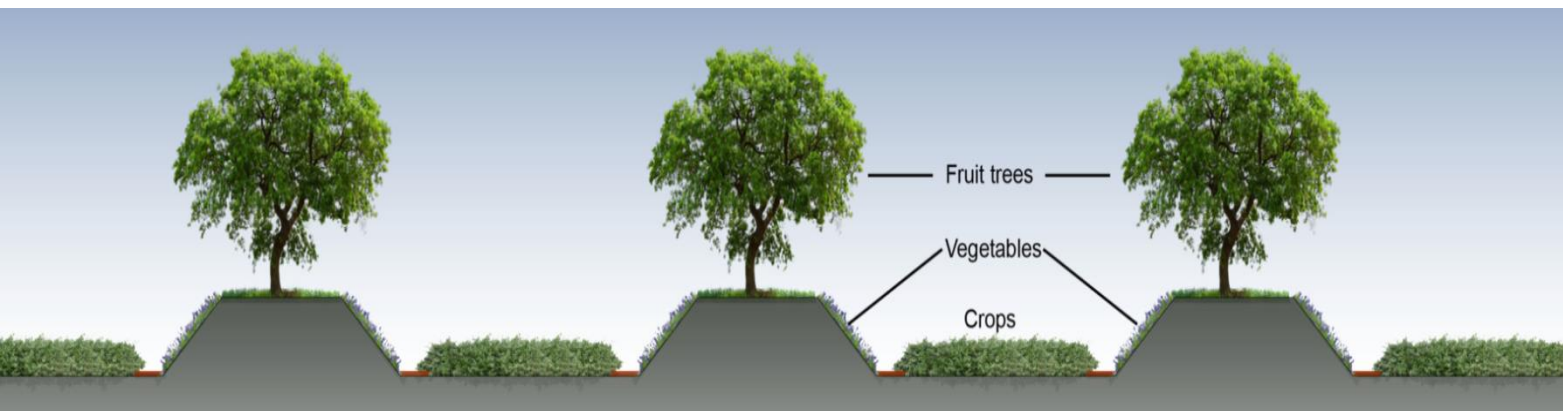




# Centre for Microfinance & Livelihood

## Annual Report 2018-19



## **The Message from the Chairman**

I congratulate the team of CML for their enduring commitment and contribution to the sector in the region.

Centre for Microfinance & Livelihood was initiated in the easternmost part of the country to nurture the development initiatives in the region. CML in the last 12 years has been working in the development space of the region. The focus has now primarily shifted to direct implementation in specific target themes. The effort has always been towards setting in the best practices and creating models in its varied interventions.

I am glad to be a part of the initiative. I take this opportunity to extend my heartiest gratitude to the collaborators, Government bodies, other agencies and the communities, towards making the engagement more meaningful. I thank all the staff, associates and consultants who have worked hard to produce these results and believe CML will continue to contribute at an increasing pace and scale to the region.

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## Governing Board



**Dr. Sanjiv Phansalkar (Chairperson)**  
**Tata Trusts, Pune**

Dr. Sanjiv Phansalkar is currently leading a research unit called Vikasanvesh Foundation (VAF) based in Pune. Earlier he was Program Director at Tata Trusts for over a decade. VAF is established and funded by Tata Trusts. Sanjiv has a PhD from IIM Ahmedabad and taught at Institute of Rural Management Anand for 13 years. He has authored 7 books, edited one more and published extensively. He contributes a fortnightly column to [www.villagesquare.in](http://www.villagesquare.in). He has rich experience in the sector and has assisted many NGOs in the country



**Mr. Tikendrajit Singh (Vice-Chairperson)**  
**Youth Volunteer Union (YVU), Manipur**

Mr. Tikendrajit Singh has over 48 years of experience in the development sector with over 22 years of experience in the micro-finance sector. He was one among the founding members and currently is the Secretary/Chief Organiser of Youth Volunteers Union (YVU), a leading NGO in the region. Mr. Singh is Chairman-cum-Director of two Non-Banking Financial Company (NBFCs) and one Producer Company.



**Mr. Sarat Ch. Das (Treasurer)**  
**Grameen Sahara, Assam**

Mr. Sarat Ch. Das is a social entrepreneur with over 20 years of experiences in diverse fields – development sector, banking, micro-finance, and business management. He is the founding member and currently the Chief Executive Officer at Grameen Sahara, a leading NGO in livelihood sector. He has extensive experience in institution building, social mobilization, system innovation, facilitation, process mapping, systems development and support. Under his directorship in Grameen Sahara, CML was initiated as a project of the Tata Trusts.



**Mr. Ranjit Barthakur, (Executive Member)**  
**Amalgamated Plantation, Mumbai**

Mr. Ranjit Barthakur took over the Chairmanship of Amalgamated Plantations in August 2014. Prior to that, he was serving as a Director in the Board for over 8 years. He brings with him the knowledge and experience of 30 years in managing and leading companies in a wide range of industries, including Fast-Moving Consumer Goods (FMCG), tele-communications, tourism, technology, outsourcing and healthcare.



**Mr. Biswanath Sinha (Executive Member),**  
**Tata Trusts, Mumbai**

Mr. Biswanath Sinha has been with the Trusts since 2005. Currently, he is the Zonal Manager and oversees Tata Trusts' field operations in the eastern and north eastern parts of India. He has wide experience in varied agriculture and allied activities along with microfinance and financial inclusion of the poor. He has authored books on rural livelihoods and occasionally writes on agriculture, climate change and sports in various journals.



