

ANNUAL REPORT



2022-23



CENTRE FOR MICROFINANCE & LIVELIHOODS
An Initiative of TATA TRUSTS



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.



Vision

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

Our Values

Integrity: to be honest, transparent and fair.

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

Excellence: to strive for achieving the highest possible standards in our delivery of work.





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Background of CML

Background of CML: 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 in Guwahati, Assam and a mandate for working in the Northeastern 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 and Tripura with over 12 ongoing projects. All the projects are directly implemented by CML in the domains of agriculture, education, crafts, and WaSH.

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





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

Financial Overview

The AWP budget for FY 22-23 for Tata Trust was 8.33 Crs against which 5.12 Crs was received. Further an amount of 2.49 Crs was received from Other Donors.

Running Programs

Sl. No.	Program Name	FY22/23 Ask in AWP (Cr)	Actual Received during FY 22-23 (Cr.)
1	Wadi Livelihood	1.44	0.92
2	Charkha 2 Market	1.83	0.76
3	ASI Education	1.42	1.24
4	TBSI Education	1.19	0.56
5	JJM Assam / Tripura	1.77	1.00
6	Other Small Grant Projects	0.68	0.64
7	Other Donor	0	2.49
		8.33	7.61

New Programs

Sl. No.	Program Name	FY22/23 Ask in AWP (Cr.)	Actual Received during FY 22-23 (Cr.)
1	CSAL Tripura	1.55	0.31
2	CSAL Assam	2.79	0.77
3	MHM (Assam)	0.38	0.32
4	Jalodhari	0	0.16
	Total	1.93	1.56

CML Overview

The interventions covering Livelihoods, Education, Wash & Craft are spread across 11 districts, 506 villages and 120461 households in the two North Eastern states of Assam & Tripura.

Assam

- Livelihood: Intervention in 1 district covering 86 villages and 2412 households.
- Craft: Intervention in 2 districts covering 65 villages 214 weavers.
- Education: Intensive intervention in 5 districts covering 190 schools and 35850 children.
- Water: Intervention in 3 districts covering 70094 households
- MHM: Intervention in 2 districts covering 4000 individuals

Tripura

- Livelihood: intervention in 4 districts, 24 villages covering 3154 households
- Water : Intervention in 1 district covering 38651 households



Livelihoods

CML's Livelihoods Vertical has been making significant contributions to the ongoing work being done to improve the lives of people living in rural communities in the states of Assam and Tripura. The primary goal of the vertical is to assist local communities in increasing their household income and cultivating an entrepreneurial spirit. This is being accomplished through the provision of access to, improvement of, and adoption of alternative means of subsistence through intervention in the fields of agriculture, horticulture, livestock, fishing, and handloom. During this phase, the livelihoods vertical is working towards establishing successful and sustainable models of income enhancement that can be scaled up during subsequent phases. These models can be scaled up because they are being developed specifically for this phase. In order to ensure the program's long-term viability, a particular emphasis is placed on establishing and cultivating community institutions, and all interventions are distributed to community members via these institutions.

Achievements

Intensification of orchards & other horticultural crops

The Intensification of Areca nut orchards generated revenues to the tune of Rs.135 lakhs, which was mostly from the cultivation of pineapples and Assam lemon. While the interventions in other horticultural crops resulted in a production of 1214 MT worth Rs. 332 lakhs.

Handloom

Helping the weavers through improved looms and techniques has enabled them to generate revenue to the tune of Rs. 87 lakhs during the reference period.

Fishery

Promotion of scientific aquaculture in the state of Tripura has achieved a total production of 694 MT amounting to Rs. 693 lakh of revenue. This enabled the farmer to earn an average income of Rs. 0.5 lakh from 0.16 ha of pond area.

ASSAM – Livelihoods

Project : Assam State Initiative- Livelihood

Project Duration	Budget (Rs. Crores)
3 Years (April 2019 to June 2023)	Total – 6.62 Tata Trusts- 4.77 Community – 1.84

Small and marginal farmers with land-holdings of less than two hectares comprise nearly 85% of all farming households in India. These farms are beset with low productivity that barely provide for the subsistence of the poor farmers. Most of the rural households depend on agriculture and livestock for their livelihood. Both these activities help the villagers to generate sustainable income.

There has been a technological and policy push for increasing the agriculture productivity by promoting high yielding and high value crops. Horticulture production is seen as one such vehicle through which farmers can earn higher income per unit land holding. In fact, the farmers are lacking in scientific and technological advancement in India as well as in the case of Assam.

CML an Initiative of Tata Trusts has noticed those issues in the state agriculture and started working on scientific and technological advancement in agriculture for better yield and income.

The project Assam State Initiative (*Livelihood*) aimed 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 focused on optimum of the available local resources, technology infusion, innovation, production enhancement, promotion of community enterprise and establishing sustainable forward and backward linkages.

The project was implemented by CML for a period of 3 years. The total budget of the project was INR 6.62 crores out of which the TATA TRUSTS support stands at INR 4.77 crores and the community contribution was 1.84 Cr.

The project was implemented in Boko Development Block in Kamrup district of Assam targeting 1800 Households and 50 villages.

Major project components

- a) Intensifying backyard areca nut orchard with “STAR CROP” (Black Pepper) along with Assam lemon and pineapple as inter crops.
- a) Promotion of high value off season vegetable cultivation under rain shelter.
- a) Promoting trellis based innovative model of creeper cultivation.
- a) High density hybrid papaya cultivation.
- a) Promotion of Composite aquaculture under captive fishery.

Highlights: Major activities

- a) The Project was initiated on the ground from September 2022 and the overall outreach was 1970 HHs in 78 villages in Boko Development Block in Kamrup (Rural).
- b) 126 Activity Groups and 15 Producer Groups were formed in order to provide support to the community and to create a platform for the farmers for forward and backward linkages.
- c) In order to provide hand holding support to the farmers, regular on field & classroom training programs and activities were organized. A total of 148 training sessions were organized.
- d) Interventions like Hybrid Papaya Cultivation, Areca nut Orchard Intensification with horticultural

crops, Cucurbit cultivation using Trellis, HVA (High Value Agriculture) in Rain Shelter and composite aquaculture in homestead ponds were the major field activities which were carried out during the project duration and the set targets were achieved.

- e) A total of 546 Acres of agricultural land was covered in carrying out the interventions.
- f) Irrigation support in the form of electric motors to individuals and diesel pump sets for Producer Groups were provided such irrigation poses as a major hindrance for all the year- round cultivation of horticultural crops.

Targets Vs Achievements

A. Outreach		Target		Achieved as per actuals	
		For the complete project period	Current fiscal (2022-23)	For the period April 1, 2022 to June 30, 2022)	Cumulative (From the project start date till June 30, 2022)
State/s		1	0	0	1
District/s		1	0	1	1
Villages		50	0	0	78
Households		1812	0	34	1970
B. Outcomes		Target		Achieved as per actuals	
Project	Key Indicators	For the complete project period	Current fiscal (2022-23)	For the period April 1, 2022 to June 30, 2022)	Cumulative (From the project start date till June 30, 2022)
ASI-Livelihood	Production from allied Agri-Horti (MT)	2534.9	1140	265.4	1669.37
C. Output		Target		Achievement	
Sl. No	Indicators	Project Target	FY 22-23	Q 1 (2022-2023)	Cumulative Till June 22
1	Number of households (HHs) engaged in Agri-Horti activities	1632	0	34	1970
2	Number of households (HHs) engaged in Fishery activities	180	0	0	201
3	Total Area under Agri-Horti and Aquaculture Activities (Acre)	371	0	10	547.23
4	Number of Producer Groups	4	0	0	15

D. Activity		Target		Achievement	
Sl. No	Indicators	Project Target	FY 22-23	Q 1 (2022-2023)	Cumulative Till June 22
1	Number of Trainings for Farmers	108	12	10	148
2	Number of Exposures for Farmers	48	0	3	13
3	Number of Community Mobilization Meetings	238	15	10	260
4	Activity Group Promotion	119	0	0	126*
					(Restructured)
5	Number of Community Resource Person Trained	16	0	0	16
6	Community Investment Fund Provided (No of farmers)	1812	0	34	1757
E. Impact		Target		Achievement	
Sl. No	Indicators	Project Target	FY 22-23	Q 1 (2022-2023)	Cumulative Till June 22
1	Average Revenue generation per farmer/month	2608	3,259	3708	3595

Best Practices

- Enterprise mode of operation which paves the way for a more collaborative approach where the onus lies on the individuals as well as on the community itself to make it more sustainable was the best practice seen in the project. This practice created a collective capital for the villages which can further be used for livelihood activities.
- The horticultural practices were able to provide a good and steady income to the households. Papaya cultivation which was not done by the farmers earlier in a proper way was the most profitable and the success of the model led to the replication by many farmers. Other interventions were also remarkable in bringing in incremental income for the household from the same orchard/land and hence led to optimum utilization of resources.
- Layering of activities which led to more enhanced income throughout the year.
- Creation of social capital like community resource persons, community institutions.
- Initiation of Nursery Entrepreneurs to mitigate the gap between supply and demand for horticultural crops as well as to develop a total ecosystem in the community itself for livelihood activities.

Impact Assessment

An comprehensive impact assessment was conducted at the end of the project period and the major findings are as follows:

Relevance- Key Wins

- 86% of the beneficiaries reported that the technical knowledge gained was the most useful aspect of the program.
- The program, as planned, targets the most vulnerable groups of the community as is visible from the land holding patterns of the surveyed farmers.



Black Pepper Training

- The program has enabled farmers to utilize their existing social capital by organizing them.
- Value addition to farmers: 82% farmers shared that the activities are helpful in increasing revenue earnings while 76% farmers shared that the activities can help one increase profits

Effectiveness – Key Wins

- Community Resource Persons (CRPs) have played a critical role in being an effective link between the program team and the farmers and in bringing the village together as a whole.
- Over 80% of the farmers reported receiving training from CRPs who even visited households for the same.
- Farmers found exposure visits really beneficial in understanding how other farmers are undertaking similar activities and adapt them in their own farms. Meeting CRPs of other villages also helped them learn from each others experiences.
- On average, majority of the farmers reported finding the training on various activities very useful.
 - i. For high-value papaya cultivation or orchard intensification, farmers mainly learned about types of inputs to be used, methods of sowing, harvesting, etc.,
 - ii. For activities like rain shelter and composite fishery, farmers learned about specific aspects such as how to build and maintain the shelter/pond, varieties of fish that can be reared, among others.
- The training and the efforts of the CML team not only enabled the farmers to learn about the technique of papaya cultivation but encouraged them to adopt and practice it on their own.
- The inputs received from the CML team has helped farmers adopt the agricultural practices as they don't have to pay back the money instantly and acts as an incentive for them to take up the practices.

Impact – Key Wins

- **Increase in production:**
 - i. 75% of the beneficiaries have reported receiving additional yield from **papaya cultivation and creeper cultivations.**

- ii. 68% of the beneficiaries have received produce from the plantations in the rain shelter
- iii. 66% from practicing fish rearing activities.
- iv. Although 55% of the beneficiaries undertaking orchard intensification have reported not receiving any yield, it is a consequence of rowing planting black pepper which typically demands 4-5 years for fruition.

■ **Change in yield:**

- i. A significant difference can be seen in the **difference in yield** before and after the program with the **highest increase in papaya cultivation (285%) and creeper cultivation(286%)**.
- ii. Many farmers reporting **yield for the first time**, specially in **papaya cultivation** and **rain shelter cultivation**.
 - **Use of medicines and pesticides:** CMLs' instructions on **using medicines and pesticides have also led to a reduction in crop failure** for some farmers. CML created awareness about the **right quantities to be used** which has been helpful for the farmers.
 - **Papaya cultivation has seen the highest number of farmers** (52%) undertaking that activity for the first time.
 - The data depicts that the **average expense incurred for the activity is much lower than the increase in revenue** accrued from the yield.

Sustainability

- **81% of respondents will continue the new farming techniques and practices**
While the intent to continue activities is present, farmers, however, were not completely confident in their ability to continue activities in the long term with 56% responding that they would find it difficult to continue the new farming techniques and practices in the long term
- Subject Matter Experts stated the **importance of a corpus fund in ensuring program sustainability**. While CRPs also stated that it is important, they also expressed challenges regarding limited financial support, difficulty getting farmers to pay back their dues, and lack of financial linkage (to banks etc.) component as part of the program to ensure that farmers sustainably have the initial support required to start project activities
- **74% of respondents stated that they will continue to be a part of their activity/ producer group** after intervention by CML ends.
- **Market linkages through established FPOs are a key missing link** in the program currently and is slated to be undertaken in the next phase of the program. This is critical in ensuring that the supply of crops is met with equal demand and correct price realization takes place for all farmers even after program activities end.
- **Adding other innovations and continuation of training and input provision** were stated by respondents as components that if continued in the next phase could add to program sustainability
- **Piggeries** can be a key intervention to add to the program.

