapur	Chumukedima	5 th Mile Model Village	5 th Mile Model	13
7.	Wokha	Chukitong	Chukitong	Chukitong VLO	18
8.	Phek	Pfutsero	Lekromi	Lekromi VLO	15
9.	Mon	Mon	1. Chui	Shakjong	18
			2. Leangha	Pashet	24
TOTAL			17	17	243

Some of the interventions exclusively initiated by SHGs/VLOs/CLFs under NRLM are:

1. Collection of vulnerability data
2. Meetings with VECs and SMCs in schools for mid-day meal schemes, drop-outs, toilet facilities etc. Sanitation drives in villages, schools and PHCs
3. VLOs are now keeping track of migration (purpose, age group, identifying issues)
4. Meeting with water and sanitation committees in the villages for intervention in provision of clean drinking water.
5. Timely checking of health centres to check availability of personnel, expiry of medicines etc.
6. Issue on 'wage disparity' identified and addressed at the Village Council Level
7. VLOs under the resource block assist the ASHA and medical personnel during immunization drives
8. Facilitating access to Old Age Pensions and inclusion of eligible women in Old Age Pension scheme
9. VLOs initiated checking on illegal sale of alcohol under the theme 'dry village'
10. VLOs initiated awareness programs on hygiene and sanitation in the villages
11. VLOs went for surprise checking at the government primary school to check staff attendance.
12. VLOs assist Anganwadi workers at the centres for distribution of food to children
13. PWD (People with disabilities) SHGs have been formed in Phapijan village and Aoyimkum village
14. Quarterly disposal of waste in the village with Village Council
15. 30% women share from GIA requested

Way forward

Under Social Inclusion, thrust would be on mobilization and identification of vulnerable groups during CRP and follow up rounds and also in existing Resource and Intensive Blocks. Norms would be relaxed for exclusive vulnerable groups. IEC campaigns for awareness generation on issues related to health and hygiene, sanitation, nutrition etc. will be intensified for FNHW interventions and in convergence with agencies (ASHA, Anganwadi workers etc.) for implementation and exposure visits for CRPs/VLO leaders to FNHW intervention states Formation of Gender Collectives and Forums in pilot VLOs and establishing Social Action Committees would be a key focus for interventions. Convergence with Gender and FNHW related agencies and departments have already begun through the POSHAN Abhiyaan programs where mobilization and participation are Partnership with ASHA/Anganwadi workers for more effective interventions in women health-related issues (ante natal care and adolescent girls menstruation and personal hygiene interventions)

To meet all these targets, 2019-'20 will be a year of intensive capacity building programs at all levels on SISD.

3. FINANCIAL INCLUSION

Introduction: Over the last few years, there has been significant progress in the initiative of poverty alleviation program through Deendayal Antyodaya Yojana-NRLM, with special reference to financial inclusion. Accordingly, DAY-NRLM is being awarded Prime Minister's Award for Excellence in Public Administration 2019 (Ref. VC Dec 5, 2019).

However, there are still a lot more effort to be put for scaling up various initiatives viz. Bank linkage, insurance cover to mitigate risk, extending pension services, spreading financial literacy, mobile banking, alternate digital channels for extending door step financial services etc. to the poor particularly in unserved and under-served areas in the State.

Progress during FY 2018-19

Credit Linkage: The State Mission achieved credit linkage totaling to 121 SHGs and amounting to Rs. 1.30 Crores up to March-end FY 2018-19 i.e. 25% achievement only. These CL were supported by 5 Banks from 14 bank branches viz. 85 SHGs from Nagaland State Co-operative Bank (NSCB), 20 SHGs from SBI, 8 SHGs from CBI, 7 SHGs from NRB and 1 SHG from Indian Bank. Among these, 70% CL was from NSCB. The State had a target of 488 SHGs for credit linkage. List of Bank branches disbursed loan to SHGs are:

Sl.	District	BANKS										Total	
		NSCB		SBI		CBI		NRB		Indian Bank		No.of SHGs	Amount (in lakh)
1	Dimapur	7	11.2	-	-	-	-	-	-	1	5.0	8	16.2
2	Kiphire	12	6.0	-	-	-	-	-	-	-	-	12	6.0
3	Kohima	2	1.5	-	-	-	-	-	-	-	-	2	1.5
4	Longleng	-	-	15	15.0	-	-	-	-	-	-	15	15.0
5	Mokokchung	35	38.9	3	6.5	8	10.5	5	5.0	-	-	51	60.9
6	Mon	5	5.0	-	-	-	-	-	-	-	-	5	5.0
7	Phek	-	-	2	2.5	-	-	-	-	-	-	2	2.5
8	Wokha	14	14.8	-	-	-	-	-	-	-	-	14	14.8
9	Zunheboto	10	6.4	-	-	-	-	2	1.7	-	-	12	8.1
No. of SHGs and amount supported by Banks		85	83.8	20	24.0	8	10.5	7	6.7	1	5.0	121	130.0

SHG Saving Bank Account: The total no. of SHGs with Saving Bank Account as on March-end was 5705 out of which the Mission has facilitated opening of 18885 individual member saving account. During FY 2018-19 altogether 8880 individual SBA/C were opened.

Bank Linkage Portal: Trainings on bank linkage portal were conducted for the District Coordinators and RRBs viz. Nagaland Rural Bank (NRB) and Nagaland State Cooperative Bank (NSCB), by NRPs. Nagaland Rural Bank (NRB) is already sharing SHG Data. The NSCB is yet to complete data uploading process but is expected for early entry into BL portal.

Bank Sakhi: Bank Sakhi (BS) policy was approved and rolled out in the State. Training was conducted for 18 SHG members in September 2018 and positioned across 18 select Banks having maximum SHG transactions of savings and credit, covering all blocks under intensive implementation. The training was supported by National Resource Persons (NRPs). A Refresher training for the Bank Sakhis was provided in February 2019 from Dimapur.

CBRM Committee: The State Mission has formed 18 Community Based Repayment Mechanism (CBRM) Committee where maximum SHG SB A/C and bank linkage has been created. All 18 Bank branches are smoothly functioning with regular monthly meetings.

Financial Literacy Programs: 37 FLCs have been conducted along with NABARD and Bank officials. To deepen financial education to the community, state policy on FL-CRPs is under consideration, and shall be rolled-out early part of current year.

Business Correspondent (BC) Sakhi: The State FI team was taken for exposure to JRLPS, Jharkhand to understand the functioning of Bank Sakhi and BC Sakhi. Considering 29 unbanked Blocks in the state, the visit enhanced the understanding of alternate banking solution, and developing state specific models for uncovered/unreached areas. The draft BC Sakhi Policy is under consideration, awaiting consent of Lead bank for onward approval and roll-out by government.

Bankers Orientation & Exposure: Altogether 10 Bankers, 5 from SBI under RBO and another 5 from NRB and CBI were offered orientation program cum exposure visit at NIRD-PR-NERC Guwahati in the month of September 2018 and February 2019 respectively.

Insurance and Pension: 205 SHG members enrolled under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), 2 members under Pradhan Mantri Suraksha Bima Yojana (PMSBY) while 100 members have been enrolled under Atal Pension Yojana (APY) scheme.

Area Coordinators—Cutting-edge staff: The State Mission organized a 5-day training for one area coordinators from all existing 43 blocks on thematic topic of Financial Inclusion in March 2019 in Kohima. Field and exposure visit was organized for the trainees. They shall, apart from their normal responsibilities, be responsible on FI initiatives in their respective Block.

SLBC: The State Mission attended two State Level Bankers' Committee meetings during this year.



Bank sakhi for SBI Zunheboto sharing her experience sitting in bank branch



Bank Sakhi positioned at Jakhama SBI, Jakhama block



Branch Manager SBI Phek with Phek block team



CBRM meeting underway at Changtongya NSCB Branch, Mokokchung



The strongest SHG from Yingsukur under Kiphire district sharing her journey of SHG through the support of SBI Kiphire



Cluster meeting with SHG leaders of Wokha block at Riphym village, Wokha, organized by NABARD

Plan for FY 2019-20

SHG SB Account: The CRP Round strategy and follow-up round shall enable sensitization and opening Saving Bank Account of the SHGs. **Credit Linkage:** Cash Credit Limit (CCL) will be encouraged to carry out their business on an ongoing basis with short term business activity. **Financial Literacy:** Pool of Ex-Bankers/Bankers as State Master Trainers and Consultants from RRBs and Cooperative Banks will be placed. **Social Security Schemes:** The State Mission shall focus on enrolling SHG members under PMJJBY, PMSBY, APY and Ayushman Bharat—health insurance, PMSYM etc. by placing Bima Sakhi in villages. **Bank Sakhi:** MBKs from amongst the Blocks will be identified, trained and placed in Bank Branches. **CBRM Committee** will be made functional to oversee repayments, monitor progress, recommend refinancing, provide support and strengthen community institutions for submission of viable plans. **Bank Managers:** The State Mission has a mandate to create platforms between Bankers and community institutions within the State enabling financial services. **Less Cash Panchayats:** The State Mission plans to facilitate financial access to unbanked areas to enable the rural population to connect to financial services through Customer/Common Service Centre for transaction of govt. schemes. **BLBC and DLCC:** The Lead District Managers (LDM) and the Block Development Officers (BDO) shall facilitate strengthening of DLCCs/BLBCs platform. **Business Correspondent (BC) Sakhi** model is truly the alternative solution to make financial services reach the unbanked blocks and under banked blocks. **Mobile Banking:** The State Mission shall put effort to bring the womenfolk to join mobile banking where there is network connectivity. The Mission shall organize **Financial Inclusion Melas** in clusters/villages and facilitate SB account opening Camps/Credit counselling/BL products/workshops/seminars/ exhibition & sale of produces etc. **Convergence:** The Mission shall develop LoU with IT&C/e-Governance, Labour Department and Insurance and Pension, and with SBI for training on SBI Mobile Apps.

4. LIVELIHOODS

With the Induction of qualified professionals from Agri. and allied backgrounds as Livelihoods Specialists in all DMMUs, the State Mission has seen significant enhancement in Livelihood activities of the SHG members. Livelihoods dedicated staff have also been placed in the Resource and first Intensive blocks. All livelihoods staff have been oriented and induction training has been completed at NIRD-PR Guwahati. Major focus being on sustainable Livelihoods Practices, the State Mission is also implementing MKSP- a sub program on livelihoods, in all nine Resource blocks across the State. The program aims at reducing drudgery among women farmers, reducing farm inputs while increasing outputs in a sustainable manner, with major focus towards NPM (Non Pesticide Management)/Organic practices.