**Prof. Jahar Saha, (Executive Member)  
(IIM), Ahmedabad**

Professor Jahar Saha was with IIMA during 1966 - 2005 as a member on the faculty. He was Director, IIMA during 1997 - 2002. He had been Distinguished Visiting Professor at IIT Bombay, and had been Visiting Associate Professor at the University of New Brunswick, Canada. Prof. Saha had been on the Governing Board of many academic Institutes, which include IIMA, IIM Indore and IRMA. He was President's nominee at Central Universities, which include Delhi University. He had been and currently is on the Board of Public and Private Limited companies. He has been a member of many Government committees including those of RBI and Planning Commission.



**Dr. Amiya Kr. Sharma, (Executive Member)  
Rashtriya Gramin Vikas Nidhi (RGVN), Guwahati**

Dr. Amiya Kumar Sharma an alumnus of Delhi School of Economics and Rutgers University, US, is currently the Executive Director of RGVN. He is a member of National Committee for Promotion of Social & Economic Welfare. Earlier, he held the position of Chairman of Sa-Dhan, New Delhi and was also the founder Chairman of CML. Dr. Sharma, an Economist of repute has rich practical experience in rural development, microfinance and financial inclusion, agriculture and allied livelihood areas towards uplifting the rural and urban poor. He is actively involved in promotion of the voluntary sector and has assisted in development of many NGOs / CBOs in the region.



**Mr. Banteilut Lyngdoh, (Executive Member)  
Rilum Foundation, Meghalaya**

Banteilut L Nongbri is the founding Chairman of Rilum Foundation for Sustainable Development, Shillong. He has been actively involved in the development sector for the last 20 years. Very recently, he has taken up social entrepreneurship. He has established "LAMONTE....the wordsmith" an enterprise specialised on wood and plan to make an inroad into cane and bamboo in the near future.



**Ms. Akiena Gonmei, (Executive Member)  
Rongmei Baptist Association (RBA), Nagaland**

Ms. Akiena Gonmei is leading the Development wing of Rongmei Baptist Association Nagaland since the year 2000. She is a member of National Level Farmers Consultative Group. She has rich experience in women led community institution, community development, agriculture and allied livelihood areas, environment, rights and entitlement areas towards uplifting the backward and downtrodden communities in the region.

## Looking back: The peep into the journey

Centre for Microfinance & Livelihood (CML) started as a institutional project during June 2008. The project was supported by Tata Trusts and nurtured under Grameen Sahara, a pioneering partner non governmental organisation based in Kamrup (r), Assam. Within a breif period of time CML was able to crave out a space for itself in the development space of Northeast region in providing support and facilitating services to the numerous ngo's and ngo-mfi's. CML has evolved over time, and has now move on to direct implementation as well, thus directly touching the lives of the deprived and the needy.

State: 6

Districts: 54

Villages: 704

Households: 32,847

Individuals: 95,235

During its phase of focus on networking & facilitation, CML managed one of the largest structured capacity building program for NGOs in the country. Its programs covered numerous organizations in varied capacities, required to standardise & strengthen these institution involved in livelihood promotion. CML also played a critical advocacy role, particularly during the microfinance crisis of 2010 towards safeguarding the interest of the small and regional microfinance institutions in the region.

CML was registered as a independent entity under the Society Registration Act in the state of Meghalaya, in 2012. From 2012 CML went on a fast growth trajectory with its second second phase of major financial support from the Trusts. The organisation maintained its mandate and continued with its structured capacity building program, with focus on not just training but knowledge management, linkages and collaboration. During this phase, CML carried out studies and research on addressing gaps in sectors and the region. It successfully unscaled livelihood pilots in the areas of community tourism, handloom and livestock. During 2014, CML was instrumental in grounding one of the largest collaborative livelihood implementation program in the region under Mahila Kisan Sashakthikaran Pariyojana (MKSP), Govt. of India. The program brought in a huge step towards uplifting and empowering 14,000 women farmer in the state of Assam.

CML has evolved over time and currently focuses on strategic market-led, enterprise mode livelihood interventions . As an associate of the Tata Trusts CML imbibes the larger vision, values and goals of the Tata Trusts. CML presently operates in the states of Assam, Manipur, Tripura, Meghalaya and Mizoram (Football). Almost 70% project are now being directly implemented by CML, in collaborations with State and Central Governments and other resource organizations. CML's interventions are spread across the domains of agriculture and allied activities, Education, Skill and micro enterprise and Sports.

During 2019, CML stepped into its 12<sup>th</sup> year of existence, and with this we once again reinforce our promise and commitment toward addressing the gaps and creating better opportunities and choices for the deprived and the marginalised. Before taking steps towards the future, we keep track of the path that paved the way, and remind ourselves of the values of integrity, responsibility and excellence which should embedded in whatever we persue.

## Implementation Overview

Centre for Microfinance & Livelihood (CML) works towards improving the quality of rural life through its multi-thematic intervention in livelihood with the focus on collaboration, technology infusion and joint implementation. The strategy of CML has been to consolidate the gains from livelihood and layer the same with other ongoing thematic intervention which constitute skills, sports, education, water and others.

CML's work is primarily focussed in the states of Assam, Manipur, Tripura and Meghalaya with cross cutting verticals and states in the region.

The focus on multi- thematic interventions through its operational structure includes the following cross-functional relationships-



■ LIVELIHOOD PROMOTION ■ SPORTS ■ SKILLS AND ENTERPRISE DEV.

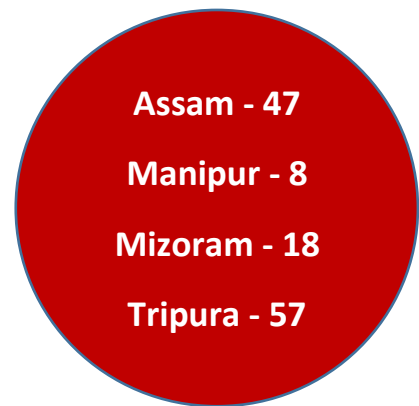


## Human Resource

CML has a total of 135 employees placed across Assam, Tripura, Manipur and Mizoram. The human resource of the organisation comes with varied academic discipline with wide experience and domain knowledge. Concisely, the team consist of engineer, veterinarian, agriculturist, charter accountant, student of Law, social work, management amongst other discipline.

