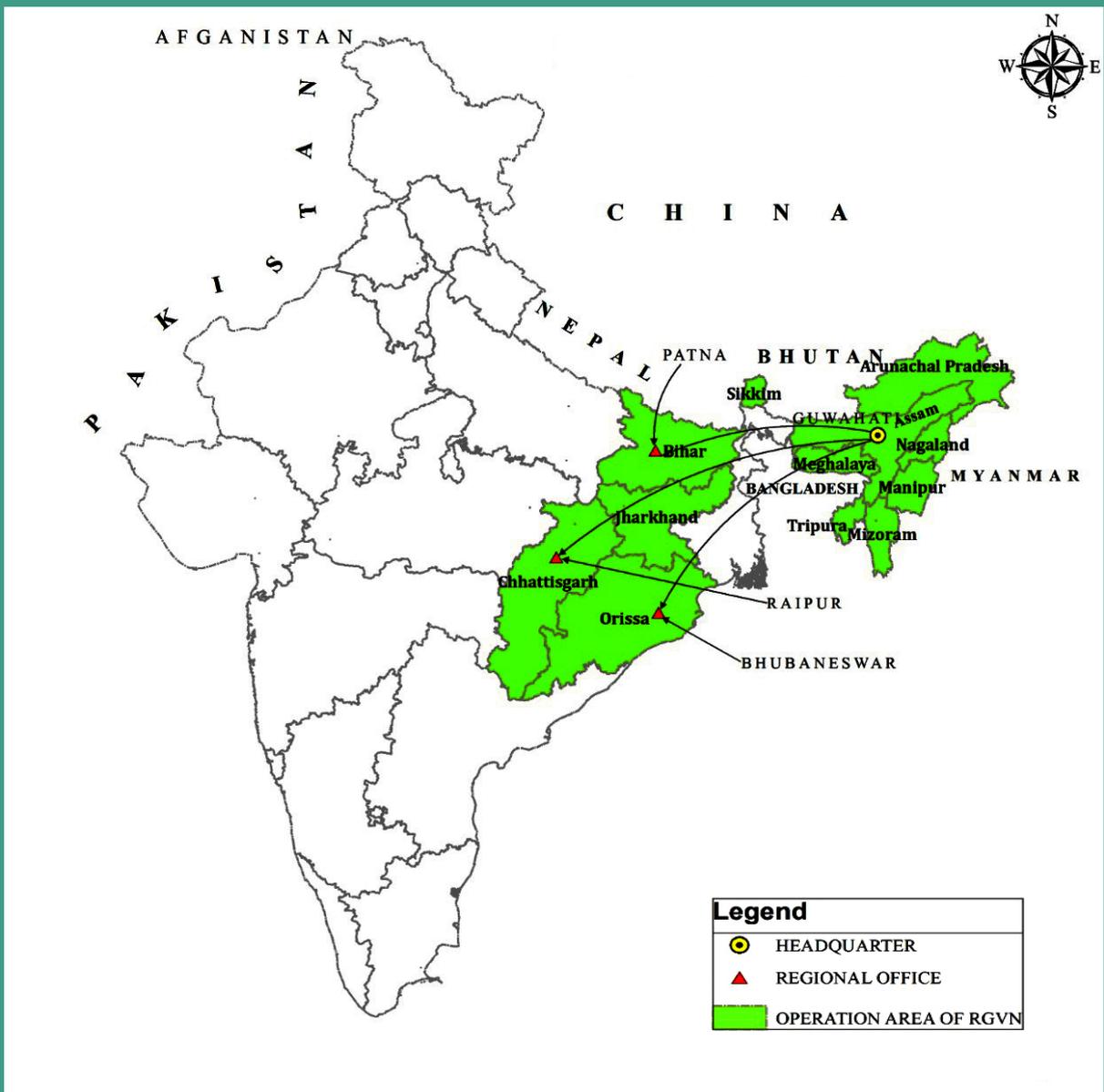




RASHTRIYA GRAMIN VIKAS NIDHI

ANNUAL REPORT
2018-2019

SPREAD OF RGVN



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ANNUAL REPORT 2018-19

Mission:

Creating an enabling environment where the poor and underprivileged can ensure sustainable livelihood with dignity.

Vision:

To improve the economic and social status of the rural and urban poor and underprivileged people through institution building and livelihood enhancement.

Main Objectives:

- To focus and support the disadvantaged groups in the society, who have the potential for pursuing the socio-economic productive activities by improving the quality of economic development especially in the remote areas and decentralized sectors.
- To promote, develop, nurture and build capacities of 'grass-root' Development Institutions, viz. NGOs, Self Help Groups (SHGs), Producer Groups, Federations, Cooperatives, etc.
- To enhance the livelihood of the under-privileged and ensure conservation of natural resources with sustainable use of biodiversity by promoting self-sustaining alternative livelihood through agricultural & food security interventions and Income generating projects.
- To provide under-privileged sections of society with essential civic and other amenities required for a healthy, dignified and decent Quality of Life (QoL).

To promote Financial Literacy & Inclusion through structured programmes to empower the rural poor.



FOUNDING MEMBERS OF THE GOVERNING BOARD OF RGVN

SHRI S M PALIA
Retired Executive Director, IDBI

SHRI D R MEHTA, IAS,
Additional Secretary, Government of India

SHRI R R CHARI
Retired Commissioner, Income Tax

DR. V G PATEL
Director, EDII, Ahmedabad

SHRI R K KRISHNA KUMAR
Joint Managing Director, Tata Tea Ltd.

SHRI D N BEZBORUAH
Editor, The Sentinel

MISS N N HARALU, IFS (RETD.)
Chairperson, NSSW Advisory Board

MRS. B ZODINPUI
Retired Govt. Officer & Social Worker

SHRI G S SAXENA
Deputy General manager, IFCI

R A S H T R I Y A G R A M I N V I K A S N I D H I



GOVERNING BOARD MEMBERS OF RGVN

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Member

Dr. Amiya Kr. Sharma

Executive Director
Rashtriya Gramin Vikas Nidhi
Rajgarh Road, Guwahati – 781003

Member



RGVN AT A GLANCE

To promote, support and develop NGOs/ CBOs, RGVN was registered as a non-profit organization under Societies Registration Act, XXI, of 1860. It began its operations in 1990 in the North East where the NGO movement had till then not picked up.

1991: IDBI joined as a sponsor of RGVN.

1992: RGVN started operations in Bihar and Eastern Uttar Pradesh by setting up a Regional Office in Patna.

1993: RGVN expanded its area of operations to Orissa, Madhya Pradesh (Baster region-now in Chhattisgarh) and coastal Andhra Pradesh by setting up a Regional Office at Bhubaneswar. Collaborated with Tata Tea Estate Community Upliftment Programme in Assam (1993-95). Initiated Rural Development through Professional agencies like NECON, NEITCO etc. (1993-95)

1994: NABARD joined as a sponsor of RGVN.

1995: The Credit and Savings Programme was initiated as a pilot project in a few districts of Assam and Meghalaya based on the Grameen Bank Model. Started the Fellowship Programme in a humble way with RGVN's own resources.

1997: Initiated Low Cost Housing Programme in Northeast and Bihar in Collaboration with HDFC.

1998: Capacity Building Programme both for NGOs and RGVN executives expanded and strengthened with fund support from Ford Foundation. Resource Unit set up in RGVN Head Office. Fellowship Programme strengthened with Ford Foundation support.

2000: Collaborated with HDFC towards Low Cost Housing for super cyclone victims in Orissa. CSP operations expanded in Assam. Collaborations with Assam Rural Project (ARIASP), Society towards implementation of the World Bank Project in Assam (2002-2003).

2005: NGO MF Programme started in Orissa and Bihar with funds support from SIDBI. Regional office opened in Chhattisgarh to strengthen operations there.

2006: Initiated NGO Facilitation Centre and Rural Innovation Fund.

2007: Tata Social Welfare Trust (TSWT) joined as a sponsor of RGVN. Gender Analysis Centre started. Collaborations with Sir Dorabji Tata Trust (SDTT) for building Grassroots Resource centers; Fellowship Programme; Youth Volunteers Programme ; and argumentation of operations in Chhattisgarh Regional Office. NGOMF started in NER.

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

2009: RGVN's Credit and Saving Programme hived off into an independent entity called Brahmaputra Community Development Trust (BCDT). Expansion of SRI in Assam. Renewable Energy and Low Cost Sanitation as emerging programmes.

2010: RGVN CSP obtained legal status of an NBFC named RGVN (NE) Micro Finance Ltd. More focus on livelihood and holistic development directly by RGVN instead of NGOSP.

2011: RGVN focusses on Livelihood and Institution Building. CSR collaborations with IFCI Ltd; HCCBPL, Usha International, CRISIL, NRL, Power Grid, IOC. Also collaborated with OXFAM India for a DRR Project in Assam.

2012: RGVN collaborated with Concern Universal and HIS for the project "Cross Border Transfer of Agricultural Technologies, Institutional and Market Development Project" funded by European Union in Assam. In Bangladesh implemented by Dhaka Ahsania Mission.

2013: RGVN continues its focus on livelihood and agricultural activities through various projects. RGVN also focussed on other developmental sectors like drinking water, sanitation and lighting, especially in the tea gardens. Williamson Magor, Amalgamated Plantations, AFRODEV came into contact.

2014: ICCO and RGVN partnered in 2014 towards promoting agricultural livelihood activities in Assam. IFCI Ltd. supported RGVN in 2015 towards agricultural livelihood activities, Drinking Water, Sanitation and Solar Lighting in Morigaon, Assam.

2015: IFCI Ltd. supported RGVN towards promoting agricultural livelihood activities and drinking water, sanitation and solar lighting in Assam. Tata Trust supported RGVN for rehabilitation of livelihood of people affected by flood in two districts of Assam. RGVN appointed as the Resource Organisation (RO) by the Assam State Rural Livelihood Mission for Social Mobilisation and Institutional Development under NULM. The RO is responsible for forming 1000 numbers of SHGs in 25 cities of Assam. The RO has also been entrusted to do the grading of the existing groups and provide them the necessary hand holding support.

2016: RGVN initiated a project named “COMPELO” (Consortium for Micro Planning and Enhancement of Livelihood Opportunities), under APFBC Society funded by Agence Française de Développement (AFD) with co-funding from the Government of Assam with a view to converse forest resources through sustainable use of biodiversity and restore forest eco systems in order to enhance the livelihoods of the forest dependent communities. RGVN’s partnership with CRISIL in Assam continues under the banner, “Moi Progoti” towards empowerment of women by strengthening their financial capabilities. Two new collaborations were firmed up in FY 2015-2016. One is with VIF (Vattikuti India Foundation) for a community led poverty alleviation programme in Assam. This project is called Unnati, which encompass livelihood programme and financial inclusion programme. Livelihood programme to provide all guidance and assistance to the poor in taking up activities for income generation by utilizing the micro loans provided by the latter as BC of IDBI bank. Another collaboration was formed with Karl Kubel Stiftung (KKS), a German donor organisation for “Introduction of an innovative Self – Sustaining Service Provision System for Transfer of Agricultural Technology and Market Development of Farming Communities”

2017: Association with Swachh Bharat Mission (R) for construction of toilets. RGVN becomes a national KRC for SBM in partnership with CUSHW, New Delhi. Project with SIPRD, Assam. Starting of Child Development Project of KNF, Germany in Assam and Meghalaya. RGVN signs MOU with NABARD and AGVB for promoting JLGs in Assam as BC of AGVB. RGVN continues with “COMPELO” project in consortium with IIE for Second Part of Phase-I of the project.

2018: A brand “Grasslooms” launched as Weaving Value Chain. RGVN to do the handholding and BCDT to market the products. Association with VAF, TATA Trust for study on Digital Inclusion.

2019: RGVN collaborated with ITC Ltd. (partnered with NITI Aayog) and is working under the “Transformation of Aspirational Districts Program” in five districts of Assam - Dhubri, Darrang, Barpeta, Goalpara and Baksa to increase net returns from farming through reduction in costs of production and increasing productivity of major crops in each of the identified district. RGVN with CRISIL in Assam continues for second phase under the banner “Moi Progoti” towards empowerment of women by strengthening their financial capabilities.

OVERVIEW

The year 2018-19 – it seems in the last few years it was one of the most challenging year of RGVN. While this was the last year of MODI 1, as the elections were to take place in April – May 2019, RGVN started another innings by shifting to a new building – on rent as usual. The new office is just about 75 meters from the old building and it is fitted with modern infrastructure. The team debated whether RGVN would be able to afford such a place. In a better environment the work culture always improves. It was also discussed that although after the initial grant to RGVN's corpus, our sponsors haven't really given any major amount in case of difficulty they would always be there. As the year progressed and the establishment cost started going up, the fund flow in terms of projects did not really increase that much. However, towards the end of the year there were signs that RGVN would be getting more projects after December. So somehow the year passed and today there are signs that RGVN will sail through smoothly.

The CSR system has its positive side and negative side. Positive side is that basically all large corporations have to spend 2% of their profit in activities related to social development. The negative side seems to be that these organisations depend on contacts and the mainland organizations seem to be garnering most of the funds. The usual pattern is that the corporations like working with existing partners than new partners. So if an organisation from far flung areas like the NE misses out initially, then getting into the corporation's fold becomes difficult. Thus, most NGOs in the NE have missed out. RGVN was fortunate enough to receive grants from various partners. But dependency on such grants makes life insecure for the employees. One can't regularise them for fear of a reduction in future grants; secondly one would not like to part ways with well trained and highly motivated people after the projects end.

The strategy has to be to start a social enterprise alongside so that as it generates income and can expand without the dependency on grants and donations. This will help retain some of the contractual staff. A new venture called the Grass looms under the trust BCDT (Brahmaputra Community Development Trust) has been one such social enterprise of RGVN, under which weavers are given training, designs are provided and also quality yarns are provided to be sold through retail outlets as well as online.

Another venture being planned is in the lines of an academy where students can be given a grounding on development as taught in the social sciences, developments in the livelihood sector and other fields as practised by RGVN. The students will also get to gather experience in the implementation of projects. Going by the success of the interns at RGVN, the candidates will stand to gain a lot. At the same time RGVN staff too would be able to leave back their learnings for posterity.

Lastly, in the latest budget, the government has announced that a new stock exchange for voluntary organisations would be established to help them garner resources. RGVN would like to take part in this since getting funds for social enterprise like Grass looms has been difficult. No business can expand without any loan from banks and other investors. While grants / CSR funds may dwindle for organisations like RGVN, a new window has been thrown open. Working with foreign funders has been a good experience for RGVN. But today one finds that even some of the domestic funders have set high standards of monitoring and evaluation and therefore RGVN stands to gain from this too. The environment today is one of professionalism even in the social sector. RGVN has kept up with the development and one can say that in spite of losing its major arm - RGVNMF - which has become a small finance bank called NESFB, it is standing tall. Like the mighty Brahmaputra, RGVN works quietly and steadily reflecting its strength but remaining as grounded and modest as ever.

CHAPTER 2

2.1 PROMOTING SELF SUSTAINABLE PRODUCER ORGANIZATIONS IN BHURBANDHA BLOCK, MORIGAON

RGVN is implementing an agriculture livelihood project named “Introduction of an Innovative Self Sustaining Service Provision System for Transfer of Agricultural Technology and Market Development of Farming Communities” in five contiguous villages of Morigaon district, Assam, which is recognized as one of the country’s most backward districts which is ranked as 250 out of a total of 640. Every year the district receives Backward Region Grant Fund (BRGF) from the Govt. of India. Morigaon is also affected by flood every year.

The project is being funded by Karl Kubel Stiftung (KKS) and Federal Ministry for Cooperation and Development (BMZ), Germany. The total project cost is Rs. 2, 47, 35,496/-. (Rupees two cores forty seven lakh thirty five thousand four hundred and ninety six).