Partnership/External Support:

The State Mission has signed MoU with MoRD empanelled NRPs (National Resource Persons) for capacity building support and deepening Livelihoods interventions, with the following outcomes being achieved:

- Develop strategic approaches for time bound Livelihoods visioning and Planning Support to the State Livelihoods Team in developing PoPs for the MKs in Agri. and allied activities
- Development of Training Manuals for the community cadres/Community Service Providers Agri. and Livestock.
- Provide constant hand holding support in Training of MKs and adoption of good/sustainable agriculture and livestock practices.

Pradan, the NSO for the State Mission continues to support the State Mission in Planning implementation of Livelihoods interventions.

Livelihoods - Farm

The implementation of MKSP in 9 Resource blocks has deepened interventions in core Livelihoods activities like Livestock & Poultry, Paddy and vegetable cultivation, and non pesticide management. To reduce drudgery in women farmers the State Mission has established custom hiring centers in the VLOs. Organic Intervention has been initiated with the identification of 18 clusters in 9 Intensive blocks. To take forward the core objectives of the Mission, Livelihoods Community Service Providers (CSPs) in all the DMMUs have been provided 4 days in-house training in different aspects of sustainable agriculture and Livestock practices. To enhance knowledge and build capacity of the CSPs, 4 batches comprising of 27 members per batch have been sent to RRTC, Meghalaya for exposure and hands-on training in different livelihoods activities.

Livelihoods - Non Farm

With the improvement in Livelihoods profiles of the SHG members, market linkage is being given special focus and to broaden the marketing outlook of SHG products; an agency - Zatar Pvt. Ltd. is being roped in to promote SHG products through Branding and Packaging. Affordable means of transportation for the SHGs have been initiated by providing interest free vehicle loans through sub scheme AGEY.

Way Forward:

With adequate Livelihoods dedicated HR in place, the State Mission looks forward to taking livelihoods to a broader level of activity. Formation of Producers organization in the VLO level for collectivization and marketing of SHG's products is to be given priority. Formation of Cluster level Federation has been initiated and setting up of PEs in each of these clusters is envisioned. HH level livelihoods activities would also focus on gender sensitive nutritional needs of the SHG members by propagating Nutrition/Kitchen gardens in a wider scale. As the State Mission scales up to other new blocks, identification, training and capacity building of livelihoods community cadres/Community Service Providers would be a priority.

Convergence :

- MGNREGA through GPDP for individual and community asset creation.
- Agriculture and allied departments for technical and machinery support.
- Department of Veterinary and Animal services for enhanced livestock and poultry activities.
- Transport department for capacity building support for AGEY.
- ICAR for technical support, organic initiatives.



Training on mushroom cultivation and produce



Poultry and piggery units at the village

5. SKILLS Deen Dayal Upadhyaya – Grameen Kaushalya Yojana (DDU-GKY)

Deen Dayal Upadhyaya – Grameen Kaushalya Yojana (DDU-GKY) is a demand- driven placement-linked skill training initiative of the Ministry of Rural Development, GoI. DDUGKY aims to skill rural youth who are poor and provide them with jobs having regular monthly wages at or above the minimum wages and seeks to promote rural livelihoods. It is a part of the National Rural Livelihoods Mission (NRLM)- the Mission for poverty reduction.

The life cycle of DDUGKY project has been grouped into several modules in Standard Operating Procedures (SOPs) for various functionaries for implementing the project in a timeline phase to ensure its success.

The Ministry has recently developed a web or mobile based application "Kaushal Panjee" for identification and registration of suitable youths to undergo various trainings. The state has a target of 6924 rural youths for FY 2018-19 to be trained and placed. It functions in a PPP (Public Private Partnership) mode in collaboration with Training Partners.

Kaushal Panjee Skill Register – is a candidate friendly enrollment initiative for rural skilling. Registration can be done through CSCs, SHG Members, Panchayat/ Block Officers or directly by candidate. Kaushal Panjee counters /kiosks will be set up in all the Blocks as well as at the State event for registering & mobilizing youth for DDUGKY/ Skill Development.

SRLM, Nagaland DDUGKY has engaged four Project Implementing Agencies (PIAs) till March 2019 with total candidate sanction target of 2940 (FY2018-19). The selection process of Project Implementing Agencies (PIAs) is executed in stages by appraisal agencies as Central Technical Support Agencies (CTSA) empaneled by the MoRD.

Sensitization & Mobilization: As per the target allotted mobilization of candidates is done in the blocks and villages by the SRLM and PIAs supported by Administrations and Village Councils.

Capacity Training to SRLM & PIAs: Training on Kaushal Panjee and SOPs is continuously conducted for SRLM and PIAs in all stages for successful implementation of the programme.

Counselling of candidates & Parents : Skilling and placement in the State is a challenge for the State as many candidates are not willing to go out of the State for work. Therefore the counselling sessions are conducted at all times for both candidates and parents for support by the SRLM & PIAs.

DDUGKY project commenced the training in September 2018 with four PIAs. Till March 2019, 467 candidate trained, 236 placed in different sectors and 537 undergoing training. Status report shown below table :-

DDU-GKY PROJECT STATUS AND ACHIEVEMENT REPORT TILL 31st MARCH 2019

Sl No	District	Approved Target	Total Trained	Placed	Under-going
1	Kiphire	260	29	14	13
2	Phek	280	15	11	46
3	Peren	130	0	0	14
4	Mon	330	37	32	51
5	Tuengsang	180	2	0	12
6	Dimapur	280	63	49	103
7	Kohima	380	56	8	77
8	Wokha	270	66	24	50
9	Mokokchung	280	91	40	58
10	Zunheboto	270	44	37	70
11	Longleng	280	64	21	43
	Total	2940	467	236	537



Signing of MoU with a PIA



Sensitization on mobilization of kaushal panjee app.

REPORTS FROM THE PROJECT IMPLEMENTING AGENCIES (PIAS)

a) e-Centric Solution Pvt. Ltd.

e-Centric Solutions Pvt. Ltd. Training Centre is located in 7th Milestone apartment, 2nd floor Chumoukedima, Dimapur, Nagaland -797103. ECentric is primarily focused on e-governance projects in India that are growing at a triple digit growth rate every year and off-shoring solutions ranging from strategy consulting, business analysis, project management, software development, software implementation, maintenance and support. 5 (Five) months courses include Domestic Data entry Operator (DEO), Domestic Non-Voice (CRM) and Soft skills and English.

Ecentric solutions Pvt. Ltd. 1st batch commenced on 26th September 2018, Inaugurated by NSRLM with 4 domains, each domain consists of 35 trainees, 10 females and 25 males and the strength of 4 domains was 140 Trainees, 100 males and 40 females, of which 106 trainees went for placement with the total placement percentage at 86.88%. The 2nd Batch commenced on 27th March 2019, with 4 domains each domain consist of 35 trainees, 10 females and 25 males and the strength of 4 domains is 140 Trainees, 100 males and 40 females.

Trades/ sectors : CRM/DEO
 Target Approved : 600
 Commencement date : 22nd September 2018

Sl.No	District	Target	Total Candidates trained	Total Placed	Undergoing training	Dropouts
1	Kohima	100	01	01	01	00
2	Dimapur	100	28	24	68	01
3	Mon	100	35	31	21	02
4	Kiphire	100	9	06	04	02
5	Zunheboto	100	39	34	11	01
6	Phek	100	11	10	20	02
	Total	600	123	106	125	08



I.T. class in session



Centre staff with first batch trainees



Trainees after the placement

b) Gyanjyoti Foundation

Gyanjyoti Foundation training centre in Nagaland is located at 6th Mile Sovima, Opposite to Essar Petrol pump. The objectives of the centre is to provide professional education, skill development and training that is holistic and help students/ working people to be certified, competitive and knowledgeable in their area of practice. The motto of the institute Learn-And-Lead, very clearly lays out the path for professional growth. Gyanjyoti Foundation focuses on short term, modular courses/ vocational courses that can help apprentices and professionals in a short time span.

Gyanjyoti Foundation DDU-GKY training centre in Dimapur offers courses in hospitality sector- Food & Beverages/ Housekeeping. The Training duration is 4 months including 15 days of On- Job Training (OJT). The approved sanction target candidates for Gyanjyoti Foundation is 400 out of which 200 candidates have been trained till date.

The First Batch commenced in September 2018, with 60 candidates, out of which 59 candidates have been placed in different cities.

Trades/ sectors : Food & Beverage Service and Hospitality Assistant
Target Approved : 400
Commencement date : 01/06/2018

Sl.No	District	Target	Total candidates trained	Total Placed	Undergoing training	Dropouts
1	KOHIMA	100	7	6	42	1
2	WOKHA	100	0	0	22	0
3	LONGLENG	100	18	15	33	6
4	MOKOKCHUNG	100	34	29	33	4
	Total	400	59	50	130	11

Exposure Trip of three batches



Placement



Gags, Bangalore



St. Marks, Bangalore



Sweeties House Mafia, Bangalore

c) Nagaland Tool Room & Training Centre

Project Monitoring Agency: NSRLM & NABCONS.

About the PIA: The Nagaland Tool Room & Training Centre (NTTC), Dimapur (A Govt. of Nagaland Society, Deptt. of Industries & Commerce) was established in 2006 by the Govt. of Nagaland with the assistance from the MSME, Govt. of India. NTTC, Dimapur is an ISO certified institute, approved by AICTE, New Delhi and is an affiliated Training Partner to various Sector Skill Councils (SSCs) such as Capital Goods Skill Council (CGSC), Automotive Skill Development Council (ASDC), Construction Skill Development Council (CSDC), Furniture & Fittings Skill Council (FFSC) to provide quality training and skill development as per norms of the National Skill Development Corporation (NSDC) in compliance with NSQF. NTTC has made proven track record in job placement across India and many youths have ventured out as entrepreneurs, earning as daily wage earners as well as joined various organizations for their livelihood. So far about 4000 plus youths have been trained and about 70-80% have been placed successfully since inception.

