

32 YEARS IN DEVELOPMENT SUPPORT

# RASHTRIYA GRAMIN VIKAS NIDHI



**ANNUAL  
REPORT  
2021-22**

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# ANNUAL REPORT

# 2021-22

## VISION

Creating an enabling environment where the poor and underprivileged can ensure sustainable livelihood with dignity.

## MISSION

To improve the economic and social status of the rural and urban poor and the underprivileged through institution building and livelihood enhancement.





## MAIN OBJECTIVES

- To focus and support the disadvantageous groups in the society, who have the potential for pursuing the socio-economic productive activities by improving the quality of economic development especially in the remote areas and decentralized sectors.
- To promote, develop, nurture and build capacities of 'grass-root' development institution, viz. NGOs, Self Help Groups (SHGs), Producer Groups, Federations, Cooperatives, etc.
- To enhance the livelihood of the under-privileged and ensure conservation of natural resources with sustainable use of biodiversity by promoting self-sustaining alternative livelihood through agricultural & food security interventions and income generating projects.
- To provide under-privileged sections of society with essential civic and other amenities required for a healthy, dignified and decent Quality of Life (QoL).
- To promote Financial Literacy & Inclusion through structured programmes to empower the rural poor.



## FOUNDING MEMBERS OF THE GOVERNING BOARD OF RGVN

**SHRI S M PALIA**

Retired Executive Director, IDBI

**SHRI D R MEHTA, IAS**

Additional Secretary, Government of India

**SHRI R R CHARI**

Retired Commissioner, Income Tax

**DR. V G PATEL**

Director, EDII, Ahmedabad

**SHRI R K KRISHNA KUMAR**

Joint Managing Director, Tata Tea Ltd.

**SHRI D N BEZBORUAH**

Editor, The Sentinel

**MISS N N HARALU, IFS (RETD.)**

Chairperson, NSSW Advisory Board

**MRS. B ZODINPUI**

Retired Govt. Officer & Social Worker

**SHRI G S SAXENA**

Deputy General Manager, IFCI

## GOVERNING BOARD MEMBERS OF RGVN

**Shri Sunil Kumar Bansal - Chairperson**

Dy MD, IFCI Ltd, IFCI Tower,  
61, Nehru Place, New Delhi – 110019

**Shri B. N. Kurup - Nominee (NABARD)**

Chief General Manager, NABARD  
Dispur, Guwahati

**Dr. Indranee Dutta - Member**

Retd. Director, OKD Institute of Social Change and Development,  
VIP Road, Upper Hengerbari (Near Tennis Stadium), Guwahati 781036

**Ms. Maya Vengurlekar - Member**

Senior Director & Chief Operating Officer, CRISIL Foundation  
CRISIL House, Central Avenue, Hiranandani Business Park  
Powai, Mumbai.

**Dr. Gayatri Bezboruah - Member**

Professor, Gauhati Medical College and Hospital  
Bhangagarh, Kamrup Metro Guwahati - 781032

**Smt. Krishna Sarma - Member**

Managing Partner, Corporate Law Group  
F-21, Jangpura Extension, New Delhi - 110014

**Dr. Amiya Kr. Sharma - Ex-Officio Member**

Executive Director  
RashtriyaGraminVikasNidhi  
Rajgarh Road, Guwahati – 781003



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## RGVN THROUGH THE YEARS ...

To promote, support and develop nascent NGOs/ CBOs, RGVN was registered as a non-profit organization under Societies Registration Act, XXI, of 1860 under the leadership of Mr S M Palia. It began its operations in **1990** in the North East where the NGO movement had till then not picked up.

- 1991** : IDBI joined as a sponsor of RGVN.
- 1992** : RGVN started operations in Bihar and Eastern Uttar Pradesh by setting up a Regional Office in Patna.
- 1993** : RGVN expanded its area of operations to Orissa, Madhya Pradesh (Bastar region-now in Chhattisgarh) and coastal Andhra Pradesh by setting up a Regional Office at Bhubaneswar. Collaborated with Tata Tea Estate Community Upliftment Programme in Assam (1993-95). Initiated Rural Development through professional agencies like NECON, NEITCON etc. (1993-95)
- 1994** : NABARD joined as a sponsor of RGVN.
- 1995** : The Credit and Savings Programme was initiated as a pilot project in a few districts of Assam and Meghalaya based on the Grameen Bank Model. Started the Fellowship Programme in a humble way with RGVN's own resources.
- 1997** : Initiated Low Cost Housing Programme in Northeast and Bihar in Collaboration with HDFC.
- 1998** : Capacity Building Programme both for NGOs and RGVN executives expanded and strengthened with fund support from Ford Foundation. Resource Unit set up in RGVN Head Office. Fellowship Programme strengthened with Ford Foundation support.
- 2000** : Collaborated with HDFC towards Low Cost Housing for super cyclone victims in Orissa. CSP operations expanded in Assam. Collaborations with Assam Rural Project (ARIASP), Society towards implementation of the World Bank Project in Assam (2002-2003).
- 2006** : NGO MF Programme started in Orissa and Bihar with funds support from SIDBI. Regional office opened in Chhattisgarh to strengthen operations there. Initiated NGO Facilitation Centre and Rural Innovation Fund.
- 2007** : Tata Social Welfare Trust (TSWT) joined as a sponsor of RGVN. Gender Analysis Centre started. Collaborations with Sir Dorabji Tata Trust (SDTT) for building Grassroots Resource Centers; Fellowship Programme; Youth Volunteers Programme; and augmentation of operations in Chhattisgarh Regional Office. NGOMF started in NER.
- 2008** : NGO MF expanded along with CSP, Partnership with Rashtriya Mahila Kosh. Promotion of System of Rice Intensification (SRI) in Assam.
- 2009** : RGVN's Credit and Saving Programme hived off into an independent entity called Brahmaputra Development Trust (BCDT). Expansion of SRI in Assam. Renewable Energy and Low Cost Sanitation as emerging programmes.
- 2010** : RGVN CSP obtained legal status of an NBFC named RGVN (NE) Micro Finance Ltd. More focus on livelihood and holistic development directly by RGVN instead of NGOSP.
- 2011** : RGVN focuses on Livelihood and Institution Building. CSR collaborations with IFCI Ltd; HCCBPL, Usha International, CRISIL, NRL, Power Grid, IOC. Also collaborated with OXFAM India for a DRR Project in Assam.
- 2012** : RGVN collaborated with Concern Universal and HIS for the project "Cross Border Transfer of Agricultural Technologies, Institutional and Market Development Project" funded by European Union in Assam. In Bangladesh implemented by Dhaka Ahsania Mission.

- 2013** : RGVN continues its focus on livelihood and agricultural activities through various projects. RGVN also focused on other developmental sectors like drinking water, sanitation and lighting, especially in the tea gardens. Williamson Magor, Amalgamated Plantations, AFRODEV came into contact.
- 2014** : ICCO and RGVN partnered in 2014 towards promoting agricultural livelihood activities in Assam. IFCI Ltd. supported RGVN in 2015 towards agricultural livelihood activities, drinking water, sanitation and solar lighting in Morigaon, Assam.
- 2015** : IFCI Ltd. supported RGVN towards promoting agricultural livelihood activities and drinking water, sanitation and solar lighting in Assam. Tata Trust supported RGVN for rehabilitation of livelihood of people affected by flood in two districts of Assam. RGVN appointed as the Resource Organisation (RO) by the Assam State Urban Livelihood Mission for Social Mobilisation and Institutional Development under NULM. FPOs initiated with the help of NABARD.
- 2016** : RGVN initiated a project named “COMPELO” (*Consulting Service for Micro Planning & Enhancing Livelihood Opportunities*) in consortium with IIE, under APFBC Society funded by *Agence Francaise de Development* (AFD) with co-funding from the Government of Assam. RGVN’s partnership with CRISIL in Assam continues under the banner “Moi Progoti” towards empowerment of women by strengthening their financial capabilities. Two new collaborations were firmed up. One was with VIF (Vattikuti India Foundation) for a community led poverty alleviation programme in Assam. Another collaboration was formed with Karl Kubel Stiftung (KKS), a German donor organization.
- 2017** : Association with Swachh Bharat Mission (R) for construction of toilets. RGVN becomes a national KRC for SBM in partnership with CUSHW, New Delhi. Project with SIPRD, Assam. Starting of Child Development Project of KNF, Germany in Assam and Meghalaya. RGVN signs MOU with NABARD and AGVB for promoting JLGs in Assam as BC of AGVB.
- 2018** : A brand “*Grasslooms*” launched as Weaving Value Chain. RGVN to do the handholding and BCDT to market the products. Association with VAF, TATA Trust for study on Digital Inclusion. IFCI funds a project on sanitary latrines for UP and Odisha.
- 2019** : RGVN collaborated with ITC Ltd. (partnered with NITI Aayog) and is working under the “***Transformation of Aspirational Districts Program***” in five districts of Assam - Dhubri, Darrang, Barpeta, Goalpara and Baksa to increase net returns from farming through reduction in costs of production and increasing productivity of major crops in each of the identified district. RGVN with CRISIL in Assam continues for second phase under the banner “Moi Progoti” towards empowerment of women by strengthening their financial capabilities.
- Start of a relationship between APPI and RGVN for promotion of agri-farmers collectives in Morigaon, Assam.
- 2020** : The year of Covid. ITC funds a new project in Rampur, Kamrup. RGVN tried to carry on the programmes already in execution. New FCRA account opened. Two Rural Marts funded by NABARD opened, one in Guwahati and the other Kaziranga. Eri silk project launched, one part funded by CRISIL and the other by NABARD.
- 2021** : Post the Covid years, 2021 came as a refreshing change for RGVN with several new projects in hand from both old and new funders on board. The implementation of APFBC’s new project was one of the highlights for the year 2021. Implementing Agency for the Govt. of India’s Jal Jeevan Mission in 7 Divisions of Assam, KNH collaborating for a second project in Bihar and ITC’s project on Interventions for Income Enhancement of Landless, Small & Marginal farmers, were some of the major projects for the year.





## 'RGVN: Reaching the Unreached' - A SYNOPSIS



**Rashtriya Gramin Vikas Nidhi**, popularly known as **RGVN**, was established on April 20, 1990, as an autonomous, not-for-profit/non-government organization (NGO) registered under the Society's Registration Act of 1860, with its headquarters at Guwahati. It was created as an indigenous development support organization to reach out to the poorest, especially in remote and less developed regions of Northeastern and Eastern India.

RGVN operates in 14 states – Assam, Meghalaya, Arunachal Pradesh, Tripura, Nagaland, Manipur, Mizoram, Sikkim, Orissa, Bihar, Jharkhand, Eastern Uttar Pradesh, Chhattisgarh and Andhra Pradesh.

RGVN's founding sponsor, IFCI Ltd. provided the initial set-up support and with time IDBI and NABARD became its sponsors. In 2007 Tata Social Welfare Trust (TSWT) also became a sponsor by contributing to the corpus.

Governance of RGVN is vested in a Governing Board comprising nominees of sponsors IFCI, IDBI, NABARD and Tata Social Welfare Trust, and eminent persons from the banking, education and development sectors. The Chairperson is a nominee member to the Board from IFCI, the founding sponsor.

RGVN, since inception has been working with a sustainable development approach, even much before the United Nations introduced the Millennium Development Goals (MGDs) in 2000 and subsequently the Sustainable Development Goals (SDGs) in 2015. RGVN over the years has worked with various reputed donor and funding organizations and corporations from India and abroad, as well as state and central government departments. RGVN has successfully implemented developmental projects in various areas of significance.





## RGVN's Areas of Focus

Institution & Capacity Building- Providing support to shape and form rural institutions is one of the primary objectives of RGVN. It has handheld and partnered with 1800+ NGOs, SHGs, cooperatives and farmers' collectives under its area of operation. It is also commendable that RGVN has set up the largest Microfinance Institution in the North East region, namely the RGVN NE Microfinance Ltd which has now transformed into a North East Small Finance Bank. RGVN has also built the largest women's cooperative in Orissa, UMASS.



● **Surveys & Analytical Studies-** RGVN has a very good group of qualified professionals. Thus typically, the scope of projects that RGVN deals with includes:

- ✓ Village identification and mobilization.
- ✓ Training of surveyors and survey-supervisors.
- ✓ Data collection, input and validation.
- ✓ Data analysis & interpretation.
- ✓ Conducting various studies and surveys and Report preparation
- ✓ Formulation of strategies & recommendations for appropriate interventions.



- **Livelihood**

**Agricultural** - One of the most essential projects that RGVN takes pride in, is the projects on agriculture and allied sectors for livelihood generation.

- ✓ RGVN assists in the formation of groups by creating SHGs, FMCs, Producer Groups, Business Management Committees, etc. RGVN also assists on the provision of technical & commercial support through trained Local Service Providers (LSPs).
- ✓ Providing **training and technical services** to facilitate the adoption of new and innovative technologies directly and/ or through LSPs.
- ✓ Furthermore, **quality input** materials (typically non- cash, either free- of cost or subsidised) are also provided directly and/or through LSP's.

To enhance the income of all the stakeholders RGVN not only creates a **value chain**, i.e., households, market actors (input & output) as well as LSPs but, also facilitates **linkages**. Linkages helps in the facilitation of the SHGs, FMCs, Producer Groups, Agro Service Centres etc., to suppliers and markets as well as to financial institutions for credit linkages. Projects that are focused on agriculture and livelihood are funded by agencies like APPI, KKF, AGCL, EU etc.



**Various agricultural focus areas are:**

- ✓ **Agricultural/ Horticulture-** Training and technical services to farmers in System of Rice Intensification (SRI), Organic Farming, Vermi-compost usage, Floating- bed cultivation, Nurseries for vegetable, Mushroom cultivation, various Horticultural crop, preservation and processing of seasonal fruits and vegetables etc.



- ✓ **Animal Husbandry & Pisciculture-** Training and technical services on scientific breeding, inoculation, nutrition, hygiene, etc., as well as quality inputs like superior quality chicks, ducklings, piglets, fish- fingerlings, fertilizers, feed, etc.

The projects on agriculture and livelihood are been funded by APPI, KKF, AGCL, EU etc.

### Handloom & Handicrafts

Training and technical services in weaving and tailoring are imparted to the rural local communities. Inputs such as superior quality yarn and raw materials are provided. To produce the product there is use of technology and sustainable design inputs. Experienced Trainers and designers are engaged to achieve the desired output.



**Other trainings for livelihood generation-** Various vocational trainings are provided which includes *trainings on masonry, leaf plate stitching, promotion of micro-enterprises* etc. Training upkeep of already existing assets like *fisheries and ponds* etc., are also provided. RGVN promotes town-based entrepreneurship for livelihood generation. A special emphasis is provided on women centric micro- enterprises.



- **Financial Literacy & Inclusion-** In order to empower the rural poor financially, it is essential to spread awareness on the various schemes and programmes available to the poorer sections of the society that they can avail.





RGVN's prime focus being on womens' financial empowerment, following aspects have been touched upon-

- ✓ Conducting various trainings on Financial Literacy and empowerment
- ✓ Assists the rural poor in awareness generation through Sakhi Model.
- ✓ Digital Literacy
- ✓ Training and provision/ facilitation of Linkages for: Government Schemes (Jan Dhan, PMSBY, PBJBY), Bank accounts, savings & loans, Pensions, Life Insurance, Insurance of livestock & crops.
- ✓ **Projects on Quality of Life (QoL)** - It is essential for every human being to lead a good quality of life. RGVN has taken an initiative directed towards providing rural communities with facilities for access to:
  - ✓ Safe drinking water.
  - ✓ Good quality medium-cost sanitation facilities.
  - ✓ "Clean Energy" for lighting, cooking, etc.
  - ✓ Promotion of gender equity

RGVN realizes that quality of life issues need foremost attention, especially, when the lives of the poor and vulnerable are involved.

RGVN has worked in the area of water and sanitation. It has built several toilets, some even in remote areas where the government programmes have failed to filter in. It has renovated spring wells, built ring wells and tube wells and is now working on solar pumps connected to water filters, in areas where there is no electricity. Free health check-ups have also been conducted in villages with no access to healthcare facilities. Talks and discussions on the important aspects of health care like nutrition, common ailments, family planning methods and hygiene and sanitation has helped the people in the rural areas generate awareness on such topics as well as free medicines been distributed. Furthermore, training programmes on proper waste disposal management are also provided. Agencies funding projects based on Quality of Life (QoL) are IFCI, AGCL, Coca Cola etc.





### ● **Forests and Biodiversity Conservation-**

Although RGVN has imparted skill training to the forest dependent communities on the sustainable use of forest and non-forest products in the past, but, there has not been any project that was solely focused upon forests and biodiversity conservation until the year 2016. The components of the project were:

- ✓ Community orientation towards forest and wildlife conservation and alternate livelihood with an emphasis on income generation and livelihood security of the forest dependent communities.
- ✓ Development of Participatory Micro Planning, Organising Skill Development Training in different trades as well as Design development workshops, conducting Entrepreneurships Orientation programmes (EOP), Exposure visits, Training certification under sector skill council, Branding and Marketing of the products produced by the local communities.

The donor agency for the project includes *Agence Francaise de Developpement*(AFD) & Co-funded by State Government of Assam.

- **Projects on Institution Building-** For a project to be successful, the institutions have to made strong so that the objectives of the projects are fulfilled even after its completion. RGVN has worked relentlessly towards institutional building. Awareness meetings are held on formation of self-help groups (SHGs), farmers producer organizations (FPOs) etc. Local service providers (LSPs) have also been given training by RGVN under various programmes. Capacity building to make these institutions stronger are also been provided.

### **Other Projects, Programmes and Activities of RGVN-**

- **Initiative on Handloom and Textiles-** For supporting sustainable livelihoods and promoting individual and community initiatives a handloom vertical has been there since the beginning of RGVN's inception. But, *GRASSLOOMS* is the very own initiative of RGVN which is a handloom value chain. GRASSLOOMS brand was launched in 2018. The vision was to create an exclusive platform that endorses and promotes the age-old traditional skills and proficiency of the weaver artisans from the North- East. It is now promoting livelihood generation among the women in the rural areas of Assam by upgrading the already existing skills of the women artisans through proper skill training. Training is being imparted on the various weaving techniques so as to enable them to produce global quality standard products at affordable prices. Various products

of furnishing products like cushion covers, runner, mat napkins etc., and apparels like saree, stole, dupatta, chadar etc., are produced and sold in the market with proper pricing. Over the years, since its inception, GRASSLOOMS, have envisaged as a market platform in order to market the products worldwide. Also, weaver-based institutions have been crated and various government aids and programmes related to handloom sector have been availed. As on March 2019, 480+ weavers have been registered under GRASSLOOMS in five districts in Assam and weaving on job work basis.

