



ANNUAL REPORT 2016-17
CENTRE FOR MICROFINANCE
& L I V E L I H O O D
AN INITIATIVE OF TATA TRUSTS

TATA TRUSTS



Centre for Microfinance
& Livelihood (CML)

CENTRE FOR MICROFINANCE & LIVELIHOOD

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Message

From the Chairperson



I congratulate the team of Centre for Microfinance & Livelihood (CML) for successfully completing another year in trying to bring positive change in Northeastern region of the country.

CML was established in 2008 under the active support of Tata Social Welfare Trust (TSWT), Mumbai. It then had a team of five operating staff in one office in Guwahati. Over the past 9 years CML has grown. The organization has more than 80 staff spread across Assam, Tripura, Manipur, Meghalaya and Mizoram. Initially CML was a Capacity Building organization for smaller NGOs mentoring and providing guidance towards carrying out their organizational goals and objectives. Over time, CML has evolved into executing of program on ground as well.

CML as an organization has made significant progress in direct implementation in the region. CML has planned and executed impressively the interventions in the areas of agriculture and allied activities, sports and skills. Infusion of scientific technology and creating demonstrative models were seen as the main reason behind the successful intervention in agri-allied projects. CML has also worked towards skill building of youth. Sports vertical is creating a name on its own towards bringing out the talent of promising yet deprived children and youth of the region.

During the year the Tripura State Initiative has made significant progress under livelihoods, skills building, school education and digital literacy areas. These were taken up with the objective of empowering and improving the quality of life of the community. The Manipur Initiative of CML has also brought in significant focus though the skills and sport vertical.

I am happy to be a part of the initiative. I thank all the staff, associates and consultants who have worked hard to produce these results. I trust CML will continue to contribute at increasing scale to the region.

Dr. Sanjiv Phansalkar



Vision

To be a lead catalysing hub for enrichment of the social sector of the NE region and evolve over time to respond to emerging needs.

Mission

To support, facilitate and initiate processes for increasing opportunities and choices for the deprived, underserved and disadvantaged people of the region.

To strengthen networks, linkages and flow of information among the formal and informal institutions involved in the sector.

Our Values

Integrity: to be honest, transparent and fair

Responsibility: to be responsible and sensitive to the people, communities, culture, tradition and environments in which we work

Excellence: to strive for achieving the highest possible standards in our deliverables

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BACKGROUND OF CML

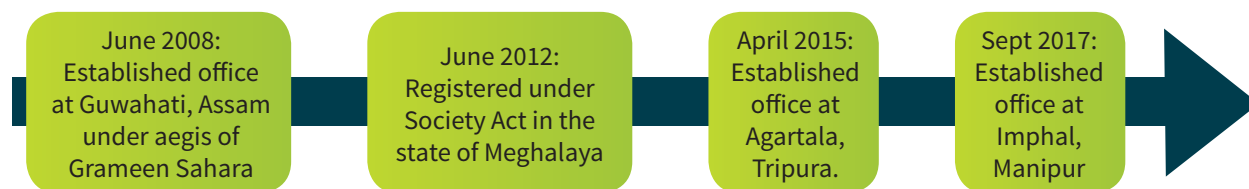
An Associate of the Tata Trusts

Centre for Microfinance & Livelihood (CML), an associate of the TATA TRUSTS, Mumbai is a development support and catalyzing institution established in 2008, with its head office at Guwahati, Assam and a mandate of working in the Northeast region. From its initial focus on strengthening the development space in the Northeast region through capacity building, action research, facilitation and linkages; it has evolved and presently focuses on strategic interventions, implementation and incubation of market led and enterprise mode of addressing livelihood issues.

As an Associate of the Tata Trusts, CML imbibes the larger vision, values and goals of the Trusts, carrying along with it, its core competence in capacity building, linkage and facilitation. The overriding focus of CML has been to provide the required platform, linkage, human resource & technology support to ensure end to end solutions in the thematic domains with the ultimate objective to provide adequate access and opportunities for a large number of people to join in and generate adequate value and livelihood all along.

CML presently operates in the states of Assam, Manipur, Tripura, Mizoram and Meghalaya with over 22 ongoing projects. Almost 70% of the ongoing projects are directly implemented by CML in collaborations with State and Central Governments and other resource organizations. Its interventions are spread across the domains of agriculture and allied activities, animal husbandry, skill and micro enterprise and sports.

CML Overview



Outreach for year 2016-17:

State	Village	HH
Assam	285	29173
Manipur	14	1730
Meghalaya	NA	50
Tripura	45	3200
Total	299	30953



24 Districts



299 Villages



30,000 Households

CML OPERATIONAL STRUCTURE

Implementation & Technical Support	Value Chain & Market led interventions	Skill & Micro enterprises	Tripura State Initiative	Sports	General Administration
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CML presently works through six vertical with cross functional relationships. General administration is responsible for overall management, planning and budgeting of the different projects and the State Initiatives. While, the other verticals are engaged in implementation, facilitation and anchoring the projects on the ground.

CML implements its programs/projects through different delivery models. Apart from its head office in Guwahati, CML has a fullfledge state project office at Agartala (Tripura State Initiative) and Imphal (Manipur). Direct implementation in the states are managed by project offices located in the project sites.

The different delivery models can be broadly categorized as follows

Program Implementation	Overall program/project design, management, technical support and monitoring through administrative hubs at Guwahati, Agartala and Imphal.
Direct Implementation	Through project offices at project sites with CML implementation staff.
Collaborative implementation	Implementation with the help of other institutions, non governmental organizations and Government.
Onward Grants	Onward grants to other institutions & organizations for implementation.





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PROGRAMMATIC HIGHLIGHTS 2016-17

Empowering women in agriculture in 7 districts of Assam under Mahila Kisan Sashaktikaran Prayojana (MKSP)

'Empowering women in agriculture' is a project under Mahila Kisan Sashaktikaran Pariyojana (MKSP). MKSP is a subcomponent of National Rural Livelihood Mission, Ministry of Rural Development, Govt. of India. Tata Trusts has supported the project by providing the matching financial share of 12% of the total project cost of ₹ 14 crores. The primary objective of the project is to enhance the livelihood of women farmers by promoting sustainable agricultural practices through community based institutions. MKSP in Assam is being implemented in seven districts namely, Dhemaji, Nalbari, Baska, Kamrup (Rural), Barpeta, Bongaigaon and Chirang.



Major Progress

- 5770 farmers were trained in SRI technique and 3605 farmers have adopted the technique
- 152 nursery units have been set up under the project.
- 278 fishery pond have been improved and are currently functioning
- 1053 farmers have installed water lifting and water saving devices for irrigation.
- 861 vermicompost units are set up with an annual harvest of 400 kg per unit.
- 707 farmers have started horticultural crops including tomato, banana, papaya, lemon and chilli.
- 1393 women have started, revived or scaled up piggery, goatary and poultry business.
- 54 community grain storage have been built with multipurpose usage like seed and equipment storage along with provision for meeting space.