The project aims to bring about positive change in the overall wellbeing of 750 BPL farming families in Bhurbandha Block of Morigaon district, Assam, India, with special focus given to better livelihood practices, building strong grass root institutions (like farmer groups, producer organizations and local service provider association) and disaster preparedness. The project duration is four years (2016-2019). RGVN has set up a project office in Morigaon for smooth implementation of the programme.

Gender impact strategies form a core part of the programme. The project strives to increase opportunities for women in income-generating activities, learning, and participation in decision-making processes through inclusion of 100% (750) women as designated beneficiaries. The project thus work to incorporate women beneficiaries as leaders and as active participants.





The main areas of intervention of the project are :

1. **Technology transfer** which includes simple, affordable, acceptable and environment friendly agricultural package of practice.
2. **Marketing extension** includes promotion of collective buying of inputs and collective selling to avail fair price.
3. **Institution building** includes formation and strengthening of farmer groups and farmer group association to enhance collective strength to overcome problems in the household level agricultural activities that they take up for their family's sustenance.
4. **Disaster Preparedness** which includes construction of disaster infrastructure and awareness creation.

As 100% of the designated beneficiaries are women, they are actively involved in all the above mentioned areas of intervention.

RGVN has completed 2 years of project implementation and have been able to achieve the following till now:

- 750 smallholder farmers organized into 75 producer groups and capacitated to enhance production, productivity and profitability.
- Producer groups are formed into 2 Producer Group Networks for the purpose of collective selling of produce and collective buying of inputs.
- Producer Group Networks to be registered as a Farmer Producer Company.
- 15 community based service providers developed and providing agricultural extension services to community.
- LSP Association developed and already registered under Societies Registration Act.
- 80 goatery units developed with adoption of better rearing practices.
- 33 piggery units developed with adoption of better rearing practices (another 12 units to be developed soon).
- 200 poultry units developed with adoption of better rearing practices .
- 750 vegetable production units of farmers developed and production increased with better cultivation practices.
- 1 banana and 1 lemon mini orchard established along with intercropping of seasonal crops covering 2 acres land area. Harvesting and marketing of intercrops already started.

- 200 kitchen gardens established, increasing intake of nutritious food by farm families.
- SRI practices promoted and adopted by 600 farm families.
- 750 households planted fruit trees for improving household nutrition.
- 10 input and output traders linked to farmers to access farm inputs and selling produce.
- 300 HHs have set up low cost vermin compost and vermin wash units in their homestead, out of which 150 HHs have started production. Plan to set up such low cost units in 750 HHs.
- 72 HHs have set up Azola units in their homestead, production from it is used as poultry feed.
- Since August'18, Producer Group Network are beginning to collect and sell their excess production. They are selling produce in Guwahati Farmers Market called Biponan Khetra at SixMile. Till now they have sold around 1000 KGs. Thus, they have been able to sell at a market which is around 120 KMs away from their farm eliminating middlemen. Other Markets in Guwahati and nearby towns are also being explored.
- For the purpose of aggregation and quality check – there is a plan for organic certification.
- Area being flood prone, disaster infrastructure – like 20 raised hand pumps installed; 5 raised granaries and 1 livestock platform constructed.

Promoting Self Sustainable Producer Organizations in Bhurbandha Block, Morigaon

“Introduction of an Innovative Self Sustaining Service Provision System for
Transfer of Agricultural Technology and Market Development of Farming
Communities”

Project Period : (2016-2019)

Financial Outlay : Rs. 2, 47, 35,496/-

Donor : Karl Kubel Stiftung (KKS) and Federal Ministry for Cooperation and
Development (BMZ), Germany.



2.2 TRANSFORMATION OF ASPIRATIONAL DISTRICTS PROGRAM

“Transformation of Aspirational Districts Program” has been launched by Government of India on January 2018 which aims to quickly and effectively improve the performance of 25 districts across identified key performance indicators in sectors which improves quality of life and economic productivity. NITI Aayog was established by the Narendra Modi’s NDA government to replace the Planning Commission has partnered with ITC for providing technical support to improve productivity of agriculture and allied sectors. The prime objective of the partnership is increasing net returns from farming through reduction in costs of production and increasing productivity of major crops in each of the identified districts. In Assam, the targeted districts are Dhubri, Darrang, Barpeta, Goalpara and Baksa.



Mechanical transplanting



Master trainer workshop

Activities executed during 2018-19:

1. Module preparation:

ITC Ltd in collaboration with RGVN organized a two day consultation workshop under ITCs Mission Sunhera Kal Initiative on 4th and 5th October at Bosco Reach Out, Ulubari, Guwahati, Assam. RGVN is the local implementing partner for the project which is being implemented in 5 districts of Assam, viz. Darrang, Barpeta, Baksa, Goalpara and Dhubri. The main objective of the workshop was to finalize the three sets of training module developed by VIKSAT for Boro Paddy crop based on standard Package of Practices (POP).

2. Master Trainers Workshop:

ITC Ltd in collaboration with RGVN organized a two day workshop of Master Trainers in all the five districts of Assam at different District Agricultural Offices. The main purpose was to give training on the modules followed by mock training exercise on how to train the farmers and install app in the mobile phones of Master Trainers for submitting training plan and later progress reporting by Master Trainers themselves.

3. Training of VRPs (Agricultural Extension Assistants):

The Govt. Officials who were designated as Master Trainers and were trained on the three sets of modules on Boro Paddy cultivation had given training to the Village Level Extension Worker (VLEWs) which are now referred to as Agricultural Extension Assistants (AEAs) according to the number of blocks present in all the five districts of Assam.

4. Training of farmers:

The AEAs had trained the farmers regarding Boro Paddy cultivation wherein a target of 40,000 farmers was to be covered in the five districts of Assam. Out of these, a total of 21,954 farmers have been trained regarding the three modules of Boro Paddy cultivation.

5. Scheme Awareness:

The Government schemes were discussed by the ITC officials and then the district progress indicators regarding the seven schemes such as Pradhan Mantri Fasal Bima Yojana (PMFBY), Soil Health Card (SHC), Kisan Credit Card (KCC), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Rabi Crop Productivity, Vaccination and Artificial Insemination (AI) were stated. Then 50 villages were selected in each district who were given awareness programmes on these schemes so that they could apply for these schemes.

6. Farmers Field School (FFS):

Identification of Farmers Field School (FFS) villages followed by selection of one lead farmer, 24/25 student farmers and one village resource person (VRP) by the district field staff in all the five districts of Assam. The lead farmer who was willing to demonstrate scientific package of practices of Boro Paddy in his farm land and one Volunteer Resource Person (VRP) was selected from amongst the community for facilitating the training process to student farmers. After training was imparted, seeds were distributed to the lead farmers and were asked to follow the scientific method of seed sorting, seed treatment and nursery bed preparation. The bio fertilizer Azotobacter was also supplied to them along with traps. In the mean time, the farmers started seed sorting and seed treatment and had started the nursery beds in all the districts of Assam. When the seedlings were of appropriate age, transplantation had been done followed by weeding and harvesting.



HO visit for farmer's training



Weeding of crops



Transplanting of crops



Crop cutting demonstration

2.3 ASSAM PROJECT ON FOREST AND BIODIVERSITY CONSERVATION (APFBC) “COMPELO”

Assam Project on Forest and Biodiversity Conservation (APFBC) funded by *Agence Française de Développement* (AFD) with co-funding from State Government of Assam deals with management interventions with special emphasis on income generation and livelihood security of forest dependent communities. The vision of the APFBC is to restore forest ecosystems, in collaboration with the forest dependent communities, to enhance their livelihoods and ensure conservation and sustainable use of biodiversity. The target groups include 39 Joint Forest Management Committees (JFMC) and 25 Eco Development Committees (EDC) representing more than 15,000 households.

Project Objectives:

1. To enhance the capacity of the Assam Forest Department.
2. To establish a multi-level strategic plan for the management of Assam Forests.
3. To carry out forest management activities in a transparent and sustainable way
4. To add value to goods and services generated by communities through sustainable use of forest and non-forest resources.



New product development programme on weaving at Panbari Adarsha Mising Gaon, Kaziranga National Park

VISION

“In collaboration with the forest dependent communities, to restore forest ecosystems to enhance the forest dependent communities’ livelihoods and ensure conservation and sustainable use of biodiversity” .

The community development and livelihood component of the APFBC project started late in the month of May 2016. The phase I of the project came to an end in the month of May 2018. Within two years, the major activities included Community orientation towards forest and wildlife conservation and alternate livelihoods, Participatory Microplanning, Skill development programmes (SDP), under different trades like - Weaving, Apparel Making, Cane & Bamboo craft, Decorative candle making, Beekeeping, Nursery Management, Driving, Ornamental Fish Culture, Sital Pati craft, Water Hyacinth craft, Computer etc, Entrepreneurship orientation Programme (EOP), Production, Branding, Marketing, Formation of SHGs and Exposure visits in eleven Forest Divisions of Assam namely – Nagaon South, Nagaon Wildlife, Nagaon Division, Sivasagar, Golaghat, Hailakandi, Cachar, Karimganj, Doomdooma, Guwahati Wildlife and Eastern Assam Wildlife (KNP) Division. The prototype development through design infusion and diversification is helping in capturing a broader market. To ensure continuity of the work, collective units like SHG and JLG have been formed. Bank linkages by opening JLG/SHG accounts

has also been carried out. A total of 52 SHG/JLGs have been formed. The initial micro planning and skill development based on people’s need assessment took off very well. A brand called Banashristi was also developed to give the JFMC/EDC products a special place and attention in the market. While production started very soon in most of the project villages (within six months) maintaining the high quality was a difficult task. Many unique products/new products like mukhsa, woven panels with wildlife motifs, bamboo and water hyacinth products were developed and had a great demand in the market. Under the project area allotted to RGVN which includes 11 divisions, five Banashristi outlets were created at Kaziranga National Park, Silchar, Hornbill park, Deepor Beel and Assam State Zoo Guwahati.

“COMPELO”
(Consortium for Micro Planning & Enhancing Livelihood Opportunities)
 Project Period : (2016-2019)
 Financial Outlay : Rs. 5, 70, 45,600
 Donor : Mainly funded by *Agence Française de Développement (AFD)* &
 Co-funded by State Government of Assam



Skill development training on water hyacinth craft at Paschim Singimari EDC, Nagaon Wildlife



Honourable Chief Minister of Assam, Sri Sarbananda Sonowal at banashristi outlet, Hornbill Park Cafeteria, Amsoi



Forest minister Mr. Parimal Shuklabaidya at Banashristi outlet, Silchar

SUCCESS STORY OF MS. SONIA BORO



Sonia Boro, a beneficiary of the COMPELO project under APFBC, is a resident of Panbari Adarsa Mising Gaon EDC, under Eastern Assam Wildlife Division, Bokakhat. Below, she speaks on the project and the training given by RGVN and how it has helped in enhancing her existing skill, giving her a new vision of life:

"I am a working woman. Almost every household in our village has a loom shed. I never tried my hands in weaving before joining the weaving training conducted by RGVN Compelo, under APFBC. I saw jacquard machine for the first time in the

training programme. With the help of our master trainer, I learnt weaving quite fast. Within three months, I have been able to weave items like mekhela chador, panel, gamosa, wrap arounds, traditional mufflers, etc. I have also attended entrepreneur orientation programme in Guwahati conducted under the project which has helped me to carry out my future plans of becoming a successful entrepreneur in an organised way".

As a step forward, towards her goal of becoming a successful entrepreneur, Ms. Boro has also taken a loan in order to start up her handloom business. She is now capable of supplying woven items to Banashristi outlets and local markets as well. She has also appointed two women to assist her in the allied weaving activities as it was too cumbersome to deal with huge orders received by her. She contributes around Rs. 6000 per month to her household income and this has empowered her to take household decisions equally with her spouse. She feels proud that her social status has also been enhanced.



2.4 ENHANCEMENT OF PRODUCTIVITY AND ESTABLISHMENT OF PEOPLE'S INSTITUTION IN GOALPARA DISTRICT, ASSAM

A project titled, ENHANCEMENT OF PRODUCTIVITY AND ESTABLISHMENT OF PEOPLE'S INSTITUTION IN GOALPARA DISTRICT, ASSAM was sanctioned by IFCI Social Foundation, for an amount of Rs. 42.61 lakh. This is a livelihood project for 500 poor farmers in 5 villages of Krishnai Block in Goalpara district, Assam, the livelihood options being confined to agriculture, livestock and poultry. Based on their skills and experience in running a certain activity successfully, 150 poor farmers of the total 500 were selected for piggery, another 150 for goatery, 50 each for duckery and hen rearing and another 50 each for vegetable and rice cultivation. In order to promote and popularise the use of organic fertiliser, assistance was extended to all the 500 beneficiaries to prepare and develop bio-compost beds in their backyards for providing organic manure for their own consumption as well as for commercial purposes.

A significant feature of this project is the creation of a pool of Local Service Providers (LSP) from the community itself. LSPs, trained by RGVN in the domain of agriculture, livestock and poultry, provides the much needed veterinary care, agricultural back-up support to the farmers, under the supervision of the local government veterinary doctor and agriculture officer.

The project is in its evaluation stage. Rice farmers are a happy lot, each having harvested about 29-32 mounds of paddy per bigha as against 10-12 mounds earlier by the conservative method. Under this project these 50 SRI farmers reaped the benefit of two harvests, one in May, 2018 and the other in May, 2019. Income levels have gone up sub stability. Beneficiaries who are running goatery units are pleased with the income they have made in the range of Rs. 2,500/- to Rs. 3,000/- per goat by selling goat kids or fully grown goats. Piggery however, proved to be the most profitable. Piglets have fetched Rs. 2,500/- to 2,700/- each whereas fully grown pigs (75 kg & above) have been sold for as high as Rs. 11,000/- to Rs. 13,000/- each.



A typical piggery unit in Goalpara



Preparing a bio-compost bed

The other two income generating activities under this project are duckery and hen rearing. However, hen rearing has not yielded the desired results. This is due to the fact that hens are prone to diseases which in a very short time attain epidemic proportions, inspite of the best efforts of the local govt., veterinary team. Moreover, insurance companies do not insure poultry. However, even with such constraints, a few beneficiaries have managed to earn few extra rupees. On the other hand, ducks are not disease prone. Beneficiaries of duckery have been able to increase their income levels by selling duck eggs of Rs. 16/- per pair, after leaving a few to hatch. 5-6 months old ducks are then sold for meat, with earnings of Rs. 300 – Rs. 350/- per duck. The project has been very successful and RGVN would like to thank IFCI Social Foundation for their contribution in alleviating poverty in general and in particular for their support to this project.

A CASE STUDY ON PIGGERY: ANITA RABHA

Anita Rabha is a resident of Dhaigaon village. Her's was a poor family of four, till she received assistance from IFCI Social Foundation under this project in the form of 3 piglets. Like many of her ilk, she had the inherent skills for pig-rearing but not the resources to procure piglets. Their land ownership is too meagre and they found it difficult to make both ends meet.



She reared the piglets with care and affection. After about 8 to 9 months, both the sows delivered 10 piglets each, within a gap of two weeks or so.

After about 3 months, Anita sold off eleven piglets to a local vendor at Rs. 2500/- each. She earned Rs. 27500/- from this transaction. She deposited Rs. 5000/- in her bank account. The rest of it was spent on repairing her home and well, and on other consumption needs of her family. She is now also ready to sell two fattened pigs which is expected to give her another Rs. 24,000/- or so. Facilitation and inputs have been constantly provided by RGVN Field Staff as well as by Local Service Providers and of course, the local Govt. veterinary doctor. This is just one instance of the innumerable successes of this project.

