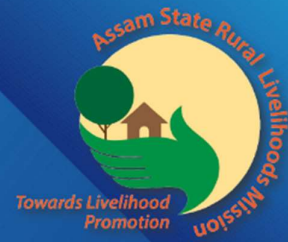


Annual Action Plan 2023-24



Assam State Rural Livelihoods Mission Society
Under Department of Panchayat and Rural Development
Govt of Assam



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1 CHAPTER – I - INTRODUCTION

ASRLM has undergone various phases of learning over these 10 years of implementation and has demonstrated significant successes till date in terms of promotion and strengthening of quality Self Help Groups and their higher-level federations, their financial assistance and sustainability. ASRLM worked towards saturation approach and could achieve 95% saturation across 219 Blocks. During last financial year, ASRLM focused on systematic capacity building and strengthening of community-based organization ecosystem, cadres as well as its Mission staff.

Convergence with various line departments and stakeholders focused for livelihood enhancement, micro-enterprise promotion, rights and entitlement access and better sanitation and hygiene of SHG members. These perspectives were also seen through gender lens and efforts to materialize them is in process.

1.1 NRLM Footprint Achieved (Cumulative up to DECEMBER, 2022)

Attention had been given on the assessment of the status of SHG movement in the state, bringing good SHGs into Village Organization and Cluster Level Federation fold, further support and facilitation required, on bank linkages to SHGs, initiate multiple livelihoods. A total of 3.03 Lakh SHGs has been provided Revolving Fund amounting a total of Rs. 473.24 Crores. In order to facilitate the SHG members to initiate a sustainable livelihood practice, a total of 1.60 lakh SHGs have been provided Community Investment Fund amounting a total of Rs. 815 Crores. Besides these grants from the Government, the SHGs promoted under ASRLM are also linked for multiple doses of credit with various banks. Till Dec., 2022, 502 Elderly SHGs disbursed RF @Rs.25000/- amounting to Rs.1.23 Cr. Under ‘Kanaklata Mahila Sabalakaran Yojana’ (KAMS), Govt. of Assam flagship scheme, a total of 2.73 Lakh SHGs has benefitted with Revolving Fund of Rs. 443 Crores and over 89,000 SHGs have been benefitted with Capital Subsidy on bank loan amounting to total Rs.445 Crore.

Under Model CLF Development, already 53 CLFs are in the process of developing as Model CLFs. Additional 11 CLFs have been identified for developing as ‘Model CLFs’. MoU signed with USAID Advancing Nutrition Project India, to directly benefit up to 50,000 women through nutrition sensitive approaches and training, adolescent girls, and children from socio-economically disadvantaged families that have been negatively impacted by COVID-19 - Goalpara (Rongjuli, Kushdhowa), Barpeta (Pakabetbari, Rupshi) and Tinsukia (Kakopathar, Itakhuli). MoU signed with ERC EYE CARE PRIVATE LIMITED that aims, through community-led mobile clinics, to directly benefit entire adult population of all Blocks with eye care problems. MoU signed with Jal Jeevan Mission under which a total of 31,902 nos. of FHTCs have been verified and 3381 nos. of water samples for traditional as well as FHTCs tested through FTKs by the SHGs.

To further boost the morale of our CBOs, Dhansiri CLF from Lumbajong Block, Karbi Anglong District conferred Atmanirbhar CLF National Award. Aie Mandal Sangathan, Dangtol Block of Bongaigaon District & again Dhansiri CLF received National Federation Award by APMAS, Telangana.

1.2 1.2. NRETP Footprint Achieved (Cumulative up to DECEMBER, 2022)

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.

One of the major footprint achieved till now is successful Registration of 26 CLFs under Assam Cooperative Societies Act, 2007 (20 NRETP + 6 NRLM MCLF). All 20 MCLFs have hired MIS Assistant and Accountant and providing salary with their profit. Five CMTCs are functioning very well and have well documented Business Plan. Out of the Viability Gap Fund given to 20 MCLFs, all are running 1-2 income generating activity like Weaving Unit at Bethelhelm CLF, Udalguri District, Bakery Unit at Bhogeswari Phokononi CLF, Nagaon District etc.. Visioning Exercises and Financial Management trainings are ongoing.

1.3 1.3. Districts, Blocks, Gram PANCHAYATS and Villages covered (Cumulative upto December, 2022)

Status of Coverage of Districts, Blocks, Gram Panchayats and Villages covered till December, 2022 is as follows:

S. No.	Indicator	Cum. Progress (Up to Dec, 2022)
1	Districts (Districts covered under Intensive strategy)	34 (34)
2	Blocks (Intensive Blocks)	219 (219)
3	Gram Panchayats (Intensive GPs)	2697 (2696)
4	Villages (Intensive Villages)	25376 (24138)
5	Total Targeted HHs (Based on SECC deprivation+ inclusion criteria)	3827072
6	HHs mobilized into DAY-NRLM SHGs	3649434

2 CHAPTER – II - SOCIAL MOBILIZATION, INSTITUTION BUILDING AND CAPACITY BUILDING

2.1 Progress during 2022-23: Major Achievements

- i. **SHG Promotion:** A total of 13772 SHGs have been promoted till December, 2022 against the annual target of 13881 (99.2%) during FY 2022-23.
- ii. **Mobilization and Saturation:** Till December 2022, 164400 Households have been mobilized against annual target of 763250 HH.
- 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 2022-23.
- iv. **Development of Community Resource Persons (Jeevika Sakhis):** During FY 2022-23, identification, capacity building and deployment of multi thematic Jeevika Sakhis (CRPs), MCP trainers, MBKs and other social capital was ensured. Till December 2022-23, 4335 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: intensive and extensive. 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 in FY 2023-24. 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 2022-23; both on offline and through VPRP Mobile Application. Till December 2022, plans prepared by SHG members got integrated into GPDP from 1891 GPs.

AAP 2022-23: Targets and Achievements

Sl. No.	Particulars	Target as Approved in AAP 2022-23	Total Achievement – Dec., 2022
1	Districts under Intensive implementation	0	0
2	Blocks under Intensive Implementation	0	0
3	SHGs promoted (in Number)	13881	13772
4	Households mobilized (in Number)	763250	164400
5	Number of Total SHGs provided RF	13371	14137
6	Amount of RF provided to all SHGs (in Rs. Lakh)	2005.65	3217.9

7	Number of all SHGs provided CIF	23290	6512
8	Amount of CIF disbursed to SHGs (in Rs. Lakh)	11666.00	32.56
9	Number of VOs formed	246	256
10	Number of SHGs holding membership in VOs	25457	3856
11	Number of VOs provided training on basic VO management	881	463
12	Number of VOs having trained Bookkeeper	17694	14436
13	Number of VOs trained on SOPs	0	0
14	No. of VOs Federated into CLF	761	682
15	No. of VO internally audited	17258	6275
16	Number of CLFs formed	0	7
17	Number of CLFs provided basic training on CLF Management	124	29

2.2 Plans for FY 2023-24

2.2.1 Expansion, Saturation and Deepening strategy:

- It is expected that by end of March 2023, remaining 1 GP out of total 2697 Gram Panchayats will be entered.
- Remaining 1238 Revenue Villages will be covered during FY 2022-23 and 2023-24.
- During FY 2022-23, Target Household was revised and appraised to MoRD, Govt. of India because of shifting of certain GPs, Villages/hamlets to 3827072. It is expected that by March 2023, additional 41302 households will be covered leaving a balance of 200123 HH to be covered.
- The target for FY 2023-24 will be to mobilize 200123 Households into existing SHG or into new SHGs.
- During FY 2023-24, focus will be on saturation of remaining Blocks. Therefore, it is proposed that considering >95% as saturation level, remaining 79 Blocks will be saturated by March 2024.
- 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.
- Involvement of CLFs for inclusion of all eligible households
- Ensuring on-time account opening with support of FI team
- Ensuring mapping of Aadhar for each SHG member
- 90% SHGs to VOs

- 100% VOs to CLFs
- 100% CLF Promotion
- Revival of 2712 defunct SHGs by participation on VO/CLF Sub Committees
- Development of 54 Sr. CRPs – VO and 68 Sr. CRP – CLF for handholding VOs and CLFs

2.2.2 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.

2.2.3 Marking of Urban classified GPs and Villages in DAY-NRLM MIS and identification of SHGs, VOs and CLFs of the Urban marked GPs, plan & strategy for recovering the CIF/livelihood funds etc from SHGs and VOs to the CLFs as per the advisory

ASRLM had initiated the process of segregating SHGs that were shifted to Town Committees etc. Accordingly,

- Coordination done with NULM for ensuring enrollment into NULM MIS
- Repayment of CIF/other loan to SHG/VO/CLF before shifting
- Offline record has been kept and now marking of Urban classified GPs and Villages in DAY-NRLM MIS and identification of SHGs, VOs and CLFs of the Urban marked GPs will be initiated.

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

- ASRLM proposes to promote 18193 SHGs in FY 2023-24.
- ASRLM will promote and strengthen remaining secondary level federations in all 219 Blocks. During FY 2023-24, 225 VOs will be promoted.
- Focus will be on leadership rotation
- SRP Policy to implement
- Ensure trained pool of SRPs (15-20)/ Cadres (2 per 158 Block) for training
- HR/FM/Governance Policies of MCLFs to be in place and its operationalization
- Ensure alignment of Sub-committees as per SOPs and training of sub-committees.
- Revision and Performance Appraisal of Jeevika Sakhis, Sanjog Sakhis, Master Book Keepers planned.
- Activities for Model CLF Development have already started during the last financial year for 33 Model CLFs under DAY-NRLM and 20 Model CLFs under NRETP. Now during FY 2023-24, strengthening of these Model CLFs along with newly identified 168 (11+157) NRLM MCLFs will be continued.

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.

2.2.5 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.

2.2.6 Institutionalization of Governance and Financial Management

- Financial Policy to be institutionalized
- Training on Financial Management to 669 CLFs and Mission staff: FM-1, FM-2 & e-learning modules on CLFs.
- Time to time training for book keepers.
- Introduction of loan and saving products
- Disbursement on CIF @RS. 1.5 Lakh per SHG to minimize the gap of CLFs' operation

2.2.7 Development & training of cadres for internal audit, registration and statutory compliances

Standardized Bookkeeping, Grading and Auditing System

- Provision of paid Book Keeper; wherever required
- Refresher training of all Book keepers
- Identification and strengthening of 1356 Community Auditors
- Training of CAs with the help of RP/APMAS/RGVN.
- Ensuring internal audit for SHG, VOs and CLFs yearly, half yearly and quarterly respectively.
- Audit Report and action taken reports sharing with EC member.
- Empanel external auditors for Statutory/External audit in coordination with Assam Cooperative Deptt.
- Ensuring statutory Audits for all CLFs and submission of reports timely ATR submission

- Completion of Annual Audit (up till Mar'23) 20152 VO/ 669 CLF by August' 23 & 309547 SHGs by Dec., 2023
- Web based CLF Monitoring application to be developed

Registration, Audit, Statutory Compliances

- Registration of 195 Model CLFs and 175 CLF (other than MCLF) i.e., total 370 CLFs to be completed by Q 4 FY 2023-24
- Develop a pool of cadres for conducting training of CBOs on registration & compliances with the help of NRP
- Streamlining on-time statutory compliances (ensuring inputs to federations)

2.2.8 Promoting and strengthening of CMTCs in DAY-NRLM area

ASRLM during FY 2020-21 and FY 2022-23, initiated development of 5 Community Managed Training Centres (CMTCs) assigned against NRETP 5 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 5 such CMTCs are proposed this FY 2023-24 under 5 NRLM Model CLFs. Identification of 2 Govt. unused/donated building for CMTC establishment in non-NRETP Block will be initiated.
- Renovation cost budgeted

2.2.9 Roll out of LoKOS- transaction based application for CBOs

- Identification and training of e-Book keepers (along with mobile/tab) for LoKOS in 158 Blocks
- Support from NMMU, NRO-LoKOS will be taken
- Profile entry to be started from Q1 FY 2023-24
- Prepare cut-off by Q2 FY 2023-24 and start transaction entry
- YP – LoKOS will be onboarded by March 2023
- Virtual & physical regular monitoring

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)	733
4	No. of CLF e-bookkeeper positioned (with mobile/Tab)	733

5	Total number of VOs (cumulative)	18809
6	No. of VO e-bookkeeper positioned (with mobile/tab)	18809

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

2.2.10 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 23-24. During FY 2023-24, a total of 8128 SHGs will be provided RF including backlog of FY 2022-23 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 Sabalakaran Yojana* (KAMS). During February 2023, the RF amount per SHG has been enhanced to Rs. 25000.00.
- CIF will be provided to 8682 SHGs in the FY 2023-24 (considering 100% CIF disbursement to eligible SHGs) as per approved enhanced limit of Rs. 1.5 lakh per SHG.
- Similarly, 1,20,120 SHGs will be provided Training on preparation Micro Credit Plan for providing Community Investment Fund.
- ASRLM has already released VRF to around 8,725 VOs amounting to Rs.157.34 Crore since FY 2016-17.
- Online ToT on VRP preparation has been conducted in the second quarter of FY 2022-23. ASRLM has given priority to VRP preparation in the FY 2023-24.
- During FY 2023-24, 1.18 lakh VRPs will be prepared and 2,500 VOs will be provided VRF amounting to total Rs. 37.50 Crore.

2.2.11 Provision of CAP CIF, VGF, Infrastructure Fund, CMTF Fund in NRETP Plan:

- Financial Projection of 20 NRETP MCLF shall be revisited
- VGF Disbursement to 44 NRLM MCLFs
- BDPs out of VGFs in 20 MCLFs will be reviewed and revisited
- 100% VGF utilization to be ensured- staff payment, office rent etc.
- Introduction of loan and saving products
- Under universalization strategy, Financial Projection of 669 CLFs planned.
- Introduction of loan and saving products
- Disbursement on CIF @RS. 1.5 Lakh per SHG to minimize the gap of CLFs' operation

2.2.12 Strategy for development of Social Capital & deployment:

- ASRLM will initiate Management (assigning activities, honorarium, mode of payment etc.) of cadres (Jeevika Sakhis/Sanjog Sakhis/MBK) in a cascading way by 32 MCLFs (20 NRETP+12NRLM).

- Revision of cadre guidelines and Performance Appraisal of Jeevika Sakhis, Sanjog Sakhis, Master Book Keepers planned.
- During FY 2023-24, 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.
- Ensure trained pool of SRPs (15-20)/ Cadres (2 per 158 Block) for training.

2.2.13 Studies and External Evaluation on performance of institutions

- During FY 2023-24, ASRLM signed MoU with NABARD Consultancy Services Pvt. Ltd. (NABCONS) for Impact Evaluation of *Kanaklata Mahila Sabalakaran Yojana (KAMS)*, SOPD Scheme of Govt. of Assam.
- ASRLM again 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 kept in AAP FY 2023-24.