ACHIEVEMENT

- 14777 Households reached
- 1269 Women led Community Institutions mobilised
- 380 Community Cadre created
- ₹ 12.4 crores mobilized through SHG Bank linkage (convergence)
- Average household paddy production has significantly increased by 18%
- Average income per HH have increased from ₹ 49,107 to ₹ 1,05,818 (53.59%) over three years (Source: endline survey)



Self-Reliance is the Key to Happiness

Case Study

“I am happy because I am independent”. These inspiring words are of Dipika Das, a Community Resource Person (CRP) under the Mahila Kisan Sashaktikaran Pariyojana (MKSP) project from Bampara village in Chenga Block of Barpeta district, Assam. She lives with her husband who is a daily laborer. Dipika’s quest for financial independence started in 2009. She formed Bhagwati Self Help Group with the sole purpose to encourage women to save a little from their earnings to slowly become financially independent. In 2014, the MKSP project was introduced in the village. The objective of the project was to capacitate rural women farmers in innovative agricultural practices. To begin with, Dipika’s group availed training on management and functional aspects of SHG. Through the MKSP project Dipika was exposed to capacity building programmes on nursery management, kitchen gardening, horticulture, vermicomposting and System of Rice Intensification (SRI). Being part of these programmes not only built her skills and awareness towards modern concepts of agriculture and allied activities but also acquainted her to the alternative sources of income. Under SRI she learnt about seed selection, soil fertility, water requirement, insect as well as disease management.

Earlier Dipika followed conventional method of paddy cultivation. Her produce was 720 kg per bigha which increased to 1200 kg per bigha with introduction of improved practices

With immense pride she adds, “Now, I am alone capable of bearing the education expenses of my son. I have also taken a loan for duck rearing, nursery raising and kitchen gardening. I aim to return the loan along with interest through my earnings from paddy because “Kom Takat Muta Dhan” – (With less efforts, rice production is abundant). What I am today is because of MKSP and I am deeply thankful to them for instilling this confidence in me”. Today, Dipika is a community leader in her village and an example for other women in the village.





Sonathi's Journey of Self Belief

Case Study

“My husband did not have faith in my ability and that I am capable of doing something substantial. Now, he is proud of me and delightfully shares about my activities and work, with his friends and acquaintances.” These are the words of Sonati Rabha a resident of Khatalpara village.

Sonati is the Secretary of Dristi SHG which falls under the Jiban Surabhi Gramya Sangathan. She lives with her husband, a farmer, and a school going son. In 2011, when she formed Dristi SHG along with her neighbours, she had very little knowledge on the operational aspects of an SHG. But things changed for good in 2016 after Mahila Kisan Sashaktikaran Pariyojana (MKSP) entered Khatalpara with an objective to empower rural women with skills and opportunities.

Building capacities of community cadres is one of the major objectives of MKSP project. During the selection process of Community Resource Persons (CRPs) from her village, Sonati's name was proposed by the community members because she was an effective communicator and community mobiliser. After her appointment as CRP she received trainings in SHG management, nursery management, kitchen gardening, horticulture, vermicomposting, piggery, goat rearing, etc. In addition, she was sent on exposure visits to West Bengal. Training on SHGs helped her understand the functional aspects as well as the rules and regulations that needs to be followed by a SHG.

With these trainings, Sonati's confidence had grown. She shared her learning with the women members of her SHG as well as women from other villages. She supported several women who after the training needed capital to venture into a new business but were afraid to take loans. In such situations Sonati handheld them through loan approval as well as disbursement processes.

Sonati adds, “Earlier, women from our community were very shy and timid to speak or strike a conversation with outsiders. But, due to exposure opportunities provided by MKSP, they have become very brave and confident about themselves. Knowledge and awareness has brought this wave of change in me and several other women like me”.

As a CRP she not only extends support to other women farmers but also has become financially independent with a job that requires her to selflessly work for the betterment of women community at large.



CML-Tata Trusts-Mising Autonomous Council (MAC) collaborative multi-theme livelihood initiatives in MAC areas of Assam

Outreach: 2016-17 Households: 7400 Villages: 82 Districts: 4

The CML-Tata Trusts-Mising Autonomous Council (MAC) collaborative multi-theme livelihood initiatives in MAC areas of Assam is being directly implemented by Centre for Microfinance & Livelihood (CML) with financial support of Tata Trusts, Mising Autonomous Council and Government of Assam.

The objective of the project is to bring about a change in tradition and practices through social mobilization, technology infusion, skill development and market linkage. The major components under the project are handloom, fishery and agriculture which are carried out through Activity Groups and Producer Groups. The total financial outlay of the project is of ₹ 1316 lakh of which Tata Trusts has a share of ₹ 519 lakh, Mising Autonomous Council has a share of 213 lakh, Govt. of Assam a share of ₹ 195 lakh and an amount of ₹ 288 lakh is contributed by the community for the project.

Major Progress

- Promoted 3 producers group in fishery with 346 members.
- Promoted 3 Producers Group in Handloom with 375 members.
- Boro paddy intensification with 6400 farmers in 6498 bigha with an average 200% increase in yield.
- Pond development and composite fish culture with 346 fishers.
- Weavers' skill development training completed with 300 weavers and 150 weavers have come under production.



Upcoming Plans

- Increasing boro paddy outreach to additional 1500 farmers along with the existing ones
- Pond development and composite scientific fish culture with additional 134 fishers and their inclusion in Producers' Group
- Weavers skill upgradation training with 150 weavers and to bring all 450 weavers under production

ACHIEVEMENT

- 200% average increase in yield of Boro paddy
- 150 Weavers have come under handloom producer unit



Paths to Lakhpatri : Fishery Intervention in Mising Autonomous Council, Gogamukh Assam.

Case Study

Pramod Doley is a rural farmer from the Mising community; residing in Gohaipukhuri village of Lakhimpur district in Assam. He is a member of a fishery activity group formed under the CML-Tata Trusts project 'CML-Tata Trusts-Mising Autonomous Council's Collaborative Multi-thematic Livelihood Intervention'.

The project has a number of components out of which; the fishery component primarily focusses to address the issue of low involvement of the people in the region in fishery activities inspite of having a large number of water bodies. The people from Mising community in particular are known fish lovers. Demands are high, so are prices. The situation gave a unique opportunity to demonstrate that fishery can be a viable source of generating income, with little systematic effort.

And in this regard, Pramod Doley has indeed demonstrated that, fishery is not only a viable but a highly lucrative livelihood option. Mr. Doley after being immersed into the program with the structured hands on training on pond preparation and management, stocked around 1500 number of fish seed (yearlings) in his pond, measuring 1332 square meter (one bigha) in water area.

