



# NSRLM

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



*Enabling Women, Empowering Community*

# NAGALAND STATE RURAL LIVELIHOODS MISSION

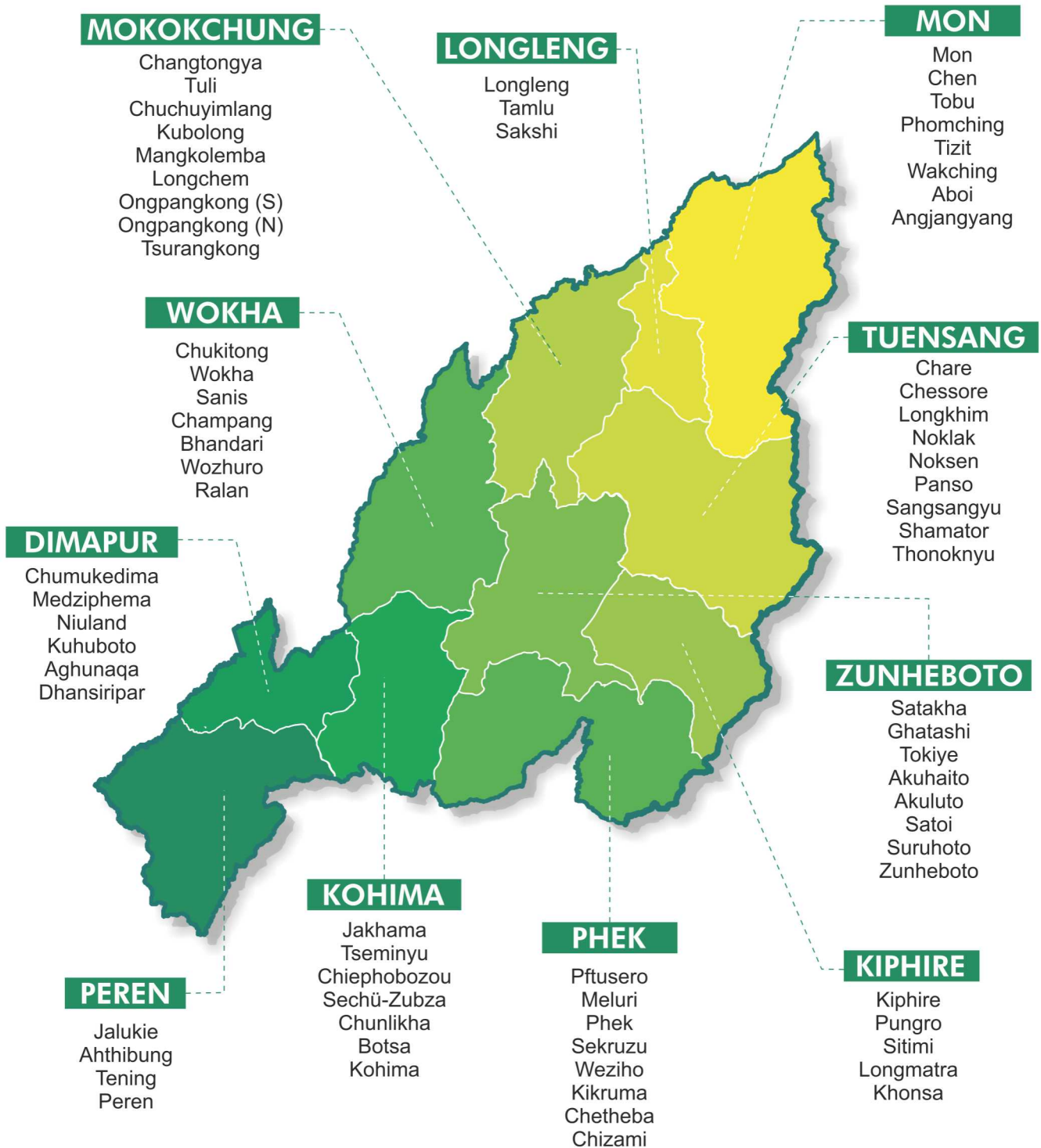
*Department of Rural Development, Government of Nagaland*

# ANNUAL REPORT 2020-21

*Enabling Women, Empowering Community*

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# NSRLM BLOCKS



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

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# I FROM THE MISSION DIRECTOR'S DESK



Another year marred by pandemic-related restrictions and tensions came in the way of laid plans and activities. 2020-2021 has seen a litmus test of the strength that lies in the Mission's SHG federations, yet they have emerged all the more strong and resilient because of the ordeal. At the backdrop of COVID-19, the task of speeding up behavioural change has put the SHGs at work with active facilitation for disseminating awareness while also ensuring that the economic activities do not come to a standstill and meeting local market demands. The Nagaland State Rural Livelihood Mission (NSRLM) and its network of 102791 SHGs across 11 Districts and 74 Blocks were able to reach out to 114463 HHs providing critical information on COVID-19, producing 112533 face masks and 944 Litres of Hand Sanitizers, installing 2316 units of bamboo pole hand wash stations at every village entry points and places of gathering, facilitating 24207 women members in availing Rs.165 lakhs under Pradhan Mantri Jan Dhan Yojana (PMJDY), and supplied 64.43 tonnes of essentials earning Rs 53.64 Lakhs during the lockdown period.

Notably, altogether Rs. 6579 Lakhs as Community Investment Fund (CIF) has been released to the SHGs for undertaking Income Generating Activities (IGA) and increase household income through women SHG members. 24 MCLFs have been formed as financial intermediary. The State Mission has also ensured inclusion of 6790 vulnerable households (Elderly and Persons with Disabilities) and mainstreamed them into the fold of SHGs, while 1106 HHs are exclusively mobilized into 143 Special SHGs.

Nagaland as one of the pilot states for Gender in the country, has ensured gender mainstreaming and integration approach across all verticals, with the objective to enhance the status and health of women in Nagaland. The State Mission has promoted 100 Community Managed-Custom Hiring Centre (CM-CHC) with improvised and mechanised farming tools and implements with the objective to reduce drudgery . Besides intensifying Agro

Ecological Practices (AEP) in 8170 HHs, more than 15000 HHs are covered with Agri-Nutri Kitchen Garden to enhance the nutritional intake of the households, especially women and children. 18 Producers Groups (PGs) covering 815 Households and 1 Producer Enterprise (Piggery) covering 613 Households across 2 Blocks, with an annual turnover of Rs. 71.74 Lakhs have been initiated. Under Aajeevika Gramin Express Yojana (AGEY) 30 Vehicles across 29 Blocks were covered to connect remote villages to markets. The vehicles are procured by SHG Members as interest free loans from the CIF to be repaid within 5 years, while the AGEY Fund will continue to remain as SHG corpus to cover more beneficiaries in future.

Under financial inclusion, 24207 SHG Members have accessed Rs 165 Lakhs through Pradhan Mantri Jan Dhan Yojana (PMJDY), 291 SHGs have accessed bank credit amounting to Rs 328 Lakhs, 691 Bima Sakhi (Insurance) has been trained and deployed, 87 Bank Sakhi have been trained and positioned in the Bank providing banking services to the SHGs. Under Mission One GP One BC, 15 Banking Correspondence (BC) and 15 DigiPay Sakhi have been deployed.

As an initiative to mitigate challenges during the COVID-19 Lockdown, a proposal "Roadmap for Economic Development of Nagaland post COVID-19 Lockdown" was submitted by the Government of Nagaland (GoN) to the North Eastern Council (NEC-MoDONER). Under this project, Nagaland State Rural Livelihoods Mission (NSRLM) proposal for "Mushroom Cultivation (Oyster and Shitake) covering 9 Districts as Revolving fund to SHGs" had also been approved.

The year has also seen new challenges in the form of online meetings, trainings and reviews in a state where network connectivity is disparate with far off rural areas deprived of even basic infrastructure. Nevertheless, since capacity building efforts have to continue, the mission management units have taken on the task to ensure cascading of important information up to the community level, and IECs are properly disseminated to each household under the Mission. Hopefully, normalcy will return so that at least some plans for the most downtrodden, the elderly and persons with disabilities, the rural poor and marginalised sections, will see fruition.



(Imtinenla)

*Jt. Secretary RD and Mission Director  
Nagaland State Rural Livelihoods Mission*

## II ACTIVITIES OF FINANCIAL YEAR 2020-21

### 1. SOCIAL MOBILIZATION, INSTITUTION BUILDING AND CAPACITY BUILDING

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

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

In FY 2020, the key focus was on deepening and strengthening of Community Institutions, and capacity building.

**Outreach and Institution Building:** The State Mission has entered all the 11 Districts and 74 Blocks. In the unprecedented and subsequent COVID-19 lock downs since March 2020, intensive mobilization of the households into SHGs and their higher-level federations were a challenge. In this backdrop, the State Mission covered 211 villages, which includes 191 villages from erstwhile Peren and Tuensang District. Accordingly, 17054 households were mobilized into 1893 Self Help Groups (SHGs), and the SHGs from older blocks were federated into 190 Village Level Organisation (VLO) and 2 Cluster Level Federations (CLF). More households are expected to be mobilized into SHGs by March 2021. The following are the achievements in FY 2020-21:

FY 2020-21 Achievement under Institutions Building and Social Capital (Community Cadres)											
Sl. No	District	No. of Household Mobilized		No. of SHG formed		No. of VLO formed		No. of CLF formed		Social capital developed	
		2020-21	Cum.	2020-21	Cum.	2020-21	Cum.	2020-21	Cum.	2020-21	Cum.
1	Dimapur	523	12111	61	1300	40	112	1	5	53	225
2	Kiphire	189	5692	28	690	5	67	2	5	5	153
3	Kohima	355	9009	44	1074	23	94	1	3	14	184
4	Longleng	32	3073	4	348	0	26	1	2	0	52
5	Mokokchung	265	9432	34	1150	33	100	2	6	46	204
6	Mon	250	18806	31	1975	25	91	1	2	0	303
7	Peren	6867	6884	749	751	1	67	0	0	0	148
8	Phek	649	14485	75	1612	50	162	2	4	91	310
9	Tuensang	14030	14126	1548	1559	0	106	0	0	0	215
10	Wokha	217	6100	29	734	13	76	0	5	15	170
11	Zunheboto	788	9434	97	1091	38	102	2	4	60	188
	<b>Total</b>	<b>24165</b>	<b>109152</b>	<b>2700</b>	<b>12284</b>	<b>228</b>	<b>1003</b>	<b>12</b>	<b>36</b>	<b>284</b>	<b>2152</b>

**Strengthening and Capacity Building:** Focus was on integration and convergence of all thematic at the SHGs and their higher level Federations towards deepening and strengthening. Series of training on strengthening of SHGs, VLOs and CLFs (CLF promotion & strengthening, CLF baseline data collection, VLO promotion & strengthening, bookkeeping, MCP, audit and grading) to 2yrs + blocks have been imparted to the Staff through online mode. Promotion and strengthening of SHGs were imparted to the new and 1 year old blocks. The trainings were supported by the NRPs and NIRD-NERC, NRLM cell. Consequent to relaxed SOPs in the recent months, trainings to the community members resumed in all the intensive villages.

Internal Audit is completed for 7610 SHGs, 355 VLOs and 7 CLFs. 4776 SHGs have been graded regularly by the VLOs. 6924 SHGs have prepared MCPs more than once for taking up various income generating activities. Owing to migrations, 92 SHGs have defunct this FY. And from the previous 359 defunct SHGs, 10 SHGs were revived through VLO's interventions.

