



**Maharashtra State Rural Livelihoods Mission (MSRLM)**  
**Rural Development and Panchayat Raj Department**  
**Government of Maharashtra**



# ANNUAL ACTION PLAN 2025-2026



**State Mission Management Unit (SMMU)**

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## Executive Summary

The Maharashtra State Rural Livelihoods Mission (MSRLM) remains steadfast in its commitment to economic empowerment, social inclusion, and financial sustainability for rural communities across the state. Anchored in its vision of creating resilient, self-reliant community-based development models, MSRLM has designed the Annual Action Plan (AAP) 2025-26 with a strategic focus on scaling interventions that foster women's entrepreneurship, financial independence, institutional strengthening, and digital transformation. The flagship Lakhpati Didi Initiative is at the core of this transformation, aiming to empower 1.7 million rural women entrepreneurs by providing them with access to enterprise financing, skill development, digital literacy, and structured market linkages. This initiative serves as the key driver connecting MSRLM's thematic interventions across livelihood promotion, financial inclusion, institutional strengthening, and governance reforms, creating a holistic ecosystem that ensures rural prosperity and women's economic participation.

### **Lakhpati Didi Initiative: Transforming Rural Women into Entrepreneurs**

The Lakhpati Didi Initiative is a comprehensive effort aimed at ensuring that rural women achieve a minimum annual income of ₹1 lakh through sustainable livelihood activities. The initiative focuses on equipping women with the necessary financial, technical, and entrepreneurial skills to establish and scale their businesses across multiple sectors. Under this program, women-led microenterprises are being provided access to working capital, digital payment systems, and structured mentorship. The initiative integrates capacity-building programs, market intelligence, and digital platforms such as UMEDMART and Open Network for Digital Commerce (ONDC) to enhance visibility and market access. By fostering an enabling ecosystem that includes financial literacy, credit support, and skill development, Lakhpati Didi is not only increasing household incomes but also positioning rural women as key drivers of economic transformation in Maharashtra. The initiative's impact is being amplified through MSRLM's strategic knowledge management efforts, which include case study documentation, digital storytelling showcase successful models and encourage replication at a broader scale.

### **Social Inclusion and Institution Building: Strengthening Women-Led Institutions**

MSRLM's institutional development strategy is deeply rooted in empowering vulnerable groups, including Scheduled Castes, Scheduled Tribes, minorities, women led households, persons with disabilities, landless labourers, and migrant workers. These groups are systematically integrated into Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs) to drive financial and social inclusion. Under the Lakhpati Didi Initiative, SHG women are being equipped with leadership training, financial literacy, and access to credit, enabling them to establish and scale microenterprises.

To strengthen governance mechanisms, LokOS, a digital data management platform, is being leveraged for real-time tracking of SHG performance, ensuring transparency and accountability. Additionally, Gender Resource Centres are playing a pivotal role in addressing gender-based violence, promoting women's rights, and advocating for gender-equitable policies. These centers serve as hubs for awareness campaigns, counselling support, and community-led action groups, reinforcing women's social empowerment and their active participation in decision-making structures.

### **Social Inclusion and Institution Building Strategic Priorities for 2025-26**

To enhance social inclusion, MSRLM is committed to mobilizing vulnerable communities, including Scheduled Castes, Scheduled Tribes, minorities, women-headed households, persons with disabilities, landless labourers, and migrant workers, integrating them into Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs).

- Governance Strengthening: Systematic training and robust internal audit mechanisms will be implemented, supported by LokOS, a digital platform for SHG data management to enhance operational efficiency and transparency.
- Gender Resource Centres (GRCs) will be expanded to support gender equity, address gender-based violence, provide counselling, and advocate for policy reforms.
- Special focus on institutionalizing Vision Building for CLFs, ensuring their long-term sustainability.

### **Livelihoods**

As part of the Lakhpatri Didi Initiative, MSRLM is scaling farm and non-farm livelihood interventions to ensure rural women achieve sustainable incomes. In the agriculture sector, special focus is placed on empowering Mahila Kisans by promoting climate-resilient and sustainable farming practices. The mission is facilitating the formation of Integrated Farming Clusters that promote diversified farming systems, including crop cultivation, livestock rearing, and agroforestry, ensuring enhanced income security. Additionally, Natural Farming Initiatives and Organic Certification Systems are being promoted to increase soil fertility and market access for organic produce. Strengthening Farmer Producer Organizations (FPOs) and Producer Groups remains central to this strategy, allowing smallholder women farmers to collectively access inputs, negotiate better market prices, and develop sustainable value chains.

To enhance market access and business viability, MSRLM is actively facilitating direct Business-to-Business (B2B) and Business-to-Consumer (B2C) linkages, ensuring that rural producers secure fair prices and competitive markets. Infrastructure support is being enhanced through Custom Hiring Centres, which provide access to modern farming equipment, the introduction of drone-based precision agriculture, and the expansion of e-commerce platforms such as Umed Mart and Open Network for Digital Commerce (ONDC) to ensure a wider market reach.

Recognizing the importance of income diversification, MSRLM is intensifying its interventions in the non-farm sector to promote microenterprises and skill-based livelihood opportunities. The Lakhpatri Didi Initiative is equipping rural women with the necessary skills and financial support to establish enterprises in textiles, food processing, fisheries, and handicrafts. The expansion of UMEDMART, an SHG-led e-commerce platform, is providing rural artisans and entrepreneurs with a digital marketplace, ensuring direct access to consumers and higher profit margins. Additionally, MSRLM is developing artisan clusters with comprehensive training, quality certification, and branding support, enabling them to compete in national and international markets.

### **Strategic Priorities for 2025-26**

#### **Farm Livelihoods:**

- Expansion of Integrated Farming Clusters (IFCs) to provide sustainable, climate-resilient farming practices.
- Scaling up Natural Farming Initiatives and Organic Certification Systems to improve soil fertility and market access for organic produce.
- Strengthening Farmer Producer Organizations (FPOs) and Producer Groups to enhance value chain integration and market access.
- Establishing Custom Hiring Centres to improve access to modern farm equipment and promote mechanization, including drone-based precision agriculture.

## **Non-Farm Livelihoods:**

- Scaling up the Lakhpati Didi Initiative to increase the participation of rural women in microenterprises such as textiles, food processing, fisheries, and handicrafts.
- Expansion of UMEDMART and integration with ONDC to provide digital market linkages.
- Development of artisan clusters with a focus on branding, quality certification, and global market access.

## **Financial Inclusion**

Financial inclusion remains a cornerstone of MSRLM's strategy, with a strong emphasis on enhancing SHG-Bank Linkages to facilitate credit disbursements of ₹6,500 crore in AAP 2025-26. Under Lakhpati Didi, SHG women entrepreneurs are receiving structured financial assistance, ensuring they have access to the necessary capital to scale their businesses.

## **Strategic Priorities for 2025-26**

MSRLM is prioritizing financial inclusion to facilitate credit access, digital financial transactions, and social security enrolments for rural women.

- Credit Disbursement Target: ₹6,500 crore will be disbursed to SHG women entrepreneurs.
- Strengthening Community-Based Repayment Mechanisms to reduce Non-Performing Assets (NPAs).
- Expansion of BC Sakhi and Digi Pay Sakhi models to ensure doorstep banking and financial services in remote rural areas.
- Enhanced participation in Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, and Atal Pension Yojana for financial security.

## **Capacity Building**

The Maharashtra State Rural Livelihoods Mission (MSRLM) is committed to strengthening rural communities through capacity-building initiatives that enhance the leadership, financial literacy, governance, and enterprise development skills of Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs). These interventions are critical in ensuring the sustainability and operational effectiveness of community-based organizations (CBOs). For the fiscal year 2025-26, MSRLM has structured its capacity-building framework to align with the overarching goals of the Lakhpati Didi Initiative, social inclusion, gender equity, and digital transformation.

MSRLM's capacity-building efforts focus on strengthening community-based organizations through structured training in governance, financial management, and business planning while enhancing leadership and governance among CLF managers and stakeholders. The mission is developing a resource pool of trainers at the state, district, and block levels, ensuring effective knowledge dissemination. Capacity-building initiatives for the Lakhpati Didi Initiative emphasize training women entrepreneurs in enterprise management, financial planning, and digital transactions, integrating them with e-commerce platforms for better market access. Digitalisation plays a key role, with mobile applications, online training, and knowledge-sharing tools facilitating wider outreach. Specialized training interventions address gender equity, farm and non-farm livelihoods, financial inclusion, and LokOS implementation. MSRLM employs a blended learning approach, cascading training models, and robust monitoring mechanisms to ensure effective implementation. A budget of ₹13,000.00 lakh has been allocated for capacity-building initiatives in 2025-26, with additional provisions for targeted programs. Through structured training, mentorship, and digital innovation, MSRLM aims to build a resilient and self-reliant rural economy by enhancing institutional capacity and empowering rural women across Maharashtra.

## **Monitoring and Evaluation-**

MSRLM is prioritizing digitalisation in its Monitoring and Evaluation processes to ensure effective program implementation and data-driven decision-making. The transition to a transaction-based Management Information System will enable real-time tracking of financial transactions, program progress, and impact assessment. Impact studies and participatory community monitoring models are being introduced to promote transparency and accountability. Special attention is being given to financial compliance through Electronic Fund Management and Accounting System and Tally-based double-entry bookkeeping systems, which will enhance financial governance at the community level.

The Maharashtra State Rural Livelihoods Mission (MSRLM) has developed a robust Monitoring and Evaluation (M&E) framework for FY 2025-26 to enhance accountability, transparency, and data-driven decision-making. This framework integrates a transaction-based Management Information System (MIS), process monitoring, thematic studies, and impact evaluations to ensure program effectiveness. The NRLM-MIS, developed by NIC, facilitates real-time tracking of community institutions and fund utilization, while process monitoring in 26 intensive districts assesses governance, financial management, and operational efficiency. Thematic studies will be conducted quarterly to evaluate financial inclusion, convergence efforts, and the functioning of community institutions. MSRLM is also strengthening its internal M&E systems through capacity-building initiatives and annual state-level workshops to enhance participatory governance. A comprehensive impact evaluation will assess market linkages, institutional strengthening, and socio-economic outcomes, ensuring continuous program improvements. Additionally, community monitoring mechanisms will empower grassroots stakeholders through structured reporting and digital data integration. This strategic M&E approach will generate actionable insights, refine intervention strategies, and contribute to sustainable rural development across Maharashtra.

### **Strategic Priorities for 2025-26**

To ensure effective governance and implementation, MSRLM is adopting digital transformation in Monitoring & Evaluation (M&E).

- Real-time tracking of program outcomes through a transaction-based Management Information System (MIS).
- Introduction of Participatory Community Monitoring Models to enhance transparency and accountability.
- Strengthening financial compliance mechanisms through Electronic Fund Management and Tally-based double-entry bookkeeping systems.
- For the upcoming financial year, MSRLM will further refine its Monitoring and Evaluation (M&E) framework to enhance efficiency, adaptability, and impact.
- The strategy will focus on expanding the transaction-based MIS to integrate artificial intelligence (AI)-driven analytics for predictive insights and data accuracy.
- Process monitoring will be scaled up with real-time dashboards, enabling proactive decision-making at the block and district levels. Thematic studies will expand to cover emerging issues such as climate resilience, digital financial inclusion, and gender equity in livelihoods.
- MSRLM will enhance participatory community monitoring by training more grassroots stakeholders, including SHG members and local governance units, to ensure bottom-up accountability.



## **Knowledge Management –**

The Knowledge Management and Communication (KMC) Unit of MSRLM plays a pivotal role in facilitating knowledge exchange, enhancing visibility, and providing technical assistance for DAY-NRLM. It serves as a cross-learning hub, fostering action-reflection and continuous learning to strengthen the Mission's implementation. Various initiatives, including short film competitions, learning workshops, and success story documentation, have been implemented to promote the SHG movement and highlight achievements of rural women entrepreneurs. The unit actively utilizes social media, digital platforms, and case studies to enhance the reach and impact of its initiatives. Efforts such as sensitization workshops for District Information Officers (DIOs), the establishment of the Umed State Resource Centre, and capacity-building training for district and block managers further reinforce MSRLM's commitment to effective knowledge dissemination. Additionally, innovative strategies such as influencer marketing, specialized training programs, and the Ghe Bharari initiative have been integrated to boost entrepreneurial success and financial independence among rural women. By leveraging media outreach, digital campaigns, and structured documentation, the KMC unit aims to empower rural women, enhance market access, and drive sustainable livelihoods, ensuring long-term socio-economic transformation across Maharashtra.

MSRLM is planning to visualize its activities by systematically capturing, documenting, and sharing key learnings, success stories, and best practices from the field. Through digital campaigns, structured documentation, and interactive media by leveraging data analytics, case studies, and multimedia content. This structured approach ensures that the efforts of SHGs and community institutions are widely recognized, inspiring further participation and investment in rural development initiatives.

## **Financial Management-**

MSRLM's Financial Management framework is designed to establish an effective, transparent, and accountable system for budgeting, fund release, monitoring, and utilization across all levels, from the State Mission Management Unit (SMMU) to Community-Based Organizations (CBOs). A dedicated Finance Wing has been established at both state and district levels, ensuring streamlined financial operations. The Finance Wing at SMMU, led by the Deputy Director - Finance and Accounts, comprises a specialized team overseeing NRLM financial functions, while DMMU-level finance wings are managed by Accounts Officers and supported by Accounts Assistants. To ensure financial compliance and governance, MSRLM has successfully completed internal and statutory audits through Chartered Accountancy firms, covering all DMMUs. Banking arrangements have been optimized, and electronic financial management systems, including eFMAS and Tally, are in place for efficient fund tracking and reconciliation. Additionally, a Financial Management Technical Support Agency (FMTSA) is being engaged to enhance financial oversight at the CBO level.

For FY 2025-26, MSRLM has allocated a total budget of ₹3,43,759.59 lakh under the National Rural Livelihoods Mission (NRLM), which includes ₹3,29,849.41 lakh for NRLM, ₹3,145.32 lakh for the Start-up Village Entrepreneurship Programme (SVEP), and ₹10,764.86 lakh for the Mahila Kisan Sashaktikaran Pariyojana (MKSP). The strategic priorities of the Annual Action Plan (AAP) 2025-26 focus on financial sustainability, institutional strengthening, and inclusive growth. MSRLM aims to achieve these objectives through policy convergence, technology adoption, structured training, and enterprise promotion, ensuring a robust and sustainable rural livelihoods ecosystem. Special emphasis

is placed on enhancing women's economic participation, fostering entrepreneurship, and strengthening self-reliant community-based development models across Maharashtra. By reinforcing financial governance, expanding digital financial services, and integrating innovative financial tools, MSRLM is committed to ensuring effective fund utilization, accountability, and long-term socio-economic impact for rural communities.



Nilesh Sagare, IAS

Chief Executive Officer

Maharashtra State Rural Livelihood Mission



# **SOCIAL INCLUSION AND INSTITUTION BUILDING**

## **1. Introduction:**

- **DAY-NRLM and NRETP footprint achieved**

NRLM objective is to have universal mobilization of vulnerable, poor & ultra-poor i.e (SCs, STs, minorities, OBC community & special focus would be single and women headed households, persons with disabilities, the landless and the migrant labour).In MSRLM inclusion and mobilization strategies are more deepening and a process has been followed in terms of quality assessments & CBOs made more accountable, institutional strengthening aspects has been taken to next level capacity building such as financial managements, vision building special initiatives, audit compliances as well with most ultra-poor focused interventions has been started through CBOs & ownership started taking voluntary by community. The transformation is more visible in institutions created by MSRLM.490 M-CLFs are developed as proof of concepts in NRLM/NRETP blocks and universalization approach has been adopted in inclusion of PWDs, PVTGs Elderly inclusion in MSRLM. This has included coverage of HHs in SHGs and Village level organization (VO), clusters level institutions (CLFs). These institutional platforms will further be mobilized excluded, remaining families in the GPs &Clusters federations act as pressure groups to facilitate their social & economic development, rights & entitlement.

MSRLM had also graduated ICRPs/MTs to Wardhini (Ex CRPs).Sr.Wardhini, Principle Wardhini, Community Auditors & Community training Consultants/CBOs staff. The social capital of I-CRP/CTCs/Mater CRPs/Sr.Wardhini had made institutions strong and supported for capacity building of these institutions. The basic mobilization of HHs into SHGs, VO & CLFs has followed process, system, institutional architecture (structure) as per defined SOP, guidelines, modules & Manuals given to CBOs as per SHG/Village life cycle approach.

The FY 2024-25 is mainly recognized as depicting major event in Maharashtra. The National Gender Campaign“Nayi Chetana Phal Badlav Ki”was implemented in all district and block from 25 November 2024 to 23 December 2024. 6,20,000 SHGs, 32,500 VOs and 1,962 CLFs actively participated in this campaign.

## **Section -Two**

### **2. Social Mobilization, Institution Building and Capacity Building**

The social mobilization and institution building work has been initiated in MSRLM at different phases in the intensive 34 districts and 351 blocks. As per the maturity of villages, clusters& blocks the three tire institutions (SHGs, VOs& CLFs) have been established as per village life cycle (It starts from village entry up to CLF strengthening/CBOs level all intervention with predicted outcomes to act as an independent Organization).The mobilization, institutions governance building, financial inclusion & Farm/Nonfarm livelihoods intervention introduced in stages by capacitating VO/CLFs governing body &existing social capital i.e. CRPs. The convergence of line department has crucial task to meet the scheme benefit to SHGs members hence strategically it was dealt at various level by State RDD dept./SMMU, district to reach and benefit the existing institutions. Now slowly perception and perspective has been changed of line Dept and they realized the importance and strength of existing

institutions and convergence at various level is undertaken across the state.

Since inception the universal mobilization of vulnerable, poor & ultra-poor i.e. (SCs, STs, minorities, OBC community & special focus would be single and women headed households, persons with disabilities, the landless and the migrant labor).The inclusion and mobilization strategies implemented as integrated part of mission hence staff/Cadre capacitated continuous/regular interval on social inclusion/mobilization and as a result PWDs, PVTGs, elderly, Naxalite/flood prone/chronic ill/migration/human trafficking affected families under the fold of CBOs. Therefore MSRLM has inclusive, intensive mobilization in all districts. The coverage of ultra-poor indicators included in mobilization strategy so that most will identify and be covered in SHGs. Also their representation and leadership skills will be enhanced through various trainings.

FY 2023-24 we are completed coverage of village entry & saturation as expected. Maharashtra state has historical background of social movement hence many line dept. and Non-profit organization in the past worked with ultra-poor are associated with Self Help Group (SHGs) movement from past 20-30 years. MSRLM had recognized the similar work and promoted organizations such as MAVIM and had partnership as it has been associated WCD. The other coverage of universal mobilization for the remaining HHs covered by other NGOs taking in MSRLM fold process has been initiated and is on-going. With creation of enabling ground level environment slowly other organization HHs/SHGs mobilization in MSRLM process has been smoothly moving. The state has decided to design a policy which will benefit other organizations, SHGs become NRLM compliment in this & next FY-2025-26. +

**i. Progress during FY 2025-26-SHG, VO & CLFs**

S.N.	Particular	Target	Achievement
1	SHG	21444	28110
2	VO	909	1104
3	CLF	22	22

(Note: Formation, details attached in Annexure-1)

**ii. Plan for FY 2025-26**

S.N.	Particular	Target
1	SHG	13252
2	VO	563
3	CLF	0

(Note: Formation Plan details attached in Annexure-2)

**a. Expansion, Saturation& Deepening Strategies :**

**I. Coverage of GPs, Villages, HHs status**

Under DAY-NRLM, the mission is being implemented in 351 blocks of all 34 districts in intensive mode. All Gram panchayat, village entry has been completed and the mission is working in 27901 Gram Panchayat and 40000 revenue villages. 100% saturation has been met. Till now 76,45,000 poor families have been included in SHGs and saturation target has been achieved in 100% form. 624931

SHGs have been formed under UMED MSRLM, SHGs formed by other government departments and NGOs are being registered on NRLM MIS Portal.

## **II. Strategies**

1. District wise data-GP/Villages mapped and issues or challenges identified will be addressed. The Existing field level NGOs will also facilitate to enter SHGs so that remaining GPs/Villages mapped in LokOS.
2. The GPs declaration of saturation will be ensured & communicated by appropriate authorities.

### **b. Ensuring inclusion of SHGs and HHs promoted by NRLM & other organization:**

As per SECC & PIP 13% the saturation coverage was expected 100%. As per MIS portal total coverage HHs has reached 90%. SHG Formed by other government departments and NGOs are being updated on LokOS Application. In Maharashtra, MAVIM-Associate community cadres have been trained for profile updating of SHGs under MAVIM. In the same way, the process of updating the profile of SHGs under Chaitanya, Dhan foundation is also underway. In the year 2025-26, SHGs formed by other Government Departments and NGOs will be completed profile updating on LokOS Application. To emphasize more of coverage was continuously mapped per Cluster/CRPs, Blocks and districts on regular interval.

## **I. Coverage Saturation status**

1. Till now 76,45,000 poor families have been included in SHGs and saturation target has been achieved in 100% form. 624931 SHGs have been formed under UMED MSRLM, SHGs formed by other government departments and NGOs are being registered on NRLM MIS Portal. So far, 33310 VOs and 1962 CLFs have been formed as per the scope and the formation of VOs and CLFs has been completed near about 100%.
2. Target of 13252 new SHGs formation has been set in the year 2025-26. Left out PMAY-G beneficiaries, left out families will be included in the new & existing SHGs.
3. For NGO/other Departments HHs Coverage the Coordination meetings held at various level (State/District/Blocks) and continuous follow up.
4. The SHGs link to VO and VO link to CLFs saturation will be completed in Q2 of FY 2025- 26.

### **Strategies:**

1. Village wise coverage of SC/STs mapped by institutions& CRPs/Ex CRPs. They have been allocated remaining coverage targets & VO/CLFs also empowered to check untouched HHs. The PIP process in all remaining GPs will be carried out by VOs & monitored by CLFs.
2. The GP declaration of Coverage made mandatory to all villages for saturation. Mostly exclusion of families had challenges that can be constructively concluded e.g. Closed HHs, death, migration or single men families etc.
3. With Joint efforts of MSRLM & other organization mapping soon get the coverage of SC/ST coverage.

## **II. Inclusion SHGs into VO and VO into CLFs**

SHG federated to VO ratio 86.42 % and VO federated to CLF ratio 87.37%. More SHGs, VOs have been federated, to this update on LokOS application is in progress. The remaining SHGs and VOs federation will be completed 100% in the 1st & 2nd quarter of 25-26.

SHGs Federated in VO				
No. of VO	No. of SHGs	No. of SHGs Federated in VO	%	Remaining
33271	608000	525434	86.42	82566
VO Federated in CLF				
No. of CLF	No. of VOs	No. of VOs Federated in CLF	%	Remaining
1962	33271	29069	87.37	4202

### III. Strategies

1. The monthly tracking systems followed SHGs maturity date to membership in VO and CLFs and VOs to be enrolled in CLFs & updation on LokOS application.
2. The said SHG-VO Federation will be made more widely in the existing VO and CLFs.
3. The formation of CLF has been completed and the SHGs will be federated by formation of new VOs where necessary.

#### Strategies

1. State level policy will define the process of handing over institutions to NULM.
  2. The common district & block staff meeting will be conducted for common understanding & handing over process will be completed.
  3. That said demarcation will be followed by both organisation & Urban GPs /Villages will be removed with the consent of NULM from MIS portal.
- c. Strategy for promotion and strengthening of existing new SHGs and their primary and secondary level federations- Improving the mechanism for Capacity building, Strengthening sub-committees, Leadership development, Standard book keeping, Development of internal and external auditors pool, Regular Audit, Grading and Rating of institutions, Registration & Legal compliance for Federations, Sr. CRP, Registration CRPs, Rationalization of cadres, Cadre management & payment through CLFs. Strategy for identification & Revival of defunct SHGs & Primary level of federations:

#### 1. Strengthening of Community institutions (Primary & Secondary) strategies

- All institution CBOs Governance building refresher will be planned in FY 2025-26. Institutions empowered to monitor community staff & cadre to be accountable for Governance, BK and Financial management.
- Additional BRT, DRT, SRPs to be deployed. Community auditor's support will be provided additionally.
- Book keeping -BKs, VO /CLFs A/C refreshers and best institutions exposure will be organized internally.
- Monitoring Gradation of SHGs, VOs & CLFs on regular interval & Defunct or C grade SHGs/VOs will be trained in Ref. BRT/DRT. The gaps will be shared to CBOs to assess & improve quality.
- All VO/CLFs sub-committee reorientation will plan to execute the action plan & to make them function effectively.
- Exposure Visit will be organized for learning & CB.
- CBOs monitoring systems will develop & all compliances ensured.
- External agency evaluations & CB of EC/OBs/Sub-committee & CBO staff/cadre.

## **2. Registration and compliances strategies**

- In MSRLM the CLFs are registered under Maharashtra Societies Registration Act-1860 and Bye-laws approved by EC. The registration process is closely monitored in all districts and followed with register.
- SRP/DRT TOT will be conducted to train CBOs in all districts on registration process. Resource persons & staff will be conducting meetings with CLFs on follow compliances on regular basis. The Q1 Planning will define the implementation strategy for 2024-25.
- Training & orientation of 100% CLF EC on registration of exiting CLFs will be completed Q1 in FY 2025-26. The compliances for legal verification and execution will commence for those CLFs who had registered. All CBOs EC & staff trained to follow legal compliances.
- As per the organization policy all CLFs Statutory Audit is mandatory and submission of relevant compliances to be closely monitored by State/District/Blocks. All CLFs as per the mandate organizing AGM after completion of audit.

## **3. Streamlining Internal & External Audit system & regular grading of institutions strategies**

- In MSRLM revised SOPs of internal audit are in place.
- ToT for all 34 districts & block trainers have been completed. Further training of internal auditors will be done by March 2025.
- The SHGs, VO, CLFs gradation is mandatory process in-built in MSRLM for quality assessment of institutions.
- SRPs/BRT & DRTs will further reorient VO/CLFs OBs on gradation & Audit

## **4. Rationalization of community cadres, cadre management & payment through CLFs strategies**

- CLF wise Cadres mapping data has been compiled & standardization of community staff and cadres to be aligned as per NMMU Community HR policy will be streamline.
- The policy of NMMU will convert in local language & orientation on the policies to be provided to Community institutions governing body & CBOs Staff.
- MIS Indicators designed to monitor community HR.

### **d. Strategy for Identification and Revival of Defunct SHGs as Primary Level Federations.**

In case of defunct SHGs/VOs or old SHGs revival or C graded SHGs task is given to respective CRP/subcommittee. The orientation cum refresher training and reorganizations of groups every month is given to institution cadre /staff. Block wise defunct SHGs data shared with respective Cluster Coordinators monthly to revisit those SHGs on priority basis. District/block staff also randomly monitoring quality of existing institutions and SHGs.

- **SHGs/VOs gradation, defunct SHGs revival reviews conduct by state/district/block IB & CCs strategies**
  1. Accordingly BK/MT & training of those SHGs revival plan with CRPs & refreshers plan given to cluster coordinator/CRPs & institution for monitoring.
  2. VO/CLFs monthly meeting cadre task assessed and is linked to remuneration.
  3. Standardization of Book keeping records and training modules of SHGs is in place. For this trainers (BRT, DRT) have been deployed. Community auditors also give inputs during audit of SHGs.
  4. Google data spread sheets monitored defunct and revival of SHGs

- **Institutionalization of Governance and Financial Management**

FM1, FM2 trainings are being given to the CLFs. For the development of Governance and Financial Management System, CLF regular executive committee meetings, special meetings are being facilitated.

- Training on Book-keeping of SHG, VO, CLF is ongoing.
- SRP/DRT/BRT, Sr. CRP providing handholding support to all.
- FM1 and FM2 training
- Community Auditor deployment completed & Internal audit system streamline.
- Statutory Audit compliances ensured in all M-CLFs.
- Financial management SOPs, COM incorporation of FM
- SRP/BRT/DRTs team will be trained by NRPs. The roll out plan to preparation of model CLFs will includes Governance Building, leadership, FM training on both the modules will be completed in new M-CLFs in Q1& Q2 with the help of NRP/SRP.

**e. LokOS Application Roll out Strategy**

In the year 2023-24, the implementation of LokOS Application has been started in 351 blocks of all 34 districts from the first quarter itself. 2500 staff, 30000 VOA and 1800 CLF Accountant have been trained for implementation of LokOS Application.

CBO Profile Updating on LokOS						
Particular	P02/P03	Migrated	LokOS Entered	C07 _ Targeted	C07 _ 1st Time Approved	Pending for Approval ( C07 )
No. of SHGs	638291	535885	102406	624299	612792	11507
No. of VOs	33271	30500	2771	32755	31991	764
No. of CLFs	1951	1781	170	1946	1917	29

CBO Profile updating in process and CBO Transaction updating work will be started in LokOS Application at the end of the year. Training has been planned for this.

**The planning for implementation of LokOS Application in 351 Block of all 34 districts in the year 2025-26 is as below:-**

SN	Particulars	FY 2025-26				
		Q1	Q2	Q3	Q4	Total
1	VO eBK (for SHG/VO)	33310	363	200	0	33873
2	CLF eBK	1962	0	0	0	1962
3	CLF cut-off completed (%)	100%	0	0	0	100%
4	VO cut-off completed (%)	40%	60%	0	0	100%
5	SHG cut-off completed (%)	30%	50%	20%	0	100%

1. The principle trainer of each district will train master trainer in their respective districts of all block trainers.
2. The master trainers of each block will conduct of E book-keepers and ICRPs who will be identified for using the application and will appoint MPR in their GPs.
3. The cut-off sheets of all blocks will be prepared by ICRPs with the support of E book-keeper and in the initial stage cut-off sheet completion task will be followed by all blocks in quarter 1 and simultaneously profile up-gradation task will be followed by trained book-keepers in all blocks.
4. The profile up-gradation will be focused in Q1 and Q2. This will also be followed by VO and CLF cut-off sheets. 100% profile up-gradation and MPR will commence through LokOS in F.Y. 2025-26.

**f. Release of Community Funds :-**

S.N.	Community Funds	Unit Cost (In Rs.)	Cumulative up to Jan'25	Proposed for FY 2025-26
1	Number of SHGs provided Start-up fund	0	0	0
2	Amount of Start-up fund to SHG (in Rs. lakh)	0	0	0
3	Number of VOs provided Start-up fund	-	23799	7897
4	Amount of Start-up fund to VO (in Rs. lakh)	75,000	15167.25	5922.75
5	Number of CLF provided start-up fund	-	1678	1962
6	Amount of Start-up fund to CLF (in Rs. lakh)	3,50,000	3047.06	3924
7	No of VOs prepared VRP	-	11110	2324
8	Number of VOs provided VRF	-	10039	2324
9	Amount of VRF disbursed to VOs (in Rs. Lakh)	1,50,000	9501.25	3486

**g. Village Poverty Reduction Plan (VPRP)**

Village Poverty Reduction Plan (VPRP) is integral part of Gram Panchayat Development Plan i.e. (GPDP). The HHs at GPs have been covered under institutions i.e. SHGs, VOs and CLFs. The mobilized member under SHGs need to enhance their income not only with the support of financial institutions but with convergence of line dept. they can access and demand their rights and entitlement in GPDP. Accordingly, VPRP process is mandatory for preparation of CBOs and with the validation of VO the demand is submitted to Gram Panchayat.

VPRP activities are being implemented in 351 blocks of all 34 districts under MSRLM. VPRP plans are being prepared through VPRP Application at all SHG & VO level. 6.00 lakhs SHGs, 32 thousand VO are being prepared VPRP plans. VPRP plans of all the SHGs, VOs functioning in the year 2025- 26 are to



be prepared.