Capacity Building

- Review and Monitoring of 5 CMTC BDPs
- Capacity Building of CMTC Management committee and CLF EC on AAP, BDP preparation, liasoning with other Deptt trainings, annual training calendar preparation
- Proper Utilization of corpus, revenue on maintenance, staff salary, operational costs etc.
- Identification of 5 Govt. unused/donated building for CMTC establishment in non-NRETP Block
- Renovation cost budgeted
- Adequate resource pool at State, District, Block and Community level will be developed in different thematic
- 45 NRPs, 15-20 SRPs (External) 228 SRPs (Internal), 34 DRT, 215 BRT - FM, Audit, Governance & Leadership, FNHW, Gender, MCLF, Livelihoods, FI, CB
- ASRLM is already availing services from NRPs for different thematic, which will be continued in FY 2023-24.
- Modules and materials to be prepared/customized for Senior Jeevika Sakhi (Sr. CRP-VO/CLF)

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	Q4	

Capacity Building of Institutions – Intensive Blocks						
1	SHG Basic Management & VO Concept to SHG, Leadership Visioning & Planning Exercise & VO Formation	2392 3	3588 5	0	0	59808
2	SHG Book Keepers Training	1852 0	4344	0	0	61734
3	VO Basic Management	0	1649	3848	0	5497
4	VO Book Keepers Training	0	1703	3973	0	5676
5	CLF Basic Management	0	185	0	0	185
6	CLF Book Keeping	0	189	0	0	189
7	Audit Training to CLF EC	0	706	0	0	706
8	CLF Sub Committee Training- Asset Verification	0	733	0	0	733
9	CLF Sub Committee Training-Monitoring	0	733	0	0	733
10	iCRP (Jeevika Sakhi) Development Training	372	0	0	0	372
11	MCP Training	4204 2	7807 8	0	0	12012
12	Sr. CRP-VO Training	54	0	0	0	54
13	Sr. CRP-CLF Training	68	0	0	0	68
14	Exposure visits 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	3023	9068	8061	0	20152
17	VO EC on SOP -Governance	3023	9068	8061	0	20152
18	CLF EC on SOP-Visioning Exercise	73	220	293	147	733
19	CLF EC on SOP -Governance	73	220	293	147	733
20	Training to Community Auditor	1356	0	0	0	1356

2. Plans for capacity building of community cadres

SN	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																	

3. Training calendar for Mission Staff and other stakeholders

SN	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				

3 CHAPTER – III - **MODEL CLUSTER LEVEL FEDERATION**

3.1 Expansion of Model CLF strategy

- Strengthening of 20 NRETP MCLFs and 44 NRLM MCLFs will be ensured
- Positioning & grooming of vacant Young Professional in NRETP MCLF
- Notify District and Block Anchor person for nurturing NRLM MCLF
- Support of NRP/ Partner Agency, SRPs, Sr. CRP will be ensured

3.2 Visioning, AAP and BDP

- Pre-visioning, Visioning, AAP and BDP for 53 MCLF will be completed by March 2023.
- By Q2 FY 2023-24, 44 NRLM MCLFs will initiate the process through 47 nos. of existing Resource Pool.
- Under Universalization, from Q1 167 CLFs will initiate the visioning exercise.
- Second pool of 108 (2 per Block from 54 Blocks) Resource persons will be developed.

3.3 Rollout of LoKOS & CLF web application for all CLFs

- Piloting initiated in 1 MCLF
- By Q1, remaining 63 MCLFs (61 Blocks) will be rolled
- CLF Web Application already started in 53 MCLFs. Remaining 11 MCLF will initiate from March 2023.
- Notification of 5 SMMU & 43 DMMU/BMMU level Master Trainers issued.
- Training to initiate during Feb-March 2023.

3.4 Registration & legal compliances

- Bye-laws has been vetted and finalized and 20 MCLF have already been registered under Assam Cooperative Society Act 2007
- Registration of 370 CLFs (195 MCLF + 175 CLF) to be completed by Q4 FY 2023-24
- Develop a pool of cadres for conducting training of CBOs on registration & compliances with the help of NRP
- Streamlining on-time statutory compliances, annual return and other tax filing (ensuring inputs to federations)

3.5 Strengthening of Governance, CBO-HR, Cadre management

- Focus will be on leadership rotation

- Refresher training on Governance to all CLFs and Mission staff
- Ensure alignment of Sub-committees as per SOPs and training of sub-committees
- HR/FM/Governance Policies of MCLFs to be in place and its operationalization
- ASRLM will initiate Management (assigning activities, honorarium, mode of payment etc.) of cadres (Jeevika Sakhis/Sanjog Sakhis/MBK) in a cascading way by 32 MCLFs (20 NRETP+12NRLM).
- Revision and Performance Appraisal of Jeevika Sakhis, Sanjog Sakhis, Master Book Keepers planned.

3.6 Strengthening of Accounting & Financial Management System

- Financial Policy to be institutionalized
- Refresher Training on Financial Management to all MCLFs and Mission staff: FM-1, FM-2 & e-learning modules on CLFs
- Positioning on 157 CLF Accountants and 44 MIS Assistants MCLFs
- Positioning of CLF Manager in 64 MCLFs
- Training of CLF EC and Sub Committee on credit management, analysis of CLF/VO health by Financial Indicators like PAR, Idle Fund, OTR, OSS, OER, Idle Fund<5%, PAR 60 days
- Regular review will be done for the updating of books of records
- Digital transaction to institutionalize
- Time to time training for book keepers, CLF Accountants will be conducted.
- Meeting CBO-HR cost from own income by enhancing revenue of CLF besides credit interest like from loan and savings products, income generating activity etc..

3.7 Institutionalization of grading and internal audit system at SHG/ VO / CLF

- Ensuring internal audit for SHG, VOs and MCLFs yearly, half yearly and quarterly respectively.
- 22348 SHGs, 1344 VOs and 44 NRLM MCLFs will be audited during FY 2023-24.
- 10052 SHGs, 594 VOs and 20 NRETP MCLFs will be audited during FY 2023-24.
- Audit calendar will be maintained at each CLF & will ensure for timely conduct of audit for CLFs, VOs & SHGs.
- Audit Report and action taken reports sharing with EC member.
- Empanel external auditors for Statutory/External audit in coordination with Assam Cooperative Deptt.
- Ensuring statutory Audits for all the CLFs and submission of reports timely ATR submission

3.8 Disbursement of VGF (all 3 tranches), IF & CMTC fund & 100% utilization.

- Financial Projection of 20 NRETP MCLF shall be revisited.

- VGF Disbursement to 64 (44 + new 20) NRLM MCLFs by Q4 FY 2023-24.
- BDPs out of VGFs in 20 NRETP MCLFs will be reviewed and revisited.
- 100% VGF utilization to be ensured- staff payment, office rent etc.
- Introduction of loan and saving products

3.9 Infusion of adequate CIF as per norms

- Disbursement on CIF @RS. 1.5 Lakh per SHG to minimize the gap of CLFs' operation
- Revised CIF Repayment guideline has already been issued.

3.10 Integration of all components in MCLF

- Core committee meetings at state/district/block
- Inter-thematic learning & sharing sessions
- Training to sub-committees on integration
- Promotion of FNHW enterprises
- Convergence with Line Deptt/Stakeholders
- Sensitization of pris, block level line dept. Officials
- Digital transaction at CBO level
- Insurance of members
- Enhancement of annual income of members by proper utilization of CIF

3.11 Development of MCLF as Immersion sites @ 10 for NE & NW States and @ 20 for Other States

- Finalize 10 immersion sites under NRETP and 4 under NRLM.
- Action plan for developing MCLFs as immersion sites
- Ensure integration of different themes (SISD, FI, Livelihoods) and setting up of systems at CLF level

3.12 Develop case studies

- Documentation, designing & printing cost under Code: D.5.2.1 (name of the activity: communication & documentation) has been kept
- Lumpsum amount of @ Rs.3,000/- per Block for 219 Blocks (as field visit & resource fee, designing cost & printing cost) for documentation of case study, designing & printing of material in order to highlight the key achievement under SMICB, Model CLF Development, PRI-CBO/VPRP Convergence, CIF/RF Utilization)

4 CHAPTER – IV - SOCIAL DEVELOPMENT & SOCIAL INCLUSION

4.1 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 41000 SHG members have been covered under Producer groups, Producer Enterprises and non-farm interventions which are tribal population, minority (religious & linguistic) population. Further ASRLM has already started to work with tea tribes people which is difficult to get reach off.

For the FY 2023-24, ASRLM is planning to scale up the Social Management Framework for the NRLM Districts and Blocks. For the same, an initial training on SMF will be conducted with the help of NMMU/NRP for all the NRLM Block officials, after which systematic reports will be collected from all the Blocks under ASRLM.

Systematic Guideline regarding Grievance Redressal Mechanism will be prepared by ASRLM with the guidance of NMMU and will be implemented in targeted numbers of Blocks in NRLM & NRETP.

4.2 6.2. Social Inclusion

ASRLM has already developed the Operational Framework for the Social Inclusion. In the FY 2021-22, ASRLM had 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 2022-23 where they have sold homemade namkeens and earned more than Rs.1,00,000.00. In the same line target has been taken to promote more numbers of SHGs of Destitute or PwD or Transgender Categories, at least one in each District.

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

ASRLMs has promoted 1387 numbers of E-SHGs in the FY 2022-23. Among those around 500 numbers of E-SHGs have received revolving fund. Rest of the SHGs will also receive RF in a phased manner based on their performance. ASRLM has planned basic livelihood training for the E-SHG members in both Farm and Non Farm sectors. Based on their need they will be provided with livelihood activities as per their feasibility.

4.4 6.3. Integrations of FNHW

Operational Strategy for the State has been already revised and based on that 4 days training had been imparted to 52 numbers of MCLFs in the FY 2022-23. The same training will be taken to the VO and SHG level in this FY.

Under ASRLM, FNHW Universalization will be completed in 110 Blocks of 33 Districts where at least One CLFs of Each Block and at least 10 VOs per CLFs will be covered. DRPs and BRPs will be developed in the First Quarter for the same. Master Trainers will be developed from each CLFs to cascade the training in the VO level and take forward all the activities.

Also as per the guideline at least two numbers of Immersion sites will be developed in the Non NRETP Districts. In case of NRETP all 20 Blocks will be developed as FNHW Immersion site covering all the activities like System Strengthening, SBCC, Convergence and FNHW Enterprise. At immersion site one FNHW related enterprise, Demo Nutri Garden, IEC material to be placed. VO/CLF EC & SAC members will be trained on FNHW implementation.

4.5 System Strengthening:

A review mechanism has already been developed as a form of Google Sheet for last FY. Some more parameters will be included in the same for the FY 2023-24. Also in the beginning of the Financial Year the State Core Committee will sit for a meeting to plan the activities for the whole year. State Core Committee Meeting will be conducted in the First quarter to prepare the road map of the whole year FNHW intervention. DRPs and BRPs will be developed with proper SOS training with the help of NRP/TA. Master Trainers will be developed from each Blocks for covering both Universalization and Intensive Strategies. Exposure Visits for DRPs and BRPs have been planned in FY 2023-24. Training Module has been already developed and translated in local languages. The same will be distributed in new geographies. Quarterly Review Meeting with District and Block Officials has been planned. Review Meeting with CLFs in a regular intervention with the help of Master Trainers under the supervision of Block Officials is planned. Training of CLF SAC and VO SAC will be done in the Intensive Blocks so that the members can handhold and review the FNHW interventions in SHG level. For regular updation of MPR, a training is planned in the First Quarter to district and block MIS and SISD team.

4.6 SBCC Activities:

In FY 23-24 Resource Material will be translated and printed to distribute among MCLF, CLF AND VO members. A Calendar of FNHW activities covering Adolescent Health & Nutrition, Menstrual Hygiene, Prevention of anemia, Maternal Care, Mental Health, Importance of 1000 days, Family Planning, SBCC, Dietary diversification, Local Recipes of nutritional foods, Nutri Garden, Waste Disposal, Clean Drinking Water, Recycled Waste etc. will be shared with all SHGs in the coming FY to initiate agenda based discussion. Community cadres closely work with ASHA's and health workers for FNHW awareness. Various activities and events conducted during Poshan abhiyan which is monitored by VO and CLF.

4.7 Convergence:

Convergence meeting with Line Departments such Health, Poshan Abhiyan and PHE is on the pipeline for defining the role of different Organizations in the State Level. District Level convergence meeting with Health Department for conducting Health Camp at CBO Level. Convergence meeting with Agriculture/Livestock/Tribal for the Agri Nutrigarden, Livestock enterprises at SHG level has been planned in convergence with Farm Livelihood Vertical. Inter Thematic Convergence with Non Farm Vertical for FNHW Enterprises.

4.8 FNHW enterprises:

Inter thematic convergence discussions was already held with the Non Farm Vertical Fund has been parked for development of such enterprises. A Total of 10 Enterprises have been developed under FNHW categories which consist of both Group and Individual such as Nutri Mix Unit, Moringa Powder Making Unit, Sanitary Napkin Units etc. In the same line next year Enterprises are been planned.

4.9 Integration of Gender

During the National Campaign of Gender held in the month of November-December, 2022 ASRLM has selected Gender Point Persons in all SHGs under ASRLM. Training has been planned in a phased manner for the selected GPPs. It has already made a practice of organizing a agenda based discussions in the SHG meeting in Gender Mainstreaming. The same has also been incorporated in the VO and CLF level monthly meeting. As a part of System Strengthening development of Resource Person has been taken in a mission mode this year. Further, Gender Immersion Site development has been taken across the geographies. No more targets have been set for development of Gender Resource Centers as suggestions has been received from NMMU to streamline and strengthen the process of Maintaining Case registers and other mechanisms in the newly formed Gender Resource Centers.

4.10 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.

4.11 Orientation of Gender Forums renamed as “Naari Xurokhya Kokh”

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. In connection to the National Campaign of Gender, in all the CLFs “Naari Xurokhya Kokh” has been formed. It will act as a Convergence Body which will focus mainly on “Rights and Entitlements Issues”, “Financial Literacy including Insurance and Pension”, “Disaster Management aspects” along with “Violence Against Women”. This 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. Targets have also been taken to establish Block level Gender Forum as per the feasibility of certain Blocks.

4.12 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. Till March 2023, a total of around 9000 number of VOs will receive the VRF- first installment. Almost half of the total formed VOs are yet to receive. Targets have been set for this year to give first 60% installment is 1600 this year. However, focus has been given to streamlining the process of VRF for the proper utilization of VRF. In this regard a portal is under process to monitor and ensure proper distribution of VRF fund.

4.13 Capacity Building of CLF SAC Members on FNHW, Gender and SI:

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. With the level of current coverage regarding Gender Mainstreaming, it is important for CLF SAC & EC members to receive proper training on the same.

Social Action Sub-committee is one of the most important sub-committees of VOs and CLFs. Like the previous years, training on Gender FNHW and SI has been kept to impart to the CLF SAC and VO SAC.

4.14 Formation of 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 Internal Compliance Committees are important. Target has been kept to form the Internal Compliance Committees in the District Level for this Financial year. Guidance note/operational strategy will be developed with the help of NRP for the same.

4.15 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 SHGs 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.

4.16 6.13 Nutritional Garden, FNHW Enterprises, Convergence & Others

Establishment of Nutritional Garden and FNHW related enterprises will be given special emphasis during FY 2023-24. A total of 8,00,000 nutritional garden have been planned and at least one number of FNHW enterprises has been planned in the targeted Immersion Sites for the FNHW.

Inter Departmental, Inter-vertical and multisectoral Convergence has been planned in the CLF level as well as in the State/District/Block level. The Convergence of State and District Level is also planned in the beginning of the first quarter to design the roadmap ahead.

5 CHAPTER – V - 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, Magazines etc.				
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 2023				
18	Calendar/Diary 2024				
19	Taking NRP support to documentation of best practices of different thematic				

- a. In order to document the various activities of State, District and Blocks, an agency needs to be hired to document different intervention, Process Documentation etc. in both print and video formats.
- b. 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.
- c. Design, development and printing of Annual report, Newsletter, flipcharts, leaflets, Case study handbook etc. an agency needs to be empaneled/hired.
- d. A workshop for Case Study and best Practice Documentation also needs to be conducted. ToTs will be developed by the help of NRPs, experts.
- e. 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.
- f. Translation of Modules, Documents in Assamese, Bengali, Bodo is required for development of publicity materials, study materials, Press Notes, Articles etc.

6 CHAPTER – VI - FINANCIAL INCLUSION

6.1 Progress during FY 2022-23

Financial inclusion being one of the regular interventions under DAY-NRLM & NRETP, special thrust was given on facilitating Bank credit to the SHGs, universal coverage of life, accidental and health insurance to the eligible SHG members during FY 22-23. Again, in accordance with Azadi Ka Amrit Mahotsav (AKAM 2.0), special initiative is being taken on spreading digital transaction and financial literacy also. Against total target of 1,34,430 SHG credit linkage, 145,930 (109%) proposal have been sponsored to different banks, out of which 1,09,412 numbers of SHGs have availed Bank Loan amounting Rs. 2508.27 Crore till January, 2023. 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, 2023. A summary of progress on key parameters have been given below.

