



Annual Progress Report HSRLM (Nov-2021 to Oct 2022)

ABSTRACT

The program includes the development of model Cluster Level Federations (CLFs), enhanced access to funds for Self Help Groups (SHGs), increased income levels of marginalized families through diversified interventions, convergence with other government programs, subsidies, and schemes, and value chain development.

Letz Dream Foundation

Background

Haryana state rural livelihood Mission (HSRLM) and Letz Dream Foundation (LDF) went under MOU on 1st November 2021. Letz Dream Foundation's partnership with HSRLM, under LDF's GATI (Governance for Policy action, Transformation, and Innovation) Initiative, directly or along with the partners, will focus on improving governance through policy action, technology, and social impact. This would result in effective convergence and income enhancement of targeted HHs in 4 districts (Charkhidadri, Mahndragarh, Kaithal and Rewari) through improved and diversified livelihood activities and value chain development.

Key Deliverables:

1. Social Inclusion
 - A. Demarcation and Saturation
 - B. SHG/VO Formation
2. Institution Establishment
 - A. Institution Building
 - B. CLF office establishment
 - C. Registration of the CLF
 - A. Capacity Building at VO and CLF level
3. Financial Sustainability
 - A. Compilation of the authentic fund's data
 - B. Starting the repayment and Rotation
4. Monitoring Mechanism
 - A. Grading
 - B. Preparation of the DCB
 - C. Audit
5. Livelihood
 - A. Scoping
 - B. Household onboarding
 - C. Training and Capacity building
 - D. Conversions
 - E. Impact analysis

Achievement:

- LDF Plan for saturation was even recognized by HSRLM and used formally as a saturation format for all 22 districts of Haryana.
- During year 4 CLFs, 77 VOs and 582 SHGs has been formed
- 16 CLFs out of 26 has been Registered under the society act
- There has been increasing of 52.35 % in the total Corpus.
- Repayment has been increased from 45% to 72% against the total outstanding amount.
- Cost of Cultivation has been decreased by 19.5%
- Per Household income increased by 94.13% from baseline 2021 to Intervention year 2022.

Progress as per the plan

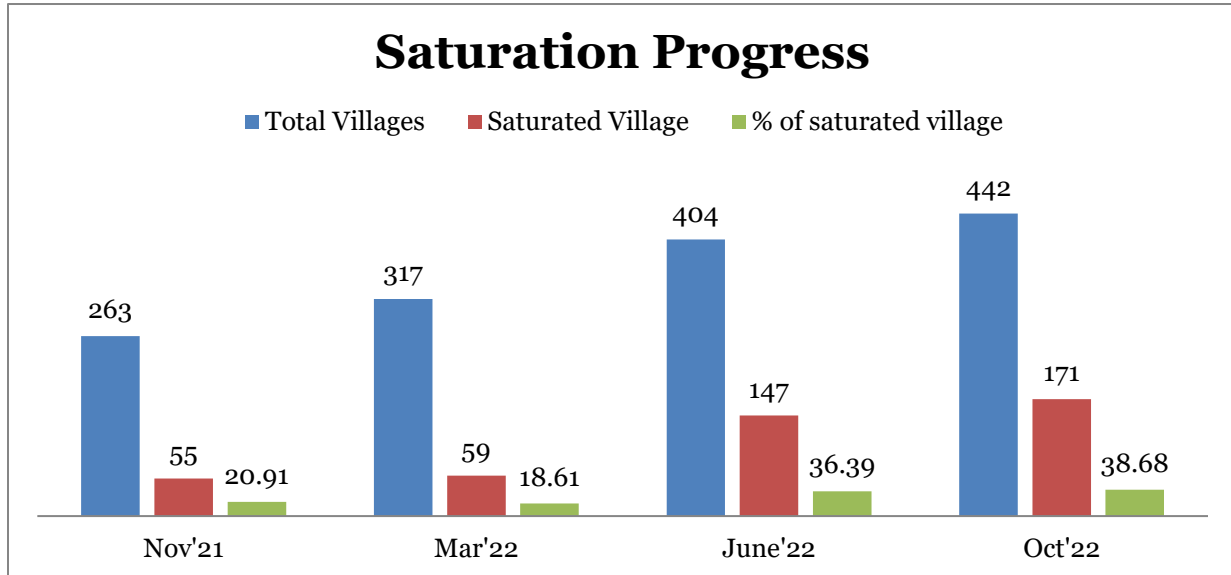
As per the LDF objective for IB/CB, we had planned to work on improving Governance at SRLM, which will be data-driven and we envisage the introduction of the technology for a robust monitoring system.

