

# RASHTRIYA GRAMIN VIKAS NIDHI

33 YEARS IN DEVELOPMENT SUPPORT



## ANNUAL REPORT 2022-23



#55, RAJGARH MAIN ROAD, GUWAHATI-781003

R G V N





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## PILLARS WE STAND UPON

### 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





## Objectives

To focus and support the disadvantaged 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 Institutions, 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.

## GOVERNANCE

### 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

**i. Shri Manoj Mittal**

Chairperson  
MD& CEO, IFCI Ltd, IFCI Tower  
61, Nehru Place, New Delhi – 110019

**2. Shri Naveen Dhingra**

Nominee (NABARD)  
Chief General Manager  
NABARD, Dispur, Guwahati

**3. Shri Prasoon**

Nominee (IFCI)  
CGM, IFCI Ltd, IFCI Tower  
61, Nehru Place, New Delhi – 110019

**4. Dr. Indranee Dutta**

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

**5. Dr. Gayatri Bezboruah**

Member  
Professor, Gauhati Medical College and Hospital  
Bhangagarh, Kamrup Metro Guwahati – 781032.

**6. Dr. Amiya Kr. Sharma**

Ex-Officio Member  
Executive Director, Rashtriya Gramin Vikas Nidhi  
Rajgarh Road, Guwahati – 781003

## FROM THE ED'S DESK

### THE YEAR IN PERSPECTIVE: 2022-2023



The year 2022-23 has been an exciting year for RGVN because of the fact that a large number of poor households are going to be touched in the next couple of years. There are new projects in 265 forest villages, more districts to be covered under the Moi Progoti project funded by CRSISL and new studies to be conducted in Assam. RGVN has started a wing called the Survey and Analytrix. Anticipating studies and surveys in the region this unit was formed. While doing the survey RGVN has managed to touch many more villages. It is a matter of time before the organization would be able to exhaust the number of villages in Assam.

That also reminds us that RGVN has become an Assam centric organization. Although the organization has been trying to work in other state the funders are not forth coming. Without external funds it is very difficult to work outside the state when the distances are not close. Thus, Byrnihat in Meghalaya has been touched by RGVN along with a project office where even some team members are staying. There is Bihar and West Bengal where some work is going on. In Chhattisgarh and Odisha, only recovery work is there of the loans that the people were supposed to return. If we do not manage to get any project funds for our activities in these two states we might have to close our offices there.





Although initially the CSR laws for the companies made RGVN happy, it seems it is very difficult to have access to such funds. Being in the North East it is more difficult to reach the corporations. Most of them have associated already some NGOs in their list and hence would not like to change them. Then there are other organizations which have come up seeing that there is opportunities for having the cake and eating it too. If a corporation has to spend 50 cr in a year, it might as well promote an organization to be run by the family members or relatives of the top level officers/ management. These organizations can do the work properly since flexibility would be given to them and at the same time one doesn't have to doubt its integrity. Some other related corporations too can be roped in by this organization so that the funds stay within the system. It is no wonder that suddenly one finds quite a few number of sons and daughters of the business tycoons in this line of social work.

There is nothing wrong if such development takes place. The country now has more workers in this field. But then the existing organizations like RGVN face problems. Already the new FCRA rules have made life difficult. If the flow of corporate grants too dwindles then activities of the existing NGOs will have to be curtailed and employees laid off. One only hopes that this does not happen soon.

It is good that the authorities are trying to corner the bad NGOs that have been working against the interest of the country and those that have not been keeping proper accounts. However, that there should solid proofs that these organizations are indeed in the wrong. Because of some of these organizations the whole NGO sector has been getting a bad name. The problem is that there is no proper monitoring system to haul up the bad ones. With so much of money going into the sector from CSR as well as from other sources, there needs to be a proper monitoring system in place.

Having come to a position with so many employees there is always the growing fear of what next. Fear because of the difficulty in getting funds. At the same time the candidates coming to work for us are looking for higher salaries although they do not have the requisite experience or even the degree. We have to look towards creating a good pool of resources and at the same time make plans for such projects which can earn revenue even after the project period ends. Of course no income can be earned without investment. This is where we will need to devise ideas so that the beneficiaries of the projects can be brought up to such a stage where they can be partners of RGVN, not beneficiaries. We had a project funded by the EU under which many Local Service Providers were developed. Quite a few of them have stopped working as LSPs. RGVN should have worked with them even after the project got over. RGVN needs to look at those projects now; with a little bit of investment much can be achieved, even earning some revenue for RGVN.

Climate change, health and education are three areas in our mind that we need to target. The NER is in a vulnerable situation regarding its environment. Health and education are two areas that the CSR funds are being pumped into. It is time that RGVN starts small activities in these two areas. Availability of basic food items for almost all the poor households means that for betterment of the lives, education and health be targeted next. Let us hope that RGVN would be able to make changes in these two areas too.



## RGVN - A SYNOPSIS

### INTRODUCTION

If one goes back to the period before 1991 when liberalization was introduced, there was quite a bit of turmoil in the country mainly because of economic (Import) crisis faced by the country as well as the Mandal Commission. There were many struggling NGOs who were trying to do some good for the society. However, there was no seed fund available for them. To get govt funds and even from some private funds one had to wait for three years at least. An idea was mooted that an organization to help budding NGOs and other community based organizations should be set up as these organizations can bring change in their respective locations. Mr SM Palia of IDBI and a few of his friends worked on the idea and thus RGVN was born.



## RGVN- REACHING THE UNREACHED

Rashtriya Gramin Vikas Nidhi, popularly known as RGVN, was established on April 20th, 1990, as an autonomous, non-profit organization / non-government organization (NGO) registered under the Society's Registration Act of 1860. The headquarter was set up in Guwahati, Assam making it the only institution where the HO was in the NER but the activities were carried out also in the mainland.

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 contributed to the corpus and thus became a sponsor.

RGVN is a national level multi-state development and support organization working in the states of Assam, Arunachal Pradesh, Meghalaya, Mizoram, Nagaland, Manipur, Tripura, Sikkim. After expanding operations in the Northeast, development activities were also extended to the poverty-stricken pockets of Eastern Indian states of Odisha, Jharkhand, Bihar Chhattisgarh, Eastern Uttar Pradesh and coastal Andhra Pradesh.

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 through the Ages- Projects with a Sustainable Development lens



Even before the introduction of both Millennium Development Goals (MGDs) in 2000 and Sustainable Development Goals (SDGs) in 2015 by the United Nations, RGVN, since its inception has always worked with a sustainable development approach. Although, RGVN has had its own ups and downs like any other development organization, the mission of the organization has always stayed intact since its establishment, in April 1990, to create an enabling environment where poor and underprivileged can ensure sustainable livelihood with dignity. The vision of RGVN has been at improving the economic and social status of the rural and urban poor and underprivileged people through institutional building and livelihood enhancement.

Through funding from various donors and corporations as well as the government schemes and programmes, RGVN has successfully implemented various developmental projects in various areas of significance. Initially the projects were done by the NGOs/CBOs in their areas. But later on RGVN started implementing the projects itself by hiring more people.

These projects when looked at from the lens of sustainable development, has inter-linkages with various SDGs. Over the years, these goals have been successfully implemented through various projects. If one looks at the SDGs, one can see the close relationship with the following objectives of RGVN.

- To focus and support the disadvantaged 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 institutions, 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 agriculture and food security interventions and income generating projects.
- To provide under- privilege sections of society with essential civic and other amenities required for a healthy, dignified and decent Quality of Life (QoL).
- To promote financial literacy and inclusion through structured programs to empower the rural poor.

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 VERTICALS

### 1. INSTITUTION & CAPACITY BUILDING-

Providing support to shape and form rural institutions is one of the primary objectives of RGVN. It has hand held 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.

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 have also been provided.



## 2. LIVELIHOOD

### 1) 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:





## 2) 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.



## 3) 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 have been funded by organizations like APPI, KKF, AGCL, EU etc.



#### 4) HANDLOOMS & 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.



## V. 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.



### 3. 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
- ✓ Assisting 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. funded by CRISIL and NABARD.

## **4. 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.

## 5. 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.

## OTHER PROJECTS, PROGRAMMES AND ACTIVITIES OF RGVN-

### 6. 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 created 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.

## 7. CHILD RIGHTS

- ✓ 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.



## 8. 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.
- ✓ Organises various free health check-up camps

## 9. 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,
- ✓ Promotes Gender mainstreaming
- ✓ Gender budgeting.

## 10. 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 a get together once every week, in which all the members engage in recreational activities like singing, yoga and discussion on current topics of relevance.







## RGVN TIMELINE

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 argumentation of operations in Chhattisgarh Regional Office. NGOMF started in NER.

**2008:** NGO MF expanded along with CSP, Partnership with RashtriyaMahilaKosh. Promotion of System of Rice Intensification (SRI) in Assam.

**2009:** RGVN's Credit and Saving Programme hived off into an independent entity called Brahmaputra Community 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 order 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. WilliamsonMagor, 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 Agency France de Development (AFD) with co-funding from the Government of Assam. RGVN's partnership with CRISIL in Assam continues under the banner "MoiProgoti" 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 KubelStiftung (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 "MoiProgoti" towards empowerment of women by strengthening their financial capabilities.

Start of a relationship between Azim Premji PI 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.

**2022 :** The highlights of the year has been the many new projects and funders like the APART M&E Project, the ABS Project of APFBC, II Grant from APPI, 2nd SFURTI Project at Dhemajji, a Flood Rehabilitation Project in Darrang District from VITERRA. The Survey&Analytrix arm of RGVN was started this year with the Department of Economics & Statistics offering six studies to RGVN.



**PROGRAMMES  
& PROJECTS  
OF SIGNIFICANCE**



# TOWARDS FOOD SECURITY & ZERO HUNGER

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

This project is funded by Karl Kubel Stiftung (KKS) & BMZ, Germany and is implemented by RGVN in Morigaon district of Assam for the period 1.10.2020 to 31.12.2023. Project works with indigenous tribal (i.e Tiwa) communities, comprising of marginalised smallholder families from 10 villages of Bhurbandha block in the highly flood-prone district of Morigaon, Assam. The project focuses on promoting environment friendly agriculture - by taking up activities like promoting vermicompost, azolla, planting fruit saplings etc at household level; community level activities are - promoting orchards by utilizing fallow lands, and setting up para vet centre. The project also focusses on promoting community leadership by forming & capacitating Farmer Producer Company (FPC). The project has been able to form a FPC namely, Kardom Farmers Producer Company Ltd., and the FPC is able to produce and market mustard oil by the brand name Kardom's Mustard Oil. As the area is highly flood prone, certain disaster infrastructures like raised granaries, livestock platform, raised hand pumps and country boats has also been provided to the community under project support. The major challenges faced in implementing the project were

- Frequent Flood
- Government convergence and support
- Capacitating the FPC to become sustainable is a major challenge
- Motivating the farmers for organic farming





Post project evaluation, deepening of efforts in the same project area was approved by APF for another 3 years under the project name "Samartha" (w.e.f 1 December 2022) – focusing on FPO strengthening (through capacity building of collective members and scaling up of businesses), promotion of eco-friendly agriculture (through scaling up vermi composting, IPM practices in paddy and promotion of mustard and black pepper) & livestock rearing (through promotion para vet centres and Pashusakhis) focusing on basic animal health care and reduction of mortality rate.

