



Annual Action Plan 2022 - 23



**Assam State Rural Livelihoods
Mission Society**

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CHAPTER – I

INTRODUCTION

For the greatest interest of socio-economic development of rural masses specially women, Assam State Rural Livelihoods Mission (ASRLM) believes in collective efforts by the formation of Community Based Organizations. In this direction, ASRLM is organizing women from rural poor households into SHGs fold and later elevating them to higher level federations like Village Organizations and Cluster Level Federations providing a common platform for collective action for socio-economic development. Since inception, a total of over 3.04 lakh SHGs have been formed covering approximately 32 lakh 94 thousand Households across the state.

1.1. NRLM FOOTPRINT ACHIEVED (CUMULATIVE UP TO DECEMBER, 2021)

To inculcate the habit of thrift and accumulate their own funds towards meeting their credit needs in the long-run and immediate consumption needs in the short-run, a total of 2.63 Lakh SHGs have been provided Revolving Fund amounting a total of Rs. 500 Crores. In order to facilitate the SHG members to initiate a sustainable livelihood practice, a total of 1.42 lakh SHGs have been provided Community Investment Fund amounting a total of Rs. 800 Crores. Besides these grants from the Government, the SHGs promoted under ASRLM are also linked for Credit with various banks. Approximately 2.55 lakh SHGs including renewals, have been credit linked with various banks with transactions more than Rs. 2800 Crores.

ASRLM has covered Farm Livelihoods intervention with 16.03 Lakh SHG members and 70,000 SHG members with Non-Farm Livelihoods intervention till December, 2021. Further, based on its in-house monitoring system known as “*Livelihood Tracking Software*” (LTS) developed to monitor each and every SHG members doing the livelihood activity, ASRLM has focused on multiple livelihood activities in the FY 2021-22 with special emphasis on value chain activities. Producer Groups/Producer Enterprises were promoted under both Farm and Non-farm sector.

‘Kanaklata Mahila Sabalikiran Yojana’ (KAMS), a flagship scheme under the Government of Assam helped the SHGs financially which enabled them to invest rightfully in their livelihood initiatives and gain profits. Under ‘Kanaklata Mahila Sabalikiran Yojana’, launched by the Government of Assam on the 1st of April 2018, a total of 2.50 Lakh SHGs have benefitted with Revolving Fund of Rs. 400 Crores. The scheme has taken a huge leap by the name of ‘Vistarita Kanaklata Mahila Sabalikiran Yojana’ where approximately 89,000 SHGs have been provided with Capital Subsidy on Bank Loan amounting to total Rs. 400 Crores. To monitor the activities of the SHGs and to provide handholding support to the members, 4184 Jeevika Sakhis have been provided two-wheelers under the *Jeevika Sakhi Express* Scheme.

1.2. NRETP FOOTPRINT ACHIEVED (CUMULATIVE UP TO DECEMBER, 2021)

ASRLM is implementing National Rural Economic Transformation Project (NRETP) in 5 districts and 20 Blocks (4 blocks from each district) of the State. The key areas under this Project are – Development of Model CLF (one in each block), Digital Finance and Intervention under Farm and Non-Farm livelihoods for enhancement of income of the targeted households.

Five Community Managed Training Centres (one in each NRETP district) are functional and are well managed by respective Model CLFs.

Technical Support Agencies(TSAs) for Organic Cluster Development and Value Chain Development have been on boarded and are functioning. ASRLM has also entered MoU with Kudumbashree, Kerala for One Stop Facilitation Centre (OSF) Development during FY 2021-22.

Positioning of required staff at SMMU/DMMU/BMMU has almost been completed under NRETP. Remaining few positions under DAY-NRLM have been proposed in FY 2022-23.

One of the major footprint achieved till now is successful Registration of 26 CLFs under Assam Cooperative Societies Act, 2007.

1.3. DISTRICTS, BLOCKS, GRAM PANCHAYATS AND VILLAGES COVERED (CUMULATIVE UPTO DECEMBER, 2021)

Status of Coverage of Districts, Blocks, Gram Panchayats and Villages covered till December, 2021 is as follows:

S. No.	Indicator	Cum. Progress (Up to Dec, 2021)
1	Districts (Districts covered under Intensive strategy)	34 (34)
2	Blocks (Intensive Blocks)	219 (219)
3	Gram Panchayats (Intensive GPs)	2658
4	Villages (Intensive Villages)	24337
5	Total Targeted HHs (Based on SECC deprivation+ inclusion criteria)	4138246
6	HHs mobilized into DAY-NRLM SHGs	3416531

CHAPTER – II

SOCIAL MOBILIZATION, INSTITUTION BUILDING AND CAPACITY BUILDING

2.1. PROGRESS DURING 2021-22: MAJOR ACHIEVEMENTS

- i. **SHG Promotion:** A total of 8895 SHGs have been promoted till December, 2021 against the annual target of 6951 (127.96%) during FY 2021-22.
- ii. **Mobilization and Saturation:** Till December 2021, 96542 Households have been mobilized against annual target of 74796 HH i.e., achievement of 129.07%.
- iii. **Trainings:** A number of training modules like SHG Basic Management Training, VO Concept to SHGs, VO Management Training, CLF Concept to VO EC, CLF Basic Management, CLF Book Keeping and Basic Livelihoods Training, Book keeping Training to CLF Accountant, Training to VO Sub-Committee, CLF Audit etc. have been developed in local language in 2021-22.
- iv. **Development of Community Resource Persons (Jeevika Sakhis):** During FY 2021-22, identification, capacity building and deployment of multi thematic Jeevika Sakhis (CRPs), MCP trainers, MBKs and other social capital was ensured. Till December 2021-22, 4181 multi thematic Jeevika Sakhis (CRPs) have been developed. These Jeevika Sakhis have been utilized for capacity building trainings on Basic-LH and Social Development also.
- v. **PRI-CBO Convergence:** ASRLM is implementing PRI-CBO convergence project in 2 approaches. Saturation of already implemented 16 Blocks and new intervention of 15 Blocks, out of which 11 blocks under NRETP blocks. The project will further be expanded in a phased manner to cover all remaining blocks. MoU was signed on October 2021 with NRO Kudumbashree as Technical Support Agency for implementation. The State Government has approved the passing of an executive order for formation of VOCC and GPCC at each GP and consideration of CBO Demand Plans in GPDP. Village Poverty Reduction Plan (VPRP) process was institutionalized in all 219 Blocks during FY 2020-21; both on offline and through VPRP Mobile Application. Till December 2021, 230 GPs from SHG members got integrated into GPDP.

AAP 2021-22: Targets and Achievements

Sl. No.	Particulars	Target as Approved in AAP 2021-22	Total Achievement – Dec., 2021
1	Districts under Intensive implementation	0	0
2	Blocks under Intensive Implementation	0	0
3	SHGs promoted (in Number)	6951	8895
4	Households mobilized (in Number)	74,796	96,542
5	Number of Total SHGs provided RF	15030	47,528
6	Amount of RF provided to all SHGs (in Rs. Lakh)	2250.00	9765.85
7	Number of SHGs that have prepared Micro Credit Plan (MCP)	50625	26513
8	Number of all SHGs provided CIF	22,809	38,223

9	Amount of CIF disbursed to SHGs (in Rs. Lakh)	11404.50	19111.50
10	Number of VOs formed	936	479
11	Number of SHGs holding membership in VOs	14035	22374
12	Number of VOs provided training on basic VO management	936	269
13	Number of VOs having trained Bookkeeper	1009	359
14	Number of VOs trained on SOPs	19311	0
15	No. of VOs Federated into CLF	579	2560
16	No. of VO internally audited	18318	1122
17	Number of CLFs formed	26	28
18	Number of CLFs provided basic training on CLF Management	26	15

vi. Progress of Revolving Fund & Community Investment Fund:

Disbursement of Revolving Fund (RF) and Community Investment Fund (CIF) has helped SHG members to meet their consumption needs and also encouraged to expand and to initiate livelihoods activities. ASRLM is disbursing fund to the community-based organizations through NRLM fund disbursement module. It is worth to mention here that during the FY 2021-22, RF have been disbursed to 47528 SHGs amounting Rs. 97.66 Crores utilizing fund from DAY-NRLM and State Sponsored Special Scheme Vistarita Kanaklata Mahila Sabalakaran Yojana (V-KAMS). In addition to that, 12,019 SHGs have been provided additional revolving fund amounting to Rs. 12.019 Crores at the rate of Rs.10,000/- to each SHG under Vistarita Kanaklata Mahila Sabalakaran Yojana (V-KAMS) during FY 2021-22. During the FY 2021-22, CIF has been disbursed to 38223 SHGs amounting to Rs. 191.11 Crores. Also, CIF Guidelines had been revised with inclusion of maximum 12% Rate of Interest from member to SHGs.

2.2. PLANS FOR FY 2022-23

a) Expansion, Saturation and Deepening strategy:

- It is expected that by end of March 2022, out of total 2699 Gram Panchayats 2658 GPs will be entered and 25154 Revenue Villages will be covered.
- Remaining 41 GPs and 1039 Revenue Villages will be covered during FY 2022-23.
- During FY 2021-22, Target Household was internally revised to 4138246. It is expected that by March 2022, households covered will be 3416531 leaving a balance of 763250 HH to be covered.
- The target for FY 2022-23 will be to mobilize 610597 Households into existing SHG and 152653 Households mobilized into new SHGs i.e., 763250 Households.

- During FY 2022-23, focus will be on saturation of remaining Blocks. Therefore, it is proposed that considering 80% as saturation level, remaining 81 Blocks will be saturated by March 2023.
- If left out member of any defunct SHG is less than the requisite number to form a new SHG, these members will be enrolled in nearby functioning SHGs.
- In order to mobilize the targeted household & saturate the blocks, month wise mobilization and saturation till Gram Panchayat level will be prepared and monitored regularly.
- In order to support the SHGs in different aspects of social and economic development, additional thematic cadres will be developed. Those GPs/VCDCs not having a single Jeevika Sakhi a target has been given to identify active women for upgradation into Jeevika Sakhis.
- ASRLM has developed a CRP Online Portal from which, evaluation of existing Jeevika Sakhis will be done on Quarterly basis during FY 2022-23. Poor performing Jeevika Sakhis may be withdrawn from their services.
- Awareness drive to sensitize the community on different aspects under DAY- NRLM by using different IEC tools will be initiated.

b) Ensuring inclusion of SHGs promoted by other agencies

ASRLM had initiated the process of inclusion of SHGs promoted by other NGOs, NABARD, RSETI and Banks etc. since 2016. Furthermore, if any such rural women SHGs exists on field, coordination will be done to ensure inclusion and making them NRLM Compliant.

c) Strategy for promotion and strengthening of existing and new SHGs and their primary and secondary level federations

- ASRLM proposes to promote 13881 SHGs in FY 2022-23.
- ASRLM will promote and strengthen remaining secondary level federations in all 219 Blocks. During FY 2022-23, 246 VOs will be promoted. CLF promotion in each Block will be completed by March 2022.
- Newly promoted CBOs will be focused on strengthening of higher-level federations in FY 2022-23. Training and capacity building along with provision of Revolving Fund, CIF, Start Up Funds will be emphasized.
- The processes and approaches followed by ASRLM during FY 2021-22 in GP/VCDC entry, village entry, village saturation will be continued.
- In the FY 2022-23, ASRLM proposes to focus more on strengthening of Village Organizations and Cluster Level Federations to ensure the sustainability of the Self-Help Groups.
- Training and strengthening of SHGs/VOs/CLFs will be institutionalized as per Standard Operating Procedures of VO & CLF and will be adopted generically.
- Activities for Model CLF Development have already started during the last financial year for 12 Model CLFs under DAY-NRLM and 20 Model CLFs under NRETP. Now

during FY 2022-23, strengthening of these Model CLFs along with newly identified 20 NRLM MCLFs will be continued and 12 more MCLF has been proposed to develop under NRLM.

- Training kits and IEC materials will be developed for cadres, that may be used in training and handholding process of VO and CLF strengthening.
- Start Up Funds to VO and CLF will be disbursed through Fund Disbursement Module.

Capacity Building of Office Bearers (OBs) and Sub committees of VOs and CLFs

- Specific modular training will be given (Already developed for VO)
- Capacitated through high level resources (SRP/DRP)
- Leadership Building Training to CLF leaders will be introduced.

Standardized Bookkeeping and Auditing System

- LoKOS systems will be incorporated in the SHG-Book Keeper training module
- Internal Audit will be streamlined for VOs and CLFs
- Community Auditors will be developed, strengthened and positioned

Grading System of SHGs and VOs

- Already in place, *Mahekia Pratibedan*
- Development of web-based monitoring system at CLF level
- Strengthening of subcommittee in VO/CLF
- Rating tool will be institutionalized

Registration, Audit, Statutory Compliances

- Bye-laws has been vetted and finalized and 26 CLFs have already been registered under Assam Cooperative Society Act 2007 during FY 2021-22. Registration of Process of CLFs will be initiated for the remaining 26 MCLFs.
- State Level Trainers pool for CBO Audit has already been developed.
- Master Book Keepers will be strengthened as Community Auditors.
- Annual General Meeting and Audit of VO and CLF will be regularized. For this, SOP training to VO and CLF have been budgeted during FY 2022-23.
- State Level Trainers pool for CBO Audit has already been developed.
- During FY 2022-23, 66 Sr. CRP-CLF has been proposed to be developed.
- ASRLM will initiate Management (assigning activities, honorarium, mode of payment etc.) of cadres (Jeevika Sakhis) in a cascading way by CLFs.
- To start with, 8 MCLFs will be considered
- Revision and Performance Appraisal of Jeevika Sakhis, Master Book Keepers will be done

d) Strategy for Identification and Revival of defunct SHGs and primary level federations

- District wise campaign will be organized to identify defunct/non -functional SHGs

- Conflict will be resolved to extent possible, capacity building of cadres, SHG bank account opening,
- Timely disbursement of payment to cadres, Inter SHG exposure visits
- Provision of community funds.
- VRP and VRF will be taken into account.

e) Institutionalization of Governance and Financial Management

- Training on Financial Management to 1/4th total CLFs and Mission staff: FM-1, FM-2 & e-learning modules on CLFs
- Refresher training on Governance to 1/4th of total CLFs and Mission staff
- Ensure trained pool of SRPs/ Cadres for training

f) Roll out of LoKOS- transaction based application for CBOs

- Identification and training of e-Book keepers (along with mobile/tab) for LoKOS
- Profile entry to be started from February 2022 and complete by August 2022
- Prepare cut-off by March 2022 and start transaction entry from April 2022 and complete by June 2022. Roll out plan has been defined here later.

g) Promotion of Cluster Level Federations as “Model CLFs” (both under NRLM and NRETP)

ASRLM is developing a total of 52 CLFs as Model CLFs (32 Model CLFs under DAY-NRLM and 20 Model CLFs under NRETP) as member owned, member managed, member controlled and financially viable and sustainable institutions. During FY 2021-22, 20 new Model CLFs under DAY-NRLM had been identified. ASRLM will engage NRPs as well as Technical Support Agency (for some Model CLFs) and may enter into theme/need based non-financial partnerships with organizations/institutes/individuals from time to time during the development process of Model CLFs. List of the identified 52 MCLFs is given at *Annexure – I*.

i. Positioning of human resources (Mission staff and community professionals)

Recruitment of staff under ASRLM is already over. One Block Coordinator assigned for developing the CLF as Model CLF and 1 Young Professional are being placed; as and when selection of CLF in a block is completed. More focus will be given in development of community cadres so that they can be deployed in the community organizations as per requirement. Core committees at State/District/Block level are in place.

ii. Assessment of the selected CLFs based on approved assessment format

ASRLM had developed assessment formats for Grading and selection of Model CLFs. An elaborate process had been undertaken to identify these Model CLFs. All 52 CLFs have been notified as Model CLFs. During FY 2022-23, 4 new Model CLFs under DAY-NRLM as well as grading and assessment of its member VOs and SHGs will be streamlined and focused.

iii. Development of Vision Building and Business Plans for the selected CLFs

Four (4) Modules for CLF Visioning Exercise and 2 modules on financial management has already been developed by ASRLM. Under NRETP, 20 number of CLFs has been given Vision Building Exercise and Business Plan Development training during FY 2021-22. Under NRLM, 32 number of CLFs will be given Vision Building Exercise and Business Plan Development during FY 2022-23. Support of National Resource Person (NRP) will be taken on board.

iv. Development and Training of Community spearhead Team, Sr. CRP and SRPs etc.

- Community Spearhead Team (CST) formed for all MCLFs
- Proper functioning of CSTs will be ensured
- NRP for MCLF/FM/Audit will be on boarded
- 66 Sr. CRP will be identified and strengthened from the pool of existing CRP pool
- 14 identified SRP- SMICB Thematic, 10- SISD will be utilized

v. Training to various stakeholders viz., mission staff, CBO members and CBO staff

ASRLM will continue training programs for the Mission staff on development of Model CLF. Under NRLM, 36 CLFs will be trained on governance, CBO-HR, Vision building, Business development plan and 4 CLFs will be trained on financial management during FY 2022-23. Under NRETP, 12 CLFs has been trained on Governance and CBO-HR, 20 CLFs on Vision building and business development plan and 19 CLFs on Financial Management during FY 2021-22; 4 CLFs will be trained on governance and 8 CLFs on CBO-HR during FY 2022-23.

vi. Strengthening of Bookkeeping, accounting systems and auditing systems and introduction of transaction-based accounting systems for SHG, VO & CLF

ASRLM will provide through identified CLFs, the standard book of records for SHGs, VOs & CLFs and provide refresher training of all Book Keepers for strengthening of Book Keeping and developing a pool of adequate Community Auditors. Further, concerned MBK will be given advance training on book keeping and auditing so that they can be assigned to each CLF.

Moreover, ASRLM will continue the process for institutionalization of Audit Systems during FY 2022-23 especially for the SHGs and VOs. It is also planned for completion of Annual Audit (up till Mar'22) of all SHG/ VO/ CLF by May' 22. Web based CLF Monitoring application to be developed. CLF accountants will be strengthened. Also, as planned identification and training of e-Book keepers (along with mobile/tab) for LoKOS and Profile entry to be started from February 2022 and complete by August 2022. Prepare cut-off by March 2022 and start transaction entry from April 2022 and complete by June 2022.

vii. Development of loan products at CLF level

ASRLM completed Financial Management Training Module I & II with Mission staff and 20 NRETP MCLFs and 12 NRLM MCLFs. Financial Projections have also been completed for 20 NRETP MCLFs. A 3-day Workshop was held with District officials to frame a suggestive list of Loan and Savings products. Now, during FY 2022-23, financial projection

for 12 NRLM MCLFs will be done. Thereafter, ASRLM will develop at-least 5 Loan products and will implement. ASRLM proposes to collaborate with Institutions like NABARD, NEDFi for extending various loan products to CBOs as well.

viii. Institutionalization of SOPs

- CLF Manager and other CBO staff (as per requirement) to be positioned
- Completion of HR and Governance Training
- Refresher Training on Financial Management to all CLFs and Mission staff: FM-1, FM-2 & e-learning modules on CLFs
- Refresher training on Governance to all CLFs and Mission staff
- Ensure trained pool of SRPs/ Cadres for training
- Ensure alignment of Sub-committees as per SOPs and training of sub-committees as per new training
- HR/FM/Governance Policies of MCLFs to be in place and its operationalization

ix. Institutionalization of grading and roll out of CLF Rating Tool

ASRLM has Provision for Technical Support kept in budget. Training on Book Keeping/Accounting/Computer Application will be given to MCLF Accountant/ Book Keepers. Monthly and Quarterly review will on KPIs of Rating Tool will be institutionalized.

x. Approach for achieving financial, operational and institutional self-sufficiency with deployment of key community professionals

To be financially sustainable, optimum interest rates have already been introduced under ASRLM. Major component of loan product for SHG/VO/CLF is the Community Investment Fund.

SN	Particulars	Practiced in FY 21-22	Plan for FY 22-23
A.	Rate of Interest		
1	Members to SHG	12%	12%
2	SHG to VO	9%	9%
3	VO to CLF	6%	6%
B.	CIF repayment in Instalment		
4	Members to SHG (max)	24	24
5	SHGs to VOs (max)	36	36
6	VOs to CLF (max)	48	48

- Ensure regularity on MCP & VRP preparation
- Disbursement of RF/CIF/VRF
- Start-up fund to all eligible CBOs
- Rotation & ensuring on time repayment of CIF
- Pooling CIF at CLF level- role of CLF in CIF management
- Universalization of revised CIF Guideline
- Rotation of all community funds - ensure loan disbursement within 15 days of the request
- Synchronization of SHG-VO-CLF meeting
- Track the idle funds at SHG-VO-CLF

xi. Development of Community Managed Training Centre (CMTCs)

ASRLM during FY 2020-21 and FY 2021-22, initiated development of 4 Community Managed Training Centres (CMTCs) assigned against Model CLF. These CMTCs are successfully running till date. The MCLFs have themselves coordinated with Line Departments for conducting various Training programmes other than basic trainings. Additional 1 such CMTC will be developed in Hailakandi NRETP District by March 2022. Business Plan, Training pool and Training Calendar will be developed.

xii. Mapping and Integration of Financial Inclusion, Farm & Non- Farm Livelihoods, Social Inclusion, Gender, FNHW and Convergence interventions

- SAC members of CLFs and VOs are to be imparted training on FNHW, Gender and SI, Orientation the Cadres
- Promotion of FNHW enterprises, organizing community events on FNHW calendar wise, taking of gender issues and resolving them.
- Strengthening of LH Sub Committee, cadre
- Convergence with line departments/stakeholders
- Sensitization of PRIs, Block level line dept. officials
- Dual authentication, digital transaction by members, insurance of members
- Inclusion in PGs
- Min. 3-5 interventions, services for backward & forward linkages
- Non-Farm- Enterprise development
- Enhancement of annual income of members leading to better quality of living of members

xiii. Supporting SHG members in enhancing their annual income to at least Rs. 1 lakh

- Promoting Farm -based Start -ups
- Promoting Non -Farm based Start-ups through SHGs- Federations
- Establishing Franchisee based service entrepreneur's service
- Last Mile Government Service Delivery
- Product prioritization and value chain analysis
- Facilitate Linkages through ASOMI Brand Augmentation: Facilitate in end to end market linkages; develop a robust communication, marketing and branding plan

xiv. CLF to be developed as self-sustainable -CLF to meet all the operational cost; from FY 2023-24 onwards.

- Financial Projections will be revisited
- Full dose 100% CIF to be ensured
- 3 MCLF are already meeting Operational Cost, cadre cost will be ensured
- Rest 17 MCLs will be handhold for same during FY 2022-23.
- Subsequently in coming financial years, more CLFs will be handhold for the same.

xv. Developing MCLFs as immersion sites @5 for NE NW states and 10 for other states

- Development of 4 MCLFs under NRLM and 6 MCLFs under NRETP as Immersion sites have been proposed during FY 2022-23. Finalization of immersion sites and Action Plan for developing MCLFs as immersion sites will be done by Quarter I.
- Ensure integration of different themes (SISD, FI, LIVELIHOODS) and setting up of systems at CLF level

h) Key deliverables and outcomes to be achieved by end of year: Community funds (RF and CIF, VRF) disbursement and management of MCP, VRP Preparation – utilization, tracking and management

ASRLM is already disbursing of RF and CIF through NRLM fund disbursement module and the same will be continued in FY 22-23. During FY 2022-23, a total of 13371 SHGs will be provided RF including backlog of FY 2021-22 and newly promoted SHGs of FY 2022-23. Majority of the eligible SHGs have already been provided with RF from State Flagship Scheme *Vistarita Kanaklata Mahila Sabalikaran Yojana* (KAMS). CIF will be provided to 23290 SHGs in the FY 2022-23 (considering 100% CIF disbursement to eligible SHGs). Similarly, 23290 SHGs will be provided Training on preparation Micro Credit Plan for providing Community Investment Fund.

ASRLM has already released VRF to around 7000 VO starting from the FY 2016-17. Online ToT on VRP preparation has been conducted in the second quarter of FY 2021-22. ASRLM has given priority to VRP preparation in the FY 2022-23. An offline ToT refresher program has been planned for intensive starting of VRP preparation. An on-site demonstration is also planned. Development of an application is also proposed for the ease of online monitoring of VRPs and the proper utilization of VRF fund in the FY 2022-23. Further a guidance note for VRP preparation will be circulated among VOs.

i) Provision of CAP CIF, VGF, Infrastructure Fund, CMTC Fund in NRETP Plan:

ASRLM had disbursed Infrastructure Fund and CMTC Fund to 20 NRETP MCLFs and 5 CMTCs respectively. Out of these, 4 CMTCs are functional till date. One CMTC at Hailakandi District will be inaugurated and made functional by February 2022 first week. Also, Viability Gap Fund (VGF) as per 3 years projection shall be released during FY 2022-23. Also, budget for 1199 SHGs amounting to Rs.5.99 Cr has been planned as CAP CIF during FY 2021-22.

S. No.	Particulars	FY 2022-23
1	No of block entry on LokOS- profile application (SHG-VO-CLF)	219
2	No. of Block entry on LokOS- Transaction application (SHG-VO-CLF)	219
3	Total number of CLFs (cumulative)	737
4	No. of CLF e-bookkeeper positioned (with mobile/Tab)	737
5	Total number of VOs (cumulative)	18816
6	No. of VO e-bookkeeper positioned (with mobile/tab)	18816

j) LokOS (profile and transaction application) roll-out plan for SHG and federations:

ASRLM will implement LokOS (profile and transaction application) roll-out plan for SHG and federations with the following salient activities:

- Identification and training of e-Book keepers (along with mobile/tab) for LoKOS
- Profile entry to be started from April 2022 and complete by August 2022
- Prepare cut-off by March 2022 and start transaction entry from April 2022 and complete by August 2022

k) Strategy for development of Social Capital & deployment:

- Internal CRP (i-CRP) Policy will be revised considering inclusion of SM IB CB, SD-SI, Gender, Registration, DDU-GKY and Basic Livelihoods activities.
- During FY 2022-23, Senior CRP Policy will be framed and competent cadres from existing Intensive blocks/PRI-CBO Convergence Blocks will be deployed to new intensive blocks for VO, CLF strengthening and Convergence with PRI & Line Departments. Their skills will be enhanced through further capacity building and exposure preferably outside state.
- Sanjog Sakhis/Local Resource Groups developed under PRI CBO Convergence Projects will be engaged for SI-SD activities; wherever present.
- The key area of the Capacity building of Community cadres would be in Participatory Training Methodology (PTM), VO concept and management, CLF concept & Management, Training on SHGs and VO book keeping and Micro planning process. Online MIS for iCRPs will be followed for monthly monitoring and evaluation of the Jeevika Sakhis.
- ASRLM will initiate Management (assigning activities, honorarium, mode of payment etc.) of cadres (Jeevika Sakhis) in a cascading way by CLFs.
- To start with, 8 MCLFs will be considered
- Revision and Performance Appraisal of Jeevika Sakhis, Master Book Keepers will be done

i) Studies and External Evaluation on performance of institutions

ASRLM proposes to engage either NIRD&PR or an external agency for Impact Study and Evaluation on performance of institutions especially SHG and VO. Required budget will be kept in AAP FY 2022-23.

j) Capacity Building

i. Establishment of Community Managed Training Centres- Business Plan etc..

- ASRLM has already developed 20 SRTs (from Mission Staff/Community), 164 DRTs and 1975 BRTs till date.
- SRP Policy will be framed. 24 (14+10) SRP (external) will be empaneled under ASRLM and will be engaged as per policy.