1. Social Inclusion

LDF Plan for saturation was even recognized by HSRLM and used formally as a saturation format for all 22 districts of Haryana.

- *This plan has been presented to HSRLM – CEO and she liked it and asked LDF to orient their staff.*

- After Orientation we have shared the format also, which has been shared with the other 18 districts for the development of saturation plans for the villages of their districts.
- With this Demarcation exercise, mapping the villages to be linked to any CLF in Advance is also done.



SHG and VO Formation

Under Institution formation, we aimed at the saturation of each village as per one of the indicators of the Model CLF. So far, we have formed new 77 VO and 582 SHG till October 2022. (SHG Formation has increased by 18% and VO formation increased by 28%).

Status of SHG and VO formation from Nov 2021 to Oct 2022			
S. No.	District	SHGs formed	VOs formed
1.	Rewari	128	23
2.	Mahendragarh	55	7
3.	CharkhiDadri	104	18
4.	Kaithal	295	29
	Total	582	77

2. Institution Establishment

Institution Building

The number of SHGs, Vos, and SHG members enrolment in the CFLs enhanced by 34.59% 43.42%, and 36.44% respectively across the four districts.

Details	Charkhi Dadri		Kaithal		Mahendragarh		Rewari		Total	
	Nov 21	Oct 22	Nov 21	Oct 22	Nov 21	Oct 22	Nov 21	Oct 22	Nov 21	Oct 22
VOs	32	88	172	186	24	45	53	84	281	403
SHGs	417	906	1931	2045	196	379	546	829	3090	4159
SHG members	4195	9861	21275	22806	2010	3978	5795	8856	33275	45401

CLF offices Establishment: Offices have been established in all of the intervention districts

Registration of CFLs: 16 CFLs have been Registered under the society act and 10 CLFs registration process has been initiated in all the districts.

Annual Action Plan: 100% of CLF AAP has been prepared in all districts.

CLF sub-committees: 100% of CLF sub-committees have been activated in all the districts.

Training and Capacity Building

For working on Governance, it is very necessary to work with the community leaders through various capacity-building exercises/training, ensuring regular conduct of the necessary forums/meetings (like VO meetings, CLF meetings), etc.

Gaps were identified before conducting training

- The designed training was not imparted at the VO/CLF member's level.
- Designed Subcommittees were not functional at CLF and VO during the institutional baseline.
- Meetings at VO and CLF were not regular, even if the meeting were done the participation of designated office bearers were very poor.

Since our engagement, our team has worked on these parameters and the result of these inputs can be seen in the development of systemic changes like

- Regular CLF and VO meetings.
- Increased repayment of Principal and Interest.
- Started the rotation of amount in Many CFLs

The data to support the capacity building are –

Training Topic	Total Training	Total Participants
Understanding the CLF SOP	15	72
Leadership training for CLF/VO Office Bearers	71	259
Financial Literacy at CLF RGB Members	14	163
Training on key parameters of Model CLF	5	45
Roles and responsibilities of the Subcommittee Members	10	129
Training on village organization structure and concept	13	393
Training on Financial Management and Credit linkage at CLF RGB	27	284
Total	155	1345

Meeting at CLF

As mentioned above, in CLF meetings participation of the associated VOs in the CLF fold and attendance of the deputed members from the VOs were a concern. Because the presence of the deputed members in each meeting is required, so that she can take back the decisions, information, or other notices to their respective SHGs for better functioning.

LDF team has focused on the problems and tried to ensure that the participation of all the VO and its nominated members is maintained.