The programme will enable 2625 participating households to increase and diversify the agricultural production and improve access to the market. They can convert their agricultural production and animal husbandry practices in an eco-friendly manner and increase productivity. With the help of diverse established self-help structures, networking with state authorities and other relevant institutions, collective mode of marketing and supply chain management, the income of the families increase sustainably. The project also helps the target group to cope with the adverse impacts of climate change and to increase their resilience.

### **3. INCOME ENHANCEMENT FROM HOMESTEAD BASED LIVELIHOOD RESOURCE AND AGRICULTURE, OF LANDLESS, SMALL & MARGINAL FARMERS OF KAMRUP (R), ASSAM.**

This project is funded by ITC Ltd. 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 of both paddy and vegetables- for both Kharif and Rabi seasons are provided to the farmers.

During this period, total 98 FFS on Kharif crop have been established. The main bed preparation was done in the main field and the best package of practice method like line transplantation and weeding was also done in the FFS. During this period, we have completed 1615 ha land through package of practices.

## **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. 33 FBLP trainings have been conducted for selection and addition of 33 new active Self Help Groups and 16 number of new pashusakhi for identification of new beneficiaries from the same undertaken trained SHGs.



## CROP DEVELOPMENT TRAINING

Training on Selection of seed, Distance of sowing ,Uprooting of seedlings , Preparation of farm yard manure, Method and time of fertilizer application, Identification of common pests and disease and its control, adopting IPM practices eg.establishing bird perches in the field etc were provided to the farmers. A total of 2658 numbers of HH have been covered.



## SMC

Soil and water conservation are those activities at the local level which maintain or enhance the productive capacity of the land including soil, water and vegetation in areas prone to degradation through

- prevention or reduction of soil erosion, compaction, salinity.
- conservation or drainage of water and
- maintenance or improvement of soil fertility.

These activities are to be selected and implemented according to the respective local conditions; i.e., the strategy is adapted at the local level.

Soil and water conservation is an integral part of Watershed Management. Although Watershed Management was formerly considered to be nearly synonymous with soil and water conservation, it far beyond it today, comprises a variety of further activities that attempt to improve the living conditions of the people living within the respective watershed.

The irrigation and soil erosion is the major problem in Rampur and Chaygaon block. To solve their irrigation and soil erosion problem, farm ponds have been dug on the fields for irrigation purpose and around the farm pond tree plantation is done so that the roots can hold the soil and reduce the chance of soil erosion.

In the last two years, 100 numbers of farm ponds have been constructed in Rampur and Chaygaon blocks. In this year 10 numbers of farm pond have been constructed in the month of May and remaining 50 farm ponds will be completed within March 2024.



134 numbers of Fasal Bima insurance have been done, we have conducted several meetings with Line Department for providing the irrigation to our beneficiaries. After this meeting we have applied 30 nos of micro-irrigation and provided 9 nos of solar irrigation to our beneficiaries who had applied in last financial year. In this solar irrigation 36 ha land will be irrigated.

In the month of September we have participated under Amrit BrikhyaAndolan which was conducted by Assam Government and through this programme we were able to distribute 500 nos of tree samplings to our beneficiaries. According to the scheme linkage programme, we have done several scheme activities like linkageof Millet Mission, training of vermicompost through the Department etc.



## MOBILE HEALTH CAMP

A whole day mobile health camp programme was organized in Amtola GP by the help of Veterinary Dept. Along with ASRLM pashusakhis. In this programme almost 500 piglets were vaccinated of Swine fever.



## CASE STUDIES:

### SAGARIKA RABHA

**VILLAGE: OWGURI, DAKSHIN PANTAN, AGE: 35**

Sagarika Rabha is a progressive entrepreneur and an active member of SHGs. Firstly, she started goat farming at her home with 6 numbers of kids investing Rs. 15000. During this period the kids' mortality rate was too high and 3 numbers of kids had died. Before ITC intervention she did not know about proper management of goats. In 2020 she joined with ITC MSK as a SHG member and got several trainings from ITC MSK on goat management. After intervention of MSK she got the opportunity of exposure visit in Goalpara. After exposure visit she was motivated and learnt some new things about goat rearing. She established a goat-shed with proper procedure as per our POP and raised 20 number of goats in her farm. In 2022 she was able to adopt another 10 number of goats with different breeds. Now she is a successful entrepreneur in goat rearing. She follows proper schedule for vaccination of the goats and has adopted proper food chart on goat feed. Nowadays the mortality of her goats has come down too. She is able to earn around 55000 yearly from goat rearing. Also she got help from ITC MSK project through vet camps and scheme linkage programme.



## THE PROGRESSIVE JOURNEY OF MANOJ

### MANOJ DAS

VILLAGE- BANGALKATA

CHHAYGAON, DIST.- KAMRUP, ASSAM

This is the story of Manoj Das a diligent farmer who lives in Bangalkata, a small village located in Chaygaon block with his mother Kabita Das, Elder sister, and brother Pompe Das and HIRAK Das respectively.

Though he was willing to study, due to their poor financial condition, he could not continue his studies after 8th class. Like his elder brother, he was engaged in farming-related activities and he has been persistently engaged in these activities for 15 years. Now with the traditional method, he has been cultivating all kinds of vegetables and leafy greens like ridged gourd, lady's finger, bitter melon, cucumber, banana, brinjal, and paddy in nearly about 6 bighas of land. Above all, he has 4 cows, 5 goats, and 10 pigs in his farm. Agriculture is the primary occupation of his family. However, the amount of production became less day by day due to a lack of sufficient machinery, knowledge of proper medicine, and proper irrigation facilities.

He has been an active beneficiary of the ITC MSK project for a long time. Within this period, he has provided rigorous pieces of training on pre-monsoon dry sowing methods of cultivation. Also, under the project he was provided a Farm Pond for critical farming as proper irrigation was the main challenge for him. After getting all this support and training he adopted the scientific method of cultivation and with his continuous effort, the amount of crops became gradually healthy and growing which resulted increase in income i.e. Rs. 80,000 Rs seasonally at the expense of Rs.20,000. His net profit was Rs.60,000. By maintaining a year-long green cover on fields, there is a visible improvement in soil quality in terms of water holding capacity along with improved porosity



## 4. IMPLEMENTATION OF AGRICULTURAL DEVELOPMENT PROJECT IN ASPIRATIONAL DISTRICT OF ASSAM AND PROJECT ON IMPROVED AGRICULTURE PRACTICES

This project funded by ITC Ltd. aims at increasing net returns from farming through reduction in costs of production and increasing productivity of major crops.

1. **Farmer Field School(FFS)**-It includes the awareness and adoption of critical PoPs- 2 principal crops for both Kharif and Rabi season. Identification of 50 Farmers Field School (FFS) villages for all the 5 districts are done . This is followed by selection of one lead farmer, 24/25 student farmers and one village resource person (VRP) by the district field staff in all the five districts of Assam. The lead farmer demonstrates and adopts for himself the scientific package of practices in his farm land not measuring less than half an acre of land . One Volunteer Resource Person (VRP) was selected from amongst the community for facilitating the training process to student farmers. Training of Lead farmers on Module 1 & 2 had been completed followed by training of VRP wherein the duties were explained specifically to keep the data of each FFS starting from sowing till harvesting. It is actually an informal school of farm teachings that enable the farmer to adopt a scientific technique with on hands training and then thereby influence the community as a whole .This will enable the farming community to grow economically and technologically by utilising the advanced techniques of farming.



Fig: Jute harvesting (kharif)



Fig: Line sowing of paddy



Fig : Standing crop- Mustard Plot(Rabi)

2. Internalisation of cascade training is to identify the knowledge gap , create training modules and train the Master Trainers(MTs) who will train the Agricultural Extension Assistant(AEAs) and in turn Voluntary Resource persons(VRPS) in the chosen villages. The cascade training is done through both online and offline methods.



Fig: MT Training



Fig: MT Training

**3. Implementation of pilots-** These are targeted for the successful upscaling of the project. These parameters envision the empowerment of communities/villages. 3 major pilots are undertaken namely, Toilet Manure, Farm Ponds cum Fish Cultivation, Small Farmer Friendly equipment, ODOP, KUSUM, one specific crop for each district. Toilet manure is the utilisation of human faeces, converting that into manure that can be further used in crops. Farm Pond cum Fish cultivation targets the utilisation of ponds for rearing as well as a water harvesting structure. Whereas Custom Hiring Centres have been taken up to establish a common ground for the availability of farm equipment for small farmers. ODOP focusses on the growing and cultivation of a specific crop in the districts which has a major scope for the best production that can act as an influx of economic benefits to it .



Fig: PH testing of pond water



Fig: Toilet Manure



Fig: ODOP –Baksa-Honey Bee



## IMPACT OF PILOTS

1. **Toilet Manure** has been used for application as a manure in horticultural crops. The human sewage from the twin pit toilets, constructed by SBM throughout India has led to its conversion into manure rather than it leaking down to earth causing pollution of groundwater.

2. **Small Farmers Friendly Equipment:** Custom Hiring Centres have been established that comprises of a group of farmers belonging to the same block, each of them having any one or a set of farm equipment that can be lent to the other members in the group at a minimal rate thereby not only generating income but also making available farm equipment to farmers at a minimal rate to be used ,thus advancing them in agriculture .

3. **Farm Pond cum Fishery :** The availability of a lot of ponds in the villages led to its utilisation not only for scientific fish farming but also as a water harvesting structure . This led to many people using their available ponds for these reasons.

**Model Village-** An intervention in 50 villages to saturate them with awareness and linkages wherein it was targeted to bridge the gap between farmers and the Government initiatives to empower the farm population with schemes and loans. The aim was to saturate the 50 villages with standard crop PoPs , agricultural implements, schemes, etc.



### Mass awareness and Scheme Linkage-

Scheme saturation and maximisation was taken up to scale the reach of the available schemes to the farmers who were having limited knowledge regarding these schemes and helping them to avail it.



Fig: Distribution of 12 weeders Chenga Block, Barpeta



Fig: Solar energy installation for irrigation



Fig: Seed Distribution from the Dept.



Fig: Sprinkler Irrigation

#### Challenges faced

1. **Small and fragmented landholdings:** The average farm size in India is small, with around 85 percent of farms being less than 2 hectares in size, which can make it difficult for farmers to be profitable.
2. **Technological gap:** Not all farmers in India have access to advanced technologies, such as precision agriculture, which can limit their ability to increase productivity and efficiency.
3. **Social factor :** Less Education, pre-notion on a pilot as toilet manure, prevalence of age-old customs offer challenge for change in the traditional way of life
4. **Less capital investment :** Small farmers have lesser interests towards something new as they fear investments

#### Actual Outcome:

1. Farmers have taken up line sowing instead of broadcasting leading to increased production and economic benefit. Farmers have learnt about standard PoPs.
2. Sanitation and Water harvesting like structures have been upscaled
3. Application of toilet manure in horticultural crops has been successfully implemented .