**Developing Model Institutions:** SHG federations are seen to be very effective in addressing the multi-dimensional issues of poverty on a sustainable basis. Therefore, as part of the Institution Building component, NSRLM have promoted primary level federation (Village Level Organisation) and secondary level federation (Cluster/block Level Federation) since inception.

Promotion of effective and efficient governance, financial and human resource management systems are the key in development of self-managed and financially sustainable institutions. Therefore, with the objective of developing SHG Federations as member-owned, member-managed, member-controlled and financially sustainable institutions, the State Mission has been developing the 3 Model Cluster Level Federations (MCLF) which is underway at Jakhama, Longleng and Wokha Block. The federations are being developed as Financial

Intermediary to their member SHGs, and is now in the process of registration under Nagaland Cooperative Societies Act. Additional 6 CLF will be initiated as MCLF in phased manner with a focus on integration of all DAY-NRLM components. These Model CLFs will become as demonstration sites for replicating the best practices and scaling up of the Model CLF strategy across the State. They will spear head the replication in the rest of the CLFs/BLFs within their respective districts. The process is intensive and participatory wherein every member is involved in the development of vision building and business planning of the institutions. Exposure and cross learning visit to best practise site is also organized for enhanced understanding of the MCFL and its functioning. The Model Federation development in the State is being implemented with the support of NE Resource Organisation 'Seven Sisters Development Assistance (SeSTA)' Assam since 2018. The following are the details of the 3 MCLFs:

Name of the CLF	Name of the Block	Name of the District	No. of secondary membership (VLO)	No. of primary membership (SHGs)	No. of House holds in the CLF	Year of MCLF intervention
<b>Englan Yingsung Federation</b>	Wokha	Wokha	8	68	539	2018
<b>Japfuphi Thenuko BLF</b>	Jakhama	Kohima	17	221	1950	2018
<b>Mongchemla BLF</b>	Longleng	Longleng	13	198	1793	2018

Sub-committees on monitoring, asset verification, livelihoods promotion, bank linkage, social action have been formed in all CLFs. Business Planning is completed Core Committee comprising of all thematic heads at State, District and Block level is in place and monthly meeting is conducted regularly. Community spearhead team will be formed once the CLFs are able to support the second generation MCLFs. Baseline data collection was also initiated and completed in 9 CLFs. Gender and Social Inclusion activities are initiated in the MCLs. Agri-Nutri Garden towards enhanced nutritional intake is taken by the member households of the CLF. VLOs under Wokha CLF have established CHC. Registration under Nagaland Cooperative Society for the first three Model CLF will be completed by Q2 2021.

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

The dynamic team of Community Cadres comprises of Community Resource Persons (CRP), Bank Sakhi, and Business Correspondent, at the Block level. The CRPs does triggering different levels of NRLM Implementation in new Blocks, the Bank Sakhi provides range of financial services (Savings, Credit,

Insurance, etc.) to the SHGs, and BC will be performing subsidiary bank works, as an alternative banking solutions to unbanked/underbanked blocks.

The static team of community cadres comprises of Village Facilitators (VF), Master Bookkeepers (MBK) and Livelihoods CSPs (Agri and Livestock) who are engaged at the Village Level, assigned with dedicated thematic responsibilities. VFs are assigned SM-IB-CB and SISD-Gender-FNHW; CSPs are assigned Livelihoods- Agri and Livestock; and MBKs are assigned Financial Inclusion (including role of a Bank Sakhis and BCs to qualified MBKs). In this FY, additional 380 community cadres were identified, trained and engaged.

### **Way forward**

The State Mission will focus on saturation and deepening; promotion and strengthening of existing and new SHGs and their primary and secondary level federations by improving the mechanism for Capacity building, strengthening sub-committees and leadership development, standard book keeping, Internal and external auditing, Regular Grading and Rating of institutions, Registration & legal compliances for Federations; identification and revival of defunct SHGs and primary level federations; Promotion of Cluster Level Federations as “Model CLFs”; Community funds (RF, CIF, VRF) disbursement, MCP, VRP preparation, utilization, tracking and management; Social Capital development & deployment; and capacity building.

## 2. SOCIAL INCLUSION-SOCIAL DEVELOPMENT

The SISD component of DAY-NRLM with its sub-components of social inclusion, Gender, FNHW and PRI-CBO convergence has primarily focused on the vulnerable sections in terms of facilitating access to entitlements, addressing of issues apart from plan preparations. The year 2020-2021 was marked by modification of state AAP plans as per pandemic safety measures with most capacity building efforts going online and flagship programs focused on combatting the virus while also spreading awareness and sensitizing the community through the NSRLM institutions.

### Social Inclusion

For comprehensive development of PWD, elderly and other vulnerable categories, NSRLM has identified the left out vulnerable households through a process of baseline data collection at the village level. So far, 6790 Elderly and Persons with Disabilities (PwDs) are already into the mainstream SHG. The mobilization of the vulnerable households into special SHG has already begun in 2 pilot blocks, namely, Jakhama block under Kohima district and Chumukedima block under Dimapur district. To intensify mobilization across the districts, ADPMs have been oriented on the need and importance of bringing the vulnerables into the SHG fold. This FY there are 156 special SHGs covering 1106 households. Integration within NSRLM has started with regard to social inclusion to ensure financial inclusion and access to VRF for the Special SHGs and its members. VLOs in the villages have also prepared Vulnerability Reduction Plan (VRP) to address the needs of the vulnerable through VRF and also through other non-financial entitlements.

### Progress of Social Inclusion

Indicators	Cumulative progress
No. of elderly SHGs formed	124
Total elderly members mobilized into special SHG	819
No. of PWD SHGs formed	32
Total PWD members mobilized into special SHG	287
RF received by special SHGs	14



Not forgetting the elderly during COVID-19 pandemic- SHGs provide hand sanitizers to elderly women



Interaction with the elderly for inclusion

## FNHW

FNHW component of NRLM is being streamlined with capacity building of staff and cadres on basic concepts and orientation on flagship programs as and when observed. The flagship program activities have provided a platform to sensitize the community on FNHW while facilitating active participation of the community in the VHSNDs and FNHW related programs across the NRLM districts. During FY 2020-2021, 11 districts across Nagaland have actively participated in the POSHAN Abhiyaan campaign with over 40,000 individuals mobilized for participation in the activities under the nationwide nutrition campaign.

### Activities:

1. Roll out of state specific FNHW operational strategy: The draft operational strategy developed by the SRLM with inputs from consultants and the NMMU under DAY-NRLM is in its final stage.
2. Sensitization and awareness on FNHW with focus on Nutrition and 1000 days window; hand-washing etc
3. Promotion of Agri-nutri gardens: Along with the livelihoods component, promotion of agri-nutri gardens have been prioritized both as part of POSHAN Abhiyaan initiatives as well as part of FNHW integrated activities.
4. 2(two) blocks have been identified as FNHW pilots namely, Satakha Block under Zunheboto district and Kiphire Block under Kiphire district. All staff and CRPs in the pilots have been trained and to further strengthen interventions at community level, the VLO EC and SAC have been trained.
5. In coordination with frontline workers, convergence with allied departments, NSRLM SHGs have taken part in sensitization and mobilization efforts for undertaking COVID-19 mitigation efforts
6. Staff and community have been oriented on COVID-19 through orientation programmes and distribution of IECs and advisories
7. Book on schemes and entitlements is being developed to make community aware of available rights and entitlements and schemes.

State has participated in PoshanMaah with 40,982 participants taking part in various community based events and VHSNDs



Mother's meeting for pregnant and lactating mothers at Zunheboto



Importance of nutritious food for young children demo at Longleng district

**Progress**

1	Number of SHGs oriented on FNHW practices	<b>1582</b>
2	Number of SHG members having a functional toilet	<b>16029</b>
3	No. of VOs having trained cadre on FNHW	<b>270</b>
4	Number of VOs participated in VHND	<b>653</b>
5	No. of VOs conducted community events on FNHW	<b>653</b>
6	No. of SHGs having Trained Gender Point persons	<b>2265</b>
7	No. of VO/GP having Gender Forum/ Village vigilance committees	<b>7</b>
8	No. of Family counseling/Gender Justice/Legal aid centres established	<b>0</b>
9	No. of Gender cases taken up by VO/ CLF	<b>NA</b>
10	No. of Gender cases resolved by VO/CLF	<b>NA</b>
11	No. of VOs having trained Adolescent Girls groups for Gender/ FNHW	<b>33</b>
12	Number of districts in which FNHW activities initiated	<b>11</b>
13	Number of blocks in which FNHW activities initiated	<b>74</b>
14	Number of CLFs initiated FNHW activities (other than MCLF)	<b>6</b>
15	Number of districts in which Gender activities initiated	<b>9</b>
16	Number of blocks in which Gender activities initiated	<b>29</b>
17	Number of CLFs initiated Gender activities (other than MCLF)	<b>6</b>
18	Number of MCLFs initiated FNHW activities	<b>9</b>
19	Number of MCLFs initiated Gender activities	<b>9</b>
20	Number of MCLFs where SHG members have taken up Nutrition Garden	<b>9</b>
21	Number of MCLFs with members taken up FNHW related enterprises	<b>0</b>

**Gender**

Nagaland is a Gender pilot state under the Social Development component of DAY-NRLM with integration across thematic components at the crux of mainstreaming gender to achieve the goal of attainment of Gender Equity with respect to quality of life through a holistic approach. A total of 443 staff of NSRLM across verticals in the State, District and Block Mission Management Units have been oriented on Gender concepts and integration with 12 Cluster Level Federations and 537 Village Level Organizations already trained. Triggering of discussions on gender for prioritization of issues to meet practical and strategic gender needs will be facilitated by 3742 Gender Point Persons already identified. Gender interventions will be piloted in 3 Blocks under 3 Districts namely, Jakhama under Kohima district , Changtonya under Mokokchung district and Longleng Block under Longleng district respectively. Under gender intervention, the work is taking place in 29 blocks, 12 CLFs and 377 VLOs

All existing staff of the NSRLM have been oriented on gender concepts Activities: Some of the activities undertaken include counselling and training to address Domestic Violence and Child Sexual Abuse; orientation on Gender

**Progress of FY 2021-2021**

Sl. No.	Particulars	Progress till March 31, 2021
1	Number of districts selected for intervention	11
2	Number of blocks selected for gender intervention	45
3	Number of SMMU staff undergone Gender training	23
4	Number of DMMU staff undergone Gender training	50
5	Number of BMMU staff undergone Gender training	389
6	Number of Gender CRPs/BRPs identified	23
7	Number of Gender CRPs/BRPs trained	23
8	Number of Gender CRPs/BRPs deployed	18
9	Number of SHGs undergone Gender training	5844
10	Number of VOs undergone gender training	468
11	Number of VOs formed VO SAC	688
12	Number of VO SACs trained	454
13	Number of VO SACs meetings conducted	453
14	Number of Village Gender Forums formed	4
15	Number of Village Gender Forums trained	0
16	Number of Village Gender Forums conducting meetings	0
17	Number of SHGs identified GPPs	6371
18	Number of GPPs trained	5054
19	Number of sakhi manch (GPP collective) formed	100
20	Number of sakhi manch (GPP collective) meetings held	112
21	Number of CLF level SAC formed	16
22	Number of CLF level SACs trained	12
23	Number of CLF SAC meetings conducted	13
24	Issues identified and taken up in various blocks	Wage disparity, Substance abuse and alcoholism, Segregation of toilets in schools, retention of girl child in schools, access to pensions/insurances

## PRI-CBO CONVERGENCE

The key focus of convergence by the community institutions is through Village Poverty Reduction Plan (VPRP) integration in the Gram Panchayat Development Plan (GPDP) which is conducted every year to make development plans at each village. To intensify the roll out of GPDP, NSRLM has attended capacity building trainings and line department meetings at the State and district/block levels. For the effective participatory planning at the village level, capacity building trainings were provided to the cutting edge staff as well as the community cadres who in turn trained the VLOs and the SHGs.