Over a nine month period, it was recorded that Mr. Doley made a total investment of around ₹ 12000. A large portion of the investment went towards pond development, while the rest was towards feed, manuring, liming, netting and other regular maintenance activities. With the investment of ₹ 12,000, he has achieved 156% increase in net production from 146 kg to 375 kg. Mr. Doley has retained 120 kgs for his own consumption and has been able to sell almost 255 kgs last season. He has realized a net profit of ₹ 26,250 for the season from his fishery.

Apart from producing fishes for table purpose, he was also involved in production of fish seed. The total pond area he used in producing fish seed was 1850 sq m with an investment of ₹ 22,440. He was able to sell around 36,400 number of yearlings @ ₹ 2.99 per piece with a profit realisation of ₹ 86,560. This was however a group activity, where he had three other partners and they have also been able to realise similar amounts.

So, through his individual effort and participation in a joint group initiative Mr. Doley was able to earn a total net profit of ₹ 1,12,810 which is significant for any livelihood initiative.





Small-holder Poultry Development Project

The Small-holder Poultry Development Project started in the month of September 2015 with the signing of the MOU between CML and National Small Holder Poultry Development Trust Bhopal. This project is funded by Tata Trusts and is a collaborative intervention for establishing small holder poultry in Assam. The project is implemented in two locations namely: Dudhnoi (Goalpara) and Khowang (Dibrugarh) in Assam. The project aims to establish Business Systems for growth of small-holder poultry (commercial broiler poultry business) in Assam.

Major Progress

- 490 nos of beneficiaries belonging to Rabha, Bodo and Sonowal Tribes have been selected and 200 poultry sheds are under production.
- 22 activity groups are formed. Out of them, 200 women of 14 activity groups have received fund for shed construction and work is under progress.
- The registration process of two producer's collective (Producers Company) one each in both locations is completed.

Upcoming Plans

- Construction of 200 poultry sheds to be completed within April 2017.
- Leveraging of financial resources for additional poultry sheds



SEVA Agro-Information Centre (SEVA-AIC), Manipur

Outreach: 2016-17

Households: 1400

Villages: 6

Districts: 1

Agricultural productivity and prosperity of farmers depend upon multiple factors, like the timely availability of quality farm inputs, irrigation facilities and associated information. As, the state of Manipur, witnesses frequent economic and political unrest, the suppliers and middlemen takes the advantage of the situation and to make the matter worse many a times inputs are not available on time. The project was conceived to address these issues through an agriculture information and support service center. The project is being implmented jointly by CML and Self Employment Voluntary Association (SEVA) a NGO partner, in Bishnupur, Manipur.

The services offered under the project by the Agro-Information Center are at market competitive rate. The services include:

- Availability of farm inputs through a smart card supported system for the farmers.
- Special services such as hiring of farm implements, soil testing facility etc.
- Training and exposure visit programs for farmers to establish improved system.
- Promotion of kitchen gardening among the households in order to ensure effective utilization of available land resources.
- Promotion of organic cultivation through introduction of vermicomposting and technical guidance.
- Promotion of mushroom cultivation as an alternative means of livelihoods
- Marketing support for the farmers through SEVA-AIC's Mobile Marketing van.



Major Progress

- 960 farmers under the Gram Panchayat have been issued Farmers' Loyalty Card.
- 100 farmers have been trained in various agro related modules.
- Exposure visits organized for 100 farmers to various demonstration plots at Indian Council of Agricultural Research (ICAR) and Central Agricultural University (CAU), Manipur
- Setting up of a Central Nursery cum Demonstration Unit.
- SEVA-AIC has published a comprehensive Agri-Horti information handbook for farmers.

Upcoming Plans

- Introduction of Farmers Credit Card.
- Setting up of retail outlet through the Agro-Information Centre in the urban pockets of Manipur.
- Promotion of agro-tourism in the project area.



ACHIEVEMENT

- Turnover of ` 2, 56,000/ till 31st March, 2017
- Financial Leverage of ` 5,00,000 from NABARD



‘After becoming a member of SEVA-AIC, my dream of owning a farmland and marketing of produce have materialized’

Case Study



Mr. Irungbam Shamu Singh, aged 44 is a resident of Toubul Maning Leikai, of Bishnupur District, Manipur. Mr. Singh wanted to pursue higher studies but couldn't continue after class 10th due to poor economic condition of his family. He instead gave his time in farming since 1993.

Singh is a member of SEVA-Agro Information Centre (SEVA-AIC) since inception. He has been recognized as one of the most dedicated and sincere farmers among all the clients of SEVA-AIC. Previously he used to harvest 11000 kg of cabbage in 0.6 acre. He could increase his harvest significantly after becoming a member of SEVA-AIC. Mr. Singh harvested 15,000kg of cabbage in 0.6 acre in the last season. Mr. Singh

also started vegetable farming in his village by taking land on lease and now he is a proud owner of 1.25 acre of agriculture land in the Toubul Gram Panchayat.

“SEVA-AIC in our Gram Panchayat has come as a blessing to all the farmers especially me; where I get an opportunity to avail many benefits. The best part is the 5% discount on every purchase made for Loyalty Card Holders”

Case Study



Mr. Thokchom Ravi Singh, a 42 year old farmer has seen all the struggles of life since childhood. In order to support his family, he worked as a daily wage labourer in other's farmland. He worked as a farm labour for many years until he started agri-culture and fishery on his own by taking a land on lease.

Mr. Ravi Singh is associated with SEVA-AIC (SEVA-Agro Information Centre) since beginning of May 2016. With great curiosity he visited

the centre from where he got an opportunity to interact with the Agriculture officer stationed at the centre. He was explained the benefits of the centre when he remarked candidly that getting timely and good quality farm inputs has always remained a challenge for the farmers. SEVA-AIC primarily focussed on addressing the issue of providing quality inputs on time. After getting enrolled, Mr. Singh along with availing inputs have also received training and regular follow up by the AIC team. Mr. Singh harvested 1500 kg of vegetable last season as compared to previous harvest which was 800 kgs in 0.6 acre. Mr. Singh's next plan is to buy his own agricultural plot in the Gram Panchayat and promote integrated agro-allied activities.



Skill & Micro-enterprises is a relatively new thematic area which has been taken up by CML. There has been significant focus in this vertical at the Trust level and a number of linkage and collaborations has been made. One prominent development of this vertical has been linkage of the Tata Trusts with the other Tata group companies to leverage the efforts under the vertical.

Tata Affirmative Action Programme (TAAP)

Tata Affirmative Action Programme (TAAP) is initiated by Centre for Microfinance & Livelihood (CML), Guwahati in collaboration with Tata Consultancy (TCS), which is the official corporate training partner for this programme. The objective of the programme is to make the trainees equipped with basic life skills and essential industry demanded skills in the IT/ITES sector. The programme intends to reach out to 100 unemployed graduates from the states of Manipur, Nagaland and Meghalaya.