NTTC has been selected to impart job-oriented skill training of the following courses:

1. Mechanic (Automotive Service Technician)
2. Welder (Assistant Manual Metal Arc Welding)
3. Carpenter (Wooden Furniture)
4. Assistant Electrician
5. CNC Operator-Vertical Machining Centre

The first batch in Mechanic (Automotive Service Technician) with 34 numbers of trainees has been successfully completed. Meantime, the other training job roles are presently undergoing simultaneously in full swing.

Status of the training programme under the project as on 31st March 2019 is summarized below:

Table - A

Sl. No.	Name of Course	No. of trainees enrolled	No. of trainees undergoing	No. of trainees trained
1	Mechanic (Automotive Service Technician)	70	35	34
2	Welder (Assistant Manual Metal Arc Welding)	30	24	0
3	Carpenter (Wooden Furniture)	35	35	0
4	Assistant Electrician	35	35	0
5	Machine Operator (CNC Milling)	25	21	0
Total of Trainees		195	150	34

Table - B

Sl. no	District	Target	Total candidates trained		Total Placed	Undergoing training		Dropouts Centre 1 = C1, Centre 2 = C2
			Centre 1	Centre 2		Centre 1	Centre 2	
1	Kiphire	60	11	0	Not yet	4	5	2 (C1)
2	Phek	80	3	0	Not yet	12	12	0
3	Peren	80	0	0	Not yet	7	0	3 (C1)
4	Mon	80	1	0	Not yet	13	3	1 (C1)
5	Tuengsang	80	1	0	Not yet	6	4	0
6	Dimapur	80	5	0	Not yet	11	10	2 (C1)
7	Kohima	80	4	0	Not yet	7	7	1 (C2)
8	Wokha	70	3	0	Not yet	11	10	2 (C1)
9	Mokokchung	80	3	0	Not yet	12	3	0
10	Zunheboto	70	2	0	Not yet	2	7	0
11	Longleng	80	1	0	Not yet	1	3	0
TOTAL		840	34			81	69	11

Total number of Students undergoing training is 150

Job Placement: For real time exposure and in depth knowledge in the field that aims to train and orient the students about the work and their future career, NTTC puts in efforts to provide quality and job-oriented training as per the industry/market requirements to ensure youth are job-ready for gainful employment.



The skill training programme commenced on 25th October 2018. The official launching ceremony was graced by Smti. Lithrongla G. Chishi, IAS, Commissioner & Secretary, Department of Industries & Commerce on 10th November 2018.

Resource person Mr. Fredy Bodmer from Sweden, posing for lens with DDU-GKY students after the interactive session.

Theory and Computer classes of different trades



Practical Classes of different trades



Industrial visits and extra-curricular activities



Trades/ sectors : Automotive service technician, CNC machine operator, Asst. MMAW (Manual Metal Arc Welding), Asst. Electrician, Carpentry
Target Approved : 840
Commencement Date : 25/10/18 (Centre 1) 05/02/19 (Centre 2)

d) Pinnacle Skills

Society for Education, Empowerment & Development

Trades/ sectors : Tourism & Hospitality Sector – Front Office Associates Housekeeping Attendant – Manual Cleaning Beauty & Wellness Sector – Assistant Beauty Therapist Telecom Sector – Customer Care Executive – Call Centre

Target Approved : 1100

Commencement Date : 29-10-2018

Sl. no	District	Target	Total candidates trained	Total Placed	Not Interested for placement	Undergoing training
1	Kohima	100	1	1	0	20
2	Phek	100	1	1	0	2
3	Zunheboto	100	3	3	0	50
4	Dimapur	100	30	25	5	14
5	Longleng	100	6	6	0	6
6	Tuensang	100	1	0	1	2
7	Mon	150	1	1	0	14
8	Kiphire	100	9	8	1	0
9	Mokokchung	100	17	11	6	10
10	Wokha	100	41	24	17	7
11	Peren	50				7
	TOTAL	1100	110	80	30	132

Pinnacle Skills Training Centre, 7th Mile has been set up under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) youth employment scheme of the Ministry of Rural Development, Government of India. The scheme is initiated through Nagaland State Rural Livelihood Mission (NSRLM). Pinnacle Skills training centre offers courses in Beauty & Wellness, Tourism & Hospitality and Telecom Sectors. The duration of the courses are 3 months after which job placements is provided.



On 15th Nov. 2018 Dr. Nicky Kire, Advisor for Rural Development inaugurates Pinnacle Skills DDU-GKY Centre at 7th Mile, Mrs. Athel O. Lotha, Mission Director, NSRLM & Dr. John Murry, Chairman Pinnacle Skills also attended the programme.



Pinnacle Skills - Spa Therapy lab



Pinnacle Skills - Housekeeping lab



Beauty & Wellness trainees as beauty therapists at Gold Leaf Spa, Gurgoan, Delhi



Housekeeping Attendant Trainees placed as Room Attendant at Intellistay Hotels, Bangalore



Front Office Associate trainee placed as Guest Service Associate at Hotel Ginger, Chennai



Housekeeping attendant trainees placed as junior houseman at Bank of New York Mellon, Pune.



Beauty & Wellness trainees as beauty therapists at VLCC, Silchar, Assam



Front Office Associate Trainee Placed as Guest Service Associate at Sarovar Portico, Bangalore

6. ENTERPRISE START-UP VILLAGE ENTREPRENEURSHIP PROGRAM (SVEP)

Background

In India, more than 90% of the working population is engaged in the unorganized sector. In the case of rural areas, a large section is self-employed and agriculture has served as one of the major sources of income for villages. However, agriculture comes with many uncertainties and is not an income source for landless households. It has been experienced that, poor families require 3-4 different income sources to get out of poverty. Amongst these the non-farm livelihoods, skill based work and small enterprises are important sources of income.

It has been realized that in the absence of adequate business skills like understanding of market, domain knowledge, accounting, costing skills and lack of financial support, these micro/nano enterprises struggle to survive and often either fail or become stagnant generating sub optimal incomes. The plight increases in case of the poor as they do not have linkages with financial institutions.

In order to solve this problem and to provide support to small enterprises and skill based workers, both in terms of training and credit support, in the Budget session of 2014-15 on July 10th, 2014 the Honorable Finance Minister initiated the idea of Start-up village entrepreneurship programme. As stated, "I also propose to set up a "Start-up Village Entrepreneurship Programme" for encouraging rural youth to take up local entrepreneurship programs.

The key objectives of SVEP are:

- a. To enable rural poor to set up their enterprises, in its proof of concept phase, by developing a sustainable model for Village Entrepreneurship promotion through integrated ICT techniques and tools for training and capacity building, enterprise advisory services and to provide loans from banks/SHG & federations.
- b. Develop local resources by training a pool of village level community cadre (CRP EP) and build the capacity of the NRLM and SHG federations to monitor and direct the work of the CRP EPs.
- c. Help the rural entrepreneurs to access finance for starting their enterprises from the NRLM SHG and federations, the banking systems including the proposed MUDRA bank.

NRLM strategy and SVEP:

The NRLM SHG's and federations are a critical pre-requisite for the implementation of the SVEP project.

These community based institutions provide help in the identification of the potential entrepreneurs and the common resource persons (CRP EPs), and also monitor the work of the Community Resource Persons (CRP-EP's). Post the starting of the enterprise and providing credit to it, the community based institutions also monitor the progress of the enterprise and its repayment along with the CRP-EP.

PIA route:

SRLMs should identify Project Implementation Agencies (PIAs) from among qualified non-governmental organizations, civil society organizations, technical Institutions, and community based organizations etc., to take up implementation in select areas.

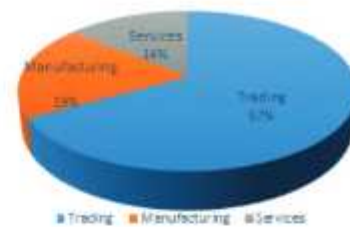
SVEP in Nagaland:

SVEP, in Nagaland, was launched in Nov, 2015 and is being implemented in Jakhama and Chumukedima Blocks. With a consolidated target of 4000 (2400 in Chumukedima and 1600 in Jakhama), an average of 63% of the target has been achieved as on March 2019.

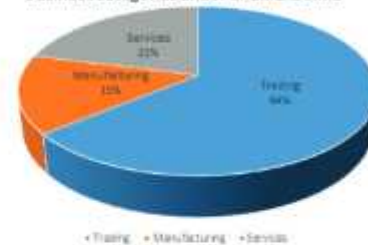
Entrepreneurs Associates (EA), a reputed organization that is engaged in supporting local entrepreneurs in Nagaland, is the PIA of SVEP in Nagaland.

Upto March, 2019		Jakhama	Chumukedima
1	Target achievement	987	1539
2	% of target achievement	62	64
5	Male entrepreneurs	139	193
6	Female entrepreneurs	848	1346
7	New Business	797	1104
8	Existing Business	190	435
9	No. of entrepreneurs availed loans from banks, other MFIs	0	0
10	Number of individual enterprises	987	1526
11	Total loan amount sanctioned	15,450,600/-	33,990,000/-

Business categories under SVEP Jakhama



Business categories under Chumukedima



CASE STUDY

Name of the Entrepreneur : **Vichübeinuo**
 Name of the Enterprise : **Variety Handloom Shop, Chumu ward-III**
 New/ Existing : **Existing**
 Year of starting business : **2014**
 Initial Investment : **90,000/-**
 Loan from SVEP : **Rs 50,000/-**
 Profit per month : **Rs. 60,000/-**

Vichübeino is a 50 year old businesswoman from Tenyiphe-I village .Her family comprises of her husband and 5 children. She runs a small handloom shop at Chumukedima ward-III and is a First Generation Entrepreneur who started off with very little knowledge about running a business. She would often struggle to make ends meet with little income and a large family to look after. However, on learning from her SHG that SVEP is providing loans and imparting trainings to local entrepreneurs, she decided to give it a shot. Money was also a factor but it was her zeal to learn basic business ethics that made her gravitate towards SVEP. Upon receiving a loan of Rs,50,000 /- and more importantly after undergoing basic business skills training, she expanded her handloom shop where she sells different traditional attires, wools, necklaces, traditional neck- ties, bags, products of handloom etc. Currently 3 weavers are employed under her . She now earns around Rs. 60,000/-per month and with the income she gets from her business she has also started rearing pigs .