CML has a strong yet employee friendly policy to give its employee, a place next to home, creating a better working environment. Capacity building, exposure and immersion programs are being conducted time to time as a part of organisation's human resource development.

The organisation has a healthy employee retention rate with an average of 98 percent.





# Thematic Highlights

## Livelihood initiatives

CML's Livelihood initiative is the largest portfolio which includes a range of diverse ventures. Under the portfolio, CML during the current year has focused on technology infusion, convergence and established models for replication and scaling up. Therefore, from quality input to market linkage, forms the pillar of the interventions.

The livelihood intervention of CML caters to the following categories:

## Agriculture & Allied

### Field crop

Rice being the staple diet for almost all the people in northeast India, the effort under the initiative is to improve the productivity, predominantly for food security and to reduce input cost of the small and marginal farmers.

CML primarily focuses on paddy intensification through Systematic Rice Intensification(SRI) technique in the flood prone districts of Assam and parts of Manipur under the field crops interventions. Currently two projects are under SRI promotion.

- CML-Tata Trusts-Mising Autonomous Council (CTM) Project in Assam
- Promotion of Crop intensification using SRI principles in Assam and Manipur

Farmers are using SRI technique not just in rice but also in other major field crops like maize, aromatic rice etc. In Manipur interventions on high value crops like black rice etc. have been also introduced during the period.

Organic and traditional practise forms a crucial part of the entire package of practises followed under the field crop intervention. Technology infusion for enhancing the productivity and reducing the drudgery of the community, forms the other important aspect of the intervention. Further, convergence with local authority, resource centres like Krishi Vigyan Kendra etc. and community forms the crucial focus on the success of the intervention.

### Horticulture- Orchard Development, Vegetable cultivation

Horticulture is recognized as an important sector for potential diversification and value addition in agriculture. The north east region is one of the richest reservoir of genetic variability and diversity of different crops i.e. various kinds of fruits, different vegetables, spices, ornamental plants and also medicinal and aromatic plants.

CML focuses on orchard development and high value off-season vegetable under the intervention. The objective of the intervention is to increase income of the poor and marginal farmers and to promote entrepreneurs.

Currently three projects are under the horticulture intervention.

- Intensifying livelihoods for tribal households of Boko block' funded by NABARD and Tata Trusts. The model aims to Intensify homestead lands of tribal households, intensifying areca-nut based homestead lands of the tribal households through promotion of black pepper as a companion crops, pineapple and Assam lemon as intercrops.

- “Livelihood Enhancement through Backyard Cultivation of Black Pepper in the Schedule Tribe Forest Villages” is a partnership project, implemented by Diya Foundation. The project is being implemented in the foothills of Assam and Meghalaya.

Rain shelter cultivation in homestead land, for production of high value off-season vegetable, as an additional source of income has been also promoted during the project period under horticulture development in Assam.

## **Fishery**

Around 95 percent of the population in the region consume fish. The region is naturally covered with abundant water bodies, lakes and swamps. Most houses specially in Assam and Tripura state of the region possess a pond with traditional fish rearing practice commonly for sustenance and rarely for commercial purpose. The production of fish therefore is very low against the demand, leading to increase fish importation to the region.

The low production of fish in the region, identified by CML during the feasibility study were unavailability of quality fish seeds (fertilised fish eggs), infrastructure, and lack of awareness about the economic significance of scientific rearing. The other bottlenecks include poor feeding practices and high cost of feeds and poor pond management. Of the constraints, unavailability of good quality fish seeds was found to be very critical.

CML therefore had identified the need for promoting fishery as not just addressing the issues leading to low production, but also as a viable source of livelihood and income. During the process of implementation, CML identified and promoted producers who could provide relevant services to fish cultivators and supply good quality fry, fingerling and yearling — the three indicating stages of the fish’s growth.

Currently there are two project under Fishery:

- Fishery in Tripura, in collaboration with Govt. of Tripura
- Fishery in Assam, under the Multi Thematic Livelihood Initiative in the Mising Autonomous Council areas.

Increase productivity and better income has been the prime focus of CML under the fishery intervention through scientific rearing technique and management.

The detailed and contextual package of practice developed under the initiative has brought in great success under the Fishery intervention of CML.

## **Irrigation**

Although, the region receives an average of high annual rainfall, has abundant of water bodies, yet very low percentage of arable land is irrigated. Lack of technology, knowledge gap etc. are among the major reasons for inadequate irrigation facilities in the region.

To address this gap, the Tata Trusts have been working for over a decade, in the region to improve the irrigation system in the areas.

Overseeing the efforts of the Tata Trusts, CML too focused on Diversion Based Irrigation(DBI) in Assam and Manipur. DBI is a simple and cost effective method that applies gravitational force to guide the water from adjacent streams and rivers to the cropping field areas.

In total 64 DBI structures have been successfully constructed and revived during the period.

This intervention brought in the convergence with the Government, community themselves along with infusion of technology vis. the traditional coping mechanism wherever available.

## **Livestock**

### **Poultry- Market led Initiatives**

CML recognises that Poultry farming has a significant potential to contribute in the farm diversification and intensification. Small holder broiler farming holds promise as a remunerative opportunity particularly for resource poor (Landless or Marginal land owner) families.

Work in the poultry sector is undertaken through a project titled “Establishing Business Systems for Growth of Small –holder Poultry in Assam” as a market led livelihood initiative”. The project is being implemented by The National Smallholder Poultry Development in Dudhnoi (Golapara district) and Khowang (Dibrugarh district) in Assam.