Out of 98
trained, 87
received offer
letters from
TCS



Major Progress

- 98 Youth out of targeted 100 were inducted into the Tata Affirmative Action Program (TAAP) under Tata Consultancy Services (TCS) at Kolkata.
- Post placement tracking of the trainees have been initiated to ensure sustainability of the programme and also making sure that they are adapted to the new environment.
- Out of 98 number of trainees trained under the programme, 87 received job offers from TCS.

Upcoming Plans

- Create a pool of trained resources in the field of Information Technology Enabled Services (ITeS) envisages attracting IT /ITeS giants in the Northeastern India so that a detailed roadmap for its venture can be taken ahead.
- Covering additional state of Meghalaya during FY 2017-2018 under TAAP through partnership with Govt. of Meghalaya.



Case Study

Worzipla Horam is from Phungcham village, Ukhrul district, Manipur. She graduated with English major from Don Bosco College, Maram, affiliated to Manipur University. After graduation she was at her hometown not knowing what to do next when her friend Ms. Chizin, who was a part of TAAP introduced her to the programme.

Worzipla got enrolled in the program and after completion, she was selected in TCS Kolkata and as for her family she is the first member with a job. She also mentioned that during her training period, she had learned the values of teamwork and commitment, how to win, how to work hard, how to concentrate and focus on goals, and how to balance time and priorities and also many other related factors associated for a successful career.

After the placement, she could even support her family financially by sending ₹ 10,000/- to ₹ 12,000/- every month. The experience she has gained in the 3 months under TAAP has helped her secure a job. She also mentioned that she would definitely recommend the training programme to anyone wishing to start a career under Tata Consultancy Services (TCS) or any other corporate entities to add invaluable personal and professional experience.

Case Study

Gaikhamlung is from Mhaiwamtsi, a village in Peren district, Nagaland. He comes from a very humble background. He lives with his parents and eight siblings. After completing his graduation in 2016, he started looking out for a job in order to support his family since he is the elder among the sibling but failed in many occasions. Meanwhile through his community church, he came to know about the Tata Affirmative Action Programme (TAAP).

Gaikhamlung was in the second batch of the Tata Affirmative Action Programme under Phase-II. Right from day one of the mobilization, he was very much interested. The programme was an eye opener for him as he realized that many important aspects of an individual are not taught in general academics.

After clearing the interview round, he accepted the offer to join TCS and since then he is happily engaged in his work. Now, he not only able to support his family financially but also able to explore his additional skills and abilities, giving him the opportunity to make sure that he chooses the right career path.

Driver's Training, Testing and Skill Building of unemployed youth by Tata Motors and CML in Silchar under Tata Group Rural Action Mission (GRAM) III



The project “Driver’s Training, Testing and Skill Building of unemployed youth by Tata Motors and CML under the Tata Group Rural Action Mission (GRAM) III”, aims to train 1000 unskilled youth in the region in Light Motor Vehicle (LMV) and Heavy Motor Vehicle (HMV).

The project is jointly implemented in association with National Automotive Testing and R&D Infrastructure Project’s (NATRip) Silchar centred under National Institute for Automotive Inspection Maintenance & Training (NIAIMT).



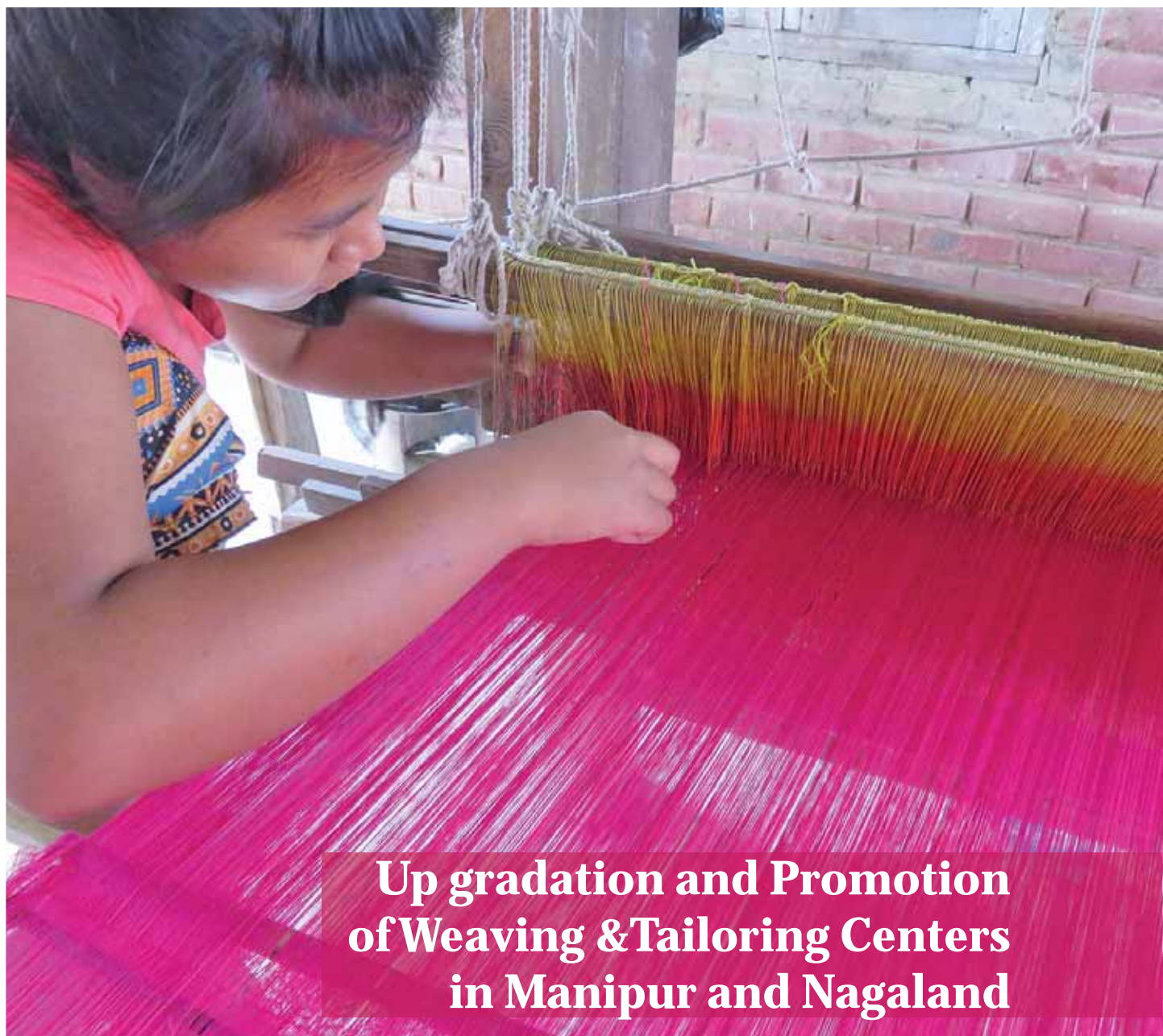
Major Progress

- 703 candidates were trained in LMV.
- 97 candidates were trained in HMV

Upcoming Plans

- Fulfilling the target by the program end date August 31, 2107.
- Placement linkages with Tata Motors and Local Truck Contractors/ Agencies.