7. HUMAN RESOURCE

Blocks covered during FY 2018-19

Nagaland State Rural Livelihoods Mission in its 6th year of implementation has scaled up to additional 14 New Intensive Blocks during FY 2018-19 bringing coverage to a total of 43 Blocks (9 Resource Blocks & 34 Intensive Blocks) across 9 Districts. Listed below are the 14 new blocks covered:

Name of Districts	New Intensive Blocks		
	Name of Blocks	No. of Villages	No. of HHs
Dimapur	Kuhuboto	39	1807
Kiphiri	Longmatra	9	570
	Khonsa	16	648
Kohima	Sechü-Zubza	13	2226
	Chunlikha	13	3033
Mokokchung	Mangkolemba	11	3278
	Longchem	11	1267
Mon	Phomching	13	3339
	Tizit	19	3982
Phek	Sekruzu	14	1755
	Weziho	18	1342
Wokha	Bhandari	29	2430
Zunheboto	Akukaito	16	1602
	Akuluto	17	1478
Total		231	28760

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

Recruitment & Induction

In the light of increasing number of blocks, the following personnel have been engaged:

- 2 Program Managers (SVEP; MIS) were engaged internally from the existing BPM-SVEP and District Coordinator-MIS, through performance evaluation and personal interview by the Selection Committee, NSRLM.
- 14 Block Program Managers (BPMs) were engaged internally from the existing Area Coordinators through a process of performance appraisal and personal interview by the Selection Committee, NSRLM.
- 75 Area Coordinators (General) were recruited from the open market through written test and personal interview by the Selection Committee, NSRLM.
- 36 Area Coordinators (Livelihoods) from Agriculture and Allied background were engaged through screening and personal interview by the Selection Committee.
- 15 Accountant Cum Data Entry Operators (DEO) were recruited from the open market through written test and personal interview by the Selection Committee, NSRLM.

Induction Training and Immersion

Induction Program was conducted for the new recruits starting from last week of September which comprised of 4 phases: The First Phase was in-house training of 3 days where various thematic components under NRLM was covered. The Second Phase was 3 days of Participatory Rural Appraisal (PRA) Training, which involved 1 day classroom activity on theory and practices and the next 3 days on application of PRA tools in the field/village. The Third Phase was 15 days attachment at Resource Block and the Fourth Phase was 15 days village stay at respective places of posting. Home visits, attending meetings with Community Institutions, Building Rapport, documentation and Reporting were part of the activities during such stays. Altogether the entire process of Induction involved 37 days. The Block teams were then engaged in the CRP (Community Resource Persons) round, follow-up and nurturing of the CRP round covered villages, through promotion of higher level institutions.

Thematization of cutting edge staff

Thematic Restructuring of cutting edge staff at the Saturated Blocks has been done for deepening interventions by assigning Area Coordinators as dedicated thematic in-charge of Social Inclusion/Social Development-Gender/Food, Nutrition, Health and WASH (water, sanitation and hygiene) (SI/SD/Gender/FNHW), Institution Building & Capacity Building (IB/CB) and Financial Inclusion (FI).

Performance Management System

An orientation of Performance Management System and rolling out of Staff Performance Plan & Assessment (SPPA) was done in the month of April 2018, where Appraisal was done based on Objectives and Results. Performance Appraisal provides feedback to the staff on their performance including Recognition, development through Capacity Building to fill in the skill gaps and de-selection, if and when required. Feedback enables staff to enhance efforts and make any required midcourse corrections.

Scope of PMS

The Performance Management System (PMS) applies to the SMMU, DMMU and BMMU and would cover all those who are drawing their salary from the Society, i.e. those who are on deputation from government as well as those who have been recruited from the open market.

The Managers/Supervisor and the Team Members will share accountability for performance by jointly agreeing on common set of goals i.e., what they need to do and how they need to do it, in line with NSRLM AAP. They jointly implement the agreed plans/targets and monitor outcomes.

Steps involved in SPPA

- SPPA Form will be submitted in the 1st month of every financial year (April)
- Mid-term review/ appraisal during the 6th month into the year (September)
- Final appraisal/ assessment on the 12th month of the year (March)

Appraisal sessions are opportunities to monitor employee development plans and performance plans. They are also opportunities to affirm good performance and to identify potential performance problems. Moreover, Appraisal sessions can examine how learning is being applied to work, and if a mentoring relationship would be helpful.

Outcome based on SPPA score

- Staff members who fall under Positive Contributor will be rewarded with Annual Increment as approved in the HR Manual.
- Staff members who fall under Needs Improvement will not receive their Annual Increment.
- Staff members who fall under Unsatisfactory Contributor are disengaged forthwith.

Note: Staff members who fall under Needs Improvement for 2(two) consecutive years will be disengaged herewith.

HR Hygiene

- Constitution of Grievance Redressal Committee (GRC) at all Management Units, to address grievances relating to work environment.
- Internal Compliant Committee (ICC) constituted at all levels to address any cases of sexual harassment in line with "The Sexual Harassment of Women at workplace (prevention, Prohibition and Redressal), Act 2013"
- All the employees under the Mission have been covered by Medical and Accidental Insurance.

Internship for Students

As part of their academic curriculum, some student of MSW/M.A. (RD) from Bosco Institute, Jorhat: Assam, St. Edmunds College, Shillong: Meghalaya and University of Science and Technology, Shillong: Meghalaya were placed under the State Mission.

**Human Resource in Position as on 31st March 2019 under
DAY-NRLM, SVEP and MKSP**

Sl.No	Position	No. of Position filled	Total
State Mission Management Unit (SMMU)			
1	State Mission Director (SMD)	1	35
2	Additional Mission Director (AMD)	1	
3	Chief Operating Officer (COO)	2	
4	Senior Accountant	1	
5	State Project Manager (SPM)	8	
6	Project Manager (Program Manager)	4	
7	Office Manager/Program Assistant	3	
8	Steno to MD/AMD	2	
9	Support Staff	13	
District Mission Management Unit (DMMU) – 9			
1	PD/DMM & DPO/DPM	18	72
2	District Coordinator - FI	9	
3	District Coordinator- MIS	9	
4	Functional Specialist - Livelihoods	18	
5	Accountant	9	
6	Support Staff	9	
Block Mission Management Unit (BMMU) – 43			
1	BDO/BMM	43	364
2	BPM	43	
3	Area Coordinator	147	
4	Area Coordinator (Livelihoods)	36	
5	Accountant	9	
6	Data Entry Operator	9	
7	Accountant Cum Data Entry Operator	34	
8	Support Staff	43	
Grand Total			471



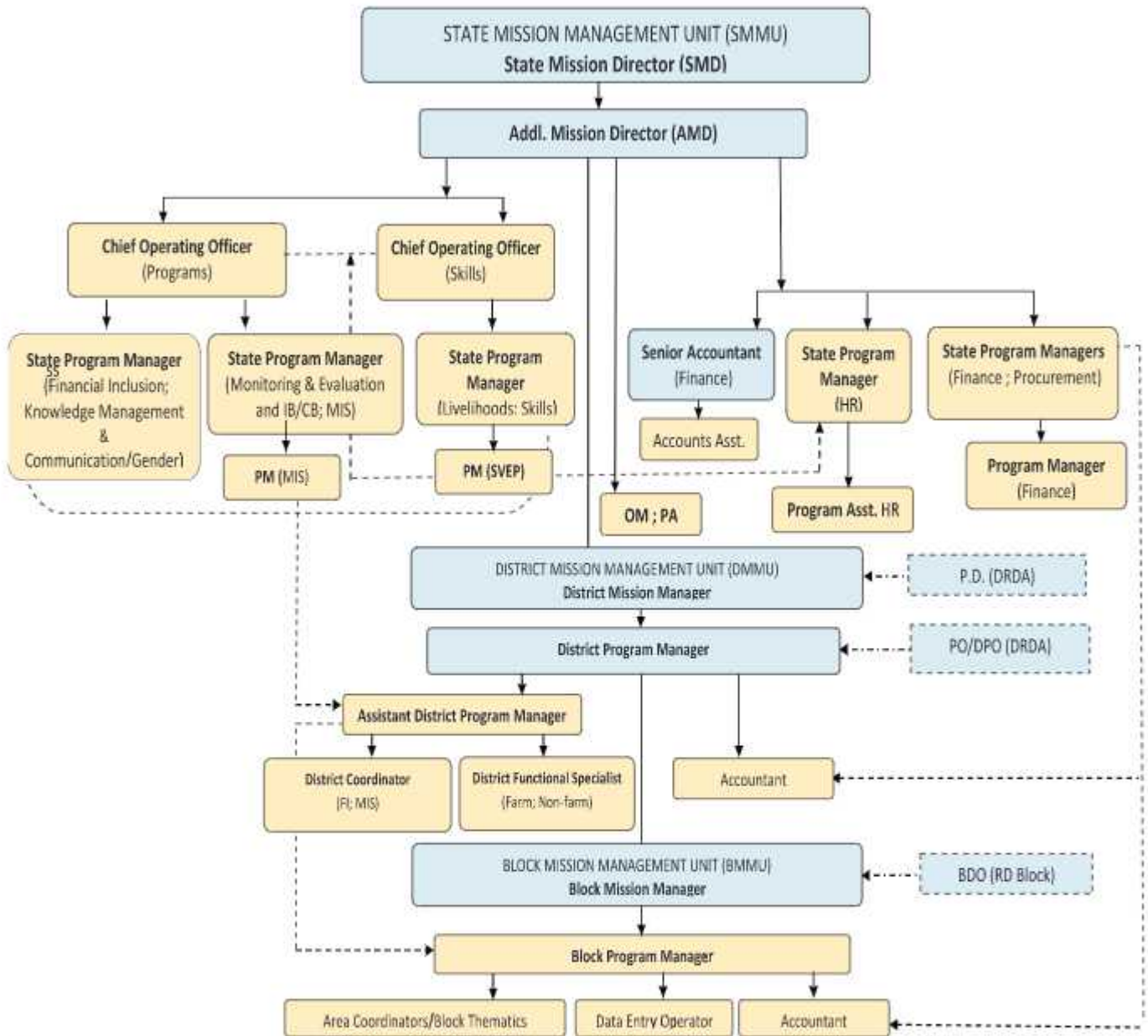
Induction of Area Coordinators



Field visit and exercise for village mapping facilitated by Resource Person



ORGANOGRAM NAGALAND STATE RURAL LIVELIHOODS MISSION



Government Servants

**Highlighted ones are from deputation/parent department*

8. FINANCE

Proper financial management is key to ensuring stable systems for any organization. With this in view, 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 2018-19, a series of trainings and hands-on interactions were organized for the team.