In FY 20-21, VPRP was prepared across 11 districts in 74 Blocks covering 1065 villages. The VPRP has been integrated in the GPDP which was presented during the special Gram Sabha held in the villages.

### Coverage of VPRP in GPDP for FY 20-21

Indicators	Achievements
No. of District covered	11
No. of Block covered	74
No. of villages consolidated VPRP and presented in Gram Sabha during GPDP	1065
No. of SHGs prepared VPRP	10792
No. of VOs consolidated VPRP	647
No. of community cadres trained on VPRP	1669



An SHG woman receiving award for her contribution in all round development by NABARD in Dimapur during IWD



VLO members participating at Healthy hand Wash demonstration at Jakhama village, Kohima



Keeping tradition alive-A VLO teaching young girls skills on weaving



Convergent adolescence girls camp at Chumukedima, Dimapur

### 3. FINANCIAL INCLUSION REPORT FY 2020-21

Financial Inclusion is the process of ensuring access to appropriate financial products and services needed by all sections of the society and vulnerable groups such as weaker sections and low-income groups in particular at an affordable cost in a fair and transparent manner by maintaining institutional players. It plays as one of the major roles to promoting poverty alleviations program in the State through mobilizing poor women into community institutions like Self Help Groups (SHGs) and strengthening their livelihood base by borrowing from Banks.

The main components are credit linkage, facilitation of banking services and recovery mechanism through bank Sakhi, banker's orientation on NRLM-bank linkage, insurance support by bima sakhi, alternate banking and digital finance, financial literacy and enterprise financing to SHG members. With the passage of time, the Banks have realized a lot to do to bring financial inclusion a reality.

**SHG Credit Linkages:** The sale of products by Bankers in the context of credit linkage to women SHGs are showing improvement. Credit linkage accessed by SHGs this FY was 491 SHGs amounting to Rs. 611.065 lakhs, against target of 2271 SHGs and amount 24.37 Crores. Percentage of CL achievement is 22 %. District-wise performance is as:

Achieved	Dima pur	Kiph ire	Kohi Ma	Long leng	Mokok chung	Mon	Peren	Phek	Tuen Sang	Wokha	Zunhe boto	Total
CL to SHGs	48	7	52	0	108	33	96	24	60	55	8	<b>491</b>
Amount (lacs)	61.25	7.0	64.5	0	137.065	34.35	146.0	25.1	61.1	64.7	10.0	611.065

The status of performance by 8 Banks in financing SHGs during FY 2020-21 are:

BoI		Canara		CBI		IDBI		Indian Bank		NRB		NSCB		SBI	
(1)		(2)		(3)		(4)		(5)		(6)		(7)		(8)	
SHG	Amt.	SHG	Amt.	SHG	Amt.	SHG	Amt.	SHG	Amt.	SHG	Amt.	SHG	Amt.	SHG	Amt.
<b>2</b>	<b>2.5</b>	<b>8</b>	<b>10.0</b>	<b>32</b>	<b>34.89</b>	<b>2</b>	<b>10.0</b>	<b>2</b>	<b>9.0</b>	<b>38</b>	<b>47.875</b>	<b>142</b>	<b>161.92</b>	<b>265</b>	<b>334.88</b>

Financing Banks during this FY are SBI, NSCB, NRB, CBI, Canara, IDBI, Indian Bank and Bank of India (BOI). Currently, there are 46 bank branches financing SHGs. Pending proposals in Bank Branches as in March-end is 149. Amongst the 14 Banks financing SHGs, the other Banks include Allahabad, BoB, BoM, PNB, Union Bank India and UCO. Cumulative achievement till March 2021 is 1317 SHGs @ Rs. 15.82 Crores.

**CIF loan for purchase of Sewing Machine:** As per the advisory of the Ministry of Rural Development dated 26th March 2020, with regard to activities to be taken in response to COVID-19 outbreak, the SHGs members were allowed to

seek interest free loan from VLOs through Community Investment Fund (CIF) for purchase of Sewing Machine for production of masks. Accordingly, the Jakhama block VLOs disbursed loan to 22 SHG members.

The Nagaland State Cooperative Bank (NSCB) in its 51st annual general meeting gave its most prestigious award to best performing SHGs in Bank linkage. The best performing award went to NSRLM SHG named 'Work Women Welfare SHG' from Thilizu Village, Dhansiripar Block, Dimapur.

Target	Dima pur	Kiph ire	Kohi ma	Long leng	Mokok chung	Mon	Peren	Phek	Tuen Sang	Wokha	Zunhe boto	Total
CL to SHGs	107	40	150	45	167	145	550	96	120	300	100	1788
New Branches	10	3	5	2	2	3	4	3	8	9	3	30

**Interest Subvention (IS):** The SLBC has approved the SBI to be the nodal bank in the State to park and release IS fund to Banks. The Account opening for parking IS fund is under process. The Reserve Bank of India (BoI) has approved IS facility to the SHGs from all the districts, where the SHGs can avail 7% interest subvention upfront.

**Bank Sakhi (BS):** The State has trained and positioned 24 new Bank Sakhi in blocks/branches after due mapping of SHGs. Cumulative achievement till March 2021 is 87 Bank Sakhis. Bank Sakhis are spread over 66 blocks and 70 branches across the State. The Bank Sakhis are to facilitate banking services to the SHG members. Trainings were organized for the new candidates and existing Bank Sakhis in all districts in September 2020 by the District Mission Management Unit (DMMU) with the District Coordinators-Financial Inclusion (DCFI) as resource persons. The newly trained Bank Sakhis were positioned in different bank branches under different blocks throughout the State.

Performance of Bank Sakhi shall be monitored by the VLO/CLFs.

Target	Dima Pur	Kiph ire	Kohi ma	Long leng	Mokok chung	Mon	Peren	Phek	Tuen sang	Wokha	Zunhe boto	Total
BS	6	-	4	2	3	2	2	6	-	2	4	31



Business Facilitator (BF) of HDFC at Jakhama SHG member receiving sewing machine, under sharing his life journey to the BC Sakhis and FI interest free loan for stitching mask, at Jakhama block officials of NSRLM on 26th Feb

**Community Based Repayment Mechanism (CBRM):** There are 44 financing branches with CBRM functioning smoothly. The branch manager (BM) is the chairperson while the Block Program Manager (BPM) is the Convenor and the Bank Sakhi as secretary while 2 representatives of each Village Level Organization (VLO) forms the committee. The priority agenda of the meeting is on monitoring repayment of loans availed by the SHGs in a certain block and making plans to scale up credit linkage.

Target	Dimapur	Kiphire	Kohima	Longleng	Mokokchung	Mon	Peren	Phek	Tuensang	Wokha	Zunheboto	Total
Branches	6	-	4	-	6	2	-	4	-	4	2	28

**Branch Managers Orientation:** 22 Bank Managers have undergone online orientation program conducted by NIRD&PR Guwahati. They are mostly from interior districts of the State. Cumulative achievement till December 2020 is 85 bankers undergone orientation training. This is undertaken as per expectations of the ministry that all the branch managers of SHGs financing branches are regularly/annually updated with the latest RBI guidelines and government schemes from the program.

The intake of new initiatives by the Mission and RBI/DFS/NABARD requires periodic trainings to Bank officials.



AK Deb, Managing Director Nagaland State Cooperative Bank (NSCB) and SPM-FI NSRLM



Awardee SHG (Work Women Welfare SHG, Thilizu Village Dhansiripar Block, Dimapur) during the 51st AGM of Nagaland State Cooperative Bank (NSCB)



Biswas, DGM NABARD, addressing the DLT trainees on 18th March 2021



AC-FI Sechu Zubza during sensitization and distribution of handouts (IEC) and safety kits to CCs and VLO leaders at Mezoma, during lockdown due to COVID19 pandemic,

Target	Dima pur	Kiph ire	Kohi ma	Long Leng	Mokok chung	Mon	Peren	Phek	Tuensang	Wokha	Zunhe boto	Total
BMs	10	3	6	2	5	2	4	5	8	4	8	57

**SLBC:** The State Level Bankers Committee (SLBC) meeting was held 4 times this FY. The SLBC in its meeting on 23-3-2021 has decided to constitute a Sub-Committee on SHG Bank Linkage in the opening month of the new FY for prioritizing discussions on promotion of SHG bank linkage.

**DLCC:** At the districts, the District Level Coordination Committee (DLCC) of bankers under the chairpersonship of Deputy Commissioners have become more active with more meetings during the year. The Block Level Bankers Committee (BLBC) meetings are yet to take off in respective blocks.

With the constitution of Sub-Committee on SHG Bank Linkage for NRLM SHGs, the new FY is expected to see regular meetings of the committee. This platform will enable sufficient time to take up the broad issues of SHG bank linkage while complying the directive of the Ministry of Rural Development (MoRD) and Reserve Bank of India (RBI).

**Individual Savings Bank Account:** The Mission is putting every effort to open Saving Bank Accounts for all 1,02,939 SHG member and 12,298 SHGs in the State. So far, the cumulative achievement of individual savings bank account holder is 44,056.

**SHGs Savings Bank Accounts:** Amongst the 12,293 SHGs being nurtured by NSRLM, 11918 have SB A/C while 380 SHGs do not have SB A/C. The status of SHGs having no Bank Account are as follows: (Source: MIS report)

Target	Dima-pur	Kiph-ire	Kohi-ma	Long leng	Mokok chung	Mon	Peren	Phek	Tuensang	Wokha	Zunhe boto	Total
Open SHG A/C	27	16	3	0	3	219	0	14	0	8	88	380



PD-cum-DMM Mon with new batch of Bank Sakhi during training at DRDA



PD-cum-DMM Tuensang inaugurating Bank Sakhi office at NSCB Tuensang branch

**Financial Literacy:** Financial Literacy intervention has reached Peren and Tuensang districts covering 13 blocks and other 17 new intensive Blocks, bringing all the 11 districts and 74 blocks in the FL map in the State. The plan for conducting Online training of State Master Trainer (SMT) on Financial Literacy by NAR Bangalore is delayed till date owing to network issues. Once the SMTs are trained, the identified 148 FLCRPs/MBKs i.e. 2 each from all the 74 blocks shall undergo training from the SMTs.

**Business Correspondent (BC) Sakhi:** Towards achieving Mission One Gram Panchayat One Business Correspondent (OGPOBC) in Nagaland, the State Mission has trained 59 candidates through the training partnership of Rural Self Employment Training Institute (RSETI) Peren during the current FY 2020-21. Prior to training, the candidates were approved by NAR Bangalore, for training and IIBF certification. Till FY 2020-21, 92 Business Correspondents (BC) Sakhi trained and IIBF certified covering 70 Blocks. Amongst the 5 BC Sakhi deployed, 3 are linked with Canara Bank-Fino Payments Bank and 2 with Allahabad Bank-FIA Technology Ltd. (List enclosed). BC transaction with SHGs/VLOs/CLFs channel shall be rolled out in the coming months. Dual Authentication for Model CLF and SHG shall be implemented very soon.

