



NSRLM

NAGALAND STATE RURAL LIVELIHOODS MISSION

Department of Rural Development, Government of Nagaland



Towards inclusive social development

ANNUAL REPORT 2021-22

Enabling Women, Empowering Community

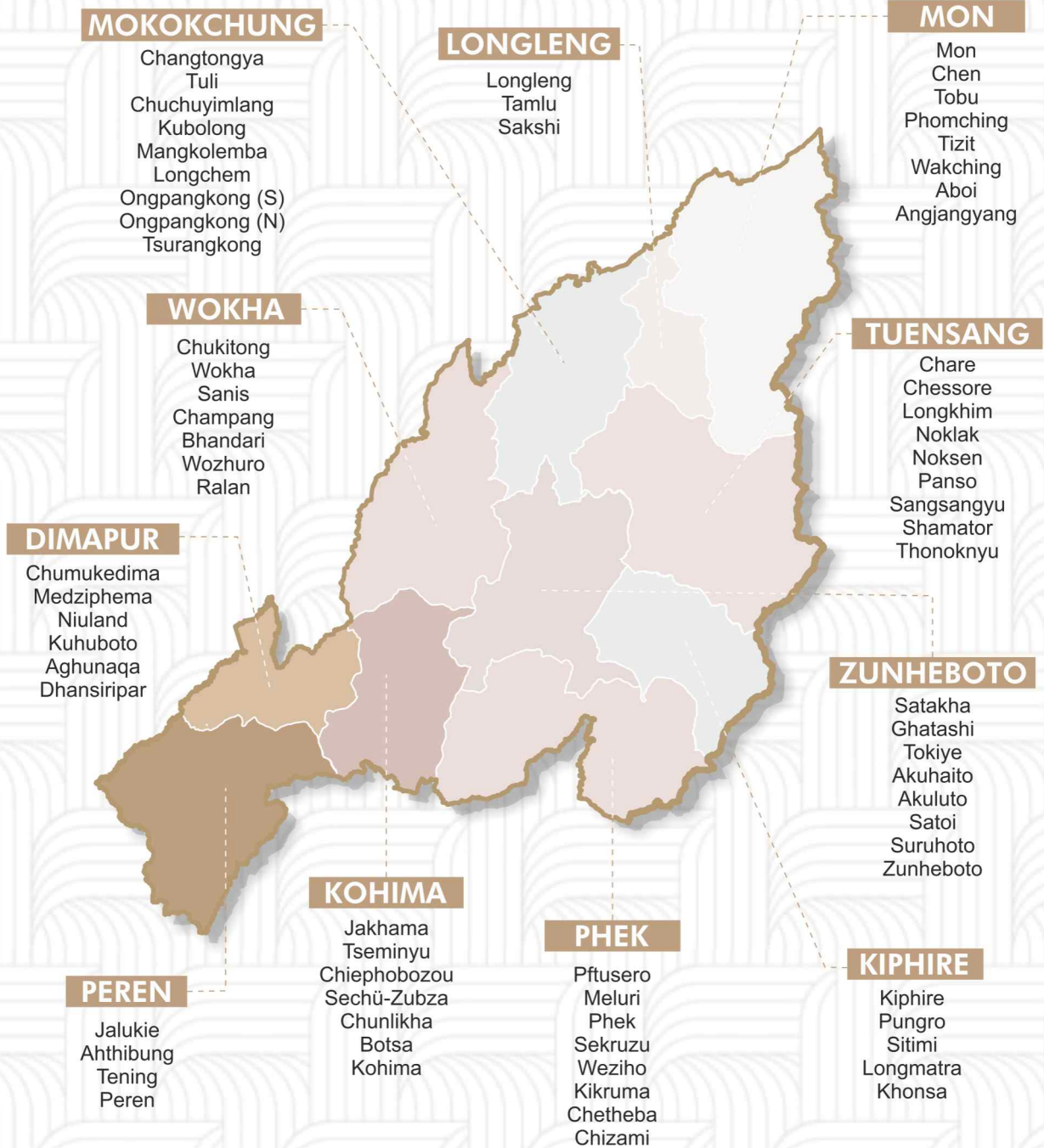
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NSRLM BLOCKS



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

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I. FROM THE MISSION DIRECTOR'S DESK



Imtinenla
Mission Director
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The shift from subsistence to gainful activities became more evident as community institutions learnt to take stock of the pandemic situation and harness the best potential during such trying times. There has been visibility in the realms of resource capitalisation and marked upward trend in household income made possible by attitudinal changes and deepening of livelihoods activities even as community response to new developments brought about its own set of challenges. Community spirit which is viable to the success of any plan has been at its strongest and people have started looking out for each other in terms of ensuring safety and hygiene standards that were otherwise neglected. Massive campaigns for awareness generation spanning the entire stretch of the State have been made possible in coordination with line departments with active involvement of the network of NSRLM SHGs which was acknowledged as trained cadres went for door-to-door campaign on COVID-related information and IECs on vaccination.

Improvements in enterprise undertaking was a major thrust area for augmenting household income with SHGs taking up more intensified activities in traditional food processing, handloom & handicrafts and plantations among others. Taking up of mushroom cultivation on a commercial scale as a viable enterprise has been upscaled through financial support from the North East Council with 1000 SHGs taking up shiitake and oyster mushroom cultivation. While the felt need to address issues of malnourishment in vulnerable households resulted in promotion of 3030 agri-nutri gardens across the state. 500 low-cost Rainwater Harvesting Units were established to meet additional household requirement. 129 Producer Groups were promoted for forward linkage and marketing, and before year end, 199 VLOs had established Custom Hiring Centres. The State Mission conducted an FSSAI mela across Nagaland in convergence with the Department of Health and Family Welfare Department and registered 252 SHG members engaged in Food Processing Enterprises for FSSAI. FY 2021-2022 focused on developing 6 additional CLFs as Model Federations and mobilization of vulnerable categories into SHGs with formation of over 100 Elderly and special SHGs, mainstreaming them into the fold of DAY-NRLM.

696 SHGs have been credit-linked with altogether 51944 having opened individual savings account. All 74 Blocks have been covered under Financial Literacy camps. Empowerment has been seen not only in terms of financial empowerment, but social development of SHG women with most of them being oriented on their rights and addressing social issues and even demanding their constitutional rights. In this regard, a number of VLOs have addressed issue of wage disparity. Coming financial year will focus on saturation and deepening of all thematic components with focus on interventions and development of immersion sites.

II. ACTIVITIES AND PROGRESS OF FY 2021-2022

1. SOCIAL MOBILIZATION, INSTITUTION BUILDING AND CAPACITY BUILDING

In order to reduce large scale poverty in the rural area, the core investment is on mobilization of poor to form their 'own institutions' (Self Help Groups, and their Village Level Organisations and Cluster/Block Level Federations; and their collectives, viz, producer groups, producer organisation, and cooperatives) as sustainable community institutions. Accordingly, all poor households (women) are organised into member owned, member managed, member controlled and financially sustainable SHGs and their federations and collectives, 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, the Mission 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 2021, the key focus was on saturation, integration of all verticals, and strengthening of Community Institutions.

Outreach and Institution Building: The State Mission has entered all Districts and 74 Blocks. With the unprecedented and subsequent lockdowns since the outbreak of COVID-19, intensive mobilization of the households into SHGs and their higher-level federations resumed only from August 2021. And till 31st March 2022, 1744 households were mobilized into 279 Self Help Groups (SHGs), and the SHGs from older blocks were federated into 40 Village Level Organisation (VLO) and 9 Cluster Level Federations (CLF). Through the Monitoring Sub-Committees and Cadres, defunct SHGs are being initiated to be revived, and left-out households are expected to be mobilized into SHGs and higher level federations during FY 2022-'23.

Promotion of Model Cluster Level Federations: SHG Federations (Cluster Level Federations/Block Level Federations) are being developed as Model CLFs across the country towards creation of wealth in an equitable gender-just society that enhances

quality of life of women and the households in general. The objective is to nurture the SHGs and their Federations to evolve into autonomous, independent, self-reliant, sustainable, resilient institutions owned, managed and utilized by women, supported by an enabling ecosystem to realize its full potential of social and economic empowerment of rural households through the SHGs. Accordingly, the State Mission has developed 3 MCLFs, 6 MCLF is ongoing, while another 29 will be initiated during FY 2022-'23. All CLFs being formed will be nurtured in the lines of MCLF across the State. Therefore, to ensure this, 11 MCLFs of the 11 Resource Blocks (Chumukedima, Kiphire, Jakhama, Longleng, Changtongya, Pfutsero, Wokha, Satakha, Jalukie and Sangsangyu Blocks) are being developed as the immersion & training site for all CLFs in the State.



Felicitation of EnglanYingsung Federation, JapfuphiThenuko BLF, and Mongchemla BLF as Cooperative Society with State Mission and Corporation Department Officials

To support the development of the CLFs as Model CLFs in the State, SeSTA, a Technical Support Agency/Project Partner Agency for NE from Assam has been engaged since 2018. Accordingly, the first batch of 3 MCLFs has been registered under Nagaland Cooperative Society's Act, and more will be registered in FY 2022-'23. The following are the current Model CLFs being developed:

Name of the CLF	Name of the Block	Name of the District	No. of secondary membership (VLO)	No. of primary membership (SHGs)	No. of Households in the CLF	Year of MCLF intervention	Registration under Cooperative Society Act
EnglanYingsung Federation	Wokha	Wokha	8	68	539	2018	Completed
JapfuphiThenuko BLF	Jakhama	Kohima	17	221	1950	2018	Completed
Mongchemla BLF	Longleng	Longleng	13	198	1793	2018	Completed
Unique Cluster Federation	Chumukedima	Dimapur	12	256	1514	2021	Q2 2022-23
Zikeh BLF	Kiphire	Kiphire	14	161	1174	2021	Q2 2022-23
Changtongya BLF	Changtongya	Mokokchung	10	121	851	2021	Q2 2022-23
Shomai BLF	Mon	Mon	18	282	2786	2021	Q2 2022-23
Women SHG Federation	Pfutsero	Phek	19	190	1686	2021	Q2 2022-23
Sapheni BLF	Satakha	Zunheboto	19	137	1283	2021	Q2 2022-23

Community Training Centre: As an integral part of communitization, SRLMs are expected to develop Community Managed Training Centres (CMTC) under DAY-NRLM at the community level and supported by the Mission Management Units. The CMTC will be a purpose-built centre to provide an access to integrated training and capacity building resources and facilities to the community, the mission staff and other key stakeholders. It will be equipped with modern up-to-date facilities like boarding facilities (minimum 100 beds), training halls, training resources (audio-visual IECs), livelihoods field sites, agri-nutri/medicinal herbs garden, water harvesting, vocational training facility (computer, tailoring, handicraft, etc), business centre (products of SHGs, and their VLOs and CLFs), recreational facilities, etc. The CMTC will be developed in the 11 Resource Blocks covering all Districts. And each CMTC will be owned and managed by the Cluster/Block Level Federation (in case of more than 2 CLFs, a nodal CLF will be identified). Until the CLF is registered as Cooperative Society, they will be supported by BMMU. Once it is registered, each CLF will have professionals/skill staff in place to facilitate the centres, and the BMMU will continue to supervise and support. In this regard, the State has initiated developing 8 CMTC at the Resource Blocks in 8 Districts (Dimapur, Kiphire, Kohima, Longleng, Mokokchung, Mon, Phek, Wokha) while one CMTC has already been established at Satakha Resource Block, Zunheboto District. Two more CMTC is planned for FY 2022-'23 covering Tuensang and Peren Districts.