### 3. Model CLF expansion Strategy:

- i. Expansion of Model CLF strategy (identification, assessment and nurturing plan of CLFs, Positioning & grooming of Anchor person for nurturing Model CLF, State level workshop with State and district with all thematic with support of NRP/Partner Agency, Development utilization of SRPs/Sr.CRP-CLF).

The World Bank supported NRETP MCLF project launch by MoRD in July 2018. The MSRLM has identified 14 districts 55 potential blocks in which 57 MCLF has been taken as for the implementation. Till 2024-25 total 490 MCLF has been taken as for the implementation.

In the year 2024-25, 36 CLFs NRETP and 167CLFs under NRLM have been included in the Model CLF Initiative. The capacity building of the newly selected 203 CLFs is being done in the same way as current methodology. Under universalization approached it has been decided that MSRLM 175 new CLF will be developed M-CLF for the next FY 2025-26.

1. The state level workshop with the support of NRP will be organized for new identified SRPs, DRTs who will nurture the M-CLF on various subject such as governance, financial management, audit and vision building and BDP.
2. The trained SRP, DRT/BRT will further train to Sr. CRP, CLF governing body, CBOs staff and district staff at various stages.
3. For the handholding support the BRT & Sr.CRP round will be planned to groom and to monitor institutional work with regular interval.
4. To monitor the MCLF progress and proposed plan the state, district & block level committee will be constituted at various level. The projection of the activities and intervention all thematic (input & output) need to major and gaps, challenges and issues need to tackled at various level so that the handholding support at these institutions will be provided by state, district and block unit. The discussion of the meeting will be minimized and strategies will be planned for the development of MCLF.
5. Monitoring indicators monthly, Q/Half Yearly assessed and M-CLFs EC/GB and their staff will capacitate more.

MCLF Strategy	Universalization Strategy
<ul style="list-style-type: none"><li>MSLRM have SRP to facilitate the MCLF for various training program.</li><li>MSRLM has issued guideline to district to develop dedicated Community Spearhead Team (CST) at each MCLF block (1 team Per Block)</li><li>MSLRM have dedicated DRP and BRP to do the handholding support to CBOs</li></ul>	<ul style="list-style-type: none"><li>MSRLM will develop SRP for MCLF for facilitation and handholding support.</li><li>MSRLM will develop Community Spread head team</li><li>MSRLM will develop DRT (5 per District) and BRT (2 per Block)</li><li>MSRLM will develop 100 SRP for training of various thematic activities.</li><li>MSRLM is required dedicated support of NRP in FY 2025-26</li></ul>

<ul style="list-style-type: none"> <li>MSRLM is issued the guideline for selection of DRT and BRT. (5 DRT in a district and 2 BRT per block)</li> </ul>	<ul style="list-style-type: none"> <li>SRP will be trained with the help of NMMU, NRP, NIRD&amp;PR</li> <li>Mobile APP will be developed to facilitated SRP/DRP/ BRP</li> </ul>
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- ii. Registration & legal compliances (Identification of appropriate act & ensuring finalization of model byelaws and registration of all CLFs, Capacity Building of Mission staff on Act, Byelaws and compliances, develop a pool of Sr. CRPs-CLF on registration & compliances, Streamlining on-time statutory compliances (ensuring inputs to federations & CBO staff on AGM, Rotation of leadership, statutory audit, annual return and other tax filing-facilitating Federations for seeking support from experts)

MCLF Strategy	Universalization Strategy
<ul style="list-style-type: none"> <li>CLFs bye-laws orientation followed with registration. (DMIB/BMIB &amp; CCs trained in 1stst batch &amp; all MCLFs CBO staff /OB/EC facilitate by SMMU team.</li> <li>Refresher planed in Q1.</li> <li>SRPs/DRTs/Sr CRPs trained will allocate CLFs to follow Quarterly/half/yearly</li> <li>th e Analysis to facilitate CLFs of legal compliance.</li> <li>On board agencies for legal compliance facilitation.</li> </ul>	<ul style="list-style-type: none"> <li>For 2 districts 1 SRP will be identified and trained for financial management, registration, audit &amp; compliance verification. CLF OB/EC orientation of legal compliance</li> <li>Trained SRP will organize training on byelaws</li> <li>At regular intervals quarterly and half yearly analysis will be presented to district &amp; CLFs OB/ECs.</li> <li>On board agencies for facilitation of legal compliance.</li> </ul>

- iii. Strengthening of Governance, CBO-HR, Cadre management customization & adoption of SOP- Governance and CBO HR- Policy, Subcommittee training and functioning, Leadership training, Ensure establishment of cadre management system (selection, deployment, appraisal and cadre payment through CLF/VOs)

MCLF Strategy	Universalization Strategy
<ul style="list-style-type: none"> <li>Community HR Policy to adopt NMMU&amp; SRPs will be trained on HR SOPs and complete orientation in Q1, Governance training to be provided to CLF staff and EC members.</li> <li>CRP Performance appraisal system will be developed</li> <li>CLFs FM &amp; Governance Training is completed. Refresher training of FM and Governance will be completed in Q1.</li> <li>Leadership and CBO HR Training will be completed in Q1 with the help of NRP.</li> <li>Stages of training as follows:</li> <li>Refresher training to all staff on module/SOP's</li> <li>Capacity Building of VO/CLFs - OB/EC in meetings/workshops</li> <li>SHG/VO/CLF grading &amp; evaluation on regular basis</li> <li>NRP/SRP/DRP/ Sr. CRP &amp; spearhead team facilitate to the MCLF.</li> <li>Community Operational Manual is implemented in all MCLF.</li> <li>CLF cross verification process implemented in all blocks.</li> </ul>	<ul style="list-style-type: none"> <li>Universal implementation of HR Policy</li> <li>SOPs/ modules for leadership and CBO HR to be developed with the help of SRP and training to be provided to CLF staff and EC members. SRPs trained &amp; execute Plan</li> <li>CRP Performance appraisal system will be developed &amp; implemented in FY 2024-25</li> <li>As per universalization strategy, MSRLM will provide training to CLF for Governance, CBO HR and FM training in FY 2025-26.</li> <li>MSRLM will implement Governance, CBO HR module with the help of SRP and DRP.</li> <li>MSRLM will allocate dedicated SRP and DRP for CLF for training and facilitation of EC member and staff of CLF.</li> <li>MSRLM will implement Governance and CBO HR module in all VOs with the help of BRTs.</li> <li>MSRLM will develop training calendar for all CBOs for their capacity building.</li> <li>CLF and VO cross verification process will be implemented in all blocks.</li> </ul>

- iv. Strengthening of Accounting & Financial Management system (customization of SOP-FM and FM policy, training to CBOs and CBO Staff, Standard bookkeeping, DCB, Strengthening of credit management, CLF using Financial Indicators like PAR, Idle Fund, OTR, OSS, OER, Idle Fund<5%, PAR 60 days, meeting CBO-HR cost from own income.

MCLF Strategy	Universalization Strategy
<ul style="list-style-type: none"> <li>• Identification of Cadre for book-keeping of SHG, VO, CLF and in house and field level training &amp; Capacity Building is ongoing.</li> <li>• SRP/DRT/BRT, Sr. CRP providing handholding support to all MCLF 24-25 &amp; will extend in 2025-26.</li> <li>• FM1 and FM2 training has been completed.</li> <li>• MSRLM have developed principal trainer at state level to implement community auditor training program.</li> <li>• Internal Auditor identification training planned and audit of records &amp; Statutory Audit compliance ensured in all M-CLFs.</li> <li>• Financial management SOPs, COM incorporation of FM</li> </ul>	<ul style="list-style-type: none"> <li>• Accounting and FM system will be rolled out in all VO and CLF with the help of SRP, DRP and master trainers.</li> <li>• MSRLM will train all EC member and staff of CLF on Financial management Module.</li> <li>• MSRLM has developed principal trainers at state level to orient master trainer at district level on CBO audit system. Further this Master trainer will be trained and will provide handholding support to community auditor in cascading mode.</li> <li>• MSRLM has finalized community Auditor's policy, in that 1 Community Auditor will be selected for 60 SHG, 1 Community Auditor for 15 VOs and 1 Community Auditor for 4 CLF.</li> <li>• MSRLM will ensure the quality of books of account through cross verification of all CLF and VO with the help of Mission staff and community cadre.</li> </ul>

- v. Institutionalization of grading and internal audit system at SHG/VO/CLF (Audit fee payment to community auditors by CBOs, development of community auditors pool, audit of SHG (annually), VOs (twice in a year) and CLFs (quarterly) by Community auditors, Completion of annual/statutory audit (up till Mar'25) including submission of Statutory compliances.

<b>MCLF Strategy</b>	<b>Universalization Strategy</b>
<ul style="list-style-type: none"> <li>MSRLM has developed and provided TOT training on SHG, VO and CLF Grading /Audit module with the help of state team, SRP, District staff and CRPs.</li> <li>Currently, around 150 resource pool are developed for completing training of SHG, VO and CLF Auditors till March 2023.</li> <li>Monthly review of Cadre &amp; sub-committee on grading and external agency evaluation will cross check in 2025-26</li> <li>Internal Auditor Policy put in place &amp; monitoring mechanism under CLF to review M/Q audit and refresher training plan Q1</li> </ul>	<ul style="list-style-type: none"> <li>State trainers &amp; NRPs/SRPs will train new identified SRPs/BRT &amp; DRTs, Sr.CRPs completing training VO CLFs A/Cs &amp; Ref trainings 2024.</li> <li>Internal Auditor Policy put in place &amp; monitoring mechanism under CLF to review M/Q auditor and refresher training&amp; will execute</li> <li>Statutory audit firm will complete audit in Q1&amp; plan AGM</li> <li>Compliances tracking system for financial audit required to be included in next FY plan.</li> </ul>
<ul style="list-style-type: none"> <li>ToT of New SRP/BRT/DRT on Internal Audit planned in 2025-26</li> <li>Before 31st July 2025 SHG, VO, CLF audit of every FY and plan of AGM</li> <li>Compliances tracking system for financial audit need to include next FY plan.</li> </ul>	

vi. **Grading of SHGs, VOs, CLFs**

<b>MCLF</b>	<b>Universalization</b>
<ul style="list-style-type: none"> <li>M-CLFs grading of SHGs, VO&amp; CLFs is inbuilt activities of CBOs review monthly/Quarterly system. State has designed indicators and M-CLFs Staff trained. 100% VO/CLFs graded regularly. Random checking followed by SRP/DRTs.</li> <li>The C grade SHGs, VO's Facilitation &amp; CB by CLFs Cadre &amp; staff is monitored by block &amp; district staff.</li> <li>External agency randomly monitoring gradation parameters.</li> </ul>	<ul style="list-style-type: none"> <li>The CRP/CLGs module of governance had Monitoring indicators of SHGs, VO&amp; CLFs.</li> <li>SRP/BRT &amp; DRTs will be assigned roles on randomly revisit gradation.</li> <li>Display system followed in all CLFs.</li> <li>100% CLFs verification on audit/gradation parameter will execute in FY 2025-26</li> </ul>

vii. **Disbursement of VGF & Infrastructure fund to MCLFs**

<b>MCLF</b>	<b>Universalization</b>
<ul style="list-style-type: none"> <li><b>VGF:</b> VGF Funds disbursed to 323 MCLF till Jan.25. Remaining 167 MCLF will plan in upto Mar.25. 1st tranche for 175 new MCLF will disburse in FY 2025- 26.</li> </ul>	<ul style="list-style-type: none"> <li><b>VGF:</b> Proposed for new 175 MCLF in FY 2025-26.</li> </ul>

## 4. Social Development

### a. Social Inclusion

MSRLM has adopted an inclusive approach to social mobilization. Particularly emphasis was focused on mobilization of vulnerable sections such as Schedule Caste, Schedule Tribe including specific vulnerable tribal groups, minorities, single women and households headed by women, persons living with disabilities, landless, migrant laborers etc. The Ex/I-CRPs & Institutions representatives were trained to support special groups which were formed, members of VOs/CLFs. The focused efforts to map their entitlement, parking funds & livelihoods promotion were specially focused in past few years. Community funds such as RF/CIF/Bank Cr/VRF was given priority. The details of the existing elderly, PWD, PVTG groups is as follows:

Special SHG Formation					
Particular	Elderly	PWD	PVTG	Transgender	Widow
Cum. Up to Jan. 25	2256	5016	977	12	620
Proposed in FY 25-26	196	157	18	2	86

Sr. No.	Activities	Strategy
1	Preparing SI Operational Strategy for different Marginalized Community	<ul style="list-style-type: none"> <li>Social Inclusion Operational Strategy is in place and all Staff/CBOs/CRPs orientation completed. FY 2025- 26 refresher for staff &amp; CBOs will be planed through NRPs/SRPs/BRT &amp; DRTs.</li> </ul>
2	Institutionalization & streamlining of VRP and VRF	<ul style="list-style-type: none"> <li>VRP &amp; VRF policies implemented and followed by CBOs.</li> <li>FY 2025-26 VRF to VOs proposed in all 34 districts.</li> </ul>
3	Ensuring vision building around SI as part of V3	For the FY 2025-26 490 + 175 CLF will be covered in Social Inclusion/Gender and V3 Module orientation will be conducted to MCLF.
4	Saturation of PVTG inclusion as per the Database of SECC-2011, Ministry of Tribal Affairs, and Census-2011	<ul style="list-style-type: none"> <li>The coverage of PVTGs almost 80% in most of the districts &amp; remaining covered in other organizations. remaining HHs will be NRLM compliance in 2025-26</li> </ul>
5	Strengthening of Existing Elderly Groups	<ul style="list-style-type: none"> <li>The MOU of Help age India is executed and other NGOs elderly groups inclusion in MSRLM is in process.</li> <li>SRPs/BRT/DRTs will be trained &amp; exposure visits planned in 2025-26.</li> <li>The special training &amp; CB is expected to be executed with the support of SRPs/NRPs</li> <li>Expansion of Livelihood enhancement in 2025-26</li> </ul>

6	Strengthening of inclusion of PwDs in all the existing blocks	<ul style="list-style-type: none"> <li>• NRPs support for further expansion activities with PWDs is required by NMMU for Site Saver Organization MOU for PWDs.</li> <li>• The special projects of Livelihood/Skills enhancement of PWD/consultant is essential.</li> </ul>
7	Establishing Grievance Redressal Mechanism for	Grievance policies executed in organization. Upgradation of policy and CBOs orientation planed in
Sr. No.	Activities	Strategy
1	Vulnerable community and Families at levels under DAY-NRLM.	FY 2025-26.

## b. Integration of Gender

The mission believes overall economic growth is necessary for poverty reduction, but it is not enough to ensure that the lives of all rural poor people will be improved; therefore, enhancing rural women's participation, strengthening social capital is key for reducing social and economic inequalities. This strategic approach is an amalgamation of women empowerment and gender equity, through a gender transformative approach and will result in balancing power relations that will help eliminate poverty. MSRLM gives special focus to participation of women in local governance and public places. A significant change in local self-governance as a result of MSRLM efforts is the rising number of women in the Gram Sabhas across the districts. The change is not merely in numbers, but in the voices of women who have gathered the confidence to participate in the Gram Sabhas and represent social and civic issues. They are able to practice and assert their rights & entitlements. It is also an avenue for women to participate in public life, who are otherwise confined to their homes or at most their collectives.

MSRLM has worked on an inclusive approach on gender.

### A. Organization level

1. Enabling environment to the gender sensitivity has created at organization and community level where organization Vision, Goal statements ensure gender approach to all staff & followed in every step in all work.
2. HR induction has covered gender sensitization & ensured regular interval staff orientation.
3. Women Staff positioning at various levels. Provision for maternity & paternity leave for Mission staff.
4. Policy of staff out borne programme to create enabling environment in MSRLM.
5. State & district ICC & Grievance Redressal cell, appropriate authorities appointed, quarterly reviews, report assessed & strictly followed. Pro-actively disclosing information relevant to the mission, Community institution architecture.

### B. Gender Cross cutting

1. Gender integration in all thematic and CBOs/FPOs & allied institutions.



2. Orientation of SHGs, VOs and CLFs on gender through various models.
3. Social Capital perspective building on gender & rights and entitlements.
4. NRETP /NRLM Model CLFs- Abhaya Gender CRP identified & trained, Sanvedika of each SHG are functional & trained, VO & CLFs SAC are trained to address the Gender issues.
5. Gender resource Centre established 1 per division for addressing Gender based violence issues, care & support to the victims.

**The proposed plan of action for the expansion of gender activities for FY 2025-26.**

Sr. No.	Activities	Strategy
1	Vision Building of Entire CLF and VOs on Gender Equality	<ul style="list-style-type: none"> <li>• Training on Special laws related to women &amp; Marginalized communities- DV, POSH, POCSO, Transgender Act, SC/ST Atrocities Act will be organized for all CBOs.</li> <li>• NREPT VO/CLFs Vision building completed &amp; new 200 CLF will be developed as M-CLFs &amp; those CLFs Vision Building will Competing in FY 25-26</li> <li>• Gender Operational strategy alien with gender Vision Building identified issues &amp; strategies the gender practical gender strategic needs and advocacy issues further trained VO/CLFs .</li> <li>• HR Policy revisit and incorporate necessary provisions if required &amp; Advisory gender forums also will execute at State level</li> <li>• SRPs/DRT/SAC/ICRP training for vision building.</li> <li>• Convergence will WCD, Health, legal &amp; police cell NGOs will be taken for support &amp; services</li> </ul>
2	Developing immersion sites	<ul style="list-style-type: none"> <li>• Immersion site development guidelines will be issued</li> </ul>
3	Saturation of all VOs and CLFs with the Institutional Mechanism to address the gender issues under DAY-NRLM	<p><b>Model CLFs Strategy</b></p> <ul style="list-style-type: none"> <li>• Already trained VO/CLFs SAC/GPPs/GFs will reorient and systems/process operationalized and monitoring parameters will be finalized.</li> <li>• Uncovered/New M-CLFs VO/CLFs- SAC/GPP/GF will Plan to train and execute the plans.</li> </ul> <p><b>Universalization-</b></p> <ul style="list-style-type: none"> <li>• For financial year 2025-26 VO and CLF will concentrate on focused gender based issues/practical and gender needs and create an enabling environment through VO CLF sac/ICRPs. Monitor gender issues and advocacy at various level and planned strategically.</li> <li>• SRP/DRT/BRT TOTs will be planned in Q1 and further I-CRPs /VO-CLFs SAC orientation will follow Q2.</li> <li>• VO/CLFs SAC will identify and focus on issues and will train to develop the strategies to address issues.</li> <li>• The Gender basic module/Gender based Violence &amp; intervention/support care/NGO/Line dept. directly will develop for network.</li> </ul>

4	Engendering SRLM and all its verticals	<ul style="list-style-type: none"> <li>State/District /Block existing teams refresher &amp; new staff gender training will complete in Q1 &amp; Gender analysis indicators checklist revisit and incorporate SOPs for CLFs to monitor.</li> </ul>
		<ul style="list-style-type: none"> <li>CLFs orientation to check activities on gender lance &amp; convergence will complete till Q2</li> <li>The Gender Operational strategy will revisit &amp; strategies will be envisaged for Macro and Micro level interventions. (Q1 to Q4)</li> <li>Other dept. support for convergence in gender budgeting. State gender advisory board will involve for policies/coordination meeting.</li> </ul>
5	Convergence with Line Departments at different levels	<ul style="list-style-type: none"> <li>Representatives of WCD , Health, Police dept., legal cell meetings at state &amp; district level will Plan quarterly in FY 2025-26 &amp; for knowledge building and address operational gender issues.</li> <li>The allocated funds of other Dept. Proposed for awareness building viz. use of existing helpline/ electronic/print media to generate awareness.</li> <li>Development of GRCs support seek of line dept. &amp; Qtly meetings will be organized.</li> </ul>
6	Enabling CLFs, VOs and SHGs to understand and address Gender Based Violence	<ul style="list-style-type: none"> <li>34 districts SRP, DRT/BRT will be identified &amp; trained. 15 GRCs formed till Jan. 25, remaining 19 GRCs will formed upto Mar. 25. Strengthening of all 34 GRC plan in FY 2025-26.</li> <li>PRIs will be sensitized on GBV issues. The Awareness building, camping and other events involvement ensured.</li> <li>State/District/Block level - stakeholders meeting and facilitation planned FY 2025-26.</li> </ul>
7	Developing Advocacy Platforms to CLFs and Survivors of various kinds of violence	<ul style="list-style-type: none"> <li>Survivor Support-linkages with service provider as per DV Act &amp; support systems /linkages will be developed</li> <li>The line department will involve planning, execution &amp; survivors support.</li> <li>CLFs facilitate for survivors support, generate funds, involve in gender related advocacy issues.</li> </ul>
8	Creating Gender Funds in every CLF for the sustainability of GRC and their other interventions to support Survivors and marginalized sections	<ul style="list-style-type: none"> <li>The awareness building for membership/services &amp; survivor support among all CBOs in exiting districts. GRC level committees strengthen &amp; line dept members empanelment, services &amp; system set up/cadre training will focused in FY 2025-26</li> <li>Using all existing Networks/platforms for policy&amp; advocacy, Print /news media for publishing events news success stories.</li> </ul>
9	Conducting Annual Gender Campaign and Gender Samvads	<ul style="list-style-type: none"> <li>The CLFs empowered to generate own funds, Celebration of days/samvad&amp; events jointly with line dept.</li> </ul>

Sr. No.	Activities	Strategy
		<ul style="list-style-type: none"> <li>Min. 4 gender issues will be taken for awareness building by CLFs and plan events accordingly throughout the Year as campaign.</li> <li>Support/assistance of other departments will be taken for Campaign</li> <li>Developing IEC or use other dept IEC in CBOs, document of success stories will be prepared</li> </ul>

#### **5. Inclusive livelihoods Program for the poorest of poor through Graduation Approach” A special initiatives under Innovation grant:**

“Inclusive livelihoods Program for poorest of poor through Graduation Approach” is proposed to undertake with the technical support from NMMU and BRAC International using the Innovation grant. The graduation approach is a time bound multifaceted set of interventions designed to address the multi-dimensional nature of poverty. BRAC is pioneer in implementing the graduation approach across 19 countries. Through this approach, SRLM will try to address 6000 Households who will improve their quality of life which will result in social and economic empowerment of the poorest of poor households.

Details of Project area		
District - Nandurbar	Block- Akkalkuwa	Block- Akrani (Dhadgaon)
District- Nashik	Block- Peth	Block- Trambkeshwar

A Total of 6000 poorest of poor households will be covered under this approach considering the project budget ceiling of Rs. 30 crores for 3 years. BRAC International has agreed to set up PMU at the state, district and block level to support the SRLM in designing and implementation of the Inclusive livelihoods program

#### **Following activities are planned for FY 2025-26**

- 1. Selection of poorest of poor households:** The community-based organizations will be engaged in the selection of the poorest of poor households. Different activities with the support from CRPs will be conducted, i.e., household survey and PRA etc....The block unit will confirm the selected households as participants of the program.
- 2. Deployment of Community Cadres as Coaches:** The project will facilitate the community-based organizations in the deployment of the existing/ new community cadres as coaches. One cadre will be placed for every 35-40 households.
- 3. Capacity building of Project Staffs, CBOs, Community Cadres as coaches and Households:** The TSA partner will support the SRLM in development of the training modules and conduct training sessions to develop state and district resources who will further train the staffs, CBOs, community cadres and households.
- 4. Grant support to POP households as gap financing:** The SRLM will develop a grant component as gap financing to support the consumption and for non-productive purposes. The grant support threshold will be not more than 20% of the income generating/livelihoods fund.

5. **Grant support to POP households for income generating activities/livelihoods fund:** The SRLM will develop a policy/guideline for the income generating activities/livelihood fund to facilitate the productive asset transfer to POP households.
6. **Access to Schemes by the POP households:** The SRLM will facilitate POP households to access the state and central schemes.
7. **Mobilization of left out into SHGs:** The targeted households will be encouraged to save regularly at the household level, mobilized into SHGs.
8. **Monitoring & Evaluation:** The baseline will be conducted at the start of the program and a panel will be fixed to track the monthly progress and endline will be conducted in the third year of the program. The community feedback mechanism will be develop to track the well-being of the households.

## 5. PRI-CBO Convergence Universalization Project:

As per universalization strategy PRI-CBO convergence project will be implementing in 12 districts, 24 blocks and all Gp's of those blocks (1922 Gram Panchayats and 148 CLFs). with the help of Kudumbashree-NRO/NRP. PRI-CBO being one of the important agenda of the SIIB (earlier convergence) thematic and frequently reviewed by NMMU of NRLM, it will strategically roll out the interventions of PRI-CBO Convergence project. Apart from improving community participation in Gram Panchayats and Gram Sabha, more focus will be given on VPRP preparation, VPRP integration with GPDP, improving member's participation of VOs in the planning process of the Gram Panchayats. Phase I will be completed upto Sept. 25.

The MSRLM is implementing PRI-CBO Convergence program with the support of Kudumbashree-NRO in 12 districts. In FY 25-26 NRO support is required to explore for the implementation.

Details of Phase I & Phase II	
Topics	Description
Finalization of blocks and districts for roll-out	In FY 2024-25 implementation going on in P1 12 Dist. 24 Blocks. Plan in FY 2025-26 to implement P2 in New 12 dist. 24 blocks + 24 blocks in existing 12 Dist.
Scoping Study	Completed in 2023
Baseline Survey	Completed in 2024
Signing of MoU	( P1 Nov.2023 to May 2025 – required 6 months extension ) ( P2 Oct. 2025 to 18 Months )
SoF Workshop and Finalization of SoF	Finalized in July 2023
Finalization of Cadre Policy	Finalized in FY 2024
Implementing the project.	P1 Nov. 2023 to May 2025 , P2 From Oct.2025
Documentation and publication of case stories	Planned for Mar. & Apr. 2025

Endline survey	Proposed in Nov. 2025 ( P1 )
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PRI-CBO Convergence (Universalization ) Project			
S. N.	Indicators	Cum Progress up to Jan.25	Target for FY 2025-26
1	No.of blocks implementing PRI-CBO Convergence	24	48
2	No.of GPs/Villages implementing PRI-CBO Convergence	1922	3633
3	No.of MCLFs implementing the PRI-CBO Convergence	75	48
4	No of immersion sites to be developed (unit- block)	4	0
5	No.of Panchayat level platform formed/ activated(like GPCC)	0	0
6	No.of GP level platform for VOs formed/ activated(like VOCC)	0	0
7	No.of ALMSCs meeting regularly	9	12
8	No.of VHSNC meeting regularly	9	12
9	No.of SMCs meeting regularly	9	12
10	No.of Gram Sabhas meeting regularly according to the State Panchayati Raj Act	3	4
11	No of case stories documented (published)	0	36

#### 6. Food, Health, Nutrition & WASH project:

FNHW program implementation is based on the 6th Principle of Dashasutri Model. Under this program, SHGs members are provided with health, nutrition related counselling, training and benefits of government schemes, health awareness among SAM / MAM Children, adolescent girls, pregnant and lactating mothers and the SHG Members. Emphasis has been given on the creating awareness among the families related to Food, Nutrition and Sanitation and providing the health benefits to households. Under FNHW program Diet diversity, nutrition and livelihood opportunity has been provided through Individual and Community based Nutri Garden activities. Nutritional food processing-based enterprises activities has been piloted in under convergence thematic to provide healthy foods to the community.

As per universalization strategy Convergence thematic implemented FNHW interventions in all 34 districts and 351 blocks of Maharashtra. As per state operational strategy FNHW programme is implementing in all districts.

**Coverage:** As of now 38000 villages are covered with the FNHW interventions in 351 blocks of 34 districts. In financial year 3000 villages will be covered for roll out of FNHW interventions. All together FNHW interventions will cover 41000 villages in entire rural Maharashtra meaning more than 95% villages in Maharashtra will be covered with FNHW interventions in this financial Year.

Strategy: For mass coverage of the villages for FNHW interventions, convergence thematic

with the help of district units will appoint Convergence Community Training Consultants (Convergence CTCs) in every cluster of the districts. In the existing pool of 1056 Convergence CTCs in the districts, 699 more Convergence CTCs to be appointed In Financial year 2025-26 from the existing CRP's. Altogether 1755 Convergence CTCs will be working to effectively implement the FNHW interventions in 1962 clusters in 351 blocks of 34 districts. Every Convergence CTC will work in 10 to 15 different villages in a block. Resulting into scenario wherein 1755 Convergence CTCs will be work in 33000 villages simultaneously. In 15000 old villages where FNHW interventions are already being implemented will be handled by trained community cadres and VO subcommittees of those particular villages. Among them Krushi Sakhi, Pashu Sakhi will be handled all Agri Nutri Garden related part and existing CRP at village level will be work for Health seeking behavior. Diet Diversity, FNHW Enterprises SHG meetings monitoring etc. thematic will emphasize on strengthening of FNHW interventions in those villages with the help of community cadres such as iCRP, Krushi Sakhi etc. For the effective implementation and monitoring of programme dedicated resource YP at appointed state level.

The SBCC measures will ensure that 95 % SHGs members are aware about the improved practices with regards to health and nutrition and practices the same in day-to-day life. Similarly

85 % SHG members should develop individual Nutri gardens to promote diet diversity in theses villages. Village level cadre capacity building has been planned for intensive implementation. Also to increase role of Vo & CLF SAC in FNHW implementation capacity building on review and monitoring is being planned. Formats from FNHW tool bank will be developed in local language and distributed for effective implementation of review mechanism. Implementation is being done as per State operational strategy. State core Committee will be straightening and planned core committee meetings quarterly. In FY -25-26 Resource pool of State level 5 SRP, district level 1 DRP per district 1 BRP per Block and Master trainers from community cadre 50 will be developed. Review of staff from State//District/block is being conducted. At CLF and VO level review mechanism will be straighten. For the capacity building of Staff and VO/CLF OB and SAC committee members NRP Support is required. Community cadre trainings with help of existing resource persons/Master trainers will be conducted. Training module of VO SAC and CLF SAC of FNHW intervention and monitoring tools will be translated in local language and distributed. For regular updating of MPR MIS training is pertaining to district and block MIS team, regular follow-up will be taken. For the effective BCC thematic campaign will be planned like Nutri Garden Campaign, Health Camps to reduce Anemia percentage from rural women and MHM awareness. To increase Participation of ASHA's and health workers for FNHW awareness convergence meetings with concerned departments has been planned. In 2025-26, FNHW intervention has been effectively implemented in 490 MCLFs under NRLM.FNHW intervention will also be implemented in 175 newly selected MCLFs in 2025-26.

FNHW Visioning 3 will be implemented in MCLF. Capacity Building of SAC Committees in MCLF will be completed on priority. Guidelines should be issued on topics for discussion during SHG meetings (Listed topics Diet diversity, Individual care, Maternal nutrition, MHM).

Resource Material will be translated and printed to distribute among MCLF, CLF AND VO. Strengthening of MCLF, CLF SAC and VO SAC Committees on FNHW implementation and monitoring tools with help of NRP/SRP/DRP.34 Immersion sites to be developed alien with FNHW intervention and at least one FNHW enterprise. Agri Nutri garden to be developed with (FNS) Approach to influence the household dietary practices and health seeking behaviors. Convergence Meeting will be planned with Health, Icds, W&CD department for intensive integration of FNHW Interventions. In FY 25-26 - 100 FNHW enterprises developed at MCLF level ex. Nutri Enterprises (Millet processing unit), WASH (Water, Sanitary napkin, SLWM etc.). FNHW intervention will be incorporated in evaluation studies which is identified by SRLM. Under the FNHW component wise physical targets are as follows.