Program: Assam State Initiative- Livelihood Phase II (Climate Smart Agriculture and Livestock)

Project Duration	Budget (Rs. Crores)
5 Years July 2022 to June 2027	Total - 22.69 Tata Trusts - 9.49 Community - 3.68 Government - 9.04

During Phase - 1, the focus was primarily on promoting orchard intensification with Black Pepper and enhancing the productivity of selected crops by creating awareness on advanced Packages of Practices (PoPs) in Assam.

1. Even though agricultural productivity increased, the overall scale of market linkages remained limited, intensification and adoption of Packages of Practices (PoPs) of various value chains was at a middling level, and the transformation of farmers from subsistence to commercial agriculture remains in need of considerable emphasis.
2. Community Institutions providing end-to-end services to its members are key to sustainability and scale, as locational disadvantages are a deterrent for private players. However, Producer Groups/Farmer Producer Organizations (FPO) formed in Phase 1, are at a very nascent stage and thereby close mentoring and handholding support is required to inculcate an entrepreneurial and service-oriented behaviour amongst members.
3. Availability of Areca nut orchards with ample vertical space provide scope for scalability for Black pepper cultivation. Intensification of Black Pepper cultivation can lead to incremental / double revenue generation.
4. There is a need to focus on piglet production; cater to the high demand for veterinary services and promote the cultivation of vegetables / cash crops to ensure cash income.
5. In order to achieve the remaining objectives of Phase 1 and also to attain sustainability of the interventions, Phase 2 is proposed to develop community institutions for creating profitable rural enterprises, use of appropriate technologies to strengthen the value chain, and to ensure optimum utilization of depleting resources
6. The Phase 2 of the Project will scale operations in 3 blocks in 1 district in Assam, i.e. Boko, Bongaon & Chaygaon block in Kamrup district of Assam; the focus will be towards the following:
7. A total of 10,400 households will benefit in Assam.
 - a. 5,000 households will benefit through piggery interventions. 1,000 households will be covered under scientific demonstration and outreach through convergence of Government schemes.
 - b. 3,000 households will be covered under orchard development
 - c. During Phase 1 of the project 2400 households had crossed the desired KPIs hence, they will be supported further for institutional development, market connect and sustenance.
8. A core purpose of Phase 2 is to strengthen Apex Level Community Institutions to ensure financial self-sustenance of member owned community institutions. Around 60% households of the total coverage will be members/ beneficiaries of relevant community institutions of the area.

The total project outlay is INR 22.69 Cr. TATA TRUST support stands at 9.49 Cr, Community contribution of 3.68 Cr and support from Govt/ other agencies in form of schemes is INR 9.04 Cr.

Project Objectives

1. To take 7280 households to incomes of over Rs. 80,000 per annum
2. To develop 1 sustainable Apex Community Institutions undertaking agriculture, piggery and with an

annual net profit of Rs. 18 Lakhs, thus, enhancing the potential of their profitability and sustainability

3. The above objectives will be implemented in select geographies of Assam. The selection of geographies is based on the Trusts previous RUP work and a comprehensive exercise to assess district-wise coverage of rural poor households. The exercise identified 3 levels of program support in a district:
 - a. Intensive Support: For districts with existing program supported households at between 1% to 5% of the total Rural Poor Household (RPH) population in the district . Recommended to intensify the efforts to reach at least 5% of RPH.
 - b. Sustainability focused Support¹: For districts with existing program supporting > 5% or 10,000 RPH. Recommended for systematic exit post completion of existing commitments.
 - c. Support for completing existing commitments: for districts with existing program supporting < 1% or 2,500 RPH. Recommended for systematic exit post completion of existing commitments.

Key Activities during Phase 2.

1. **Community Institutions development** by formation of Farmers Groups and FPOs, collective marketing as per business plans and strengthening governance capacity.
 - a. Formation of one Farmer Producer Organisation in Assam.
 - b. Additionally, progressive farmers of Phase 1 will also be brought under the ambit of FPO.
2. **Livelihood enhancement** by undertaking multiple livelihood interventions with farmers.
 - a. Agriculture, vegetable production, custom hiring centres, water resource development, soil health management, Integrated Pest Management, etc.
 - b. Better Livestock management practices focussing on piggery with extension services, awareness on bio security measures, sty adoption etc.

Capacity Building of the beneficiaries through regular training and demonstrations of PoPs, introduction to mechanization, extension services, and multi-stakeholder engagement from time to time.

Expected Outcomes and Impact

1. Phase 2 will focus on enhancing productivity through better management of natural resources as well as improved livestock practices. These value chains will be anchored by viable and profitable FPOs. At the end of the Project, four profitable FPOs will provide input, market and extension services to its member farmers, enabling scaling up of operations.
2. 400 Ha of orchard area will be developed through horticultural activities leading to a planned cumulative revenue generation of nearly Rs.10 Crore.
3. Pig mortality will be brought down to 7% from the current levels at 40%.
4. Farrowing of 3,000 piglets will lead to a planned cumulative revenue generation of Rs. 3 Crore.
1. For 70% of farmers, agricultural productivity will increase up to 1,800 Kg/Ha, increasing the average annual income to Rs. 60,000 from the current level of Rs. 21,000 per annum..

Targets Vs Achievements

A. Outreach	Target			Achieved as per actuals	
	For the complete project period	Current fiscal (2022-23)	Q 4 (2022-2023)	For the period Jan 1, 2023 to Mar 31, 2023)	Cumulative (From the project start date till March 31, 2023)
State/s	1	1	0	0	1

¹ These include any commitments made under the program to establish viable and self-sustaining community institutions

District/s		1	1	0	0	1
Villages		100	0	0	0	78
Households		10400	1020	0	0	1936
B. Outcomes		Target			Achieved as per actuals	
Project	Key Indicators	For the complete project period	Current fiscal (2022-23)	Q 4 (2022-2023)	For the period Jan 1, 2023 to Mar 31, 2023)	Cumulative (From the project start date till March 31, 2023)
1	Mortality kept under 7% for pigs ¹ ('000 HH)	5	0.1	0.1	0	0
2	Net profit of FPOs per annum (in Lakhs) ²	56	0	0	0	0
C. Output		Target			Achievement	
Sl. No	Indicators	For the complete project period	Current fiscal (2022-23)	Q 4 (2022-2023)	For the period Jan 1, 2023 to Mar 31, 2023)	Cumulative (From the project start date till March 31, 2023)
1	No. of piglets farrowed ('000 No.)	12.4	0.3	0.3	0	0
2	Agri Allied Produce (MT)	25710	720	240	217	2353
D. Activity		Target			Achievement	
Sl. No	Indicators	For the complete project period	Current fiscal (2022-23)	Q 4 (2022-2023)	For the period Jan 1, 2023 to Mar 31, 2023)	Cumulative (From the project start date till March 31, 2023)
1	Awareness camps on Prevention of ASF & Bio Security Measures (Nos)	70	10	0	0	0
2	Training of Vet Support Cadre (Nos)	24	12	0	0	0
3	Demonstration of Scientific Pig rearing (nos)	100	20	0	0	0
4	Areca nut Orchard Intensification (Households)	3000	500	0	0	0
5	Farmers supported with smart farming technology (Households)	4900	1800	0	0	0

² In absence of any major epidemic or diseases³ To be reported annually

6	Outreach to Small Pig Rearers	5000	500	0	0	0
E. Impact		Target			Achievement	
Sl. No	Indicators	For the complete project period	Current fiscal (2022-23)	Q 4 (2022-2023)	For the period Jan 1, 2023 to Mar 31, 2023)	Cumulative (From the project start date till March 31, 2023)
1	Annual average income >Rs 60 - 80k ⁴ (‘000 HH)	7280	480	NA*	NA	171



⁴ To be reported annually



Fig 1: High tech nursery, Fig 2: Low cost pig sty, Fig 3: Gramya krishi otsav, Fig 4: Distribution of water pumps, Fig 5 & 6: Papaya and black pepper sapling production.

A Case Study

On Smt. Sunita Boro

Under ASI-LIVELIHOOD

Smt. Sunita Boro is a beneficiary of Assam State Initiative-Livelihood project and she is a resident of Sijubari village from Milijuli Producer Group under Boko Block of Kamrup district(R), working as CRP (Community Resource Person) with CML, TATA TRUSTS in ASI- Livelihood Project since Nov 2019.

Her journey with CML, TATA TRUSTS began from enrolling herself as a common beneficiary into the project and became a Community Nursery entrepreneur is quite intriguing to many. The enthusiastic behaviour of her towards the project contributed in her selection as CRP (Community Resource Person) by the majority vote gained in the general meeting of PG (Producer Group) held at community level. To brief her in words would simply be saying “hard working, dedicative, good sense of humour and good communication skill” that every organization looks for.

The project has impacted her in bringing drastic changes towards sustainability in living standard by adapting the farming multi thematic livelihood intervention. As of now project intervention of trellis based crops farming, high yield dwarf variety of Papaya farming, rain shelter based crop farming and majorly the Community Nursery has been a remarkable source to support her financially. Available resource of land was the primary reason that encouraged her to take up the intervention adapting advance package of practice resulting to gain more yield compared to earlier. The goal behind her engaging in the project is to become a Lakhpati



Figure 1: rain shelter based crop farming



Figure 2: A glimpse of papaya seedlings in community Nursery

Kishan from utilization of the available resources efficiently. The fascinating part in her journey is to see her continuing with the papaya cultivation in hope of becoming self-reliant economically. Despite unsupportive behavior from the family members she is fighting alone to prove them wrong and win their confidence.

Today, by the technical knowledge support from project she established herself as a skilled community nursery entrepreneur and an asset for the project who is able to cover the market for project beneficiaries as well as outsiders by selling the good quality saplings. Till now from the four batches of papaya nursery, she managed to sell out a total of 9000 papaya sapling, out of total expenditure INR 75000 and INR 168000 is the total income generated. It is a pride for the project team by seeing her transition journey from a normal farmer to becoming a nursery entrepreneur. Not only she engaged herself into nursery, but is also enabled to deploy part time workers for assistance. Finally, from all the interventions including the nursery she managed to earn a total of 4,37 lac.

According to Sunita, now she is independent to manage her own daily expenditures from the project interventions instead of depending on other family members. She now plans to expand her nursery by growing varieties of seedlings in the next phase

Program: Intensifying Livelihoods for Tribal Households of Boko Block under Kamrup (R) district of Assam, WADI Livelihoods .

Project Duration	Budget (Rs. Crores)
6 Years (FY 2017-18 to FY 2022- 23)	Total – 6..32 Tata Trusts- 4.41 , Nabard - 1.74 Community – 0.17

WADI programme focuses on intensifying of 250 acres of areca nut-based homestead lands of the 500 tribal households through the promotion of black pepper as a companion crop, 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.

The development of orchard / Wadi model and the maintenance of the Orchard / Wadi of Black Pepper, Pineapple and Assam lemon will be supported by NABARD and the components including irrigation support, livestock development, system setting for livestock development, training, and capacity building for community institutions, the introduction of innovative agricultural techniques and demonstration of high yielding vegetable cultivation, setting up of aggregate centres will be supported by Tata Trusts. The institutions which will be formed under the project will be the Self Help Groups, Village Organizations, and the Project Execution Committees (PEC). The communities targeted under the project are the Rabha, Garo, and Bodo communities from the area.

Annual Targets Vs Achievement

WBS	Budget Head	Total Program Target	Target for FY 22-23	Achievement (FY2022-23)	Total Program Achievement till March 2023	Remark
1	Renovation of existing well/other sources along with water lifting device and delivery systems of 500 families	250 acre	10	12	312	Remark Target is already achieve in previous, 12 acre is additional target set
2	System setting and Health care services for BYP, goat, pig etc.	8	1	2	10	No. of trainings etc.
3	Formation, Registration and strengthening of Producer company/ Cooperative (including the cost of training and exposure)	1	1	1	1	FPO Registration Completed
4	Promotion of infrastructures and support cost for the WADI producer's group	1	1	1	1	

5	Training of farmers on post- Harvest training (batchwise) with expert support	11	4	2	13	No. of training
6	Study on market assessment and value addition, processing of wadi produce	1	1	0	0	
7	Business visioning and planning with the Aggregate cernters' business team/PG- batch	10	2	2	10	No. of training/ exercise
8	Baseline , Mid line and end line study	1	1	1	1	
9	Maintenance of Orchard (@ average 0.2 ha per family for 500 families for consecutive 3 years	250	250	250	250	Target for this year is 250 Acres, this is regular and repeated activity so cumulative achivement number could not exceed more than 250 Acres
10	Livestock- goat farming (landless)	100	`100	30	100	No. of HHs
11	Motivational training to SHG/AG representative members on group effectiveness, leadership development etc.	15	3	3	21	No. of training
12	Conducting Livelihood and credit planning training with SHGs/AGS	144	80	83	146	No. of SHG's
13	Organizing Cluster level women SHG led WADI/ Orchard Mahadhibesan members (covering project operational villages) with AC/PG	5	2	3	5	No. of Meeting/ Adhebesan
14	Health camp	42	5	2	43	No. of Camp
15	Skill development training cum exposure for project field staff	5	2	4	6	No. of training cum visits



Homestead garden



Arecanut nut Orchard intensification with black pepper as companion crop



Intensification of Arecanut Orchard with pineapple intercrop support



Farmers level water harvesting structure for irrigation of Orchard

Success story of small-scale Goat Rearing

Background

In NE region, Goat is mainly reared for meat purpose. Assam hill Goat is a popular breed of Goat for High prolificacy, superior meat quality, best quality skin, early sexual maturity, low kidding interval, and very good adaptability.