**Digipay Sakhi (BC Pool):** Towards a cashless panchayat in the State, 691 MBKs have been identified for Digipay/BC pool. A training on Digipay was provided to all the candidates by CSC from respective districts on 8th January 2021. So far, 15 digipay have received Finger print scanner (morpho device) from CSC and deployed doing transaction in the villages.



30 BC candidates (second batch) during inauguration program at RSETI Peren on 10th March 2021



BC trainees with infants attending RSETI training



Classroom of BC Sakhis at RSETI Peren



BC candidate appearing IIBF certification exam at CSC Dimapur on 9th March 2021

The State has 28 un-Banked blocks. Many villages remain unreachable. Connectivity is the major issue for all the stakeholders to scale up its network in remote areas to provide service. The BC from 13 blocks already deployed are experiencing the dire need for inter-operability facility to give service to different bank customers. Focus for SHG transactions through Dual Authentication and Online loan application for SHGs shall be in Model CLFs shall be implemented. Apart from the already available services of CSC, Fino Payments Bank and FIA technology, the other CBCs are also expected to actively play in materializing the goal of digital finance. Partnering with the offline facility of PaySe Wallet (Nucleus Software Export Limited) is in pipeline to operate in Blocks with no Internet connectivity.

**Insurance – Life/health & Pension:** A total of 800 MBKs have been trained as Bima Sakhi in villages by the Block Level Trainers (BLT). These Bima Sakhi are deployed for enrolling PMJJBY, PMSBY, PMJAY and APY schemes. Members enrolled/renewed in PMJJBY is 394, PMSBY is 1382 and Ayushman Bharat-PMJAY is 281 respectively. During the current financial year, 24207 SHG members have accessed Rs. 165 lakhs ex-gratia from different schemes through Pradhan Mantri Jan Dhan Yojana (PMJDY) account. Cumulative achievement is PMJJBY 9984, PMSBY 3002, and Ayushman/PMJAY is 4672. Life & Accidental Insurance: 249 MBKs shall be trained as Bima Sakhi MBKs to drive the enrolment of SHGs members in insurance and other available schemes. They are positioned at VLO to look after claim settlement system in the block.

**Health Insurance:** Health Insurance enrolment drive under Aayushman Bharat (AB-PMJAY) by the Bima Sakhis shall be the focus this FY. The mission staff shall conduct regular sensitization of health insurance to SHGs. The DCFI shall regularly monitor the enrolment drive apart from providing necessary support to the field staff/CCs. A target of 50% (16515) is planned for FY 2021-22. Convergence with line department viz. Health shall be deepened.

**Pension:** Achievement of APY enrolment is 108 against target of 100. Cumulative achievement of APY till December 2020 is 740. Professionals/NRPs/SEBI shall be engaged to reorient and strengthen the staff and CCs. In convergence with department viz. Labor, APY enrolment camps shall be organized in all the villages to achieve 10% (1519) of the remaining SHG members.

**Enterprise financing:** The SHG members have begun to access soft loans through their SHG/VLO/CLF corpus and Bank loan for the last few years.

**FI Mela:** Mela could not be organized in the current FY, as it was not safe for public gathering due to the COVID19 pandemic.

To create a common platform for allied/partnering departments to come together and address the common issues and enable the community to access rights and entitlements from different schemes, FI Mela will be organized in a key location per Block covering 74 Blocks. Highlights of financial service and schemes, loan processing, enrolment drive in SB A/C, Insurance & Pension etc.

## 4. LIVELIHOODS

The State Mission has been focusing on deepening of Livelihood activities of the Mahila Kisans through sustainable agriculture and improved livestock practices. Introduction of scientific method of cultivation like proper layout of Agri-nutritional garden, seed selection & treatment, second cropping, composting, practice of non-pesticide management, preparation of organic concoctions for pest management, improved livestock and poultry management like housing, sanitation, de-worming, vaccination, feed management & breeding has played a pivotal role in improving the livelihoods of the Mahila Kisans. More than 27000 households have been intervened in at least 2-3 livelihood activities (Agri & Livestock) with the objective to increase their annual income to at least Rs. 50000 per household.

PROGRESS SINCE INCEPTION				
Sl. no	Indicators	Achievement since inception		
		SRLM	MKSP	Total
1	No. of Mahila Kisans covered under AEP interventions	21348	9411	<b>30759</b>
2	No of Mahila Kisan supported under livestock interventions	17511	8682	<b>26193</b>
3	No of Mahila Kisans supported for NTFP	0	0	<b>0</b>
4	No. of blocks entered under farm livelihoods interventions	65	9	<b>74</b>
5	No of Blocks covered under NTFP interventions	0	0	<b>0</b>
6	No of Krishi Sakhis (Agriculture CRP) positioned	301	123	<b>424</b>
7	No of Pashu Sakhis (Livestock CRP) positioned	242	116	<b>358</b>
8	No of Van Sakhis (NTFP CRP) positioned	0	0	<b>0</b>
9	No of Krishi Udyog Sakhis positioned	5	0	<b>5</b>
10	No. of districts entered under farm livelihoods interventions	11	9	<b>11</b>
11	No. of Villages covered under farm livelihoods interventions	384	136	<b>520</b>
12	No. of other livelihoods CRPs positioned	0	0	<b>0</b>
13	No. of Custom Hiring Centers established	299	38	<b>337</b>
14	No of blocks covered under organic	0	0	<b>0</b>
15	Areas covered under organic farming (Acre)	0	0	<b>0</b>
16	No of Local Groups formed under organic interventions	0	0	<b>0</b>
17	No of Local Groups registered in PGS portal under organic interventions	0	0	<b>0</b>
18	No of Mahila Kisan adopted at least three essential AEP practices	9167	5867	<b>15034</b>
19	No. of Mahila Kisan House hold having Agri nutri garden	15879	7210	<b>23089</b>
20	No of villages under organic farming	0	0	<b>0</b>
21	No of Mahila Kisans as members of Local Groups	0	0	<b>0</b>
22	No. of Producer Groups promoted (PG) for forward linkage & marketing	0	0	<b>0</b>
23	No of PGs formalized (registered)	0	0	<b>0</b>
24	Mahila Kisans covered by producer Groups	0	0	<b>0</b>
25	No of Produces Groups transacting through digital platform	0	0	<b>0</b>
26	No of large size producer companies set up	0	0	<b>0</b>
27	No of Mahila Kisans who are shareholders of the companies	0	0	<b>0</b>
28	No of PGs given fund against business plan	0	0	<b>0</b>
29	No of organic vegetable retail outlets opened up to help farmers sell their produce	0	0	<b>0</b>

Continuing with the strategy to support our Mahila Kisans, the State Mission has its focus on reducing drudgery of the Mahila Kisans through establishment of women friendly Custom Hiring Centers where the SHG members/ Mahila Kisans have access to various essential agricultural machineries, tools and equipment at their disposal where they can hire it at a very nominal rate for their livelihood activities. Currently a total of 100 Custom Hiring Centers has been established through Community Investment Support Fund and establishment of another 332 CHCs is in the process.

Cluster based approach strategy has been set up for deepening of Livelihoods activities where 3 National Resource Persons assigned by MoRD are dedicated for the 3 clusters. Dimapur, Peren, Kohima and Wokha - Cluster I. Mokokchung, Tuensang, Mon and Longleng – Cluster II and Phek, Kiphire and Zunheboto- Cluster III.

A total of 721 Community Service Providers (378 for Agri & 342 for Livestock) has been selected, trained and engaged in the entire Livelihood intervened villages covering 43 blocks. The main objective of the CSPs is to provide handholding support to the Mahila Kisans to improve their livelihood activities under agriculture and livestock. The activities of the CSPs are intensely monitored by the District and Block Mission staffs and the VLO Livelihood sub-committee.

In terms of marketing initiatives for the Mahila Kisans, the State Mission will be focusing on promotion of Producers Groups during FY-2021-22 for forward linkage and collectivized marketing in the blocks where Livelihood activities have been taken up for the past 2-3 years. Formation of higher level marketing organizations like Producers Enterprise is also proposed to be initiated during FY- 2021-22.

### **MAHILA KISAN SASHAKTIKARAN PARIYOJNA (MKSP)**

A Livelihoods sub-component under NRLM which also focuses on Strengthening Livelihoods of Women farmers through Improved Farming and Livestock Practices is in the 3rd and final year of implementation. It has covered all the targeted 132 villages spread over the 9 resource blocks covering over 8000 Mahila Kisans. Its focus is to ensure that the existing practices like Agri



*Nutri garden*



*Shitake mushroom cultivation*

nutritional garden, paddy cultivation, second cropping, piggery and poultry activities are deepened are scaled up for consumption needs to surplus production to bring incremental income to the households in a sustainable manner. To ensure organic practice is propagated in all the household, composting is made mandatory in the Agri nutri gardens. Trainings on vermin-composting is also imparted to the CSPs (Krishi sakhis) where there are sizable population of cattle rearing. Door to door vaccination and deworming in poultry and piggery is undertaken by the CSPs (Pashu sakhis) to reduce mortality rate and better productivity. As a piloting project, a total of 15 Mahila Kisan beneficiaries from 3 Districts namely Dimapur, Kohima and Wokha have been selected for fishery cum duckery units in order to enhance their income.

### **LIVELIHOODS INTERVENTION IN THE INTENSIVE BLOCKS**

Multiple livelihoods interventions are being undertaken up in the 34 Intensive blocks where 68 Livelihoods Area Coordinators are stationed. Agri, Horti & Livestock related activities are the key focus areas. Agro ecological practices like NPM practices, organic pest management through locally made concoctions, inter and mixed cropping, Agri nutri garden and composting along with improved livestock practices like vaccination, sanitation, deworming, feed management and proper housing are the activities propagated to maximize production and increase the annual household income of the Mahila Kisans. With the demand of mushroom and its high rated price in the market, the State Mission has also ventured into mushroom cultivation where training for the staff and Mahila Kisans have been conducted on Shitake and Oyster Mushroom and the Mahila Kisans have started cultivation of mushroom. The CSPs (both agri and livestock) are trained and engaged in the entire livelihood intervened villages to provide handholding support to the Mahila Kisans.

The State Mission has also initiated the establishment of 500 units of Water harvesting Structures spread over 10 blocks with an objective of water conservation initiative through rain water harvesting and storing.

The State Mission has also established 50 small Pig breeding cum learning centers in 50 VLOs spread over 20 blocks and 9 districts. The small Pig



*Pig breeding unit at Ruzaphema village in Dimapur District*



*Pig deworming*

breeding cum learning center is established with the purpose of mitigating the requirement of quality piglets in the villages. The center will also serve as a learning center for the Mahila Kisans where basic management practices on Improved Piggery will be demonstrated. The VLOs are to take full ownership of the centers which will run in a self-sustained manner.

## CONVERGENCE

In partnership with the KVKs and ATMA, training programs on disease and pest management of vegetable and fruit crops have been organized. Vaccination of cattle against FMD disease, ranikhet and swine fever disease in poultry and pigs have been organized with the support from the Dept. of Animal Husbandry and Veterinary Services.

