



ANNUAL REPORT 2020-21

Centre for Microfinance and Livelihood (CML)

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Vision

To be the lead catalysing HUB for enrichment of the social sector of the North East 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

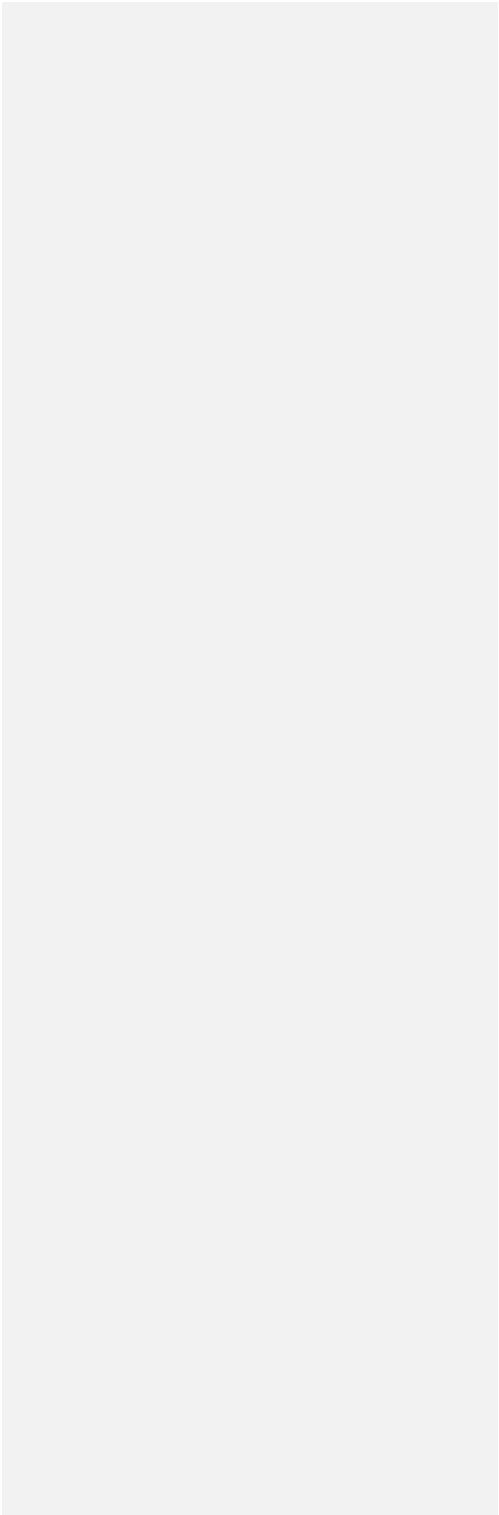
Responsibility: to be responsible and sensitive to the people, communities, culture, tradition and environments in which we work.

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

Governing	Board Members of	CML.
1	Mr Ranjit Barthakur	Chairman
2	Prof Jahar Saha	Executive Member
3	Mr Ashish Deshpande	Executive Member
4	Mr Harish Hande	Executive Member
5	Mr Arun Pandhi	Executive Member
6	Mr Mehrab Irani	Executive Member
7	Mr Dharani Ratno	Executive Member

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Background of CML

An associate of 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 for 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 and 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 and Tripura with over 12 ongoing projects. Almost 90 % of the projects are directly implemented by CML in the domains of agriculture, education, sports, crafts, wash and energy.

CML implements its programs / projects through its head office in Guwahati, regional offices in Agartala and Imphal and field offices at project locations.

CML Overview

The interventions covering Livelihoods, Education, Wash, Craft & Sports are spread across 33 districts, 267 villages and 11000 households in the three North Eastern states of Assam, Tripura & Manipur.

Assam

- **Livelihood: Intervention in 2 districts covering 53 villages and 1681 households.**
- **Craft: Intervention in 2 districts covering 25 villages 258 weavers.**
- **Education: Intensive intervention in 4 districts covering 470 schools and 13550 children.**
- **Water: Intervention in 3 districts covering 1200 households**
- **MHM: Intervention in 3 districts covering 8150 individuals**

Tripura

- **Livelihood: intervention in 3 districts, 45 villages covering 3235 Households**
- **Education: Intervention in 1 Districts covering 150 schools and 9000 children and 990 teachers.**

Manipur

- **Sports: Football: Intervention in 13 districts and 2000 children.**
- **Sports: Polo: Intervention in 5 districts and 30 players.**
- **Energy: Intervention in 9 Districts covering 1395 households**

Livelihood

The Livelihoods Vertical of CML has been contributing meaningfully to the efforts of uplifting the rural communities in the state of Assam, Tripura and Manipur. The major objective of the vertical is to enable the communities in improving their household income and develop a sense of entrepreneurship by accessing, improving and adopting avenues of livelihoods by intervening in the areas of Agriculture, Horticulture, Livestock, Fishery and Handloom. In the current phase, the livelihoods vertical is working towards establishing successful & sustainable models of income enhancement which can be scaled up in the subsequent phases. To ensure sustainability, special focus is given in setting up and nurturing community institutions, and all interventions are rolled out through them to the community members.

Achievements:

Orchard Intensification:

Intensifying the existing homestead orchards with black pepper, pineapple, Assam lemon, etc. leading to income generation from non-commercial assets.

A total of 246 MTs of production from pineapple and Assam lemon generating revenue over Rs. 54 lakhs were achieved during the year.

Vegetable Cultivation:

Vegetable production touched 789 MTs generating a total revenue of Rs. 148 lakhs. This includes production from trellis, rain shelters, papaya orchards and winter vegetables.

Paddy:

The adoption of SRI method in cultivation of boro paddy in flood affected areas of Dhemaji district led to a production of 260 MTs. This production is valued at Rs 36 lacs.

Handloom:

With improved looms and techniques, the increase in production efficiency by 250-300 % (from 0.5 inch/min to 1.5 inch/min) was achieved. This increase resulted in average additional annual income for weavers by about Rs 60000.00.

Fishery:

The adoption of scientific methods of aquaculture and attention on quality of seed and feed led to an increase in production from 0.7 MT/Ha to 2.25 MT/Ha. This resulted in the average annual income increased from Rs. 0.74 Lakhs to Rs. 2.25 Lakhs per hectare of water area.

Outreach

Geographical Outreach – **2 States | 7 Districts | 11 Blocks | 137 Villages**

No. of Beneficiaries – **32,820**

Overall, Grant Amount – **Rs. 28.59 cr.**

Assam State Initiative – (Livelihood)

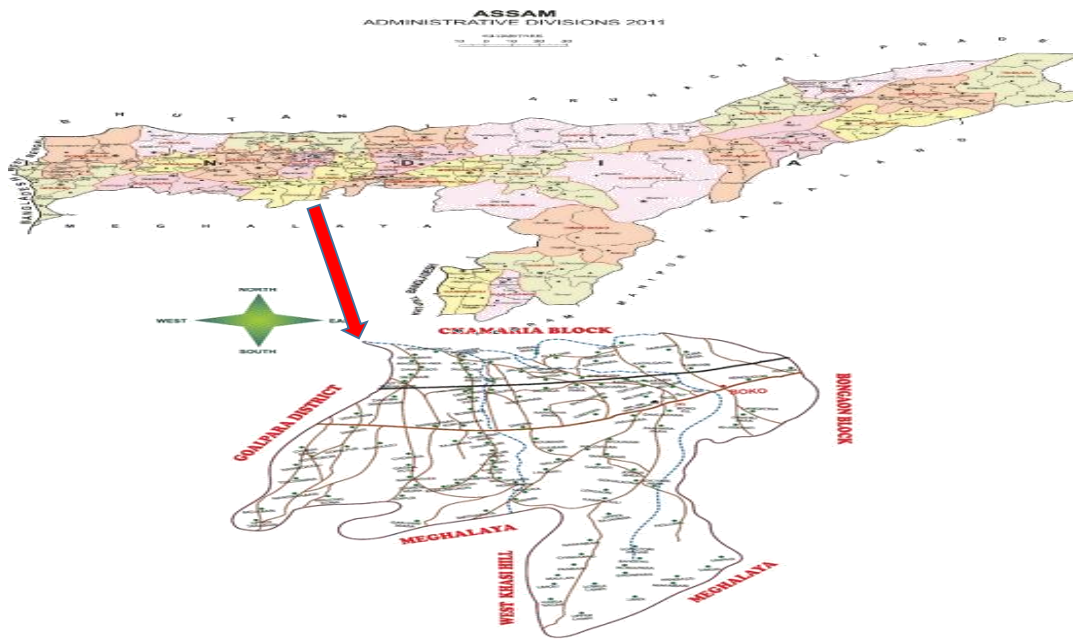
The Assam State Initiative (Livelihood) aims to bring about sustainable improvement in the quality of life of the poor, through convergence of multi- thematic interventions in rural Livelihood. The interventions under the project focus on optimum utilization of available local resources, technology infusion, innovation, production enhancement, promotion of community enterprise and establishing sustainable forward and backward linkages. The project is implemented by CML for a period of 3 years.