CML-TATA TRUST Intervention

In WADI Project which is Co-funded by TATA TRUSTS & NABARD & implemented by CML, Goat rearing Support is provided to 100 tribal household of Matiya & Pachiya Villages under South Kamrup district of Boko Block Assam. Those beneficiaries acquired knowledge about management aspects of Goat farming from the training conducted in Livestock Research Station & Veterinary College Guwahati and were supported for deworming, vaccination, and treatment from time to time. Goats were reared totally on grasses, trees, and shrubs available in the Boko area without any supplement feed.

The success of Junmoni Rabha

Junmoni Rabha is one of the beneficiaries who has immensely benefitted from the Goat Production. She is a 27 years old farmer from Matiya Village under Boko Block of South Kamrup District of Assam. She received 4 nos. of Female goats under the WADI Project. It is a special scheme for tribal households. In addition, she invested a start-up capital of INR 10,000/- from herself. Currently, Junmoni can manage the goat without taking any commercial feed, and the number of Goats increased to 22 in two and a half years. Besides giving them scientific sheds house and timely vaccinations, Junmoni is also aware of the local market conditions. During the last festival of Bakri Id, she was successful in selling 8 male goats earning an income of INR 40,000/-. She told us that- "Goat rearing

business provides good profit to the individual within a short duration & with this profit she wants to expand her business in the current year.

Junmoni, now a successful goat rarer excitedly shares, "Even landless households can start this type of a business. Goat is known as the cow of poor people. It gives us milk, manure, and money". Junmoni is a model in the village to the youth and women farmers. Following her training with the veterinary College and starting her own business, Junmoni is supporting the other women in her village and has a women's group of small, marginal, and trained farmers. Besides the goat farm, Junmoni is also cultivating leafy vegetables, Rice, and fodder for the goats on seasonally irrigatable land to support her family.



Project: Development of a comprehensive participatory aquaculture model for enhancing the livelihood of smallholder fish farmers in the Gomati District, Tripura.

Project Duration	Budget (Rs. Crores)
5Years (2021 to 2025)	Total - 10.77 Tata Trusts- Nil OTPC : 5.00 Others - 5.77

The project focuses on the Income enhancement of 3000 small and marginal fish farmers through the diversification of comprehensive pisciculture practices in Matabari and Kakraban blocks under Gomati district, Tripura by 2025.

The project aims to support 3000 fish farmers to cultivate Indian Major and Exotic carp. 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 ₹85,500 to each fisher. Further, 400 farmers will also be trained in seed and feed production by setting up hatcheries and promoting nursery entrepreneurs. The project also aims to use diversification of fish products towards the later stage of the project.

Project Objectives

1. Promoting community-owned and managed institutions of the fisher's farmers for improved delivery of inputs, credit, technical advice and marketing support.
2. 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.
3. 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.
4. 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).
5. Setting up demonstration plots for piloting techno-innovations with 10% farmers such as low-cost solar aerators, Fishery, aquaponics and easy dissemination of knowledge.
6. Focusing on building the capacity of the fishers through skill training and exposure visits, concept sharing workshops and seminars, on the aspects of:
 - Pond development and 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 Until March 2023:

The major activities that were carried out until March 2023 are highlighted below:

Sl. No.	Key Activities	Units	Total Target Vs Achiev. of FY 2022-23		Total Overall Project Target Vs Achiev. Until Q4 of FY 2022-23	
			Target	Achiev.	Target	Achiev.
1	Household baseline survey conduction	No. of HHs	1000	688	3000	3115
2	Training to Community Resource Persons (CRPs)	No. of Programs	2	2	5	3
3	Fishing dragnet support to AGs	No. of AGs	20	20	200	110
4	Printing of books of registers for AGs/PGs	No. of AGs/PGs	50	194	200	194
5	Semi-intensive aquaculture practices training to fish farmers	No. of Farmers	800	913	3000	2009
6	ToT to Program Staff	No. of Programs	1	1	5	2
7	Exposure visits cum training for seed producers	No. of Farmers	50	25	120	39
8	Training to fish farmers on feed preparation and application	No. of Farmers	100	137	150	137
9	Distribution of trunks, mattresses and making group seals	No. of AGs/PGs	100	74	200	160
10	Farmer's enrollment under the project	No. of Farmers	1200	1166	3000	3002
11	Formation of Activity Groups	No. of AGs	100	108	200	266
12	Organizational management training to fish farmers of AGs	No. of Farmers	500	707	3000	1330
13	Books of records (BoRs) writing and maintenance training to the office bearers (OBs) of AGs	No. of Farmers	500	235	600	438
14	Organizing Fish Mela for strengthening value chain/ market linkage	No. of Fairs	1	1	2	1
15	Installation of FRP Hatcheries	No. of Hatcheries	4	4	10	10
16	Training to fish farmers on fishery value-added products	No. of Farmers	10	10	20	10
17	Paddle cum power wheel aerators support to fish farmers	No. of Aerators	56	56	180	70
18	Fish seed support to fish farmers	No. of Farmers	700	1000	3000	1563

19	Fish feed support to fish farmers	No. of Farmers	2200	2057	3000	2057
20	Lime support to fish farmers	No. of Farmers	1000	837	3000	2066
21	Khaki Campbell duckling support to farmers	No. of Farmers	100	100	500	300
22	Juvenile prawn support to fish farmers	No. of Farmers	50	80	250	180
23	Catfish seed support to fish farmers	No. of Farmers	50	0	250	100

Case story

Madati Reang Dreams Big

Background: A village like Tainani has a very limited livelihood option. The traditional livelihood options are shifting cultivation and paddy cultivation in low-lying areas. Other than these, some landless villagers survive by selling firewood and timber. The other possible option is fish cultivation but the return from the fishery is very negligible. So, some of the villagers having ponds did not take the necessary interest in aquaculture and Madati Reang was one of them. She stocked more but got less. Even the production did not meet the consumption need of her family.

Introduction

Madati Reang, wife of Khakendra Reang of Tainani A Ms. Madhati Reang, a resident of DC village under Matabari R.D block is a marginal fish farmer who got herself in the fishery development project in the FY 2021-22. The name of her Activity Group is Madhabi consisting of fourteen more farmers like her. She has 3 ponds and in terms of area, she has about 3 Kani.



Intervention

Right after enrollment, her AG and the other AGs of the villages were trained in organizational management. She got training in Semi-intensive Aquaculture. As input support, she was given fingerlings of IMC, juvenile prawn. And most significantly, she was given a Fibre Reinforced Plastic (FRP) Hatchery to make spawn and fingerlings available locally. The hatchery in her possession is partially operational. She stocked 6000 fingerlings of different breeds of IMC in the early months of this session. Regarding feeding, she maintained a balance between the purchased feeds and the available ones in her house itself. She mostly relied on homemade feeds

Economic

She has been selling the produce since last September. As per the record, she has sold 190 Kg of fish at an average rate of ₹200.00 per Kg. She sold on many occasions and these sales have brought her about ₹38,000.00 (Thirty-eight Thousand). She also added that they consume 5 Kg to 6 Kg in a month and the total kg of fish her family has consumed may be around 30 Kg. So, in total 220 kg fishes have been harvested and more than this is yet to be harvested. The other advantage that she has is that 2 of her ponds are perennial because of which there is no pressure of selling out the remaining stock even in the off-season. Apart from these, she produced 4 Kg of prawns and the sale of prawns has brought her ₹4,000.00 (Four Thousand).

Challenges

Talking about challenges, she said that one of her ponds dries up in winter sessions. For this, she shifts some fishes from this pond to other ponds. The flood in July was awful. But the high dykes have proved to be helpful.

Testimony



Fig : Brood Fish Checking by Fishery Expert

Madhati Reang stated that she was not happy with the quantity of production earlier. She did not know how to enhance the fish production. But now she and her husband have learned it to a great extent. This is evident from the production. She happily told that she never thought of rearing prawns in her ponds. But with the help and input given from the project, she has reared the prawns in her pond and eaten them too. It is really a satisfying experience.

Conclusion

The ponds are good and have the potential to grow more than 800 Kg in a season. With the hatchery fully operational, she will be able to produce spawn and thereafter, she can also rear fingerlings and table fish. This practice will boost the fishery activities in her village to the optimum level.

Photographs



Floating Fish Feed Distribution



Prawn Production



Table Fish Harvesting & Marketing



Fig : Fish Mela/Fair

Project: Tripura State Initiative – Fishery Phase 2: Climate Smart Agriculture and Livestock (CSAL) in North East India .

Project Duration	Budget (Rs. Crores)
5 Years (July 2022 to June 2027)	Total - 8.65 Tata Trusts- 3.37 Local Contribution : 0.95 Others - 4.33

An MoU was signed in 2015 between the Govt. of Tripura and Tata Trusts to improve the livelihood of farmers with a sustainable source of income. In line with the objective of the MoU, Fishery Phase 1 under the Tripura State Initiative was undertaken from 2015 to 2020 to implement sustainable fishery activities in 6 blocks across 3 districts of the state. The key interventions during phase 1 focused on building the capacity of the fish farmers in scientific fish farming following the standard package of practices (PoP). High-value fish such as catfish and prawns were also introduced on a pilot basis. Furthermore, tank-based fingerling production was also promoted to ensure quality fish seed at the local level.

To replicate the learnings of phase 1 on productivity enhancement services (PES) and address the issues of value chain development and community institution post phase 1, the development of a phase 2 proposal was initiated. The fishery phase 2 project will be carried out in 3 districts of Tripura namely Dhalai, Khowai and Sepahijala. Additionally, 2720 new fish farmers will be mobilized newly under Khowai district and carried out the fishery activities extensively through FPC. On the other hand, the fishery activities will also be carried out in the other 2 districts namely Dhalai and Sepahijala districts with the existing fish farmers through FPCs. It will support 5955 fish farmers to cultivate IMC (Catla, Rohu, Mrigal) and exotic carp (Common Carp, Silver & Grass Carp) as well as to initiate the fish business through FPCs.

Project Goal

The goal of the project is to irreversibly enhance the income of fish farmer households to the tune of INR (60-80) K and increase the sustainability & profitability of farmer-producer organizations.

Project Components

The project comprises 4 major components as follows:

- Community mobilization
- Institution building
- Capacity building
- Fishery input support

Geography Coverage and Project Duration:

The project will be implemented in the 3 districts of Tripura across 6 blocks comprising about 60 villages. The duration of the project is for 60 months w.e.f. Jul 2022 to Jun 2027.

Major Activities Highlights:

The major activities undertaken in FY 2022-23 are highlighted below –

- 56 households baseline survey has been conducted in Padmabil and Tulashikhar blocks under Khowai district.

- Baseline survey conducted for 120 households across 2 blocks under Khowai district.
- 2 meetings were conducted with the Producer Groups, 1 in Padmabil and the other in Tulashikhar block under Khowai district.
- Orientation program has been organized for Cluster Coordinators at the Regional Office, Agartala on AWP for FY 2023-24 as well as project deliverables.
- 3 Producer Group accounts were updated 2 in Tulashikhar & 1 in Padmabil block.

Target Vs achievement

	Target			Achievement	
Particulars	Overall		Q4	Q4	Cumulative
	FY 2022-27	FY 2022-23	FY 2022-23	FY 2022-23	(1 st Jan 2023 – 31 st Mar 2023)
State/s	1	1	1	1	1
District/s	1	3	3	3	3
Villages	60	5	2	2	2
Households	2720	50	39	39	39
Outcome					
	Target			Achievement	
Key Indicators	Overall FY		Q4	Q4	Cumulative
	2022-27	FY 2022-23	FY 2022-23	FY 2022-23	(1 st Jan 2023 – 31 st Mar 2023)
Table fish sells value (₹ in Lakhs)	151	0	0	0	0
Net profit of FCS (₹ in Lakhs)	56	0	0	0	0
Output					
Training and exposure visits of BODs and personnel (No. of Programs)	7	0	0	0	0
Installation of paddle cum power wheel Aerators (No. of Aerators)	20	0	0	0	0
Distribution of fishing dragnets to AGs (No. of AGs)	10	0	0	0	0
Installation of Hatcheries (No. of Hatcheries)	1	0	0	0	0
Impact					
	Target			Achievement	
Key Indicators	Overall FY		Q4	Q4	Cumulative
	2022-27	FY 2022-23	FY 2022-23	FY 2022-23	(1 st Jan 2023 – 31 st Mar 2023)
Annual avg. income ('000) > ₹60 - ₹80 (No. of Households)	4169	250	0	0	0



Project : Charkha to Market (Antaran)

Project Duration	Budget (Rs. Crores)
1 Years	Total -
August 2022 to June 2023	Tata Trusts - 1.51
NCE December 2023	Crisil - 0.38

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 Centres are set up in select lesser-known clusters of Assam, Nagaland, Odisha, and Andhra Pradesh, managed by a professional team. These centres 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 the drift of artisans, particularly the younger generation from the sector.