- **Child Rights**



RGVN works towards-

- ✓ Formation **of a children's club** for community awareness
- ✓ Conscience creation for their protection and development.
- ✓ Renovation of and re- building of schools which had dilapidated infrastructure.
- ✓ Installation of solar powered lights and fans in schools.
- ✓ Training imparted to teachers and awareness created amongst parents about the importance of receiving education.

- **Programmes on Flood Relief**



Since, Assam is severely affected by floods every year during the raining seasons. Enormous damages to valuables and crops are being felt in both Brahmaputra and the Barak Valley. RGVN during such difficult times have assisted the flood affected areas in association with other agencies by providing-

- ✓ Flood relief in different parts of Assam and also in other states where it has its presence.
- ✓ Organizing various free Health check-up Camps
- ✓ Formulating and implementing practices for flood resilience among flood-hit communities.

#### ● Gender Analysis Centre

RGVN's Gender Analysis Centre was inaugurated in January 2007. It works towards the overall empowerment of women. RGVN's primary focus being on women has worked in several women centric projects and is still working on such projects. We specialise in-

- ✓ Awareness generation on various areas as well as conducting training programmes
- ✓ Gender issues,
- ✓ Promoting Gender mainstreaming
- ✓ Gender budgeting.

#### ● Elderly Care

RGVN has launched a programme called *Hello and Millo* in 2019, a senior citizen's club.

- ✓ The main objective of forming the club is to help senior citizens enjoy a better life.
- ✓ There is continuous interaction with the members throughout the year through home visits and get together once every week, in which all the members engage in recreational activities like singing, yoga and discussion on current topic of relevance.





# PROJECTS PROFILE

**Project: Income Enhancement on Homestead based Livelihood Resources and Agriculture of Landless, Small & Marginal farmers in Kamrup (R) district in Assam”**

**Project Sponsor:** ITC Ltd

**Project Location:** Rampur Block, Chhaygaon block and Dakhin Pantan, Kamrup (rural) Assam. (9 Gram Panchayat and 74 Villages)

**Introduction to the Project:** Project is a CSR project implementing by RGVN. And the activities of the Project are to improve productivity of rice, vegetables and allied livelihood activities through adoption of recommended Package of Practices. Project targeted Groups are Farmers under Farmer Field Schools (FFS) Kharif and Rabi, SHG members under SUSI and SMC and Pashu Sakhis as an entrepreneurship initiative.

**Goal :** To improve the economic and social status of the poor and underprivileged rural and urban people through institution building and livelihood enhancement.

- ✓ **Project Objectives:** Strengthening of the community institutions viz., SHGs and VO and capacitate farmer beneficiaries to take up Scaling up of Sustainable intensification (SUSI) activities through revolving fund process from the community institution.
- ✓ Capacitate the community cadres from the 2 blocks that are promoted by ASRLMs (Pashu/ Krishi) Shakis, for dissemination of training and creating models for livelihood activities through community institutions.
- ✓ Promote and Demonstration on climate smart Agriculture and high value crops.

## Highlights/Outcomes of the Project:

### Farmer Field School

A farmer field school is a group-based learning process which is adopted by many NGOs as well as government to promote and transfer of technology among farmers. The objective behind forming of FFS is promotion of Improved Agriculture Practices in the rural areas where farming is largely dependent to contribute a portion of household income. A farmer field school also initiates different methods and concepts for community development. These schools largely promote judicious and economically viable use of available resources and bring sustainability in the production. FFS comprises of 1 lead farmer and 24 student farmers. Training like seed selection, germination test, line sowing while transplanting paddy into main field, information on recommended dose of fertilizer for both for paddy and vegetables for both Kharif and Rabi season are provided to the farmers.

| Name of Activity  | Number of Farmer Covered | Financial Year | Sustainable Area |
|-------------------|--------------------------|----------------|------------------|
| FFS (Paddy)       | 625                      | 2021-22        | 252 Ha           |
| FFS (Ridge Gourd) | 625                      | 2021-22        | 252 Ha           |



### Scaling Up Sustainable Intensification (SUSI)

For selection of the beneficiaries under SUSI, Family Based Livelihood Planning is conducted where their socio-economic status is identified. After this for the intervention, suitable livelihood activities for individual beneficiaries are identified. Shed Management, Feed Management, Health Management, Breed Improvement and Market are the key focus area in capacity building for both goat & pig rearing and fishery being provided through revolving fund. Under SUSI, group leaders of the SHGs are given training on leadership and bookkeeping.

**Pashu Sakhi is a Community Animal care Service Provider (CASP)** which will enable the last mile coverage in rural areas where clinical services for livestock is not available on time or expensive to afford for rural poor. The Pashu Sakhis are technically trained under Veterinary department. They are also provided with a kit consisting of medicine needed to treat common ailments of the goat and pig.

In collaboration with Veterinary department health camps are organized, where the veterinary doctors provides awareness on animal health and their need for vaccination.

- ✓ 66 SHGs have been covered under SUSI where 132 leaders have been trained and given awareness from both Chhaygaon and Rampur block
- ✓ 183 beneficiaries for goats, piglets and fisheries from 66 SHG has been covered under Scaling Up Sustainable Intensification from both Chhaygaon and Rampur block
- ✓ Total of 25 Pashu Sakhis have been technically trained
- ✓ 1 mass awareness on vaccination for small ruminants done at Rampur block

### Veterinary camp

- ✓ 5 veterinary health camps have been organized where about 2000 animals got vaccinated/ medicated/treated by the veterinary officers done at both Chhaygaon and Rampur block during the FY 2021-22

### Exposure Visit

An exposure visit for 50 farmers had done during the FY 2021-22 to Goalpara in order to motivate them for Strawberry, Banana cultivation and Goatery Farming.



### Stakeholder Meet

On 15<sup>th</sup> February 2022, a stakeholder meet was conducted to take suggestion from Agriculture, Veterinary, Fishery and ASRLM delegates to plan for the new initiatives under Core Area prospective Plan 2.0 (financial year 22-23). Total of 30 dignitaries were present from the district, block and Panchayats level. The theme of the meet was 'Interaction and Convergence', which aimed at creating an Interaction and Convergence with the stakeholders for relationship building and providing maximum farmers with maximum facilities through scheme linkages. The meet turned out to be success with maximum interaction and development of new added initiatives for the addition of activities in the next financial year to minimize the issues raised during the participatory rural appraisal.





### Training of Framers

The trainings were given in order to provide line sowing in paddy resulting in generation of more income, minimizing loss and also for ease of using weeder. For ridge gourd high production with minimum investment was the main objective.

- ✓ Coverage of 144 Lead farmer and 3,600 student farmer under FFS and Climate Smart Agriculture approach

### CLIMATE SMART AGRICULTURE

Promotion of 200 CSV Super Champion Farmers through demonstration and HYV crops and climate smart initiatives to increase in productivity with low effect on the environment. The 25 number of farmers field school of Okra Cultivation has been established during the FY 2021-22.

### Farm Pond under Soil and Moisture Conservation

To mitigate the problem of irrigation facility during dry spell, farm ponds are constructed near the agricultural field where farmer can use the pond both as water reservoir and for fish farming purpose during and water reservation. The pond can be also an initiative to integrated farming which will provide the beneficiary with multiple sources of income. Maintenance of the farm pond, prior and post fish farming is provided through training along with the embankment preparation

- ✓ 30 Farm pond have been constructed along with distribution of coconut saplings for the embankment preparation during the FY 2021-22



### Mass Awareness program

In order to create awareness on animal health and lack of knowledge related to vaccination, quarterly animal health camps are organized. During the camps, mass vaccinations and awareness on animal rearing is provided among the community in collaboration with the block veterinary officers.

On 19<sup>th</sup> January 2022, One mass awareness on vaccination of Pig, poultry, goat and Duck was conducted at Rampur Block under Rampur GP. Along with this, distribution of 120 pamphlets was done among the eligible beneficiaries for future involvement and mass reach at the same time. This awareness was successful in providing awareness to about 1500 households.



| ITC MISSION SUNEHRA KAL  |                   |                   |
|--|-------------------|-------------------|
| ITC মিছন সুনহেৰা কালৰ সৌজন্যত আৰু ৰাষ্ট্ৰীয় জাতীয় বিকাশ নিদৰ্শন উল্লেখ্যত কামৰূপ (গ্ৰাম্য) জিলাৰ, অসম ৰেভিনিউৰ বাবে এটা আঞ্চলিক বিকল্প বাহীৰ আৰু জগদী পালনৰ বিষয়ে, কিছু সজাগতা অৰ্জন কৰিবলৈ আহক |                   |                   |
| ➤ বাহীৰ পালনৰ বাবে কেইটামান গুৰুত্বপূৰ্ণ কথা-  |                   |                   |
| - পড়ালৰ সু-স্বাস্থ্য - বাহীৰ খাদ্য গ্ৰহণ - গ্ৰহণ আৰু পৰিচালনা - স্বাস্থ্যৰ যতন  |                   |                   |
| খ) ভেড়া আৰু ছাগলীৰ জীৱিকা   |                   |                   |
| খ) বাহীৰ জীৱিকা (Vaccination Schedule for Pig)   |                   |                   |
| কোৱাৰ্টাৰ  | বয়স              | বয়স              |
| ১) ১০ দিনৰ ভেড়া   | ১) ১০ দিনৰ ভেড়া  | ১) ১০ দিনৰ ভেড়া  |
| ২) ১০ দিনৰ ভেড়া   | ২) ১০ দিনৰ ভেড়া  | ২) ১০ দিনৰ ভেড়া  |
| ৩) ১০ দিনৰ ভেড়া   | ৩) ১০ দিনৰ ভেড়া  | ৩) ১০ দিনৰ ভেড়া  |
| ৪) ১০ দিনৰ ভেড়া   | ৪) ১০ দিনৰ ভেড়া  | ৪) ১০ দিনৰ ভেড়া  |
| ৫) ১০ দিনৰ ভেড়া   | ৫) ১০ দিনৰ ভেড়া  | ৫) ১০ দিনৰ ভেড়া  |
| ৬) ১০ দিনৰ ভেড়া   | ৬) ১০ দিনৰ ভেড়া  | ৬) ১০ দিনৰ ভেড়া  |
| ৭) ১০ দিনৰ ভেড়া   | ৭) ১০ দিনৰ ভেড়া  | ৭) ১০ দিনৰ ভেড়া  |
| ৮) ১০ দিনৰ ভেড়া   | ৮) ১০ দিনৰ ভেড়া  | ৮) ১০ দিনৰ ভেড়া  |
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| ১০) ১০ দিনৰ ভেড়া  | ১০) ১০ দিনৰ ভেড়া | ১০) ১০ দিনৰ ভেড়া |

### International Women’s Day celebration

On 8<sup>th</sup> March 2022 International Women’s Day was celebrated to create awareness and support the women beneficiaries under the project. The program started with a rally with a slogan -‘Nari Sahkti Deshor Bhubishyot’ (Women, the world’s future) to create awareness in the community towards women empowerment. The rally led by subject matter specialist and agriculturist started from the project office in Rampur towards Bijoy Nagar. The rally continued till 3 KM covering villages (covered between Rampur to Bijoy Nagar) under Rampur and concluded with an inspiring speech from the project coordinator and deputy director of RGVN. The celebration turned out to be successful.



### ● Pashu Sakhi Training

Pashu Sakhi is an element which is included under the section of Animal Health Awareness. Pashu Sakhi is a Community Animal care Service Provider (CASP) which enables the last mile coverage in rural areas where clinical services for livestock is not available on time or expensive to afford for rural poor. Pashu Sakhis are provided with quarterly advance technical training.

On 25<sup>th</sup> January, 2022, a training was conducted for addition of 5 new Pashu Sakhis and 5 kits were distributed to all the new 5 Pashu Sakhis as a demo kit which can be also a support for beginning their entrepreneurship journey and serving their respective GPs.

On 17<sup>th</sup> March 2022, an advanced technical training on mineral mixture was given among the Pashu Sakhi of Rampur Block. The resource person for the training was Veterinary assistant officer Mr. Debeswar Das, who provided this training to 10 Pashu Sakhis.



|                         |  |
|-------------------------|--|
| <b>Project:</b>         | <b><u>ITC Mission Sunehra Kal- Aspirational District Program, Assam</u></b><br><b>Providing Facilitation Support to ITC for Implementing NITI Aayog's Aspirational District Programme in Five (5) Districts of Assam</b> |
| <b>Project Sponsor:</b> | I. T. C Ltd, Kolkata, West Bengal  |
| <b>Project Area:</b>    | Darrang, Barpeta, Goalpara, Baksa and Dhubri   |

**Partner Implementing Agency in the State of Assam:** Rashtriya Gramin Vikas Nidhi (RGVN), Society Registration No. 205 of 1990-91

- **Thematic areas:** Rural development & poverty alleviation, food security & livelihood, institution building & skill development, new and renewable energy, financial inclusion, women development and empowerment, promotion of farm livelihoods and farmers collective.
- **Vision:** Creating an enabling environment where the poor and underprivileged can ensure sustainable livelihood with dignity.
- **Mission:** To improve the economic and social status of the poor and underprivileged rural and urban people through institution building and livelihood enhancement

### Project goal :

To develop capacities of block level government extension officials of each of the district in-domain knowledge and training techniques in the area of - standard package of practices for agriculture and livestock and Government scheme realization and through them build capacities of village level department personnel and farmers with a cascade approach

### Introduction

“**Transformation of Aspirational Districts Program**” has been launched by Government of India on January 2018 which aims to quickly and effectively improve the performance of 25 districts



across identified key performance indicators in sectors which improves quality of life and economic productivity in areas like health and nutrition, education, agriculture and water resource management, financial inclusion, skill development and basic infrastructure.

The 25 districts are spread across seven states of Madhya Pradesh (5), Uttar Pradesh (5), Bihar (5), Assam (5), Jharkhand (2), Rajasthan (2), and Maharashtra (1). These are part of the 115 districts identified by the PMO as districts lagging behind on many developmental indices with an aim for significant transformation by 2022. These 115 districts were selected on parameters like health & nutrition (institutional delivery, stunting of children and wasting in children), deprivation (extent of landless households), education (elementary dropout rate and adverse pupil-teacher ratio) and infrastructure (un-electrified homes, lack of drinking water).

NITI Aayog or The National Institution for Transforming India which was established by the Narendra Modi's NDA government to replace the Planning Commission has partnered with ITC for providing technical support to improve productivity of agriculture and allied sectors in the 25 districts around the country. The prime objective of the partnership increasing net returns from farming through reduction in costs of production and increasing productivity of major crops in each of the identified district.

NITI AAYOG will work in close collaboration with the district administration and ITC to build capacities of relevant government extension staff to create a cohort of master trainers at block level to cascade specific Package of Practices (PoPs) and templates for seasonal planning practices to the Gram Panchayat level. ITC will promote best practices and technologies and set-up demonstration farms and will also work out the logistics to ensure the farmers are trained even at the gram panchayat level.

Moreover, to ensure implementation, performance review and problem-solving will be undertaken by a specially constituted Project Management Committee (PMC) at the district level. PMC will work as a team under the concerned District Magistrates looking after the Aspirational District programme. It is expected that over 2 lakh lead farmers (LF) in 25 districts will be trained as a part of the partnership. In Assam the targeted districts are Dhubri, Darrang, Barpeta, Goalpara and Baksa.

## Project Objective

### Overall Objective

Increasing net returns from farming through reduction in costs of production and increasing productivity of major crops in each of the identified districts.

### Specific Objective-

**Specific Objective 1 (SO1):** To develop capacities of block level government extension officials of each of the district in domain knowledge and training techniques in the area of - standard package of practices for agriculture and livestock development

**Specific Objective 2 (SO2):** To build capacities of village level department personnel and farmers through trained government extension officials in a cascading approach

**Specific Objective 3 (SO3):** To support in realisation of Government schemes

## Activities executed in the FY 2021-22

### Farmers Field School

A farmer field school is a group-based learning process which is adopted by many NGOs as well as government to promote and transfer of technology among farmers and rural population. A farmer field school also brings together different methods and concepts for community development. These schools largely promote judicious and economically viable use of available resources to improve the sustainability of production. FFS comprises of one lead farmer and 24 student farmers.

### Farmers Field School –Kharif Paddy

In the targeted district 50 FFS villages in each district are selected which totals to 250 villages. In each village one demo plot for the Kharif season was established in each of the five districts of Assam.



Nursery Bed Preparation for FFS Kharif Paddy



Transplantation of Kharif Paddy



FFS Kharif plot- Tillering Stage



Installation of Yellow Sticky Trap in FFS Kharif Paddy



FFS Kharif Paddy-Crop cutting



Mechanical Weeding

Fipronil and Yellow Sticky trap against pest attack were provided for the demo plots under the project. The main objective of the programme was to promote line sowing, which are being transplanted in the main field to increase the net returns of the farmers through reduction in costs of production and increasing productivity of major crops in the identified districts.

### Farmers Field School – Rapeseed & Mustard

In the targeted districts, FFS Rabi Mustard had already been established in 236 FFS villages, covering a total of 5900 farmers under direct FFS and an area of 236 acres. All 236 demo plots had been sown with the Mustard Variety-M 27, which was provided under the project. In Q3 the

management practices were implemented in the FFS. Harvesting of the matured crops started in the month of January and completed by the 1st week of February. The main objective of the program was to promote scientific knowledge and skill among the farmers to increase the net returns of the farmers through reduction in costs of production and increasing productivity of major crops in the identified districts.



**FFS Mustard Plot in growing stage**



**FFS Mustard- Crop Cutting**

### **Farmers Field School - Bodo Paddy**

In the targeted districts 235 demo plots for Farmers Field School Rabi Paddy established in the month of January and February. FFS Rabi Paddy covers 5875 farmers and an area of 235 acres. Seed variety Arize Bold was provided under the project. Along with seed, soil enricher- Azophos, Zinc as foliar spray, yellow sticky trap, Fipronil Carbendazim as pest management was also provided to the FFS. Nursery bed preparation started in the month of December and transplantation by line sowing completed by the 2nd week of February. The crop is in its tillering stage.



The main objective of the programme was to promote line sowing, when being transplanted in the main field to increase the net returns of the farmers through reduction in costs of production and increasing productivity of major crops in the identified district.