Promotion and strengthening of Social Capital: Towards providing need-based support in terms of capacity development and access to rights and entitlements to the SHG members at the doorstep, developing vibrant community para professionals/ resource persons from amongst the SHG members as part of the Social Capital is one of the tenets of the Mission. In this line, 2185 cadres (IBCB-SISD-FI) have been developed thus far, comprising of the Static team and Dynamic team.

- 2185 Static Team: Each VLO has two cadres, namely, 1167 Village Facilitators (VF) and 1018 Master Bookkeepers (MBK). VF takes care of capacity building and training support to SHGs and their members on thematic related to IBCB-SISD, while MBK takes care of MIS-FI related matters.
- 100 Dynamic Team: Each District has 10 cadres developed as Community Resource Persons. They provide triggering support in mobilization and promotion efforts of SHGs, VLOs, and CLFs within their respective Districts. This FY, the ICRPs were assigned dedicated thematic roles wherein, they will be engaged in need-based capacity building support of the community institutions in the respective thematic/components.

2. SOCIAL INCLUSION SOCIAL DEVELOPMENT

Under Social Inclusion, integration efforts were revived with the community institutions, namely the VLOs taking up activities to assist vulnerable households during trying times to ensure no one went hungry as a result of the various challenges posed by the pandemic. An upheaval in attitudinal changes was seen as the community strove to adapt to the transformation. Elderly and Persons with Disabilities were prioritized for availing the Vulnerability Reduction Fund and some of the most vulnerable were also mobilised to form into SHGs. VLOs of all intensive villages presented the Village Poverty Reduction Plan (VPRP) of their village during the special Gram Sabhas held under GPDP and put up their demands widely ranging from health needs and access to entitlements, to even infrastructural development. Although with lockdown being enforced for most parts of the year, door to door campaigns on COVID related information; sensitization on health and nutrition and cleanliness drives were conducted by the SHGs and organizations and over 10,000 households were mobilised to participate in the nationwide nutrition campaign of POSHAN Abhiyaan. Agri-nutri gardens were promoted through an integrated approach to increase household intake of nutrition and address issues of malnourishment especially amongst women and children. Domestic violence issues were discussed as a result of awareness done by trained staff and community cadres. Primary focus has been on working towards achievement of social development through implementation of specified objectives of the components including Gender.

SISD PROGRESS DURING FY 2021-2022

A. SOCIAL INCLUSION

Mobilization of the Elderly, the Persons with Disabilities (PwDs) and other vulnerable households is an integral part of social inclusion under the Mission. To have a better understanding and clarity on Social Inclusion, 02 (two) NSRLM staff have undergone training and immersion program at Puducherry. 4 (four) Community Resource Persons (CRPs) from 2 pilot blocks were also sent for Immersion cum induction training to the best practice site at Puducherry. Based on the baseline data available with the VLOs and the BMMUs, the VLO cadres and the staff have been mobilizing the Elderly and the PwDs into SHG fold. To intensify mobilization, Senior Community Resource Persons (Sr.CRP) rounds have been conducted in all the 11 Resource Blocks across the State under IBCB initiatives.

For proper utilization and tracking of Vulnerability Reduction Fund (VRF) staff (inclusive of the BPMs, AC-SISD, AC-FI and AC-IBCB) of 74 blocks were trained on the Vulnerability Reduction Plan process. Accordingly, the training has cascaded to all the CLFs (OBs, EC and SAC), cadres and to the VLOs for preparation of the VRP.

TABLE OF PROGRESS IN SOCIAL INCLUSION	
INDICATORS	CUMULATIVE PROGRESS
No. of elderly SHGs formed	765
Total elderly members mobilized into special SHG	4850 (Male: 129/Female: 4721)
No. of PwD SHGs formed	59
Total PwD members mobilized into special SHG	803

B. FNHW

1. Orientation on how to manage mild Covid-19 and other issues was conducted and attended by 11 districts in the month of May
2. World Environment Day on 5th June was celebrated across the State with activities initiated by the VLOs
3. International Day of Yoga on June 21 was celebrated across the State
4. AC-SISDs attended a webinar on FNHW in the month of July
5. Orientation of DMMU and BMMU (Resource Blocks) staff on FNHW state operational strategy was organised in July
6. World breastfeeding week was observed in FNHW pilots Satakha and Kiphire Resource Blocks from 1st to 7th August
7. Online training on Nutritional Governance through NRLM was organised by NIRD&PR Hyderabad was attended by Pilot FNHW Blocks-Satakha and Kiphire in October
8. Observation of Sanitation Week on the eve of World Toilet Day as part of Azadi Ka Amrit Mahotsav was undertaken across 11 districts in November
9. FNHW Core committee meeting was held on Integrated Promotion of Agri-Nutri gardens in February

Brief Reports:**1. Sensitization on COVID vaccination and awareness campaign (IEC-audio/visual, brochures and handbooks)**

As partners in the initiative to sensitize, mobilize and advocate on COVID vaccination in the rural areas, the NSRLM customized IECs namely handbook and brochure which had both English and Nagamese creole matter for sensitizing the mobilizers. The mobilizers undertook mass awareness on COVID vaccine to the community, going for door-to-door campaign. The NSRLM also produced a short awareness video clip with a local production company for wide circulation over social media platforms. Apart from these, IECs on Health Seeking Behaviours and Immunity Building were imparted up to the grassroots level.

Vaccination Status (March, 2022)

COVID vaccine	Total Staff in SMMU	Total SMMU Staff vaccinated	Total staff in district	Total staff vaccinated	Total staff in block	Total staff vaccinated	Total cadre in the District	Total cadre vaccinated	Total SHG members	Total SHG members vaccinated	Total SHG household members vaccinated
First Dose	44	42	75	67	547	481	2808	2186	109315	71751	647639
Second dose	44	42	75	60	617	406	2808	1618	109315	52395	565578



Distribution of IECs namely handbook and brochure to all Blocks of Nagaland

2. POSHAN Abhiyaan

(a) POSHAN Pakhwada:

Poshan Pakhwada 2022 was observed in all districts across the state in collaboration with the Line Departments starting from 21st March to 4th April, 2022, with much enthusiasm. Some of the main activities conducted under village level were mother's meeting, height and weight measurement of children under 6 years, Anemia camp, awareness on water conservation, nutrition garden promotion and advocacy on importance of hand washing. BMMUs coordinated with convergent departments in the successful completion of the POSHANPakhwada program.

Data of Participation and Mobilization during POSHAN Pakhwada

Total number of activities conducted	Total Participants	Adult Female	Adult Male	Child Female	Child Male
190	19785	9303	2734	4121	3564



Handwashing demo by frontline workers



Anaemia camp conducted in convergence for adolescent girls at Viswema village, Kohima

(b) POSHAN Maah:

PoshanMaah was celebrated as part of 75th Anniversary of Indian Independence Azadi Ka Amrit Mahotsav under the theme 'Converging towards a healthy walk through life'. The program incorporated convergence between different departments which included Social Welfare Department, H & FW and NSRLM. The implementation of the different programs was carried out by the Nodal departments through frontline workers like ASHA, Anganwadi, nurse and staff. Mobilization at the village level was done by the VLO and SHGs members. Some key activities carried out during the program included awareness on the importance of complementary feeding and breastfeeding practices, POSHAN rallies/panchayat, seminars on nutrition/COVID-19 vaccination, YOGA demonstration, healthy hand washing practices, anemia camps for adolescent girls, promotion of agri-nutri garden, identification of SAM/MAM children, SHG and VLO level meetings on the importance of nutrition, participation in VHSNDs etc.

Data on Participation and Mobilization by NSRLM during POSHAN Maah

No. of Districts	No of Blocks	No. of CLFs	No. of VLOs	Total number of activities conducted	No. of SHGs	Total Participants	Adult Female	Adult Male	Child Female	Child Male
11	74	36	850	1144	9550	35733	17426	4298	7203	5933



VHSND at Pfuchama village, Jakhama Block Kohima



Slogan writing on nutrition at Jakhama Block, Kohima



Anaemia screening at Chukitong Block, Wokha



Panchayat meeting at Awotsakili village, Aukhaito Block, Zunheboto

C. Gender

1. Online Training on Gender Concepts and Institutional Mechanisms was conducted for Staff of Peren and Tuensang, erstwhile NERLP districts.
2. Online ToT on Gender and Integration processes was conducted for 31 Blocks
3. Online ToT on Gender Concepts and Institutional Mechanisms was conducted for 9 district Gender/SI CRPs
4. Participation during Iconic Week as part of the International Women's Day
 - (i) State level Gender Samvad on Nutrition was organised with resource person from Department of Health and Family Welfare.
 - (ii) Cleanliness drives were organised by SHG women across the State
 - (iii) Felicitation of Best Performing SHGs and VLOs on SISD initiatives. 6 SHGs and 7 VLOs were awarded.

D. PRI-CBO CONVERGENCE

Under PRI-CBO Convergence, the extensive approach undertaken through the Village Poverty Reduction Plan (VPRP) is an exercise which is conducted every year under the Gram Panchayat Development Plan (GPDP) in all villages across the State. For effective planning and conduct of the VPRP-GPDP, the staff and community cadres have been capacitated phase-wised to facilitate the community institutions. Accordingly, in FY 2021-2022, VPRP was prepared across 11 districts and 74 RD Blocks covering 1065 villages. VPRP is integrated under GPDP during the special Gram Sabhas held in the villages.

SISD MIS Data

INDICATOR	TOTAL	INDICATOR	TOTAL	INDICATOR	TOTAL
	PROGRESS DURING THE FY		PROGRESS DURING THE FY		PROGRESS DURING THE FY
Number of SHGs conducted monthly meeting on Gender/ FNHW/ SISD	4657	Number of SHG members having a functional toilet	27379	Number of GPs covered under VPRP-GPDP integration	874
Number of VOs having functional Social Action sub-committee	299	No. of VOs having trained cadre on FNHW	209	No. of VOs prepared Village Poverty Reduction Plan (VPRP)	806
Number of VOs prepared Vulnerability Reduction Plan (VRP)	136	Number of VOs (SAC members) participated in VHSND	301	Number of GPs where VO participated in GPDP and presented VPRP in Gram Sabha	542
No. of CLFs having functional Social Action sub-committee	7	No. of VOs conducted community events on FNHW	192	No. of VOs having trained community cadre on PRI-CBO convergence	57
Number of CLFs initiated FNHW activities	2	No. of SHGs having Trained Gender Point Persons	1616	No. of VOs participated in Gram Sabha as an institution	434
Number of CLFs initiated gender activities	2	No. of Gender cases taken up by VO/ CLF	5	No of SHG member elected as PRI member	2
Number of CLF initiated SI Activities	5	No. of Gender cases resolved by VO/CLF	5		
Number of SHGs oriented on FNHW practices	2660	No. of VOs having trained Adolescent Girls groups for Gender/ FNHW	99		

3. FINANCIAL INCLUSION

The efforts generated by the staff in the Blocks and Districts have created a great leap in different interventions under financial inclusion. Women empowerment is becoming a reality year after year. The CCs under FI viz. Bank Sakhis are positioned in maximum bank branches and providing platform for SHG members who avail their service without any hassle; the BimaSakhi are engaged in enrolling insurance schemes; BC Sakhi are providing financial services at the doorstep of womenfolk in the villages even during COVID19 pandemic. The women have initiated taking up individual economic activities. Accordingly, the State Mission has initiated plans towards saturation of all rural households into the fold of NRLM, while enabling the women to economic prosperity.