"ENHANCEMENT OF PRODUCTIVITY AND ESTABLISHMENT OF PEOPLE' S INSTITUTION IN GOALPARA DISTRICT, ASSAM"

Project Period: (2017-2018)
Financial Outlay: Rs. 42.61 lakh

2.5 AGRICULTURE & LIVELIHOOD PROJECTS UNDER "FOOD SECURITY & LIVELIHOOD"

In order to promote sustainable livelihood RGVN-Raipur has been working with livelihood projects supported through "Livelihood Finance". As a development support agency and for reaching the unreached, RGVN-Raipur has extended financial support as well as hand holding support to the unreached poor people in remotely placed area of this region for strengthening their socio-economic conditions through sustainable livelihood. In this regard considerable progress made in the overall functions of CGRO over the period of time, the return flow of lending under livelihood finance covers further social capital investment & substantial operating expense of CGRO. Livelihood finance projects are being implemented in 5 districts, – Durg, Gariaband, Bastar, Dantewada & Kanker of Chhattisgarh.

RGVN-Raipur mainly works on Food security & Livelihood vertical and has supported various livelihood finance projects for sustainable livelihood enhancement of poor women beneficiaries. End beneficiaries belonging to poor sections of the society are supported to undertake various income generating activities to earn their dignified living. Income generating activities undertaken by the poor women are broom stick making & leave plate stitching, trading of forest produce under NTFP segment.

2.5.1 “ALIVE”:

Alternative Livelihood Interventions by Village Entrepreneurs (ALIVE) in remotely placed rural area; is based at village Matarvihar & Raniparteva under Chura Block of Gariaband (Raipur) district of Chhattisgarh. The project has supported 60 end beneficiaries most of whom are Tribal women to undertake agro & allied activities namely mushroom production, leaf-plate making & achar-badi-cornflakes etc... making & selling in weekly haat & local village level market.

a. “ALIVE” project supported through associate NGO under Gariaband (Raipur) district has been successfully completed and amount of Rs.0.41 lakh has been received by RGVN-Raipur as final repayment during the month of April’18.

b. Repeat assistance among end beneficiaries in terms of livelihood finance is under consideration.

ALTERNATIVE LIVELIHOOD INTERVENTIONS BY VILLAGE ENTREPRENEURS (ALIVE)

Project Period : (2018-2019)
Financial Outlay : Rs.0.41 lakh
Donor : RGVN-CGRO has sponsored
Supported through associate NGO under Gariaband (Raipur) district

2.5.2 RURAL LIVELIHOOD [NTFP PROJECT]

- a. Rs.0.40 lakh as return inflow from the project during the reporting period has been ensured.
- b. Aided beneficiaries are being engaged in seasonal NTFP trading and enhancing their livelihood sustainably.

2.5.3 LITE - “Livelihood interventions by town based entrepreneurs”:

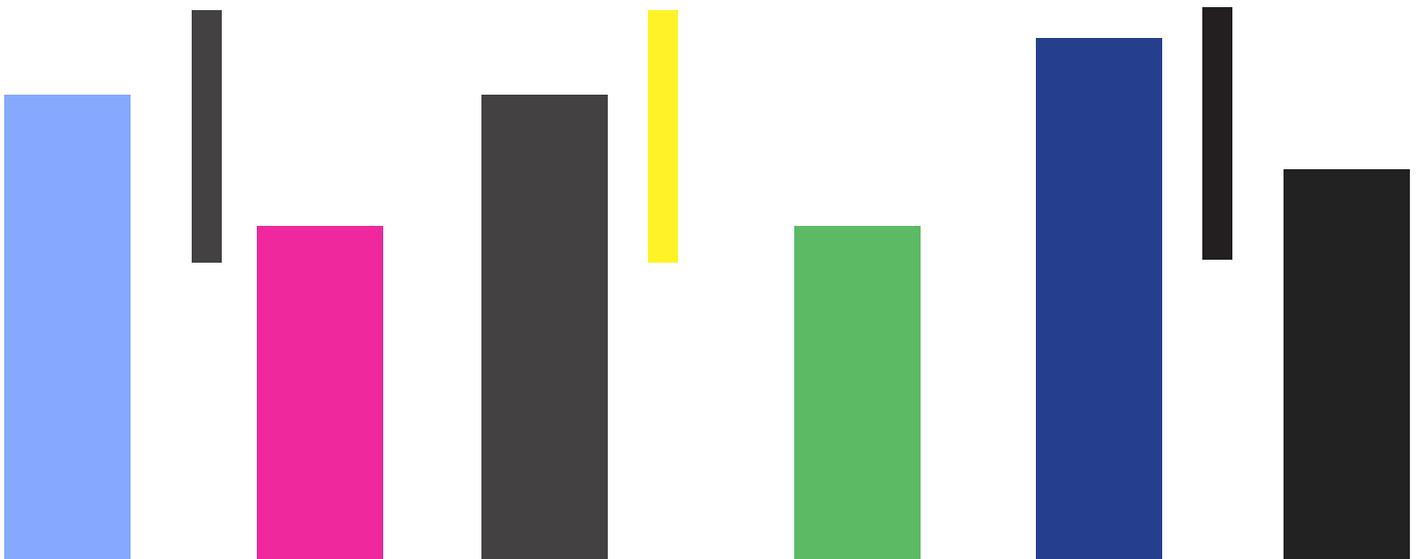
In the line of organizational innovations RGVN has supported urban based poor women entrepreneurs to strengthen their livelihood in sustainable manner by undertaking various income generation activities. The specific project captioned as LITE – [Livelihood Interventions by Town based Entrepreneurs] and being implemented through associate partner agencies and RGVN promoted SHGs based at Bhilai city under Durg district and Raipur a capital city of Chhattisgarh, respectively. Under the project LITE, 85 poor house-holds have been supported through financial assistance by RGVN. Financial support is in the form of returnable grants with a commitment charge. The essential idea is to induce commercial discipline in the supported agencies, and once good credit record and self-confidence are built up, to enable them to tap the much larger resources of the banking and financial institutions. At the same time efforts are made to have in-depth knowledge on qualitative aspects of livelihood finance and to make a need based and result oriented livelihood finance. Gradually, thought may be given to free the women entrepreneurs from the clutches of local money lenders from whom they have been forced by the situation to take loan for their livelihood.



- Altogether an amount of Rs.4.68 lakh as return flow from LITE & ALIVE project has been ensured by RGVN-Raipur during the period April '18 to March'19.
- 02 new livelihood projects to the tune of Rs.6.00 lakh has been appraised by RGVN-Raipur to be placed before PFC for sanction.
- Supported beneficiaries have undertaken various income generation activities for livelihood enhancement.

Few of the activities are given below.

- Leaf plate stitching.
- Small scale beauty-parlour.
- Dairy farm.
- Small business activities – selling of garments, grocery, confectionary etc.
- Street vegetable & fruit vending.
- Lending out (hire) of building construction instruments.
- NTFP.
- Micro entrepreneurs (women) through small business activity.
- Agri & allied – organic vegetable farming, vermi-compost, mushroom cultivation, promotion of small horticulture orchids etc.



RGVN

REACHING THE UNREACHED



3.1 “MOI PRAGATI- EMPOWERING WOMEN BY STRENGTHENING THEIR FINANCIAL CAPABILITIES”

(A financial inclusion programme funded by CRISIL Foundation)

Moi Pragati is a Financial Inclusion programme funded by CRISIL Foundation and implemented by RGVN.

The first phase of the programme started in the year 2015 and continued till 2017 and the main focus was to reach out to rural women organized into Self Help Groups (SHGs) with the aim of enabling each woman with a larger sense of control over her finances through three simple steps.

- A greater sense of control over expenses within her circle of influence.
- Greater control over savings.
- Greater control over making financial decisions.

Achievements of Phase 1 :

Project Targets : Financial inclusion of 1,00,000 women in 9 blocks of 6 districts in three years.

Achievements - 1,00,000 , financially trained and programme outreach is approx. 1,00,5000 women beneficiaries.

Moi Pragati Phase II

The second phase of the programme which had started from January 2018 aims to strengthen, sustain and expand the impact created by the programme in Phase I through a team of 470 field level volunteers called Sakhi in 376 villages, across six districts of Assam. The second phase of the programme works on the following objectives:

1. Financial literacy and awareness.
2. Strengthen community level institutions.
3. Promote rural livelihood



A visit to the handloom department



Financial literacy workshop at Kamrup

Profile of a Sakhi –

- Rural financial advisor - financial literacy and awareness.
- Strengthen community level institutions.
- Promote rural livelihood

Execution of the programme

The sakhis are the main pillars of the “Moi Pragati”, Phase-2 programme and hence are given all possible training and assistance. Each Sakhi is guided by a FO who acts as a mentor for the Sakhis and are continuously provided guidance and handholding. Monthly meetings are being conducted in the district offices where the Sakhis are given training on the new schemes and services. They are also given opportunities to share their experiences among the other fellow Sakhis in these meetings.

The programme itself not only aims to empower the women in the community but also work for the holistic development of the village.

The fee-based methodology for earning of Sakhis is slowly being recognised and accepted, from which we can expect to build them as a self-confident social entrepreneurs in the villages in near future. Each Sakhi is provided with a diary where they record their daily activity and the amount of revenue they have earned.

Also in order to enhance the professionalism and strengthen the Sakhis in various digital platform for learning, Application based training modules with personal IDs have been introduced in the programme so that Sakhis can refresh their financial knowledge at any time and keep themselves updated with the latest schemes and services.

• Gramshakti

Gramshakti is a certification programme designed to promote financial literacy and inclusion in rural india. Under this initiative the Sakhis undergo a course consisting of various modules related to financial services, products and various other aspects. The complete training is being delivered to the Sakhis conveniently, in their village, in their language, in their palm, through their smartphone.

The courseware will equip the Sakhis with not just requisite financial knowledge, but also the leadership skills, attitudes and behaviour required of a facilitator, aggregator and advisor to people. It will also help in the skill building of Sakhis in the digital platform.

The 1st Phase of the started on May 2018 where 52 Sakhis were enrolled under the programme.



Gramshakti discussion with community members at Darrang



SHG visit with Sakhi Jasmi Rabha at Goalpara

• Haqdarshak

Haqdarshak is a technical platform for the Sakhis that will help them to connect the citizens with their eligible welfare schemes through a process of data collection in a mobile based application and platform. Under this initiative the Sakhis are trained in the mobile based application at village level; and later they go door-to-door to help citizens discover and apply for schemes. A nominal service fee is also taken which becomes revenue for the Sakhis

The 1st phase started in September 2018 in Morigaon & Darrang with 70 Sakhis.

Livelihood Initiative

In order to promote the livelihood objective of Moi Pragati programme the following initiative was introduced in the programme. The initiative has been divided into three sub-programmes i.e:

- Eri Silk Rearing project in Morigaon
- Arecanut Livelihood project in Kamrup Rural
- Handloom Project in Kamrup Rural

Achievement of Phase 2 (Jan/2018- June/2019)

Particulars	Details
No. of Villages Covered	376
No. of Active Sakhis	401
Total Sakhi Revenue	3783117
Total SHGs covered	13457
Total no of beneficiaries covered	246512

Linkage with Major Schemes & Services

Name of Scheme/Services	No of Applications
Pancard	43917
Pradhan Mantri Ujjwala Yojna	7754
Livelihood Linkages	6346
Pradhan Mantri Suraksha Bima Yojna	4963
Pradhan Mantri Jeevan Jyoti Bima Yojna	1291
No. of guided Bank visits	5493
Bank Account opening	6695
SHG Book-keeping	6555
Loan linkages	4600
Disability Certificate	921
Building & Other Construction Worker Card	792
Sukanya Samriddhi Yojna	222
Weavers Card	14424
Caste Certificate	1904

“MOI PRAGATI- EMPOWERING WOMEN BY STRENGTHENING THEIR FINANCIAL CAPABILITIES

Project Period: (2015-2020)

Financial Outlay: Rs 4,27,57,383

Donor: CRISIL Foundation- CRISIL Foundation was set up in March 2013, as a public charitable trust, to fulfill the corporate social responsibility (CSR) of CRISIL Ltd.



PMJDY account opening



Yarn bank pass book opening

Faizul Hoque and Makan Begum : A CASE STUDY

This is a case study of a poor and childless couple residing in Gakhirkhuapara village of Darrang district. Both Faizul Haque and his wife Maka Begum are illiterate and live in the fear of a grim future as they do not have any child and their source of income is meagre. Faizool Haque is a traditional farmer with a land holding of only 2 bighas for cultivation. Apart from cultivation, he at times also works as a daily wage labourer.

Seeing their situation Sakhi Khairun Nessa approached them and informed them about the Moi Pragati Programme. They also attended an awareness programme conducted by the sakhi in which they got to know about various schemes that they were eligible to apply. They first applied for a Pancard and through the Pancard opened a bank account in the name of Makan Begum. After this, Makan Begum applied for the PMUY scheme and received the benefit.

Gradually they became confident and happy with their social upliftment. They approached Sakhi Khairun Nessa and once again applied for the Swahid Kushal Konwar Sarbajanin Bridha Pension Asoni in the name of Faizul Hoque and are planning to apply the same in the name of Makan Begum. The couple also applied for the Soubhagya scheme and Pradhan Mantri Kisan Samman Nidhi with the help of the sakhi and got the benefit. With the money of PMKSN he is planning to start a vegetable shop in their local market as he is growing old and his body does not support too much physical labour. Since he is illiterate he has asked Khairun Nessa to help him manage his business in the future and has been assured of any kind of help in terms of knowledge and handholding.

A marginal and old farmer who was struggling for his daily meal now can think about a good and prestigious life. Makan Begum now is able to get some free time for herself as she has to spend less time in the kitchen. She is making herself busy with her poultry and has started saving in her account for their future.



3.2 UNNATI - A COMMUNITY LED POVERTY ALLEVIATION PROGRAMME IN ASSAM

Project Unnati, the RGVN and Vattikuti India Relief Foundation partnered technology enabled financial inclusion and livelihood project for the poor in Assam, which was implemented as a pilot in Nalbari and Darrang districts of Assam, did not make any headway during the year, as IDBI Bank, the banking partner did not extend additional credit facility and, therefore, surplus could not be generated for undertaking livelihood support activities and the Funders, i.e. VIRF also did not provide any funding for undertaking new livelihood promotion activities. However, recovery of the IDBI bank's Rs.7.1 crores micro-loans granted to 2621 underprivileged families under the Project as BC of the Bank had to be continued as per Agreement. The Funders also continued to provide support for carrying on recovery operations. During the year, an amount of Rs.3.81 crores of credit granted was recovered, maintaining on-time recovery rate of 99%.

UNNATI- A COMMUNITY LED POVERTY ALLEVIATION PROGRAMME IN ASSAM

Project Period : (2016-2019)
Financial Outlay : Rs.7.1 crores
Donor : IDBI Bank

3.3 ASOMI -

A JLG Finance Project to provide security-free micro-loans to the poor, for undertaking livelihood activities, at the cheapest rate of interest in the market, was started during the year under an MOU between NABARD, AGVB and RGVN. VIRF who had come forward to fund the Project backed out after UBI, sponsor Bank of AGVB, refused to grant connectivity to our Technology Service Provider for undertaking digital transactions. However, we on our own, started a pilot in Darrang and Morigaon districts in off-line mode with the support of IT deptt. of AGVB, where RGVN played the role of JLGPI and BC. Lending under the Project started In September 2018 and till February 2019 loans were granted to 100 JLGs to the tune of Rs.1.50 crores. However, the Project did not break-even during this period as per projection due to slow pace of work at the Bank. It was estimated that another Rs.10 lakhs was needed to make the project self-sustaining in another 5/6 months. The project, therefore, had to be abandoned in March, 2019 for want of funds.

4.1 SANITATION

IFCI Social Foundation sanctioned 90 nos. of Toilets in 3 districts of Odisha. The construction works of toilet are completed.