- ASRLM is already availing services from NRPs for Model CLF Development which will be continued in FY 2022-23.
- Further, support from NRP/External agency for Technical Support will be taken for Model CLF Development, FNHW & Social Inclusion.
- Business Plans of these 5 CMTCs will be prepared. Though trainings have started, proper Training calendar with pool of trainers shall be developed.

ii. Modules and materials to be prepared/customized

- CLF Mobilization Kit for Senior Jeevika Sakhi (iCRP)
- CLF Training Modules
- VO & CLF Financial Management Training Modules
- VO/CLF Grading Tool
- Module on Governance, Membership (Part II), Financial Management etc.
- Flip Charts, Tool kits VO/CLF Training Modules etc.

iii. Training calendar for Community Institutions and Community Cadres

1. Plans for capacity building of CBOs (including CB calendar)

Sl. No.	Activity	Quarter				Total
		Q 1	Q 2	Q 3	Q 4	
Capacity Building of Institutions – Intensive Blocks						
1	SHG Basic Management & VO Concept to SHG, Leadership Visioning & Planning Exercise & VO Formation	8825	13252	0	0	22077
2	SHG Book Keepers Training	7156	16648	0	0	23804
3	VO Basic Management	0	275	606	0	881
4	VO Book Keepers Training	0	285	626	0	911
5	CLF Concept to VO EC/OB	0	1172	2720	0	3892
6	CLF Basic Management	0	124	0	0	124
7	CLF Book Keeping	0	128	0	0	128
8	Audit Training to CLF EC	0	710	0	0	710
9	CLF Sub Committee Training	0	737	0	0	737
10	iCRP (Jeevika Sakhi) Development Training	95	0	0	0	95
11	MCP Training	28445	52805	0	0	81250
12	Sr. CRP Training	68	0	0	0	68
13	Orientation/Refresher Trainings/Demand Driven at State/District/Block level under IBCB	68	219	0	0	287
14	Exposure visit of Mission Staff	0	35	35	0	70
15	Exposure of CBO representatives/PRI-CBO cadres	0	50	30	0	80
16	VO EC on SOP-Visioning Exercise	2824	8366	7380	0	18570
17	VO EC on SOP -Governance	2824	8366	7380	0	18570
18	Training to Community Auditor	1968	0	0	0	1968

2. Plans for capacity building of community cadres

Sl. No.	Activities	Q1	Q2	Q3	Q4
1	CRP Training on SHG & VO basic management				
2	CRP Training on SOP on VO & CLF, CLF Management				
3	Active women Induction Programme for iCRP Development				
4	MBK Training on TBDAS				
5	MCP training to MCP Trainers/Jeevika Sakhis				
6	LRG Training				
7	Internal Mentor Training				
8	Book Keeping Training to CLF Accountant and CLF BK				
9	CRP Training on CLF Basic Management				

v. Training calendar for Mission Staff and other stakeholders

Sl. No.	Particulars	Q 1	Q 2	Q 3	Q 4
1	TOT on SOP on VO & CLF, VO & CLF Management				
2	TOT on VO & CLF Books of Records				
3	TOT VO & CLF sub-committee – roles and responsibilities				
4	Staff training on Micro-plan training & Preparation				
5	10 Days Staff Induction Programme (new recruits)				
6	Staff Exposure Visit				
7	Staff Training on Model CLF Development				
8	Staff Training on Financial Management- Module I & II				

vi. Policy (for empanelment, orientation, hiring and Grading of SRP, DRP, BRP, Community Spearhead Teams)

- Policy for CST to be framed
- NRP for MCLF/FM/Audit/Bye laws
- 14 identified SRP (external) will be empaneled and utilized
- Grading tool for SRP, DRP, BRP, and will be graded and Need Based Analysis (NBA) will be done for further capacity Building.

vii. Provision of budget for accessing the services of NRPs

- Approximately 30 days in a year for NRPs visit to state under Model CLF Initiative under NRLM & NRETP has been budgeted.
- A total of Rs.15 Lakh has been kept for accessing the services of NRP

CHAPTER – III

FINANCIAL INCLUSION

3.1 PROGRESS DURING FY 2021-22

Financial inclusion being one of the regular interventions under DAY-NRLM & NRETP, special thrust was given on facilitating Bank credit to the SHGs, One GP One BC mission and universal coverage of life, accidental and health insurance to the eligible SHG members during FY 21-22. Against total target of 1,01,970 SHG credit linkage, 141,394 (139%) proposal have been sponsored to different banks, out of which 62,750 numbers of SHGs have availed Bank Loan amounting Rs. 902.12 Crore till December, 2021. It is expected that the remaining proposals that are pending at different branches will be disposed and more bank credit will be leveraged to the SHGs by 31st March, 2022. Under One GP One BC mission also, one SHG member in each GP/VCDC has been selected, trained and certified under IIBF and engaged as Digi-Pay-Sakhi under CSC. A summary of progress on key parameters have been given below.

Progress under Financial Inclusion as on 31.12.2021

Sl. No.	Particulars	Target for FY 21-22	Progress till Dec., 21	Achievement %
1	Nos. of SHG opened Saving Bank Account	11,412	18,679	164%
2	Nos. of SHG Credit Linked (Proposal submission)	1,01,970	141,394	139%
3	Nos. of SHG Credit Linked (Disbursed)	1,01,970	62,750	62%
4	Amount of SHG Credit Linkage (In Cr.)	1280	902.12	70%
5	Nos. of BC-Sakhi (including Digi-Pay) Promoted	1674	1691	101%
6	Nos. of SHG member covered under life insurance (in lakh)	19.68	18.78	95%
7	Nos. of SHG member covered under accidental insurance (in lakh)	31.89	22.95	72%
8	Nos. of SHG member covered under health insurance (in lakh)	22.39	22.41	100.1%
9	Nos. of SHGs covered under financial literacy training	56000	58155	104%
10	Nos. of SHG members financed for setting up individual enterprise	56000	39478	70%

3.2 PLANS FOR FY 2022-23 (FOR BOTH NRLM & NRETP)

a. Credit linkage of all eligible SHGs (6 months old):

In order to ensure credit linkage of all 6-months old SHGs, awareness & sensitization programmes for Bankers on NRLM & NRETP will be continued in the FY 2022-23 at district level by ASRLM and at State level in collaboration with NRLM & NRETP Resource cell at NIRD & PR, Guwahati. Target for SHG credit linkage has been set-up District-wise and Bank-wise which will be planned, percolated down to branch-wise and Bank Sakhi wise target. To

ensure sanction and disbursement of SHG loans on time, emphasis will be given on submission of proposals within 2nd quarter through online proposal submission portal.

In order to ensure sponsoring adequate and quality proposals, 1 Block Coordinator will be engaged at each block who will be responsible for submission of online loan application through portal to the bank branches.

During FY 20-21 ASRLM had organized district level credit camps in few selective districts of the state which has resulted very well in the year resulting 100% credit linkage to the target for the year. Same strategy was continued during FY 21-22 in all the districts and hence, strategy is taken for organizing Special Credit Camps both at district and block level during FY 22-23 also for mobilizing more credit to the SHGs under ASRLM.

As per direction of NMMU-MoRD, in FY 22-23, special emphasis will be laid on fresh credit linkage providing assistance to SHGs who have not received any Bank Loan till date. SHGs who repaid their first loan, will also be ensured with repeat linkage. SHG members are actively encouraged to renewal as well as enhancement of CC limit of the loan availed from the banks as per revised RBI guideline.

Utilization of full Drawing Power of the Cash Credit (CC) loan will help the SHG in making efficient planning for investment in livelihood and management of the fund availed from bank. SHGs and Bank Linkage Sub-committee at Village Organizations will be oriented for utilization of capital availed from the bank as credit to maximize production, so that, income of the SHG members can be enhanced. Bank level monitoring from all levels (SMMU, DMMU and BMMU) will be done, so that, the SHGs are disbursed full amount of drawing power they have been sanctioned. Bank Sakhis, BC-Sakhis and members of VO Sub-committee will be sensitized.

b. Positioning of Bank Sakhi

In FY 21-22, one Bank Sakhi had been placed in each bank branch having SHG account in all blocks. Bank branches having more than 200 SHG accounts, an additional Bank Sakhi will be engaged for additional 100 SHG accounts. All existing Bank Sakhis will be evaluated and provide refresher training for efficient functioning for SHG Credit Linkage during FY 2022-23.

ASRLM has already engaged TSA for handholding the mission team in promotion of digital finance in NRETP areas and in support from SIDBI another TSA in 7 districts under NRLM.

c. Operationalizing CBRM mechanism in all eligible branches

The CBRM committee has been constituted in all eligible bank branches during FY 21-22. Additional branches financing SHG during FY 22-23 will also be constituted and regular holding of CBRM Committee meeting will be ensured to expedite the credit flow to the eligible SHGs as well as to ensure prompt repayment by the SHGs. Training on Community Based Repayment Mechanism (CBRM) will be organized at block level for the committee members.

d. Training of bank branch managers

In the FY 2022-23, all the Bank Managers (Public and Private Sector Banks) financing SHGs has been proposed to be trained by ASRLM engaging National Resource Person for Financial Inclusion at District level and with the support of NIRD & PR, NERC, Guwahati. ASRLM also proposes to organize exposure visit for Bank Officials in various states where SHG Credit Linkage programme is being implementing successfully.

e. Implementation plan for Financial Literacy to cover all SHGs:

During FY 2022-23, FL-CRPs will be trained and registered under the Saksham portal. All the trained FL-CRPs will be providing training to the members of all SHGs Credit Linked during FY 22-23. Provision of additional incentive for the same for the activities related to financial literacy has been made. Ensuring monthly/quarterly planning and monitoring meeting with FLC coordinator so as to utilize FLCC services in the respective districts to leverage FL training and accordingly implement the Financial Literacy Programme to get optimum output. Evaluation of already trained members will be done at regular intervals. Refresher training of all trained FLCRPs will be done in the coming FY to give them better insight on the training.

f. Strengthening BLBC and DLCC:

During the FY 2021-22, ASRLM has achieved an immense positive response not only in regularizing BLBCs but also managed to resolve many local issues related to SHG Bank linkage. Sensitization of convenor banks for regular holding of BLBC meetings in all blocks will be done in the FY 2022-23. All the LDMs will be followed-up for regular holding of DLCC for effective monitoring of the Financial Inclusion activities in the district level.

g. Insurance – Life and health insurance of SHG members:

In the FY 2021-22, Bima Sakhis have been engaged in each block and engaged for facilitating insurance of the SHG members and provision have been made for incentive for the enrolment as well as claim settlement of the incidents on time. Bima Sakhis to be promoted during FY 22-23 will also be engaged for facilitating insurance of the SHG members and their claim settlement. ASRLM, has also introduced claim management system at CLF level and awareness will be organized for enrolment as well as for claim settlement of the SHG members with special focus on life and health insurance. For renewal of the insurance schemes, all the CBOs will be instructed to give interest free loan of Rs. 350/- to all the SHG member's account during April-May.

h. Pension -enrolment strategy:

All the eligible community cadres (Bank Sakhis, BC-Sakhis, Jeevika Sakhis, Krishi Sakhis, Pashu Sakhis, Master Book Keeper, MCP Trainer) has been encouraged to will be compulsorily be covered under Atal Pension Yojana as per eligibility. Additional 2.5 lakh SHG members have been targeted for opening of APY accounts in the FY 2022-23. Bima Sakhis, Digi-Pay-Sakhis and BC-Sakhis will be assigned for doing the same.

i. Strategy for activity-based financing/enterprise financing/individual - linking with livelihoods & income generation activities

During the year 2021-22, special initiative was taken to finance individual SHG members for promoting activity based individual enterprise from SHG internal eco-system (SHG/VO/CLF) as well as financing from Banks through Mudra loan. The initiative will be continued during FY 2022-23 in all NRLM and NRETP districts where the SHG members will be mapped through an App developed by NMMU and financed. Vitta Sakhis will be developed in each block for providing handholding support to the enterprise for their profitability and long-time sustainability.

j. Over Draft (OD) limit facility for the SHG members

During the year 2022-23, a total of 8,00,000 SHG members will be targeted to provide OD limit facility in their bank account. The SHG members will be mapped with their bank account in DAY-NRLM MIS for availing the OD limit facility. Awareness will be generated through financial literacy training by the FL-CRPs with the help of the bank officials.

k. Promotion of SHG members as BCAs (BC- Sakhi)

Under the mission “One GP One BC”, during the FY 2021-22, one SHG member has been identified from each GP & VDC/VCDC and trained and IIBF certified through RSETIs to create a ready pool for the banks to engage as BC-Sakhi. All the trained and certified BC-Sakhis have been engaged as Digi-Pay-Sakhi under CSC e-Governance providing biometric device to each of them free of cost. During FY 2022-23, target is being taken to engage at least 50% of the Digi-Pay-Sakhis as BC-Sakhi in different bank branches. Expanding the mission, one additional Digi-Pay-Sakhi will be promoted in each GP in the NRLM districts and two more Digi-Pay-Sakhi in the NRETP districts. Moreover, 70 good performing BC-Sakhis will be given exposure in the best practicing sites outside the State. SHG dual authentication will be implemented in all the BC points engaged by ASRLMS and focus will be given to cover 75% SHGs under model CLFs under digital transaction during the year 2022-23.

l. Credit Risk Fund

It is observed from the ground that there is a greater demand from women entrepreneurs who have their existing enterprises and wants to scale up their business activities. During the non-availability of credit at affordable cost they are not able to put their best foot forward. Moreover, they don't have any credit history or lack meaningful collaterals, in absence of which banks refrain from giving them loans. If this demand can be met through alternative financing model like - Credit Risk Fund, then it has the potential to support growth of women led and women - owned enterprises.

Here ASRLM plans to introduce Credit Risk Fund in partnership with formal financial institutions where funds can be leveraged to provide support to the existing women SHG entrepreneurs. (Detail proposal is attached as Annexure-II).

CHAPTER – IV

FARM LIVELIHOODS

4.1 Livelihoods outreach progress & plan

ASRLM has been working in all the 33 no of Districts and 219 no of Development Blocks across the state for promotion of systematic livelihoods. Out of the total 25,376 no. of villages in the state, 22,793 no. of villages have already been taken under the aegis of Farm Livelihoods so far. Additional 2207 no. of villages will be saturated in farm livelihoods which will count the total coverage of villages in the state at 98%.

Through the farm livelihoods interventions, 25.51 lakh households have already been covered by ASRLM. For the financial year 2022-23, an additional 8.41 lakh households will be mobilized under farm livelihoods intervention which will make a coverage of 75.5 % of the total households in the state.

4.2 Progress in 2021-22 and Plan for FY 2022-23 (Geography, HH)

- Under Agro Ecological Practices (AEP) intervention, Mahila Kishans covered till the FY 2021-22 is 12,96,456 whereas it is planned to cover another 6,10,000 during the FY 2022-23.
- Regarding Livestock Practices, Mahila Kishans covered till the FY 2021-22 is 4,62,360 whereas it is planned to cover another 3,09,000 during the FY 2022-23. ASRLM is guiding all its SHG members to take up at least one livestock activity as a secondary livelihood, whose primary livelihood is other than the livestock rearing.
- Till date, 2739 numbers of Krishi Sakhis are positioned to look after Agricultural activities. Further, 1095 number of more Krishi Sakhis have been planned to take up in the FY 2022-23.
- Till date, 2699 numbers of Pashu Sakhis are positioned to look after livestock activities. Further, 1095 number of more Pashu Sakhis have been planned to take up in the FY 2022-23.
- 597 number of Udyog Sakhis have been planned to develop to look after the value chain activities in the FY 2022-23.
- ASRLM has already established 200 numbers of custom hiring centers across the state and it is planned to establish another 200 number of Custom hiring centers in the FY 2022-23.
- 3,50,000 SHG members have already started taking up 3 essential AEP practices in the FY 2021-22. In the FY 2022-23, another 4,00,000 number of Mahila Kishans will be encouraged to take up at least three essential AEP practices.
- Assam is a place where every households in the villages have some land in the backyard. Taking the advantage of the same, ASRLM has already mobilized to develop 8,75,000 number of Agri Nutri Gardens which is a significant develop. To enhance the coverage, ASRLM has targeted to mobilize another 6,57,000 number of SHG members for taking up Agri Nutri Gardens in the FY 2022-23.
- Organic cultivation in an experimental way, has already been started by ASRLM in three blocks in the Hill Districts and NRETP Blocks of Assam. In the FY 2022-23, 10 blocks have been targeted with 100 number of villages in 1500 acres of land and 150

number of local groups will be formed. Further, ASRLM has envisioned to open 200 numbers of retail organic outlets. Till now, 100 numbers of small organic outlets have been formed out of the access produce of the Kitchen Gardens already developed.

- A total of 1786 number of Producer Groups consist of 1,07,118 numbers of SHG members of different commodities have been formed. It has been targeted to form and develop another 2,000 number of Producer Groups in the FY 2022-23 covering a total number of 1,20,000 SHG members. Producer Groups under ASRLM are not registered entity. ASRLM has already targeted 600 numbers of PGs to be transacted through digital platform.
- ASRLM has envisioned to set up 5 Producer Companies in the FY 2022-23 which will be a registered entity and will have 10,000 numbers of shareholders.

4.3 Expansion strategy under Farm Livelihoods:

- Development of Social Capitals, i.e. Krishi Sakhi, Pashu Sakhis & Udyog Sakhis: A total of 438 numbers of Master Krishi Sakhi & Master Pashu Sakhi will be developed from the existing Krishi Sakhis & Pashu Sakhis.
- Formation of more numbers of Producer Groups and handholding by the Social Capitals in Business Plan Preparation.
- Block Level training will be conducted for EC members and Livelihood Sub Committees of CBOs.
- Workshop to be conducted in State/District/Block to disseminate the knowledge of specific projects.
- Convergence initiative with Line Department like Agriculture, Horticulture, Food Processing, Animal Husbandry etc.
- To Converge with the MGNREGA to get maximum utilization under the Individual Beneficiary Schemes and Community Assets. The same has already been started in the FY 2021-22 in the project named “Swa Nirbhar Nari- Atma Nirbhar Axom”, first of its kind developed.
- To converge with the leading NGOs of the state like SeSTA, KABIL, Diya Foundation, RGVN, SELCO etc. and the RCRC partners in non-financial mode to cater more SHG beneficiaries.

4.4 Training & Capacity Building

- Training of new Social Capitals for development of the same.
- Refresher training of already developed Social Capitals regarding AEP intervention, Livestock Intervention, Kitchen Garden, Custom Hiring Centres, Producer groups formation and handholding etc. will be conducted.
- Training & Workshop on basics of organic farming, PGS certification & formation of local groups, handholding of the PGs, PEs and community Cadres in the field etc. will be conducted for the staff of all levels.
- Training on Organic Farming cum exposure within and outside the state for a first-hand experience of organic farming.

- Exposure Visit of Mission Staff/ASRLM officials to have a better outlook of farm livelihood intervention in advanced state with better farm livelihoods programs.
- Training on Branding & Marketing of ASOMI Farm products.
- Product Standardization training of 3 days to Mission Staff/ASRLM officials to handhold the SHG members in handholding the Farm Livelihood products marketing.
- ToT of Bulk marketing of commodities of Mission Staff/ASRLM officials.
- Development of State Resource Person (SRP) on AEP Intervention & Livestock intervention, development of State Resource Person/District Resource Person/Block Resource Person on awareness of Organic Farming & Local Group Formation, Peer Appraisal, Seed Bank & Importance of PG, Sorting Grading, Post-Harvest Management & Marketing have been targeted in the FY 2022-23.
- Basic Livelihood Trainings to SHG members for one day.
- Farmers Field School Training to SHG members for one day.
- Pashu Pathsala training to SHG members for one day.
- Three (3)-days Training on Fishery, Backyard Poultry, Duckery, Piggery, Goat Rearing to selected Pashu Sakhis
- 2 days Training on Fishery, Backyard Poultry, Duckery, Piggery, Goat Rearing to SHG members.
- 3 days Training on organic manure preparation to selected Krishi Sakhis.
- 2 days Training on SRI Cultivation, organic manure preparation, Scientific Vegetable Cultivation to SHG members.
- 2 days Training on Agri Nutri Garden, Scientific Vegetable Cultivation to selected Krishi Sakhis
- 1 days Training on Agri Nutri Garden to SHG members
- 2 days Training on Value Chain development & Vision Building Training to the PG members.
- Village Level Training on Organic Farming & Local Group Formation, Peer Appraisal, Seed Bank & Importance of PG, Sorting Grading, Post-Harvest Management & Marketing.
- A TSA has been proposed to handhold in Training & Capacity Building activities.
- A Regional Council is proposed to be taken for the newly targeted Blocks under NRLM in the FY 2022-23.

4.5 Dedicated Farm Livelihoods Human Resource

Level	Position	Approved positions (No)	Number of Staff as on Nov. 21	No. of staff to be deployed by March 2022	Plan 22-23 (Additional number)
State	SPM	1	1	0	0
	Project Manager	1	1	0	0
	Project Assistant	1	0	0	1
	Consultants	0	0	0	0
Blocks	Block Coordinator	219	219	0	0

4.6 Knowledge Management

ASRLM in past 4 years have covered more than 25.5 % of SHG households under Farm Livelihood component. In the FY 2022-23, special focus will be given on the following activities as a part of the knowledge management:

- Video Documentation of Kitchen Garden/Agri-Nutri Garden initiatives, Organic Village Cluster Initiative, Honey Bee Mission initiative
- Video Documentation of Integrated farming Clusters planned to be developed under the FY 2022-23 and already developed under the different project like MKSP etc.
- Monitoring & Reporting Application/Software/dashboard to be developed for proper monthly monitoring of special projects.
- Best practices from each block every month based on which a compendium namely “*Sylvan Saga*” will be published at the end of the year.
- Process Documentation of different ongoing intervention like Organic Village Cluster, IFC will be taken up in the FY 2022-23
- Farm Livelihood MIS will be taken up as special measure for counting on the progress of various intervention.

4.7 MIS & Monitoring Evaluation for Farm Interventions

- ASRLM has developed an application namely “Livelihood Tracking System” in the year 2018 and individual beneficiary level income are being mapped since FY 2018-19. The same will be used as the main monitoring & MIS mechanism for farm livelihood interventions.
- An Application has been proposed to map the special projects under Farm Livelihood Interventions.
- Regular field visit and review meeting of officials.

4.8. National Rural Economic Transformation Project (NRETP):

4.8.1 Human Resource Engagement

Level	Position	Approved positions (No)	Number of Staff as on Nov. 21	No. of staff to be deployed by March2022	Plan 22-23 (Additional number)
State	SPM - Value chain & forward linkage	1	1	0	0
	PM- Value chain & forward linkage	1	1	0	0
	PM - Organic village clusters	1	1	0	0
	PM - Livelihood’s training and capacity building	1	1	0	0
	Young Professionals	5	2	0	0
Blocks	BC – Forward Linkages	20	20	0	0
	BC – Organic	20	20	0	0
	CC - Organic	20	40	0	0

4.8.2 State level TSA Engagement

- ASRLM has already Engagement of Grant Thornton LLP to develop the Value Chain development Projects in the 5 NRETP Districts.
- ASRLM also engaged SIMFED to develop Organic Village Cluster Development in the 5 NRETP Districts
- A proposal will be developed in Value Chain Development with the help of FDRVC in the capacity of NSO in the FY 2022-23.

4.8.3 Value chain interventions under NRETP AAP -promotion of PG

- 500 numbers of villages have been targeted under Value chain interventions
- Already 900 number of PGs have been formed and another 500 have been targeted for the FY 2022-23
- Additional 60 numbers of Udyog Mitra have been planned to develop to carry forward the Value chain interventions
- For working capital and infrastructure support 500 number of PGs have been planned
- 5 PEs have been proposed as a part of Value chain interventions
- 10000 SHG members will be gathered under the PEs/PCs etc.

4.8.4 Progress & Plan for Producer Enterprise sanctioned under NRETP:

The PE proposals have been submitted. Once approved the implementation plan will be prepared accordingly.

4.8.5 Organic Village Cluster Intervention

ASRLM has already taken a TSA named SIMFED in August 2020 to work in the Organic Village Cluster Development. Accordingly, 40 numbers of Block Coordinators (20 from ASRLM & 20 from SIMFED) have been posted in the Blocks and 20 number of Cluster Coordinators have been posted in 20 numbers of NRETP Blocks. The Basic training on organic farming, Peer Appraisal, Formation of Local Groups, PGS portal, Organic Manure Preparation has been conducted. A handholding training has been given in an Organic Farm developed by a local agri-preneur to all the ASRLM Block & Cluster Staffs of the Organic Village Cluster intervention.

4.8.6 Training and capacity building plan for organic clusters/Udhyog sakhi/PGs

- Development of additional 60 numbers of Udyog Sakhis
- 3 days District level Advance Training on organic Farming, organic Seed Bank & Importance of PG, to SHG members
- 3 days District Level Training on Sorting Grading, Post-harvest Management & Marketing to SHG members/Community Cadres
- Training on Value Chain to Mission Staff of Blocks and Clusters
- Business Plan Preparation training to SHG members involved in Producer Groups.

- 2 days village level Advance Training on organic Farming, organic Seed Bank & Importance of PG to Local Group Members
- 2 days village Level Training on Sorting Grading, Post-harvest Management & Marketing to Local Group Member

4.8.7 Integrated Farming Cluster under NRETP

Integrated farming cluster has been prepared by ASRLM under the Innovative initiative which is an amalgamation of all the farm activities (AEP practices, Livestock interventions, Agri Nutri Gardens, SCI) etc., value chain activities and non-farm livelihood interventions. The aim of the intervention is to help the targeted household incremental income and become lakhpati. The other objective is to develop a cluster as a particular commodity/(ies) cluster. ASRLM has already received an approval of 14 number of Integrated Farming Clusters and the same has already been selected. Further, 6 more proposals will be developed and submitted to MoRD for approval and further implementation.

4.8.8 Expenditure Plan

Details expenditure plan has been placed in Table-31

4.8.9 Strategy and implementation plan to achieve the proposed targets under NRETP

- Development of Udyog Sakhis to handhold the PGs and enterprises.
- Development of Master Krishi Sakhi & Master Pashu Sakhi from the existing Krishi Sakhi & Pashu Sakhi
- Refresher training of already developed Social Capitals regarding Organic Farming, Value Chain Development & Market Linkage.
- Formation of more numbers of Producer Groups and handholding by the Social Capitals in Business Plan Preparation.
- Training and orientation of officials from SMMU to BC livelihoods in a cascading model to handhold the PGs, PEs and new Value Chain Activities in the NRETP Blocks
- Workshop to be conducted in State/District/Block to disseminate the knowledge of specific projects
- Convergence initiative with Line Department like Agriculture, Horticulture, Food Processing, Animal Husbandry etc.
- Regular Monitoring through Reporting format

NRETP – AAP (Environment Management Framework)

4.9 Implementation of Environment Management Framework (EMF)

4.9.1 Overall progress on integration of the EMF under the NRETP

The Key Livelihood Activities/interventions	Types of activities promoted/ scaled up	Possible/Applicable EMF actions	Status/ Progress	Remarks if Any
Farm Interventions	Kitchen Garden	The vegetables are produced in the backyards using the available fresh water as well as the kitchen and bathroom wastewater. The manure of the garden can be supplemented by kitchen waste and sweepings. The waste is also used for vermi-culture and processing manure and compost	45000	
	Piggery	Improved shed and ventilation are maintained. Regular sweeping or hosing lanes and pens are done to avoid manure build-up. Deep litter pens are provided. Pigs are vaccinated on a daily basis to curb the diseases.	15000	
	Poultry	The use of alternative feed ingredients, such as locally grown protein crops and agricultural by-products, as a replacement of commercial feed lead to improvements in several environmental issues. Improved poultry. Egg incubation and mother units established for local sourcing and distribution. Housing is provided. Different strategies for manure management are done.	12000	
	Agriculture	Prevention of exhaustion of soils, and therefore, helping secure stable yields, these practices increase biodiversity of favourable soil fauna and flora. Soils rich in organic matter and flourishing with life also contain greater concentrations of the natural enemies of pests, thus supporting the growth of more resilient crops. Focus is on usage of local varieties of seeds and minimal or no usage of chemical fertilizers	64000	

Non-farm Value chains Enterprises	<ul style="list-style-type: none"> • Water Hyacinth • Cane & Bamboo • Teracotta • Pottery • Handloom <ul style="list-style-type: none"> ➢ Eri ➢ Muga ➢ Toss ➢ Paat • Sital Pati • Food Processing <ul style="list-style-type: none"> ➢ Spice Processing ➢ Ethnic food items ➢ Snacks ➢ Pickles/Jams/Jellies • Sanitary Pad • Incense stick • Tamul plate • Paper plate • Other micro enterprises <ul style="list-style-type: none"> ➢ Kirana store ➢ Tailoring store ➢ Automobile store ➢ Rice mills ➢ Beauty Parlour ➢ Apparel store ➢ Cafes ➢ Hotels ➢ Tent House ➢ Mobile/ Electrical shop ➢ Handicrafts 	<ul style="list-style-type: none"> • Water Hyacinth: Crafting products out of weed which is a waste in the swaps. (Weed to Wealth) • Cane & Bamboo: Crafting products out of bamboo which is found in abundance and is a eco-friendly product. • Terracotta: Terracotta's easy resistance to heat and climate, along with its longevity, strength, and easy process of manufacturing, makes it a highly eco-sustainable material. • Handloom: Solar based looms for making handloom products. Recycling of residue materials and usage of chemical free dyes/ fabrics • Sital Pati: Products are made from natural product • Sanitary Pads: Sensitizing rural women about the usage of sanitary pads. Low cost but hygienically produced sanitary pads. • Incense stick: Chemical free incense sticks • Tamul/ Paper plate: Alternative to plastic items and its eco friendly • Other micro enterprises: Ban of plastic bags, use of chemical free products, recycling of waste/ residue materials etc. 	<ul style="list-style-type: none"> • Water Hyacinth: Adopted practice • Cane & Bamboo: Adopted practice • Teracotta: Adopted practice • Handloom: Adopted practice and usage of solar looms is in process • Sital Pati: Adopted practice • Sanitary pads: Adopted practice • Incense sticks: Adopted practice • Tamul plate/ paper plate: Adopted practice • Other Micro-enterprises: In process to use alternative plastic free bags.
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4.9.2 Overall results/impacts of EMF integration

<i>Commodity/sector</i>	<i>Indicators</i>	<i>Details (as available)¹</i>
NTFP	<ul style="list-style-type: none"> • Percentage of beneficiaries doing NTFP collection following sustainable methods 	N/A
Agriculture, Horticulture	<ul style="list-style-type: none"> • Percentage of area/Number of farmers/number of demonstrations under Non chemical pest management methods • Percentage of area under micro irrigation methods 	<ul style="list-style-type: none"> • 46000 farmers. • N/A • 813 Hectares

¹ If no information is available or not applicable, please mention so.