Progress during 2021-22

Credit Linkage: 696 SHGs amounting to Rs. 987.6 lakhs have been financed as on 31st March 2022 achieving 18% of the target of 3950 SHGs amounting Rs. 4411.0 lakhs. CL targets were allotted to 11 Banks, and 8 Banks could come forward to finance the SHGs. This FY achievement showed 29% increase in credit linkage. Cumulative achievement as on 31st March is 2013 SHGs and amount availed is Rs. 25.69 Crores.

Achievement of Credit linkage in Districts:

Credit Linkage	Achievement by Districts											Total
	Dim	Kip	Koh	Lon	Mok	Mon	Per	Phe	Tue	Wok	Zbto	
Target	530	140	480	240	340	210	660	290	480	320	260	3950
Credit Linked	120	33	144	16	162	23	34	40	53	34	37	696
Amount (in lac)	231.3	33.8	187.3	13.2	241.9	26.2	55.0	40.0	72.8	37.8	49.1	988.40
Percentage	22%	23%	30%	7%	48%	11%	5%	14%	11%	11%	14%	18%
Fin. branches	13	8	14	3	25	9	9	11	12	13	9	126

Performances of Banks in financing SHGs are:

Sl	Performance of Banks	Targets		Achievement		
		SHGs	Amount	SHGs	Amount	%
1	SBI	2217	2445.0	337	519.04	15 %
2	NRB	246	260.0	186	213.119	76 %
3	NSCB	1174	1371.0	147	207.9	12 %
4	CBI	154	165.0	11	28.8	7 %
5	BoB	28	33.0	7	7.0	25 %
6	Canara	21	21.0	5	5.0	24 %
7	Indian Bank	26	27.0	2	2.0	7 %
8	UCO	10	10.0	1	4.75	10 %
9	BoI	10	15.0	0	0	0
10	IDBI	34	34.0	0	0	0
11	PNB	30	30.0	0	0	0

The State Bank of India (SBI) and Nagaland Rural Bank (NRB) have taken a great leap in financing the SHGs. Despite the reluctance of the Banks as well as the public on Cash Credit Limit (CCL), awareness on its importance and discipline in repayment is continuously being taken up in different platforms. Saving Bank Account of SHGs and

Individuals: Altogether 51944 members have opened individual savings bank account. The Mission is putting every effort to open Saving Bank Accounts for all 1,11,211 SHG members.

SHGs opened/not opened Saving Bank Accounts are:

Category	Status of SHG Savings Bank Account											
	Dim	Kip	Koh	Lon	Mok	Mon	Per	Phe	Tue	Wok	Zun	Total
SB A/C opened	1365	697	1090	359	1164	1908	764	1641	1559	809	1107	12463
SB A/C not opened	0	3	0	0	0	105	0	2	0	1	19	130

Adhaarlinked was 74,456 while 32,212 seeded in SB A/C. The issue of low enrolment remains large. State Level Bankers Committee (SLBC): SLBC and SLBC Sub-Committee meetings were held for 4 times during this FY. The CL target of the current FY was approved by SLBC at appropriate time. District Level Bankers Committee (DLCC) meetings are regularly conducted in the districts. The Mission is in discussion with Banks on the need of constituting Block Level Coordination Committee (BLBC) in every RD Block. At the village level, a committee of VLO Sub-Committee on SHG Bank Linkage is put in place. Orientation for Branch Managers: The offline training for bankers could not take place. Cumulative achievement branch manager trained so far is 85.

Bank Sakhi: The State has trained 20 new SHG members covering 19 blocks and positioned in Bank branches. Cumulative figure of SHG members trained is 119. The Mission plans to support the Bank Sakhis with remuneration based on performance once the VLO/CLFs are in place. Community Based Recovery Mechanism (CBRM) is functioning smoothly in 101 financing bank branches.

Bank Sakhi positioned in Bank branches are:

Category	Status of Bank Sakhi in Districts												
	Dim	Kip	Koh	Lon	Mok	Mon	Per	Phe	Tue	Wok	Zun	Total	
Bank Sakhi trained/ positioned so far	16	10	15	4	14	12	7	13	10	9	9	119	
BS functioning	12	6	14	3	13	9	6	11	9	8	9	100	

Financial Literacy: All the 11 districts and 74 Blocks have been covered under FL intervention. The DCFI and one ACFI along with LDM are designated as SMT-FL from all districts. 148 SHG members from all the 74 Blocks have been identified as candidates for FLCRP. Saksham App training has been provided to 22 SHG members—the FLCRPs, covering 22 Blocks, along with 11 DCFIs by the nodal officer—SPM-MIS. User ID for Saksham App has been provided to 1 FLCRP. Financial literacy campaigns and training of SHG members on different FI interventions were conducted in all the blocks.

Mission One GP One BC: Towards achieving Mission One Gram Panchayat One Business Correspondent (MOGPOBC) in Nagaland, 29 new SHG members were trained at Rural Self

Employment Training Institute (RSETI) and passed Indian Institute of Banking and Finance (IIBF) certificate examination. Funds for purchase of hardware equipment for all the IIBF certified candidates have been released through the VLOs. Amongst the 121 IIBF certified, 7 have been deployed as BC Sakhi and 2 as Customer Service Point (CSP). The CBCs working with Banks are Fino Payments Bank-Canara Bank, FIA Technology-Indian Bank, Sanjivani VF-Bank of Baroda and the Common Service Centre (CSC)-SBI. The Mission has initiated convergence with CSC and is providing digital literacy training to DigiPayat the District level. The MoRD funded 191 Fingerprint (Morpho/Mantra) device through CSC. Deployment of Digipays is 121. Challenges existing were transactions due to poor network, documentation in Aadhar and return of devices to CSC-DMs due to technical issues. BC intervention has reached 71 Blocks. The uncovered blocks are Shamator (Tuensang district) and Tokiye and Akuluto (Zunheboto district).

The cumulative figure of BC-Digipays are:

Category	Status of BC-Digipay in Districts											
	Dim	Kip	Koh	Lon	Mok	Mon	Per	Phe	Tue	Wok	Zun	Total
BC-IIBF certified	10	10	9	8	16	16	8	13	10	14	7	121
BC-Digipay deployed (IIBF and non-IIBF)	21	5	23	9	16	5	12	6	10	10	4	121
Full-fledged BC/CSP	1	1	3	0	4	0	0	0	0	0	0	9

Insurance & Pension: Sensitization and awareness training on various insurance schemes and enrolment drives were organized throughout the 74 blocks. Enrolment of SHG members in Life/Health Insurance—Pradhan Mantri Jeevan Jyoti Bima Yojana, Accidental insurance—Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Health insurance—Aayushman Bharat-Pradhan Mantri Jan Arogya Yojana (PMJAY), and self-depository Atal Pension Yojana (APY) is expanding to a higher level. The Mission has signed a MoU with State Health Agency (SHA), under Health & Family Welfare department for universal enrolment drive. The DEOs are designated to carry out registration in Basic Identification System (BIS) in the villages awaiting approval of NHO/Health Ministry.

Enrolment status during FY as per Districts are:

Scheme	Status of Insurance and Pension enrolment in Districts											
	Dim	Kip	Koh	Lon	Mok	Mon	Per	Phe	Tue	Wok	Zun	Total
PMJJBY	863	75	32	303	118	265	448	265	171	47	59	2646
PMSBY	713	0	109	154	688	434	406	278	308	94	113	3297
PMJAY	350	83	37	203	454	0	143	0	2481	32	68	3851
APY	90	0	5	0	8	79	6	10	83	2	7	290

Enterprise Financing: To enable the SHG members to take up enterprise activities, financial support are enabled through 2 channels viz. the internal lending from SHG fund and external lending by Banks/MUDRA loan. During the FY, 256 members were supported through internal lending while 2 SHG members availed external funding. The FI team and

II. ACTIVITIES AND PROGRESS OF FY 2021-2022

Livelihoods team are working on modalities on State specific policy. Cumulative of internal lending is 346 and 2 external funding.

FI Mela: The Mission organized FI Mela in 74 Blocks where a platform for SB Account opening drive, insurance enrolment and credit linkage and sensitization on FI interventions were offered to community.

Initiatives are being taken for furthering and deepening of joint efforts with line departments/agencies to make every entitlement reach the rural poor households.



BC-Digipay sakhis receiving Digital IIBF certificate at Phek



Bank Sakhi sharing her experience to Mission Director, NSRLM, during the monitoring visit to Wokha on 21st April 2021.



CSC district team providing handholding training to Digipay Sakhis on morpho device transaction



Training on Saksham App to 22 FLCRPs by Renvungo Murry, nodal officer & SPM-MIS on 8th October 2021, at Kohima.



Financial Inclusion Team

4. LIVELIHOODS

i) Farm-MKSP

With the vision of achieving Universalization of Livelihoods interventions in the SHG households, the State mission has initiated multiple livelihoods activities in the intervened villages and households during FY 2021-'22. However due to restrictions imposed by lockdowns, the desired impact in terms of deepening of livelihoods could not be achieved. Renewed vigor and effort is being focused towards higher level training/CB of CCs, improving the livelihoods profile of SHG households by enhancing productivity and market linkages, advocating AEP and sustainable livestock and poultry practices, reduction of drudgery for the MKs through establishment of Custom Hiring centers. Attention towards formation and promotion of Producer's groups has been undertaken for collectivization, minor value additions, and marketing of SHG products.

UNIVERSAL DEEPENING OF LIVELIHOODS:

Livelihoods HR: Livelihoods staff has been positioned in all the 74 blocks. The Livelihoods staff in the DMMU and BMMU have been conducting periodic orientation and trainings to the community cadres on Agro-ecological practices and sustainable livestock. All livelihoods staff in the blocks have adopted villages for more ownership and responsibility in implementing different livelihoods programs.

CC Outreach: 772 Community Cadres (Pashu and Krishi Sakhis) have been identified, trained and engaged in 43 livelihoods intervened blocks and an additional 368 Livelihoods CCs will be engaged during FY 2022-'23. Fully oriented and trained, the livelihoods CCs have been playing a pivotal role in the scaling up of different livelihoods interventions among the SHG members. They have been instrumental in propagation of Agro-ecological practices and sustainable livestock practices among the Mahila Kisans-by way of demonstration on NPM practices (sticky traps, organic concoctions, seed treatment using brine solutions, trichoderma, organic composting in the Agri-Nutri gardens for organic soil enrichment, vermi-composting etc, and door to door vaccination drives in poultry and livestock, deworming and sanitation practices.



Use of potash for pigsty sanitation under Livestock intervention



FMD vaccination of cattles

Strategic Interventions: With a shift from self-sufficiency towards incremental income of SHG HHs, 100 Producers Groups have been promoted for collectivization/aggregation, value additions and marketing - end to end intervention. To further broaden the outreach of the PGs, 11 PEs are being formed in 11 DMMUs nested in 11 MCLFs.

Organic practices in all the Agri-Nutri gardens being practiced by the MK households and the concept of community owned and managed Agri-Nutri gardens in partnership with the village SMCs has been initiated.