Induction Program:

A four days Induction Program was conducted at Kohima, for the newly appointed Accountants and Data Entry Operators (DEO). They were sensitised on their roles and responsibilities as Accountant cum DEO and were given intensive trainings on Financial Management, Accounting, Data Management for MIS, Office Management and Book Keeping. The program included mock trials where each and every participant was given one-on-one training on their job responsibilities.

PFMS:

As per directives from the Government of India, NSRLM also conducted a one day Sensitization Program on PFMS for all the SMMU Staff. Trainings have been conducted by the Finance Department (PFMS Cell) for the SMMU Finance and Accounts team for implementation of PFMS for NSRLM. Currently, the State and District units have been registered under PFMS and further trainings will be conducted for implementation of PFMS at all levels (SMMU, DMMU and BMMU) in the next Financial Year.

Review Meeting and Revision of IUFR as per Audit:

A Review Meeting cum Revision of Interim Unaudited Financial Report was conducted at Kohima, from 18-20 March 2019, for the Accountants of NSRLM. A thorough overall review of all the District and Block Units was conducted, where staff performance and various problems faced by the District and Block units were also discussed at length. The Accountants were then trained on how to check and revise their Financial Reports (IUFR) according to the Audit Reports of their respective District and Block Units.



Participants being addressed by SPM (Finance) and PM (MIS)



Participants being trained by SMMU Accounts Assistant



Participants with the SMMU Staff



Review and Discussions for the Accountants

9. Monitoring & Evaluation/Management Information System (M&E-MIS)

A. MONITORING & EVALUATION FOR FY 2018 – 19

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

Monitoring Mechanisms

- a. Accountability in institutions of the poor through periodic grading and quarterly internal audit
- b. Internal review mechanisms at various levels:
 - Monthly planning, process reporting and internal review at the 43 Blocks, 9 Districts and at the State Level
 - Quarterly Planning/Program Monitoring and Support visit from SMMU to the Blocks and Districts
 - SMMU Systems supervision visits to DMMUs and BMMUs from time to time
 - Monthly field visits by staff/officials at BMMU
 - Joint Half-yearly/Annual Review at the SMMU
 - Review and Consultation workshops with various stakeholders; and
 - Meetings of Executive Committees, Governing Bodies, and Coordination Committees at SMMU

B. MIS Activities during 2018-19:

i. Monthly uploading of data in NRLM portal:

The State Mission has developed data flow management at different levels which has been implemented successfully. In spite of connectivity issue in the state, the team is able to capture the data on time and has been reporting to the MIS portal promptly. During FY 2018 – 19, the Mission has uploaded more than 2500 SHGs, 140 VLO and 14 CLF profiles, 600 Community cadres' profiles and updated more than 20,000 SHG members' profiles. The State has also put more emphasis on Individual Bank Account and Aadhaar seeding as directed by the Ministry. The State has updated 15,000 Members profile, opened more than 8000 individual Bank account and Aadhaar seeded 5000 individual Bank Accounts.

ii. Monthly Progress Report (MPR):

MPR being the only report to monitor the progress of the Mission, the State has put efforts to streamline the data capturing and data flow, strict adherence to timeline and ensure capturing of all thematic data. The State is using the MPR for monitoring the progress and performance of all levels, thematic indicators and also addressing the critical gaps of the Mission.

iii. Fund Disbursement Module (FDM):

The State has adopted and trained all the MIS team on the usage of FDM. During FY 2018 – 19 State has processed 1009.18 Lakh of Community Investment Support Fund through FDM.

iv. Transaction Based Digital Accounting System (TBDAS):

Rolling out TBDAS is crucial in monitoring the performance of the primary and secondary Institutions, enhances the quality of bookkeeping, simplify accounting system and increase transparency and accountability in CBOs functioning. The digital accounting also enhances the creditability of CBOs among various stakeholders viz., SHG members, federations, financial institutions and line departments. It also facilitates effective decision making at SHG, federation and Mission levels.

During FY 2018 – 19, the State has developed state specific SOPs and circulated to all the MMUs. To achieve the targets, the State Mission has identified, trained and engaged 178 Master Bookkeeper cum Data entry users across 18 blocks. However the state could achieve 24% against the target and was able to roll out in 9 Intensive blocks.

v. Staff Capacity Building & Training:

To ensure real time data capturing, dissemination of the progress and achievement at all levels, for effective review and monitoring on the progress of the Mission, the State continues to focus on the capacity of the MIS professionals.

The State has conducted refresher training to 9 District MIS and 29 Block DEOs in MIS application and TBDAS. 14 new DEOs were inducted and given orientation and training on different Modules of MIS application and TBDAS during FY 2018 -19. Also, the MIS team conducts reviews, training and orientation of all level on MIS, TBDAS and other MIS Applications quarterly and time to time on the changes made to the application.

Physical and Financial Achievement during 2018 - 19

S. No.	Indicators	Achieved during 2018 - 19	Cumulative Progress
A.	Coverage and Community Institutions		
1	No. of new Blocks in which Intensive Strategy was Implemented	14	43
2	No. of new villages in which intensive strategy was initiated	247	773
3	No. of Households mobilized	21430	59448
4	No. of SHGs formed	2414	6670
5	No. of VLOs formed	140	364
6	No. of CLFs/BLFs formed	2	15
7	No. SHGs received Start up Cost	1905	3843
8	Total amount of Start up cost (in Lakh)	38.1	76.86
9	No. VLOs received Start up Cost	156	319
10	Total amount of Start up cost (in Lakh)	93.6	191.4
11	No. CLF/BLF received Start up Cost	9	15
12	Total amount of Start up cost (in Lakh)	9	15
B.	Financial Inclusion		
13	Total Amount of Saving Mobilized in all SHGs (in Lakh)	206.52	623.31
14	No. of SHGs received Revolving Fund	1828	4718
15	Total amount of Revolving Fund (in Lakh)	274.2	707.7
16	No. VLOs received CIF	107	239
17	Total amount of CIF (in Lakh)	329.89	1148.74
18	No. VLOs received VRF	73	236
19	Total amount of VRF (in Lakh)	84.49	296.89
20	No. of Federation received CIF	4	4
21	Total amount of CIF (in Lakh)	179.90	179.90
22	No. of SHGs accessed to credit Linkage	121	467
23	Amount of Credit Linkage (in Lakh)	130	426.44
C.	Social Capital (Community Professionals)		
24	No. of Master Book Keepers	129	418
25	No. of Village Facilitators	128	432
26	No. of Master Book Keepers cum Village Facilitators	19	42
27	No. of Bank Sakhi	18	18
28	No. of CSP (Livestock)	140	140
29	No. of CSP (Agriculture)	132	132
30	No. of CRP - EP	7	34

Social Mobilization

Sl. No	District Name	No. of SHGs formed during FY - 2018 - 19	Cumulative Progress of SHGs	No. of Households mobilized during FY - 2018-19	Cumulative Progress of Households Mobilized	No. of VLOs formed during FY - 2018 - 19	Cumulative Progress of VLOs	No. of CLF/BLF formed during FY - 2018 - 19	Cumulative Progress of CLF/BLF
1	Dimapur	212	887	1798	8220	13	48	0	4
2	Kiphire	188	595	1551	4964	6	29	0	1
3	Kohima	278	774	2316	6563	27	48	0	1
4	Longleng	18	338	155	3040	1	18	0	1
5	Mokokchung	251	669	2119	5399	22	42	0	1
6	Mon	575	1121	5610	11059	0	29	0	1
7	Phek	558	1039	4980	9282	32	63	0	1
8	Wokha	155	609	1289	5278	26	50	1	3
9	Zunheboto	179	639	1612	5649	13	37	1	2
Total		2414	6671	21430	59454	140	364	2	15

Community Support Fund

Sl. No	District Name	No. of SHGs provided	Start up Cost	Amount of Start up Cost (In Lakh)	No. of SHGs provided	Revolving Fund	Amount of Revolving Fund (In Lakh)	No. of VLOs provided	Start up Cost	Amount of Start up Cost (In Lakh)	No. of VLOs provided	Community Investment Fund	Amount of Community Investment Fund (In Lakh)	No. of VLOs provided	Vulnerability Reduction Fund	Amount of Vulnerability Reduction (In Lakh)	No. of CLF provided	Start up Cost	Amount of Start up Cost (In Lakh)	No. of Federation provided	Community Investment Fund	Amount of Community Investment Support Fund (In Lakh)	Total Amount (In Lakh)	
1	Dimapur	125	2.5	120	18	12	7.2	4	9.45	4	4.05	0	0	0	0	0	0	0	0	0	0	0	0	41.20
2	Kiphire	164	3.28	129	19.35	15	9	19	71.93	11	15.08	1	1	1	35.39	155.02								
3	Kohima	273	5.46	332	49.8	28	16.8	7	19.43	7	8.33	0	0	1	68.01	167.82								
4	Longleng	48	0.96	89	13.35	5	3	5	19.65	2	3.60	1	1	1	58.45	100.01								
5	Mokokchung	218	4.36	219	32.85	24	14.4	3	6.30	3	2.70	1	1	0	0.00	61.61								
6	Mon	368	7.36	319	47.85	11	6.6	11	36.75	11	15.75	1	1	0	0.00	115.31								
7	Phek	348	6.96	211	31.65	35	21	41	123.45	24	24.30	1	1	0	0.00	208.36								
8	Wokha	202	4.04	202	30.3	18	10.8	7	14.96	7	6.41	2	2	1	18.06	86.58								
9	Zunheboto	159	3.18	207	31.05	8	4.8	10	27.98	4	4.28	2	2	0	0.00	73.28								
Total		1905	38.1	1828	274.2	156	93.6	107	329.89	73	84.49	9	9	4	179.90	1009.18								