	Nov -2021	Oct -2022	Growth
RGB attendance in CLF meeting	62.98%	70.00%	7%

3. Financial Sustainability

For Financial sustainability, the team found the Gaps in the CLF -

- Regularity in the meeting – CLF /VO
- Non-functional sub- committees
- Lack of capacity building on funds management.
- Unclearly on the repayment of Principal and interest

The team has catered to the first three points of the stated Gaps by ensuring regular meetings, reconstitution of Sub–Committees, and capacity building of OBs.

For Clarity of the installment against the outstanding loans, the team has ensured -

Corpus

Access to Community Fund

The team has worked, to increase the access of the CIF to more VO and SHG

	Nov -2021	Oct – 2022
Total SHGs	3090	4138
Total SHG Received RF	2598	3607
RF Amount (Cr)	2.60	3.54
Total SHG Received CIF	1947	2839
CIF Amount (Cr)	9.55	14.41
Total SHG Received Bank Loan (1 st Dose)	1855	2312
Total SHG Received Bank Loan (2 nd Dose)	839	1166
Total SHG Received Bank Loan (3 rd Dose)	224	355
Bank Loan Amount (Cr)	58.67	76.26

Access to Community Investment Fund (CIF)

The team has worked, to increase the access of the CIF to more VO and SHG

	Nov -2021	Oct – 2022
CIF Access per VO	339929	351786
CIF Access per SHG	30912	34260

From the table, we can see that the SHG CIF access in November was 30,912 and it increased to 34,260 in September. Which is almost 15000 less than the allocated funds of Rs 50,000 as per NRLM guidelines.

Conclusion of Analysis:

The team has worked on bridging the fund's access to the SHG or VO.

Increase in corpus

An increase in the corpus is resultant of the following constituents -

- New CIF received.
- Interest received from the rotation of funds.

	Nov -2021	Oct – 2022	Growth %
Corpus (Cr)	9.55 Cr	14.55 Cr	52.35
Per CLF Amount (Lakh)	43.40	66.13	52.35

- There has been increasing of 52.35 % in the total Corpus.

Repayment –

Demand for repayment of principal and interest has increased from November. As per data, the demand of principal and interest were not in practice at CLF, VO was randomly repaying any amount to CLF.

The amount reflected in the demand is majorly from two districts – Kaithal and Charkhi Dadri. In Kaithal majority of data were from the 5 CLFs where LDF had worked in earlier.

Months	Nov ' 21	July ' 22	Aug ' 22	Sep ' 22	Oct' 22
Outstanding Amount	7,33,89,193	111,728,577	113,259,373	115,608,940	119,058,554
Total Demand - Overall	28,34,379	66,50,307	75,23113	82,09527	81,92,923
Collection - Overall	12,68,121	53,57,199	55,92,819	63,11,056	58,15,960
% Collection	44.77%	80.55%	74.34%	76.87%	70.99%
Total Demand - Interest	1,03,881	6,13,250	5,98,865	6,65,572	6,77,794
Collection – Interest	53,504	6,21,558	4,88,615	6,33,493	5,15,521
% Collection	51.5%	100%	81.59	95.18%	76.06%

From the table, we can see –

- Demand for Principal and Interest has increased.
- In Nov demand percentage to the total outstanding was 3.88 % which has increased to 6.8 %
- Provided members were reluctant to pay interest, as they were never communicated from the beginning that they had to pay interest.
- The repayment of interest has increased, just through the efforts of the LDF team. The team has started to orient the members in CLF/VO and SHG meetings about the importance of the Interest.

Rotation

For financial sustainability, rotation is an important component, which we can see till November 303 SHG received funds through rotation. The LDF team has facilitated at VO to raise more demands for CIF due to which till Sep 1289 SHG has received funds through rotation.