Sl. No	Indicators	Cum. Progress	Target for FY 2025-26
1	No. of Districts initiated FNHW activities as per the intensive strategy	34	0
2	No. of Blocks initiated FNHW activities as per the intensive Strategy	351	0
3	No. of CLFs initiated FNHW activities as per the intensive strategy (Total including MCLFs)	1962	0
4	No. of MCLFs initiated FNHW activities as per the intensive strategy	490	175
5	No. of VOs initiated FNHW activities as per the intensive strategy	33310	563
6	No. of MCLFs completed Visioning 3-FNHW	287	378
7	No. of MCLFs developed FNHW Action Plan (On issues immerged from visioning 3)	171	494
8	No. of SMMU, DMMU and BMMU staff trained on FNHW	68	770
9	No. of SRPs/DRPs/BRPs trained on FNHW (Total no.)	83	423
10	No. of Community Resource Persons trained on FNHW (Total no.)	10256	4800
11	No. of Blocks developed as FNHW Immersion Sites	0	34
12	No. of CLFs conducted monthly FNHW review	1962	1962
13	No. of MCLFs conducted monthly FNHW review	490	665
14	No. of VOs conducted monthly FNHW review	33310	33885
15	No. of VOs where ASHA/AWW participated in the meeting (Either or both) with FNHW agenda	33310	33885
16	No. of CLF SACs trained on FNHW	1962	1962
17	No. of VO SACs trained on FNHW	33310	14250
18	No. of SHGs conducted monthly meetings on FNHW	624931	640008
19	No. of SHGs conducted monthly peer counselling/home visits on FNHW	624931	640008



20	No. of VOs conducted community events on FNHW (excluding POSHAN Maah, POSHAN Pakhwada etc)	33310	33885
21	No. of VOs (SAC members) participated in VHSND	33310	33885
22	No. of SHG members that have Agri- nutrition garden in their households	747465	306000
23	No. of FNHW enterprises in operation No. of Awards and Recognitions given	8480	1005886
24	No. of Poshan walls to be developed at CMTCs/ CLF/VO office	0	8830

In the financial year 2025-26, it is intended to reach out to all SHGs with FNHW interventions, similarly 33885 Village Organizations and 1962 Cluster Level Federations will be covered too for the FNHW interventions. MSRLM is also planning to develop Poshan Walls at CMTC, VO, and CLF offices (8,830).

Under FNHW program following interventions will be rolled out:

Promotion of behavior change - among SHG HHs with regards to health, nutrition and sanitations: With the help of trained cadre in the form of CTCs convergence thematic will be promoting social behavior change using strategically design SBCC tools. In FY 2025-26 Convergence CTCs orient and train 17 lakh SHG members on 18 practices related to sanitation and nutrition action and home stead food production. A discussion tool kit and training calendar will be provided to SHGs to improve the capacity building efforts. Similarly, SIIB thematic will also focus on building capacities of SHG federation's i.e. VO and CLF, wherein Social Action Committee of VO, Office Bearers & community cadre of VO and executive committee members of CLF will be trained at the block and cluster level trainings on subject matter, implementation processes, review mechanism of FNHW interventions. Building capacities of SHG federations is very important as the same federations would strengthen and sustain the FNHW interventions in coming years.

Promotion of homestead food (Nutri gardens) production and diet diversity in SHG HHs. Considering the importance of diverse diet for better well-being, convergence department is promoting development of individual, demonstrative and community level Nutri gardens specially designed to fulfil vegetables requirements of the SHG HHs throughout the season and year. To promote the model of Nutri gardens with widespread impact, in financial year 2025-26 cluster level demonstration plots will be developed to build capacities of SHG HHs and farmers. In 34 districts, immersion sites will be developed in blocks. These block level immersion sites will serve the purpose of spreading awareness about nutrition sensitive agriculture and imparting technical knowledge to farmers and SHG members with regards to development of the nutrition garden. In upcoming year convergence thematic will target to develop 80% members individual nutri gardens with the objective to improve consumption of vegetable in SHG HHs and to initiate subsistent income generation from nutri gardens in SHG HH.

Strengthening access to service delivery with regards to health and nutrition services especially through the platform of Village Health Sanitation and Nutrition Day. One of the significant

components of FNHW intervention is forming convergence and liaison with the local personnel and machineries of line departments such as health department, ICDS, Jal Jeevan Mission etc. to enable easy and effective access to services provided by line department to HHs mobilized into SHGs and its federations. For the same, Convergence CTCs and SHG federations will collaborate with the Anganwadi center, Sub center, PHCs, Primary School, Gram Panchayat office to enable access to all the services provided by these institutions with regards to health, water, sanitation and nutrition etc. All 30000 VOs will proactively participate in the routine celebration of VHNSD every month and serve important role of mobilizing community and especially 1000 days beneficiaries such as pregnant women, lactating women, adolescent girls for the event. SHG federations will also monitor the frequency and quality of the services provided to the community.

Development of FNHW enterprises: Convergence thematic has been working on the development of small nutrition enterprises based on the healthy processed food products. WASH related services are being promoted under FNHW program and MSRLM in financial year 2025-26 will target to develop such FNHW enterprises in each district of Maharashtra. As of now MSRLM has developed 8 standardized food products which received applauses and recognition when displayed and sold at the Mahalakshmi Saras 2025 platform. Also developed 294 small food enterprises on similar line with technical interventions for food analysis and packaging development etc. FNHW thematic with the assistance from non-farm livelihoods department will identify and standardize food products in all 34 districts and aim to develop micro level enterprises managed by SHG federations. For successful development of FNHW enterprises MSRLM has entered into partnerships with technical support agencies such as Krushi Vidnyan Kendra, Badnera-Amravati, Bhabha Atomic Research Centre(BARC), Indian Institute of Millet Research(IIMR), Hyderabad etc. to benefit from the technical knowledge and assistance provided by such institutions. Krushi Vidnyan Kendra has previously supported MSRLM in standardization of 8 food products, labelling and the packaging of the products etc. BARC has transferred 4 technologies related to food and other enterprises development and it is ready to provide technical assistance till the plant set up and pilot production. With help of BARC Food Technology Division, MSRLM has developed Jamun strips, Nutritious product in Nandurbar district of Maharashtra. With the collaboration of IIMR, MSRLM seeks to develop millet-based food enterprises in the districts where production of millet is in abundance. In this FY 2025-26 plan to promote Millet based Nutri enterprises in the districts.

FNHW and Other convergence interventions under Model CLF:

In NRLM model CLF, will implement the FNHW interventions with the special focus. In 34 districts 490 model CLFs covered for FNHW interventions and in these entire model CLFs, 70% villages covered for the FNHW interventions. Here CLF sub-committees will be strengthening to provide leadership to implementation of FNHW interventions and monitor the progress of the same. Every model CLF will be promoted to develop at least on FNHW enterprise especially enterprises based on nutritious food products. At least 50% SHG HHs in federated into CLF will be covered under intervention of HHs level nutrition garden development. Model CLFs will lead SHGs and VOs to effectively implement the programs in convergence with the line department and schemes such as ICDS, NHM, and PMFME etc. In the entire model CLFs under NRLM program, SHGs and VOs will be promoted for enabling proactive participation in Village Health Nutrition Sanitation Day.

In NRLM Model CLF too promote FNHW agenda covering about all NRLM model CLFs state of Maharashtra. In phase of the FNHW interventions 50% of the villages under the NRLM Model CLF will be covered for the interventions already mentioned above. Social Action Committee of the NRLM model CLF will be trained for the FNHW. Also at least one FNHW enterprise will be developed in the NRLM Model CLF. Elected GP members who are also members of SHGs from the villages under model CLF will be trained on PRI-CBO convergence, PRI and good governance, GPDP and community development etc.

PMFME Scheme-Implementing PMFME, Food Nutrition Health & WASH and GPDP to achieve the mission objectives. The Central Government has launched the Prime Minister Formalization of Micro Food Processing Enterprises (PM-FME) Scheme under the Atma Nirbhar Bharat Package. Under this scheme, Seed capital has been provided to food processing activities initiated by Self Help Groups established under MSRLM. PMFME Scheme has provision of providing seed capital of Rs. 40,000/- per member in Individual and Group enterprises activities. This Seed Capital is being used as working capital and procurement of small machinery. Under this scheme 35 % Credit link subsidy, CIF, Incubation Centre, Marketing and Packaging and Capacity Building components are implemented. Also convergence department coordinate with various government departments and trying to avail benefits of various departmental schemes to SHG members.

Implementation of Convergence activities: FNHW thematic of MSRLM perform very important role in the effective implementation of programs such as Rashtriya Poshan Abhiyan especially during celebration of Rashtriya PoshanMaah in month of September every year where SHG federations are proactively involved in organizing various community events and promoting importance of nutrition among the community members. Similarly, FNHW thematic is also proactive in implementing Swachhata Pakhwada, calendar activities of Rashtriya Poshan Abhiyan, Conducting Survey of Mission Antyodaya in all Gram Panchayats of states which forms the baseline of Gram Panchayat Development Plan (GPDP) program, Conducting of Ease of Living Survey in all Gram Panchayats and villages of the state of Maharashtra. In financial year 2025- 26, similar kind of convergence collaboration will be promoted to effectively implement all the activities and as and when guided by National Mission Management Unit, NRLM and RDD of state of Maharashtra.

Convergence with line department: Previously implemented PVTG livelihoods and FNHW projects in convergence with Tribal Development Department, in previous year. Income generation programme “Establishment of backyard poultry for PVTG families” project will be implemented in Thane and Palghar district in convergence with Tribal department. Under this project 1056 PVTG HHs from thane and Palghar districts will be targeted with the objective to improve their livelihoods. Also MSRLM will liaison with Health and family welfare to conduct hemoglobin checkup camps through the platform of VOs and CLFs. In FY 2025-26, HB checkup camps will be conducted at the VO level as an effective measure to prevent the anemia among women.

# Capacity Building

## Strengthening community Institutions, federations, cadre, Leader and members

### Introduction :

The Maharashtra State Rural Livelihoods Mission (MSRLM) aims to promote sustainable community institutions by ensuring social inclusion of the poor and vulnerable, facilitating access to finance, and enabling diverse livelihood opportunities for rural communities. The Mission fosters community-led interventions through Self-Help Groups (SHGs), Village Organizations (VOs), and their federations, creating an enabling environment at the village, Gram Panchayat, block, and cluster levels for convergence with line departments, other programs, and institutions.

To enable federations to effectively manage their diverse responsibilities, continuous training, capacity building, and handholding support are essential. Therefore, training key stakeholders, office bearers, and executive committee members of Village Organizations (VOs) and Cluster Level Federations (CLFs), along with community staff, will be a high priority for the Mission in the Annual Action Plan (AAP) 2025-26.

### Key Focus Areas for Capacity Building

1. Strengthening Village Organizations (VOs) and Cluster Level Federations (CLFs) in governance, financial management, vision building, business development planning (BDP), and Community-Based Organization Human Resource (CBO-HR) management.
2. Training CLF Managers and key stakeholders to enhance leadership and operational effectiveness.
3. Strengthening VO and CLF sub-committees to ensure their active participation in various activities.
4. Creating and strengthening the Principal Wardhini pool and Community Spearhead Team to support capacity-building initiatives.
5. Developing 34 Model CLFs as immersion sites across 34 districts under DAY-NRLM and the National Rural Economic Transformation Project (NRETP).
6. Developing and strengthening the community cadre for effective implementation of mission activities.
7. Establishing internal control mechanisms to support the formation and operationalization of CBOs.
8. Developing additional Community-Managed Training Centers (CMTCs) in 30 districts (one additional CMTC per district) to facilitate community training programs.

### Capacity Building Approach

MSRLM has adopted a community-centered capacity-building approach, with a primary focus on developing community-based professional trainers. To achieve this, the Mission has implemented diverse capacity-building strategies and a structured training framework.

A systematic approach will ensure that training is structured, module-based, and of high quality. A blend of classroom training, onsite training, and handholding support will be provided to ensure that all stakeholders receive training as per the AAP 2025-26 training calendar.

Existing and newly inducted cadres and professional master trainers will be engaged in onsite training delivery and continuous support. Field attachments and intra- and interstate exposure visits will be organized to demonstrate successful livelihood models and community federations.

**Additionally:**

- Internal exposure visits will be arranged for community federations to help them understand and strengthen their product lines and marketing strategies.
- Inter-district exposure visits will be conducted for MCLF Executive Committee (EC) members to enhance cross-learning.
- Intrastate and interstate exposure visits will be organized for Mission staff and MCLF staff to facilitate knowledge exchange and best practice adoption.

This holistic capacity-building strategy aims to empower community institutions, enhance leadership skills, and ensure effective governance and financial management, ultimately strengthening rural livelihoods across Maharashtra.

**Key achievement in 2024-25 and plan for 2025-26:**

S. No.	Target Audience	Indicators	Up to Dec, 2023	Jan-March 2024 (Expected)	Q1	Q2	Q3	Q4	Total (Q1+Q2+Q3+Q4 of 2024-25)	Cum. since inception
1	Self Help Group (SHG)	No of SHGs completed basic trainings	624931	1825	3313	9939	0	0	13252	640008
2		No of SHG Book Keeper trained	624931	1825	3313	9939	0	0	13252	640008
3	Village Organization (VO)	Number of VOs provided training on basic VO management	33310	12	141	422	0	0	563	33885
4		Number of VOs having trained Bookkeeper	33310	12	141	422	0	0	563	33885
5		Number of VOs trained on SOPs	33310	12	141	422	0	0	563	33885
6		No of VOs having trained subcommittees	33310	12	141	422	0	0	563	33885
7	Cluster Level Federation( CLF)	Number of CLFs provided basic training on CLF Management	1962	0	0	0	0	0	0	1962
8		Number of CLFs provided basic training on CLF Management refresher	941	0	490	491	0	0	981	1922
9		Number of CLFs trained on SOPs	1962	0	0	0	0	0	0	1962
10		No. of CLF with trained staff CLF Accountant	1962	0	0	0	0	0	0	1962

11		No. of CLF with trained staff CLF Manager	430	400	362	125	0	0	487	1317
12		Number of CLFs having trained subcommittees	1962	0	0	0	0	0	0	1962
13	Community Cadre	No of MBKs/ Auditors	12940	2000	2000	0	0	0	2000	14940
14		No. of BRT trainers	2840	0	877	878	0	0	1755	4595
15		No. of DRT trainers	170	0	114	90	136	0	340	510
16		No of ICRPs Trained	36105	0	2224	3598	0	0	5822	36105
17		No of Sr. CRPs-VO (Sr. Wardhini) Trained	200	0	0	0	0	0	0	200
18		No of Sr. CRPs-CLF (Principal Wardhini)	0	0	351	351	0	0	702	702

### **Key Capacity Building Strategy for FY 2025-26**

#### **1. Strengthening and Promotion of Self-Help Groups (SHGs) and Federations**

To enhance the effectiveness of existing and newly formed SHGs, as well as their primary and secondary federations, MSRLM will focus on capacity building, strengthening sub-committees, and leadership development.

Currently, MSRLM has developed 31 training modules covering various topics for SHGs, Village Organizations (VOs), and Cluster Level Federations (CLFs). Training sessions follow the SHG life cycle, and a detailed training calendar will be prepared, outlining district-specific targets.

- The training resource pool, developed with the support of National Resource Persons (NRPs) and State Resource Persons (SRPs), will continue to provide training in a cascading manner for Mission staff and Community-Based Organizations (CBOs).
- Community Resource Persons (CRPs), Master Trainers, Block Resource Trainers (BRTs), and District Resource Trainers (DRTs) will be further developed to strengthen existing and new CBOs.
- Sub-committees of VOs and CLFs will receive specialized training in monitoring and evaluation of CBOs and their staff.
- A CBO-HR module will be developed, and training for CLF staff and Executive Committee (EC) members will be conducted in Q1 of FY 2025-26.
- YouTube and Facebook Live sessions will be utilized as tools for mass capacity building.
- Cross-learning workshops will be organized at the state level for Mission staff and CBO office bearers.
- A mobile application for SHG members will be developed as a training and capacity-building tool.

## **2. Strengthening VOs and CLFs through SOP Training**

A major focus will be on strengthening VOs, CLFs, and their sub-committees through a campaign approach.

- Master trainers have been developed, and they will provide trainings for newly formed VOs and CLFs.
- Principal and Master trainers have been developed at the state and district levels.
- Sub-committees of VOs and CLFs will be trained on their roles and responsibilities, with regular refresher training provided.
- Community trainers will be trained, along with Prerika (Internal Community Resource Persons), Wardhini, and Principal Wardhini, in all districts.
- MSRLM has 170 DRPs and 2,840 BRPs across 34 districts and 351 blocks.
- In FY 2025-26, MSRLM will develop 10 DRTs per district and 5 BRTs per block, ensuring one SRP and either a DRT or BRT is assigned to each Model CLF (MCLF) for day-to-day support.

## **3. Standardized Bookkeeping and Auditing System**

To improve financial transparency and compliance, MSRLM has already standardized books of records and training modules for SHGs, VOs, and CLFs.

- Master Trainers and community trainers (BRTs and DRTs) have been deployed for training in bookkeeping and financial management.
- Community auditors have been appointed with the help of SRPs and district staff to audit SHGs, VOs, and CLFs as per guidelines.
- A training module for community auditors has been developed, and Training of Trainers (TOT) sessions have been completed at the state level.
- Five Master Trainers per district have been trained to conduct further capacity-building sessions.
- Training for CLF, VO, and SHG internal auditors has been completed across all districts.
- Refresher training for Master Trainers is in progress and will be completed by March 2024.
- The statutory audit process for hiring Chartered Accountant (CA) firms has been initiated.
- The statutory audit of all VOs and CLFs across 34 districts will be streamlined from FY 2025- 26.

## **4. Cadre Management – Payment through CBOs and Rationalization**

To strengthen community cadre management, MSRLM has proposed to handover the community cadre to Cluster Level Federations (CLFs).

- MSRLM will transfer the payment of CRPs to CLFs, ensuring financial sustainability at the federation level.
- A policy for institutionalizing Community Resource Persons (CRPs) and their payment mechanisms will be finalized in FY 2025-26.



## **5. Strengthening VO and CLF Sub-Committees for Monitoring Performance**

A key focus in FY 2025-26 will be large-scale training of sub-committees within VOs and CLFs to enhance their monitoring capabilities.

- Training will cover performance evaluation of stakeholders and community cadre management.
- Strengthening these sub-committees will improve governance and accountability within SHG federations.

## **6. Training on Financial Management, Governance, and Vision Building**

MSRLM has conducted Governance Training for VO and CLF Executive Committee members and Mission staff within six months of federation formation.

- Governance and Financial Management refresher training will be completed in all 487 Model CLFs in FY 2025-26.
- Governance, leadership, and financial management training will be conducted for all VOs in FY 2025-26.
- Governance and financial management training for all CLFs (outside MCLF areas) will be completed in Q1 & Q2 of FY 2025-26.
- Vision Building and Business Development Planning (BDP) training is currently ongoing in 287 MCLFs and will be completed in Q4 of FY 2024-25.
- 287 trainers have been selected by NRPs to complete Vision Building and BDP training in all MCLFs in FY 2025-26.
- New Resource Persons will be developed for the new Model CLFs, and they will receive pre-visioning and visioning training in FY 2025-26.

## **7. Capacity Building and Strengthening of Community-Based Organizations (CBOs) – FY 2025-26**

### **1. Capacity Building of CBO Members, Leaders, Cadres, and Mission Staff through a Mobile Application**

To enhance capacity building, MSRLM will develop a dedicated mobile application for CBO leaders, members, cadres, and mission staff.

- The app will feature module-wise training videos in Marathi, along with training materials available in PDF and audio formats to ensure accessibility and better comprehension.
- Each module will include assessments and feedback forms to evaluate participants' understanding and track progress.
- The application will serve as a training tool where trainers will conduct pre- and post-tests for all training sessions.
- The feedback mechanism within the app will help improve training quality.
- A budget of ₹50 lakh has been allocated under budgetary head B.2.2.5 for the development

of this mobile application.

## **2. Strengthening Community-Based Organizations (CBOs) through Capacity-Building**

To ensure effective handholding support and structured training, MSRLM will:

- Develop 398 State Resource Persons (SRPs), 10 District Resource Teams (DRTs) per district, and 5 Block Resource Teams (BRTs) per block in FY 2025-26. These resource persons will undergo structured training, certification, and periodic assessments to maintain quality standards.
- Conduct a systematic Training Needs Assessment (TNA) with National Resource Persons (NRPs) to align training with the evolving needs of CBOs and Mission staff.
- Review and update 31 training modules to align them with the CBO life cycle and newly introduced interventions.
- Organize exposure visits for MCLF office bearers (OBs) to high-performing states and districts to learn from best practices and governance models.
- Facilitate intrastate and interstate exposure visits for Mission staff and MCLF staff to understand diverse operational models and governance structures.

## **3. Digital Platforms for Capacity-Building Initiatives**

To expand outreach and improve training quality, MSRLM will:

- Conduct regular live talks by experts on governance, financial management, leadership, enterprise development, and livelihoods promotion to reach a larger audience.
- Develop and integrate an interactive e-learning platform within the UMED mobile app, offering self-paced learning modules for CBO members.
- Ensure that all training materials and digital content are available in regional languages for better comprehension and adoption by rural communities.

## **4. Quality Improvement and Strengthening of CBOs**

To improve the performance and sustainability of CBOs, MSRLM will:

- Establish a systematic monthly grading mechanism for SHGs, VOs, and CLFs, assessing governance, financial health, and activity levels.
- Conduct targeted training and capacity-building programs to strengthen C-grade and defunct SHGs/VOs, ensuring their reactivation and sustainability.
- Strengthen CLFs and VOs by establishing and training functional subcommittees for effective governance.
- Provide structured handholding support for compliance with legal, financial, and governance requirements to enhance the credibility of institutions.
- Implement a Human Resource Information System (HRIS) to track performance, training history, and the impact of community cadres. Monthly grading will be conducted to evaluate progress and effectiveness.

## 5. Strengthening Internal Controls and Financial Management

To ensure financial transparency and accountability, MSRLM will:

- Train and deploy internal auditors to strengthen financial oversight within CBOs.
- Develop and enforce standardized financial management guidelines for SHGs, VOs, and CLFs to ensure consistency and compliance.
- Introduce periodic capacity-building programs on bookkeeping, fund management, and compliance for CBO leaders.
- Develop a Community Procurement Manual to guide procurement processes at the CBO level. This manual will promote transparency, accountability, and efficiency in all procurement transactions.

Training infrastructure /facilities to ensure quality and timely trainings:

Availability of quality training facilities at Cluster, block and district level training program is very crucial. Hence, Maharashtra state rural livelihoods mission have adopted the following strategy to ensure timely and quality training at the block and district.

1. Procurement of training centre done by State Mission Management Unit for State, District and Blok level and as per unit rate received in online e tendering competitive process that per unit rate (Per unit Cost norms) will be used for the training at state, District and block level for various training program.
2. Major training will be conducted at Community managed training centre (CMTC) on priority basis.
3. Utilization of available govt. training centres e.g. RSETI, GTC etc.
4. Promotion of community managed training centre at Model Cluster Level Federations (CLFs) under National Rural Economic Transformation Project and DAY NRLM.
5. MSRLM has hired hospitality agency for training. It will be available at state and district level.

The current status of training center (training agency in district are as below:

S. No.	Level of training center (training agency)	Cumulative till Jan'25		Plan for FY 2025-26
		Proposed /Approved	No. of centers functioning	
1	State Level/ Regional Level	01	01	0
2	District Level	34	34	0
3	No of community managed training center at CLF level	34	34	30

**Development of Community-Managed Training Centers (CMTCs)** The Maharashtra State Rural Livelihoods Mission (MSRLM) has developed and inaugurated 34 Community-Managed Training Centers (CMTCs) to provide structured capacity-building programs. These CMTCs have begun conducting residential and non-residential training for Community-Based Organizations (CBOs), Mission staff, and line departments.

- Each CMTC will prepare and submit its business plan and training calendar to the National

Mission Management Unit (NMMU) by March 2025.

- As part of the Model Cluster Level Federation (MCLF) initiative under DAY-NRLM, an additional 30 Community-Managed Training Centers will be developed in 30 Model CLFs across 30 districts. The proposed funding of ₹255 lakh (₹8.5 lakh per CMTC) will be allocated from budget head E.1.3, under the Infrastructure Facilities for Livelihoods Activities component of NRLM.

### Development of the State Resource Pool

- In alignment with the Prime Minister's Office (PMO) Action Plan and the directives of the National Rural Livelihoods Mission (NRLM), Ministry of Rural Development, MSRLM is committed to developing a State Resource Pool, District Resource Pool, and Block Trainers across the state. These resource persons will train and mentor community cadres, leaders, SHG members, and institutions, ensuring high-quality capacity building at all levels.
- Additionally, MSRLM will designate a select group of State Resource Persons (SRPs) as Principal SRPs, who possess over 20 years of thematic expertise in priority areas.
- In FY 2025-26, the focus will be on strengthening the resource pool at the State, District, and Block levels across multiple thematic areas. This resource pool will consist of trainers from Community Cadres, CBO leaders, Community Resource Persons (CRPs), Mission staff, and external professionals.

### Key Priorities for Resource Pool Development

- Deployment of Principal Wardhini to facilitate Cluster Level Federation (CLF) formation and strengthening.
- Deployment of State Resource Persons (SRPs) to provide handholding support to Model CLFs.
- Engagement of National Resource Persons (NRPs) for MCLF promotion and strengthening.
- Development of Community Spearhead Teams to train and support CLFs, ensuring sustainable capacity-building initiatives.
- This structured approach will enhance the capacity-building ecosystem, ensuring effective training, governance, and sustainability of Community-Based Organizations (CBOs) under MSRLM.

S. No	Level	Cumulative Achievement	Proposed / target for FY 2024-25
1	National Resource Persons (NRPs) (indicate theme-wise)	2	5 ( IBCB -1,SISD-1, MCLF 3)
2	State Resource Trainers (SRTs) (at least 4-5 trainers per theme)	416	398 (SIIB-5, CB-10, MCLF- 352, Gender-5,FI-5, HR-2 ,KM-1,Convergence -5, Livelihoods-10, MIS- 1, Acc.& Finance -2)
3	District Resource Trainers (DRTs)- (If applicable)	170	340 (per districts SISD-2, IBCB-2, Gender-2, Livelihoods-2, MCLF-2)
4	Block Resource Trainers (BRTs) (at least 2-3 trainers per theme)	2840	1755 (per block IBCB/MCLF-2, FI -1, Livelihoods-2)

MSRLM will develop resource pool as mentioned above and we will take help of NIRDPR as well as NRP to train this resource Pool. MSRLM will develop category A, B & C for the state resource person (SRP).

#### **Budget Provisions for Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs) Trainings and Capacity Building under NRLM**

As per the directives of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), the budgetary provisions for capacity-building interventions for Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs) will be allocated under the NRLM Capacity Building Budget. Accordingly, all costs related to trainings and capacity- building activities have been incorporated into the Annual Action Plan (AAP) 2025-26 of NRLM.

The proposed budgetary allocation under budget head B.2.2.5 is ₹13,000.00 lakh, which will cover the following key activities:

- **Training programs for SHGs, VOs, CLFs, and community cadres.**
- **Resource fees for State Resource Persons (SRPs) and National Resource Persons (NRPs).**
- **Interstate and intrastate exposure visits for SHG, VO, and CLF members, dignitaries, SRPs, and Mission staff.**

Additionally, a budget provision of ₹1,000.00 lakh under budget head B.2.2.4 has been allocated for the development of various training modules and materials for CBO cadres, leaders, and members based on the specific needs of districts, blocks, clusters, and CBOs.

- Training kits, including printed training modules, T-shirts, bags, caps, etc., will be provided to SRPs, DRTs, BRTs, and community trainers to support their training activities.

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No of Blocks till FY 2024-25	No of Model Selected till 2024-25	No of Blocks to be selected FY 2025-26	No of Model to be Selected in 2025-26	Total of Model CLF under
351	490	0	175	665

### Major Interventions under the Model Cluster Level Federation (CLF) Strategy

The Model CLF development strategy aims to establish strong, self-sustaining federations that serve as Centres of Excellence. The key interventions under this strategy include:

1. Strengthening the Executive Committee and Sub-Committees of Cluster Level Federations (CLFs) by focusing on:
  - a. Good Governance Systems – Ensuring transparent decision-making, accountability, and compliance with statutory guidelines.
  - b. Financial Management Systems – Implementing robust accounting practices, budgeting, and financial oversight mechanisms.
  - c. Leadership Development – Enhancing the capabilities of Executive Committee members to lead effectively.
  - d. Visioning and Business Development Planning – Formulating long-term strategic plans with financial projections to ensure sustainability and growth.
  - e. Human Resource Management for CLFs – Establishing structured HR systems within Community-Based Organizations (CBOs) to improve efficiency and service delivery.
2. Deployment of a dedicated Community Spearhead Team to provide training and handholding support to Model Cluster Level Federations (MCLFs).
3. Engagement of State Resource Persons (SRPs) and District Resource Persons (DRPs) for training, handholding, and continuous monitoring of the progress of Cluster Level Federations (CLFs).

### Deployment of Community Spearhead Team (CST)

As per the directives of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), guidelines have been issued for the selection and deployment of the Community Spearhead Team (CST) in existing Model Cluster Level Federation (MCLF) areas.

- A five-member CST has already been deployed in 490 existing MCLFs to provide training and handholding support.
- The selection of CSTs for 175 new MCLFs will be completed by Q1 of FY 2024-25.

- These teams will be selected from the experienced Principal Wardhini pool to ensure high-quality capacity building.
- The CST members will undergo a 7-day intensive training program, followed by 7 to 15 days of field attachment, which will be completed in Q2 & Q3 of FY 2025-26.
- CSTs will be trained on various training modules planned for FY 2025-26 to strengthen governance, financial management, and operational efficiency within MCLFs.

#### **Roles and Responsibilities of the Community Spearhead Team (CST)**

1. Conduct regular visits to Cluster Level Federations (CLFs) once a month for 2 to 4 days, as per the CLF visit plan.
2. Train Executive Committee members and Sub-committees on various training modules to enhance governance and leadership capacity.
3. Provide handholding support to Executive Committees for strengthening administrative processes, financial management, good governance, and Management Information Systems (MIS).
4. Support CLFs in developing Visioning and Business Development Plans, including annual financial projections for sustainability.
5. Facilitate Annual General Meetings (AGMs) and ensure compliance with internal and statutory audit requirements.
6. Develop monitoring systems for community cadres to track their performance and ensure effective implementation of mission activities.