Under this initiative two producer company has been set up, one at Dudhnoi and the other at Khowang. These two companies unite to form the apex state level producer company with its registered office in Khowang, Dibrugarh. The producer company manages the production and market chain whereas the apex level producer company has been established with the objective to reduce the input cost by initiating interventions in hatchery, feed and forming a centralised marketing system. So far, the feed and chicks have been outsourced from the neighbouring states.

### **Dairy Development**

Although livestock is an important component for the region’s economy, the production of milk and milk products in the region is negligible compared to other states in the country. The region conventionally is a low milk consuming region due to its food habits and also availability of milk. But there has been an evolution of food habits in due course and the demand for milk and milk products have shown a rising trend.

Apprehending the changing opportunity, Tata Trusts begun its intervention in the sector. CML now oversees the work of the Trusts in dairy development around the region.

Under dairy development initiative, CML focuses on increasing the milk production through improve cattle breed and best management practices in Tripura and Manipur.

Currently two projects are under the dairy intervention:

- Dairy development in Tripura
- Dairy development in Manipur

Both the projects are being implemented by the project implementing organisation, Youth Volunteers' Union (YVU), Manipur.

Along with meeting the demand and supply gap through production enhancement, the dairy development initiative has been catering to the landless, small and marginal farmers, with support from the local Government and Animal Resource Development Department.

## **Handloom & Handicraft**

The region is marked by the rich culture and heritage associated with loom and handcraft. Each state shares unique design, colours and patterns. Handloom and handicraft of the region entered the market arena very recently.

With the advancement of the handloom and handicraft sector, necessity of systematic approach, intervention in value chain, product diversification and value addition became evident. CML extended its support, focusing on product upgradation through technology infusion, training of weavers and artisans and market linkage for income enhancement of the landless and poor women of Assam and Manipur.

Currently, the intervention transects livelihood and skill along with enterprise development initiatives in Assam, Manipur and Nagaland.

Under the collaborative project with Mising Autonomous Council, Govt. of Assam, 450 weavers have upgraded their skills by shifting from throw shuttle to fly shuttle loom. Further, product diversification was taken up by the community to meet the contemporary market demands during the period.

CML through its Section 8 company, Livelihood Propulsion & Support Services (LPSS) has generated around Rs.7.5 lakh revenue by promoting Kauna products at e-commerce market place like Amazon.in & Habba.org and other offline retail market store. Kauna is a type of water reed extensively grown in the wet lands and marshland in Manipur and other North East states. Artisans crafted variety of products viz. shopping bag, bin bag, vanity bag, laundry bag etc. with this material.

Under skill & enterprise development vertical, five weaving centres have been developed in Nagaland and Manipur for promoting weaving, embroidery and tailoring, among 135 youths for the enterprise creation and employment generation.

## **Skills & Micro Enterprise Development**

Skills & Micro Enterprise Development vertical of CML focuses on skilling, reskilling, upskilling and enterprise development. It also ensures strengthening of the skilling ecosystem through Training of Trainers (ToTs) and building capacity of partner organisations. The underprivileged youths with the age group of 18 to 35, who either do not have access to formal education or are the graduate unemployed are the prime focus under the vertical.

CML started Skills & Enterprise Development program since 2012. The programs have operationalised through CML-Tata Trusts, Tata Group Companies, State Governments, local NGOs and training centres. More than 500 youths are being trained and supported through this portfolio. Programs are being implemented in Assam, Manipur, Nagaland, Tripura and Meghalaya.

Skills & Enterprise Development has three major components - Formal, Informal and Microenterprise development.

### **Formal Sector:**

CML under this category focuses on skill enhancement of the educated youths to increase employability in the industry based in and outside of the state. The beneficiaries in this sector are usually Class XII pass outs and graduates.

A significant development under this section has been the TAAP (Tata Affirmative Action Program). As high as 75% placement percentage has been received under this program. Other efforts in the formal sector of skill enhancement involves food processing and housekeeping which was undertaken in collaboration with Tata Strive, ITI Ambassa and Arkaneer.

### **Informal Sector:**

CML under this category found means for formal employment of unemployed youths through handholding linkages and upskilling procedures. The beneficiaries in this sector are school dropouts, women without any formal education and migrant workers.

Basic surface painting, upgradation of five weaving and tailoring centres, training of 300 trainees in weaving, tailoring, embroidery and skill development in standard garment stitching for unemployed youth are carried out under the category during the year.

The programs had been successfully conducted through partners and collaboration with organisation within and outside the region.

### **Microenterprise Development:**

Skilling and upskilling may not generate sufficient employment or secured livelihood due to lack of resources and applicability of resources.

CML therefore initiated the enterprise development which focuses on financial assistance, linkages, capacity building inputs and handholding support. Post training, the candidates were screened and provided handholding support in starting their enterprise.

The projects undertaken in the category includes Micro-Enterprise Promotion and Development Program (MEPDP) Northeast, the Micro-Enterprise Promotion Program (MEPP), Meghalaya and Northeast incubation and skill development project that strength and build medium sized energy access entrepreneurship.

Candidates who had concept and business strategy were screened and provided necessary input to initiated establishment of their dream business that they were confident on.

## **Sports**

Under CML's sports initiatives, the focus is mainly directed towards helping young and aspiring athletes from the northeast, providing them with the best infrastructure, training, equipment and other necessary requirements, to help them become athletes of international stature. During the financial year of 2017-2018, the sports initiatives under CML were operational in the states of Manipur and Mizoram with plans of extension in other parts of the northeast in future.