### Master Trainers Workshop:

As one of the specific objective of the project is to develop capacities of block level government extension officials of each of the districts in domain knowledge and training techniques in the area of – standard package of practices for agriculture and livestock development Master trainer

Workshop had been conducted in the five districts of Assam wherein the government officials from District Veterinary Department – Veterinary Officers (VOs), District Veterinary Development Officer (DVDO), Sub Divisional Veterinary Officer(SDVO) had participated in the workshop. The training was imparted by a resource person from Krishi Vigyan Kendra of every district. It was a one-day workshop where active interaction between trainer and participants made the workshop successful. Major discussion on package of practice for Cow,Goat and Fish was discussed The district Veterinary department well appreciated and showed cooperation towards the successful of the workshop.

| SI No. | District | MTs Trained (VOs) |
|--------|----------|-------------------|
| 1      | Baksa    | 18                |
| 2      | Barpeta  | 22                |
| 3      | Darrang  | 20                |
| 4      | Dhubri   | 15                |
| 5      | Goalpara | 20                |



Glimpses of Master Trainer Training Workshop- Livestock from the five targeted districts

### Training for Capacity Building of PashuSakhi/Gopal Mitras/Moitri:

The Govt. Officials who were designated as Master Trainers and were trained on the Package of practices of Livestock had given training to the PashuSakhis/Gopal Mitras/ Moitris. The trainees were asked to train the farmers subsequently.



| Sl No. | District | MTs Trained (VOs) |
|--------|----------|-------------------|
| 1      | Baksa    | 41                |
| 2      | Barpeta  | 34                |
| 3      | Darrang  | 58                |
| 4      | Dhubri   | 41                |
| 5      | Goalpara | 38                |



**Glimpses of Training conducted for Capacity Building of PashuSakhi/GopalMitras/Moitri conducted in the five targeted districts.**

#### **Master Trainer Refresher Workshop for Crop Module:**

A refresher training for the Master Trainers of Crop module prepared by VIKSAT was conducted in Baksa, Darrang, Goalpara and Dhubri in this quarter. A resource person from Krishi Vigyan Kendra was invited as spokesperson for the meeting and in Dhubri, A faculty from Department of Agronomy, Sarat Chandra Sinha College of Agriculture, AAU, Dhubri have provided the training. It was a training cum interaction session where the spokesperson and MTs discussed about the different aspects of package of practices of Paddy, Jute and Mustard. A total of 80 MTs trained in the targeted districts.



**Master Trainer Refresher Workshop for Crop Module conducted in Baksa, Goalpara, Darrang and Dhubri**

### **Capacity Building of Project Staff**

A training program was conducted on 16th February 2022 for Capacity Building of Project Staff at Bosco Reachout, Ulubari. The project team of the targeted district under RGVN ITC MSK NITI AAYOG Aspirational district program participated. A day long program was conducted where training

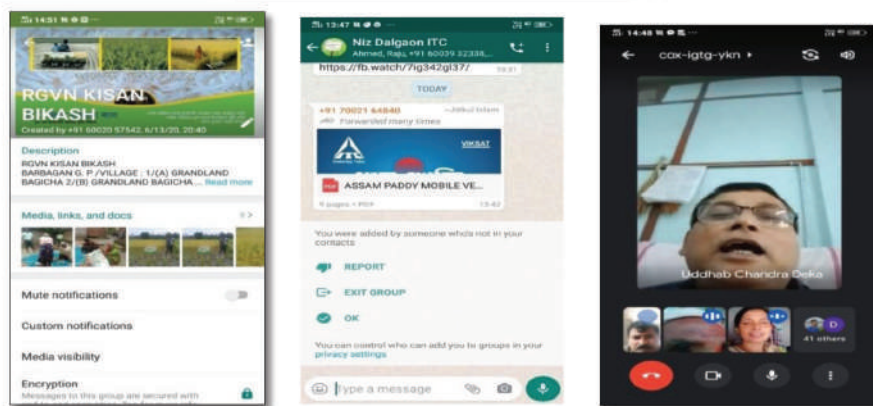


on Leadership and Communication skills were provided o the staff.



Training was imparted by a resource person MrKautillyaBasumatary, Senior Manager,TATA TRUST. The training included activities on communication and leadership.Farmers Training

The AEAs/VRPs had trained the farmers regarding Kharif Season on Paddy Cultivation & Jute and on Rabi Season Rapeseed & Mustard, Boro Paddy cultivation wherein a total of 1, 56,623 covered in the five districts of Assam both for Kharif & Rabi Season. Out of these, a total of 57,334 farmers had been trained regarding the module of Paddy cultivation for Kharif Season. And a total of 99,289 farmers had been trained regarding the modules of Rapeseed & Mustard, Boro Paddy. Apart from physical training, a total of 967village level WhatsApp groups formed that covered a total of 86,459 farmers.



Glimpses of Farmers Training and Farmers WhatsApp group



## Mass Awareness & Scheme Linkage

The Government has introduced several schemes especially for the benefit of the farmer. But most of the farmers are unaware of the schemes available and also unaware about the process to access them. Scheme actualization is one of the major targets in the aspirational district and as such mass awareness program play a vital role in sensitizing the farmers and the rural people about the benefits they could avail from the farmers. In this quarter as the Covid restrictions was eased, mass awareness programs were conducted in the targeted districts following the State Government SOP. A total of 6718 numbers farmers covered in the five districts. Officials of Government line departments were present in the mass awareness programmes. Awareness on different schemes like PMFBY, PM Kisan, KCC, SHC, PMKSY, Kisan Pension, MIDH, AI/Vaccination, Plantation etc. was provided. In 3rd Quarter TOTO vehicles were hired where banners were tied to the vehicle and a prerecorded audio was played through a speaker and the vehicle moved from village to village. A total of 53000(approx) numbers farmers covered in the five districts. The main aim of this activity is to make people aware of all the schemes and link to the same. The linkages made in this year are as follows.



**Glimpses of Mass Awareness program conducted through meeting & TOTO Vehicle and Linkages made**

### Model Village

50 direct intervention villages are taken as model village to saturate them by linkages and awareness creation. Activities like Awareness program, training, Farmers Field school, scheme linkage were conducted to saturate the 50 villages. The endline survey conducted in the year 2021-22 in the 50 villages have shown results where Package of Practice (PoP) awareness covered 100% of the households in all the districts, PoP adopted by 90% farmers of Baksa, 80% of farmers in GoalparaBarpeta and darrang district and around 60% in Dhubri district. More than 50% of the farmers in all the district have availed atleast one scheme. Apart from availing schemes the farmers now take more than two crops per year. As mentioned above the intervention was made to saturate every household with all the schemes and as 100% saturation is not achieved due to diverse reasons right from Government policies, documentation of farmers etc., it is now targeted to link the farmers to the schemes by with a strategy to strengthen the documentation aspect and frequent visit to line department for inclusion of beneficiaries from model village.

### Case Study: Ridge Gourd Cultivation

In the month of March ridge gourd seeds of hybrid variety Annetta were distributed amongst 16 farmers of Chhaygaon block and they started their cultivation from around 20th of March. This is a long duration crop where the people started harvesting and marketing from the second week of May. In the second phase of lockdown in Assam, the field supervisors distributed the pesticides and traps to the farmers with due permission granted by deputy commissioner of Kamrup (R). The distribution took place after 20-25 days of cultivation as per proper POP. Till the 25th of August all the data related the profit earned by the farmers have been collected and the FFS tracker has been updated. Below are the details of the farmers and the analysis of the income earned by them.

|    | Name of farmer | Area of cultivation | Total cost | Total in-come | Profit / loss | Benefit: cost ratio |
|----|----------------|---------------------|------------|---------------|---------------|---------------------|
| 1  | Surjya Rabha   | 1.5 bigha           | 18537      | 20000         | 1463          | 1.07                |
| 2  | Jayanti Rabha  | 1.5 bigha           | 18137      | 19500         | 1363          | 1.07                |
| 3  | Shiva Rabha    | 2 bigha             | 24704      | 67000         | 42296         | 2.71                |
| 4  | Jamuna Rabha   | 1.5 bigha           | 17937      | 19800         | 1863          | 1.10                |
| 5  | Rajani Rabha   | 1 bigha             | 12122      | 17000         | 4878          | 1.40                |
| 6  | Montu Rabha    | 1 bigha             | 12582      | 21500         | 8913          | 1.70                |
| 7  | Munindra Rabha | 2 bigha             | 24644      | 61000         | 36356         | 2.47                |
| 8  | Bichitra Rabha | 2 bigha             | 24542      | 45000         | 20458         | 1.83                |
| 9  | Pankaj Rabha   | 2 bigha             | 24704      | 36000         | 11296         | 1.45                |
| 10 | Binita Rabha   | 1 bigha             | 12122      | 25000         | 12878         | 2.06                |
| 11 | Sujata Doley   | 1.5 bigha           | 17937      | 21000         | 3063          | 1.17                |
| 12 | Meghali Doley  | 1.5 bigha           | 18137      | 0             | 0             | 0                   |
| 13 | Hari Rabha     | 2 bigha             | 24644      | 49000         | 24356         | 1.98                |
| 14 | Adhin Rabha    | 1.5 bigha           | 18657      | 40000         | 21343         | 2.14                |
| 15 | Bibha Thakuria | 1.5 bigha           | 18137      | 27000         | 8863          | 1.48                |
| 16 | Lakhyadhar Das | 1.5 bigha           | 18337      | 31700         | 13363         | 1.72                |

Shiva Rabha of Bananigaon village of Paschim Chhaygaon gram Panchayat made an income of Rs 67,000 till the month of August. Even though the production decreased after a period of 4 months from ( May – August ) , he still could sell his produce till the month of October. His profit from demo plot was finally approx Rs 95,000 which was more than 1.5 times of the demo plots.



### Shiva Rabha ridge gourd produce

Shiva is willing to do ridge gourd cultivation again in the rabi season in larger area as he could see a lot of profit. Farmers like Hari Rabha, Munindra Rabha are also very keen in doing ridge gourd cultivation and they were highly satisfied with the variety given to them.

## IMPROVING FOOD SECURITY AND DISASTER PREVENTION IN ASSAM, INDIA

The project aims at the sustainable improvement of the living conditions of the marginalised smallholder families living in the highly flood-prone district of Morigaon. 1100 smallholder households living in 10 contiguous villages of the Bhurbandha block will increase and diversify the agricultural production, improve access to the market and are active in disaster control. They convert their agricultural production and animal husbandry in an environmentally friendly way and increase productivity. Project donor is Karl Kubel Stiftung (KKS) and Federal Ministry for Cooperation and Development (BMZ), Germany and financial outlay is Rs 3.02 crore. Project period is 01.10.2020 – 31.12.2023.

### The project includes:

|    |   |
|----|---|
| 1. | Establishing of Local Service Providers (LSP) in the villages                               |
| 2. | Identification and mobilisation of participating smallholders and Local Service Providers   |
| 3. | Transfer of knowledge in the Farmer Field Schools (Farmer Field Days) through LSPs          |
| 4. | Setting up Community based para-veterinary service centre (goat husbandry)                  |
| 5. | Distribution of farm inputs (seeds, organic vermin control)                                 |
| 6. | Promotion of community orchards   |
| 7. | Promotion of kitchen gardens for family nutrition   |
| 8. | Mobilisation and awareness on organic farming, biodiversity conservation, PGS certification |



|     |  |
|-----|--|
| 9.  | Promotion of low cost animal feed (azolla)   |
| 10. | Promotion of vermicomposting techniques  |
| 11. | Strengthening and registration of Farmer Producer Company (FPC)                                      |
| 12. | Setting up of rice and mustard mills for the processing of goods in the Common Facility Centre (CFC) |
| 13. | Establishing sustainable market networks   |
| 14. | Raising awareness for disaster control and prevention  |
| 15. | Installation of raised hand pumps  |
| 16. | Construction of raised platform for livestock  |
| 17. | Construction of raised granary   |
| 18. | Transfer of boats to community for relief operations   |

### PROJECT: "PROMOTING FARMER COLLECTIVES & IMPROVING RESILIENCE OF VULNERABLE COMMUNITIES"

Project Sponsor: Azim Premji Philanthropic Initiatives (APPI)

Project Duration: Three years (June 2019 to May 2022)

Project Location: Bhurbandha block, Morigaon district, Assam

#### Introduction to the Project:

The project aims to bring positive changes in the overall wellbeing of 2200 BPL families residing in 15 contiguous villages of Bhurbandha Block in Morigaon district in Assam.

The main areas of intervention of the project are:

1. Technology transfer: includes transfer of simple, affordable, acceptable and environment friendly agricultural practices
2. Institution building: includes formation and strengthening of farmer groups and farmer association to enhance collective strength to overcome problems in the household level agricultural activities that they take up for their family's sustenance.
3. Marketing extension: includes extension delivery mechanism from production oriented to market oriented to increase the farmers income

**Project Objectives:** The overall objective of the project is to contribute towards poverty alleviation and sustainable well-being of the vulnerable communities residing in the flood prone district of Morigaon through economic empowerment.

**Project Outcomes:** 2200 smallholder households residing in 15 contiguous villages of Bhurbandha block are capacitated to increase their agricultural production and income while developing resilience to flood.

#### Programme highlights

The Project successfully formed and mobilized 220 women led farmer producer groups for taking

up collective action for improving their livelihood situation in the farm sector. During May 2021, a Farmer Producer Organization (FPO) was formed through collective effort and registered under Company's Act 1956 with a total number 1020 registered farm families. The FPO has provided a platform to its members to sell farm produce at fair prices in better markets.

So far, under effective facilitation of the project, 77% of the beneficiary households have been able to improve their on-farm production by 26% and annual household income by 8% compared to baseline through efficient utilization of available resources and adoption of eco-friendly farm management practices along with constant training and handholding support extended by 15 Local Service Providers (LSPs) trained and groomed under the project.

System of Rice Intensification (SRI), improved goat/pig/hen/duck rearing practices, kitchen gardening, community orchard, eco-friendly nutrient, pest and disease management practices are some of the cost effective sustainable agro technologies successfully promoted under the project.

### **Case study:**

#### **Impact of better goat rearing practices**

Manju Bordoloi, a beneficiary of RGVN-APPI project has adopted improved goat rearing practices with support received from project.

Before project intervention there was no housing facility for her goats, and the animals would frequently fall sick and eventually die due to unhygienic and open living conditions such as dampness, foul and stinking smell.



In 2020 she received training from Local Service Providers (LSPs) on better goat rearing practices which improved her awareness on goat rearing to a great extent. Following the training, project supported her to construct a proper goat shed by supplying 4 numbers of G.I roofing sheets along with 4 number of bamboo poles. Finally she was able to set up a sturdy and well protected shelter

for her goats (2 adults and 2 kids) under the direction and advice of her LSP. Under project initiative she was also able to vaccinate the goats for enterotoxaemia (vaccine supplied free of cost to 490 households by Animal Husbandry and Vety. Department, Morigaon) along with deworming medicine.

In addition to housing facility and preventive health care, project also supported her to set up a low cost Azolla tank in her homestead for feeding the domesticated animals and birds. She harvests the Azolla once in 15 days and feed the well dried Azolla to the goats and ducks.

Now, according to her all of these interventions have paved the way for bringing about improvement in the health of her goats and ducks. After feeding Azolla on regular basis, the production of duck egg has increased from 12-14 nos to 16-20 nos. She is expecting the sooner the goat family would increase to 6 and after 4 months 2 adults will be ready for sale.

## PROJECT : SURYODAY (SUNRISE)

**Project Sponsor:** Kindernothilfe (KNH), Germany

**Project Duration:** 60 months (Project started in the month of July '21.)

**Project Location:** Four villages namely Tehrasiya, Chounkiya, Saraipur and Lityahin of Raghapur Block, District: Vaishali, Bihar

### Introduction to the Project:

The project area is Diara land (low lying area along the bank of river which is flooded on a regular basis) is plagued by various ills which deprive children of their due rights and an encouraging environment. Life of children is all the more risky and vulnerable at the time of natural disasters particularly flood. There is lack of quality education among Children many of whom are also stuck in the drudgery of Child labor in the area, albeit in a camouflaged form.

Activities in the project include discussion and awareness building amongst children and community on child related issues affecting the well-being of children viz., vulnerability at times of natural disaster (like flood), pandemic like Covid 19 et al. Forming Children's Clubs in the villages to prepare, educate and encourage Children to keep themselves safe at the time disaster and also understand their rights and their due place in the Society. Training and educating PRI representatives and Community on chalking out DRR (Disaster risk reduction) plan involving children in the process. Interaction with District Disaster Management Authority and with Government Schools of the area.

### Goal :

Preparing and equipping Children to face disaster, ensuring their protection and quality education.

### Project Objectives:

- Preparing children for disaster like floods, pandemic etc.
- Prepare them to face disaster in a far better manner both physically as well as mentally.
- The project is essential for the Society and the beneficiaries of the proposed area, as child rights issue and disaster preparedness, more so in the context of children, is largely unheard of in the area.
- Ensuring safety of children by formation of Children's Clubs in the villages for School going children, dropouts as well as those involved in child labour.
- Awareness building and active involvement of all stakeholders in implementation of DRR (Disaster Risk Reduction) in the project area.



## Highlights/Outcomes of the Project: Impact of Flood in the project area



The project area which comprises the four villages of Tehrasia, Chaunkia, Lityahi and Saraypur faced unprecedented flooding from the surging waters of the river Ganga after a gap of five years in the months of July-August 2021, just when the project was being rolled out in the area. Although the flood waters of the river Ganga enters the low lying areas and fields of the villages every year, but this time the flood waters not only submerged the agricultural fields, the vast banana and guava orchards but also entered the houses in the villages. Several poor families whose huts were washed away, took shelter with their animals in the make shift tarpaulin sheltered huts, being set up by the Govt. on the National High way coming from Patna, running through Hajipur, our Project area towards North Bihar, up to the Nepal border. The District Administration set up Community kitchen for flood affected people on the National High Way and in Hajipur town but not in the interior hinterland. As for deployment of Boats for rescue purpose and also for ferrying people from one place to the other, it was found that the district administration as well as the PRI representatives had made some arrangements. As for Early Warning Mechanism against Floods, it was not visible in the area. As for special training to children to face and handle flood situation, apart from some class room teaching and awareness building to face flood in Schools, there is no special training focusing children as such.