The project is unique as it is a total non - subsidized collaborative approach aiming to create a sustainable long-term model toward rural development through floating profitable community institutions fuelled by enhanced farm production by farmers and empowering women who will lead it.

Financials

Project Duration	Budget (Rs. crores)	Project Implementing Agency (PIA)
3 Years (FY 2019-20 to FY 2022-23)	Total -6.62, Tata Trusts- 4.77, Community Cont.- 1.85	Centre for Microfinance & Livelihood (CML)

Areas of Operations:



Convergence of Multi Thematic Livelihood Activities for Doubling 1800 House Holds Income under Boko Development Block, Kamrup Assam in more than 50 villages

Outcomes	Impacts
<ul style="list-style-type: none"> • 1118 HH gainfully engaged in Black pepper and pineapple cultivation. Opportunities for another 514 HHs to commercially participate in horticulture. • 180 commercial fish farmers, • Full-fledged Rural enterprise for supporting the farmers 	<ul style="list-style-type: none"> • Opportunity to earn incremental income of over 1 lakh/per annum in the rural clusters. • Sustainable improvement in the quality of life in the clusters through increased income and access to services.

Key Achievements during 2020-21:

- Enrolment of 741 HHs amid Covid 19 restrictions. Total coverage reached to 1146 HHs with more than 6000 beneficiaries.
- Community contribution generated to about Rs.84 lakhs against program target of Rs. 67 Lakhs
- Piloting of two community based nurseries and supply of planting materials to different Producer groups.
- Outreach in more than 65 villages / hamlets.
- Generation of more than 260 MT of fruits and Vegetables generating a revenue of more than 46 lacs.
- Formation of 13 Producer groups in total and strengthening of community institutions.

Good Practices during 2020-21:

- Initiation of community nurseries to make the villages self-sufficient.
- Creation of role models and adaption of POPs to a certain extent by HHs over traditional practices.

Success Story:

Smt. Padumi Boro, Age 46 a of two hails from the Boko Development Block in of Assam. Apart from the also assists her husband in would collect firewood livelihood which helped her family needs. The major came from the Areca nut vegetable farming which depends totally on the

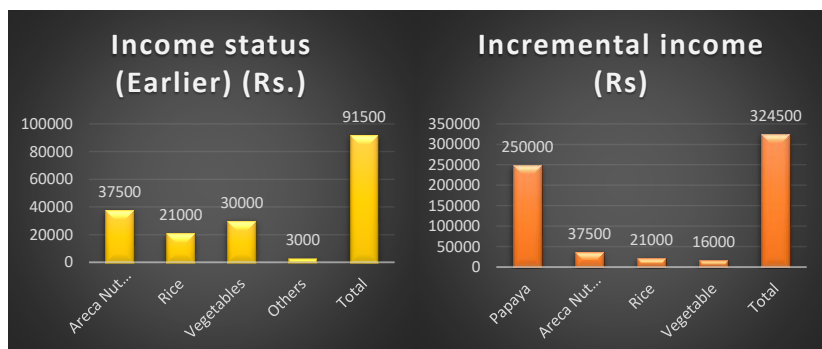


housewife and mother Sijubari Village under Kamrup (Rural) district household chores she Paddy cultivation and from nearby forest for partially to meet the source of family income orchard and some was not reliable as it climatic conditions.

The problem in her family started when her husband started developing psychological disorder and to meet the cost of treatment she had to borrow money at very high interest rates and this resulted in large outstanding debts.

The family struggle to have a reliable source of income to meet the expenditure incurred on treatment and on other expenses found a hand holding support from the interventions carried out by CML-TATA TRUSTS team through the project Assam State Initiative- Livelihood. She decided to initiate the horticultural activities like Hybrid Papaya cultivation, Cucurbits on trellis on a commercial scale.

With her persistent efforts and hard work Papaya and Trellis brought a dramatic change in her family income which enabled her to meet the treatment costs of her husband and also fully meet the outstanding debts. Her success in the intervention inspired her to continue with Papaya cultivation in the 2nd year and further she also took an additional 2 bighas of land on lease for papaya cultivation from her own funds. Smt. Padumi Boro's income has seen a threefold increase and has brought in prosperity and wellbeing in their lives.



Intensifying Livelihoods for Tribal Households of Boko Block Under Kamrup (R) District of Assam, WADI – (Livelihood)

WADI program focuses on intensification of 250 acres of areca nut-based homestead lands of 500 tribal households through promotion of black pepper as a companion crops, pineapple and Assam lemon as intercrops in 14 villages of two Gram Panchayats of Boko Block in South Kamrup district of Assam. The project also aims to promote goat rearing with 100 tribal households residing on the forest fringe areas. As to provide collective services and intervening in the value chain in some of the specific and potential agri-horti products, two aggregation centers will be set up in the operational areas. The project will also promote local youths from the villages as entrepreneurs to cater to various demand-based community paid services.

Components

- ☐ Intensifying Arecanut Orchard with black pepper as companion crop and pineapple, Assam lemon as an intercrop
- ☐ Women Empowerment
- ☐ Intervention on General Health Component
- ☐ Mobilization, Training and capacity building
- ☐ Hi-value vegetable cultivation under rain shelters
- ☐ Livestock (small ruminant)- goat rearing for the landless/marginal families

WBS No	Budget Head	Total No of unit (for full project)	No of unit planned (FY 20-21)	No of units achieved (FY 20-21)
1	Project Activities (Tata Trusts)			
a	Water resources development (in acre)	250	50	50
b	High value vegetable cultivation	100	25	25
c	Innovation fund for evolving ideas	2	1	1
d	Livestock- goat farming (landless)	40	10	10
e	Animal health care (BYP, Piggery)	4	1	2
f	Aggregation cum sorting/ grading centre	2	1	1
g	Training of farmers on post-harvest technology	15	3	3
h	Exposure visit of marketing aggregate/ PG team and wadi members	5	1	1
i	International exposure visit for best practices	1	0	0
j	Grooming and nurturing of para vets for livestock support	10	10	10
2	Project Activities (NABARD)			
A	Orchard (wadi) development	250	50	50
B	Maintenance of wadis	250	250	250
C	Livestock- goat farming (landless)	60	30	0
D	Health camp in project villages(health camp)	22	5	5
E	Awareness generation workshop(health camp)	6	3	1
F	Action against vector & water borne diseases(health camp)	14	4	4
G	Revisiting existing SHGs	300	60	67
H	Formation of VPC and nurturing	14	14	14

Success Story:

Use of Jalkund during water stress period:

Jalkunds are small water harvesting structures that act as a supplementary source of irrigation water during the dry seasons and on hill slopes where perennial water sources are not available. Communities engaging in orchard cultivation areas are especially targeted with Jalkunds to facilitate their conversion to settled cultivation practices. Jalkund have been particularly helpful for very small and marginal farmers in the interior parts of the state, because they may not be eligible for most other irrigation support schemes.

The following photos are of a Jalkund at Bamunigaon Village in Boko Block of South Kamrup District of Assam. The Jalkund belongs to Mr. Sabin Rabha, Mr. Sabin Rabha has greatly benefited from the jalkund as it has provided her water security. With the available jalkund water he has been able to reap good agricultural harvest even during the lean months.