Progress under Financial Inclusion as on 31.01.2023

Sl. No.	Particulars	Target for FY 22-23	Progress till January'23	Achievement %
1	Nos. of SHG opened Saving Bank Account	13,881	27,598	199%
2	Nos. of SHG Credit Linked (Proposal submission)	1,34,430	145,930	109%
3	Nos. of SHG Credit Linked (Disbursed)	1,34,430	1,09,412	81%
4	Amount of SHG Credit Linkage (In Cr.)	1,540	2,508	163%
5	Nos. of BC-Sakhi (including Digi-Pay) Promoted	3,358	2,920	87%
6	Nos. of SHG member covered under life insurance (in lakh)	28.00	20.96	75%
7	Nos. of SHG member covered under accidental insurance (in lakh)	32.30	24.39	76%
8	Nos. of SHG member covered under health insurance (in lakh)	32.30	25.67	79%
9	Nos. of SHGs covered under financial literacy training	1,10,000	1,52,092	138%
10	Nos. of SHG members financed for setting up individual enterprise	83,800	69,620	83%

6.2 Plans for FY 2023-24 (for both NRLM & NRETP)

6.2.1 Stepping-up of SHG Credit Linkage of all eligible SHGs (One year old):

In order to ensure credit linkage of all one-year-old SHGs, awareness & sensitization programmes for Bankers on NRLM & NRETP will be continued in the FY 2023-24 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 will be set-up District-wise and Bank-wise which will be planned, percolated down to branch-wise and Bank Sakhi wise target. The District level credit plan will be approved at DCC level and will be compiled at state level for approval at SLBC forum. To ensure sanction and disbursement of SHG loans on time, emphasis will be given on submission of proposals within 2nd quarter and 90% of the proposals through online proposal submission portal only. Proposal preparation camps will be organized in low saturated GPs for preparing and sponsoring quality proposal.

During FY 23-24, all the SHGs will be scrutinized for ensuring PANCHASUTRA and updation of books and records. Data in LOKOS will also be utilized for monitoring the same. Officials directly dealing with financial inclusion both from banks and ASRLM will be oriented at state/district level and taken for exposure visit to good performing state.

During FY 22-23 ASRLM had organized district level credit camps in low credit disbursal 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 23-24 in all the districts and hence, strategy is taken for organizing Special Credit Camps both at district and block level also for mobilizing more credit to the SHGs under ASRLM.

As per direction of NMMU-MoRD, in FY 23-24, special emphasis will be laid on having outstanding of 80% of the total SHGs by 31st March, 2024. SHGs not getting a single bank loan will be focused for fresh credit linkage. SHGs who repaid their first loan, will also be ensured with repeat linkage with increased limit of doses. 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.

The CBRM committee has been constituted in all eligible bank branches till FY 22-23. 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.

During FY 2022-23, special drive was made to reduce Non-Performing Assets (NPA) of SHG Bank Loan which resulted in decrease of NPA to 1.81% from 3.05% (2021-22). NPA of SHG Bank loan will be further reduced which will give bankers more comfort in taking financial decision in providing Bank loan to SHGs.

6.2.2 Implementation plan for financial literacy, roll out of Saksham application:

During FY 2022-23, workshop was organized with FLCC coordinators of the state and focus was given on joint monitoring of Financial Literacy initiatives of ASRLM. During FY 2023-24, at least one SAKSHAM centre will be opened under every BMMU and Financial Literacy training and services related to it will be provided in a focused way. All the trained FL-CRPs will be enrolled under SAKSHAM Aap and they will be providing training to the members of all SHGs through the App. Evaluation of already trained members will be done at regular intervals through the Aap. Refresher training of all trained FLCRPs will be done in the coming FY to give them better insight on the training.

For initiating the financial Literacy activities in focus way in difficult areas especially in Tea Garden areas, collaborative action has been planned with UNICEF signing an LOU. This will boost the inclusion of deprived communities in a focused way.

6.2.3 Universal coverage of Insurance & Pension of SHG members:

In the FY 2022-23, all the Bima Sakhis engaged in each CLF have been provided orientation on facilitating life and accidental insurance of the SHG members. To increase the coverage of PMJAY, district and block wise Master Trainers have been developed to train the Community Cadres (Bima Sakhi, Bank Sakhi & Digi-Pay Sakhi) of ASRLM for PMJAY e-KYC of the eligible households. More focus will be given on claim of the incidents and settlement of the claims on time. Provision have been made for incentive for the enrolment as well as claim settlement of the incidents to the Bima Sakhis. Special awareness camps will be organized at GP level involving miking about enrolment and renewal of PMJJBY/PMSBY on time and will be organized special camps for enrolment of SHG members under PMJJBY/PMSBY/PMJAY in the areas where penetration is very low. For renewal of the insurance schemes, all the CBOs has been instructed to give interest free loan of Rs. 350/- to all the SHG member's account during April-May which has been revised to Rs. 500/-.

All the eligible community cadres (Bank Sakhis, BC-Sakhis, Jeevika Sakhis, Krishi Sakhis, Pashu Sakhis, Master Book Keeper, MCP Trainer) has been made compulsorily to cove under Atal Pension Yojana as per eligibility. Additional 2.5 lakh SHG members have been targeted for

opening of APY accounts in the FY 2023-24 to cover at least 15% of total SHG members. Bima Sakhis, Digi-Pay-Sakhis and BC-Sakhis will be assigned for doing the same.

6.2.4 Grounding of Enterprise Finance initiative:

During the year 2022-23, special initiative was taken to finance individual SHG members for promoting activity based individual enterprise from Banks providing Credit Risk Guarantee under special package of Credit Risk Fund under in NRETP. Focus will also be given to provide more finance to the enterprises from SHG internal eco-system (SHG/VO/CLF) as well. MoU has been signed with different Banks like HDFC, Indian Bank, AGVB etc. for promotion of more enterprise through Bank finance in across the state. The initiative will be continued during FY 2023-24 in all NRLM and NRETP districts where the SHG members will be mapped through an App developed by NMMU and financed.

Bima Sakhis have been trained on Udyami Aap and engaged as Vitta Sakhis in each CLF for providing handholding support to the enterprise for their profitability and long-time sustainability.

6.2.5 Enhancement of transaction of BCs (BC- Sakhi) and SHG digital transaction

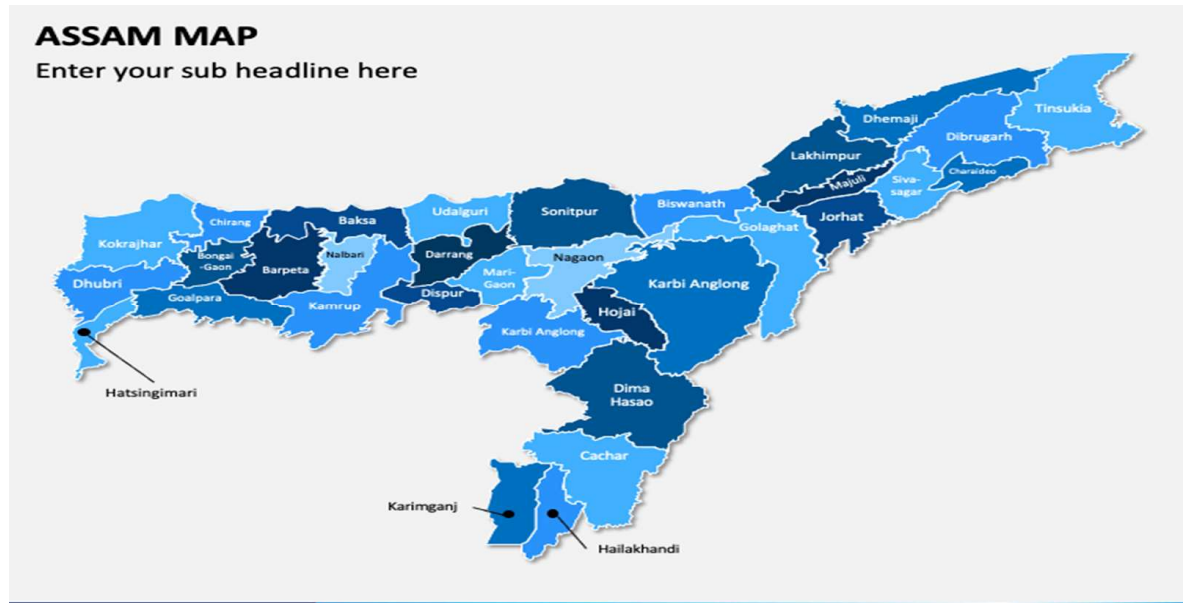
Under the mission “**One GP One BC**”, till the FY 2022-23, 5570 SHG member have been identified and trained and IIBF certified through RSETIs to create a ready pool for the banks to engage as BC-Sakhi. Expanding the mission, one additional SHG member has been promoted in each GP in the NRLM districts and two more in the NRETP districts making it to “**One GP Two BC**”. During FY 2023-24, focus will be given more on onboarding maximum numbers of SHG members as regular BC of Banks out of the trained and certified pool. MoU has been signed with different Banks in this purpose. There will be special awareness drive on enhancement of transaction of SHGs as well as other community members through BCs under the Azadi Ka Amrit Mahotsav (AKAM 2.0). Instruction has already been given from higher authorities for facilitating transaction of all the P&RD beneficiaries through BC Sakhis engaged by ASRLM only. Moreover, 70 good performing BC-Sakhis will be given exposure in the best practicing sites outside the State. SHG dual authentication will also 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 2023-24.

7 CHAPTER – VII - FARM LIVELIHOODS

7.1 Vision Statement and Goal for the Livelihoods Perspective:

ASRLM has been working in all the 34 no of Districts and 219 no of Development Blocks across the state for promotion of systematic livelihoods. Out of the total 26862 no. of villages in the state, 25077 no. of villages have already been taken under the aegis of Farm Livelihoods so far. Additional 1785 no. of villages will be entered in farm livelihoods which will count the total coverage of villages in the state at 100 %.

Through the farm livelihood interventions, 20.54 lakh households have already been covered by ASRLM. For the financial year 2023-24, an additional 8.5 lakh households will be mobilized under farm livelihoods intervention which will make a coverage of 79.6 % of the total households in the state.



Outreach	% Ach
District coverage	100%
Block coverage	100%
Village coverage	100%
HH coverage	80%

7.2 Progress of FY 2022-23, Plan and Strategy for FY 2023-24

7.2.1 Current status of Outreach and Plan

Outreach (Geographic - block/ village, HH) till December 2022

	Particular	Total in the State	Covered under NRLM	NRLM saturation % (4/3)	Covered Under Farm LH	% (6/4), in case of MK - 6/70% of 4)
1	No. of District	34	34	100	34	97
2	No. of Blocks	219	219	100	219	100
3	No. of Villages	26862	25077	93	25077	100
4	No. of HHs (lakh number)	4106852	3679380	90	2054325	80

Future Projections (geography, HH), cumulative

Sl. No	Year	District (No.)	Blocks (No.)	Villages (No.)	MK HHs (in lakh no.)- direct interventions (AAP/MKS/SPL projects)
1	Achievement as on Dec.'22	34	219	25077	2054325
2	Projection till March '23	-	-		30546
3	FY 2023-24	-	-		850000
4	FY 2024-25	-	-		650000
5	FY 2025-26	-	-		100000
	Balance	1		5405	

7.3 Strategy Expansion of farm livelihoods Interventions aimed at creating “Lakhpati Mahilas”

- Continuous capacity building for incremental income through addition of multi sectoral intervention.
- Strengthening of livestock interventions , specially piggery, goat rearing and backyard poultry.
- Establishment of primary value addition units at village level, Livelihoods Support Centers (LSC) under Integrated Farming Cluster project
- Focus on convergence with line departments and other Govt. programs for financial and handholding support.
- Creating model exposure sites with specific livelihoods interventions.
- Training and development of social capital –M-CRP, SRP etc.
- Strengthening of CLF/VO/Livelihoods Sub- Committee.
- Value chain intervention proposed in additional Blocks.
- Focus to develop clusters under sub sector interventions like Bamboo, Moringa etc.
- Continuous monitoring at field level with timely targets.

7.4 “Mahila Kisan Dakshyata Vridhi Program - Training 75 lakhs Mahila Kisan

Table 3: Mahila Kisan Dakshyata Vridhi Program

Sl. No	Indicators	Achievement as on Dec'22)	%	Target for FY 2023-24
1	No. of HHs surveyed through Lakhpati Didi App (till date)	2523745	69	2500000
2	No. of Districts for DLPM	5		5
3	Formation of State, District & Block Level Convergence Committee (SLCC, DLCC, BLCC), Formed	SLSC -1 DLSC-5 BLSC-20		

Strategy for the “Aatmanirbhar Krishi Dakshyata Vridhi” - Data entry process in MKSP MIS portal has been initiated and the task will be completed within the stipulated time period.

7.5 Activity wise Progress in 2022-23 and Plan for FY 2023-24

- Under Agro Ecological Practices (AEP) intervention, Mahila Kishans covered till the FY 2022-23 is 18,12,151 whereas it is planned to cover another 650,000 during the FY 2023-24.
- Regarding Livestock Practices, Mahila Kishans covered till the FY 2022-23 is 8,69,511 whereas it is planned to cover another 3,00,000 during the FY 2023-24. 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, 2730 numbers of Krishi Sakhis are positioned to look after Agricultural activities. Further, 1095 more Krishi Sakhis have been planned to take up in the FY 2023-24.
- Till date, 2667 numbers of Pashu Sakhis are positioned to look after livestock activities. Further, 1095 more Pashu Sakhis have been planned to take up in the FY 2023-24.
- Till date, 139 numbers of Udyog Sakhis are positioned to look after livestock activities. Further, 900 more Udyog Sakhis have been planned to take up in the FY 2023-24.
- ASRLM has already established 400 numbers of custom hiring centers across the state and it is planned to establish another 100 number of Custom hiring centers in the FY 2023-24.
- 1177842 Mahila Kishans have already started taking up 3 essential AEP practices in the FY 2022-23. In the FY 2023-24, another 5,00,000 number of Mahila Kishans will be encouraged to take up at least three essential AEP practices.
- Assam is a place where every household in the villages have some land in the backyard. Taking the advantage of the same, ASRLM has already developed 2062561 Agri Nutri Gardens which is a significant development. To enhance the coverage, ASRLM has targeted to mobilize another 8,00,000 number of SHG members for taking up Agri Nutri Gardens in the FY 2023-24.
- 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 FY 2022-23, 20 blocks have been targeted with 100 villages in 1500 acres of land and 179 local groups have been formed till date. Further, ASRLM has opened 179 numbers of retail organic outlets. Till now, 2435 numbers of small organic outlets have been formed out of the excess produce of the Kitchen Gardens already developed.
- A total of 2771 number of Producer Groups consisting of 1,78,063 SHG members of different commodities have been formed. It has been targeted to form and

develop another 1,000 number of Producer Groups in the FY 2023-24 covering a total number of 60,000 SHG members. 286 number of Producer Groups under ASRLM are registered and 1386 are expected to be registered by March 23. ASRLM has already transacted 807 numbers of PGs through digital platforms.

- ASRLM has already set up 3 registered Producer Companies in FY 2022-23 with 226 numbers of shareholders and 2 Producer Companies are expected to be set up by March'23 which will have 9844 numbers of shareholders.