<i>Commodity/sector</i>	<i>Indicators</i>	<i>Details (as available) ¹</i>
	<ul style="list-style-type: none"> Percentage of area under use of organic manures 	
Dairy	<ul style="list-style-type: none"> Percentage of farmers growing fodder Percentage of farmers implementing <ul style="list-style-type: none"> stall feeding clean sheds composting the manure 	<ul style="list-style-type: none"> N/A N/A
Goatary	<ul style="list-style-type: none"> Percentage of farmers opting for locally suitable breeds (recommended in state breeding policy) Percentage of farmers growing fodder/fodder trees Percentage of farmers implementing <ul style="list-style-type: none"> stall feeding clean sheds composting the manure 	<ul style="list-style-type: none"> 90% 11% 23%
Non-farm enterprises and value addition	<ul style="list-style-type: none"> Enterprises registered under various permissions licenses (udyam, trade licence, FSSAI etc): 6198 Enterprises using renewable energy/following energy efficiency and water efficiency: <ul style="list-style-type: none"> ➤ LED Bulb unit ➤ Districts: Darrang, Biswanath, Sonitpur and Bapeta ➤ Beneficiaries: 75 Enterprises following hygienic practices and have worker safety measures in place: <ul style="list-style-type: none"> ➤ Dimoria (Kamrup Metro) Food processing unit: 100 beneficiaries ➤ Water Hyacinth units: Kokrajhar, Darrang, Tinsukia, Majuli, Nagaon, Jorhat, Sivasagar & Dhemaji: 700 beneficiaries ➤ Incense stick units: Dibrugarh, Nagaon, Majuli & Darrang: 300 beneficiaries ➤ Sanitary Pad units: Dhemaji, Tinsukia, Jorhat, Golaghat, Biswanath, Chirang and Dibrugarh: 150 beneficiaries ➤ Cane & Bamboo units: Barpeta, Sivasagar & Kamrup: 450 beneficiaries 	<ul style="list-style-type: none"> 6198 individual and group enterprises registered.

4.9.3 Theme wise interventions

B.I. Farm Livelihoods

B.I.1: Integration of Environmental Safeguards into the Producer Enterprise Business Plans

Key Activity in the PE Business Plan	Status of compliances if applicable	Mitigation Measures/ Environmental Guidelines/ Good practices	Remarks (progress, plan of action, support needed etc.)
Paddy and Ginger aggregation and processing	Not approved	NA	NA
Goat Value Chain	Not approved	NA	NA
Pig Value Chain	Not approved	NA	NA

B.I.2: Integration of Environmental Safeguards into the Business Plans of PG under farm interventions

Key Activity in the PG Business Plan		Status of compliances if applicable	Mitigation Measures/ Environmental Guidelines/ Good practices	Remarks (plan of action, support needed etc.)
Dairy	Aggregation & Processing	FSSAI license, Udyam registration	Use of waste firewood for processing.	
Piggery	Aggregation and Selling	N/A		
Backyard Poultry	Aggregation and Selling	N/A	Usage of Livestock waste as manure post treatment.	
Goat Rearing	Aggregation and Selling	N/A		
Duck Rearing	Aggregation and Selling	N/A	Minimal/Less or zero usage of chemical fertilizers and pesticides in production of paddy and other cereals.	
Paddy	Aggregation and Selling	N/A		
Turmeric	Aggregation and Selling	N/A		
Tea	Aggregation and Selling	N/A		
Ginger	Aggregation and Selling	N/A	Scientific harvesting of turmeric, maintaining seed sovereignty, grading and drying using solar dryers wherever available.	
BLACK PEPPER, TURMERIC	Aggregation & Processing, Packaging and selling	N/A		
Fish Production	Aggregation and Selling	N/A		
Aromatic Plants	Aggregation and Selling	N/A		

	N/A		
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B.1.3. Additional details on Organic/NPM/IPM, INM/ZBNF Interventions (Green Interventions)

Type of intervention	Area covered (Ha)	Crops	Number of farmers	PGS or any other certification (area, no of farmers)
INM	478.50 Ha	Sali Paddy, Mustard & Rapeseed, Turmeric, Ginger, Potato and Vegetable.	4,495	Under PGS certification
ZBNF etc.	N/A	N/A	N/A	N/A
Organic	1. 198.5 Ha 2. 11.25 Ha 3. 75.00 Ha 4. 23.00 Ha 5. 90.25 Ha 6. 80.50 Ha	1. Sali Paddy 2. Mustard & Rapeseed 3. Turmeric 4. Ginger 5. Potato 6. Vegetable	555 199 1081 430 620 1610	Under PGS certification
Micro irrigation	N/A	N/A	N/A	N/A
Use of renewable energy for irrigation	N/A	N/A	N/A	N/A
Any other				

C.II. Non- Farm Livelihoods

Types of Activities	Numbers	Permits, Licenses (PCB, FSSAI, Udyam, trade license etc.)	Applicability (Yes, No)	Status	Remarks if any
Food processing units	5395	3128	Yes	Ongoing process	
Micro enterprises (<i>Kirana store, tailoring store, rice mills, automobile store, tent house, beauty parlour, apparel store, cafes, automobile/ cycle shop, hotels, , mobile/ electrical shop, handicrafts etc.</i>)	10,385	3070	Yes	Ongoing process	
<u>Any others</u>					

Green Interventions in Non-farm sector

Key Activity for Non-farm enterprises	Applicable Environmental Guidelines/ Good practices	Remarks (current progress, plan of action, support needed etc.)
Water Hyacinth	Crafting products out of weed	Adopted practice

Cane & Bamboo	Crafting products out of naturally produced raw material	Adopted practice
LED Bulb	LED light bulbs are considered eco-friendly is the fact that they are designed to last much longer than conventional light bulbs and there is less energy wastage.	Adopted practice. Exploring other avenues on renewable energy apart from LED bulb.

CHAPTER – V

NON-FARM LIVELIHOODS

5. Action Plan for 2022-23

5.1 Total Outreach

Details	Up to Mar 2022	Mar 2023
Total SHGs	312867	326748
Total HHs covered	3416531	4179781
Total HHs reached through enterprise² promotion (cumulative)	127106	332876
a. SVEP	2344	3544
b. MED *	25262	65582
c. Others	99500	263750
% of SHG HHs reached by NF interventions	4%	8%

5.2 Key achievements of State during 2021-22

- Till December 2021, 4% of the total household has been covered by systematic Non-Farm activities in the financial year 2021-22.
- Special Focus has been given for formalization of enterprises under UDYAM registration, FSSAI, DICCC/Co-operative etc. More than 7,000 enterprises have been registered under UDYAM.
- Online Marketing (GeM/Flipkart/Amazon) portal has been reached by the ASOMI products in a systematic manner. Till December 2021, 184 SHG products have been uploaded in online marketing portal.
- Establishment of ASOMI CANTEEN in District/Sub Divisional Level Office under MED criteria by CBOs in three places.
- Establishment of ASOMI rural Homestay in 11 places under which 3 are doing extremely well.
- Establishment of five (5) assembly and distribution center for LED / ACDC bulb in 5 districts. The units are fully owned and managed by the CBOs.
- In the midst of COVID pandemic, ASOMI SARAS Mela, Tezpur has managed to generate sale of more than Rs.1.7 crore, which has provided a good platform to the SHG members to sell their products.

5.3 Microenterprise Development (MED) (interventions in blocks other than SVEP and NRETP)

a. Status of implementation in 2021-22

No.	No. of Districts	No. of Blocks	No. of Enterprises promoted	No. of Households reached	No. of Enterprises Bank funded	No. of enterprises (entered in EM)
1	25	60	18131	21757	2802	9853

5.4 Key learnings:

- Staffs/Officials are required to give training on Business Plan preparation so that they can handhold the business in a cascading manner.
- Standardization of products is an important phenomenon while developing the same under a Brand name.

- Packaging and labelling SHG products in a sustainable and more presentable way.
- Under enterprise promotion, bank linkages is required rather than only depending upon the CEF / CIF amount.
- Asset insurance in case of Non-Farm Enterprises is required
- Establishment of Value Chain Enterprises should be given priority for creating the linkages between Farm & Non-Farm activities and make the enterprises more sustainable and productive.

5.5 Plan in 2022-23

No	No. of Districts	No. of Blocks	No. of Enterprises promoted	No. of Households reached	No. of MED CRP-EPs positioned
1	34	131	29400	35280	724

5.6 Strategies for implementation:

- Hire TSA to support in Cluster Development, Branding Packaging, Online Offline Marketing, Software Development etc.
- Training on Non-Farm interventions in a cascading manner.
- Development of State Resource Persons in trade-based activities in Non-Farm Livelihoods
- Special Focus to be given in Marketing of SHG products by creating State Level & District level Marketing outlet.
- Special focus to be given in Inter-Departmental/Multi Sectoral Convergence program to boost up in different activities/interventions.
- Special Focus has been given to Cluster Based activities to get better outcome.
- Strengthening of Livelihood Sub Committees in Non-farm-based activities/ interventions

5.7 Start-up Village Entrepreneurship Programme (SVEP)

5.7.1 Table 1: SVEP performance

No	No of AAPs approved	No. of DPRs approved	No. of enterprises to be formed (31 Mar, 2022) - Cumulative	No. of Enterprises likely to be formed (31 Mar 2023) - Cumulative
1	2	3	2344	3504

5.7.2 Key learnings:

- Higher Level loans are required for higher level of enterprises
- Better Bank Linkages are required for the enterprises
- In higher level of enterprises POSH machine, G-Pay etc. digital platforms for payments are required for better marketing.
- The enterprises should cover and cater all the livelihood activities in the Blocks. E.g. A kirana store should also keep the pickles of the pickle making unit, incense Stick of the incense stick making unit of the nearby SHG enterprises for in house marketing.
- The learning of the existing enterprises should be utilized as the guiding force for the new enterprises.
- The well trained the CRP-EPs, the better the enterprise. Therefore, refresher training of CRP-EPs are required from time to time.

5.7.3 Plan in 2022-23 under SVEP:

No.	No. of AAP planned to be submitted	No. of enterprises to be formed	No. of CRP-EPs to be trained
1	0	1160	100

5.7.4 Plans for blocks that have finished 4 years

- ASRLM is yet to finish 4 years as SVEP Blocks

5.7.5 Key activities planned under SVEP

- Better financial linkages with the help of the FI vertical in SVEP Blocks and special enterprises.
- Two levels of scrutiny of business plans under SVEP blocks for better functioning of SVEP enterprises
- Better Digital Payment methods to larger level of enterprises
- Special focus on area specific enterprises developed by the value chain activities of ASRLM SHG members (PG/PEs developed under ASRLM)
- More focus will be given for promotion of group enterprises and sub sectoral enterprises.

5.8 Prime Minister Formalization of Micro Food Processing Enterprises (PMFME)**5.8.1 Key learnings**

- Increase of Seed Capital limit per member will help the individual enterprises as they have higher requirement of fund support.
- Loan Repayment duration can be stretched out for better performance of the enterprises.
- Trainings of Food Processing with the Nodal Agency has been carried out. It will help further the performance of the enterprises.
- Through the collection of the Success Stories, it has been noticed that through the seed capital the enterprises have procured minimal logistic supports which has upgraded the enterprises in marginal level.
- More support is required for standardization of the products along with the branding and packaging.

5.8.2 Action Plan in 2022-23 under PMFME

No.	No. of Districts	No. of Blocks	No. of Nodal CBOs identified for receiving Seed Capital	No. of enterprises	Amount of loans (Rs Lakhs)	No. of CRPs trained
1	34	219	300	3000	315	0

5.9 SHG Marketing (Activities planned)

- Hire TSA to support in Branding & Packaging.
- Hire TSA to support in Online Offline Marketing.
- Hire TSA to support in Software Development etc.
- State level Mart for marketing of SHG products
- District level Mart for marketing of SHG products
- Online Marketing in platform like Flipkart/Amazon/GeM portal etc.
- Other Fairs inside & outside the state
- Marketing support from organization like SIDBI, EXIM Bank etc.
- Sending more products in SARAS Store, New Delhi

5.9.1 Description of activities planned:

- Branding & Packaging of the products are mandatory for standardization of ASOMI Brand. For the same, technical help of TSA/external experts etc. are required to train the ASRLM officials to handhold the SHGs in cascading mode or develop the enterprises.
- **WWW.ASOMI.BIZ**, a website has been developed under the Marketing initiative of the ASRLM in the previous year. An online marketing platform has been planned to develop.
- Special Fairs during “Bhogali Bihu”, “Rongali Bihu”, and other important events of Assamese culture are planned to organize in at least 50 Blocks under 20 Districts of ASRLM across state.
- A state level marketing outlet has been planned to set up in the state head quarter Guwahati.
- District level marketing outlet have been planned in all the major district head quarters for visibility of the brand and ready made outlets to provide for the District.
- Inter Departmental and Multi Sectoral Convergence for marketing with SIDBI, EXIM, NEDFi, NABARD etc. has been planned
- Selection of more products for sending in SARAS Store. Mechanisms for development of smooth mechanism for SARAS Store.

5.10 Training and Capacity building**5.10.1 Training plan and strategy:**

- Development of State Resource Person trade wise for non-farm intervention
- 4 days Training of District and Block officials on non-farm interventions
- CRP -EP trainings has been planned for MED
- 2 days Refresher training for existing CRP-EPs
- Orientation of ASRLM officials on PMFME, GeM, SVEP, NRETP, MED and Marketing
- Training of CBOs on Non-Farm Livelihood Intervention

5.10.2 Details of ASRLM personnel to be trained on NF activities is provided in the table below:**a. No. of persons to be trained at all levels**

No.	Level	Orientation on NF	PMFME	Marketing and Sales	Collective Enterprises	Others	Total
1	State	2	2	2	2	2	10
2	District	10	34	34	34	34	146
3	Block	219	219	219	219	219	1095

b. Total training days

No.	Level	Orientation on NF	PMFME	Marketing and Sales	Collective Enterprises	Others	Total
1	State	2	2	4	6	6	20
2	District	20	68	68	102	102	360
3	Block	876	438	438	657	657	3066

c. Community Cadre training

No.	Name of the cadre	Active as on Dec 2021	Plan in 2022-23
1	CRP-EP for MED	180	544
2	Master trainer for MED	0	0
3	CRP-EP for SVEP	43	100
4	CRP-EP for PMFME	0	0
5	Sectoral CRP-EP	0	0
6	Any Others (CRP-EP Refresher)	0	180
	Total	223	824

5.11 Government Procurement

No.	Sector/ Business Opportunity	Brief description of Sector	Total Value of Business (Rs Lakhs)	Potential livelihoods that can be supported through enterprises	Assessment of SRLM to tap the business opportunity
1	Canteen in Govt Offices and Facilities	SHG managed Canteens in already established Govt office premises	100 lakhs	<ul style="list-style-type: none"> • Aggregation of farm & non farm products • Generation of daily wages for the SHG members involved in it 	ASRLM has already established 3 such canteens in different locations.
2	Take Home Ration (THR)	Convergence with Social Welfare	100 lakhs	<ul style="list-style-type: none"> • Jeevika Sakhis/CRP-EP/Other Community Cadres may earn an additional income while being engaged in this sector 	During COVID Pandemic situation ASRLM CBOs has already started the activities investing its own money
3	Tailoring Centre	Assamese women are born weavers. However, strategic need is felt for design development and diversified products to reach to the National & International market	100 Lakhs	<ul style="list-style-type: none"> • Income Generation • Better Market • Development of diversified products 	RSETI Indian Institute of Entrepreneurship NEDFi

5.11.1 Brief Write Up on the activities planned

a. Canteen in Govt Offices and Facilities

Refreshing one with little foods from time to time is a basic human behaviour, especially, when one is working in office for the whole day. Keeping that in view, the proposal has been developed to open up ASOMI Canteen in targeted space across Assam, where initially the investment will be low but benefits will be many folded.

Firstly, it will increase a visibility of the ASRLM.

Secondly, it can be developed as a means of sustainable livelihoods of SHG members with a meagre investment, which can be taken a loan from SHG/VO/CLF. This FY 2022-23, ASRLM has targeted 10 ASOMI Canteen with some expertise in this field.

Thirdly, the food ingredients/raw materials will be collected from the aggregation point of the PGs/PEs nearby. The canteen itself can also be developed as a aggregation point of the perishable raw materials like vegetables etc.

b. Take Home Ration (THR)

After passing the initial phase of COVID 19 Pandemic, the CBOs of ASRLM has not kept quiet for a longer period. As a part of Poshan Month initiative and also seeing the loss of livelihood of several SHG members in their vicinity, CBOs have come out together with the concept of “*Amuthi Anna*” in the line of “*One fistful of rice*” initiative of advanced state and deliver the same to the pregnant and lactating mothers and needy families under the initiative Take Home Ration. Community Cadres have taken the special initiative under this.

In the same line ASRLM has thought of developing the concept of Take Home Ration in convergence with the Social Welfare Department.

c. Tailoring Centers

ASRLM has proposed to develop 10 numbers of Tailoring Centres for the following reasons.

Firstly, Diversified products will be developed

Secondly, SHG women will reach the better market

Thirdly, it has been observed that during the COVID PANDEMIC Lockdown, initially SHGs of ASRLM had produced some beautiful quality masks out of locally available raw materials like Gamusa, Aronai (Bodo muffler) etc. Some of the hand works of women have come out real promising. Keeping that in view ASRLM has proposed tailoring cluster in 10 Districts and 10 Blocks where specific handloom interventions have been taken place.

5.12 Partnership with other Departments/Organizations/Institutes etc.

Based on the interventions, the potential organizations that can be approached for support are mentioned as per the table below:

<i>No</i>	<i>Name of Organisation</i>	<i>Area</i>	<i>Support Provided</i>
1	Department of Social Welfare Office of the Deputy Commissioner in Districts	Across Assam	Access to the Govt. mechanism
2	Department of Education	Across Assam	In convergence with ASRLM CBOs
3	Department of Handloom & Handicraft Department of Khadi Department of Industry & Commerce	10 Districts	Raw Material in cheaper price/wholesale price Infrastructure Marketing MGNREGA

5.13 Human Resources

No	Item	As on Jan 2022	Plan for 2022-23
1	SMMU		
	No of approved post	2	
	No of people positioned	1	1
2	DMMU		
	No of approved post (NF)	10	
	No of people positioned (NF)	0	10
	No of people having additional charge (NF)	24	
3	BMMU		
	No of approved post (NF)	0	
	No of people positioned (NF)	0	
	No of people having additional charge (NF)	219	
4	SVEP Blocks	3	
	No of people positioned	3	

5.14 Total funds required

Funds for Non-farm		Rs. In Lakhs
[A.1.4] Demand Driven TA [AS]		
A.1.4.3	TA for Livelihoods [AS]	50.00
[B.1.2] Capacity Building Support [AS]		
B.1.2.1	Staff Trainings, Consultations, Workshops, etc. [AS]	18.00
B.1.2.3	Consultant, Resource Persons (SMMU/DMMU Staff Training) [AS]	--
B2	Institutional Building and Capacity Building	
B.2.2.1	Social Mobilization Costs (CRP rounds, PRP, SAP cost) [AS]	12.00
B2.5	Community Training and Capacity Building-Non-Farm Livelihoods	
B2.5.1	Training to community on non-farm Livelihoods	159.06
B2.5.2	CRP Development Cost(non-farm)	59.80
B2.5.3	Honorarium to Livelihoods CRPs (non-farm)	467.40
B2.5.4	Technical Support Agency cost(non-farm)	1,632.98
E - Infrastructure & Marketing (for details see IUFR S3A)		
E1	Infrastructure	
E1.1	Infrastructure facilities for livelihood activities	150.00
E2	Marketing	
E2.1	Saras fair	70.00
E2.2	Other fairs	20.00
E2.3	Other Marketing Activities	450.00
TOTAL NRLM BUDGET:		3,089.24

5.15 DAY – NRLM Indicators under Non – Farm for AAP 2022-23 is attached (Table - 33)

B. Non – Farm Livelihoods under NRETP (NRETP Components AAP 2022-23)**5.16 One Stop Facility (OSF) Centre****5.16.1 Plan in 2022-23**

No.	No. of Districts	No. of Block	No. of Enterprises promoted	No. of Households reached	No. of BDSPs trained
1	5	20	1406	1450	0

5.16.2 Strategies for implementation

- The process for selection of TSA to train the BDSP has been completed and accordingly MoA done with Kudumbashree NRO for training of BDSPs under OSF.
- BDSP identification and shortlisting via online exam and interview has already been done by ASRLM. A total of 157 BDSP so far identified under NRETP blocks.
- Training of BDSP was proposed to start initially for two districts namely Nagaon & Tinsukia from 24th January'2022. Official letter already sent to these two districts for taking necessary permission from concerned authority (Deputy Commissioner) for conducting the training programme. Subsequently, training for the other 3 districts i.e, Dhemaji, Hailakandi and Udalguri will be done within the next 1-2 months.
- Technical Committee and OSF MC Committee have been formed for all the districts and till date 1349 business proposals have been approved by the committee members. Also, mentor and functional experts have been shortlisted for all the blocks.
- 1st instalment of CEF (Rs. 25 lakhs per block) have been transferred to all the nodal CLF and till now 640 enterprises have been provided CEF amounting to Rs. 223.65 Lacs Second instalment of CEF proposed to be transferred in the first quarter of FY 22-23.
- 18 No of enterprises so far has been assisted with bank loans amounting to Rs.12.15 Lacs. ASRLM will focus more no of bank loans for promoting enterprises under OSF in the next financial year 2022-23

5.17 Cluster**5.17.1 Plan in 2022-23**

No.	Name of Project	DSR Approved Date	Total Approved amount (Rs Lakhs)	State Share (Rs Lakhs)	GOI share required in 2022-23 (Rs Lakhs)	No of Enterprises supported
1	Mahmora Handloom Cluster		964.83			1
2	Dolongghat Water Hyacinth Cluster		957.16			1

5.17.2 Strategies for implementation

- ASRLM has already selected TSAs for the Clusters under NRETP as follows:
 - Grant Thornton LLP for Mahmora Handloom Cluster

- b. NEDFi for Dolongghat Water Hyacinth Cluster**
- ii. DSR of Mahmora Handloom Cluster and Dolongghat Water Hyacinth Cluster have been shared with MoRD, Govt. of India for approval after which implementation will be started by the respective TSAs.
- iii. A total of 550 No. of beneficiaries proposed to be covered under Cluster Intervention as per the details given below:

Name of TSA	Area of Intervention	No. of Beneficiary
Grant Thornton Bharat LLP	Mahmora Handloom Cluster	300
NEDFi	Dolongghat Water Hyacinth Cluster	250

5.18 Incubator

5.18.1 Strategies for implementation

- MoU with IIM Calcutta Innovation Park (IIM CIP) has been signed for implementation of incubation support to growth oriented micro enterprises.
- ASRLM has gathered data of around 560 enterprises (manufacturing & service background) from all the districts of Assam for incubation support and the list has been shared with IIM CIP for assessment and shortlisting purpose.
- An initial discussion has been done with IIM CIP along with the Assam team members recruited by IIM CIP for this project where activities related to the implementation of the project were discussed.

5.19. Non – Farm Indicators under NRETP for FY 2022-23 is attached (Table - 34)

5.20 Total funds required under NRETP Enterprise Promotion

The detail regarding requirement of fund for non-Farm intervention under NRETP is attached at Table – 35.

CHAPTER – VI

SOCIAL DEVELOPMENT AND SOCIAL INCLUSION

6.1 Implementation of Social Management Framework (SMF) and Strengthening of Grievance Redressal Mechanism (GRM) and reporting in all MCLFs

ASRLM has already included tribal population in its arena under all NRETP Blocks. More than 5000 SHG members have been covered under Producer groups, Producer Enterprises and non-farm interventions which are tribal population, minority (religious & linguistic) population. Further ASRLM is planning to work with tea tribes people which is difficult to get reach off.

An initial training on SMF will be conducted with the help of NMMU for all the NRETP blocks officials, after which intervention will be initiated for SMF.

ASRLM has already initiated to constitute Grievance Redressal Committee (GRC) in all 32 numbers of Model CLFs (20 NRETP + 12 NRLM). Since 20 more NRLM Model CLFs are coming into existence, therefore these will also be covered under GRC; hence 52 MCLFs will be having GRC by the end of the FY 2022-23. Further, it is envisaged to provide training on Grievance Redressal Mechanism (GRM) phase wise and maintenance of Case registers, Case resolved registers etc. to the committees in the FY 2022-23.

6.2 Social Inclusion

ASRLM has already promoted two numbers of SHGs under Destitute Category (Special SHGs) which has already been provided Revolving Fund (RF), Community Investment Fund (CIF). They have also been provided training and given a Solar sewing machine which is providing them a stable income. They had also been given a stall in SARAS Fair 2021 where they have sold homemade namkeens and earned more than Rs.1,00,000.00. In the same line ASRLM has envisaged to start Elderly and Special SHGs in the FY 2022-23.

Promotion of Special SHGs and Elderly SHGs (E SHGs):

AGRASR Groups: Under the initiatives taken by MoJSE, ASRLM has already formed 1387 numbers of elderly SHGs and submitted a proposal to support them by providing them community fund to handhold them with livelihood intervention. Further, ASRLM has already prepared the operational strategy on development of elderly SHGs. In the FY 2022-23, ASRLM is envisaging to work with the financial advancement (Providing AGRASR fund/RF) and providing the SHGs livelihood activities for their sustainability.

ASRLM has prepared the operational strategy of Special SHGs and target has been kept to develop Special SHGs in the FY 2022-23. ASRLM will also develop recreational centre/geriatric care centre in the CLF or VO platform.

6.3. Capacity Building of Jeevika Sakhis on FNHW.

As the scope of FNHW is vast and has various dimensions, a comprehensive training on FNHW to the Jeevika Sakhis is required, so that, they can guide the CBOs and converge with various Departments for support. A three-day residential training for 4348 Jeevika Sakhis is proposed at the District level. Refresher training of Staff is proposed with the help of NRP and NIRD-NERC, so that, they can train the Jeevika Sakhis in a cascading mode.

6.4. Capacity Building of Jeevika Sakhis on Gender & SI.

A core team for Gender has already been developed and a pool of Jeevika Sakhis also needs to be developed. Though the Gender Sensitization or Gender mainstreaming capacity building have been started and training has been imparted to Jeevika Sakhis of selected CLFs, yet there is a need to train the Community Cadres on Gender in two spells and carry forward the Institutional Mechanisms process by extending support to the CLF and VO SACs, Gender Forums and Gender Point Persons. The selected CLFs which have already received basic training will be supported by the Master Trainers in their SHG and Members level trainings. In this regard, 4348 Jeevika Sakhis will be trained with the support from NIRD-NERC and/or NRP.

6.5 Vulnerability Reduction Fund (VRF) to VOs:

VRF is released to the VOs to address vulnerability issues faced by the SHG members as well as the community at large. Vulnerable group experience a higher risk of poverty, social exclusion, discrimination and violence ethnic minorities, migrants, people with disabilities, isolated elderly people and abandoned and orphan children, riot victims, victims of natural calamity etc. This group of people needs special intervention in terms of special funds. A total of 7347 number of VOs have received the VRF- first installment till date. More than twice the numbers are yet to receive. More than 1000 VOs will receive the fund within this FY. However, focus has been given to streamlining the process of VRF for the proper utilization of VRF. Thus, keeping this in mind target has been kept for only 2500 number of VOs for releasing 1st Installment of Vulnerability Reduction Fund (VRF) checking the eligibility of the actual beneficiary as per various social categories and issues of vulnerability as to be taken in account which disbursing the VRF.

10,000 numbers of VO s will take up process of VRF preparation in FY 2022-23 for the proper utilization of VRF.

The VRF Process has been yet to initiate in the ground level who has already received VRF. However, a 2 days staff training has been completed in the second quarter of last Financial Year. therefore, a training on cascading mode to prepare VRF has been proposed in the FY 2022-23 for proper utilization of VRF.

6.6 Capacity Building of VO & CLF SAC Members on FNHW:

According to the NFHS-5 data, in Assam Only 50% of mothers in Assam received at least four ANC visits, Anemia amongst Pregnant women 15-49 years (<11.0 g/dl)-65.9%, Health Insurance Coverage in Rural Areas of Assam is 10%. It is observed that majority of SHG members fall under these parameters and are also beneficiaries of various Govt. Schemes. Thus, awareness and initiatives on FNHW component becomes important in order to make livelihoods sustainable through inculcating better health seeking behaviors and promoting convergence with line Departments.

Social Action Sub-committee is one of the most important sub-committees of VOs and CLFs. Like the previous years, the VO- SAC members will be trained in basic FNHW for 3 days so that they can realize their roles and responsibilities in the CBOs and strategize ways to improve their health, nutrition and health components through convergence with various line Departments. Along with that CLF-SAC members will also be trained on the same for 3 days. This training will be carried out by trained Jeevika Sakhis. The target is set on a monthly basis. Modules are already developed.