#### **Status of NRLM Model Cluster Level Federations (CLFs) initiative and plan for 2025-26:-**

S. N.	Indicators	Up to Dec, 2023	Jan-March 2024 (Expected)	Q 1	Q2	Q3	Q4	Total (Q1+Q2+Q3+Q4 of 2024-25)	Cum. Since Inception
1	Total No. of blocks	351	0	0	0	0	0	0	351
2	No. of CLFs taken up as Model CLFs	490	0	175	0	0	0	175	665
3	No. of MCLFs prepared vision building	150	137	378	0	0	0	378	665
4	No. of MCLFs prepared business development plans	81	90	494	0	0	665	584	665
5	No. of MCLFs having trained CLF staff	490	0	0	175	0	0	175	665
6	Number of MCLFs Developed as Immersion Sites	4	15	15	0	0	30	34	4
7	No. of MCLFs blocks with Community Spearhead Teams	490	0	0	175	0	0	175	665
8	No. of CLFs having trained on new module & functional Monitoring sub-committee	490	0	0	175	0	0	175	665

9	No. of CLFs having trained on new module & functional Asset Verification sub-committee	490	0	0	175	0	0	175	665
10	No. of CLFs having trained on new module & functional Bank linkage sub-committee	490	0	0	175	0	0	175	665
11	No. of CLFs having trained on new module & functional Social Action sub-committee	490	0	0	175	0	0	175	665
12	No. of CLFs with CMTCs	34	0	15	15	0	0	30	64
13	No. of CLFs with CMTCs prepared business plan, training calendar and developed resource pool	34	0	0	30	34	0	64	64
14	Number of MCLFs Receiving IF for CMTc	32	2	15	15	0	0	30	64
15	Number of CMTCs Profitable (Based on Annual Audit)	15	0	19	0	0	30	49	64
16	Number of SRPs Deployed for (Visioning, AAP, BDP, Registration, Compliances, Internal audit, Grading, Financial Management etc.)	346	0	35 2	0	0	0	352	698

## **Federations (MCLFs) for FY 2025-26**

### **1. Development of Model Cluster Level Federations (MCLFs) as Immersion Sites**

- Conduct orientation and training for the District Mission Management Unit (DMMU), Block Mission Management Unit (BMMU), and CLF staff on the overview of Model Cluster Level Federations (MCLFs) and their operational strategy for developing immersion sites in FY 2025-26.
- Develop 34 Model CLFs as immersion sites, with one in each district.
- Train and position community staff, resource pool members, and cadres to support Model CLFs.
- Implement a structured monitoring system for immersion sites, with reviews conducted on a monthly, quarterly, and half-yearly basis.
- Provide training to Executive Committee (EC) members, office bearers, and staff of immersion sites on vision building, business development planning, financial management, and other thematic areas to strengthen MCLFs.
- Develop and implement policies for governance, grievance redressal, human resource management, and financial systems by Q1 and Q2 of FY 2025-26. Simultaneously, establish monitoring indicators and Standard Operating Procedures (SOPs).



## **2. Vision Building, Business Development Planning, Financial Projections, and Annual Action Plan**

- With the support of NRPs, SRPs, District Resource Teams (DRTs), and Block Resource Teams (BRTs), MSRLM is conducting visioning exercises across all MCLFs. So far, 150 MCLFs have developed their Vision Building Documents and Business Development Plans (BDPs).
- To expand the visioning exercise, MSRLM will onboard additional NRPs and Thematic Support Consultants (TSCs). By FY 2025-26, all MCLFs will have developed their Vision Building Documents and BDPs.
- To ensure quality, MSRLM will facilitate 100% participation of EC and SHG members in the visioning exercise through participatory training led by CLF office bearers and resource persons.
- MSRLM has developed 11 demonstration sites for visioning exercises with the help of NRPs and SRPs. These sites will serve as training hubs for building a resource pool to complete training across MCLFs.
- A certified resource pool of BRTs, DRTs, and SRPs from the community has been developed to ensure timely and effective implementation.

## **3. Strengthening of Governance**

- SRPs trained by NMMU have developed master trainers to conduct governance and leadership training for CLF and VO Executive Committee members.
- To ensure quality, MCLFs will be graded on a monthly basis and strengthened with the support of SRPs and Mission staff.
- A spearhead team has been formed at every block level to provide handholding support to MCLFs and facilitate day-to-day operations.
- Subcommittees within MCLFs will be strengthened to ensure statutory compliance and governance improvement.

## **4. CBO-HR and Cadre Management**

- SRPs have developed master trainers at the state level to implement CBO-HR training across all MCLFs. Training for MCLF staff will be completed by Q1 of FY 2025-26.
- Community cadre and CBO staff performance evaluations will be conducted in monthly meetings, supervised by subcommittees and Executive Committees (ECs).
- To ensure the effective and sustainable operation of community institutions, MSRLM has:
  - Formed and trained a community cadre.
  - Established four permanent subcommittees and provisions for ad-hoc committees as needed.
  - A Human Resource Information System (HRIS) will be developed for all community cadres, with monthly grading to ensure performance tracking.

## **5. Strengthening of Accounting & Financial Management Systems**

- To ensure quality bookkeeping, MSRLM has developed training modules for SHG, VO, and

CLF bookkeepers. Refresher training will be conducted by SRPs, DRTs, BRTs, and Senior CRPs, who will provide handholding support to all MCLFs.

- To maintain financial discipline:
- FM1 and FM2 training has been conducted at MCLFs.
- A Financial Policy and Loan Product framework for MCLFs will be developed in Q1 of FY 2025-26.
- MSRLM has developed a Community Procurement Manual, which will be implemented across all MCLFs upon approval by the Executive Committee.
- An internal control mechanism has been established, including:
- Community Internal Auditors selected through a structured process.
- A Community Internal Auditing training module and a resource pool at the state, district, and block levels to facilitate refresher training.
- MSRLM will hire a TSA (Technical Support Agency) for advanced-level accounting and commercial accounting for CLF and VO accounts. TSA will provide training and handholding support to CLFs and VOs.

## **6. Institutionalization of Grading and Internal Audit System at SHG/VO/CLF**

- A grading system for SHGs, VOs, and CLFs has been developed and implemented across all MCLFs to ensure quality management.
- The Executive Committee (EC) will conduct a monthly review of cadre and subcommittee performance.
- An Internal Auditor Policy has been established, along with a monitoring mechanism within MCLFs.
- A financial audit compliance tracking system will be integrated into MCLFs.

## **7. Registration & Legal Compliance**

- MSRLM has developed Model Bye-Laws for MCLF registration, and staff have been oriented on the registration process and statutory compliance.
- A comprehensive legal compliance framework will be established to ensure that all MCLFs comply with:
- Financial reporting regulations
- Governance norms
- Audit requirements
- Capacity-building sessions on legal compliance will be conducted for EC members, office bearers, and community cadres with support from SRPs and legal experts.
- A legal compliance tracking system will monitor statutory filings, audits, and governance compliance.
- A district-level legal helpdesk will be set up to provide guidance on:
- Regulatory matters
- Dispute resolution

- Statutory obligations for MCLFs, CLFs, and VOs
- MSRLM will hire a TSA to provide training and handholding support to all CBOs working under MSRLM.

## **8. Financial Sustainability of CLFs**

- Diversified Revenue Generation – Developing multiple income sources such as:
  - Service fees
  - Loan interest
  - Enterprise activities
  - Government convergence funds
- Strengthening Financial Management – Implementing robust financial planning, budgeting, and internal audit mechanisms.
- Access to Credit & Investment in Enterprises – Facilitating linkages with financial institutions and promoting collective businesses for sustainable income.
- Digital Financial Systems & Compliance – Introducing digital bookkeeping, financial tracking tools, and statutory compliance frameworks.

## **9. Rollout of LoKOS & Model Cluster Level Federation (MCLF) Application**

- The State team trained 140 principal trainers on the LoKOS Application with NMMU's support in February 2023.
  - These trainers have trained 8 master trainers per block, who in turn trained VO and CLF accountants in a cascading manner.
  - Transaction-related training of LoKOS will be completed by March 2025, with LoKOS implementation starting in Q1 of FY 2024-25.
  - MSRLM will take support from NROs for LoKOS transition training, where NROs will train Mission staff, VO accountants, and CLF accountants and provide handholding support.
  - This structured approach ensures sustainability, efficiency, and compliance in MCLFs, strengthening the rural livelihoods ecosystem.
  - Plan for constitution, nurturing and positioning of Community Spread head Team, Senior Community Resource Persons in Model Cluster Level Federation (MCLFs); Plan for National Resource Persons, State Resource Persons deployment for nurturing Model Cluster Level Federation (MCLF)
1. National Resource Persons development plan will be submitted to National Institute of Rural Development. New & old State Resource Persons to be trained & deployed in Model Cluster Level Federation of National Rural Livelihoods Mission district. MSRLM will develop 352 SRP pool for MCLF (1SRP will facilitate to 1 MCLF) in FY 2025-26. MSRLM will do the training need assessment of staff and CBOs with the help of NRPs
  2. Community spearhead team in 490 MCLF have been identified and SRLM issued guideline to district for implementation of dedicated Community Spearhead team at block level (1 team per Block). Similarly, guideline for selection of District resource trainers and Block resource

trainers are given to District team.

3. Per Model Cluster Level Federation blocks 1 Community spearhead team to be trained & deployed in new 175 MCLF in FY 2025-26.
4. For the better implementation of the Visioning and BDP process, MSRLM will develop a State Resource Person (SRP) pool, with one SRP nominated for each MCLF to facilitate its operations. The certification of SRPs will be conducted by MSRLM. Additionally, six Master Senior SRPs will be selected for the six divisions, and they will provide handholding support to other SRPs. The strengthening of SRPs will be carried out with the assistance of National Resource Persons (NRPs).
5. To ensure the quality of SRPs, SRP engagement policy will be developed and their yearly grading will be conducted by the Mission.
6. For demonstration purposes, 34 immersion sites (one per district) will be developed with the support of NRPs, SRPs, and Mission staff in MCLFs.

### **Training Material for Community-Based Organizations (CBOs)**

The Maharashtra State Rural Livelihoods Mission (MSRLM) will develop the following training materials to enhance the capacity, knowledge, and operational efficiency of Community-Based Organizations (CBOs):

1. Sun Boards for Awareness – Four Sun Boards will be provided to Village Organizations (VOs), Cluster Level Federations (CLFs), and Community-Managed Training Centers (CMTCs) to communicate key mission messages effectively.
2. Training Kit for CRPs – A specialized training kit will be provided to Community Resource Persons (CRPs) to enhance their knowledge and skills, enabling them to support and guide Self-Help Groups (SHGs) and other community institutions.
3. Training Kit for CMTCs – Each Community-Managed Training Center (CMTC) will receive a comprehensive training kit to support skill development and capacity-building initiatives.
4. Event Calendar for VOs and CLFs – An annual event calendar will be developed and distributed to all VOs and CLFs to ensure better planning and execution of programs.
5. Notice Boards for CLFs and VOs – Notice boards will be installed at all CLFs and VOs to improve information sharing and transparency within the community.
6. Training Kit for VOAs and CLF Accountants – Special training kits will be provided to Village Organization Assistants (VOAs) and CLF accountants to enhance their financial management and administrative skills.
7. Training Kit for VOs in Maharashtra – All VOs across Maharashtra will receive training kits to support their learning and operational efficiency.
8. SMART Boards for CMTCs – SMART Boards will be installed in all CMTCs to facilitate interactive and effective training sessions.
9. Printed Training Modules for Stakeholders – All training modules will be printed and distributed to stakeholders for easy accessibility and structured learning.
10. Gender Training Module for SHGs – A dedicated gender training module will be introduced for all SHGs to promote gender equality and women's empowerment.

11. Coffee Table Book on Maharashtra Community Livelihoods (MCL) – A coffee table book will be developed, capturing key initiatives, success stories, and impact of the Maharashtra Community Livelihoods (MCL) program.
12. Cash Box for SHGs with Mission Messages – All SHGs will be provided with a cash box for secure fund storage while also displaying mission messages to reinforce financial discipline and awareness.
13. Bags for SHG Bookkeepers – SHG bookkeepers will receive bags to safely store and carry financial records, registers, and other documents, ensuring better organization and accessibility.
14. Posters for VO and CLFs on Key Management Aspects – Informative posters will be provided to VOs and CLFs, covering topics such as financial management, leadership, governance, and statutory compliance to enhance awareness and best practices.
15. Iron Boards at Village Entry for VOs and CLFs – Iron Boards will be installed at village entry points to display information about VOs and CLFs, ensuring visibility and awareness of their activities.

### **Innovative Activities under Capacity Building**

#### **1. Model CLF Competition –**

- A Model CLF Competition will be conducted at the district, divisional, and state levels to encourage excellence in community-led institutions.
- The best-performing CLFs will be recognized and felicitated by honorable dignitaries for their outstanding contributions to rural development and community empowerment.

#### **2. Procurement Manual and Training Manual on Community Procurement –**

- MSRLM will develop a Procurement Manual and a Training Manual on Community Procurement to guide SHGs, VOs, CLFs, Farmer Producer Organizations (FPOs), Producer Groups (PGs), and other mission-related CBOs.
- These manuals will provide structured guidelines and best practices to enhance transparency, efficiency, and compliance in community procurement processes.
- They will serve as essential resources for the day-to-day operations of CBOs.

#### **3. Super 100 Initiative –**

- MSRLM will select 100 individual entrepreneurs from each district and provide specialized training in entrepreneurship development, marketing, branding, financial management, and other key business areas.
- This initiative aims to enhance their skills, foster self-reliance, and promote sustainable livelihoods, contributing to economic growth in rural communities.

#### **4. Printing of Various Materials –**

- MSRLM will develop and distribute an annual statutory compliance calendar for CBOs to support proper governance and compliance within community-based organizations.
- The calendar will serve as a structured guideline for timely adherence to legal and

regulatory requirements, helping SHGs, VOs, and CLFs streamline their operations efficiently while maintaining compliance with statutory norms.

#### **5. Human Resource Management System (HRMS) for CRPs –**

- MSRLM will develop an HRMS for Community Resource Persons (CRPs) to streamline recruitment, training, monitoring, and performance evaluation.
- This system will ensure efficient management of CRPs, enabling better tracking of their activities, capacity-building progress, and overall contribution to community development initiatives.

This structured capacity-building approach will ensure enhanced governance, financial discipline, and institutional sustainability for SHGs, VOs, and CLFs, ultimately strengthening rural livelihoods across Maharashtra.

#### **Budget Provisions for the Development of Model Cluster Level Federations (CLFs)**

As per the directives of the Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM), the budgetary provisions for capacity-building interventions for Model Cluster Level Federations (CLFs) will be allocated under the NRLM Capacity Building Budget. Accordingly, all costs related to training, resource fees, and handholding support for the Community Spearhead Team (CST) and State Resource Persons (SRPs) have been incorporated into the Annual Action Plan (AAP) 2025-26 of NRLM.

#### **Budget Allocation for Resource Persons**

- Budget Head B.2.6.1 – ₹295.00 lakh has been allocated for the development of Resource Persons.

#### **Budget Allocation for Training & Capacity Building**

- Budget Head B.2.6.2 – ₹1,075.00 lakh has been allocated for the training and capacity building of Community-Based Organizations (CBOs) and community cadres, covering the following key activities:
  - Training of Self-Help Groups (SHGs), Village Organizations (VOs), Cluster Level Federations (CLFs), and community cadres.
  - Resource fees for State Resource Persons (SRPs), Community Spearhead Teams (CSTs), and National Resource Persons (NRPs).
  - Printing of training materials and modules.
  - Interstate and intrastate exposure visits for SHG, VO, and CLF members, dignitaries, SRPs, and Mission staff.

#### **Budget Allocation for Community Spearhead Team (CST)**

- Budget Head B.2.6.3 – ₹125.00 lakh has been allocated for the honorarium and capacity building of the Community Spearhead Team (CST).

## Budget Allocation for Immersion Site Development

- Budget Head B.2.6.4 – ₹505.00 lakh has been allocated for hiring a Technical Support Agency (TSA) for the development of immersion sites in Maharashtra.

## Budget Allocation for Community-Managed Training Centers (CMTCs)

Under the Model Cluster Level Federation (MCLF) initiative of DAY-NRLM, 30 Community- Managed Training Centers (CMTCs) will be established in 30 Model CLFs across 30 districts.

- Budget Head E.1.3 – ₹255.00 lakh has been allocated for the development of CMTCs (₹8.5 lakh per CMTc) under the Infrastructure Facilities for Livelihoods Activities component of NRLM.

This structured budgetary allocation ensures comprehensive training, institutional development, and capacity building for CLFs, enabling them to function as self-sustaining and high-performing community institutions.

## Capacity Building Department

Component	Particulars	AAP 2025-26 (Rs. in Lakh)
<b>B.2.2</b>	<b>Social Mobilization and Community Institutions</b>	<b>14500.00</b>
B.2.2.4	SHG/VO/CLF Facilitation Cost (Including community prof)	1000.00
B.2.2.5	SHG/VO/CLF & their cadre Training & Capacity Building	13000.00
B.2.2.9	TSA/ NRO/ NRP Support Cost	500.00
<b>B.2.6</b>	<b>Capacity Building for Model CLF Strategy</b>	<b>2145.00</b>

Component	Particulars	AAP 2025-26 (Rs. in Lakh)
B.2.6.1	Development of Resource persons (SRP/DRP/BRP/CRP) including honorarium, CB etc.	295.00
B.2.6.2	Training and Capacity Building of CBOs and community cadre	1075.00
B.2.6.3	Honorarium to community cadre/spearhead teams etc.	125.00
B.2.6.4	TSA/ NRO/ NRP Support Cost	505.00
<b>B.4</b>	<b>Special Programs</b>	<b>200.00</b>
B.4.2	Other Special Initiatives	200.00
<b>B.2.11</b>	<b>Capacity Building and Community Training for LokOS</b>	<b>5000.00</b>
B.2.11.1	Capacity building of e-bookers and community cadre	5000.00
<b>E.1</b>	<b>Infrastructure</b>	<b>255.00</b>
E.1.3	Support for Community Managed Training Cost Centres (CMTCs)	255.00

## Financial Inclusion

Financial Inclusion is a key component of the National Rural Livelihoods Mission (NRLM). The mission addresses both demand- and supply-side issues to ensure adequate credit off-take by Community-Based Organizations (CBOs) from mainstream financial institutions. MSRLM facilitates universal access to affordable, cost-effective, and reliable financial services for the rural poor. These services include financial literacy, bank accounts, savings, credit, insurance, pensions, and digital banking. The core of NRLM's Financial Inclusion and Investment Strategy is to make the poor the preferred clients of the banking system and to mobilize bank credit.

### 1. SHG Bank Linkage Program

MSRLM actively promotes credit linkage of Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs) with banks to enable rural women to start or expand livelihood activities.

- **Achievement in FY 2024-25:**
  - Against a target of 3,10,500 SHGs and a loan amount of ₹6,380 Cr, a total of 1,72,308 SHGs were credit-linked with an amount of ₹6,126 Cr.
  - SHG loan ticket size increased from ₹2.93 lakh to ₹3.55 lakh.
- **Target for FY 2025-26:**
  - Plan to increase the loan ticket size to ₹4.00 lakh.
  - Bank linkage target: ₹6,500 Cr.
- **Capacity Building of Bankers:**
  - Quarterly review meetings with RBI, NABARD, and SLBC ensured smooth loan disbursal to SHGs.
  - 1,641 Bank Managers trained in 30 out of 34 districts on SHG-Bank Linkage, Individual Enterprises, Financial Literacy, Digital Finance, and Online Loan Applications.

### 2. Financial Literacy

A major challenge to financial inclusion is the lack of financial knowledge and confidence among rural populations. MSRLM focuses on financial literacy to generate demand for financial services and enable informed decision-making among rural poor.

- **Key Achievements:**
  - 1,522 Financial Literacy CRPs (FLCRPs) are working across all 34 districts.
  - 104 State-Level Officers (including District Bank Linkage FI Managers, RSETI Directors, and FLC Coordinators) received comprehensive financial literacy training at the National Academy of RUDSETI, Bangalore.
  - FLCRPs received training at RSETIs to conduct financial literacy programs.



- **Target for FY 2025-26:**

- 40% of total SHG members (62,92,093) will receive financial literacy training. Pilot Programs through DEA Fund Scheme Rural women often lack awareness of banking services, loan repayment importance, digital banking, and fraud prevention. To address this, MSRLM submitted a proposal to RBI's DEA Fund Scheme, which sanctioned 10 pilot programs in Maharashtra.

- **Pilot Districts:**

S. No.	Name of the Pilot District
1	Latur
2	Gadchiroli
3	Dhule
4	Nandurbar
5	Pune
6	Bhandara
7	Sindhudurg
8	Solapur
9	Yavatmal
10	Nashik

Each district will conduct one workshop, following RBI guidelines under the DEA Fund Scheme.

### 3. Community-Based Repayment Mechanism (CBRM)

MSRLM is promoting CBRM to ensure greater bankability of SHGs and loan recovery. A study by SMMU identified CBRM as an effective measure to reduce NPAs.

- **Current Status:**

- 4,771 out of 6,902 bank branches involved in SHG financing have formed CBRM committees (69%).
- Education programs for bank officials on CBRM significance.

- **Target for FY 2025-26:**

- Establish CBRM in all remaining bank branches.
- Focus on Marathwada region to reduce NPAs.

### Reduction in NPA Ratio

- NPA in FY 2022-23: 6.31%
- NPA in FY 2024-25: 2.94%
- Target for FY 2025-26: Below 2%

### 4. Digital Finance

To provide banking facilities in rural and underprivileged areas, MSRLM is implementing "Mission One Gram Panchayat, One BC Sakhi" under NRLM.

- **Current Status:**
  - 7,128 BC Sakhis and 3,718 Digi Pay Sakhis are working with banks.
  - MoUs signed with RNFI, India Post Payment Bank, and Chanakya to deploy BC Sakhis.
- **Dual Authentication:**
  - Implemented in 4 MCLFs in FY 2024-25.
  - Target for FY 2025-26: Implement in 50% of MCLFs.

## 5. Enterprise Financing

MSRLM supports SHG members in establishing individual enterprises through Mudra and other bank-specific schemes (Star Sakhi, Uko Matrushakti, Swayam Siddha, PMEGP, CMEGP).

- **Achievement in FY 2024-25:**
  - 32,708 members received loans.
- **Target for FY 2025-26:**
  - Provide loans to 44,380 members.
  - Develop enterprise finance loan products at the CLF level.

## 6. Social Security Schemes

MSRLM promotes PMJJBY, PMSBY, and APY among SHG members.

Scheme	Achievement in FY 2024-25	Target for FY 2025-26
PMSBY (₹20 premium, ₹2 lakh cover)	59,62,145 members enrolled (103%)	95% of total SHG members
PMJJBY (₹436 premium, ₹2 lakh cover)	48,20,837 members enrolled (109%)	75% of total SHG members
Atal Pension Yojana (₹1,000-5,000 pension)	1,20,125 members enrolled (out of 2,00,000 target)	Increased promotion and enrolment

## 7. Individual Overdraft (OD) Facility for SHG Women

- **FY 2024-25:** 20,896 SHG members received OD facility.
- **Target for FY 2025-26:** 51,000 SHG members.

## 8. Other MSRLM Initiatives

- MoUs signed with major banks (BOM, SBI, BOI, BOB, ICICI, PNB, CBI, CANARA, UBI, HDFC) for SHG bank linkages.
- MoU with Haqdarshak to support loan applications and enterprise licensing in Pune, Nashik, Palghar, and Jalgaon.
- MoU with SIDBI to provide loans to SHG members at the CLF level for non-farm livelihoods.

- Collaboration with Corporate BCs (Chanakya, Vision India, India Post Payment Bank, RNFI, etc.) for BC Sakhi deployment.

#### 9. Community Fund

<b>Fund Type</b>	<b>Eligibility</b>	<b>Achievement</b>	<b>Target for FY 2025-26</b>
Revolving Fund	6,43,523 SHGs	5,12,868 SHGs received	50,000 SHGs
<b>Fund Type</b>	<b>Eligibility</b>	<b>Achievement</b>	<b>Target for FY 2025-26</b>
	eligible	(80%)	
Community Investment Fund	30% of SHGs covered	2,03,334 SHGs planned for funding	Scale-up CIF coverage

## Farm Livelihoods

### BACKGROUND

Over the past five years, farm livelihoods interventions have been significantly accelerated, focusing on both the expansion and deepening of suitable activities. Key developments include faster expansion to new areas, introduction of new approaches and strengthening the MKSP (Mahila Kisan Sashaktikaran Pariyojana).

The scope of farm livelihood activities has been broadened, with a special focus on intensifying efforts in new areas. Notably, a cluster approach has been adopted to enhance both livestock and agriculture sectors. Several new approaches have been introduced, including Integrated Farming Cluster, Sub-Sector approach, natural farming, strengthening farm value chain development. While doing so special focus has been given for the convergence with the Ministries and partnership with the compatible organisations.

In the previous financial year, the Mahila Kisan Sashaktikaran Pariyojana (MKSP) component was significantly strengthened. This was achieved by creating a dedicated pool of funds targeting critical and high-priority investment areas, such as Integrated Farming Clusters, Value Chain Development, Cluster Promotion through a dedicated project approach. These steps are aimed at building more resilient and sustainable farm livelihoods through targeted interventions and strategic investments.

### SUMMARY OF FY 2025-26 ANNUAL ACTION PLAN FOCUS

The Annual Action Plan for FY 2025-26 will prioritize expanding and strengthening farm livelihood interventions to increase annual incomes to over Rs. 1 lakh. Key initiatives may include:

- Establishing sector-based livelihood clusters, Integrated Farming Clusters (IFC), strengthening sub-sectors and Value Chain Development.
- Deploying adequate human resources /community resource persons with a focus on capacity building.
- MSRLM planned to deploy adequate manpower which includes five thousand livelihoods CRPs for implementation of farm livelihood activities in the field. Also for old livelihoods CRPs, adequate refresher training has been planned for newly appointed livelihoods CRPs sufficient training has been planned
- Access to Market and Finance: Facilitate easier access to markets and financial resources.
- MSRLM planned state as well as district level buyer seller meets for access to market also promoting B2B and B2C trade of FPCs. Within state FPO to FPO trading has been promoted on large scale. So as to maximum number of FPO members get benefitted. The state has also planned to mobilize 45,000 women members in FPOs are targeted for mobilization in the context of Lakhpati Didi.

- Convergence with line departments: - MSRLM currently working with 58 partners in the state including 13 Banks for financial assistance.
- Facilitating convergence and partnerships for better implementation.
- Convergence with line departments: - MSRLM currently working with 58 partners in the state including 13 Banks for financial assistance.

<b>LIST OF Convergence OF MAHARASHTRA STATE RURAL LIVELIHOODS MISSION</b>		
<b>SR.NO.</b>	<b>THEMATIC</b>	<b>NAME OF PARTNER</b>
1	Farm Livelihoods	ICCOA- Organic farming
2		Shilbio Tech
3		Agsun Bio Seeds India PVT LTD
4		Harvest Plus
5		The Goat Trust
6		Industree Foundation
7		Indusind Bank
8		Maha Beej
9		FDRVC
10		MAVIM
11		Basix LTD
12		Animal Husbandry Department
13		Department of Agriculture & Farmer Welfare
14		Manav Vikas Mission
15		Department of Fishery
16		Tribal Department
17		NABARD
18	Non-Farm Livelihoods	India Post
19		Indian Institute of Packaging
20		Himalaya Wellness Company
21		Primoove Infrastructure Ltd
22		Woman World Banking
23		PCI
24		Haqdarshak
25		EDI- Ahamadabad
26		Swayam Shikshan Prayog
27		MSME
28		Department of Textile
29		IIM Nagpur
30		Forest Department
31		MOFPI
32		Maharashtra State Agriculture Marketing Board
33		HPCL- Hindustan Petrochemicals Company Limited
34	IBCB	BRAC
35		Pallitive Care
36		Kudumbashree
37		Water.ORG
38		Bank of India
39		Bank of Baroda
40		Bank of Maharashtra
41		Canara Bank

42	FI	Central Bank of India
43		IDBI Bank
44		ICICI Bank
45		HDFC Bank
46		Punjab National Bank
47		State Bank of India

LIST OF Convergence OF MAHARASHTRA STATE RURAL LIVELIHOODS MISSION		
SR.NO.	THEMATIC	NAME OF PARTNER
48		UCO Bank
49		Maharashtra Gramin Bank
50		Vidharbha Konkan Gramin Bank
51	KM	Director General of Information & Public Relation (DGIPR)
52		SBI Foundation
53		Angel Advertising Company LTD
54	Others	Department of Cooperation and Marketing
55		Khadi and Village Industry Board
56		Women and Child Development Department
57		MGNREGS
58		Department of Skill Development

The plan may emphasize Livelihood planning tailored to local needs, Asset creation and skilling for households, improved access to markets and finance, Capacity building for mission staff and community cadres.

### **The strategy and plan of action under Farm Livelihood interventions**

Strategy and detailed plan of action has seven sections.

S-1	Plan for coverage of SHG households under Farm Livelihoods interventions and Lakhpati Didi initiative.
S-2	Program interventions and Plan (Sub Sector, IFC, Producer Collectives, Value chain Interventions etc.)
S-3	Convergence and Partnerships
S-4	Human Resources
S-5	Training and Capacity building
S-6	MIS- Data upload status
S-7	Budget

#### **A. Vision for Farm Livelihoods interventions:**

**Vision:-**To create a future for Mahila Kisans where sustainable livelihoods are the key focus area, will provide them at least 2 farm base interventions to make them Lakhpati didi, ensuring an improved quality of life.

**Goal:-**To promote sustainable agriculture practises among Mahila Kisans enhancing their livelihoods Through increase in crop yields, reduction in production cost by means of Natural & organic Farming With improvement in water conservation.

**Coverage Status and Plan:**

Particular	Total in the State	Covered under NRLM	NRLM saturation %	Covered Under Farm LH	% of coverage under farm LH	Coverage during FY 2025-26
1	2	3	4=3/2	5	6	7
District	34	34	100%	34	34	0
Blocks	351	351	100%	351	351	0
Villages	40595	40100	98.78%	40100	28,085%	12015

Mahila Kisan Households	71.09	76.45	91.79%	26.07	26.07	11
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**Custom Hiring Centers-**

- Tool banks and custom hiring centers: Producer Organizations will establish tool Banks and custom hiring centers to cater to requirements for millet cultivation.
- Establishment of Custom Hiring Centers to supply advanced farm machinery and tools to reduce drudgery of women farmers and to ensure timely agriculture operations.
- MSRLM has taken target of establishing 100 Custom Hiring Centers for 2025-26.
- Planned 10 lakhs per custom hiring centers. With main objective of Drudgery reduction.
- Over all farm mechanization through implementation of improves techniques of farming.