Assam State Initiative – Flood Resilience

Assam State Initiative-Flood resilience is a 3-year project with key focus on promoting flood resilient practices in the affected areas in order to strengthen the communities coping abilities in terms of livelihood, health and access to essential services.

This project is being implemented at two phases the first in Jonai block of Dhemaji district and second in Kalain block in Cachar district of Assam. The project will cover around 1500 households from 24 different villages of the two districts.

The biggest challenge for the people of Assam residing over the floodplains has always been the monsoon and the floods. The State is mostly ravaged by the floods for 2-4 times a year during the rainy season. The riverine communities suffer heavy adverse impacts in the areas of Livelihoods, Health and Sanitation, Communication as well as education.

The concept is to develop mechanisms that would help people stand firm in the days of flood. Mechanisms here indicate different aspects of alternative sources of livelihoods, livestock management, health etc. during the flood season and activities in the non-flood seasons that in turn would help them during the course of floods and monsoon.

Ensuring accessibility to safe drinking water and sanitation facilities among the vulnerable communities, especially during floods, through provision of low cost water filters, community level filtration units, elevated hand-pumps and toilets. Also bringing few advanced methods /practices of cultivation as well as fishery among the beneficiaries that might help them in enhancing their livelihoods.

Key Achievements during year 2020-21

SL NO.	INDICATOR/ACTIVITY	TARGETS FOR FY 2020-21	ACHIEVEMENTS FOR FY 2020-22
1	NO. OF STATES	1	1
2	NO. OF VILLAGES	12	14
3	NO. OF HOUSEHOLDS	581	590
4	NO. OF INDIVIDUAL BENEFICIARIES	3,000	3,150

5	RAISED PLATFORM	3	3
6	COMMUNITY LEVEL FLUORIDE TREATMENT PLANT	1	-
7	BORO PADDY WITH SRI	87	90
8	VEGETABLE WITH SMALL DIESEL PUMP	60	60
9	DRUM BASED VEGETABLE WITH TRELLIES/POTATO AND PUMKIN CULTIVATION	124	180
10	MULBERRY PLANTATION	20	20
11	PEN FISHERIES (ONE UNIT-0.25 HA)	2	ACTIVITY WAS DROPPED DUE TO LOSS OF SEASON
12	COMPOSIT FISH FARMING UNDER HIGH BUNDING FISHERIES	3	ACTIVITY WAS DROPPED DUE TO LOSS OF SEASON
13	PROCUREMENT AND SUPPORT WITH MECHANIZED BOAT	3	3
14	CONSTRUCTION OF ELEVATED HANDPUMP (INCLUDING IRON FILTER)	33	33
15	CONSTRUCTION OF ELEVATED TOILET (ECO-TOILET)	88	88
16	BEHAVIOURAL CHANGE COMMUNICATION	6	6
17	Community mobilization Meeting (Cachar)	8	8
18	formation of Community Resilient Institutions (CRIs)- (Cachar)	8	8
19	Nursery fish seed rearing training (Cachar)	25 HHs	25HHS

Financials

Project Duration	Budget (Rs. crores)	Project Implementing Agency (PIA)	Major
3 Years (FY 2019-20 to FY 2021-22)	Total -7.1239, Tata Trusts- 6.1927, Community Cont.- 0.6587 Others Cont. - 0.2726	Centre for Microfinance & Livelihood (CML)	

Livelihood Activities achieved in Jonai / Cachar

- **Boro Paddy with SRI Cultivation:**

240 HHs have been provided with input support of diesel pump sets, bore wells, poly sheets for nursery and seeds for cultivation of short duration HIV variety Boro paddy. This cultivation is done using conventional organic approach and the harvest is completed before the onset of monsoons and flooding. The harvest of 259200 kgs of rice at an average of 1080 Kgs per bigha / household is quite satisfactory. This activity will ensure food security and also some additional income for the farmers.

- **High value Vegetable Cultivation:**

60 households were provided input support for winter vegetable cultivation. A production of 150.84 quintals of vegetables was harvested and sold at attractive prices to generate revenue of 27.90 Lakhs. Further 180 farmers were provided inputs for cultivation of HIV potato and pumpkin on 180 bigha land. The production of both potato and pumpkin was satisfactory yielding an additional revenue of Rs 53 lacs.

- Project in the Cachar location was initiated from the month of January 2021 with Community mobilization and formation of 8 Community Resilient Institutions (CRIs)- Eight different committees from eight different villages were formed to take part in decision making process for beneficiaries. Further Nursery fish seed rearing training was provided to 25 households

Success Story:

Smt. Bonti Borah, W/O Krishna Borah, aged 33 a housewife and mother of two is an inhabitant of Tarimajgaon Village under Jonai Development Block in Dhemaji district of Assam. She was totally dependent on her husband’s income to run the family. Her husband owns an auto rickshaw which is the prime source of income to her family aside from the seasonal agricultural activities.



With the lockdown due to Covid pandemic the family earnings dropped substantially and Smti Bonti Borah faced extreme hardship to manage the family day to day requirements.

The Borah family also possess about 6 acres of land of which 3 bighas high land are of mainly sandy texture and the balance 3 acres are low land prone to frequent flooding. The family cultivated paddy and vegetables on this land but with limited knowledge of agri practices and low financial support and hence the production levels were low barely enough to sustain the family.

In 2019, when Flood Resilience Project was started her villages was also in the project arena. With the support from the project she and her husband started cultivating vegetables in her 1-acre land and with proper training and material support from the project they were able to achieve satisfactory production levels. This success also increased their confidence level to take vegetable farming as the prime livelihood activity. In addition to above boro paddy cultivation with SRI method with Irrigation support was also done on 2 bigha of land with support of the project.

With the project intervention income of her family has doubled in less than a year through multiple interventions.

SL. No.	Source of Income	Earlier Income (Rs)	Enhanced Income after ASI Intervention
1	Auto	15000	15000
2	Rice	15000	35000
3	Vegetables	40000	194000
4	Others (petty business)	30000	30000
Total		100000	274000

OTPC FISHERY DEVELOPMENT PROJECT

The project sponsored by OTPC commenced in December 2020 to develop fishery based livelihoods in 2 blocks Kakraban and Matarbari of Gomati district in Tripura. The project aims to support 3000 fishers to cultivate Indian Major and Exotic carps.

The project shall also pilot high-value fishes with 250 fishers on a total water area of 500 hectares leading to a production of about 1250 MT fish annually providing a gross annual income of about Rs. 85,500 to each fisher.

Further 400 farmers will be trained in providing seed and feed by setting up hatchery and Nursery units and fish feed units. The project also aims to use diversification of fish products towards the later stage of the project.

Project Name	Development of a comprehensive participatory aquaculture model for enhancing the livelihood of smallholder fish farmers in the Gomati District, Tripura		
MOU signing date	22 nd Dec 2020		
Project partners	OTPC, SBI and CML-Tata Trusts		
Project duration	5 years (Dec 2020 – Nov 2025)		
Total budget	₹10.77 Crores	OTPC contribution	₹5.00 Crores
		Other contributions	₹5.77 Crores
Reporting Period	From 22 nd Dec 2020 to 31 st March 2021		

Project Objectives:

- Promoting community-owned and managed institutions of the fisher’s farmers for improved delivery of inputs, credit, technical advice and marketing support.
- Engage with all the stakeholders in the value chain – seed growers, general fishers, feed producers & suppliers, financial institutions, the academic community, subject experts, and Government.
- Set up FRP hatcheries to produce quality spawns locally, promote local entrepreneurs to grow fingerlings and yearlings for providing quality seeds that are made available throughout the year.
- Work on developing farm feed using indigenous raw material available that addresses the protein requirement alongside other nutrients. To promote the use of locally available Azolla Pinnata, Spirulina (Biomass of Cyanobacteria).
- Setting up demonstration plots for piloting techno-innovations with 10% farmers such as low-cost solar aerators, Fishery, aquaponics and easy dissemination of knowledge.
- Focusing on building the capacity of the fishers through skill training and exposure visits, concept sharing workshops and seminars, on aspects of:
 - Pond Management
 - Composition of Feed and its preparation
 - Ensure appropriate quality of water (by regular testing) for optimum output
 - Improve value addition, sales and distribution, for maximum price realization
 - Providing continuous handholding and technical support.