6.7 Capacity Building of VO & CLFs SAC (members) on Gender Sensitization.

According to the NFHS-5 data, in Assam Women age 20-24 years married before 18 years is 31.8 % and Women age 15-19 years who are already mothers or pregnant at the time of survey is 11.7 %. Only 75.4 % of rural women are literate and 32% women have reported of experiencing domestic violence. Women empowerment in true sense can only be attained through holistic development of

women. In this venture, the Social Action Sub-committee (VO SAC) is one of the most important sub-committees of VOs and CLFs to take forward the empowerment of each and every woman in the CBOs. Like the previous years, the VO- SAC members will be trained in basic Gender Sensitization for 3 days, so that, they can realize their roles and responsibilities in the CBOs for overall women empowerment and minimize gender related violence. Along with that CLF-SAC members will also be trained on the same for 3 days. This training is carried out by trained Jeevika Sakhis and master trainers or NRPs as per need. Modules are already developed in this regard.

6.8 Capacity Building of Gender Point Persons (GPPs)

Gender Point Persons (GPPs) are the active SHG members who currently do not hold the position of President, Secretary and Book Keeper in the SHG. She is articulate and has a passion to work for women issues. Having a minimal amount of literacy, she is preferably a SHG member belonging to a marginalized community who herself is a survivor/victim/has personal experience on issues related to gender. After the EC members of CLFs are trained, the Gender Point Persons (GPPs) are identified and trained for 4 days. Around 3000 GPPs identified from CLFs are proposed to be trained in the year 2022-23. Identification of GPP, re-orientation of Community Cadres and EC members and a training calendar will be prepared.

6.9 Orientation of Gender Forums

Gender Forum is a collective of people of a particular locality consisting of CLF Executive members, Gender Point Persons, SAC members of VOs, Jeevika Sakhis, Prominent personalities like Village Head Men, Panchayat Representatives, School Teachers, Health Functionaries like ASHA, ANM, Medical Officers, Lawyers, Police, Anganwadi Workers etc., to provide a safe and supportive environment in which issues relating to Gender can be discussed and resolved. The Gender Forum enables networking, so that, the SHG members can solve the issues they face as individuals or as a collective and attain justice on the issues. In due course of time, Gender Forum can establish Gender Justice Center which is kind of a short-term shelter for victims of gender-based violence. A major activity of the Gender Justice Center is to support, rehabilitate and seek justice for them. Gender Forum in ASRLM will be at the Block level/ CLF level for the feasibility.

The CLFs which have already completed EC member trainings and GPP trainings are to form the Gender forums and organize quarterly meetings. Facilitation support to conduct the meetings effectively is proposed. Constitution of the forum, District level and Block Level Stake holders' meetings, field level meeting will be held with the CLF members.

6.10 Formation of Gender Justice Centre & Internal Compliance Committee

Creating a safe environment for women to make a complete woman is always the focus of ASRLM. Therefore, it will not suffice only to train the GPPs and SHG members on gender issues but the focus of ASRLM will be to bring out the unreported cases of domestic violence, child trafficking, moral, mental and physical torture etc. Further, if the cases cannot be addressed in proper forum, it will be difficult to convince other SHGs to come out to take up gender issues. Therefore, formation of Gender Justice Centre, Internal Compliance Committees are important. Target has been kept in the last two quarters. Guidance note/operational strategy will be developed with the help of NRP for the same.

6.11 Training of SHGs on Dashasutra (Special emphasis on the 4 SD Sutras) and Gender Sensitization of SHGs with emphasis on FNHW

The *Dasasutra* that is followed by SHG has some significant meaning; among these sutras the last five give more importance towards Social Development. Aspects of Gender Sensitization will be

included in this training session. Jeevika Sakhis will conduct the trainings. Module has been already developed. Staff orientation, Community Cadres Refresher trainings will be conducted in this regard.

6.12 Exposure visit of Master Trainers (Community Cadres and Staffs)

In order to study and replicate the activities and initiatives undertaken by the CBO of other states like Kerala, Orissa, Telangana, Maharashtra etc. under NRLM, an exposure visit will be organized for Master Trainers (Community Cadres and Mission Staff) on Gender Immersion sites, Gender Resource Centre and other Social Development activities.

6.13 Nutritional Garden, FNHW Enterprises, Convergence & Others

Establishment of Nutritional Garden and FNHW related enterprises will be given special emphasis during FY 2022-23. A total of 5,00,000 nutritional garden have been planned and 25 number of FNHW enterprises has been planned in the FY 2022-23.

Inter Departmental, Inter-vertical and multisectoral Convergence has been planned in all the 52 numbers of Model CLFs as well as in the State/District/Block level.

An special initiative has been planned to develop adult education center in the CLFs under ASRLM.

6.14 UNIVERSALIZATION OF CONVERGENCE INITIATIVES

a. Expansion of PRI-CBO Convergence Project

1. Extensive approach

Under Extensive approach rollout of VPRP Mobile App including web layer and livelihood planning tool will be implemented across all 34 Districts covering 219 Blocks. In doing so, following salient parameters will be ensured:

- Coverage of all intensive GPs
- Integration of CLF role
- Revised Livelihoods planning module, App based planning in all GPs and MIS updation
- Establishment of regular forum at District/ Block level: discuss
- Regular joint meetings with line departments and PR at all levels
- Tracking of works demanded/sanctioned/Implemented for GPDP 2021-22 and 2022-23
- Use of web layer of VPRP app

2. Intensive approach: Scale up continuation in new 15 blocks of 6 Districts

15 blocks have already been taken up as second phase (excluding upscaling) of expansion of PRI-CBO Convergence project in Assam during the financial year 2021-22. These Blocks will be continuing in FY 2022-23 also. The key people supporting the project in this scale up plan will be the Internal mentors from Resource blocks, LRGs from the respective panchayats along with Jeevika Sakhis and the Social Action sub committees of VOs. Kudumbashree NRO will be providing technical assistance and training to the cadre and the SHG network regarding the project and its activities. External mentors will be placed at district/block level being in charge of one or more blocks.

Internal mentors will be placed at the block level being in-charge of the project panchayats of the respective blocks. As the initiation, the project will be implemented only in one cluster of each block, which have average of 5 Gram panchayats/VCDC/VDC.

Coverage Plan

No. of Districts	No. of Blocks
06 (New districts)	15 (New blocks)
08 (For saturation)	16 (For saturation)

3. Intensive approach: Scale up in additional 2 blocks of 1 District

Additional 2 Blocks from one District will be taken up as third phase (excluding upscaling) of expansion of PRI-CBO Convergence project in Assam during the financial year 2022-23. NRO-Kudumbashree will be on boarded as Technical Support Agency for these 2 Blocks along with scaled up 15 Blocks. The key people supporting the project in this scale up plan will be the Internal mentors from Resource blocks, LRGs from the respective panchayats along with Jeevika Sakhis and the Social Action sub committees of VOs. Kudumbashree NRO, Kerala will be providing training to the cadre and the SHG network regarding the project and its activities. External mentors will be placed at district/block level being in charge of one or more blocks.

Internal mentors will be placed at the block level being in-charge of the project panchayats of the respective blocks. As the initiation, the project will be implemented only in one cluster of each block, which have average of 5 Gram panchayats/VCDC/VDC.

Coverage Plan

No of District	No of Blocks
01 (New district)	2 (New blocks)

b. Preparation of VPRP using Mobile App and integration in GPDP in all Blocks

Roll Out Plan for FY 2022-23	Total (till March, 2022)	VPRP expected to be Implemented
Districts	34	34
Blocks	219	219
Number of GPs	2699	2699
Number of HHs	3416531	3245700 (95%)
Number of SHGs	312867	297220 (95%)
Number of VOs	18570	17640 (95%)

Number of CLFs	737	700 (95%)
Number of Model CLFs	32 NRLM & 20 NRETP	52 (100%)

c. Participation of CBOs in GPDP and Gram Sabhas in all Blocks

ASRLM developed its customized Demand Plan (Village Poverty Reduction Plan) and following steps were institutionalized across all blocks:

- Sharing of guidelines from Department of P&RD with Panchayats
- Formation of WLPFT, GPPFT and working groups
- Training to the task forces
- 1st GPDP Gram Sabha
- Primary data collection from each household by WLPFT and mapping ward level demands in Ward Sabha
- Consolidation of ward wise DSR
- 2nd GPDP Gram Sabha - Presentation by Line departments on each scheme
- Sitting of GPPFT to finalize the five-year plan, annual action plan and so on
- 3rd GPDP Gram Sabha - Presentation and approval of AAP and Low cost / no cost plans

This FY 2022-23 also, ASRLM will coordinate with SIPRD and NRO Kudumbashree for sensitization and planning preparation of VPRP across Assam, coordination with NMMU for Orientation on VPRP Mobile App. During FY 2021-22, 1890 GPs prepared Village Poverty Reduction Plan (VPRP) and 6372 cadres imparted concept seeding trainings to 682 CLFs and 17893 VO. Till December 2021, 230 GP Plans have been incorporated into GPDP.

Strategic mobilization plans will be undertaken for 100% participation and inclusion of CBO Plans in GPDP.

d. Convergence with flagship schemes & programmes

Various Stakeholders, Line Departments will be coordinated for incorporation of benefits under State Flagship programmes like Swanirbhar Nari-Atmanirbhar Axom, Housing Scheme under PMAY-G, Electricity Connection, LPG Connection, Job Card, Insurance, Widow Pension Scheme, Old Age pension Scheme, Health Card -Atal Amrit Card, Ayushman Bharat Card, Ration Card, Toilet, Community Work demand through Job Card under MGNREGA Scheme in VPRPs prepared and further envisaged to incorporate in GPDPs.

e. Special Project:

1. Development of Resource Blocks/ Model PRI-CBO Convergence Blocks

Resource blocks will act as Model Blocks for PRI-CBO Convergence project. These blocks will be strengthened as Resource blocks for PRI-CBO convergence project because of the following results emerged out of the project:

- Capacitated local cadre who can support the model in their own blocks and also be used in scaling of the model in other blocks

- A robust institutional structure for enabling convergence and participatory governance at the GP level
- CBOs emerging as a service delivery agency
- Active VOCCs
- Active participation in the preparations of VPRP from 2018
- Active convergence with different departments
- Nurturing innovative action by local communities
- Poverty reduction plan prepared by CBO and its acceptance by various stakeholders
- No Plastic GPs and 100% Female Literacy will be the sub themes of intervention

The proposed Resource Blocks are Barhampur (Nagaon), Bajiagaon (Nagaon) and Dhekiajuli (Sonitpur).

2. Swachh Khowa Pani Yojana

‘Swachh Khowa Pani Yojana’ (SKPY) is a pathbreaking initiative where low-cost Water Purification Units are set up in villages/labour lines of Tea Gardens. Till date 36 such unit are running successfully. These units are intended to be 100% community managed, specially by the SHGs residing in these tea gardens.

The community taking ownership of their very own water system and do not depend on the supplied water system only. The SHGs are motivating their households and rest of the villagers on the use of pure drinking water and thrive for a healthy lifestyle. Ailments and diseases due to intake of unsafe water is significantly declining in these areas.

ASRLM is now envisaging to expand 20 more such units in 20 selected CLFs. Necessary budget for Technical Support and Installation of Units (approximately 1000 lt per day) has been kept during FY 2022-23.

f. Developing immersion sites for operationalization of integrated VPRP into GPDP plans in PRI-CBO Convergence Blocks and MCLFs:

The proposed Resource Blocks are Barhampur (Nagaon), Bajiagaon (Nagaon) and Dhekiajuli (Sonitpur) will eventually be developed as immersion sites for operationalization of integrated VPRP into GPDP plans in these 3 PRI-CBO Convergence Blocks under 20 Model CLFs (1 NRETP MCLF and 2 DAY-NRLM MCLF).

CHAPTER – VII

SYSTEMS (HR & PMS, MIS, M&E, KMC)

7.1 Human Resource

7.1.1 Progress during 2021-22

a. NRETP

Current Manpower Status of ASRLMS under NRETP is as shown below -

Unit	Approved	In Position	Percentage	Remarks
SMMU	18	17	94%	-
DMMU	5	5	100%	-
BMMU	100	89	89%	-
Total =	123	111	90%	-

During FY 2021-22, a total no. of 12 resultant vacancies had to be filled. However, recruitment could not be done due to the COVID-19 pandemic. These vacancies have been taken into plan for FY 2022-23.

b. DAY – NRLM

Current Manpower Status of ASRLMS under NRLM is as shown below -

Unit	Approved	In Position	Percentage	Remarks
SMMU	31	25	81%	-
DMMU	221	180	81%	-
BMMU	1559	964	62%	-
Total =	1811	1169	65%	-

During FY 2021-22, a total no. of 650 vacancies inclusive of resultant vacancies had to be filled. Out of these vacancies, a total of 40 resultant vacancies were filled up through waitlisted candidates. However, recruitment for the remaining vacancies could not be done due to the COVID-19 pandemic. These vacancies have been taken into plan for FY 2022-23.

7.1.2 Plans for FY 2022-23

a. NRETP

As per NRETP Human Resource Advisory, ASRLM has already recruited staff under NRETP. However, vacancies of 1 (one) Project Executive (Model CLF), 6 (six) BCs (Non-Farm), 4 (four) Young Professionals and 1 (one) BC (FI) arising on account of resignation, shall have to be filled during FY 2022-23.

Unit	Required Position	In position	Vacant Position	Positions to be filled in FY 2022-23
SMMU	18	17	1	1
DMMU	5	5	0	0
BMMU	100	89	11	11
Total =	123	111	12	12

b. DAY – NRLM

Targets for recruitment in the FY 2021-22 could not be met due to the COVID-19 pandemic. However, these vacancies have been taken into plan for FY 2022-23 along with new resultant vacancies. Also, as a new district 'Bajali' has been declared by the Govt. of Assam, one of each position of DMMU has been taken into plan for FY 2022-23.

Unit	Required Positions	In position	Vacant Position	Positions to be filled in FY 2022-23
SMMU	31	25	6	5 *
DMMU	228**	180	48	48
BMMU	1559	964	595	595
Total =	1818	1169	649	648

* 1 position of Additional Mission Director is deputed from Govt. of Assam.

** One of each position of DMMU has been taken into plan for FY 2022-23 for 'Bajali' district.

7.1.3 Strategy and Plan for providing Maternity leave and benefits, Provident Fund, Gratuity, Insurance (ESIC etc.)

- Maternity Leave and Benefits:** 180 days Maternity Leave with pay is allowed to eligible employees of the Mission as per provisions of the Maternity Benefit Act.
- Employees Provident Fund:** ASRLM has covered all the contractual staff under the benefits of Employees Provident Fund and Miscellaneous Provisions Act 1952.
- Gratuity:** Presently, the employees of the Mission are not getting the benefits under Gratuity Act, 1972.
- Insurance:** ASRLM has covered all the contractual staff under Mediclaim Insurance subject coverage up to Rs. 2.50 Lakh and accidental insurance of Rs. 5.00 Lakh.

7.1.4 ASRLM is already implementing HR Manual based on the DAY NRLM Model HR Manual.

7.1.5 Strengthening and capacity building of ICC (under POSH) and GRM

The members of ICC and GRM formed in ASRLMS were provided training for their capacity building in institutes like the National Institute of Public Cooperation and Child Development, Regional Centre, Guwahati. However, owing to the outbreak of the Covid-19 pandemic in 2021, officials could not be nominated to training programmes last year.

7.1.6 Operationalization of PMS

ASRLM has Performance Management System (PMS) in place to evaluate the performance of staff, based on which renewal of contract of staff are done.

7.2 MIS

7.2.1 DEVELOPMENT OF MONITORING PROTOCOLS FOR HIGHER ORDER INSTITUTIONS

MIS based monitoring mechanism is already in place in ASRLM. Apart from MIS portals of NMMU, ASRLM had developed various MIS systems for monitoring of physical performances on various key parameters, payment of community cadres, livelihood interventions, financial inclusion etc. But those MIS s were developed time to time on the basis of the demand at that point of time. Therefore, in FY 2022-23; it has been proposed to formulate an integrated MIS, especially to fulfill the state specific needs of the management of the ASRLM and will be in place.

ASRLM has emphasized on Livelihoods Tracking System (LTS) to track the incremental income of SHG members from their various livelihoods activities. In this FY 2021-22, Livelihoods Tracking System Software has been upgraded and a new module i.e. *Android based Livelihoods Tracking Survey Tool* has been added, which was done earlier through manual printed questioner. In FY 2021-22, data has been captured for FY2019-20 and FY2020-21. This process of data collection in Livelihoods Tracking System (LTS) to track the incremental income of SHG members from their various livelihoods activities will be continued in the FY 2022-23 also.

MoRD has introduced a mobile app “Lakhpati Didi” to collect self-declaration of SHGs family income; which will be rolled out in FY 2022-23.

7.2.2 INSTITUTIONALIZATION OF VO/CLF MIS

MoRD, Govt of India and the team of NMMU, NRLM has developed a comprehensive MIS on SHGs/VO / CLF activities and transactions called “LokOS app”. Advisory on rolling out of LokOS application has already been circulated. ASRLM will adopt the application and roll-out the same in FY 2022-23.

7.3 MONITORING & EVALUATION (M & E)

7.3.1 MONITORING & EVALUATION

To strengthen M&E in terms of Personnel, System & Environment, ASRLM will follow the guidelines of MoRD, Govt. of India in FY 2022-23 as earlier.

A few demands driven studies is proposed by the thematic verticals in FY 2022-23 as follows:

- i) An analytical study on utilization of RF, CIF, Bank Loan & Capital Subsidy on SHG members before and after receiving the benefits.
- ii) Validation & evaluation of the captured data in Livelihoods Tracking System (LTS) through a 3rd party evaluator.
- iii) Any other need-based study proposed by thematic verticals.

7.4 KNOWLEDGE MANAGEMENT AND COMMUNICATIONS

Knowledge management and communication pertains to acquiring, capturing, creating, distributing and sharing the required knowledge with the internal as well as external stakeholders for the best and effective use.

ASRLMs has so far developed very little of IEC and different Modules pertaining to different verticals. Being a multi-dimensional approach, a number of activities and processes can be adopted for knowledge management and communication.

The activity heads under Knowledge Management and Communication are summarized as follows:

Sl. No.	Activity Heads	Q-1	Q-2	Q-3	Q-4
1	Hiring of agency for design and print		-	-	-
2	Hiring of agency for audio and video documentation				
3	Empanelment of Translators (Assamese/Bodo/Bengali)				
4	Empanelment of Photographers				
5	Advertisement in Newspapers				
6	Advertisement in local Channels				
7	Advertisement in Radio/FM				
8	Staff Orientation on Case Study Documentation by NRPs/Experts				
9	Compendium of Best Practices (Sylvan Saga)				
10	Protocol Handbooks				
11	Newsletters				
12	Brochures on ASRLMS as a whole				
13	Thematic Brochures				
14	Success Stories Hand Books				
15	Hoardings and Bill Boards				
16	Thematic Flipcharts/ Training Modules				
17	Annual Report 2022				
18	Calendar/Diary 2023				
19	Taking NRP support to documentation of Best practices of different thematics				

- (i) In order to document the various activities of State, District and Blocks, an agency needs to be hired to document the Livelihood intervention, Process Documentation etc. in both print and video formats.
- (ii) An online repository (portal) for photos is to be developed which will have all photos and writeup uploading facility so that it is accessible to all and also have a storage.
- (iii) Design, development and printing of Annual report, Newsletter, flipcharts, leaflets, Case study handbook etc. an agency needs to be empaneled/hired.
- (iv) A workshop for Case Study and best Practice Documentation also needs to be conducted. ToTs will be developed by the help of NRPs, experts.
- (v) Newspaper Advertisement, Electronic Media Advertisement, Social Media, Mobile Theatre Advertisement, Sponsorship to various organizations are also carried out from time to time for publicity of ASRLM.
- (vi) Translation of Modules, Documents in Assamese, Bengali, Bodo is required for development of publicity materials, study materials, Press Notes, Articles etc.

CHAPTER – VIII

FINANCIAL MANAGEMENT

8.1 Implementation of Single Nodal Account (SNA):

ASRLMS has implemented the new procedure for release of funds under Centrally Sponsored Schemes (CSs) through the Single Nodal Agency (SNA) w.e.f. 10th Dec,2021 in SMMU and DMMU level as per OM dated 23.03.2021 of Finance Ministry, Govt. of India. ASRLMS is designated as “Single Nodal Agency” for operating Single Nodal Account for Six (6) Sub-Schemes naming DAY-NRLM, NRETP, SVEP, DDU-GKY, RSETI and MKSP. The Bank Accounts of Six-Sub Schemes maintained in SMMU-ASRLMS were converted into “Single Nodal Account (Parent Account) and linked with PFMS for receiving Central Share and State Share from State Exchequer. The Bank Accounts maintained in Districts and Blocks for above Six sub schemes are treated as Child Account (zero balanced subsidiary account).

8.2 Implementation of Project Financial Management Software (PFMS):

ASRLMS has implemented Project Financial Management Software (PFMS) in all Units (State & Districts) for efficient fund flow management. The fund (Both Central and State share) received from State Exchequer is released as per approved budget to respective Districts Mission Management Unit (DMMUs).

8.3 Engagement of Financial Management Technical Support Agency (FMTSA):

ASRLMS has engaged CA Firm as Financial Management Technical Support Agency for preparation of Financial reports (IUFRR, SOE, BRS), filing of quarterly returns, GST Monthly returns, Book Entry, Technical support in Tally synchronization to Districts Team.

8.4 Statutory Audit:

The Statutory Audit for FY 2020-21 of State, District and Blocks units has been completed in the month of December 2021 and draft audit report has been finalized.

CHAPTER – IX

INFRASTRUCTURE AND MARKETING DEVELOPMENT ACTIVITIES – SARAS AND MARKET FAIRS

Assam State Rural Livelihoods Mission has taken different initiatives under Infrastructure and Marketing development activities to support the quality production and marketing of the SHG products through offline and online marketing platforms. Till January 2022, ASRLM has organized 8th numbers of SARAS Fair, where more than INR 12.00 crore gross business have been generated. ASRLM has uploaded more than 145 numbers of SHG products in to different online marketing platform viz. GEM, Flipkart, Amazon etc.

During the FY 2022-23, the following list of activities have been planned under the Infrastructure and Marketing development activities:

1. Establishment of one ASOMI SHG Retail Mart at Guwahati to support the marketing of the SHG products at state level.
2. Establishment of 20 nos. of ASOMI SHG District Retail Mart at district level to support the marketing of the SHG products at district level.
3. Hiring of Technical Support Agency for development of standardize Branding & Packaging for different SHG Products.
4. Hiring of Technical Support Agency to create sustainable marketing channels for SHG products through different online & offline marketing platform.
5. Development of software / application / online platform / desk board for tracking of monthly income of the SHG members from different livelihood activities.
6. Organizing two ASOMI SARAS Mela during the FY 2022-23
7. Organizing SHG fairs at district and block level during the different festive seasons.
8. Support SHGs to participate Fairs in different parts of the country such as Aajeevika Mela, IITF SARAS Mela, SARAS Fairs etc.

CHAPTER – X

SUMMARY OF COSTS AND SOURCES OF FINANCE

NRLM Budget Components: AAP 2022-23		
Annual Action Plan (Amount Rs. in lakhs)		
Component A-Institution and Human Capacity Building		150.00
A.1	Technical Assistance	150.00
A.1.1	TA to SRLMs by National Resource Organizations (other SRLMs)	-
A.1.2	Strengthening Capacity of National Resource Organizations	-
A.1.3	TA to SRLMs by National Resource Institutions (NIRD, BIRD, LBSNAA, etc.)	-
A.1.4	Demand Driven TA [examples given below]	-
A1.4.1	TA for Social Inclusion	100.00
A1.4.2	TA for Financial Inclusion	-
A1.4.3	TA for Livelihoods	50.00
A1.4.4	TA for Governance and Accountability	-
		-
A.2	Human Resource Development	-
A.2.1	Partnerships with Institutions of Excellence/Learning Centers	-
A.2.2	Regional and State Resource Centers	-
Component B State Livelihood Support		60,754.49
B1	State Rural Livelihoods Mission	2,501.60
B1.1	State & District Mission Management Unit	2,357.16
B1.1.1	Staff [includes travel and related costs]	1,587.26
B1.1.2	Office Set up [Lease, refurbishment, furniture etc.]	98.00
B1.1.3	Office Equipment [Desktop computers, tablets, CUG, mobiles etc.]	64.00
B1.1.4	Other Operating Costs	607.90
B1.1.5	Admin cost non intensive districts	-
		-
B1.2	Capacity Building Support	144.44
B1.2.1	Staff trainings, consultations, workshops, etc.	144.44
B1.2.2	District Centers, Community Learning Academies, CPLTCs, etc.	-
B1.2.3	Consultants, Resource Persons, etc.	-
		-
B2	Institutional Building and Capacity Building	33,850.49
B2.1	Block Management Unit Costs	7,393.94
B2.1.1	Start up, including furniture, equipment etc.	766.05
B2.1.2	Staff Costs including travel and related cost	5,961.89
B2.1.3	Other Operating Costs	666.00
B2.1.4	Staff / Resource person training	-
B2.1.5	IB cost Non intensive blocks	-
		-
B2.2	Social Mobilization and Community Institutions	8,872.40
B2.2.1	Social Mobilization Costs including CRP Rounds	2,576.80

B2.2.2	CRP Development Costs	11.55
B2.2.3	SHG/VO/CLF Start-up Costs including IT equipment, tablets, etc.	447.25
B2.2.4	SHG/VO/CLF Facilitation Costs including Community Professionals	5,818.16
B2.2.5	SHG/VO/CLF Training and Capacity Building	18.63
B2.2.6	training & capacity building -non intensive blocks	-
B2.3	Financial Inclusion Initiatives	4,155.60
B2.3.1	Electronic, Mobile Bookkeeping	249.11
B2.3.2	Bank Mitra, Bima Mitra, etc.	3,333.04
B2.3.3	Financial Literacy and Credit Counseling	573.45
B2.4	Community Training and Capacity Building-Farm Livelihoods	7,727.72
B2.4.1	Training to community on farm Livelihoods	1,240.16
B2.4.2	CRP Development Cost	165.49
B2.4.3	Honorarium to Livelihoods CRPs	5,687.28
B2.4.4	Technical Support Agency cost	293.23
B2.4.5	Formation and Training/CB of Producers Groups	328.50
B2.4.6	Formation and Training/CB of Producers Enterprise.	-
B2.4.7	Formation of LG and Training/CB activities in organic clusters	13.06
B2.5	Community Training and Capacity Building-Non Farm Livelihoods	2,319.24
B2.5.1	Training to community on non-farm Livelihoods	159.06
B2.5.2	CRP Development Cost(non-farm)	59.80
B2.5.3	Honorarium to Livelihoods CRPs (non-farm)	467.40
B2.5.4	Technical Support Agency cost(non-farm)	1,632.98
B2.5.5	Promotion of organic clusters (non-farm)	-
B2.6	Capacity Building for Model CLF Strategy	2,252.40
B2.6.1	Development of Resource persons (SRP/DRP/BRP/CRP) including honorarium, CB etc.	18.00
B2.6.2	Training and Capacity Building of CBOs and community cadre	2,234.40
B2.6.3	Honorarium to community cadre/spearhead teams etc.	-
B2.7	Capacity Building for Gender Initiatives	252.08
B 2.7.1	Development of Resource persons (SRP/DRP/BRP/CRP) including honorarium, CB etc.	35.00
B 2.7.2	Training and Capacity Building of CBOs and community cadre	208.08
B 2.7.3	Honorarium to SISD cadre at CBO level	-
B 2.7.4	Organising convergence meetings/workshops/Camps/Campaigns	9.00
B2.8	Capacity Building for FNHW Initiatives	218.48
B2.8.1	Development of Resource persons (SRP/DRP/BRP/CRP) including honorarium, CB etc.	35.00

B 2.8.2	Training and Capacity Building of CBOs and community cadre	174.48
B 2.8.3	Honorarium to SISD cadre at CBO level	-
B 2.8.4	Organising Convergence Activity/ meetings/workshops/Camps/Campaigns	9.00
B 2.9	Capacity Building for Social Inclusion Initiatives	190.44
B2.9.1	Development of Resource Persons (SRP/DRP/BRP/CRP) including honorarium, CB etc.	30.00
B2.9.2	Training and Capacity Building of CBOs and community cadre	151.44
B2.9.3	Honorarium to SISD cadre at CBO level	-
B2.9.4	Organising convergence meetings/workshops/Camps/Campaigns	9.00
B 2.10	Capacity Building for PRI-CBO Convergence	468.18
B2.10.1	Development of Resource Persons (SRP/DRP/BRP/CRP) including honorarium, CB etc.	287.06
B2.10.2	Trainings and CB of PRIs and CBOs	-
B2.10.3	Honorarium to SISD cadre at CBO level	181.13
B2.10.1	Development of Resource Persons (SRP/DRP/BRP/CRP) including honorarium, CB etc.	-
B3	Community Investment Support	24,402.40
B3.1	Community Investment Support	19,282.40
B3.1.1	Revolving Fund Grants to SHGs	2,245.65
B3.1.2	CIF to CLFs	11,645.00
B3.1.3	Food and Health Security and other Vulnerability Reduction (VO)	3,750.00
B3.1.4	CIS, RF for non intensive	-
B3.1.5	Start up (SHG, VO, CLF)	1,641.75
		-
B3.2	Livelihood Initiatives	5,120.00
B3.2.1	Facilitation of Producer Groups and Collectives	4,800.00
B3.2.2	Small Scale Productive and Value Addition Infrastructure	320.00
B3.2.3	Technical Assistance to Producer Groups and Collectives	-
		-
B4	Special Programs	-
B4.1	Home Grown Models	-
B4.2	Other Special Initiatives	-
		-
Component C: Innovation and Partnership Support		1,220.00
C.1	Innovation Forums and Action Pilots	-
		820.00
C.2	Social Entrepreneurship Development	-
		300.00
C.3	Public Private Community Partnerships	-
C3.2	Viability Gap Funding	-
		100.00

