

CHAPTER 6

EFFECTIVENESS OF LIVELIHOOD DEVELOPMENT INITIATIVES

6.1 INTRODUCTION:

This chapter tries to get a first hand understanding of the effectiveness of various efforts which aim to promote livelihoods through nonfarm enterprises in the two hill districts. It is apparent from the field studies that nonfarm enterprises, in the hill districts, mostly exist as proprietary and perennial unincorporated own account enterprises operating from household premises and contributing mostly as secondary and tertiary livelihood sources for the surveyed households. These enterprises mostly operate as household industries¹ and mostly fall within the unorganised sector². According to IFAD's classification, they may be categorised as "pre-entrepreneurial activities". According to National Commission for Enterprises in the Unorganised Sector (NCEUS), livelihood promotion is the only route through which these NFEs may be promoted, instead of targeted attempts to support bigger enterprise units (NCEUS, 2007).

Preliminary reviews of studies show that initiatives supporting both the types of enterprises are being implemented in the hill districts. One prominent initiative, promoting enterprises in the hill districts, taken up by Government of India is its PMEGP³ (Prime Minister's Employment Generation Programme) has been implemented in both the hill districts. The objectives of the programme seem to very well articulate with the situational demand of the region. The issue of unemployment, problems associated with dispersed traditional artisans, the problems of migration of rural youth to urban areas and creating new self-employment ventures are addressed in the objectives of the programme. But, evaluation studies have reported otherwise and have stated that the programme has not been able to deliver to its objectives. Kanoi has done a detailed study on the role of government in

¹ Household Industry is defined as an industry conducted by one or more members of the household at home or within the village in rural areas and only within the precincts of the house where the household lives in urban areas. The larger proportion of workers in the household industry consists of members of the household. The industry is not run on the scale of a registered factory which would qualify or has to be registered under the Indian Factories Act.

² The unorganised sector consists of all unincorporated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers.

³ PMEGP (Prime Minister's Employment Generation Programme) is a credit linked subsidy programme initiated for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. Administered centrally under the Ministry of Micro, Small and Medium Enterprises (MoMSME), in the state level the programme is implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) and District Industries Centres (DICs) and banks.

developing entrepreneurship in Assam. She has elaborated on the various institutions promoting and supporting entrepreneurship in the country through entrepreneurship development programmes (EDP). She observes that in Karbi Anglong, District Industries and Commerce Centre (DICC), Branch Micro, Small and Medium Enterprises (MSME) Institute, District Rural Development Agency (DRDA), Khadi and Village Industries Board (KVIB), Khadi and Village Industries Commission (KVIC) and different Town Committee Offices are the main Government Institutions imparting training and other support facilities to the entrepreneurs. However, the number of training programmes and number of trainees under these government institutions have shown a decreasing trend. Only the training programmes conducted by DRDA and DICC include both practical and theoretical content. Others imparted only on either practical or theoretical aspects. Only, MSME institute does not provide follow up support assistance to the EDP trainees. The sustainability of enterprises is another concern. The study shows SGSY, SJSRY and PMEGP schemes have sustained better than other schemes. She summarises her study with the observation that the performance of all these schemes in the district is not much satisfactory (Kanoi, 2011).

The current field study revealed that there are no beneficiaries of the PMEGP and SJSRY schemes in the households surveyed. Survey revealed that only SHGs supported by SGSY schemes are sustainable and had some influence on participation in nonfarm entrepreneurial activity. However, if we consider the overall performance of SGSY in the country, as reported by the Dr. R. Radhakrishna Committee, we see some discouraging facts such as the one that only 22% of SHGs have been provided with bank finance undertaking income generating activities including micro-enterprises. Such failure has been attributed to low credit absorption capacity of SHGs and inefficient credit delivery systems to reach the poor. Thus, SGSY has failed to make significant impact on the living standards of the *swarojgaris* (Ministry of Rural Development, 2009). The committee specifically states that the performance of SGSY in Assam was unsatisfactory due to inadequate knowledge of functionaries, lack of interest of banks and non-involvement of line departments in the planning, implementation and monitoring of the programme. The committee observes that close examination of credit flow to rural self-employment programmes reveal that there have been successful initiatives from which lessons can be drawn for evolving appropriate approaches. The report briefly describes four such initiatives, among which NERCORMP

(North Eastern Region Community Resource Management Project)⁴ is one. The committee attributes the success of this project to its stable institutional structure and dedicated improvement in the capabilities of the SHG members.