Major Activities Conducted till March 2021:

The team was fully involved in community and resource mobilization by organising awareness meetings with the village representatives, farmers, officials of the fishery and rural development department to make them familiar with the project.

Sl. No.	Program	Unit	Target	Achievement
1	Conduction of household (HH) baseline survey	HH	350	250
2	Organizing village level awareness meetings	Village	15	15
3	Enrolment of farmers	Farmer	350	227
4	Organizing block level awareness meetings	Block	2	2
5	Engagement of Cluster Resource Persons (CRPs)	CPR	10	9
6	Formation of Activity Groups (AG)	AG	20	20
7	Training to the farmers on scientific fish farming	Farmers	200	178
8	Training to the members of AGs on organizational management	Farmers	200	186
9	Organizing exposure visit cum training for staff at the hatchery unit	Program	1	1
10	Distribution of Zeolite powder to the farmers	Farmer	20	19



CRAFTS

ANTARAN - Transforming Crafts

Antaran is an initiative of Tata Trusts to bring seminal changes in craft development, beginning with the Handloom sector, designed to transform traditional crafts through a multidimensional approach for technical, design, enterprise and market development interventions to strengthen craft-based livelihoods. Antaran creates awareness about the rich heritage of Indian handloom and handicrafts, bringing due recognition and returns to traditional artisans for their unique skills through a five-year comprehensive program. Incubation & Design Centre’s are set up in select lesser-known clusters of Assam, Nagaland, Odisha and Andhra Pradesh, managed by a professional team. These Centre’s work as education and business development hubs for artisans, enabling them to evolve as designer-artisans and build a community of micro-entrepreneurs across the handloom value chain in each region. Antaran, through its handloom intervention, aims to arrest drift of artisans, particularly younger generation from the sector. The overarching objective of the program is to create locally led microenterprises across each element of value chain viz. pre-loom, on-loom and post-loom activities. It aims to create 50 micro-enterprises in each cluster with **500** associate artisans, linked to them. These enterprises would be completely owned by artisans as well as pre-post loom service providers envisioned to earn an annual revenue of Rs **25 lakh each**. Finance for the program in Assam is facilitated by CML.

Prior to Antaran’s intervention in Kamrup- Assam, most women wove only for personal use or for local community sales. Artisans engaged with the program are mostly from villages located on the banks of the Brahmaputra River and are vulnerable to frequent flooding – causing heavier destruction year after year. Procuring good quality yarn, working on color schemes and motifs other than those for themselves were not known to the artisans of Kamrup earlier, as they had never worked for outside markets. Through an intensive course across 6 months learning about new techniques, designs, quality, markets and much more with Antaran Team, the Kamrup artisans have come a long way, successfully setting foot in the domain of commercial weaving for first time in their lives! Concepts of seasonal trends and color schemes were introduced to the artisans. Advanced weaving techniques using as four-shaft, jack lamb system and warping drums were some of the techniques introduced in the cluster.

Artisans are assisted in conducting business in a professional manner after they enhance their weaving skills. They are guided on aspects of business planning, costing, pricing and calculating lead time and connected directly to buyers for regular business. Their products and clusters are also promoted through various exhibitions and social media regularly.

The Antaran Program at Kamrup looks forward to promoting holistic model of sustainability, ensuring socio-cultural acceptability, helping in reviving traditional methods of dyeing and weaving. It is economically viable as it eliminates middlemen and promises artisans returns commensurate to their efforts. Lastly but most importantly, the program encourages ecologically sound practices such as use of only azo-free dyes, promotes use of organic cotton and non-violent way of getting Eri silk.

Financials

Charkha to Market - Antaran	
FY 20-21	
Fund Utilized (In Lakhs)	80.67

Outreach	Micro Enterprices	Associate Weaver	Revenue
<ul style="list-style-type: none">500 Weavers and allied workers	<ul style="list-style-type: none">50 Micro Enterprises	<ul style="list-style-type: none">Change in Income of Associate weavers from Rs. 6000-10,000 per month	<ul style="list-style-type: none">50 Micro-enterprises each with average annual revenue of Rs. 50 Lakhs towards end of 5th year.

Aspirational Weaver	Elderly and Non Aspirational Weavers	Design	Market Linkage	Pre and Post Loom Infrastructure
<ul style="list-style-type: none">Comprehensive barefoot business ManagementProfessional Training to improve communication and Presentation SkillsLead weavers evolution into weaver designers and entrepreneurs	<ul style="list-style-type: none">Upgrade their technical skills to weave in different kinds and counts of natural fibreFacilitate their role in contribution to the development of Micro Enterprises led by aspirational weavers	<ul style="list-style-type: none">Consistence design education provided to weavers for Five yearsEnhance the design sensibilities and weaving repertoire of trained weavers	<ul style="list-style-type: none">Direct Linking of Aspirational young weavers and boutique brandsE- Commerce Portal for Bulk SaleEstablishing handloom destination clusters with support of five years	<ul style="list-style-type: none">Training non weaving family members on hand spinning and allied activities.Gradually introducing handspun natural yarn in all samplingset up financially sustainable azo free chemical dye and Natural Dyeing units managed by Entrepreneurs

Business Communication: The program provides intensive hands-on education on barefoot business management, design, use of ICT for business and improving communication and presentation skills. Artisans earn most when they are enabled to speak to markets directly. All efforts towards upskilling and reskilling are directed towards empowering artisans in the direction of entrepreneurship and self-employment.

Artisan Designer: Artisans are trained to become artisan-designer-entrepreneurs and are connected directly with buyers. The importance of dynamic designing is explained well to the artisans and it has been observed that almost 85% of the products have new design development. It is only with such skills that artisans will truly be the future custodians of handlooms.

Incubation of Businesses: Every artisan is different and will learn and absorb different elements of the program at different pace. For example, some artisans would be more interested in design, some in entrepreneurship and some may simply like to improve their technical skills. Team is cognizant of the specific needs and orients the artisans on their core strengths.

Ecosystem Strengthening: The C2M programme focuses on strengthening entrepreneur-based pre-post loom infrastructure and requisite skill development. Pre and post loom infrastructure plays a significant role in creating enabling conditions for artisans to create best in class handwoven products. Enterprises owned by graduate artisans from design and incubation program patronize the services of the pre-post loom service providers.

Capacity Building

- **Financial Capacity** - Artisan Entrepreneurs are linked to financial institutions, organization government schemes to secure assistance in order to scale their businesses.
- **Eco system Strengthening** – The programmer also focuses on building handloom based pre and post loom entrepreneurs and requisite skill sets. Pre and post loom infrastructure play a significant role in creating enabling conditions for artisans to create best in class hand woven products. Enterprise promoted by graduate artisans from design and incubation program will patronize the services of the pre-post loom service providers

The Antara Incubation and Design Centre is close to Gopinath Bordoloi International Airport, Guwahati and serves as a one-stop destination for buyers, designers, researchers, craft lovers- for anyone and everyone interested in traditional crafts. It serves as a modern studio in rural settings with sampling looms and also facilitates direct interaction of artisans with buyers, designers and craft lovers. A dedicated team including a Designer, a Business Development Officer, a Textile Engineer and a Loom Trainer.

Achievements

- Return to natural fiber like Eri and Cotton with awareness of their value.
- **693** artisans registered under the program.
- **61** Artisan Entrepreneurs nurtured and directly connected to buyers.
- **15** artisans got exposure outside North-East region for first time by attending various Fashion Weeks and Antaran led Exhibitions.
- Successful Market Linkages with frequent repeat orders from patrons
- One full-fledged **Incubation and Design Centre (IDC)** in Kamrup and one recently established in Nalbari to train artisans and serve as handloom business hubs.
- Beginning of Commercial Weaving Diversification of Product Range
- Branding and Social Media

Success Story

Renuka Kalita, an artisan from Kamrup - Assam, who has been nurtured by Antaran to become an Artisan Entrepreneur.

Her weaving journey is very interesting and she owes a lot to her Mother who was an excellent weaver and she taught her the art. Renuka has been weaving since her adolescence years and in the beginning, she used to weave clothes as a hobby and also liked to draw different motifs for her clothes. When she was 16 years old her father expired and within a few months her mother also passed away leaving her with nothing but fond memories of her childhood.