## CASE STUDY

Mr Amir Hamza belonging to Kharmuza block of Goalpara with family of 5 is a beneficiary of this ADP project. This farmer was empowered with knowledge on advanced scientific farm techniques and hands-on trainings that led to increase in his production and ultimately the income. He also learnt the techniques of multiple cropping, sprinkler irrigation. He also had 8 farm ponds which he utilised for fish rearing and irrigation as well. Mr. Hamza also availed solar pump and weeder through various Govt. Schemes. He is well aware of the schemes. All these has led to the diversification of his livelihood activities that has empowered him economically. After adopting the knowledge of livelihood diversification, he started earning an additional income of Rs 80000 from fishery, Rs 20000 from duckery, Rs 10000 from goaterly and poultry besides an increased production of his main crop-Paddy which yielded an increase of 10 quintals per acre.

*"He is well aware of the schemes. All these has led to the diversification of his livelihood activities that has empowered him economically. After adopting the knowledge of livelihood diversification, he started earning"*



## ENSURING WELL-BEING, GROWTH, PROTECTION & EDUCATION OF CHILDREN

5. **Suryoday(Sunrise):** Preparing and Equipping Children to Face Disaster, Ensuring their Protection and Quality Education.



The Project is based in four villages namely Tehrasia, Chaunkia, Ashpatpur, Singhiain Raghopur block of Vaishali District of Bihar, India scheduled to be completed by 30 June 2026.

Core activity of the project is to prepare children residing in this rural hinterland to face disaster (particularly flood) which ravages the area year by year and keep themselves safe. This includes providing information and skill in the Children's Club meetings which are held in the eight children's clubs every month. Specialised training on DRR (Disaster Risk Reduction) is given to children by experts from time to time. This includes both lecture and also live demonstration which is later repeated by children in front of the trainers. . The idea is also to work for overall development of children .In order to accomplish this competitions on various topics are organized from time to time in the Clubs and also between clubs on topics like public speaking, drawing and sketch of disaster rescue scenes, dance and song competition, quiz on disaster related topics et al.

Idea is also to give a strong voice to the children and provide a platform from where they can voice their concerns and issues. For this apart from children's clubs, Children's Parliament has been formed comprising of selected representatives from each of the Clubs. From day one of project implementation, strategy was to involve and sensitize all other stake holders in the Society on the need to prepare children for disaster and also to prepare the Society at large.

The outcome that was desired under the project was mainly coming together of children on a common platform in the form of clubs in the four project villages. Children meant both boys and girls coming from diverse socio-economic backgrounds, including children from diverse caste groups in a Society where caste fault lines are still sharp. Other outcomes desired were active participation of children in project activities like club meetings, DRR training programmes, competitions etc. Members of the Children's' Clubs better prepared to face disaster (particularly flood) after going through the various training programmes on DRR. Whole hearted support of the villagers/parents in encouraging their children to take active part in project activities was also anticipated under the project.

Children are now better prepared and informed to keep themselves at the time of disaster, particularly flood which is a regular feature in the area.

During DRR training programme organized for children they were educated on ways to protect themselves during disaster like flood, earthquake, lightning etc. Live demonstration was also made on life saving techniques and skills like how to save a drowning person, how to save someone who has been rescued from drowning but has drunk a lot of water and is gasping for breath. Other skills like how to save a person in case of a snake bite which is a regular feature during flood time. Other first aid techniques were taught and demonstrated in front of children like how to make shift stretcher by making use of two bamboos and a blanket. This can prove to be very useful to carry a patient at the time of floods when a major portion of the project area remains inaccessible by road.



## ANJALI KUMARI

Anjali Kumari who is 16 years old is an inhabitant of village Chaunkiya and is one of the six children of Late Raj Kumar Mahto and Tetri Devi. She has four brothers and one sister. The family belongs to the Mallah castes (Fishermen Community) who are perched pretty low on the Hindu Caste hierarchy in Bihar.

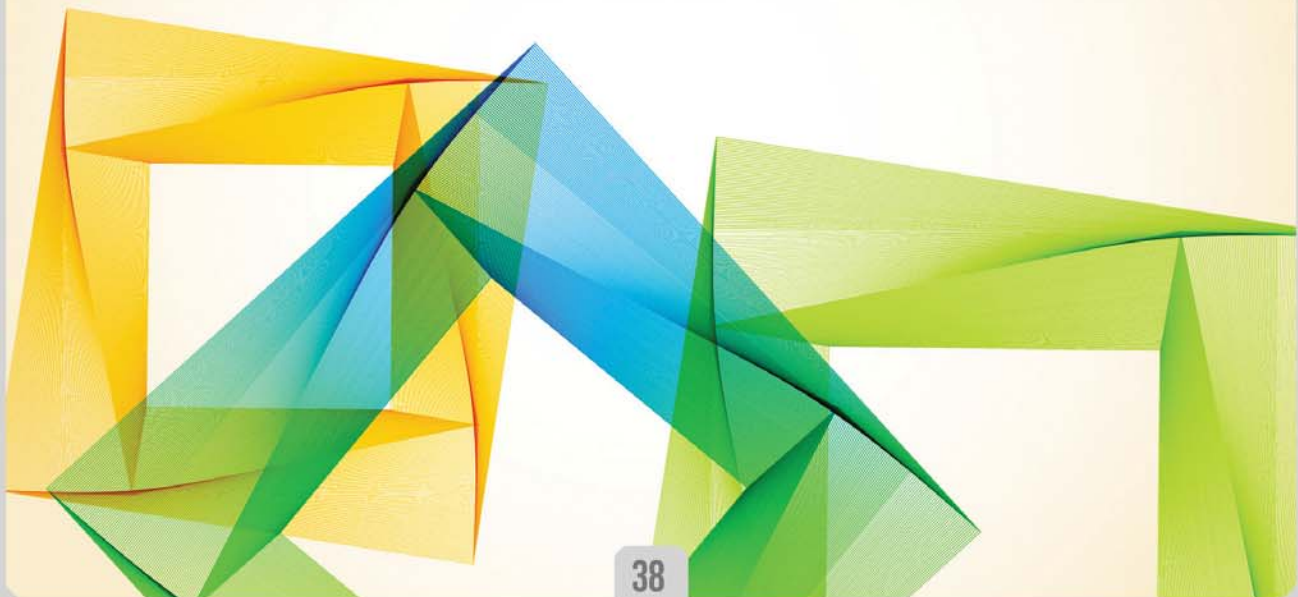
The Family has a small piece of land and both her Father and Mother worked on the land of others also as daily wage earner to eke out a living for their family. But after the sudden death of her Father at a young age the family fell into bad times. Three of her brothers are married but they do not care for the family and they live in the same House but separately. Only one of her brothers cares for his Mother and his two sisters. They are dependent upon the earning of her Mother and the youngest brother.



She is studying in class 7th in the Govt. Madhyamik Vidyalay (Govt. Middle School) of the Village. Initially when the Project Team had visited her Home looking to enroll new members for the Club her Mother as well as herself showed no interest in becoming a part of the Children's Club. Anjali at that time was quite depressed and was leading a lonely life with no aspirations and ambitions in her life. However the Team maintained contact with her and now then visited her home encouraging her and inviting her join the Club in her Village.

Later she came to witness the activities of the Club and also training programme conducted for the Children in her village. When she saw other girls and boys of her village taking active part in the club, learning new things and skills and also enjoying and interacting among themselves she also showed her willingness to become a member of the Children's Club. There after she became a part of the Children's Club in her village and over a period of time after taking active part in club activities, interacting with other children in the Club her confidence and approach towards life has underwent a sea-change.

However in the month of January 2023, she again went through very bad times as there was pressure on her in the Family to get married. She flatly refused to go for marriage as she wants to study further and carve a better future for her. She again fell into depression but the whole hearted support of the Project Team and other girls in her Children's club helped her a lot and she finally tided over this crisis. The team members also met her Mother and Brother dissuaded them to get Anjali married. Finally they relented and agreed to support Anjali in further studies and postponed her marriage. She is now a young confident girl regularly attending School and focusing on her studies and leading a cheerful life. She has overcome her depression and is proactively taking part in the activities of the Club. This is the result of the relentless effort of the Team which was sure that the girl was talented and had the capability to grow in her life. What was needed was good company came in the form of the Club children and counseling and constant encouragement by the Project Team members to come out of her secluded life and lead a happy life and aspire to realize her dreams of a good education and good future life.





## 6. CHUSOKANI :CHILDREN TAKING CHARGE OF BUILDING COMMUNITY AWARENESS AND CONSCIENTIZATION FOR THEIR PROTECTION.

The project funded by the German Agency KNH, works with children of 10 villages in Byrnihat on child rights and environment protection. 10 children clubs have been formed in 10 villages covering 620 children till date. In 4 years of KNH project, it has been successful in building strength and their skill capacity to scale up with any given situation and take up their own issues and try to solve them with integration and cooperation from local authorities responsible for the villages. They have developed good repo and network with block officials, district medical offices, children welfare committees and factory owners of Byrnihat and jointly execute activities pertaining to children and preservation of environment. Children are digitally educated and have virtually communicated during lockdown due to Covid-19 and have created social platforms to exchange information and disseminate children issues arising within the intervention villages.

Children have overcome isolation and silence and have outspoken so much so that they have made videos on various themes and shared them to different sources. Children have become experts on transact walk and are doing PRA (Participatory Rural Appraisal) in the respective villages. Computer school is a successful story with a donation of computer from a local factory. So far the computer school has covered more than 150 children in 3.5 years.





## PROJECT OUTCOMES:

- ↳ Development of the children clubs are visualized as they have become strong platform to share and exchange information and knowledge social media platform
- ↳ Articulations of themes or topics are very loud and clear now by the children. Some children have started to speak up and make videos on various topics contrary to previous situation where children aloof and silent to speak up. Now they have geared up with confidence.
- ↳ Children can do transact walk and PRA of their own

Chusokani has made substantial progress in advancing our mission to empower and protect children and communities. We successfully formed Child Protection Committees and School Management Committees in all 10 villages, accompanied by comprehensive training at Mahatma Gandhi University, reflecting our commitment to robust community engagement. Monthly meetings, a summer camp, and regular skill-building programs for Children's Clubs members have effectively engaged children, despite challenges like limited technology access. Diverse competitions have encouraged creative expression among children. We've established Mother's Groups, released a Children's Magazine, and set up a Resource Center in the project office. Moreover, we've successfully built vital networks and partnerships, even in the face of bureaucratic hurdles. Efforts to eradicate poverty and empower children through education continue, but there were challenges faced during dissemination of information. Prominent day celebrations and capacity-building programs have raised awareness, and our drama and cultural teams foster creativity and teamwork. Along with it, regular training programmes are conducted for the Project Staff.

## **CASE STUDIES:**

# **RGVN'S INTERVENTION IN AYUSHMAN CARD ASSISTANCE FOR UNDERPRIVILEGED FAMILIES**

## **INTRODUCTION**

In India, the government has launched a health insurance scheme known as Ayushman Card Bharat Pradhan Mantri Jan Yojana (PM-JAY). Under this program, eligible beneficiaries received a card that entitles them to free medical treatment and hospitalisation at empanelled hospitals. The National Health Insurance Authority issues the Ayushman Card, which is known as the ABHA Health Card. It provides a health covers of Rs. 5 Lac. To the families living below the poverty line .Under this health insurance scheme, there is no cap on the family size and age as this health insurance cover is inclusive for all. Moreover the schemes hold women, children, especially girls and those over 60 in special regard. But many individuals from underprivileged backgrounds in rural areas lack awareness of getting this health insurance.