The program's overarching objective is to create locally led microenterprises across each element of the 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 annual revenue of Rs 25 lakh each. Finance for the program in Assam is facilitated by CML.

Before Antaran intervened in Kamrup & Nalbari - Assam, most women wove only for personal use or local community sales. A lot of the artisans did not know about procuring good quality yarn and working on colour schemes and motifs other than those for themselves earlier, as they had never worked for outside markets. Through an intensive course across 6 months of learning about new techniques, designs, quality, markets, and much more with the Antaran Team, the artisans have come a long way, successfully setting foot in the domain of commercial weaving for the first time in their lives! Concepts of seasonal trends and colour schemes were introduced to the artisans.

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

The Antaran Program at Assam looks forward to promoting the holistic model of sustainability ensuring socio- cultural acceptability and helping in reviving traditional methods of dyeing and weaving. It is economically viable as it eliminates intermediaries and promises artisans returns commensurate with their efforts.

Lastly but most importantly, the program encourages ecologically sound practices such as the use of only azo-free dyes, promotes the use of organic cotton, and other natural materials.

Overview

Sl No.	Program KPI	Unit	Target	Achievement
1.	Artisan Enrollment	Nos.	96	214
2.	Sample Development	Nos.	108	1049



3.	Micro-Enterprises	Nos.	26	23
4.	Design Collection	Nos.	5	22
5.	Training and Exposure	Nos.	107	549
6.	Revenue Generation	Cr.	38	0.87

Highlights:

- Antarn Crisil CSR Committee meet at Laduguri village in November 2023 .
- 225 looms, 123 jacquard machines and 2 warping drums donated by Crisil foundation.
- Another Antaran Crisil meet arranged during visit of Ms Vineeta Bali , CSR Committee member .
- 90 Jacquard machines with loon accessories donated by titan to Antaran artisans.
- 5 dyeing units set up from funds donated by Titan.

Surveys and Assessments:

- Detailed assessment of artisan entrepreneurs to understand production capacity, Grading on QC and preparation for modernisation.
- Base costing of products to understand competitive pricing.
- Loom upgradation audits.
- Audits by Deloitte and PKF team.
- FDRVC study on business models..





Business:

- Dastakar Nature Bazaar exhibition in November 22 attended by two AEs.
- Craft Council Hyderabad exhibition in August 22 attended by two AEs.
- Paramparik Karigar exhibition in August 22 attended by two AEs.
- Instagram connect by two AES to sell products worth Rs 31500.00.
- Pili Taxi Exhibition , Kolkata attended by three AES.
- Saras Mela – December 22 attended by one AE.
- NILA Jaipur Eri spinning demonstration by two AE in January / February 23. .
- Online campaigns on Diwali and Womens day in Nov 22 and March 23 .
- Indira Broker Studio Pune exhibition participation by our AEs.
- Corporate gifting order by Titan

Education :

- 549 education classes conducted with cluster artisans covering weaving, reed counts , design developments etc.

Sample development & Design collection:

- 1049 samples have been developed in the cluster.
- 22 design collections developed in the cluster.

CASE STUDY

Mina Bibi:

Natun Chimina and Kapurpura are two names for the same village having areas dominated by Hindus and Muslims living right next to each other in the Chayani Barduar Bagan Block of Kamrup district. From her entire settlement, Mina Bibi was the only artisan who confidently sat in the midst of 5 other Hindu and Tribal ladies, focusing on what mattered to her the most - receiving scientific education in the work she was best at - weaving. She has enthusiastically participated in all her technical, design and business classes along with a Natural Dyeing workshop at the IDC. With support from her family and the Antaran x CRISIL team, she was able to achieve one of her dreams of traveling via flight when she attended an exhibition in Chennai in 2021 along with two other artisans from Assam. She has successfully completed multiple orders in various products like Cotton napkins, Eri stoles and Table Linens. She also hosted one of the Antaran x CRISIL CSR committee meets where she graciously held a meeting between the artisans and the visiting team. She looks forward to growing her business through social media, equipped with a newly gifted Smartphone, loom and jacquard machine through Antaran x CRISIL foundation.

EDUCATION

Being one of the premier civil society organizations in the north eastern region, CML has been taking up education projects along with other livelihood and health projects as a part of its efforts to bring in change to the rural poor in the region. CML is trying to compliment the efforts of governments by supporting improving the 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.

Education sector received a major setback due to long school closure during 2020-21 & 2021-22. CML had been implementing Assam State Initiative- Education, a project aimed at reducing and preventing dropouts at elementary level since before covid. As a response to the situation, CML decided to continue giving support to the children at the community level going beyond the scope of the original project to fill the gap created by the pandemic. During the pandemic, people in all sectors were forced to use online mode to connect and take forward their work. Technology has come forward to help mankind in this critical moment. Online audio-video meeting has become a norm since then. As the pandemic subsides, CML started implementing another project in 100 secondary schools targeting introduction of technology in teaching learning approaches in schools since November, 2021.

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

“Integrated Approach to Technology in Education -Assam implementation”, a project aimed at introducing digital literacy among rural adolescents was implemented in 12 districts of Assam during April 2019- March 2021.

In 2022-23 CML has implemented two projects viz. Assam State Initiative- Education and Technology Based School Interventions in five districts in Assam.



Project : Assam State Initiative- Education

Project Duration	Budget (Rs. Crores)
3 Years Sept 2019 to August 2022 NCE March 2023	Total - 4.99 Tata Trusts - 4.99

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 in three years.

Geographical Outreach

The program is implemented in four districts viz. Bongaigaon, Goalpara, Baksa and Nalbari.

Targets Vs Achievements

Sr	Key Performance Indicator	Unit of measurement	Total Program Target	Achievement till 2021-22	Target 2022-23	Achievement Q4	Total Achievement 2022-23
1	Motivational camps for out of school children	Nos	36	38	0	0	0
2	Number of Schools/KGBV/ RSTC conducting remedial support programme	Nos	78	90	90	90	90
3	Number of School Management Committees (SMC) given orientation	Nos	67	90	90	90	90
4	Number of Mothers' Groups given orientation	Nos	67	90	90	90	90
5	Number of Teacher Training programme conducted	Nos	3	3	1	0	1
6	Conducting a study to find out the reasons of drop out and probable solutions	Nos	1	1	0	0	0
7	Number of children attending the Foundation Camps	Nos	1220	1237	0	0	0

8	Student outreach	Nos	5850	5850	0	0	0
9	Number of School Management Committee members attending the orientation	Nos	1005	1948	450	927	927
10	Number of Mothers' Group members attending the orientation	Nos	1005	2081	450	917	917
11	SMCs having 70% attendance in quarterly meetings	Nos	67	90	90	90	90
12	Teacher training days on remedial support	Nos	201	257	90	0	116
13	Report of the research study with detailed analysis of data with recommendations	Nos	1	0	0	0	0
14	Out of school children getting mainstreamed after completing the motivational camp	Nos	1220	1237	0	0	0
15	Performance gain of students in first language and mathematics	%	30%	52.95%	50%	84.50%	84.50%
16	Number of Mother's Groups having an average attendance of at least 70% in quarterly meetings	Nos	67	90	90	90	90
17	Number of schools wherein teachers are involved in providing remedial support	Nos	67	90	90	90	90
18	Number of forums where research study has been disseminated	Nos	2	2	0	0	0

Achievements

- **Remedial Support to children :** 1960 children including 395 re-enrolled dropouts were identified in March , 2022 and Education Facilitators provided them remedial support this year in 90 project schools. No new children were enrolled this year. Efforts were made to identify the children who are unable to read and write letters and special attention was given to them including home visits by the Education Facilitators. The weekly evaluation, maintenance of portfolio and development of wall papers are done on a regular basis. A few Audio-visual sessions were also organized in some schools.
- **FLN progress tracking chart :** Two charts with the detailed rubrics for tracking the progress of each children in a sheet have been developed and printed for literacy & numeracy.
- Education Facilitators implemented the progress tracking by putting tick marks on the format and displaying the sheet in the classroom.
- **Students' Activity Display Board :** All project schools have completed the preparation of the student activity display board by using the flannel board provided by CML.
- **Reading Corner:** Reading corners are developed in each project schools where children books are kept and displayed openly so that students can read them.
- **Birthday Calendar:** One birthday calendar is developed for recording Birthdays of all children & teachers of the school. The objective is to help the children in feeling themselves as an integral part of the school activities (self-importance). A calendar format is printed and distributed where the students added their birthdays. It is helping them to celebrate their birthdays in school by involving them in some activities like plantation etc.
- **Quarterly School Managing Committee and Mothers Group Meeting :** Quarterly School Managing Committee and Mothers Group meetings were held in all the project schools . The issues covered in these meetings were the status of learning of children and how parents can support them. Education Facilitators took initiative in encouraging the members to attend the meeting by personally visiting their homes for invitation. The meetings were organised in all project schools. In the meetings EFs facilitated discussion on following topics among others:
 - a. Establishment of a kitchen garden
 - b. Regular maintenance of portfolio
 - c. Engaging children with students' activity display board
 - d. Discussion about FLN workshop
 - e. Home visit of children
- **Observation of World Environment Day :** The World Environment Day was observed on June 5th (Sunday) by planting trees in all 90 schools. Children, parents and teachers participated in the plantation and discussion programme on the occasion. The saplings and protective fencing were provided and the SMC members helped in erecting the fencing.
- **Summer Camp :** All schools in Assam were closed till 25th of July for the summer vacation. We have planned and conducted summer camps for six days in each project school during the vacation. The Education Facilitators were paired and each pair was given responsibility of conducting summer camps for 4-5 schools. An online orientation of all EFs and other team members was conducted on 28th June. The detail plan of 6 days summer camps was discussed. The objective of the summer camp was to help the children in foundational literacy through different joyful activities. Some groupwork plans were shared. The EFs took 24-30 days to complete the Summer camps in all 90 schools in Baksa, Nalbari, Bongaigaon and Goalpara districts. A light refreshment and some materials (pen & notebook) were provided to the children.
- **Monitoring visit by DIET, Kamrup :** A team of faculty members from the District Institute of Education and Training (DIET) led by the Principal visited summer camps in Goalpara and shared their observation with the field team. Kuldeep Das, District i/c Goalpara gave a presentation about the programme and data management system to the visiting team in Goalpara office.
- **Survey of 'out of school' children:** A survey for identifying 'out of school' children was conducted in three



villages in Baksa, Bongaigaon and Goalpara districts outside our current project area. The objective of the survey was to understand the current status of the dropouts in the villages considering the post covid impact on the families. 143 'out of school' children were identified during the survey.

- **Distribution of Big Books:** 180 Big books were distributed in the 90 project schools of Nalbari, Baksa, Goalpara & Bongaigaon districts respectively. There are two Big Books namely "Bazaar" and "The Three Kittens", one is in Hindi and the other is in English. EFs have translated these into Assamese, Bodo and Garo language. Big books are used in story telling activity which helps in inculcating the reading habit.
- **2 day Motivational Program (Let's Play & Learn):** A 2 day motivational program was organized at all the project schools. The program was called 'KHELO AHA SIKO AHA'(Let's Play & learn) . The activities conducted on the 1st day included outdoor games like race, jumping etc.,on the next day poem recitation, singing and dancing, debate etc. were held. A prize distribution ceremony was also held in each school in the presence of the teachers & community members. One day children's festival was also organised in Bongaigaon district. Along with the children from different schools, local stakeholders and govt. officials were present in the program.
- **Orientation of SMC and MG:** During the month of January & February a 2 day orientation was held for School Managing Committee & Mothers Group members (SMC & MG) in all schools of our project districts. EFs have displayed all the teaching materials that we have prepared and used so far in the school. The social issues restraining children from education like Child labor, Child marriage , Child trafficking were discussed along with the issues of Specially abled children and the specific issues faced by the girl child in education . Local resource persons facilitated the discussion at the school level.
- **Development of Kitchen Garden in school :** Kitchen gardens were established in the premises of all the project schools. CML supported with the provision of seeds and fencing net for the Kitchen garden. Children were given responsibility to maintain the kitchen garden as a group activity.
- **Teachers' Training:** A 2-day training workshop for teachers was held in Bongaigaon and Goalpara districts on Foundational Literacy & numeracy improvement in schools in September, 2022. 58 teachers actively participated on both days of the programme. Apart from the Foundational Literacy and Numeracy initiative, library activities were also discussed in the programme. District Programme Officer of Samagra Siksha from both districts were also present.
- **Capacity Building of Team :** A two day capacity building training for EFs on improving Communicative English was organised in all three district offices in Nalbari, Goalpara and Bongaigaon on the 16th & 17th of May. Further two cluster coordinators participated and successfully completed the Library Educator's course conducted by Parag team of Tata Trusts. Also Five EFs participated and successfully completed the Experiential Learning course conducted by Tata Trusts. One EF viz. Mausumi Haloi has been selected



as a Mentor based on her performance in the course. One Cluster Coordinator participated in a capacity building training on developing project management skills conducted by Tata Trusts held in Kohima in November, 2022. The Area Manager, Education, CML participated and successfully completed the Transition Leadership Programme for Area Managers of Tata Trusts conducted by IRMA.

