

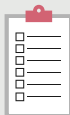


ANNUAL REPORT

NOVEMBER 2021 – OCT 2022

In November, 2021 Veddiss Foundation partnered with Himachal State Rural Livelihood Mission (HPSRLM). The partnership aims to improve the governance of the Community Institution and enable these institutions to avail better income generating opportunities through improved Public service delivery. Veddiss working in five district of Himachal Pradesh in seven blocks .

Existing gaps



Governance

- Inefficient SOPs at CLFs

Institution building

- No demarcation and saturation strategy was developed.
- No grievance redressal mechanism.
- Representative General Body (RGB) meeting was not happened on regular basis.
- Clusters level federation Annual Action Plan was not prepared.
- Clusters level federation (CLF) were not registered

Financial Inclusion

- Fund accessibility per SHG members was low.
- The repayment of Community Investment Fund (CIF) from village organization (VOs) to CLF was not happened.
- The rotation of funds from CLF to village organization was not initiated.

Monitoring mechanism

- Required books of records were not maintained.
- Cadre review mechanism was not in process at CLF.
- CLF did not have performance review tools like CBO Monthly Progress Report, Grading and Demand Collection, Balance (DCB) for better insights of financial and institutional health.

Program Achievement

Institution Building

- ✓ The RGB member's attendance in November 2021 was **67.6%**, which increased to **85.5%** by October 2022.
- ✓ Supported developing demarcation and saturation strategy; **88.8%** (124/146 Villages) are saturated.
- ✓ **100%** CFLs prepared the Annual Action plan of CLF.
- ✓ 100% CFLs has been registered under society act 2006 and CLFs have their own offices
- ✓ **100%** subcommittee revive in ten CLFs.
Types of Sub-committee- Monitoring, Bank linkage, Procurement, Social Action, and Livelihood committee.
- ✓ The number of SHGs federated into CLFs has increased by **37.5%** (from 1442 SHGs in November 2022 to 1983 SHGs till October 2022.)
- ✓ VOs federation into CLFs has increased by **33 %** (from 133 VO in November to 177 .
The **32.9%** household has been mobilized into SHG fold (from 14583 HHs in Nov 2021 to 19381 HHs in Oct 2022).

Financial Inclusion

- ✓ **Revolving Fund** - The percentage of the SHGs receiving the Revolving Fund increased from **62.5%** in November 2021 (902 SHGs out of 1442 SHGs) to **66.8%** (1326 SHGs out of 1983) till October 2022.
- ✓ **Community Investment Fund** - The community investment fund (CIF) was disbursed from **37.1%** (Nov 535 out of 1442) in November 2021, and its increased **66.3%** (791/1192) till October 2022.
- ✓ **Corpus** - The corpus is central to rotating more funds to CBOs and generating profit for CFLs. The Corpus increased from **53.9%** in November 2021 to October 2022 (Rs 2.6 crore to Rs 4 Crore).
- ✓ **Credit Linkage**
In November 2021, 353 SHGs got credit linkage of 1st, 2nd, and 3rd dose, which increased by **47.3%**, 532 SHGs till October 2022.
- ✓ The total fund mobilized **Rs.6.6** crore for 352 SHGs in November 2021 and increased by **Rs.7.8** crores for 520 SHGs.
- ✓ **Repayment**
After ensuring the regular repayment from VOs to CLF, the repayment rate increased from earlier. CLF prepares the DCB every month to monitor the fund flow of CIF and rotation. The total demand generated by CLF is Rs.93, 10,273/- and the VOs repay to CLFs is Rs.84, 83,637/- (**91%**) Repayment till October 2022 and **75%** VOs repay to CLFs.
- ✓ **Per members, fund accessibility** in November 2021 is Rs.2, 731/-and it's increased Rs.3, 237/- in October 2022

Monitoring mechanism

- ✓ **Grading Process:** The VO grading tool has been introduced and orients the Cadres and OBs for grading implementation. The grading process is divided into four quarters, and each quarter covers all VOs under the grading process 1/3 VOs have been graded every month. Total 96% (278/286) VOs graded in two quarter May to July and August to October2022.
 - 300% VOs in A grade in 2nd quarter comparison to 1st quarter.
 - 3.3% VOs in B grade in 2nd quarter decreased from 1st quarter.
 - 27.5% % VOs in C grade 2nd quarter decreased from quarter.
- ✓ **Community Institution Audit:** For Internal Community Audit, Village Facilitators (VFs) from the community were identified and trained by Block assistants. They were assigned to do internal audits of SHGs and VOs. A total of 5 CLFs being audited internally and statutory from Nov 21 to Oct 22 were three audits of CLF. A total 50 VOs internal audits had been done out of 176 VOs from November 2021 to October 2022.
- ✓ **SOPs formalization:** Veddis incorporated evidence from field learning to improve the SOPs

Capacity Building



- Leadership training - 19 trainings and Participants 398
- Financial Literacy : 11 trainings Participants 374
- Record Keeping : 47 trainings 298 Participants
- Role of Subcommittee : 15 trainings 381 Participants



Livelihood

Producer group formation -A total of 14 producer groups formed, and Eight PGs have their SB account. In these producer groups, a total of 297 women were covered. After the SPG formation, members have been oriented about the package of practices (POP) like- Pre-Sowing training on maize for better cultivation of crops and critical factors to be undertaken before sowing like Land preparation, proper selection of seeds, crop geometry, etc.

Kitchen garden



The Veddis Foundation staff also made field visits to ensure handholding and guidance to the members involved in the Kitchen Garden activity. The team was able to support 500 households for setting up Kitchen Garden.

3. FSSAI Registration:-

Member's of Paonta Sahib CLF are making pickles and spices .Geeta Rani involved in spices business like procuring turmeric, coriander powder and she took the license for 5 years and the total cost involved for the registration was Rs.1000.