## **BACKGROUND**

The dispersed population of Byrnihat area of Meghalaya have traditionally posed challenges to healthcare accessibility. RGVN (Rastriya Gramin Vikas Nidhi) recognised this issue and initiated a project to guide and assist families in villages of Byrnihat to obtain the facility of Ayushman Card.

## **OBJECTIVES**

- To access the enrolment and utilization of Ayushman Cards in rural areas.
- To measure the impact of Ayushman Card on healthcare seeking behaviour of rural residents.
- To evaluate the quality of health care services provided under PM-JAY.

## **IMPLEMENTATION**

RGVN's ongoing project, focuses on a number of villages such as Tamulikuchi, Hograpara, Sarutandu and Bortandu in Byrnihat area of Meghalaya. The organisations dedicated team reached out to these communities, providing guidance and assistance in the Ayushman Card application process. The Organisation has initiated the approval process of the application with free of cost ,significantly reducing the financial burden of the families.

To facilitate the application process, RGVN collaborated with Bank Mitra , Anganwadi workers and head man of the respective villages ,who played very important role in collecting necessary identification documents from the members of respective villages.

These workers were well respected and trusted in the villages ,ensured a small process and built trust between the families with the support of the RGVN. Once the documentation were collected for identification, the Bank Mitra submitted the respective documents in the online portal, alleviating the burden of the families who may face challenges travelling long distance and in uploading documents.

## IMPACT

RGVN's intervention has yielded significant positive outcomes for the underprivileged families in these villages. Over 50 families have been successfully assisted in obtaining the Ayushman Card through RGVN's guidance and constant support. The Project has not only empowered the community equipping them with essential financial identification also created awareness among the peoples of the villages. The success of this intervention has motivated RGVN to expand its reach to more villages and extended its support to the communities facing similar challenges with the initiative of RGVN ,creating a unified health care system and providing the Ayushman Card ,it has played a critical role in ensuring equitable healthcare access for rural residents of Byrnihat.



## CONCLUSION

RGVN's intervention in assisting underprivileged families in obtaining the facility of Ayushman Card has proven highly successful, providing a practical solution. By educating communities about fraudulent practices, reducing financial barriers, and streamlining the application process. RGVN has empowered families and created awareness about the importance of financial identification and also improved healthcare access and outcomes but has also empowered individuals to take control of their health by getting the facility of Ayushman Card in order to alleviate the financial burden of health care expenses of the peoples of the community area of Byrnihat.



## **EMPOWERING JULI BAISHYA AS A COMPUTER TEACHER OF RGVN PROJECT OFFICE**

### **INTRODUCTION**

Juli Baishya ,a 21 year old girl from the village of Tamulikuchi in Byrnihat , Meghalaya faced significant financial obstacles that hindered her academic career. However ,with the intervention and support of RGVN (Rastriya Gramin Vikas Nidhi) Juli discovered her passion for learning computer education and embarked on a journey on self employment, empowering herself and her family .This case study highlights a remarkable journey of empowerment and opportunity for a young girl who transitioned from a learner to a computer teacher within the organisation where she initially learned computer skills.

### **BACKGROUND**

Juli's family lived in a underprivileged area, relying in the income of their small shop of stationary run by her father and her mother is a cook in a government school. The financial situation of her parents leads her to face problems in completing her formal education .As she has somehow able to complete her graduation but after that she was able to embarked her career in order to become self employed and self dependent and support her family from financial crisis.

### **INTERVENTION**

As Juli was earlier member of the Children Club of RGVN's project named "CHUSOKANI" during the time of 2018 to 2019. Juli's journey began when she enrolled in the organisation's free computer training program which was provided to all the children's of the villages of Byrnihat.

Juli displayed exceptional dedication and aptitude for learning ,quickly mastering various computer skills. She expressed her desire to give back to the organisation that had supported her in order to build her skill .Recognising her talent and talent and dedication the organisation has appointed her as computer teacher . Juli started her journey as a computer teacher educating other underprivileged.

## IMPACT

The empowerment journey of Juli with the support and guidance of RGVN help her to become self employed and independent at a young age. Juli's transition as a computer teacher had a profound impact on the organisation. She not only imparted her knowledge and skills to the students but also served as a living example of what support and determination she has received from RGVN. Juli's empowerment journey is a testament to the organisation's commitment to fostering change in the community.

By offering her educational opportunities and subsequently employing her as a computer teacher, RGVN has not only transformed Juli's life but also positively affected many more students who aspired to follow in her footsteps.

## CONCLUSION

The journey of Juli Baishya, from a student to a computer teacher, within the same organisation showcases the power of education and empowerment which she achieved with the support of RGVN. By providing the necessary resources and training, RGVN enabled Juli to pursue her career as a good computer teacher and become self employed.

She not only imparted her knowledge and skills to the students but also served as a living example of what support and determination she has received from RGVN.

## WOMEN EMPOWERMENT & FINANCIAL INCLUSION

### 7. MOI PRAGATI- EMPOWERING WOMEN BY STRENGTHENING THEIR FINANCIAL CAPABILITIES



(A financial inclusion programme funded by CRISIL Foundation)

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.

The first phase of the programme started in the beginning of 2015 and continued till end of 2017. The focus during this period was to reach out to rural women organized into Self Help Groups (SHGs) through a cadre of 94 community level workers called CRISIL Mitras with the aim of enabling them to have greater control over her finances.

The Project also aims to form CLFs (Cluster Level Federations) with the Sakhis as part of exit strategy under the Moi Pragati programme. Each cluster is looked upon as an umbrella organization representing sakhis from different villages of a particular area.



## PROJECT OUTCOMES:

Currently there are 768 Sakhis in the project covering up to 1600 villages across 22 blocks. Around 113000 beneficiaries have been covered till now in this phase of the programme and have facilitated linkage with more than 100 schemes and services which also include schemes like E-Shram Card, Adhaar card etc. Through this facilitation of linkages with govt schemes and services the sakhis are able to generate revenue of Rs 7379144/- from Feb-Sep 2021. Cumilatively the Sakhis have reached to more than 450000 and have facilitated around 87000 linkages with various govt. schemes and services.

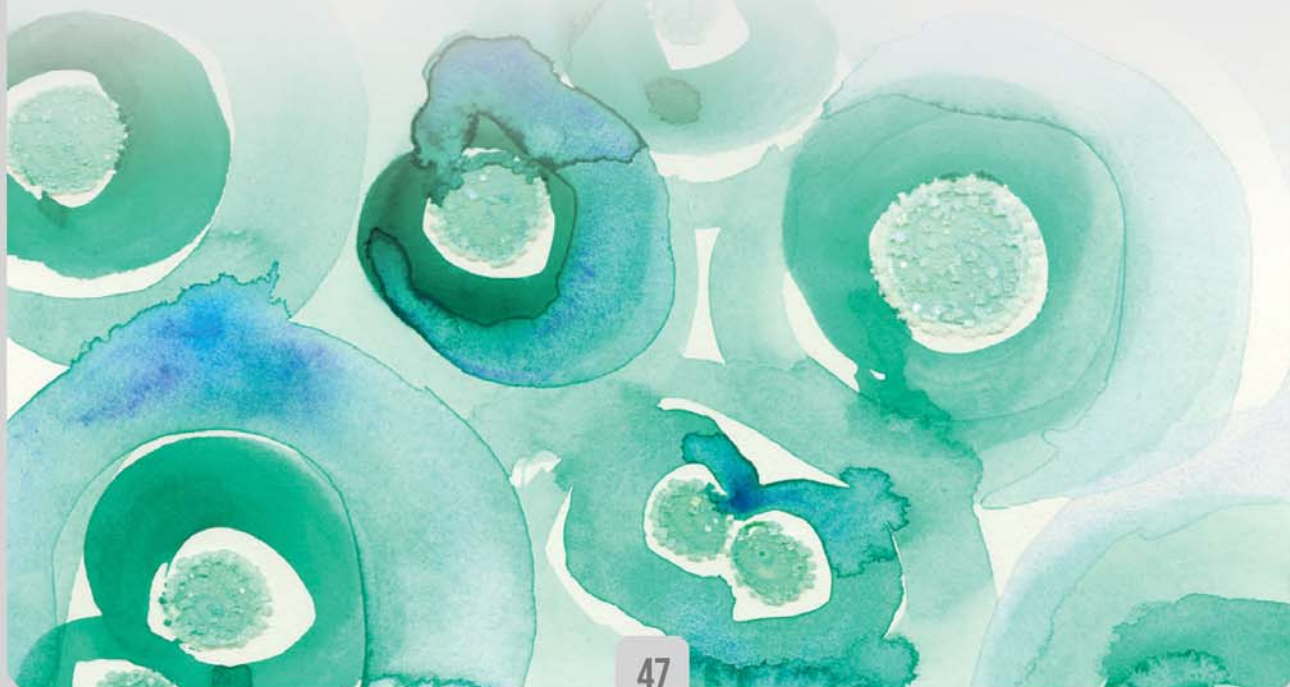
Also 50 clusters or CLFs have been formed till now and another 20 are in the stage of formation. Each cluster has 7-12 members including one President and a secretary. Many clusters have also opened their bank accounts and have initiated the process of society's registration.

## HIGHLIGHTS:

During the lockdown an initiative of Telephonic support to the community members was launched known as Gramsahay. Under Gramsahay many sakhis had provided scheme related information to the community members using the telephone keeping in mind of the pandemic situation.

Many Sakhis had also helped in the vaccination drive by registering the community members for the vaccination using their smartphones.

**“Around 113000 beneficiaries have been covered till now in this phase of the programme and have facilitated linkage with more than 100 schemes and services which also include schemes like E-Shram Card, Adhaar card etc.”**



## CASE STUDIES:

**NAME OF THE CLUSTER: JEUTI CLF**

**TOTAL MEMBER: 13**

**VILLAGE: MAISHAKHULIAPARA**

**DISTRICT: GOALPARA**



Jeuti CLF is one of the cluster level federations from Kuchdhuwa Block, Goalpara. This CLF was one of the first initial clusters which were formed in the programme. The cluster has 13 active members (Sakhis) including one President and a Secretary. On April 2021 this cluster had taken up the activity for toilet construction which was sanctioned under the 14th Finance Scheme. The toilet was constructed in a community area of Patiyarpara village in Goalpara. In the same month they also got one more order for construction of the toilet which was sanctioned by the Election Commission under the 15th Finance scheme. The toilet was constructed in a L.P school in Patiyarpara village.

Through this group activity they have earned around Rs 60000/- which they had saved in their group bank account for future work. They are also planning to register their cluster as a society so that they can take undertakes such activities on large scale in future. They are really thankful for RGVN and Moi Pragati team for initiating the processcluster formation and supporting them in every sphere.