Table 4: 29 Indicators wise target

SI No .	Indicators	Till March 2022	Plan for 2022-23	Achieved till Dec. 2022 (as per online MPR)	% (4/3)	Cumulative Achievement	Expected till march 2023	Plan for 2023-24
1	No. of Mahila Kisans covered under AEP interventions	1300922	650000	719448	111%	2054325	0	650,000
2	No of Mahila Kisan supported under livestock interventions	430336	350000	518455	148%	948791	0	300,000
3	No of MahilaKisan supported for NTFP	284	0	619	0%	903	0	-
4	No. of blocks entered under farm livelihoods interventions	199	0	0	0%	199	0	-

5	No of Blocks covered under NTFP interventions	0	0	0	0%	0	0	-
6	No of Krishi Sakhis (Agriculture CRP) positioned	2467	1095	263	24%	2730	832	1,095
7	No of Pasu Sakhis (Livestock CRP) positioned	2431	1095	236	22%	2667	859	1,095
8	No of Van Sakhis (NTFP CRP) positioned	0	0	3	0%	3	0	-
9	No of Krishi Udyog Sakhi positioned	14	219	125	57%	139	94	300
10	No. of districts entered under farm livelihoods interventions	33	0	0	0%	33	0	-
11	No. of Villages covered under farm livelihoods interventions	23018	2200	1278	181%	25077	0	-
12	No of other livelihoods CRPs positioned	174	0	4	0%	178	0	-
13	No. of Custom Hiring Centers Established	22	400	0	0%	22	400	100

14	No of blocks covered under organic	3	10	0	0%	3	10	100
15	Areas covered under organic farming (Acre)	2859	1500	5054	337%	7913	0	16,500
16	No of Local Groups formed under organic interventions	10	150	179	119%	189	0	1,450
17	No of Local Groups registered in PGS portal under organic interventions	0	150	0	0%	0	150	1,200
18	No of Mahila Kisan adopted at least three essential AEP practices	391471	400000	787370	197%	1177841	0	500,000
19	No. of mahila kisan House hold having agri nutri garden	931748	657000	1133697	173%	2065445	0	8,00,000
20	No of villages under organic farming	0	100	170	170%	170	0	1,000
21	No of mahila kisans as members of	200	5000	4500	90%	4700	500	50,000

	Local Groups							
22	No. of Producer Groups promoted (PG) for forward linkage & marketing	1900	2000	1053	53%	2953	947	1,000
23	No. of PGs formalized (registered)	72	1600	214	13%	286	1386	200
24	Mahila Kisans covered by producer Groups	115546	120000	67390	56%	182936	52610	60000
25	No. of Produces Groups transacting through digital platform	332	600	475	79%	807	125	1,000
26	No of large size producer companies set up	3	5	0	0%	3	5	5
27	No. of mahila kisans who are shareholders of the companies	70	10000	156	2%	226	9844	3,000
28	No of PGs given fund against business plan	208	2000	942	47%	1150	1058	800

29	No. of organic vegetable retail outlets opened up to help farmers sell their produce	0	199	187	94%	187	12	219
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7.6 Integrated Farming Cluster

Total 150 clusters (Approval received on FY 2021-22 =20 nos. FY 2022-23 = 70 (under MKSP) , on FY 2023-24 = 60 Nos. Details of the IFC Interventions to be given as below:

The Integrated Farming Cluster (IFC) project was started in Assam in 5 NRETP districts in 20 blocks (20 IFCs) with an allocation of approx. Rs. 40 Lakhs per IFC in the month of December, FY 2021-22. The activities and budget have been approved by the MoRD, which is under implementation in the selected 20 clusters with 6300 Mahila Kisan households.

Assam has recently received allocation of 130 IFC clusters in the financial year 2022-23, for which the financial allocations are yet to be approved by the MoRD. In this regard, the proposal for the 70 nos. of IFCs have been approved by MoRD under MKSP. Further proposals have to be submitted for the pre-allocated 60 nos. of IFCs under MKSP for the FY 2023-24.

Table 5 :Progress on IFC Interventions

Sr. No	Particulars	Allocation for 2022-23	Allocation for 2023-24	Total Allocation for FY 2022-23 and 2023-24	Plan for FY 2023-24
1	No. of IFC clusters	70	60	130	130
2.1	HHs	21000	18000	39000	39000
2.2	Villages	210	180	390	390
2.3	Blocks	18	15	33	33
2.4	Districts	19	5	24	24
2.5	No. of LSC (Livelihoods Service Centre)	70	60	130	130
3	Name of Partner/Agency (ies)-RCRC	SeSTA-KABIL	SeSTA-KABIL	SeSTA-KABIL	SeSTA-KABIL

Table 6– Financials on IFC Interventions

Financials	Y1 (FY 2023-24)	Y2	Y3	Total
No of clusters	130	130	130	130
Estimated budget (in lakh Rupees)	1300	2600	1300	5200

7.6.1 Strategy for implementation of Integrated Farming Clusters

(Plans for Convergent investments from other depts, strategic efforts for practice adoption and support for marketing/processing of produce.)

Capacity building of SMMU,DMMU,BMMU officials for all approved target IFC clusters.

Timely releasing of funds.

Convergence initiative with the Line Department like Agriculture, Horticulture, Food Processing, Animal Husbandry etc.

Regular Monitoring through Reporting format

7.7 Organic Farming Clusters

Table 7 :'' Progress on Organic Farming Clusters

Sl. No .	Indicators	Achievement till March 2022	Target 2022-23	Achievement till Dec. 2022 against the target	% (4/3)	Cumulative Achievement (2+4)	Target for 2023-24 (Additional)
1	No. of blocks covered for organic cluster	3	20	20	100%	23	100
2	No. of Organic Clusters promoted	0	40	40	100%	40	200
3	No. of villages under organic clusters	3	100	170	170%	173	1000
4	No. of Local Groups formed	0	150	179	119%	179	1450
5	No. of Local Groups registered	0	150	0	0%	0	1200

6	No. of Mahila Kisan as members of registered Local Group	200	5000	4500	90%	4700	50000
7	No. of Scope Certificates generated	0	150	0	0%	150	1200
8	No. of Bio-resource center established	0	0	0	0%	0	2
9	Marketing of organic produce (Volume in MT)	0	0	0	0%	0	100

7.8 Value Chain Development Interventions

A total of 2771 number of Producer Groups consisting of 1,78,063 SHG members of different commodities have been formed. It has been targeted to form and develop another 1,000 number of Producer Groups in the FY 2023-24 covering a total number of 60,000 SHG members. 286 number of Producer Groups under ASRLM are registered and 1386 are expected to be registered by March 23. ASRLM has already transacted 807 numbers of PGs through digital platforms. Input procurement of seeds, fertilizers, poultry chicks etc is part of the PG working committee and associated Udyog sakhis. Forward linkages of aggregated commodities are being carried out to the nearest and distant markets respectively.

Table 8:

Sr.	Particulars	As on March 2022	Target 2022-23	Achieved in 2022-23	%. (4/3)	Cumulative (2+4)	Target for 2023-24
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1	Number of Producers Groups (PG) formed [for post farm gate value chain interventions]	1900	2000	1053	53%	2953	1000
2	Members mobilized into PGs	115546	120000	67390	56%	182936	60000
3	No. of Udyog Mitra trained and deployed	14	219	125	57%	139	300
4	Identification and training of Master Udyog Sakhi	0	0	0	0%	0	100
5	No. of PGs received funds	208	2000	942	47%	1150	800
6	Total Funds released to PGs (Rs Lakhs) from CLF	124	3800	1411	51%	1535	1200
6.1	For infrastructure support	0	1000	0	0%	500	500
6.2	For working capital support	124	2800	1411	51%	1535	1500
7	Total turnover of all the PGs	149.6	500	354.2	71%	503.8	2000
8	No. of PG members enrolled as member of any FPOs/PEs	4129	1000	755	76%	4884	3000
9	Name of the commodities:	Mustard, Paddy, Vegetables, Poultry, Goatery, Piggery BYP, etc					

1. Dashboard has been developed for estimation and analysis of pre harvest of commodities produced by the PGs for market linkage currently trials are going on and will be grounded soon.
2. Certification of Krishi Sakhis and Pashu Sakhis with the help of A-Help and Agriculture Skill Council of India (ASCI) for better outreach and skill.
3. Inhouse Breeding units for Piggery and Poultry Producers' Groups have been planned so that supply of inputs and breed quality retention is achieved.
4. Common Facility Centers have been planned at Cluster level for ease of processing, packing, distribution and management of stock and record keeping.

Name of Component	No. of PE promoted		No of Shareholders		Paid capital up in lakh		CEO recruited		Fund released to PE (in Lakh)	
	Progress	Plan	Progress	Plan	Progress	Plan	Progress	Plan	Progress	Plan
Innovation Fund	1	0	2040	0	2	0	0	1	6	0
MKSP	2	0	4268	0	4	0	2	0	87	0
10K FPO	0	50	0	10000	0	10	0	50	0	7500
Total										

Total Member mobilized		Village Covered		Village level procurement center commissioned (No.)		Establishment of processing/value addition centers		Turnover (In Lakh)	
Progress	Plan	Progress	Plan	Progress	Plan	Progress	Plan	Progress	Plan

2040		100	0	1	1	1	0	1200.3	150 0
4268		41	0	2	1	2	0	49.86	60
0	1000 0	0	200	0	20	0	30	0	100 0

7.9 Intensive efforts for “Lakhpati Mahila”

Table 14 : For 100 Resource Districts in 12 states (List at Annexe-1)

Sl. No	Indicators	Achievement as on Dec'22)	%	Target for FY 2023-24
1	No. of HHs surveyed through Lakhpati Didi App (till date)	2523745	69	2500000
2	No. of Districts for DLPM	5		5
3	Formation of State, District & Block Level Convergence Committee (SLCC, DLCC, BLCC), Formed	SLSC-1 DLSC-5 BLSC-20		

7.9.1 Strategy on Mission Lakhpat Initiative:

1. ASRLM has completed the survey of 25.23 Lakh nos of SHG HHs. under the Lakhpati Mahila initiative using the inhouse livelihood Tracking System APP in the FY 2020-21.
2. Out of which 3.68 Lakh SHG members are earning more than one Lakh per annum.
3. The average income of 25.23 Lakh SHG members is Rs 44,000/- per annum.
4. ASRLM have completed the Data collection of another 7.87 Lakh HHs for the FY 2021-22, with an recorded average income of Rs. 55,232/-
5. ASRLM is taking different interventions like Integrated Farming Clusters, Value Chain Interventions, FPO formation etc in the field of Farm Livelihoods for generation of multiple livelihoods to the SHG members with possibilities of incremental income.

7.10 Millet Interventions

Assam is a house of traditional native varieties of Millets like Buckwheat , Foxtail Millet etc. In this regard, celebrating the International year of Millet , different varieties of Millets will be promoted in 5 nos. of districts. A total of 5 nos. of Millet clusters will be developed in a pilot basis across the selected 5 districts. Total households under cover will be 1000 nos. and the total area under cultivation will be 500 acres.

Table 15 : Progress on Millet Interventions

Sr.	Particulars	As on March 2022	Plan for FY 2022-23	Achievement in FY 2022-23 (as on Dec. 22)	Plan for FY 2023-24
1	No. of districts	0	0	0	5
2	No. of blocks	0	0	0	5
3	No. of clusters	0	0	0	5
4	No. of villages	0	0	0	20
5	Households covered	0	0	0	1000
6	Areas in Acres	0	0	0	500

7.11 Sub Sector Interventions

7.11.1 Agriculture Cluster

Table 16: Data on Agriculture Cluster development

Sl. No.	Name of Sector	No. of District to be covered	No. of Blocks to be covered	No. of HH to be covered	Budget (in Lakh Rs.)	Activity
1	Bamboo	5	10	2000	80.00	T&CB, Infrastructure development & Marketing support
2	Spices (Ginger & Turmeric)	5	10	1000	80.00	-do-
3	Tomato - Onion-Potato	5	10	1000	130.00	-do-
4	Moringa	0	0	300000	400.00	-do-
5	Tea	3	6	600	60.00	-do-
6	Backyard Poultry	10	20	5000	60.00	-do-
7	High Value Horticulture	5	5	1000	50.00	-do-
8	Medicinal & Aromatic Plants	5	5	750	50.00	T&CB, Infrastructure development & Marketing support
9	Fisheries & Aquaculture	5	10	1000	80.00	-do-
10	Gottery	10	20	5000	120.00	-do-
11	Piggery	10	20	5000	120.00	-do-
12	Bee Keeping	34	40	4000	120.00	-do-
13	Eri	10	20	3000	60.00	-do-

7.11.2 Strategy on NTFP Cluster Development

7.11.2.1 Strategy for Resource Persons at state level (NRP/SRP engagement)

Strategy - The existing vacancies of state, district and block level mission staffs has already been advertised and the recruitment process will be completed within this financial year

7.11.3 CRP identification / training /certification

- Proper awareness will be given to target blocks.
- Local Group will be formed based on interested Mahila Kishan and selection of Group Leader will be done.
- The Basic training on organic farming, Peer Appraisal, Formation of Local Groups, PGS portal, Organic Manure Preparation has been conducted. Hand holding 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.
- Timely collection of Soil & water samples and generating Organic certificates.
- Marketing of Organic products with Organic certificate and PGS Logo which will help the Organic Mahila Kishan to facing a better price.

7.11.4 Farm Mechanization

7.11.4.1 Technical Support Agency (with proper justification for TSA engagement)

- ASRLM has already Engagement of Grant Thorton 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.

7.11.5 Innovation Initiative

- Establishment of 20 nos. of 'Collection & Procurement Centres' in the FY 2023-24 under the Producer Collective (PG/FPC) initiative
- Establishment of 100 nos. of Custom Hiring Centers (CHC) centers in FY 2023-24 with Farm equipment for hiring by the Mahila Kisans.

- Establishment of 219 nos. of ASOMI Organic Retail Shop in the FY 2023-24 for providing a physical platform for the mahila kisans for selling their organic produce as well as to buy the organic inputs required for organic farming.

7.11.6 Intensive Effort

- Intensive Effort to Demonstrate Farm Livelihood based “Lakhpati Mahila”: The strategy need to be detailed out here. This will include plan for Strategy on Livelihood Focused Planning (District Level Opportunity Mapping, Household Level Comprehensive livelihood Planning using VPRP), Adequate and Timely support to Households and Community Institutions around Assets, Skills and Access to Market, Finance, Convergence and Partnership (Intra departmental-MGNREGS, DDUGKY, RSETI and inter departmental-MoPR, MoAFW, DAHD, Fisheries, MoTA, MoFPI, NHAI, Others) and Private Sector Partnership (Rural Innovation and Social Entrepreneurship hub, Start up connect) and Capacity Building of Mission Staff, Community Institutions and Community Resource Persons.
- Focus on explaining the strategy for to (a) Enhance productive assets / create new livelihood assets (b) Efforts for Productivity enhancement – Knowledge (agronomic & market information), Practice adoption, farm mechanisation, etc. (c) Post harvest and Market linkages – MSP/Pvt sector, Processing etc.