- **Networking & Collaboration: 1. State Level Consultation on Learning loss due to long school closure for Covid :** A state level consultation on learning loss due to long school closures for covid 19 was organised in collaboration with World Vision India at Guwahati on July 6. Prominent educationists, representatives from teachers, students, NGOs participated in the day long event and raised their concerns and opinions regarding the impending situation after covid. Schools were closed for around 17 months and most of the children remained completely disconnected from school or teachers. It was pointed out that online system was not workable here as the reach was below 25% across the districts. The learning gap among students was existing even before covid and that widened due to long school closure. The speakers suggested to identify the children based on their present level of abilities irrespective of grades and provide special support to them. **2. State Level Consultation on Elimination of Child Labour:** A state level consultation on the elimination of child labour was organised by Stop Child labour Campaign in collaboration with CML and other local NGOs at Guwahati on October 22. BTR chief Mr. Pramod Baro, President of MV foundation Mr. R. Venkat Reddy, State Programme Officer of Samagra Siksha Ms. Nandita Medhi graced the occasion. Prominent educationists, representatives from teachers, NGOs participated in the daylong event and raised their concerns and opinions. A committee was also formed for monitoring and elimination of Child labour in Assam.
- **Annual Internal Assessment of Children :** An internal assessment of 500 children was conducted in March focusing on Language and Mathematics in Assamese, Bodo and Garo medium of instruction. 84.5 % average gain is observed in Language and Mathematics over the baseline.
- **Impact Assessment Study of ASI Education :** An Impact Assessment study was conducted by Council for Social Development (CSD) in February, 2023 to study the overall impact of the programme. They undertook interviews of different stakeholders along with monitoring student's assessment process as part of their study and submitted a detailed report.

Success Stories

SULMAN ALI

Sulman Ali is a 10-year-old child from Chapatal Village in Baksa District. During the rainy season the whole area gets flooded every year. People living in this village are suffering from very pathetic road condition and health related issues. The main source of livelihood is to work as domestic worker, small business, farming, etc. Muslims are majority living people in this village along with few ST (Rabha & Sarania) families. There are two schools one Upper Primary and another Primary in the village.

Sulman lives with his parents and three siblings. His father is Firoj Ali (43) who is a factory worker in Kerala and he is the only income source of the family. His mother Moinara Begum (29) is a homemaker and his sister Rejina (6) has started going to school. They live in a house provided under the scheme of PMAY.

Sulman is very shy and reluctant to attend school. He loves to play along with his friends and harvest betel nut in their village. By harvesting betel nuts he earns around Rs 200 in a day.

Sulman dropped out from school in 6th standard from Chapatal ME School. His parents went to Kerala along with two of his younger siblings keeping him with his grandparents. The Education facilitator Kulendra Deka learnt about Sulman and he met and discussed with his grandparents. They finally agreed to send him to a motivational camp for 15 days at Kalakuchi LP School in the second week of March, 2022.



After completion of the camp **Sulman** has been enrolled in Chapatal ME School. The EF observed a lot of changes in him after his re-enrolment. Kulendra (EF) said “One thing I much say about him is that when we met him for the first time with his family, he was a very shy and scared child. He did not want to talk to us with us. But after attending the camp he has remarkable changes in his behaviour and attitude. Now he started participating in all the activities enthusiastically and is also becoming friendly with his peers.”

SENGPRANG MOMIN

Sengprang Momin was a drop out child, a resident of village Derek, Agia, in Goalpara district. He was born in 2008. He is the second child of Lt. Prejush Sangma and Mrs. Pretisa Momin. His elder brother and sister are studying in Dudhnoi college, Goalpara.



The reason of not continuing his study was the sudden death of his father. At that time, he was studying in St. Joseph school, Goalpara. The school is located in another village called-Hatighopa, 8 kms from his home. As a child he was very fond of his father. It took him much time to overcome the trauma of losing his father. He was completely cut-off from his friends. After the death of his father, Sengprang did not attend school for one year. His father was working as a daily wage labourer and the family has some Rubber cultivation. After his father's death all of a sudden, the family entered into a deep financial crisis. After one year, with his mother he visited St. Joseph school again and took admission in class VI. But his family could not afford his monthly fees and after 4 months

teachers from the school did not allow him to continue with his classes. From this incident, his mother was very ashamed and upset but she never gave up hope. She tried to guide her three children in the middle of darkness. In the Meanwhile, Goalpara ASI-Education found Sengprang as an 'out of school child' while visiting his home. The Team had discussed with his mother and elder brother. Initially, they were little bit confused but after several discussions they were convinced to send him to motivational camp.

Sengprang Momin joined the 15- day motivational camp in which he actively participated. The Motivational Camp was held at Raikona MES. He enjoyed the activities with his new campmates. After the camp he was mainstreamed in Derek High Secondary School. Now he is studying in class IX and progressing well.

Project Technology Based School Interventions (TBSI)

Project Duration	Budget (Rs. Crores)
3 Years November 2021 to October 2024	Total - 3.78 Tata Trusts - 3.78

Technology Based School Interventions (TBSI) in Assam aims at providing an opportunity to the middle and secondary school students in government schools to deepen and authenticate their learning in school, by creating projects using technology, apart from improving their communicative English and performance in mathematics. The strategy adopted for implementing the program has the following components:

1. Scaling the intervention in 100 schools, by building on the existing state partnership in Assam, established systems in districts, improving ICT infrastructure, teacher leaders, tools and learnings.
2. Leveraging the state provided ICT infrastructure and building teacher capacity to enhance the learning levels and building 21st century skills among students.
3. Enhancing the learning levels in communicative English by deploying CLIX modules and mathematics, using Khan Academy resources.

TBSI has aimed to make the targeted children digitally literate and ensure the introduction of technology in Teaching Learning Process of school in all subjects. The project has been initiated in November, 2021 with a stipulated project period of three years.

Geographical Outreach

The program is implemented in 100 secondary schools in Kamrup, Bongaigaon, Goalpara, Baksa and Nalbari districts in close coordination with the Education Department.

Target Vs Achievements

Sl No.	Indicators	Total Prog Trgt	Achv Q4 (2021-22)	Trgt 2022-23	Trgt Q1 (2022-23)	Achv Q1	Q2 Target (2022-23)	Achv Q2	Trgt Q3	Achv Q3	Trgt Q4	Achv Q4	Com mu Achv till Mar-2023
1	Capacity building (training & workshops) for field staff	3	1	1	1	1	0	1	0	0	0	0	3
2	Refresher training of staff	2	0	1	0	0	0	0	1	1	1		1
3	Capacity building of ITE teachers	3	1	1	0	1	0	0	0	0	0		2
4	Refresher training on ITE	2	0	1	0	0	0	0	0	0	1	1	1

SI No.	Indicators	Total Prog Trgt	Achv Q4 (2021-22)	Trgt 2022-23	Trgt Q1 (2022-23)	Achv Q1	Q2 Target (2022-23)	Achv Q2	Trgt Q3	Achv Q3	Trgt Q4	Achv Q4	Com mu Achv till Mar-2023
5	Capacity building for implementing CLlx English modules	3	0	1	1	0	0	1	0	0			1
6	Refresher training on CLlx	2	0	1	0	0	0	0	0	0	1	1	1
7	Capacity building for implementing KA program	2	0	1	0	0	0	0	1	0	0		0
8	Refresher training on KA program	1	0	0	0	0	0	0	0	0	0		0
9	Orientation to HMs	3	1	1	0	1	0	0	1	0	0	1	3
10	Working with schools and Education Department to make ICT labs functional	100	98	100	100	100	100	100	100	0	100	100	100
11	Number of inter - school camps	60	0	20	0	0	0	0	20	0	20	37	37
12	No of Lesson plans designed	2000	193	800	210	113	140	109	200	153	228	388	956
13	No of schools with TBSI integrated with school time table	100	0	100	0	0	0	0	50	26	50	0	26
14	Numbers of field staff trained to support tech based interventions	20	19	20	20	19	20	17	20	23			23
15	Trained teachers integrating technology in classrooms (ITE+CLlx+KA)	400	126	400	90	22	228	94	0	0	100	149	391
16	Number of HMs oriented on tech based interventions	100	71	100	0	11	0	0	0	0		41	123
17	Number of schools with functional ICT labs	100	65	100	100	100	100	95	100	98	100	100	100

Sl No.	Indicators	Total Prog Trgt	Achv Q4 (2021-22)	Trgt 2022-23	Trgt Q1 (2022-23)	Achv Q1	Q2 Target (2022-23)	Achv Q2	Trgt Q3	Achv Q3	Trgt Q4	Achv Q4	Com mu Achv till Mar-2023
18	Number of schools with access to technology based interventions / applications	100	65	100	100	100	100	100	100	98	100	100	100
19	Number of district- camps	15	0	5	0	0	0	0	0	0	5	4	4
20	Average monthly attendance in classes	65%	0	60%	0	0	60%		50%	0	60	60%	
21	Lesson plans by teachers leading to unique projects	2000	193	800	210	113	141	109	200	153	228	216	784
22	Number of students doing ITE	30000	2057	10000	2700	2635	3750	2294	2500	2031	2500	6692	15709
23	Number of students doing CLIX English modules	30000	0	10000	2000	0	2000	2158	2500	1920	2500	1176	5254
24	Number of students using Khan Academy Math resources	20000	0	10000	0	0	0	0	3000	935	4000	1170	2105
25	Digitally literate students	60000	2057	20000	5000	2783	4000	3662	5000	2146	5000	7117	17765
26	Teachers/ staff able to demonstrate integration of technology in their teaching practice	420	0	320	80		0	0	252	223		169	392
27	Schools carrying out TBSI	100	100	100	100	100	100	100	100	100	100	100	100

Sl No.	Indicators	Total Prog Trgt	Achv Q4 (2021-22)	Trgt 2022-23	Trgt Q1 (2022-23)	Achv Q1	Q2 Target (2022-23)	Achv Q2	Trgt Q3	Achv Q3	Trgt Q4	Achv Q4	Com mu Achv till Mar-2023
28	Quality projects exhibiting 21 st -century skills, based on ITE rubric	1440	198	560	140	95	122	136	140	146	150	216	791
29	Performance gain in communicative English through CLIX	10%	0	5%	0	0	0	0	0	0	5%	2.5%	2.5%
30	Performance gain in maths through KA	17.50 %	0	15%	0	0	0	0	0	0	0	0	0

Achievements

Head Teachers' orientation

For smooth implementation of the TBSI, a one-day orientation program was organized for the head teachers of the schools. In Bongaigaon district this orientation was held at Bapuji High School on the 21st June, 2022, with the participation of 11 head teachers

Another programme of Head Teacher's orientation was organized during the month of March 2023. It was scheduled on the same day of Inter School showcase (district level). The purpose of scheduling it on the same day was to allow Head teachers to witness the accomplishment of children from other schools as well. The Inspector of schools and other officials also attended the programme. The program began with the presentation of projects by children. After the end of children's presentation, a detailed presentation of program TBSI was given to the head teachers, CRCCs regarding the objectives and work accomplished so far in 100 schools across all the five projects' districts. All together 41 head teachers participated in the district level showcase and orientation across 4-districts – Nalbari, Baksa, Kamrup and Goalpara.

Teachers Training on ITE

Capacity building of teachers and subsequent refresher training are very important for ensuring the implementation of TBSI in schools. During the Quarter-4, a refresher training was organized in 4-districts. The training was facilitated by two Master trainers who are trained under Tata Institute of Social Sciences (TISS), Mumbai. The training program focused on revisiting the previous training, their engagement in the program so far. Next, the teachers facilitated with hands on practice in the identification of topic that has scope of engaging children in developing projects, develop lesson plan on the topic identified, prepare project in group and group presentation of project followed by feedback. All together 149 teachers participated during the 2-day IT refresher training.

Communicative English Improvement program for Team members.

A two-day workshop was organized for all the TF in the respective district office in dual mode – on 16th & 17th May 2022 to enhance their capability in English and enable them in implementing the CLIX English module. They worked in group in offline mode to explore the CLIX module, prepared presentation, shared with all other groups present in different districts.

To further enhance the capacity of the team members, a two-day online training was organized for all the TF on 6th & 8th of June, 2022 facilitated by Dr. Anusha Ramanathan, Tata Institute of Social sciences (TISS), Mumbai. During these two days, besides the contents TFs were also informed about the installation of the CLIX, module, technical requirements and facilitating learning through module.