Particulars	Nov-21	Till Oct-22
Total Number of SHG received CIF through rotation	303	1289
Amount received through rotation	1.40 Cr	6.73 Cr

4. Monitoring Mechanism

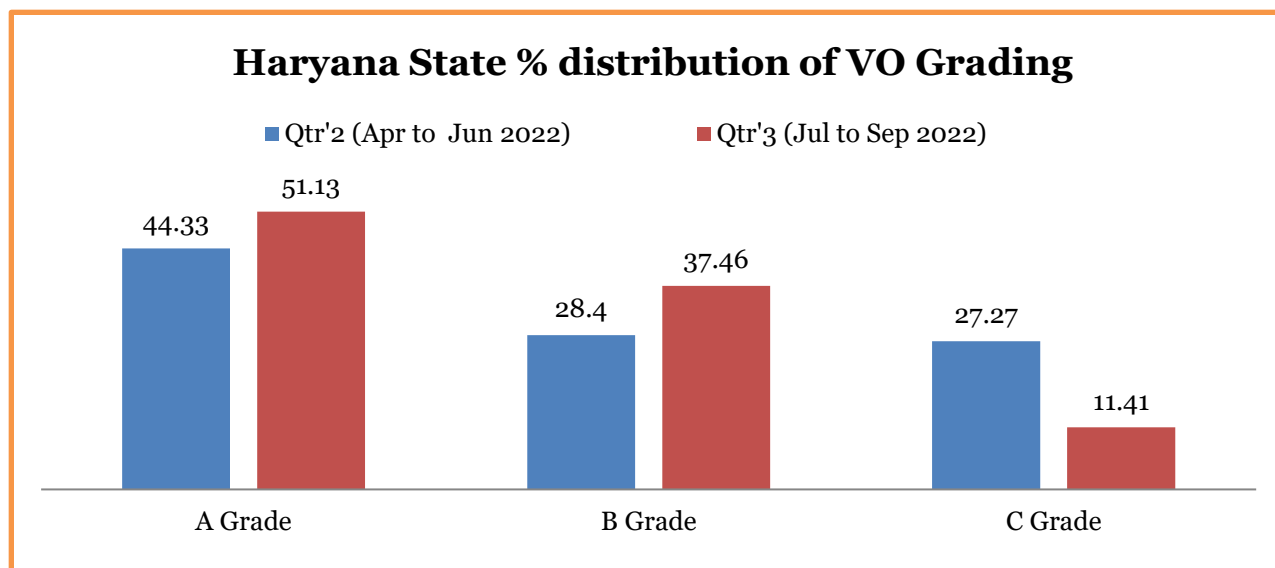
Grading:

In the initial phase of our project LDF team aware the CBO's office Bearers about grading

Districts	VO to be Graded		VO Graded	
	Qtr'2	Qtr'3	Qtr'2	Qtr'3
Charkhi Dadri	86	81	60.0	61.0
Kaithal	151	143.0	127.0	120.0
Mahendragarh	19	21	15.0	14.0
Rewari	71	75	62.0	68.0
Total	327	320	264	263

benefits and their importance. The grading started in the second quarter. All over 81.65 % VOs graded in the second quarter and 82.18 % VOs graded in the third Quarter.

The team has a good work to increase C Grade VOs to A Grades.



Preparation of DCB

Demand collection Balance (DCB) is a tool that guides the VO in ensuring timely repayment. At the start of the project, the repayment from VO to CLF was not properly scheduled. This means the VO was not aware of the installment of Principal and interest.

Now DCB preparation is ensured in 100% VOs, which are enrolled in CLF. The CEO HSRLM appreciates this tool and asked to execute it in all districts of Haryana.

The outcome of the work done on financial suitability

The team has been able to work on the gaps which have been identified; as a result, the results have started to come. Still, we are behind to match up to the indicators of the model CLF.

Audit:

CLF Audit: The LDF team initiated the CLF audit and this year the team has completed 9 CLF internal audits and 2 CLF External Audits.

VO Audit: The LDF team initiated the VO audits and this year the team has completed 387 VO's audit out of 403 VOs.