**B. Progress of Farm livelihood interventions and Plan for the FY 2025-26**

Sr No.	Indicators	Progress as on March 2024	Target for 2024-25	Achieved till Nov 2024 (as per online MPR)	% Achi (4/3)	Cumulative Achievement	Expected in Q4 of FY 2024-25	Plan for FY 2025-26
	1	2	3	4	5	6=2+4	7	8
1	No. of Mahila Kisans covered under AEP interventions	3,853,183	1,500,000	1,112,193	74%	4,965,376	387,807	1,100,000
2	No of Mahila Kisan supported under livestock interventions	1,308,215	500,000	416,918	83%	1,725,133	83,082	231,000
3	No of Mahila Kisan supported for NTFP	109,577	25,000	19,598	78%	129,175	5,402	22,000
4	No. of blocks entered under farm livelihoods interventions	561	0	0	0%	561	0	351
5	No of Blocks covered under NTFP interventions	48	0	0	0%	48	0	48
6	No of Krishi Sakhis (Agriculture CRP) positioned	11,564	1,600	1,858	116%	13,422	0	2,500
7	No of Pasu Sakhis (Livestock CRP) positioned	7,471	200	633	317%	8,104	0	1,000
8	No of Van Sakhis (NTFP CRP) positioned	98	0	0	0%	98	0	0
9	No of Krishi Udyog Sakhi positioned	3,317	0	95	0%	3,412	0	1,000

10	No. of districts entered under farm livelihoods interventions	34	0	0	0%	34	0	
11	No. of Villages covered under farm livelihoods interventions	49,622	5,500	5,524	100%	55,146	0	5,000
12	No of other livelihoods CRPs positioned	2,770	200	74	37%	2,844	137	1,000
13	No. of Custom Hiring Centers Established	1,832	530	231	44%	2,063	375	351
14	No of blocks covered under organic	143	0	0	0%	143	0	0
15	Areas covered under organic farming (Acre)	14,528	0	7,254	0%	21,782	0	0

16	No of Local Groups formed under organic interventions	1,966	0	0	0%	1,966	0	0
17	No of Local Groups registered in PGS portal under organic interventions	1,142	200	160	80%	1,302	0	0
18	No of Mahila Kisan adopted at least three essential AEP practices	1,260,488	1,150,000	418,904	36%	1,679,392	8,44,168	770,000
19	No. of mahila kisan House hold having Agri Nutri garden	1,024,019	300,000	302,434	101%	1,326,453	38,427	300,000
20	No of villages under organic farming	11,906	0	3,028	0%	14,934	2,504	
21	No of mahila kisans as members of Local Groups	18,060	2,000	1,600	80%	19,660	0	0
22	No. of Producer Groups promoted (PG) for forward linkage & marketing	10,994	170	908	534%	11,902	100	850
23	No. of PGs formalized (registered)	0	0		0%	0	0	0
24	Mahila Kisans covered by producer Groups	209,077	4,900	21,299	435%	230,376	2,500	21,547
25	No. of Produces Groups transacting through digital platform	3,469	1,000	280	28%	3,749	740	1,000
26	No of large size producer companies set up	343	0	0	0%	343	0	10
27	No. of mahila kisans who are shareholders of the companies	106,835	40,000	37,135	93%	143,970	8,107	45,000
28	No of PGs given fund against business plan	5,711	1,500	1,202	80%	6,913	298	1,000
29	No. of organic vegetable retail outlets opened up to help farmers sell their produce	14	20	0	0%	14	10	10



## B 2.2 Integrated Farming Cluster

Details of the IFC Interventions to be given as below:

**Table: Progress on IFC Interventions**

<b>Sr. No</b>	<b>Particulars</b>	<b>Allocation till 2023-24</b>	<b>Allocation for 2024-25</b>	<b>Total Allocation till 2024-25</b>	<b>Plan for FY 2025-26</b>
1	No. of IFC clusters approved	220	125	345	252
2.1	HHs covered	66000	37500	103500	75600
2.2	Villages covered	722	375	1097	756
2.3	Blocks covered	68	37	105	84
2.4	Districts covered	25	9	34	34
3	No. of LSC (Livelihoods Service Centre)	220	125	345	252
4.1	No. of IFC anchors deployed	68	37	105	84
4.2	No. of Senior CRPs deployed	220	125	345	252
5	No. of HHs in different types of intervention				
5.1	Agriculture	31680	18000	49680	36288
5.2	Horticulture	4620	2625	7245	5292
5.3	Livestock	26400	15000	41400	30240
5.4	NTFP	3300	1875	5175	3780
6	No. of Producer Groups formed in the IFC clusters	356	225	581	125
7	No. of Women mobilized in to these PGs	7120	4500	11620	8000

**Table: Financials on IFC Interventions**

Sr. No	Financial Requirements for IFC Cluster (3 Years)	Financial Requirements (Projections)			
		Y-1	Y-2	Y-3	Y-4
		2024-25	2025-26	2026-27	2027-28
1	Fund requirement for 345 IFC clusters sanctioned till 2024-25	3258	5657.2	4884.8	NA
2	Fund requirement for 252 IFC clusters sanctioned in FY 2025-26	NA	3528	4032	2520
	<b>Total Fund requirement</b>	<b>3258</b>	<b>9185.2</b>	<b>9647.8</b>	<b>2520</b>

### **Strategy for implementation of Integrated Farming Clusters**

Under the Mahila Kisan Sashaktikaran Pariyojana (MKSP), Umed-MSRLM proposes the implementation of 252 Integrated Farming Clusters (IFCs) across 84 blocks in 34 districts of Maharashtra for the Fiscal Year 2025-26. This initiative is planned to be executed over a three-year period, spanning 2025-2026, 2026-2027, and 2027-2028.

The project implementation and financial guidelines have been translated into the local language to ensure better understanding and clarity for all stakeholders. Additionally, the Block Anchor and Senior Community Resource Person (Sr. CRP) deputation guidelines have also been prepared in the local language to facilitate effective communication and smooth execution of the project.

### **Strategy:**

- **Convergence Plan:** A comprehensive convergence plan will be developed in collaboration with local NGOs, CSR foundations, and relevant government line departments to ensure coordinated efforts and resource optimization.
- **Training Modules and Calendar Development:** In partnership with KVK (Krishi Vigyan Kendra) and local organizations, training modules and a training calendar will be developed to facilitate capacity building for all stakeholders involved in the project.
- **Orientation for Staff and IFC Cadre:** Upon project approval, an orientation program will be conducted for both project staff and the IFC cadre to ensure a thorough understanding of their roles, responsibilities, and project goals.
- **Baseline Survey and Micro Plan:** A comprehensive baseline survey will be conducted, followed by the development of a micro plan for each cluster, tailored to local conditions and requirements.
- **Development of Marathi Guidelines:** IFC project guidelines will be developed in Marathi for both staff and IFC community cadres to ensure clear and effective communication.
- **Activity Gantt Chart Preparation:** An activity Gantt chart will be prepared for each IFC cluster to outline the timeline and sequence of activities, ensuring proper project management and tracking.

- **MIS Development:** A Management Information System (MIS) will be developed to facilitate regular monitoring and assessment of the project's progress, ensuring transparency, efficiency, and timely interventions.

### B.2.3 Natural Farming and Organic farming

#### Natural Farming:

**Table: Progress on Natural Farming**

Sr. No.	Indicators	Achievement till March 2024	Target 2024-25	Achievement till Dec 2024 against the target	% Achievement	Cumulative Achievement	Additional target for 2025-26
1	<b>Geographic Coverage under Natural Farming</b>						
1.1	Districts		6	6	100	6	28
1.2	Blocks		12	12	100	12	28
1.3	Villages		176	166	94	166	560
2	No. of Natural Farming Clusters promoted		12	12	100	12	28
3	No. of Krishi sakhi trained under Natural Farming		4532	4895	108	176	560
4	Area in Acres where Natural Farming is taken up		4400	3200	73	3200	7000
5	No of Bio-resource Centre established		25	5	20	5	56
6	No of retail outlets for marketing NF produce		25	1	4	1	28

As of the current date, a total of 4895 Krishi Sakhis have been trained in Natural Farming across 34 districts. In addition, 3200 Mahila Kisan have received training on Natural Farming in six districts. By March 2025, the target is to train an additional 4000 Mahila Kisan in Natural Farming practices.

#### Strategy for expanding the Natural Farming Intervention:

- **Training of Krishi Sakhis:** In FY 2025-26, an additional 3000-4000 Krishi Sakhis will be trained in Natural Farming to effectively promote and implement the intervention across 34 districts.
- **Formation of Clusters:** 28 additional clusters will be formed across 28 districts to strengthen the outreach and impact of the program.
- **Seasonal Awareness Campaigns:** A special Natural Farming campaign will be conducted before each agricultural season to raise awareness among Mahila Kisan about the benefits and practices of Natural Farming.

- **Training for Mahila Kisan:** In all the established clusters, Mahila Kisan will receive comprehensive training on Natural Farming practices, including certification processes and sustainable agricultural methods.
- **Technical Support:** Technical support will be provided through collaboration with various agencies, either via convergence efforts or financial Memoranda of Understanding (MoU), to ensure expert guidance and effective implementation.

#### Organic Farming Clusters:

**Table: Progress on Organic Farming**

Sr. No.	Indicators	Achievement till March 2024	Target 2024-25	Achievement till Dec 2024 against the target	% Achievement	Cumulative Achievement	Additional target for 2025-26
1	Geographic Coverage under Organic Farming						
1.1	Districts	28	0	0	0	28	0
1.2	Blocks	143	0	0	0	143	0
1.3	Villages	1426	0	0	0	1426	0
2	No. of Organic Farming Clusters promoted	342	0	0	0	342	0
3	No. of Krishi sakhi trained under Organic Farming	1426	0	0	0	1426	0
4	Area in Acres where Organic Farming is taken up	20456	0	0	0	20456	0
5	No of Bio-resource center established	82	50	31	62	113	0
6	No. of Local groups registered in PGS portal	1142	200	160	80	1302	0
7	No. of Women mobilized in to the Local Groups	16281	2000	1600	80	17881	0
8	No. of Organic Certificates issued	7872	0	0	0	7872	0

#### Strategy for implementation of Organic Farming:

- **Adoption of Third-Party Certification System:** Maharashtra SRLM plans to transition from the existing PGS Certification system to a third-party certification system, ensuring a more efficient and credible certification process for women farmers.
- **Establishment of Internal Control Systems (ICS):** In FY 2025-26, Maharashtra SRLM will establish 16 Internal Control Systems (ICS) across the districts of Satara, Kolhapur, Raigad, Gondia, Nandurbar, Beed, Dhule, Jalgaon, Buldhana, Amaravati, Chhatrapati Sambhajinagar, Washim, Akola, Nanded, Hingoli, and Bhandara. These efforts will cover approximately 5000 farmers across 16 blocks in these districts.
- **Procurement of Technical Support/Service Agency (TSA):** A Technical Support/Service Agency (TSA) will be procured for the next three years to provide technical support and

facilitate the certification process, ensuring smooth project execution.

- **Handholding Support for Women Farmers:** Handholding support will be provided to women farmers from cultivation to marketing, with guidance and assistance provided through the TSA to ensure their sustained success and market access.
- **Funding Allocation:** A fund provision of approximately ₹1.5 crore has been allocated under the NRLM AAP 2025-26 to support the implementation of these initiatives, ensuring effective execution and successful outcomes.

### B.2.5 Implementation of Drone Initiative:

Sr. No	Particulars	Allocation till March 2024	Allocation for 2024-25	Total Allocation till 2024-25	Plan for FY 2025-26
1	2	3	4	5=4+3	6
1	No. of Drones	30	325	355	0
2.1	HHs	30	325	162500	0
2.2	Villages	30	325	355	0
2.3	Blocks	30	325	351	0
2.4	Districts	18	-	34	0
2.5	No. of Drone Sakhi deployed	30	325	355	0
2.6	No. of drone assistants deployed	30	325	355	0
2.7	No. of drone sakhis and drone assistants provided refresher training	0	0	0	355
2.8	Financial support required for training and capacity building of drone sakhis and assistants	0	0	0	35 Lakh

#### Strategy:

##### FY 2024-25:

- A total of 30 Mahila Kisan (women farmers) have been equipped with drones.
- An additional 325 Mahila Kisan are scheduled to receive drones during the same fiscal year.

##### FY 2025-26:

- **A comprehensive training and capacity-building program will be conducted for Drone Didis (women drone operators), covering the following key areas:**
  - Ø Best practices for Agrochemical/Bio Solution application on major crops.
  - Ø Business Plan preparation for establishing and managing drone services.

- v The Maharashtra State Rural Livelihoods Mission (SRLM) will provide targeted support to 325 Drone Didis to develop their capabilities and foster the growth of drone-based entrepreneurship.

#### B.2.6 Millet Interventions:

##### Millet Cultivation – Awareness Generation:

- Efforts will be made to generate awareness regarding the benefits and sustainable practices of millet cultivation among farmers, with an emphasis on its nutritional value and environmental advantages.

##### Capacity Building – Primary and Secondary Processing:

- Focused capacity-building initiatives will be implemented to enhance the knowledge and skills of stakeholders in both Primary and Secondary Processing of millet, aiming to improve product quality and facilitate value addition in the millet value chain.

#### Fiscal Year 2025-26:

- Priority will be given to the strengthening of Millet Clusters to maximize grain production, ensuring the adoption of efficient farming practices, improved resource utilization, and the creation of a robust support system for cluster-based farming.

#### B.2.7 Fortified Food

Sr.	Particulars	As on March 2024	Plan for FY 2024-25	Achievement in FY 2024-25 (as on Dec. 24)	Plan for FY 2025-26
1	No. of districts	1	7	7	7
2	No. of blocks	1	16	16	16
3	No. of clusters	1	16	16	16
4	No. of villages	3	100	80	200
5	Households covered	40	1000	823	5000

#### Strategy:

##### Training and Awareness Initiatives:

Specialized training sessions and workshops, along with exposure visits, will be organized to raise awareness among SRLM (State Rural Livelihoods Mission) staff and Mahila Kisan regarding the benefits and implementation of Biofortified Crops.

##### IEC Material Development:

Information, Education, and Communication (IEC) materials will be produced in local languages to effectively inform and educate Mahila Kisan (women farmers) about the advantages and adoption of fortified crops.

**Fiscal Year 2025-26:**

In FY 2025-26, approximately 5000 Mahila Kisan will replace conventional crop varieties with Biofortified Crop Varieties such as Iron Pearl Millet, Zinc Wheat, and Calcium Finger Millet, aimed at improving nutritional outcomes and enhancing overall agricultural sustainability.

**B.2.4 Producer Collectives (PG, PE, FPO)**

Sr.	Particulars	Achievement March 2024	Target for 2024-25	Achievement against target till Dec 2024 (in FY2024-25)	% Achiv. (4/3)	Cumulative Achievement	Additional target for 2025-26
1	Number of Producers Groups (PG) formed [for post farm gate value chain interventions]	10994	170	908	534%	11902	850
2	Members mobilized into PGs	209077	4900	21299	435%	230376	21,547
3	No. of Udyog Mitra trained and deployed	3317	0	95	0%	3412	1000
4	Identification and training of Master Udyog Sakhi	842	0	0	0%	842	0
5	No. of PGs received funds	5711	1000	1202	120%	6913	1000
6	Total Funds released to PGs (Rs Lakhs) from CLF	2014.00	5000.0	3785	76%	5799.00	5000
6.1	For infrastructure support	503.50	1000.0	757	76%	1260.50	1000
6.2	For working capital support	1510.50	4000.0	3028	76%	4538.50	4000
7	Total turnover of all the PGs	7592.96	6000	5694	95%	13286.96	6000
8	No. of PG members enrolled as member of any FPOs/PEs	67496	50000	26546	53%	94042	50000

In the last three years MSRLM promoted the producer groups across the all 34 districts. It is observed that women's farmers are very passionate towards associate producer groups intervention, because basic work has been covered through their available resources and needed training was provided by technical experts, CRPs, but profit making enterprise or business not developed by individuals requires common efforts.

11902 Producer Groups are formed across the all districts and in current year 908 producer groups are formed. These PGs are engaged in collective procurement Formation of PG is targeted as 5 PGs per districts but fund will be given to 4 to 5 PGs/block in the financial year 2025-26. Also, it is observed that PGs business plans is designed in different types of commodities some of them cash crop/ valuable commodities and it may require more fund as per their BP. So, the state has followed the new strategy and funds will be provided as per the PG business plan. In infrastructure funds up to one lakh and four lakh rupees for working capital as following the guidelines of the funding of PGs. In 2024-25 21299 mahila kisan were mobilized into 908 PGs. In 2025-26 more 21547 mahila kisan will be mobilized into 850 PGs.

***Reasons of success:***

Timely availability of funds to PGs  
Proper business plan  
Strong backward and forward linkages  
Training to PG members

***Strategy:***

Timely funding to newly formed PGs  
Schedule of repayment  
Converting PGs into FPOs

***Response of Banks in linking PGs***

Bank shows interest for lending the loan, only when the sufficient turnover is recorded in the Bank Account.  
Bank requires proper Business plan/ proposal as per requirement of Bank to sanction the Loan.

**Farmer Producer Company (FPO):**

- Strengthening of 410 FPOs under NRETP, NRLM, 10K, and SMART projects.
- Implementation of effective cropping practices to improve productivity and sustainability.
- Skill enhancement in the Package of Practices to elevate farming techniques and knowledge.
- Value addition of agricultural commodities to increase market value and income potential.
- Improved intra-trading (FPC to FPC) mechanisms to strengthen market linkages and enhance outreach.



- Integrating FPOs in the E-commerce Platforms like Umed mart and ONDC to create a strong market access.
- Increase Shareholder Mobilization in to FPOs & also Scheme Convergence with line Departments.

**Objective:** Expand market access, improve economic benefits, and increase overall profitability for FPOs and their members.

### **B.2.7 Sub Sector Interventions**

#### **Sub Sector Cluster Development:-**

MSRLM will implement Sub sector clusters in three stages that is Pre production, during production and post-production. Cluster is defined as a geographical concentration of targeted subsector crops / Commodities offering scope for specialization in production, postharvest management, marketing and value addition. These clusters provide growth and development opportunities to SHG members. The Cluster Development approach will facilitate in realizing suitable economies of scale in production and post-harvest activities and is required to help in better price realization and empowerment of the farming community to enhance their income through building competitiveness across the entire value chain.

**Pre-production and Production:** Supply of disease-free quality planting material / inputs / seeds / introduction of new and improved varieties Promote the adoption and dissemination of Good Agricultural Practices including organic / natural farming / scientific livestock management practices to improve productivity. Promotion of production-related infrastructure for protected cultivation, nurseries, compost pits, micro-irrigation, precision farming, seed banks etc.

**Post-Harvest Management:** Facilitate FPOs/PEs in creation of decentralized infrastructure at the farm gate for post-harvest handling of produce, including collection centers at primary processing by establishing the necessary credit linkages from banks, Agri Infra Fund etc.

**Market linkages:** Support FPOs / PEs in marketing campaigns (print/electronic), organizing buyer-seller meets etc. Collate and disseminate market intelligence with inputs on real-time market needs including export protocols. Any other activity/ intervention required for establishment of market linkages for realizing better prices.

#### **Sub Sector Clusters are planned for 2025-26 year.**

Sr. No	Sub Sector Cluster	No of Cluster
1	Sub Sector Horticulture Clusters	13
2	Sub Sector NTFP Clusters	2
3	Sub Sector Cereal Clusters	1
4	Sub Sector Spices Clusters	4
5	Sub Sector Moringa Clusters	2
6	Sub Sector Honey Clusters	4
7	Livestock Subsector Goatry, Fishery	19
	<b>Total</b>	<b>45</b>

Sub Sector Cluster					
Sr.No	Sector	Commodity	Cluster	Blocks	Districts
1	Cereal	Paddy	1	Velha	Pune
2	Spices	Turmaric	1	Valwa	Sangli
			1	Mangaon	Raigad
3		Chily	1	Shahada	Nandurbar
			1	Ambad	Jalna
4	Honey	Honey	1	Nagbid	Chandrapur
			1	Mahabaleshwar	Satara
			1	Bhudargad	Kolhapur
			1	Maval	Pune
5	Horticulture	Kokum	1	Chiplun	Ratnagiri
			1	Kudal	Sindhudurg
6		Mango	1	Devgad	Sindhudurg
			1	Dapoli	Ratnagiri
7		Jackfruit	1	Ratnagiri	Ratnagiri
			1	Sindhudurga	Sindhudurg
8		Grapes	1	Tasgaon	Sangli
9		Banan	1	Karmala	Solapur
10		Cashew	1	Chandgad	Kolhapur
			1	Lanja	Ratnagiri
			1	Devgad	Sindhudurg
11		Custard Apple	1	Akkalkuva	Nandurbar
12		Tomato	1	Chakur	Latur
13	NTFP	NTFP	1	Akkalkuva	Nandurbar
			1	Dhadgaon	Nandurbar
14	Moringa	Moringa	1	Kadegaon	Sangli
			1	Kelapur	Yavatmal
Total			26		

MSRLM will implement above 26 sub sectors clusters in 13 Districts of Maharashtra, Each cluster cover minimum 150 HHs and Maximum 300 HHs. Proper CRP training, Women trainings has been planned regarding subsector cluster development. Pre-Production, during Production and post-harvest training and primary and secondary processing units will be established. Rs.50 lakh per cluster is the financial provision excluding convergence.

OUTREACH: Priority may be given to increase the outreach for farm livelihood interventions through saturation approach. Considering the current progress at the National level of about 2 in 5 HHs are into the Farm Livelihoods fold. About all 34 districts has been covered (100%) and 351 Blocks, 80% of Villages and 75% of eligible households 2025-26. The eligible households for the Farm Livelihoods Interventions are calculated as 70% of the total households mobilized into SHGs.

Taken 12 lakh HH coverage target for 2025-26.

### B.2.7 Livestock Clusters

*(The progress under interventions and detailed action plan to be provided in **Annexure-I**, as per the format provided in Table2- Table 23. )*

Sr. No	Name of Sub Sector	No. of Clusters promoted	No. of HHs covered	No. of Clusters to be promoted	No. of HHs to be covered	Financial requirement for FY 2025-26 (In Rs Lakh)
1	Goat	2	500	10	2500	475.5
2	Fishery	1	153	3	750	243
3	Poultry	-	-	6	1500	245
	TOTAL	3	653	13	3250	718.5

### C.CONVERGENCE AND PARTNERSHIPS

Sr.	Name of the Department	Achievement till Dec. 2024 ( No. of HHs)	Plan FY 2025-26	
			Targeted HHs for coverage	Amount leveraged (In lakh)
1	MoRD- GNREGS	23711	50000	10000
2	Ministry of Agriculture (MAC&FW)	4707	56000	5000
3	Department of Animal Husbandry (DAHD)	561439	50000	100
4	Ministry of Tribal Affairs (MoTA) –TRIFED	362	22000	1000
5	Ministry of Fishery	2532	2500	22

MSRLM is strongly working with above line departments (government agencies) to give maximum benefits to SHG women.

Under the **Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)**, several initiatives have been undertaken to enhance the livelihoods of rural households. These initiatives include the construction of **cattle sheds, vermicomposting units, and bamboo plantations**, among others. These projects are designed to improve the infrastructure of rural areas, promote sustainable agricultural practices, and diversify income sources.

The ultimate goal of these efforts is to significantly increase the **sustainable income** of rural households, with a particular focus on empowering women. By improving the availability of resources such as proper livestock housing, organic farming inputs, and alternative income-generating opportunities like bamboo cultivation, the program seeks to uplift rural families economically.

The broader vision is to transform women farmers into “**Lakhpati Didi**”—empowered women who achieve financial independence and contribute to the economic growth of their communities. Through these interventions, MGNREGS aims to create long-term economic resilience, foster rural entrepreneurship, and ensure greater participation of women in the rural economy. These efforts are also aligned with the goal of reducing dependency on traditional farming and enhancing the overall quality of life in rural areas.

The **Ministry of Agriculture and Farmers Welfare (MAC&FW)**, in collaboration with the **Maharashtra State Rural Livelihoods Mission (MSRLM)**, is actively implementing several key initiatives in line with the objectives of the Department of Agriculture. Notably, under the **SMART** scheme, **317 women-led Farmer Producer Organizations (FPOs)** have been established, and **287 subprojects** have been sanctioned, which include the construction of **godowns** and **primary processing units**. These initiatives aim to strengthen agricultural infrastructure and improve post-harvest management.

A **60% subsidy** on the total project cost will be provided to support these ventures, benefiting approximately **250,000 women from Self-Help Groups (SHGs)** across the region. Additionally, **4,895 Community Resource Persons (CRPs)** have been trained in **Natural Farming** methods, enabling them to act as **para-extension workers** and promote sustainable agricultural practices at the community level.

Furthermore, the **National Mission on Natural Farming** is being implemented to encourage the adoption of environmentally sustainable farming techniques, contributing to the overall objective of enhancing farmers' livelihoods while promoting ecological balance.

The Maharashtra State Rural Livelihoods Mission (MSRLM) is committed to ensuring that all women farmers (Mahila Kisan) benefit from the Rashtriya Krishi Vikas Yojana (RKVY), a scheme under the Ministry of Agriculture and Farmers Welfare (MAC&FW). This initiative aims to provide subsidies for the installation of drip irrigation and sprinkler systems, thereby enhancing water-use efficiency and improving agricultural productivity. By incorporating modern irrigation technologies, the program seeks to address water scarcity, optimize resource utilization, and promote sustainable farming practices, particularly among women farmers. This effort aligns with the broader goal of empowering women in agriculture and improving their economic well-being.

**POCRA** (Project for Climate Resilient Agriculture) primarily benefits farmers in **Maharashtra** by providing financial support to adopt **climate-resilient farming practices**. These practices include **water conservation techniques** such as **drip irrigation**, **farm ponds**, and access to **climate-smart seeds**. The objective of the project is to enhance **crop yields** and improve **income levels**, with a particular focus on regions that are prone to drought, such as **Marathwada**, **Vidarbha**, and **Khandesh**.

In this context, the **Maharashtra State Rural Livelihoods Mission (MSRLM)** has signed a Memorandum of Understanding (MoU) with POCRA to collaborate on the implementation of the project. This partnership aims to **boost agricultural productivity** among **women farmers**,

empowering them with the tools and resources needed to adopt sustainable farming practices. By improving their access to modern, climate-resilient techniques, the initiative seeks to enhance their economic outcomes and foster long-term agricultural sustainability in vulnerable regions.

The **Maharashtra State Rural Livelihoods Mission (MSRLM)** is set to implement **Sub- Sector Clusters for Horticulture and Moringa**, with a strategic convergence with the **National Horticulture Mission (NHM)**. This initiative aims to enhance agricultural productivity, improve livelihoods, and increase income levels for rural farmers, especially women, through the adoption of sustainable and climate-resilient horticultural practices.

Key areas of convergence for the successful implementation of these Sub-Sector Clusters include:

1. **Financial Support and Subsidies:** By aligning with the National Horticulture Mission, MSRLM will facilitate access to **subsidies** and **financial assistance** for the establishment of horticultural enterprises, including the development of **irrigation systems, cold storage facilities, and processing units**.
2. **Capacity Building and Training:** Convergence will support comprehensive **training programs** for farmers on advanced horticulture techniques, pest management, organic farming, and value addition, ensuring that they have the skills and knowledge to improve productivity and profitability.
3. **Marketing and Value Chain Development:** Through collaboration with NHM and other relevant stakeholders, the project will focus on establishing **market linkages**, creating **farmer producer organizations (FPOs)**, and developing **local and regional markets** for horticulture products, including Moringa, thereby enhancing income stability.
4. **Access to Climate-Smart Technologies:** Farmers will be provided with access to **climate-resilient agricultural technologies**, including **drip irrigation, rainwater harvesting, and sustainable pest control** practices, helping mitigate the challenges posed by climate change.
5. **Infrastructural Development:** The project will focus on improving **rural infrastructure**, such as roads, warehouses, and processing units, ensuring smooth logistics and storage for horticultural produce.
6. **Women Empowerment:** MSRLM's focus on women farmers will be integrated into the cluster model, promoting their active involvement in horticulture activities, fostering entrepreneurship, and enhancing their role in rural agricultural value chains.
7. **Research and Innovation:** Collaboration with agricultural universities, research institutions, and technical agencies will ensure that farmers receive the latest knowledge on **high-yielding varieties, best practices, and innovative farming techniques** suited to the local environment.

By integrating these convergences, the Sub-Sector Clusters for Horticulture and Moringa will not only improve agricultural outputs but also create sustainable livelihoods for rural farmers, enhance community resilience to climate challenges, and contribute to overall economic growth in Maharashtra's rural areas.

#### D. HUMAN RESOURCE STRENGTHENING

(This section will highlight the status of existing human resource positions at all levels starting from Village to State level and provide a timeline for deployment of the human resources. The progress and action plan to be provided in **Annexure-III**, as per the format provided in Table33- Table 35. )

##### State Level Human Resource for Farm Livelihoods

Sr	Position	Approved positions	Deployed as on Dec. 24	To be deployed by March 2025	Plan for FY 2025-26		Unit cost per annum (Lakh Rupees)	Amount (lakh Rs.)
					Position of HR To be deployed	Timeline (month)		
1	2	3	4	5	6	7	8	9
A.1	State Project Manager(s)	1	1	0	0	0	13.20	13.20
A.2	Project Manager(s)	4	4				8.40	33.60
A.3	Project Executives/ YP	8	8				7.20	57.60
A.4	Consultants	0						0.00
	Others 1							0.00
	Others 2							0.00
	<b>Grand Total (A+B)</b>	<b>13</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>28.8</b>	<b>104.40</b>

##### DISTRICT Level Human Resource for Farm Livelihoods

Position	Number of District with Farm LH interventions	Dedicated Farm livelihood staff positioned	To be positioned by March 2025 (additional)	Plan for FY 2025-26		Unit cost per annum (Lakh Rupees)	Amount (lakh Rs.)
				To be deployed	Timeline (month)		
1	2	3	4	5	6	7	8
District Mission Manager	34	34	0			10.8	367.20
Consultant						0	0.00
Others	34	34	0			7.2	244.80
Total	68	68	0	0	0	18	612

## E. TRAINING AND CAPACITY BUILDING

Sr.	Key Positions	No. of trainees	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26
1	STAFF/SRP													
1.1	State	54		54			54			54			54	
1.2	District	221		221			221			221			221	
1.3	Block	2577		2577			2577			2577			2577	
2	LH CRP													
2.1	Krishi Sakhi	11882		5941	5941					5941	5941			
2.2	Pashu SAKhi	5691		2845	2846					2845	2846			
2.3	Van SAKhi	23			23						23			
2.4	Udyog Sakhi	2524		1262	1262					1262	1262			
2.5	Matsya SAKhi	467		200	267					200	267			
2.6	Master CRP (AGriculture)	381			381						381			
2.7	Master CRP (AGriculture)													
2.8	Other	2119		1000	1119									
3	LH Sub Committee	34497		5752	5749			5749	5749	5749	5749			
4	Mahila Kisan	110000 0		137500	137500			137500	137500	137500	137500	137500	137500	
5	e-CRP													
6	BoDs of PEs / FPOs	4500		4500							4500			
7	PG EC / members	52500		6562	6562			6562	6562	6562	6562	6562	6562	
Total		1217436	0	168414	161650	0	2852	149811	149811	162911	165031	144062	146914	0

## Livelihoods Capacity Building & Training Strategy

### Objective:

The primary objective of this strategy is to enhance the livelihoods capacity of rural communities, especially women and farmers, through a comprehensive training and development approach. This will be achieved through structured training programs, resource pool development, and exposure visits.

### Key Components of the Strategy:

#### 1. Lakhapati Didi Implementation:

- **State Level Master Trainer (SLMT):** A trained pool of master trainers at the state level will be responsible for overseeing the implementation and quality assurance of all training programs.
- **Cluster Resource Persons (CRP):** CRPs will be identified and trained to provide localized support and mentorship to grassroots organizations.
- **Lakhapati Didi Training:** Focused on empowering women leaders to enhance their livelihoods, economic independence, and financial literacy.

#### 2. Training of Cluster Level Federation and Village Organization Livelihoods Sub-Committee Members:

- Training for cluster-level federations and village organizations will be conducted to strengthen decision-making capacity, community mobilization, and resource management.

#### 3. Block and Cluster Level Per-Season Preparation Workshop:

- Workshops will be held at block and cluster levels to prepare for seasonal agricultural and livelihoods activities, including micro-planning for collective input purchasing and output marketing.

#### 4. Livelihoods Cadres Special Training:

- Special training modules for cadres will be organized, focusing on sustainable livelihoods, natural farming, and market access.
- Specific trainings will include:
  - **Natural Farming Training:** Promoting sustainable agricultural practices.
  - **Pashusakhi (Livestock Care) Training:** Empowering local women in animal husbandry.
  - **Entrepreneurship Development Program (EDP) Training:** Enhancing business and entrepreneurship skills among women and marginalized groups.

#### 5. Farmer Producer Company (FPC) Training:

- Technical and managerial training for members of Farmer Producer Companies (FPCs), including Board of Directors (BOD), CEOs, and Producer Group members.
- Training will focus on enhancing leadership, governance, and technical skills for improving agricultural productivity and value chain integration.
- **Exposure Visits for FPC Members:** Organized visits to successful FPCs and model farms to learn best practices and innovation.



#### 6. **Entrepreneurship Development Training for Women Entrepreneurs:**

- Targeted training for women entrepreneurs and cadres will be conducted, focusing on business development, market linkages, financial management, and scaling of small enterprises.