Convergence: For accessing additional inputs in terms of individual and community assets creation, convergent support with MGNREGA for propagation of Moringa plants in the Agri-Nutri gardens has been given special focus. Technical support/inputs with the State department of Animal Husbandry and Veterinary Services has been sought for sustainability of 40 micro pig breeding units established in the VLOs, convergent support with dept of Agri for upscaling the Custom Hiring Centers in the VLOs has also been initiated.

Partnership: The State Mission has initiated Mushroom cultivation among the members of SHG with financial support of NEC under “ Road Map for Economic Development of Nagaland during COVID 19” with technical support of government of Nagaland empaneled TSA 'Konger Agri tech Services', targeting 1000 SHGs in Oyster and Shitake Mushroom cultivation for 3 years. The project envisages an incremental income of 80,000-1,00,000 per SHG households by the second year of intervention, and an additional coverage of 1000 SHGs in the next 2 years under the program through revolving fund among the SHGs.

Livelihoods activities are also being implemented in all the other Intensive/non MKSP blocks, where universalization, and deepening of existing livelihoods practices of SHG members is the core Intervention objective. Major focus is being given in collectivization-in terms of inputs and outputs of livelihoods activities, and enterprising their activities for greater market reach and increased remuneration of their activities. To achieve this, community institutions are being organized into producer's collectives(Producer's Group) where SHG produces are



Inoculation of Logs for shitake mushroom funded by NEC



Skill training of rural youth on mushroom production technology in convergence with ATMA

aggregated, stored and minor value additions in terms of sorting, cleaning, and packaging done for better market value and ease of marketing. Integrated farming activities where an SHG member is involved in multiple livelihoods activities- Piggery, Agri & Horti or Poultry, Agri & Horti etc is also being propagated with an objective towards natural system of farming. Proposals for the establishment of Integrated Farming Clusters (IFCs) and Producer's Enterprises (PEs) in all the DMMUs is also being considered for enhancing the livelihoods profiles of SHG members in the rural households.

FARM LIVELIHOODS PROGRESS DURING FY - 2021-22				
		SRLM	MKSP	Total
1	No. of Mahila Kisans covered under AEP interventions	5279	752	6031
2	No of Mahila Kisan supported under livestock interventions	4821	475	5296
3	No. of blocks entered under farm livelihoods interventions	14	9	23
4	No of Krishi Sakhis (Agriculture CRP) positioned	93	0	93
5	No of Pashu Sakhis (Livestock CRP) positioned	74	0	74
6	No of Krishi Udyog Sakhis positioned	5	0	5
7	No. of districts entered under farm livelihoods interventions	11	9	11
8	No. of Villages covered under farm livelihoods interventions	126	0	126
9	No. of Custom Hiring Centers established	498	38	536
10	No of Mahila Kisan adopted at least three essential AEP practices	3678	1086	4764
11	No. of Mahila Kisan House hold having Agri nutri garden	4741	795	5536
12	No. of Producer Groups promoted (PG) for forward linkage & marketing	83	33	116
13	Mahila Kisans covered by producer Groups	3132	1127	4259

(ii) Livelihoods Non-Farm

Non-Farm Livelihoods under Nagaland State Rural Livelihoods Mission include programs like Start-up Village Entrepreneurship Program (SVEP), Micro Enterprise Development (MED), Sale of Articles of Rural Artisans' Societies (SARAS), Prime Ministers Formalisation of Micro Food Processing Enterprises (PMFME), an initiative of the Ministry of Food Processing Industries, Government e-Marketplace (GeM) to name a few.

In its infantile stage, staff at the Block level were recruited in the month of September, 2021 after which implementation started taking shape as far as Non-Farm activities are concerned. With 27 Area Coordinators-Non-Farm (AC-NF) in position, the State Mission plans to position 41 more AC (NF) to scale up level of activities under the NF vertical.

Some of the activities under NF during 2021-22 are given in brief below:

Start-up Village Entrepreneurship Program:

Phase 1 of SVEP, piloted in Chumukedima and Jakhama Blocks, concluded in 2020 and Phase 2 will be implemented in Kubolong and Ongpangkong (N) in Mokokchung District and Botsa and Chiephobozou in Kohima District. With 100% target achievement i.e 4017 entrepreneurs in the Phase 1 Blocks, Phase 2 blocks will be targeting 1531 entrepreneurs over a period of 4 years.

5. Skills and Enterprise

(i) Deen-Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)

DeenDayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), the rural skills division of the Ministry of Rural Development aims at skilling of poor rural youths and providing them with jobs for regular monthly wages at or above the minimum wages. Through this program, Rural Youths in the age group of 15-35 years of age are mobilised, counselled and imparted 3 months - 12 months of residential training by empanelled Project Implementing Agency (PIAs). Nagaland State has been assigned a target of training 9060 rural during FY 2019-2022 wherein, 70% of trained target is mandated to be given job placements. Unfortunately, due to the COVID-19 pandemic, Ministry had extended project period to FY 2019-2023 as training and placement was brought to a grinding halt.

In the implementation of DDU GKY, the FY 2020-2021 and FY 2021-2022 has been very challenging as the training centres had to be closed down due to the Nationwide Lockdown. Besides affecting timely completion of training, placement was adversely affected as youths were sent home on account of the COVID-19 Lockdown. The planned target of training and placement for FY 2021-2022 could not be achieved as a result of sustained lockdown and the restriction of training to 50% of its training capacity.

On the positive aspect, through the pro-active initiative of the Mission Director, DDU-GKY Nagaland was one of the few states to bounce back and ensure re-opening of training centres as COVID-19 situation subsided in Q2 of the financial year.

For effective implementation, mobilisation and identifying the right candidate for the right training is crucial. This mobilisation and identification of candidates is done with close coordination between the PIAs and the State Mission where target blocks and villages are informed well in advance for the activity. With the ongoing pandemic, physical mobilisation was a huge challenge as village entry by outsiders was



Plant baker trainees with their baked cookies and bread



Infovalley Educational Research PVT. LTD - Distribution of welcome kit to the 3rd batch trainees

restricted in most villages. In such a scenario, the State Mission effectively utilised other mediums such as social media, newspapers ads and usage of radio jingles. Through All India Radio (AIR) radio jingles proved to be an effective medium as information could reach the remotest villages and candidates could further enquire about the program from the dedicated mobile number of DDU GKY.

Placement being crucial for success of the program, virtual interviews became the norm when physical interview became a challenge due to travel restrictions. The State Mission in close coordination with its Project Implementing Agencies (PIAs) ensured that the trained candidates as well as the Lockdown returnees were placed and re-placed through these virtual interviews. In the midst of difficulties, it is noteworthy to mention that PIA PLS Auto Shell Industries Pvt. Ltd. managed to place two (2) candidates overseas as they joined Al Nahda Resort & Spa Muscat, Oman as Front Office executive(Receptionist).

In an effort to further strengthen its network of DDU GKY alumni, the 2nd Alumni meet of DDU GKY candidates was held in the 3rd Quarter of FY 2021-2022 where placed candidates shared their experiences and exchanged opinions with ongoing trainees. Through the Alumni forum, it is hoped to create a network across all stakeholders past and present to make DDU GKY as a recognised brand for skilling and placement of Nagaland rural youths.

One of the significant achievements is the on-boarding of block level Area Coordinator-Skills in all the 74 blocks with clearance from competent authority. With this, it is expected that all the blocks will have a database of rural youths who are eligible for training and placement which in turn will ease the challenges of getting the right candidates for the right training.

Target Allocated for FY 2019 -2023		Target Sanctioned	%
9060		9060	100%
Training Commenced	Training Completed	Job Offered	Placement (Completed 3 months in job)
4866	2869	2000	1639



Trainees of PLS Auto Shell Industries Pvt Ltd on an industrial visit



Selected candidates at Dimapur railway station leaving for Jaipur to join Teleperformance

II. ACTIVITIES AND PROGRESS OF FY 2021-2022

Sl.No.	PIA Name	Trades/Courses	Training Duration	Minimum Qualification
1	PLS Auto Shell Industries Pvt. Ltd	Food & Beverages Services Associate	6 months	10th Pass
2	Basix Academy for Building Lifelong Employability Ltd.	Customer Non-voice & CRM Domestic Non-Voice	6 months	10th Pass
		Food & Beverages Services Assistant	6 months	8th Pass
3	Bhawani Marketing Pvt. Ltd.	Food & Beverages Services Associate	6 months	10th Pass
4	Infovalley Educational & Research Pvt. Ltd.	Airline Cabin Crew, Airline Baggage Handler, Airline Reservation Agent.	9 months	12th Pass
5	Global Peers Skilling	Assistant Mason	6 months	5th Pass
		Assitant Bar Bender	5 months	5th Pass
		Mason Tiling	6 months	5th Pass
		Assistant Electrician	5 months	12th Pass
		Construction Painter and Decorator	6 months	5th Pass
		Plumber	6 months	5th Pass
6	SRK People Consutants I Pvt. Ltd.	Pattern Master	6 months	12th Pass
7	Initiative for Social Development and Education Welfare Society	Baking Technician & Multi Skill Technician- Food Processing	6 months	8th Pass
8	RJ Hotmax Reality Pvt. Ltd.	Sewing Machine Operator	3 months	8th Pass
9	Syncomint Solutions Pvt. Ltd.	Retails Sales Associate	5 months	8th Pass
10	The Associate Chambers of Commerce and Industry of India	General Duty Assistant	4 months	8th Pass
		Front Office Associate	4 months	12th Pass
11	Ebad Exports Pvt. Ltd.	Field Technician - Computing and Peripherals	3 months	12th Pass
12	Bridgepoint Skills and Network Pvt. Ltd.	Assistant Electrician	5 months	10th Pass
		Solar Panel Installation Technician	4 months	10th Pass
13	Pinnacle Skills Society for Education Empowerment & Development	Assistant Beauty Therapist	4 months	8th Pass
		Food & Beverages Assistant	4 months	8th Pass
		Front Office Associate	4 months	12th Pass
14	Anchal Technovations Pvt. Ltd.	Four Wheeler Service Assistant	4 months	8th Pass
15	Toka Multipurpose Cooperative Society Ltd.	Sub-Tropical Fruit Grower & Forest Nursery Raiser	4 months	8th Pass
		Non-timber Forest Produce Harvester & Forest Nursery Raiser	5 months	8th Pass
		Medicinal & Aromatic Plant Grower & Forest Nursery Raiser	5 months	8th Pass

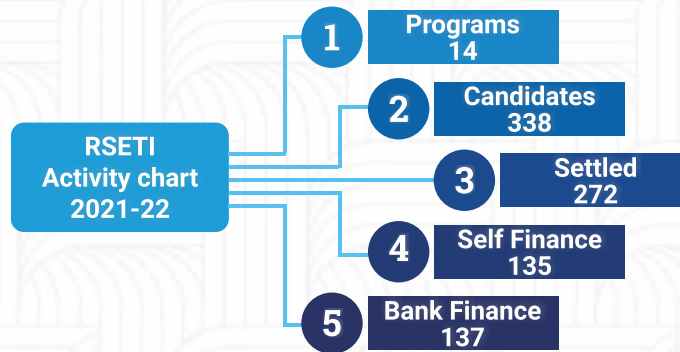
(ii) RSETI

RSETI stands for Rural Self Employment Training Institutes. RSETIs are managed by Banks with active co-operation from the Government of India and State Government. These are dedicated institutions designed to provide necessary skill training and skill up-gradation of the rural BPL youth, free of cost, to mitigate the unemployment problem.

In Nagaland, the lone RSETI was established on 15/11/2011 under Peren District, presently running from its own campus at New Peren HQ.