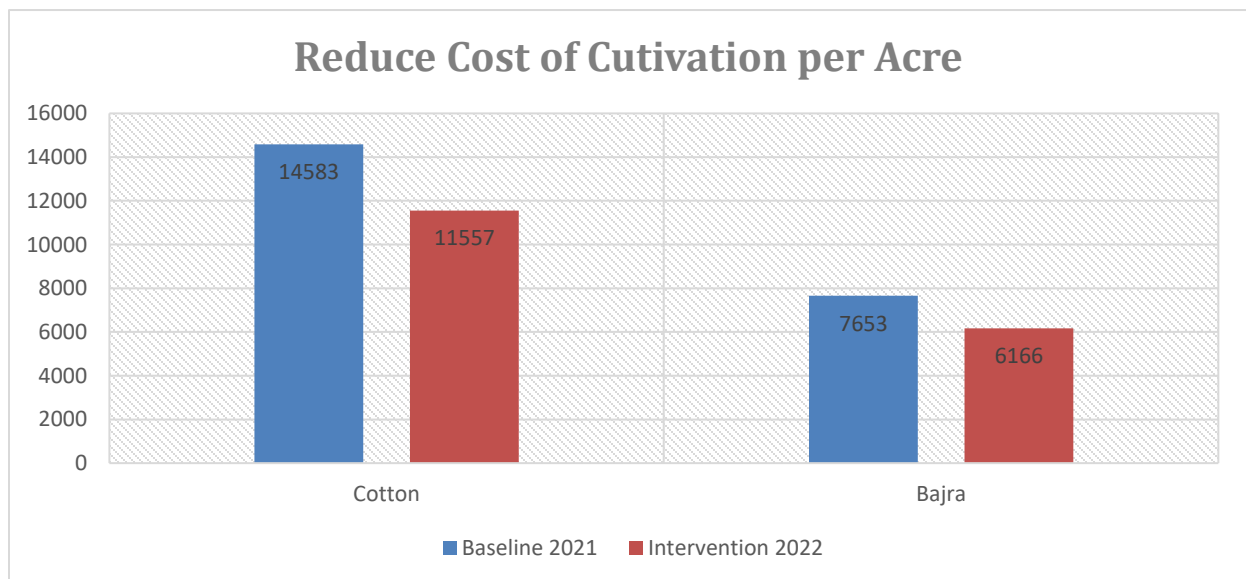
Livelihood

LDF with an aim to increase the income of small and marginal farmers in Haryana continued its livelihood intervention.

In Livelihood we are focused on Climate Resilient Agriculture, we have worked on integrated crop – Animal Farming, Replacement of crop varieties to tolerance, Promote Mulching and Trenching, Crop rotation, promote weather forecasting dissemination, promote micro-irrigation, Promote Integrated Farming System, etc. The households involved in various types of livelihoods, assessment of the resources available, identification of the gaps in the livelihood of the community, and assessment of the need from the community for improving their existing livelihood practices. Then one of the major livelihood options to Improved Agriculture Practices through cereal and Livestock.

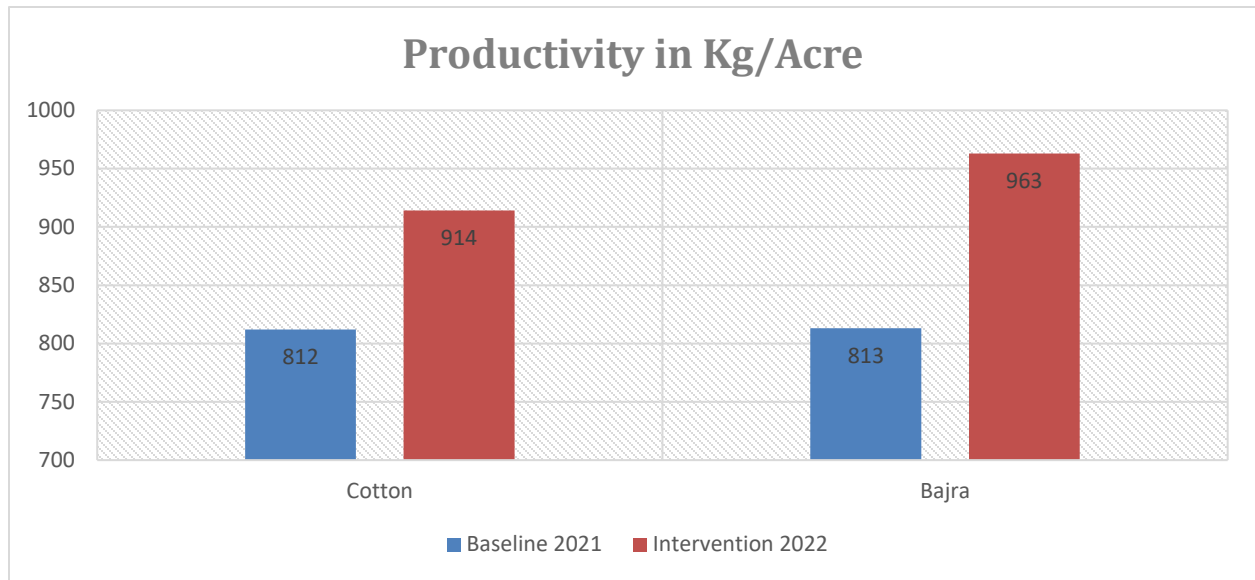
The intervention Households (HHs) were mobilized in 129 Livelihood Groups. The intervention focused on 3 important components (reduction in production cost, increase in productivity, and improved market linkage). Training & capacity building, technical guidance through regular field visits and exposure visits to demo plots constituted the main tools deployed to introduce 6 Package of Practices (PoP) (variety selection, weed management, fertilizers management, irrigation management, pest and disease management, and use of micro-nutrient). The report is an insight of the impact of the intervention on targeted HHs.