#### 7. **Sub-Sector Cluster Training:**

- Specialized training will be conducted for different livelihood sub-sectors (e.g., dairy, agriculture, handicrafts, etc.), aimed at improving production, market access, and value-added activities.

#### 8. **Staff Training and Exposure Visits:**

- Regular staff training programs will be conducted to ensure effective delivery of livelihood interventions.
- Exposure visits will be organized for staff to enhance learning and the adoption of best practices from other regions or successful initiatives.

### C. MIS AND IEC

**This section will highlight the various advisories, technical documents, impact studies, IEC materials, Audio Visuals etc created by the SRLM and plan for the year 2025-26. The action plan to be provided in **Annexure-V**, as per the format provided in Table 40- Table 41.**

S. No.	Indicator	Actual Progress till (cumulative) November'2024 (as per MPR)	Progress updated in MIS as on November'2024 (as per mksp.gov.in)	% Achievement
1	2	3	4	5
1	HHs in Farm Livelihood Interventions	1559070	2607204	<b>167%</b>
2	No. of FLH CRPs promoted (KS/PS/VIS/US etc)	52710	10670	<b>20%</b>
3	No. of Producers Groups promoted (into aggregation and marketing)	1100	7529	<b>684%</b>
4	No. of PG members mobilised	230376	134245	<b>58%</b>
5	No. of Local Group (LG) formed (Organic Farming)	2	-	<b>0%</b>
6	No. of Producers Enterprise Promoted	1,300	68	<b>1%</b>
7	No. of Producers Enterprise members mobilised	9440	44876	
8	No. of dedicated farm livelihoods staff #	82	0	0%

### D. Budget Estimate for Farm Livelihood interventions FY 2025-26 (Amt in Rs Lakh)

Sl. No	Budget Head	Requirement for FY 2025-26	% of Total Budget
B	Community Training and Capacity Building	24982.77	75
B.1	Training to community on farm livelihoods	5757.56	17
B.2	CRP Development Cost (CRP training & CB)	3050.21	9
B.3	Honorarium to Livelihoods CRPs	7884.12	24
B.4	Others (PG Fund, Organic & Natural Farming))	8290.88	25
C	Technical Support Agency cost	1707	5
D	Promotion of Producers Groups/Producers Enterprise	2461.2	7
E	Marketing support for value chain development, CHC, Subsector. (other than TSA)	3757	11
	<b>Total for Farm Livelihoods</b>	<b>32907.97</b>	<b>100</b>

#### Annexure-I : Progress of Farm livelihood interventions and Plan for the FY 2025-26

Table-2. 29 Indicators wise target
Table-3. Physical Progress on IFC Interventions
Table-4. Financial Progress on IFC Interventions
Table-5. Financial requirements for IFC Interventions
Table-6. Progress on Natural Farming and Plan
Table-7. Progress on Organic Farming and Plan
Table-8. Progress of Producers Group promoted under DAY-NRLM
Table-9. Plan for Producers Group promotion
Table-10. Progress of Producers Enterprises promoted under DAY-NRLM
Table-11 Promotion of FPOs under 10k FPOs
Table-12 Progress on Drone Interventions

*Table-13. Progress on Millet Interventions*

*Table-14. Progress on Fortified food*

*Table-15. Summary of Sub Sector Interventions (progress and plan)*

*Table-16. Sub Sector Interventions plan- Cereal crops*

*Table-17. Sub Sector Interventions plan- Pulses*

*Table-18. Sub Sector Interventions plan- Oil seeds*

*Table-19. Sub Sector Interventions plan- Horticulture*

*Table-20. Sub Sector Interventions plan- NTFP*

*Table-21 Livestock Cluster Plan (Poultry)*

*Table-22. Livestock Cluster Plan (Small ruminants)*

*Table-23 Aquaculture*

#### **Annexure-II : Convergence and Partnerships**

*Table-24. Convergence under CSS/ CS*

*Table-25. National Level Partnership*

*Table-26. State Level Convergence*

*Table-27 Convergence - National Livestock Mission (NLM) Scheme*

*Table-28 Convergence - MGNREGS*

*Table-29 Convergence - MoAFW*

*Table-30 Convergence - MoTA*

*Table-31 Convergence - TRIFED*

*Table-32 Partnership with Technical Support Agencies*

#### **Annexure-III: Human Resource Deployment**

*Table-33. State Level HR status*

*Table-34. District Level HR status*

*Table-35. Block Level HR status*

#### **Annexure-IV: Training and Capacity Building**

*Table-36. Training Calendar*

*Table-37. Indicative List of trainings*

*Table-38. Budget Estimation for training*

*Table-39. NRP Engagement Plan*

#### **Annexure-V: MIS and Impact Studies**

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*Table-40. Progress on Knowledge Management*

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*Table-41. Progress on the key indicators (Actual Vs MIS update)*

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***Annexure-VI: Farm Livelihood budget***

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*Table-42. Budget for Farm Livelihoods Interventions*

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*Table-43 Detailed Budget Calculation for FY 2025-26*

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## Non-farm Livelihoods

Plan for 2024-25

### I. Total Outreach

Details	Up to Mar 2024	Mar 2025
Total SHGs	638216	127843
Total HHs covered	6451000	1700000
Total HHs reached through enterprise <sup>1</sup> promotion (cumulative)	1263544	463000
a. SVEP	9856	5521
b. MED	600	2000
c. OSF	13000	3330
d. Cluster – artisan & sectoral	320	500
e. Incubator	0	0
f. PMFME	23153	12000
g. Market linkage for SHG products	230586	220450
h. Other – state programme for enterprise promotion other than above	275530	250600
<b>% of SHG HHs reached by NF interventions</b>	<b>9.00</b>	<b>26.35</b>

(Through the Lakhpati Didi initiative state planned to reach 17.00 lakh families covered in Nonfarm intervention)

### Key Achievements in Non-Farm Livelihood Intervention in the State (2024-25)

- The state launched its own e-commerce platform, UMEDMART, with full end-to-end operations, including technology integration, forward supply chain management, fulfillment centers, skill enhancement training, and promotional activities.
- MSME formalization (Udyam Aadhaar & FSSAI) was completed for 51,321 enterprises, and 1,49,577 women entrepreneurs were trained in digital bookkeeping and digital marketing.
- To promote non-farm activities in NRLM blocks, 14,000 cadres were recruited and provided with three-day task-based skill training in business development. An additional honorarium was allocated for task-based achievements.
- In convergence with the Tribal Department, four tourist travel vehicles were provided through DPDC convergence, 500 homestays were promoted, and five houseboats were launched in tourist regions.
- 31,580 SHG women entrepreneurs were integrated with e-commerce platforms.

<sup>1</sup> Only those business activities where the total investment at the time of starting the activity (capital investment and working capital) is more than Rs 30,000 will be counted as an enterprise.

- Under the Sindhu Ratna Samruddhi Yojana, in partnership with DPDC, ₹6.32 crore was granted for establishing a houseboat and floating jetty, benefiting 25,000 people.
- The Industries Department supported garment, food, fruit, and fish processing clusters with ₹13 crore, benefiting 600 members. Additionally, ₹2.03 crore was allocated in collaboration with the Coal Mine Department to enhance fisheries and establish a handloom unit, impacting 300 beneficiaries.
- Under PMFME, in convergence with the Agriculture Department, 19,158 beneficiaries received ₹67.53 crore in seed capital, while 1,038 beneficiaries were provided ₹49 crore in financial assistance through a 35% credit linkage scheme.

### **III. Microenterprise Development (MED)**

#### **a. Plan in 2025-26**

<b>No. of Districts to be reached</b>	<b>No. of Blocks planned</b>	<b>No. of Enterprises to be promoted</b>	<b>No. of Households to be reached</b>	<b>No. of CRP-Eps to be positioned</b>
20	20	2000	2000	200

<b>Sl No</b>	<b>Name of Block proposed</b>
1	District: Sindhudurg- Block: Vaibhavwadi
2	District: Wardha- Block: Hinganghat
3	District: Nashik- Block: Devala
4	District: Pune- Block: Purandar
5	District: Jalgaon- Block: Raver
6	District: Hingoli- Block: Aundh
7	District: Latur- Block: Renapur
8	District: Nagpur- Block: Umred
9	District: Nanded- Block: Umri
10	District: Parbhani- Block: Purna
11	District: Palghar- Block: Jawhar
12	District: Ahilyanagar- Block: Parner
13	District: Akola- Block: Akola
14	District: Amravati- Block: Chandur Bazar
15	District: Beed- Block: Dharur
16	District: Dharashiv- Block: Kalam
17	District: Bhandara- Block: Lakhandur
18	District: Buldhana- Block: Nandura
19	District: Chatrapati S.N.- Block: Paithan
20	District: Nandurbar- Block: Taloda

(As part of the state policy, districts were later instructed to ensure 100% coverage of SHGs under the Community Investment Fund (CIF). In the initial phase of the program, CIF was distributed to 50% of SHGs, resulting in the current CIF coverage of our block being close to 50%. Additionally, CIF from the convergence fund under PMKSY was also distributed by the state. Please consider the block for the approval process, as the remaining CIF coverage is expected to be achieved within the next three months.)

**b. Strategies for implementation.**

- Identification, intensive training, and deployment of CRP-EP with the support of TSA in each identified block.
- organizing business awareness training for SHG members to promote non-farm entrepreneurship activities.
- Ensuring timely access to finance and technical support as required.
- Establishing marketplaces at the village, block, and district levels to create sustainable market linkages.
- conducting regular monitoring and providing handholding support to staff and cadres, along with timely review meetings to enhance progress.

**c. Agencies identified for trainings and other support – CRP-EPs & entrepreneurs**

- R-SETI
- Women Worlds Banking
- EDII
- Project Concern International
- Indian Institute of Packaging
- DC Handicrafts.
- Primove
- Proffer.

**IV. Start-up Village Entrepreneurship Programme (SVEP)**

- Table 1: SVEP performance

SI No	No of AAPs approved	No. of DPRs approved	No. of enterprises to be formed as per DPR (31 Mar, 2024) - Cumulative	No of Enterprises likely to be formed (31 Mar 2024) -Cumulative
1	06	06	2000	2000

**Key Learnings**

**1. Business Diversification & Financial Sustainability**

- Encouraging multiple business activities within a single enterprise for risk mitigation.
- Entrepreneurs initiating their own corpus fund at low interest rates to sustain and expand their businesses.

## 2. Capacity Building & Skill Enhancement

- Providing business knowledge and management training through IIMs and other institutions.
- Promoting digital bookkeeping practices for better financial management.

## 3. Market Expansion & Customer Outreach

- Leveraging social media and online platforms for marketing and customer engagement.
- Strengthening self-marketing and direct sales of products and services.

## 4. Innovation & Digital Transformation

- Encouraging entrepreneurs to use Google, YouTube, and other digital tools for product design, packaging, branding, and labeling.
- Facilitating online sales and e-commerce integration for business growth.

## 5. Legal & Regulatory Compliance

- Supporting enterprises in obtaining Udyog Aadhaar, food licenses, and Shop Act registration for legal business operations.
- Ensuring adherence to government regulations and industry standards.

### ➤ Plan in 2025-26

No of AAP planned to be submitted	No. of enterprises to be formed	No of CRP-EPs to be trained
06	3000	200

## Plans for Blocks That Have Completed 4 Years

### 1. Entrepreneurial Support & Skill Development

- Conducting business ideology training and providing handholding & technical support for business expansion.
- Organizing advanced skill enhancement training for entrepreneurs to improve their business capabilities.

### 2. Financial & Institutional Strengthening

- Facilitating financial assistance through bank loans and convergence with relevant schemes.
- Establishing BRC as a service entity to support businesses in obtaining legal compliances.

### 3. Employment Generation & Market Linkages

- Focusing on local employment creation through forward and backward linkages.
- Strengthening market access and sustainable business linkages for entrepreneurs.

### 4. Enterprise Tracking & Financial Monitoring

- Developing a tracking system to monitor the progress of established enterprises.
- Implementing a monitoring mechanism for the repayment of CEF to ensure financial discipline.

## Key Activities Planned Under SVEP

### 1. Capacity Building & Exposure

- Training and certification of CRP-EP to enhance their entrepreneurial facilitation skills.
- Organizing exposure visits for CRP-EP and BRC members to learn from successful enterprise models.



## 2. Enterprise Development & Formalization

- Mobilizing entrepreneurs and providing intensive training on Enterprise Development Programs (EDP).
- Supporting the formalization of enterprises by ensuring compliance with regulatory requirements.

## 3. Financial & Technological Support

- Providing financial assistance through CEF, bank linkages, and convergence funds.
- Integrating technology to enhance business operations and market access.

## 4. Monitoring & Impact Assessment

- Capturing geo-tagged photos of enterprises before and after interventions to track progress.
- Establishing a monitoring mechanism to assess business sustainability and growth.

## V. One Stop Facility (OSF)

### a. Table 1: OSF plan for 2025-26

No of OSF proposed	No of blocks proposed	Budget proposed
30	30	2750

## VI. Clusters

Clusters proposed to be promoted under DAY-NRLM

Cluster identified (Product/service)	Location (State/District/block)	Type of cluster (Artisan/Sectoral)	Existing members in the cluster	Budget suggested for the cluster
Garment Cluster	Nagpur	Sectorial	150	10 lakhs
Wooden Toys Cluster	Sindhudurg	Artisan	100	10 Lakhs

## Garment Cluster Development in Nagpur District:

- The State has planned to develop a Garment Cluster in Nagpur District.
- Currently, PG/SHGs are engaged in the production of shirts, Zilha Parishad school uniforms, ladies' kurtis, men's bangali kurtas, aprons, RSETI aprons, T-shirts, and caps.
- SHG members have been engaged in this activity since 01/04/2019.
- The Sanjivani Garment Manufacturing Enterprise, formed by SHG women, continues to operate, and the following SHG members remain involved in this business.

Sr. No.	Village	No. of Women
1	Aptur	20
2	Dhurkheda	25
3	Mohapa	10
4	Javegaosadhu	10
5	Brahmni	15
6	Sev	10
7	Tirkhula	10
8	Thombara	10
9	Bhakardhokda	25
10	Kanvha	5
11	Shirpur	5

- A total of 167 women have been added to business activities, with the remaining members set to join soon. These skilled women need to be organized into collectives and provided with market opportunities. Support is required in terms of equipment, financial assistance, and access to marketing platforms to enhance product quality and ensure timely order completion.
- They have successfully developed their own brand, Nagaratna, which has gained significant recognition. At various government exhibitions, Nagaratna shirts are being sold in large quantities. The fabric quality and finishing of these shirts are excellent, leading to high market demand.

### Wooden Toys Cluster –

The promotion of a wooden toy cluster in Sindhudurg district, Maharashtra, under sectoral intervention, aims to boost traditional craftsmanship, generate employment, and enhance the local economy. This initiative focuses on skill development, technology infusion, and market linkages to empower artisans and small-scale manufacturers.

Key aspects of the intervention include:

- Training & Skill Development: Enhancing artisans' expertise in traditional and modern toy-making techniques.
- Technology & Infrastructure Support: Providing upgraded tools, common facility centers, and financial aid.
- Market & Branding Assistance: Creating brand identity, expanding market reach, and promoting exports.
- Sustainability & Innovation: Encouraging eco-friendly and safe toy production in line with global safety standards.

### VII. Incubator- NA

### VIII. Aajeevika Grameen Express Yojana (AGEY)

AGEY performance

No. of Districts covered	No. of Blocks covered	No of vehicles procured	Procurement amount (Rs. Lakhs)
10	17	63	409.50

➤ Plan in 2024-25

No. of Districts to be covered	No. of Blocks to be covered	No of vehicles to be procured	Budget (Rs. Lakhs)
10	10	60	400.00

**IX. Prime Minister Formalization of Micro Food Processing Enterprises (PMFME)**

**Key Learnings**

1. Entrepreneurial Growth & Financial Access
  - Women entrepreneurs have developed a greater risk-taking ability in the food business sector.
  - Entrepreneurs are proactively seeking bank credit support for business expansion.
2. Skill Development & Market Expansion
  - SHG members have adopted technical and business knowledge, including business management practices.
  - Local markets have been established, enabling stable income generation.
  - Social media promotions have been widely adopted for better customer outreach.
3. Standardization & Compliance
  - FSSAI and Udyog Aadhaar certifications have been obtained, ensuring legal compliance.
  - Product standardization, packaging, and branding have been implemented to enhance quality and marketability.
4. Sales & Infrastructure Support
  - B2B, B2C, and institutional sales channels have been operationalized for wider reach.
  - Online marketing and sales of products/services have been successfully implemented.
  - The scope for collective and group enterprises has been created.
  - Access to Common Infrastructure Facility Centers has been facilitated for shared resources and growth.

➤ Plan in 2024-25

Details	No. of Districts	No. of Blocks	No. of CLF identified	No. of enterprises	Amount of loans (Rs Lakhs)	No. of CRPs trained
Seed capital	34	351	1739	12000	4900.0	30000
Credit linkage (higher order)	34	351	1200	5100	3000.00	340

## **X. SHG Marketing Activities Planned**

- Standardization & Branding
  - Focus on standardizing packaging and branding to enhance market presence.
- Local Engagement & Sales Channels
  - Organize local fairs and district-level Saras to promote products.
  - Establish stalls at MSRTC and railway stations under the OSOP initiative to create a market presence.
  - Plan to organize Buyer-Seller meets at both State and District levels.
- Expansion of Market Access
  - Launch permanent outlets for selling potential products.
  - Onboard eligible and potential products to popular e-commerce platforms such as Amazon, Flipkart, and ONDC.
  - Increase product listings on the UMEDMart portal.
- Packaging, Supply Chain & Infrastructure
  - Implement uniform packaging standards and SOPs with the support of TSA.
  - Identify aggregators in each district to streamline supply chain management (piloting in 3 districts).
  - Organize exhibitions and fairs in Mumbai, Divisional Headquarters, and Districts, as well as festive fairs during events like Diwali, Ganesh Chaturthi, Christmas, and Navratri.
  - Marketing experts/agency services may be availed for continuous marketing support to SHGs.
- Financing & Support
  - Focus on financing women-led enterprises through government schemes like PMFME, PMEGP, CMEGP, Manav Vikas, etc.
  - Promote digital financing at all enterprise levels with the support of Women's World Banking.
  - Develop permanent outlets and mobile carts at State, Division, and selective District levels.

### **Description of activities planned (bullet points)**

(Comments: The infrastructure and marketing component can be used for various activities. In case the state is planning to utilize the funds for activities other than saras mela, please write a paragraph or bullet points on the purpos

## **XI: Training and Capacity building**

(This has to list the steps for developing Human Resources for implementation; this includes the cadre of State Resource Persons (SRPs), CRP-EPs for MED blocks, Mentors, etc. Besides, training has to be provided for SRLM teams (State-District-Block level), Entrepreneurs, CBO leaders for supporting these interventions)

### **Training Plan and Strategy**

1. Capacity Building & Skill Enhancement
  - Select and train new CRP-EP, BDSPs, Mentors, and Functional Cadres to enhance their capabilities.

- Identify and train existing cadres from each Gram Panchayat (GP) on Non-Farm livelihood activities.
  - Organize skill enhancement and refresher training as required to maintain competency.
2. Enterprise Development & Support
    - Promote the development of individual and group enterprises by providing training to SHG members through existing livelihood CRPs.
    - Provide business formulation training to new enterprises from blocks not covered under SVEP/MED/OSF/Cluster programs.
  3. Exposure & Mentorship
    - Organize exposure visits within the district, state, and interstate to improve understanding and build capacity.
    - Create a pool of master trainers to provide monitoring and handholding support to the cadres.
  4. Assessment & Certification
    - After completing the training, assess livelihood CRPs through a third party to evaluate their progress and certify them upon successful completion.
    - Strengthen community cadres in business and marketing management, creating community managers and mentors for sustainable development.

➤ Details of SRLM personnel to be trained on NF activities is provided in the table below:

**a. No of persons to be trained at all levels**

No	Level	Orientati on on NF	PMFME	Marketin g and Sales	Collective Enterpris es	Others	Total
<b>1</b>	<b>State</b>	<b>419</b>	<b>759</b>	759	419	759	<b>3115</b>
<b>2</b>	<b>District</b>	<b>351</b>	1091	1091	500	1560	4593
<b>3</b>	<b>Block</b>	2111	2100	2100	<b>750</b>	22000	29061

**b. Total training days**

No	Level	Orientatio n on NF	PMFME	Marketing and Sales	Collective Enterprise s	Others	Total
<b>1</b>	<b>State</b>	<b>10</b>	<b>6</b>	<b>8</b>	<b>6</b>	<b>10</b>	<b>40</b>
<b>2</b>	<b>District</b>	<b>10</b>	<b>6</b>	<b>8</b>	<b>6</b>	<b>10</b>	<b>40</b>
3	Block	20	6	10	8	20	64

The cadre of community persons has to be developed for providing various trainings, the details are provided below:

### C. Community Cadre training

No	Name of the cadre	Active as on Dec 2023	Plan in 2024-25
1	CRP-EP for MED	40	100
2	CRP-EP for SVEP	156	200
3	BDSP for OSF	275	60
4	Mentors/Functional Experts	102	75
5	DRP (PMFME)	320	340
4	Any Others (Existing Livelihood Cadre)	2700	19300
	<b>Total</b>	<b>3593</b>	<b>20075</b>

### XII: Technical support agency for Non-Farm Livelihood

Sector/Business for support	Brief description of need for technical support	Budget proposed
SVEP Implementation	For implementation of programme	200.00
MED/OSF/E-Market place/Enterprises training assistance	To provide skill base training to CRP-EP & enterprises in MED/OSF/Other blocks	400.00
E-Market place Development	For E-Market place developments, Product advertisement	400.00
Product Standardization/Packaging/Quality Assurance	Product Standardization/Packaging/Quality Assurance	100.0

Sl no.	Activity	Subcomponents	Name of the organization	Duration	TSA cost 2025-26 (Rs. Lakhs)
1.	Skill Enhancement Training	Skill building trainings on Packaging to the entrepreneurs	Indian Institute of Packaging	1 Year	50
2	Expanding E-Commerce Platform (UMEDMART)	Providing Online platform to the entrepreneurs across 34 districts	Proffer	2 years	200
3	Establishment of Consolidation center	Establishment of Consolidation center in 26 districts	PRIMOVE	1 year	260

4	Advance Skill Enhancement Training to Entrepreneurs	Providing Advance Skill Enhancement Training to 10200 Entrepreneurs	PRIMOVE	2 years	200
5	Skill Enhancement training to food enterprises	Skilling to women on food canteen units	Indian Institute of Hotel Management	1 year	60
6	Promoting Food Canteen Enterprise	Establishment and promotion of Food enterprise cluster	Kudumbashree/PCI	1 year	60

### **XIII Government Procurement**

Listing of potential sectors and opportunities (There are many business opportunities/sub-sectors such as the school uniform, Take Home Ration (THR), Mid-day Meal (MDM), Canteens in Government offices and facilities, etc. SRLMs have to identify 3 potential programmes for convergence:

No	Sector/Business Opportunity	Brief description of Sector	Total Value of Business in State (Rs Lakhs)	Potential livelihoods that can be supported through enterprises	Assessment of SRLM to tap the business opportunity
1	Kitchen Cafe	Food Supply to Hospitals canteens through Kitchen café developed by SHG womens	200.00	150	Will take initiative to supply food items in big hospitals canteens
2	Home Stay-	In tourism sector state	100.00	50	In some costal
	Tourism	planned to develop home stay facility at tourist, Godses place which will run by SHG enterprises			area SHG enterprises are engaged in these activities
3	Garment	SHG enterprises are identified & trained on stitching of school uniform/Aprons/Masks etc	350.00	500	FPO/PG/SHG members are engaged in stitching activity.

Strategy: SRLM has to detail the Strategy to enter at least 3 sectors during the year. While developing the Strategy, the following points need to be considered:

- The business model for tapping the opportunity (Study existing model and see if money can be made for SHG entrepreneurs)
- Entry barriers (presence of a strong private sector player)
- Previous experience if any of SHGs in the sector
- Nodal departments view on collaboration with SRLM

- e. Policy of department on the identified sector (how often were rates revised, providing soft loans/grants for capital investment, etc.)
- f. Scope of pilot testing (district/block, etc.)

## Strategy for SRLM to Enter 3 Sectors in the Year

### 1. Business Model Development

- Study and design the business model for tapping opportunities in the identified sectors (urban hospitals, kitchen cafés, tourism, and garments) with an emphasis on monetary benefits for SHG entrepreneurs.
- Develop a Kitchen Café model in collaboration with TSA.
- Engage SHGs in food processing and canteen management, leveraging previous experience in government canteen management.

### 2. Collaboration & Convergence

- Pilot the strategy in one metro city and one Divisional Headquarters.
- Convergence with relevant departments, including the Health Department for kitchen cafés, MH-Tourism for tourism, and Education Department for garments, ensuring strategic alignment.
- SHGs will be promoted for the AAI scheme to access financial assistance.

### 3. Sector-Specific Development

- Tourism sector: Focus on SHGs in coastal and forest areas for home stays, stalls, and food supply (e.g., Sindhudurg, Ratnagiri, Palghar, and Chandrapur districts).
- Garment sector: Collaborate with the Education Department of MH for SHG orders for school uniforms, aprons, and masks for hospitals, training centers, and labs (e.g., Nagpur, Solapur, Ratnagiri).
- Kitchen Café: Implement a model in Thane and Chhatrapati Sambhaji Nagar/Nagpur districts, with convergence from the Health Department.

### 4. Market Expansion & Financial Support

- Organize 4 exhibitions at the state level, mini Saras at divisional headquarters, and district-level exhibitions to boost market access.
- Provide financial assistance through MSRLM, convergence funds, and bank credit.
- Target a financial projection of ₹1500 crore to support these initiatives.

## XIV: Partnership

Based on the interventions, the potential organizations that can be approached for support may be provided as per the table below:

No	Name of Organisation	Area	Support Provided
1	EDII	Cluster & SVEP	Implementation
2	Proffer	E-commerce platform	Market place development and supply chain management
3	RSETI	Training	CRP-EP Training
4	Women's World Banking	Digital Financing	Trainings on Digital financing & digital Book keeping
5	KVK'S	Enterprises development	Product development trainings
6	PMFME/SLTI	Training	Enterprises development training
7	Haqdarshak	Legal compliances	Facilitation for Licences provision



8	Project Concern International	Food Canteens	Formalizing, Standardizing, and establishing cloud kitchen & food carts.
9	Indian Institute of Packaging	Training in Packaging	Providing skill training and technical support in packaging
10	Primove	Skill Enhancement and establishing Fulfillment centre.	Providing Advance Skill Enhancement Training to Entrepreneurs and establishing fulfillment centres.
11	India Postal	Logistics support	Facilitating in logistics support for e-commerce enterprises.

#### **XV. Human Resources**

Sl no.	Particulars	No. of Staff approved	No. of Staff Placed
1	Dedicated staff in SMMU	5	
2	Dedicated staff in DMMU	34	20
3		351	
4	BTCs in OSF Blocks	15	15
5	DTE in OSF blocks	15	State planned to take one YP/consultant at District Level)
6	BPM SVEP in SVEP	6	6 (Additional charge +additional honorarium given to BMM)
7	<b>Block mentors in SVEP</b>	<b>6</b>	<b>6</b>

#### **Knowledge Management - Review (2024-25) & Plan for 2025-26**

- **Compilation of Best Entrepreneur Models:** Compiled the best entrepreneurial models and case stories for recognition in the past year, highlighting successful SHG entrepreneurs.
- **Coffee Table Book:** Developed a coffee table book featuring successful entrepreneurs and their inspiring journeys, contributing to the celebration of their achievements.
- **Digital Presence:** Entrepreneur success stories were regularly published on the UMED Facebook Page, Instagram, and YouTube Channel, significantly expanding outreach and inspiring others.

#### **Plan for 2025-26**

XVII MIS & Monitoring Evaluation - Reflection on last years' efforts in MIS updation, monitoring and evaluation.

### MIS updating -

S. No.	Indicator	Progress updated in MIS as on Dec 2023
1	Number of enterprises registered in SVEP app	Updated
2	Number of enterprises updating MIS in SVEP app	Updated
2	OSF monthly MPR	10288
3	AGEY monthly MPR	Updated

### SVEP end term evaluation

Phase	No of SVEP blocks completed implementation	End term evaluation completed	Name of the agencies
1	Barshi	Yes	APITCO Hyderabad
2	Mohol	Yes	APITCO Hyderabad

### XVIII Total funds required

<b>B2</b>	<b>Institutional Building and Capacity Building</b>	<b>Rs Lakhs</b>
<b>B2.5</b>	<b>Community Training and Capacity Building-Non Farm Livelihoods</b>	<b>10852.00</b>
B2.5.1	Training to community on non-farm Livelihoods	5757.00
B2.5.2	CRP Development Cost (non-farm)	1095.00
B2.5.3	Honorarium to Livelihoods CRPs (non-farm)	4410.00
B2.5.4	Technical Support Agency cost(non-farm)	990.00
B2.5.5	Promotion of clusters (non-farm)	200.00
<b>E - Infrastructure &amp; Marketing (for details see IUFR S3A)</b>		
<b>E1</b>	<b>Infrastructure</b>	<b>11389.00</b>
E.1.1	Infrastructure facilities for livelihood activities	50.00
E.1.2	Small Scale Productive and Value Addition Infrastructure, CHC (Custom Hiring Centre)	6389.00
<b>E2</b>	<b>Marketing</b>	<b>11662.00</b>
<b>E2.1</b>	<b>Saras fair</b>	<b>4500.00</b>
E2.2	Other fairs	4662.00
<b>E2.3</b>	<b>Other Marketing Activities</b>	<b>2500.00</b>

Government Departments/agencies / Private agencies/CSR	Programmes / Scheme	Product/Services	Beneficiaries to be supported	Amount of support in terms seed fund/ capacity building/Any other (In lakhs)
Haqdarshak	Legal Compliance	Providing legal compliance (FSSAI & Udyam Aadhar)	3000	Awareness & registration camps
Medical Department & PCI, IIHM, Kuttumbshree	Public Procurement	Establishment of Cloud kitchen & Providing skill training to entrepreneurs & Establishment and promotion of Food enterprise cluster	200	50.00 lakh for establishing two units, 60 lakh for food service unit
NIRD&PR	Skill Enhancement Trainings	Providing skill enhancement training on accounting and packaging & branding	340	Trainings to entrepreneur, Staff
Indian Institute of Packaging	Product Packaging	Skill building trainings on Packaging to the entrepreneurs	1200	Trainings to entrepreneur, Staff

### 1. Haqdarshak:

- Organizing block-level awareness camps to inform communities about available services and schemes.
- Spreading awareness through CLF (Cluster Level Federations) and VOs (Village Organizations) to ensure broader outreach.
- Ensuring timely review and monitoring of activities to track progress and resolve issues.

### 2. Medical Department & PCI, IIHM:

- DSR (Detailed Study Report) will be shared with the Medical Department after conducting a feasibility study.
- Training beneficiaries through IIHM (Indian Institute of Hospitality Management) to enhance their skills.
- Providing timely financial assistance to ensure smooth implementation of initiatives.

### 3. NIRD&PR:

- Demand gathering from districts on a need-based approach to align activities with local requirements.
- Organizing community meetings to engage beneficiaries and gather insights for improving programs.

#### 4. Indian Institute of Packaging:

- Identifying products listed on e-commerce platforms in the initial phase for training sessions focused on packaging techniques and standards.