## CASE STUDIES:

### 8. WOMEN EMPOWERMENT THROUGH LIVELIHOOD PROJECT – LITE - “LIVELIHOOD INTERVENTIONS BY TOWN BASED [WOMEN] ENTREPRENEURS”

With women population being around 50 per cent of the total population of the world, they have every right to be treated equally with men in every sphere of life. The inclusion of ‘Women Empowerment’ as one of the prime goals in the MDG - Millennium Development Goals underscores the relevance of this fact. Swami Vivekananda’s quote that, “There is no chance for the welfare of the world unless the condition of women is improved”. Women are the most important tool to ensure any nation’s development. In the words of Prime Minister Narendra Modi:- *“empowering women tantamount to empowering the entire family”*.

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

- Leaf plate stitching, use & throw carry bag
- 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
- Micro entrepreneurs (women) through various small business activities

In the words of Prime Minister Narendra Modi:-  
*“empowering women tantamount to empowering the entire family”*.



## LIVELIHOODS & SKILL AND CAPACITY BUILDING

### 9. PISA (PROJECT IMPLEMENTATION SUPPORT AGENCY) AS PART OF THE ASSAM PROJECT ON FOREST AND BIODIVERSITY CONSERVATION (APFBC)

This project is supported by the Agence Française de Développement (AFD) and the Assam government. The project would cover 265 EDC/JFMCs across Assam for a period of 3 years i.e., 2022-2025. The first Phase of the project was implemented from 2016 to 2018 in 140 JFMC & EDCs

In the community engagement Component, RGVN being one of the two implementing partners, the project is led by Vision EIS, a Delhi based consultancy firm. Generating Awareness on Biodiversity Conservation and its sustainable use, Preparation of Microplan, Capacity Building of the fringe communities, Institutionalisation of the JFMCs and EDC, Convergence with schemes and line departments, creation of Production Clusters and Market linkage are the key activities of the project.

Achievements so far:-

Sl. No.	Key Activities	Achievements /JFMC &EDC
1.	Awareness generation	260
2.	Microplans	103
3.	Skill Training	60
4.	SHG/JLG Formation	53

This project aims at sustainable use of bioresources, biodiversity conservation with the support of the community



and proving them an alternate income generating livelihood opportunity. The forest fringe communities are fairly dependent on the nearby forest resources for their livelihood. The burden on the biodiversity and the natural resources prevails and with increase in population its sustainable use is a bigger challenge. It is evident from the recent visits that the percentage of awareness on biodiversity conservation and its rational use has increased to a sizeable extent. However, providing an alternate income generating livelihood option, its adoption and continuance by the community is at a nascent stage.



## 10) ABS: ACCESS AND BENEFIT SHARING PROJECT

This Project under ABFBC, Dept. of Forest and Environment, Govt. of Assam, co-funded by AFD and Assam Government, represent a concerted effort to enhance ABS guidelines and build the capacity of Biodiversity Management Committees (BMCs).

The objective of this assignment is to build on the existing efforts of the Assam State Biodiversity Board (ASBB) through:

1. Strengthening existing ABS guidelines & SoP
2. Assessment and mapping of tradable bio-resources
3. Pilot implementation of ABS
4. Capacity building of BMC members and assist the BMCs in preparation of BMPs

The implementation team is lead by Chase India in JV with RGVN. The project is sanctioned for a period of 2 years, February 2023- 2025.

The team has so far completed survey and assessment of 50 BMCs, their current status, BMC member's understanding on roles and responsibilities and also involvement in identification of tradable bio-resources, its conservation and sustainable usage by the community. Capacity Building programmes of the BMC members are ongoing. Identification and mapping of BMC wise tradable bio-resources have been initiated and it has been found that a considerable number of resources are traded out of the BMC areas, which warns for a special focus to streamline and legalise the process, for rational and long-term benefits.



Meetings with BMC Members and Forest Officials

The completed activities showcase significant progress in achieving the ABS project's objectives. The collaborative efforts, surveys, assessments, meetings, and capacity-building initiatives reflect a dedicated commitment to supporting biodiversity conservation and promoting sustainable ecosystems for the benefit of both nature and local communities.



Bio-resources

## 11) JAL JEEVAN MISSION (ONGOING 2021 -2024), OFFICE OF MISSION DIRECTOR, JAL JEEVAN MISSION, GOVT. OF ASSAM

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

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.

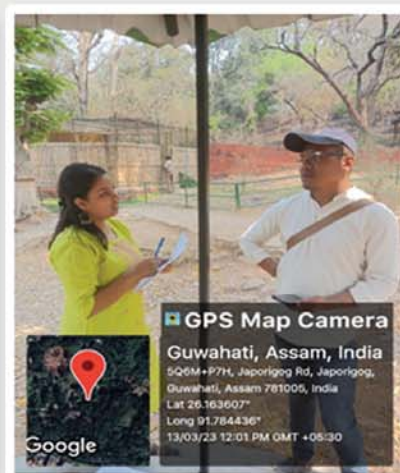
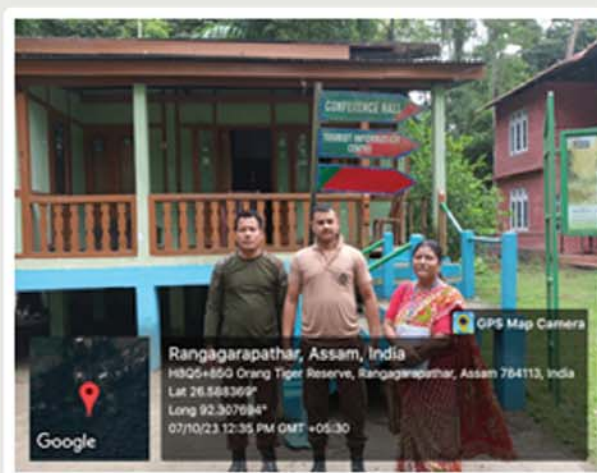




## 12) RESEARCH PROJECTS UNDERTAKEN

i. Survey to determine the Output and Employment from Tourism in Assam (Ongoing) 2023-24, Directorate of Economics and Statistics, Govt. of Assam

i. Survey Tourism is the largest service industry in India. Assam's diverse natural beauty, rich cultural heritage and historical significance make it a unique tourism destination. The major objectives of the study are to determine the output and employment from tourism sector in Assam through sample survey which covers 17 districts from the entire state. In order to determine output from the tourism sector, inbound, domestic and outbound pre-trip expenditure by tourists will be examined. For the estimation of the employment from tourism characteristic products and services, an enterprise survey is being conducted. There are challenges with regard to the estimation of employment from the tourism sector, as it involves employment in various allied sectors. Tourism is a vast area that involves a number of stakeholders; therefore, proper planning is the key to the successful implementation of the project to determine the Output and Employment from Tourism in Assam (Ongoing) 2023-24, Directorate of Economics and Statistics, Govt. of Assam



## II. ECONOMIC VIABILITY STUDY OF FLC (2022-23), OFFICE OF THE DIRECTOR OF FISHERIES, ASSAM

The study examined the feasibility of setting up a Fish landing Centre at Chunari, which would enable the fishermen in the area to increase their income. The feasibility of the proposed FLC at Chunari was examined in light of what appeared to be an essential requirement for avoiding excessive spoilage, enabling fishermen from the Goalpara district and other regions to access the facility. The required information was collected by conducting a survey in the Chunari fish market of Goalpara district, where several respondents associated with fishing were interviewed. One of the major challenges faced during the survey was that a few respondents were reluctant to provide any information. However, by building trust and convincing the respondents enabled us to get the required information.

The survey has thrown up interesting observations and results, which may be considered to bring about a positive transformation in the socio-economic status of the fishers engaged in the Chunari fish market. As per the fishers, the trade with Bangladesh and other neighbouring countries can be explored and expanded with the coming of a modern fish landing centre at Chunari. It would also provide a new generation of fishermen opportunities by increasing their incomes.

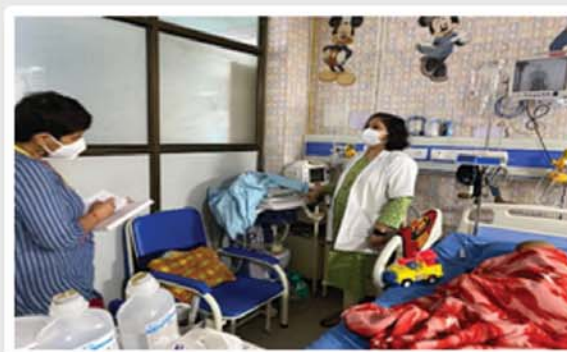


### III. IMPACT ASSESSMENT STUDY OF FOUR CSR PROJECTS OF NUMALIGARH REFINERY LTD.

All major CSR and Sustainability schemes of Numaligarh Refinery Ltd shall be executed in project mode and preferably completed within a Financial Year. Periodic and year-end evaluations of major projects shall be carried out through independent external agencies. Hence, RGVN has been entrusted to carry out the impact assessment of four of its flagship CSR projects.

The purpose of the study is to assess the impact of ongoing and recently completed CSR projects. The broad objectives of the study

- To assess the impact of the project "Niramoy", a holistic healthcare process to give access to the underprivileged section of the society through mobile medical camp.
- To assess the impact of two outgoing batches of VKNRL School of Nursing.
- To study the impact of Covid Care Block at Jorhat Medical College Hospital (JMCH) by NRL as its CSR initiative
- To study the impact of setting up a paediatric oncology ward at B. Barooah Cancer Institute by NRL.



#### IV. BASELINE SURVEY OF SMALL TEA GROWERS (STG) OF UDALGURI DISTRICT

The small tea growers segment has created employment for more than 8 lakh people directly or indirectly in the state. This has helped immensely the state economy. Small tea growers establish small tea gardens by converting their existing or possible vegetable gardens into mini tea gardens. The small tea growers in Assam are scattered in all the districts of the state. The overall purpose of the assignment is to conduct a baseline study to obtain data with regard to small tea growers in the district of Udalguri. The study primarily focussed on assessing the overall income from tea and other subsidiary products cultivation, understanding the Level of awareness about schemes offered by the Government and identifying the various challenges faced by the small tea growers.



## 12) OTHER PROJECTS ON CAPACITY BUILDING , LIVELIHOOD REHABILITATION & OTHERS

I. A 21 – day Training cum Workshop on Plumbing, Electrician and Carpentry Vocations was implemented by RGVN at Taralongo, Diphu from 13 March, 2023 to 3 April, 2023. The training cum workshop was imparted to 50 surrendered cadres of Karbi Anglong District, Assam and was sponsored by Special Branch, Assam Police





## II. LIVELIHOOD AND ENTERPRISE DEVELOPMENT PROGRAMME [LEDP]

NABARD has sanctioned grant assistance of Rs. 5,20,300/- in January, 2023 for Promotion of Sustainable Livelihood among SHG/JLG Members through Piggery activities under Livelihood and Enterprise Development Programme [LEDP] for Krishnai block of Goalpara District, Assam. 90 women trainees who are members of matured SHGs were imparted Skill upgradation Training for 15 days on Pig rearing activities, for commercial venture, on enterprise management, skill development, disease management, breeding etc. This training was followed by an exposure visit to a Regional Institute of Livestock Entrepreneurship and Management [RILEM], Govt. of Assam at Rani, near Guwahati and two day refresher training for skill and marketing interventions.