The year 2021-22 was a very fruitful year for the RSETI, as targets in all the parameters were comfortably achieved and moreover in February 2022, the RSETI shifted to its own building at New Peren HQ, from where it is currently operating.

In the last FY 2021-22, a total of 14 programs were conducted and a total of 338 rural youths were trained. Of the 338 trainees, 272 have been settled (started their unit) out of which 135 have been self-financed and 137 have been bank financed. Efforts are being made to give 100% settlement and credit linkages. A step in this direction has been initiated since December 2021 wherein, all trainees who have successfully completed the training program are handed "in-principle sanction letter" by SBI Branches on the last day of the program invariably.



Efforts are also being made to bring trainees from remotest corner of the district for which awareness camps are regularly organized and many youths are mobilized for undergoing training at RSETI. The institute is also working with the District Administration and line departments for identifying rural unemployed youths in all the blocks of the district.



RSETI - New Campus



Cluster Finance for RSETI Trainees



BC Sakhi trained at RSETI and mobilised by NSRLM successfully clears IIBF BC exam



Iconic week celebration - International women's day

(iii) Marketing Development Activities

SARAS fair at the State: The State Mission organizes two SARAS Fair every year with an objective to bring the rural women Self Help Groups (SHGs) formed with support of DAY-NRLM, under one platform to provide a lucrative opportunity to showcase their skills, sell their products, sell directly in major markets and develop market linkages for themselves with bulk buyers across the country. This FY, due to the pandemic, the State Mission organized only one SARAS from 27th November to

4th December Dec 2021 at Urban Haat, Dimapur, Nagaland where 22 SHGs participated from across the State. From other SRLMs, only Sikkim could participate. The list of SHG products ranged from home-made pickles, local juices to seasonal fruits and vegetables, and handlooms & handicrafts. The average sale of the SHGs was Rs. 8600/day. The number of visitors daily at the SARAS was read as 250. The State Mission maintains that all food enterprises bear the FSSAI registration number with relevant nutritional information on the package.



SARAS Fair 2021 at Urban Haat, Dimapur

SARAS fair at other State: The State Mission had also sent 1 SHG (2 members) to participate at the Indian International Trade Fair (IITF) held at Pragati Maidan, New Delhi from 14th November to 28th November, 2021 with products ranging from crochet slippers, aloe vera soap to artificial flowers. The SHG made a gross profit of Rs. 1,30,000/- during the 14-day Fair.

In FY 2022-23, two SARAS Fair is planned to promote local SHGs/artisans during the 2nd and 4th Quarter where it is expected that new SHGs/artisans participate. The State Mission aims to create a platform for SHGs during the SARAS where potential players can come and check the products of the SHGs. The SHGs are also expected to cross-learn from other participating states the business etiquettes involved in functioning of the enterprise. With various trainings on food processing, packaging and marketing etc, planned for the NF staff both at the District and Block, it is expected that sales will pick up to a great extent. Also, SHGs will continue to be encouraged to participate in other Regional SARAS and International Fairs. Through participation in various SARAS Fair/Mela, the rural SHG women are expected to get vital regional and national level exposure to understand the demand and taste of urban customers.

6. Convergence/Collaboration/Partnership

- a. Tree Plantation towards creating Micro-Climate in Rural Habitations:** One key factor affecting global warming and climate change is the amount of carbon dioxide in our atmosphere. In this regard, the State Mission with a felt need to engage communities to focus their efforts on this pressing environmental concerns and contribute in creating Microclimate in rural habitations, in solidarity with the State Government during celebration of the 75th Anniversary of Indian Independence Azadi Ka Amrit Mahotsav from 1st July to 14th August 2021, conducted tree plantation campaign cum sanitation drive in convergence with Forest Department under Nagaland Forest Management Project from 2nd July which culminated on 7th August 2021 in 200 pilot villages under 74 RD Blocks. Harnessing the strength of cohesive community, the sanitation and tree plantation drive was conducted through the Self-Help Groups (SHGs) with participation from PD-DRDA, DFO, Range Officers Forest, Village Councils, Youths, and Churches. 7000 trees and ornamental plants were planted in the vicinity of DRDA & Block offices, Village gate and streets, Church compound, Local Ground and Community Hall area. This will be an annual effort by the SHGs in convergence with Forest Department to foster tree plantation in all the villages towards greener environment through creating Microclimate in rural habitation.
- b. FSSAI Registration campaign towards fostering growth of Rural Micro Food Business/Enterprise:** With an objective to promote Rural Micro Food Business/Enterprises, the State Mission has initiated FSSAI Registration campaign in convergence/collaboration with Food Safety Authority (FSA), Department of Health & Family Welfare. This will be an ongoing activity which was initiated coinciding with the State Government in celebrating the 75th Anniversary of Indian Independence (Azadi Ka Amrit Mahotsav) from 1st July to 14th August 2021. Series of workshop cum on spot verification & FSSAI registration facilities for micro food business/enterprises of Self Help Groups (SHGs) in 74 RD Blocks were provided by the officials from District FSA and NSRLM. Onsite verification and spot FSSAI registration facility were provided to more than 252 SHGs of Kohima, Dimapur and Mokokchung Districts where Food & Safety Office is operating, while online registrations facility was initiated for eligible SHGs of the remaining districts where there is no FSA office. Both onsite & online FSSAI registration will be an ongoing campaign annually for all eligible and interested SHGs and their members. Agriculture being the main source of economic activities in Rural Nagaland, majority of SHGs have gradually initiated small-sized food businesses.

This joint initiative of FSSAI Registration Campaign is expected to foster the growth of Rural Micro Food Business/Enterprises which provides legal benefits, builds goodwill, ensures food safety, creates consumer awareness, and assists in business expansion. This will be an annual activity in convergence with FSA, H&FW.

- c. Promotion of Mushroom Cultivation in Commercial Scale:** Mushroom cultivation is one of the most profitable agri-business that one can start with a low investment and less space. Mushroom cultivation in India is growing gradually as an alternative

source of income for many households. Nagaland is globally renowned as one of the world's 18 mega biodiversity hotspots. It serves as natural habitat of a wide variety of mushroom species, either commonly cultivated oyster, shiitake or naturally grown species. Availability of raw materials (paddy straw, oak tree) and climatic conditions favour mushroom cultivation throughout the year in the State. Despite this, only a fraction of the farming community is engaged in small scale seasonal production of mushrooms. This is owing to limited knowledge of mushroom cultivation on a commercial scale, improved production technology, availability of quality spawn, processing and marketing.

With an objective to turn around the health and economic stress caused by the COVID-19 pandemic, the State Government aims to improve nutritional status as one of the prioritized goals under its comprehensive 'Roadmap for Economic Development-Post COVID-19 Pandemic' cross cutting across sectors. Accordingly, it prioritized promotion of mushroom cultivation by the Self-Help Groups (SHG) promoted by Nagaland State Rural Livelihoods Mission (NSRLM) through financial support from North East Council (NEC). Accordingly, 500 SHGs are being fostered for Shiitake mushroom cultivation and 500 SHGs for oyster mushroom cultivation with a Start-up grant of Rs 70,000/- per SHG for Shiitake and Rs 25,000/- per SHG for Oyster mushroom cultivation respectively through their Village Level Organisation (VLO) for 3 years duration, with technical support of TSA 'Konger Agri tech Services'. The project envisages an incremental income of 80,000-1, 00,000 per SHG households by the second year of intervention, and an additional coverage of 1000 SHGs in the next 2 years under the program through revolving fund among the SHGs.

- d. Universal Health Coverage of Rural Households - AB-PMJAY:** The State Mission and the State Health Agency for Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (SHA/AB-PMJAY), H&FW Department have signed a Memorandum of Understanding to jointly work together in ensuring the shared goals of universal health coverage for rural households in Nagaland through PMJAY (health insurance) scheme which aims to accelerate India's progress towards universal health coverage, wherein, over 2.33 lakhs families in Nagaland have been covered under the Scheme till date. The scheme provides free treatment of up to Rs. 5.00 lakhs per family per year, without any cap on family size and age and no restrictions on pre-existing conditions, covering around 1664 treatment packages including child delivery to cancer treatment from any empanelled private or public hospitals within Nagaland or anywhere in the country. To access the benefit, a patient has to be admitted in the hospital, except in a few treatment packages like day care dialysis, chemotherapy session, etc. OPD services are not covered under this scheme. This being an entitlement-based scheme, eligible households are those whose families listed in socio economic and caste Census (SECC) 2011 under the deprived categories and those who possess RSBY card issued in 2016 or 2017.

The State Mission shall play a pivotal role of sensitization and mobilization of the rural community through its rich network of social capital, the Community Cadres along with ASHA workers in the villages. This initiative will ensure no one suffers

financial hardships or impoverishment due to high medical expenditure for hospitalizations or are unable to access medical care on account of unaffordability. Poverty increases the vulnerability of people to various disease, sickness, and adversely affects their household income leading to abject poverty, therefore, the joint venture is expected to bring about tremendous change in the lives of the rural populace and increased enrolment under PMJAY.

Accordingly, SHA AB PM-JAY and NSRLM will jointly foster Beneficiary Identification System (BIS) services for increased enrolment in all the villages through the SHGs and their Federations and Community Cadres. They will conduct beneficiary mobilization by regular sensitization through SHG/VLO/CLF weekly meetings, IEC campaign, house to house visit, FI Mela, and Health Insurance Mela. And eCard generation of eligible beneficiaries under the scheme shall be done by the Data Entry Operators along with SHA team.



Convergence with Fishery Dept



FSSAI registration at Dimapur

7. Human Resource

Employees are primary assets of the Mission to achieve its goals. With the COVID-19 pandemic, amongst numerous adverse consequences such as global health crises, change in social behaviour, challenges at the organizational level, the State Mission has worked to ensure employees' well-being and health safety at the workplace, while being productive.

Progress during FY 2021-'22

The approved positions for recruitment in the AAP FY 2020-'21 were carried forward to FY 2021-22 as recruitment process and on-boarding of new employees could not be completed as targeted owing to the pandemic.

Positions filled:

Program Manager (PM)- Non-Farm Livelihoods (NFL) was upgraded to State Program Manager (SPM)- NFL, and the post of PM-NFL was filled through internal recruitment from amongst the eligible existing staff.

62 Area Coordinators- Livelihoods (Farm) from Agri and allied background were engaged following due process of recruitment. 2 each were positioned in the remaining 31 Blocks.

27 Area Coordinator- Non Farm Livelihoods from MSW/MBA- Finance/ B.Sc/M.Sc- food processing/Rural Entrepreneurship background were engaged following due process of recruitment and positioned at 27 intensive Blocks.

74 Area Coordinator- Skills, with eligibility criteria of graduate in any field under DDU-GKY were engaged following due process of recruitment and were placed at the 74 RD Blocks.

Orientation & Induction Program:

On completion of recruitment and selection process, Orientation and Induction of the new staff was conducted batch-wise adhering to COVID-19 SOP which included classroom training by engaging resource persons followed by field stay. The induction was to orient and immerse the staff in NRLM, its philosophy, guiding principles/values and vision. The Orientation and Induction Program was completed by August 2021 and the new staff were engaged by September 2021.

Recruitment and selection of 74 Area Coordinator- Skills under DDU-GKY was completed in the month of December 2021, and Orientation and Induction Program for the new staff was conducted in the month of January 2022, and were engaged in February 2022.