A. Reduce Production Cost



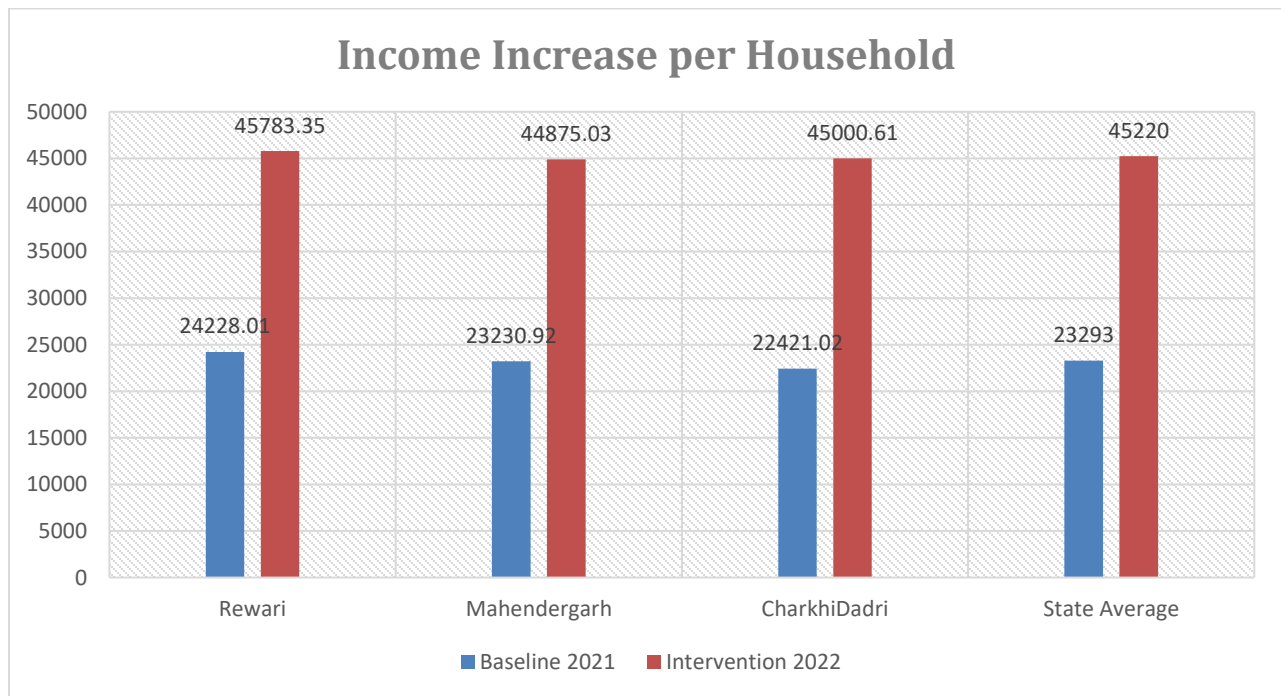
- Cost of cultivation for cotton crop decreased from baseline to intervention season is 20 % in our three intervention districts.
- Cost of cultivation for the Bajra crop decreased from baseline to intervention season is 19 % in our three intervention districts.