As Renuka moved on in life, she never realised when her weaving reached a stage that it would actually became a full time profession that would help her regain confidence and popularity as her brand would be appreciated by craft lovers from all over the world.

In year 2018 Renuka joined the Antaran training programme, and that was the turning point of her life. At that time she didn't know how to make her own business through weaving and she learnt this with the help of the expert teachers at Antaran. They taught us about social media and how it could be put to use effectively to expand small businesses. Renuka had heard about social media such as Facebook and Instagram which are popular, but didn't know how to use them for business.



The teachers also taught Renuka to communicate in English and Hindi. Moreover, she also learnt many useful and important things in terms of design thinking.

For years, Renuka made only Assamese gamosa and mekhela chadar that would sell locally but nowadays she is connected to markets all over the world which encourage her to make specialised handmade cotton and Eri silk sarees, dupattas, stoles, mekhela chadars, gamochas, home furnishing and fabrics.

Rebukes family also supports her in the business. Her mother (in-law) helps her with spinning and her daughter helps her to converse with buyers. Her husband a shopkeeper and young son are appreciative of her work and provide encouragement at all times.

ENERGY

Ensuring Energy Security for Communities Living in Remote areas in Manipur

CML Energy project aims to provide affordable access to solar energy for 3,000 households through innovative methods of financial inclusion that will provide capital for basic lighting and small livelihood activities, while developing local entrepreneurs and improving the supplier-based ecosystem in the solar energy sector. The initiative is creating a Sustainable Energy Ecosystem by delivering decentralize renewable energy in the form of standalone solar energy solutions through local resources.

Geographical Outreach

The project has outreached to 573 households in 12 districts during the current financial year FY 2020-21. So far, the project has delivered solar solutions to 1511 households from direct grant and revolving fund in 12 districts since inception of the project.

Expenditure

The total cost of the project is Rs. 10.50 Crores over a period of three years. During the current financial year FY 2010-21, the project spent an amount of 1.46 Crores. The total amount spent on the project is 4.15 Crores since inception of the project.

Achievements

During the financial year FY 20120-21, the project team and field activities were greatly affected due to the Covid-19 pandemic. However, the team together with the ground partners made every effort to make the installation of solar kits and provide technical support to the beneficiaries.

Major activities taken up in current Financial Year

- (i) On boarded 3 New partners
 - Socio Economic Action Trusts (SEAT)- Ukhrul
 - People Resource Development Association (PRDA)- Bisnupur
 - Centre for Women and Girls (CWG)- Tengenoupal
- (ii) Installation of Solar System (SHLS) and Livelihood Applications in 573 Households
- (iii) Field visit and designing online virtual monitoring mechanisms for clients
- (iv) Capacity building trainings and workshop on solar energy for the partners at the grassroots
- (v) Project closure in February 2021

Success Story

Shri Seram Samungou Singh, 51, resides in Ishok village, in Bishnupur District, Manipur. His wife Memtombi, 35 year’s old is engaged in weaving activity apart from agriculture and farm work. The income from weaving has supported their family income.

The village ISHOK does not have constant electric power and the electric disruptions in the evening and night hours adversely affect the household and weaving activity.

The Energy program assessed the requirement of energy during the interruptions and with the help of partner organisation Peoples Resource’s Development Association (PRDA) a 150Wp Solar panel system with inverter based

150Ah battery system was provided on a soft loan basis. This will help in providing 4-6 hrs of lighting for weaving machine and household purposes. The soft loan will be repaid in monthly instalments over a 3 years period.

Before the installation of solar energy Memtombi cannot weave at night time and she could hardly finish one “Raniphi” (a traditional Manipuri wrap around) in 15 days, but after the installation of solar light she started working at night time and she can produce one “Raniphi” in a week. This has helped her to increase her household income and also has ensured energy Security in the house

Memtombi says “with the installation of solar light in her house, she can work for more hours and is able to increase her income. Also her three children can study without any disruption of power”.



Memtombi's weaving centre at Ishok village, Bishnupur dsitRICT

EDUCATION

After enactment of Right to Education Act, 2009 in our country, the scenario of elementary education has been gradually changing, making the government more responsive towards the basic infrastructure needs and adequate deployment of teachers in schools. As a premier civil society organization of north eastern region in the country, CML has been viewing education as a major catalyst of all round development of the rural communities in the area and trying to compliment the efforts of governments by supporting in improving quality of teaching learning process and reaching out to the left-out children through capacity building of teachers, providing handholding support to them and involving community in the core process of learning.

CML started its first Education project in Tulasikhar block of Khowai district in Tripura in 2015 wherein CML worked with the elementary schools for three years to improve learning level of students in Language, Mathematics & Science.

Further since April, 2019 a project aimed at introducing digital literacy among rural adolescents viz. “Integrated Approach to Technology in Education -Assam implementation” –has been implemented in 12 districts of Assam. The same year Assam State Initiative- Education has been started in September in Goalpara, Bongaigaon, Baksa and Nalbari district.

Assam State Initiative- Education

Assam State Initiative- Education aims to create a safety net for ‘out of school’ children and potential dropouts by bringing them back to school and providing remedial support in school. It works with parents and local community for creating awareness and facilitating their participation in school affairs. Around **6000** children of elementary level are targeted to be covered in **90** schools over three years.

Geographical Outreach

The program is implemented in **4** districts viz. Bongaigaon, Goalpara, Baksa and Nalabari where identification of dropouts has been done in 101 targeted villages.

Achievements

This financial year began with the strict lockdown for covid19 where all schools were closed. In Assam, schools were closed on March 16, 2020 and remained closed till the last quarter of the FY 2020-21.

Online support to Children

As the schools were closed, our teams started exploring the idea of connecting with the students online. Since most of the children we work with are from lower income groups and do not have a smart phone for sending messages using WhatsApp. Yet, whatsapp groups were formed with the available phone numbers in all three locations i.e. Bongaigaon, Goalpara and Nalbari-Baksa from the 2nd week of April 2020. Education Facilitators (EF) prepared videos, audios, photostories and shared those in the three respective whatsapp groups. They also called up students and took feedback. Children sent photos of their home work and EFs did the checking and called up students to provide feedback. The process was reviewed on weekly basis at district level. The outreach was highest in Bongaigaon (160) remaining two areas covering only around 50 students each.

Home visits and village based support

Since the outreach of the online program was not much, Education facilitators (EFs) started visiting the villages as the restrictions on movement within the rural community gradually eased. Further EFs who lived in the same locality started meeting 3 /4 children and provide support from the first week of June 2020. Initially a set of worksheets were prepared and handed over to the children to complete the activity. EFs later collected the worksheets and gave feedback to children. In July incessant rains and flooding impacted our programme in all locations. Post floods, from August, village based support was provided on regular basis. Venues like local clubs, societies & some people’s private homes were used to teach children in small groups of 5-20.

In year 2020-21 ASI Education started supporting 1,540 children including 298 children from camps. Home based support covered all these children and some other children also joined the group in all three locations as the schools were closed till December. During that period, EFs paid attention to maintain all protocols prescribed by government to prevent spread of Covid-19. All EFs ensured handwashing before and after the learning sessions and avoided direct contact with the children. As a result, children adopted handwashing as part of their daily routine and a positive behaviour change was noticed.

School Reopening and change in Academic Session

In Assam, high schools were reopened with partial attendance on September 21 2020 , Upper Primray schools were opened on November 2, 2020 and finally Lower Primary schools reopened from January 1, 2021. As Upper primary schools started functioining, EFs started offering remedial support in the schools. From January, the village based support was done away with and remedial support was resumed in 90 schools in Bongaigaon, Goalpara, Nalbari and Baksa district.

Identification of ‘out of school’ children

The process of identification of ‘out of school’ children was started in November 2020 . EFs undertook house to house survey and list out the children who were found out of school. As the final step, community meetings were held and issues of education in the area were discussed along with the list of children.