Internship/ Research for Students:

As part of their academic course, 7 MSW students from North East Institute of Science and Research, Dimapur and St. Aloysius College, Mangalore, had undergone internship for a period of 30- 45 days from Nagaland State Rural Livelihoods Mission.

Students from School of Agriculture Sciences & Rural Development (SASRD), Medziphema, also did research work on NSRLM SHGs under Dimapur and Kohima for their M.Sc. thesis.

All were placed with the condition that they adhere to COVID-19 appropriate behaviour at all times.

Employee Provident Fund:

As per the Employee Provident Fund (EPF) Act, 1952, all State Mission staff has enrolled for EPF benefits as budgeted and approved in the AAP FY 2021-'22.

Insurance for the Mission staff:

The State Mission has Life and Accidental Insurance coverage for the mission staff as approved in the Annual Action Plan FY 2021-22. The State Mission has contributed 50% of the Annual Premium and the employee contributed matching share.

Review of Salary Structure:

The proposal for enhancement of upper limit in Salary Band and revised Annual



Top Jt. Secy, RD & MD, NSRLM and AMD, NSRLM addressing the inductees. Bottom new Area Coordinators- Livelihoods with Resource Person and SPM- Livelihoods



COO- Skills addressing the Area Coordinators- Skills during Induction Program



SPM- HR welcoming the new recruits during Induction Program

II. ACTIVITIES AND PROGRESS OF FY 2021-2022

Performance Increment, as per approved by MoRD, was approved by the Executive Committee. The professional staff having completed more than 8 years of engagement under the State Mission had reached the upper limit by 2019 and remained stagnant without any performance increment.

GRC and ICC:

Grievance Redressal Committee has been constituted to address the grievances of the mission staff and to address issues relating to sexual harassment of women at workplace in line with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013, Internal Complaints Committee (ICC) has been constituted. So far it is functional in few Mission Management Units, remaining MMUs will be constituted and made functional during FY 2022-'23.

Human Resource Status of NSRLM and DDU-GKY under SMMU, DMMUs and BMMUs during FY 2021-22

Sl.No	Position	Positions Approved	Positions Filled
State Mission Management Unit (SMMU)			
1	SMD	1	1
2	AMD	1	1
3	COO	2	2
4	Sr. Accountant	1	1
5	State Program Managers	11	11
6	Program Managers/ Office Manager/ Accountant	13	13
7	Accounts Asst/PA	3	3
8	Support staff	13	13
Total		45	45
District Mission Management Unit (DMMU) – 11			
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	11
Total		99	99
Block Mission Management Unit (BMMU) – 74			
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	148
5	Area Coordinator- Non Farm Livelihoods	27	27
6	Area Coordinator- Skills	74	74
7	DEO/Accountant	83	83
8	Support staff	74	61
Total		776	776
GRAND TOTAL		920	920

*Highlighted in blue are Government officials on deputation

8. Finance

Proper financial management is key to ensuring stable systems for any organization. As with previous years, focus of the Finance team was on capacity building of the accountants in all the districts and blocks to enable smooth functioning of the mission management units. During FY 2021-'22, as per the order of the Ministry of Finance, Gol regarding Centrally Sponsored Schemes (CSS), the main objective was to implement the Single Nodal Account system, with NSRLM as the Single Nodal Agency.

A number of trainings were conducted in batches at Kohima, for all the Mission Management Units (SMMU, DMMU & BMMU), during the Financial Year 2021-'22 for sensitization and thorough implementation of Single Nodal Account (SNA) system, at all levels in coordination with Finance Department GoN. Further, follow-up trainings and review meetings for the Accountants on PFMS, SNA & EPF were conducted throughout the year, to tackle issues and for smooth functioning of the new system.

Currently, the SNA system has been successfully implemented, under NSRLM, at all Mission Management Unit levels (SMMU, DMMU & BMMU), for all schemes (NRLM, MKSP, SVEP, DDU-GKY & RSETI).



Sensitization & Training on SNA by PFMS Cell, Finance Deptt Gol



Training on EPF by PM-HR



Training on SNA by HDFC Bank 01

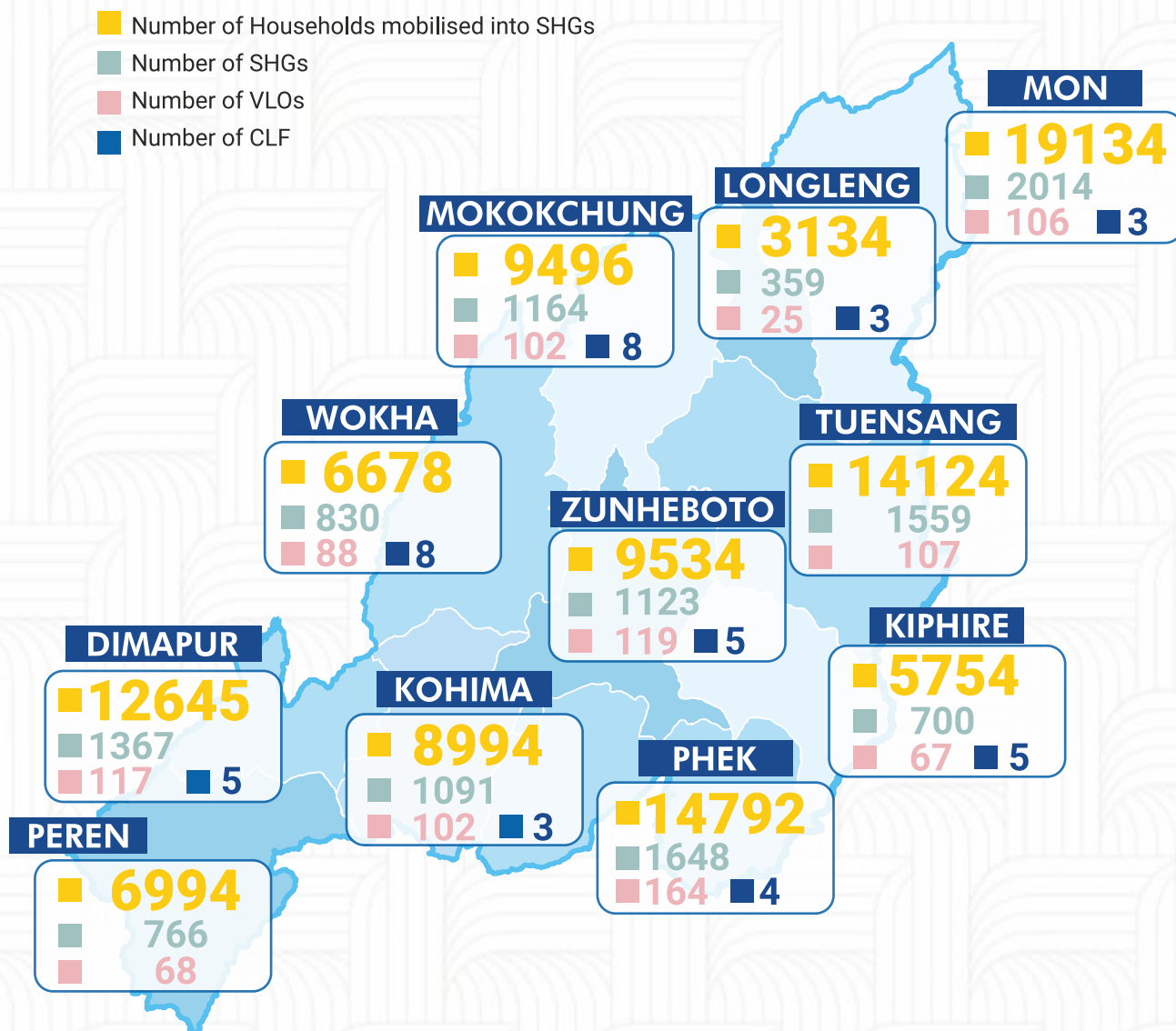


Training & Review Meeting conducted by SMMU

9. MIS

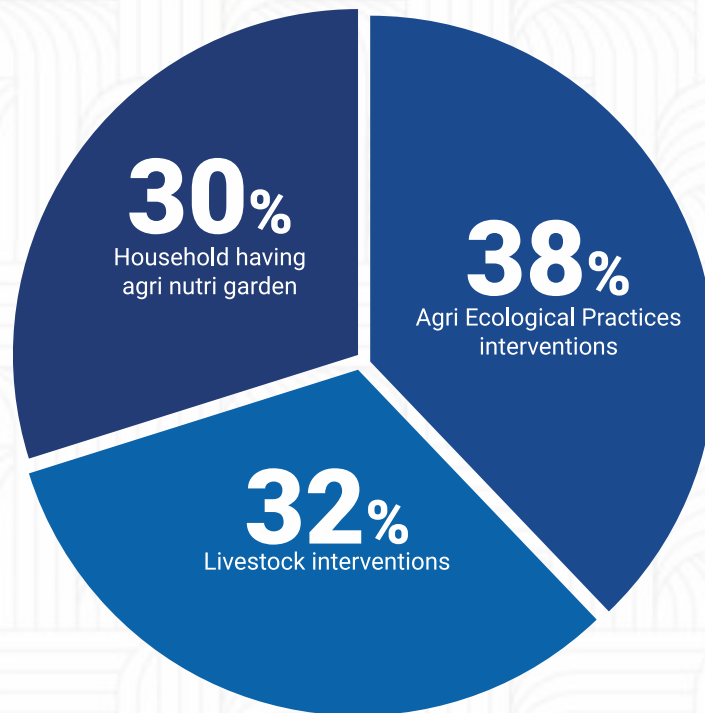
S.No.	Indicators	Cummulative Progress till March 2022	
A. Outreach			
1	Number of new districts in which intensive implementation strategy initiated	11	
2	Number of new blocks in which Intensive strategy initiated	74	
3	Number of new Gram Panchayats in which intensive strategy shall be initiated	1247	
4	Number of new villages in which intensive strategy shall be initiated	1247	
B. Households Mobilized and CBOs promoted			
		Achievement during FY -2021-22	Cummulative Progress till March 2022
1	Number of SHGs promoted	343	12621
2	Number of Households mobilized into SHGs	2525	111279
3	Number of Village Organizations promoted	44	1065
4	Number of CLFs formed	10	44
5	Number of Model CLFs strengthened under NRLM	6	9
C. Community Funds to SHGs			
1	Number of SHGs provided RF	1221	11799
2	Amount of RF provided to SHGs (in Rs. Lakh)	183.15	1854.9
3	Number of VOs provided CIF	512	834
4	Amount of CIF disbursed to VOs (in Rs. Lakh)	2808.14	5771.83
5	Number of VOs provided VRF	244	735
6	Amount of VRF released to VOs (in Rs. Lakh)	386.89	1050.26
7	Number of CLFs provided CIF	24	35
8	Amount of CIF disbursed to CLFs (in Rs. Lakh)	1205.47	2357.45
D. Financial Inclusion			
1	No. of SHGs that have accessed Bank Credit in current FY	696	1911
2	Amount of Bank Credit accessed by SHGs (Rs. in lakh) in current FY	988.4	2340.65
3	Number of SHG members working as BC Agents/ pay points	2	9
4	No. of SHG members covered under life insurance	2070	12094
5	No of SHG members financed for individual economic activities	256	256
6	No. of SHGs covered under Financial literacy	275	275
E. Farm Livelihoods			
1	No. of Mahila Kisans covered under AgroEcological Practice interventions	6155	34758
2	No. of Mahila Kisans covered under Livestock interventions	5313	29630
3	No. of Custom Hiring Centres established	205	305
4	Number of Mahila Kisan HHs having Agri-nutri garden	5660	27406
5	No of Livelihood CRPs engaged (KS+PS+KUS+VS etc)	178	972
F. Non-Farm Livelihood			
1	Number of vehicles deployed	30	30
2	Total no. of SVEP enterprises formed	0	4017
3	Total amount released as CEF to enterprises (Rs Lakhs)	0	500