Component D-Project implementation support		536.57
		-
D2	Monitoring & Evaluation and Studies	230.00
D2.1	Baseline Surveys	-
D2.2	Process Monitoring	230.00
D2.3	Community Monitoring and Studies	-
D3	e. NRLM State and community level	-
D3.1	Implementing Partners - Consultancy fee etc.	-
D3.2	Computer Hardware and related infrastructure	-
		-
D4	Governance & Anti Corruption	-
D4.1	Grievance Handling, RTI, Disclosure, etc.	-
D4.2	Community led GAC Initiatives	-
		-
D5	Knowledge management & communication	306.57
D5.1	Agency Consultancy Fee	-
D5.2	IEC - Printing, newspaper advert and Others	306.57
		-
Component E - Infrastructure & Marketing (for details see IUFRR S3A)		690.00
E1	Infrastructure	150.00
E1.1	Infrastructure facilities for livelihood activities	150.00
		-
E2	Marketing	540.00
E2.1	Saras fair	70.00
E2.2	Other fairs	20.00
E2.3	Other Marketing Activities	450.00
		-
Component F - Interest Subvention (Non IAP Distict)		400.00
F.1	Interest Subvention(category-II)	400.00
		-
Total NRLM Main*		62,531.06
Component C: Innovation and Partnership Support		1,220.00
	Total	63,751.06

NRETP- Annual Action Plan (Amount Rs. in lakhs)		Annual Action Plan (Amount Rs. in lakhs)
Part A - Expenditures reimbursed @ 100%		
A	Institutional and Human Capacity Building	34.20
A1	Technical Assistance	34.20
	- Multi-state Trainings, Consultations, Workshops etc and other Demand driven TA at National level / other Demand driven TA at State level	1.20
A1.2	National Resource Organization	33.00
A2	Human Resource Development	-
A2.4	- At Partnership institutions	-
A2.5	- With TSA (with Partnership Institutions other than NMMU)	-
B	State Livelihood Support	4,772.00
B1	State Project Management Unit	177.26
B1.1	State & District Mission Management Unit	155.86
B1.2	Capacity Building Support	21.40
B2	Institutional Building and Capacity Building	1,992.04
B2.1	Block Management Cost	359.47
B2.2	Community institution support for Model CLF	121.30
B2.3	Financial Inclusion Initiatives	66.77
B2.4	Farm Livelihoods Initiatives	544.50
B2.5	Enterprise Capacity Building Initiatives(non-farm)	900.00
B3	Community Investment Support	2,602.70
B3.1	Revolving Fund and CIF Grants to VO/CLF	599.50
B3.2	Institutional Gap Support & Infrastructure Fund	143.40
B3.3	Vulnerability Reduction (to VOs/ CLFs)	105.00
B3.4	Support to PG/ PO (Working Capital)	-
B3.5	Community Enterprise Fund for Enterprise (revolving)	1,100.00
B3.6	Support to BC Sakhi - Capex for equipment, hardware & honorarium	154.80
B3.7	Support to Producers Enterprises (Farm)	500.00
B4	Special Programs	-
		-
C	Innovation and Partnership Support	3,645.00
C1	Innovation Forums and Action Pilots	3,645.00
C2	Social Entrepreneurship Development	-
C3	Public Private Community Partnerships	-
C4	Support under Covid Assistance Package	-
D	Project Implementation Support	101.80
D1	National Mission Management Unit	-
D2	Monitoring & Evaluation and Studies	-
D3	Electronic National Rural Livelihoods Mission System (e-NRLM)	-
D4	Governance and Accountability Framework	101.80
D5	Knowledge Management & Communication	-
	GRAND TOTAL	4,908.00

Table – 1

DAY – NRLM : Key Performance Indicators

S. No.	Indicators	Cum. Progress up to Jan' 22	Targets for FY 22-23				
			Q1	Q2	Q3	Q4	Total 2022-23
A.	Outreach						
1	Number of new districts in which intensive implementation strategy initiated	34	0	0	0	0	0
2	Number of new blocks in which Intensive strategy initiated	219	0	0	0	0	0
B.	Households Mobilized and CBOs promoted						
1	Number of SHGs promoted	312867	8330	5551	0	0	13881
2	Number of Households mobilized into SHGs	3416531	457944	305306	0	0	763250
3	No of SC Households mobilized into SHG	308761	47952	31958	0	0	79910
4	No of ST Households mobilized into SHG	569244	50620	33750	0	0	84370
5	Number of Village Organizations promoted	18570	0	246	0	0	246
6	Number of CLFs formed	737	0	0	0	0	0
7	Number of Model CLFs strengthened under NRLM	32	4	0	0	8	12
8	Number of Community Resource Persons deployed	4181	0	0	95	0	95
C.	Community Funds to SHGs						
1	Number of SHGs provided RF	223997	1330	5350	5350	1341	13371
2	Amount of RF provided to SHGs (in Rs. Lakh)	41346.76	199.50	802.50	802.50	201.15	2005.65
3	Number of SHGs provided CIF	115002	2386	9316	9316	2272	23290
4	Amount of CIF released to SHGs (in Rs. Lakh)	65848.95	1195.50	4666.00	4666.50	1138.00	11666.00
5	Number of VOs provided VRF	6031	0.00	300.00	300.00	0.00	600.00
6	Amount of VRF released to VOs (in Rs. Lakh)	10425.54	0.00	450.00	450.00	0.00	900.00
D.	Financial Inclusion						
1	No. of SHGs that have accessed Bank Credit in current FY	46625	8000	10000	25000	35000	78000
2	Amount of Bank Credit accessed by SHGs (Rs. in Crore) in current FY	775.9	112.0	140.0	350.0	490.0	1092
3	Number of SHG members working as BC Agents/ Digi Pay	2392	500	600	1000	1000	3100
4	No. of SHG members covered under life insurance (in lakhs)	16.7	16.7	0.0	0.0	0.0	16.7

5	No. of SHG members covered under accidental insurance (in lakhs)	20.5	20.5	4.2	0.0	0.0	24.7
6	No. of SHG members covered under Health Insurance (in lakhs)	18.1	1.0	1.0	5.0	3.8	10.8
7	No of SHG members financed for individual economic activities	35268	5500	11000	16500	19800	52800
8	No. of SHGs trained under Financial literacy	51527	20000	25000	20000	13000	78000
E.	Farm Livelihoods						
1	No. of Mahila Kisans covered under Agro Ecological Practice interventions	12,55,671	1,00,000	1,10,000	2,00,000	2,00,000	6,10,000
2	No. of Mahila Kisans covered under Livestock interventions	4,08,436	75000	78000	78000	78000	3,09,000
3	No. of Custom Hiring Centres established	12	50	100	150	100	200
4	Number of Mahila Kisan HHs having Agri-nutri garden	8,92,540	1,62,000	1,62,000	1,62,000	1,47,000	6,57,000
5	No. of Producers Groups Promoted & received fund	117	300	300	300	300	1200
6	Total amount of Fund support received by PGs (Lakh INR)	58.75	600.00	600.00	600.00	600.00	2400.00
7	No of Livelihood CRPs engaged (KS+PS+KUS+VS etc.)	5438	0	1096	1094	0	2190
8	No. of women producers covered under producer organizations (PG)	1,07,118	30000	30000	30000	30000	1,20,000
9	No. of women producers covered under producer organizations (PE)	0	2000	2000	4000	2000	10000
F.	Non-Farm Livelihood						
F.1	Microenterprise Development (MED)						
1	No. of Districts	25	9	0	0	0	9
2	No. of Blocks	60	131	0	0	0	131
3	No. of Enterprises	18131	3920	9800	9800	5880	29400
4	No. of Households	21757	4704	11760	11760	7056	35280
5	No. of Enterprises bank funded (other than NRLM funds)	2802	784	1960	1960	1176	5880
6	No. of enterprises (entered in Enterprise module)	9853	5989	11869	11870	7950	37678
7	No. of Members covered (entered in Enterprise module)	12098	7187	14243	14244	9540	45214
8	CRP-EPs for MED	180	544	0	0	0	544
9	No. of MED CRP-EPs trained	180	544	0	0	0	544
10	No. of MED CRP-EPs positioned	180	0	544	0	0	544

11	No. of MED CRP-EPs certified	0	0	200	300		500
12	No. of Master trainer CRP-EPs	0	0	0	0	0	0
F.2 SVEP							
1	No. of AAPs	2	0	0	0	0	0
2	No. of DPRs	3	5	0	0	0	5
3	No. of Individual enterprises	2344	340	340	290	190	1160
4	No. of Group enterprises	0	10	10	10	10	40
5	No. of members covered	2344	390	390	340	240	1360
6	No. of enterprises with bank loans	0	70	70	60	40	240
7	Bank loan mobilised (Rs Lakhs)	0	35	35	30	20	120
8	No. of CRP-EPs positioned	42	100	0	0	0	100
9	No. of CRP-EPs certified	0	0	42	100	0	142
F.3 PMFME							
1	Seed Capital	2604	500	1000	1000	500	3000
2	No. of blocks	204	15	0	0	0	15
3	No. of Nodal CBOs identified for receiving CEF	365	50	100	100	50	300
4	CEF transferred to Nodal CBO (Rs Lakhs)	350	65	100	100	50	315
5	No. of enterprises provided loans	973	500	1000	1000	500	3000
6	Amount of CEF provided (Rs Lakhs)	350	65	100	100	50	315
7	No. of CRPs trained	1095	0	0	0	0	0
8	Bank linked loans	0		10	10		20
9	No. of Blocks	0		10	10		20
10	No of Enterprises identified for proposals	0		10	10		20
F.4 Enterprises supported across sectors							
1	Total Enterprises supported	21052	4670	11150	11100	6680	33600
2	Total Households	25262	5604	13380	13320	8016	40320
F.5 Marketing							
1	Government E Marketplace (GeM)	81	50	50	0	0	100
2	No. of SHG entrepreneurs	81	50	50	0	0	100
3	No. of Stock Keeping Unit (SKU)	81	50	50	0	0	100
4	Sales for FY (Rs Lakhs)	0	2	3	3	2	10
5	E Commerce Sites (Flipkart, Amazon)	103	50	50	0	0	100
6	No. of entrepreneurs	103	50	50	0	0	100
7	No. of Stock Keeping Unit (SKU)	103	50	50	0	0	100

8	Sales for FY (Rs Lakhs)	0.85	2	3	3	2	10
9	States e-commerce platforms	0	0	1	0	0	1
10	No. of entrepreneurs	0	0	20	50	30	100
11	No. of Stock Keeping Unit (SKU)	0	0	20	50	30	100
12	Sales for FY (Rs Lakhs)	0	0	5	5	5	15
13	SARAS Mela (Delhi and Other States)	5	0	0	5	5	10
14	No of Melas participated	5	0	0	5	5	10
15	No of Entrepreneurs participated	12	0	0	10	10	20
16	Sales for FY (Rs Lakhs)	11.4	0	0	15	15	30
F.6	Training & Capacity Building for ASRLM						
1	No of training days for SMMU	0	5	5	5	5	20
2	No of training days for DMMU	0	60	150	150	0	360
3	No of training days for BMMU	0	500	900	900	766	3066
4	No of SRPs placed	0	0	20	0	0	20
5	No. of Organizations providing technical assistance	12	1	2	2		5
6	No. of Organizations with MoUs	7	2	2	2	2	8

Table – 2

NRETP : Key Performance Indicators

S. No.	Indicators	Cum. Progre ss up to Jan' 22	Targets for FY 2022-23				Total 2022-23
			Q1	Q2	Q3	Q4	
A	Model CLFs						
1	No. of Model CLFs strengthened under NRETP	20	0	0	0	0	0
2	No. of Model CLFs provided infrastructure fund	20	0	0	0	0	0
3	Amount of Infrastructure fund provided to MCLFs (In Lakh)	50	0	0	0	0	0
4	No. of Model CLFs provided Viability gap fund	20	20	0	0	0	20
5	Amount of VGF provided to MCLFs (In Lakh)	128.01	131.4	0	0	0	131.4
6	No. of Model CLFs provided training centre infrastructure fund	5	0	0	0	0	0
7	Amount of training centres infrastructure fund provided to MCLFs (In Lakh)	37.5	0	0	0	0	0
8	No. of MCLFs initiated Gender interventions	0	5	5	5	5	20
9	No. of MCLFs initiated Social Inclusion interventions	0	5	5	5	5	20
10	No. of MCLFs initiated FNHW interventions	2	5	5	5	3	20
11	No. of MCLFs initiated intensive PRI-CBO convergence interventions	0	5	5	5	5	20
B	CIF to Community Instiutions from NRETP Funds						
1	Number of SHGs that have prepared Micro Credit Plan (MCP)	32803	879	879	440	0	2198
2	Number of SHGs provided CIF (if provided directly to SHG)	0	0	0	0	0	0
3	Amount of CIF disbursed to SHGs (if provided directly to SHG) (in Rs. Lakh)	0	0	0	0	0	0
4	Number of SHGs initiated CIF repayment to VOs	13212	220	879	879	220	2198
5	No of VOs provided CIF (if provided directly to VO)	583	0	0	0	0	0
6	Amount of CIF disbursed to VOs (if provided directly to VO)(in Rs. Lakh)	1651.5	0	0	0	0	0
7	Number of VOs initiated CIF repayment to CLFs	881	15	59	59	15	147
8	Number of CLFs provided CIF (if provided directly to CLF)	20	8	12	0	0	20
9	Amount of CIF disbursed to CLFs (if provided directly to CLF) (in Rs. Lakh)	2636.9	239.8	359.7	0	0	599.5
10	Number of CLFs with an average repayment of 90% in the past three months	14	1	2	2	1	6
C	Financial Inclusion						

1	No. of SHGs that have accessed Bank Credit in current FY	9052	5000	7000	1000 0	10000	32000
2	Amount of Bank Credit accessed by SHGs (Rs. in Crore) in current FY	126.185	70.0	98.0	140.0	140.0	448.0
3	No. of SHG members working as BC Agents/ Digi Pay	258	100	100	58	0	258
4	No. of SHG members covered under life insurance (in lakh)	2.04	2.04	0.22	0.00	0.00	2.26
5	No. of SHG members covered under accidental insurance (in lakh)	2.45	2.45	0.80	0.00	0.00	3.25
6	No. of SHG members covered under health Insurance (in lakh)	2.36	0.20	0.30	0.30	0.27	1.07
7	No. of SHG members financed for individual economic activities	4,210	4,800	6,800	9,700	9,700	31000
8	No. of SHGs trained under Financial literacy	6,628	8000	1200 0	8000	4000	32000
D	Farm Livelihoods						
1	No. of Producers' Groups promoted	900	0	250	250	0	500
2	No. of Udyog Mitra deployed	63	0	30	30	0	60
3	No. of PGs received fund against the business plan	223	200	300	300	0	800
4	Amount of fund released to the PGs (lakh INR)	211.74	400	600	600	0	1600
5	No. of Producers Enterprise (FPO) promoted	1	0	2	2	1	5
6	No. of women producers covered under producer organizations (PG)	52557	0	1500 0	1500 0	0	30000
7	No. of women producers covered under producer organizations (PE)	0	0	4000	4000	2000	10000
8	No. of Local Group (LG) Formed (Organic Farming)	696	0	0	0	0	0
9	No. of LGs registered in PGS Portal	696	0	0	0	0	0
10	No. of SHG Mahila Kisan received in-conversion certificate	0	0	0	0	0	0
11	No. of SHG Mahila Kisan received organic certificate	20000	982	0	0	0	982
E	Non-Farm Livelihoods						
E.1	One Stop Facility (OSF) Centre						
1	No. of Blocks under OSF	20	0	0	0	0	0
2	No. of Enterprise provided CEF	640	800	1000	0	0	1800
3	No. of enterprises bank linked	18	150	150	150	150	600
4	Amount mobilised through bank loans (Rs Lakhs)	12.15	105	105	105	105	420
5	No. of BDSP selected	157	3	0	0	0	3
6	No. of BDSP trained	0	80	80	0	0	160
7	No. of districts with dedicated DFE-NF (With No Additional Charge)	5	0	0	0	0	0
8	Number of blocks with dedicated BC-NF (With No Additional Charge)	14	0	0	6	0	6
9	OSF MC constituted (in number of blocks)	20	0	0	0	0	0
10	OSF MC training completed (in number of blocks)	20	0	0	0	0	0

11	CEF transferred (in lakhs) to nodal CLF/GPLF	500	300	200	0	0	500
12	CEF provided to Entrepreneurs (in lakhs)	223	300	400	100	0	800
13	No. of Mentors	72	8	0	0	0	8
14	No. of Functional experts	12	3	0	0	0	3
E.2	Clusters						
1	Cluster organizations supported - Sectoral/Artisan	2	0	0	0	0	0
2	No. of Cluster DSRs submitted	2	0	0	0	0	0
3	Total cost of approved projects (Rs Lakhs)	0	200	100	100	100	500
4	No of Enterprises Supported	0	0	0	2	0	2
E.3	Incubator						
1	No of Enterprise shortlisted for support	0	144	0	0	0	144
2	No of Enterprises supported	0	0	72	72	0	144
3	Amount required in Rs Lakhs	0	826	150	0	0	976

Table – 3

DAY – NRLM: Human Resource Status & Plan for FY 2022-23

Status - FY 2021-22					Plan for FY 2022-23				
Sl. No.	Positions	No of position approved in AAP	Position filled	Vacant position	No of position required	Q1	Q2	Q3	Q4
SMMU									
1	State Mission Director	1	1	0	0				
2	Additional Mission Director	1	0	1	1				
3	Chief Financial Controller	1	1	0	0				
4	Chief Operating Officer	1	1	0	0				
5	SPM - Livelihoods & Marketing (Farm, Organic, Livestock)	1	1	0	0				
6	SPM- Non-Farm Livelihoods	1	1	0	0				
7	SPM- Financial Inclusion	1	1	0	0				
8	SPM- Social Mobilization, Institution Building & Capacity Building	1	1	0	0				
9	SPM- Human Resources	1	1	0	0				
10	SPM- Finance & Accounts	1	1	0	0				
11	SPM- Monitoring & Evaluation, Management Information System	1	1	0	0				
12	PM- Livelihoods & Marketing (Farm, Organic, Livestock)	1	1	0	0				
13	PM- Non-Farm Livelihoods	1	0	1	1	1	0	0	0
14	PM- Social Mobilization, Institution Building & Capacity Building	1	1	0	0				
15	PM- Financial Inclusion	1	1	0	0				
16	PM- SD, KMC	1	1	0	0				
17	PM- Human Resources	1	0	1	1	1	0	0	0
18	PM- Finance & Procurement	1	1	0	0				
19	Project Executive- Human Resources	1	1	0	0				
20	Project Executive- Finance & Accounts	1	1	0	0				
21	Project Executive- Monitoring & Evaluation	1	0	1	1	1	0	0	0
22	Project Executive- Management Information System	2	1	1	1	1	0	0	0
23	Project Assistant- Livelihoods & Marketing	1	0	1	1	1	0	0	0
24	Project Assistant- SISD	1	1	0	0				
25	Accounts Assistant	3	3	0	0				
26	MIS Assistant	1	1	0	0				

27	Support Staff	2	2	0	0				
Sub total		31	25	6	6	5	0	0	0
DMMU- Number of districts with intensive implementation									
1	District Project Manager	33	30	3	4	4	0	0	0
2	DFE- Social Mobilization, Institution Building and Capacity Building	33	31	2	3	3	0	0	0
3	DFE- Financial Inclusion	33	23	10	11	11	0	0	0
4	DFE- Livelihoods & Marketing (Farm)	33	24	9	10	10	0	0	0
5	DFE- Livelihoods & Marketing (Non-Farm)	10	0	10	11	11	0	0	0
6	District MIS Manager	33	30	3	4	4	0	0	0
7	District Accounts Manager	33	29	4	5	5	0	0	0
8	Junior Assistant	5	5	0	0	0	0	0	0
9	Office Assistant	8	8	0	0	0	0	0	0
Sub total		221	180	41	48	48	0	0	0
BMMU- Number of blocks with intensive implementation									
1	Block Project Manager	219	216	3	3	3	0	0	0
2	Block Coordinator	876	517	359	359	359	0	0	0
3	Block Accountant	219	148	71	71	71	0	0	0
4	MIS Executive	219	57	162	162	162	0	0	0
5	Office Assistant	26	26	0	0	0	0	0	0
Sub total		1559	964	595	595	595	0	0	0
TOTAL		1811	1169	642	649	648	0	0	0

Table – 4

NRETP : Human Resource Status & Plan for FY 2022-23

S. No.	Position*	Positions Required	Proposed Positions	Positions Filled (Y/N)	If No, Recruitment Method	Timeline (Indicate the month)
State Mission Management Unit						
1	SPM - Value Chain & Forward Linkage	1	1	Y		
2	SPM - Enterprise Promotion	1	1	Y		
3	SPM- Social Management Framework & Gender	1	1	Y		
4	PM- Capacity Building for Model CLF	1	1	Y		
5	PM - Digital Finance	1	1	Y		
6	PM - Insurance/Pension	1	1	Y		
7	PM- Value Chain & Forward Linkage	1	1	Y		
8	PM - Organic Village Clusters	1	1	Y		
9	PM - Livelihoods Training and Capacity Building	1	1	Y		
10	PM-Enterprise Promotion	1	1	Y		
11	PE - Model CLF	1	1	N	Direct Recruitment	May, 2022
12	Young Professionals (1 for MCLF, 1 for CB, 1 for SMF and Gender, 1 for FNHW, 2 for Livelihoods(farm), 1 For Non- Farm)	7	7	Y		
District Mission Management Unit						
13	District Functional Expert (Non-Farm)	5	5	Y		
Block Mission Management Unit						
14	Block Co-ordinator - Forward Linkage	20	20	Y		
15	Block Co-ordinator - Organic Farming	20	20	Y		
16	Block Co-ordinator- Financial Inclusion	20	20	Y	1 resultant vacancy, Direct Recruitment	May, 2022
17	Block Co-ordinator- Non-Farm	20	20	Y	6 resultant vacancies, Direct Recruitment	May, 2022
18	Young Professionals (1 YP for Model CLF)	20	20	Y	4 resultant vacancies, Direct Recruitment	May, 2022

Table – 5

DAY – NRLM: Social Mobilization, Institution Building & Capacity Building (SM, IB & CB)

S. No.	Indicators	Cum Progress up to Dec'21	Jan to Mar'22 (Expected)	Targets for FY 2022-23				Total	Exp. cumulative progress till March 2022
				Q1	Q2	Q3	Q4		
A.	Outreach (including model CLF areas)								
1	Number of new Districts in which Intensive Strategy shall be Implemented	34	0	0	0	0	0	0	34
2	Number of new Blocks in which Intensive Strategy shall be Implemented	219	0	0	0	0	0	0	219
3	Number of new Gram Panchayats in which intensive strategy shall be initiated	2658	0	21	20	0	0	41	2699
4	Number of new villages in which intensive strategy shall be initiated	24337	0	520	519	0	0	1039	25376
5	No. of Blocks with >95% saturation	61	9	74	75	0	0	149	219
B.	SHGs and Households (including model CLF areas)								
6	Number of new SHGs promoted under NRLM	120177	4108	3332	2220	0	0	5552	129837
7	Number of other SHGs brought into NRLM fold (after revival/ strengthening/ compliance checks)	182419	6163	4998	3331	0	0	8329	196911
8	Total number of SHGs under NRLM fold	302596	10271	8330	5551	0	0	13881	326748
9	No. of elderly SHGs promoted	1387	0	100	100	0	0	200	1587
10	No of other Spl SHGs promoted	2	0	0	700	700	0	1400	1402
11	Total Households mobilized into all SHGs	3277981	138550	457944	305306	0	0	763250	4179781
12	No. of SC HHs mobilized (in lakh)	3.09	0.12	0.48	0.32	0.00	0.00	0.80	4.01

13	No. of ST HHs mobilized (in lakh)	5.69	0.24	0.51	0.34	0.00	0.00	0.84	6.77
14	No. of PVTG HHs mobilized (in lakh)	0	0	0	0	0	0	0	0
15	No. of Minorities HHs mobilized (in lakh)	9.11	0.37	1.82	1.21	0.00	0.00	3.03	12.51
16	No. of PwD HHs mobilized (in lakh)	0.06	0.00	0.01	0.00	0.00	0.00	0.01	0.07
17	Number of SHGs having Saving Bank Account (in lakh)	3.04	0.10	0.08	0.05	0.00	0.00	0.13	3.27
18	Number of trained CRPs deployed	4181	167	0	0	95	0	95	4443
19	Number of SHGs provided basic training	290692	1133	8825	13252	0	0	22077	313902
20	Number of trained SHG Bookkeepers deployed	288837	907	7156	16648	0	0	23804	313548
21	Number of SHGs annually audited (internal)	22339	6615	0	148949	119117	29728	297794	326748
22	Number of SHGs following Panch Sutra	302596	10271	8330	5551	0	0	13881	326748
23	Number of SHGs prepared MCP more than once	226838	3372	28445	52805	0	0	81250	311460
24	Number of SHGs regularly graded by VOs	4532	5533	31720	126674	126674	31615	316683	326748
25	Number of defunct SHGs	10644	0	0	0	0	0	0	10644
26	Number of defunct SHGs revived	3981	0	936	0	0	0	936	4917
27	No. of SHG Book keepers trained on LoKOS	0	0	312867	13881	0	0	326748	326748
28	No. of VO Book keepers trained on LoKOS	0	0	18570	0	246	0	18816	18816
29	No. of CLF Book keepers trained on LoKOS	0	0	737	0	0	0	737	737
30	No. of SHGs completed profile entry in LoKOS	0	0	312867	13881	0	0	326748	326748
31	No. of VOs completed profile entry in LoKOS	0	0	18570	0	246	0	18816	18816
32	No. of CLFs completed profile entry in LoKOS	0	0	737	0	0	0	737	737
33	No. of SHGs completed audit and cut-off entered in LoKOS	0	0	312867	13881	0	0	326748	326748
34	No. of VOs completed audit and cut-off entered in LoKOS	0	0	18570	0	246	0	18816	18816
35	No. of CLFs completed audit and cut-off entered in LoKOS	0	0	737	0	0	0	737	737
C	RF (including model CLF areas)								
36	Number of Total SHGs provided RF	223997	0	1330	5350	5350	1341	13371	237368

37	Amount of RF provided to all SHGs (<i>in Rs. Lakh</i>)	41346.76	0	199.50	802.50	802.50	201.15	2005.65	43352.41
D	CIF to SHGs (including model CLF areas)								
38	Number of SHGs that have prepared Micro Credit Plan (MCP)	188951	0	9349	9317	4622	0	23288	212239
39	Number of all SHGs provided CIF	115002	0	2386	9316	9316	2272	23290	138292
40	Amount of CIF disbursed to SHGs (<i>in Rs. Lakh</i>)	65848.95	0	1195.50	4666.00	4666.50	1138.00	11666.00	77514.95
41	Number of SHGs initiated CIF repayment to VOs	115002	0	2386	9316	9316	2272	23290	138292
E	VOs (including model CLF areas)								
42	Number of VOs formed	18253	317	0	246	0	0	246	18816
43	Number of SHGs holding membership in VOs	291974	9322	0	5096	0	0	5096	306392
44	Number of VOs having saving bank account	18253	317	0	246	0	0	246	18816
45	Number of VOs provided training on basic VO management	17681	64	0	275	606	0	881	18626
46	Number of VOs having trained Bookkeeper	17694	36	0	285	626	0	911	18641
47	Number of VOs having trained subcommittees	13137	148	551	1589	3152	0	5292	18577
48	Number of VOs internally audited half yearly basis	959	599	17258	0	17258	0	34516	36074
49	Number of VOs trained on SOPs -Governance	0	0	2824	8366	7380	0	18570	18570
50	Number of VOs trained on SOPs - CBO HR	0	0	2824	8366	7380	0	18570	18570
51	Number of VOs trained on SOPs - Vision Building	0	0	2824	8366	7380	0	18570	18570
52	Number of VOs trained on SOPs - Business Development Plan	0	0	2824	8366	7380	0	18570	18570
53	Number of VOs trained on SOPs - Financial Management	0	0	2824	8366	7380	0	18570	18570
54	Number of VOs conducted Annual GB meetings	2446	695	1620	6270	6270	1507	15675	18816
55	Number of VOs prepared Vulnerability Reduction Plan (VRP)	0	0	3000	2500	1500	1000	8000	8000
56	Number of VOs with at least 100% repayment from SHGs	7667	0	159	621	621	151	1553	9219
57	Number of VOs with surplus income	3833	0	80	311	311	76	776	4610