Motivational Camp for ‘out of school’ children

Altogether 17 camps were organised covering 550 children across the districts. Every day, a series of activities were carried out with the children including outdoor sports, games, learning activities, singing, story telling, origmay practice, etc. Children were brought to the camp sites in the morning in hired vehicles and dropped at home back every afternoon. Adequate arrangement of food and refershments were made. Camps were of 10-15 days duration according to the local requirements. The number of camps and children covered are as follows:

Sl no.	District	No. of Camps	Children covered
1	Bongaigaon	3	123
2	Goalpara	4	133
3	Nalbari-Baksa	10	294
	Total	17	550

Orientation of SMC & Mothers’ Group Members

School Managing Committee (SMC) and Mothers’ Group (MG) members were given orientation on the programme as well as common issues of education across the all schools. 487 SMC members and 508 Mothers Group memberst attended those orientation programs.

Teachers Training

Two one day teachers training programmes were organised in all the project areas in September 2020 and March 2021. Teachers were given orientation on the remedial support required post covid situation. Alltogether 162 teachers participated in the programme.

Developmenmt of Resource Materials

A handbook for Education Facilitator was developed and distributed among the EFs in all districts.

Research study on dropout

A research study was initiated to identify the reasons of dropouts in the project areas as per the provision of the project. A Delhi based research group was identified after following due processes. Field work of the research study was rolled out in March 2021 .

Case study : How a dropout girl decided to return to school



Ronjali Boro is a 13-year-old girl in Charan Janghal village in Tamulpur subdivision of Baksa district. She lives with her step mother and two step brothers. Her mother died 5 years back. Her father works in a fish firm in Karnataka and comes home once or twice in a year. When our team members met her in her village she was bringing her younger brother from school. The family lives in a small iron sheet roofed house.

Ronjali used to study in Uparcharia ME school. She was not very good at study, and therefore she stopped going to school after reaching up to Class 7 last year. Apparently she told our team that she is not interested in going back to school. After that interaction, our team visited her home and started discussing the issue with her step mother and neighbors. Her step mother told that she has grown up and need to take her younger brother to a small private school situated around 3 kms from home. “Ronjali can ride bicycle, whereas I can’t”, her step mom replied when our team member suggested that the mother herself should take her young boy to school. Our team could understand that the apparent disinterest shown by Ronjali was actually forced upon her by putting the burden of taking her brother to school. Her elder sister was already married off, while she was studying in class 9.

At that point, our team contacted a teacher of the village who promised to try to convince her mother. Efforts were made to reach out her father working in Karnataka over phone. Finally, a contact number was collected and our team members spoke with him. The father expressed his willingness for the continuation of Ronjali’s study. Thereafter, the step mom also agreed to send her to the motivational camp held at around 10 km way from her home. The arrangement was that Ronjali will bring her younger brother to his school in our vehicle (*while coming to camp*) in the morning and her mom will take him back later in the afternoon.

During the 10 day camp Ronjali participated in different activities enthusiastically. After attending the camp, she was enrolled in a Kasturba Gandhi Balika Vidyalay in Nagrijuli in March 2021. The process of mainstreaming was challenging too. After the end of the motivational camp, she was again put to the same task at home. Instead of our team going back to her mother repeatedly, they took the support of a local school headmaster and mobilized some active villagers to persuade her mother. Finally, they prevailed.

Integrated Approach to Technology in Education (ITE)- Assam

Objectives

The Key objectives of the ITE are to bridge the digital divide and foster digital citizenship, increase interest in learning, improve learning and higher order thinking skills, improve teaching and learning processes in school.

In ITE, Teachers develop lesson plans and guide the children in groups in developing projects on different subjects. Projects are designed in a manner so that children get a chance to use information technology at different levels. Children seek for information from internet, use applications like spreadsheet, PPT, scratch, audacity, photo story etc. for preparing their project and presenting their findings. The project has been started in 2015 in Assam and the current phase is implemented from April, 2019 till March 2021. The programme also support schools in maintaining their IT labs. The project won the 7th eNabling North-East Award in the category of “Quality Education and Learning (2019-20)”, instituted by North East Development Foundation last year.

Geographical Outreach

ITE was implemented in 64 secondary schools till 2018, under the current project it has been expanded to 400 schools in 12 districts viz. Nalbari, Baksa, Kamrup, Barpeta, Goalpara, Nagaon, Marigaon, Karbi Anglong, Sivsagar, Kokrajhar, Hailakandi, Karimganj.

Coverage

In 2020-21, 12030 students of class 6-9 have participated in ITE activities and developed 684 projects in groups.

The program covers 400 schools where 84 schools are under direct implementation and ITE Facilitator visit these schools on regular basis. The ITE Team worked for teacher's capacity development in 316 schools through training program conducted in selected hub schools. Teacher motivation and involving new teachers in ITE has been a continuous effort for ITE facilitators.

Achievements

Due to the outbreak of COVID 19, the program reshaped during this year. Activities were conducted during this time when children were not able to attend schools.

Webinar on Covid-19

As there is lot of confusion prevailing among students and teachers about the impending danger of covid19, a webinar was conducted on 3rd April, 2020 on Zoom application on the topic. Students and Teachers from ITE project schools participated along with the entire ITE Team. Microbiologist Dr Rajumani Sarma discussed about COVID-19 its nature and necessary precautions required to be taken by people.

Learning through Quiz

A series of online quiz competition was organized in April wherein students from ITE schools participated from all districts.

E-Learning video materials prepared for students with SSA Baksa

During the time of lockdown ITE team worked with Samagra Siksha, Baksa to design authentic curriculum based video materials. Teachers from different Govt. schools from Baksa have come forward to participate in the process of video preparation.

ITE Web Quest

Web Quests were conducted by teacher leaders and students and teachers from outreach schools participated in these web quests. Each of these web quests had different topic, where students conducted research on it. Group of students from each outreach schools prepared project on the given topic. On the final day of the web quest they presented the project and participated in online quiz. Total 13 such programs were conducted where 316 schools participated.

Online ITE class

Entire 84 ITE direct implementation schools have been covered under this initiative of online ITE class. In this process four online meeting have been conducted by teacher of the school. Students were guided to develop projects in small local groups through these meeting. In the last online meeting they present their project to the teachers and students' group.

Intra School competition

This showcasing event was conducted online this time. Total 10 such programs were conducted. The first two program was within the schools but the program was expanded to more schools coving 5 schools in each of these intra school programs. Thus students of 4 schools got involved in intra school programs. Students shared their ITE work mutually and participated discussion sessions. Selected government school teachers evaluated the projects which was presented by students and provided feedback.

Face to face ITE Classes in schools

COVID test was conducted for all ITE facilitators and they started face to face classes in schools. Schools were closed for over 8 months and computer labs were not in proper condition. ITE technician along with schools worked together to get these labs in proper condition. Each of the facilitators was assigned with 5 schools where they conducted face to face classes.

ITE Camp for students

Three camps were held in Baksa, Kamrup and Nalbari district. Each of these camps was for 2 days and was non-residential. Total 104 Students from these three districts participated in these camps. Students participated in problem solving, life skill sessions, sports for development sessions, cultural events, Multimedia project preparation, Audacity, Skipe sessions, scratch, turtle among others.

Case study: How a teacher successfully leads her school in implementing ITE

Kampith High School is located in Kayan village under Rangia educational block in Kamrup rural district of Assam. The school has five grades from class 6 to 10. Assamese is the medium of instruction in this school. It has got 5 classrooms for instructional purposes and one smart classroom is there for student development purposes. The school has a computer-aided learning lab and has 10 computers for teaching and learning purposes. At present, it has 3 female teachers and 6 male teachers.

The journey of ITE (Integrated Approach to technology in Education) program at Kampith high school was started in 2015. Kamala Kalita is an assistant teacher at Kampith High School. She is keenly interested in teaching students. She was also an alumni of the school. She joined the school as a science subject teacher in 2006. When the ITE started at school, she gradually began to get involved in the ITE projects. She helped in many ways to conduct the classes without having any prior knowledge of computers. Without going through any ICT training, she was working to facilitate students in their project preparation process. Later she was invited for ITE training and become a full-fledged ITE teacher in 2018.