Teachers Training on Clix and Rollout of Clix programme in schools

Three-day teachers training program was organized to enable the teachers to use CLIX module in school for improving communicative English. One English teacher each from all the 100 project schools were invited. The three-day training was facilitated by resource persons Dr. Anusha Ramanathan and Mayuri Kulkarni from TISS, Mumbai. The training was attended by 99 teachers across five districts. CLIX module was introduced to the teachers. Group discussion, presentation and feedback sessions were carried out. Besides taking the teachers through each and every unit in the module, they were also detailed on the technical aspects of the module. All the participating teachers were given a certificate of participation in the training.

Once the 3-day CLIX English Training was completed, it was rolled out by conducting a one-day school based demonstration workshop in schools with proper planning of activities - conversation between friends, getting introduced to a person/friend, conversation over phone, in a shop, in a party etc. The workshop further enhanced the capacity of our Technical Facilitators in the process of interacting with the students.

Refresher training on CLIX.

A one-day refresher training on Communicative English was organized in the four districts for English teachers. The refresher training focused on understanding the lessons and objectives of different modules. The training was held in hybrid mode. Resource person from TISS, Mumbai Dr. Anusha Ramanathan facilitated the training online while the team members facilitated at the venue.

Group discussion and presentation was part of the refresher training. It was also emphasized that, each child has to complete minimum 50% of the lesson in the module to develop the ability to understand through listening and speaking. Refresher training was attended by 53 teachers from 70 schools in three districts (Baksa, Kamrup and Goalpara)

Summer Camp

As the program began, initial challenge was to make the computer lab functional. Hiring technician and engaging them took some time. When the program was about to take pace, the flood situation hindered the momentum. During June-July 2022, the flood situation worsened resulting from heavy rain. Classes in many schools were put off depending on the situation. Govt. declared summer holiday. We organized a three day summer camp for digital literacy from June 28th onward till the end of summer vacation on 25th July 2022.

Resource persons training and module preparation

A 2-day residential training of resource persons of Teachers Training was organized. The process began by the identification of active Master trainers (MT) in the districts. These MT had undergone training on IT by Tata Institute of Social Sciences, Mumbai.

During the RP training, the MTs were engaged in the preparation of module for refresher training of teachers. After a detailed brain storming session, MT prepared the module for teachers' training.

Technical Facilitators refresher training

A two-day residential training program was organized for all the TFs. During the two-day training, a detailed discussion was held about all the project targets and achievements so far. The following activities have been done to enhance their capacity and enable them to carry out their task smoothly.

- i. Detailed review of the achievement and planning for achieving the target.
- ii. Explore the contents of textbooks and topics for thorough understanding so that their activities remain

aligned to the learning outcomes.

- iii. Keeping the varying context of schools in different districts and varying location within the district, activities are prepared that can be carried out with the students. These activities will be like a ready reckoner for the TF.
- iv. TF revisit the CLIX module and contents of mathematics in Khan Academy which have been translated to the local language (Assamese). They find out the ways in which children can be enrolled and they can access and benefit from it.

Monitoring Visit by DIET, Kamrup.

For third party verification of the program we invited DIET, Kamrup. A team of 3 members led by the Principal, Ms Pankaja Baruah, visited Boko on July 8th to monitor TBSI program. A detailed presentation was made to them. They checked the indicators, means of verification and data management process. They visited two project schools – Boko Girls High school and Gohalkona High School to observe the program activities in the field. Visiting team interacted with the head, staff and students, also checked the functional computers in the IT lab in school.

External Team visit

Two members from Tata Trusts- Uttar Pradesh visited TBSI project schools. They visited four schools in two districts-Nalbari and Baksa. They observed and provided feedback to the team of Nalbari and Baksa regarding implementation.

Activation of IT labs in schools and repairing.

In almost 90 percent of the schools, computer became dysfunctional as the devices were not used for a long period of time during the covid-19 lockdown. Most of the existing devices in schools are old models supplied during 2012-2016 and repairing was challenging. We have undertaken efforts to repair computers by taking help from local technicians. Initially, we could raise the average number of functional computers to 3 immediately. After some time we procured some Hard Disk, RAM, peripherals and could achieve an average of 6 functional computers in schools. We also procured headphones and audio splitters, which were distributed among schools for using CLIX app for communicative English. .

Rolling out Khan Academy.

Enhancing the learning of children in mathematics using Khan Academy resources is one of the important objectives of TBSI. The mathematics contents of classes VIII & IX were translated into Assamese in the Khan Academy website. We organized workshop for the team members to become familiar with the content. During the refresher training of teachers in IT, we shared the open education source in 'Khan Academy' with the teachers. Team members started to enroll students in discussion with the head teachers and other teachers concerned, created login id for students, showed them how to access the mathematics contents at home through smart phone. Those students who do not have smart phone are provided opportunity at school by TF during their school visits.

School level showcase

The program TBSI aspire to develop the skill of communication and collaboration. Though children were engaged in digital literacy and developing projects, they were not very comfortable in giving presentations. In order to create opportunities for the children to give presentations, intra-school showcases were organized, where children presented their projects and were awarded. During the event, children were also connected online with the children of other schools and districts where such events were scheduled on the same day. The event provided an opportunity to the children to speak in-front of other group of children face-to-face and virtually, and in front of their own teachers.

District level showcase (Inter school showcase –district level)

Students from different schools were identified during the intra-school event who were mobilised to give presentations in a district level event level event before Inspector of Schools, Head teachers, District Program Officers and Cluster Resource Coordinators. The programs were successfully conducted in four districts. Children were given awards and certificate of participation. The program gave the students an opportunity

to attend the presentations given by students from other schools in the district which gave them a sense of achievement and joy.

Annual Assessment on Communicative English.

TISS, Mumbai trained our team members on conducting the Annual assessment of Clix . The resource person from TISS explained about the questionnaire and the parameters of assessment and recording in detail. The annual assessment was done on a sample of 175 students across 5-districts. Assessment shows 2.5% improvement in score though the annual target was 5%.

Inclusion of TBSI in school timetable.

As per schedule, our team member visit one school once a week and in most of the schools, other than the visit day, children do not get opportunity to go to IT lab. Through discussion with head teachers and staff, groups of 20 to 25 children were formed with group leaders (two-three students who are a little advanced in handling computer). The tasks are prepared by TF which are explained to the children on the visit day. The school allotted one period for IT class in their time table. 26 schools have included IT class in their daily time table. More schools are likely to replicate this from the new academic session

Case Study

Bhargab Rabha

Bhargab Rabha is a Class IX student from Thamna Binapani High School situated in Thamna of Baksa district. He lives in Chandapara near Thamna. Bhargab is one of the bright students in the class. Bhargab had no access to computer in his early days of school. After getting an opportunity in school through TBSI project he has got the opportunity to learn about computer and its uses for the first time. He stated that now he has learnt to hold the mouse and use the Paint application. He has also attended a 3-day Digital Literacy Workshop conducted by CML in their school and has learnt Folder Making, writing introduction , project and video preparation, Assamese typing. He also mentioned that he has gained confidence after presenting the project in front of others and interacting in English.



The HM of the school mentioned that the TBSI project will be very beneficial for the students as well as for the school. He informed that there are total 6 existing PCs in their school out of which 3 systems are functional. He is also grateful to CML for sending a Technical Facilitator every week for ensuring smooth functioning of the activities. He also mentioned that the workshops organised in their school were very beneficial for their students and requested for frequent sessions. This has led to more engagement and involvement of students. It is interesting to note that he has mentioned about the TBSI project, its uses and benefits in the banners put up for new admissions.

A Success Story in Dubapara High School

Mr. Mahammad Ali is the head teacher at Dubapara high school in the village of Dubapara, Goalpara. He has been working as a teacher from December,1999 and had taken over responsibilities as the head master from April, 2020. He has witnessed numerous problems that the students have been facing year after year. Along with other infrastructural issues, his students did not have access to digital learning which could have helped the students in knowledge building process. The school was equipped with a computer lab consisting of 10 computers and a teacher. The lab was not well-maintained and the teacher had little exposure in digital learning which hampered the students' academic performance. Mr. Mahammad had been looking for a way to upgrade the students' skills and the improvement of the lab as well.

Mr. Mahammad Ali had come to know about the project **Technology-Based School Interventions** almost one year ago when a team of the project TBSI visited the school and shared objectives of the project in detail. He was very happy about the idea of the project as it is designed to help the teachers and students in learning digitally inside and outside the classroom.

The implementation of the project in the school began with a series of classes on Digital Literacy. In the classes we taught the students about basics of computers and various digital tools such as- MS Word, Power point project creation, Assamese Unicode typing, use of Khan Academy, CLIX, etc. During the classes, we discussed with the computer teacher and engaged her in our activities which made her find new ways of teaching her subject. Also, we helped Mr. Ali in repairing the computer lab and make it useable for the teachers and students. Simultaneously, we conducted workshops and training for the teachers and students. The teachers were exposed to several digital learning tools and techniques such as- CLIX, Khan Academy, sing PPT, etc. Six of Mr. Mahammad Ali's assistant teachers and more than 90 students attended our workshops and trainings which made them realize the importance of digital learning. The workshops focused on how to use digital technology to help students in learning and how to create a positive learning environment. The teachers showed deep interest in learning new strategies and techniques to help the students. Mahammad Ali greatly welcomed the wishes of the teachers and allowed them to use their learnings in classroom activities.

The teachers began to use their learnings from the workshops and trainings in their lesson plans in the classroom. They also have been using digital tools to create interactive lessons and activities that engaged the students and helped them in learning.

Mr. Mahammad Ali was amazed by the results of this intervention. His students were more engaged in the classroom and their grades began to improve. He was also able to identify areas where the students needed additional help.

Project: JALODARI – Phase 1

Project Duration	Budget (Rs. Crores)
2 Years	Total - 2.00
April 2020 - March 2022 (NCE till January 2023)	Tata Trusts - Nil
	TCPL - 2.00

Overview

“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 drinking water sources; covering around 2800 households
- Recharging 4 identified dying deep bore wells through detailed geo hydrological mapping and interventions
- Dissemination of knowledge, awareness and sensitization on Menstrual Hygiene Management (MHM) among women and adolescents in the tea estates and the nearby villages with a target of reaching out to 4000 beneficiaries.
- Providing Point of Use water purifiers to 400 households
- Working on sanitation economy in association with Toilet Board Coalition

Major Activities

The **major activities** undertaken during this period are as follows:-

- Completion & commissioning of five new Iron Removal Plants (IRPs) in Debrapara division, Morongial, Eragaoon, Bolimara & Haluwapathar.
- Three ‘MHM & Water Awareness Melas’ were conducted in Kakajan, Debrapara & Bhelaguri.
- Exposure visit conducted for Village IRP operator/committee members to existing community model IRPs in Nalbari & Baksa district.
- TCPL conducted an impact assessment survey via Consultivo team.
- Impact Assessment survey was conducted as an end-line survey for Project Jalodari. The survey was carried by SeSTA development services.
- Handover of the filtration & Water Harvesting units to the T.E management & respective village Water User Committees (WUCs).
- Need assessment & initiation of Jalodari Phase II

A. Menstrual Hygiene Management (MHM)

- **MHM awareness sessions** have been conducted through various module meetings with women and adolescent girls inside the Tea estates & nearby villages. During the year 2022-23, the total nos. of beneficiaries reached out through MHM 1st module, 2nd module, 3rd module and 4th module are as follows - 691, 673, 663 and 655.
- Three SHGs were selected in Bhelaguri (Bhabani), Kakajan (Jeevan Jyoti) & Teok (Chiranjeevi), who were

provided with one-time support of 200 Ecofemme pads each with an aim to promote **reusable menstrual product supply chain** in the tea estates.

- **Procurement and distribution of reusable menstrual products** – During this year, 1240 reusable menstrual products such as cloth pads, ecofemme & saafkins were distributed to beneficiaries who had completed all the four MHM module meetings.
- **Celebration of International Menstrual Hygiene Day** in the three tea estates - Teok, Kakajan and Bhelaguri on 28th May' 22 with the active participation of the beneficiaries in activities, competitions and games related to MHM and the involvement of the tea garden management.
- **Three 'MHM & Water Awareness Melas'** were conducted in Bhelaguri (16th Oct), Debrapara (21st Nov) & Kakajan (4th December) with the involvement of TE Management. Around 900 beneficiaries were sensitized about safe drinking water and MHM through these events. MHM and water related activities and games were organized along with video screening of documentaries on MHM and safe drinking water which sought the active participation of the beneficiaries.
- **Installation of 20 matka incinerators** for the disposal of sanitary pads in selected beneficiaries' households as a pilot study promoting safe disposal of pads.