### Activities carried out during the FY 21-22:

#### a. Baseline Household survey in Project area

The survey work began in the month of September 2021 and was completed by November 2021. A total of 730 House Holds was covered under the Survey. Although the focus of the survey was children but role and function of other stake holders have also been taken into consideration. While gathering information during the survey, idea was also to make the Community as well as the children in the families aware about the project plan and its objectives. Thus the survey provided an excellent opportunity for spreading information about the project in the area and it has generated a lot of awareness and curiosity about the project in the area

#### Synopsis of the survey findings:

The project area is close to the State Capital, Patna but the Society is primarily male dominated

with caste identities clearly evident in the area. The area is largely inhabited by people belonging to other back ward castes who hold the sway in the area. There is very little say of children in the decision making process at the family level and in the Society as such. No special focus is made on children to keep them safe and protected during time of disaster like flood. Girl children are being sent to School, but due to early age of marriage, they tend to drop out of School in the higher Classes. Although there is a DRR road Map existing in the State; it is largely unheard of in the project area. This scenario provides immense opportunity to work intensely with children thereby bringing about improvement in their lives, thinking and also their preparedness to face natural disaster like floods in their area.

**b. Two days training/induction cum orientation program of staff on DRR, focusing children was conducted in August '21.**



The participants in the programme were the entire Team of the Project which includes the Programme Manager, Accounts Officer, Field Coordinator and the four FLWs(Field Level Workers)The purpose was to apprise the participants about the different realms of disaster, particularly flood, with a special focus on children. The different dynamics of Disaster were discussed in detail. The concepts of RRA PRA and PDRA was explained in detail by the Resource Person. Following concepts were discussed in detail and exercise was carried out on Chart Papers by the participants under the guidance of the Trainers:

1. Historical timeline of disaster and its impact
2. Social and resource mapping of village
3. Analysis of risk and danger spots for children in village
4. Vulnerability mapping of village
5. Vulnerability analysis of village
6. Venn Diagram showing influence of different stakeholders on children in village

**c. Monthly meeting of Children's' Clubs**

The first meeting of Children's Club was organized in the month of October '21 in all the 8 Clubs spread across the four project villages.

Since this was the maiden Club meeting, staff present described the purpose of the project in the area and also solicited the support of children & communities.

They were told that In the Club meetings, Children will be educated and trained to keep themselves safe at the time of disaster and some indoor games will also be played in the Clubs aiming at all round personality development of Children of the area.



A total of 180 children came to attend the first meetings. A total of 5 Club meetings have been organized during the period.

**d. Selection of Leaders in Children’s Club**

Two leaders in each club, one boy and one girl have been selected in each of the 8 Clubs.

**e. Competition organized among members of Children’s Clubs in the month of December’21.**



A drawing completion was organized among members of the Children’s Clubs.

The topic was to draw the scene of flood. How people save their lives during flood and traverse from one place to the other.

**f. Children’s Awareness Meeting was held in month of November ‘21**

Children who had gathered in the meeting were explained in detail about the purpose behind formation of Children’s Club in their village. Clubs were exclusively made for their overall development, particularly their safety from natural disasters, especially floods which occurs regularly in the area.





#### **g. Community Awareness meetings held in the month of October 2021**

Community level awareness meetings have been organized across the project villages. These meetings have greatly contributed to spreading the message and purpose of our project far and wide in the area.

#### **Meeting of Children's Parliament**



The first meeting of the Children's Parliament was held in December '21. Children were exposed to the concept of Children's Parliament, which was totally new to them. The second meeting of the Children's Parliament was held in March'22. Ms Aneeta Dutta the Project Director who was also present in the meeting interacted with the children. Some children who had won painting competitions at the Club level were also present in the meeting. They shared their experience of the painting competition and showed interest to have more such events in the future.

#### **h. Interactive meeting with PRI Representatives, Teachers, Community leaders held in March'22**

An interactive meeting was organized in Village Tehrasiya. Those present in the meeting included a Govt. School Teacher Ward members and the Sarpanch of Tehrasiya Panchayat.

Project Director MsAneeta Dutta was also present in the meeting who apprised the participants about RGVN as such and the Programme and its objectives in detail. Later with the aid of an OHP Projector the findings of the PDRA exercise was shared with them.

#### **i. PDRA (Participatory Disaster Risk Assessment) exercise for DRR Plan**

PDRA exercise has been conducted in the villages in participation with all the stake holders like PRI Representatives like ward members and Mukhiyas, Teachers, Community members and children. Thereafter, digitization of the PDRA findings was carried out and Maps and reports were laid out on Chart Papers. Findings came out in the form of village social maps, Risk Map, Vulnerability map, Data sheet, Chapati Picture, History of Disaster, Income & Expenditure Analysis, Institutional rating and ranking, and Loan Analysis, Risk Analysis, Seasonal illustration, Prioritization of problems, Standard of living analysis etc. Findings of the PDRA exercise have been shared with stakeholders. and they have promised to cooperate in formation of DRR (Disaster Risk Reduction) plans for the project villages.

#### **j. Advocacy Meetings with Govt. Officials, Panchayat Representatives and Teachers**

Meetings have been held with the newly elected Mukhiyas of Saraipur and Terasiya Panchayats, who appreciated the good work of the project and was ready to support us in all ways possible. We are also in touch with the Disaster Management Office and Teachers of the Govt. Schools of the area.

## Case Study

### Nisha Kumari



When the Project field Team members was visiting village House Holds and selecting children to form a Children's Club in village Lityahin, they also they also knocked the door of Nisha kumari, a girl 16 years of age. She showed willingness to join the Club but her Father refused. He said that their Society is still patriarchal and the practice of marrying off girls at an early age is still in practice in the area.

Later Father of Nisha attended one of the CC meetings, where he saw some girls attending the meeting, which greatly encouraged him and was greatly impressed by the disciplined manner in which the meeting was being conducted. He agreed to allow Nisha to enroll in the Children's Club. Now she is a regular member in the club and takes an active part in the CC meetings. She is also the monitor of her Club.

## PROJECT : "CHUSOKANI-IN GARO LANGUAGE, ACHIEVING HEIGHTS"

**PROJECT SPONSOR:** Kindernothilfe, Germany

**PROJECT DURATION:** April 2018-March 2022

**PROJECT LOCATION:** Horutandu, Bortandu, Hograpara, Tamulikuchi in Assam, India

andAmjok, Borbhuin, Dehalbagan, Nongthymai, Rangsakona, Lower Ballian in Meghalaya, India.

### INTRODUCTION TO THE PROJECT:

The project promotes child rights and environmental protection among the children of Byrnihat's 10 villages. 10 children's clubs have already been established in 10 villages, involving 790 kids to date. The participatory decision-making process led to the institutionalization of these clubs with certain formalities and their increased organization. The KNH project has been functioning for five years, and throughout that time, it has been successful in providing the local children with the strength and capacity to adapt to any scenario, take on their own concerns regarding their rights to protection and development, and strive to find solutions via their own conscience with the help of the local authorities accountable from the villages. Through a variety of programmes designed to raise awareness of the problems local children experience, the members of the children's clubs could interact with the larger community on various issues. Through a number of advocacy meetings and awareness campaigns focused at promoting an understanding of child rights, particularly the right to education and the right to children's development, school teachers and parents were brought into the programme. The children have established solid relationships and networks with the Byrnihat's factory owners, block authorities, district medical officers, children welfare committees, and these groups work together to carry out operations. The inclusion of children in the project's implementation process is a significant

accomplishment, as integrating isolated and silent children into the mainstream was a difficult task.

### **GOAL AND MAIN OBJECTIVE**

The goal of the project CHUSOKANI is “Children taking charge and building community awareness and conscientization for their protection”

### **SUB OBJECTIVES:**

- (1) A cleaner environment
- (2) Reduction in school dropout
- (3) Prevention of child labour and sexual abuse
- (4) Cessation of abuse of harmful products.

### **OUTCOMES OF THE OBJECTIVES:**

- Formation of 10 children’s clubs, with 790 children from 10 villages and 1 children’s parliament, with children from the 10 children clubs.
- Children’s involvement in the implementation process of the project, along with participatory decision making and monitoring of the programmes.
- Involvement of School teachers and parents into the programme through a series of advocacy meetings aimed at an understanding of Child Rights, especially the Right to Education and Right to Development.
- Children clubs engaging in surveillance of dropouts from schools and child labourers. 86 school dropouts were identified, out of which 29 children re-joined schools after counselling of children and parents by field officers. 113 Child labourers were identified since 2018,
- out of which 5 children have crossed the age of 18 years and 11 of them have re-joined schools.
- The children advocated a cleaner environment and built a network with Government departments to make Byrnihat a greener place which is essential for them to grow in a clean and safe environment.
- Menstrual hygiene awareness and sex education for adolescent girls

## **PROJECT : DEVELOPMENT OF ERI CLUSTER IN MORIGAON DISTRICT**

A vibrant cluster of 200 eri producers, spinners and weavers has been built up in the Morigaon district of Assam. This is a self sufficient cluster comprising 300 women engaged in the range of activities from castor plantations and production of eri cocoons to spinning Eri fabric which has acceptability in national and international markets

The idea is to build high visibility and the area can become a designated tourist spot. This is especially viable in the district of Morigaon which is famed for its one-horned rhinos in the Pobitora National Park.

Eri silk is particularly fascinating, as it is processed without killing the silkworm. It is often referred to as the fabric of peace or Ahimsa silk and is therefore a very popular fibre among vegans and Buddhists.



The Eri Cluster has been supported by two main organisations – Crisil Foundation for pre cocoon activities and NABARD for post cocoon activities. While Crisil Foundation has funded Rs 10 lakh to RGVN for pre cocoon activities, an amount of Rs 21 lakh has been given by NABARD. The idea is to organise the women beneficiaries into an Off Farm Producers' Organisation (OFPO) and the ground work is being done for it.

### Objectives

- (i) 100 women producers maximise Eri cocoon production by training them in scientific means of production of eri cocoons
- (ii) 25 spinners trained to spin good quality eri yarn.
- (iii) 50 spinners and weavers trained in natural dyeing.
- (iv) Up-gradation of the looms of 15 weavers through jack loom and draw-boy and training in design and colour combinations, as well as product design.



Fig: Eri Silk Worms





**Fig : Different Stages of Eri Culture**

## **Rationale for choosing the location, project and the beneficiaries**

Morigaon is one of the most backward districts of Assam, with floods and erosion as a perennial problem. Communities can only grow one or two crops per year and thus it is important to have a host of income sources that can help families pull through challenging times.

Eri silkworms feed on castor leaves therefore we see the necessity to grow the crop before rearing the silkworm. Castor crops known locally as “Era Plant” can be easily grown and it is easier for cocoon producers to grow this before rearing silk worms as the source of food is easily available. One of the problems that silk producers have faced is searching for food for the worms. If grown at their doorstep, this problem will not arise.

Linkage with various government schemes also plays a vital role in its success. The State Sericulture Board and the Central Silk Board located in Morigaon district, have also been instrumental in providing help to the beneficiaries by improving technology and through provision of good quality castor seeds and Disease Free Layings. Expansion of Eri-farming has the potential of creating an economic revolution and establishing Assam as a developed state.

## **PROJECT EXECUTION**

### **The execution of project involves the following activities:-**

1. Baseline Survey – A baseline survey in the selected districts determines the suitable villages and the number of beneficiaries selected for the purpose.
2. Awareness meetings – Awareness meetings are important so that the beneficiaries are motivated to revive the Eri cultivation and see it as a profitable venture and a sustainable form of livelihood.
3. Castor plantation drive in the villages – The first step towards doing Eri cultivation is to make the food for the moth readily available which is the leaves of the castor plant. Although the plant itself is not scarce but if maintained properly it becomes healthy and thus produces a lot of leaves which the moth requires in abundance during the first 20-25 days of its life cycle. Hence all the beneficiaries will have to be first encouraged to take up castor plantation in abundance.
4. Training and Capacity building –Although the beneficiaries selected will have knowledge on the traditional process of Eri cultivation, however for converting it into a sustained profit making venture, the beneficiaries will need exposure to training programmes to technically enhance their skills. Hence such programmes will be arranged either through tie up with the Govt. Departments or through master trainers in the field.
5. Grainages – Grainage facility makes a cluster self dependent on the production of Disease Free Laying (DFLs or Eri eggs) which is otherwise obtained from the Central Silk Board or the State Sericulture Department and might be readily available as per demand. A grainage can be made within the household of a beneficiary who has good knowledge and experience about the same. Selected beneficiaries will be encouraged to make such grainages which will be their contribution towards the project.
6. Spinning: 25 spinners trained to spin good quality Eri yarn. They will be provided spinning machines @ Rs 11,000 per machine.



7. Natural dyeing: 50 beneficiaries given training on natural dyeing as there is a great demand for this in niche national and international markets.
8. Weaving up gradation: 25 weavers trained to use draw boy and jack loom and also be given training on finer designs which have acceptability in the market. Trainings will be conducted on usage of draw boy. 50 beneficiaries will get training on draw boy and jack loom which will help them to produce the required products at a lesser time.
9. Design and Product Upgradation: The products - design and colour combinations will be based on market trends. 5 types of products chosen including Sarees, Mekhela, Chadars, shawls, stoles and yardage. Specialisation of task will be observed - so that the beneficiaries making one particular product become an expert in that product and consumes less time.
10. Market Linkage – Tie up with various organizations dealing with Eri for purchase of cocoons will be evaluated. So far the Central Silk Board, State Sericulture Department and private players like Rudrasagar Pvt. Ltd. have procured cocoons from rearers of other RGVN led Eri cluster development projects.

### Impact

- Earlier the women produced eri cocoons only once a year. With proper training they produce at least 3-4 crops of eri cocoons. We expect an income growth of at least 25 to 50 percent from eri.
- In the area very few women were practicing eri culture. After our interventions the number of women eri farmers has increased substantially.
- Women are able to market their products together thus getting maximum profits.
- Product diversification leads to more marketing potential in international and national markets. Moreover, better quality of silk yarn, natural dyes and design interventions will give them a much better income while increasing their skills.
- Bargain for spinning machines, updated looms and design accessories, individual lighting units and individual/common work-shed and better marketing information system from the Govt and other sources.
- More awareness and decision making abilities at the household and community level.
- Greater asset creation through extension of production and business.



**Fig: Eri Weaving & Spinning Activities**

## Project: Eri Project in Goalpara District

United Purpose (UP) and RGVN for the purpose of jointly undertaking the project titled: Strengthening Eri Silk Production through Women Business Centre.

Project cost is estimated to be Rs. 22, 96,000 for a year and RGVN is implementing the project in Goalpara District.



**Fig: Sakhis with Eri Producers**

RGVN through its various project have been working in areas where there is huge potential for development of Eri Cluster. Goalpara being one such area, endeavour is made in order to explore the potential and develop a cluster in the area. A target of 200 beneficiaries has been taken for Castor Plantations and Eri Cultivation.

Reviving Eri Cultivation and Making Eri cultivation an important source of livelihood is the Goal of the project

### Objectives

- Training and capacity building
- Increase in production
- Market Linkage

### Impact

- Provided Castor Seeds, Labour cost for Cultivation, Bamboo, Fertilizer (Vermicompost), Bamboo trays to support the beneficiaries for rearing.
- Earlier the women produced Eri cocoons in traditional method. After intervention the production getting maximum profits as we provided 4 training on scientific castor cultivation and rearing to the beneficiaries.
- After intervention, quality and quantity of production have increased.
- By selling the Cocoons Women are able to get maximum profits in market.

## PROJECT: AGRICULTURE & LIVELIHOOD PROJECTS UNDER “FOOD SECURITY & LIVELIHOOD” IN CHATTISGARH

In order to promotion of sustainable livelihood RGVN-Raipur has been working with livelihood projects supported through “Livelihood Finance. As development support agency and to reaching the un-reached RGVN-Raipur has extended financial support as well as hand holding support to the un-reached poor people in remotely placed area of this region for strengthening their socio-economic conditions through sustainable livelihood. In this regard considerable progress made in the overall functions of CGRO over the period of time, the return flow of lending under livelihood finance covers further social capital investment & substantial operating expense of CGRO.

RGVN-Raipur mainly works on Food security & Livelihood vertical and has been supported various livelihood finance projects for sustainable livelihood enhancement of poor women beneficiaries. End beneficiaries belongs to poor sections of the society are supported to undertake various income generating activities to earn their dignified livings. Income generating activities undertaken by the poor women are broom stick making & leave plate stitching, trading of forest produces under NTFP segment.

### Highlight of ongoing projects under RGVN-Raipur.

#### RGVN-CGRO has sponsored a livelihood project

1. **“ALIVE** – Alternative Livelihood Interventions by Village Entrepreneurs in remotely placed rural area; which is based at village Matarvabar&Raniparteva under Chura Block of Gariaband (Raipur) district of Chhattisgarh. The project has supported 60 end beneficiaries most of them are belong to Tribal women to undertake agro& allied activities namely mushroom production, leaf-plate making & achar-badi- cornflakes etc... making & selling in weekly haat& local village level market.

#### 2. **Urban Livelihood Project -**

[LITE - “Livelihood interventions by town based entrepreneurs”]

In the line of organizational innovations RGVN has supported urban based poor women entrepreneurs to strengthen their livelihood in sustainable manner by undertaking various income generation activities. The specific project captioned as LITE – [Livelihood interventions by town based entrepreneurs] and being implementing through associate partner agencies and RGVN promoted SHGs based at Bhilai city under Durg district and Raipur a capital city of Chhattisgarh respectively. Under the project LITE 85 poor house hold has been supported through financial assistance by RGVN. Financial support is in the form of returnable grants with a commitment charge. The essential idea is to induce commercial discipline in the supported agencies, and once good credit record and self confidence are built up, to enable them to tap the much larger resources of the banking and financial institutions. At the same time efforts are made to have in-depth knowledge on qualitative aspects of livelihood finance and to make a need based and result oriented livelihood finance. Gradually thought may be given to free the women entrepreneurs from the clutches of local money lenders those who have forced by the situation to take loan for their livelihood.



Supported beneficiaries has been undertaken various income generation activities for livelihood enhancement. Few of the activities are given below.

- Leaf plate stitching
- Small scale beauty-parlor
- Dairy firm
- Small business activities – selling of garments, grocery, confectionary etc.
- Street vegetable & fruit vending
- Lent out (hire) of building construction instruments
- NTFP
- Micro entrepreneurs (women) through small business activities
- Agri & allied – organic vegetable farming, vermin compost, mushroom cultivation, promotion of small horticulture orchids etc.