Objective of the project is to bring about an improvement in the general quality of life in the rural areas, by promoting cleanliness, hygiene and eliminating open defecation, to accelerate sanitation coverage in rural areas to achieve the vision of Swachh Bharat.



4.2 Community Drinking Water Project

Community Drinking Water Project: (Bkashi Para-Siliguri, North Bengal): - A CSR initiative in collaboration with Hindustan Coca-Cola Beverages Private Ltd. Groundwater in this industrial area of North Bengal is contaminated due to Industrial discharge and also due to rain water. The people in the areas trek long distances to collect water from the Hand Pump & Open Well.

Thus, they were forced to use any water that is available even if it is contaminated. Consequently, most often hit by water borne epidemics of jaundice, cholera or gastroenteritis. With the help support from HCCPL Pant in Jalpaiguri, several community meetings were arranged with village people for safe drinking water, finally a Drinking Water Bore well for community has been completed for the benefit of poor people. Now all house-holds are collecting water for drinking and cooking purpose from this.



Back Yard Kitchen Garden (Tribal Basti)

RGVN Patna aims to build livelihood clusters; it follows three phases, experimentation and innovation, stabilization and scaling up. Under CSR support from HCCBPL we are supposed to support 8 beneficiaries in Tribal Basti Areas of Jalpaiguri in North Bengal for organic vegetable, but under group pressure we have supported 11 numbers for organic garden for their day to day requirement of green vegetables. They will also sell surplus in market to earn some income in near future, organizing the poor and investing in their leadership and management capacity at all levels. Soil and water related soil health, access to water (organic inputs made up of cow urine and cow dung), appropriate technology related to farming or animal husbandry practices such as seed and breed, spacing, irrigation, pest and disease control, and preservation. In addition, we plan to build capacity of these beneficiaries through skill trainings and also up scaling in near future.





Free Health Camps

Efforts to make basic healthcare accessible for all, RGVN with the support of HCCBPL under their CSR Fund conducted free health camps in the identified villages in Jalpaiguri district of North Bengal, providing succour to over 350-400 people. Many of these villages have no healthcare facilities or even a qualified healthcare worker. Volunteers from the Red Cross Society - doctors, nurses and paramedics- helped us in organizing these health camps in a smooth way. Two free health camps were organized one each in Tribal Basi & Bakshi Para, for the benefit of the poor. A Pool of five doctors including a gynecologist and a surgeon attended the camp. Free checkup by doctor and surgeons along with free medicine were given to poor community. Later on sanitary napkins were distributed by the panchayat to women after a brief awareness on its effective and hygienic use. Free medicines were also distributed. Also the volunteers informed about women health related issues and the remedies too. The health camps aim at promoting health seeking behavior in the long term and thus, unlike a general curative health camp, these camps also work on building awareness regarding common ailments, family planning methods, nutrition and hygiene and sanitation. These camps provide comprehensive health services free of cost.

TUBE WELL (DRINKING WATER PROJECT)

On general demand of the community in Tribal Basi, RGVN Patna have installed 5 additional tubewells in the area. This was necessary because the contamination of water is very high and the poor labourers are dependent on open well in absence of any other alternative for drinking water. The targeted beneficiaries are living below the poverty level at remote areas. Lack of basic facilities deprives them of all aspects; illiteracy, ignorance of health and hygiene is acute. Due to poverty and ignorance they were drinking unsafe surface water from pond/river and open well water that causes for various waterborne diseases due to contamination. Considering these circumstances RGVN implemented the safe water project at the



rural villages under Jalpaiguri district with the support from HCCBPL under CSR Fund. The project beneficiaries and Panchayat participated in decision making from the beginning stage to during implementation and monitoring of quality works; like selection of beneficiary households, selection of land where HP is installed.

4.3 IFCI SOCIAL FOUNDATION CSR PROJECT - SWACHH BHARAT ACTION PLAN, GRAMIN

The project aims to achieve an open defecation free (ODF) and Swachh Bharat by 2nd October 2019 - marking the 150th birth anniversary of Mahatma Gandhi. The project has been funded as a CSR initiative of IFCI-Social Foundation in March, 2018 to Rashtriya Gramin Vikas Nidhi for construction of 360 HHL Toilet units Project for Bihar, Jharkhand, U. P. and Odisha with the plan to improve the existing sanitary and hygienic conditions of identified areas. In the first phase construction of 80 toilets each in U.P. & Odisha (Total 160) has been completed till March, 19. A utilization of fund has been submitted to IFCI. RGVN identifies the beneficiary and constructs the toilet units in the target areas. Apart from constructing toilets, RGVN also focuses on behavioural change and undertakes activities for changing the mindset of individuals. The RGVN is aligned to the objectives of Swachh Bharat Mission and is being implementing keeping the government agencies as one of the stakeholders. However no contribution is sought from either the government or from the beneficiaries. The entire project is funded by IFCI Social Foundation.

IFCI CSR – SWACHH THA BHARAT PLAN- “ AIPAD” BIHAR

Project Period : (2014-2019)

Financial Outlay : Rs. 3.25 Lakhs

Donor : The Nand and Jeet Khemka Foundation (NJKF), Delhi project



4.4 RAIN WATER HARVESTING PROJECT, BIHAR

HCCBPL RAIN WATER HARVESTING PROJECT (PATNA): During the course of discussion about Model Village implementation in Siliguri, HCCBPL Corporate office asked RGVN to submit a proposal on Integrated Rain Water Harvesting Project through natural pond renovation in their plant areas (Patna). We have identified Chakradehi & Bhootahi pond in Datiyana village located under Bikram Block of Patna District n Bihar. At present, the existing Ponds /lakes are normally silted and covered with water grass with unevenly slopes, damaged & dry. These can be rejuvenated to serve as recharge structure; several such ponds are available, which can be modified for enhancing ground water recharge.

4.5 AGCL ADARSH GAON PROJECT, AT NO. 1 CHAPATOLI VILLAGE, NEAR DULIAJAN, ASSAM

This 3-year Rs. 2.48 crore project is funded by Assam Gas Company Limited under their CSR programme. Phase-1 (April 2017 – March 2019) has been successfully completed. Phase-2 ((April 2019 – March 2020) is currently in progress.

Work done to Date

Sanitation: Quality toilets have been provided to 259 households; the village is now completely Open Defecation Free (ODF). Additionally, an 8-unit School Toilet Complex with piped water supply has been completed, and another similar School Toilet Complex, currently under construction, will be completed by 31st August 2019.



School Renovation & Re-building:

Renovation/Re-building and Aesthetic Enhancement of 2 LP Schools completed; both schools have been provided with solar-powered lights and fans.



School renovation

Solar-powered, Piped Drinking Water Supply Systems:

2 systems covering 70% of the village's households have been completed; work on providing similar facilities to the remaining 30% households is in progress and shall be completed by February 2020.

Livelihood:

- **Soil Enrichment:**

Dhenicha Planting/Harvesting/Plough-back completed; this has organically enriched & rejuvenated 50+ bighas of paddy-fields. Soil samples for the entire village have been submitted to Krishi Vigyan Kendra, Dibrugarh, and Soil Health Cards are expected to be issued by 1st Week August 2019.

- **Winter & Summer Paddy Cultivation:**

4 paddy crops using the high-yielding SRI Method have been successfully completed; the remaining 2 crops shall be completed by March 2020. Significant increase in paddy yields has been achieved, and we are on target for successful implementation of double-cropping (i.e. 2 paddy crops per year) in the village.



Vegetable cultivation

- **Winter & Summer Vegetable Cultivation:**

3 vegetable crops successfully completed, resulting in significant enhancement in household incomes; the remaining 2 crops shall be completed by March 2020.

- **Farm Mechanization, Modern Tools & Implements and Irrigation:**

Additional highlights of the paddy & vegetable cultivation components are: (a) introduction of end-to-end Farm Mechanization by deployment of Power-tillers, Transplanters, Reapers and Threshers; (b) deployment of yield-enhancing tools & implements such as cono-weeders, wheel-hoes, fertilizer & pesticide sprayers; and (c) provision of borewells & pumps for irrigation.

- **Mushroom Cultivation: Introduced for the 1st time in the district.**

This initiative, initially covering 7 Womens' Self Help Groups, has been highly successful from the 1st crops itself, resulting in significant increase in household incomes. 5 more such Groups will be inducted by October 2019.

- **Vermicompost Production:**

6 Vermicompost units which have been set up on a Local Entrepreneurship Model – have been completed, resulting in establishment of local sources of organic manure on a commercial basis, especially for vegetable cultivation. More such units (in excess of the targeted 6 units) may be built by March 2020, if the budget permits.

- **Nurseries for Vegetable & Horticultural Crops:**

2 nurseries have been completed; these units – which have also been set up on a Local Entrepreneurship Model – are now able to meet the demand for vegetable seedlings in the entire village. A 3rd Nursery will be built by September 2019. Saplings for horticulture (Neem, Assam Lemon, etc.) are currently being raised, and these will be made available to village residents at reasonable rates starting January 2019.

- **Agro Service Centre:**

An Agro Service Centre (ASC) with a Garage, Store-room & Office – for storage & issue of common-use Agricultural Equipment/Tools & Implements, and also for storage of Agri-inputs (Seeds, Fertilizers, etc.) – will be established by January/February 2020. The Equipment/Tools & Implements will be provided to farmers on a Pay-for-Use basis, while Agri-inputs such as Seeds, Fertilizers, etc. will be sourced from certified sources and sold to farmers at reasonable rates.



Village market

- **Local Market-place & Linkages to Nearby Markets:**

A Market Shed has been provided in the village; this serves as both a Local Retail Outlet for in-village sales, as well as a Mandi for traders to purchase their requirements of local produce, especially vegetables. The project has also facilitated linkages to external markets at Bhadoi-Panchali and Duliajan Town.

AGCL ADARSH GAON PROJECT

Project Period : (2017- 2020)

Financial Outlay : Rs. 2.48 crore

Donor : Assam Gas Company Limited under their CSR programe.

5.1 FORMATION OF SHGS UNDER NULM

RGVN associated with ASULM as Resource Organisation (RO) under the SM & ID component by executing two agreements during the financial year 2015-16.

RGVN has been promoting the women SHGs (Self Help Groups) across 25 ULBs of Assam. Assam State Urban Livelihoods Mission (ASULM) is the state chapter of Deen Dayal Upadhyaya AntyodayaYojana-National Urban Livelihood Mission (DAY-NULM).

The vision is to mobilize the women of urban poor households into Community Based Institutions of 3 tiered structures. The first layer is the basic foundation of Self Help Groups (SHG). These SHGs will be aggregated into ALFs (Area Level Federations) then the ALFs will be organized into the apex level of institutions as CLFs (City Level Federations).

Activities performed:

1st Phase: Awareness Meeting, SHG Formation and Bank Linkage:

A total of 1000 SHGs have been formed during the period of February 2016 to June 2016 across 25 specified ULBs. SHGs were formed as per operational guideline of SMID component of NULM. Prior to formation of SHGs, demographic database of the ULBs and geographical maps were collected. Various small awareness camps were organized among targeted communities with the help of local ward commissioners and other philanthropic persons. Bank account opening was initiated and completed within the month of SHG formation.

2nd Phase : Building Capacity of the SHGs by organizing (i) training (ii) exposure visits to support livelihood opportunities and (iii) facilitate social action:

Three training modules on SHG organizational management were developed in consultation with SPM, ASULM. First module mainly includes basic knowledge on SHGs, second module includes Books of Record Maintenance and third includes various advance topics like Leadership Development, Self-assessment of performance of a SHG (SHG Grading Procedure), SHG federation etc. The training on first module was completed during the period of October 2016 to February 2017 where 695 batches were conducted covering 3500 SHGs in entire Assam, the 2nd was during February 2018 to March 2018 where 100 batches were conducted covering 986 SHGs and the third was during April 2018 to June 2018 where 274 batches were conducted covering 992 SHGs.

Exposure visits on livelihood activities were organized during the period of May 2018 to June 2018 where SHG members from 1000 SHGs participated.

SHGs were encouraged to participate in various social and economic activities like observation of various important days (Women's Day, Environment Day, Independence Day, Yoga Day etc.), Swachh Bharat Activities, Flood Relief, organizing various workshop, participation in expo etc.

3rd Phase: Building Capacity of the SHGs by (i) Handholding support provided to the SHGs by attending group meetings (ii) Convergence meeting organized with banks, various govt. departments and established SHGs for cross learning (iii) facilitating to access benefits under NULM by the SHGs.

An assessment was conducted during the month of July 2018 shows that out of the 1000 SHGs, 244 are under "A" category, 330 are under "B", 321 are under "C" and remaining 105 are under "D". The visits also inculcate habits of punctuality in terms

of regularity in savings, disbursement of loan and repayment. As on 31-07-2018 a total of pooled up savings among the 1000 SHGs amounted to Rs. 2,35,16,964. Total cumulative loan disbursement is Rs. 3,08,63,362 and subsequent principal recovery is Rs. 1,54,22,433 and interest recovery is Rs. 26,05,562.

Various departments like bank, RSETI, DICCC, Department of Handloom and Textile, KVK etc. are brought in to the SHG members for cross learnings. Some established SHGs were also invited to meet the SHG members. These activities were done by organizing "Convergence Meetings". Convergence Meetings were organized during the period of September 2018 to November 2018.

As a result of all these efforts, as on 31-07-2018, 743 numbers of SHG are able to avail "Revolving Fund Support" from NULM while 96 numbers got bank loan.

4th Phase: Withdrawal strategy by (i) organizing the SHGs under the umbrella of their federation called Area Level Federation (ALF) and (ii) by working closely with the ALFs to build their capacity to take over the handholding functions.

This phase is mainly withdrawal phase. 10-20 numbers of SHGs from a ward come together to form a federation of SHG called "Area Level Federation". A total of 250 numbers of ALFs have been formed. These ALFs are facilitated to register under Cooperative Department as per instruction of ASULM. Various capacity building measures are taken for the ALF like providing training on ALF management and book keeping, regular visit to BOD meetings of ALF, facilitating the ALF to take part in various social and economic activities etc. It is assumed that at the end of this phase the federation will take care of the SHGs.

STORIES FROM THE FIELD: Ms. Debarshana Barthakur

Background: Ms. Debarshana Barthakur (34), a resident of Chalihanagar, Ward No. -2 under Tinsukia Municipal Board started a "Fast Food Corner" on a hand-cart near the Municipal Office Tinsukia after coming into NULM SHG fold. She is the member of Rangdhali SHG (SHG Code- SHG18206100173).

Mrs. Barthakur, lives along with her husband, two daughters and in-laws. She used to love cooking since early days of her life. After getting married she wanted to do something to support her family financially. During the year 2016, she became a member of Rangdhali SHG. Social Mobiliser of NULM-RGVN project encouraged the group members to do some income generating activities by investing the pooled up savings. As a result, the group members started "Food Processing" business as their group activity. That was the beginning of the thought in the mind of Ms. Barthakur for setting up a "Fast Food Corner" to fulfill her dream.

Her journey towards Self Reliance: Ms. Borthakur initially was looking for space at Tinsukia Market Area but found that it was too costly. It requires huge security money, So, she gave up the idea and decided to make a hand cart for setting up the Fast



Food Corner. She managed to make the cart on credit. She took a loan from the group for an amount of Rs. 9000.00 and started the corner in the month of July 2018.

Way forward:

Though there are several problems, Debarshana is very much optimistic with the "Fast Food Corner".

She said "It is very odd for some person to see a Brahmin woman preparing food amidst the public gathering at the heart of the town. But due to encouragement from my group members, family, municipal authority and NULM I am surviving. I want to see my Food Corner develop into a permanent set up where a woman can do business with dignity."