Credit Linkage during FY 2018 - 19

Sl. No	District Name	Total no of SHGs accessed to Credit linkage	Total Amount (In lakh)
1	Dimapur	8	16.20
2	Kiphire	12	6.00
3	Kohima	2	1.50
4	Longleng	15	15.00
5	Mokokchung	51	60.90
6	Mon	5	5.00
7	Phek	2	2.50
8	Wokha	14	14.80
9	Zunheboto	12	8.10
Total		121	136.00

10. CONVERGENCE/PARTNERSHIP/COLLABORATION

No single entity can eradicate poverty. It requires concerted collective efforts from different entities to come together to build synergies between wide range of poverty alleviation programmes to address different dimensions of poverty and deprivation through Convergence/Partnership/Collaboration. The Mission Management Units across the 9 Districts continues to work in collaboration to leverage access to various entitlements and services for the community members. The following are the various collaboration for enhanced capacity building & training on including but not limited to:

- Nutritional gardening and cultivation of multi cropping in collaboration with Agricultural Technology Management Agency (ATMA);
- Skill development through scientific pig rearing, vermi-composting, soap making, poultry rearing, mushroom cultivation in collaboration with KVK;
- Financial Literacy Camps through Nagaland State Co-Operative Bank and NABARD;
- Sustainable agri practices (seedlings, compost, vermi compost) through Department of Agriculture;
- Piggery intervention through MGNREGA and SRTT-NEIDA;
- Horti plantation through Department of Horticulture;
- Handloom tools, corn sheller in collaboration with Department of Sericulture
- Bamboo Activity and vermi-composting through NABARB;
- Deworming and sanitation through Department of Veterinary and Animal Husbandry;
- FNHW in collaboration with Health Department and Social Welfare
- Waste management in collaboration with PHED



Intervention on Swine Fever in convergence with Veterinary Department

11. WAY FORWARD

Key Focus Area of FY 2019-20

FY 2019-20 will focus on accelerated expansion in 18 Blocks; Strengthening of the Mission Management Units; building capacities of cutting edge staff; development of State Resource Persons (SRPs), planned engagement of National Resource Persons (NRPs) and National Resource Organizations (NROs) for training needs and creation of Model learning sites for all thematic; development of Resource Centre (RCs) in all districts; Expansion of trained community cadre base; deepening of livelihoods intervention and layering of sectoral interventions through AAP-Livelihoods in intensive blocks; and targeted interventions through MKSP under the 9 Resource Blocks; Scale-up of SVEP in all districts including non-farm intervention in remaining intensive blocks; promotion of Producer Groups (PGs) and collectives; packaging, branding and marketing of farm, non-farm and NTFP produce; creating additional 7 Model Cluster Level Federations (CLFs) for organic scale-up; inclusion of vulnerable households through pilot studies for innovations; ensuring financial inclusion through alternative banking solutions through convergent approach; integrating gender and FNHW across all verticals for interventions; convergence with key stakeholders; deployment of transaction based SHG Accounting System; saturation approach in Aspirational Districts, Mission Antyodaya & SAGY Villages; and facilitating of state specific innovations.

NSRLM is built on the commitment, energy and drive of its wealth of Human Resources and Social Capitals. It has the readiness and systems in place to induce a viable environment that ensures broad based inclusive growth wherein the quality of life and well-being of rural poor across the State is significantly improved.

III. OTHER REPORTS

NSRLM-NERLP

With the expected inevitable phasing over of NERLP, DoNER program to NRLM, MoRD by FY 2019-20, series of consultative meetings, workshops and cross learning visits were conducted in this FY. NERLP covers Tuensang and Peren. Both the programs have been implementing poverty reduction program across the State in the last 5 years. The outcome of the aforementioned has revealed both the programs having witnessed quantum leap in terms of community mobilization into the SHG fold and empowering them to create greater platform for the enhancement of not only in the individual and collective economic context but also in socio context wherein, the support rendered by the key stakeholders is commendable.

Each program has thrown light into where it has its strength: while NSRLM is commendable in Institutions Building, NERLP is commendable in creating livelihood assets. Synergy of these two will give the basis for developing specific strategies and policies for the phase over.

Accordingly, a two day workshop was organised with focus on the observations, key learnings, challenges, and way forward along with field visits.

The message that stood out strongest was that the community institutions and its members are the Centre of these programs. The ultimate goal of both these programs is to ensure the rural poor households are capacitated, empowered, sustainable on their own, and is able to access wide range of financial services and livelihoods services.



Addl. Secy. Rd & Mission Director, Smt. Athel O. Lotha, NSRLM addressing the consultative meeting



Interaction with Community members



Pig feeds production site at Jalukie



Interaction with Producer Groups in Tuensang





AAJEEVIKA cum KAUSHAL VIKAS MELA

Livelihoods and Skill Development meet

Theme: Role of women and youth in Rural Development

The Aajeevika and Kaushal Vikas Mela is an event of the Gram Swaraj Abhiyaan and at the national level is a joint initiative of the Ministry of Rural Development and Ministry of Skills Development and Entrepreneurship and other central ministries.

In Nagaland the event was organized by the Nagaland State Rural Livelihoods Mission, With focus on livelihoods and skills component of the NRLM with youth and women as thrust areas of these components.

The overall objective of the Aajeevika and Kaushal Vikas Mela was to motivate the poorest of women, youth and their families, and create an atmosphere of enthusiasm. The day was a celebration of livelihoods, skills development and women's empowerment. Highlights of the event included the sharing of success stories of best performers (SHG women, beneficiaries of SVEP) so that there is deeper understanding among youth and women in availing opportunities for personal growth and sustainable means of livelihoods.

The mass event was conducted across 29 Blocks in 9 districts mostly to generate awareness amongst women, youth and their families about different Government Schemes.

This was with the intention of bringing in the poorest and marginalized under government programmes.

In the State level program held at SIRD, Kohima, Smt. Athel O Lotha was the main speaker where she said the nationwide celebration was to spread the message of women empowerment and youth liberation in the country. She said the main objective was to motivate the poorest of women, youth and their families. Shri M. Rollan Lotha, COO (Programs) gave a presentation where he highlighted that under NSRLM, federations are functioning independently as organised institutions of the poor and many households have





increased their income through sustainable livelihoods. Sub-components under NRLM would also ensure thousands of rural youths would be engaged in gainful wage employment while SHGs would receive credit linkages and other entitlements, he added. The program was chaired by Shri Kevipodi Sophie, Addl. Mission Director NSRLM with a prayer by Shri Keduoneituo Yhome, Pastor, Phezoucha Baptist Church.

A highlight of the mela was the panel discussion about role of youth and women in rural development which is a pertinent topic in the present scenario. The panellists included Neichute Doulo, CEO, Entrepreneurs Associates & Group of Social ventures; Rev. C. Amop Noklang, Director, Nagaland Development Outreach; Dr. Yan Murry CEO, Pinnacle Skills; Hekani Jakhalu Founder, Youth Net; Juliana Medom, Asst.State Coordinator, State Resources Centre for Women;

A cultural show featuring prominent young artistes for folk song and fashion fusion show was included to show that NRLM also provides platform for young Nagas who want to venture in various areas and not just bank on government jobs. Upcoming young designer Khrielasier Liezietsu showcased his latest designs with Ruopfuzhano Whiso, Miss India Nagaland 2018 as the showstopper. Young singer Jano Nyekha presented a contemporary folk fusion number. The cultural show also featured the Ungma Senso Telongjem Kohima, a dance troupe which preserves and promotes traditional art and customs.

Kiosks for information on banking norms and other queries and the kaushal panjee kiosk for registration in the mobilization app for youths interested in acquiring skills and placement under the DDU-GKY program were also placed at the venue.



Awards were given to best performing individuals and organizations and the cash and citation awards were given away by Shri Ruovilatuo Mor, then DC Kohima. The awardees also shared their success stories.



THE AWARDEES

BEST PERFORMING SHG/VLO/ENTERPRISE		
1	Best SHG Award	CIG on Spices SHG, Chukitong Block, Wokha
2	Best VLO Award	Awangthemla VLO, Longleng Block, Longleng
3	Best Enterprise Award, SVEP-Jakhama	Chalieseno Pfkukha
4	Best Enterprise Award, SVEP-Chumukedima	Rokose Tase



Award winning Pete VLO felicitated

Pete VLO, a village level organization (VLO) promoted by the NSRLM made news for being one among 10 VLOs in the country to win the Best VO National Award at a grand ceremony in Ranchi, Jharkhand in the month of May. Coinciding with its 3rd Foundation Day, Pete VLO of Kezoma Village under Jakhama Block, Kohima was felicitated at a function at the village council hall on May 31, 2018.

Delivering a speech during the function as special guest, Shri Kevipodi Sophie, Addl. Mission Director NSRLM expressed pride at this unique achievement not only for Kezoma village but for Nagaland as a whole and said this is a time to introspect and grow just as humans grow by crossing different phases of life. Dwelling on the commitment of the Government of India to enable women to come at par and enhance their lives, he spoke about the Mission's objective while also reminding that the government has initiated various projects and programs for the rural poor. Advising the organization to progress further, he also urged the Japfūphi Thenuko Block Level Federation (JTBLF), a federation of VLOs under Jakhama Block, to share the success of Pete VLO with other organizations to emulate through cross learning and interactive sessions. He stated that women are the backbone of society and therefore, the women should find out more avenues to increase livelihood initiatives and tap potential value-added marketing opportunities as Nagas have become more health-conscious and this is the time to focus on organic products and produce.

Addressing the gathering, Shri M. Rollan Lotha, COO (Programs) NSRLM said it was a matter of great pride that a village located at a remote corner has put Nagaland on the map which has proven what Nagas can achieve through SHGs. He reminded them about a core principle of NRLM that poor women have the innate capacity to come out of poverty and Pete VLO is proof that the state mission is headed in the right direction by fulfilling its core principle. Exhorting them that the race has just begun, he said entitlements received right from the SHG to Federation levels would additionally be aided with projects on entrepreneurship and skills focused on rural youths and similar centrally sponsored schemes. He further underscored the need to be forthcoming and be part of the venture to take the mission forward. He also informed that national resource persons would be engaged to nurture and further strengthen federations into becoming independent entities and that the Mission is committed towards achieving this objective.

Smti. Athel O. Lotha, Addl. Secretary and Mission Director, NSRLM felicitated Pete VLO with a cash reward while also encouraging the organization to work towards bringing more laurels to the State and also assured exposure trips to further enhance their knowledge about the workings of a good VLO.