B. Iron Removal Plants (IRPs)

- **Five** IRPs (Iron removal plants) at Debrapara division, Morongial village, Bolimara village, Eragaoon village & Haluwapathar village were installed to provide iron free water in the area. The Eragaoon plant has an additional Fluoride removal vessel attached to treat the fluoride traces found in ground water sources.
- **Four** Village Water User Committees (VWUCs) were formed to look after the village IRPs. One member from each WUCs were provided an exposure visit to community model IRPs in Nalbari district.
- **1800** units of jars were procured and distributed to the beneficiaries of the T.E & nearby villages to help them fetch water from the IRPs. Around 1600 customized water ATM cards were also provided to facilitate the water fetching process from the IRPs.
- There was distribution of **184 Point of Use (POU) filters** to beneficiaries' households during this year.
- **BCC activities** were organized with the help of IEC materials to create awareness about the significance of safe drinking water such as door to door household visits along with distribution of leaflets, community meetings, rallies by school children and drawing competitions for children on safe drinking water. Door to door visits also helped in guiding the beneficiaries to keep the PoU filter clean through timely cleaning of mesh & cartridge.
- The **'MHM & Water Awareness Melas'** conducted helped in spreading awareness and sensitizing people about the importance of safe drinking water
- All the **five** IRPs inside Tea estates & **four** IRPs inside villages were handover to the respective T.E. management & Village Water User Committees (VWUCS) respectively.

C. Aquifer Recharge

- **Two** rain-water harvesting structures were built to divert the same to nearby aquifers using defunct borewells. The sites are
 - ◆ Kakajan hospital premise
 - ◆ Bhelaguri office premise
- **Two** stream-based diversion structures for Aquifer recharge have been constructed at Rajoi division & Kakajan T.E. The water from nearby stream is diverted into a filtration & siltation pit and further sent to defunct bore well via underground pipe either using height gradient (natural flow) or using pump (forced)
 - ◆ Behind Rajoi office
 - ◆ Behind Kakajan factory

D. Sanitation circular economy

- A cow-dung shed was built to store the cow dung in order to avoid wastage caused during adverse weather

conditions.

- Also, a 3 HP slurry pump was provided to assist the byproduct disposal mechanism.

E. Impact Assessment

A comprehensive impact assessment survey was carried out for Project Jalodari Phase I during the completion of the project to analyze its impacts and learnings. It was conducted by an organization named the SeSTA Development services.

Photos



Debrapara division - Day of commissioning of IRP-II



BCC awareness session at creche



Menstrual Hygiene Day celebration in Kakajan 2



MHM & Water awareness mela at Debrapara, Jorhat



Installation of matka incinerator for sanitary pads disposal in beneficiary's household

Project: Phase II of Gender Empowerment through Integrated Menstrual Hygiene Management (MHM) Initiative-Assam

Project Duration	Budget (Rs. Crores)
3 Years	Total - 1.41
August 2022 to July 2025	Tata Trusts - 1.41
	Others - Nil

Menstruation is a normal biological phenomenon. However, there are various socio-cultural and infrastructural limitations that limit the ability of girls and women to practice safe and effective menstrual hygiene management. This, in turn, makes them susceptible to adverse health conditions including reproductive tract infections (RTIs), psycho-social stress, gender-based violence and animal attacks, and contributes to absenteeism from school and the workplace. Girls and women face several barriers including socio-cultural norms related to menstrual blood, access to information on menstruation and support systems, availability of and access to safe and affordable menstrual hygiene products, access to adequate water, sanitation, and hygiene and disposal facilities. All these factors are essential to ensure hygienic management of menstruation. **MANY GIRLS AND WOMEN FACE CHALLENGES IN MANAGING THEIR PERIODS SAFELY**

The continued silence around menstruation combined with limited access to information at home and in schools results in millions of women and girls having very little knowledge about what is happening to their bodies when they menstruate and how to deal with it. In addition to persisting taboos, women and adolescent girls capacity to manage their periods is affected by a number of other factors, including limited access to affordable and hygienic sanitary materials and disposal options leaving many to manage their periods in ineffective, uncomfortable and unhygienic ways. These problems are further exacerbated by insufficient access to safe and private toilets and lack of clean water and soap for personal hygiene. As a result, menstruating girls and women often feel ashamed and embarrassed. Facing long-standing social stigmas attached to menstruating bodies, many become isolated from family, friends and their communities. Often, they miss school and productive work days and fall behind their male counterparts. When girls and women are unable to manage their periods hygienically, it adversely affects their health and wellbeing, undermines gender equity, and disrupts their educational attainment and workforce participation. Research has shown that when girls cannot handle their menses in school, they miss school days or may discontinue their education altogether. Unhygienic management of menses makes girls and women susceptible to reproductive tract infections, repeated bouts of which can increase risk of cervical cancer. The culture of silence that envelops menstruation reinforces inequitable gender norms and limits girls' and women's mobility and agency. Given this, healthy menstruation and menstrual hygiene management is intimately linked with several Sustainable Development Goals (SDG), including



Mission Statement

A solution across the MHM value chain (Awareness, Access, Hygienic Use & Menstrual Waste Management) to promote the goal of safe and effective Menstrual Hygiene Management in 59 villages of Kamrup rural district, covering 26500 adolescent girls, boys, women and men in 3 years.

Objectives

The project objectives of this phase are as follows:

- To increase Awareness, adoption and sustained practice of safe and hygienic MHM behavior
- To increase awareness of diseases in women arising out of poor menstrual hygiene practices such as Urinary Tract Infection (UTI) and enhance health seeking behavior among them
- To promote conducive home environment, free from myths and disbeliefs around MHM
- To build capacity of women self-help group /Social Entrepreneurs to produce or/and supply hygienic, reusable and environmental friendly MHM absorbents
- To encourage women and adolescent girls to practice safe disposal of used sanitary absorbents with privacy and dignity

Major achievements (FY 22-23)

- Recruitment of field team: 1 Cluster Coordinator and 10 sakhis have been recruited for the project in the month of February and March.
- MHM Training of Trainers: A 4 days ToT was provided to all 10 sakhis on MHM modules. MHM mock sessions have been conducted with all sakhis from Chaygaon and Boko. 3 resource persons from Jalodari project had visited the project location and had taken a 4-day mock session with team.
- Project Implementation Plan: PIP document has been prepared for MHM Phase II and shared with Tata Trusts. The PIP PPT was presented to TWM team in Mumbai during the PIP workshop and feedback was taken from Divyang. The PIP document will act as a guide for the implementation of the program till project end.
- Field visits and group formation: Every sakhi had formed groups of 10-15 women beneficiaries for the sessions to be conducted. A total of 57 group formations have been done from a total of 30 targets till March 2023.
- Module meeting: Total 36 1st module meetings have been conducted out of which 329 beneficiaries have attended the 1st module. The meetings have been monitored by CC and PC for maintaining quality of sessions.
- Introductory meeting has been done with Chaygaon and Boko PHC, ICDS Department Boko and SRLM department Chaygaon for introducing the MHM project. SHG list has been received for Chaygaon from BPM, SRLM and ASHA AWW list received from ICDS department. The departments have requested for a letter for collaboration.
- AWP finalisation: AWP workshop has been conducted at CML office for MHM and the physical and financial planning was discussed for FY 23-24.

PHOTOGRAPHS



MHM mock session being conducted with sakhis by Jalodari team



MHM 4 days TOT with sakhis at Chaygaon, Kamrup rural



Interaction with I/C and SDO of Chhaygaon PHC



Focus group discussion being conducted in Chaygaon for MHM with women for understanding their knowledge, attitude and practice with regard to menstruation

Project : Jal Jeevan Mission : Assam & Tripura

Project Duration	Budget (Rs. Crores)
3 Years August 2022 to July 2025	Total - 19.81
	Tata Trusts - 4.00
	Govt - 14.95
	Others - 0.86

Centre for Microfinance and Livelihood is partnering with the Government of Assam and Tripura for JJM programme and working as an Implementation Support Agency to demonstrate and establish an effective and sustainable community-managed implementation model of drinking water supply schemes for 66,874 HHs across 254 villages in Kamrup (Rural) district of Assam and for 38,651 HHs across 60 villages in Dhalai district of Tripura.

Under the Jal Jeevan Mission programme, the government is supporting hardware components for village water supply infrastructure whereas the role of CML is to build capacity of Gram Panchayat through its sub-committee, i.e., Village Water & Sanitation Committee (VWSC) on managerial, technical, and financial aspects so that they can plan, manage, implement, operate and maintain the in-village water supply infrastructure on a sustainable basis.

The main components of the project are -

- Formation of Village Water & Sanitation Committee (VWSC),
- Facilitation support for Village Action Plan (VAP) preparation,
- Conduct training and capacity-building programmes for VWSC about various aspects/themes,
- Pilots on Internet of Things (IOT) for smart water management for rural drinking water supply systems and
- To provide Technical Assistance to State level Jal Jeevan Mission's PMU.
- Area of Operations:

Area of Operations

State	Block	Villages	HHs
Assam	5	254	66874
Tripura	3	60	38651
Total	8	314	105525

Achievements

- Internet of things: IoT systems have been installed in 4 Piped Water Supply Schemes (PWSS), two each in Assam and Tripura as a pilot initiative. Through this pilot initiative, Government of Assam and Tripura are exploring the credibility and accuracy of these systems for scaling up to other PWSS.
- Detailed Project Report: CML is preparing the DPR of 30 Villages in Tripura for providing functional household tap connections to the households of these villages.
- Iron Removal Plants: CML is installing two IRPs in Dhalai District of Tripura as a pilot project. The procurement process for the empanelment of technical agency to implement has already started.
- Paani Samitis formed / Strengthened: Total 171 nos. of Paani Samitis have been formed till May' 2023 (60 VWSCs formed in Tripura and 100 WUCs formed in Assam).
- A total of 101 Introductory meetings have been conducted in Tripura with the WQMS committee members

and 30 Introductory meetings for Assam with Gaon Panchayats.

- Training to FTK members on overall scheme and their role in water quality maintenance. Total over 300 FTK members were provided training in Tripura and 940 FTK members were provided training in Assam till July, 2023.
- Training to VWSC members: In Tripura a total of over 600 members of 60 VWSCs have been provided training, and in Assam a total of 296 members of 49 WUCs have been provided training, on the overall scheme and their role in management.
- A total of 60 trainings in Tripura and 49 trainings in Assam, have been conducted for Pump Operators upon necessary expertise and techniques to effectively operate and maintain pumps, ensuring efficient water supply and management.
- Trainings/ IEC campaigns conducted on various WaSH aspects: Total 211 nos. of Trainings/IEC campaigns have been conducted till June' 2023.
 - ◆ In Tripura, 156 no. of meetings with VWSC Committee through FGD and 3 review meetings have been conducted.
 - ◆ In Assam, 30 introductory meetings, 111 WUC meetings, 1232 Community meetings (approx) and 194 Village action plans have been prepared in Assam.
 - ◆ In Tripura, total 60 nos. of Participatory Rural Appraisal completed and total 76 nos. of Training programs conducted for VWSC members. In Assam, total 194 nos. of Participatory Rural Appraisal have been completed
- Villages having functional Paani Samitis to look after Operation & Maintenance: WUCs in total 43 villages of Kamrup District, Assam have been formed to take up the Operation & Maintenance of PWSS. The WUCs will be considered after they start functioning as per their set roles & responsibilities.
- Training to VWSC members on overall scheme and their role in management. Total 190 VWSC members have been provided training, till June' 2023.
- Activities with schoolchildren: Total 20 nos. of awareness programs have been organized in Tripura and Assam on the event of World Water Day.
- Villages having access to Minimum 55 Litre Per Capita per Day (LPCD) by household in project areas: As per data, total 26 no. of villages are having access to min 55 LPCD.

Snapshots



FTK Demonstration by WQM&S members celebrating the occasion of International Women's Day 2023



World Environment Day celebration'23 with the collaboration of AWC Centre for JJM awareness



Women members actively participating during FTK testing training at Kalachari GP



Operation and Maintenance training to various WUC groups at Bhawagatipara PWSS in Rampur Block



Happy Beneficiary from Assam and Tripura in JJM



Community meeting with IEC/BCC tools with women members from Rampur block



Interaction with Barpara WUC members during Tripura Team's visit to Assam at Boko Block



Community meeting with IEC/BCC tools with women members from Boko block



Awariness Rally at Padmapur Shilobari High School on 14th Nov'22 at Boko Block in Kamrup-R district in Assam



Training on Water Quality related issues in Rampur Block at Nahira village

Tripura knows its water well: eloquent idea provided by women's group works wonders

Kalachari village is located in Durgachowmuhani Block in the Dhalai District of Tripura State. The village has around 617 households and a population of about 2,252. Villagers are mainly dependent on agriculture and cattle rearing and speak Bengali and Kokborok.

Centre for Microfinance & Livelihood an associate organization of TATA Trusts (CML-TATA TRUSTS), is working as a technical and knowledge partner/ Sector Partner in 314 villages of Assam. Under the central flagship programme Jal Jeevan Mission (JJM) they are providing technical and training support to the Public Health Engineering department (PHED), stakeholders, and beneficiaries. Consequent support, meetings, and training on the importance of Water Quality and its Monitoring and Surveillance mechanism have led to an empowered community, especially women. Being water managers, women are keen to take added interest in water issues.

It is truly said that 'actual change is brought only by empowering the community. Bringing them out from their cocoon by building their capacity, steered to a more impactful and long-lasting change. The five women which are part of the drinking-water quality monitoring and surveillance committee of Kalachari GP is a true example. They have been proactively playing their part under the "Har Ghar Jal" scheme. after being trained in water quality tests using Field Test Kits (FTKs) by CML-TATA TRUSTS. They are not only ensuring monitoring of the water quality of the village but also mobilizing the community on safe WASH practices.