58	Number of VOs Graded by CLF	687	295	1839	7138	7138	1719	17834	18816
59	Number of VOs repaying CIF to CLFs	5367	0	111	435	435	106	1087	6454
F	Start-up Fund, CIF and VRF(including model CLF areas)								
60	Number of VOs provided start-up fund	13081	0	0	2293	3442	0	5735	18816
61	Amount of startup fund disbursed to VOs (<i>in Rs. Lakh</i>)	3319.23	0	0	573.25	860.50	0.00	1433.75	4752.98
62	Number of VOs provided VRF	6031	1316	0	300	300	0	600	7947
63	Amount of VRF disbursed to VOs (<i>in Rs. Lakh</i>)	10425.54	2461.15	0	450.00	450.00	0	900.00	13786.69
64	Number of VOs provided CIF	7667	0	155	621	621	155	1552	9219
65	Amount of CIF disbursed to VOs (<i>in Rs. Lakh</i>)	65848.95	0	1166.96	4665.83	4666.33	1166.46	11665.59	77514.53
66	Number of VOs initiated CIF repayment to CLFs	5367	0	109	435	435	109	1087	6454
G	CLFs (including model CLF areas)								
67	Number of CLFs formed	706	31	0	0	0	0	0	737
68	Number of VOs holding membership in CLFs	17179	885	0	765	0	0	765	18829
69	Number of CLF with Saving Bank Account	706	31	0	0	0	0	0	737
H	Start-up Fund and CIF (other than model CLF areas)								
70	Number of CLFs provided start-up fund	462	0	0	275	0	0	275	737
71	Amount of startup fund disbursed to CLFs (<i>in Rs. Lakh</i>)	247.5	0	0	137.5	0	0	137.5	385
72	Number of CLFs provided CIF	307	0	6	25	25	6	62	369
73	Amount of CIF disbursed to CLFs (<i>in Rs. Lakh</i>)	65848.95	0	1166.96	4665.83	4666.33	1166.46	11665.59	77514.53
74	Number of CLFs with repayment of 100%	215	0	4	17	17	4	43	258
75	Number of CLFs having trained CLF Accountant	654	31	0	0	0	0	0	685
76	Number of CLFs having trained community coordinator (from community)	0	0	0	0	0	0	0	0
77	Number of trained Thematic Master trainers (from community) placed	0	0	0	0	0	0	0	0

78	Number of CLFs registered (Other than Model CLFs)	0	0	0	0	0	0	0	0
79	Number of CLFs completed internal audit (Other than Model CLFs)	348	257	685	685	685	685	2740	3345
80	Number of CLF completed statutory Audit (Other than Model CLFs)	53	257	685	0	0	0	685	995
81	Number of CLF conducted Annual General Meetings (Other than Model CLFs)	88	380	0	685	0	0	685	1153
82	Number of CLF conducted conducted election/rotation of leadership (Other than Model CLFs)	44	302	0	685	0	0	987	1333
83	Number of CLF submitted annual return (Other than Model CLFs)	0	0	0	26	0	0	26	26
84	Number of districts in which FNHW activities initiated (Other than Model CLFs)	0	0	0	0	0	0	0	0
85	Number of blocks in which FNHW activities initiated (Other than Model CLFs)	0	0	0	0	0	0	0	0
86	Number of CLFs initiated FNHW activities (Other than Model CLFs)	0	0	0	0	0	0	0	0
87	Number of districts in which Gender activities initiated (Other than Model CLFs)	0	0	0	0	0	0	0	0
88	Number of blocks in which Gender activities initiated (Other than Model CLFs)	0	0	0	0	0	0	0	0
89	Number of CLFs initiated gender activities (Other than Model CLFs)	0	0	0	0	0	0	0	0
90	Number of districts in which SI activities initiated (Other than Model CLFs)	0	0	0	0	0	0	0	0
91	Number of blocks in which SI activities initiated (Other than Model CLFs)	0	0	0	0	0	0	0	0
92	Number of CLF initiated SI Activities (Other than Model CLFs)	0	0	8	8	8	8	32	32
93	Number of districts in which PRI CBO activities initiated (Other than Model CLFs)	0	0	0	0	0	0	0	0
94	Number of blocks in which PRI CBO activities initiated (Other than Model CLFs)	38	2	0	2	0	0	2	42

95	Number of CLF initiated PRI CBO Activities (Other than Model CLFs)	60	0	0	2	0	0	2	62
I	Model CLF - NRLM								
96	Number of M- CLF initiated	32	0	4	0	0	8	12	44
97	Number of Blocks with MCLF	31	0	4	0	0	8	12	43
98	Number of MCLFs having 95 % saturation	7	3	13	13	0	0	26	36
99	No. of VOs formed within the jurisdiction area of CLF	1018	0	0	20	0	0	20	1038
100	No. of Vos taken membership under CLF	1016	2	0	20	0	0	20	1038
101	No. of SHGs formed within the jurisdiction area of CLF	16103	0	0	220	0	0	220	16323
102	No. of SHGs taken membership under VO/CLF	14911	1192	0	220	0	0	220	16323
103	No. of SHG members under CLF	164021	13112	0	2420	0	0	2420	179553
104	Number of meetings conducted by MCLF State Level Core committee	4	0	1	1	1	1	4	8
105	Number of meetings conducted by MCLF District Level Core Committee	4	0	1	1	1	1	4	8
106	Number of meetings conducted by MCLF Block Level Core Committee	6	0	1	1	2	2	6	12
107	Number of MCLFs having community spearhead team in place	0	0	36	0	0	0	36	36
108	Number of MCLFs having community spearhead team trained and deployed	0	0	36	36	36	36	144	144
109	Number of MCLFs collected and entered baseline data in web application	27	5	4	0	0	0	4	36
110	No. of CLFs having Manager	0	0	0	0	0	0	0	0
111	No. of CLFs having Accountant	0	0	32	4	0	0	36	36
112	No. of CLFs having MIS Assistant	0	0	32	4	0	0	36	36
113	Number of MCLFs having Vision and BDP documents in place	0	0	0	36	0	0	36	36

114	Number of MCLFs conducted SOP - Governance Trainings to EC Members	0	0	36	0	0	0	36	36
115	Number of MCLFs conducted SOP - CBO HR Trainings to EC Members	0	0	36	0	0	0	36	36
116	Number of MCLFs conducted SOP - Vision Building to EC Members (4 modules)	0	0	36	0	0	0	36	36
117	Number of MCLFs conducted SOP - BDP to EC Members	0	0	36	0	0	0	36	36
118	Number of MCLFs conducted SOP - Financial Management Trainings to EC members (both modules)	31	1	4	0	0	0	4	36
119	Number of CLFs provided refresher training on SOPs -Governance	0	0	0	0	0	0	0	0
120	Number of CLFs provided refresher training on SOPs -CBO HR	0	0	0	0	0	0	0	0
121	Number of CLFs provided refresher training on SOPs -Vision Building (4 modules)	0	0	0	0	0	0	0	0
122	Number of CLFs provided refresher training on SOPs -Business Development Plan	0	0	0	0	0	0	0	0
123	Number of CLFs provided refresher training on SOPs - Financial Management	0	0	32	0	0	4	36	36
124	No. of VOs trained on SOPs	0	0	152	457	407	0	1016	1016
125	Number of MCLFs having Governance Policies in place	0	0	0	36	0	0	36	36
126	Number of MCLFs having financial management Policies in place	0	0	32	4	0	0	36	36
127	Number of MCLFs having CBO HR Policies in place	0	0	32	4	0	0	36	36
128	Number of MCLFs prepared AAP and annual Financial Projections	0	0	32	4	0	0	36	36
129	Number of MCLFs Registered	6	0	0	26	4	0	30	36
130	Number of MCLFs completed quarterly Internal audit	32	0	32	36	36	36	140	172

131	No. of Vos under MCLF conducted half yearly audit	0	0	0	1018	0	1018	2036	2036
132	No. of SHGs under MCLF conducted annual audit	0	0	0	0	0	16103	16103	16103
133	Number of MCLFs completed External/Statutory audit	32	0	32	0	0	0	32	64
134	Number of MCLF submitted annual return	0	0	0	0	6	0	6	6
135	Number of MCLFs conducted election/ rotated Leadership	8	0	23	0	0	9	32	40
136	Number MCLFs condcted AGM	9	0	23	0	0	9	32	41
137	No of MCLFs received for CMTC Fund	0	0	0	0	0	0	0	0
138	Amount of CMTC fund disbursed (in lakhs)	0	0	0	0	0	0	0	0
139	Number of MCLFs with CMTCs	0	0	0	0	0	0	0	0
140	No. of MCLFs with CMTCs prepared business plan, training calendar and developed resource pool	0	0	0	0	0	0	0	0
141	No. of CLFs rolling out LoKOS	0	0	32	0	0	0	32	32
142	No. of MCLFs received full dose of CIF (100% SHGs @1.5 lakh)	0	0	18	18	0	0	36	36
143	No. of VOs recouped 100% CIF (received from Mission directly) to CLF	402	0	7	29	29	7	72	474
144	No. of SHGs recouped 100% CIF repayment to VO/CLF (received from Mission directly)	6036	0	108	433	433	108	1082	7118
145	Number of VOs with at least 100% repayment from SHGs	402	0	7	29	29	7	72	474
146	Number of MCLFs having at least 3 Loan products	0	0	0	36	0	0	36	36
147	Number of MCLFs for which Rating done by external Agency	0	0	0	0	0	36	36	36
148	No. of MCLF SRPs deployed	0	0	0	0	0	0	0	0
149	No. of MCLFs blocks with Community Spearhead Teams	0	0	35	0	0	0	35	35
150	No. of MCLFs Community Spearhead Team Members	0	0	180	0	0	0	180	180

151	No. of MCLFs Community Spearhead Team members trained	0	0	0	180	0	0	180	180
152	No. of Sr. CRP- VO deployed	0	0	0	0	0	0	0	0
153	No. of Sr. CRP-CLF deployed	0	0	66	0	0	0	66	66
154	No. of MCLF SRPs deployed	0	0	0	0	0	0	0	0
155	No. of MCLFs doing regular grading	0	0	36	36	36	36	144	144
156	No. of CLF implementing GRM	0	0	8	8	8	8	32	32
157	No. of MCLF developed as immersion sites	0	0	2	2	0	0	4	4
158	No. of MCLFs meeting 100% operational cost (including at least 50% of community cadre cost)	0	0	0	6	6	0	12	12
159	No. of CLFs having trained on new module & functional Monitoring sub-committee	0	0	0	36	0	0	36	36
160	No. of CLFs having trained on new module & functional Asset Verification sub-committee	0	0	0	36	0	0	36	36
161	No. of CLFs having trained on new module & functional Livelihoods promotion sub-committee	0	0	0	36	0	0	36	36
162	No. of CLFs having trained on new module & functional Bank linkage sub-committee	0	0	0	0	0	12	12	12
163	No. of CLFs having trained on new module & functional Social Action sub-committee	0	0	0	0	0	12	12	12
164	No. of MCLFs supporting at least 50% of SHG members for min. 3 livelihood interventions	0	0	0	0	0	12	12	12
165	No. of MCLFs members with annual income of at least Rs. 1 lakh	0	0	0	0	0	12	12	12
166	No. of MCLFs initiated FNHW activities as per Operational Strategy	0	0	8	8	8	8	32	32
167	No. of MCLFs initiated Gender activities as per Operational strategy	0	0	8	8	8	8	32	32
168	No. of MCLFs initiated SI activities as per Operational Strategy	0	0	8	8	8	8	32	32

169	Number of MCLFs initiated PRI CBO activities	15	0	0	4	6	0	10	25
170	No. of MCLF with Dual Authentication	0	0	0	0	0	0	12	12
171	No. of SHGs (as an institute) under MCLF transacting with BC	0	0	0	0	0	0	12	12
172	Number of MCLFs completed Financial Literacy Training	0	0	0	0	0	0	12	12
173	Number of MCLFs where SHG members have enrolled into Life and Accidental Insurance	32	32	0	0	0	0	0	32
174	No. of SHG members enrolled in Insurance & Pensions	108006	115006	60000	60000	44000	0	164000	387012
175	Number of MCLFs having Producer Groups	20	0	0	0	0	0	0	20
176	%age of SHG members started new enterprise (>Rs. 30000)	0	2%	4%	5%	5%	6%	20%	22%
177	Number of MCLFs where SHG members have taken up Nutrition Garden	12	0	5	5	5	5	32	32
178	Number of MCLFs with members taken up FNHW related Enterprises	4	0	4	7	7	7	32	32
179	No. of MCLFs meeting 100% operational cost (including at least 50% of community cadre cost)	0	0	0	0	0	0	0	0
180	No. of MCLF developed as immersion sites	0	0	2	2	0	0	4	4
181	Number of MCLFs implementing GRM	0	0	8	8	8	8	32	32
182	No. of SHG members under CLF area supported by MCLF for at least 3 livelihood interventions	0	0	0	0	1	1	2	0
183	No. of SHG members within CLF with annual income of atleast Rs. 1 lakh	0	0	0	0	1	1	2	0
184	No. of MCLFs with atleast 30% of SHG members annual income of at least Rs. 1 lakh	0	0	1	1	1	1	4	4
185	No. of MCLFs members with atleast 50% of SHG members annual income of at least Rs. 1 lakh	0	0	0	0	1	1	2	2

Table – 6

NRETP: Status of Model Cluster Level Federation (MCLF) and Plan for FY 2022-23

S. No.	Indicator	Up to Dec 2021	Jan to Mar 2022	Q1	Q2	Q3	Q4	Total
1	Total No. of NRETP blocks	20	0	0	0	0	0	0
2	No. of CLFs taken up as Model CLFs	20	0	0	0	0	0	0
3	No. of CLFs with 95% saturation	13	0	3	2	2	0	7
4	No. of VOs formed within the jurisdiction area of CLF	584	0	3	0	0	0	3
5	No. of Vos taken membership under CLF	583	1	0	3	0	0	3
6	No. of SHGs formed within the jurisdiction area of CLF	9444	0	30	68	0	0	98
7	No. of SHGs taken membership under VO/CLF	9079	0	300	95	68	0	463
8	No. of SHG members under CLF	99869	0	3300	1045	748	0	5093
9	Number of meetings conducted by MCLF State Level Core committee	1	1	1	1	1	1	4
10	Number of meetings conducted by MCLF District Level Core Committee	1	4	2	1	1	1	5
11	Number of meetings conducted by MCLF Block Level Core Committee	9	0	10	10	0	0	20
12	Number of MCLFs collected and entered baseline data in web application	20	0	0	0	0	0	0
13	No. of CLFs prepared vision building and business development plans	20	0	20	0	0	0	20
14	No. of CLFs having Manager	0	0	20	0	0	0	20
15	No. of CLFs having Accountant	20	0	0	0	0	0	0
16	No. of CLFs having MIS Assistant	20	0	0	0	0	0	0
17	No. of MCLFs Registered	20	0	0	0	0	0	0
18	No. of MCLFs completed quarterly internal Audit	20	0	20	20	20	20	20
19	No. of Vos under MCLF conducted half yearly audit	108	58	583	0	583	0	1166
20	No. of SHGs under MCLF conducted annual audit	2703	1089	3751	1705	68	3792	9316
21	No of MCLF completed Statutory Audit	4	6	20	0	0	0	20
22	No. of MCLFs having at least 3 loan products	0	0	0	20	0	0	20
23	No. of MCLFs where rotation of leadership done	6	2	12	0	0	0	12

24	No. Of MCLFs submitted Annual returns	0	0	0	20	0	0	20
25	No. of MCLFs completed AGM	2	0	0	20	0	0	20
26	No. of MCLFs with CMTCs	4	1	0	0	0	0	0
27	No. of MCLFs with CMTCs prepared business plan, training calendar and developed resource pool	0	0	5	0	0	0	5
28	No. of CLFs rolling out LoKOS	0	0	20	0	0	0	20
29	No. of MCLFs received full dose of CIF (100% SHGs @1.5 lakh)	0	0	8	12	0	0	20
30	No. of VOs recouped 100% CIF (received from Mission directly) to CLF	349	29	116	58	35	0	209
31	No. of SHGs recouped 100% CIF (received from Mission directly) to VO/ CLF	7263	454	470	1230	125	0	1825
32	Number of VOs with atleast 100% repayment from SHGs	454	28	29	77	8	0	114
33	No. of MCLFs received Infrastructure Fund	20	0	0	0	0	0	0
34	Amount of Infrastructure fund disbursed (in lakhs)	50	0	0	0	0	0	0
35	No of MCLFs received for Viability Gap Fund - tranche 1	20	0	0	0	0	0	0
36	Amount of VGF- tranche -1 disbursed (in lakhs)	128.01	0	0	0	0	0	0
37	No of MCLFs received for Viability Gap Fund - tranche 2 & tranche 3	0	20	20	0	0	0	20
38	Amount of VGF- tranche 2&3 disbursed (in lakhs)	0	128.01	131.4	0	0	0	131.4
39	No of MCLFs received for CMTC Fund	5	0	0	0	0	0	0
40	Amount of CMTC fund disbursed (in lakhs)	37.5	0	0	0	0	0	0
41	No. of MCLFs received CIF from NRETP funds	20	0	20	0	0	0	20
42	No. of SHGs received CIF from NRETP funds	5524	0	480	719	0	0	1199
43	Amount of CIF received from NRETP (in lakhs)	2636.9	0	239.80	359.70	0	0	599.5
44	No. of Sr. CRP- VO deployed	0	0	0	0	0	0	0
45	No. of Sr. CRP-CLF deployed	0	0	10	0	0	0	10
46	No. of MCLF SRPs deployed	0	0	0	0	0	0	0
47	No. of MCLFs blocks with Community Spearhead Teams	0	0	20	0	0	0	20
48	No. of MCLFs Community Spearhead Team Members	0	0	100	0	0	0	100
49	No. of MCLFs Community Spearhead Team members trained	0	0	100	0	0	0	100
50	No. of MCLFs doing regular grading	20	0	20	20	20	20	80
51	No. of MCLFs for which Rating planned to be done by external agency	0	0	0	10	0	10	20

52	Number of CLFs trained on SOPs -Governance	12	4	0	0	0	0	0
53	Number of CLFs trained on SOPs -CBO HR	12	0	0	0	0	0	0
54	Number of CLFs trained on SOPs -Vision Building (4 modules)	20	0	0	0	0	0	0
55	Number of CLFs trained on SOPs -Business Development Plan	20	0	0	0	0	0	0
56	Number of CLFs trained on SOPs - Financial Management (both modules)	19	1	0	0	0	0	0
57	Number of CLFs provided refresher training on SOPs -Governance	0	0	20	0	0	0	20
58	Number of CLFs provided refresher training on SOPs -CBO HR	0	0	20	0	0	0	20
59	Number of CLFs provided refresher training on SOPs -Vision Building (4 modules)	0	0	20	0	0	0	20
60	Number of CLFs provided refresher training on SOPs -Business Development Plan	0	0	20	0	0	0	20
61	Number of CLFs provided refresher training on SOPs -Financial Management	0	0	20	0	0	0	20
62	Number of MCFs where SHG members have started new Enterprises	0	2	4	5	5	6	20
63	Number of MCLFs where SHG members have taken up Nutrition Garden	5	0	10	0	5	15	20
64	Number of MCLFs with members taken up FNHW related Enterprises	2	4	5	4	5	18	20
65	Number of CLFs provided refresher training on SOPs - Financial Management	0	0	20	0	0	0	20
66	No. of VOs trained on SOPs	337	10	45	66	112	0	223
67	Number of CLFs having Governance Policies in place	0	0	20	0	0	0	20
68	Number of CLFs having financial management Policies in place	0	0	20	0	0	0	20
69	Number of CLFs having CBO HR Policies in place	0	0	20	0	0	0	20
70	No. of MCLF developed as immersion sites	0	0	3	3	0	0	6
71	No. of MCLFs meeting 100% operational cost (including at least 50% of community cadre cost)	3	0	5	5	7	0	17
72	No. of MCLFs initiated FNHW activities as per Operational Strategy	0	5	5	5	5	20	20
73	No. of MCLFs initiated Gender activities as per Operational strategy	0	5	5	5	5	20	20
74	No. of MCLFs initiated SI activities as per Operational Strategy	0	5	5	5	5	20	20
75	No. of MCLFs initiated PRI-CBO activities as per intensive strategy	20	0	0	0	0	0	0
76	No. of MCLF with Dual Authentication	0	0	0	0	0	10	10
77	%age of SHGs transacting with BC	0.79%	0.79%	7%	21%	42%	70%	70%
78	%age of SHG members enrolled in Insurance & Pensions	76.51%	76.51%	40%	80%	95%	-	95%

79	%age of SHG members started new enterprise (>Rs. 30000)	0	2%	4%	5%	5%	6%	20%
80	No of MCLF promoted PGs	20	0	0	0	0	0	0
81	No. of CLFs having trained on new module & functional Monitoring sub-committee	12	0	8	0	0	0	8
82	No. of CLFs having trained on new module & functional Asset Verification sub-committee	12	0	8	0	0	0	8
83	No. of CLFs having trained on new module & functional Livelihoods promotion sub-committee	12	0	0	0	8	0	8
84	No. of CLFs having trained on new module & functional Bank linkage sub-committee	12	0	0	0	8	0	8
85	No. of CLFs having trained on new module & functional Social Action sub-committee	0	5	5	5	5	20	20
86	Number of MCLFs implementing GRM	0	5	5	5	5	20	20
87	No. of MCLFs supporting at least 50% of SHG members for min. 3 livelihood interventions	4	1	1	1	1	1	4
88	No. of SHG members under CLF area supported by MCLF for at least 3 livelihood interventions	0	0	0	0	1	1	2
89	No. of SHG members within CLF with annual income of at least Rs. 1 lakh	0	0	0	0	1	1	2
90	No. of MCLFs with at least 30% of SHG members annual income of at least Rs. 1 lakh	0	0	1	1	1	1	4
91	No. of MCLFs members with atleast 50% of SHG members annual income of at least Rs. 1 lakh	0	0	0	0	1	1	2

Table – 7

DAY-NRLM: FNHW, Gender, PRI-CBO Convergence & Social Inclusion

S. No.	Indicators	Cum Progress up to Dec'21	Jan to Mar'22 (Expected)	Targets for FY 2022-23				Total	Exp. cumulative progress till March 2022
				Q1	Q2	Q3	Q4		
A.	Food, Nutrition, Health and WASH (FNHW)								
1	No. of Districts initiated FNHW activities as per operational strategy	1	0	7	7	7	5	26	26
2	No. of Blocks initiated FNHW activities as per operational strategy	1	0	8	8	8	7	31	31
3	No. of CLFs initiated FNHW activities	0	0	0	0	0	0	0	0
4	No. of MCLFs initiated FNHW activities	1	0	8	8	8	7	31	32
5	No. of VOs initiated FNHW activities	0	0	80	80	80	70	310	320
6	Number of state/district/block resource persons trained in FNHW	0	0	60	60	60	0	180	180
7	No. of CLF SACs trained on FNHW	1	0	8	8	8	7	31	32
8	No. of VO SACs trained on FNHW	0	0	80	80	80	80	320	320
9	No. of CRPs trained on FNHW	0	0	40	40	40	40	160	160
10	Number of SHGs oriented on FNHW practices	0	0	2190	2190	2190	2190	8760	8760
11	No. of VOs conducted community events on FNHW	0	0	80	80	80	80	320	320
12	Number of VOs (SAC members) participated in VHSND	0	0	80	80	80	80	320	320
13	Number of SHG members that have a nutrition garden in their household	874242	758	200000	50000	150000	100000	500000	1375000
14	Number of FNHW enterprises in operation	5	0	2	8	8	7	25	30
15	Number of CLFs developed as Immersion sites	0	0	4	4	4	4	16	16
B.	Gender								
16	Number of districts in which Gender activities initiated	1	1	7	7	7	5	26	26
17	Number of blocks in which Gender activities initiated	1	1	8	8	8	7	31	31

18	Number of CLFs in which Gender activities initiated	1	1	8	8	8	6	32	32
19	No. of SHGs having Trained Gender Point persons	0	0	500	500	1000	1000	3000	3000
20	No. of VO/GP having Gender Forum/ Village vigilance committees	0	0	8	8	8	8	32	32
21	No. of Family counseling/Gender Justice/Legal aid centres established	0	0	0	0	0	0	0	0
22	Number of functional Gender Justice Centres	0	0	4	4	4	4	16	16
23	No. of Gender cases taken up by VO/ CLF	0	0	0	0	0	0	0	0
24	No. of Gender cases resolved by VO/CLF	0	0	0	0	0	0	0	0
25	No. of VOs having trained Adolescent Girls groups for Gender/ FNHW	0	0	0	0	0	0	0	0
26	No. of Gender CRPs trained	32	0	40	40	40	40	160	192
27	No. of SHGs trained on Gender	0	0	400	400	400	400	1600	1600
28	No. of VOs (EC) trained on Gender	0	0	80	80	80	80	320	320
29	No. of GPPs trained	0	0	500	500	1000	1000	3000	3000
30	No. of SHGs where GPPs have initiated regular training	0	0	400	400	400	400	1600	1600
31	No. of VO SACs trained on Gender	0	0	80	80	80	80	320	320
32	No. of CLF SACs trained on Gender	0	0	8	8	8	8	80	80
33	Number of Gender forums at panchayat level trained and functional	0	0	0	0	0	0	0	0
34	No. of VOs maintaining separate Case register	0	0	0	100	100	120	320	320
35	Number of CLFs developed as Immersion sites	0	0	4	4	4	4	16	16
36	Number of districts and blocks in which ICs are constituted	0	0	10	8	8	8	34	34
C.	PRI-SHG convergence								
37	Number of districts in which PRI CBO activities initiated	15	0	0	0	0	0	0	15
38	Number of blocks in which PRI CBO activities initiated	40	0	0	2	0	0	2	42
39	Number of GPs covered under PRI-CBO convergence	221 GPs, 3 VDCs	0	0	20	26	10	56	280
40	Number of GPs covered where VO participated in GPDP and presented VPRP in Gram Sabha	830	0	0	2699	0	0	2699	3529
41	No. of VOs having trained community cadre on PRI-SHG convergence	647	0	1875	1875	0	0	3750	4397

42	No. of VOs prepared Village Poverty Reduction Plan	15924	0	0	5924	5000	5000	15924	31848
43	No. of VOs participated in Gram Sabha as an institution	10637	0	0	5924	5000	5000	15924	216561
44	No of SHG member elected as PRI member	5098	0	0	0	0	0	0	5098
45	No of SHG member elected/functioning as Pradhan/Sarpanch/Head of the village council	490	0	0	0	0	0	0	490
D	SI								
46	Number of districts in which SI activities initiated	0	0	8	8	8	8	32	32
47	Number of blocks in which SI activities initiated	0	0	8	8	8	8	32	32
48	Number of CLFs in which SI activities initiated	0	0	8	8	8	8	32	32
49	No of CLF SACs trained on SISD	0	0	8	8	8	8	32	32
50	No of VO SACs trained on SISD	0	0	80	80	80	80	320	320
E	Other Indicators								
51	Number of GPs covered under SAGY	45	0	45	45	45	45	180	225
52	Number of GPs covered under Mission <i>Antyodaya</i>	2691	0	2699	2699	2699	2699	10796	13487

Table – 8

DAY – NRLM & NRETP: Resource Persons /Social Capital for IBCB SISD

S. No	Social Capital/ Resource Person	Progress			Plans for FY 22-23		
		Cumulative (up to Dec 2021)	Trained up to Mar'22	Deployed up to Mar'22	Resource Persons Promoted	Resource Persons Trained	Resource Persons Deployed
A	CBO staff						
1	Number of CLF Manager/Coordinators in place	0	0	0	56	56	56
2	Number CLF Book Keeper/Accountants in place	706	737	737	0	0	0
3	Number of CLF MIS Assistants in place	20	20	20	36	36	36
4	No. of CLF Other Staff in place (if any)	0	0	0	0	0	0
5	Number of VOAs/ VO Book Keepers /VO Facilitators in place	18253	18570	18570	246	246	246
6	Number of VOs Other staff in place (if any)	0	0	0	0	0	0
B	Community Service Providers						
7	Number of MBKs/ Auditors in place	612	1968	2580	0	0	0
8	Number of Master Trainers in place	0	0	0	0	0	0
9	Number of MCP Trainers in place	302	302	302	0	0	0
10	Number of PRPs/ Community Coordinators /Cluster Facilitators in place	0	0	0	0	0	0
11	Number of Other service providers in place (if any)	0	0	0	0	0	0
C	Resource Persons						
12	Number of SRPs (from community) in place	0	0	0	20	20	20
13	Number of SRPs in place (External)	0	0	0	66	66	66
14	Number of SRPs - MCLF	0	0	0	0	0	0
15	Number of DRP/ DRT in place	128	128	128	36	36	36
16	Number of BRPs/BRTs in place	1713	1713	1713	262	262	262

17	Number of MCLFs Community Spearhead Team members in place	0	0	0	280	280	280
18	Number of NCRP MCLF to be developed	0	0	0	0	0	0
19	Number of Senior CRPs - VO in place	0	0	0	0	0	0
20	Number of Senior CRPs - CLF in place	0	0	0	68	68	68
21	Number of I-CRPs in place	4181	4348	4348	95	95	95
22	Number of Gender CRPs in place	32	40	40	40	40	160
23	Number of FNHW CRPs in place	0	40	40	40	40	160
24	Number of Covergence CRP/ LRGs/Setu Didi in place	483	483	483	170	170	170
25	Number of Other CRPs in place (if any)	0	0	0	0	0	0