## PROJECT: MOI PRAGATI “EMPOWERMENT OF WOMEN BY STRENGTHENING THEIR FINANCIAL CAPABILITIES”

**Project Sponsor:** CRISIL Foundation

**Project Duration:** 2015-2017 (Phase I), 2018-2020 (Phase II), Feb 2021-Jan 2022 (Phase III) Jul 2022-Jun 2023 (Phase IV)

**Project Location:** 6 existing district of Assam (Barpeta, Nalbari, Morigaon, Kamrup, Goalpara, Darrang) anf 2 new districts (Nagaon & Dhubri)

### Introduction to the Project:

RGVN in association with CRISIL Foundation has been carrying out a project on financial inclusion “Empowerment of Women by strengthening their Financial Capabilities”. The programme promoted financial literacy among economically less privileged sections of the society through the SHG model, by building their financial capacities through awareness workshops and financial counseling and have reached to 1,00,000 women beneficiaries over a span of three years in six districts of Assam.



Fig: Financial Literacy Workshop

The first phase started from Jan 2015 -Dec 2017 and concentrated on the following:

The focus during this period was to reach out to rural women organized into Self Help Groups (SHGs) with the aim of enabling them to have greater control over her finances through three simple steps. The main focus of MP1 was the following:

- Greater control over expenses at the household level.
- Greater control over savings at the individual and household level.
- Goal Based financial planning
- Ability to make informed financial decisions at the individual and household level

**The second phase started from Jan 2018-Dec 2020 and it concentrated on the following:**

- **Creating financial awareness of community through Sakhis:** Through capability-building workshops at the participants' doorstep, goal-based financial planning and linkages with Government social security programme.
- **Facilitating financial linkages through integration of community:** The programme facilitated linkages with the formal financial services sector. Linkages are facilitated with locally relevant and accessible products and services for savings, credit, pension, insurance and government-run social security schemes.
- **Instilling sound financial habits:** The Field Workers focus on instilling a sense of confidence in the participants, empowering women with a sense of control over their finances by (a) optimizing income and expense, (b) helping make informed financial choices.
- **Empowerment of Community Resource Persons through Application based learning modules:** A cadre of 416 trained Community Resource persons was built through the programme, of which 230 Gram Shaktis were empowered through a self-learning certification course, with e-learning modules to enhance their financial knowledge.
- The Community Resource Persons made a livelihood through service fee for the services they rendered. The self-earning system has stabilized with a median earning of around Rs 1500 per month.

The third phase reinforced the aims and objectives of the first two phases. The innovation that was brought about in the third phase was the formation of clusters, as an exit strategy, to collectivise the sakhis so that they can stand on a common platform and address their issues and challenges. Due to this strategy, 49 clusters of the 2018 -2020 sakhis were formed and 17 clusters of the 2021 sakhis.

The fourth phase will concentrate on strengthening the 17 clusters from 2021, and extending the programme to new districts namely Dhubri, & Nagaon. The methodology of selecting the new geographies was on the basis of data the Crisil Inclusix, Niti Aayog Report, ASRLM Financial Indicators.

The programme will be implemented in the same geographies as Moi Pragati old approach covering all six districts of Assam-Barpeta, Nalbari, Darrang, Kamrup, Goalpara, Morigaon. The new implementation plan includes 4 additional blocks i.e; Kharmuza&Rongjuli in Goalpara; Dolgaon in Darrang; and Mairabari in Morigaon.

The programme will be implemented in the new Geographies in two Districts that included - Nagaon, and Dhubri and the blocks are, Lawkhawa Khagorijan, Dolonghat&Batadraba in Nagaon; and Golakganj, Agomoni and Bilashipara in Dhubri.

## **Project Outcomes:**

Currently there are 817 Sakhis in the project covering up to 1600 villages across 22 blocks. Around 1.30 lakhs beneficiaries have been covered till now from January 2022 under the programme and have facilitated linkage with more than 100 schemes and services which also include schemes like E-Shram Card, Adhaar card, Bank Account opening etc. Through this facilitation of linkages with govt schemes and services the sakhis are able to generate revenue of Rs 7618460/- from Jan-Aug 2021. Cumilatively the Sakhis have reached to more than 5 lakhs and have facilitated around 90000 linkages with various govt. schemes and services.

Also 66 clusters or CLFs have been formed till now. . Each clusters have 7-12 members including one President and a secretary. Among these 66 clusters 5 clusters have registered themselves under societies act 1860 and 13 are under process of registration. The clstures have also engaged themselves in many income generating and livelihood enhancing activities in order to develop and strengthen their clusters. Few of them had also been able to link themselves with mainstream organisations like NABARD, ASRLM, Handloom & Textile etc. The clusters had also received incentives and seed money under the programme. The incentive and the seed money along with their own investment acted as a corpus fund and played a very important role in strengthening and development of their clusters.

In phase IV of the programme 450 new sakhis will be inducted in 6 new blocks of the existing 3 districts namely Goalpara, Darrang & Morigaon and 7 new blocks of two new districts namely Nagaon & Dhubri covering a total of 783 villages. The programme will also reach upto 15.45 lakh beneficiaries and provide 11.38 lakh linkages to the beneficiaries over a span of 12 months.

## **Highlights / Case Studies:**

### **Highlights:**

#### **Stakeholder cum Community Level Meetings:**

In order to enhance the credibility of the clusters in the community they need to be looked upon as a resource in the local area and build a network of stakeholders, who will be supportive. Hence stakeholder cum community level meetings were organised in all the six districts at both cluster and district levels.

The objectives of these meetings were to enhance relationships with key departments, organizations in the community, increasing visibility through branding and social and local media, meetings and small workshops with key players at the block and district levels.



In the meeting stakeholders from various government departments like ASRLM, NABARD, Lead Bank, CSCs, Bank, Panchayat, Social Welfare, Agriculture Department etc. were present.



### Case Study 1:

**Name of the Cluster: Samannay**

**Total Member: 11**

**Village: Manipur**

**District: Morigaon**

The sakhis from Samannay Cluster have joined the Moi Pragati programme in the year 2018. Since joining they have been trying to take women forward in improving their financial wellbeing by linking them with various financial and social security schemes along a variety of digital inclusion schemes.

In October 2020, they formed their Cluster with 11 sakhis. As a cluster they have been continuously working with the community by extending services on a variety of financial, social & livelihood schemes and services. In October 2021 they were able to register their cluster under the Societies Act 1860 and were recognized as Samannay NGO. After registering themselves as an NGO they were able to join hands with NABARD and also got the privilege to conduct various activities under NABARD such as Financial Literacy camps, Book-Keeping training etc. All these programmes were funded by Nabard and were implemented by Samannay Cluster themselves. They also have contacted Handloom & Textile, ASRLM & PNRD and have future plans on carrying out various programmes with them.





## Case Study 2:



Sakhi: Renu Baruah  
Village: Hindughopa  
District: Darrang

Renu works on the Jacquard machine which she received through the Handloom initiative under Moi Pragati.

She also got proper training on improved weaving techniques under the programme. With training, her productivity and product quality has grown to leaps and bounds.

She earns upto Rs 18000-20000 per month, a five time increase from earlier.



## PROJECT : “JAL JEEVAN MISSION”

**Project Sponsor:** Office of Mission Director, Jal Jeevan Mission, Govt. of Assam

**Project Duration:** 18 months (July 2021 to December 2022)

**Project Location:** Kamrup (M), Kamrup (R), Barpeta, Bongaigaon, Morigaon, Nagaon & Hojai

**Introduction to the Project:** Jal Jeevan Mission (JJM) has been launched which aims at providing Functional Household Tap Connection (FHTC) to every rural household by 2024. The programme focuses on service delivery at household level. This necessitates planning and implementation of water supply schemes, empowerment of Gram Panchayat/ local community, focus on service delivery, partner with other stakeholders and convergence with other programmes to ensuring the quality of services.

### Project Objectives:

- I. Facilitate constitution of sub-committee of Gram Panchayat
- II. Handhold Gram Panchayat and/ or its sub-committee, in all the functions which includes opening bank accounts, mobilization of community contribution, O&M arrangement, organizing Gram Sabha, organizing meetings of sub-committee, facilitating resolution in Gram Sabha and acceptance of village scheme, facilitating sanitation and greywater management activities, etc.
- III. Use Participatory Rural Appraisal (PRA) tools for community mobilization and carry out need assessment.
- IV. Assisting the community in water campaigns initiated by Government of India/ state Government.
- V. Build awareness on various aspects of water such as rainwater harvesting, artificial recharge, water quality, water-borne disease, water saving, water handling, drinking water source augmentation/ sustainability aspects, etc.

**Project Outcomes:** The 1st phase of the project is almost complete in 9 PHE divisions of 6 districts of Assam. The activities include various village level meetings to create awareness on JJM, Constitution of Village Water & Sanitation Committee (VWSC), Gaon Panchayat Water & Sanitation Committee (GPWSC), Water Users Committee (WUC), use of Participatory Rural Appraisal (PRA) exercise, preparation of Village Action Plan (VAP), opening of bank account etc.





## KNOWLEDGE, ATTITUDE & PRACTICES (KAP) OF VOTER, AN ENDLINE SURVEY, ASSAM ASSEMBLY ELECTION 2021

### PROJECT NAME : END-LINE SURVEY, ASSAM ASSEMBLY ELECTION 2021

**Project Sponsor:** The Office of the Chief Electoral Officer, Election Department, Assam

**Project Duration:** 3 months (August 2021-October 2021)

**Project Location:** The survey covers 21 districts of Assam (Baksa, Bongaigaon, Barpeta, Cachar, Chirang, Darrang, Dhubri, Dibrugarh, Dima Hasao, Goalpara, Golaghat, Hailakandi, Hojai, Jorhat, Kamrup, Karbi Anglong, Lakhimpur, Morigaon, Nalbari, Sivasagar&Sonitpur)

**Introduction to the Project:** In order to assess the effectiveness of Systematic Voter Education & Electoral Participation (SVEEP), the Election Commission of India has decided to conduct Endline survey, post Assembly Election 2021 to understand the takeaways of the campaigns for voter awareness and education. The survey is known as KAP (Knowledge, Attitude and Practices) survey.

#### Project Objectives:

- I. To assess voter registration rates, knowledge of Form 6, medium of enrollment and find reasons for non-enrollment among non-voters.
- II. To find out voter participation, reasons for voting, difficulties faced (if any) during voting and any particular reason if not voted in last Lok Sabha election.
- III. To assess the awareness and knowledge of electoral process, their attitudes towards and beliefs about democracy and elections.
- IV. To measure the exposure to SVEEP interventions initiated by Election Commission of India.

**Project Outcomes:** The survey was successfully completed on 30th October 2021 and the final report submitted to the Election Department, Govt. of Assam on 1st November 2021



## TYPE STUDIES FOR UPDATING RATES AND RATIOS USED IN GSDP ESTIMATION FOR SUBSISTENCE FISHING

### PROJECT NAME : TYPE STUDIES FOR UPDATING RATES AND RATIOS USED IN GSDP ESTIMATION FOR SUBSISTENCE FISHING

**Project Sponsor:** Directorate of Economics and Statistics, Govt. of Assam

**Project Duration:** 24 months

**Project Location:** The study covers 9 districts of Assam (Barpeta, Cachar, Dhubri, Dibrugarh, Jorhat, Kamrup, Lakhimpur, Morigaon&Sonitpur)

**Introduction to the Project:** The concept of subsistence fishing refers to fishing, other than sport fishing, that is carried out primarily to feed the family and relatives of the person doing the fishing. The National Accounts Statistics Guidelines emphasize productions of fishing which are used for own consumption to be included in the production boundary for calculation of GDP of the country. Hence subsistence fishing is a part of the fishing sector.

### Project Objectives:

- ✓ To compute the rates in terms of quantity of subsistence fishing as a percentage of total production of fishing.
- ✓ To compute the rates in terms of value of subsistence fishing as a percentage of total production of fishing.
- ✓ To highlight the related economic impact of subsistence fishing in terms of output and employment in the state of Assam.

**Project Outcomes:** The study has been successfully completed and the final copy of the report has been submitted on December 2021.



## Project: HDFC Bank Parivartan- HRDP program, Aurangabad

RGVN partnered with HDFC Bank to implement Holistic Rural Development Program under the CSR initiative of the Bank focusing Aspirational Districts.

The Holistic Rural Development Program (HRDP)

Through a methodical approach focusing on various development aspects related to social, educational, and financial empowerment, the programme aims to improve the living conditions of those residing in the targeted village. Promotion of education, skill development, livelihood promotion, improved health and sanitation facilities, and financial inclusion are the main priority areas where the programme is committed.

In the month of January 2022, HRDP, Aurangabad, launched. Using the cluster approach, 15 villages were chosen for intervention based on their vulnerability and requirements.

Key intervention so far:

### 1. Formation and strengthening of Village Development Committee (VDC):

January 2022 saw the start of the action. Efforts were made to mobilize the community and coordinate with important stakeholders and influencers. In 15 designated villages in the Daudnagar and Haspura blocks of the Aurangabad district, members were chosen with a specific focus on ensuring women's involvement and individuals from underprivileged communities were represented.

Village Development Committee (VDC) came into existence by the end of mid-February. There is 40% representation of women. HRDP- RGVN team has streamlined monthly meetings with 80-90% attendance, every month. Meeting agenda and schedule being circulated to VDC members prior to the meeting. To enable VDCs to actively take part in village development activities, the HRDP-RGVN team is offering handholding support.



### 2. Promotion of High Yielding Pulses

Farmers expressed interest in growing moong HYV (pulse) between the months of March through June 22 based on the land availability, the climate, and irrigation facilities. In 15 communities, we had identified small, medium, and a few large farmers. 500 farmers were given inputs, including better-quality, certified Moong and pulse seeds, organic fertiliser, insecticides, and humic acid, among other things. Along with these, the technical team and HRDP team also offered training and mentoring support.





**Block:- Daudnagar- Total No. of Beneficiaries : 219**

**Block:- Haspura- Total No. of Beneficiaries : 260**

### **3. Promotion of Backyard Kitchen Gardening**

With the objective to address food diversity and to promote livelihood, adolescent girls and women from 200 marginalized families were selected for this intervention. The beneficiaries were provided support in terms of certified quality vegetable seeds, organic fertilizer and pesticides to develop backyard kitchen gardens across 15 villages in the month of March 2022.

With this objective, 200 families has been identified and supported under promotion of Backyard poultry across 15 villages. (50 Somali breed chicks of 30 days old weighting 150 to 200 gm. were supported to each house hold). Along with 50 Kg high protein feed, Drinker, and feeders etc. to each family). Apart from this, Training and Vet care awareness were also organized for the benefit of poor households supported under this activity.





**Block:- Daudnagar- Total No. of Beneficiaries : 121**

**Block:- Haspura- Total No. of Beneficiaries : 260**

#### **4. Promotion of intensive vegetablecultivation**

This initiative was initiated in the month of April 2022 across 15 villages. 250 small, medium and marginalized farmers were identified. Based on community demand and crop adaptability certified vegetable seeds like Okra, bottle gourd, spring gourd, lobia, watermelon, musk melon, lal saag along with organic fertisers were provided to beneficiaries across 15 villages.



## 5. Promotion of Poultry

With the aim to promote alternate income generation opportunities for the marginalized households backyard poultry promotion had been taken up by the RGVN in the month of April 22. 200 beneficiaries supported and provided with 50 Sonali breed chicks of 30 days old weighing 150 to 200 gms along with this 50 Kg feeds, drinker, feeders etc. to each individual. Apart from this training and vet support also facilitated by HRDP team.





## 6. Promotion of Goat Farming

During the month of April 2022, 150 marginalised families were supported to promote Goat rearing enterprise in the project areas. Each beneficiary were provided 2 She Goats each of 7 to 9 months old, Black Bengal variety suitable for rearing in all 15 villages. Apart from this, 2 to 3 He goat will be provided in each villages for breeding purposes. Apart from this basic training on goat keeping and vet care were also provided in coordination with KVK, Aurangabad.



## 7. Enterprise development for singlewomen

With the purpose to promote community led enterprises 33 vulnerable single women were identified. Initial support was provided in terms of raising grocery shop, cutting and tailoring shop and handcart. Grocery items, Sewing machines and handcarts were provided to beneficiaries.



## 8. Installation of Solar StreetLight

Under the framework of Natural Resource Management of HDFC- Parivartan, 111 solar street lights have been installed across 15 villages. The installation sites were mapped with due approvals from respective VDCs, PRIs and the community members. Amjhar sharif and Tarar villages with highest population have been installed 11 and 10 street lights respectively. Out of 15 villages, 8 villages have been provided with 10 Street lamp including Amjhar and Tarar.



## 9. Distribution of Solar lamps to school-going adolescent girls

250 solar lamps have been distributed to school going adolescent girls. Majority of them belonging to marginalized community. Solar lamps were distributed by the PRI members/influencers and other such eminent persons in the villages. The recipients are very happy and motivated. They are thankful to HDFC Banks' initiative. This initiative has given them freedom from traditional kerosene lanterns.







| Distribution of Solar lamps to school-going girls. |                      |
|--|----------------------|
| Name of Village                                    | No. of Beneficiaries |
| Belari   | 15                   |
| Godiha   | 14                   |
| Manaar   | 18                   |
| Sinduar  | 12                   |
| Tarar  | 36                   |
| Tarari   | 22                   |
| Nonar (Tulakiya)                                   | 4                    |
| Ahiyapur   | 10                   |
| Amjhar Sarif                                       | 40                   |
| Chaurahi   | 10                   |
| Itawan   | 6                    |
| Kishunpur  | 8                    |
| Paharpura  | 10                   |
| Piroo  | 32                   |
| Raghunathpur                                       | 13                   |
| <b>Total</b>                                       | <b>250</b>           |



## 10. Establishment of Solar Based Group Irrigation System

With the purpose to address micro –irrigation needs and enterprise promotion in the project villages establishment of solar based group irrigation system takenup byHRDP-RGVN. Initially it has been initiated in Tarar, Chhaurahiand Raghunathpur villages. Village level irrigation committee had been formed. The committee will take care of day to dayoperations and maintenance through community contributions. Under theprovisions of HDFC parivartan, 5 HP submersible pump, solar panels, and fixtures along with we are constructing pump house and overhead water storage tank of 10,000 ltrcapacity.TheGI system willirrigate approx. 30- 35 acres of farmingland.