The five women group are testing the water quality in 9 parameters (8 Chemical & 1 Biological) i.e., pH level, Turbidity (NTU), Total hardness, Iron contains, Fluoride, Chloride, Nitrate, Free Residual Chlorine, and Bacterial test as per guidelines and BIS standard 10500:2012. They monitor and analyze water quality data by a surveillance mechanism, tracking the vulnerable areas, and alerting the concerned authorities to take remedial action if contamination is found, at the earliest.

Jal Jeevan Mission accords the highest priority to the potability of drinking water. Hence, Government, private sector, and the community joining hands together is the only key determinant for addressing water quality, thus aspiring for an enabling environment. Over the years, water quality has been a major issue mostly in the rural areas of India. The people have been exposed to numerous contaminants present in water without knowing the consequences of drinking the same. Easy access to safe and clean drinking water is the only solution to public health, which can prevent waterborne diseases.

The five-women group of Kalachari has evolved as salvage in their locality. Though normal housewives, these ladies draped in sarees are often found walking down the road collecting samples from water sources and delivery points. This zestful and dynamic team of women takes pride in the responsibility of tracking the quality



Water Quality Testing by women using FTK (field test kit) in Kalachari GP

of supplied water through tap connections using FTKS and sensitizing the community on WASH issues.

These women folks came up with a unique yet eloquent idea of their own, where they made a display are consuming. board and hung the same on the wall of their gram panchayat (GP) building. The board displays the water quality test results as well as a diagrammatical representation of the ill effects of drinking unsafe/contaminated water on the human body, the water quality parameters, and their desirable and permissible level limits in local script. This has helped in gaining the attention of the common mass, thereby acquainting their interest in topics relating to good health and well-being, the importance of consuming quality water, and safe water practices. The display board idea works wonders as the residents of the GP are now aware of the status of the water they

Undoubtedly the proactive and self- motivated women groups like Kalachari village GP will lead to the success of the mission catering to the overall improvement of public health, and performing the responsibility of a 'public unity' at the village

“

Shri Kaushik Das, Exe. Engineer, DWS KamalPur Division says,

“Great to see five women from the WQM&S committee leading the way in ensuring water quality in the village. They use Field Test Kits to test various water sources, delivery points and regularly upload the reports on the JJM-WQMIS portal. Commendable work, salute to women power!”



“These five-women group is doing their work efficiently. I have noticed a significant improvement in the quality of our water, which is now being maintained and monitored regularly. This has led to a decrease in cases of diarrhoea and other water-borne illnesses in our community, especially among children. I am grateful for the hard work and dedication of these women, who have positively impacted the health and well-being of our village. Their efforts inspire us all and remind us of the power of collective action towards a common goal”



Srimati Dipali Kanda, the ASHA worker of the village.

”

Ghanashyam Kalita: A Star Leader Bringing Water Security to Rural India

A star is someone who dedicates their life to something bigger than themselves and spends time ensuring the well-being of others. They are admired for their noble work, exemplary qualities, and outstanding achievements. What truly matters in life is not how long one has lived, but rather the impact they have had on society and the lives of others. Shri Ghanashyam Kalita, the President of Sattaluk GP in the state of Assam, is one such star. His efforts to alleviate his people's water woes have earned him the title of hero in the eyes of Sattaluk Panchayat's residents.

The Jal Jeevan Mission program began in 2019 and aims to provide safe and adequate drinking water to all rural households in the country. Community participation and ownership are critical components for the long-term sustainability of in-priority village water supply schemes and the success of the mission.

The Centre for Microfinance & Livelihood (CML), an associate organization of TATA Trusts, is partnering with the Government of Assam to act as an Implementing Support Agency (ISA). CML-TATA Trusts is providing handholding support to the community, making interventions to achieve the desired goals of the mission, and empowering the Rural Local Bodies (RLB), Village Water and Sanitation Committee (VWSC) members, and Water User Committee members. This is creating a people's movement for water, making it everyone's priority.

During a meeting with CML-TATA Trusts, Shri Ghanashyam Kalita learned about his role and responsibility as the President of the Gram Panchayat (GP) in implementing the 'Har Ghar Jal' scheme in his panchayat. Shri Kalita had witnessed the daily struggles faced by women and girls as primary caregivers and water managers since childhood. He understands the value of water and has taken charge of his people to address their water woes. He actively supported CML in conducting community awareness drives and focus group discussions in the villages of Sattaluk GP (Bankata, Uttar Bankata, Jamguri, and Dhunargaon).

Shri Kalita helped the Public Health Engineering Department (PHED) and CML-TATA Trusts in community mobilization to prepare the Village Action Plan and form the Water User Committee (WUC). In the GP, six Single Village Schemes (SVSS) have been planned, and six WUCS have been formed to oversee the day-to-day implementation and O&M of the water supply scheme.

He regularly visits and communicates with the community to ensure the status of household tap connections and maintains a record of any maintenance that may be required. If any issues arise, Mr. Ghanashyam Kalita tries



MEETING with womens groups regarding tariff collection



"I have grown up watching the water woes faced by my mother, sisters, and other women and girls in my village. Water is the most precious commodity for us. When I came to know about the Jal Jeevan Mission, its noble cause triggered me and com- pelled me to support every aspect of the successful imple- mentation of the mission in my panchayat. This mission has given me a platform to work for my people. There is nothing more valuable than seeing the smiles on the faces of mothers and sisters as they receive tap water in their households."

his best to resolve the situation by allocating monetary contributions from the GP fund. He also raises awareness about the importance of water quality, judicious use of water, and water conservation, motivating people to pay their water tariff charges regularly.

His notable and dedicated actions have made him a hero to the people of Sattaluk GP, emerging as a leader for the youths, who participate in such awareness events due to his presence. He also conducts social gatherings and meetings with the existing members of the Water Users' Committee, strengthening their capabilities regarding the O&M of the scheme.

Thanks to his active leadership and support, around 70% of households in the Sattaluk GP have tap water connections. The work is ongoing and the GP aims to declare and certify itself as 'Har Ghar Gal' soon. Six Pump Operators work the GP under Ghanashyam's supervision and guidance, having undergone training provided by PHED.

Ghanashyam Kalita's dedication to the welfare of his people is truly inspiring. His actions demonstrate the power of leadership and community participation in achieving noble causes such as providing safe and adequate drinking water to rural households. By actively supporting and contributing to the implementation of

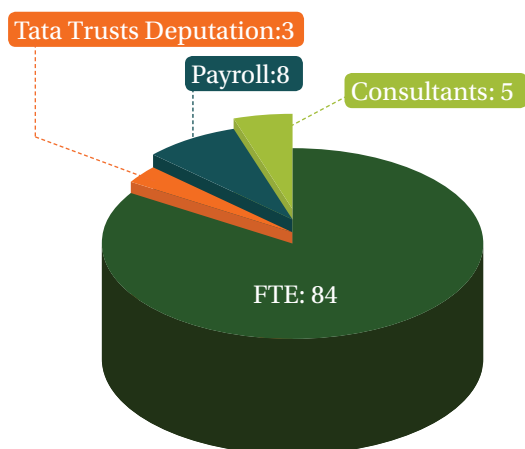
the Jal Jeevan Mission program in his GP, he has emerged as a role model for the youth and a hero for the residents of Sattaluk panchayat. It is heartening to see the impact of his efforts in bringing a sense of water security and improving the quality of life for the people of Sattaluk. His selfless act of performing his duty with such dedication and efficacy has earned him the respect and admiration of his community. In conclusion, Ghanashyam Kalita's story is a testament to the power of leadership and community participation in bringing positive change to society. His actions remind us that it is not enough to live a long life; what truly matters is the impact we make on the lives of others. We can all learn from his example and strive to make a difference in our own communities.

HUMAN RESOURCES

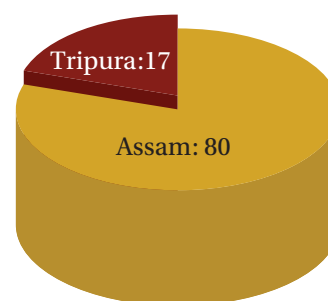
CML presently has a total of 97 employees and 62 community resource persons placed across Assam, Tripura. The human resource of the organization comes from varied academic disciplines with wide experience and domain knowledge. The team consists of professionals from varied disciplines including engineering, 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.



State Wise Manpower Total No's


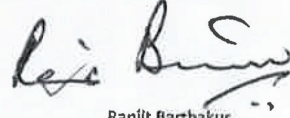
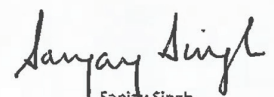


Employment Category		Head Count
CML Employees (A)	Payroll Employees	08
	Fixed Term Contract Employees	84
	Consultant Role Employees	05
	Community Resource Person (CRP)	62
Tata Trusts Employees (B)	Payroll Employees	2
	Consultant Role Employees	1
Total Head Count of Employees including CRP (A + B)		162

CENTRE FOR MICROFINANCE AND LIVELIHOOD

BALANCE SHEET AS AT 31 MARCH, 2023

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

Particulars	Note No.	As at 31 March, 2023 (In Rs.)	As at 31 March, 2022 (In Rs.)
FUNDS AND LIABILITIES			
FUNDS			
(a) Corpus fund	3	3,00,000	3,00,000
(b) Earmarked Funds	4	3,27,62,115	6,26,18,134
(c) Reserve Fund	5	2,81,854	2,91,555
(d) Capital Grant Fund	6	55,69,309	93,98,572
(e) Income and Expenditure Account	7	10,80,516	12,55,842
		3,99,93,794	7,38,64,103
LIABILITIES			
Current Liabilities	8	12,05,501	18,69,451
		12,05,501	18,69,451
ASSETS			
TOTAL		4,11,99,295	7,57,33,554
(a) Fixed assets			
(i) Tangible assets	9	56,34,713	94,74,137
(b) Loans and advances	10	7,67,000	41,73,927
(c) Cash and bank balances	11	3,47,97,582	6,20,85,490
TOTAL		4,11,99,295	7,57,33,554
See accompanying notes forming part of the financial statements		1-20	
In terms of our report attached, For Deloitte Haskins & Sells LLP Chartered Accountants Firm Registration No.: 117366W/W-100018		For Centre for Microfinance and Livelihood	
 Joe Dretto Partner Place : Mumbai Date : 18 August, 2023		 Ranjit Barthakur Chairman Place : Guwahati Date : 18 August, 2023	
		 Sanjay Singh Executive Director Place : Guwahati Date : 18 August, 2023	




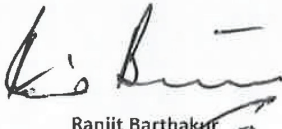
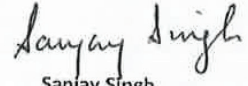
Chairman
Centre For Microfinance & Livelihood

Executive Director
Centre for Microfinance & Livelihood (CML)

CENTRE FOR MICROFINANCE AND LIVELIHOOD

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

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2023

Particulars	Note No.	For the Year ended 31 March, 2023 (In Rs.)	For the Year ended 31 March, 2022 (In Rs.)
Income			
Transfer from Earmarked funds	12	12,16,22,729	12,59,25,640
Transfer from Capital Grant fund	12	43,03,844	22,02,240
Other income	13	1,13,291	90,316
Total Income		12,60,39,864	12,82,18,196
Expenses			
(a) Expenditure on objects of the Trust			
(i) Onward grant paid		5,98,976	1,19,08,001
(ii) Project Expenses	14	10,83,92,895	10,27,69,651
(b) Employee Benefit Expenses	15	48,97,309	42,06,894
(c) Establishment Expenses	16	1,08,93,683	76,40,357
(d) Depreciation and amortisation expenses	9	14,32,327	18,38,368
Total expenses		12,62,15,190	12,83,63,271
Excess of expenditure over income		(1,75,326)	(1,45,075)
See accompanying notes forming part of the financial statements	1-20		
In terms of our report attached.			
For Deloitte Haskins & Sells LLP		For Centre for Microfinance and Livelihood	
Chartered Accountants			
Firm Registration No.: 117366W/W-100018			
			
Joe Pretto	Ranjit Barthakur	Sanjay Singh	
Partner	Chairman	Executive Director	
Place : Mumbai	Place : Guwahati	Place : Guwahati	
Date : 18 August, 2023	Date : 18 August, 2023	Date : 18 August, 2023	



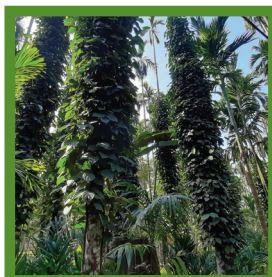
Chairman
Centre For Microfinance & Livelihood

Executive Director
Centre for Microfinance & Livelihood (CML)



SUSTAINABLE DEVELOPMENT GOALS





Centre for Microfinance and Livelihood (CML)
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 Website: www.cmlnortheast.com
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