This year during the first wave of Covid 19, when the whole world, including India, was worried about the education system, Kamala Kalita not only conducted her lessons through the online medium but also conducted ITE classes regularly. She has been continuously in touch with her students and they have been able to complete the ITE projects with her guidance.

Thus she now becomes an ITE leader cum teacher and inspiration for other teachers as well.

ITE photographs



Grassroots Development of Women Polo, Manipur

The Grassroots Development of Women Polo Program in Manipur supports and develops women polo in Manipur. The aim is to leverage the athleticism of Manipuri women as the comparative advantage to build Manipur as the fulcrum and base of women’s polo in India. The program is aimed to empower Manipuri Women through the game of Polo. Moreover, the program aims to sustain the prolonged cultural heritage of the state thereby contributing to Pony Conservation as the Manipuri Ponies are one of the endangered species.

Geographical Outreach

The program works with 30 Women Players from 5 districts and are being trained by 6 Master Trainers led by a Head Coach. These players have been identified from rural and underprivileged backgrounds from Imphal East & West, Thoubal, Chandel and Bishnupur districts.

Financials

Grassroots Development of Women Polo in Manipur	
FY 20-21	
Fund Utilized (In Lakhs)	21.09

Major Activities and Achievements

The pandemic has led us to think innovative in terms of training methodology. While in Sports, there is no replacement to training on the ground, genuine efforts have been made embracing the technology to engage the Coaches and the Players. At these difficult times, attempts have been made to educate the players online thereby engaging our Coaches.

Apart from the field training, online education, other activities like workshops and other ceremonies were also held. Major activities undertaken during the Year can be summarized as bellow;

- 26 On-field training sessions conducted
- 20 Friendly matches played
- 8 Physical Fitness Trainings conducted
- 47 Online Theory Sessions held
- 1 Workshop on Psychological Preparation of polo Players organized
- 1 A Workshop on - Sports as a Career Option organised
- 1 Polo Rule Book was Translated in Manipuri and shared with 30 Players
- Certification of Players & Coaches were provided
- Program Closing Event was held with all stakeholders

Case Study



Thoudam Nikitasha (17), daughter of Thoudam Basanta Singh and Thoudam Sumila Devi, born on the 24th September 2003, residing at Kongpal Kshetri Leikai, Porompat, Imphal East, is a polo player who believes in hard work and dedication.

She started playing Polo in the year 2019. Though she is a beginner in the field of Polo, she has the potential of becoming a well-built polo player in the near future.

After being enrolled in the “Grassroots Development of Women Polo Program”, a program implemented by the CML – Tata Trusts, she is able to see herself being a significant polo player who just started her journey in the field. With all the resources provided during the trainings - both physical and webinars, she has learned to gain more positivity as a person and as a team member of the group as well as her importance of physical fitness to become a potential player. She is looking forward to participating in the upcoming State Level tournament representing the team from the CML – Tata Trusts.



She as well stated that the program has impacted her life to overcome the fear to celebrate the success.

Nameirakpam felicia

Nameirakpam felicia (17), daughter of Nameirakpam Philip Singh and Nameirakpam Babeta Devi, born on the 2nd October 2003, residing at Wangkhei Lourembam Leikai, Porompat, Imphal East, is now a Polo player who never stops trying new things that comes in life.

Felicia started playing Polo in the year 2019 as a beginner in the field of Sports - Polo. Her father is her inspiration who taught her to see dreams and make them into reality.

Being enrolled in the “Grassroots Development of Women Polo Program”, CML – Tata Trusts, she has now learned to manage time both schooling and playing and that is one most amazing achievement where she sees herself growing in both the fields. She had not been interested in the field of Sports earlier before she joined the program but after being involved herself, she had develop the spirit of achieving goals that made her more enthusiast to strong attraction of becoming a successful Polo player.

As a beginner in Polo, things were tough and competitive for her in making herself grow but “never giving up” was the motive that keeps her moving forward to success. Dreaming big, staying positive, believing in self, working hard and enjoying life is what makes her stand strong in any circumstances.



Grassroots Development of Indian Football

Tata Trusts’ Sports for Development Program will identify and nurture talents in football from the North-Eastern states of India. The Football Program focuses on early interventions with children to help impart learning in physical, social, and cognitive skills. Our competitive-games interventions are guided by an ecosystem driven approach working to build an environment of opportunity and excellence for the pursuit of sports as a viable avenue for professional career building.

The program is a community-driven initiative focused on building future footballers for the nation. Our coaches are well-trained and come from different sections of the community. Some of them are ex-national level players, international trainers and are recruited from various degrees of the sport. The children are given opportunities at enhancing personal, social and team-building skills. Many of them have achieved international opportunities to play with various clubs in the world. Often coming from the underprivileged sections of the society, the capacity-building initiative in the program helps the children overcome personal and social constraints to develop a healthy and confident sportsman ready to face the challenges of the real-world. Many of them have achieved opportunities to play with international footballers and train under coaches from leading clubs in the world.

Program Ecosystem



Outreach

States	Initiatives	Teams	Students	Age Group	Coaches	Partners	Only Girls Centre (OGC)
Manipur	Grassroots Operations	30	1500	6-14	60	DYAS, Govt. of Manipur, All Manipur Football Association (AMFA) Community Clubs	2 (20% minimum participation)
Mizoram	Centre for Excellence (COE)	-	14	U-15	Specialized coaches and individual training	DYSA, Govt. of Mizoram, Police Dept., MFA.	-

Expenditure

Overall Budget (in Lakhs)	FY 2020-2021 (received) (in Lakhs)	Expenditure (in Lakhs)
2944.90	183.00	170.00

Major Activities and Achievements

The FY 20-21 has been difficult for the football program due to restrictions due to Covid 19 pandemic. From Q1-Q3, there could not be any physical activities but efforts were made to keep the coaches of the Manipur grassroots engaged with several webinars and courses and the COE boys in Mizoram were kept engaged with regular online meetings and online classes. The outdoor secessions could only be resumed in Q4 on relaxation of covid restrictions.

- The coaches associated with Manipur Grassroots underwent more than 34 webinar sessions/training during the period.
- About 1584 physical training sessions were conducted across the 30 grassroots Centre's in Manipur.
- The COE team and the students in particular attended more than 94 sports and academic sessions during the period.
- About 47 training sessions were conducted at the CoE Mizoram

Case Story:

F.Malsawmdawngpuia, a cadet from Tata Trusts Centre of Excellence, Mizoram

Before intervention

F.Malsawmdawngpuia (Dawnga) was born on 22nd Jan 2005 in a small town of New Champhai, situated in Champhai District, Mizoram. His parents are farmers and he is the youngest child among four brothers. Helping his parents, playing football during his free time, and going to school were his main daily activities growing up. He has been crazy about football from a young age and he was always found playing in a small sized football ground near his home. Rain, hot, or cold weather never stopped him from playing the game that he loves.

The Trusts' intervention

In the Year 2017, a group of Coaches and Management personnel went to his town to conduct a trial for the Tata Trusts Centre of Excellence, an Under -15 residential football academy. In the trial, there were several stages to get selected, with more than a thousand boys from all over the state of Mizoram and from other North Eastern States. Dawnga was 12 years and only 140cm in height at the time. But he was selected nonetheless by the Selection team and went on to join the CoE from April 2018.

After intervention

Under the guidance of the expert football coaches and qualified teachers, Dawnga has shown an all-round development. His football skills have exponentially increased. He is quite disciplined and has a good sense of humour. Initially he was not able to speak in English but now he can speak in fluent English. He played a major role when the CoE became the Champions of Mizoram Under -15 league in years 2018 & 2019.

Dawnga is now the Captain of CoE for the 2021 season. A boy who joined the CoE at 140cm is now standing tall at 168cm.

WASH

Objective

The objectives of WASH are Water Quality, Access and Conservation and Improvement in Sanitation and Hygiene. It aims at providing safe drinking water at household and community level through various technological interventions to provide potable water and ensure regular adequate drinking water supply. Our approach also involves water security by enhancing ground water recharge and surface water storage through various interventions such as rainwater harvesting, water conservation and spring shed management etc. Promotion of Sanitation and Hygiene by key interventions and awareness campaigns to improve access to sanitation and adoption of better hygienic practices including menstrual hygiene management is one of the key pillars of our WASH interventions. The project impact is to drop down water borne diseases and infections, increased awareness on menstrual hygiene management along with a long-term sustainability of water resources through behavior change and communication.