## 11. Celebration of Important day

Celebration of International Women’s day on 8th March was organised across 15 villages. Banners and posters were displayed. Entrepreneurship development other topics were discussed with women and adolescent girls. Mukhiya, Sarpanch & ward member present at the event as Guest of Honour.







## 12 Celebration of Van Mahotsav

Van Mahotsav was celebrated in all 15 Villages in the month of July 2022. School going teachers, front line workers, children, youths and farmers group participated. Plantation happened at Middle Schools and villages.







**14. Promotion of Moringa Farming:** - To promote Moringa Farming with marginalized and prosperous Farmers to ensure food diversity and to provide livelihood support. Moringa contains a variety of proteins, and minerals. It is also extremely low in fats and contains no harmful cholesterol. RGVN has provided Agri -inputs and handholding support to 375 Farmers in 15 Villages. Identified landless, small, & medium levels Farmers. Each farmer has given 10 plants of Moringa & 50 KG Vermicompost.



#### 15. Development of Small Orchard

We have identified 150 farmers for developing small orchards in 15 Villages of Daudnagar and Haspura blocks in Aurangabad district. We have given one plant of Mango, Jackfruit, Lemon, Custard apple, lichi, & Pomegranate, and Two plants of Banana & Orange to Each farmer.





## TRANSFORMATION OF BHADOINAGAR VILLAGE, DIBRUGARH DISTRICT, ASSAM”

### PROJECT NAME : “RUPKATHAR GAON PROJECT # 2 - A HOLISTIC RURAL TRANSFORMATION INITIATIVE

**Project Sponsor :** Assam Gas Company Limited (AGCL), Duliajan, under their CSR programme

**Project Cost :** Rs. 1.42 Crore

**Project Period :** July 2020-June 2022.

**Project Location :** Bhadoinagar [Near Duliajan] Dibrugarah District, Assam.

**About the Project:** The Mission of AGCL’s “Rupkathar Gaon Project” is to formulate and implement socio-economic interventions through a series of projects that would holistically transform rural communities by enhancing their Agriculture-based Livelihood Opportunities & Incomes, as well as their overall Quality of Life.

**Project Objectives :** The project is directed at Holistic Transformation of Villages, of Bhadoinagar Gaon was selected to be the first, with primary focus on the following:

- Provison/Upgrade of Civic Amenities and Community Infrastructure; and
- Enhancement of Agriculture based Livelihood Opportunities & Incomes and Adoption of Appropriate Agriculture related Technologies & Farm Mechanization.

### Project Outcomes :

#### Civic Amenities and Infrastructure :

**Safe drinking water :** In this project, 2 nos of Solar-Powered, Filtered Drinking Water Supply Systems have been sanctioned to cater to the drinking water requirements of Bhadoinagar village. One such system has since been commissioned. A total of 12 kiosks have also been set up covering an area of 3.3 sq. Km with a storage capacity of 6000 litres.

#### Agriculture based Livelihood opportunities & Cultivation Support

**1. Paddy & Vegetable Cultivation :** Significant increase in crop yields and farmer income achieved through Training and Deployment of SRI Technology; Crop Monitoring and Technical Support,



Fig: Paddy Mat Nursery



Fig: Potato Cultivation



Farm Mechanization and Adoption of Best Practices in Cultivation; and Provision of Quality seeds, Fertilizers, Nutrients, Pest-control and Irrigation Facilities. Major Enhancement in Farmer Incomes achieved by successful introduction of medium scale Cultivation of Summer & Winter Vegetables (Prior to this Project, vegetable cultivation in the village was largely confined to a few Kitchen gardens, mostly for household consumption).

**2. Vermicompost Units:** 4 Vermicompost Production units have been established. All these units are now commercially viable and financially self-sufficient and they cater to the vermicompost requirements of Bhadoinagar and nearby villages.



Fig: Vermicompost Pit

**3. 1 No. Vegetable Nursery** with green house set up in 'entrepreneurship mode' This nursery is now commercially viable and financially self-sufficient, and caters to the demand for vegetable saplings in Bhadoinagar village.



Fig: Plant Nursery & Greenhouse

**4. 4 Nos. Mushroom** Production Units set up in SHG mode (each with 4-5 women members). All these units are commercially viable and have sold their produce to nearby village also.



Fig: Mushroom Cultivation



**5. 3 Nos Borewells** at strategic locations and 3 Nos Diesel Pumps provided to facilitate irrigation from ground-water and surface-water sources.



Fig. Irrigating with Borewell

### Adoption of Appropriate Agriculture-related Technologies & Farm Mechanization:

**Farm Mechanization:** An Agro Service Centre (“Krishak Mitra”) has been established in Bhadoinagar Gaon to cater to various agriculture related needs of Farmers in respect of: (a) Farm Equipment (Tractor, Power tiller, Paddy Transplanter, Paddy Reaper, Paddy Thresher); (b) Farm Inputs (Seeds, Fertilizers, Nutrients, Pesticides); (c) Implements & Tools (Pumps, Weeders & Hoes, Sprayers, etc.). Easy access to these items, which are being made available to Farmers on a “Pay-for-Use Basis”, should significantly reduce Cultivation Costs, Increase Farm Productivity, and in Cultivation.



Fig :1



Fig: 2



Fig :3



Fig: 4



Fig :5



Fig: 6

### Infrastructure and Equipment for Common Processing Facility

- A common -processing centre has been set up with a processing Hall, office, Storage Facilities etc. An Agreement for 'Right-of-use in Perpetuity' has been entered in to with the land owner in Bhadoinagar village for the Common Processing Centre.
- The following Processing Equipment has been considered for the CPC.
- Rice Huller
- Machinery for grinding of Spices etc. Operator Training shall be imparted to selected local youth

**FIG 1:** Paddy Field Ploughing using Power Tiller; **FIG 2:** Paddy Transplanting; **FIG 3:** Paddy Weeding;

**FIG 4:** Paddy Harvesting, **FIG 5:** Tractor; **FIG6:** AGCL & RGVN Team in front of the Agro-Service Centre

**Other Interventions:** Lemon plants were distributed amongst the households at the start of the project. The plants have now grown and bearing fruit.

### Livelihood and Enterprise Development Programme [LEDP]

NABARD has sanctioned grant assistance of Rs. 7,07,300/- in July 2021 for Promotion of Sustainable Livelihood among SHG/JLG Members through Goatery activities under Livelihood and Enterprise Development Programme [LEDP] for Krishnai block of Goalpara District, Assam. 120 women trainees who are members of matured SHGs were imparted Skill upgradation Training for 10 days on Goat rearing activities, for commercial venture, on enterprise management, skill development, disease management, breeding etc. This training was followed by an exposure visit to a Govt. Goat Breeding Farm and two day refresher Training for Skill and marketing interventions.

Most of these trainees are now awaiting loan from banks as credit linkage is the essence of this whole programme. RGVN is facilitating them for obtaining credit from the formal banking system in settling up their own independent commercial goatery units.

## ACKNOWLEDGEMENT

We are grateful to our sponsors:

- IFCI
- IDBI
- NABARD
- Tara Social Welfare Trust

RGVN acknowledges the following organizations for their support and encouragement:

- |                                   |                               |
|-----------------------------------|-------------------------------|
| • CRISIL                          | Govement of Assam             |
| • Concern Universal               | APFBC                         |
| • European Union (EU)             | Hindustan Coca-Cola Beverages |
| • Helvetas Swiss Intercooperation | KKF                           |
| • NERLP                           | KNH                           |
| • NULM                            | IIE                           |
| • Vattikuti India Foundation      | AGCL                          |
| • CUTS International              | SIPRD                         |
| • SDTT                            | ITC                           |
| • EXIM Bank                       | AGVB                          |
| • HIVOS                           | NESFB                         |
| • IOC                             | SBI Foundation                |
| • APPI                            | HDFC Bank                     |

We are thankful to our founder Chairperson Mr. S.M Palia under whose initiative RGVN was established.

RGVN acknowledges the services and guidance rendered by the following outstanding individuals- Mr. V.P Singh, Dr. Mahfuza Rahman, Smt. Harsha Parekh, Ms. Patricia Mukhim, Mr. Vijay Mahajan, Mr. D.N Bezbaruah, Dr. Jayanta Madhab and Mr. Deep Joshi.

Moreover, we would also like to extend our appreciation to our NGO partners for helping us in our mission.



## PROFILES OF KEY PERSONNELS

### **Dr. Amiya Kumar Sharma, PhD Economics, Rutgers University, USA**

Amiya Kr. Sharma PhD, is a development worker, presently holding the post of Executive Director of RGVN, has above 30 years' experience in teaching, as well as working in various fields of development. Is a well-known development Economist of Assam and has understanding of various issues related to development of the poor. Under his leadership RGVN has been working with more than five lakh rural households in Eastern and North East India.

He has an M.A. degree from the Delhi School of Economics and a Ph.D. from Rutgers University, U.S.A. Having taught in Delhi University, Rutgers University and Tezpur University, he switched career to join NEDFi which is a developmental finance institution set up by the Central Govt.

Attracted by the grassroot work, he joined RGVN in 2006. A former Chairperson of Sa-Dhan, he is a member of the National Committee on Social & Economic Development, Ministry of Finance, Govt. of India.

He is also associated with number of other organisations in the development sector in the North East. He has been appointed as one of the Economic Advisor to the Chief Minister of Assam to help rejuvenation of the economy affected by COVID – 19. He contributes articles regularly in leading newspapers & magazines, development finance being his specialization. Recently, he has been nominated on the Board of Governors of Assam Rajiv Gandhi University. Dr. Sharma's expertise lies in development economics, implementing projects related to agriculture and livelihood, organic farming, model village development, development of flood-affected areas and also urban development with focus on livelihood generation for the poor. He has led programmes on Sanitation and Solar power.



### **Ms. Aneeta Dutta, M.A in English**

Has worked in RGVN for 20 years in various livelihoods enhancement projects. Has the ability to carry out in depth case studies individually as well as a team and also has extensively worked on value chain development activities in the agricultural sector. Is currently leading the CRISIL supported financial literacy and financial inclusion project, besides other CSR projects. Has received extensive training on livelihood, both India and abroad.



### **Mr. Utpal Ranjan Dutta, MBA**

Has been working in RGVN since its inception in 1990 and is presently the Deputy Director (HR & Admin.). In addition to his work in the realm of HR & Admin, he is presently involved in the implementation of one CSR project and another on agriculture.



### **Mr. Jaideep Das, MSW**

Associated with RGVN for the last 20 years and working for livelihood of rural and urban poor by providing credit support through locally active NGOs as well as other CBOs. Has been heading the North Eastern Region and Sikkim division, and co-ordination with various other institutions for collaborations, assessing the needs of capacity building of partner NGOs as well as beneficiaries and facilitating to provide required inputs. He has attended a certificate course on Community Based Micro-Finance at Coady International Institute, Nova Scotia, and Canada.



### **Mr. Amarjyoti Choudhury, M. Com**

Associated with RGVN for 20 years. Has vast experience in handling accounts and finance of both development and micro finance sector. Also has experience in providing financial training in this sector.



### **Tarun Kumar Singh, M.Com, LLB**

Has been part of RGVN team for more than 20 years and currently heading the regional office in Bihar which looks after Bihar, Jharkhand, and Eastern U.P. Has experience of implementing livelihood promotion projects, business planning, trainings & CSR projects along with expertise of handling finance and accounts.



### **Mrs. Indrani Sharma, MBA**

Has been working in RGVN for the last twenty years. Has worked in various livelihood enhancement project including agricultural livelihood projects. Has field level experience as well as managing field/projects teams.



### **Mr. Arup Rajkhowa, Masters in Management Studies**

Has been working in RGVN since 2012. As a principal consultant, he has worked in various projects relating to provision of solar lightening, drinking water and sanitation to poor rural communities. Has good experience in strategic planning, and data analysis, documentation, and report writing and the ability to conceptualize, formulate and execute complex, multi-disciplinary projects.



R G V N



**BALANCE SHEET**  
**2021 - 22**



# FORM NO. 10B [See rule 17B]

Audit report under section 12A(b) of the Income-tax Act, 1961, in the case of charitable or religious trusts or institutions



Acknowledgement Number -566043070290922

We have examined the balance sheet of RASHTRYA GRAMIN VIKAS NIDHI AAAAR3014Q [name of the trust or institution] as at 31st March 2022 and the Profit and loss account for the year ended on that date which are in agreement with the books of account maintained by the said Trust or institution

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the head office and the branches of the abovenamed Institution visited by us so far as appears from our examination of the books, and proper Returns adequate for the purposes of audit have been received from branches not visited by us, subject to the comments given below:

In our opinion and to the best of our information, and according to information given to us, the said accounts give a true and fair view-

(i) in the case of the balance sheet, of the state of affairs of the above named Institution as at 31st March 2022 and

(ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending on 31st March 2022

The prescribed particulars are annexed hereto.

|                          |                |
|--------------------------|----------------|
| Name                     | ABHIJIT DEY    |
| Membership Number        | 306287         |
| Firm Registration Number | 0328412E       |
| Date of Audit Report     | 26-Sep-2022    |
| Place                    | 103.225.224.95 |
| Date                     | 29-Sep-2022    |

## ANNEXURE

### STATEMENT OF PARTICULARS

#### I. APPLICATION OF INCOME FOR CHARITABLE OR RELIGIOUS PURPOSES

|  |               |
|--|---------------|
| 1. Amount of income of the previous year applied to charitable or religious purposes in India during that year   | ₹ 8,49,51,490 |
| 2. Whether the Institution has exercised the option under clause (2) of the Explanation to section 11(1) ? If so, the details of the amount of income deemed to have been applied to charitable or religious purposes in India during the previous year. | No, ₹ 0       |
| 3. Amount of income accumulated or set apart for application to charitable or religious purposes, to the extent it does not exceed 15 per cent of the income derived from property held under trust wholly for such purposes.                            | ₹ 2,28,044    |
| 4. Amount of income eligible for exemption under section 11(1)(c) (Give details)   | No            |

| Sl. No. | Details          | Amount |
|---------|------------------|--------|
|         | No Records Added |        |

|    |   |                        |
|----|---|------------------------|
| 5. | Amount of income, in addition to the amount referred to in item 3 above, accumulated or set apart for specified purposes under section 11(2)  | ₹ 0                    |
| 6. | Whether the amount of income mentioned in item 5 above has been invested or deposited in the manner laid down in section 11(2)(b) ? If so, the details thereof  | Not Applicable, -      |
| 7. | Whether any part of the income in respect of which an option was exercised under clause (2) of the Explanation to section 11(1) in any earlier year is deemed to be income of the previous year under section 11(1B) ? If so, the details thereof | Not Applicable, ₹ 0, - |
| 8. | Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in any earlier year-  |                        |
|    | (a) has been applied for purposes other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto, or  | No, ₹ 0, -             |
|    | (b) has ceased to remain invested in any security referred to in section 11(2)(b)(i) or deposited in any account referred to in section 11(2)(b)(ii) or section 11(2)(b)(iii), or   | No, ₹ 0, -             |
|    | (c) has not been utilised for purposes for which it was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the year immediately following the expiry thereof? If so, the details thereof           | No, ₹ 0, -             |

## II. APPLICATION OR USE OF INCOME OR PROPERTY FOR THE BENEFIT OF PERSONS REFERRED TO IN SECTION 13(3)

|    |  |    |
|----|--|----|
| 1. | Whether any part of the income or property of the Institution was lent, or continues to be lent, in the previous year to any person referred to in section 13(3) (hereinafter referred to in this Annexure as such person)? If so, give details of the amount, rate of interest charged and the nature of security, if any | No |
|----|--|----|

| Sl. No. | Amount | Rate of interest charged (%) | Nature of security, if any. | Remarks |
|---------|--------|------------------------------|-----------------------------|---------|
|         |        | No Records Added             |                             |         |

|    |  |    |
|----|--|----|
| 2. | Whether any land, building or other property of the Institution was made, or continued to be made, available for the use of any such person during the previous year? If so, give details of the property and the amount of rent or compensation charged, if any | No |
|----|--|----|

| Sl. No.          | Details of property | Amount of rent or compensation charged |
|------------------|---------------------|--|
| No Records Added |                     |  |

3. Whether any payment was made to any such person during the previous year by way of salary, allowance or otherwise? If so, give details No

| Sl. No.          | Detail | Amount |
|------------------|--------|--------|
| No Records Added |        |        |

4. Whether the services of the Institution were made available to any such person during the previous year? If so, give details thereof together with remuneration or compensation received, if any No

| Sl. No.          | Name of the Person | Amount of Remuneration/ Compensation | Remarks |
|------------------|--------------------|--------------------------------------|---------|
| No Records Added |                    |                                      |         |

5. Whether any share, security or other property was purchased by or on behalf of the Institution during the previous year from any such person? If so, give details thereof together with the consideration paid No

| Sl. No.          | Name of the Person | Amount of Consideration paid | Remarks |
|------------------|--------------------|------------------------------|---------|
| No Records Added |                    |                              |         |

6. Whether any share, security or other property was sold by or on behalf of the Institution during the previous year to any such person? If so, give details thereof together with the consideration received No

| Sl. No.          | Name of the Person | Amount of Consideration received | Remarks |
|------------------|--------------------|----------------------------------|---------|
| No Records Added |                    |                                  |         |

7. Whether any income or property of the Institution was diverted during the previous year in favour of any such person? If so, give details thereof together with the amount of income or value of property so diverted No



| Sl. No.          | Name of the Person | Income or value of property diverted | Remarks |
|------------------|--------------------|--------------------------------------|---------|
| No Records Added |                    |                                      |         |

8. Whether the income or property of the Institution was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details **No**

| Sl. No.          | Name of the Person | Amount | Remarks |
|------------------|--------------------|--------|---------|
| No Records Added |                    |        |         |

**III. INVESTMENTS HELD AT ANY TIME DURING THE PREVIOUS YEAR(S) IN CONCERNS IN WHICH PERSONS REFERRED TO IN SECTION 13(3) HAVE A SUBSTANTIAL INTEREST**

| Sl. No.          | Name of the concern | Address of the concern | Where the concern is a company | Number of Equity Shares | Number of Preferential Shares | Number of Sweat Equity Shares | Nominal value of the investment | Income from the investment | Whether the amount in col. 5 exceeded 5 per cent of the capital of the concern during the previous year |
|------------------|---------------------|------------------------|--------------------------------|-------------------------|-------------------------------|-------------------------------|---------------------------------|----------------------------|---|
| No Records Added |                     |                        |                                |                         |                               |                               |                                 |                            |   |