Short speeches were delivered by Nobao, CRP-EP of the Start-up Village Entrepreneurship Programme (SVEP); Hovisale Khatso, president JTBLF; Vitseituo Mepfūo, Block Program Manager, BMMU Jakhama and Vikepelie, Area Coordinator, BMMU, Jakhama, NSRLM.

The program was chaired by Kranei Sachū, vice president Pete VLO with invocation by Kedesū Jerome, Catechist, Catholic Church Kezoma. Welcome speech was delivered by Thejaseno Mekro, president, Pete VLO and a report on the VLO was presented by Nokrole Zecho with vote of thanks by Nosarele Zecho, treasurer, Pete VLO. Folk tunes were presented by Kekhrīe SHG and Vitsolerū SHG. The felicitation program was attended by members of the Kezoma Village Council, VDB secretary, Head GB and colleagues, women society, students' union, school management committee members and officials from the state mission, district and block mission management units of NSRLM.



Photo caption: (L) Shri Kevipodi Sophie, Addl. Mission Director, NSRLM delivering a speech during the formal program and (R) Smti. Athel O. Lotha, Addl. Secretary and MD NSRLM felicitating awardee Pete VLO at Kezoma Village on Thursday.

IV IMPACT STORIES

INITIATOR, MOTIVATOR AND FIGHTER

*A Gender Case Study of Moazungla
(Changlongya Block, Mokokchung)*

Background:

Born and brought up in her native village named Unger under Mokokchung district, Nagaland, Moazungla is the 12th among 14 children (6 sons, 8 daughters) whose parents were cultivators. With more than a dozen children, her parents faced untold challenges to meet their daily basic needs especially in terms of education and health. Amidst poverty and strife, she managed to get her primary education at the village Government Primary School under the care of her loving but struggling parents. She was however compelled to move away from her parents and village and was made to stay periodically with her elder siblings in pursuit of higher education where she had to depend on them to support her. As a result, she had to move from one place to another until she completed her Pre-University (Arts) course.

After her study, at the age of 24, she got married to Kilangwati, a chemically dependent unemployed man.

Life after marriage:

Life's hardships seemed never-ending for Moazungla after marriage as she had to support her husband as well as her three little children. Being the sole bread earner of her family, at times she had to sacrifice her basic needs to provide for her family. She had no other option but to work as a daily wage earner and taking up other odd jobs and menial works. To add to that, her husband's chemical dependency put her family in huge debt. Despite such circumstances of life, it did not deter her in her strive to raise a stable family. In fact, such conditions made her a stronger woman.

By the end of the year 2005, her husband successfully underwent rehabilitation for his chemical dependency and took a new turn as he started to work as a residential Counsellor at Grace Home Rehabilitation Centre at Tuli Town, Mokokchung district and started with a meagre earning of Rs. 3000/- as monthly salary. While this brought about a sense of stability to her life, she still had to carry the burden of repaying the debts incurred by her husband. Life was still not free from both emotional and financial burdens. What made her to push along life's path was her sheer determination not to give up hope for brighter days added with moral, financial and prayer support from her in-laws and family members and friends.

In retrospect, she is regretful that she could not send her children to good schools for better quality education. Moreover, her dream of owning a house with basic amenities was shattered during her initial struggles as a wife and mother.



A content woman



In her shop



Inside her pig sty



Alongside VLO leaders and orphans during 2016 Christmas



Participating in cleanliness drive in her village

Journey as an SHG member:

In 2013, during the mobilization drive by NSRLM staff at Changtongya Block, she was motivated to join the SHG movement and she herself initiated a group formation by motivating her neighbours and friends and named it Longtsuktep SHG. Considering and evaluating her life's journey and active participation and dedication towards the SHG movement, her villagers nominated her to be one of the Women Activist (now called as Internal Community Resource Person) under Changtongya Block.

As her status improved, she began to avail loans from her SHG at a lower interest rate. This enabled her to undertake various income generating activities that greatly helped the financial condition of her family. She has availed several loans from her SHG as well as personal loans from the banks. Through such financial interventions, she undertook petty businesses and started rearing poultry in her backyard. The earnings from all these activities enabled her to pay off all the debts and she could send her children to better schools. She even bought basic amenities and some luxury appliances for her home.

At present she has upgraded her petty shop business to a general shop where she ensures that the village gets all kinds of basic goods at reasonable rates which has saved the community time, energy and money as previously they had to go to towns to purchase their needs. Alongside her shop, she has started rearing pigs in large numbers with assistance financial institutions.

Dreams fulfilled and unfulfilled aspirations:

With all the transitions in her life, today she is pleased to have fulfilled her dream of sending her children to good schools. She has also constructed a small portion of her house and much to her satisfaction; her aspiration to open a general shop has been realized whereby she also gets some income and also gives services to the villagers. She further aspires to uplift her social status and work towards a stable livelihood. She is truly inspired by the ideals of the working systems of the SHG movement of helping each other and she herself has initiated identifying vulnerable women in her village and bringing them into the SHG fold. She foresees a future where her family will be sufficiently provided for and where all Naga women will have a decent livelihood and live dignified lives. She has also initiated and been part of a number of community social development works in her village.

As a community resource person, she has undergone various trainings and accessed capacity building interventions which has greatly helped the SHG movement in her village. She is also the Gender CRP for her Block and plans to take up gender intervention initiatives through her VLO and the Block to further ensure improvement in the lives of women across the rural areas.

WHEN COMMUNITY COMES TOGETHER, DEVELOPMENT HAPPENS

SHG Women Collective Construct Marketing Shed with Support of Stakeholders

A collective initiative of 37 SHGs comprising only women under the Nagaland State Rural Livelihoods Mission (NSRLM) and organised under four VLOs namely Bodzuwe VLO, Khroche VLO, Joy VLO and Peace VLO constructed a marketing shed with the support of the Block Development Officer, Pfutsero, 9th Assam Rifles Pfutsero, and CBOs of the Pfutseromi Village i.e, Village Council, VDB, Women Society , Youth Society and Baptist Church Pfutseromi Village and the community. The Pfutseromi SHGs marketing shed under Pfutsero Block Phek District was inaugurated on 7th Sept 2017 along the Pfutsero-Kohima State Highway.

With abundant vegetables being grown and the considering the need for a suitable location to market these produce, the 37 SHGs decided to construct a marketing shed along the State Highway. Subsequently, a 5 (five) member construction committee led the initiative supported by the village authorities and its CBOs and other key stakeholders such as the BDO with the aide of the 9th Assam Rifles Pfutsero who assisted financially, materially and in rendering their services.

The vegetables sold are organic with the saleswomen either buying from the village farmers or farmers themselves selling their produce at the marketing shed thereby creating opportunity to increase the income of both farmer and seller. Through the sale of vegetables and fruits and other products, the income opportunity created has garnered more interest within the SHG women and family members to take up more livelihoods. Various items favourably grown and sold are guava, kiwi, banana, plum, peach, apple, wild apple, gooseberry, persimmon, cabbage, cherry tomato, tree tomato, garlic, chilli, mustard leaves, local spring onions, peas, Naga dal, wild vegetables, beans, bitter gourds and fruits, ginger, yam, potato, radish, coriander leaf, maize, sticky rice etc.

The marketing shed is managed by the Joint VLOs and an individual in the marketing shed pays a rent of a minimum of Rs.10 per day to the VLOs or pays only Rs.200 per month as a one month rent. A storage facility has been constructed by the NEIDA Tata Trust to store the vegetables and fruits. Currently, the urgent needs for the marketing shed are water facilities, toilets and electrical power which could help the saleswomen and the customers.



View of the Inaugural Program



BMMU staff visiting the marketing shed



Local organic products on display

Training of trainers held for better knowledge on SHGs

NSRLM in the news

NSRLM interacts with SHGs through video conferencing

NSRLM orients community and staff to livelihood plan



Members of the State Action Committee and Gender Forum...

NSRLM discusses sanitation with SHGs

DIMAPUR: State Rural Livelihoods Mission (NSRLM) organized a series of meetings to discuss sanitation and its importance in the rural areas. The meetings were held in various villages across the state. NSRLM officials discussed the benefits of having proper sanitation facilities and how they can be implemented in rural areas. They also discussed the role of SHGs in promoting sanitation and the importance of community participation in such initiatives.



NSRLM staff interacts with SHGs through video conferencing.

NSRLM organizes training on financial inclusion

DIMAPUR: A training program on financial inclusion was organized by NSRLM for SHG members. The program was held in a hall in Dimapur and was attended by several officials and SHG members. The training focused on the importance of financial inclusion for rural women and how they can access financial services through SHGs. It also discussed the various financial products available and how they can be used to improve their livelihoods.



NSRLM staff orients community and staff to livelihood plan.

Candle factory for the disabled inaugurated

DIMAPUR: A candle factory for the disabled was inaugurated by NSRLM officials. The factory was set up to provide employment opportunities for disabled persons and to promote their self-reliance. The inauguration was held in a hall in Dimapur and was attended by several officials and members of the community. The factory produces various types of candles and is managed by a group of disabled persons.

NSRLM orient staff and representatives to livelihood plan

DIMAPUR: NSRLM officials oriented staff and representatives to the livelihood plan. The orientation was held in a hall in Dimapur and was attended by several officials and representatives from various districts. The officials discussed the various components of the livelihood plan and how they can be implemented in rural areas. They also discussed the role of SHGs in promoting the livelihood plan and the importance of community participation in such initiatives.

NSRLM staff oriented to MKSF

DIMAPUR: NSRLM staff was oriented to the MKSF (Ministry of Knowledge Society and Finance). The orientation was held in a hall in Dimapur and was attended by several officials and staff members. The officials discussed the various initiatives of the MKSF and how they can be implemented in rural areas. They also discussed the role of NSRLM in promoting the MKSF initiatives and the importance of community participation in such initiatives.

NSRLM conducts youth mela in Kiphire

DIMAPUR: NSRLM conducted a youth mela in Kiphire. The mela was held in a hall in Kiphire and was attended by several officials and youth members. The mela focused on the various initiatives of NSRLM and how they can be implemented in rural areas. It also discussed the role of youth in promoting the livelihood plan and the importance of community participation in such initiatives.