Government Departments/agencies/Private agencies/CSR	Programmes/ Scheme	Product/Services	Beneficiaries to be supported	Amount of support in terms seed fund/ capacity building/Any other (In lakhs)
Tourism	Entrepreneurship Development	Establishment & Promoting of Homestay promoting marketing interventions at plateau	2700	30.00 lakh Fund support to Entrepreneurs, Capacity Building, Establishment of Temporary sales outlets
MSME	Cluster Development	Establishment of Common facility centre	85	Support for the CFC Establishment & training support
UNDP	Corporate Market Linkage	Creating corporate market channel and temporary sales outlet	340	15.00 lakh for organising the events, training & sales outlets
National Institute of Fashion Technology	Artisan Cluster Development	Training on design development and market access in Apparel sector	300	30.00 support for skill development trainings
Krishi Vigyan Kendra		Legal compliances of the products (Shelf life study and product standardization etc)	340	Product development, Trainings on value addition products, Fund provision 35.00lakh

##### 1. Tourism:

- District-level planning will be done with a focus on tourist destinations and aligned districts.
- Orientation and impact of the business model will be debriefed with both the administration and the community, followed by submission of the proposal to the Tourism Department.
- Strong follow-up actions will be taken with clear timeframes to ensure progress.
- Technical and handholding support will be provided on a timely basis to ensure smooth implementation.

##### 2. MSME:

- Proposal will be submitted after conducting a feasibility study to assess the viability of the initiative.

### 3. UNDP:

- Organizing CSR and CSO consultation workshops to gather insights and foster collaboration.
- Alignment with concerned officials will be done through one-on-one meetings post-workshop to finalize plans and ensure effective execution.
- Establishing corporate stalls and corporate gifting.

## Proposed SVEP Umbrella 2025-26

Sl no.	SVEP Umbrella Budget Components: AAP 2024-25	Annual Action Plan (Amount Rs. in lakhs)
K03	Community Enterprise Fund (CEF)	1550.00
K08	Skill Building of Entrepreneurs	255.00
K09	Training of Community Institutions	40.37
K10	Handholding support by CRP-EP	168.40
K11	Training and Capacity Building of CRP-EPs, including certification	106.55
K12	BRC/OSF Support Cost (Set-up cost & Operational cost)	110.00
K13	Baseline	100.00
K14	Monitoring and Evaluation including end-line survey	40.00
K15	Block and Mentor Support	130.00
K16	Incubator under NRLM	0.00
K17	Clusters under NRLM (Cost of Scoping and CDSR only)	320.00
K18	Vehicles under AGEY	325.00
<b>Total SVEP funds</b>		3145.32
<b>Central Share</b>		1887.19

<p>For the financial year 25-26 under the Start-up Village Entrepreneurship Program (SVEP) project, a total budget of ₹3,145.32 lakhs has been proposed. This allocated budget will be strategically utilized across various key components to ensure the holistic development and sustainability of rural enterprises.</p> <p>A significant portion of the funds will be directed towards handholding support for entrepreneurs, providing them with continuous guidance, mentorship, and business development assistance to strengthen their enterprises. Additionally, a comprehensive focus will be placed on skill enhancement training programs, equipping entrepreneurs with the necessary technical and managerial skills to improve productivity, efficiency, and market competitiveness.</p> <p>Furthermore, the budget will cover the honorarium for Community Resource Persons (CRPs), recognizing their crucial role in mobilizing, mentoring, and supporting rural entrepreneurs at the grassroots level. Lastly, adequate provisions will be made for monitoring and evaluation activities, ensuring effective project</p>	1258.12
<p>implementation, impact assessment, and timely interventions to optimize outcomes.</p> <p>This structured utilization of funds aims to foster sustainable rural entrepreneurship, enhance livelihood opportunities, and contribute to the socio-economic empowerment of rural communities.</p>	

## Proposed budget – NRLM AAP 2025-26

Sl. No.	Heads	Annual Action Plan (Amount Rs. in lakhs)
1	A.1. Institution and Human Capacity Building	-
2	B. State Livelihood Support	-
	B.2.5. Community Training & Capacity Building	12395.00
3	B.2.12. Lakhapati Didi Initiative	-
4	B.3. Community Investment Support	-
5	D. Project Implementation Support	-
6	E. Infrastructure and Marketing	19262.00
7	C. Innovation and Partnership Support	1500.00
<b>Total Cost</b>		<b>33157.00</b>
<b>Central Share</b>		<b>19894.2</b>
<b>State Share</b>		<b>13262.8</b>

For the financial year 2025-26, under the National Rural Livelihoods Mission (NRLM) Annual Action Plan (AAP), a proposed budget of ₹33,157.00 lakh has been allocated. This budget will be strategically utilized across key focus areas, including capacity building to enhance skills and knowledge, infrastructure and marketing to strengthen supply chains and market access, innovation and partnership support to foster sustainable growth, community investment support to empower rural entrepreneurs, and the Lakhpatti Didi Initiative, aimed at uplifting women by ensuring increased income opportunities. This investment is designed to drive economic empowerment and long-term sustainability for rural communities.

## HUMAN RESOURCE

### A) Maharashtra State Rural Livelihoods Mission (MSRLM)

#### 1. Human Resource On-Board & Recruitment

The Human Resource Management (HRM) Cell aims to achieve 100% recruitment for State Mission Management Unit (SMMU), District Mission Management Unit (DMMU), and Block Mission Management Unit (BMMU) staff, with a 100% completion rate for Induction and Immersion Training and 90% completion of thematic training and capacity-building support for all staff.

As per the Government of Maharashtra's circular dated 26.08.2020, the Rural Development Department mandated the outsourcing of manpower for rural development programs in the state. Consequently, the State Level Executive Committee meeting held on 21.09.2020 decided to outsource all staff positions at the existing salary structure. However, vide letter dated 19.01.2021, the Rural Development Department decided to renew the contracts of approximately 2,900 existing staff under Mission norms.

Therefore, for FY 2024-25, new staff requirements will be filled through outsourcing on a third-party payroll.

As per the proposed Annual Action Plan (AAP) 2024-25, the HRM Cell is responsible for:

- Ensuring the completion of recruitment through an outsourcing agency.
- Providing training and capacity-building support to newly recruited staff.
- Developing, modifying, and updating HR policies as per evolving needs.
- Timely disbursement of salaries, travel and daily allowances (TA/DA), and other benefits.
- Maintaining HR hygiene factors to ensure a conducive work environment.

The table below outlines the current status of available human resources and the recruitment plan for FY 2024-25.

The High-Power Committee has approved all positions as per Government Resolutions (GR) dated 21.05.2013 and 07.07.2017. Additionally, in the Executive Committee meeting held on 13.02.2024, it was decided to engage consultancy services for recruitment as per Mission norms.

This structured approach will ensure efficient recruitment, streamlined HR management, and improved workforce capacity to achieve the Mission's objectives.

DAY-NRLM Human Resource Status – FY-2024-25 and Plan for 2025-26



Status FY-2024-25					Plan for 2025-26				
Sl	Positions*	No. of Positions Approved in AAP	total Positions Filled	Vacant posts	No. of Positions Required	Q1	Q 2	Q 3	Q 4
<b>State Mission Management Unit</b>									
1	CEO	1	1	0	0	0			
2	COO / Additional Director	1	1	0	0	0			
3	Under Secretary	1	1	0	0	0			
4	Dy Director - Accounts and Finance	1	1	0	0	0			
5	Dy Director - Thematic/Convergence	1	1	0	0	0			
6	Dy Director - General / NI	1	1	0	0	0			
7	Desk Officer	1	1	0	0	0			
8	Assistant Director (A/C and Finance)/ SAO	1	1	0	0	0			
9	SMM- Financial Inclusion	1	1	0	0	0			
10	SMM- Social Inclusion & Institution Building	1	1	0	0	0			
11	SMM-Human Resources	1	1	0	0	0			
12	SMM-Social Observatory	1	1	0	0	0			
13	SMM-Knowledge Management	1	1	0	0	0			
14	SMM-Procurement	1	1	0	0	0			
15	SMM- Livelihoods	1	1	0	0	0			
16	SMM- Value chain & forward linkage	1	1	0	0	0			
17	SMM- ICT	1	0	1	1	2			
18	SMM-GAC	1	0	1	1	2			
19	Senior Account Officer	1	1	0	0	0			

20	MM- Training (Community)	1	0	1	1	2			
21	MM- Capacity Building	1	0	1	1	2			
22	MM- Recruitment	1	0	1	1	2			
23	MM- Training (staff)	1	1	0	0	0			
24	MM- Livelihoods (Farm)	1	1	0	0	0			
25	MM- Livelihoods (Non-Farm)	1	1	0	0	0			
26	MM- Marketing & Branding	1	1	0	0	0			
27	MM- Convergence	1	1	0	0	0			
28	MM- MIS	1	1	0	0	0			
29	MM-M&E	1	1	0	0	0			
30	MM- RSETIs	1	1	0	0	0			
31	MM- Financial Inclusion	1	1	0	0	0			
32	MM- Insurance	1	1	0	0	0			
33	MM- Product and Services	1	0	1	1	2			
34	MM- Social Inclusion & Institution Building	1	1	0	0	0			
35	MM- Gender	1	1	0	0	0			
36	MM- Procurement	1	1	0	0	0			
37	MM- Communication	1	1	0	0	0			
38	MM- Documentation	1	0	1	1	2			
39	MM- Software	1	1	0	0	0			
40	MM- Innovation	1	1	0	0	0			
41	MM - Livelihoods training and capacity building	1	1	0	0	0			
42	Account Officer	2	2	0	1	1			

43	Assistant Account Officer	4	3	1	1	2			
44	Project Executive	1	1	0	0	0			
45	Young Professional	16	16	0	4	4			
46	PA to CEO and COO	2	1	1	1	2			
47	Assistant	20	20	0	0	0			
48	Assistant - IT	1	0	1	1	2			
49	Assistant-Procurement	1	1	0	0	0			
50	Cashier	1	0	1	1	2			
51	Peon	4	3	1	1	2			
52	Senior Level Consultant	1	1	0	2	2			
53	Mid-Level Consultant	2	1	1	2	3			
54	Junior Level Consultant	2	1	1	6	7			
<b>SMMU total</b>		<b>98</b>	<b>84</b>	<b>14</b>	<b>27</b>	<b>41</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>District Mission Management Unit (34 Districts are with intensive implementation)</b>									
1	District Mission Manager	34	30	4	4	4			
2	District Manager-SIIB & CB	34	28	6	6	6			
3	District Manager-Marketing and KM	34	34	0	0	0			
4	District Manager- FI	34	27	7	7	7			
5	OS / District Procurement	34	24	10	10	10			
6	District Manager-MIS / M&E	34	30	4	4	4			
7	District Manager-Livelihoods	34	34	0	0	0			
9	Account Officer	34	7	27	27	27			
10	Accountant	34	32	2	2	2			
11	Admin Assistant	34	19	15	15	15			
12	Data Entry Operator	17	17	0	0	0			
13	Peon	16	16	0	0	0			
<b>DMMU total</b>		<b>373</b>	<b>298</b>	<b>75</b>	<b>75</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Block Mission Management Unit (All 351 Blocks are with intensive implementation and out of that 345 BMMU Established by MSRLM and 6 by MAVIM)</b>									

1	Block Mission Manager	345	287	58	58	58			
2	Block Manager- SIIB &CB	345	308	37	37	37			
3	Block Manager- FI	345	154	191	191	191			
4	Block Manager- MIS and M&E	345	244	101	101	101			
5	Block Technical Consultant (CTC)				15				
6	Young Professional				6				
7	Cluster Coordinator	1927	1785	142	142	71	71		
8	Admin & A/c Assistant	125	101	24	24	24			
9	Data Entry Operator	97	97	0	0	0			
10	Peon	93	93	0	0	0			
<b>BMMU total</b>		<b>3622</b>	<b>3069</b>	<b>553</b>	<b>574</b>	<b>482</b>	<b>71</b>	<b>0</b>	<b>0</b>
<b>Grand Total</b>		<b>4093</b>	<b>3451</b>	<b>642</b>	<b>676</b>	<b>598</b>	<b>71</b>	<b>0</b>	<b>0</b>

**Note:** Nomenclatures as per the equivalent positions available in the GR dated 21/5/2013& 07.07.2017

#### Recruitment and Human Resource Management

In view of the intensive blocks, 676 new positions will be recruited through an outsourcing agency. The number of positions may change as per the evolving requirements of the Mission.

To ensure the achievement of Mission objectives, it is essential to have qualified and professional staff at all levels. Therefore, the existing salary structure will be reviewed and modified as per Mission requirements, subject to prior approval from the Executive Committee at the state level. This revision aims to attract high-quality professionals at the district and state levels.

As per guidelines from NMMU, the salary, TA/DA, and other staff-related expenses will be allocated under the following budget heads:

- B.1.1.1 – State-level staff salaries, TA/DA, and other administrative costs.
- B.2.1.6 – District-level staff salaries, TA/DA, and other staff-related expenses.
- B.2.1.2 – Block & Sub-Block level Human Resource costs (accounted as project costs).

The TA & DA guidelines for outsourced staff have been issued, and a 14% service charge and 18% GST have been considered in the budget on the CTC of staff.

In FY 2023-24, a 20% salary increment was provided to all staff (MSRLM and outsourced), and for the current financial year, a 5% annual salary increment has been considered for MSRLM staff. The National Mission Management Unit (NMMU) has provided a Model HR Manual, and MSRLM will adopt relevant provisions from this manual that are not included in the existing MSRLM HR Manual.

#### Total Budget Allocation for Salaries (FY 2024-25)

- State Mission Management Unit (SMMU): ₹1,682.34 lakh
- District Mission Management Unit (DMMU): ₹4,296.91 lakh
- Block Mission Management Unit (BMMU): ₹18,197.02 lakh

## Training and Human Resource Development

Umed-MSRLM aims to build a high-quality professional workforce by providing technical assistance and training in various thematic areas, including:

- Human Resource Management
- Account Management
- Institution Building
- Social Inclusion
- Rural Livelihoods
- Environment Management
- Financial Inclusion

Additionally, exposure visits will be conducted at state, inter-state, and international levels to facilitate learning and knowledge exchange.

MSRLM has completed the induction of all staff recruited through the Mission and outsourcing agency. The field immersion for remaining and newly recruited staff will be conducted in FY 2024-25.

To ensure cost-effectiveness, training center procurement has been completed by the State Mission Management Unit (SMMU) through an e-tendering process. The per-person, per-day unit rate determined through this competitive process will be used as the cost norm for training programs at the state, district, and block levels.

Proposed Training and Capacity Building Activities for FY 2025-26

(To be detailed further as per specific training programs and target groups.)

This structured approach to recruitment, capacity building, and HR development will ensure that MSRLM has a skilled and professional workforce to effectively implement its livelihood and rural development initiatives.

Sr. No.	Component	Unit	Q-1	Q-2	Q-3	Q-4	Total
1	<b>SMMU</b>						
1	Induction new staff (Mangers/Officers)	34	34	0	0	0	34
4	Immersion new staff (Mangers/Officers)	34	34	0	0	0	34
2	Induction new staff (support staff)	8	8	0			8
3	Immersion new support staff	8	8	0	0	0	8
5	Exposer visit of State level Officers and Manages out of State	73	73				73
6	Exposer visit of CEO, ZP and SMMU Staff out of state	50			50		50
7	Exposer visit of PD DRDA and DMM and SMMU Staff out of state	100	0		100		100
8	Need Based / Refresher training of all existing Managers / Officers	73	0	73	0	0	73

9	Need Based / Refresher training of all existing Support staff	33	0	33	0	0	33
10	OBT with in state	106	53	0	53		106
11	MDP Training for SMMU Staff	73	0	73	0	0	73
12	Workshop for KRAs and KPIs modification and Development	150	75	75			150
13	Orientation of Staff regarding HRIS	170		170			170
14	Workshops, consultations, review meetings, cross learning visits						0
<b>Subtotal of SMMU staff training</b>		<b>912</b>	<b>285</b>	<b>424</b>	<b>203</b>	<b>0</b>	<b>912</b>
2	<b>DMMU</b>						
1	Induction new staff (Mangers/Officers)	96	96				96
<b>Sr. No.</b>	<b>Component</b>	<b>Unit</b>	<b>Q-1</b>	<b>Q-2</b>	<b>Q-3</b>	<b>Q-4</b>	<b>Total</b>
2	Immersion new staff (Mangers/Officers)	96	96				96
3	Induction new support staff	41	41				41
4	Immersion new support staff	41	41				41
5	Need Based / Refresher training of all existing Manger	178		89	89		178
6	Need Based / Refresher training of all existing Support staff	60		30	30		60
7	Exposer visit of District Manager	274			274		274
8	MDP for DMM	274			137	137	274
9	OBT for 34 district	375		188	187		375
<b>Subtotal of DMMU staff training</b>		<b>1435</b>	<b>274</b>	<b>307.00</b>	<b>717.00</b>	<b>137.00</b>	<b>1435</b>
<b>Total of State and District level Training</b>		<b>2347</b>	<b>559</b>	<b>731.0</b>	<b>920.0</b>	<b>137.0</b>	<b>2347</b>
3	<b>BMMU</b>						
1	Induction of new staff	564	282	282			564
2	Immersion of New staff	564	282	282			564
3	Induction of Support Staff of BMMU	22		22			22
4	Immersion of Support Staff of BMMU	22	22				22
5	Need Based / Refresher training of all existing Manger	866	217	217	217	217	866
6	Need Based / Refresher training of all existing Support staff	296	74	74	74	74	296
7	Exposer visit of Block Managers	866	289		289	289	866

8	MDP for BMM	345			173	173	345
<b>Subtotal of BMMU staff training</b>		<b>3545</b>	<b>1165.17</b>	<b>876.50</b>	<b>751.67</b>	<b>751.666667</b>	<b>3545</b>
4	<b>CC</b>						
1	Induction of CC	593	593				593
2	Immersion of CC	593	593				593
3	Need Based / Refresher training of all existing staff	1347	337	337	337	337	1347
4	Exposer visit of CC in other Districts in MCLF	674			337	337	674
<b>Subtotal of Cluster Coordinator training</b>		<b>3207</b>	<b>1523</b>	<b>337</b>	<b>674</b>	<b>674</b>	<b>3207</b>
<b>Block Training</b>		6752	2688	1213	1425	1425	6752
<b>Total of training (State+ District+ Block )</b>		<b>909</b>	<b>3247</b>	<b>1944</b>	<b>2345</b>	<b>1562</b>	<b>9099</b>
<b>Sr. No.</b>	<b>Component</b>	<b>Unit</b>	<b>Q-1</b>	<b>Q-2</b>	<b>Q-3</b>	<b>Q-4</b>	<b>Total</b>
	<b>Block )</b>	<b>9</b>					
<b>C</b>	<b>Organization Development activity</b>						
1	Recognition to Best employees		√	√	√	√	√
2	Individual Development/ Recreation / Development meeting /Development Talk/ Annual Function / Cultural & Sport program for employees / get together of employees family, Birth Day celebration, etc						

Total fund allocated for training program is Rs. 1223.51 Lakhs for SMMU level and for block level is Rs. 100.00 lakhs.

Human Resource Management and Training Plan – FY 2025-26

#### A) Recruitment and Human Resource Development

In line with the intensive block expansion, 676 new positions will be recruited through an outsourcing agency. The number of positions may change based on the evolving requirements of the Mission.

To ensure the quality and professionalism of staff, the existing salary structure will be reviewed and modified based on Mission needs, subject to prior approval from the Executive Committee at the state level. This revision aims to attract high-quality professionals at the district and state levels.

As per guidelines from NMMU, the salary, TA/DA, and other staff-related expenses will be accounted under the following budget heads:

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- B.2.1.2 – Block & Sub-Block level Human Resource costs (accounted as project costs).

The TA & DA guidelines for outsourced staff have been issued, with a 14% service charge and 18% GST incorporated into the staff CTC budget.

In FY 2023-24, a 20% salary increment was provided to all staff (MSRLM and outsourced). For FY 2025-26, a 5% annual salary increment has been considered for MSRLM staff.

The National Mission Management Unit (NMMU) has sent a Model HR Manual, and MSRLM will adopt relevant provisions from it that are not already covered in the existing MSRLM HR Manual.

**Total Budget Allocation for Salaries (FY 2025-26)**

- State Mission Management Unit (SMMU): ₹1,682.34 lakh
- District Mission Management Unit (DMMU): ₹4,296.91 lakh
- Block Mission Management Unit (BMMU): ₹18,197.02 lakh

The total fund allocated for training programs is ₹1,223.51 lakh at the SMMU level and ₹100.00 lakh at the block level.

**B) National Rural Economic Transformation Project (NRETP) Staff Fitment in DAY-NRLM As per NMMU's directive (File No. J-11060/30/2016-RL(E348645), dated 26th March 2024), MSRLM was instructed to fit NRETP staff into DAY-NRLM based on their performance.**

- The proposal for staff fitment was presented in the Executive Committee meeting on 13/02/2025, where it was approved to merge all NRETP staff into DAY-NRLM.
- Currently, MSRLM has absorbed all NRETP staff under DAY-NRLM, and their fitment will be done against vacant DAY-NRLM posts.
- The Executive Committee has authorized the CEO, MSRLM, to make necessary amendments to the existing HR Manual in alignment with the NMMU Model HR Manual.

### **C) Training and Human Resource Development**

MSRLM aims to build a high-quality professional team by providing technical assistance and training in various thematic areas, including:

- Human Resource Management
- Account Management
- Institution Building
- Social Inclusion
- Rural Livelihoods
- Environment Management
- Financial Inclusion

Additionally, exposure visits will be conducted at state, inter-state, and international levels to facilitate learning and knowledge exchange.

MSRLM has completed the induction of all staff recruited under NRETP. The field immersion for existing and newly recruited staff will be conducted in FY 2025-26.

The procurement of training centers has been completed by the State, District, and Block Mission Management Units through an e-tendering process. The per-person, per-day unit rate (cost norms) determined through this competitive process will be used for training programs at all levels.



#### **D) Agenda for the Year 2025-26**

As capacity building is a high-priority agenda for UMED-MSRLM, the training plan under the AAP 2025-26 includes:

1. 100% completion of recruitment through an outsourcing agency.
2. Mandatory 7-day classroom induction and 15-day field immersion for newly hired staff.
3. Hiring an agency for psychometric testing and management training during induction.
4. 100% participation of state- and district-level staff and at least 50% participation of block- level staff in Out-Bound (OB) Training programs.
5. Hiring an agency to conduct quarterly OB training programs at the state level and bi- annual programs at the district level.
6. International exposure visits for delegates, SMMU officers, and SHG women.
7. Inter-State and Intra-State exposure visits for State, District, and Block-level officers and staff.
8. Thematic and refresher training for all thematic staff, with exposure visits to learning sites.
9. OB training for State, District & Block-level officers and staff.
10. Training Needs Assessment (TNA) for all staff to identify priority training areas.
11. Management Development Program (MDP) training for SMMU-level managers/officers, District Mission Managers, and Block Mission Managers.
12. District-level OB training to enhance teamwork and create a healthy work environment.
13. Providing training kits to all staff members for capacity building.
14. Organizing workshops and training sessions based on organizational needs.
15. Developing a panel of resource persons at the state level for state- and district-level training programs.
16. Conducting training for support staff at all levels using the available resource pool.
17. Providing training kits and annual planners to all staff members for FY 2025-26.

To enhance team bonding and employee motivation, the HRM cell has proposed:

- MDP & OB training programs.
- Birthday celebrations for staff.
- Appreciation for high-performing employees.

The budget allocation for training and development (NRLM + NRETP) is ₹1,293.87 lakh.

#### **E) Other HR-Related Initiatives**

##### **1. Online Human Resource Information System (HRIS)**

- MSRLM will implement an online HRIS across all districts.
- An agency will be hired for software development or Software as a Service (SaaS) implementation.
- All staff (Mission and Outsourced) will be enrolled in HRIS in FY 2025-26.
- HRIS will include Employee Database (EDB), Leave Management, Performance Appraisal, Tour Management, and Training Modules.
- Total Budget Allocation: ₹40.00 lakh.

##### **2. Biometric Attendance System**

- Biometric attendance machines will be installed at the State, District, and Block levels.
- The machines will be interlinked, and department heads will have dashboard access for monitoring attendance.
- Total Budget Allocation: ₹113.70 lakh.

### 3. Performance Management System (PMS)

- PMS has been rolled out as per the HR manual, but modifications are proposed to increase weightage on individual KRAs and fieldwork.
- Employee contract renewal will be based on online performance appraisal systems.
- KRAs & KPIs will be modified based on block and district needs.
- Performance appraisal will be decentralized to the district level for District, Block, and Cluster staff.
- Training will be conducted at the state and district levels to implement the updated PMS system.
- Future modifications will be made based on Mission

requirements. Key Performance Evaluation Parameters:

1. Individual KRA (Key Result Areas).
2. Team KRA.
3. Knowledge, Skill, and Attitude (KSA).
4. Field visits and Halt records.

This comprehensive HR plan will ensure efficient recruitment, training, performance management, and staff motivation, thereby strengthening the Mission's implementation capacity.

B) National Rural Economic Transformation Project (NRETP) Staff Fitment in DAY-NRLM As per letter no. J-11060/30/2016-RL(E348645) dated 26th March 2024, the National Mission Management Unit (NMMU) has directed the fitment of NRETP staff into DAY-NRLM based on their performance evaluation.

The Maharashtra State Rural Livelihoods Mission (MSRLM) presented this proposal in the Executive Committee meeting held on 13/02/2025, where it was approved to absorb all NRETP staff into DAY-NRLM.

Currently, MSRLM has already engaged all NRETP staff under DAY-NRLM, and their fitment will be done against vacant DAY-NRLM posts.

Additionally, the Executive Committee has authorized the CEO, MSRLM, to make necessary amendments to the existing HR Manual in line with the NMMU Model HR Manual.

### 2. Training and Human Resource Department

MSRLM aims to develop a highly skilled workforce by providing consistent technical assistance and training in key thematic areas, including:

- Human Resource Management
- Account Management
- Institution Building
- Social Inclusion
- Rural Livelihoods
- Environment Management
- Financial Inclusion

MSRLM has completed the induction process for all staff recruited under NRETP. The field immersion for existing and newly recruited staff will be conducted in FY 2025-26.

The procurement of training centers has been completed by the State Mission Management Unit (SMMU), District Mission Management Unit (DMMU), and Block Mission Management Unit (BMMU) through an e-tendering process. The per-person, per-day unit rate (cost norms) determined through this competitive process will be used for HR training programs at the state, district, and block levels.

### C) Agenda for FY 2025-26

As capacity building remains a high-priority agenda for UMED-MSRLM, the training plan under the AAP 2025-26 has been prepared, considering the following:

1. Complete 100% recruitment through an outsourcing agency on a priority basis.
2. Mandatory 7-day classroom induction and 15-day field immersion for newly hired staff.
3. Hiring an agency for psychometric testing and management training during induction.
4. 100% participation of state- and district-level staff and at least 50% participation of block-level staff in Out-Bound (OB) Training programs.
5. Hiring an agency to conduct quarterly OB training programs at the state level and bi-annual programs at the district level.
6. Organizing international exposure visits for delegates, SMMU officers, and SHG women.
7. Conducting inter-state and intra-state exposure visits for state, district, and block-level officers and staff.
8. Providing thematic and refresher training for all thematic staff, with exposure visits to learning sites.
9. Organizing outbound training for state, district, and block-level officers and staff.
10. Conducting Training Needs Assessment (TNA) for all levels of staff to identify training gaps and prioritize training areas.
11. Providing Management Development Program (MDP) training for SMMU Managers/Officers, District Mission Managers, and Block Mission Managers.
12. Conducting outbound training programs at the district level to enhance teamwork and work culture.
13. Providing training kits to all staff members for capacity building.
14. Planning additional training workshops and activities based on organizational needs.
15. Developing a panel of resource persons at the state level for state- and district-level training programs.
16. Conducting training programs for support staff at the state, district, and block levels using the available resource pool.
17. Providing training kits and annual planners to all staff members for FY 2025-26.

To enhance team bonding and staff motivation, the HRM Cell has proposed:

- Management Development Program (MDP) & Out-Bound Training (OBT).
- Birthday celebrations for staff.
- Recognition and appreciation of outstanding performers.

The unit cost norms for training programs will be followed as per the e-tender process conducted by MSRLM.

### Total Budget Allocation for Training and Development (FY 2025-26)

- ₹1,293.87 lakh (NRLM + NRETP) for training and development of staff under NRLM. This

comprehensive HR and training strategy will strengthen organizational capacity, enhance workforce efficiency, and improve overall program implementation.

#### D) Other HR-Related Initiatives

##### 1. Online Human Resource Information System (HRIS)

MSRLM will implement an Online HRIS system across all districts. To develop this system, an agency will be hired for software development. The HRIS will be customized as per MSRLM operations and will adhere to MSRLM policies and processes. Alternatively, it may be hired as a Software-as-a-Service (SaaS) solution.

- All staff, including those onboarded directly by MSRLM and those outsourced, will be enrolled in the HRIS system during FY 2025-26.
- The HRIS will include the following modules:
  - Employee Database (EDB)
  - Leave Management Module
  - Performance Appraisal Module
  - Tour Management Module
  - Training Module
  - Various reporting and analytics tools for staff review and

monitoring Total budget allocation for HRIS: ₹40.00 lakh

##### 2. Biometric Attendance System

MSRLM will implement a biometric attendance system at the state, district, and block levels to ensure accurate tracking of employee attendance.

- All biometric machines will be interlinked to provide real-time attendance data.
- Heads of departments will have dashboard access to monitor the daily attendance of their staff.

Total budget allocation for Biometric Attendance System: ₹113.70 lakh

##### 3. Performance Management System (PMS)

The Performance Management System (PMS) has been implemented as per the HR Manual. However, the HR Department has proposed modifications to enhance its effectiveness:

- Greater weightage will be assigned to individual KRAs and fieldwork, rather than team KRAs.
- Employee contract renewal will be based entirely on online performance appraisals.
- KRAs & KPIs will be modified according to the age and maturity of blocks and districts.
- District-level authority has been delegated for performance appraisals of district, block, and cluster-level staff.
- State- and district-level training programs will be conducted for the implementation of the updated PMS system.
- The vertical KRAs and KPIs have been revised as per Mission requirements and will be updated periodically as needed.

PMS Evaluation Methodology:

1. Individual Key Result Areas (KRA)
2. Team Key Result Areas (KRA)

3. Knowledge, Skills, and Attitude (KSA)
4. Field Visits and Halt Records

This structured approach to HR management will streamline staff performance tracking, enhance transparency, and improve overall efficiency.

#### 6. Organizational Development System

For FY 2025-26, MSRLM has planned several Organizational Development (OD) activities to enhance employee engagement, team building, and professional development. These include:

- Management Development Programs (MDP)
- Outbound Team Building Activities at all levels
- Birthday celebrations for employees
- Exposure visits to other states
- Employee family get-togethers
- Employee reward and recognition programs
- Sports and cultural gatherings

As a women-focused program, the HR agenda also includes promoting gender diversity by increasing the recruitment of women employees across all levels.

To ensure a safe and inclusive workplace, the Internal Complaints Committee (ICC) has been established at the State and District levels as per the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013. Additionally, a Grievance Redressal Committee is functional at the State and District levels.

For FY 2025-26, MSRLM will strengthen the operational framework of the Internal Complaints Committee (ICC) through training programs.

Budget allocated for PMS activities: ₹15.00 lakh

#### 7. Maternity Leave, Insurance, and Other Benefits

MSRLM has been following its HR Manual since 2015, ensuring several employee benefits, including:

- 90 days of Maternity Leave for female staff.
- 7 days of Paternity Leave for male employees recruited directly by MSRLM.
- Group Accident Insurance with a sum insured of ₹5 lakh to ₹10 lakh, applicable to all contractual employees based on their level.
- Health Insurance for all contractual employees.
- MSRLM will hire an agency to provide Group Health Insurance to all mission-recruited staff.
- Staff recruited through an outsourcing agency will be covered as per the HR policy of the outsourcing agency.