Most of these trainees are now awaiting loans 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 setting up their own independent commercial piggery units. In this regard we are pleased to announce that 42 trainees have since been sanctioned loans of Rs. 20,000/- each by HDFC Bank.

NABARD has sanctioned grant assistance of Rs. 8,80,000/- dated 23/03/2021 for Promotion of Sustainable Livelihood among SHG/JLG Members through Piggery activities under Livelihood and Enterprise Development Programme [LEDP] for Bhurbandha Block, Morigaon District. 150 Women beneficiaries who are members of matured SHGs were imparted Skill upgradation Training for 10 days on Pig rearing activities, for commercial venture, on enterprise management, skill development, disease management, breeding etc. And 10 days of Refreshment training and constructed a demonstration unit at Nangalkuchi Village, Bhurbandha Block.

The two awaited activities in the near future are an Exposure visit to a Regional Institute of Livestock Entrepreneurship and Management [RILEM], Govt. of Assam at Rani, near Guwahati and credit linkage.

NABARD has sanctioned grant assistance of Rs. 8,80,000/- dated 23/03/2021 for Promotion of Sustainable Livelihood among SHG/JLG Members through Piggery activities under Livelihood and Enterprise



Development Programme [LEDP] for Mayong Block, Morigaon District. 150 Women beneficiaries who are members of matured SHGs were imparted Skill upgradation Training for 10 days on Pig rearing activities, for commercial venture, on enterprise management, skill development, disease management, breeding etc. And 10 days of Refreshment training and constructed a demonstration unit at Bangfor Village, Mayong Block.

The two awaited activities in the near future are an Exposure visit to a Regional Institute of Livestock Entrepreneurship and Management [RILEM], Govt. of Assam at Rani, near Guwahati and credit linkage.

### III. NSIL GRANT :

The 100 women beneficiaries in this project have been part of the Eri Silk Value Chain Development and various handloom projects supported by RGVN since long. RGVN has a vision to enrich the rural women artisans with continuous guidance through training and hand-holding in enhancing their weaving skills with new and efficient weaving techniques. This would enable them to produce quality standard products at affordable prices thereby making handloom a means of sustainable livelihood for the artisans.

The grant was sought to contribute towards filling certain grey areas in the lives of the weavers and the activities undertaken from the grant received from NSIL are as mentioned below:

- To increase the number of skilled weavers and upgrade their existing skills through proper training.
- To produce superior quality and design of finished products
- To introduce and train weavers to weave new patterns and thus products.
- To enhance quality of life for the weavers through value addition and thus making them eligible for better export market and obtain higher prices for their products.





#### IV. EXTENDING SUPPORT TO WEAVERS IN ENHANCING THEIR LIVELIHOOD THROUGH HANDLOOM ACTIVITIES.

The 12 women identified as beneficiaries for the project from these villages belong to economically weaker sections of the society. These women have shown a penchant for taking up weaving, an inherent skill of rural Assamese womenfolk, as a primary means of livelihood thereby making a significant contribution to their household income. The activities proposed to be undertaken from the grant received from the Trust are as mentioned below:

- Renovation and up-gradation of looms of the 12 weavers.
- 7-Day Training of the weavers on Skill Building for improved productivity.
- Provision of working capital to the weavers.



## V. IMPROVEMENT OF KCC LOAN PROJECT

RGVN has been engaged by the Office of the District Agriculture Officer, Goalpara, Govt of Assam to improve the rate of sanction of Kisan Credit Cards [KCC] Loans by Banks to farmers in 5 Blocks of Goalpara District. RGVN has been given a target of 5000 farmers and is working in close coordination with banks and poor farmers who fulfil the criteria under KCC Loan Scheme. This project is seeing significant success with the sanction of 1562 loans as of now.



## VI. VITERRA PROJECT : “REHABILITATION OF THE FOOD AFFECTED IN DARRANG DISTRICT OF ASSAM.”

The major objective of this project was to rehabilitate people through different livelihood avenues as they have suffered great loss in terms of their means of livelihood during the floods. There has been loss of crops, poultry, household livestock, other than losing their homes and valuables. Thus, keeping in mind people who are in need of a source of livelihood which will provide them quick returns, handloom was proposed as such a viable source.

### ACTIVITIES :

On receipt of funds from Viterra the following activities were undertaken to execute the project and meet its objectives:

**Team Orientation:** A team of two field officers who are women leaders from the local area were appointed to work on the project headed by an officer from RGVN H.O.

**Beneficiary Household Selection:** An initial assessment of the households affected by the floods in the area selected for providing rehabilitation was already been done by RGVN. The two field officers in consultation with the gram panchayats of the villages prepared a final list of around 500 women from the villages mentioned in the proposal. The criteria for selection were based on the expanse of loss suffered and if handloom was a feasible livelihood option for the household. The beneficiary list was prepared accordingly.

**Initial Orientation Program:** An initial orientation drive was conducted by RGVN in all the villages proposed for providing rehabilitation through this project. The beneficiaries selected were counselled about the project and what it had to offer. In the Orientation Program they were informed that the families who would be given the handloom implements and yarn would have to utilize them to make products which they can sell in the local markets and RGVN would also support them to sell their merchandise in different platforms. The purpose of these programs was to make the beneficiaries aware of the livelihood opportunity they have been given and how best they can utilize it to earn a sustainable livelihood. They were also trained on the different products that can be woven for the outside market.

**Distribution of Loom Implements & Yarn:** The distribution of the Loom Implements and yarn to the selected beneficiaries was done in the months of February and March in the villages as under. The items distributed are:

**Handloom Implement** (The wooden loom which is fixed to the frame for making the handloom.)

**Fly Shuttle** – It is an important implement for the handloom weavers as it is used in weaving the weft in the handloom.

Cotton Yarn - 5 kg per beneficiary dyed cotton yarn was also distributed.

**Post Intervention Phase:** The beneficiaries to whom the necessary provisions for their livelihood were distributed have been continuously monitored thereafter for support in different stages of their livelihood activity. RGVN will ensure that the livelihood through this intervention adopted are sustainable for the beneficiaries in the long run.



Figs: The above are photographs from the Distribution of Loom Implements & Yarn to the Beneficiaries

## SFURTI (SCHEME OF FUND FOR RE-GENERATION OF TRADITIONAL INDUSTRIES )

Artistic Handloom and Textile Cluster , Bihdia ,Kamrup ( R ) , Assam is a 3 year duration project sponsored by Dept. of M S M.E., Govt. of India.



In India , the Handloom sector Industries / Artisans require quality infrastructure support to meet Customer's expectation , survival in competitive market and to be ready for Export by absorbing new latest technology balance . For bringing market fit product from existing entrepreneurs by giving them training on latest Designing and technology , MSME launches SFURTI Project to meet the required support to Artisans. The scheme will provide three different types of Interventions viz. I) Soft Intervention , ii)Hard Intervention & iii) Thematic Intervention . The "Artistic Handloom and Textile Cluster " , Bihdia includes 310 nos. Of Beneficiaries with a registered Co-operative Society with the name of "Kaberi Bowakata Aru Chital Kutir C.S. Ltd." Besides CFC another 150 nos. of Looms were also distributed among the Beneficiaries.

### Project Objectives :

The objectives of the Project is to make the traditional Industries and Artisans to provide support for their long term sustainability and economy, employment of Artisans and rural entrepreneurs, to enhance marketing infrastructure by new product design and packing, to equip artisans with improved skills and capabilities through training and exposure visit , launching E-Commerce for artisan to improve marketing as well as Product design etc.

### Project Outcomes :

The outcome of the Project is that it will help the Artisans as well as Rural entrepreneurs to upgrade their weaving with new designing and marketing sector, so that they can improve their livelihood.



Fig: Training Workshop for Weavers in the newly Constructed CFC



Fig: Construction of CFC underway



Fig: Machkhowa SFURTI



Fig: State of the Art Equipment Installed at the CFC for the Cluster Weavers



Fig: Weavers at Work in a Skill Training

## MACHKHOWA RED RICE AND ALLIED AGRO CLUSTER

This report provides an overview of the current status of the Common Facility Center (CFC) and the installation progress of machinery in Machkhhowa Red Rice and Allied Agro Cluster in Dhemaji, Assam. The CFC has been successfully completed within the cluster, marking a significant milestone in the project timeline. The installation of machinery is nearing completion, with almost all machines successfully installed and ready for operation. Once the transformer installation is finalized, the cluster will be fully functional, enabling seamless operations. In parallel with the installation progress, a trial run has been happening for different types of retort and ready-to-eat foods. This trial run is intended to evaluate the efficiency of the processing techniques used, guaranteeing the product quality and safety produced at the facility.



# MACHKHOWA RED RICE AND ALLIED AGRO CLUSTER







RGVN STAFF RETREAT JAN 2023



FIGURE: RGVN FOUNDATION DAY CELEBRATION



FIGURE : CHRISTMAS CELEBRATION AT HO



FIGURE : SCIENCE EXHIBITION BY CHILDREN'S CLUB UNDER KNH PROJECT IN MEGHALAYA



FIGURE : AFD TEAM VISIT FOR PISA PROJECT

## RGVN SENIOR TEAM

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

Is presently heading RGVN as Executive Director and has more than 30 years experience in teaching, as well as working in various fields of development. He is a well-known development Economist of Assam and has a deep understanding of various economic and social issues related to poverty and its reduction.



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

Has worked in RGVN for nearly 30 years in various livelihood 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 and KNH supported projects on child rights, environment and quality education. She has received extensive training on livelihood, both India and abroad. She is presently the Dy. Director (Special Projects).



### **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, two LEDP projects funded by NABARD and KCC Loan Project .



## RGVN SENIOR TEAM

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

Associated with RGVN for the last 28 years and had headed the North Eastern Region and Sikkim division Presently, he is heading the 2 ITC Projects on agriculture livelihoods. He has attended a certificate course on Community Based Micro-Finance at Coady International Institute, Nova Scotia, Canada. Presently he holds the position of Deputy Director.



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

Associated with RGVN for 28 years. Has vast experience in managing accounts and finance of both development and micro finance sector. Also has experience in providing financial training in this sector. He holds the position of Assistant Director (F&A).



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

Has been working in RGVN for the last twenty eight years. Has worked in various livelihood enhancement projects including agricultural livelihood projects. Has field level experience as well as managing field/projects teams. She is now involved in managing two projects on livelihoods, disaster prevention and food security, funded by APPI and KKS. She is an Assistant Director.



## ACKNOWLEDGEMENT

We are grateful to our sponsors:

- IFCI
- IDBI
- NABARD
- Tata Social Welfare Trust

RGVN acknowledges the following organizations for their support and encouragement:

- Government of Assam
- CRISIL
- Concern Universal
- European Union (EU)
- Helvetas Swiss Intercooperation
- NERLP
- NULM
- Vattikuti India Foundation
- CUTS International
- SDTT
- EXIM Bank
- HIVOS
- IOCL
- APPI
- APFBC
- Hindustan Coca-Cola Beverages
- KKF
- KNH
- Sarat Chandra Kagti Memorial Trust
- AGCL
- SIPRD
- ITC
- AGVB
- VITERRA
- SBI Foundation
- NSIL

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. MahfuzarAhman, Smt. Harsha Parekh, Ms. Patricia Mukhim, Mr. Vijay Mahajan, Mr. D.N Bezbaruah, Dr. JayantaMadhab and Mr. Deep Joshi.