NSRLM orient staff and representatives to livelihood plan

DIMAPUR: NSRLM officials oriented staff and representatives to the livelihood plan. The orientation was held in a hall in Dimapur and was attended by several officials and representatives from various districts. The officials discussed the various components of the livelihood plan and how they can be implemented in rural areas. They also discussed the role of SHGs in promoting the livelihood plan and the importance of community participation in such initiatives.

NSRLM hosts livelihood programme for districts

DIMAPUR: NSRLM hosted a livelihood programme for districts. The programme was held in a hall in Dimapur and was attended by several officials and representatives from various districts. The programme focused on the various initiatives of NSRLM and how they can be implemented in rural areas. It also discussed the role of districts in promoting the livelihood plan and the importance of community participation in such initiatives.

NSRLM conducts workshop on preparation of action plan for livelihood

DIMAPUR: NSRLM conducted a workshop on the preparation of an action plan for livelihood. The workshop was held in a hall in Dimapur and was attended by several officials and representatives from various districts. The workshop focused on the various components of the livelihood plan and how they can be implemented in rural areas. It also discussed the role of districts in promoting the livelihood plan and the importance of community participation in such initiatives.

NSRLM launches CLF; organizes workshops

DIMAPUR: NSRLM launched the CLF (Community Livelihood Forum) and organized workshops. The CLF was launched to provide a platform for SHG members to discuss their concerns and to promote their self-reliance. The workshops were held in various villages across the state and focused on the various initiatives of NSRLM and how they can be implemented in rural areas. They also discussed the role of SHGs in promoting the livelihood plan and the importance of community participation in such initiatives.

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Rural poor in Nagaland bankable says NSRLM official

DIMAPUR: NSRLM officials said that rural poor in Nagaland are bankable. They said that the rural poor have the potential to access financial services and to improve their livelihoods. They also said that NSRLM is working to provide financial services to the rural poor and to promote their self-reliance. They also discussed the role of SHGs in promoting financial inclusion and the importance of community participation in such initiatives.

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NSRLM orients community on livelihood

DIMAPUR: NSRLM oriented the community on livelihood. The orientation was held in a hall in Dimapur and was attended by several officials and community members. The officials discussed the various initiatives of NSRLM and how they can be implemented in rural areas. They also discussed the role of the community in promoting the livelihood plan and the importance of community participation in such initiatives.

NSRLM and NERLP hold joint coordination meeting

DIMAPUR: NSRLM and NERLP held a joint coordination meeting. The meeting was held in a hall in Dimapur and was attended by several officials and representatives from both organizations. The meeting focused on the various initiatives of NSRLM and NERLP and how they can be implemented in rural areas. It also discussed the role of both organizations in promoting the livelihood plan and the importance of community participation in such initiatives.

Teams urged to work towards success of NSRLM

DIMAPUR: NSRLM officials urged teams to work towards the success of NSRLM. They said that the success of NSRLM depends on the active participation of all stakeholders and that teams should work together to promote the livelihood plan and to improve the livelihoods of rural people. They also discussed the role of SHGs in promoting the livelihood plan and the importance of community participation in such initiatives.

SHG best financial intermediary system - Athel Lotha

DIMAPUR: Athel Lotha said that SHG is the best financial intermediary system. He said that SHGs provide a platform for rural women to access financial services and to improve their livelihoods. He also said that NSRLM is working to promote SHGs and to provide financial services to rural women. He also discussed the role of SHGs in promoting financial inclusion and the importance of community participation in such initiatives.

NSRLM officials visit NERLP implementation sites

DIMAPUR: NSRLM officials visited NERLP implementation sites. The officials visited various sites across the state to see the implementation of NERLP and to discuss the various initiatives of NSRLM and NERLP. They also discussed the role of both organizations in promoting the livelihood plan and the importance of community participation in such initiatives.

Skills training centre inaugurated

DIMAPUR: A skills training centre was inaugurated by NSRLM officials. The centre was set up to provide training to rural people and to promote their self-reliance. The inauguration was held in a hall in Dimapur and was attended by several officials and members of the community. The centre provides training in various skills and is managed by a group of rural people.

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Dr. Nicky with officials, staff and trainees of Pinnacle Skills Training Centre at the inauguration on November 15

DIMAPUR: Dr. Nicky K. K. was present at the inauguration of the Pinnacle Skills Training Centre. He was accompanied by several officials, staff, and trainees. Dr. Nicky said that the centre will provide training to rural people and to promote their self-reliance. He also said that NSRLM is working to promote the centre and to provide financial services to rural people. He also discussed the role of the centre in promoting the livelihood plan and the importance of community participation in such initiatives.

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CAPACITY BUILDING AND SUPPORT



Mission Director and COO (Programs) during Monitoring and Support Visit



Program Monitoring and Support Visit



Launching of Model Cluster Level Federation Development in 3 Blocks with Implementing Agency SeSTA, Assam



SHG Visioning Exercise



SHG training in progress- strengthening of SHGs/VLOs/CLFs



TBDAS exercise in progress



Training of VLO Sub-Committee on Livelihoods



Community-to-Community Learning exercise

FINANCIAL INCLUSION SUPPORT AND ENTERPRISES



MOHALA Contact Programme by Allahabad Bank at Sungratsu village



CBRM meeting of VLO leaders with Bank Branch Manager



Financial Literacy Camp in collaboration with NABARD



Presentation of Village Poverty Reduction Plan by VLOs during GPDP



Machinery Rental Service Enterprise under SVEP



Cluster Development Program on Bamboo Activity at Tuli Block with DGM, NABARD



Campsite Yohikha Enterprise under SVEP



VMV Furniture Unit Enterprise under SVEP

LIVELIHOOD ACTIVITIES



Carpet & Mat making at Merangkong



Smoked rubber sheet hung to dry at Kangtsung yimsen



Livestock- Sanitation with Potash Deworming



Fish Extract for growth promotor



Agriculture-Seed Selection Seed Treatment (Trichoderma) and Organic Pesticide Compost Pit

LIVELIHOOD CAPACITY BUILDING AND SUPPORT

Crops Seasonal Calendar of Longleng, Phek District												
CROPS	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
1. Paddy	Planting	Planting	Planting	-	Harvesting	Harvesting	Harvesting	Harvesting	Harvesting	-	-	-
2. TOMATO	-	-	-	-	-	-	-	Planting	Planting	Planting	Planting	Planting
3. YAM	-	-	-	-	-	Planting	Planting	-	-	Planting	-	Planting
4. BANANA	-	-	-	Planting	-	-	-	-	-	Planting	Planting	-
5. MAIZE	-	-	-	-	Planting	Harvesting	Harvesting	Harvesting	-	-	-	-
6. CUCUMBER	-	-	-	-	-	Harvesting	Harvesting	Harvesting	Harvesting	-	-	-
7. BROCCOLI	-	-	-	-	-	Harvesting	Harvesting	Harvesting	Harvesting	-	-	-
8. BORAGE	-	-	-	-	-	Planting	Planting	Planting	Planting	-	-	Planting
9. CHILLI	-	Planting	Planting	Planting	-	-	Harvesting	Harvesting	Harvesting	-	-	-
10. SPINACH	-	Planting	Planting	Planting	-	-	Harvesting	Harvesting	Harvesting	-	-	-
11. MUSTARD LEAF	-	-	-	-	-	-	-	Planting	Planting	Planting	Planting	Planting
12. SWEET POTATO	-	-	-	-	Planting	-	-	-	-	-	-	Planting

Seasonal Calendar maintained by the SHGs



SHG Marketing shed at Pfitseromi



Training of Community Service Providers-Livelihoods at Longleng



Organic Pest Management training to SHG members at Pungro



Livestock Training at Kilengmen

LIVELIHOOD CAPACITY BUILDING AND SUPPORT



Zero Chamber Cold Storage demo



Compost Pit



Compost Pit Training at Phek



Castration Demonstration and Training at Dimapur



Distribution of Mustard Seeds to SHG members in Collaboration with Agriculture Deptt. at Longleng

LIVELIHOOD CAPACITY BUILDING AND SUPPORT



Low cost housing in scientific method with KVK.



Handloom



Nutrition Garden produce



Pottery by SHGs under Wokha



Nutrition Kitchen Gardening at Wokha



Mushroom Plantation trainings through KVK



Farmers – Scientist Interaction held at Changtongya Village

LIVELIHOOD CAPACITY BUILDING AND SUPPORT



Potato cultivation sown in line by SHG member as second crop at Kezoma village



Paddy nursery bed using brine solution at Kigwema village



Hand-made Aloe Vera Soap production unit at United Village



Apple Plantation at Kiphire



VLO's Mini Combo Store at Dimapur



Stevia cultivation training by Care and Support Society, Mokokchung

YOUTH SKILLING



Pinnacle Skills - F&B lab

F&B training under DDU-GKY



Computer Application Training under DDU-GKY



Automobile Training under DDU-GKY



Ongoing Computer Skill Classes



Beauty & Wellness Lab



Ongoing Practical Classes of different trades.

PARTICIPATION IN FLAGSHIP PROGRAMMES

Jan Andolan to POSHAN Abhiyaan
 Book List - IHML, 2018

(Consolidated report of village / Gram Panchayat Format)

1. State Name	Assam
2. District Name	Assam
3. Block Name	Assam
4. Village Name	Assam
5. Gram Panchayat Name	Assam
6. Block Development Officer (BDO) Name	Assam
7. Block Development Officer (BDO) Address	Assam
8. Block Development Officer (BDO) Phone No.	Assam
9. Block Development Officer (BDO) Email	Assam
10. Block Development Officer (BDO) Mobile No.	Assam
11. Block Development Officer (BDO) WhatsApp No.	Assam
12. Block Development Officer (BDO) Facebook ID	Assam
13. Block Development Officer (BDO) Twitter ID	Assam
14. Block Development Officer (BDO) LinkedIn ID	Assam
15. Block Development Officer (BDO) Instagram ID	Assam
16. Block Development Officer (BDO) YouTube Channel	Assam
17. Block Development Officer (BDO) Website	Assam
18. Block Development Officer (BDO) Other	Assam
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100. Block Development Officer (BDO) Other	Assam

Data collected during POSHAN Abhiyaan



VLO leaders assisting the Health Department during Measles & Rubella Vaccination at Yaongyimsen



SHG participating in one-way PM Samvad



Training on improved paddy at Phesama village

DAY-NRLM

Conceptual Framework