#### 8. HR Manual

The State-Level Executive Committee approved the MSRLM HR Manual in 2014-15. Since then, necessary modifications have been made as per mission requirements and the advisory from NMMU.

For FY 2025-26, additional updates to the HR Manual will be made to align it with the NMMU Model HR Manual, ensuring all statutory compliance requirements are met.

MSRLM has approved the following HR activities, which will be implemented across all levels within the mission.

## 9. HR Hygiene Factors

1. TA & DA Policy
  - Separate TA & DA policy exists for MSRLM staff and outsourced agency staff.
2. Project Allowances
  - 25% Project Allowance for Government Officers based on their basic salary.
  - 10% Project Allowance for:
    - Principal Secretary
    - Joint Secretary
    - Desk Officer
    - CEO, ZP/District Mission Director
    - Project Director, DRDA/District Joint Director
3. Salary Increment Policy
  - 5% annual honorarium increment for mission staff at the time of contract renewal.
  - Employees with only three months of contract renewal will not receive an increment.
4. Additional Charge Incentives
  - 5% of the monthly salary as an incentive for employees holding additional responsibilities.
5. Technology Support for Staff
  - A one-time, non-refundable amount of ₹20,000 will be provided to District, Block, and Cluster-level staff for purchasing a Netbook/Notebook.
6. Fixed Travel Allowance (FTA)
  - ₹1,500 per month for BMMU staff.
  - ₹1,200 per month for Cluster Coordinators.
7. Leave Policy
  - For MSRLM Contractual Employees:
    - 8 days of Casual Leave
    - 20 days of Special Leave
    - 90 days of Maternity Leave
    - 7 days of Paternity Leave
  - For Outsourced Staff:
    - 8 days of Casual Leave
    - 10 days of Special Leave
    - 90 days of Maternity Leave
8. Loan Benefits
  - 50% reimbursement on Motorcycle Loan interest (up to ₹50,000) for MSRLM staff.
9. Insurance Coverage
  - Group Accident Insurance (GAI) for all contractual employees recruited by MSRLM.
  - Reimbursement of health insurance premium for Mission-recruited staff as per their level.

## 10. Grievance Redressal Mechanism

- A Grievance Redressal Committee is established and operational at the State and District levels.

## 11. Internal Complaints Committee (ICC)

- The Internal Complaints Committee (ICC) is functional at the State and District levels, ensuring compliance with workplace safety regulations.

This structured HR framework ensures employee welfare, organizational efficiency, and adherence to statutory guidelines, creating a productive and inclusive work environment.

# Monitoring & Evaluation

## Monitoring and Evaluation Plan for FY 2025-26 – MSRLM

The Maharashtra State Rural Livelihoods Mission (MSRLM) has developed a comprehensive Monitoring and Evaluation (M&E) Framework to ensure accountability, transparency, and evidence-based decision-making. The approach integrates a Management Information System (MIS), process monitoring, thematic studies, and impact evaluation to track progress and improve program effectiveness.

### 1. NRLM-MIS: Transaction-Based System

To strengthen data management, MSRLM is implementing a transaction-based MIS developed by NIC. This system captures real-time information on community institutions and mission activities, ensuring efficient fund tracking, performance monitoring, and decision-making. The key components include:

- **SHG/VO/CLF Profiles** – Records group formation details, membership data, fund receipts, and banking transactions.
- **HR Module** – Maintains staff details across mission units.
- **Fund Disbursement Module** – Facilitates fund sanctioning and tracking.
- **Progress Reporting Module** – Monitors program performance until full implementation of the transaction-based system.

MIS Point Persons and **Community Resource Persons (CRPs)** will be equipped with **tablet-based data collection tools** for seamless integration of community and mission-level data.

### 2. Process Monitoring

Process monitoring will be conducted in **26 intensive intervention districts** over two years, covering **50% of the blocks every six months**. The focus will be on:

- **Model CLFs:** Governance, financial aspects, audits, SHG gradation, income generation, and rotation of office bearers.
- **Producer Groups:** Governance, financial management, loan repayment, and business planning.
- **Integrated Farming Clusters:** Family selection, Livelihood Service Centers (LSC), fund utilization, and convergence.
- **Custom Hiring Centers:** Procurement, ownership, rental services, and record-keeping.
- **Producer Enterprises & One-Stop Facility Centers:** Operational efficiency and sustainability.

This monitoring will help identify **implementation gaps, track deviations, and document best practices** for scaling up interventions.

### 3. Thematic Studies

Quarterly **thematic studies** will be conducted to evaluate **key intervention areas**, including:

- **Financial Inclusion and Convergence Efforts**
- **Special Livelihood Interventions and Pilot Programs**
- **Functioning of Community Institutions (VOs, CLFs, PGs, IFCs, CHCs)**



The studies will assess whether **activities are aligned with program objectives, identify challenges, and incorporate learnings from other state livelihood missions** for improving interventions.

#### 4. Strengthening Internal M&E Systems

MSRLM aims to transition from external process monitoring to internal monitoring while enhancing MIS tools for real-time data tracking and analysis. Key activities include:

- **Development of a comprehensive M&E strategy** to guide internal monitoring processes.
- **Annual State-Level Workshops (Q4 & Q7)** for sharing findings from **process monitoring, thematic studies, and impact evaluations**.
- **Capacity Building of Community Monitors and Data Operators** to improve data accuracy and participatory governance.

#### 5. Impact Evaluation

An impact evaluation study will be commissioned to assess the effectiveness of MSRLM's livelihood interventions over the past six years. The evaluation will focus on:

- **Value Chain & Market Linkages:** Identifying high-potential products, assessing market competitiveness, and scalability of interventions.
- **Capacity Building & Institutional Strengthening:** Evaluating the effectiveness of **training, technical assistance, and community participation**.
- **Socio-Economic Impact on Rural Households:** Measuring improvements in **household income, financial inclusion, women's empowerment, and social mobility**.
- **Effectiveness of Convergence Efforts:** Assessing partnerships with **MGNREGA, NRLM, and agriculture & allied programs** to maximize benefits for rural communities.
- **Inclusion & Social Impact:** Examining the impact of interventions on **SC/ST, minority, and marginalized communities**, and reducing socio-economic disparities.

The evaluation will generate **statistically reliable insights** to refine intervention strategies, strengthen partnerships, and improve future program designs.

#### 6. Community Monitoring & Capacity Building

A participatory approach will be adopted where trained community monitors will evaluate program implementation. Additionally, inter-institutional monitoring through structured reports like the Monthly Progress Reports (MPRs) will be strengthened.

To ensure smooth data recording and reporting, bookkeepers and data operators will be trained at the community level. This will improve transparency, accountability, and decision-making within MSRLM.

## Knowledge Management

The Knowledge Management and Communication (KMC) Unit of the Mission adopted lateral approach in facilitating knowledge exchange, The Knowledge Management and Communication Branch is serving as the all-time cross learning center for the Mission. The KMC unit is constantly working to maximize the visibility of the work of DAY-NRLM. Providing technical assistance and developing communication material for NRLM and NRETP. The KMC unit is continuously organizing various activities to (give) boost the confidence of the women of SHG e.g. Diwali Festival, Success Story Writing Competition are some of the activities. The unit has been active in developing an ethos of action-reflection and knowledge exchange to strengthen praxis in the Mission.

SMMU is working on redevelopment and strengthening of website [www.umed.in](http://www.umed.in), Case study booklets with quire code, Photo booklets, District level E – Bulletins are generated periodically giving a bottom up perspective to the Mission's implementation strategy. The Mission has a presence in the social networking arena and strives to connect with stakeholders and audiences through updates in the form of brief write ups and photographs. The KMC unit is constantly trying to promote the SHG movement of Rural Maharashtra on social media. SMMU had organized success story writing competitions for women self-help groups, community resource persons and staff of the Mission. Because of the competition we could create a bank of success stories at the state level. Which helped us a lot to present the subject wise achievement of rural women in the state in the form of a booklet/ compendium.

Periodic motivational Lectures has been arranged for the State level staff. The KMC unit extends knowledge and technical assistance to all verticals and makes efforts to generate quality content and effective content management. Key activities and processes of the KMC unit in the year 2021-22 are enumerated in the following sections. Following all actives will be taken up in the FY 2023 – 24.

### **1) Short Film making competition**

KMC Wing organized Short Film Making Competition in 2022-23. From this competition, 100 quality videos were received at the state level. Due to the response to this competition, a bank of AV material has started to be created at the state level. All the videos received are being uploaded on mission's You Tube channel and other social media. All these videos are getting good response from all over the state. In FY 2023-24 also, competition for short film production will be held from state level.

### **2) Learning workshop**

The knowledge management unit will organize a learning workshop at the state level to consolidate experiences, good practices and learning from the Umed team and

stakeholders/partners. This workshop is envisaged as a lateral learning platform that facilitates knowledge exchange and learning across the team.

### **3) Sensitization workshops for DIOs**

Government of Maharashtra having District Information Officers in every district. They have good network of with Media. SMMU will organize a state level workshop for such DIOs with the collaboration with DGIPR. All these District Information Officers will help in providing better visibility to NRLM's work.

### **4) The Umed State Resource Centre**

The Knowledge Management unit is continuously nurturing an environment of learning within Umed. The unit is will strive to create a resource center that will support in developing strategies, training material, concept notes, reports, etc. and will be made accessible to all UMED team.

### **5) Special Training to DMM –KM**

SMMU will organize periodic special trainings and orientation sessions to DMM – KM on the topic of Knowledge sharing, Documentation, Social Media handling,

### **6) Capacity Building**

The KM unit will organize periodic and need based training sessions for the district and block managers on knowledge management and communication. These sessions will lay equal emphasis on building perspectives and skills by introducing frameworks and theories as well as facilitating hands on training in report writing, documentation, developing good practice documents and case studies. All managers will be encouraged to develop reportage and communication material and will be guided by the KM unit in the process.

### **7) IEC Material**

The KMC unit will design, develop and disseminate a wide range of IEC material including brochures, Catlogs, standees, banners, case study booklets, Films and Audio clips. The KMC unit will produce films and audio clips capturing the best practices developed at UMED.

### **8) Advertising**

In 2023-2024, the KMC unit will promote the brand UMED and its work through a diverse media platforms such as radio, TV and print. It also proposes to Undertake publicity for events such as SHG exhibition and International Women's Day. Also KMC/UMED is planning to onboard Consultants to further promote and expand the work of the KMC unit.

### **9) Exhibition of SHG Products**

In 2023-24, KMC will effectively publicize exhibitions of SHG products at state, divisional and district level.

These are the proposed activities in the FY 2023- 24, activities may change or (customized) modified as per the requirement of the Mission. (Following activities will be implemented for DAY- NRLM and NRETP.)

**10) Influencer Marketing :** In the current situation, influencer marketing has gained great importance. It has become the most effective medium to reach the public. Therefore, the influencer marketing initiative will be implemented throughout the year to continuously spread information about the campaign and the products of rural women to the public.

**11) In the year Fy 2024-25 , Ghe Bharari** made a significant impact by successfully empowering rural women entrepreneurs across Maharashtra. Through its Shark Tank-style reality show, the initiative provided mentorship, financial investment, and national-level exposure, enabling women to scale their businesses and access wider markets. A total of 39 women entrepreneurs received tiered financial support, with 10 outstanding businesses earning special recognition and the top enterprise securing the grand prize. The program's rigorous selection and training process helped participants refine their business strategies, enhance their marketing skills, and gain confidence in pitching to investors. Dedicated support staff and district representatives monitored fund utilization and business progress, ensuring accountability and sustained growth. Adhering to SBI's financial reporting standards, the program maintained quarterly progress reviews, tracking key growth metrics and ensuring transparency. The initiative successfully boosted financial independence, enhanced business competencies, and improved livelihood prospects for rural women, reinforcing Umed's mission to drive entrepreneurial success at the grassroots level. As a result, several businesses expanded into urban markets, demonstrating the transformative power of strategic investment, mentorship, and exposure in fostering long-term economic empowerment.

Sr. No.	Component	Unit/ Days	Q-1	Q-2	Q-3	Q-4	Total
1	News Paper Advt on various Events	15	3	1	1	13	15
2	TVC	4				1	1
3	Radio Jingle	8				2	2
4	TVC broadcast	30				30	30
5	Radio Jingle broadcast	30				30	30
6	Standeers	50	10	10	0	30	50
7	Leaflets	1000000	200000	100000	200000	400000	1000000
8	Case Studies booklet	6	1	1	2	2	4
9	Mahalaxmi Saras publicity (days)	60 (Days)	0	0	40	20	60
11	Knowledge Sharing Workshop	1		1			1
12	Documentation Workshop	2	1	1	2		4
13	DSLR Camera	35	0	35	0	0	35
14	Corporate Film	25	5	5	5	10	25
15	Documentary	250	50	50	50	100	250
16	Website Designing & Hosting	1	1				1
18	Yearly Calendar	25000		25000			25000

19	Yearly Diary	7000		7000			7000
20	Scheme Guidebook Booklet	2		1		1	1
21	Local and Bus stand announcement	240	60	60	60	60	240
22	Hording at Government offices at District and Blocklevel	800	400		400		800
23	Wall painting in VO and CLF offices	22000	11000	11000			22000
24	SHG, VO and CLF name Board	500800	125200	125200	125200	125200	500800
25	Umed News letter	4	1	1	1	1	4
26	Social Media Management	4	1	1	1	1	4
27	Award Scheme	2		1		1	2
28	Technical Service Agency	2	1			1	2
29	Influencer Marketing						

*Note: SHG, VO and CLF name board cost will be spend by concern CBO*

## 12) Award Scheme for Reporters

An award scheme will be launched for the journalists who give positive publicity for the Jeevanonnati Abhiyan and present good success stories. The award scheme will be finalized with the help of DGIPR.

## 13) Use of Social Media

In view of the overall work status of MSRLM, social media will be used extensively in 2024-25 to raise the profile of the campaign, give prestige to rural women's products, create effective communication processes to market women's products. SRLM has started building its presence on social media like Face Book, Instagram, Twitter, You Tube.

## 12) Study tours for journalists

A study tour will be organized to give selected journalists the opportunity to experience the livelihood initiatives started by women by giving them first hand information about the activities of SHGs in rural areas. Following this study tour, participating journalists will write articles, special newsletters and columns about the campaign. Special reports will also be shown electronically, which will help increase the visibility of the campaign.

## 13) Success Story Writing Competition for Members & Community Cadre

Success story writing Competition for Community Cadre will be conducted by Mission at the district and state level. The competition will be of three types, SHG members and staff

can participate in this competition. The best 10 success stories of each genre from each district will be sent to the state level. From these success stories, rewards will be given at the state level. The KMC unit has already started this type of competition. This competition has created a bank of success stories at the state level.

As above proposed activity can implement in 2024 -25, as per situation some activities can add or remove from year plan. Total Proposed outlay for KM in NRLM is Rs. 20700.00 Lakhs and NRETP Rs.100.00 Lakhs in 24 – 25

## Procurement

MSRLM follows the procurement guidelines issued by the Industries, Energy, and Labor Department, Government of Maharashtra. The Mission implements E-Tendering for the procurement of goods and non-consultancy services costing more than ₹10 lakhs at both the state and district levels.

For such procurements, MSRLM utilizes the Government of Maharashtra's e-tendering platform ([www.mahatenders.gov.in](http://www.mahatenders.gov.in)) as well as the Government e-Marketplace (GeM) portal for procuring goods and non-consultancy services efficiently and transparently.

## Financial Management

The primary objective of Financial Management is to establish an effective, transparent, and accountable financial system for budgeting, fund release, monitoring, and utilization at the state, district, block, and Community-Based Organization (CBO) levels (SHG/VO/CLF/PG).

### **Dedicated Finance Wing at SMMU/DMMU**

A dedicated Financial Management Team has been established at the State Mission Management Unit (SMMU) as part of the Project Management Unit (PMU).

**Leadership:** The Finance Wing is headed by the Deputy Director - Finance and Accounts.

**State-Level Finance Team:** A separate Finance and Accounts Wing has been set up at SMMU, with 13 sanctioned positions.

### **District-Level Finance Team:**

At the District Mission Management Unit (DMMU) level, separate finance wings have been established for NRLM financial operations.

These wings are headed by an Accounts Officer from the Government of Maharashtra services.

An Accounts Assistant position has also been sanctioned to support financial operations.

### **Audit**

**Internal Audit:** A Chartered Accountancy (CA) firm was engaged for conducting the internal audit for FY 2022-23, which has been successfully completed. All DMMUs were covered under this audit.

**Statutory Audit:** Another CA firm was engaged for conducting the statutory audit for FY 2023-24, which has also been successfully completed.

### **Banking Arrangements**

For NRLM Intensive Scheme, a separate bank account has been opened at the SMMU level, which is jointly operated by the Chief Executive Officer (CEO) and the Deputy Director - Accounts & Finance.

### **Monitoring and Review**

A Financial Management (FM) review of all DMMUs has been conducted by the State Finance Team to ensure effective financial monitoring and accountability.

### **Accounting System**

The accounting system follows the double-entry bookkeeping system based on the cash basis of accounting.

All accounts at the SMMU level are maintained using a customized Tally system.

### **eFMAS – Electronic Financial Management & Accounting System**

MSRLM has implemented eFMAS at both the state and district levels to ensure efficient fund management and regular financial monitoring.

Since all accounts are currently maintained at the SMMU level, the reconciliation process has become time-consuming.



To streamline accounting operations, 6 Finance Consultants will be engaged at SMMU level. A budget provision of ₹50 lakh has been allocated under B1.2.3 (Consultants & Resource Persons - SMMU/DMMU Staff Training).

FMTAS – Financial Management & Technical Assistance Support for CBO Finance Management MSRLM is hiring a Financial Management Technical Support Agency (FMTSA) to strengthen financial management at the CBO level.

A budget provision has been allocated under B2.2.9 to support this initiative.

This structured financial management approach ensures efficient budgeting, fund utilization, audit compliance, and financial accountability, strengthening MSRLM's financial governance framework.

## **RLM AAP Budget Template for FY 2025-2026**

Name of the State: Maharashtra

Component	Particulars	AAP 2025-26 (Rs. in Lakh)
Component A-Institution and Human Capacity Building		0.00
A.2	Human Resource Development	0.00
A.2.1	Partnerships with Institutions of Excellence	0.00
Component B State Livelihood Support		299162.91
B.1	State Rural Livelihoods Mission	5296.45
B.1.1	State Mission Management Unit	3882.34
B.1.1.1	Staff (includes travel,Salary and related costs)	1682.34
B.1.1.2	Office set-up (Lease,Refurbishment,Furniture etc)	100.00
B.1.1.3	Office Equipment (Computer,Tablet,CUG,Mobile etc)	800.00
B.1.1.4	Other Operating costs	1300.00
B.1.1.5	Administration cost non-intensive Districts (NRLM)	0.00
B.1.2	Capacity Building Support	1414.11
B.1.2.1	Staff trainings, consultation,workshop etc.	1209.11
B.1.2.2	District Centre, Community learning Academies,CPLTCs.etc.	0.00
B.1.2.3	Consultant,Resource Persons (SMMU/DMMU Staff training)	205.00
B.2	Institutional Building and Capacity Building	147283.41
B.2.1	District and Block Management Unit Costs	24720.43
B.2.1.1	Start up (including furniture, equipment, etc)	1500.00
B.2.1.2	Staff Costs (including travel and related costs)	18197.02

B.2.1.3	Other Operating Cost	526.50
B.2.1.4	Staff /Resource person Training	200.00
B.2.1.5	IB cost Non intensive blocks(Block staff & others)	0.00

B.2.1.6	District Professional support staff cost - including travel and related cost	4296.91
<b>B.2.2</b>	<b>Social Mobilization and Community Institutions</b>	<b>52112.84</b>
B.2.2.1	Social Mobilization Costs(CRP rounds,PRP,SAP cost)	2900.00
B.2.2.2	CRP Development Costs (including active women)	16766.09
B.2.2.3	SHG/VO/CLF Start-up Costs (incl. IT Equipment etc)	12346.75
B.2.2.4	SHG/VO/CLF Facilitation Cost(incl community prof)	4100.00
Component	Particulars	AAP 2025-26 (Rs. in Lakh)
B.2.2.5	SHG/VO/CLF & their cadre Training & Capacity Bldg	13000.00
B.2.2.6	Layering	0.00
B.2.2.7	Training & capacity bldg -non intensive block(CBO)	0.00
B.2.2.8	Other convergence [MH]	0.00
B.2.2.9	TSA/ NRO/ NRP Support Cost	3000.00
<b>B.2.3</b>	<b>Financial Inclusion Initiatives</b>	<b>5978.20</b>
B.2.3.1	Electronic, Mobile Book keeping	3500.00
B.2.3.2	Bank Mitra, Bima Mitra, etc.	1030.00
B.2.3.3	Financial Literacy and Credit Counselling	1438.00
B.2.3.4	Awareness camps on digital transaction at market locations	10.20
<b>B.2.4</b>	<b>Community Training and Capacity Building-Farm Livelihoods</b>	<b>21660.97</b>
B.2.4.1	Training to community on farm Livelihoods	5757.56
B.2.4.2	CRP Development Cost	3050.21
B.2.4.3	Honorarium to Livelihoods CRPs	7884.12
B.2.4.4	Technical Support Agency cost	1707.00
B.2.4.5	Formation and Training/CB of Producers Groups	2335.20
B.2.4.6	Formation and Training/CB of Producers Enterprise	126.00
B.2.4.7	Formation of LG and Training/CB activities in organic clusters	800.88
<b>B.2.5</b>	<b>Community Training and Capacity Building-Non Farm Livelihoods</b>	<b>12395.00</b>
B.2.5.1	Training to community on non-farm Livelihoods	5700.00

B.2.5.2	CRP Development Cost(non-farm)	1095.00
B.2.5.3	Honorarium to Livelihoods CRPs (non-farm)	4410.00
B.2.5.4	Technical Support Agency cost(non-farm)	990.00
B.2.5.5	Promotion of organic clusters (non-farm)	200.00
<b>B.2.6</b>	<b>Capacity Building for Model CLF Strategy</b>	<b>2000.00</b>
B.2.6.1	Development of Resource persons (SRP/DRP/BRP/CRP) including honorarium, CB etc.	295.00
B.2.6.2	Training and Capacity Building of CBOs and community cadre	1075.00
B.2.6.3	Honorarium to community cadre/spearhead teams etc.	125.00
<b>Component</b>	<b>Particulars</b>	<b>AAP 2025-26 (Rs. in Lakh)</b>
B.2.6.4	TSA/ NRO/ NRP Support Cost	505.00
<b>B.2.7</b>	<b>Capacity Building for Gender Initiatives</b>	<b>560.50</b>
B.2.7.1	Development of Resource persons (SRP/DRP/BRP/CRP) including honorarium, CB etc.	90.00
B.2.7.2	Training and Capacity Building of CBOs and community cadre	315.50
B.2.7.3	Honorarium to SISD cadre at CBO level	55.00
B.2.7.4	Organising convergenc meetings/workshops/Camps/Campaigns	95.00
B.2.7.5	TSA/ NRO/ NRP Support Cost	5.00
B.2.7.6	GRC Establishment, Operation and Maintenance Cost.	0.00
<b>B.2.8</b>	<b>Capacity Building for FNHW Initiatives</b>	<b>1333.70</b>
B.2.8.1	Development of Resource persons (SRP/DRP/BRP/CRP) including honorarium, CB etc.	100.00
B.2.8.2	Training and Capacity Building of CBOs and community cadre	150.00
B.2.8.3	Honorarium to SISD cadre at CBO level	947.70
B.2.8.4	Organising Convergence Activity/ meetings/workshops/Camps/Campaigns	74.00
B.2.8.5	TSA/ NRO/ NRP Support Cost	62.00
<b>B.2.9</b>	<b>Capacity Building for Social Inclusion Initiatives</b>	<b>450.40</b>
B.2.9.1	Development of Resource Persons (SRP/DRP/BRP/CRP) including honorarium, CB etc.	27.60
B.2.9.2	Training and Capacity Building of CBOs and community cadre	298.50
B.2.9.3	Honorarium to SISD cadre at CBO level	85.80
B.2.9.4	Organising convergence meetings/workshops/Camps/Campaigns	35.50
B.2.9.5	TSA/ NRO/ NRP Support Cost	3.00
<b>B.2.10</b>	<b>Capacity Building for PRI-CBO Convergence</b>	<b>1780.87</b>
B.2.10.1	Development of Resource Persons (SRP/DRP/BRP/CRP) including honorarium, CB etc.	125.10
B.2.10.2	Trainings and CB of PRIs and CBOs	950.00

B.2.10.3	Honorarium to SISD cadre at CBO level	550.12
Component	Particulars	AAP 2025-26 (Rs. in Lakh)
B.2.10.4	TSA/NRO/NRP Support Cost	55.00
B.2.10.5	Organizing convergence meetings/workshops/Camps/Campaigns	100.65
B.2.11	Capacity Building and Community Training for LokOS	15200.50
B.2.11.1	Capacity building of e-bookers and community cadre	5000.00
B.2.11.2	e-Book keeper/community cadre honorarium	9000.50
B.2.11.3	Training/workshop/meeting/exposure visit	1200.00
B.2.12	Community Training and Capacity Building - Lakhpati Didi Initiative	9090.00
B.2.12.1	Mater Trainers Training	100.00
B.2.12.2	CRP Training	2800.00
B.2.12.3	SHG Training	6190.00
B.3	Community Investment Support	145283.05
B.3.1	Community Investment Support	134636.05
B.3.1.1	Revolving Fund Grants to SHGs	9150.05
B.3.1.2	CIF to CBOs	122000.00
B.3.1.3	Vulnerability Reduction Fund (VRF) to CBOs	3486.00
B.3.2	Livelihood Initiatives	7494.00
B.3.2.1	Facilitation of Producer Groups and Collectives	1000.00
B.3.2.2	Small Scale Productive, Value Add Infrastructure	6290.00
B.3.2.3	TA to Producers Groups and Collectives	204.00
B.3.3	Institutional Support to MCLFs	3153.00
B.3.3.1	Viability Gap Fund (VGF) to MCLFs	3153.00
B.4	Special Programs	1300.00
B.4.1	Home Grown Models	800.00
B.4.2	Other Special Initiatives	500.00
Component D-Project implementation support		4880.00
D.2	Monitoring & Evaluation and Studies	380.00
D.2.1	Baseline Surveys	120.00
D.2.2	Process Monitoring	100.00
D.2.3	Community Monitoring and Studies	160.00
D.2.3.1	Trainings	160.00
D.2.3.2	Consultancy fee	0.00
D.2.3.3	Ease of Living Survey	0.00

Component	Particulars	AAP 2025-26 (Rs. in Lakh)
D.3	e-NRLM State and Community level	500.00
D.3.1	Implementing Partners - Consultancy fee etc.	0.00
D.3.1.1	Procurement of Services	0.00
D.3.1.2	Technical Assistance	0.00
D.3.2	Computer Hardware and related infrastructure	500.00
D.4	Governance & Anti Corruption	0.00
D.4.1	Grievance Handling, RTI, Disclosure, etc.	0.00
D.4.2	Community led GAC Initiatives	0.00
D.5	Knowledge management & communication	4000.00
D.5.1	Agency Consultancy Fee	600.00
D.5.2	IEC - Printing, newspaper advert and Others	3400.00
Component E - Infrastructure & Marketing		23306.50
E.1	Infrastructure	11644.50
E.1.1	Infrastructure facilities for livelihood activities	5000.00
E.1.2	Small Scale Productive and Value Addition Infrastructure, CHC (Custom Hiring Centre)	6389.50
E.1.3	Support for Community Managed Training Cost Centers (CMTCs)	255.00
E.2	Marketing	11662.00
E.2.1	Saras fair	4500.00
E.2.2	Other fairs	4662.00
E.2.3	Other Marketing Activities	2500.00
Component C - Innovation and Partnership Support		2500.00
C.1	Innovation Forums and Action Pilots	2500.00
C.1.1	Tchnical Support Agency and Innovation Forum	2500.00
C.1.2	Action Pilots	0.00
C.1.2.1	Action Pilots (Farm Livelihoods)	0.00
C.1.2.2	Action Pilots (SISD, Gender, FNHW, PoP Inclusion etc.)	0.00
<b>Total NRLM</b>		<b>329849.41</b>

## **MKSP AAP Budget Template for FY 2025-2026**

### Maharashtra State

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Component	Activities Name	Budget Amount (in Lakh INR)
H.2.1	Project Inception	145.00
H.2.1.2	DPR Preparation	145.00
H.2.1.3	Studies and documentation	0.00
H.2.2	Institutional Building	0.00
H.2.2.2	Promotion of Producers Groups	0.00
H.2.2.3	Promotion/Strengthening of Producers Enterprise	0.00
H.2.2.4	Promotion of Local Group/Other individual/collective Livelihoods enterprises and service centers	0.00
H.2.2.5	Public disclosure norm	0.00
H.2.3	Capacity Building	3850.00
H.2.3.2	Training material development	0.00
H.2.3.3	Remuneration to the block/district professionals, travel cost, training etc.	0.00
H.2.3.4	Training and Capacity Building to mission staff, community, community institutions, workshops	3753.00
H.2.3.5	Honorarium to Anchor Persons / Livelihoods CRPs	97.00
H.2.3.6	Technical Support Agency cost / CBA / RC / NSO	0.00
H.2.4	Community Investment Support	5096.00
H.2.4.2	Cost of establishment of CHC/ Tool Bank/LSC/Farm enterprises etc.	0.00
H.2.4.3	Infrastructure cost for Procurement /value addition centers	2038.40
H.2.4.4	Support to Community Livelihoods Institutions	3057.60
H.2.5	M&E	20.00
H.2.5.2	Baseline survey	20.00
H.2.5.3	Endline Survey	0.00
H.2.5.4	Others (Evaluation Studies, mid-term evaluation)	0.00
H.2.6	Administration	75.00
H.2.6.2	Salary of state level staff	0.00
H.2.6.3	Staff reviews & other cost	75.00

Component	Activities Name	Budget Amount (in Lakh INR)
H.2.7	Knowledge Management	0.00
H.2.7.2	Best Practices documentation	0.00
H.2.7.3	Other IEC Material development	0.00
H.2.8	Support to PEs	1578.86
H.2.8.2	Set up /Strengthening cost	186.04
H.2.8.3	Infrastructure for aggregation and value addition.	472.70
H.2.8.4	Management Support cost	270.26
H.2.8.5	Working Capital	553.70
H.2.8.6	Training & Capacity Building	96.16
<b>TOTAL MKSP</b>		<b>10764.86</b>

## **SVEP AAP Budget Template for FY 2025-2026**

### Maharashtra State

Component	Particulars	Amount (Rs. in Lakh)
K03	Community Enterprise Fund (CEF)	1550.00
K08	Skill Building of Entrepreneurs	255.00
K09	Training of Community Institutions	40.37
K10	Handholding support by CRP-EP	168.40
K11	Training and Capacity Building of CRP-EPs, including certification	106.55
K12	BRC/OSF Support Cost (Set-up cost & Operational cost)	110.00
K13	Baseline	100.00
K14	Monitoring and Evaluation including end-line survey	40.00
K15	Block and Mentor Support	130.00
K16	Incubator under NRLM	0.00
K17	Clusters under NRLM	320.00
K18	Vehicles under AGEY	325.00
<b>Total SVEP</b>		<b>3145.32</b>