Table – 9

DAY-NRLM & NRETP: Capacity Building Plan for various stake holders for the FY 2022-23

Sl. No .	Theme	Topic	No of Units (CBOs/Staff/Social capital)	No of participants	No of Days	Level (State/ Dist/Block/Vill)	Time line (Q1/Q2/ Q3/Q4)	Resource Person (Internal /External)
A	Institution Building and Capacity Building							
	SHG	SHG Basic Management	22077	242847	3	Village	Q1, Q2	Internal
		SHG Book Keeping Training	23804	261844	3	Village	Q1, Q2	Internal
		MPC Training	81250	893750	2	Village	Q1, Q2	Internal
		SHG Book keepers training on LoKOS	25547	25547	2	Block	Q1	Internal
	VO	VO Basic Management Training	881	22025	3	Village	Q2, Q3	Internal
		VO Book Keeper Training	911	22775	3	Village	Q2, Q3	Internal
		CLF Concept & leadership, Visioning & planning exercise training (CLF M1- Part 1, M6) to VO EC	3892	97300	2	Village	Q2, Q3	Internal
		VO Sub Committee training to VO EC (Part 1)	5292	79380	2	Village	Q1, Q2, Q3	Internal
		VO Sub Committee training to VO EC (Part 2)	18540	278100	2	Village	Q1, Q2, Q3	Internal
		SOP training on Governance to VO EC	18570	464250	2	Village	Q1, Q2, Q3	Internal
		SOP training on CBO HR to VO EC	18570	464250	2	Village	Q1, Q2, Q3	Internal
		SOP training on Vision Building to VO EC	18570	464250	2	Village	Q1, Q2, Q3	Internal

		SOP training on BDP to VO EC	18570	464250	2	Village	Q1, Q2, Q3	Internal
		SOP training on Financial Management to VO EC	18570	464250	2	Village	Q1, Q2, Q3	Internal
		VO Visioning training to VO EC under Model CLF Initiative	1599	55965	2	Village	Q2	Internal
		VO Book keepers training on LoKOS	1602	1602	2	Block	Q1	Internal
	CLF	CLF Basic Management Training (CLF M1-Part 1) to EC members	124	3720	3	Village	Q2	Internal
		CLF BK Training	128	128	3	Village	Q2	Internal
		CLF Sub Committee training to CLF EC (Part 1)	737	7370	2	Village	Q2	Internal
		CLF Sub Committee training to CLF EC (Monitoring Sub Committee)	737	7370	2	Village	Q3	Internal
		CLF Sub Committee training to CLF EC (Asset Verification Sub Committee)	737	7370	2	Village	Q3	Internal
		Training on SOPs -Governance	737	18425	2	Village	Q3	Internal
		Training on SOPs -CBO HR	737	18425	3	Village	Q3	Internal
		Training on SOPs to CLF EC- Vision Building	737	18425	2	Village	Q3	Internal
		Training on SOPs to CLF EC - BDP	737	18425	2	Village	Q3	Internal
		Training on SOPs - Financial Management	685	17125	2	Village	Q3	Internal
		Training to CLF EC on Bye Laws	737	18425	2	Village	Q3	Internal
		CLF Bye Law training to Community Cadre	5262	5262	1	Block	Q2	Internal

		Audit training to CLF EC	710	17750	2	Block	Q2	Internal
		Group Process & Facilitation Skill training to CLF under Model CLF Initiative	52	1300	2	Village	Q2	Internal
		VO Visioning Consolidation & CLF Visioning training to CLF under Model CLF Initiative	391	9775	3	Village	Q2	External (NRP)
		Objective Setting of CLF, Annual Action Plan Preparation & Business Development Plan Preparation training to CLF under Model CLF Initiative	52	1300	4	CLF	Q2	External (NRP)
		Community Spearhead Team Training	52	260	1	CLF	Q1, Q2, Q3, Q4	Internal
		Training to CBO Staff (CLF Accountant) under Model CLF Initiative	52	52	3	District	Q1	Internal
		Training to CBO Staff (MIS) under Model CLF Initiative	52	52	3	District	Q1	Internal
		Training to MCLF Staff on LoKOS	52	104	3	Block	Q2	External, Internal
		Objective Setting of CLF, Annual Action Plan Preparation & Business Development Plan Preparation training to CLF	52	1300	4	CLF	Q2	External
		CLF Book keepers training on LoKOS	52	52	2	Block	Q1	External, Internal
	Social Capital (Pl add separate rows for each cadres)	Development of I-CRP	95	95	5	District	Q1	Internal
		Development of Sr. CRP	68	68	5	State	Q1	Internal
	Mission Staff							
	SMMU							

	DMMU	CLF Bye Law training to DMMU staff	66	66	2	State	Q1	Internal
	DMMU & BMMU	Training on LokOS to MCLF DMMU & BMMU Staff	313	313	2	State	Q1	Internal
	BMMU	Training to Mission staff on Financial Projection	202	202	1	State	Q1	External, Internal
	BMMU	CLF Bye Law training to BMMU staff	1095	1095	1	District	Q1	Internal
	BMMU	VO Visioning training to Staff under Model CLF Initiative	391	391	3	State	Q1	Internal
	BMMU	Group Process & Facilitation Skill training to Staff	391	391	3	State	Q1	Internal
	BMMU	Group Process & Facilitation Skill to Young Professional & Block Coordinator under Model CLF Initiative	144	144	3	State	Q1	Internal
	BMMU	ToT on SOP to Staff under Model CLF Initiative	391	391	3	State	Q1	Internal
	BMMU	Training Mission staff on Grading (Rating tool)	391	391	2	State	Q2	External
B	FNHW							
	SHG	Dasasutra Training	8760	105120	2	Village	Q1 to Q4	Internal
	VO	FNHW Training	320	3200	3	Block	Q1 to Q4	Internal/ External
	CLF	EC & SAC Training	32	320	3	Block	Q1 to Q4	Internal/ External
	Social Capital (Pl add rows for each cadres)	CRP Training	4348	4348	3	District	Q1 to Q4	Internal/ External
	Mission Staff							

	SMMU							
	DMMU							
	BMMU							
C	Gender							
	SHG	GPP development training	3000	3000	4	Village	Q1 to Q4	Internal/ External
	VO							
	CLF	Gender Immersion Site	32	4800	7	Village	Q1 to Q4	Internal/ External
	Social Capital (Pl add separate rows for each cadres)	EC SAC training on Gender integration	380	380	3	Village	Q1 to Q4	Internal/ External
	Gender Forum at Panchayat Level	Gender Integration Training	4348	4348	3	District	Q1 to Q4	Internal/ External
	Gender Forum at Block Level	Gender Forum orientation	32	1600	2	Village/Block	Q1 to Q4	Internal/ External
	Mission Staff							
	SMMU	Orientation of SMMU Staff	60	60	1	State	Q1	External
	DMMU	Orientation of DMMU Staff	60	60	1	State	Q1	External
	BMMU	Orientation of BMMU Staff	0	0	1	State	Q1 to Q4	External
D	Social Inclusion and Social Development							
	SHG							
	VO							
	CLF	Training on Elderly/PWD/Destitute	32	32	2	Village	Q1 to Q4	Internal/ External
	Social Capital (Pl add rows for each cadres)	SI Training	4348	4348	3	District	Q1 to Q4	Internal/ External
	Mission Staff							
	SMMU	Orientation of SMMU Staff	60	60	1	State	Q1	External

	DMMU	Orientation of DMMU Staff	60	60	1	State	Q1	External
	BMMU	Orientation of BMMU Staff	0	0	1	State	Q1 to Q4	External
E	PRI-CBO Convergence							
	LRG Training	2 days of Training/ orientation; cost include that of food, cost of printing, location, mike system-Block Level	170	170	2	Block	Q1, Q2	
	DMMU/BMMU	Demand driven activities/ Training/Orientation (as and when required) (1 per 19 Block)	17	17	1	District/ Block	Q1, Q2	NRO, Internal
	CBO Training	1 day; Avg. Rs.100 per SHG which includes food and cost of printing- Village Level	8500	8500	1	Village	Q1, Q2, Q3, Q4	NRO, Internal
	PRI Training	2 days in one year; Cost of food and print material during the training - Village/GP Level	1020	1020	2	Block	Q1, Q2	NRO, Internal
	DMMU/BMMU	Demand Driven Training/Orientation/Innovative activities (as and when required) (Like orientation with AP and ZP members, women elected representatives)	17	17	1	District/Block	Q1, Q4	NRO, Internal
	Internal Mentors (IMs) Training	4 days (2+2) of training/review cost include that of food, location, print material- District/State Level	46	46	4	State/District	Q1, Q2	NRO, Internal
	Innovative activities	One day activity around various social aspects as and when required				Village	Q1, Q2, Q3, Q4	NRO, Internal
	Gender related innovative activity	One day activity (2 in a year)	17	17	2	Village	Q1, Q2, Q3, Q4	NRO, Internal

	Health related innovative activity	One day activity (2 in a year)	17	17	2	Village	Q1, Q2, Q3, Q4	NRO, Internal
	Jan sunwai/Public hearing	One day activity (2 in a year)	17	17	2	Village	Q1, Q2, Q3, Q4	NRO, Internal
	Balasabha related activity	One day activity (2 in a year)	17	17	2	Village	Q1, Q2, Q3, Q4	NRO, Internal
	Other line department related activity	One day activity (2 in a year)	17	17	2	Village	Q1, Q2, Q3, Q4	NRO, Internal
F	Convergence							
	SHG							
	VO							
	CLF	Multisectoral Convergence Committee in Model CLFs	32	1600	1	State/District /Block//village	Q1 to Q4	Internal/ External
	Social Capital (Pl add rows for each cadres)							
	Mission Staff							
	SMMU	Multisectoral/Inter Vertical/Multi Departmental Convergence Committee with different Line Departments	5	250	1	state	Q1 to Q4	Internal/ External
	DMMU							
	BMMU							
G	HR							
	Mission Staff							
		Induction	Staff	660	3	State	Q1	Internal
		Immersion	Staff	654	30	Dist. / Block	Q1	Internal

Table – 10

DAY – NRLM: Community Funds

A. Community Funds disbursement Status

Sl. No.	Community Funds	Unit Cost (In Rs.)	FY 21-22		FY 2022-23					Cumulative (since inception including FY 22-23 projection)
			Up to Dec, 2021	Jan to March 2022 (Expected)	Q1	Q2	Q3	Q4	Total	
1	Number of SHGs provided Start-up fund	--	--	--	--	--	--	--	--	
2	Number of VOs provided Start-up fund	25000	13081	--	0	2293	3442	0	5735	18816
3	Number of CLF provided start-up fund	50000	462	--	0	275	0	0	275	737
	Number of CLF provided start-up fund (2 nd Tranche)	150000	5		0	47	0	0	47	52
4	Number of SHGs provided RF	--	223997	--	1330	5350	5350	1341	13371	237368
5	Amount of RF provided to all SHGs (Rs. Lakh)	15000	41346.8	--	199.50	802.50	802.50	201.15	2005.65	43352.41
6	Number of SHGs that have prepared Micro Credit Plan (MCP)	--	188951	0	9349	9317	4622	0	23288	212239
7	Number of all SHGs provided CIF	--	115002	0	2386	9316	9316	2272	23290	138292
8	Amount of CIF disbursed to SHGs (in Rs. Lakh)	50000	65848.95	0	1195.50	4666.00	4666.50	1138.00	11666.00	77514.95
9	No of VOs prepared VRP	0	0	0	4000	3500	2500	0	10000	
10	Number of VOs provided VRF		6031	1316	1000	1000	300	200	2500	
11	Amount of VRF disbursed to VOs (in Rs. Lakh)	150000	10425.54	2461.15	1500.00	1500.00	450.00	300.00	3750.00	

B. Online Fund Disbursement Module

Sl. No.	Particulars	FY 2020-21	FY 2021-22	FY 2022-23
1	No of intensive blocks	219	219	219
2	No. of Blocks adopted Online Fund Disbursement Module	219	219	219

C. CIF management at SHG Federation level

SN	Particulars	Practiced in FY 20-21	Plan for FY 21-22	FY 2022-23
A.	Rate of Interest			
1	Members to SHG	12%	12%	12%
2	SHG to VO	9%	9%	9%
3	VO to CLF	6%	6%	6%
B.	CIF repayment in Instalment			
4	Members to SHG (max)	24	24	24
5	SHGs to VOs (max)	36	36	36
6	VOs to CLF (max)	48	48	48

D. CIF Rotation Status (Status till December 21)

Sl. No.	Particulars	Amount (in Rs. lakh)
A	Amount of CIF disbursed (from BMMU/ DMMU/ SMMU to CBOs)	65849.00
B	Amount at VO Level	65849.00
B.1	Closing balance- Cash in Hand (in Rs. lakh)	390.8
B.2	Closing balance- Cash at Bank (in Rs. lakh)	6443.38
B.3	Total outstanding loan amount at SHG level	59014.77
C	Total CIF amount at VO level [(B.1)+(B.2)+(B.3)]	65848.95
D	CIF Amount in the records of SHGs (not recorded in the VO books) [A-C]	0.05

Table – 11
DAY - NRLM and NRETP: Community Managed Training Centers (CMTCs) Development Plan for FY 22-23

CMTCs functioning till March '21	Plan for FY 2021-22	No. of centers functioning during FY 2021-22	Total CMTCs functioning (cum.)	CMTCs prepared business plan, training calendar and development of resource pool (Cum. Since inception)	Plan for FY 2022-23
5	0	5	5	0	5

Table – 12
DAY – NRLM: Financial Inclusion

S. No.	Indicators	Cumulative progress up to March' 22 (expected)	Targets for FY 2022-23				Total	Exp. cumulative progress till March 2023
			Q1	Q2	Q3	Q4		
A	SHG Bank Linkage							
1	No. of SHGs credit linked	171670	8000	10000	25000	35000	78000	249670
2	Amount Disbursed (in Cr.)	3049.2	112.0	140.0	350.0	490.0	1092.0	4141.2
3	No. of Online loan application submitted (min 50% application through online)	122116	7200	9000	22500	31500	70200	192316
B	Bank Sakhi (Positioned at bank branches) & Community Based Repayment Mechanism (CBRM)						0	
4	Total No. of Bank branches involved in financing of SHGs (target for Bank Sakhi & CBRM)	1516	0	0	0	0	0	1516
5	No. of Bank Sakhi Positioned	1724	20	20	0	0	40	1764
6	No. of branches where CBRM committees formed	1516	0	0	0	0	0	1516

C	Bank Managers Trainings							
7	No. of Branch Managers trained		1400	116	0	0	1516	
D	Bankers' Committee Meeting							
8	No. of SLBC sub committee meetings held (min 1 meeting per quarter)	2	2	2	2	2	8	
E	Financial Literacy (FL)						0	
9	No. of new districts to be covered under initiative (all left out dist to be covered)	29	0	0	0	0	0	29
10	No. of new blocks to be covered under initiative (all left out blocks to be covered)	199	0	0	0	0	0	199
11	No. of Master trainers trained	72	40	0	0	0	40	112
12	No. of FL CRPs trained	1236	50	100	200	0	350	1586
13	No. of FL CRPs provided training tool kit	1236	50	100	200	0	350	1586
14	No. of SHGs trained on FL	81408	20000	25000	20000	13000	78000	
15	No. of SHG members trained on FL	696406	120000	150000	120000	78000	468000	
16	No. of FL CRP using Saksham application (min. 75% FL CRPs)	1293	50	100	200	0	350	1643
17	No. of Centre for financial literacy & service delivery (Saksham Centre) established	118	10	10	10	10	40	158
18	No. of FLCC using services of FL CRP	11	5	8	5	0	18	29
F	BC Sakhi (SHG member working as BC)							
19	No. of district to be under the intervention	29	0	0	0	0	0	29
20	No. of blocks under the intervention	199	0	0	0	0	0	199
21	No. of GPs under the intervention	2392	0	0	0	0	0	2392
22	No. of SHG members trained as BC/Digi pay	2392	500	600	1000	1000	3100	5492
23	No. of BCs/Digi pay with IIBF certifications	2392	500	600	1000	1000	3100	5492
24	No. of full fledged BC Sakhi placed	139	300	400	400	500	1600	1739
25	No. of Digi Pay Sakhi placed	2392	200	200	600	500	1500	3892
26	No. of BCs with 250/more transactions per month	25	200	200	300	200	900	925

27	Number of digital transaction estimated during the year (in lakhs)	0.2	10.8	14.3	17.9	23.0	66.0	66.2
28	Total value (amount) of digital transaction estimated during the year (in lakhs)	572.8	16267.5	21433.5	26833.5	34483.5	99018.0	99590.8
29	No. of SHGs transacting through BC channel	163	1600	2000	5000	7000	15600	15763
G	Insurance & Pension							
30	No. of Bima Sakhi positioned	943	0	0	0	0	0	943
31	No. of CLFs/GPLFs having Bima Sakhi	632	0	0	0	0	0	632
32	No. of CLF/GPLF with claims management system	632	0	0	0	0	0	632
33	No. of SHG members covered under life insurance (PMJJBY/State scheme)	1673914	1673914	0	0	0	1673914	
34	No. of SHG members covered under accidental insurance (PMSBY/state scheme)	2049881	2049881	424737	0	0	2474618	
35	No. of SHG members covered under health insurance (PM-JAY/state scheme)	1811178	100000	100000	500000	376355	1076355	2887533
36	No. of SHG members subscribed to Pension products (APY/Other product)	206824	56576	56576	56576	56576	226304	433128
H	Enterprise Financing							
37	No. of districts covered under enterprise financing	12	0	0	0	0	0	12
38	No. of Vitta Sakhi placed	0	100	170	0	0	270	270
39	No. of Vitta Sakhi using UDYAMI application	0	100	170	0	0	270	270
40	No. of SHG members financed for setting up individual enterprises (with SHG's internal funds)	35024	5000	10000	15000	18000	48000	83024
41	No. of SHG members financed for setting up individual enterprises (through MUDRA/Bank specific products)	244	500	1000	1500	1800	4800	5044
42	No. of Group enterprises financed (only registered FPOs/PEs)	0	0	0	0	1	1	1
I	OD limit facility for SHG members							
43	No. of SHG members having individual OD limit facility	0	80000	150000	200000	300000	730000	730000

Table – 13
NRETP: Financial Inclusion

S. No.	Indicators	Cumulative progress up to March' 22 (expected)	Targets for FY 2022-23				Total	Exp. cumulative progress till March 2023
			Q1	Q2	Q3	Q4		
A	SHG Bank Linkage							
1	No. of SHGs credit linked	14583	5000	7000	10000	10000	32000	46583
2	Amount Disbursed (in Cr.)	179.28	70.00	98.00	140.00	140.00	448.00	627.28
3	No. of online loan application submitted (min 50% loan application through online)	22000	4500	6300	9000	9000	28800	50800
B	Bank Sakhi (Positioned at bank branches) & Community Based Repayment Mechanism (CBRM)							
4	Total No.of Bank branches involved in financing of SHGs (target for Bank Sakhi & CBRM)	188	0	0	0	0	0	188
5	No.of Bank Sakhi Positioned	246	10	0	0	0	10	256
6	No.of branches where CBRM committees formed	188	0	0	0	0	0	188
C	Bank Managers Trainings							
7	No.of Branch Managers trained		150	38	0	0	188	
D	Financial Literacy (FL)							
8	No. of new districts to be covered under initiative (all left out dist to be coverd)	5	0	0	0	0	0	5
9	No. of new blocks to be covered under initiative (all left out blocks to be covered)	20	0	0	0	0	0	20
10	No. of Master trainers trained	5	15	0	0	0	15	20
11	No. of FL CRPs trained	208	30	20	0	0	50	258
12	No. of FL CRPs provided training tool kit	155	30	73	0	0	103	258
13	No. of SHGs trained on FL	13038	5000	7000	10000	10000	32000	

14	No. of SHG members trained on FL	117480	30000	42000	60000	60000	192000	
15	No. of FL CRP using Saksham application (min. 75% FL CRPs)	185	30	20	0	0	50	235
16	No. of Centre for financial literacy & service delivery (Saksham Centre) established	15	0	10	0	0	10	25
17	No. of FLCC using services of FL CRP	5	0	0	0	0	0	5
E	BC Sakhi (SHG member working as BC)							
18	No of district under the intervention	5	0	0	0	0	0	5
19	No. of blocks under the intervention	20	0	0	0	0	0	20
20	No. of GPs under the intervention	258	0	0	0	0	0	258
21	No. of SHG members trained as BC/Digi pay	258	100	100	58	0	258	516
22	No. of BCs/Digi pay with IIBF certifications	258	100	100	58	0	258	516
23	No.of full fledged BC Sakhi placed	149	100	100	58	0	258	407
24	No. of Digi Pay Sakhi placed	109	0	0	0	0	0	109
25	No. of BCs with 250/more transctions per month	17	30	30	30	27	117	134
26	Number of digital transactions estimated during the year (in lakhs)	0.13	0.63	1.84	2.38	2.72	7.58	7.7
27	Total value (amount) of digital transaction estimated during the year (in lakhs)	277.8	947.3	2763.0	3573.0	4086.0	11369.3	11647.1
28	No. of Model CLFs identified for digital transactions	9	11	0	0	0	11	20
29	No. of SHGs transacting through BC Channel	137	857	1714	2571	3429	8571	8708
29a	SHGs under identified Model CLFs		646	1293	1939	2586	6464	6464
29b	SHGs under other CLFs		211	421	632	843	2107	2107
F	Insurance & Pension							
30	No. of Bima Sakhi placed	157	0	0	0	0	0	157
31	No. of CLFs/GPLFs having Bima Sakhi	74	0	0	0	0	0	74
32	No. of CLF/GPLF with claims management system	74	0	0	0	0	0	74
33	No. of SHG members covered under life insurance (PMJJBY/State scheme)	204399	204399	21687	0	0	226086	226086

34	No. of SHG members covered under accidental insurance (PMSBY/state scheme)	244943	244943	80439	0	0	325382	325382
35	No. of SHG members covered under health insurance (PM-JAY/state scheme)	235982	20000	30000	30000	26525	106525	342507
36	No. of SHG members subscribed to Pension products (APY/Other product)	26084	7000	8000	8000	2292	25292	51376
37	No. of CLFs availed Insurance Support Fund (ISF)	41	0	35	0	0	35	76
38	Amount of Insurance Support Fund provided to CLFs (in lakhs)	123	0	105	0	0	105	228
39	No. of SHG members/households benefitted from Insurance Support Fund	5	0	10	10	10	30	35
G	Enterprise Financing							
40	No. of districts covered under enterprise financing efforts	5	0	0	0	0	0	5
41	No. of Vitta Sakhi placed	0	40	40	0	0	80	80
42	No. of Vitta Sakhi using UDYAMI application	0	40	40	0	0	80	80
43	No. of SHG members financed for setting up individual enterprises (with SHG's internal funds)	4031	4500	6300	9000	9000	28800	32831
44	No. of SHG members financed for setting up individual enterprises (through MUDRA/Banks specific product)	179	300	500	700	700	2200	2379
45	No. of Group enterprises financed (only registered FPOs/PEs)	0	0	0	0	1	1	1
H	OD limit facility for SHG members							
46	No. of SHG members having individual OD limit facility	0	10000	15000	20000	25000	70000	70000

Table - 14
DAY – NRLM: Livelihoods Outreach
A. Current status – farm LH vs mobilization

Outreach (Geographic - block/ village, HH) till November 2021

Figures are in cumulative numbers till November '2021

Sl. No.	Particular	Total in the State	Covered under NRLM Intensive strategy	NRLM saturation %	Farm LH interventions				%
					SRLM-AAP	MKSP-AAP	Partnership/Convergence	Total (6+7+8)	
									(col.9/5*100)
1	2	3	4	5	6	7	8	9	10
1	No. of District	34	34	100%	34	0	0	34	100%
2	No. of Blocks	219	219	100%	219	0	0	219	100%
3	No. of Villages	25376	24337	95.90%	22793	0	0	22793	94
4	No. of HHs (lakh number)	57.43	34.16	59.48%	12.55	0	12.96	25.51	74.68
	SECC/PIP								

B. Future Projections (geography, HH), cumulative

figures are in cumulative numbers

Year	District (number)		Blocks (number)			Villages (number)			MK HHs (in lakh no.)- direct interventions (AAP/MKS/SPL projects)		
	Mob. IB/CB	Farm	Mob. IB/CB	Farm	%	Mob. IB/CB	Farm LH	%	Mob. IB/CB	Farm	%
		LH		LH						LH	
1	2	3	4	5	6	7	8	9	10	11	12

Projection till March '2022	0	0	0	0	0	24337	22800	93.68	34.16	25.51	74.68
FY 2022-23	0	0	0	0	0	25376	25000	98%	41.38	33.51	80.98
FY 2023-24	0	0	0	0	0	0	0	0	48.38	41.51	85.8
FY 2024-25	0	0	0	0	0	0	0	0	55.38	49.51	89.4
FY 2025-26	0	0	0	0	0	0	0	0	56	55.5	99
NB: * mobilization under IB & CB.											