Institution Building

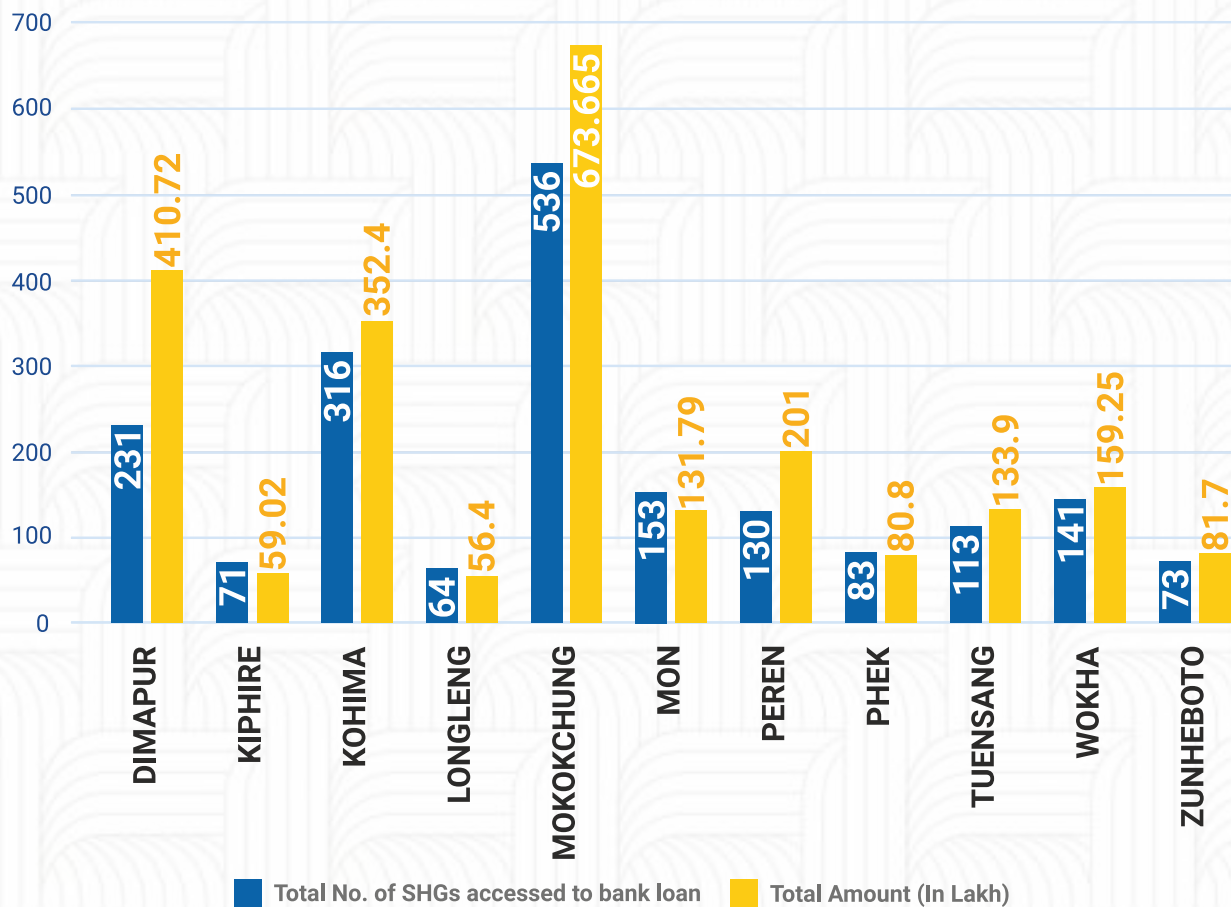


Sl. No	District Name	No. of HHs mobilised into SHGs	No. of SHGs	No. of VLOs	No. of CLF
1	DIMAPUR	12645	1367	117	5
2	KIPHIRE	5754	700	67	5
3	KOHIMA	8994	1091	102	3
4	LONGLENG	3134	359	25	3
5	MOKOKCHUNG	9496	1164	102	8
6	MON	19134	2014	106	3
7	PAREN	6994	766	68	0
8	PHEK	14792	1648	164	4
9	TUENSANG	14124	1559	107	0
10	WOKHA	6678	830	88	8
11	ZUNHEBOTO	9534	1123	119	5
Total		111279	12621	1065	44

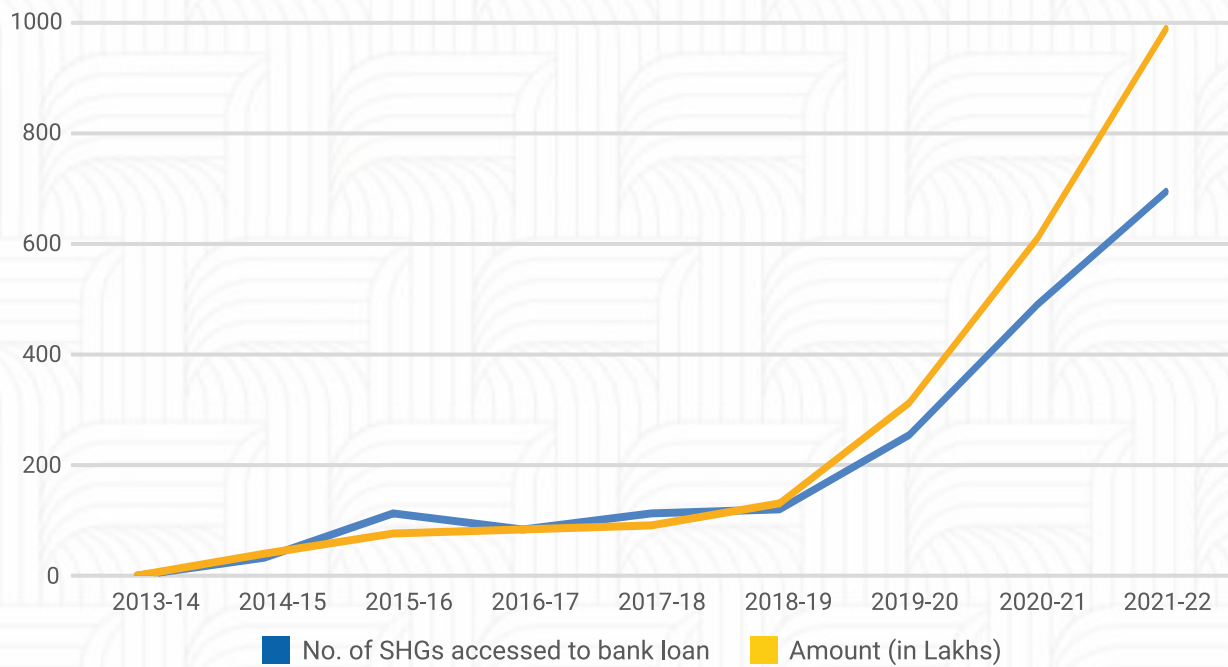
LIVELIHOODS INTERVENTIONS



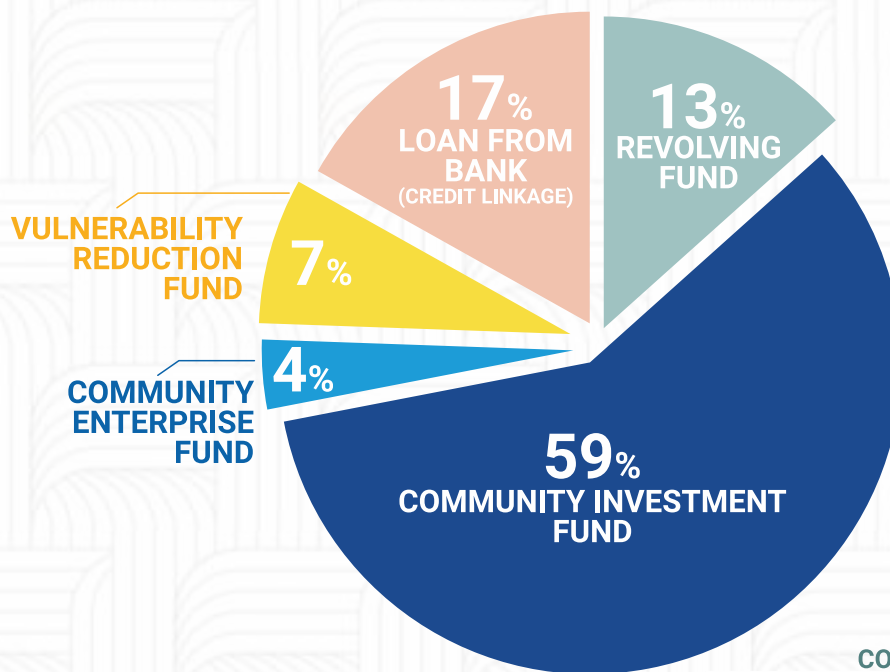
CREDIT LINKAGE



CREDIT LINKAGE - YEAR WISE



COMMUNITY SUPPORT FUND



COMMUNITY FUND

FUND TYPE	AMOUNT (IN LAKHS)
Revolving Fund	1854.9
Community Investment Fund	8129.28
Community Enterprise Fund	500
Vulnerability Reduction Fund	1050.26
Loan from Bank (Credit linkage)	2340.65

10. Way forward

Way Forward

FY 2022-'23 will focus on saturation, integration of all verticals, strengthening the SHGs and their federations and improving capitalization processes, financially sustainable beyond interest through diversified income source, expansion of Model CLFs, development of CRPs and other community professionals. The year will further emphasise on development of Community Managed Training Centres, deep dive livelihood intervention through integration approach and promote Producer Groups & large scale Producer Enterprises, promotion of individual and group based enterprises, development of market linked value chains, promoting digital finance in the SHG ecosystem. Deepening of integration of FNHW, Gender mainstreaming, PRI-CBO initiatives, and innovations will be underscored for achievement of social development targets.

Impact Stories

Katensenla *an AGEY beneficiary*

Katensenla is from Molungyimsen village, under Tuli Block, Mokokchung District and is a member of Molungtok SHG, Molungyimsen VLO. On August 2020 when an opportunity came for SHG members to avail help in the form of a sponsored vehicle (pick-up truck) by NSRLM under AGEY-Aajeevika Grameen Express Yojana, which allowed members to avail payment for insurance and EMI of the truck at very low percentage, she very readily accepted the offer and took upon herself to get herself registered.

With the help of the local church pastor and some elders in her village, the truck was 'dedicated' on 11th September 2020 and started functioning. Knowing the poor road condition prevailing in her village making travelling to and from her village to Tuli town very unpleasant, she took it upon herself the opportunity to not only earn an income through the pickup truck but also help provide employment to one youth (driver) as well as help her fellow villagers by providing the truck to carry goods to and from Tuli at reasonable rates.