### **Intervention in Grassroots**

#### **Mizoram and Manipur**

CML, under this program, focuses on identifying young talents between the ages of 6 and 14, to give them a chance to enrol in grassroots centres that will enable them to get appropriate training and technical support. Further, CML assisted the ongoing Tata Trusts – Sarva Shiksha Abhiyan Grassroots Programme, Mizoram by providing a course for obtaining

an All India Football Federation (AIFF) certified D-license for all the trainers who are involved in the grassroots project.

## **International Program Germany**

### **Tata Trusts in collaboration with U Dream Football**

Tata Trusts Partnered U Dream Football to develop a program that allows talented footballers to train with the best facilities in international academies, that will pave for them the path to pursue sports as a profession.

In 2017, 35 footballers (17 from Mizoram, 15 from Manipur, 2 from Meghalaya and 1 from Assam) between the ages of 9-15 years have been shortlisted and sent to Germany as a part of the program. The boys were enrolled as students of International School of Dusseldorf which follows the International Baccalaureate (IB) board curriculum.

### **Mary Kom Regional Boxing Foundation**

CML has come into an agreement with the legendary boxer's academy, the Mary Kom Regional Boxing Foundation.

The program during the year initiated the support to 15 young boxers from Manipur, in their quest for Olympic glory.

## **Education**

Education has been a recent addition to the intervention portfolio of CML. The central goal of the portfolio is to ensure quality education for children, especially of the rural poor and marginalised section of the society. The focus of the initiative is to address the persistent issues through improve learning level of students belonging to Classes I to VIII to achieve appropriate competencies in English, Mathematics and Science. Also, building capacity of the teachers to address the gap in teaching & learning, use of technology, collaborative learning and digital literacy were part of the intervention. Two education projects have been implemented in the state of Assam and Tripura through various partner organisations.

- Integrated Approach to Technology in Education in Assam
- Education in Tripura, Collaboration with the Govt. of Tripura

The below Table on the left shows the students covered (target vs achievement) and the table on right shows the teachers trained (target vs achievement) in both the states, Assam and Tripura during the year 2017-18:

### **Integrated Approach to Technology in Education in Assam**

#### **Implementation Partner- Gramya Vikash Mancha, Nalbari**

Integrated Approach to Technology in Education is a pedagogical framework to improve teaching & learning processes and to foster authenticity and project based learning for children in some of the most underprivileged geographies.

The objective of the project is to bridge the digital divide and improve retention in schools through fostering digital literacy and create learning interest among students in the targeted Govt. schools of the state.

A total of 715 teachers have been trained during the year and the program is implemented in 64 Government secondary schools with the existing information facilities in the schools. Additionally, 23 upper primary schools within the same premises of the secondary schools have also been covered under the intervention during the period.

## Education in Tripura

### Collaboration with the Govt. of Tripura

The education program under Tripura State Initiative focuses on grade appropriate competencies in English, Mathematics and Science and increase the passing percentage in the *Madhyamik (High School Leaving Certificate)* examination.

The implementation is being carried out through capacity building of the teachers, conducting subject specific camps and classroom demonstration on usage of teaching learning materials to teachers. Further, strengthening of School Managing Committees (SMCs) through community engagement for improved school environment. Also virtual learning classroom support for class 9 and 10 were undertaken during the period.

Financial year 2018-19 was third year of implementation of education program under Tripura state Initiative. CML team along with implementation partners have develop a plan for this year to ensure-

- **Target at-least some tangible outcome/progress- to demonstrate TLM and workbook based pedagogy, to enhance learning outcome in some selected schools**, with support from teachers and headmaster if not for the entire block.
- **Increasing student face time through regular camp** – this is essential as students have very limited classroom teaching in the last academic year due to supreme court verdict and even in this academic year due to election and disturbance in the block regular classes got affected vary badly. Through regular camp we would like to ensure at-least basic fundamental competencies can be achieved by these students so that they don't completely fall off from the learning trajectory.
- Under community mobilization focus was on enhancing school environment in terms of parent's awareness, students and teacher's attendance and ensuring basic minimum infrastructure in schools like drinking water, functional toilets., the present plan will focus on reviving the SMCs and building their capacities through regular training/ workshops.

**Progress Under Mathematics** - Work under Mathematics was mostly focused to intensive support in schools and capacity building of the team members. Partnership with Navnirmiti Learning Foundation was ended based on their proposal of discontinuing with the program. A short-term intervention plan was prepared and shared. This was done through short term intervention that was planned to ensure teachers continue to get the supports from our field staffs towards TLM based pedagogy

Highlights –

1. Classroom sessions conducted by Mathematics Coordinators - A total of 141 sessions were conducted for grades 1 – 5 in intensive mode in 20 schools
2. Teachers' training - A two-day teachers' training for 52 primary teachers was conducted by external Resource Persons.
3. Remedial Support - During the month of December remedial support to 6 schools was given for grade 1 to 5 students.
4. End line assessment conducted

**Progress Under Science:** This year science program was rolled out with limited team members. Further to their capacity building training with the support of Agastya International Foundation we initiated the classroom demonstration of hands on science experiments in schools. However, some of the activities could not be conducted as per plan, due to multiple challenges. Therefore, the priority was to intensify our support in schools and cover more grades. Details of the activity are as follows.

1. **MoU signing with Agastya:** Memorandum of association was signed between CML and Agastya foundation for the resource support in implementation of Science Plan.
2. **Recruitment of Science Resource Persons-** while we started our activities on ground, we strongly felt the need of good human resource to support initiative academically. We hired one science coordinator. We conducted three rounds of interview, however we couldn't find any more suitable candidate for the post.
3. **Classroom demonstration of Hands on Experiments in Science-** The team initially sat together and identified topics mapped with syllabus on which lessons plans could be prepared. The lesson plan was prepared for each grade (6 to 8) i.e. Acid, Base and salt, Distance and Measurement and cell and microscope respectively.