7.12 Leverage support through Convergence & Partnership

Progress as on date and plan for FY 2023-24 (to be filled at NMMU level and at state level)

Table 20: National Level Convergence

Sl. No	Name of the Department	Achievement till Dec. 2022 (No. of HHs)	Plan FY 2023-24	
			Targeted HHs for coverage	Amount leveraged (In lakh)
Convergence				
1	MGNREGS	107476	200000	100000
2	Ministry of Agriculture (MAC&FW)	50886	100000	5000
3	Department of Animal Husbandry (DAHD)	1569382	1000000	50000
4	Ministry of Tribal Affairs (MoTA)	2562	5000	25
5	TRIFED	14693	10000	10
Partnership				
1	NHAI	2500	0	200
2	NAFED			
3	NCO&NF			
4	IIMR			
Total				

Table 22: State Level Convergence

Sr.	Name of the Department	Achievement till Dec. 2022 (No. of HHs)	Plan FY 2023-24	
			Targeted HHs for coverage	Amount leveraged (In lakh)
1	APART	20530	20000	10
2	NBHM	1600	1200	14
3	Samunnati/NAFPO	0	10000	100
4	GIZ	0	1000	5
Total		22,130	32,200	129

7.13 Farm Livelihoods Human Resource

D.1. Dedicated Farm Livelihoods Human Resource: *Deployment of adequate and qualified human resources at all levels is important to achieve the target and to ensure quality implementation of livelihoods interventions so as to achieve the objective of providing more income to the SHG members. (At least 2 dedicated farm livelihood staff is always present at the Block level).*

7.13.1 State Level Human Resource for Farm Livelihoods

Table 24: State Level HR status

Sl. No	Position	Approved positions	Deployed as on Dec. 22	To be deployed by March 2023	Plan for FY 2023-24	
					Position of HR	Timeline (month)
A	NRLM TOTAL	3	2	1	1	April 2023
A.1	State Project Manager(s)	1	1	0	0	0
A.2	Project Manager(s)	1	1	0	0	0
A.3	Project Executives/ Project Asstt./ YP	1	0	1	0	0
A.4	Consultants	0	0	0	0	0
	Others 1	0	0	0	0	0
B	NRETP TOTAL	6	5	1	1	April2023
B.1:	STE/ SPM – VC & forward linkage	1	1	0	0	0
B.2:	TE/PM- Forward Linkage	1	1	0	0	0
B.3:	TE/PM - Organic village clusters	1	1	0	0	0
B.4:	TE/PM - Livelihoods T&CB	1	0	1	1	April2023
B.5:	Young Professionals	2	2	0	0	0
C	Grand Total (A+B)	9	7	2	1	April2023

7.13.2 DISTRICT Level Human Resource for Farm Livelihoods**Table 25: District Level HR status**

Position	Number of District with FL interventions	Dedicated FL staff positioned	To be positioned by March 2023 (additional)	Plan for FY 2023-24	
				To be deployed	Timeline (month)
District Manager	34	23	11	11	Apr-23
Consultant	0	0	0	0	0
Others	0	0	0	0	0
Total	34	23	11	11	45,017

7.13.3 BLOCK Level Human Resource for Farm Livelihoods**Table 26: Block Level HR status**

Sl.No	Position	Approved positions (No)	Number of Staff as on Dec. '22	Plan for FY 2023-24
A	NRLM TOTAL	219	219	0
A.1	Blocks Manager (Farm LH)	219	219	0
A.2	YPs	0	0	0
A.3	Any other	0	0	0
B	NRETP TOTAL	60	55	5
B.1	BTC – Forward Linkages	20	17	3
B.2	BTC – Organic	20	18	2
B.3	CC – Organic	20	20	
C	Grand Total (A+B)	279	274	5

7.14 Training and Capacity Building activities

Name of the category	No. of CRPs trained till Dec'2022-	No. of Active CRPs	Plan for 2023-24 (additional numbers)
Krishi Sakhi	2730	2730	1095
Pashu Sakhi	2667	2667	1095
Van Sakhi			
Krishi Udhog Sakhi	139	139	300
Matashya Sakhi	0	0	
mCRP (Agri)	0	0	500
mCRP (Livs)	0	0	500
E-CRP(FL)*	0	0	0

7.15 Development & strengthening of SRP Pool

Table 28: Indicative List of trainings

Name of the category	No. of SRPs trained till Dec'2022-	No. of Active SRPs	Plan for 2023-23 (additional numbers)
AEP, Organic Farming, Value chain, Medicinal & Aromatic Plants, High Value horticulture, Floriculture, Bamboo, Spices, Moringa, High value Agriculture, Millet, Eri, Beekeeping, Poultry, Piggery, Goatery, Duck, Fisheries, Livestock, Livelihood Planning, Any other,	60	60	300

7.16 NRPs Engagement

Table 30 : NRP Engagement Plan

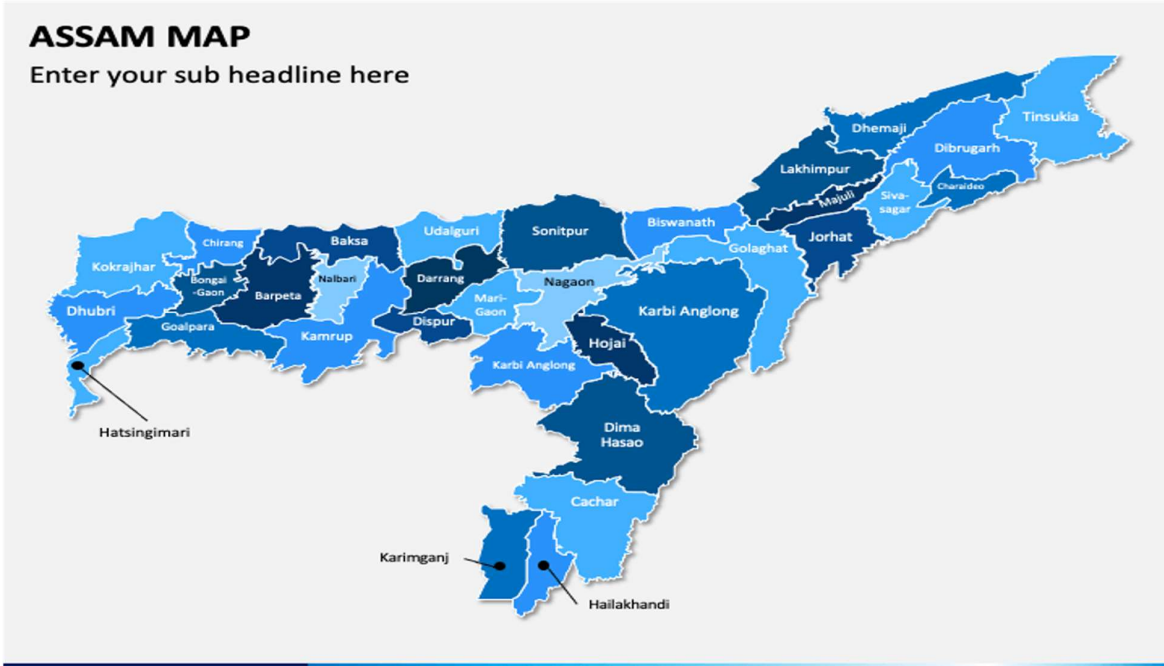
Name of the category	No. of NRPs trained till Dec'2022-	No. of Active NRPs	Plan for 2023-24 (additional numbers)	No. of NRP days required
Preparation of action plan	0	0	0	10
Training and capacity building	0	0	0	25
Development of implementation plan	0	0	0	10
M&E studies	0	0	0	30
Convergence & Partnership Planning	0	0	0	30
Knowledge material development	0	0	0	30

7.17 Monitoring, Evaluation & Learning, MIS, Knowledge Management -*Monitoring, Evaluation & Learning, Knowledge Management;***Table 31: Progress on Knowledge Management**

Total allocation for FY 2022-23	Amount budgeted for FL for FY 2022-23	% Budget for FL (2/1)	Expenditure Till December 2022 on FL	% (4/2)	Amount budgeted on FL for the FY 2023-24 (details in separate sheet)
42000	13900	33%	3000	21.50%	

Sub Comp	Activity	Activities Name	Estimated Budget Amount (in Lakh INR)
B.1.2	B1.2.1	Staff Training	328.70
B 2.4	B 2.4.1	Training to Community on FL	1295.8
	B2.4.2	CRP development cost	189.5
	B 2.4.3	Honorarium to LH CRP	5975.28
	B 2.4.5	TSA Support cost	467.83
	B2.4.6	Formation and Training of Producers Groups	78.00
	B3.2.1	Infrastructure Support to Producers Groups.	250.00
B3.	B3.2.2	Working Capital support for Producers Group	1200.00
D5.	D5.2.1	Communication & Documentation-	100.00
E1	E.1.1	Infrastructure for farm livelihoods interventions	1519.50
	E 2.3	Marketing for farm livelihoods interventions	170.00
Total For Farm Livelihoods Interventions			11874.61

7.18 NRETP – AAP (Farm Livelihoods component)



Outreach	% Ach
District coverage	100%
Block coverage	100%

TSA Value Chain and forward linkage	Grant Thornton Bharat LLP, FDRVC
TSA Organic cluster development linkage	SIMFED

Table 38 : NRETP: Promotion of Producer Groups

Sl. No.	Indicators	As on March 2022	Target for 2022-23	Achieved in 2022-23	%	Cumulative (3+5)	Target for 2023-24
1	Number of blocks covered	20	0	0	0%	20	0
2	Number of villages covered	716	0	23	0%	739	200
3	Number of Producers Groups (PG) formed [for post farm gate value chain)	972	500	253	51%	1225	100
4	Members mobilized into PGs	56978	30000	14724	49%	71702	6,000.00
5	No. of Krishi Udyog Mitra trained and deployed	63	60	58	97%	121	60
6	No. of PGs submitted business plan to CLF	412	800	468	59%	880	400
7	No. of PGs received funds	332	800	252	32%	584	500
8	Total Funds released to PGs (Rs in Lakh) from CLF	600	1200	568	47%	1168	1,200.47

8.1	For infrastructure support (Rs in Lakh)	30	200	120	60%	150	400
8.2	For working capital support (Rs in Lakh)	570	1000	448	45%	1018	1,500.00
9	Bank Finance leveraged (Rs in Lakh)/ Own contribution	10	500	143	29%	153	1,000.00
10	No. of PG started Business	137	400	258	65	395	800
11	Amount of business done by PGs (in Lakhs)	72.3	1000	542.6	54	614.9	2000

7.18.1 Strategy for Promotion of Producers Groups under NRETP

1. Dashboard has been developed for estimation and analysis of pre harvest of commodities produced by the PGs for market linkage currently trials are going on and will be grounded soon.
2. Certification of Krishi Sakhis and Pashu Sakhis with the help of A-Help and Agriculture Skill Council of India (ASCI) for better outreach and skill.
3. Inhouse Breeding units for Piggery and Poultry Producers' Groups have been planned so that supply of inputs and breed quality retention is achieved.
4. Common Facility Centers have been planned at Cluster level for ease of processing, packing, distribution and management of stock and record keeping
5. With the help of the PG rating tool, performance of the PGs business and overall health will be monitored and handholding will be provided accordingly.
6. Flipcharts on PG Management, Business Plan development, Marketing techniques will be developed with the help of NRP and further made available with the PGs/CLFs as study and application tools.

7.18.2 NRETP: Physical and financial Progress & Plan for Producer Enterprise sanctioned (Project wise progress & Plan)

Table 40.A :NRETP: Promotion of Producer Enterprise - Progress and Plan of Farm VC projects

Project Name	No of District		No. of Block		No. of Village		No. of HH		No. of Collection canter/D3C		Procurement quantity (Quintal/Litters)		Volume of business (in Lakh)	
	Tgt	Ach.	Tgt	Ach.	Tgt	Ach.	Tgt	Ach.	Tgt	Ach.	Tgt	Ach.	Tgt	Ach.
Value Chain Development of Ginger and Paddy in Tinsukia District	1	1	2	2	24	24	895	800	9	0	231154	0	8400	0
Total	1	1	2	2	24	24	895	800	9	0	231154	0	8400	0

Project Name	Budget approved (Rs in Lakh)	Expenditure Incurred (Rs in Lakh)	%	Amount approved for PE	Amount demanded by PE	Amount released to PE	Plan for FY 2023-24 (in lakh)
Value Chain Development of Ginger and Paddy in Tinsukia District	2561	0	0	1214.75	1214.75	140 (by Mar.23)	315
Total	2561	0	0	1214.75	1214.75	140 (by Mar.23)	315

Sr. No .	Indicators	Achievem ent till March 2022	Target 2022-23	Achievem ent till Dec. 2022 against the target	% (4/3)	Cumulativ e Achievem ent (2+4)	Target for 2023-24 (Additio nal)
1	No. of blocks covered for organic cluster	20	0	0	0%	20	
2	No. of Organic Clusters promoted	40	0	0	0%	40	
3	No. of villages under organic clusters	414	0	22	0%	436	
4	No. of Local Groups formed	701	0	0	0%	701	
5	No. of mahila kisan mobilized into formed LG	20986	0	0	0%	20986	
6	No of Local Groups registered on PGS	696	0	0	0%	696	

7	No of Mahila Kisan as members of registered Local Group	20986	0	0	0%	20986	
8	No of Scope Certificates generated	39430	20986	20240	96.45	59670	
9	No of Bio-resource center established	0	0	0	0	0	2

No. of IFC proposal submitted	20
No. of IFC Approved	20

Financial Progress & Plan	
Budget approved (Rs in Lakh)	791.72
Expenditure Incurred (Rs in Lakh)	101.37
% Achievement	13%

Physical Progress & plan

Particulars	Target	Achievement	% Ach.	Plan for FY 2023-24
No. of Villages	44	44	100	0
No. of HH covered	6000	6300	100	0
No. of senior CRPs deployed	20	20	100	0
No. of IFC anchor positioned	20	20	100	0
No. of LSC established	20	0	0	0

Sl. No.	Compliances	Good/Green Practices with number of households.	Plan for the FY 2023-24
1	<i>Farm Interventions, AEP</i>		
1.1	• Mahila Kisan	15475	15000
1.2	• Produces Groups	648	800
1.3	• Producers Enterprises	0	2
2	<i>Livestock – 8 lakh households</i>	5245	8000
3	Breeding Policy:		
	Fodder cultivation:		
	Clean sheds:		
	Stall feeding:		
	Manure management:		
4	<i>Fisheries – ---- households/beneficiaries</i>		
5	Organic methods:	20986	20986
	Water testing:		
	Non-invasive, recommended species		
6	<i>Non Farm Livelihoods</i>		
7	<i>Other Green Interventions</i>		

Activity code	Activity	Estimated Budget Amount (in Lakh INR)
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B.2	Institutional Building and Capacity	
B2.4	Farm Livelihoods Initiatives	477.8
B.3	Community Investment Support	
B.3.2	Infrastructure support to Producer Groups	50
B3.4	Support to PG/ PO (Working Capital)	150
B3.7	Support to Producers Enterprises (Farm)	700
B.4	Innovation and Partnership Support	
	Integrated Farming Cluster	300
Total		1677.8

8 CHAPTER – VIII - **NON-FARM LIVELIHOODS**

8.1 NRLM – AAP (Non-Farm Livelihoods component) for Assam SRLM

8.1.1 Plan for 2023-24

The Rural Non-farm sector has achieved considerable importance now-a-days as an alternative strategy for generating employment, reducing poverty and for development of rural areas. Majority of rural population in developing countries are engaged in a variety of non-farm activities besides farming which is their major activity. Some of the non-farm activities flow directly from agriculture or are closely related to it, others are distinct, ranging from full-time but temporary wage employment in industry or construction to regular but part-time self-employment in home-based handicrafts and trading or other services. Non-farm rural industries in Assam are generally less capital-intensive and more labour absorbing which can play a critical role in employment growth in rural areas. In an effort to increase the outreach for non-farm livelihood intervention, ASRLM will be implementing new interventions like Micro Enterprise Development, SVEP, One Stop Facility, INCUBATION and other Cluster approaches to cover all 219 blocks of Assam.

8.1.2 Non-Farm Livelihoods under Assam - A Snapshot

From 2017 onwards, Assam SRLM has started systematic intervention to create an ecosystem for developing non-farm enterprises, cluster interventions in 60 numbers of blocks and 20 blocks under NRETP. In this FY 2023-24, ASRLM has planned to expand the non-farm interventions in all the blocks, where 5 new blocks have been approved for implementation of startup village entrepreneurship program (SVEP). Also new 22 blocks have been proposed under start up village entrepreneurship program (SVEP), 31 blocks under Micro Enterprise Development (MED), 18 blocks under OSF (One Stop Facility) under NRLM. ASRLM has engaged IIM Calcutta Innovation Park under the incubator programme to develop 150 numbers of growth micro enterprises in manufacturing and service sector. ASRLM has developed 634 numbers of Community Resource Person-Enterprise Promotion (CRP-EP), 43 numbers of CRP-EP under SVEP and 143 numbers of BDSPs under NRETP to support the enterprise promotion activities at ground level. Till December 2022, 2,64,955 SHG members have been covered under non-Farm and more than 52,000 numbers of enterprises have been promoted under non-farm covering all 219 blocks of the state. ASRLM has taken initiatives for Promotion of SHG products through online portal like GeM, Flipkart, Amazon and establishment of SHG retail mart

and linkages with institutional buyers. 456 products have been onboarded under various online sales portals and generated sales of Rs. 6.32 lakhs plus. Convergence with NABARD, SIDBI, NEDFi, various Govt. Departments for promotion of Micro enterprises, marketing, technical and financial linkages have been initiated. under formalization of enterprises 19,707 nos Udyam Registration has been done till December 2022.