Under Organic cluster Promotion, the Department of Horticulture (GoN) and NSRLM is in the process of jointly taking up 6 clusters involving 3000 households covering 3000 hectares of area, across 7 Districts/Blocks during FY 2021-22.

Under the “Roadmap for Economic Development- Post COVID-19” funded by the Northeast Council in collaboration with the Department of Horticulture and KONGER AGRITECH, a total 1000 SHG beneficiaries (500 each for Shitake and Oyster) have been selected for mushroom cultivation under NSRLM with an objective to turn around the health and economic stress caused by COVID-19 pandemic. The expected outcome of this project will be to enhance household nutritional intake and additional income of the SHG members and foster the community towards mushroom cultivation on a commercial scale.



Convergence



Animal health camp



Oyster mushroom cultivation



Demonstration by CSP on housing for pigsty

## Skills and Enterprise

- I) **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)** is the demand-driven placement-linked skill training initiative of the Ministry of Rural Development, Government of India (MoRD), uniquely aimed at rural poor youth between 15 and 35 years of age, with the purpose to create income diversity in poor families and help rural youth realize their career aspirations.

### Why Skill Training?

Skill Training is essential for increasing efficiency and employability of the students. India is the youngest country in the world, with an average age of 29 years. However, only 2 per cent of the total workforce in India have undergone skill training. Also, as per the Provisional Population Totals of Census 2011, Nagaland has a high literacy rate of 79.55% and as per the result of the annual Periodic Labour Force Survey (PLFS) conducted by National Statistical Office (NSO), Ministry of Statistics and Programme Implementation during 2017 - 18, the minister informed that the estimated unemployment rate for persons aged 15 years and above in Nagaland was 21.4 %. This points towards the lack of job-readiness for a huge number of job seekers. Therefore, a state like ours should take full advantage of a Skill Training programme like DDU-GKY to bridge the gap of market demand for and available job seekers.

### Why DDU-GKY Skill Training Programme?

DDU-GKY Skill Training programme enhances the employability of job seekers through series of inputs to:

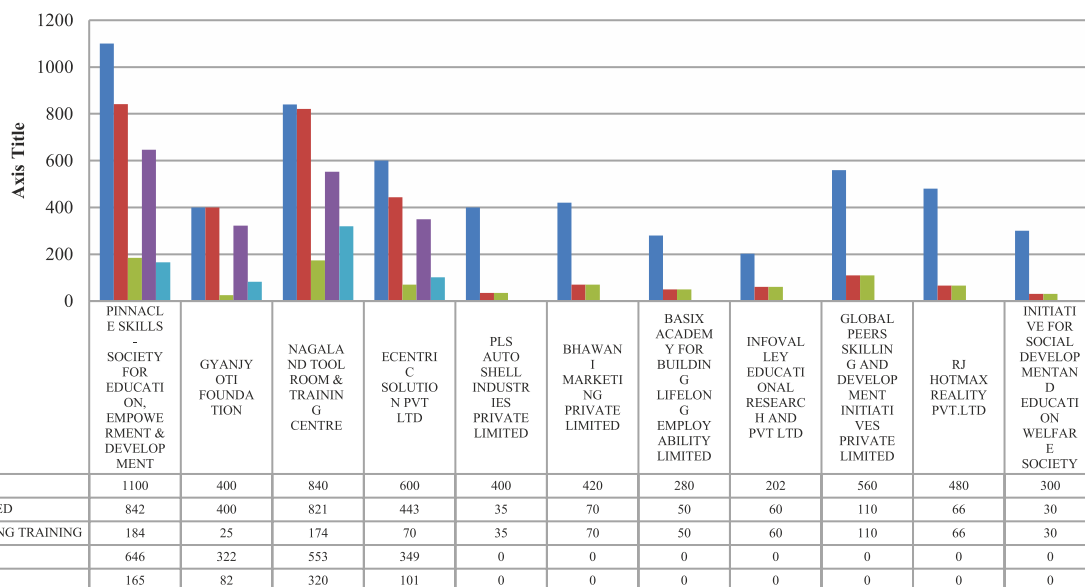
1. It is a job role-based skills training programme that enables the trainees to have through understand about the particular job role and specialise in the skills to perform the particular job.
2. It makes the individual aware of the opportunities one can take.
3. It also lifts the confidence, improves productivity & competency of the trainees.



Practical session as per SOP

Target Sanctioned Till Date						
Sl. No.	PIA Name	Trade	Trade-wise Target	Minimum Qualification	Training Duration	Total Target
1	Gyanjyoti Foundation	Hospitality Assistant	200	8th Pass	4 months	400
		Food & Beverages Services	200	8th Pass	4 months	
2	Eccentric Solutions Pvt. Ltd	Domestic Non-voice & Customer Relation Management, Data Entry Operator	600	10th Pass	6 months	600
3	Society for Education Empowerment & Development	Assistant Beauty Therapist	350	8th Pass	3 months	1100
		Housekeeping Attendant	450	8th Pass	3 months	
		Front Office Associate	300	12th Pass	3 months	
4	Nagaland Tool Room & Training Centre	Assistant Manual Metal Arc Welder	180	6th Pass	4 months	840
		Operator-Vertical Machining Centre	150	10th Pass	5 months	
		Automotive Service Technician-Level 3	150	8th Pass	4 months	
		Assistant Electrician	180	10th Pass	5 months	
		Assistant Carpenter-wooden furniture	180	6th Pass	4 months	
5	PLS Auto Shell Industries Pvt. Ltd	Food & Beverages Services	400	8th Pass	6 months	400
6	Basix Academy for Building Lifelong Employability Ltd.	Customer Non-voice & CRM Domestic Non-Voice	140	10th Pass	6 months	280
		Food & Beverages Services	140	8th Pass	6 months	
7	Bhawani Marketing Pvt. Ltd.	Food & Beverages Services	420	8th Pass	6 months	420
8	Infovalley Educational & Research Pvt. Ltd.	Airline Cabin Crew, Airline Reservation Agent, Airline Ramp Executive, Airport Safety Crew, Airport X Ray Qualified Staff, Airport Cargo Operations Assistant	202	12th Pass	12 months	202
9	The Rise Creative Solutions Pvt. Ltd	PCB Assembly Operator, Mobile phone Hardware Fitter-Fabrication& Metal Arc Welder	250	10th Pass	6 months	390
			140	10th Pass	6 months	
10	Global Peers Skilling	Assistant Mason	120	5th Pass	6 months	560
		Assitant Bar Bender	120	5th Pass	5 months	
		Mason Tiling	60	5th Pass	6 months	
		Assistant Electrician	90	12th Pass	5 months	
		Construction Painter and Decorator	90	5th Pass	6 months	
		Plumber	80	5th Pass	6 months	
11	SRK People Consutants I Pvt. Ltd.	Sampling Tailor-Sampling Coordinator	400	8th Pass	6 months	400
12	Initiative for Social Development and Education Welfare Society	Plant baker - Baking Technician, Multi Skill Technician (Food Processing)	300	8th Pass	6 months	300
13	RJ Hotmax Reality Pvt. Ltd.	Sewing Machine Operator	480	8th Pass	3 months	480
14	Syncomint Solutions Pvt. Ltd.	Multi Skill Technician (Electrical) Remote Helpdesk Technician	360	8th Pass	5 months	360
15	The Associate Chambers of Commerce and Industry of India	General Duty Assistant	400	8th Pass	4 months	600
		Home Delivery Boy	200	8th Pass	4 months	
16	Ebad Exports Pvt. Ltd.	Field Technician - Computing and Peripherals	350	12th Pass	4 months	350
<b>Total</b>			<b>7682</b>			<b>7682</b>

## DDU-GKY Status Report



Please read – “0” as “in the process”

## Activities of NSRLM- DDUGKY

### Promotional Video on DDU-GKY by NSRLM in collaboration with Dreamz Unlimited

Covid-19 pandemic gave a pause to all activities worldwide for a while; however, it also showed a new dynamic at work front, NSRLM DDU-GKY team in collaboration with Dreamz Unlimited came up with a short video on DDU-GKY for wider and faster reach on the scope, objective and benefit of the placement linked skill training programme. The video has played an immense role in mobilizing candidates and bridging the potential trainees and the training partners also known as Project Implementing Agencies (PIAs). Through this video hundreds of candidates have been trained and placed. The video has travelled far and wide, it has connected the mission to potential trainees.

**Some testimonials of the impact of the promotional video are.**

**Simul Konyak-** *“I was inspired by the information I gathered through the clip and thus further enquired about the training. Thereafter, I joined the training programme for Asst. Electrician at Nagaland Tool Room & Training Centre (NTTC), Dimapur: Nagaland, Dimapur.*

*It has been a month since I joined and through the theoretical and practical sessions my knowledge on electrical works have scaled up*



significantly. The assurance of getting a job on completion of training and the financial expenses to be sponsored by the Government are some of the reasons and perks why one should consider not missing this privilege.

I express my gratitude to NSRLM, Govt. of Nagaland for giving the opportunity to me and many more youths from the State to acquire such skill training for one's sustenance.”

**H. CHINGAI KONYAK-** “I’m a big-time fan of Dreamz unlimited and after watching the video based on skill development, I was excited to know about the opportunities that is provided by the government. I wanted to enrol myself and start the training as soon as possible and get set with my career. I was excited to make new friends, be in a new place, new environment and learn new things and make myself capable. After I joined Bhawani Marketing Pvt Ltd. Dimapur Training Centre, I learned and I’m learning so many new things every day.



I look forward to acquiring knowledge as much as possible, improve public speaking, develop my personality, boost my confidence, and build my career.

My main goal is to be independent and be able to sustain myself, not depend on my parents and help my family within my capacity, through this training now I am more confident and feel more professional in my own little ways and still learning to be better. Thank you!”

**Jongtie P-** “I am from Tuensang district, I registered myself at Pinnacle Skills for Front Office Associate Course after watching the video of Dreamz Unlimited from YouTube which mentioned that with the initiative of NSRLM, DDUGKY Scheme, Ministry of Rural Development is sponsoring free courses and offering placement after the training. After I watched the video I contacted the mentioned number and that is how I enrolled for Front Office Associate course. During my training, it helped me build my personality and confidence level and to be job ready. After I completed by training, I got placement at Choki Dhani Resort, Jaipur where I’m currently working. I want to encourage my fellow friends to undergo training and be employed.



*Thank You to Pinnacle Skills & Nagaland State Rural Livelihood Mission for the opportunity given to me.”*

### **Placement verification –**

In DDU-GKY, there are a lot of tools and ways to minimize the discrepancies and malpractices in the process. The SOP of DDU-GKY is designed in such a way to ensure this. A type of triangulation verification by Project Implementing Agencies (PIAs) followed by Nagaland State Rural Livelihood Mission (NSRLM) and then by Central Technical Support Agencies (CTSA) is conducted at different levels by different functionaries.

Desk verification of documents and Physical verification of placements of candidates are conducted accordingly. Physical verification happens on sample basis, it is drawn as per Standard Operating Procedure (SOP). If the samples (candidates) are in different locations (work Location) the verifying officer has to travel to those locations and verify. PIAs have conducted physical verification of 116 placed candidates in Delhi, Bangalore, Gujarat, Maharashtra, West Bengal, Nagaland and more, similarly NSRLM DDUGKY team have also conducted Physical verification of 24 candidates.

During the COVID-19 lockdown period, Ministry of Rural Development (MoRD) had notified to conduct the placement verifications through video calls by using new age tools. This has helped in reducing the 'time for completing' the physical verification considerably.