She earns a monthly income of approximately Rs 23000/- a month out of which she pays the driver a salary and for other expenses (Fuel, repairing, etc.) which leaves her enough for sustainability depending on the extra expenses incurred during that month. She also pays the monthly EMI as loan repayment. Through the steady income earned, she has been able to provide for her family as well as for her village and has been a great testimony for her fellow SHG members in particular and her VLO as a whole. She continues to remain grateful to NSRLM for the help provided which has not only uplifted her buther family's livelihood to a great extent, besides helping her community with market linkage for their produce.



Impact Stories

Revitalised

Nerhema Village under Chiephobozou Block is situated 20 kms away from the State Capital Kohima. It has a total population of 1678 out of which male population is 822 and female population is 856. Nerhema Village has a total of 310 household out of which 216 household falls under Nagaland State Rural Livelihoods Mission. There are 2 Village Level Organisations and 30 self help groups.

Elderly Self Help Groups were formed in the Village with an aim to reduce Loneliness, Social isolation and Vulnerability to Poverty among the elderly people. Nagaland State Rural Livelihoods Mission tailored the needs to Elderly by providing support systems which promotes comfort in sharing, group involvement and emotional gain.

Sami Krotho consisting of 5 Elderly men Diluolie, 83 years; Rükhrieneilie Pienyü , 69 years; Zievilie Rülho, 75 years; Zakiebeituo Usou, 72 years; Pfusanyü Tsürho, 86 years was formed on August 16, 2020. They decided to name their group *Sami Krotho* which means "Widower Group". These men with common problems and hardships pooled together and joined the SHG to improve their living condition and to uplift economic stability. The group decided to weave local baskets (*Chühkriepie, Merha, Lithuo, Mekho, Lieherü*) as their group prime purpose to generate income. They took up this activity to combat loneliness and depression among elderly while also helping them overcome social isolation. Till date through this activity the group has generated profit of Rs 5000 per month. This has helped in raising the monthly income of the members as well as improving their living situation.

Comments from the members:

"When we create something useful for others we feel a sense of pride and personal growth, it gives you purpose and drive to create more and more." says Pfusanyü Tsürho.

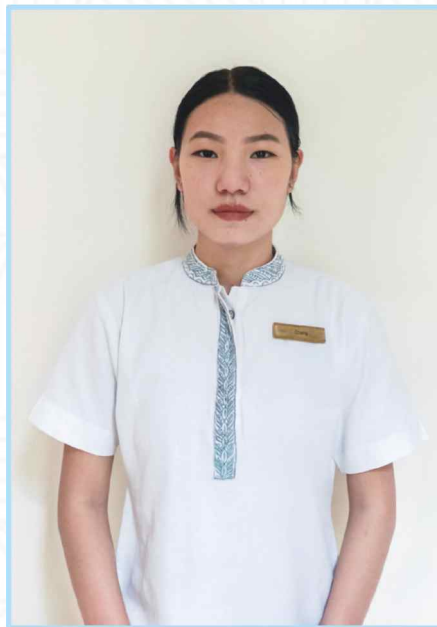
Zievilie Rülho 75 years says, *"We have started this activity not only to generate income but also to impart skill knowledge on basket weaving to the younger generation."*



Impact Stories

DDUGKY

Alumni share their experiences



Changnyu Konyak

"My name is Changnyu Konyak, an alumni of Pinnacle Skills hailing from Tizit, Mon Nagaland. I pursued my 10th standard from Jawahar Navodaya Vidyalaya . After I left my studies, I decided to enrol myself for a 3 months training as Assistant beauty therapist in Pinnacle Skills under DDUGKY. Upon completion, I got placement at Grand Hyatt Goa , a 5 star luxury hotel where all the basic amenities are being provided. I'm very much pleased with the company and I would really like to give an appreciation to Pinnacle Skills Society for Education, Empowerment & Development for giving me a golden opportunity to skill myself and become self-reliant."

Talimongla Kichu

Talimongla Kichu from Chuchuyimlang under Mokokchung district pursued a training on Airlines Cabin Crew trade from Infovalley Educational & Research Pvt. Ltd., Guwahati. After training she got an opportunity to join Indigo Airlines and is currently based in Chennai.

In her own words, *"Building a career in Aviation was always a dream but I never knew this dream could ever become a reality. All thanks to the Ministry of Rural Development (MoRD) for having a project like DDU-GKY under which aspirants like me can fulfil their dreams. Now, I am financially independent and can even support my family. I am also obliged and grateful to Infovalley Educational & Research (P) Ltd. for giving me this opportunity to undergo the training."*



Neikute-u Venuh

"I am Neikute-u Venuh from Thetsumi village under Phek district, Nagaland. I completed 7 months training on Food & Beverage Services from PLS Auto Shell Industries Pvt. Ltd. under DDU-GKY. I got placed at Radisson Resort & Spa, Lonavala as Food & Beverage Steward, thereafter I got the golden opportunity to work abroad at Muscat, Oman. Currently I am working at Al Nahda Resort & Spa Muscat, Oman as Front Office Receptionist.

With the onset of covid-19, the risk of going outside the state or country and working far away from my comfort zone was not easy. However, through the constant guidance of our trainers and PLS team, I finally made it. I would like to encourage all the youths to give your heart and soul if you are undertaking such trainings under DDU-GKY.

I would like to thank Ministry of Rural Development and Nagaland State Rural Livelihoods Mission for providing this free course training to the youths, a very good opportunity for the unemployed youth to start their career. I would also like to thank PLS Auto Shell Industries Pvt. Ltd. for moulding and grooming us to build our career successfully."



Tingbabambe Hega

"I am Tingbabambe Hega and I belong to Zeliang tribe from Peren District, Nagaland. Looking back at the past 14 months, I have learned and developed myself remarkably from B-ABLE. I never thought that I would complete my training and get employed, but I proved myself wrong.

After my graduation I was in a dilemma. I kept asking myself if I should pursue higher studies or search for a job. At this point of time, I was introduced to DDUGKY by one of my good friends. I struggled with the thought of joining the institute for quite some time, but I finally decided to take a chance and give a shot at it.

The DDUGKY experience was totally unexpected, it was much more than I imagined. The whole experience changed my perspective towards life. I was groomed and equipped with numerous skills, the foremost of which was communication skills that play a vital role in our day-to-day life and how pertinent it is to possess various skills. I also befriended many of my batch mates and had fun filled days with them. The fond memories of my training days will be cherished forever.

The Skill India Mission has brought changes in my life and also helped develop my self-confidence to face any challenges in my personal and professional life. This training helped me groom for interviews and now I have joined Tele-Performance, Symantec Process Voice, Jaipur, Rajasthan. I'm able to provide a better living for myself and my family and can continue to support my family. I do not have any regret being a part of B-ABLE. In fact, I am elated to be a part of it because of the belief in me and shaping me into who I am now."



Kowang Konyak

Kowang Konyak is currently working as Customer Care Executive at Teleperformance India, Jaipur, Rajasthan. With his earnings he financially supports his parents.

Kowang Konyak is from Mon District of Nagaland. His father, Y Wangai is a farmer. He has two brothers and a sister and all are still studying. After graduating from college, he started looking for a job, he heard about DDUGKY program and B-able Ltd. He decided to join Associate Customer Care (Non-Voice) in Dimapur Center. There he learned new skills and proved to be a very responsive person.

On successful completion of the course, he was placed in Teleperformance India with much encouragement from his trainers. Imlilemba, trainer of B-able Dimapur Center says, Kowang Konyak showed a keen interest in the class and was eager to acquire new skills.

Abeni, mother of Kowang Konyak says, *"I'm so glad that my son is able to follow the path he has always wanted and at the same time earning and helping to support the family. And we are very lucky because during the pandemic, when many had lost their jobs, our son got employed."*

In his own words, *"I am ever grateful to B-able Ltd. because of the training and placement. I was hopeless and helpless before joining the training program regarding my future. Now I got placement in a good company which enabled me to learn and earn. I am so thankful to all trainers and program organizers for providing the opportunity."*



Photo Gallery



Importance of nutrigarden & identification of MAM & SAM at Merangkong



Mother's group meeting



Convergent adolescence girls camp at Chumukedima, Dimapur



Poshan Launching program



Sales day at Aboi Block, Mon



Plantation Drive at Longsa Village, Mokokchung district



Launching of Peoples Plan Campaign at Sechü Zubza Block Kohima



Peoples Plan campaign launching program at Dimapur district

Photo Gallery



Different age groups performing Yoga during International Yoga Day 2021



Yoga for health



Gram Sabha at Aopenzu village



Community Cadre sensitizing on VPRP at Chungliyimsen village, Mangkolemba block



Launching Program of VPRP at Aosungkum Village



VPRP Kinunger CCS & Community Level



New Bank Sakhi trainees undergoing Field visit to SBI Jakhama branch on 22nd October 2021



MoU with SHA (AB-PMJAY) was inked on 17-2-22. Photo R-L is Smt. Imtmemla, MD-NSRLM and Shri AS Bhatia, IAS, CEO SHA, Dept of H&FW and Shri Kika Longkumer, SNO, SHA

Photo Gallery



Financial literacy Camp (FLC) in collaboration with NRB Niuland branch



New Bank sakhi training at Kohima



Demonstration by CSP on construction of an ideal pigsty to the Mks



Training on bamboo craft making under Micro enterprise development funded by NABARD



Training on pickle making under Micro enterprise development funded by NABARD



Training on baking under Micro enterprise development funded by NABARD



Training on micro enterprise development plan funded by NABARD



Training cum exposure visit of SHG members on permaculture funded by NABARD

Photo Gallery



General Duty Assistant Lap - The Associate Chambers of Commerce and Industry of India



Beauty and wellness practical class - Pedicure - Pinnacle Skills Society for Education Empowerment _ Development



Feedback by Panelists on Mock Interview SRK People Consultants Pvt. Ltd.



DDU-GKY Mobilization camp in Mon



DDU-GKY Mobilisation at Tseminyiu Block



Job Mela 2021 participants with NSRLM team and Staff of Nagaland Tool Room and Training Centre

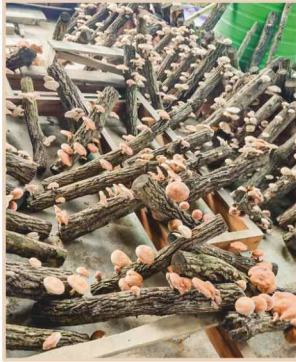


Mock Aircraft Practical - Infovalley Educational Research Pvt. Ltd.



Beauty and wellness trainees certification

Photo Gallery



Shitaki mushroom cultivation



Oyster mushroom cultivation with yield ready for consumption



Preparation of rice straw for mushroom cultivation



Panel 1 during Personal Interview for Area Coordinator- Livelihoods



Panel 2 interviewing candidate for Area Coordinator- Non Farm Livelihoods



An elderly SHG member under Arok VLO Japu Village Mangkolemba Block Mokokchung participating during the VLO meeting



Teintet SHG (Elderly SHG) of Yimpang VLO Changki Village Mangkolemba Block Mokokchung.



An Elderly SHG of Loktep VLO Khari Village Mangkolemba Block Mokokchung district conducting their SHG meeting.



Mobilization of special ESHGs at Kigwema village, Kohima district



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.


On the Cover:

The elderly men and women of a village in Mon district of Nagaland during mobilization drive of the vulnerable. Along with the rest of the country, the NSRLM is also focused on inclusive approach towards facilitation of access to entitlements and social development of all sections of the community.

NAGALAND STATE RURAL LIVELIHOODS MISSION

Department of Rural Development
Government of Nagaland

 www.nsrlm.nagaland.gov.in

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