Education coordinators of the CML targeted 20 schools and regularly took classroom demonstration sessions. The focus was to ensure every students of the class interact freely with scientific concept being demonstrated through set of easily available materials in schools. While conducting the sessions we observed that students were not exposed to any kind of science experiments. They also lacked basic grade appropriate understanding of scientific terms. It was observed through the regular interaction student slowly started interacting, responding and explaining the scientific phenomena in their own words. However, they still lack basic understanding of scientific process and would require constant support of this nature.

Teacher's participation was very much limited, however we received good response from one or two schools.

4. **Science teacher training** – Science teacher training of Upper primary and Secondary schools was conducted for 3 days i.e 13<sup>th</sup>, 14<sup>th</sup> & 15<sup>th</sup> November by Agastya resource person. The numbers of teacher targeted for training was 40 nos. out of which 33 nos. attended the same.
5. **Community awareness through model demonstration-**The activity was conducted to bring awareness among community on plastic usage and about harmful effect of smoking. Science coordinators carried various models in Lab in a Box to schools and demonstrated to the students. The student and the teachers were initially unfamiliar with the models and showed interest in the activity.

**Progress Under Community Mobilization:** Community engagement component of education program was focused on the building village level mobilization among the community members and PRI bodies for small and real changes in the school environment. Therefore, we planned to have para wise/ village level meetings and PRI body meetings. Bringing PRIs on board is a key to meet overall objective of community engagement AWP. As we began our activities in the ground, we witnessed that lot of PRIs body are dysfunctional due to recent change in state government. PRI members belonging to previous government party were unwilling to continue their work.

#### Highlights:

1. **Sensitization and Awareness Meetings at PRI/ADC bodies/ SMC and Village level.**
2. **Conducting SMC meetings and building capacity of SMC members**



# **Digital Literacy – Internet Saathi**

## **Internet Sathi:**

Internet Saathi project is a digital base program which intends to create access to internet for the rural women which can help them to be social entrepreneurs. The project helps rural women in generating awareness and knowledge on various sectors like healthcare, farming techniques, cooking and entertainment which would serve as a permanent catalyst for women to be more aware and 'included' in the digital economy. Rural women have been identified and selected as internet Saathis who in turn reached out to beneficiaries and train them on the basic usage of internet.

## **Transform Aspirational Districts Initiative – Niti Aayog**

Government of India has launched an "Aspirational Districts Initiative" wherein 101 Districts are identified based on a set of Indicators and NITI Aayog is a nodal body for monitoring progress of these "Aspirational Districts" and on behalf of NITI Aayog, TATA Trusts is validating performance of 76 out of the 101 districts on a pre-defined set of indicators, which has appointed FRENED as the implementation partner for the same. The main purpose of this Initiative is to perform the following amongst other roles including pertaining to validation of data through quarterly surveys at Household and Institutional levels in Health & Nutrition, Education, Agriculture & Water Resources, Financial Inclusion & Skill Development, Basic Infrastructure Structure which are important to all and if key indicators in these sectors are monitored, they present a holistic picture of development in the District.

## **FRENED association in the projects:**

Foundation for Rural Entrepreneurship Development (FRENED) is associated with CML for implementing two project namely Internet Saathi and Niti Aayog in state of Tripura. Internet Saathi project was successfully implemented across the state with 1,55,009 rural women being trained on Internet and internet enabled devices with the help of 376 Saathis across 749 villages. On the other hand, FRENED is also implementing Niti Aayog Initiative in one Aspirational district of Tripura called Dhalai from May 2018.

## **Objectives (Internet Saathi):**

- The project aims to train 376 rural women as Internet saathis in 8 districts
- Training 1,50,400 other rural women and community members in handling internet devices and enabling them to access internet contents in these 8 districts.

## **Key achievement (Internet Saathi):**

- Village feasibility study and clustering of the 749 villages across the State.
- Identification and recruitment of 376 women internet Saathis.
- Training and concept sharing to the Saathis by Foundation of Rural Entrepreneurship Development (FRENED).
- 1,55,039 other rural women and community members are already being trained in the basic usage of internet and internet enabled devices.

## **Water & Sanitation**

Tata Water Mission (TWM) has been examining various water purification technologies for treating Fluoride and Arsenic contaminations. With this, the first pilot gravity based purification system was installed in Nalbari district of Assam to remove arsenic and iron from the ground water and provide safe drinking water to the community.






On May 18th 2017, the plant was formally inaugurated. It was considered as the first Community based Arsenic and Iron removal system in the, of providing safe drinking water to 300 Households in Nalbari District, Assam.

The plant is catering to 300 households and every household is taking water up to 20 litres per day. The community is paying for the water @ Rs. 7 /- per every 20 liters. So far, the plant has generated revenue of about Rs. 4.5 lakhs. The same money is being utilized for plant operation and maintenance.

CML during the subsequent year has been preparing for more pilots to provide safe drinking water to the community. Additionally, the Water, Sanitation and Hygiene(WASH) in schools are planned to be undertaken in 30 schools in the subsequent year. Primarily, the construction/renovation of existing toilets, bathrooms, wash basin will be carried out along with behaviour change communication and awareness generation activities in the selected schools.

### LPSS Intervention areas:

During the FY: 18-19, LPSS was engaged in a number of initiatives with linkages in several areas pertaining to these fields of intervention.