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

**Acknowledgement Number:483530800311023**

## **FORM NO. 10B**

[See rule 16CC and 17B]

Audit report under clause (b) of the tenth proviso to clause (23C) of section 10 and sub-clause (ii) of clause (b) of subsection (1) of section 12A of the Income-tax Act, 1961, in the case of a fund or trust or institution or any university or other educational institution or any hospital or other medical institution.

We have examined the balance sheet of RASHTRYA GRAMIN VIKAS NIDHI [name of the fund or trust or institution or any university or other educational institution or any hospital or other medical institution] as at 31-Mar-2023 and the Income and Expenditure account or Profit and Loss account for the year ended on that date are in agreement with the books of account maintained by the said fund or trust or institution or university or other educational institution or hospital or other medical institution.

We have obtained all the information and explanations to the best of our knowledge and belief which are necessary for the purposes of the audit.

In our opinion, proper books of account have been maintained at the registered office of the above named fund or trust or institution or university or other educational institution or hospital or other medical institution at the address mentioned at serial number 14 of the Annexure:

In our opinion and to the best of our information and according to explanations given to us, the particulars given in the Annexure are true and correct subject to following observations or qualifications-

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 fund or trust or institution or university or other educational institution or hospital or other medical institution as on 31-Mar-2023; and
- (ii) in the case of the Income and Expenditure account or Profit and Loss account, of the income and application or profit or loss of its accounting year ending on 31-Mar-2023.

Subject to the following observations/qualifications-



The prescribed particulars are annexed hereto.

GUWAHATI  
30-Oct-2023

ABHIJIT DEY  
ARCA306287  
0328412E

OPP. GOSWAMI BUILDING GS ROAD MANIPURI BASTI GUWAHATI ASSAM  
781007 INDIA  
111.235.149.47

**RASHTRIYA GRAMIN VIKAS NIDHI  
GUWAHATI  
BALANCE SHEET AS AT 31 st March 2023**

SOURCES OF FUND	Sched ules	As at 31.03.2023 Rs.	As at 31.03.2022 Rs.
Corpus Fund	A	13,24,05,765	13,24,05,765
Reserves & Surplus	B	79,30,168	75,77,000
Development & Benefit Fund	C	55,87,270	54,25,707
Loans			
HDFC Housing Loan		1,56,18,608	1,56,18,608
Vehicle Loan -HDFC Bank Ltd. (Four wheeler)			1,02,966
IDBI Bank Loan (on lien)		36,50,000	36,50,000
PNB Housing Loan (on lien)		2,73,00,000	1,82,50,000
Grants (Pending utilization)	D	2,42,59,327	1,86,55,933
Project (Pending utilization)	E	38,68,508	62,46,244
Provision For Doubtful Loan		7,21,125	7,21,125
Other Liabilities		3,02,410	5,55,621
<b>TOTAL</b>	<b>Rs.</b>	<b>22,16,43,181</b>	<b>20,92,08,969</b>
<b>APPLICATION OF FUND</b>			
Fixed Assets (at depreciated value)	F	59,72,397	62,79,288
Investment			
At cost	G	12,77,73,852	12,56,95,463
Brahmaputra Community Development Trust		1,51,92,035	1,36,56,137
Loans (out of loans/ funds receives for specific projects considered good unless otherwise stated)	H	2,79,64,431	2,79,64,431
Cash & Bank Balance	I	2,15,15,122	1,14,01,348
Advances & Other Receivables	J	2,32,25,344	2,42,12,302
<b>TOTAL</b>	<b>Rs.</b>	<b>22,16,43,181</b>	<b>20,92,08,969</b>
NOTES ON ACCOUNTS		O	
In terms of our REPORT of even date annexed hereto			
For ABHIJIT & ASSOCIATES CHARTERED ACCOUNTANTS		<i>G. Mazumdar</i> GAUTAM MAZUMDAR CHAIRPERSON, GOVERNING BOARD	
<i>Abhijit De</i> ABHIJIT DEY PROPRIETOR			
Mem No: 306287 : Firm No: 328412E Guwahati Date, October 30th, 2023		AMIYA Kr. SHARMA EXECUTIVE DIRECTOR	

UDIN : 23306287R6WII R5479



RASHTRIYA GRAMIN VIKAS NIDHI GUWAHATI For the period ended 31 st March 2023							
	Year ended 31.03.2023				Year ended 31.03.2022		
	Schedul es	Direct Rs.	Administra tion Rs.	Total Rs.	Direct Rs.	Administra tion Rs.	Total Rs.
<b>INCOME</b>							
Interest/Dividend on Investment on loan		-	-	70,53,758	-	-	78,95,787
Recoveries in pursuance of Objects & Commitment Charges		-	-	88,500	-	-	3,26,894
Grants for Specific Projects		-	-	12,43,32,222	-	-	7,65,21,061
Miscellaneous Receipts		-	-	2,68,894	-	-	4,35,792
<b>Total Rs.</b>				<b>13,17,43,374</b>			<b>8,51,79,534</b>
<b>EXPENDITURE</b>							
Direct Expenditure in Pursuance of Objects	K	12,53,44,149		12,53,44,149	7,72,32,075		7,72,32,075
Expenses on and for Personnel	L	35,55,479	6,27,438	41,82,917	44,22,670	7,80,471	52,03,141
Meetings		22,588	3,986	26,574	23,381	4,126	27,507
Expenses on Administration	M	10,44,482	1,84,320	12,28,802	14,08,683	2,48,591	16,57,274
Interest	N	2,01,989	35,645	2,37,634	2,33,577	41,220	2,74,797
Depreciation				3,70,130			4,29,452
<b>Totals Rs.</b>		<b>13,01,68,687</b>	<b>8,51,389</b>	<b>13,13,90,206</b>	<b>8,33,20,386</b>	<b>10,74,408</b>	<b>8,48,24,246</b>
Excess of income over expenditure.		-	-	3,53,168	-	-	3,55,288
Balance c/f				3,53,168			3,55,288
<b>NOTES ON ACCOUNTS</b>							
O In terms of our REPORT of even date annexed hereto							
For ABHIJIT & ASSOCIATES CHARTERED ACCOUNTANTS				G. Mazumdar GAUTAM MAZUMDAR CHAIRPERSON, GOVERNING BOARD			
ABHIJIT DEY PROPRIETOR Mem No: 306287 : Firm No: 328412E Guwahati Date, October 30th, 2023				AMIYA Kr. SHARMA EXECUTIVE DIRECTOR			

UDIN : 233 06287 BQW IIR 5479

**RASHTRIYA GRAMIN VIKAS NIDHI**

SCHEDULE-A	As at	As at
CORPUS FUND	31.03.2023 Rs.	31.03.2022 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	As at	As at
RESERVES & SURPLUS	31.03.2023	31.03.2022	31.03.2022
	Rs.	Rs.	Rs.
i) Capital Reserve (Grants for acquisition of		40,79,154	40,79,154
ii) Income & Expenditure Account (surplus of earlier year)	34,97,846	31,42,558	
Add/Less; Surplus / Deficit	3,53,168	3,55,288	34,97,846
<b>Rs.</b>	<b>79,30,168</b>		<b>75,77,000</b>

SCHEDULE - C	As at	As at
DEVELOPMENT & BENEFIT FUND	31.03.2023	31.03.2022
	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	23,90,064	22,28,501
Human Resources Dev. Funds	5,00,000	5,00,000
Rural Innovation Fund	5,00,000	5,00,000
<b>Rs.</b>	<b>55,87,270</b>	<b>54,25,707</b>



**RASHTRIYA GRAMIN VIKAS NIDHI**

SCHEDULES - D GRANTS	Balance as at 01.04.2022	Received during the period	Utilized during the period	Balance as at 31.03.2023
	Rs.	Rs.	Rs.	Rs.
<b>Domestic.</b>				
RGVN-Solar Energy, initiative of individual & charitable org for solar project	2,40,172		2,40,172	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.	24,911	1,24,32,870	1,05,17,487	19,40,294
Beneficiaries Contribution under Karl Kubel Stiftung Project	0	13,23,695	13,23,695	0
ITC Ltd, CSR activities in 5 aspirational Dist of Assam, for their commitment to enhancement their life & social economic dignity.	3,74,992	1,60,74,009	1,63,14,623	1,34,378
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.	0	81,64,998	81,64,998	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.	1,18,30,081	1,62,44,646	1,49,17,211	1,31,57,516
Jugal Kishore Charitable Trust for handloom & Eri culture development in the state of Assam.	44,500		44,100	400
Sarat Chandra Kagti Charitable Trust, towards renovation & up-gradation of 12 looms, including training at four villages under Kamrup Rural Dist of Assam.	1,62,750	5,00,000	60,230	6,02,520
Nabard LEDP, ERI Cluster at Morigoan	1,94,026	5,03,946	5,05,849	1,92,123
HDFC Bank Ltd towards implementing "Sankalp" (skill acquisition and knowledge for livelihood promotion under Holistic Rural Development at Aurangabad Dist of Bihar)	9,240	3,35,78,171	2,86,51,139	49,36,272
	1,28,80,672	8,88,22,335	8,07,39,504	2,09,63,503



## RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - D GRANTS	Balance as at 01.04.2022	Received during the period	Utilized during the period	Balance as at 31.03.2023
	Rs.	Rs.	Rs.	Rs.
<b>Foreign:</b>				
Karl Kubel Stiftung, Introduction of an Innovative Self-Substaining Service Provision System for Transfer of Agricultural Technology and Market Development for Farming Communities- for Bhurbandha Block of Morigaon Dist,of Assam	4,28,267	80,21,219	83,47,153	1,02,333
Kindernotehilfe (KNH) " Chusokani"- Project on Child Rights In Assam & Meghalaya	22,02,402	18,50,516	35,76,735	4,76,183
Kindernotehilfe (KNH) " Suryoday"- Project on preparation & equipping children to face disaster, ensuring their protection & quality education in four villages of Vaishali Dist of Bihar.	19,43,828	26,20,161	24,60,482	21,03,507
United Purpose(UP), formerly known as Concern Universal(CU), strengthening Eri silk production through women business centre at Goalpara Dist of Assam.	10,71,790		5,09,000	5,62,790
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.	82,762		82,762	0
Give Foundation	0	6,024	1,225	4,799
Service Place-Senior Citizen Club	46,212			46,212
	57,75,261	1,24,97,920	1,49,77,357	32,95,824
<b>Rs.</b>	<b>1,86,55,933</b>	<b>10,13,20,255</b>	<b>9,57,16,861</b>	<b>2,42,59,327</b>