Up gradation and Promotion of Weaving & Tailoring Centers in Manipur and Nagaland

The programme is being implemented with partners from Manipur and Nagaland who have been exclusively working with weavers. Four schedule tribe districts (three from Manipur and one from Nagaland) have been identified for the program.

Weavers in the Northeast region work on colors, designs and motifs which are bright and beautiful. In view of the growing competitiveness and increase in market demand, women weavers are unable to meet the demand due to the time consuming traditional (loin) looms.

The programme is jointly implemented with NGO partners namely Priscilla Centre and Weaker Section Development Council for imparting training on tailoring and weaving. For Training of Trainers, the programme is jointly implemented with TCS-Ignite, Chennai and Sualkuchi Institute of Fashion Technology (SIFT), Assam.

Major Progress

- 5 weaving centres supported with Jacquard looms and sewing machines
- 3 centres upgraded with residential amenities such as beds, kitchen ware, drinking water and toilet installation.
- Training the Trainer programmes conducted for instructors - 16 in weaving; 24 in fashion designing and 24 in Jacquard installation.
- Tie up with SINGER sewing machine company to certify the component of the tailoring programme.

Upcoming Plans

- 1st batches trainees to join production centres
- Support backward (inputs) and forward (marketing) linkages.
- Potential trainees to start independent units to be supported under the micro enterprise programme.





Sunika (28), is a resident of Loharghat in Kamrup Rural District, Assam. She resides with her father who is a farmer. After the death of her mother, she discontinued her studies and for most part of her time is engaged in the household chores. During her free time, she started learning stitching on the sewing machine which belonged to her late mother.

Diya Foundation a partner NGO of CML started community mobilization for the Fashion Designing and Textile Designing (FD&TD) supported by Tata Trusts at Sualkuchi Institute of Fashion Technology (SIFT). After learning the free nature of the program, she enrolled herself in the FD&TD Trade. Sunika has completed her 2.5 months course from SIFT in February 2017.

After returning to her village, she had undergone another week of advance training program where she had been supported with one sewing machine from USHA company. She has started taking orders for stitching traditional wears, blouse, churidar, frocks, etc. She plans to expand her business from her room to a small shop on the roadside in coming days. Alongside she has decided to start her own tailoring school to promote and train girls in her village. She says, “The FD&TD program has enabled me in becoming a skilled tailor. It made me confident enough to run my own business through which my family can be supported.”



Chongbawi Baite (27), is from Panglain village, Churachandpur district, Manipur. She comes from a very small tribal community in the district. After completing her eighth standard, she dropped out of school as her family could not further support her education. Since then she has been engaged in stitching and tailoring promoted under Priscila Centre (an NGO). Priscila Centre promotes tribal handloom and handicraft and has a store in Guwahati.

As Chongbawi was already involved in tailoring, Priscila Centre wanted to further enhance her skills. She joined the 2.5 months training programme at Sualkuchi Institute of Fashion Technology initiated by CML. She says that the training was a great blessing for her because she learned a lot in the training program including:

- a. Different types of sewing machines and the parts of the machines.
- b. Designing pattern
- c. Different types of fabric and types of stitching
- d. Different types of measurement and teaching style(body basic),
- e. Measurement of skirt, salwar pyjama, basic kids wear, blouse, etc.
- f. Other new skill like pottery painting, learning about looms, color wheel

It was a joyous time for her and Priscila Centre too to learn that she was chosen as the “Best Student of Fashion Designing Training”.

After coming back from the training, she started teaching the new learning to her trainees. She was good in stitching bags previously but after the training, she started stitching apparels tops, kurti and wedding gown. When asked about her achievements, she smiled brightly and responded that “stitching gown was her greatest achievement”. She is happy that she even learnt new skills like embroidery and painting. She never knew that she had that talent too.

She got promoted as the Vocational Training Incharge and she is fully taking responsibility of the whole training program of Priscila Centre. Chongbawi’s future plans are to continue to teach other girls and buy a plot of land in Churachandpur or Guwahati, open a shop and start taking orders.



Collaborative Asian Paints Skill Project:

Tata Trusts and Asian Paints entered into a three year (2016-19) Memorandum of Understanding to skill youths in regions. While Asian Paints will be the training provider through its Asian Paints Colour Academies, Mobile or Hyper Mobile Academies, CMLs main role would be to support awareness creation through its implementation partners who would help in mobilisation of eligible candidates to undergo the training programme. The programme has a target of reaching out to 500 youths in the region by the end of 2019.

Major Progress

- Covered 20 villages in three states – Assam, Manipur and Nagaland. (174 Candidates)
- Successfully conducted training batches in hill districts of Manipur and Nagaland.
- Generated interested in women who do not generally engage in painting profession.

Upcoming Plans

- Follow up of trainees on employment and earning potentials.
- To conduct targeted batches and introduce it in new states- Meghalaya, Tripura and Mizoram.



Project on Fashion Designing and Tailoring SIFT

Women in Northeast traditionally do not have sewing skills. But given their innate skills in designs and patterns (women constitute 98% of weavers' population in the Northeast), the need was felt to train them in fashion designing and tailoring.

A collaboration with Sualkuchi Institute of Fashion Technology, (a semi government institution in Assam) was made to impart trainings to those women/trainees who have the potential to become entrepreneurs and instructors and find their way to self employment.

The programme began as a pilot in 2016 and has received great response from the communities and have been showing encouraging results.

The programme aims to train 175 women by 2020 from three to four states in the Northeast. The programme is jointly implemented with Sualkuchi Institute of Fashion Technology (SIFT), Assam, and CML. SIFT is the training partner. CML is responsible for mobilization, candidate selection and support in microenterprises and follow up of successful trainees.

Major Progress

- Covered three states (25 women from 5 villages) – Assam, Manipur, and Nagaland.

Upcoming Plans

- Assessment on Placement and income generation of Trainees.
- Support and encourage start up and women led enterprise.
- To extend the program in new states in the coming year.