8.1.3 Total Outreach

Details	Up to Mar'2023	Mar 2024
Total District/Total Blocks	34/ 219	34/ 219
Total SHGs covered under non-farm interventions	80000	180000
Total HHs covered	264955	764955
Total HHs reached through enterprise¹ promotion (cumulative)		
1. Start Up Village Entrepreneurship Program (SVEP)	3624	5969
2. Microenterprise Development (MED)	0	3000
3. One Stop Facility (OSF) including NRLM & NRETP	0	6083
4. Cluster – Artisan & Sectoral	0	800
5. Incubator including NRLM & NRETP	150	150
6. Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME)	6441	11441
7. Market linkage for SHG products	838	1138
8. Other – any State scheme for enterprise promotion other than above	0	500
% of SHG HHs reached by NF interventions	7.2 %	20.7%

Note: Till December 2022, ASRLM has promoted 52,000 plus non-farm enterprises and planned to promote 33,000 plus additional enterprises in the FY 2023-24.

8.1.4 Mention five key achievements in non-Farm livelihood intervention in the State during 2022-23 (Bullet points)

1. *ASOMI SARAS Mela 2023* was the key achievement under non-Farm considering the sale of SHG products in Guwahati, Assam. It has encountered more than 1,00,000 footfalls this time and has been a massive success garnering sale of Rs. 8.04 crores.
2. 3984 no of enterprises comprising 6441 members have been provided with seed capital amounting to Rs 12.38 crores under Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME).
3. Successfully conducted the Challenge Fund Event under the National Rural Transformation Project (NRETP) Incubator Program wherein 150 enterprises were shortlisted for grant & soft loan assistance along with incubation support.
4. Successfully completed the Business Development Service Providers (BDSPs) training for 143 numbers of community cadres in all the NRETP districts. The same are deployed in the field for supporting enterprises/ entrepreneurs under OSF.
5. MoU signed with AGVB bank for providing loan support (Rs 75,000 - 5,00,000) to non-farm enterprises under NRETP districts. In this regard, a Credit Risk Fund of Rs. 2 crores have been approved by MoRD.
6. Special Focus has been given to formalization of enterprises under UDYAM registration, FSSAI, DIC/Co-operative etc. About 19707 enterprises have been registered under UDYAM.
7. Online Marketing (GeM/Flipkart/Amazon) portal has been reached by the ASOMI products in a systematic manner. Till December 2022, 456 SHG products have been uploaded in online marketing portal which generated sales of Rs 6.32 Lakhs.

8.1.5 III. Micro Enterprise Development (MED)

Micro Enterprise Development (MED) scheme has the objective to support SHGs and their family member enterprises in the non-farm sector. This scheme is planned in such a way that the necessary hand-holding and post enterprise grounding support to

entrepreneurs shall be provided and financing part will be mobilized from CIF provided under NRLM and Banks/financial institutions.

8.1.5.1 Plan in 2023-24

No. of Districts to be reached	No. of Blocks planned	No. of Enterprises to be promoted	No. of Households to be reached	No. of Community Resource Person - Enterprise Promotion (CRP-EPs) to be positioned
15	20	3000	3000	310

SI No	Name of Block proposed	SI No	Name of Block proposed
1	CHENGA	17	BIHPURIA
2	MAHMORA SONARI	18	DHAKUAKHANA
3	SONARI (WEST ABHOIPUR)	19	KARUNABARI
4	JOYPUR	20	TELAHI
5	TENGAKHAT	21	KAPILI
6	TINGKHONG	22	BAJIAGAON
7	KUSHDHOWA	23	KALIABOR
8	GOLAGHAT EAST	24	KATHIATOLI
9	ODALI	25	KHAGORIJAN
10	KALIAPANI	26	PACHIM KALIABOR
11	BIHDIA JAJIKONA	27	PAKHIMORIA
12	BOKO	28	BARKHETRI
13	SUALKUCHI	29	TIHU
14	CHANDRAPUR	30	SIVASAGAR
15	LANGSOMEPI	31	SAIKHOWA
16	KOKRAJHAR		

8.1.5.2 Strategies for implementation

1. Identify and select Community Resource Person - Enterprise Promotion (CRP-EPs) at the block. The CRP EPs will be given orientation cum Training for promoting entrepreneurs under Micro Enterprise Development (MED) component.
2. Upgradation of CRP-EPs as masters trainer for development of newly recruited CRP EP
3. Enterprise survey of the identified blocks for listing of more than 200 potential enterprises per block

4. Identification of 75% new and 25% existing enterprises for MED intervention
5. Training and handholding of the potential entrepreneurs.
6. Orientation of the Community Based Organization (CBO) on Micro Enterprise Development (MED) components for further disbursements of RF, CIF, etc. towards the selected entrepreneurs.
7. Orientation of the district and block staff on Micro Enterprise Development (MED) implementation
8. Exposure visit for the entrepreneurs to any of the successful or well operated enterprises within or outside the state for their better learnings.
9. Integrated effort from FI, SMIB and Skills team for the ecosystem creation at cluster level livelihood committee for promotion of Microenterprise Development (MED)

8.1.5.3 Agencies identified for trainings and other support – CRP-EPs & entrepreneurs

- a. ASRLM plans to implement Master Trainers from existing Community Cadre for providing training to the Community Resource Person -Enterprise Promotion under Micro Enterprise Development (MED) activities on its own through available resources
- b. Entrepreneurs will be trained in a phased manner with the support from State Resource persons /National Resource Persons

8.1.6 IV. Start-up Village Entrepreneurship Programme (SVEP)

SVEP will stimulate economic growth and promote rural entrepreneurship, creating immense job opportunities and helping support the rural economy. Given below are the primary objectives under the SVEP:

- a. Enable the SHG members to set up businesses
- b. Develop local resources
- c. Provide easy access to capital
- d. Handhold rural entrepreneurs

8.1.6.1 Table 1: SVEP performance

SI No	No of AAPs approved	No. of DPRs approved	No. of enterprises to be formed as per DPR (31 Mar, 2023) - Cumulative	No of Enterprises likely to be formed (31 Mar 2023) -Cumulative
1	8	8	3624	3624

8.1.6.2 Key learnings

- a. Trading enterprises are dominant over Manufacturing & Service based enterprises.
- b. Blocks having enterprises with high turnover require a higher amount of loan amount.
- c. Bank Linkage apart from CEF plays a vital role for promoting the enterprises under SVEP. It helps in the growth of an enterprise.
- d. CRP EPs working under SVEP should be motivated towards entrepreneurship before exit of the project period.
- e. 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.
- f. The learning of the existing enterprises should be utilized as the guiding force for the new enterprises.
- g. CRP EP can be provided thematic training. The more well-trained the CRP-EPs, the better the enterprise. Therefore, refresher training of CRP-EPs are required from time to time.
- h. For future sustainability of the project and proper utilization of the resources, Block Resource Centre (BRC) should be strengthened.

8.1.6.3 Plan in 2023-24 (new block under SVEP)

No of AAP planned to be submitted	No. of enterprises to be formed	No of CRP-EPs to be trained	Budget proposed @ Rs 237.50 lakhs per block for first year
5 (Approved)	2345	240	1187.50

As per the SVEP block selection criteria , new 22 nos of blocks have been submitted to the ministry for approval. The proposed blocks have a good amount of non farm interventions and have potential for more enterprises.

8.1.6.4 Plan for 2023-24 (existing blocks where SVEP is under implementation as per DPR)

No. of ongoing SVEP blocks	No. of enterprises formed	No of CRP-EPs trained	Budget proposed as per the approved DPR
3	3624	43	1421.57 Lakhs

8.1.6.5 Plans for blocks that have completed 4 years (4 points)

ASRLM is yet to finish 4 years of implementation under SVEP Blocks

8.1.6.6 Key activities planned under SVEP (4-5 points)

- Better financial linkages with the help of the FI vertical in SVEP Blocks and special enterprises.
- Services of Business Development Service Providers under One Stop Facility may be used for the scrutiny of business plans under SVEP blocks for better functioning of SVEP enterprises
- Use of Digital Payment methods to larger level of enterprises
- Special focus on area specific enterprises developed by the value chain activities of ASRLM SHG members (Producer Group/Producer Enterprises developed under ASRLM)
- More focus will be given for promotion of group enterprises and sub sectoral enterprises.

8.1.7 V. One Stop Facility (OSF)

8.1.7.1 Table 1: OSF plan for 2023-24

No of OSF proposed	No of blocks proposed	Budget proposed (Year - 1)
9	18	4117.41 Lakhs

8.1.7.2 2. Objective

Assam Rural Livelihoods Mission (NRLM) interventions have resulted in Self Help Group (SHG) members taking up small businesses in the non-farm sector over the last 4-5 years. The Community Investment Fund (CIF) along with other funds mobilized from financial institutions have been channeled for livelihood activities, a significant portion of which have been used for starting non-farm activities. Majority of these enterprises fall in the “nano” enterprises category. As the enterprises scale-up, the support services required in the growth phase are different from those in the initial phases of the enterprise. Women entrepreneurs face greater challenges in getting the support services. Some of the government programmes have components for supporting nano-enterprises, however, there is a felt need for support to those nano-enterprises that are on a high-growth track requiring significantly higher amounts of finance and handholding. NRLM acknowledges this situation and proposes to set up a One-Stop Facility (OSF) centre at the sub-district level to provide professional business development services to nano-enterprises on a growth track.

Objectives under OSF are:

- a. Business idea generation for new enterprises and conceptualization for growth for existing enterprises
- b. Handholding support to initiate and grow businesses
- c. Business plan preparation
- d. Facilitating setting-up, running and growing an enterprise
- e. Entrepreneur training
- f. Market and business linkages
- g. Mentoring & Facilitation support to access finance from formal institutions like banks, other government schemes etc
- h. Access to technology and skills , Regulatory compliances & Market intelligence

- i. Linkages with schemes of other Ministries and Departments

8.1.8 VI. Clusters

A cluster of micro enterprises (including formal / informal factory level / informal household level enterprises) is defined as a geographic concentration of enterprises making the same or similar range of products (goods / services) and that are:

- Spread across a village or several villages in a block or a district
- Producing a similar range of goods / services and
- Facing similar opportunities and challenges

Assam state is the meeting ground of diverse cultures. It has got many pockets with similar kinds of formal or informal activities/enterprises. SHG members who are producing a specific product from her home may be on a part time basis or in cases she is doing it on full time mode. A Cluster supports enterprises, service providers, technical and financial institutions, and governance bodies.

8.1.8.1 Cluster Development Objectives:

Objectives of cluster development will include improvement in parameters like increase in wages, turnover, employment (hours / days / months of engagement), number of enterprises, exports etc.

A typical cluster may witness the following flow of intervention:

- Need assessment
- Design development
- Market linkage through
 - producing for partners and
 - producing for own sales through (i) own sales outlet, (ii) B2C, etc.
- Skilling, capacity building, and quality assurance
- Developing CFCs / CPCs

8.1.8.2 Clusters proposed to be promoted under DAY-NRLM

Name of the cluster (Product specific)	Location (State/District/block)	Type of cluster (Artisan/ Sectoral)	Existing members in the cluster	Budget suggested for scoping and CDSR preparation

				(10 lakhs per cluster)
Canteen	Across Assam	Sectoral	NA	50 Lakh
Homestays / Eco Tourism	Baksa, Cachar, Charaideo, Dhemaji, Dibrugarh, Dima Hasao, Goalpara, Golaghat, Jorhat, Kamrup, Karimganj, Kokrajhar, Majuli, Morigaon, Nagaon, Sibsagar, Sonitpur, Tinsukia & Udalguri	Sectoral	150	

8.1.9 VII. Incubator

ASRLM has been implementing the incubation project under NRETP since 2021 with IIM Calcutta Innovation Park. As on date ASRLM with the support from IIM CIP is able to select 150 enterprises who are undergoing the initial training program along with financial assistance.

SN	List of Incubator short listed	No of Enterprise Selected
1	Indian Institute of Management-Calcutta Innovation Park (IIM-CIP)	150 Nos

8.1.10 VIII. Aajeevika Grameen Express Yojana (AGEY)

AGEY Status till 2022-23 (Out of Idle CIF)

<i>Activity</i>	<i>No. of Districts covered</i>	<i>No. of Blocks covered</i>	<i>No. of sanctioned vehicles</i>	<i>No of vehicles procured</i>	<i>Procurement amount</i>
AGEY	16	32	78	112	185.58 Lakhs

8.1.11 IX. Prime Minister Formalization of Micro Food Processing Enterprises (PMFME)

a. Key learnings (4-5 bullet points)

- i) The seed capital has helped the small entrepreneurs to buy small machines such as dryers, packaging equipment, blenders, etc.
- ii) Increasing the Seed Capital limit for each member will enable the individual enterprises to flourish in an efficient manner as they have higher fund requirements for their business due to the high rate of demand.
- iii) Through credit link subsidy, ASRLM is working towards providing support to the higher order enterprises in form of bank loan wherein the amount can be utilized for buying medium to large machines.
- iv) Additional support required for standardizing the product quality as well as the branding and packaging.
- v) Loan Repayment duration can be stretched out for better performance of the enterprises.
- vi) Training of SHG members (who have received seed capital) with the Nodal Agency has been carried out. It will help further the entrepreneurs to run their food business in an efficient manner.

b. Plan in 2023-24

<i>Details</i>	<i>No. of Districts</i>	<i>No. of Blocks</i>	<i>No. of CLF identified</i>	<i>No. of enterprises</i>	<i>Amount of seed capital (Rs. Lakhs)</i>	<i>No. of entrepreneurs received training</i>
Seed capital	34	219	743	5000	1500.00	5823
Credit linkage (higher order)	34	219	743	2000	10.0000.00	2000

8.1.12 X. SHG Marketing (Activities planned)

- a. ASRLM will plan for a TSA to support Branding & Packaging.

- b. ASRLM will hire TSA to support Online or Offline Marketing.
- c. Marketing of SHG products through marketing federations like Aggregator cum Sales Outlet will one of the key focus area under Non Farm interventions planned under FY 2023-24
- d. District level Rural Mart for marketing of SHG products across Assam
- e. Online Marketing on e-commerce platforms like Flipkart/Amazon/GeM portal etc. apart from ASRLM own digital sales platform *ASOMI.BIZ*
- f. State level fairs during PUJA & BIHU festivals will boost the SHG income apart from participating national SARAS fairs in various states of the country.
- g. ASRLM will go for convergences with various public and private sector organizations to enhance online and offline marketing support to SHG members with the convergence from organizations like SIDBI, EXIM Bank etc.