Total (Nominal value of the investment) 0

Total (Income from the investment) 0



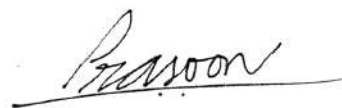

Place 103.225.224.95

Date 29-Sep-2022

Acknowledgement Number - 566043070290922

This form has been digitally signed by **ABHIJIT DEY** having PAN **AKYPD5324J** from IP Address **103.225.224.95** on **29-Sep-2022 01:41:14 PM**  
Dsc SI No and issuer **22918876CN=e-Mudhra Sub CA for Class 3 Individual 2014,C=IN,O=eMudhra Consumer Services Limited,OU=Certifying Authority**

**RASHTRIYA GRAMIN VIKAS NIDHI  
GUWAHATI  
BALANCE SHEET AS AT 31<sup>st</sup> March 2022**

| SOURCES OF FUND   | Sched<br>ules   | As at<br>31.03.2022<br>Rs.  | As at<br>31.03.2021<br>Rs. |
|---|---|---|----------------------------|
| Corpus Fund   | A   | 13,24,05,765  | 13,24,05,765               |
| Reserves & Surplus  | B   | 75,77,000   | 72,21,712                  |
| Development & Benefit Fund  | C   | 54,25,707   | 52,19,340                  |
| Loans   |   |   |                            |
| HDFC Housing Loan   |   | 1,56,18,608   | 1,56,18,608                |
| Vehicle Loan -HDFC Bank Ltd. (Four wheeler)   |   | 1,02,966  | 2,78,982                   |
| IDBI Bank Loan (on lien)  |   | 36,50,000   | 36,50,000                  |
| PNB Housing Loan (on lien)  |   | 1,82,50,000   |                            |
| Grants (Pending utilization)  | D   | 1,86,55,933   | 1,98,87,876                |
| Project (Pending utilization)   | E   | 62,46,244   | 36,73,887                  |
| Provision For Doubtful Loan   |   | 7,21,125  | 7,21,125                   |
| Other Liabilities   |   | 5,55,621  | 3,95,070                   |
| <b>TOTAL</b>  | <b>Rs.</b>  | <b>20,92,08,969</b>   | <b>18,90,72,365</b>        |
| <b>APPLICATION OF FUND</b>  |   |   |                            |
| Fixed Assets (at depreciated value)   | F   | 62,79,288   | 61,52,044                  |
| Investment  |   |   |                            |
| At cost   | G   | 12,56,95,463  | 10,86,25,463               |
| Brahmaputra Community Development Trust   |   | 1,36,56,137   | 1,20,98,991                |
| Loans (out of loans/ funds receives for specific projects considered good unless otherwise stated)  | H   | 2,79,64,431   | 2,79,75,537                |
| Cash & Bank Balance   | I   | 1,14,01,348   | 1,27,02,935                |
| Advances & Other Receivables  | J   | 2,42,12,302   | 2,15,17,394                |
| <b>TOTAL</b>  | <b>Rs.</b>  | <b>20,92,08,969</b>   | <b>18,90,72,364</b>        |
| NOTES ON ACCOUNTS   | O   |   |                            |
| In terms of our REPORT of even date annexed hereto  |   |   |                            |
| For ABHIJIT & ASSOCIATES<br>CHARTERED ACCOUNTANTS   |   |   |                            |
| <br>ABHIJIT DEY<br>PROPRIETOR<br>Mem No: 306287 : Firm No: 328412E<br>Guwahati<br>Date, December 8th, 2022 |  |   |                            |
|   |   | <br>PRASOON<br>MEMBER, GOVERNING BOARD     |                            |
|   |   | <br>AMIYA Kr. SHARMA<br>EXECUTIVE DIRECTOR |                            |

**RASHTRIYA GRAMIN VIKAS NIDHI  
GUWAHATI  
BALANCE SHEET AS AT 31<sup>st</sup> March 2022**

|   | Year ended 31.03.2022 |                    |                    |                    | Year ended 31.03.2021 |                    |                    |
|---|-----------------------|--------------------|--------------------|--------------------|-----------------------|--------------------|--------------------|
|   | Schedules             | Direct Rs.         | Administration Rs. | Total Rs.          | Direct Rs.            | Administration Rs. | Total Rs.          |
| <b>INCOME</b>   |                       |                    |                    |                    |                       |                    |                    |
| Interest/Dividend on Investment on loan                 |                       | -                  | -                  | 78,95,787          | -                     | -                  | 98,42,375          |
| Recoveries in pursuance of Objects & Commitment Charges |                       | -                  | -                  | 3,26,894           | -                     | -                  | 58,000             |
| Grants for Specific Projects                            |                       | -                  | -                  | 7,65,21,061        | -                     | -                  | 6,95,50,392        |
| Miscellaneous Receipts                                  |                       | -                  | -                  | 4,35,792           | -                     | -                  | 3,21,862           |
| <b>Total Rs.</b>  |                       |                    |                    | <b>8,51,79,534</b> |                       |                    | <b>7,97,72,629</b> |
| <b>EXPENDITURE</b>                                      |                       |                    |                    |                    |                       |                    |                    |
| Direct Expenditure in Pursuance of Objects              | K                     | 7,72,32,075        |                    | 7,72,32,075        | 6,99,62,675           |                    | 6,99,62,675        |
| Expenses on and for Personnel                           | L                     | 44,22,670          | 7,80,471           | 52,03,141          | 72,84,191             | 12,85,446          | 85,69,637          |
| Meetings  |                       | 23,381             | 4,126              | 27,507             |                       |                    |                    |
| Expenses on Administration                              | M                     | 14,08,683          | 2,48,591           | 16,57,274          | 16,82,473             | 2,96,907           | 19,79,380          |
| Interest  | N                     | 2,33,577           | 41,220             | 2,74,797           | 2,37,543              | 41,919             | 2,79,462           |
| Depreciation  |                       |                    |                    | 4,29,452           | 4,37,878              | 77,273             | 5,15,151           |
| <b>Totals Rs.</b>                                       |                       | <b>8,33,20,386</b> | <b>10,74,408</b>   | <b>8,48,24,246</b> | <b>7,96,04,761</b>    | <b>17,01,545</b>   | <b>8,13,06,305</b> |
| Excess of income over expenditure.                      |                       | -                  | -                  | 3,55,288           | -                     | -                  | (15,33,676)        |
| Less; Plough back to Corpus (TSWT)                      |                       | -                  | -                  |                    | -                     | -                  |                    |
| Balance c/f   |                       |                    |                    | 3,55,288           |                       |                    | -15,33,676         |

NOTES ON ACCOUNTS O  
In terms of our REPORT of even date annexed hereto

For ABHIJIT & ASSOCIATES  
CHARTERED ACCOUNTANTS

ABHIJIT DEY  
PROPRIETOR

Mem No: 306287 : Firm No: 328412E  
Guwahati  
Date, December 8th, 2022



*Prasoon*

PRASOON  
MEMBER, GOVERNING BOARD

*A*

AMIYA Kr. SHARMA  
EXECUTIVE DIRECTOR



## RASTRIYA GRAMIN VIKAS NIDHI

| SCHEDULE-A            | As at<br>31.03.2022 | As at<br>31.03.2021 |
|-----------------------|---------------------|---------------------|
| CORPUS FUND           | Rs.                 | Rs.                 |
| Corpus Fund           | 10,93,05,000        | 10,93,05,000        |
| TSWT-RGVN Corpus Fund | 2,31,00,765         | 2,31,00,765         |
| <b>Rs.</b>            | <b>13,24,05,765</b> | <b>13,24,05,765</b> |

| SCHEDULE-B  | As at<br>31.03.2022 | As at<br>31.03.2021 |
|---|---------------------|---------------------|
| RESERVES & SURPLUS  | Rs.                 | Rs.                 |
| i) Capital Reserve (Grants for acquisition of                 | 40,79,154           | 40,79,154           |
| ii) Income & Expenditure Account<br>(surplus of earlier year) | 31,42,558           | 46,76,234           |
| Add/Less; Surplus / Deficit                                   | 3,55,288            | 15,33,676           |
| <b>Rs.</b>  | <b>75,77,000</b>    | <b>72,21,712</b>    |

| SCHEDULE - C                    | As at<br>31.03.2022 | As at<br>31.03.2021 |
|---------------------------------|---------------------|---------------------|
| DEVELOPMENT & BENEFIT FUND      | Rs.                 | Rs.                 |
| Employees Welfare Funds:        |                     |                     |
| Hospitalization Benefit         | 53,329              | 53,329              |
| Disability                      | 21,43,877           | 21,43,877           |
|                                 | 21,97,206           | 21,97,206           |
| Gratuity provision for employee | 22,28,501           | 20,22,134           |
| Human Resources Dev. Funds      | 5,00,000            | 5,00,000            |
| Rural Innovation Fund           | 5,00,000            | 5,00,000            |
| <b>Rs.</b>                      | <b>54,25,707</b>    | <b>52,19,340</b>    |



## RASTRIYA GRAMIN VIKAS NIDHI

| SCHEDULES - D<br>GRANTS  | Balance as at<br>01.04.2021<br>Rs. | Received during the<br>period<br>Rs. | Utilized during the<br>period<br>Rs. | Balance as at<br>31.03.2022<br>Rs. |
|--|------------------------------------|--------------------------------------|--------------------------------------|------------------------------------|
| <b>Domestic.</b>   |                                    |                                      |                                      |                                    |
| National Bank for Agriculture and Rural Development - Promotion of Farmer Producer Organisation(FPO), at Morigaon Dist, of Assam.  | 3,36,283                           |                                      | 3,36,283                             | 0                                  |
| RGVN-Solar Energy, initiative of individual & charitable org for solar project   | 2,40,172                           |                                      |                                      | 2,40,172                           |
| North East Rural Livelihood Programme-SIKKIM   | 34,38,077                          |                                      | 34,38,077                            | 0                                  |
| North East Rural Livelihood Programme-Tripura  | 12,90,040                          |                                      | 12,90,040                            | 0                                  |
| CRISIL- "Pragati" a Financial Literacy and financial inclusion programme to empower women to improve their standard of living and economic activities. The program is held at six Dist of Assam. | 4,90,148                           | 40,43,864                            | 45,09,101                            | 24,911                             |
| Beneficiaries Contribution under Karl Kubel Stiftung Project   | 2,65,720                           |                                      | 2,65,720                             | 0                                  |
| ITC Ltd, CSR activities in 5 aspirational Dist of Assam, for their commitment to enhancement their life & social economic dignity.   | 4,01,097                           | 1,28,22,000                          | 1,28,48,105                          | 3,74,992                           |
| ITC Ltd, CSR activities in Rampur under Kamrup Dist, Assam to enhancement of environmental capital and to enable a citizens to live a life of social economic dignity.                           |                                    | 54,83,005                            | 54,83,005                            | 0                                  |
| APPI (Azim Premji Philanthropic Initiatives Pvt Ltd) to build capacity of small and marginal farmers to attain rapid growth in farms, enabling them to improve food and nutrition security.      | 55,82,778                          | 1,62,51,680                          | 1,00,04,377                          | 1,18,30,081                        |
| United Way of Bangalore, towards distribution of smart phone to Gramin Sakhi during covid period   | 306                                | 12,103                               | 12,409                               | 0                                  |
| Jugal Kishore Charitable Trust for handloom & Eri culture development in the state of Assam.   |                                    | 80,000                               | 35,500                               | 44,500                             |



## RASTRIYA GRAMIN VIKAS NIDHI

| SCHEDULES - D<br>GRANTS   | Balance as at<br>01.04.2021 | Received during the<br>period | Utilized during the<br>period | Balance as at<br>31.03.2022 |
|---|-----------------------------|-------------------------------|-------------------------------|-----------------------------|
|   | Rs.                         | Rs.                           | Rs.                           | Rs.                         |
| contd..   |                             |                               |                               |                             |
| Sarat Chandra Kagti Charitable Trust, towards renovation & up-gradation of 12 looms, including training at four villages under Kamrup Rural Dist of Assam.  |                             | 4,44,600                      | 2,81,850                      | 1,62,750                    |
| Nabard LEDP, ERI Cluster at Morigoan  | 1,82,320                    | 12,10,130                     | 11,98,424                     | 1,94,026                    |
| HDFC Bank Ltd towards implementing "Sankalp" (skill acquisition and knowledge for livelihood promotion under Holistic Rural Development at Aurangabad Dist of Bihar)  |                             | 1,23,14,987                   | 1,23,05,747                   | 9,240                       |
|   | 1,22,26,941                 | 5,26,62,369                   | 5,20,08,638                   | 1,28,80,672                 |
| <b>Foreign:</b>   |                             |                               |                               |                             |
| Karl Kubel Stiftung, Introduction of an Inovative Self-Substaining Service Provision System for Transfer of Agricultural Technology and Market Development for Farming Communities- for Bhurbandha Block of Morigaon Dist, of Assam                 | 39,15,454                   | 20,72,755                     | 55,59,942                     | 4,28,267                    |
| Kindernotehilfe (KNH) " Chusokani"- Project on Child Rights In Assam & Meghalaya  | 20,26,249                   | 28,16,739                     | 26,40,586                     | 22,02,402                   |
| Kindernotehilfe (KNH) " Suryoday"- Project on preparation & equipping children to face disaster, ensuring their protection & quality education in four villages of Vaishali Dist of Bihar.  |                             | 32,46,365                     | 13,02,537                     | 19,43,828                   |
| European Union funded project on Cross - border Transfer of Agricultural Technologies, Institutional and Market Development for six Districts of Assam.   | 15,60,066                   |                               | 15,60,066                     | 0                           |
| United Purpose(UP), formerly known os Concern Universal(CU), strengthening Eri silk production through women business centre at Goalpara Dist of Assam.   |                             | 15,60,066                     | 4,88,276                      | 10,71,790                   |
| Vattikuti Refief India Foundation (VIRF) -& RGVN had join together for a program "UNNATI" for proverty alleviation and promoting a less cash ecosystem to attain a complete and comprehensive Financial Inclusion among poors in six Dist of Assam. | 89,354                      | 12,40,590                     | 12,47,182                     | 82,762                      |





## RASTRIYA GRAMIN VIKAS NIDHI

| SCHEDULES - D<br>GRANTS   | Balance as at<br>01.04.2021 | Received during the<br>period | Utilized during the<br>period | Balance as at<br>31.03.2022 |
|---|-----------------------------|-------------------------------|-------------------------------|-----------------------------|
|   | Rs.                         | Rs.                           | Rs.                           | Rs.                         |
| contd..   |                             |                               |                               |                             |
| CINI (Collectives For Integrated Livelihood Initiatives) for the project " Strengthening Farmer Collectives & Improving Resilience Of Vulnerable Communities" under the Sustain Plus Energy Platform. | 22,180                      | 11,599                        | 33,779                        | 0                           |
| Give Foundation   |                             | 63,807                        | 63,807                        | 0                           |
| Service Place-Senior Citizen Club   | 47,632                      | 25,000                        | 26,420                        | 46,212                      |
|   | 76,60,935                   | 1,10,36,921                   | 1,29,22,595                   | 57,75,261                   |
| Rs.   | 1,98,87,876                 | 6,36,99,290                   | 6,49,31,233                   | 1,86,55,933                 |



## RASTRIYA GRAMIN VIKAS NIDHI

| SCHEDULES -E<br>PROJECT / CSR  | Balance as at<br>01.04.2021 | Received during the<br>period | Utilized during the<br>period | Balance as at<br>31.03.2022 |
|--|-----------------------------|-------------------------------|-------------------------------|-----------------------------|
|  | Rs.                         | Rs.                           | Rs.                           | Rs.                         |
| IFCI Social Foundation under CSR activities for Healthy Living Project, providing Toilets , Drinking water & Solar lighting for poor & under privilage villages at the State of Assam.               | 11,069                      |                               |                               | 11,069                      |
| IFCI-Patna- Proposal for Construction of Toilets in School- Phoolpur District in Allahabad, Uttar Pradesh  | 2,36,511                    |                               | 25,203                        | 2,11,308                    |
| Assam Gas Company Ltd CSR activities ; providing Toilets , Drinking water & Solar lighting & also livelihood training for the poor & under privilage of three villages under Tinsukia Dist of Assam. | 9,95,864                    | 62,76,480                     | 69,39,817                     | 3,32,527                    |
| Hindustan Beverages product company Ltd,   | 18,42,265                   | 36,75,057                     | 33,61,835                     | 21,55,487                   |
| SFURTI( Scheme Of Fund For Regeneration Of Traditional Industries) under Ministry Of Micro, Small and Medium Industries, Govt Of India towards developing "Artistic Textile Cluster, Bihdia"         | 51,213                      | 2,31,000                      | 1,34,235                      | 1,47,978                    |
| Saathiya Skill- Bangalore  | 37,790                      |                               |                               | 37,790                      |
| Project Implementation Support Agency-PISA   |                             | 37,29,648                     | 9,36,194                      | 27,93,454                   |
| New Space India Ltd, to provide training to enhance skills to 100 Eri silk weavers under RGVN-Eri cluster Development initiative.  |                             | 2,50,000                      |                               | 2,50,000                    |
| Directorate of Economic & Statistics for fishery project.  | 4,99,175                    |                               | 1,92,544                      | 3,06,631                    |
| Rs.  | 36,73,887                   | 1,41,62,185                   | 1,15,89,828                   | 62,46,244                   |