### **Activities of Project Implementing Agencies: Manufacture of Covid-19 related equipment**

**Nagaland Tool Room & Training Centre, Dimapur (NTTC)** during lockdown took the initiative of manufacturing various Covid-19 related equipment. Trained candidates of DDU-GKY programme, who were placed at NTTC, Dimapur, were a part of the manufacturing team. The equipment was made



*As part of FLAG OFF Ceremony - Visakono Sakhrie, State Program Manager (Skills), Nagaland State Rural Livelihood Missions (NSRLM) briefing the candidates.*



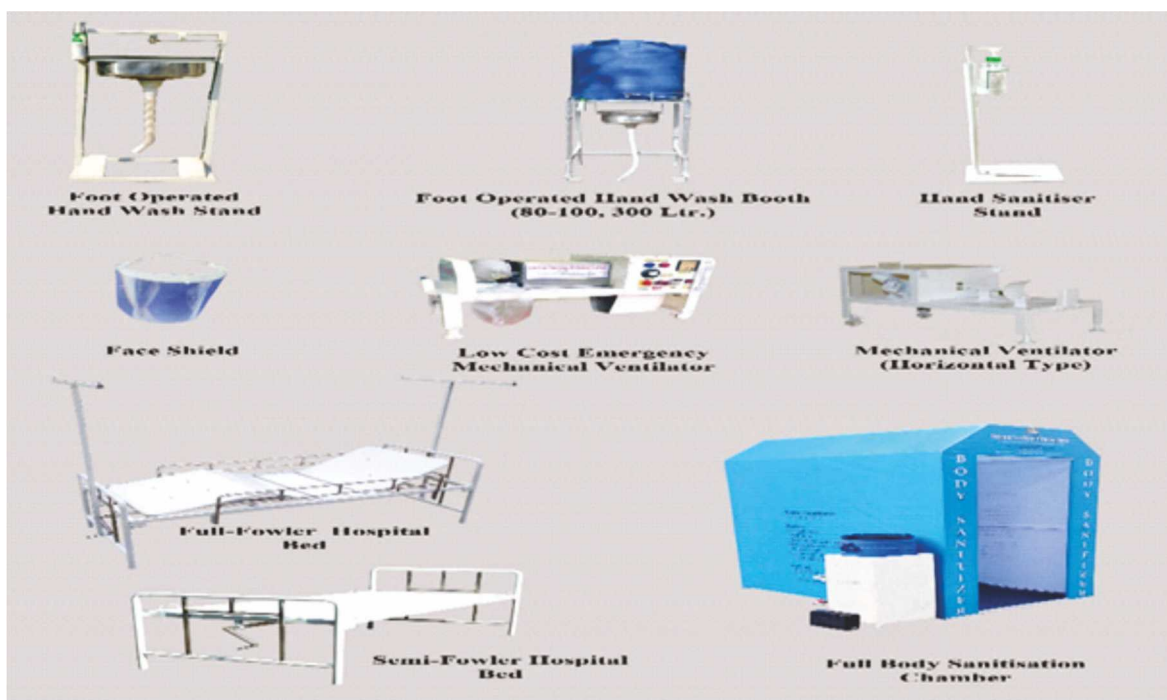
*Alumni Meet organised by Nagaland State Rural Livelihood Mission on 9th Dec 2020*

available for the public, Institutes, Schools & Colleges and Offices.

**The list of equipment manufactured is as follows:**

1. Hand wash booth (Foot Operated) of different capacity.
2. Hand Sanitiser Stand
3. Full body sanitisation chamber
4. Face Shield
5. Re-usable face Mask frame.
6. Mechanical Ventilator
7. Hospital Bed

The ready products were publicised for awareness through local newspaper, social media and broadcasted on All India Radio.



**Online Classes during lockdown; 'the learning must go on'**

eCentric Solutions Pvt. Ltd - The recent global lockdown ignited a new module of classroom teaching through online platforms. Quite a few institutions adopted a wide range of online learning tools including virtual tutoring and learning management systems. Trainers at eCentric also felt the need that the training must keep going on with the use of technology in hand, however it was initially challenging as trainees are from remote villages so there were network issues and limited access to smart phones.



Assistant bar bender & steel fixer during their OJT training binding of stirrups in column and footing challis



Training on embroidery



Domain Classroom (Mock Aircraft Model)



Pledge Taking Jan Andolan For Covid-19



Full Body Sanitizing of Candidates on Arrival during Centre Re-Opening



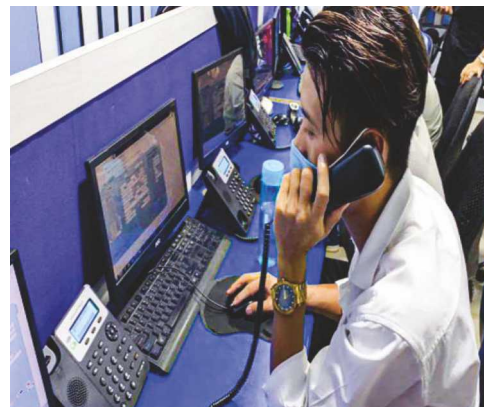
Practicing the process of Scaffolding by the construction and painter trainees

**Testimonials of Placed Candidates sharing their work experiences:**

**Imnasubo**

Dimapur (Nagaland). Currently working as Customer Sales Associate at Key Carrier Management Services, Ltd, Ahmedabad (Gujarat)

*“These days I am working as a Customer Sales Associate at Key Carrier Management Services in Ahmedabad. My job experiences so far have allowed me to gain maximum organizational skills and knowledge. Now, I have the ability to deal with all kinds of customers at business. Today, because of DDUGKY training and my trainers at eCentric, I gained this self confidence.”*



**ii) Start-up Village Entrepreneurship Program**

SVEP launched in 2016 in Nagaland is a sub-scheme initiated by the Ministry of Rural Development, Govt. of India. Piloted in 2 (two) resource blocks namely Chumukedima and Jakhama, the 4 year project with a target of establishing 4000 entrepreneurs in the two blocks, came to an end in March 2021 with a target achievement of 100% (4025 enterprises).

SVEP will be scaled up in two other blocks, namely Ongpangkong (North) and Kubolong, merged as one SVEP Block and Chiephobozou and Botsa merged as the second.

## SARAS Fair

SARAS-Sale of Articles of Rural Artisans Society, a bi-annual event, specifically targeting the SHG members, was organized from 24th March, 2021 to 31st March, 2021 by the State Mission at Khuochiezie (Kohima Local Ground), Kohima, Nagaland. The objective of organizing the SARAS Fair is to promote products of the SHGs and also find platforms to market their products, without the interference of middle men, so that the SHGs earn higher income.

Altogether, 22 SHGs had participated with 2 representatives from each SHG. The products ranged from handicraft and handloom to agri and horti products and also Non-Timber Forest Products



Special Guest Shri Nicky Kire, Advisor, Urban Development inspecting the stalls.

## Aajeevika Grameen Express Yojana (AGEY)

AGEY is an initiative of DAY-NRLM, Ministry of Rural Development, Government of India. The objective of AGEY is to provide safe and community monitored vehicles to ply and connect rural villages lacking basic health, market, educational facilities and also provide an alternative source of livelihoods to the SHG members in those areas.

AGEY was launched on 8th September, 2020 with 30 SHG member beneficiaries across 29 Blocks covering 9 Districts. All the beneficiaries, accompanied by reliable drivers possessing valid driver's licenses, were invited to Kohima for the handing over ceremony where the beneficiaries were handed Mahindra Bolero Pick-up trucks.

The Block and District staff regularly monitors the progress of the activities undertaken by the beneficiaries for reporting.



## 5. HUMAN RESOURCE

The State Mission in its 8th Year of intensive implementation covering 11 Districts and 74 Blocks has fundamentally shifted the way of functioning at workplace with the coronavirus pandemic spreading across the nations. With the nation-wide lockdown, the Mission scrambled to comply with restrictions while striving to keep operations going. The concept of work from home became the immediate solution at such juncture, while keeping in focus the need to achieve various targets of the State Mission.

### **Progress during FY 2020-21:**

The Pandemic situation had greatly impacted HR practices like recruitment, on-boarding, training and development of new recruits.

**Recruitment:** Recruitment of 10 Area Coordinators under Peren and Tuensang District, which were earlier covered under NERLP, was done in the month of February 2021. Selection was done through CV screening, short-listing and personal interview by the Selection Committee, NSRLM.

### **Internal Recruitment:**

- 1 Program Manager- IBCB, as approved in the AAP FY 2020-21 was engaged internally from the existing eligible staff through performance appraisal and personal interview by the Selection Committee, NSRLM and positioned at SMMU.
- 1 District Functional Specialist – Livelihoods was engaged internally from the existing Area Coordinator- Livelihoods through a process of performance appraisal and virtual interview by the Selection Committee, NSRLM.

Recruitment process for Area Coordinator- 62 Livelihoods/27 Non-Farm Livelihoods under NSRLM and 74 Area Coordinator- Skills under DDU-GKY across all the Blocks could not be completed as approved during FY 2020-21, hence it will be carried forward to FY 2021-22.

### **Staff Benefits:**

Annual Performance Increment was provided to performing employees as per NSRLM Human Resource Manual.

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

As per the Employee Provident Fund (EPF) Act, 1952, the State Mission ensures

enrolment for EPF benefits for all new staff. The employee and employer each contribute 12% of the employee's basic salary and dearness allowance towards EPF.

Sl.No	Position	Positions Approved	Positions Filled
<i>State Mission Management Unit (SMMU)</i>			
1	SMD	1	1
2	AMD	1	1
3	COO	2	2
4	Sr. Accountant	1	1
5	State Project Managers	11	10
6	Project Managers	10	10
7	Office Manager/Accountant/Program/Acct. Assistant/PA	6	6
8	Support staff	13	13
<i>Total</i>		45	44
<i>District Mission Management Unit (DMMU) – 11</i>			
1	Project Director (District Mission Manager)	11	11
2	Dy. Project Officer (District Program Manager)	11	11
3	Asst. District Program Manager	11	11
4	District Functional Specialists (FI, MIS, Livestock and Agri)	44	44
5	Accountant	11	11
6	Support staff	11	9
<i>Total</i>		99	97
<i>Block Mission Management Unit (BMMU) – 74</i>			
1	Block Development Officer (Block Mission Manager)	74	74
2	Block Program Manager	74	74
3	Area Coordinator	222	222
4	Area Coordinator-Livelihoods	148	86
5	Area Coordinator- Non Farm Livelihoods	27	0
6	Area Coordinator- Skills	74	0
7	DEO/Accountant	83	83
8	Support staff	74	61
<i>Total</i>		776	600
<b>Grand Total</b>		<b>920</b>	<b>741</b>

\*Highlighted ones are from deputation/parent department

## Plans for 2021-22

**Recruitment:** The pending recruitment process during FY 2020-21 will be completed by first quarter of FY 2021-22, followed by induction of new recruits.