International Programme Germany

The programme focuses on promoting footballing talent from the region. Tata Trusts have partnered with U Dream Football. The partnership offers international football training to young talent from Northeast India, paving the path for them to pursue the sport as a profession. It is a one of a kind learning and development programme that lays equal emphasis on academic development of young athletes and an opportunity to pursue higher studies at a German University or institution, helping them find the right balance between sports and education. In 2017, 35 footballers (17 from Mizoram, 15 from Manipur, 2 from Meghalaya and 1 from Assam) between the ages of 9-15 have been shortlisted and sent to Germany for the 6 year programme. Currently all boys have been enrolled in International School of Dusseldorf [International Baccalaureate (IB) board].

35 footballers
between ages 9-15
sent to Germany
for football train-
ing and academic
progress.



Major Progress

- 35 boys sent to Germany (Bitburg) with an international scholarship for 6 years
- India held its Inaugural Indian Women's League (IWL) and CML supported Eastern Sporting Union, who were crowned champions
- MoU signed with Borussia Dortmund as a technical partner for international programme.
- MoU signed with All Manipur Football Association to start an AIFF approved grassroots programme.
- MoU signed with Government of Mizoram, Mizoram Football Association and Tata Trusts to establish a residential programme in Aizawl (Centre of Excellence).

Upcoming Plans

- Establish a Centre of Excellence in Mizoram.
- Increase the participation of women in football (300+ women footballers in Manipur alone)
- 30 Grassroots centres to start in Manipur.



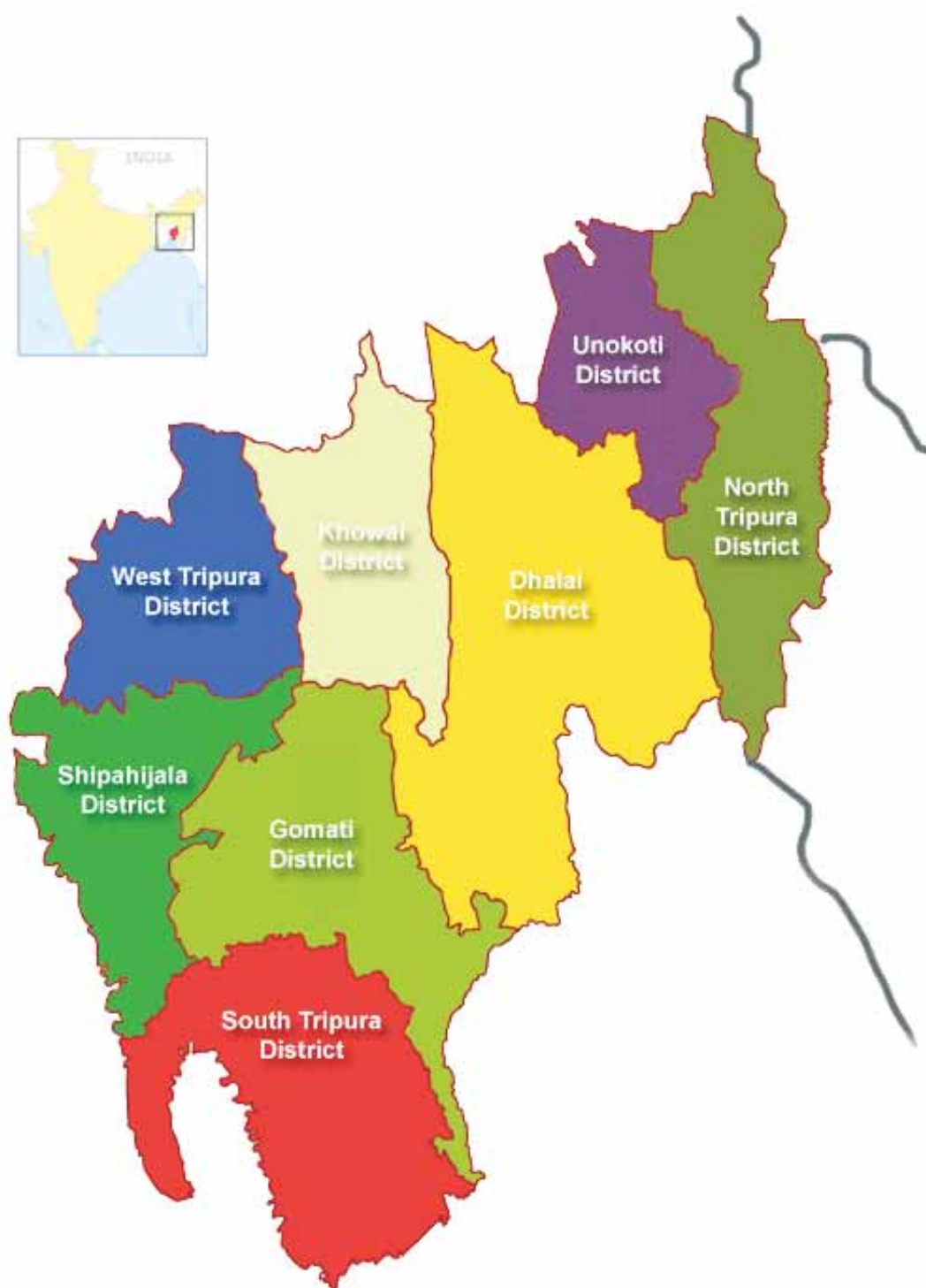
Case Study

Ipham Imtiyas Khan

14 year old Imtiyas, from Imphal, Manipur, play as a central defender. He picked up the sport at the age of 9, watching his cousins play near his home. His cousin plays for a local club and his uncle is a groundman at the famed Khuman Lumpak Ground in Imphal. His father knew his son had the potential to become a footballer and encouraged him to pursue the sport, having played football himself. Watching a young Imtiyas dribble a 'jambora' (fruit), he knew at that moment that his son definitely had the talent as controlling the fruit was a lot harder than controlling a football. His father, a brick farmer, and mother a housewife, found it difficult to put together enough money to buy him all that he needed to play the sport. Imtiyas, aware of his family's limitations, would fix his own shoes, each time it began to come apart. Even wearing them as his feet grew bigger, in spite of getting blisters. His family has now promised to buy him new shoes and other things he might need before he leaves for Germany. His mother also wants to buy him a small diary, so that he write down all his experiences of being in another country. So that his parents don't miss him too much, Imtiyas will leave behind a jersey as he believes it will help comfort them.

After signing of a MoU with the State Government of Tripura, the Tripura State Initiative started in July, 2015. In the last one year of implementation, the focus has been on strengthening the existing sectors and making the models sustainable. The implementation work continued in the primary sectors of the initiative: Livelihood Development, Skill Building, School Education and Digital Literacy with the underlying objective being, empowerment of the community and improving the quality of life.

Office has been setup in five locations in Tripura i.e. Agartala (Head Office), Kamalpur (Dhalai), Khowai, Manu (Dhalai) and Melaghar (Sepahijala).