Interventions

Iron & Arsenic removal plant

Two plants were installed in Nalbari and Barpeta districts of Assam to provide safe drinking water to around 500 households. The community can manage such systems with a nominal water tariff and thereby making these sustainable.

Menstrual Hygiene Management

Reaching out to women and adolescent girls through behavior change and communication by empowering them and promoting gender equitable norms, promoting Social Entrepreneurship to women, Inculcating Safe and Hygienic Habits and Creating awareness towards responsible disposal.

Point of Use (POU) Water Filters

Integrated with Social and Behavior Change Communication provides potable drinking water at household level. The POU treatment provides clean water for people without access to clean, municipally treated water, which is prominent in rural Assam and other parts of North-east

Project Jalodari

Project Jalodari is the water management programme

Project Jalodari” is the water management program by Tata Global Beverages that has the aim to create sustainable water sources, raise awareness and build capacities on water and sanitation in the communities in which we operate. It is a multi-sectoral intervention that integrates livelihood with water and food security, sustainable agriculture, sustainable forestry, and renewable energy into the developmental paradigm of the community. The project mainly focuses on improved access to water supply, adequate sanitation infrastructure, and proper hygiene practices by:

- Providing safe and assured drinking water by setting up 8 community-based water purification system to remove Iron from the water sources; covering around 2800 households
- Recharging 4 identified dying deep bore wells through detailed geo hydrological mapping and interventions
- Strengthening MHM (Menstrual Hygiene Management) activities in the Tea Estates to reach out to 4000 women and adolescent girls
- Providing Point of Use water purifiers to 400 households
- Working on sanitation economy in association with Toilet Board Coalition

Project	District
MHM	Nalbari & Baksa
IRP	Barpeta & Nalbari
PoU	Nalbari, Baksa, Kamrup, Barpeta, Dhemaji
Jalodari	Jorhat & Golaghat

Financials 2020-2021

Interventions	Project Budget	Trusts share	Co-funders
MHM in Assam	76.5 lacs	76.5 lacs	
Project Jalodari	200.00 lacs	0	TCPL
Point of Use	24.00 lacs	0	Uday Foundation
Total	300.50 lacs	76.5 lacs	

Major achievements 2020-21

MHM in Assam

- Altogether 7987 women and adolescent girls reached out in Nalbari and Baksa Districts through our four modules.
- MHM friendly space construction started in 1 school in Nalbari.
- Business plan for pad stitching units finalized.

Jalodari

- Baseline survey for MHM had been conducted with 814 persons in Teok, Kakajan and Bhelaguri tea estates to understand the prevailing knowledge, attitude and practice in the intervention area.
- MHM sessions had been conducted with 1073 women and adolescent girls in smaller groups.
- MHM workshop was conducted with Estate Managers, Welfare Officers, Community Health volunteers, Medical Officers, GNM, CHV, Front line workers, nurses etc. for introducing them to the overall implementation plan and discuss the modules for handholding support.
- Baseline survey- 438 surveys for PoU had been conducted in Teok, Kakajan and Bhelaguri tea estates to understand the prevailing knowledge, attitude and practice.
- Two BCC modules had been developed and finalized for the implementation and awareness generation with regard to safe drinking water.
- Three IRP installation is commenced at Teok, Bhelaguri and Dalim divisions.
- For deep tube well recharge field visit is completed and DPR preparation is in progress.
- For the pilot on circular sanitation economy the bio-digester construction has commenced.



Period Day celebration in Teok



MHM session with women group in Nalbari



MHM workshop with medical officers and nurses in Teok, Kakajan and Bhelaguri






MHM session with adolescent girls

Financials

CENTRE FOR MICROFINANCE AND LIVELIHOOD

BALANCE SHEET AS AT 31 MARCH, 2021

New Registration No.: SR/CML_7/19 of 2019




Particulars	Note No.	As at 31 March, 2021 (In Rs.)	As at 31 March, 2020 (In Rs.)
FUNDS AND LIABILITIES			
FUNDS			
(a) Corpus fund	3	3,00,000	3,00,000
(b) Earmarked Funds	4	6,45,87,108	6,83,49,334
(c) Reserve Fund	5	2,90,404	2,90,689
(d) Capital Grant Fund	6	94,38,690	99,16,664
(e) Income and Expenditure Account	7	14,00,917	13,00,452
		7,60,17,119	8,01,57,139
LIABILITIES			
Current Liabilities	8	9,71,565	10,51,206
		9,71,565	10,51,206
ASSETS			
(a) Fixed assets			
(i) Tangible assets	9	95,26,174	1,00,18,212
(b) Loans and advances	10	61,06,806	34,19,022
(c) Cash and bank balances	11	6,13,55,704	6,77,71,111
TOTAL		7,69,88,684	8,12,08,345
See accompanying notes forming part of the financial statements			
1-21			
<div> <div> In terms of our report attached. For Deloitte Haskins & Sells LLP Chartered Accountants  Joe Pretto Partner Place : MUMBAI Date : 16-09-2021 </div> <div> For Centre for Microfinance and Livelihood  Ranjit Barthakur Chairman Place : MUMBAI Date : 16-09-2021 </div> <div>  Vijay Yagnamurthy Executive Director Place : MUMBAI Date : 16-09-2021 </div> </div>			



CENTRE FOR MICROFINANCE AND LIVELIHOOD

New Registration No.: SR/CML_7/19 of 2019

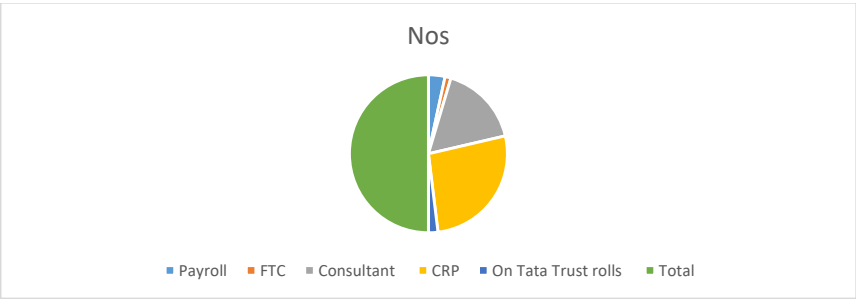
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2021

Particulars	Note No.	For the Year ended 31 March, 2021 (In Rs.)	For the Year ended 31 March, 2020 (In Rs.)
Income			
Transfer from Earmarked funds	12	10,06,24,442	14,26,96,556
Transfer from Capital Grant fund	12	17,53,564	18,96,825
Other income	13	1,31,653	8,10,344
Total Income		10,25,09,659	14,54,03,725
Expenses			
(a) Expenditure on objects of the Trust			
(i) Onward grant paid		2,60,03,460	4,10,42,747
(ii) Project Expenses	14	6,43,69,641	8,80,37,719
(b) Employee Benefit Expenses	15	42,56,379	56,25,747
(c) Establishment Expenses	16	60,96,707	76,71,717
(d) Depreciation and amortisation expenses	9	16,83,007	17,92,799
Total expenses		10,24,09,194	14,41,70,729
Excess of income over expenditure		1,00,465	12,32,996
See accompanying notes forming part of the financial statements	1-21		
In terms of our report attached.			
For Deloitte Haskins & Sells LLP		For Centre for Microfinance and Livelihood	
Chartered Accountants			
			
Joe Pretto		Ranjit Barthakur	
Partner		Chairman	
Place : MUMBAI		Place : MUMBAI	
Date : 16-09-2021		Date : 16-09-2021	



HUMAN RESOURCES

CML presently has a total of 206 employees placed across Assam, Tripura & Manipur. The human resource of the organization comes from varied academic discipline with wide experience and domain knowledge. The team consists of professionals from varied discipline including engineering, agriculture, law, veterinary, social work and 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 from time to time as a part of organization’s human resource development.



Employment Category	Nos
Payroll	14
FTC	5
Consultant	69
CRP	110
On Tata Trust rolls	8
Total	206

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