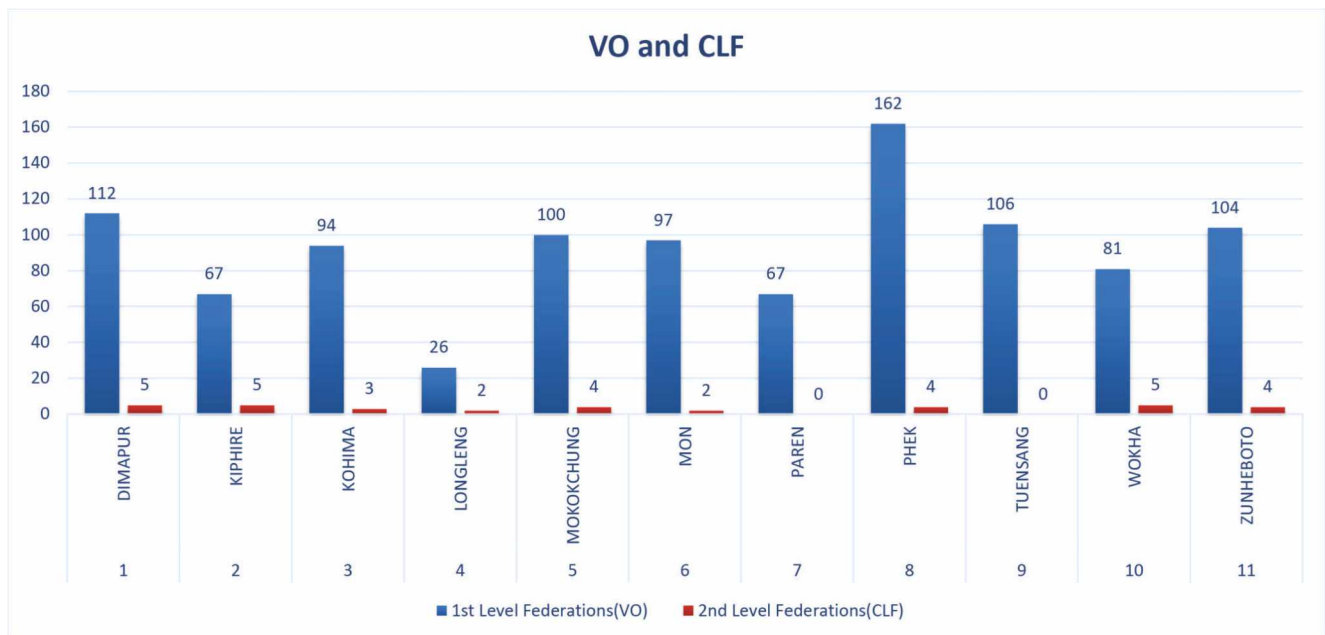
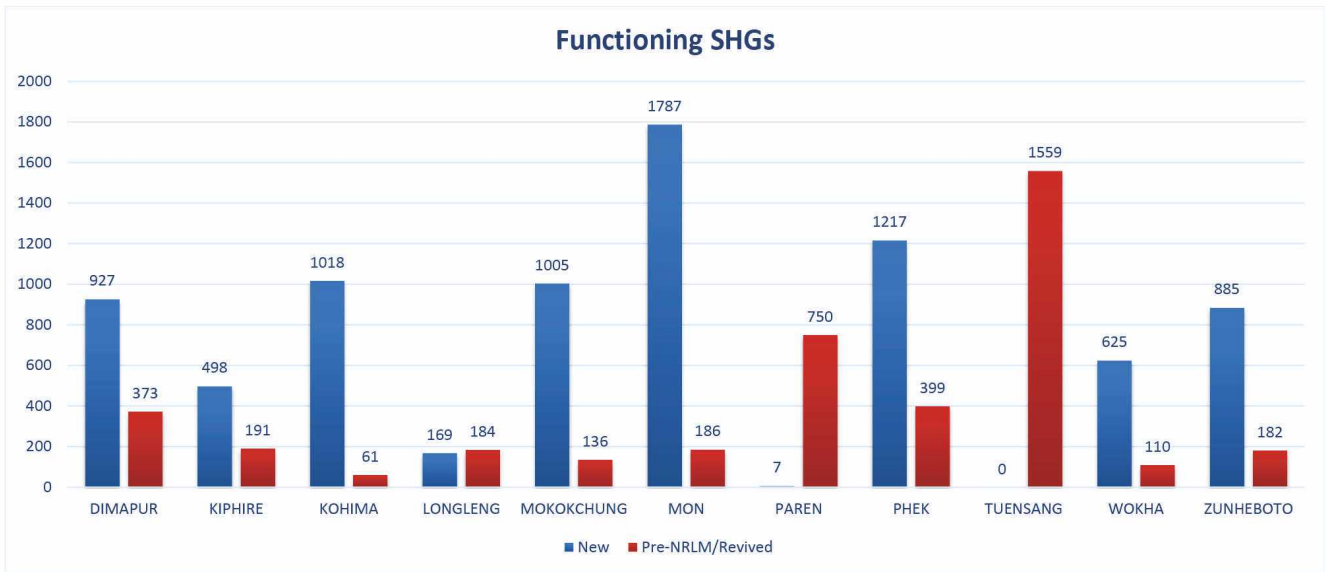
**Training/ Monitoring visit:** To ensure smooth functioning of the Mission with manpower placed in all the State, Districts and Blocks Mission Management Units, training and monitoring visit to the MMUs is planned to ensure that all HR related matters are in place.

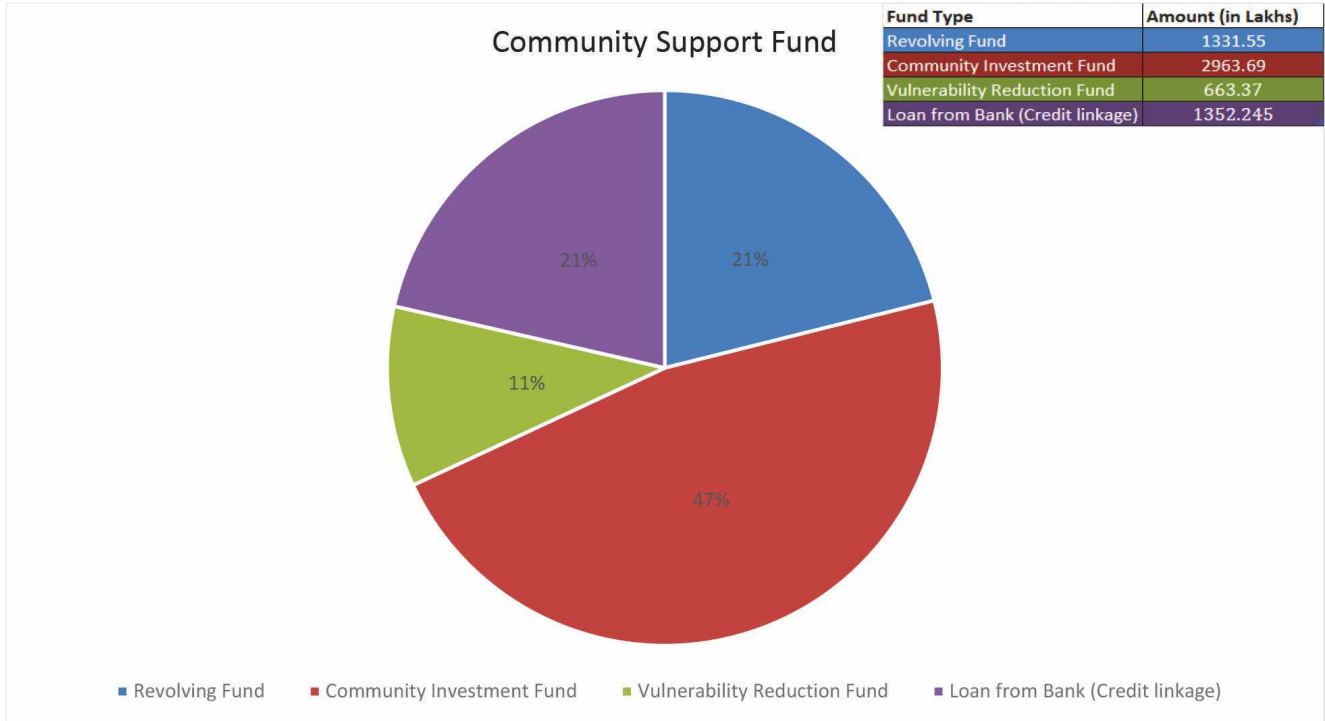
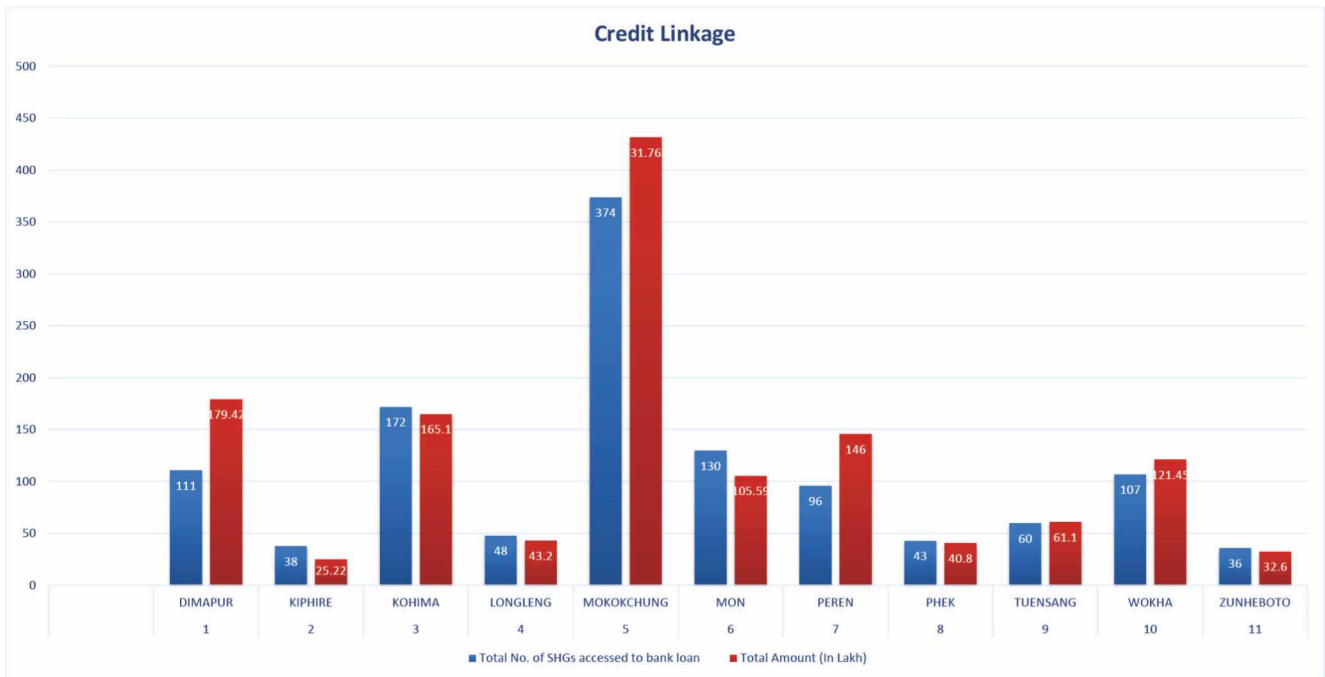
**Performance Management System:** PMS and Staff Performance Plan and Assessment (SPPA) will continue to be conducted in the first quarter of the FY and review against each targets will be visited every 6th month.