A. Increase Productivity



- Cotton and Bajra productivity have increased for all intervention districts over the season.
- The cotton productivity has increased by 12.56% and 18.45% for Bajra crop.
- In cotton

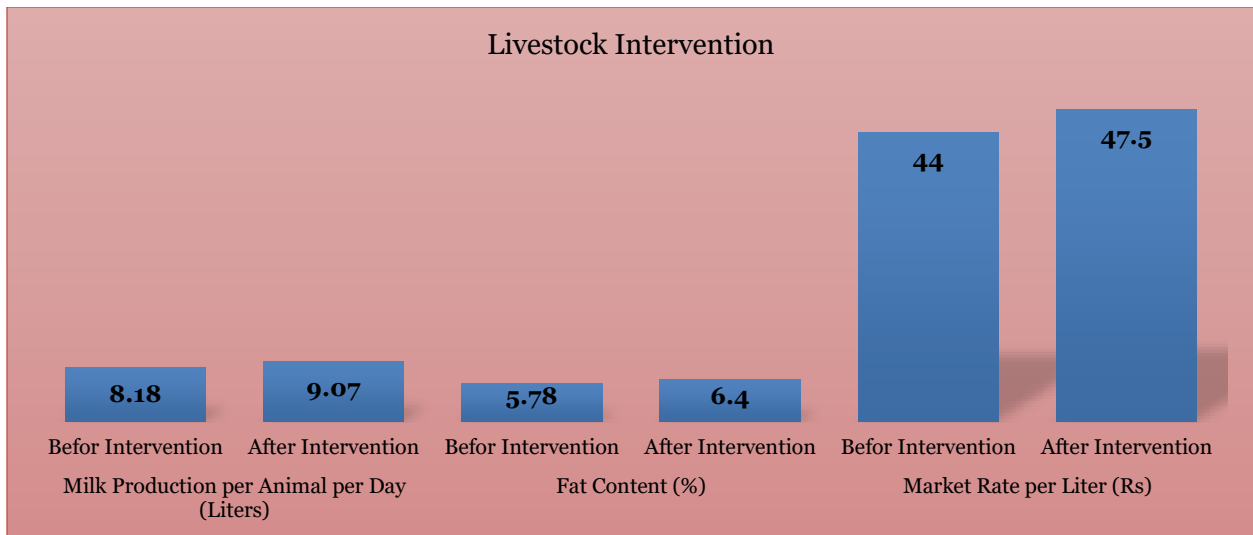
B. Increase Income



- Income increased by 94.13% from baseline 2021 to Intervention year 2022.

Livestock:

- In Livestock Intervention, Azolla is the main important activity that is done by our team. Azolla is a nutritional Algae that has a high content of protein and other nutritional elements. Azolla is the greenest fodder for increasing fat content. This year 129 Azolla pits have been developed in our intervention districts.
- In Livestock Intervention, LDF staff helps SHG members for making Mineral mixtures and Urea treatment. Mineral Mixture and Urea treatment is a supplement feed for Animals. In this activity LDF staff supported making the mineral Mixture, the ingredient of the Mineral Mixture is Salt, Black soil, Multani Mitti, Lime, Wheat Chapper, Ajvayan. Etc. This year 728 Households have been started making the Mineral bricks and Urea treatment.



Kitchen Garden:

Kitchen Garden is our additional activity; we are working in our entire four intervention districts. The main objective of Kitchen Garden is to provide nutritional vegetables for our Beneficiaries and to save their expenses on vegetables.

The process of the Kitchen Garden is, firstly we identified the beneficiary at the village level and asked them to set up their kitchen garden. They have collected the money for seed, we help to purchase seed. The SHG member purchased the seed in the group and distributes the seed.

The process was adopted

- ❖ In This activity we arrange good quality seeds.
- ❖ Explain the role of the kitchen garden
- ❖ Areas based on how to develop the kitchen garden

Sr. No.	Name of District	Target	Achievement
1	Rewari	400	495
2	Mahendergarh	400	406
3	CharkhiDadri	400	182
4	Kaithal	400	474
Total		1600	1557