5.2 PROJECT FACILITATION TEAM (PFT) UNDER NORTH EAST RURAL LIVELIHOOD PROJECT (NERLP)

The PFT Jorethang was established in 1st of Oct 2013 with total six staffs under Rashtriya Gramin Vikas Nidhi (RGVN). It is situated at ICDS Fataak Chisopani, South Sikkim. There are total Three GPU and fifteen villages under the block. There are total 115 SHGs under the block which covers 1180 HH out of 1606 HH of the block. Four SHG Village Federations and fifteen CDGs were formed. The sector wise details are as under:

Sl. No.	Community Based institutions	Project Target	Achieved Till Date
1	No. of Entry Point Activity (EPA) done	15	15
2	No. of Self-Help Group (SHG) formed	115	115
3	No. of existing SHG Co-opted	28	28
4	No. of SHG Village Federation formed	04	04
5	No. of Community Development Organisation (CDGs) formed	15	15
6	No of PGs	04	04
7	No of Cooperative society	01	01



Monthly meeting of SHG federation



Annual General meeting of SHG federation

In Kaluk block of West Sikkim, a total of 250 SHGs were promoted covering 27 villages. Seven SHG Village Federations were promoted and were registered as society. 27 CDGs were formed and 26 CDPs were implemented to promote cardamom cultivation, milk collection centre, bio fertilizer, irrigation structure and nursery development clubbed with agricultural activities. A total of nineteen Producer Groups were formed to strengthen ginger cultivation, dairy and goatery.



Construction of milk collection centre at Chuchen village



Cardamom nursery development by Saurani community development group

Under Gyalshing (PFT), 263 SHGs were formed out of which 235 SHGs were linked with Bank. 20 Community Development Plans (CDPs) on different field like irrigation, water, cardamom plantation, hi-tech poly house for agriculture, mini poultry hatchery unit etc. have been completed. 15 Producer Groups have received their fund and they have purchased agriculture equipment like power tiller, brush cutter, spray machine and constructed poly houses, low seed tunnel ,rain shelter etc. One seed processing unit and one vegetable pack house have been constructed in Yangten GPU where they have received all the equipments like Seed Grader, Seed Separator, and Seed Dryer etc. 2 collection centers for vegetables in 2 GPU of Gyalshing block and 1 prime location market has been constructed in Gyalshing bazar where SHG and SHG federation has started canteen and organic vegetables or organic seed shop.



Seed processing unit



Collection centre for vegetables

The Kadamtala block of North Tripura was bifurcated into two blocks as Kadamtala and Kalachara covering 36 villages. 1164 SHG's were formed out of which 283 were linked with the bank. 48 SHG Village Federations and 27 CDGs were promoted. Procurement for Custom Hiring Center (CHC) of Vegetable Producer Group (PG) was formed in 8 villages. One Livelihood infrastructure Rice Mill, One Vegetable Pack House and Two Road Side Market Sheds were completed. Besides these, Fishery and Vegetable PoP trainings were also held.



NORTH EAST RURAL LIVELIHOOD PROJECT (NERLP)

Project Period : (2013-2019)

Financial Outlay : Rs. 64.50 lakhs

Donor : NERLP, Ministry of DONER, Govt. of India

5.3 PROMOTION OF FARMERS PRODUCER ORGANIZATION

NABARD Guwahati sanctioned a financial support of Rs 18.12 lakh for promotion of two Farmer Producer Organisations at Morigaon district in livestock i.e. piggery. The objectives conceptualized for the training programmes were-

1. To explain the process of formation of FPO and various legal and statutory requirement.
2. To understand the governance and management of a FPO and describe the roles of CEO, BOD and members.
3. To describe various activities of FPO and to explain the process of developing a good business plan.
4. To explain financial management, profitability and sources of funds for FPOs.
5. To describe the networking and convergence with other agencies.
6. MIS and maintenance of books and records.



Vaccination Programme by Monoha Anchalik Krishak Samiti, Morigaon

The progress of the two producer companies are cited below:

SARBA UNNAYAN SAMITI:

This FPO is registered under Society Act. They comprise of 500 members. They registered sales of Rs 50000 by selling pigs to big buyers. As per the initiatives of NABARD to digitize the FPO and POPI particulars in their official site, information was collected and data was furnished in their prescribed formats.

MONOHA ANCHALIK KRISHAK SAMITI:

This FPO is registered under Society Act. They comprises of 500 members. Business was collectively started with the purchase and sale of pigs.

They have also done vaccination training programme under Dept. of Animal Husbandry. As per the initiatives of NABARD to digitize the FPO and POPI particulars in their official site, information was collected and data was furnished in their provided formats.

5.4 Promotion of Farmers Producers Organization

NABARD Bhubaneswar has sanctioned a financial support of Rs.18.12 lakh under PRODUCE FUND for promotion of two farmers producer organization (FPOs) in two potential pockets namely – Badamba in Cuttack District & Rengali in Sambalpur district. During April'17 to Sept'17 the progress of these two producer organizations are as cited below:

1. BHATARIKA PRODUCER COMPANY LTD (BPCL), CUTTACK, ODISHA vide registration no- CIN U0111OR2016PTC025630 Dated 08/08/2016-

Business plan has been finalized in consultation with the farmers. Initiatives are taken for opening a cash credit in State Bank of India. The farmers are making the sale of products in local market. However it is planned to tap the bigger markets of Cuttack and Bhubaneswar. Simultaneously the Chief Executive Officer (CEO) of the company is being oriented to contact the corporate like Big Bazaar, Reliance Fresh, Udyan Fresh etc. for selling the bulk vegetables.

On 29th April'2019 a capacity building of the farmers on 'Access to Govt. Schemes and Programs' was organized at Sambalpur, Odisha.

Objectives of the programme-

- To introduce the BPCL among the line departments and PRI bodies.
- To seek their departmental support for further strengthening the collective activities.

A total of 50 farmers including the Board of Directors, CEO of BPCL, had participated in the training. PRI members of three panchayats, the officials of Agriculture, Horticulture, Cooperative Society, and AGM, NABARD, Cuttack addressed the producers with the inputs of the provisions/assistance of their respective departments.

The Asst. Agriculture Officer shared that as of now the department has been following the norm of Direct Benefit Transfer (DBT) for any kind of agricultural assistance to farmers. To avail such assistance the farmers have to contact the department for online registration. They have to produce the documents of Voter ID card, Adhar card, Mobile number etc for the registration. Once the name is registered an ID number would be received by the farmer in the registered mobile number. This registration is being already introduced for availing the subsidies of seed, farm implements etc. The department is encouraging the farmers for registration as they would be linked for fertilizer too.

In case of drought situation the farmers would claim compensation under Prime Minister's Crop Insurance Yojana. The Pradhan Mantri Fasal Bima Yojana (Prime Minister's Crop Insurance Scheme) was launched by Prime Minister of India Narendra Modi on 18 February 2016. It envisages a uniform premium of only 2 per cent to be paid by farmers for Kharif crops, and 1.5 per cent for Rabi crops. The premium for annual commercial and horticultural crops will be 5 per cent. The farmers have to pay low premium but in case of crop failure due to natural calamity they will get lump sum against their premium paid. The department has agreed to pay Rs. 47, 500/- per hectare of crop.



NABARD, suggested the following:-

- To increase the number of shareholders as well as the share capital.
- The programme person of RGVN can fix a meeting between CEO and Board member with the state level company authorities of SVA.
- The company is to open a Cash Credit account immediately in State Bank of India in order to enable their credit privilege.
- RGVN could organise an exposure visit of select farmers to Nuapada Producer's company. This exposure would enable them to run their company efficiently.
- RGVN has to devise month wise action plan to gear up the capacities of company management.

Besides the above, the three panchayat sarpanch assured to extend their cooperation on the following-

- Facilitation of allotment of vermi-compost project under MGNREGA to the farmers.
- Mobilization of farm ponds or community ponds can also through MGNREGA
- Offer of a storage room in the panchayat office for storing the vegetable for short time on the way to market.

It has been planned to organize an exposure visit for select farmers to successful FPO of Nuapada, Odisha. Simultaneously very shortly a capacity building programme of the Board of Directors on their Role and Responsibilities, Leadership, Company Governance etc. is to be organized.

2. BANADURGA PRODUCER COMPANY LTD (BPCL), RENGALI, SAMBALPUR, ODISHA vide registration no- CIN U01110OR2016PTC025830 Dated 21/09/2016-

The women farmers have started cropping of vegetables of Parwal, barbatti, brinjal, bitter gourd, cabbage, cauliflower etc. They have planned for aggregate marketing with their share capital this year. A capacity building cum Project Monitoring Committee meeting was organized at Jharan Pali of Rengali Block on 29th April'2019. In this programme, the Deputy Director, Horticulture dept. Sambalpur, Deputy Director, Agriculture, Lead Bank Manager, Director, SBRSETI and 20 farmers had participated.

The Govt. officials stressed upon the following

- Online registration of individual farmers to avail subsidies on seeds, farm implements etc.
- Organise Exposure visit to Noida of Rengali Block
- To apply for seed and fertilizer license
- Linkage of adhaar card with bank account is a must
- Support for farmer's capacity building

It is planned to organize the exposure visit of the farmers to Noida in the corresponding month. As per an invitation for capacity building programme of BIRD, Lucknow, it is planned to depute the CEOs of two companies for three days during Nov'19.



PROMOTION OF FARMERS PRODUCERS ORGANIZATION,

BHUBANESWAR (NABARD)
Financial Outlay : Rs.18.12 lakh
Donor : NABARD

TEXTILE AND HANDLOOM



R A S H T R I Y A G R A M I N V I K A S N I D H I

“GRASSLOOMS - A LOOM, A PERSON, A STORY”

Since inception RGVN has relentlessly worked in the field of exploring and supporting sustainable livelihoods, promoting individual and community initiatives and building local capabilities in its pursuit to improving the quality of life of the poor and the under privileged.

In its 30 years of working with the community, RGVN has worked with mostly women beneficiaries in the livelihood and development sectors. The core areas of intervention being livelihood promotion through various agri and allied activities, RGVN has been working in the handloom vertical as well and the GrassLooms initiative is the handloom value chain developed by RGVN.

Weaving is a widespread practice of household women in rural Assam and other NE states. However, they essentially produce small household items for self-consumption and with no special emphasis on product, quality, and design of the product.

Pilot Phase: RGVN had carried out a small pilot on handloom in 2017. The pilot included a group of weavers around Sipajhar who were given a brief training on basics of production- like measurements and quality maintenance. Thereafter, they were given yarn for weaving some home furnishing and women’s apparel. The products that came out from the pilot were of good quality and design.

Objectives:

- To identify skilled weavers and upgrade their existing skills through proper skill training.
- To develop products to suit the global market demands thereby generating a healthy demand-supply association of the weavers with the market.
- To produce superior quality and design of finished products through strict quality control mechanism.
- To introduce and train weavers to weave new patterns and products.
- To enhance quality of life for the weavers through value addition and thus making their weaves eligible for better export market and higher price.
- To make measurable improvements in weaving techniques through use of ergonomic looms and advanced implements (jacquard machines etc.) and better output quality in weaving through innovation in design and technique.
- To source best quality raw materials at competitive prices.

The Conceptualization of Grasslooms

After the success of the pilot, it was time to give shape to the vision behind it. Thus the brand- GRASSLOOMS. The name is a derivative from the words grassroots and handloom which symbolizes the brand. The vision was to create an exclusive platform that endorses and promotes the age old traditional skills and proficiency of the weaver artisans from the North East.

The brand was launched under the Brahmaputra Community Development Trust (BCDT) in April 2018 through a 3-day exhibition held in RGVN premises which received overwhelming response from handloom enthusiasts and patrons and which led to opening of the GrassLooms store in August 2018.

As on March 2019, 480+ weavers have been registered under GrassLooms in five districts in Assam and are weaving on job work basis.

GRASSLOOMS AT A GLANCE:

- RGVN through its GRASSLOOMS initiative intends to intervene with the women artisans to train them with new and efficient weaving techniques to enable them to produce global quality standard products at affordable prices.
- The project also aims at making handloom a means of sustainable livelihood for the artisans by aiming at giving 245 days of work to the artisans keeping in tune with the developed handloom states.
- GRASSLOOMS is envisaged as a market platform to market the products of these women artisans worldwide with well-structured sourcing network and manufacturing tie-ups for scaling up the venture to the next level.
- Deep and meaningful tie-ups with top online retailers.
- Structured and organised network of artisan groups to cater to bulk institutional orders.
- Standard quality control with high productivity yield.
- Building weaver based institutions.
- Facilitating artisans to avail various government aids and programs related to handloom sector and also acting as implementing agency for these programs.

MODUS OPERANDI :

- To identify villages based on the criteria of availability of number of skilled weavers within the vicinity so that they can be organized in homogeneous clusters for ease of operation.
 - Make an assessment of the weavers based on their loom types and skill sets and categorize them accordingly.
 - Product and design development on the basis of extensive market research and consultation with designers and buyers.
 - Designing a product portfolio with a myriad of fabrics, garments, furnishing and accessories to cater to different segments of buyers.
 - Supply of quality raw material at standardized prices.
 - Impart training to weavers on use of efficient and modern techniques for better and quality output.
 - Strict monitoring for quality control and time management.
 - Proper pricing of products
 - Timely and equitable wages to the weavers.
 - Linking the weavers with government aides and projects for the holistic development of the community.
 - Explore and create market linkages for the handloom products both on the online and offline platforms and through participation in various trade exhibitions.

The Product Line -

Sl. No.	Product Category	Product Type
1	Home Furnishings	Cushion Cover
		Runner
		Mat
		Napkins
		Curtains
2	Apparel	Saree
		Stole/ Dupatta
		Wrap-Around Skirt
		Chadar
		Mekhela - Chador

7.1 KINDERNOTHILFE (KNH) PROJECT:

Goal:

Children taking charge and building community awareness and conscientization for their protection.

Summary of the project:

- Duration of project: 5 years (April 2018 to March 2022)
- Year of inception: 2018, April.
- Area of intervention: Byrnihat. 10 villages (6 villages in Meghalaya and 4 in Assam)

Stake holders: 250 Children (Up to 18 years of age), Parents, School teachers, Anganwadi workers, ASHA workers, headmen, representatives of local self-governance, elected representatives and government agencies and officials.

Activities undertaken and implemented so far are as follows:

- Setting up of small libraries at three Villages (Rangsakona, Dehalbagan and Upper Amjok).
- Safe drinking water in schools (Rangsakona High school and Hograpara village).
- Community Level Meetings on Right of Children to Free and Compulsory Education Act, 2009.
- Capacity Building for Children's Clubs (Computer classes).
- Election of office bearers of Children's Clubs.
- Monthly Meetings for Children's Clubs and Capacity Building of Members.
- Meetings with the units of local self-governance in villages.
- Meetings with officers accountable and in charge of the villages.
- Awareness meetings with children on environment protection.
- Teachers and parents meeting on students retention in school.
- Awareness and counselling of children to avoid and stop consuming intoxicants.
- Awareness meetings for community by children in all 10 villages on environment, education and child labour.
- Competitions amongst children on environment and education and anti-intoxicant activities– such as slogan, painting, drawing competitions, essays and public speaking, plays, singing and best kitchen garden.
- interaction with factory owners.
- Counseling for child laborer's.
- Life skills for child labour.
- Awareness and health screening camp .

Achievements:

- Increase in the numbers of members of children clubs.
- Elected representatives, Government officials, Community leaders and local self-governance fully participating in programmes and visiting villages in the invitation of children clubs.
- Letter from the office of the Chief Executive Engineers to Upper Amjok Children club. Visit of engineers to Upper Amjok village for inspection of road to construct it into concrete .

- Parents and teachers in all the villages have shown great interest .
- Few school drop-out children willing to rejoin school after a counseling programme by an expert counsellor.
- Other stake holders also coming forward to join programmes.
- Club members understand their responsibilities and have started organizing joint programmes
- Visualization of children taking keen interest in preserving environment that they never realized or thought to do so before the intervention of our work.