Description of activities planned (bullet points)

- a. 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.
- b. WWW.ASOMI.BIZ, a website developed under the Marketing initiative of the ASRLM to promote SHG products
- c. Special Fairs during “Bhogali Bihu”, “Rongali Bihu”, “Durga Puja” and other important events of Assamese culture are planned to be organized in all the districts.
- d. District level marketing outlets have been planned in all the major district head quarters for visibility of the brand and ready made outlets to provide for the District.
- e. Inter Departmental and Multi Sectoral Convergence for marketing with SIDBI, EXIM, NEDFi, NABARD etc. has been planned
- f. Selection of more products for sending in the SARAS Store.
- g. Expanding the portfolio of SHG products in the e-commerce platform

8.1.13 XI. Training and Capacity building

Training plan and strategy (4-5 bullet points)

- a. Development of State Resource Person trade wise for non farm intervention
- b. Training of District and Block officials on non farm interventions

- c. Capacity Building of CRP -EPs for MED & SVEP implementation
- d. Capacity Building of BDSPs for OSF implementation
- e. Training of CBOs on Non Farm Livelihood Intervention

Details of SRLM 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	Orient ation on NF	Business plan and compliances	Business transaction	Marketing and Sales	Collective Enterprises	Others	Total
1	State	10	10	10	10	10	10	60
2	District	68	68	68	68	68	68	408
3	Block	438	438	438	438	438	438	2628

b. Total training days

No	Level	Orient ation on NF	PMFME	Marketing and Sales	Collective Enterprises	Others	Total
1	State	10	10	20	10	10	60
2	District	68	68	136	68	68	408
3	Block	1752	438	876	438	438	3942

The cadre of community persons has to be developed for providing various trainings, the details are provided below:

c. Community Cadre training

No	Name of the cadre	Active as on Dec 2022	Plan in 2023-24
1	CRP-EP for MED	109	201
2	CRP-EP for SVEP	43	240
3	Development of CRP	525	817
4	Development of BDSP under NRLM	0	108

	Total	677	1366
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8.1.14 XII. Technical Support Agency for Non-Farm Livelihood

Sector/Business for support	Brief description of need for technical support	Budget proposed (in Lakhs)
SVEP	Enterprise promotion	100.00
Homestay & eco tourism	Setting up of Rural homestays blended with ecotourism for attracting tourists	150.00
OSF	Promotion of non farm enterprises	100.00
SHG Rural Mart	Establishment of rural mart at district level	100.00
Food Processing	Supporting food processing units on technical and financial aspects and establishment of mini incubation or CFC centers	0.00
Craft Cluster	Promotion of water hyacinth and handloom/ garment/ textile clusters and establishment of PEs for the same	350.00
Sectoral Cluster	Establishment of canteens at district/ block level (office areas/ premises)	100.00
Branding & Packaging	Promotion of ASOMI branding and standardized packaging for better penetration and acceptability in the market	100.00

8.1.15 XIII. Government Procurement

No	Sector/ Business Opportunity	Brief description of Sector	Total Value of Business in State (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	Uniform Making tailoring in Govt Schools	Assamese women are born weavers. There is big demand for uniforms in school & colleges 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/ Institute of Entrepreneurship/N EDFi
3	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

Canteen in Govt Offices and Facilities

Refreshing one with little food from time to time is a basic human behavior, especially when one is working in the 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 fold.

- a. Firstly, it will increase the visibility of the ASRLM.
- b. Secondly, it can be developed as a means of sustainable livelihoods of SHG members with a meager 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.
- c. 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 an aggregation point of the perishable raw materials like vegetables etc.

Take Home Ration (THR)

After passing the initial phase of COVID 19 Pandemic, the CBOs of ASRLM have 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.

Tailoring Centers for Uniforms for school & colleges

Further ASRLM has proposed to develop 10 numbers of Tailoring Centres for the following reason

- a. Firstly, Diversified products will be developed
- b. Secondly, SHG women will reach a new market for sale of uniforms for govt schools & colleges
- c. 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 clusters in 10 Districts and 10 Blocks where specific handloom interventions have taken place.

8.1.16 XIV. Partnerships

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

SN	Name of Organisation	Area	Support Provided
1	SIDBI	Across Assam	Market linkage of SHG products
2	NABARD	7 districts	Establishment of SHG Rural Mart
3	IIE/ EDII	8 Blocks	Implementation of SVEP
4	Assam Tourism Development Corporation	19 Districts	Promotion of Rural Homestays and Eco Tourism
5	CFTRI	Across Assam	Food Processing Unit
6	Kudumbashree NRO/ EDII	18 districts	Promotion of One Stop Facility Centre
7	Indian Institute of Packaging	Across Assam	Packaging of SHG products

8.1.17 XV. Human Resources

No	Item	As on Jan 2023	Plan for 2023-24
1	SMMU		
	No of approved post	2	
	No of staff positioned	1	
2	DMMU		
	No of approved post (NF)	11	
	No of staff positioned (NF)	0	
	No of staff having additional charge(NF)		
3	BMMU		
	No of approved post(NF)	0	
	No of staff positioned (NF)	0	
	No of staff having additional charge (NF)	219	

4	SVEP Blocks	8	8
	No of staff positioned	2	11

Note: Details of the non farm staff under NRLM

8.1.18 XVI. Knowledge management - review (what has been done in 2022-23) and plan for 2023-24.

ASRLM has covered 7.2 % of SHG households under the Non - Livelihood component. In the FY 2022-23, special focus has been given on the following activities as a part of the knowledge management:

- Paid Promotion of Non-Farm Products in Digital Marketing Platform have been developed.
- Modules for One Stop Facility have been developed

In the FY 2023-24, special focus will be given on the following activities as a part of the knowledge management:

- Promotional Display Board for OSF and Incubation Beneficiaries & MED Beneficiaries will be developed.
- Video on OSF, SVEP, Incubation, MED & Generic Non-Farm activities will be prepared.
- A Catalog of SHG products under the ASOMI brand will be developed.
- Best practices from each block every month based on which a compendium namely "Sylvan Saga" will be published at the end of the year.

8.1.19 XVII. MIS & Monitoring Evaluation - Reflection on last years' efforts in MIS updating, monitoring and evaluation.

MIS updation

SN	Indicator	Progress updated in MIS as on Dec'2022
1	Number of enterprises registered in SVEP app	2572
2	Number of business plan approved through app	3442
3	Number of enterprises updating MIS in SVEP app	2572
4	OSF monthly MPR	0

5	AGEY monthly MPR	0
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SVEP end term evaluation

Phase	No of SVEP blocks completed implementation	End term evaluation completed	Name of the agencies
1	3	0	NA

Priority of the end term evaluations.

1. Assessment of potential enterprises for replicability
2. Assessment of overall impact of SVEP project in terms of socio economic upgradation of the SHG members
3. Employment generation scope
4. Promotion of higher order enterprises
5. Sustainable and optimum utilization of Community Enterprises Fund (CEF)
6. Scope for Strengthening of Block Resource Centre (BRC)

8.1.20 XVIII. 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]	25.00
B.1.2.3	Consultant, Resource Persons(SMMU/DMMU Staff Trng) [AS]	22.61
B2	Institutional Building and Capacity Building	
B.2.2.1	Social Mobilization Costs(CRP rounds,PRP,SAP cost) [AS]	16.00
B2.5	Community Training and Capacity Building-Non Farm Livelihoods	
B2.5.1	Training to community on non-farm Livelihoods	190.70
B2.5.2	CRP Development Cost(non-farm)	264.12
B2.5.3	Honorarium to Livelihoods CRPs (non-farm)	1,257.75
B2.5.4	TSA/NRP/SRP/NRO (non-farm)	800.00
B3	Community Investment Support Fund	
B3.2	Livelihood Initiatives	

B3.2.4	Seed capital for non-farm collectives	50.00
E1	Infrastructure	
E1.1	Infrastructure facilities for livelihood activities	252.00
E2	Marketing	
E2.1	Saras fair	70.00
E2.2	Other fairs	352.24
E2.3	Other Marketing Activities	351.00
Others		
	Printing of IEC	
	Training of Officials	
	Promotion of Collective enterprises (non-farm)	
Total		3,701.42

	SVEP Umbrella Budget Components: AAP 2023-24	Annual Action Plan (Amount Rs. in lakhs)
K03	Community Enterprise Fund (CEF)	1593.36
K08	Skill Building of Entrepreneurs	71.50
K09	Training of Community Institutions	106.48
K10	Handholding support by CRP-EP	429.22
K11	Training and Capacity Building of CRP-EPs, including certification	246.07
K12	BRC/OSF Support Cost (Set-up cost & Operational cost)	107.14
K13	Baseline	148.00
K14	Monitoring and Evaluation including end-line survey	0
K15	Block and Mentor Support	225.39
K16	Incubator under NRLM	-
K17	Clusters under NRLM	-
Total SVEP Umbrella under NRLM*		2927.16

No.	Key Performance Indicators	Cum Progress till Dec 2022	Cum Progress to be achieved till Mar 2023	Targets for FY 2023-24				Total	Cumulative progress till March 2024
				Q1	Q2	Q3	Q4		
1	Outreach								
1.1.	No. of Districts covered under Non-farm (NRLM component) (MED + SVEP + OSF+AGEY+ Marketing + Cluster+ Incubator+ others)	34	34	0	0	0	0	0	34
1.2.	No. of Blocks covered under Non-farm (NRLM Component) (MED + SVEP + OSF+AGEY+ Market + Cluster+ Incubator+ others)	219	219	0	0	0	0	0	219
1.3	No. of SHG members covered under Non-farm (NRLM Component)	243298	264955	100000	150000	150000	100000	500000	764955
1.4	No. of enterprises covered under Non-farm (NRLM Component)	50121	55000	6000	8000	8000	3800	25800	80800
2	Micro Enterprise Development (MED)								
2.1	No. of Districts	0	0	15	0	0	0	15	15
2.2	No. of Blocks	0	0	20	0	0	0	20	20
2.3	No. of Enterprises	0	0	400	1000	1000	600	3000	3000
2.4	No. of Households	0	0	400	1000	1000	600	3000	3000
2.5	No. of Enterprises bank funded (other than NRLM funds)	0	0	40	100	100	60	300	300
2.6	No. of enterprises (entered in Enterprise module)	28306	32000	10000	10000	10000	10000	40000	72000
2.7	No. of Members covered (entered in Enterprise module)	31242	35200	11000	11000	11000	11000	44000	79200
2.8	CRP-EPs for MED	109	109	201	0	0	0	201	310
2.9	No. of MED CRP-EPs trained	0	0	310	0	0	0	310	310
2.10	No. of MED CRP-EPs positioned	109	109	0	201	0	0	201	310
2.11	No. of MED CRP-EPs certified	0	0	0	150	160	0	310	310
2.12	No. of Master trainer CRP-EPs	0	0	0	0	31	31	62	62

3	Enterprise Promotion under SVEP								
3.1	No. of AAP (Block) approved for SVEP implementation	3	3	11	0	0	0	11	14
3.2	No. of DPR prepared	8	8	6	0	0	0	6	14
3.3	No. of DPR approved	3	8	0	0	6	0	6	14
3.4	No. of on-going implementation SVEP blocks	3	3	5	0	0	0	5	8
3.5	No. of BRC formed	3	3	5	0	0	0	5	8
3.6	No. of BRC MC trained and certified	3	3	5	0	0	0	5	8
3.7	No. of new enterprises formed	2573	2718	200	600	600	360	1760	4478
3.8	No. of existing enterprises supported	778	906	40	200	200	145	585	1491
3.9	No. of Individual enterprises	3345	3262	230	760	760	480	2230	5492
3.10	No. of Group enterprises	6	362	10	40	40	25	115	477
3.11	No. of trading enterprises	1893	1994	150	500	500	205	1355	3349
3.12	No. of Service enterprises	665	724	50	150	150	160	510	1234
3.13	No. of Manufacturing enterprises	793	906	40	150	150	140	480	1386
3.14	No. of enterprises formed to cater services and goods for government sponsored schemes and programme	0	0	0	5	5	5	15	15
3.15	Enterprises on Sub-sector	0	0	0	20	20	20	60	60
3.16	No. of Nodal CLF received Community Enterprise Fund	3	3	0	5	0	0	5	8
3.17	No. of enterprises received CEF loans	3351	3624	240	800	800	505	2345	5969
3.18	Amount of disbursed CEF to enterprises (Rs. in Lakhs)	875.23	875.23	0.00	100.00	100.00	50.00	250.00	1125.23
3.19	No. of enterprises not repaid CEF loan for 90 days	0	0	0	0	0	0	0	0
3.20	Amount of CEF loan not repaid for 90 days	0	0	0	0	0	0	0	0
3.21	No. of enterprises credit linked with bank	330	23	20	80	80	50	230	253
3.22	No. of CRP-EPs positioned	43	43	50	190	0	0	240	283

3.23	No. of CRP-EPs certified	9	43	34	50	100	90	274	317
3.24	No. of entrepreneurs registered on SVEP mobile Application	2572	3624	240	800	800	505	2345	5969
3.25	No. of enterprises business plan prepared on SVEP mobile Application	3604	3624	240	800	800	505	2345	5969
3.26	No. of enterprises PTS have been tracked through SVEP mobile App.	183	3624	240	800	800	505	2345	5969
3.27	No. of entrepreneurs received EDP training	3351	3624	240	800	800	505	2345	5969
4	Product Tracking Module								
4.1	No. of existing enterprises detail uploaded in the NRLM MIS product tracking module.	28714	28483	10000	10000	10000	10000	40000	68483
4.2	No. of Individual Enterprises	28293	28062	9500	9500	9500	9500	38000	66062
4.3	No. of Group Enterprises	421	421	500	500	500	500	2000	2421
4.4	No. of enterprises in trading category	14511	14415	5000	5000	5000	5000	20000	34415
4.5	No. of enterprises in Service category	6442	6414	3000	3000	3000	3000	12000	18414
4.6	No. of enterprises in Manufacturing category	7761	7649	2000	2000	2000	2000	8000	15649
4.7	No. of enterprises credit linked with bank	3931	4000	1000	1000	1000	1000	4000	8000
5	Enterprise promotion under OSF in NRLM								
5.1	No. of OSF Blocks	0	0	18	0	0	0	18	18
5.2	No. of OSF MC formed, trained and certified	0	0	9	0	0	0	9	9
5.3	No. of Nodal CLF received Set Up and Operation cost	0	0	18	0	0	0	18	18
5.4	No. of Nodal CLF received CEF (in Lakhs)	0	0	0	9	9	0	18	18
5.5	No. of Individual enterprises supported	0	0	0	360	360	360	1080	1080
5.6	No. of Group enterprises supported	0	0	0	36	36	36	108	108
5.7	No. of trading enterprises supported	0	0	0	200	200	200	600	600
5.8	No. of Service enterprises supported	0	0	0	100	100	100	300	300

5.9	No. of Manufacturing enterprises supported	0	0	0	96	96	96	288	288
5.10	Enterprises credit linked with Bank supported	0	0	0	20	40	40	100	100
5.11	No. of BDSPs positioned	0	0	108	0	0	0	108	108
5.12	No. of BDSPs certified	0	0	0	50	58	0	108	108
5.13	No. of mentors empaneled	0	0	72	0	0	0	72	72
5.14	No. of functional experts empaneled	0	0	27	0	0	0	27	27
5.15	No. of entrepreneurs registered on OSF mobile Application	0	0	0	396	396	396	1188	1188
5.16	No. of enterprises business plan prepared on OSF mobile Application	0	0	0	396	396	396	1188	1188
5.17	No. of enterprises PTS have been tracked through OSF mobile App.	0	0	0	396	396	396	1188	1188
6	Cluster Promotion								
6.1	No. of Sectoral cluster implemented	0	0	0	0	1	0	1	1
6.2	No. of units established	0	0	0	0	50	0	50	50
6.3	No. of units making profits	0	0	0	0	0	50	50	50
6.4	No. of Artisan cluster implemented	0	0	0	3	0	0	3	3
6.5	Status of PE establishment	0	0	0	0	0	1	1	1
6.6	Training PE board directors	0	0	0	0	0	0	0	0
6.7	Initiation artisan training	0	0	0	0	0	0	0	0
6.8	Increase in production	0	0	0	0	0	0	0	0
6.9	No. of artisans identified for support	0	0	0	600	200	0	800	800
7	Incubator Component								
7.1	No. of challenge fund event undertaken	0	0	0	0	0	0	0	0
7.2	No. of Incubatees identified	0	0	0	0	0	0	0	0

7.3	No. of enterprises received challenge fund	0	0	0	0	0	0	0	0
7.4	No. of incubatee received training	0	0	0	0	0	0	0	0
7.5	No. of business Plans prepared	0	0	0	0	0	0	0	0
7.6	No. of enterprises who's performance is tracked	0	0	0	0	0	0	0	0
7.7	No. of incubatees attained growth Targets	0	0	0	0	0	0	0	0
7.8	No of investee cos identified	0	0	0	0	0	0	0	0
8	Business Formalization								
8.1	Enterprises enrolled under Udyami Registration	8845	19707	2500	2500	2500	2500	10000	29707
8.2	Enterprises enrolled under FSSAI registration	20	238	250	250	250	250	1000	1238
8.3	Enterprises having GST registration	5	8	15	15	15	15	60	68
9	Marketing								
9.1	Ecommerce								
9.1.1	Government E Marketplace(GeM)	224	451	30	30	30	30	120	571
9.1.2	No. of SHG entrepreneurs under GeM	224	451	30	30	30	30	120	571
9.1.3	No. of Stock Keeping Unit(SKU) under GeM	0	0	5	10	10	5	30	30
9.1.4	Sales for FY (Rs Lakhs) under GeM	1.029	1.029	2.50	2.50	2.50	2.50	10.00	11.03
9.1.5	E Commerce Sites (Flipkart, Amazon)	228	387	50	50	50	50	200	587
9.1.6	No. of entrepreneurs registered and live on Flipkart, Amazon	228	387	20	20	20	20	80	467
9.1.7	No. of Stock Keeping Unit (SKU) on Flipkart, Amazon,	0	0	5	10	10	5	30	30
9.1.8	Sales for FY (Rs Lakhs) on Flipkart, Amazon	3.27	3.5	10.00	10.00	10.00	10.00	40.00	43.50
9.1.9	States e-commerce platforms	0	0	1	0	0	0	1	1
9.1.10	Does the state have its own ecommerce platform Y/N, if yes,	Yes	0					0	0
9.1.11	No. of entrepreneurs registered and live on the state's ecommerce platform	0	0	25	25	25	25	100	100