Internet Saathi

Internet Saathi project was designed to improve access to social security of rural women by improving the internet literacy within the community. This is an initiative to enhance the knowledge of rural people especially women using internet as a medium. It is being implemented in two blocks Tulashikhar & Mohanbhog initially. Thirty women were selected from the community and being trained by Google. Further these trained women worked as Internet Saathi's and did the needful to spread the awareness on internet and its usage with the help of smart devices in the community. Through this project a woman gets access to a wide gamut of information from the comfort of her home at the remotest part of the state.

Major Progress

- Google trained 30 internet saathis on educating community on internet using the smart devices.
- Awareness events organized in local trade fair by internet saathi's regarding usage of internet.
- More than 30,000 individuals have been trained by the 30 internet saathi's in the two blocks
- One internet saathi was selected to represent Tripura in the Global Citizen Forum event in Mumbai.



ACHIEVEMENT

- 30,000 individuals have been trained by 30 Internet Sathis
- One Internet Saathi was selected to represent Tripura in the Global Citizen Forum, Mumbai

Skill Development

The project was designed to increase the employability skills of the trainees and thereby enhance their income earning opportunities.

Intervention were made in the Government run Industrial Training Institutes at Indranagar and Ambassa

Major Progress

ITI Indranagar

- After the state of the art Automobile Training Centre was inaugurated in February, 2016, faculties have received various capacity building trainings.
- Soft skills and personality development training was conducted for 80 students of the ITI.
- Exposure visit for the Principal and three instructors were conducted by Tata Motors in Nagaon and Rowta, Assam and in Shillong, Meghalaya.
- A 15 days training was conducted for four ITI Indranagar instructors of Automobile trade in Pune. The training was conducted at the Tata Motors facility by experienced faculty on the latest technologies of Automobile industry.

ITI Ambassa

- Soft skills and personality development trainings were conducted for the students of Food Processing trade for 2016 batch at ITI Ambassa.
- Two trainings on packaging technology were conducted for all the Food Processing students of ITI Ambassa for 2016 batch.
- An industry visit was conducted in Gomti Dairy for all the Food Processing students of ITI to provide exposure on dairy processing and packaging.
- A market survey was conducted in all 13 wards of the Ambassa Municipal area on food habits and availability of food products in the market. This survey was conducted to analyse the feasibility of a commercial bakery and confectionary production unit in the ITI to help students get hands on training in the unit during their course period.





Skilling in Hospitality Management

To develop and enhance the skills of youth in the hospitality sector, and increase their employability two courses namely Food & Beverage Steward and Housekeeping Assistant have been started. Training is being provided free of cost, which also includes hostel facilities for the students. Besides the regular training, computer training, soft skills, personality development and interview skills are also a part of the training programme.

Major Progress

- The first batch of students have completed the course and are placed in Speciality Restaurants and Ginger Hotel in Pune. One girl is placed as a trainee in Taj Bengal Hotel.
- The second batch is ongoing with 40 students.
- Department of SC Welfare, Government of Tripura has supported in mobilization of the candidates as well as part funding. Tripura Tribal Areas Autonomous District Council (TTAADC) has also supported few candidates for the second batch.

School Education

The education programme was designed to improve the learning levels of students belonging to Classes I to VIII to achieve grade appropriate competencies in English, Mathematics and Science and increase the passing percentage in the Madhyamik Examination. The programme is being implemented in 97 government schools (9344 enrolled students) of Tulasikhar block, Khowai district.

Major Progress

- A pool of 48 resource persons has been created, who are actively engaged in supporting teachers and developing teaching learning materials such as assessment guidelines, flash cards in bengali and english rhymes calendar, workbook and bridge books.
- 650 teachers were trained in language, maths and science.
- Training and Learning Materials in the form of workbooks, bridge books, pocket library, trilingual materials, math & science kits, audio visuals, and assessment guidelines have been created and shared with teachers and students of 97 schools.
- All the 12 secondary schools have been upgraded with V-sat enabled virtual classroom facility connected with a studio at Agartala. Support to students preparing for Madhyamik examination was provided by resource organizations/resource persons on English and Science.

ACHIEVEMENTS

- 650 Teachers have been trained in Language, Math and Science
- 97 schools have been equipped with training and learning material
- 12 Secondary schools have been upgraded with V-sat.





Livelihood Intervention

There are two livelihood interventions in Tripura namely Fishery and Dairy. The Dairy intervention is being implemented by Youth Volunteer's Union (YVU), a Manipur based organisation in Kamalpur, Dhalai District. The primary objective of the initiative is setting up of dairy producer company with processing plant and a cattle demonstration farm. In the current reporting period Government of Tripura allocated land for milk processing plant and the cattle farm. Field level mobilisation activities have also started along with the completion of the baseline survey report.

Tripura fishery initiative program, was designed to increase fish production and provide food security along with enhancing livelihood opportunities for the fishers. Tripura being one of the major fish consuming state, the existing production in the state is not sufficient to meet the demand and hence fish is being imported from outside the state. The project aims to develop a comprehensive participatory aquaculture development model for enhancing livelihood of small holder fishers in Tripura.

Major Progress

- 1,382 fish farmers were enrolled in the intervention.
- 18 producer groups and 101 activity groups were formed.
- Six demonstration ponds have been developed to exhibit best practices for dissemination of practical knowledge among fishers.
- 99 trainings were organized on pond management, disease control, book keeping and accounting.
- Revolving fund of ₹ 15,38,589 provided in 12 PGs for procurement of inputs such as lime and MOC and each PG is assisted with a drag net for helping them in netting at a reduced cost.
- Progressive practices have been experimented to generate additional income through mustard farming around ponds and introducing prawns farming.

ACHIEVEMENTS

- 1382 fish farmers enrolled
- 101 Activity groups and 18 Producer groups were formed.



Fishers of Tripura: Netting Increased Income through Risk Sharing

Chandul ADC is a Tribal dominated village in the Mohanbhog block of Sepahijala district. Majority of the population depend on agriculture for sustenance. Around 80% of the households have a pond with an area of 1 kani (1600 sqm) or more. Yet production is low and sufficient only for self consumption, this is mainly due to the unavailability of quality fish seed, lack of knowledge regarding scientific fish rearing and economic benefits associated with fish farming.

Work in Chandul village of Mohanbhog block started after identifying the potential fish farmers. The first step being formation of Activity Groups (AG) at hamlet level, four AG were formed in Chandul village and representatives from each of the AG came together to form the formal Producer Group (PG). All the AGs were provided with the basic training of fish farming like pond management, applying manure and lime, stocking, production, disease control, harvesting and sale. Book keeping and training regarding formation of Farmers Producer Organisation were provided at the PG level.