**RASHTRIYA GRAMIN VIKAS NIDHI**

SCHEDULES -E PROJECT / CSR	Balance as at 01.04.2022	Received during the period	Utilized during the period	Balance as at 31.03.2023
	Rs.	Rs.	Rs.	Rs.
IFCI Social Foundation under CSR activities for Healthy Living Project, providing Toilets , Drinking water & Solar lighting for poor & under privilege villages at the State of Assam.	11,069		11,069	0
IFCI-Patna- Proposal for Construction of Toilets in School- Phoolpur District in Allahabad, Uttar Pradesh	2,11,308		2,11,308	0
Assam Gas Company Ltd CSR activities ; providing Toilets , Drinking water & Solar lighting & also livelihood training for the poor & under privilege of three villages under Tinsukia Dist of Assam.	3,32,527	37,68,250	41,00,777	0
Hindustan Beverages product company Ltd,	21,55,487	13,90,824	19,26,722	16,19,589
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"	1,47,978		1,47,978	0
Saathiya Skill- Bangalore	37,790		37,790	0
Project Implementation Support Agency-PISA	27,93,454	1,63,03,551	1,83,70,811	7,26,194
New Space India Ltd, to provide training to enhance skills to 100 Eri silk weavers under RGVN-Eri cluster Development initiative.	2,50,000	1,50,000	4,00,000	0
SFURTI( Scheme Of Fund For Regeneration Of Traditional Industries) under Ministry Of Micro, Small and Medium Industries,Govt Of India towards developing "Red Rice Cluster, Muchkhowa"		11,25,000	11,25,000	0
Viterra India Pvt Ltd-for distribution of handloom equipments & tool for flood affected area of Darrang Dist		35,00,000	19,77,275	15,22,725
Directorate of Economic & Statistics for fishery project.	3,06,631		3,06,631	0
Rs.	<b>62,46,244</b>	<b>2,62,37,625</b>	<b>2,86,15,361</b>	<b>38,68,508</b>



**RASHTRIYA GRAMIN VIKAS NIDHI**

SCHEDULE -F  (FIXED ASSETS)	GROSS BLOCK			DEPRECIATION				NET BLOCK	
	As at 01.04.22 Rs.	Addition Rs.	Sales Rs.	As at 31.03.23 Rs.	Upto 31.03.22 Rs.	For the period Rs.	Upto 31.03.23 Rs.	As at 31.03.23 Rs.	As at 31.03.22 Rs.
Office Equipment	89,22,633	35,239		89,57,872	88,29,243	51,452	88,80,695	77,177	93,390
Furniture & Fixture	51,06,791	57,000		51,63,791	30,63,805	2,09,999	32,73,804	18,89,987	20,42,987
Motorcycle	17,57,889		29,000	17,28,889	15,85,170	21,558	16,06,728	1,22,161	1,72,719
Cycle	56,931			56,931	43,952	1,947	45,899	11,032	12,979
Vehicle	33,01,468			33,01,468	29,22,953	56,777	29,79,730	3,21,738	3,78,515
Computer Software	7,73,718			7,73,718	7,36,912	14,722	7,51,634	22,084	36,806
Weeder	45,724			45,724	39,304	963	40,267	5,457	6,420
Drip Irrigation	1,91,011			1,91,011	1,06,259	12,713	1,18,972	72,039	84,752
	<b>Rs. 2,01,56,165</b>	<b>92,239</b>	<b>29,000</b>	<b>2,02,19,404</b>	<b>1,73,27,598</b>	<b>3,70,130</b>	<b>1,76,97,728</b>	<b>25,21,676</b>	<b>28,28,568</b>
Land	34,50,721			34,50,721	0		0	34,50,721	34,50,721
	<b>Rs. 2,36,06,886</b>	<b>92,239</b>	<b>29,000</b>	<b>2,36,70,125</b>	<b>1,73,27,598</b>	<b>3,70,130</b>	<b>1,76,97,728</b>	<b>59,72,397</b>	<b>62,79,289</b>



**RASHTRIYA GRAMIN VIKAS NIDHI**

<b>SCHEDULE -G INVESTMENTS (AT COST)</b>	<b>As at 31.03.2023 Rs.</b>	<b>As at 31.03.2022 Rs.</b>
<b>BONDS:</b>		
Bank of Baroda		2,80,00,000
PNB Housing Finance Ltd. ( FD @ 8.15 monthly, Rs 1,00,00,000 maturity on 06.12.2024) ( FD @ 8.45 yearly, Rs 1,70,00,000 maturity on 06.12.2024) ( FD @ 8.15 yearly, Rs 54,00,000 maturity on 13.02.2025) ( FD @ 6.70 yearly, Rs 10,00,000 maturity on 3.02.2026) ( FD @ 7.60 half yearly, Rs 50,00,000 maturity on 06.05.2025) ( 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 ( FD @ 7.76 yearly, Rs.3,00,00,000 maturity on 07.12.2026) ( FD @ 8.26 yearly, Rs. 1,50,00,000 maturity on 12.08.2027) ( FD @ 8.26 yearly, Rs. 1,50,00,000 maturity on 12.08.2027)	6,00,00,000	3,00,00,000
IDBI Bank for BG (FD @ 5.40%, maturity value 1,39,54,324/-, maturity date on 24.01.2026)	1,12,59,750	1,12,59,750
IDBI Bank (FD @ 6.00%, maturity value 53,87,420/-, maturity date on 02.11.2023)	40,00,000	40,00,000
<b>TERM DEPOSITS:</b>		
<b>SHORT:</b>		
Banks	1,16,14,102	1,15,35,713
<b>Rs.</b>	<b>12,77,73,852</b>	<b>12,56,95,463</b>



RASHTRIYA GRAMIN VIKAS NIDHI

<b>SCHEDULE -H LOANS</b>	<b>Outstanding as at 01.04.2022 Rs.</b>	<b>Disbursed during the period Rs.</b>	<b>Repayment during the period Rs.</b>	<b>Outstanding as at 31.03.2023 Rs.</b>
<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
Rs.	2,79,64,431	0	0	2,79,64,431





RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - I CASH & BANK BALANCES	As at 31.03.2023 Rs.	As at 31.03.2022 Rs.
In hand:	12,519	17,517
In Current / Savings Accounts with banks	2,15,02,603	1,13,83,831
<b>Rs.</b>	<b>2,15,15,122</b>	<b>1,14,01,348</b>

SCHEDULE - J ADVANCE & OTHER RECEIVABLES	As at 31.03.2023 Rs.	As at 31.03.2022 Rs.
Advances (unsecured and considered good recoverable and/or adjustable) to staff & others	20,87,326	25,75,024
Personnel Loan (staff)	7,48,699	6,99,694
Security Deposits	6,43,200	6,47,700
Security Deposits-JJM		3,48,432
Tax at sources	44,76,749	40,31,267
Assam State Urban Livelihood Mission	27,55,756	32,30,356
Afrodev survey of Rurban	1,36,411	1,36,411
Innovative Financial Advisors Pvt Ltd.	25,30,000	26,30,000
Skill Training at Rangia & Mongaldoi.	17,24,174	17,41,715
Shisugram Fishery	18,16,022	18,16,022
Servive tax		2,19,186
Director of Agriculture, Goalpara Distt.	3,26,996	1,47,372
ITC -Rampur	1,30,000	2,40,614
KNH-Bihar		6,41,998
Jal Jivan Mission, in nine division of Assam	22,09,846	51,05,755
NABARD-LEDP	5,34,950	
APART	9,64,349	
Director of Eco & Statistics (for survey)	1,57,593	
Assam Police (Skill Training)	91,288	
Assam Gas Company Ltd-Duliajan	3,43,074	
SFURTI	15,13,302	
New Space India Ltd	35,609	
Unexpired Financial Charges		756
<b>Rs.</b>	<b>2,32,25,344</b>	<b>2,42,12,302</b>



**RASHTRIYA GRAMIN VIKAS NIDHI**

<b>SCHEDULE -K EXPENSES IN PURSUANCE OF OBJECTS</b>	<b>Year ended 31.03.2022 Rs.</b>	<b>Year ended 31.03.2022 Rs.</b>
Expenditure on Specific Projects		29,746
Grant expenditure for Specific Project	12,43,32,222	7,65,21,061
Project Development:		
Handloom	8,10,023	3,44,000
Solar		1,68,723
Project Formulation	2,01,904	1,68,545
	<b>12,53,44,149</b>	<b>7,72,32,075</b>

<b>SCHEDULE -L EXPENSES ON &amp; FOR PERSONNEL</b>	<b>Year ended 31.03.2023 Rs.</b>	<b>Year ended 31.03.2022 Rs.</b>
Salaries & Allowances	19,23,160	27,05,275
Gratuity	76,056	5,77,570
Leave Encasement	1,88,515	87,289
Leave Travel Assistance	3,76,016	5,63,965
Interest Subsidies	7,762	11,825
Contribution:		
Provident fund	4,35,485	4,81,816
Hospitalization Benefit Fund	8,82,237	4,74,537
Gratuity provision	1,61,563	1,85,075
Welfare Expenses	1,32,123	1,15,789
<b>Rs.</b>	<b>41,82,917</b>	<b>52,03,141</b>



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - M EXPENSES ON ADMINISTRATION	Year ended 31.03.2023 Rs.	Year ended 31.03.2022 Rs.
Rent (Net)	3,49,415	9,00,529
Electricity	67,360	1,08,142
Travelling & Conveyance Executive Director	59,064	3,800
Employees	52,923	29,323
Vehicle Operations	15,317	23,849
Printing & Stationery	91,548	39,781
Postage & Telephone	40,710	37,756
Books & Periodicals	15,048	14,243
Bank Commission & Charges	11,122	12,819
Legal & Professional Fees	45,000	1,45,000
Electronic Communication	66,831	95,937
Foundation Day Celebration	33,350	41,992
RGVN Retreat	64,650	
Repairs & Maintenance Office Equipment	22,999	22,425
Furniture & Fixture	3,290	6,450
Electrical	24,212	4,980
Upkeep of Offices	53,375	56,141
Auditor's Remuneration Income tax matter	20,662	26,801
Miscellaneous Expenses	26,979	23,728
Guest Entertainment	8,952	6,188
Donation	17,200	5,300
Signboard & Hoarding	45,725	
Adm cost for PF & EDLI	93,070	52,090
Rs.	12,28,802	16,57,274



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - N INTEREST	Year ended 31.03.2023 Rs.	Year ended 31.03.2022 Rs.
Interest on car loan	2,920	16,382
Interest on Loan against FD	2,34,714	2,58,415
	2,37,634	2,74,797



## 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 ₹.1243.32 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 ₹.15,94,174/- at cost has been projected as receivable.
5. 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 ₹.25,30,000/- has been projected as receivable during this year. In subsequent years the amount will be treated as "Expenditure on Administration" as per result.
6. 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 ₹.1,02,85,271/- has been transferred with an additional amount of ₹.15,35,898/- during 22-23 toward promotion of their handloom brand "GrassLoom".
7. Other Liabilities include amount deducted from staff for subsequent deposit. RGVN has also availed an overdraft of ₹.36,50,000/- & ₹.2,73,00,000/- 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.

8. 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.
9. Provision for gratuity payable has been made @ 45% out of total payable as on 31<sup>st</sup> March 2023.
10. Previous year’s figures have been rearranged and/or regrouped wherever necessary.



**REGISTERED HEAD OFFICE & NER OFFICE**

**RASHTRIYA GRAMIN VIKAS NIDHI**

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