				
<b>Market Linkages &amp; Market Research</b>	<b>Brand &amp; Product Development</b>	<b>Value chain &amp; Business</b>	<b>Institutional Linkages</b>	<b>Technology &amp; Innovation</b>
Retail, E commerce, Institutional Sales linkages & Market Research	Brand building & assistance to develop market oriented product lines	Sourcing of High quality & competitive priced Inputs. Business Strategy Support	Leading Institutional linkages for Grant & Knowledge partnership	Contemporary Technology Platform Development, facilitation. Innovation & Integration

### PAN India Market linkages for rural Weavers & Artisans:

Through market linkage activities, LPSS has generated more than 5000 man days of employment for 300 weavers of Assam (this includes weavers under Grameen Sahara and MAC CTM Projects) with a business value of Rs. 10,00,000. This enterprise is with market linkage partners, Rangde Habba, Rallis India, and business associate, CoE CML- TATA TRUSTS.

### Agricultural and Allied Activities:

LPSS played the role of a facilitator in the procurement of high quality Mustard Oil Cake for the Fishery Project at TSI & CTM MAC. Over 1500 beneficiaries, under this project, received the MOC at a rate which is 10 to 15% less than the market price. The business value of this intervention is 26,00,000 INR.

### Online Sales channel to Empower Handloom & Handicraft:



LPSS has continued to make efforts to lift the underserved communities, and has helped them to gain access, much more easily, to the wide market of Handloom and Handicraft. Along with this, as part of the organization's vision to create a market linked ecosystem, LPSS has partnered with the likes of amazon.in, Flipkart, habba.org, to promote handloom and handicraft initiatives and to improve the incremental growth in income for weavers & craftsmen.

With an average business value of 40,000 INR per month, these partnerships have built a permanent sales channel for the weavers and artisans of Tata trusts interventions and have affected the lives of more than 500 artisans. The partnerships will now generate revenues for weavers and artisan, and will also assist them in terms of Skill Building, Research, New Product Development, Sustainability, & Technical Collaboration.

### **Institutional Linkages with EXIM Bank & IIT Guwahati:**



LPSS has entered into a Memorandum of Cooperation with EXIM Bank of India for the generation of funds, Training Supports & capacity building, and Global Market Linkages for Exporting handloom, handicraft & allied Products.

LPSS has also signed a Memorandum of Understanding with Indian Institute of Technology (IIT) Guwahati in the field of Joint Training, Skill Building, Research, Social Development, Market linkages, Sustainability, and Technical Collaboration.

### **Social Enterprise Initiatives:**

LPSS assisted the Organization for Development of Economic and Self Help (ODESH) in areas of product diversification, brand building, market linkages & packaging and has created great business opportunities for ODESH Supported Kauna Artisans and created over 1300 Man Days of employment for them. LPSS has been instrumental in bringing forward linkages and B 2 C learning experiences to Kauna Artisans, generating more than 200 orders, has benefitted over 350 households and has a business value of 5,50,000 INR.

The activities that are being undertaken by LPSS are:

Activities	Outcome
Brand Registration & Logo Design	Creation of Brand Identity
Appointment of Designers	To Design Product lines out of Kauna Craft
Raw Materials for Product Sampling	To Create Product lines out of Mulberry Silk
Product Photo shoot	To demonstrate production capacities , these images are used for E commerce listing & catalogue making
Catalogue preparation –Design & Printing	To be used as marketing tools
E commerce Market Place Product Placement	Sales of product & product visibility

Geographical Indication	To prevent unauthorized use of a Registered Geographical Indication by others. It will provide legal protection to Indian Geographical Indications which in turn will boost exports.
Exhibitions Participations	Sale of Product & Business Enquiries
Engagement of PAN India Distributors	Sale of Product
Promote Products through Retailers	Sale of Product
Product packaging design & procurements	Quality packaging for Products

## Partners and Collaborations:

Livelihood	Collaboration-Corporate Partners	<b>NABARD</b>
	Collaboration-NGO	<i>Pabhoi Greens, Resource Upliftment Centre for Human Interest (RUCHI), Self-Employment Voluntary (SEVA), Diya Foundation, Grameen Sahara, Gramin Vikash Mancha, Seven Sisters Development Assistance, Volunteers for village development, Youth Volunteers Union, The Plain and Hills Development Organization (PHDO)</i>
	Collaboration-Institution./Tech	<i>NABKISAN FINANCE LIMITED</i>
	Collaboration-Govt. Organization	<i>Mising Autonomous Council, Krishi Vigyan Kendra, RARS Lakhimpur, Department of Agriculture Engineering Dhemaji, Assam Agricultural University, Department of Agriculture Dhemaji, Department of Agriculture Lakhimpur, Department of Agriculture Majuli, Department of Agriculture Golaghat, Assam State Seed Certification Agency, Spices Board of India, Animal Resource Development Department, Tripura Government.</i>
Skills & Microenterprise Development	Collaboration-Corporate Partners	<i>Asian paints Ltd. TCS Tata Strive</i>
	Collaboration-NGO	<i>Aide et Action, WSDT, Priscilla Center, Youth 4 Jobs</i>
	Collaboration-Institution./Tech	<i>SUALKUCHI INSTITUTE OF FASHION TECHNOLOGY</i>
	Collaboration-Govt. Organization	<i>National Institute For Automotive Inspection, Maintenance &amp; Training-Silchar, ITI-AMBASA, Tripura Bamboo Mission, District Administration- Tamenglong Govt. Of Manipur</i>
Education		
	Collaboration-NGO	<i>Vikramshila Education Resource Society &amp; Navniti Foundation</i>
	Collaboration-Institution./Tech	-
	Collaboration-Govt. Organization	<i>Govt. of Assam, Govt. of Tripura</i>
SPORTS		
	Collaboration-NGO	<i>Aizawl Diocesan Education Society (ADES), North East Initiative Development Agency (NEIDA), Mary Kom Regional Boxing Foundation</i>
	Collaboration-Institution./Tech	<i>All Manipur Football Association, Mizoram Football Association</i>
	Collaboration-Govt. Organization	<i>Sarva Shiksha Abhiyan Mizoram, Mizoram Armed Police, Mizoram Govt.</i>