Gomati Matshya Utpadan Samity, one of the Activity Groups in Chandul village, consist of 10 fish farmers. All the members initially received basic trainings of fish farming. Identifying and procuring good quality fish seed has always been a challenge for fish farmers across Tripura. The interventions strong point is converting this challenge into opportunity.

Two progressive representatives of the group were taken for an exposure visit to a hatchery at

Udaipur, Tripura. Equipped with technical knowledge and practical experience, the farmers gained confidence and decided to do nursery fishing. They took a pond on lease with an area of 1.2 kani (1 kani = 1600 sqm) by equally sharing the investment costs.

The idea behind equal contribution paved the way for risk distribution and hence lower risks for these first time nursery fish farmers. After taking the pond on lease, they followed all the steps for preparing the pond suitable for nursery fishing. Then they procured the required amount of spawns (the first stage of fish seed) in order to start nursery fishing.

After an interval of 14 days, the results were found to be positive and the group successfully completed its first experiment in nursery fishing. The group started to sell the yield i.e. fry and fingerling (2 different stage of fish growth and made a profit of ₹ 93,250/- (Total income – ₹ 1,10,000 and total expenditure – ₹ 16,750) during this one month period. All the group members were very happy and are eager to do it again (2-3 cycle of nursery farming is possible in a calendar year).

All the members of the group are engaged in scientific fish farming in their ponds and by

utilizing the learnings they have been able to earn a good income. “After the intervention of the Tata Trusts, now I am able to earn ₹ 1,50,000/- pa from fishery and fishery has become my main source of income” – Mr. Swapan Das, a member of the Gomati Activity Group.



Change Leader: A case study of Master Resource Person, Mr. Biswajit Deb



“My knowledge in Mathematics and my understanding of teaching has been enhanced by the education programme of Tata Trusts. Now I am recognised in Khowai District as well as in State for innovatively teaching Mathematics,” said Mr. Biswajit Deb, PGT teacher, Asharambari Higher Secondary School and Master Resource Person for Mathematics in the state, under Tata Trusts education programme.

Education Programme under Tripura State Initiative, Tata Trusts was launched in August, 2015 in collaboration with the Tripura State Government. The programme is being implemented in 97 schools of Tulashikhar Block, Khowai District. The programme has a number of components for enhancing the quality of education in the block and thereby creating a model for replicating across the state. Creating a pool of Master Resource Persons (MRP) with subject specific pedagogical knowledge is one of the main component of the programme.

A total of 10 teachers have been trained by Navnirmitti Learning Foundation, a resource organisation engaged in the programme. The trainings on universal active mathematics for grade 1 to 8 and usage of Teaching Learning Material. Biswajit Deb was one of the teachers from this group. He is teaching Mathematics and Science to grade 8, 9 and 10 in Asharambari Higher Secondary School of Tulashikhar Block since 2012. Currently he is teaching in Khowai English Medium High School.

Since attending the training in 2015, he has been very keen and consistent in implementing learnings from the training and using the Teaching Learning Materials (TLM) in the classroom. His use of TLM to solve complicated mathematics problems has helped the students overcome the innate fear of mathematics.

Recognizing his effective methods of teaching, he has been chosen as the Master Resource Person for Mathematics in Khowai District Education office as well as State. He is involved in conducting state level workshop for primary, upper primary teachers under SSA. He is also training Block Resource Person and Cluster Resource Person and sharing his ideas of Teaching Learning Material. He was also chosen to be the teacher for Virtual Learning Classroom (VLC) for Mathematics which helped students of Class X in 12 Secondary schools of Tulashikhar Block.

As a result of constant efforts, state education department has uploaded all the TLMs developed under the programme on their website and instructed the Block Resource Persons and Community Resource Persons to use the same in day to day teaching.

CENTRE FOR MICROFINANCE AND LIVELIHOOD

Registration No.: E.16/5 of 2012/97

BALANCE SHEET AS AT 31 MARCH, 2017

Particulars	Note No.	As at 31 March, 2017 (In Rs.)	As at 31 March, 2016 (In Rs.)
FUNDS AND LIABILITIES			
FUNDS			
(a) Corpus fund	3	300,000	300,000
(b) Earmarked Funds	4	30,041,800	91,122,894
(c) Reserve Fund	5	59,276	59,276
(d) Capital Grant Fund	6	4,996,824	1,739,335
(e) Income and Expenditure Account	7	708,024	267,670
		36,105,924	93,489,175
LIABILITIES			
Current Liabilities	8	779,203	193,570
		779,203	193,570
TOTAL		36,885,127	93,682,745
ASSETS			
(a) Fixed assets			
(i) Tangible assets	9	5,159,684	1,940,411
(b) Loans and advances	10	3,103,055	5,741,461
(c) Cash and bank balances	11	28,622,388	86,000,873
TOTAL		36,885,127	93,682,745
See accompanying notes forming part of the financial statements	1-21		

In terms of our report attached.

For Deloitte Haskins & Sells LLP

Chartered Accountants

Joe Pretto
Partner

Place : Mumbai

Date : 27th September, 2017

For Centre for Microfinance and Livelihood

Mr. Tikendrajit Singh
Chairman

Place : Guwahati

Date : 27th Sept, 2017Partho Sakti Patwari
Executive Director

Place : Guwahati

Date : 27th Sept, 2017


CENTRE FOR MICROFINANCE AND LIVELIHOOD

Registration No.: E.16/5 of 2012/97

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2017

Particulars	Note No.	For the Year ended 31 March, 2017 (In Rs.)	For the Year ended 31 March, 2016 (In Rs.)
Income			
Transfer from Earmarked funds	12	175,382,526	89,027,241
Transfer from Capital Grant fund	12	1,375,234	526,281
Other income	13	990,180	553,650
Total Income		177,747,940	90,107,172
Expenses			
(a) Expenditure on objects of the Trust			
(i) Onward grant paid		21,703,270	27,572,504
(ii) Project Expenses	14	146,100,600	54,827,989
(b) Employee Benefit Expenses	15	4,056,432	2,445,475
(c) Establishment Expenses	16	4,033,835	4,202,622
(d) Depreciation and amortisation expenses	9	1,413,449	612,959
Total expenses		177,307,586	89,661,549
Excess of Income over Expenditure		440,354	445,623
See accompanying notes forming part of the financial statements	1-21		
<p>In terms of our report attached.</p> <p>For Deloitte Haskins & Sells LLP Chartered Accountants</p> <p>Joe Pretto Partner</p> <p>Place : Mumbai Date : 27th Sept, 2017</p> <p>For Centre for Microfinance and Livelihood</p> <p>Mr. Tikendrajit Singh Chairman</p> <p>Place : Guwahati Date : 27th Sept, 2017</p> <p>Partho Sakti Patwari Executive Director</p> <p>Place : Guwahati Date : 27th Sept, 2017</p>			





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