9.1.12	No. of Stock Keeping Unit (SKU) on the state's ecommerce platform	0	0	5	10	10	5	30	30
9.1.13	Sales for FY (Rs Lakhs) on the state's ecommerce platform	0	0	3.50	4.00	4.00	3.50	15.00	15.00
9.2	Physical SARAS								
9.2.1	Saras (Delhi and Other States)	15	20	5	5	10	10	30	50
9.2.2	No of Melas participated in Delhi and other states	2	4	2	2	3	3	10	14
9.2.3	No of Entrepreneurs participated in Delhi and other states	51	105	21	21	39	39	120	225
9.2.4	Sales for FY (Rs Lakhs) in Delhi and other states	36.37	36.37	15.00	15.00	35.00	35.00	100.00	136.37
10	Training & Capacity Building for SRLM non farm staff								
10.1	No. of SMMU non farm livelihoods staff received training	4	4	3	3	4	0	10	14
10.2	No. of DMMU non farm livelihoods staff received training	34	34	10	20	20	18	68	102
10.3	No. of BMMU non farm livelihoods staff received training	438	438	120	120	120	78	438	876
11	Capacity Building Structure								
11.1	No of SRPs empaneled for non farm livelihoods	0	3	2	3	3	2	10	13
11.2	No. of DRPs empaneled for non farm livelihoods	0	0	5	10	10	9	34	34
11.3	No. of BRPs empaneled for non farm livelihoods	0	0	50	60	60	49	219	219
12	Convergence and Partnership								
12.1	PMFME								
	Seed Capital Component								
12.1.1	No. of blocks impacted under the seed capital component	214	219	5	0	0	0	5	224
12.1.2	No. of Nodal CBOs identified for receiving CEF impacted under the seed capital component	861	861	150	150	150	150	600	1461
12.1.3	CEF transferred to Nodal CBO (Rs Lakhs) impacted under the seed capital component	12.38	12.38	3.00	5.00	5.00	2.00	15.00	27.38

12.1.4	No. of enterprises provided loans impacted under the seed capital component	3984	3984	1000	1500	1500	1000	5000	8984
12.1.5	No. of CRPs trained impacted under the seed capital component	618	618	0	0	0	0	0	618
12.2	Bank linked loans under PMFME								
12.2.1	No. of Blocks where bank linked loans under PMFME have been provided	0	0	10	10	10	10	40	40
12.2.2	No of Enterprises identified for proposals under bank linked loan of PMFME	0	0	50	50	50	50	200	200
12.3	Credit linkage support to Higher order enterprises								
12.3.1	No. of enterprises identified for credit linkage under PMFME	2596	2596	1250	1250	1250	1250	5000	7596
12.3.2	No. of Business plan prepared for credit linkage under PMFME	1476	1476	1000	1000	1000	1000	4000	5476
12.3.3	No. of loan sanctioned for credit linkage under PMFME	25	25	1000	1000	1000	1000	4000	4025
12.3.4	No. of loan disbursed for credit linkage under PMFME	25	25	1000	1000	1000	1000	4000	4025
12.3.5	No. of entrepreneurs received training under credit linkage under PMFME	0	0	500	500	500	500	2000	2000

8.2 NRETP – AAP (Non-Farm Livelihoods component) for Assam SRLM

8.2.1 Progress of the clusters promoted under NRETP till March 2023

Name & Nature(artisan/sectoral) of the cluster	Budget for the cluster 2022-23	District/Block	PE Registered (Y/N)	Members mobilization into the PE as on Dec 2022	PE staff in place (Yes/No)	CDE/SRG in place	Fund released to the PE /Canteens(lakh INR)	Volume of businesses in lakhs	Training of members initiated	TSA payment released (Yes/No)	Total expenditure as on Dec 2022	Expected Expenditure by March, 2023

8.2.2 Plan for the Clusters promoted under NRETP for 2023-24

Name & Nature(artisan/sectoral) of the cluster	District/block	PE Registered (Y/N)	Members mobilization into the PE by March 2024	PE staff in place <i>If not placed yet, date</i>	Completion of placement of CDE/SRG (Mention the month)	Fund released to the PE/canteens plan for 2023-24 (lakh INR)	Volume of business for FY 2023-24	No of members to be trained	Avg Per member income increase by Mar 24	Total Budget for 2023-24

Status: Two artisan clusters namely **Water Hyacinth Cluster** (Dolonghat Block under Nagaon District) and Handloom Cluster (Mahmora Block under Charaideo District) were identified for the Cluster Project. Scoping study for both the clusters was approved by MoRD. The Diagnostic Study Report (DSR) for the same has been submitted to MoRD for technical evaluation.

8.2.3 Enterprise Promotion under OSF till 2023:

ASRLM has been implementing One Stop Facility (OSF) under the NRETP program since 2019-20. The project is currently going on in 20 blocks under 5 districts viz. Udalguri, Dhemaji, Tinsukia, Nagaon & Hailakandi, a total of 143 nos. of Business Development Service Providers (BDSP) were developed through a rigorous capacity building program for hand holding (technical, financial &

marketing aspects) the entrepreneurs in their businesses. Till date, 3788 nos. of enterprises have been supported under this project through CEF, CIF and bank loan. In the coming financial year (FY 23-24), ASRLM is planning to support 1000 nos. of enterprises under OSF.

SN	Particulars	Status till December, 2022	Status till March, 2023	Planning for 2023-24
1	No. of OSF formed	20	20	0
2	Set up cost	20	20	0
3.	Operational cost	0	0	20
4	No. of BDSP	143	143	0
5	No. of BDSP received all modules training	143	143	0
6	No. of Mentors	80	80	0
7	No. of Functional experts	13	13	0
8	Nodal CLF received 50 lakhs	20	20	0
9	Enterprise received financial support (CIF/CEF/Enterprise financing from bank/SHG bank linkage)	3788	4526	1000
10	Enterprise received CEF	2072	2500	1000
11	Enterprise facilitated for enterprise financing(Credit linkage-Bank)	990	1000	60
12	Food processing enterprises facilitated under PMFME	411	500	500
13	Enterprises enrolled under Udyami registrations	1121	1200	1000
14	Enterprises under FSSAI	10	50	100
15	Enterprises for GST registration	0	0	10

8.2.4 Progress of Incubator component under Assam SRLM

ASRLM in association with IIM-CIP has been implementing the NRETP Incubator Programme across Assam since 2021. As on date, 150 nos. of growth oriented enterprises engaged in the Manufacturing & Service sectors, have been identified for incubator support wherein they will be

provided with grant (5 nos. enterprises) & soft loan (135 nos. enterprises) along with business management training and mentoring/ handholding support to the concerned enterprises .

Details	Progress Dec'2022	Expected progress by March, 2023
No. of challenge fund event undertaken	2	2
Number of enterprises received Challenge fund - grant	15	15
Number of enterprises received Challenge fund - soft loan	135	135
Incubation support started	150	150
No. of incubatee received incubation support from Incubator	62	150
Amount released to Incubator (Rs. Lakhs)	64.61	200.00
Expenditure under Incubator component (Rs. Lakhs)	86.37	200.12

8.2.5 Progress of the AGEY CAP – NRETP

Activity	No. of Districts covered	No. of Blocks covered	No. of sanctioned vehicles	No. of vehicles procured	Procurement amount
AGEY-CAP	16	61	77	75	291.45 Lakhs

Sl. No.	Districts	Blocks	Vehicles Approved	Vehicles Procured	Budget Approved (Rs. Lakhs)	Budget Utilized (Rs. Lakhs)	No. of Vehicles entered into NRLM Module
1	Bajali	Bajali	1	1	3.50	5.27	1

2	Baksa	Barama	2	2	3.60	3.06	2
		Baska	1	1	2.50	3.28	1
		Dhamdhama	1	1	2.30	1.53	1
		Gobardhana	1	1	1.50	1.50	1
		Goreswar	2	2	4.50	6.14	2
		Jallah	2	2	8.00	6.89	2
		Nagrijuji	1	1	1.60	1.58	1
		Tamulpur	2	2	5.50	3.40	2
3	Barpeta	Chakchaka	1	1	3.50	8.69	1
		Chenga	1	1	3.50	3.55	1
		Ruposhi	1	1	4.40	4.61	1
		Sarukhetri	1	1	3.50	3.68	1
4	Biswanath	Chaiduar	2	2	7.70	9.60	2
5	Cachar	Narsingpur	1	1	1.80	2.41	1
		Silchar	2	2	3.60	3.60	2
6	Charaideo	Lakuwa	1	0	5.00	0.00	0
		Mahmora	1	1	5.50	5.92	1
		Sapekhati	1	1	5.30	6.00	1
		Sonari (West Abhoipur)	1	0	5.00	0.00	0
7	Darrang	Pub Mangaldai	1	1	3.87	3.24	1
8	Dhubri	Bilasipara	2	2	6.00	6.50	2
9	Dima Hasao	Diyungbra ITDP	1	1	2.00	2.51	1
		Harangajao	1	1	2.00	2.50	1
		Jatinga Valley	1	1	6.00	5.43	1
		New Sangbar	1	1	2.00	2.50	1
10	Goalpara	Balijana	1	1	4.00	5.22	1

		Kharmuja	1	1	4.00	5.10	1
		Krishnai	1	1	4.00	5.71	1
		Kushdhowa	1	1	6.00	5.24	1
		Lakhipur	1	1	4.00	3.52	1
		Matia	1	1	4.00	1.32	1
		Rangjuli	1	1	4.00	4.50	1
11	Hailakandi	Algapur	1	1	3.00	2.26	1
		Hailakandi	1	1	3.00	3.92	1
		Katlicherra	1	1	3.00	2.38	1
12	Kamrup	Bihdia Jajikona	2	2	8.40	7.46	2
		Chayani Barduar	2	2	8.40	7.19	2
		Chhaygaon	2	2	8.40	6.25	2
		Goroimari	2	2	8.40	6.25	2
		Kamalpur	2	2	8.40	6.25	2
		Rani	1	1	4.20	6.79	1
13	Karbi Anglong	Lumbajong	2	2	9.00	6.30	2
14	Sonitpur	Balipara	1	1	4.50	5.06	1
		Bihaguri	1	1	4.50	4.29	1
		Borchalla	1	1	4.50	3.57	1
		Dhekiajuli	1	1	4.50	4.90	1
		Gabharu	1	1	4.50	4.55	1
		Naduar	1	1	4.50	5.35	1
		Rangapara	1	1	4.50	4.90	1
15	Tinsukia	Guijan	1	1	6.00	4.50	1
		Hapjan	2	2	8.60	9.40	2
		Itakhuli	2	2	9.50	9.50	2

		Kakopathar	1	1	6.00	5.98	1
		Margherita	1	1	6.00	5.78	1
		Sadiya	1	1	6.00	5.78	1
		Saikhowa	1	1	6.00	5.78	1
16	Udalguri	Bhergaon	2	2	7.00	6.25	2
		Mazbat	1	1	5.50	6.00	1
		Rowta	1	1	6.00	6.06	1
		Udalguri	1	1	6.00	7.56	1

8.2.6 Snap shot under AGEY CAP (Covid Assistance Package)

Assam State Rural Livelihoods Mission (ASRLM) has taken up this scheme as a very promising and sustainable livelihood option for the Community Based Organization to be done in a collective way. The total no. of districts covered under this scheme are 16 nos. out of which 3 are of NRETP districts.

In total, 61 blocks have been covered under the scheme (NRLM- 50, NRETP- 11)

The main objectives of AGEY are:

- (i) To provide an alternative source of livelihoods to members of SHGs under ASRLM by facilitating them to operate public transport services in backward rural areas,
- (ii) To provide safe, affordable and community monitored rural transport services to connect remote villages with key services and amenities (including access to markets, education and health) for the overall economic development of the area.

As on date total no. of Vehicles approved: 77 and vehicles procured: 75. Total Budget Approved (Rs Lakhs): Rs 301.97 Lakhs under this scheme and Budget Utilized (Rs Lakhs): Rs 291.45 Lakhs. Vehicles entered into the NRLM Module are 75 Nos so far.

9 CHAPTER – IX - MONITORING AND EVALUATION

9.1 8.1 MONITORING & Evaluation

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

A few demands driven studies is proposed by the thematic verticals in FY 2023-24 as follows:

- i) Overall impact study of the Mission in terms of social & economic empowerment of rural women of Assam. The study will be covering all verticals activities and indicators.
- ii) Validation & evaluation of the captured data in Livelihoods Tracking System (LTS)
- iii) Study on Community Based Recovery Mechanism & NPA of Bank Linkage

9.2 8.2 TRAINING AND EXPOSURE VISIT

As suggested in the AAP workshop on M&E and KMC followings are proposed for the FY 2023-24.

- i) Training for MIS professionals for best practice on MIS based M&E process.
- ii) Exposure for MIS professionals (State/ District/ Block level) for best practice on MIS based M&E process

10 CHAPTER – X - HUMAN RESOURCE

Manpower Status as on date and Recruitment Plan for FY 2023-24

DAY - NRLM

Manpower status and Recruitment Plan under DAY-NRLM are as follows -

Unit	Positions Required	Positioned	Vacancy	% Filled	Recruitment Plan for FY 2023-24	Remarks
SMMU	39	29	10	74%	10	Vacant positions will be filled by June'2023.
DMMU	315	173	142	55%	142	
BMMU	1558	918	640	59%	640	
Total =	1912	1120	792	59%	792	

NRETP

Manpower status and Recruitment Plan under NRETP are as follows -

Unit	Positions Required	Positioned	Vacancy	% Filled	Recruitment Plan for FY 2023-24	Remarks
SMMU	18	15	3	83%	3	Vacant positions will be filled by June'2023.
DMMU	5	5	0	100%	0	
BMMU	100	75	25	75%	25	
Total =	123	95	28	77%	28	

SVEP

Manpower status and Recruitment Plan under SVEP are as follows -

Unit	Positions Required	Positioned	Vacancy	% Filled	Recruitment Plan for FY 2023-24	Remarks
SMMU	3	0	3	0%	3	Vacant positions will be filled by June'2023.
BMMU	13	2	11	15%	11	
Total =	16	2	14	13%	14	

11 CHAPTER – XI - FINANCIAL MANAGEMENT

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).

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).

Engagement of Financial Management Technical Support Agency (FMTSA):

ASRLMS has engaged CA Firm as Financial Management Technical Support Agency (FMTSA) for preparation of schematic Financial Reports (IUFR, Monthly Report, SOE, BRS), Online deposit of IT and GST, Filing of Quarterly Income Tax Return, Monthly GST Return, piloting of eFMAS (electronic Fund Management and Accounting Solution-a Finance Portal of MoRD, GOI), providing technical support to the DMMUs on financial related matters. Besides, FMTSA providing suggestion any statutory compliances to the ASRLMS and preparation Annual Financial Statement for audit purpose.

Statutory Audit:

The Statutory Audit for FY 2021-22 of completed of State, Districts and Blocks has been in the first week of January,2023. The final Audit Report of NRETP, SVEP, RSETI has been submitted and the Audit Report of DAY-NRLM, MKSP and DDU-GKY will be received within 20th February,2023.

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