CHUSOKANI – PROJECT ON CHILD RIGHTS IN ASSAM AND MEGHALAYA

Project Period : 2018-2022
Financial Outlay : Rs. 1,79,99,104
Donor : Kindernotehilfe

7.2 THE SKILL TRAINING CENTRE OF RGVN:

Rashtriya Gramin Vikas Nidhi (RGVN) in collaboration with Surakshi Skills Pvt. Ltd. has set up a skill training division in Chepti of Rangia sub division to cater to the youth of different sections of the locality and impart training on various trades so that they can be self-dependent through self-employment and setting up enterprises for living. RGVN is imparting training for free to the poor and unprivileged adults.

As of now the following trades are being undertaken for training-

- I) Field Technician Computing and Peripherals(FTCP)
- II) Retail Sales Associate(Retail)



7.3 GENDER ISSUES, GENDER MAINSTREAMING, GENDER BUDGETING, AND DEVELOPMENT OF WOMEN AND CHILD- FRIENDLY GRAM PANCHAYATS

The project is funded by State Institute of Panchayat and Rural Development, Govt. of Assam. The project started in the month of September 2017. Through this programme trainings on gender issues such as violence against women, advocacy of basic rights to equality, education, health and sanitation, acts and legalities, practical gender needs, developing of women and child-friendly Gram Panchayats are imparted. In collaboration with District Administrations of different districts, Block level officials, Zonal officers, CDP officers, Police department, Child welfare department, Divisional Social Welfare officers and other elected representatives are trained under the project. These training programmes are of three days duration and targeted to conduct 27 districts of Assam.

As the programmes focusing on different gender issues, were conducted in different districts- viz. Kamrup (M), Kamrup (R), Nalbari, Morigaon, Nagaon, Majuli, Dibrugarh, Jorhat, Golaghat, Baksa, Dima Hasao. Rest of training programmes are under process. From each districts, 30 to 35 district and block level officials have been trained under this programme.



State level training on Gender Issues at Jorhat

GOVERNANCE, FINANCE AND ACCOUNTS

RGVN prides itself in having a very strong finance and accounts unit. A present there are six persons looking after the accounts of RGVN. Besides, there is an Internal Auditor and one Statutory Auditor. The Board reviews the accounts regularly as public money is involved to set an example before the other NGOs whom RGVN grooms.

As on 31st March 2019, the Corpus fund aggregated to Rs.1324.05 lakhs. Investments have been made in approved securities as required under section 11(5) of the Income Tax Act. Such long term investments aggregate Rs.1005.00 lakhs. In addition, short term deposits of Rs. 21.75 lakhs have been kept with commercial banks and mutual funds.

Accounts:

During FY 2018-2019 RGVN earned an income of Rs. 854.35 lakh comprising Rs. 94.66 lakh as yield of investment of corpus and other funds, Rs. 18.60 lakh a return flows from NGOs, Rs. 5.33 lakh as miscellaneous receipts and Rs. 735.77 lakh as grant for specific projects. The total expenditure during the year was Rs. 884.23 lakh comprising Rs.745.02 lakh in specific projects. Of the remaining expenditure Rs. 118.33 lakhs has been allocated as expenditure incurred in pursuance of objects of RGVN and Rs. 20.88 lakhs towards cost of back up services.

Auditors:

M/s Das & Sharma, Chartered Accountants, Guwahati was appointed Statutory Auditors of RGVN for the year 2019-20. The consolidated accounts have been audited and certified by the Auditors.

ACKNOWLEDGEMENT

We are grateful to our sponsors:

- IFCI Ltd.
- IDBI Bank
- NABARD
- Tara Social Welfare Trust

RGVN acknowledges the following organizations for their support and encouragement:

- CRISIL
- Concern Universal
- European Union (EU)
- Helvetas Swiss Intercooperation
- NERLP
- NULM
- Vattikuti India Foundation
- CUTS International
- SDTT
- EXIM Bank
- HIVOS
- IOC
- APPI
- Government of Assam
- APFBC
- Hindustan Coca-Cola Beverages
- KKF
- KNH
- IIE
- AGCL
- SIPRD
- ITC
- AGVB
- NESFB
- SBI Foundation

We are thankful to our founder Chairperson Mr. S.M Palia under whose initiative RGVN was established.

RGVN acknowledges the services and guidance rendered by the following outstanding individuals- Mr. V.P Singh, Dr. Mahfuza Rahman, Smt. Harsha Parekh, Ms. Patricia Mukhim, Mr. Vijay Mahajan, Mr. D.N Bezboruah, Dr. Jayanta Madhab and Mr. Deep Joshi.

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

PROFILES OF KEY PERSONNELS

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

Is the current Executive Director of RGVN, has almost 30 years' experience in teaching, as well as working in various fields of development. Is a well-known development Economist of Assam and has understanding of various issues related to development of the poor.



Ms. Aneeta Dutta, M.A in English

Has been working in RGVN for the last 25 years in various livelihoods enhancement projects. Has the ability to carry out in depth case studies individually as well as a team and also has extensively worked on value chain development activities in the agricultural sector. Is currently leading the CRISIL supported financial literacy and financial inclusion project, besides other CSR projects. Has received extensive training on livelihood, both India and abroad.



Mr. Utpal Ranjan Dutta, MBA

Has been working in RGVN since its inception in 1990 and is presently the Deputy Director (HR & Admin.). In addition to his work in the realm of HR & Admin, he is presently also involved in the implementation of two CSR projects, one on livelihood and other on solar powered machines.



Mr. Jaideep Das, MSW

Associated with RGVN for the last 25 years and working for livelihood of rural and urban poor by providing credit support through locally active NGOs as well as other CBOs. Has been heading the North Eastern Region and Sikkim division, and co-ordination with various other institutions for collaborations, assessing the needs of capacity building of partner NGOs as well as beneficiaries and facilitating to provide required inputs. He has attended a certificate course on Community Based Micro-Finance at Coady International Institute, Nova Scotia, Canada.



PROFILES OF KEY PERSONNELS

Mr. Amarjyoti Choudhury, M. Com

Associated with RGVN for almost 25 years. Has vast experience in handling accounts and finance of both development and micro finance sector. Also has experience in providing financial training in this sector.



Tarun Kumar Singh, M.Com, LLB

Has been part of RGVN team for almost 25 years and currently heading the regional office in Bihar which looks after Bihar, Jharkhand, and Eastern U.P. Has experience of implementing livelihood promotion projects, business planning, trainings & CSR projects along with expertise of handling finance and accounts.



Mrs. Indrani Sharma, MBA

Has been working in RGVN for the last 25 years. Has worked in various livelihood enhancement project including agricultural livelihood projects. Has field level experience as well as managing field/projects teams.



PROFILES OF PROJECT EXPERTS

B.L Barooah, B.sc, Agriculture

Graduate in Agricultural Science, having 3 years' experience in tea industry, 33 years in rural development and agricultural banking and 2 years in rural self-employment training, inclusive of tenures as chairman of Langpi Dehangi Rural Bank. He has been associated with RGVN since 2014.



Mr. Arup Rajkhowa, Masters in Management studies

Has been working in RGVN since 2012. As a principal consultant, he has worked in various projects relating to provision of solar lightening, drinking water and sanitation to poor rural communities. Has good experience in strategic planning, and data analysis, documentation, and report writing and the ability to conceptualize, formulate and execute complex, multi-disciplinary projects.

Barun Barpujari, B.E Chemical Engineering

Following 37 years of rich and diverse experience in Energy Sector (Oil & Gas/ Solar & Wind) & Sustainable Development, retired as Executive Director (Assam Oil Division). He IOCL's foray into Renewable Energy and Sustainable Development initiatives, Carbon and water foot –printing, several flagship CSR projects of IOCL that have been positively impacting the lives of the target beneficiaries. His desire to work in the social sector post his superannuation from IOCL, has led to his joining RGVN in April 2016.



Dr. Rachna Yadav, M.Sc. Physics, M.Phil., Ph.D.



Has been working for the development sector for the past 20 years in the North Eastern Region of India. Worked with UNDP and UNICEF for disaster management. Worked for over 10 years with CARPET (NEZ) as Facilitator cum Evaluator. As visiting fellow t NIRD (NERC) conducted several training programs and national level workshops in the area of Disaster Management, Sustainable livelihoods, Community participatory planning, Gender and Gender budget. Trained in the areas of Ecological Economics, Gender and Development, Remote sensing and GIS. Since 2016 working with RGVN on the APFBC project on sustainable livelihoods, Skill development and micro-planning in forest villages and fringe/forest villages.



SNAPSHOTS



R G V N



BALANCE SHEET

2018-2019

FORM NO. 10B

[See rule 17B]

Audit report under section 12A(b) of the Income-tax Act, 1961, in the case of charitable or religious trusts or institutions

We have examined the balance sheet of RASHTRYA GRAMIN VIKAS NIDHI , AAAAR3014Q [name and PAN of the trust or institution] as at 31/03/2019 and the Profit and loss account for the year ended on that date which are in agreement with the books of account maintained by the said trust or institution.

We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of the audit. In our opinion, proper books of account have been kept by the head office and the branches of the abovenamed institution visited by us so far as appears from our examination of the books, and proper Returns adequate for the purposes of audit have been received from branches not visited by us , subject to the comments given below:

In our opinion and to the best of our information, and according to information given to us , the said accounts give a true and fair view-

- (i) in the case of the balance sheet, of the state of affairs of the above named institution as at 31/03/2019 and
- (ii) in the case of the profit and loss account, of the profit or loss of its accounting year ending on 31/03/2019

The prescribed particulars are annexed hereto.

Place **GUWAHATI**
Date **30/09/2019**

Name **ABHJIT DEY**
Membership Number **306287**
FRN (Firm Registration Number) **0328412E**
Address **OPP. GOSWAMI BUILDING G
S ROAD MANIPURI BASTI G
GUWAHATI ASSAM 781007 IN
DIA**

ANNEXURE

Statement of particulars

I. APPLICATION OF INCOME FOR CHARITABLE OR RELIGIOUS PURPOSES

1.	Amount of income of the previous year applied to charitable or religious purposes in India during that year (₹)	89272045
2.	Whether the institution has exercised the option under clause (2) of the Explanation to section 11(1) ? If so, the details of the amount of income deemed to have been applied to charitable or religious purposes in India during the previous year (₹)	No
3.	Amount of income finally set apart for application to charitable or religious purposes, to the extent it does not exceed 15 per cent of the income derived from property held under trust wholly for such purposes. (₹)	Not Applicable
4.	Amount of income eligible for exemption under section 11(1)(c) (Give details)	No
5.	Amount of income, in addition to the amount referred to in item 3 above, accumulated or set apart for specified purposes under section 11(2) (₹)	0
6.	Whether the amount of income mentioned in item 5 above has been invested or deposited in the manner laid down in section 11(2)(b) ? If so, the details thereof.	Not Applicable
7.	Whether any part of the income in respect of which an option was exercised under clause (2) of the Explanation to section 11(1) in any earlier year is deemed to be income of the previous year under section 11(1B) ? If so, the details thereof (₹)	Not Applicable
8.	Whether, during the previous year, any part of income accumulated or set apart for specified purposes under section 11(2) in any earlier year-	
(a)	has been applied for purposes other than charitable or religious purposes or has ceased to be accumulated or set apart for application thereto, or	No
(b)	has ceased to remain invested in any security referred to in section 11(2)(b)(i) or deposited in any account referred to in section 11(2)(b)(ii) or section 11(2)(b)(iii), or	No

(c)	has not been utilised for purposes for which it was accumulated or set apart during the period for which it was to be accumulated or set apart, or in the year immediately following the expiry thereof? If so, the details thereof	No
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II. APPLICATION OR USE OF INCOME OR PROPERTY FOR THE BENEFIT OF PERSONS REFERRED TO IN SECTION 13(3)

1.	Whether any part of the income or property of the institution was lent, or continues to be lent, in the previous year to any person referred to in section 13(3) (hereinafter referred to in this Annexure as such person)? If so, give details of the amount, rate of interest charged and the nature of security, if any.	No
2.	Whether any part of the income or property of the institution was made, or continued to be made, available for the use of any such person during the previous year? If so, give details of the property and the amount of rent or compensation charged, if any.	No
3.	Whether any payment was made to any such person during the previous year by way of salary, allowance or otherwise? If so, give details	No
4.	Whether the services of the institution were made available to any such person during the previous year? If so, give details thereof together with remuneration or compensation received, if any	No
5.	Whether any share, security or other property was purchased by or on behalf of the institution during the previous year from any such person? If so, give details thereof together with the consideration paid	No
6.	Whether any share, security or other property was sold by or on behalf of the institution during the previous year to any such person? If so, give details thereof together with the consideration received	No
7.	Whether any income or property of the institution was diverted during the previous year in favour of any such person? If so, give details thereof together with the amount of income or value of property so diverted	No
8.	Whether the income or property of the institution was used or applied during the previous year for the benefit of any such person in any other manner? If so, give details	No

III. INVESTMENTS HELD AT ANY TIME DURING THE PREVIOUS YEAR(S) IN CONCERNS IN WHICH PERSONS REFERRED TO IN SECTION 13(3) HAVE A SUBSTANTIAL INTEREST

S. No	Name and address of the concern	Where the concern is a company, number and class of shares held	Nominal value of the investment(₹)	Income from the investment(₹)	Whether the amount in col. 4 exceeded 5 per cent of the capital of the concern during the previous year-say, Yes/No
Total					

Place **GUWAHATI**
Date **30/09/2019**

Name
Membership Number
FRN (Firm Registration Number)
Address

Abhijit Deo
ABHIJIT DEY
306287
0328412E
OPP. GOSWAMI BUILDING G
S ROAD MANIPURI BASTI G
UWAHATI ASSAM 781007 IN
DIA

UDIN: 19306287AAAA-CR3973.