## List of Ongoing projects during the year 2018-19

SL. No	Theme	State	Short Name	Project Name
1	Livelihood	Tripura	FISHERY	Sustainable enhancement of livelihoods of fishers through community institutions
2	Livelihood	Assam	NSPDT	Establishing Business Systems for Growth of Small-holder Poultry in Assam
3	Livelihood	Manipur	PROMOTION OF CROPS	Promotion of Crop intensification of rice and major crops to enhance food security and nutritional security among small and marginal farmers of Manipur
4	Livelihood	Assam	MAC	CML-Tata Trusts & MAC Collaborative Multi-theme Livelihood Initiative in Mising Autonomous Council areas of Assam
5	Livelihood	Assam	APPL	Introducing access to clean drinking water in four Amalgamated Plantations Private Limited (APPL) tea estates through provision of TATA Swacch filters
6	Livelihood	Assam	MKSP	Empowering Women in Agriculture under Mahila Kisan Sashaktikaran Pariyojana
7	Livelihood	Assam	WADI	Intensifying Livelihood for Tribal Households of Boko Block in South Kamrup District of Assam
8	SED	Manipur, Nagaland	WEAVERS	Upgradation and Promotion of Weaving and Tailoring Centres in Manipur and Nagaland
9	SED	Tripura	ITI - TRIPURA	Tripura State Initiative - ITI Upgrade and Program Unit
10	SED	Manipur	EMPLOYMENT GENERATION	Employment Generation Through Skill Development in Tamenglong, Manipur
11	SED	Assam	MEPP	Micro Enterprise Promotion and Development in North East India
12	SED	Tripura	SKILL AND HOSPITALITY	Skilling and Hospitality Management in Tripura
13	SED	Tripura	Y4J	Skilling and Employability of person with disability in Tripura
14	SED	Manipur	TAAP - 2	Tata Affirmative Action Program for Youths in the North east Region
15	Sports	Mizoram, Manipur	FOOTBALL	Grass-Root Development of Indian Football
16	Sports	Manipur	WOMEN POLO	Grassroots Development of Women Polo in Manipur
17	Digital Literacy	Tripura	INTERNET SATHI	Implementation of Internet Saathi Initiative in Tripura
18	Education	Tripura	EDUCATION	Improvement in learning levels of children in Maths and Science

\* SED stands for Skills & enterprise Development

Particulars	Note No.	As at 31 March, 2019 (In Rs.)	As at 31 March, 2018 (In Rs.)
<b>FUNDS AND LIABILITIES</b>			
<b>FUNDS</b>			
(a) Corpus fund	3	300,000	300,000
(b) Earmarked Funds	4	35,915,116	68,472,726
(c) Reserve Fund	5	290,688	290,688
(d) Capital Grant Fund	6	10,399,435	10,609,723
(e) Income and Expenditure Account	7	67,456	1,097,799
		<b>46,972,695</b>	<b>80,770,936</b>
<b>LIABILITIES</b>			
Current Liabilities	8	164,977	923,765
		<b>164,977</b>	<b>923,765</b>
<b>ASSETS</b>			
(a) Fixed assets			
(i) Tangible assets	9	10,517,708	10,748,096
(b) Loans and advances	10	811,400	949,240
(c) Cash and bank balances	11	35,808,564	69,997,365
<b>TOTAL</b>		<b>47,137,672</b>	<b>81,694,701</b>
See accompanying notes forming part of the financial statements	1-20		
<p>In terms of our report attached.  For Deloitte Haskins &amp; Sells LLP  Chartered Accountants</p> <p>Joe Pretto  Partner  Place : Guwahati  Date : 17/09/2019</p> <p>For Centre for Microfinance and Livelihood</p> <p>Biswanath Sinha  Executive Member  Place : Guwahati  Date : 17/09/2019</p> <p>Partho Sakti Patwari  Executive Director  Place : Guwahati  Date : 17/09/2019</p>			





## INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2019

Particulars	Note No.	For the Year ended 31 March, 2019 (In Rs.)	For the Year ended 31 March, 2018 (In Rs.)
<b>Income</b>			
Transfer from Earmarked funds	12	174,369,975	196,637,757
Transfer from Capital Grant fund	12	2,045,553	1,345,876
Other income	13	628,291	505,807
<b>Total Income</b>		<b>177,043,819</b>	<b>198,489,440</b>
<b>Expenses</b>			
(a) Expenditure on objects of the Trust			
(i) Onward grant paid		13,717,237	26,258,503
(ii) Project Expenses	14	149,318,225	160,616,137
(b) Employee Benefit Expenses	15	5,557,548	4,395,855
(c) Establishment Expenses	16	7,463,940	5,458,807
(d) Depreciation and amortisation expenses	9	2,017,212	1,370,363
<b>Total expenses</b>		<b>178,074,162</b>	<b>198,099,665</b>
<b>Excess of expenditure over income/income over expenditure</b>		<b>(1,030,343)</b>	<b>389,775</b>
<b>See accompanying notes forming part of the financial statements</b>	1-20		
<p>In terms of our report attached.  For Deloitte Haskins &amp; Sells LLP  Chartered Accountants</p> <p>Joe Pretto  Partner</p> <p>Place : Guwahati  Date : 17/09/2019</p>			
<p>For Centre for Microfinance and Livelihood</p> <p>Biswanath Sinha  Executive Member</p> <p>Place : Guwahati  Date : 17/09/2019</p>			
<p>Partho Sakti Patwari  Executive Director</p> <p>Place : Guwahati  Date : 17/09/2019</p>			