**Staff Benefits:** Various staff benefits will continue as per the approved AAP 2021-22

## 6. MIS

S.No.	Indicators	Achievement during FY -2020-21	Cummulative Progress till March 2021
<b>A.</b>	<b>Outreach</b>		
1	Number of new districts in which intensive implementation strategy initiated	11	11
2	Number of new blocks in which Intensive strategy initiated	74	74
3	Number of new Gram Panchayats in which intensive strategy shall be initiated	211	1245
4	Number of new villages in which intensive strategy shall be initiated	211	1245
<b>B.</b>	<b>Households Mobilized and CBOs promoted</b>		
1	Number of SHGs promoted	2743	12269
2	Number of Households mobilized into SHGs	24509	109967
3	Number of Village Organizations promoted	243	1016
4	Number of CLFs formed	12	34
5	Number of Model CLFs strengthened under NRLM	3	3
<b>C.</b>	<b>Community Funds to SHGs</b>		
1	Number of SHGs provided RF	1547	8876
2	Amount of RF provided to SHGs (in Rs. Lakh)	232.05	1331.55
3	Number of VOs provided CIF	210	590
4	Amount of CIF disbursed to VOs (in Rs. Lakh)	754.3	2963.69
5	Number of VOs provided VRF	188	491
6	Amount of VRF released to VOs (in Rs. Lakh)	280.35	663.37
<b>D.</b>	<b>Financial Inclusion</b>		
1	No. of SHGs that have accessed Bank Credit in current FY	491	1215
2	Amount of Bank Credit accessed by SHGs (Rs. in lakh) in current FY	611.065	1352.245
3	Number of SHG members working as BC Agents/ pay points	15	15
4	No. of SHG members covered under life insurance	10024	10024
5	No of SHG members financed for individual economic activities	70	70
6	No. of SHGs covered under Financial literacy	1945	1945
<b>E.</b>	<b>Farm Livelihoods</b>		
1	No. of Mahila Kisans covered under AgroEcological Practice interventions	9620	27391
2	No. of Mahila Kisans covered under Livestock interventions	9038	23650
3	No. of Custom Hiring Centres established	0	100
4	Number of Mahila Kisan HHs having Agri-nutri garden	6748	20589
5	No of Livelihood CRPs engaged (KS+PS+KUS+VS etc)	112	772
<b>F.</b>	<b>Non-Farm Livelihood</b>		
1	Number of vehicles deployed	30	30
2	Total no. of SVEP enterprises formed	0	4004
3	Total amount released as CEF to enterprises (Rs Lakhs)	0	500





## “No opportunity is left unattended”

The story of Akumla Jamir from Naga United Village, Dimapur  
*a beneficiary of SVEP*

Akumla Jamir lives in Naga United Village, Dimapur; a village located 7 kms from Dimapur Airport and 12 kms from the NSRLM block office, Chumukedima, Dimapur. She belongs to the Ao community and lives in a joint family of parents, siblings and sister's family. She is a widow who became the bread earner from the early days of her daughter's birth. As luck would have it, she not only took on the responsibility of being a single parent, but also played the role of a father to her sister's children after a tragic turn of events.

Despite being poorly educated and lack of exposure, she never gave up on her family and stood her ground to work in all possible ways to provide for her family. She looked for all possible means to remain occupied in doing some work or the other. During hot summer days she would make buffalo skin wafers, during rainy days, she stayed indoors and stitch leather bags and during winter, she would grow mushrooms on a large scale. She also took to moulding cemented flower pots, collect rabbit feeds for her mini rabbit farm apart from all other chores including household chores. Taking on a multitasking role, she has even taken on the part of carpenter, electrician, mason in her family.

The CRP-EP of the Naga United village was delighted to come across a person like her and got motivated seeing her hard work and commitment to her family. When being asked about her financial status, she proudly says that in spite of her difficult situation she owes no money to anybody nor leaves her family in want. Here are excerpts of an interview the CRP-EP took of her.



*Ms Akumla Jamir*



## 1. Tell me something about yourself

**Akumla :** My name is Akumla Jamir. I am the fifth child out of nine born to I.Pur Jamir and Amenla. I am also a mother to a wonderful girl child.

As fate would have it, I am a mother to my nephew and niece from my younger sister who lost her life to Tuberculosis in the year 2004. As both my parents were illiterate and without good source of income, we were forced to give up education ourselves and had to earn our livelihood doing odd jobs. I was lucky to have a mother who was a mentor in teaching me weaving, knitting and other works which I learned this with great enthusiasm. Meantime I came across the NRLM's quest in forming SHGs in the village for womenfolk and thus our group was formed with some likeminded friends. Slowly but surely today I am out of poverty and have become self-reliant, thanks to the initiatives of the NSRLM.



## 2. What is your occupation?

**Akumla :** My occupation in real sense of business is varied. It can be illustrated in the following ways. It can be seasonal, every free day I stitch leather pouches, purses and bags or I make cement planters of different sizes and shapes. Every fortnight, for three to four days I make papad or wafer from Buffalo skin. When jackfruit and mangoes are in season, I make pickles and during winter I grow Mushrooms. Every opportunity I get I embrace it to generate more income with help from my sisters and the siblings at home. No opportunity is left unattended.



## 3. When did you join the SHG?

**Akumla :** 9th August, 2007

## 4. How did SVEP help you?

**Akumla :** Although I was into petty business long before I joined the SHG, I was always lacking behind in some way or



the other due to my limited knowledge in customer-based skills and communications. I was always short of professional presentation but after being a part of SVEP I now have more knowledge on how to handle cash book, maintain savings and also how to talk and deal with the customers.

SVEP has equipped me a lot in building my confidence up to the extent that I now occasionally give motivational sessions in SVEP trainings, participate as resource person in giving various skills training like mushroom cultivation, leather bag making, vermi-compost techniques etc to new participants in NRLM.

#### **5. What motivated you to join SVEP?**

**Akumla:** My inquisitiveness and my desire to share with others and learn more about sources of income, and lend a helping hand to all ladies around with a zest to work have all motivated me to join SVEP.

#### **6. When did you receive the SVEP Loan and what did you do with that?**

**Akumla:** I received as loan a sum of Rs. 30,000 (thirty thousand) on 9th June, 2017.

I bought a big size 18 litre pressure cooker for making Buffalo Skin papad and a kerosene stove, some leather bag making materials and buffalo skin.

#### **7. How did the CRP-EP help you?**

**Akumla:** The CRP-EP also holds a great part in uplifting me to where I am today. Through them I made my business proposal, whenever I had any issues which I didn't understand they were always very helpful.

During the repayment of my loan they personally came to our locality. It's only because of their hand holding support that the business is functioning smoothly.

#### **8. Are you holding any post in VLO, CLF OR BRC?**

**Akumla:** Yes, I am presently acting as a VLO (Village Level Organisation) member in my Village and in BRC Sub-Committee under LAC (Loan Approval Committee)

#### **9. What would you like to be in 10 years?**

**Akumla:** In ten years, I wish to have my own plot of land where I can build a small house, attached with mushroom hut for growing mushroom. Moreover, even I'll be aged so I wish to run my tailoring business by employing unemployed people who could help me during my course of stitching. I even wish to open a training centre for people who have the passion to take up the profession.

*Interviewed by: Matung Raikhan, CRP-EP, Naga United Village*

## Hardship to self sufficiency

**Qhekali P Swu** of Ghokimi village has been an inspiration to many in her village. Being the fifth child among nine siblings, she wanted to help her parents who are cultivators and have not been able to afford looking after all the children. She studied till 10th class and decided to do something productive, but she did not have any source of income.

With the introduction of Self Help Groups (SHG) in her village, she and her friends exuberantly formed a group and as time went by, she became well versed with group dynamics and implications. She displayed proficiency and talent and later became the Master Bookkeeper of the VLO. She is presently the secretary of that VLO.

Taking the decision to improve and supplement the family income, she availed a loan from the VLO to start the business of opening a small grocery shop where she took an amount of Rs.30000/- to begin with. Qhekali and her family lived in a very old kuccha house so they shifted to their grandparents' house as their house could not accommodate all family members. At her grandparents' house, Qhekali opened a small shop which was attached to her bedroom, and she brought a variety of goods for her shop which brought made her business profitable and she could repay the loans within a couple of months. Since her family was building a house for their parents, she decided to contribute a



*Qhekali and her small attached bedroom shop*

significant amount to financially support them. Qhekali is earning an amount of Rs. 8000-10000 per month and she is also supporting her youngest sister in her education. She further plans to shift her shop to their newly built house and expand it to a bigger departmental store.

She has become an inspiration to many women in the village who are still finding the courage to venture beyond the four walls to pursue their dreams and live an independent and empowered life.

SHG Name : Kuphuvi SHG  
VLO Name : Ghoki Totikivipu VLO  
Village Name : Ghokimi



*The previous Kucha house of Qhekali and her family.*



*The newly built house*

## Taking up fruitful livelihoods:

*A case study from Sakshi*

Under the Nagaland State Rural Livelihoods Mission (NSRLM), Baü-ei SHG was formed on 5th February 2012 under Sakshi Block, Longleng District. The Baü-ei SHG has 13 Members and 3 members namely Y. Pangla Phom, A. Shomei Phom and A. Lemla Phom formed a team.

### **Support through SHG:**

In the beginning when they joined the group, they had no detailed knowledge about Self Help Groups or their functioning. Most of the members faced hardships and they mainly depended on the head of the family, but with the meagre earning they could not supplement the families financially. On joining the SHG, they attended various trainings conducted by the NSRLM, through which they learnt that they can take loan with low interest rate. Three of them decided to form a team and planned to take up IGAs. They opted for agricultural crops as they have been practicing farming and they also have available resources.

Later on with the help of NSRLM on MCP (Micro Credit Plan) trainings they gained more knowledge on how to generate income and also improve their financial management.

During 2020- 21 year, they cultivated and produced field peas, vegetables and spices. The products are sold in the district local market of Longleng town. They have profited a lot through this venture.

The group with their hard work and dedication facilitated by the Mission staff now generate a reasonable amount of income from their activities which can support their family members and help them to supplement the family income.



## Athrongla : A case study

Athrongla is from Longthonger Village under Kiphire district. She is the secretary of Kokri SHG formed in the year 2011. Athrongla's husband passed away in the year 2008 leaving her a widow with four children, three daughters and a son. She was suddenly thrust with the responsibility of taking care of the family.

Prior to joining NSRLM, she had become dependent on moneylenders. She would take loans at an interest rate of 10% a month, which eventually became a burden for her because at the time of repayment. She had never had the opportunity to learn the importance of saving and the advantages of group affinity. She wasn't the only woman in this state. Women in their village were not well informed or aware of their potential and mobility.



However, ever since becoming part of an SHG, the loans that she received through various funds under the NSRLM has helped her to meet her needs and she has more confidence availing loans at low interest rate. The main purpose of her loan is for her children's education and to meet household needs. Today, she sends all her children to school in Kiphire town. To further increase her income, she has started taking up Income Generating Activities (IGA) like weaving and bean cultivation for which she takes loans from the group. Ever since learning about the importance of coming together in a group and saving money as well as interacting in group meetings and making collective decision, she has started to learn about identification and prioritization of needs and resources. She says she has become increasingly self-confident through community action. She has also learned about her own potential and abilities.

Athrongla feels that the major benefit associated with SHG membership is the strength that the women have as a group. Through this, they motivate each other and help the needy and they can achieve so much more as a group than as individuals. She says that if women are organized and made aware of their potential they can build a better society.

## VISION

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