Form Filing Details	
Revision/Original	Original



**RASHTRIYA GRAMIN VIKAS NIDHI
GUWAHATI
BALANCE SHEET AS AT 31 th March 2019**

SOURCES OF FUND	Sched ules	As at 31.03.2019 Rs.	As at 31.03.2018 Rs.
Corpus Fund	A	132,405,765	130,725,765
Reserves & Surplus	B	12,244,611	16,836,351
Development & Benefit Fund	C	4,887,982	4,371,999
Loans HDFC Housing Loan		15,618,608	15,618,608
Vehicle Loan -HDFC Bank Ltd. (Four wheeler)		630,678	806,694
IDBI Bank Loan (on lien)		2,950,000	
Grants (Pending utilization)	D	10,742,670	12,853,328
Project (Pending utilization)	E	8,506,499	9,764,071
Provision For Doubtful Loan		721,125	721,125
Call & Insurance Premium Deposit Payable		693,912	185,158
Other Liabilities		315,828	65,760
TOTAL	Rs.	189,717,678	191,948,859
APPLICATION OF FUND			
Fixed Assets (at depreciated value)	F	6,683,167	5,390,666
Investment At cost	G	102,675,111	86,875,111
Brahmaputra Community Development Trust		8,443,121	4,999,360
Loans (out of loans/ funds receives for specific projects considered good unless otherwise stated)	H	28,192,537	28,552,911
Cash & Bank Balance	I	18,619,746	41,332,529
Advances & Other Receivables	J	25,103,996	24,798,282
TOTAL	Rs.	189,717,678	191,948,859
NOTES ON ACCOUNTS	O		
In terms of our REPORT of even date annexed hereto			
For M/S RAJENDRA LEELA & ASSOCIATES CHARTERED ACCOUNTANTS		 V.S.V.RAO CHAIRPERSON	
 (CA. RAJENDRA KUMAR GUPTA) PROPRIETOR MEM No: 056123 : FIRM No: 322234E GUWAHATI DATE, 27th September 2019		 AMIYA Kr. SHARMA EXECUTIVE DIRECTOR	
			

**RASHTRIYA GRAMIN VIKAS NIDHI
GUWAHATI**

For the period ended 31 th March 2019

	Year ended 31.03.2019				Year ended 31.03.2018		
	Schedules	Direct Rs.	Administra tion Rs.	Total Rs.	Direct Rs.	Administra tion Rs.	Total Rs.
INCOME							
Interest/Dividend on Investment on loan		-	-	9,465,886	-	-	12,221,030 16,000
Recoveries in pursuance of Objects & Commitment Charges		-	-	1,860,090	-	-	2,412,921
Grants for Specific Projects		-	-	73,576,834	-	-	79,411,251
Miscellaneous Receipts		-	-	533,162	-	-	461,346
Total Rs.				85,435,972			94,522,548
EXPENDITURE							
Direct Expenditure in Pursuance of Objects	K	74,502,410		74,502,410	81,241,130		81,241,130
Expenses on and for Personnel	L	7,388,528	1,303,858	8,692,386	7,488,055	1,321,421	8,809,476
Meetings		106,040	18,713	124,753	224,810	39,672	264,482
Expenses on Administration	M	1,156,208	204,037	1,360,245	1,124,379	198,420	1,322,799
Interest	N	2,554,231	450,747	3,004,978	884,185	156,033	1,040,218
Depreciation		627,751	110,780	738,530	732,629	129,288	861,917
Totals Rs.		86,335,168	2,088,134	88,423,302	91,695,188	1,844,834	93,540,022
Excess of expenditure over income.		-	-	(2,987,330)	-	-	982,526
Less: Plough back to Corpus (TSWT) Loan Loss Provision		-	-	1,680,000	-	-	-
		-	-	-	-	-	650,000
Balance c/f				-4,667,330			332,526

NOTES ON ACCOUNTS

O

In terms of our REPORT of even date annexed hereto

For M/S RAJENDRA LEELA & ASSOCIATES
CHARTERED ACCOUNTANTS

V. S. V. Rao

V.S.V.RAO
CHAIRPERSON

Rajendra Kumar Gupta

(CA. RAJENDRA KUMAR GUPTA)
PROPRIETOR
MEM No: 056123 : FIRM No: 322234E
GUWAHATI
DATE, 27th September 2019



Amiya Kr. Sharma
AMIYA Kr. SHARMA
EXECUTIVE DIRECTOR

RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE-A		As at 31.03.2019 Rs.	As at 31.03.2018 Rs.
CORPUS FUND			
Corpus Fund		109,305,000	109,305,000
TSWT-RGVN Corpus Fund	21,420,765		
Add: Plough back from interest earned from 2012 to 2019	1,680,000	23,100,765	21,420,765
Rs.	23,100,765	132,405,765	130,725,765

SCHEDULE-B		As at 31.03.2019 Rs.		As at 31.03.2018 Rs.
RESERVES & SURPLUS				
i) Capital Reserve (Grants for acquisition of		4,079,154		4,003,564
ii) Income & Expenditure Account (surplus of earlier year)	12,832,787		12,500,261	
Less: Deficit	-4,667,330	8,165,457	332,526	12,832,787
Rs.		12,244,611		16,836,351

SCHEDULE - C		As at 31.03.2019 Rs.	As at 31.03.2018 Rs.
DEVELOPMENT & BENEFIT FUND			
Employees Welfare Funds:			
Hospitalization Benefit	53,329	53,329	
Disability	2,143,877	2,143,877	
	2,197,206	2,197,206	
Gratuity provision for employee	1690776	1,174,793	
Human Resources Dev. Funds	500,000	500,000	
Rural Innovation Fund	500,000	500,000	
Rs.	4,887,982	4,371,999	



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - D GRANTS	Balance as at 01.04.2018	Received during the period	Utilized during the period	Balance as at 31.03.2019
	Rs.	Rs.	Rs.	Rs.
SIDBI (Flexi Grant) (for capital accusation for Patna Regional Office)	123,716		123,716	0
Sir Dorabji Tata Trust , to initiate an action research in two regions in Northwest on promotion of constructive development activities by civil groups to create replicable livelihood models.	64,758		64,758	0
Housing Development Finance Corp. (Implementation Exp, RGVN/ Agency)	194,000		194,000	0
Social Work and Research Center, Tilonia	8,000		8,000	0
National Rural Livelihood Mission, Mahila Kisan Sashaktikaran Pariyojana, towards implementing in two blocks of Berpata Dist & one block at Dhamaji Dist of Assam.	371,082		371,082	0
Navajbai Ratan Tata Trust- floor relief programe for Goalpara Dist of Assam.	4,715		4,715	0
Assam Project on Forest and Biodiversity Conservation Society	3,062,610	11,615,658	14,678,268	0
Corporate Law Group	14,745		14,745	0
Assam Foundation of North America towards setting up an yarn bank in Assam.	44,273		44,273	0
National Bank for Agriculture and Rural Development - Promotion of Farmer Producer Organisation(FPO), at Morigaon Dist, of Assam.	453,741	111,000	269,523	295,218
RGVN-Solar Energy, innitiative from individual & charitable org for salar projects	240,172			240,172
North East Rural Livelihood Programe-SIKKIM	2,213,781	7,531,329	6,858,681	2,886,429
North East Rural Livelihood Programe-Tripura	976,692	2,635,435	2,505,693	1,106,434



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES - D GRANTS	Balance as at 01.04.2018	Received during the period	Utilized during the period	Balance as at 31.03.2019
	Rs.	Rs.	Rs.	Rs.
CRISIL- "Pragati" a Financial Literacy and financial inclusion programme to empower women to make independent financial decisions and informed financial choices that can help improve their standard of living and economic activities. The program is held at six Dist of Assam.	1,902,875	9,562,816	9,864,426	1,601,265
Beneficiaries Contribution under Karl Kubel Stiftung Project	70,300	214,455	47,335	237,420
ITC Ltd, CSR activities in 5 aspirational Dist of Assam, for their commitment to contribute in a sustainable manner towards enhancement of environmental capital and to enable a citizens to live a life of social economic dignity.		5,688,005	5,655,244	32,761
Vattikuti Refief India Foundation (VIRF) -& RGVN had join together for a program "UNNATI" for proverty alleviation and promoting a less cash ecosystem to attain a complete and comprehensive Financial Inclusion among poors in six Dist of Assam.	385,640	3,027,957	3,223,391	190,206
Karl Kubel Stiftung, Introduction of an Inovative Self-Substaining Service Provision System for Transfer of Agricultural Technology and Market Development for Farming Communities- for Bhurbandha Block of Morigaon Dist,of Assam	946,331	4,828,119	4,801,702	972,748
Kindernotehilfe (KNH) " Chusokani"- Project on Child Rights In Assam & Meghalaya		3,796,567	2,112,432	1,684,135
European Union funded project on Cross - border Transfer of Agricultural Technologies, Institutional and Market Development for six Districts of Assam.	1,775,897		280,015	1,495,882
Rs.	12,853,328	49,011,341	51,121,999	10,742,670



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULES -E PROJECT / CSR	Balance as at 01.04.2018	Received during the period	Utilized during the period	Balance as at 31.03.2019
	Rs.	Rs.	Rs.	Rs.
State Institute of Rural Development , Assam towards study.	84,500		84,500	0
Election Department of Assam, Govt of Assam, towards study on electoral pattern of the state, before & after the Lok Sabha election.	831,782		831,782	0
Vattikutti India Foundation, towards health camp & providing safe drinking water.	311,441	612,363	923,804	0
Indian Oil Corporation, Noonmati, for teachers training & distribution of simple science and mathamatic kits.		218,767	218,767	0
ICICI Bank ACA skill fund for training on SRI.		240,095	240,095	0
Vikas Anwesh Foundation for survey work.		100,000	100,000	0
Project Director, Welfare of Plains Tribe & Backward Classes , Govt of Assam, towards professional training at Morigoan & Kamrup(Rural) Dist .	1,353,119		1,353,119	0
IFCI Social Foundation under CSR activities for Healthy Living Project, providing Toilets , Drinking water & Solar lighting for poor & under privilage villages at the State of Assam.	53,577		31,485	22,092
IFCI-Patna- Proposal for Construction of Toilets in School- Phoolpur District in Allahabad, Uttar Pradesh	2,024,913	5,480,000	4,569,934	2,934,979
Assam Gas Company Ltd CSR activities ; providing Toilets , Drinking water & Solar lighting & also livelihood training for the poor & under privilage of three villages under Tinsukia Dist of Assam.	3,388,362	8,919,073	9,817,083	2,490,352
State Institute of Panchayat & Rural Development towards organising training on Gender Issues, Gender mainstreaming Gender Budgeting & Development of women and child friendly GP	1,716,377		1,206,783	509,594
Hindustan Beverages product company Ltd,		5,626,965	3,077,483	2,549,482
Rs.	9,764,071	21,197,263	22,454,835	8,506,499



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - F (FIXED ASSETS)	GROSS BLOCK			DEPRECIATION			NET BLOCK		
	As at 01.04.18 Rs.	Addition Rs.	Sales Rs.	As at 31.03.2019 Rs.	Upto 31.03.18 Rs.	For the period Rs.	Upto 31.03.2019 Rs.	As at 31.03.2019 Rs.	As at 31.03.2018 Rs.
Office Equipment	8,862,187	33,750		8,895,937	8,298,925	238,805	8,537,730	358,207	563,262
Furniture & Fixture	3,624,854	923,433		4,548,287	2,055,012	249,328	2,304,340	2,243,948	1,569,842
Motorcycle	1,682,299	75,590		1,757,889	1,427,013	49,631	1,476,644	281,245	255,286
Cycle	56,931			56,931	32,069	3,729	35,798	21,133	24,862
Vehicle	3,301,468			3,301,468	2,576,351	108,768	2,685,119	616,349	725,117
Generator	48,500		1,741	46,759	46,759	0	46,759	0	1,741
Computer Software	696,428			696,428	541,250	62,071	603,321	93,107	155,178
Weeder	45,724			45,724	33,427	1,845	35,272	10,452	12,297
Land	1,920,721	1,000,000		2,920,721	0	0	0	2,920,721	1,920,721
Drip Irrigation	191,011			191,011	28,652	24,354	53,006	138,005	162,359
Rs.	20,430,123	2,032,773	1,741	22,461,155	15,039,458	738,530	15,777,988	6,683,167	5,390,665



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -G INVESTMENTS (AT COST)	As at 31.03.2019	As at 31.03.2018
	Rs.	Rs.
BONDS:		
West Bengal Infrastructure Development Finance Corporation Ltd. (Face value Rs.50,00,000/-) (Rs. 50,00,000/- @ 9.20% date of maturity 06.04.2020.)	5,000,000	5,000,000
Kotak Mahindra Bank		1,000,000
Yes Bank (Face value Rs. 50,00,000/-) (Rs. 50,00,000/- @ 9.65% date of maturity 22.01.2020)	5,000,000	5,000,000
Bank of Baroda (Face value Rs. 50,00,000/-) (Rs. 50,00,000/- @ 9.15% put/call option 23.11.2020)	5,000,000	5,000,000
Industrial Finance Corporation of India (IFCI) (Face value Rs.5,10,00,000/-) (Rs.3,00,00,000/- @9.90% date of maturity 01.12.2019) (Rs.2,10,00,000/- @9.81% date of maturity 01.12.2021)	51,000,000	51,000,000
Bank of Baroda (Face value Rs. 2,80,00,000/-) (Rs. 2,80,00,000/- @ 8.65% put/call option 11.08.2022)	28000000	0
HDFC Ltd. (FD @ 8.13 quarterly, Rs 25,00,000 maturity on 12.05.2020)	2,500,000	2,500,000
Punjab National Bank.		4,000,000
IDBI Bank (FD @ 6.00%, maturity value 53,87,420/-, maturity date on 02.11.2022)	4,000,000	4,000,000
Mutual Funds:		
SBI Contra Fund-Regular Plan-Dividend	65,794	65,794
DSP BLACK Rock Money Manage Fund Reg Growth	500,000	500,000
DSP Black Rock Ultra Short Term Fund DP- Growth		6,900,000
DSP Black Rock Income Opportunity Fund	33,854	33,854
TERM DEPOSITS:		
SHORT:		
Banks	1,575,463	1,875,463
Rs.	102,675,111	86,875,111



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -H LOANS	Outstanding as at 01.04.2018 Rs.	Disbursed during the period Rs.	Repayment during the period Rs.	Outstanding as at 31.03.2019 Rs.
Secured:				
Housing Development Finance Corporation Ltd. (Shelter Loan) (secured by mortgage of dwelling units of beneficiaries in form of lender)	19,926,459			19,926,459
Unsecured:				
Small Industries Development Bank of India(for Micro Finance on lending to beneficiaries at Patna Regional office)	33,561			33,561
Small Industries Development Bank of India(for Micro Finance on lending to beneficiaries at Bhubaneswar Regional office)	1,141,430			1,141,430
Assam Co-operative Apex Bank (for Micro Finance on lending to beneficiaries at NER Regional Office)	627,490			627,490
National Bank for Agriculture & Rural Development (for Micro Finance on lending to beneficiaries at NER, Patna, Bhubaneswar & Chhattisgarh Regional Office)	2,229,962			2,229,962
Rashtriya Mahila Kosh (for Microfinance on lending to beneficiaries at NER Regional Office)	1,722,795			1,722,795
Small Industries Development Bank of India(for Micro Finance on lending to beneficiaries at NER Regional office)	879,776			879,776
National Bank for Agriculture & Rural Development (for Mushroom Cultivation at Baska Dist of Assam under NER Regional Office)	145,367			145,367
State Bank Of India (for Microfinance on lending to beneficiaries at Bhubaneswar Regional Office)	1,257,591			1,257,591
NGO support programme, the loaning activities of RGVN for livelihood since inception. The amount disbursed upto 2013-14 has been treated as "Expenditure in Pursuance of Objects". As per true accounting practice, this year the amount has been reflected under loan.	588,480	300,000	660,374	228,106
Rs.	28,552,911	300,000	660,374	28,192,537



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - I CASH & BANK BALANCES	As at 31.03.2019 Rs.	As at 31.03.2018 Rs.
In hand:		
RGVN	15,249	8,428
In Current / Savings Accounts with banks		
RGVN	18,604,497	41,324,101
Rs.	18,619,746	41,332,529

SCHEDULE - J ADVANCE & OTHER RECEIVABLES	As at 31.03.2019 Rs.	As at 31.03.2018 Rs.
Advances (unsecured and considered good recoverable and/or adjustable) to staff & others(Agencies for projects)	3,004,332	4,331,243
Personnel Loan (staff)	837,044	1,066,111
Security Deposits	628,200	612,200
Tax at sources	4,412,363	5,488,112
Invest India Micro Pension Services Pvt Ltd.	26,868	26,868
Assam State Urban Livelihood Mission	6,308,140	4,865,737
District Administration -Kamrup(Rural) & Goalpara Dist, Assam towards construction of toilets.	1,188,431	1,142,964
IFCI Goalpara Project	112,007	747,513
NERLP-TOT	253,355	253,355
HBPCL-Patna		108,976
IOC Teachers Training		38,889
Afrodev survey of Rurban	282,811	77,401
Innovative Financial Advisors Pvt Ltd.	4,000,000	2,600,000
Skill Training at Rangia & Mongaldoi.	1,564,436	1,057,248
Shisugram Fishery	1,816,022	1,794,022
Servive tax	186,562	186,562
Compelo	10,022	
Nanda Kishore Kemka Foundation, Patna towards survey	5,350	
Unexpired Financial Charges	468,053	401,081
Rs.	25,103,996	24,798,282