C. Year wise Outreach plan for Household (in lakh number)

Year	Mobilization as shown in the table no.2 (col. No.10)	Direct Interventions	Convergence	Partnership	Total	Percentage of total mobilization
1	2	3	4	5	6	$7=6*100/2$
Till March '22	34.16	12.55	12.6	0.36	25.51	74.68
FY 2022-23	41.38	20.55	12	0.96	33.51	80.98
FY 2023-24	48.38	30.55	10	0.96	41.51	85.8
FY 2024-25	55.38	39.55	9	0.96	49.51	89.4
FY 2025-26	56	45.55	9	0.96	55.5	99

Table – 15
DAY – NRLM: Farm Livelihoods Indicators

Sl. No.	Indicator	Till March 2021	Plan for 2021-22	Achieved till Nov 2021	Expected till March 2022	Plan for 2022-23
1	2	3	4	5	6	8
	No. of Mahila Kisans covered under AEP interventions	8,96,456	3,50,000	3,06,534	93,466*	6,10,000
	No of Mahila Kisan supported under livestock interventions	2,62,360	1,20,000	1,37,929	62,071*	3,09,000
	No of MahilaKisan supported for NTFP	0	0	0	0	0
	No. of blocks entered under farm livelihoods interventions	219	0	0	0	0
	No of Blocks covered under NTFP interventions	0	0	0	0	0
	No of Krishi Sakhis (Agriculture CRP) positioned	1502	1237	0	1237	1095
	No of Pasu Sakhis (Livestock CRP) positioned	1462	1237	0	1237	1095
	No of Van Sakhis (NTFP CRP) positioned	0	0	0	0	0
	No of Krishi Udyog Sakhi positioned	0	0	0	0	657
	No. of districts entered under farm livelihoods interventions	33	0	0	0	0
	No. of Villages covered under farm livelihoods interventions	13,611	7,000	22,442	22,800	2,200
	No of other livelihoods CRPs positioned	166	0	0	0	0
	No. of Custom Hiring Centres established	0	200	12	200	200
	No of blocks covered under organic	0	0	0	0	10
	Areas covered under organic farming (Acre)	0	0	0	0	1,500
	No of Local Groups formed under organic interventions	0	0	0	0	150
	No of Local Groups registered in PGS portal under organic interventions	0	0	0	0	150
	No of Mahila Kisan adopted at least three essential AEP practices	1,46,159	0	3,22,412	3,50,000	4,00,000

No. of Mahila kisan House hold having agri nutri garden	6,63,292	30,000	8,74,242	8,75,000	6,57,000
No of villages under organic farming	0	0	0	0	100
No of mahila kisans as members of Local Groups	0	0	0	0	5,000
No. of Producer Groups promoted (PG) for forward linkage & marketing	940	600	1705	0	2,000
No of PGs formalized (registered)	14	0	61	0	0
Mahila Kisans covered by producer Groups	54,374	30,000	1,02,115	0	1,20,000
No of Produces Groups transacting through digital platform	66	300	173	127	600
No of large size producer companies set up	0	0	0	0	5
No of mahila kisans who are shareholders of the companies	0	0	0	0	10,000
No of PGs given fund against business plan	0	600	117	483	1200
No of organic vegetable retail outlets opened up to help farmers sell their produce	0	100	10	90	200

Table – 16
DAY – NRLM: Plan for the FY 2022-23 to cover HHs under Farm Livelihoods

Direct Interventions (as planned in table no.3)	Convergence	Partnership	Total
1	2	3	4
20.55	12	0.96	33.51

Table – 17
DAY – NRLM: Integrated Farming Cluster

Indicators	Target 2022-23 (in numbers)
IFC Clusters proposal to be submitted	40
HHs to be covered	13000
Villages to be covered	90
Blocks to be covered	20
Districts to be covered	5

Table – 18
DAY – NRLM: Organic Farming Cluster

Indicators	Achievement till March 2021	Target 2020-21	Achievement till Nov 2021 against the target	Additional target for 2022-23
No. of blocks covered for organic cluster	-	-	-	10
No. of Organic Clusters promoted	-	-	-	20
No. of villages under organic clusters	-	-	-	100
No. of Local Groups formed	-	-	-	150
No. of Mahila Kisan mobilized into LG formed	-	-	-	5000
No. of Local Groups registered	-	-	-	150
No. of Mahila Kisan as members of registered Local Group	-	-	-	5000
No. of Scope Certificates generated	-	-	-	5000
No. of PGs promoted for organic products	-	-	-	35

Table – 19
DAY – NRLM: Value Chain Development Interventions

<i>Progress of Producers Enterprises promoted under DAY-NRLM</i>										
Sr.	Name of the Producers Enterprise	Name of the Producers Enterprise	Members mobilization into the PE	Village covered	Village level Procurement Centres commissioned (numbers)	CEO Recruited by the PE (Yes/No)	Establishment of processing/value addition centers (number)	Procurement quantity (in quintal)	Volume of business (in lakh Rupees)	Fund released to the Producers Company (lakh INR)
1	Karbi Hills Mahila Farmers Producers Company	2040	100	1	NO	0	0	515	40.5	6

Table – 20
DAY – NRLM: Plan for Promotion of Producers Enterprises

Sr.	Name of the Producers Enterprise	Name of the Producers Enterprise	Members mobilization into the PE	Village covered	Village level Procurement Centres commissioned (numbers)	CEO Recruited by the PE (Yes/No)	Establishment of processing/value addition centers (number)	Procurement quantity (in quintal)	Volume of business (in lakh Rupees)	Fund released to the Producers Company (lakh INR)
1										

Table – 21
DAY – NRLM : Capacity Building under Farm Livelihoods
A. Current status & Plan for SRPs

Name of the category	No. of SRPs trained till Nov'2021	No. of Active SRPs	Plan for 2022-23 (additional)
Sustainable Agriculture	35	35	30
Livestock	35	35	30
TOTAL	70	70	60

B. Status & plan for promotion of livelihoods CRPs

Name of the cadre	Trained till Nov. 2021	Deployed till Nov. 2021 since inception	Plan for 2022-23 based on the villages to be covered. (additional)	Plan for CRP training & deployment 2022-23			
				Q1	Q2	Q3	Q4
Krishi Sakhi	1502	1502	1095	0	548	547	0
Pasu Sakhi	1462	1462	1095	0	548	547	0
Van Sakhi	0	0	0	0	0	0	0
Udyog Mitra	0	0	597	0	597	0	0
Matsya Sakhi	0	0	0	0	0	0	0
Any Others	0	0	0	0	0	0	0
Master Krishi Sakhi(mCRP)	0	0	219	0	219	0	0
Master Pasu Sakhi(mCRP)	0	0	219	0	219	0	0
Total	2,964	2,964	3225	0	2131	1094	0

Table – 22

DAY – NRLM: Human Resource under Farm Livelihoods

Level	Position	Approved positions (No)	Number of Staff as on Nov. 21	No. of staff to be deployed by March 2022	Plan 22-23 (Additional number)
State	SPM	1	1	0	0
	Project Manager	1	1	0	0
	Project Executives/Project Assistant/YP	1	0	0	1
	Consultants	0	0	0	0
Total		3	2	0	1

Block Level Team					
Number of intensive blocks	Number of Blocks with Farm LH interventions	Number of dedicated Farm livelihood staff already positioned as on Nov 21		ADDITIONAL Number of dedicated Farm LH staff to be positioned by March 23	
		at Block level	At cluster level	at Block level	At cluster level
219	219	219	0	0	0

Table – 23

NRETP: Human Resource & Technical Support Agency (TSA)**1. State Level Positions**

Sr.	Position	Recommended Positions	No. of Dedicated staff already positioned by March'22	No. dedicated staff to be positioned in (<i>mention timeline</i>)
1	Senior Technical Expert/ SPM - Value chain & forward linkage	1	1	0
2	Technical Expert/PM- Forward Linkage	1	1	0
3	Technical Expert/PM - Organic village clusters	1	1	0
4	Technical Expert/PM - Livelihoods training and capacity building	1	1	0
5	Young Professionals	5	2	0
	Total	9	6	0

2. Block level positions

Type of staff	No. of Positions provisioned (as per guidelines)	No. of NRETP blocks	No. of Dedicated staff already positioned as on Dec 20	No. dedicated staff to be positioned in (<i>mention timeline</i>)
BC – Forward Linkages	1	20	20	0
BTC – Organic	1	20	20	0
CC - Organic	2 per organic block	20	40	0
BC – Block Coordinator, CC – Cluster Co-ordinator in organic blocks				

3. TSA Engagement

Type of TSA	Status of Engagement
TSA Value Chain	Grant Thornton LLP (Engaged)
TSA Organic	SIMFED (Engaged)

Table – 24

NRETP: Value chain interventions AAP -promotion of PG

Indicators	Achievement March' 2021	Target for 2021-22	Achievement against target till Dec 21	Additional target for 2022-23
Number of blocks covered	20	0	0	0
Number of villages covered	560	681	705	500
Number of Producers Groups (PG) formed [for post farm gate value chain interventions]	482	500	900	500
No. of Producers Transacted through the PGs	9	300	105	300
No. of Udyog Mitra created	54	180	63	60
No. of PGs submitted business plan to CLF	0	0	223	800
Total Funds released to PGs (Rs Lakhs) from CLF	0	0	211	1600
For infrastructure support	0	0	0	400
For working capital support	0	0	189	1200
Bank Finance leveraged (Rs Lakhs)	0	0	0	100
Total turnover of all the PGs	0	0	0	1000
Profit /Loss, in Lakh Rupees	0	0	0	250
No. of PGs squared off account with CLF	0	0	0	400
PGs Graduated to FPO	0	0	0	5
No. of PG members enrolled as member of any FPOs/PEs	0	0	0	10000
Name of the commodities:	Agriculture and livestock products			Livestock, Paddy, vegetable, Horticulture etc.

Table – 25

NRETP: Progress & Plan for Producer Enterprise sanctioned under NRETP (Project wise progress & Plan)

Name of the Project: Value Chain Development & Market Linkage Project				
Name of the Producers Company: NA				
Location (District): NA				
Activities	Total project Target	Achieved till Nov'2021	Expected till march 2022	Plan For FY 2022-23
Members mobilization into the PE	0	0	0	10000
Village covered	0	0	0	100
Village level Procurement Centres commissioned (numbers)	0	0	0	5
CEO Recruited by the PE (Yes/No)	0	0	0	5
Recruitment of Human resource (No.)	0	0	0	15
Establishment of processing/value addition centers (number)	0	0	0	5
Procurement quantity (in quintal)	0	0	0	0
Volume of business (in lakh Rupees)	0	0	0	0
Fund released to the Producers Company (lakh INR)	0	0	0	0

Table – 26

NRETP: Organic Village Cluster Intervention

Indicators	Achievement till March 2021	Target 2021-22	Achievement till Dec 2021 against the target	Additional target for 2022-23
No. of blocks covered for organic cluster	20	20	20	0
No. of Organic Clusters promoted	40	40	40	0
No. of villages under organic clusters	472	48	480	0
No. of Local Groups formed	648	620	696	0
No. of mahila kisan mobilized into LG formed	15072	11000	20982	0
No. of Local Groups registered	410	620	696	0
No. of Mahila Kisan as members of registered Local Group	15072	19000	20982	0
No. of Scope Certificates generated	0	20000	0	982

Table – 27

NRETP: Training and capacity building plan for organic clusters/ Udyog sakhi/ PGs

Name of the cadre	Trained till October 2021 since inception	deployed till October 2021 since inception	Plan for 2022-23 based on the villages to be covered.	Plan for CRP training & deployment 2022-23			
				Q1	Q2	Q3	Q4
Krishi Sakhi (Advance training on Organic farming(Seed Bank) and importance of PG)	0	0	104	0	104	0	0
Krishi Sakhi(Sorting, Grading, Post-harvest management and Branding & marketing)	0	0	104	0	0	140	0
Udyog sakhi	0	0	0	0	0	0	0
PG Members	0	0	0	0	0	0	0
Local Group Members(Advance training on Organic farming(Seed Bank) and importance of PG)			21000	0	21000	0	0
Local Group Members (Sorting ,Grading, Post harvest management and Branding & marketing)	0	0	21000	0	0	21000	0
Training of staff	45	45	180	60	60	60	0

Table – 28
NRETP: Integrated Farming Cluster

Status of approval of IFC proposals		
Indicators	Target 2021-22	Expected till March 2022 against the target
No. of IFC proposal submitted	14	6
No. of IFC proposals approved	14	6
No. of HHs to be covered	4500	2000

9. Status and plan for implementation of IFC proposals						
Indicators	Target for 2021-22	Achievement against target till Nov 2021 (in FY2021-22)	Additional target for 2022-23			
			Q1	Q2	Q3	Q4
No. of blocks	14	14	20	0	0	0
No. of staff	14	14	60	0	0	0
No. of Clusters	14	14	60	0	0	0
No. of Villages	30	30	180	0	0	0
No. of HH	4500	0	20000	0	0	0
No. of CRPs deployed	56	0	240	0	0	0

Table – 29

DAY – NRLM: Progress on the key indicators (Actual Vs MIS update)

S. No.	Indicator	Actual Progress as on December'2021	Progress updated in MIS as on December'2021
1	Number of Households covered under Farm Livelihood Interventions	13,76,808	13,76,808
2	No. of CRPs promoted (KS/PS/VIS/US etc.)	2,969	2,975
2	Custom Hiring Center established	90	12
3	No. of Producers Groups promoted (into aggregation and marketing)	1,709	1,709
4	No of HH covered for Agri- Nutri Garden	8,92,310	8,92,310
5	No. of Local Group (LG) formed (Organic Farming)	0	44
6	No. of Producers Enterprise Promoted	0	3
7	No. of dedicated farm livelihoods staff	-	-
	State level	2	2
	Block level	199	199
		201	201

Table – 30

DAY – NRLM: Budget for Farm Livelihoods Interventions

<i>Amount is in lakh INR</i>				
Total allocation of the State for the FY 2021-22		Total amount budgeted for farm livelihoods for the FY 2021-22	Expenditure Till December 2021 on farm livelihoods interventions	Amount budgeted on farm livelihoods for the FY 2022-23
Central Share	State Share			
34298.46	3810.96	6247.78	4873.27	11206.0825

Table – 31
NRETP: Expenditure Plan

Heads	Expenditure till Sep'2021	Expenditure till March2022	Expenditure plan for 2022-23			
			Q1	Q2	Q3	Q4
IFC	0	0	100	100	100	100
Value chain PE's (for sanctioned projects)	0	0	0	1015	1015	1015
Value chain PGs-Infra structure	0.43	0.63	0	0	0	0
Value chain PGs working capital	0	3.78	0	0	0	0
TSA (value chain & organic)	2.23	2.29	197	97	97	97
Training & capacity building	0.75	1	0	0	0	0
State level consultation/ meetings/workshop etc.	0	0.05	0	0	0	0
TOTAL	3.41	7.75	297	2424	2424	2424

Table – 32

NRETP: Environment Management Framework (EMF)

IV. Special Interventions – Moringa: Coverage in Individual lands		
Particular	Coverage in Individual lands in Acres (Upto March 2022)	Coverage in Individual lands in Acres (target for FY 2022-23)
No of districts	0	10
No of Blocks	0	20
No of clusters (5-6 villages)	0	20
Area in Acres	0	50
No of enterprises around moringa powder / feed pellets	0	20
No of Mahila Kisan	0	3000
V. Special Interventions – Moringa: Coverage in Agri nutri agri nutri garden		
Particular	Coverage in nutri gardens (Upto March 2022)	Coverage in nutri gardens (target for FY 2022-23)
No of districts	0	10
No of Blocks	0	20
No of villages	0	20
No of Mahila Kisan	0	3000
VI. Special Interventions – Beekeeping: Coverage in PG		
Particular	Coverage in PG (Upto March 2022)	Coverage in PG (target for FY 2022-23)
No of districts	0	18
No of Blocks	0	38
No of PGs involved	0	50
No of Mahila Kisan / SHG Beneficiaries	0	3000

Table – 33

DAY – NRLM: Non-Farm Indicators for FY 2022-23

No.	Indicators	Cum Progress till Mar 2022	Targets for FY 2022-23				Total	Cumulative progress till March 2023
			Q1	Q2	Q3	Q4		
A	Microenterprise Development (MED)							
	No. of Districts	25	9	0	0	0	9	34
	No. of Blocks	196	0	0	0	0	0	196
	No. of Enterprises	18131	3920	9800	9800	5880	29400	47531
	No. of Households	21757	4704	11760	11760	7056	35280	57037
	No. of Enterprises bank funded (other than NRLM funds)	2802	784	1960	1960	1176	5880	8682
	No. of enterprises (entered in Enterprise module)	9853	5989	11869	11870	7950	37678	47531
	No. of Members covered (entered in Enterprise module)	12098	7187	14243	14244	9540	45214	57312
	CRP-EPs for MED	180	544	0	0	0	544	724
	No. of MED CRP-EPs trained	180	544	0	0	0	544	724
	No. of MED CRP-EPs positioned	180	0	544	0	0	544	724
	No. of MED CRP-EPs certified	0	0	200	300		500	500
	No. of Master trainer CRP-EPs	0	0	0	0	0	0	0
B	SVEP							
	No. of AAPs	2	0	0	0	0	0	2
	No. of DPRs	3	5	0	0	0	5	8
	No. of Individual enterprises	2344	340	340	290	190	1160	3504
	No. of Group enterprises	0	10	10	10	10	40	40
	No. of members covered	2344	390	390	340	240	1360	3704
	No. of enterprises with bank loans	0	70	70	60	40	240	240
	Bank loan mobilized (Rs Lakhs)	0	35	35	30	20	120	120

	No. of CRP-EPs positioned	42	100	0	0	0	100	142
	No. of CRP-EPs certified	0	0	42	100	0	142	142
C	PMFME							
	Seed Capital	2604	500	1000	1000	500	3000	5604
	No. of blocks	204	15	0	0	0	15	219
	No. of Nodal CBOs identified for receiving CEF	365	50	100	100	50	300	665
	CEF transferred to Nodal CBO (Rs Lakhs)	350	65	100	100	50	315	665
	No. of enterprises provided loans	973	500	1000	1000	500	3000	3973
	CEF provided (Rs Lakhs)	350	65	100	100	50	315	665
	No. of CRPs trained	1095	0	0	0	0	0	1095
	Bank linked loans	0		10	10		20	20
	No. of Blocks	0		10	10		20	20
	No of Enterprises identified for proposals	0		10	10		20	20
D	Enterprises supported across sectors							
	Total Enterprises supported	21052	4670	11150	11100	6680	33600	54652
	Total Households	25262	5604	13380	13320	8016	40320	65582
E	Marketing						0	0
	Government E Marketplace (GeM)	81	50	50	0	0	100	181
	No. of SHG entrepreneurs	81	50	50	0	0	100	181
	No. of Stock Keeping Unit (SKU)	81	50	50	0	0	100	181
	Sales for FY (Rs Lakhs)	0	1	1	1	1	4	4
	E Commerce Sites (Flipkart, Amazon)	103	50	50	0	0	100	203
	No. of entrepreneurs	103	50	50	0	0	100	203
	No. of Stock Keeping Unit (SKU)	103	50	50	0	0	100	203
	Sales for FY (Rs Lakhs)	0.85	1	1	1	1	4	4.85
	States e-commerce platforms	0	0	1	0	0	1	1
	No. of entrepreneurs	0	0	20	50	30	100	100
	No. of Stock Keeping Unit (SKU)	0	0	20	50	30	100	100
	Sales for FY (Rs Lakhs)	0	0	5	5	5	15	15

	Saras (Delhi and Other States)	0	0	0	0	0	0	0
	No of Melas participated	5	0	0	0	0	0	5
	No of Entrepreneurs participated	12	0	0	0	0	0	12
	Sales for FY (Rs Lakhs)	11.4	0	0	0	0	0	11.4
F	Training & Capacity Building for SRLM						0	0
	No of training days for SMMU	0	2	4	4	0	10	10
	No of training days for DMMU	0	34	44	34	34	146	146
	No of training days for BMMU	0	219	250	250	217	936	936
G	Technical Support						0	0
	No of SRPs placed	0	0	20	0	0	20	20
	No of Organizations providing technical assistance	12	1	3	3		7	19
	No of Organizations with MoUs	7	3	3	3	3	12	19

Table – 34

NRETP: Non – Farm Indicators for FY 2022-23

No.	Indicators	Cum Progress till Mar 2022	Targets for FY 2022-23				Total	Cumulative progress till March 2023
			Q1	Q2	Q3	Q4		
A	One Stop Facility (OSF) Centre							
	No. of Blocks under OSF	20	0	0	0	0	0	20
	No. of Enterprise provided CEF	640	450	450	450	450	1800	2440
	No. of enterprises bank linked	18	150	150	150	150	600	618
	Amount mobilized through bank loans (Rs Lakhs)	12.15	105	105	105	105	420	432.15
	No. of BDSP selected	157	3	0	0	0	3	160
	No. of BDSP trained	0	80	80	0	0	160	160
	No. of districts with dedicated DFE-NF (With No Additional Charge)	5	0	0	0	0	0	5
	Number of blocks with dedicated BC-NF (With No Additional Charge)	14	0	0	6	0	6	20
	OSF MC constituted (in number of blocks)	20	0	0	0	0	0	20
	OSF MC training completed (in number of blocks)	20	0	0	0	0	0	20
	CEF transferred (in lakhs) to nodal CLF/GPLF	475	25	300	200	0	525	1000
	CEF provided to Entrepreneurs (in lakhs)	223	200	200	200	200	800	1023
	No. of Mentors	72	8	0	0	0	8	80
	No. of Functional experts	12	3	0	0	0	3	15
B	Clusters							
	Cluster organizations supported - Sectoral	0	0	0	0	0	0	0
	No. of Cluster DSRs submitted	2	0	0	0	0	0	2
	Total cost of approved projects (Rs Lakhs)	0	200	100	100	100	500	500
	No of Enterprises Supported	0	0	0	2	0	2	2
C	Incubator							
	No of Enterprise shortlisted for support	0	144	0	0	0	144	144
	No of Enterprises supported	0	0	72	72	0	144	144
	Amount required in Rs Lakhs	0	826	150	0	0	976	976

Table – 35
NRETP – Expenditure Plan

Activity Code	Activity	Sub Activity	Financial Target (in Rs. Lakh)	Remarks
A1.2	National Resource Organization	Hiring of Training Agency (NRO) for Development of BDSP	33.00	Hiring of Training agency for development of BDSP
B2.5.6	TSA for Non-Farm Livelihoods	Hiring of TSA for Cluster Support under NRETP Promotion	500.00	Hiring of TSA for Cluster Support under NRETP Promotion
		Hiring of Incubators for Enterprise Promotion	400.00	Hiring of Incubators for Enterprise Promotion
B3.5.1	One Stop Facility Center	CEF to OSF Blocks	525.00	CEF @Rs. 25.00 Lakhs (1st trench) per OSF Block for 1 block & CEF @Rs. 25.00 Lakhs (2nd trench) per OSF Block for 20 blocks
		Operational fund	24.00	Operational fund @ Rs. 1.20 lakhs per OSF block for 20 blocks
B3.5.2	Growth Nano- Enterprises	Challenge fund under Incubator	576.00	Challenge fund under incubator support
FINAL COMPILED BUDGET UNDER NRETP ENTERPRISE PROMOTION NON-FARM			2,058.00	

List of Model Cluster Level Federations (MCLFs)

Sl. No.	District	Block	MCLF Name	NRLM/ NRETP	STATUS
1	DHEMAJI	DHEMAJI	SRISTI CLF	NRETP	OLD
2	DHEMAJI	MACKHOWA	DOLPHIN CLF	NRETP	OLD
3	DHEMAJI	MURKONGSELE K	PUHOR CLF	NRETP	OLD
4	DHEMAJI	SISSIBORGAON	DISSIMUKH CLF	NRETP	OLD
5	HAILAKANDI	ALGAPUR	PROGOTI CLF PANCHGRAM	NRETP	OLD
6	HAILAKANDI	HAILAKANDI	NARI SEVA CLUSTER LEVEL FEDERATION	NRETP	OLD
7	HAILAKANDI	KATLICHERRA	SUBHO CLUSTER LEVEL FEDERATION	NRETP	OLD
8	HAILAKANDI	LALA	JEEVAN JYOTI CLF	NRETP	OLD
9	NAGAON	BARHAMPUR	BHOGESWARI PHUKANANI CLF	NRETP	OLD
10	NAGAON	DOLONGGHAT	MOHAMILAN	NRETP	OLD
11	NAGAON	LAWKHOWA	NAMERI CLUSTER LEVEL FEDERATION	NRETP	OLD
12	NAGAON	RAHA	SANJUKTA MANDAL COMMITTEE	NRETP	OLD
13	TINSUKIA	SADIYA	DIKHITA CLF	NRETP	OLD
14	TINSUKIA	GUIJAN	PATKAI CLUSTER LEVEL FEDERATION	NRETP	OLD
15	TINSUKIA	ITAKHULI	PRANTIKA CLUSTER LEVEL FEDERATION	NRETP	OLD
16	TINSUKIA	KAKOPATHAR	TRINAYAN CLF	NRETP	OLD
17	UDALGURI	BHERGAON	UTTARAN CLF	NRETP	OLD
18	UDALGURI	MAZBAT	ASHIRBAD CLF	NRETP	OLD
19	UDALGURI	ROWTA	RASHMI CLF	NRETP	OLD
20	UDALGURI	UDALGURI	BETHLEHEM CLUSTER LEVEL FEDERATION	NRETP	OLD
21	BARPETA	PAKABETBARI	URMIMALA CLF	NRLM	OLD
22	BONGAIGAON	DANGTOL	AIE CLF	NRLM	OLD
23	CHARAIDEO	SAPEKHATI	BORHAT CLF	NRLM	OLD
24	CHIRANG	SIDLI-CHIRANG	SUNJARANG CLF	NRLM	OLD
25	KARBI ANGLONG	LUMBAJONG	DHANSIRI MCLF	NRLM	OLD
26	LAKHIMPUR	KARUNABARI	BIDYA MCLF	NRLM	OLD
27	MORIGAON	LAHARIGHAT	ANTYODAYA MCLF	NRLM	OLD
28	NAGAON	BAJIAGAON	NARI SHAKTI	NRLM	OLD
29	NALBARI	BARKHETRI	TRIBENI MCLF	NRLM	OLD
30	NALBARI	BARKHETRI	TRIDEVI MCLF	NRLM	OLD
31	SONITPUR	BORCHALA	UDAYAN MAHILA MCLF	NRLM	OLD

32	SONITPUR	DHEKIAJULI	GANGA JAMUNA MCLF	NRLM	OLD
33	DHUBRI	MAHAMAYA	SONTOLI CLF	NRLM	NEW
34	BISWANATH	SOOTEA	APARAJITA CLF	NRLM	NEW
35	DARRANG	PUB MANGALDOI	APARAJITA CLF	NRLM	NEW
36	SIVASAGAR	DEMOW	PANCHAJANYA CLF	NRLM	NEW
37	TINSUKIA	MARGHERITA	TEJASWANI CLF	NRLM	NEW
38	WEST KARBI ANGLONG	RONGKHANG	KARBI LANGPI CLF	NRLM	NEW
39	KOKRAJHAR	KACHUGAON	NEW HOPE CLF	NRLM	NEW
40	NALBARI	PACHIM NALBARI	MAA CLF	NRLM	NEW
41	DIBRUGARH	TENGAKHAT	SHAKTI CLF	NRLM	NEW
42	KAMRUP METRO	DIMORIA	TRIMURTI CLF	NRLM	NEW
43	KAMRUP METRO	CHANDRAPUR	BAREBARANIA CLF	NRLM	NEW
44	GOALPARA	KUSHDHOWA	RENGONI CLF	NRLM	NEW
45	JORHAT	TITABAR	BORHULLA CLF	NRLM	NEW
46	HOJAI	BINNAKANDI	SANKAR AJAN MOHASANGHA CLF	NRLM	NEW
47	MAJULI	MAJULI	ARUNODOI CLF	NRLM	NEW
48	KAMRUP	HAJO	CHARAIBHANI CLF	NRLM	NEW
49	KAMRUP	SUALKUCHI	AAI MATRI MANDAL SANGATHAN	NRLM	NEW
50	BAJALI	BAJALI	UJJAYANI CLF	NRLM	NEW
51	GOLAGHAT	GOLAGHAT EAST	ANKUR CLF	NRLM	NEW
52	GOLAGHAT	GOLAGHAT WEST	PANCHALI CLF	NRLM	NEW

Annexure-II**Proposal for pilot Project on Credit Risk Fund for Women-led Enterprises**

1. State: Assam
2. Name of SRLM: Assam State Rural Livelihoods Mission
3. Coverage under NRETP

No of Districts	5
No of Blocks	20
No of SHGs	32,112
No of members	3,42,507

4. Performance of ASRLM.

Parameters	Details	Remarks
Performance in SHG Bank Linkage		
% Achievement in credit disbursement for FY 2020-21	165%	
% Achievement in credit disbursement for FY 2021-22 (till Dec 2021)	74%	(As per portal 63.4% as AGVB has not shared data from August)
% NPA (As on Dec 2021)	4.14 %	(However, there are a large number of Non-NRLM SHG NPA in the portal)
Dedicated Human Resource (Availability of full-time persons)		
At State Level	52	76% of approved post
At District level	211	87% of approved post
At Block Level	1249	72% of approved post
Rapport with Banks		
No. of banks with existing MoU		Details....
	8 Banks	State Bank of India, UCO Bank, Bank of Baroda, Punjab National Bank, IDBI Bank, HDFC Bank, North East Small Finance Bank, Assam Grameen Vikash Bank

5. Proposal

- (i) **Background and current ground situation:** There are an increased demand for higher size loan from existing women entrepreneurs who are SHG members. Currently SHGs provide loans which ranges from Rs. 500 to Rs. 25000 with an average loan size of Rs. 15000 per member. However, there are instances where SHG members have accessed higher size loans from SHGs but in very few cases. With the limited corpus, SHGs can't cater to the current demand of all existing and upcoming women entrepreneurs.

It is observed from the ground that there is a greater demand from women entrepreneurs who have their existing enterprises and wants to scale up their business activities. During the non-availability of credit at affordable cost they are not able to put their best foot forward. Moreover, they don't have any credit history or lack meaningful collaterals, in absence of which banks refrain from giving them loans. If this demand can be met through alternative financing model like - Credit Risk Fund, then it has the potential to support growth of women led and women - owned enterprises.

Here, ASRLM plans to introduce this credit risk fund in partnership with formal financial institutions where funds can be leveraged to provide support to the existing women SHG entrepreneurs.

- (ii) **Name of Potential Partner bank/s:** NESFB, HDFC, IDBI or AGVB
- (iii) **Details of Risk sharing model:** The risk sharing model will be finalized sitting with the Banks where detail modality will be discussed and MoU will be signed with the bank(s) after detail discussion.
- (iv) **Implementation strategy / Proposed Mechanism for management of Risk Fund:** The implementation strategy is divided into two phases. In the first phase the Credit Risk Fund will be directly administered by SRLM and in the second phase it will be gradually handed over to MCLF. Initially, SMMU in close coordination with DMMU and BMMU will implement this program. On the ground it will be driven by Vitty Sakhis who will sensitize SHGs about the availability of loans for women entrepreneurs in services, trading and manufacturing, handicraft and processing sectors and provide support to the interested and eligible SHG members in developing the applications. Vitty Sakhis will be trained on various aspects of Business Development, Financial Management, business transactions record keeping, Digital Finance, Business plan assessment, statutory compliances, importance of loan repayment etc.

The applications from eligible SHG members will be submitted to the DMMU through BMMU. An appraisal committee will be formed at District level for evaluation and approval of the proposals. The committee will comprise of district and block mission staffs, members from the banks and also from community federations. Most emphasis will be given in the right selection of the proposals so that only deserving and low risk enterprises are provided with the credit. After providing the credit, the SHG members will be provided handholding support to strengthen their enterprise so that planned business activities are carried out in appropriate manner. Further they will be connected with the OSF (One stop facility centre) according to the need basis, so that they can receive additional support from experts and mentors. Additionally, CBRM committee members will be sensitized on this credit product and special focus to those high value loans will be provided so that regular repayment can be ensured. Further SMMU will directly monitor the supported enterprises on a periodic basis about their growth and activities through data collection and analysis and regular onsite field visits.

In the second phase the responsibilities will be handed over to the MCLF. However, the MCLF members will be involved from phase one but complete handing over of responsibility will be done when MCLF and the partner banks are comfortable. MCLF will then start administering the credit risk fund directly in partnership with the financial institution where active support from BMMU and DMMU will be provided till they become self-dependent.

(v) Expected Outcome

Parameters	Year 1	Year 2	Year 3	Cumulative
No of districts proposed to be included in pilot project	2	2	1	5
Estimated No of Entrepreneurs financed	1000	2000	2500	5500
Estimated amount of Finance leveraged (Rs Cr)	5	10	12.5	27.5

(vi) Total amount of Risk Fund required: Rs.5.50 Cr.

(vii) Challenges/ Risk Factors (if any): As of now, the rate of interest at which banks are financing individual enterprise are very high ranging from 14%-24%. The same will be negotiated with the banks to bring down to an affordable rate for the SHG members to invest in any productive activity.

6. Summary of the proposal

No. of districts proposed under the pilot project on Credit Risk Fund	5
Estimated no. of enterprises to be financed	5500
Estimated Amount of finance to be leveraged	27.7 Cr
No. of banks for possible partnership in pilot	2
Total Credit Risk Fund Requested	2 Cr.