## RASTRIYA GRAMIN VIKAS NIDHI

| SCHEDULE -F<br>(FIXED ASSETS) | GROSS BLOCK              |                 |              | DEPRECIATION             |                         |                          | NET BLOCK               |                          |                          |
|-------------------------------|--------------------------|-----------------|--------------|--------------------------|-------------------------|--------------------------|-------------------------|--------------------------|--------------------------|
|                               | As at<br>01.04.21<br>Rs. | Addition<br>Rs. | Sales<br>Rs. | As at<br>31.03.22<br>Rs. | Upto<br>31.03.21<br>Rs. | For the<br>period<br>Rs. | Upto<br>31.03.22<br>Rs. | As at<br>31.03.22<br>Rs. | As at<br>31.03.21<br>Rs. |
| Office Equipment              | 88,95,937                | 26,696          |              | 89,22,633                | 87,66,983               | 62,260                   | 88,29,243               | 93,390                   | 1,28,954                 |
| Furniture & Fixture           | 51,06,791                |                 |              | 51,06,791                | 28,36,806               | 2,26,999                 | 30,63,805               | 20,42,987                | 22,69,985                |
| Motorcycle                    | 17,57,889                |                 |              | 17,57,889                | 15,54,690               | 30,480                   | 15,85,170               | 1,72,719                 | 2,03,199                 |
| Cycle                         | 56,931                   |                 |              | 56,931                   | 41,662                  | 2,290                    | 43,952                  | 12,979                   | 15,269                   |
| Vehicle                       | 33,01,468                |                 |              | 33,01,468                | 28,56,156               | 66,797                   | 29,22,953               | 3,78,515                 | 4,45,312                 |
| Computer Software             | 7,73,718                 |                 |              | 7,73,718                 | 7,12,375                | 24,537                   | 7,36,912                | 36,806                   | 61,343                   |
| Weeder                        | 45,724                   |                 |              | 45,724                   | 38,171                  | 1,133                    | 39,304                  | 6,420                    | 7,553                    |
| Drip Irrigation               | 1,91,011                 |                 |              | 1,91,011                 | 91,303                  | 14,956                   | 1,06,259                | 84,752                   | 99,708                   |
| Rs.                           | 2,01,29,469              | 26,696          | 0            | 2,01,56,165              | 1,68,98,146             | 4,29,452                 | 1,73,27,598             | 28,28,567                | 32,31,323                |
| Land                          | 29,20,721                | 5,30,000        |              | 34,50,721                | 0                       |                          | 0                       | 34,50,721                | 29,20,721                |
| Rs.                           | 2,30,50,190              | 5,56,696        | 0            | 2,36,06,886              | 1,68,98,146             | 4,29,452                 | 1,73,27,598             | 62,79,288                | 61,52,044                |





## RASTRIYA GRAMIN VIKAS NIDHI

| SCHEDULE -G<br>INVESTMENTS (AT COST)   | As at<br>31.03.2022<br>Rs. | As at<br>31.03.2021<br>Rs. |
|--|----------------------------|----------------------------|
| <b>BONDS:</b>  |                            |                            |
| Industrial Finance Corporation of India (IFCI)   |                            | 3,00,00,000                |
| Bank of Baroda<br>(Face value Rs. 2,80,00,000/-)<br>(Rs. 2,80,00,000/- @ 8.65% put/call option 11.08.2022)   | 2,80,00,000                | 2,80,00,000                |
| PNB Housing Finance Ltd.<br>(FD @ 8.15 monthly, Rs 1,00,00,000 maturity on 06.12.2024)<br>(FD @ 8.45 yearly, Rs 1,70,00,000 maturity on 06.12.2024)<br>(FD @ 8.15 yearly, Rs 54,00,000 maturity on 13.02.2025)<br>(FD @ 6.70 yearly, Rs 10,00,000 maturity on 3.02.2026)<br>(FD @ 7.60 half yearly, Rs 50,00,000 maturity on 06.05.2025)<br>(FD @ 6.88 half yearly, Rs 25,00,000 maturity on 01.09.2025) | 4,09,00,000                | 4,09,00,000                |
| Shriram Transport Finance Ltd<br>(FD @ 7.76 yearly, maturity on 07.12.2026)  | 3,00,00,000                |                            |
| IDBI Bank for BG<br>(FD @ 5.40%, maturity value 1,39,54,324/-, maturity date on 24.01.2026)  | 1,12,59,750                |                            |
| IDBI Bank<br>(FD @ 6.00%, maturity value 53,87,420/-, maturity date on 02.11.2022)   | 40,00,000                  | 40,00,000                  |
| <b>TERM DEPOSITS:</b>  |                            |                            |
| <b>SHORT:</b>  |                            |                            |
| Banks  | 1,15,35,713                | 57,25,463                  |
| <b>Rs.</b>   | <b>12,56,95,463</b>        | <b>10,86,25,463</b>        |



## RASTRIYA GRAMIN VIKAS NIDHI

| SCHEDULE -H<br>LOANS  | Outstanding as at<br>01.04.2021<br>Rs. | Disbursed during<br>the period<br>Rs. | Repayment during<br>the period<br>Rs. | Outstanding as at<br>31.03.2022<br>Rs. |
|---|--|---------------------------------------|---------------------------------------|--|
| <b>Secured:</b>   |  |                                       |                                       |  |
| Housing Development Finance Corporation Ltd. (Shelter Loan) (secured by mortgage of dwelling units of beneficiaries in form of lender)  | 1,99,26,459                            |                                       |                                       | 1,99,26,459                            |
| <b>Unsecured:</b>   |  |                                       |                                       |  |
| Small Industries Development Bank of India( for Micro Finance on lending to beneficiaries at Patna Regional office)   | 33,561                                 |                                       |                                       | 33,561                                 |
| Small Industries Development Bank of India( for Micro Finance on lending to beneficiaries at Bhubaneswar Regional office)   | 11,41,430                              |                                       |                                       | 11,41,430                              |
| Assam Co-operative Apex Bank (for Micro Finance on lending to beneficiaries at NER Regional Office)   | 6,27,490                               |                                       |                                       | 6,27,490                               |
| National Bank for Agriculture & Rural Development (for Micro Finance on lending to beneficiaries at NER, Patna, Bhubaneswar & Chhattisgarh Regional Office)   | 22,29,962                              |                                       |                                       | 22,29,962                              |
| Rashtriya Mahila Kosh (for Microfinance on lending to beneficiaries at NER Regional Office)   | 17,22,795                              |                                       |                                       | 17,22,795                              |
| Small Industries Development Bank of India( for Micro Finance on lending to beneficiaries at NER Regional office)   | 8,79,776                               |                                       |                                       | 8,79,776                               |
| National Bank for Agriculture & Rural Development (for Mushroom Cultivation at Baska Dist of Assam under NER Regional Office)   | 1,45,367                               |                                       |                                       | 1,45,367                               |
| State Bank Of India (for Microfinance on lending to beneficiaries at Bhubaneswar Regional Office)   | 12,57,591                              |                                       |                                       | 12,57,591                              |
| NGO support programme, the loaning activities of RGVN for livelihood since inception. The amount disbursed upto 2013-14 has been treated as "Expenditure in Pursuance of Objects". As per true accounting practice, this year the amount has been reflected under loan. | 11,106                                 |                                       | 11,106                                | 0                                      |
| Rs.   | 2,79,75,537                            | 0                                     | 11,106                                | 2,79,64,431                            |



## RASTRIYA GRAMIN VIKAS NIDHI

| SCHEDULE - I<br>CASH & BANK BALANCES     | As at<br>31.03.2022<br>Rs. | As at<br>31.03.2021<br>Rs. |
|--|----------------------------|----------------------------|
| In hand:                                 |                            |                            |
| RGVN                                     | 17,517                     | 7,249                      |
| In Current / Savings Accounts with banks |                            |                            |
| RGVN                                     | 1,13,83,831                | 1,26,95,686                |
| <b>Rs.</b>                               | <b>1,14,01,348</b>         | <b>1,27,02,935</b>         |

| SCHEDULE - J<br>ADVANCE & OTHER RECEIVABLES   | As at<br>31.03.2022<br>Rs. | As at<br>31.03.2021<br>Rs. |
|---|----------------------------|----------------------------|
| Advances (unsecured and considered good recoverable and/or adjustable) to staff & others(Agencies for projects) | 25,75,024                  | 30,28,419                  |
| Personnel Loan (staff)  | 6,99,694                   | 5,04,972                   |
| Security Deposits   | 6,47,700                   | 6,32,700                   |
| Security Deposits-JJM   | 3,48,432                   |                            |
| Tax at sources  | 40,31,267                  | 44,70,307                  |
| Assam State Urban Livelihood Mission  | 32,30,356                  | 54,45,256                  |
| Afrodev survey of Rurban  | 1,36,411                   | 1,36,411                   |
| Innovative Financial Advisors Pvt Ltd.  | 26,30,000                  | 30,80,000                  |
| Skill Training at Rangia & Mongaldoi.   | 17,41,715                  | 18,57,126                  |
| Shisugram Fishery   | 18,16,022                  | 18,16,022                  |
| Servive tax   | 2,19,186                   | 2,19,197                   |
| ESIC  |                            | 38,022                     |
| Director of Agriculture, Goalpara Distt.  | 1,47,372                   |                            |
| ITC -Rampur   | 2,40,614                   | 2,65,118                   |
| SBI fellowship  |                            | 6,706                      |
| KNH-Bihar   | 6,41,998                   |                            |
| Jal Jivan Mission, in nine division of Assam  | 51,05,755                  |                            |
| Unexpired Financial Charges   | 756                        | 17,138                     |
| <b>Rs.</b>  | <b>2,42,12,302</b>         | <b>2,15,17,394</b>         |





## RASTRIYA GRAMIN VIKAS NIDHI

| SCHEDULE -K<br>EXPENSES IN PURSUANCE OF OBJECTS | Year ended<br>31.03.2022<br>Rs. | Year ended<br>31.03.2021<br>Rs. |
|---|---------------------------------|---------------------------------|
| Expenditure on Specific Projects                | 29,746                          | 3,350                           |
| Grant expenditure for Specific Project          | 7,65,21,061                     | 6,95,50,392                     |
| Project Development:                            |                                 |                                 |
| Handloom  | 3,44,000                        | 1,56,000                        |
| Solar   | 1,68,723                        | 2,27,393                        |
| Project Formulation                             | 1,68,545                        | 25,540                          |
|   | <b>7,72,32,075</b>              | <b>6,99,62,675</b>              |

| SCHEDULE -L<br>EXPENSES ON & FOR PERSONNEL | Year ended<br>31.03.2022<br>Rs. | Year ended<br>31.03.2021<br>Rs. |
|--|---------------------------------|---------------------------------|
| Salaries & Allowances                      | 27,05,275                       | 59,32,724                       |
| Gratuity                                   | 5,77,570                        |                                 |
| Leave Encasement                           | 87,289                          | 1,51,100                        |
| Leave Travel Assistance                    | 5,63,965                        | 9,80,069                        |
| Interest Subsidies                         | 11,825                          | 24,641                          |
| Contribution:                              |                                 |                                 |
| Provident fund                             | 4,81,816                        | 7,16,240                        |
| Hospitalization Benefit Fund               | 4,74,537                        | 5,54,570                        |
| Gratuity provision                         | 1,85,075                        | 1,00,391                        |
| Welfare Expenses                           | 1,15,789                        | 1,09,902                        |
| Rs.  | <b>52,03,141</b>                | <b>85,69,637</b>                |



## RASTRIYA GRAMIN VIKAS NIDHI

| SCHEDULE - M<br>EXPENSES ON ADMINISTRATION | Year ended<br>31.03.2022<br>Rs. | Year ended<br>31.03.2021<br>Rs. |
|--|---------------------------------|---------------------------------|
| Rent (Net)                                 | 9,00,529                        | 11,93,788                       |
| Electricity                                | 1,08,142                        | 2,44,712                        |
| Travelling & Conveyance                    |                                 |                                 |
| Executive Director                         | 3,800                           | 1,796                           |
| Employees                                  | 29,323                          | 41,528                          |
| Others                                     |                                 | 12,655                          |
| Vehicle Operations                         | 23,849                          | 30,445                          |
| Printing & Stationery                      | 39,781                          | 8,620                           |
| Postage & Telephone                        | 37,756                          | 36,976                          |
| Books & Periodicals                        | 14,243                          | 9,607                           |
| Bank Commission & Charges                  | 12,819                          | 9,343                           |
| Legal & Professional Fees                  | 1,45,000                        | 38,000                          |
| Electronic Communication                   | 95,937                          | 71,476                          |
| Foundation Day Celebration                 | 41,992                          | 37,519                          |
| Repairs & Maintenance                      |                                 |                                 |
| Office Equipment                           | 22,425                          | 22,362                          |
| Furniture & Fixture                        | 6,450                           | 600                             |
| Electrical                                 | 4,980                           | 5,766                           |
| Upkeep of Offices                          | 56,141                          | 65,688                          |
| Auditor's Remuneration                     |                                 |                                 |
| Income tax matter                          | 26,801                          |                                 |
| Internal Auditors                          |                                 | 1,607                           |
| Miscellaneous Expenses                     | 23,728                          | 32,606                          |
| Advertisement Expenses                     |                                 | 1,890                           |
| Guest Entertainment                        | 6,188                           | 1,559                           |
| Donation                                   | 5,300                           | 39,101                          |
| Office Shifting Expenses                   |                                 | 24,400                          |
| Signboard & Hoarding                       |                                 | 47,336                          |
| Adm cost for PF & EDLI                     | 52,090                          |                                 |
| <b>Rs.</b>                                 | <b>16,57,274</b>                | <b>19,79,380</b>                |



## RASTRIYA GRAMIN VIKAS NIDHI

| SCHEDULE - N<br>INTEREST       | Year ended<br>31.03.2022<br>Rs. | Year ended<br>31.03.2021<br>Rs. |
|--------------------------------|---------------------------------|---------------------------------|
| Interest on car loan           | 16,382                          | 31,883                          |
| Accrued Interest on Investment | 2,58,415                        | 2,47,579                        |
| Interest on Loan against FD    |                                 |                                 |
|                                | 2,74,797                        | 2,79,462                        |





## SCHEDULE : O

### ACCOUNTING POLICIES AND NOTES ON ACCOUNTS

#### A. ACCOUNTING POLICIES

1. The Main accounts are maintained on cash basis.
2. The Fixed Assets have been accounted for at historical cost i.e. cost of acquisition and expenses related to it and none of the fixed assets has been revalued during the year.
3. In accordance with the provisions of its Memorandum of Association, all contributions received are treated as Corpus unless otherwise decided by the Governing Board. Contributions received in kind are valued on estimated basis and accounted for accordingly by corresponding debit to assets.
4. Depreciation on Fixed Assets is provided for on WDV basis. Cash proceeds/realization up to the end of the year against the sale of assets is credited to the respective block of assets and profit/loss is worked out thereon. Full year's depreciation is charged in case of assets purchased during the year.
5. Short term deposits are taken as investments. Income from investments is accounted for on cash basis and includes the amount relating to earlier years also.
6. Returnable as well as non-returnable grants made to various groups in pursuance of objects and repayments there from are treated on capital basis and are accounted for accordingly on cash basis.
7. Expenses / losses other than Direct Expenditure in pursuance of Objects are allocated between such Direct Expenditure and Expenses for Administration at a percentage of 85 and 15 respectively.
8. Expenditure of revenue nature on specific projects out of grants received is charged to appropriate revenue heads and credit is taken to the extent of such expenditure to the Income and Expenditure Account. In case of expenditure of Capital nature out of grants, the respective fixed assets are debited and the credit to the same extent is taken to the Capital Reserve Account. The amount of grants pending utilization against such projects is treated as liability.



## NOTES ON ACCOUNTS

1. Financial returns from various Regional Offices are recompiled at Head Office.
2. Credit NIL has been taken in Capital Reserve Account and ₹ 765.21 lakhs in Income & Expenditure Account for disbursement under specific project out of fund received from various sources.
3. The Society has taken a loan from HDFC for onward lending to NGOs for undertaking Low Cost Housing Scheme. Accordingly the borrowings from HDFC has been reflected under the head "Borrowings" in Sources of Fund and the advances to NGOs have been reflected under the head "Loan" in application of Fund . Confirmation of balances from HDFC is awaited.
4. RGVN has also promoted Skill Development under Assam Skill Development Mission under Ministry of Skill & Entrepreneurship Development, Govt of Assam with lead partner i) Edubridge Learning Pvt Ltd, ii) Suraksha Skill & Solution Pvt Ltd, & iii) Basix Academy For Building Lifelong Employability Ltd. RGVN has been the "Third Party" providing Infrastructure & mobilization with a share of 70% of the earning. An amount of ₹ 17,41,715/- at cost has been projected as receivable.
5. RGVN has promoted pisciculture at Sishugram complex of Red Cross Society at North Guwahati during 2017-2018. The harvesting of the same has not been completed. The cost amount of ₹ 18,16,022/- has been taken as receivable.
6. RGVN has approached "Innovative Financial Advisors Pvt Ltd" towards formulation of project proposal to securing finance from different sources for a fee. The term of reference is if the service provider is unable to raise 75% of the committed value, 50% of the service charge paid till date is refunded. And if the service provider is unable to raise 50% of the committed value, the entire service charge is refunded within 30 working days of solicitation of refund after completion of deadline. Therefore an amount of ₹ 26,30,000/- has been projected as receivable during this year. In subsequent years the amount will be treated as "Expenditure on Administration" as per result.
7. Bifurcation of RGVN-CSP programme; As per the terms and conditions of a 'Business Transfer Agreement' entered into by the Rashtriya Gramin Vikas Nidhi(RGVN) and Brahmaputra Community Development Trust(BCDT) on 25<sup>th</sup> of March,2010, effective from the morning hours of 1<sup>st</sup>March,2010, certain assets and liabilities of the erstwhile RGVN-CSP programme of the RGVN dealing mainly with Micro Finance activities were transferred to the Brahmaputra Community Development Trust (BCBT). The net amount receivable from BCBT during bifurcation was ₹ 33,70,866/-. Up till now an additional amount of



₹ 87,28,125/- has been transferred with an additional amount of ₹ 15,57,146/- during 21-22 toward promotion of their handloom brand "GrassLoom".

8. Other Liabilities include amount deducted from staff for subsequent deposit. RGVN has also availed an overdraft of ₹ 36,50,000/- & ₹ 1,82,50,000/- from IDBI Bank Ltd & PNB Housing Finance Ltd respectively against lien of FD under investment. The interest rate is 7% as against 6% receivable under FD for IDBI Bank Ltd & 10.45% as against 8.45% for PNB Housing Finance Ltd.
9. The Unexpired Financial Charges comprise of ₹ 756/- towards interest payable for capitalized of vehicle loan from HDFC Bank Ltd.
10. RGVN has purchased a plot of land measuring 3 Bigha 3 Katha & 1 Lacha under village Palasbari, Mauza-Sayani under Kamrup (Rural Dist) ,Dag No: 1520 & 2040 of K.P.patta No: 302.towards a total value of ₹ 34,50,721. The Deed of Agreement for Sale" has been obtained. The Title of the land is in the name of "Rashtriya Gramin Vikas Nidhi". RGVN has already taken possession of the said land.
11. Provision for gratuity payable has been made @ 45% out of total payable as on 31<sup>st</sup> March 2022.
12. Previous year's figures have been rearranged and/or regrouped wherever necessary.





**REGISTERED HEAD OFFICE & NER OFFICE**

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