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE -K EXPENSES IN PURSUANCE OF OBJECTS	Year ended 31.03.2019 Rs.	Year ended 31.03.2018 Rs.
Expenditure on Specific Projects	11,540	27,159
Grant expenditure for Specific Project	73,576,834	79,411,251
Training and Workshops		36,110
Rural Innovation		25,000
Project Development:		
Piggery	165,750	96,738
Mushroom		5,550
Handloom	250,560	300,000
Fishery	49,890	436,839
Duckery		222,297
Project Formulation	447,836	680,186
	74,502,410	81,241,130

SCHEDULE -L EXPENSES ON & FOR PERSONNEL	Year ended 31.03.2019 Rs.	Year ended 31.03.2018 Rs.
Salaries & Allowances	5,384,163	4,914,601
Gratuity	36,480	390,893
Leave Encasement	245,325	475,785
Leave Travel Assistance	524,088	757,226
Interest Subsidies	86,150	90,160
Contribution:		
Provident fund	596,079	663,403
Hospitalization Benefit Fund	1,190,310	739,386
Gratuity provision	515,983	390,910
Welfare Expenses	113,808	377,992
Joining & Transfer Allowance		9,120
Rs.	8,692,386	8,809,476



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - M EXPENSES ON ADMINISTRATION	Year ended 31.03.2019 Rs.	Year ended 31.03.2018 Rs.
Rent (Net)	478,089	125,088
Electricity	31,851	127,251
TRAVELLING & CONVEYANCE		
Executive Director	58,354	53,442
Employees	130,162	101,463
Others	56,547	62,344
Vehicle Operations	61,525	71,000
Printing & Stationery	35,224	28,860
Postage & Telephone	19,272	110,270
Books & Periodicals	29,346	19,690
Bank Commission & Charges	6,760	20,956
Legal & Professional Fees	15,500	24,000
Electronic Communication	34,350	81,783
Foundation Day Celebration	20,405	91,693
REPAIRS & MAINTENANCE		
Office Equipment	2,070	662
Furniture & Fixture	2,990	4,550
Electrical	26,020	19,480
Upkeep of Offices	21,348	40,790
AUDITOR'S REMUNERATION		
Income tax matter	189,680	52,200
Internal Auditors	4,549	16,180
Insurance (others)	22,090	2,135
Miscellaneous Expenses	39,967	86,721
Advertisement Expenses	6,468	36,006
Guest Entertainment	10,287	19,375
Donation	10,500	32,047
Office Shifting Expenses	25,097	94,813
Signboard & Hoarding	21,794	
Rs.	1,360,245	1,322,799



RASHTRIYA GRAMIN VIKAS NIDHI

SCHEDULE - N INTEREST	Year ended 31.03.2019 Rs.	Year ended 31.03.2018 Rs.
Interest on car loan	53,128	29,928
Bank Correspondent Commission paid - Agent	504,950	403,562
Bank Correspondent Commission paid - Technology Partner	267,371	349,728
Accrued Interest on Investment	1,599,184	
Interest on Loan against FD	134,845	
Premium paid on purchase of Investment(written off)	445,500	257,000
	3,004,978	1,040,218



SCHEDULE : O

ACCOUNTING POLICIES AND NOTES ON ACCOUNTS

A. ACCOUNTING POLICIES

1. The Main accounts are maintained on cash basis.
2. The Fixed Assets have been accounted for at historical cost i.e. cost of acquisition and expenses related to it and none of the fixed assets has been revalued during the year.
3. In accordance with the provisions of its Memorandum of Association, all contributions received are treated as Corpus unless otherwise decided by the Governing Board. Contributions received in kind are valued on estimated basis and accounted for accordingly by corresponding debit to assets.
4. Depreciation on Fixed Assets is provided for on WDV basis. Cash proceeds/realization up to the end of the year against the sale of assets is credited to the respective block of assets and profit/loss is worked out thereon. Full year's depreciation is charged in case of assets purchased during the year.
5. Short term deposits are taken as investments. Income from investments is accounted for on cash basis and includes the amount relating to earlier years also.
6. Returnable as well as non-returnable grants made to various groups in pursuance of objects and repayments there from are treated on capital basis and are accounted for accordingly on cash basis.
7. Expenses / losses other than Direct Expenditure in pursuance of Objects are allocated between such Direct Expenditure and Expenses for Administration at a percentage of 85 and 15 respectively.
8. Expenditure of revenue nature on specific projects out of grants received is charged to appropriate revenue heads and credit is taken to the extent of such expenditure to the Income and Expenditure Account. In case of expenditure of Capital nature out of grants, the respective fixed assets are debited and the credit to the same extent is taken to the Capital Reserve Account. The amount of grants pending utilization against such projects is treated as liability.



NOTES ON ACCOUNTS

1. Financial returns from various Regional Offices are recompiled at Head Office.
2. Credit has been taken in Capital Reserve Account to the tune of ₹ 76,711 towards asset receive from SBI Fellowship Programme and ₹ 735.76 lakhs in Income & Expenditure Account for disbursement under specific project out of fund received from various sources.
3. The Society has taken a loan from HDFC for onward lending to NGOs for undertaking Low Cost Housing Scheme. Accordingly the borrowings from HDFC has been reflected under the head “Borrowings” in Sources of Fund and the advances to NGOs have been reflected under the head “Loan” in application of Fund . Confirmation of balances from HDFC is awaited.
4. An amount of ₹ 2,57,000/- has been written off during this year as premium towards purchase of Bonds from secondary market during 2016-2017. This is the final amount to be written off. Again during this year an amount of ₹ 5,65,600/- was paid as premium towards purchase of Bonds from secondary market, as the net yield of these bonds was better than the yield available in the primary market. It has been decided to write off the total premium amount proportionately over a period of three years. Accordingly an amount of ₹ 1,88,500/- has been written off during this year and the balance of ₹ 3,77,100 will be written off in subsequent years.
5. RGVN has also promoted Skill Development under Assam Skill Development Mission under Ministry of Skill & Entrepreneurship Development, Govt of Assam with lead partner i) Edubridge Learning Pvt Ltd, ii) Suraksha Skill & Solution Pvt Ltd, & iii) Basix Academy For Building Lifelong Employability Ltd. RGVN has been the “Third Party” providing Infrastructure & mobilization with a share of 70% of the earning. An amount of ₹ 15,71,518/- at cost has been projected as receivable.
6. RGVN has promoted pisciculture at Sishugram complex of Red Cross Society at North Guwahati during 2017-2018. The harvesting of the same has not been completed. The cost amount of ₹ 18,16,022/- has been taken as receivable.
7. RGVN has approached “Innovative Financial Advisors Pvt Ltd” towards formulation of project proposal to securing finance from different sources for a fee. The term of reference is if the service provider is unable to raise 75% of the committed value, 50% of the service charge paid till date is refunded. And if the service provider is unable to raise 50% of the committed value, the entire service charge is refunded within 30 working days of solicitation of refund after



completion of deadline. Therefore an amount of ₹ 40,00,000/ has been projected as receivable during this year. In subsequent years the amount will be treated as “Expenditure on Administration” as per result.

8. Bifurcation of RGVN-CSP programme; As per the terms and conditions of a ‘Business Transfer Agreement’ entered into by the Rashtriya Gramin Vikas Nidhi(RGVN) and Brahmaputra Community Development Trust(BCDT) on 25th of March,2010, effective from the morning hours of 1stMarch,2010, certain assets and liabilities of the erstwhile RGVN-CSP programme of the RGVN dealing mainly with Micro Finance activities were transferred to the Brahmaputra Community Development Trust (BCBT). The net amount receivable from BCBT is ₹ 33,70,866/-..During 2017-18 additional amount of ₹ 16,28,494/-has been transferred as loan for handloom and vehicle hiring.
9. Other Liabilities include amount deducted from staff for subsequent deposit. RGVN has also availed an overdraft of ₹ 29,50,000/- from IDBI Bank Ltd against lien of FD under investment. The interest rate is 7% as against 6% receivable under FD.
10. The Unexpired Financial Charges comprise of ₹ 90,953/- towards interest payable for capitalized of vehicle loan from HDFC Bank Ltd & ₹ 3,71,100/- towards interest paid on bond purchased for on premium from secondary market.
11. RGVN has purchased a plot of land measuring 3 Bigha 3 Katha & 1 Lacha from Swine Herds Pvt Ltd ,under village Palasbari, Mauza-Sayani under Kamrup (Rural Dist) ,Dag No: 1520 & 2040 of K.P.patta No: 302.towards a total value of ₹ 30.30 lakhs. The paid amount is ₹ 29,20,721 and ₹ 1,09,279 is payable. The Sale-Deed is awaited.
12. As per Corpus contribution agreement with Tata Social Welfare Trust, RGVN has to plough back 15% of interest earns per year to TSWT Corpus. The plough back has been made from 2007-2008 to 2011-2012.
13. Provision for gratuity payable has been made @ 40% out of total payable as on 31st March 2019.
14. Grant Fund Received during 2018-2019:

Sl No	Grants	Received during the period
1	Assam Project on Forest and Biodiversity Conservation Society	1,16,15,658.00
2	National Bank for Agriculture and Rural Development ,Assam.	1,11,000.00
3	North East Rural Livelihood Programe-SIKKIM	75,31,329.00



4	North East Rural Livelihood Programe-Tripura	26,35,435.00
5	CRISIL Foundation.	95,62,816.00
6	Beneficiaries Contribution under Karl Kubel Stiftung Project	2,14,455.00
7	ITC Ltd.	56,88,005.00
8	Vattikuti Relief India Foundation.	30,27,957.00
9	Karl Kubel Stiftung (KKF)	48,28,119.00
10	Kindernothilfe (KNH)	37,96,567.00
Total		4,90,11,341.00

15. Project Fund Received during 2018-2019:

SL No.	Project/CSR	Received during the period
1	Vattikutti India Foundation, Bangalore.	6,12,363.00
2	Indian Oil Corporation, Noonmati,	2,18,767.00
3	ICICI Bank .	2,40,095.00
4	Vikas Anwesh Foundation .	1,00,000.00
5	IFCI Social Foundation.	54,80,000.00
6	Assam Gas Company Ltd	89,19,073.00
7	Hindustan CoCa-Cola Beverages Pvt. Ltd.	56,26,965.00
Total		2,11,97,263.00

16. Previous year's figures have been rearranged and/or regrouped wherever necessary.



RASHTRIYA GRAMIN VIKAS NIDHI
Receipts and Payments
1-Apr-2018 to 31-Mar-2019

Receipts		Payments			
Opening Balance		41,332,525.33	Loans (Liability)		176,016.00
Bank Accounts	31,808,476.86		Secured Loans		
Cash & Bank Balance	9,524,048.47		Current Liabilities		68,095,319.52
Capital Account		75,590.00	Dishonored Cheque A/C		882,582.00
Reserves & Surplus	75,590.00		APT		265,758.00
Current Liabilities		80,568,704.91	LIC Premium		246,059.00
Dishonored Cheque A/C	892,042.00		Recovery of P.F. Adv		159,750.00
Overdraft Account	2,950,000.00		CPF		675,549.00
APT	243,760.00		Health Insurance Claim		18,000.00
LIC Premium	107,886.00		Exhibition Sale of EDC		270,097.00
Recovery of P.F. Adv	42,500.00		Insurance Premium Received-Unnati		42,287.00
CPF	358,955.50		Duties & Taxes		221,704.00
Health Insurance Claim	18,000.00		Grants		53,277,701.52
Exhibition Sale of EDC	334,694.00		Project (Pending Utilisation)		12,035,832.00
Insurance Premium Received-Unnati	551,041.00		Fixed Assets		2,038,699.00
Duties & Taxes	259,314.09		Fixed Assets Land (Mirza)		1,000,000.00
Grants	51,212,171.32		Fixed Assets (New Office Furnishing)		865,953.00
Project (Pending Utilisation)	23,598,341.00		Fixed Assets (Computer Software)		4,248.00
Fixed Assets		3,419.00	Fixed Assets(Furniture & Fixture)		58,780.00
Fixed Assets(Furniture & Fixture)	1,300.00		Fixed Assets(Motorcycle)		75,968.00
Fixed Assets(Generator)	1,741.00		Fixed Assets (Office Equipments)		33,750.00
Fixed Assets(Motorcycle)	378.00		Investments		30,150,000.00
Investments		14,350,000.00	Investment on Bonds		28,000,000.00
Investment on Bonds	1,000,000.00		Investment on STD		2,150,000.00
Investment on Fixed Deposit	4,000,000.00		Current Assets		27,883,216.25
Investment on Mutual Fund	5,200,000.00		Loans & Others Receivable(Assets)		26,052,400.25
Investment on STD	4,150,000.00		Sundry Debtors		1,830,816.00
Current Assets		20,181,512.81	Branch / Divisions		29,047,525.52
Loans & Others Receivable(Assets)	20,100,696.81		RGVN-BBSR		2,455,000.00
Sundry Debtors	80,816.00		RGVN-NER		3,382,657.00
Branch / Divisions		29,047,525.52	RGVN-PATNA		5,835,360.00
RGVN-BBSR	400,000.00		RGVN-CRISIL		800,000.00
RGVN-NER	3,382,657.00		RGVN- VATTIKUTI-1		3,382,755.00
RGVN-PATNA	7,890,360.00		RGVN-KKS		4,800,000.00
RGVN-CRISIL	800,000.00		RGVN-COMPELO		3,574,187.00
RGVN- VATTIKUTI-1	3,382,755.00		RGVN- KNH		3,796,566.52
RGVN-KKS	4,800,000.00		RGVN-ITC		521,000.00
RGVN-COMPELO	3,574,187.00		RGVN-EARNINGS		500,000.00
RGVN- KNH	3,796,566.52		Loans (Asset)		300,000.00
RGVN-ITC	521,000.00		Agency Disbursement		300,000.00
RGVN-EARNINGS	500,000.00		Direct Expenses		27,147,084.05
Loans (Asset)		660,374.00	Accrued Interest Paid		1,599,183.56
Agency Repayment	660,374.00		Expenses in Pursuance of Object		2,574,616.00
Direct Incomes		15,109,409.00	Meeting Expenses		123,353.00
Salary & Allowances (Received)	3,200,266.00		Expenses on Administration		4,980,767.49
Interest on Investment	9,415,910.00		Expenses on & for Personnel		16,396,398.00
Interest on NGO MF Loan	4,003.00		Interest on Fund		907,166.00
Miscellaneous Receipt	629,184.00		Premium On Investment		565,600.00
Recoveries in Pursuance of Objects	68,124.00		Closing Balance		18,619,746.73
Interest Earn (BC Com)	1,791,922.00		Bank Accounts		6,221,960.31
Direct Expenses		2,128,546.50	Cash & Bank Balance		12,397,786.42
Expenses on Administration	1,627,150.50		Bank OD A/c		
Expenses on & for Personnel	501,396.00				
Total		203,457,607.07	Total		203,457,607.07

For M/S RAJENDRA LEELA & ASSOCIATES
CHARTERED ACCOUNTANTS



(CA)RAJENDRA KUMAR GUPTA
PROPRIETOR
MEM No: 056123 : FIRM No: 322234E
GUWAHATI
DATE, 27th September 2019



RGVN FACES



R A S H T R I Y A G R A M I N V I K A S N I D H I



REGISTERED HEAD OFFICE

Rashtriya Gramin Vikas Nidhi
House No. 55, Opposite By lane No. 6 & 7
Rajgarh Road, Guwahati- 781003, Assam
Tel: +91-361-2452320, 2528652
Email: rgvnho@gmail.com
Website: www.rgvn.org

REGIONAL OFFICES

NORTH EASTERN REGION

House No. 55, Opposite By lane No. 6 & 7
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Email: rgvnner_2008@rediffmail.com

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EASTERN REGION, RAIPUR

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