This project is highly relevant to the present study as it operates in the hill districts of Assam, in addition to eight other districts located in Meghalaya, Manipur and Arunachal Pradesh. Some of the notable appropriate strategies that this project employed, as highlighted in the report entitled, “Sustainability of rural development projects: Best practices and lessons learned by IFAD in Asia”, are (IFAD, 2009):

- a) That, it engaged in a slow, patient process of group formation and sensitization to gain trust and encourage participation at the community level.
- b) That, it ensured community priorities and contributions during implementation of projects.
- c) That, it ensured sustainability of livelihoods through income diversification and creation of household and community assets.
- d) That, it brought about attitudinal and behavioral change regarding protection of environment by linking with cultural traditions

With regards to NERCORMP’s conservation initiatives, IFAD states that the project is working to promote and conserve about 10 to 20 hectares of community land in each of its 460 project villages spread over six districts of northeast India. These Community Conserved Areas (CCAs) have been formed in each village. Women, having knowledge of activities, such as gathering edible fruits, vegetables, roots and medicinal plants to support their families and promote food security in their communities, play a lead role in framing and execution of conservation initiatives in these CCAs (IFAD, 2014).

In order to achieve NERCORMP’s objective of improving livelihoods, it engages in promoting nonfarm enterprises as one of its key components. The primary purpose of such initiatives is to wean people away from land-based livelihoods so that *jhum* or shifting cultivation is controlled. It also involves improving skill based resources through trainings

⁴ NERCORMP is a joint developmental initiative of the North Eastern (NEC), Ministry of DoNER, Govt. of India and International Fund for Agricultural Development (IFAD). The primary goal of the project is to improve the livelihoods of vulnerable groups sustainably through improved management of their resource base, so as to contribute to preservation and restoration of the environment. NERCORMP supports an empowerment process through which target-group households build their own institutions (self-help or natural resource management groups), which are eventually federated into larger institutions. Within the platform of these institutions, targeted households mobilize savings, manage common resources, formulate livelihood plans and lead the development process.

and exposures. Blaikie and Muldavin (2014) states that this project has made a serious effort to develop means of alternative livelihoods not dependent on *jhum*. The document also mentions about increased participation of women, community driven and farmer oriented initiatives by the project (Blaikie & Muldavin, 2014).

The CSR Mandate (2014) also reported NERCORMP's success in bringing in prosperity to the lives of its beneficiaries and cited cases from Karbi Anglong district of Assam and West Garo Hills district of Meghalaya to testify its success (Forum for Community Development Foundation, 2014).

IFAD encourages its projects to measure outcomes during project implementation. Annual Outcome Survey (AOS) is such an activity which tries to measure positive or negative changes in the household level, provide early evidence of success or failure, provide timely information for corrective action and assess targeting efficiency. It is done through a comparison between project beneficiary households and non-beneficiary households. In order to review whether NERCORMP's intervention in its project villages have yielded desired results a comparative analysis of some key indicators drawn from its Annual Outcome Survey Report for four years has been done in the following section.

There was significant difference in the advancement of households to a higher income group level in case of project and non-project households. All the AOS reports have shown that higher number project households have moved up the income group as compared to non-project households. Thus, it is observed that NERCORMP's support has helped to improve the income level of project households at a faster rate than non-project households.

In spite of the fact that there is fast growth in the number of livelihood sources across project as well as non-project households as apparent from the reports of 2012 till 2015, it is observed that the proportion of households having more than three sources of income in project villages has remained higher than that of non-project villages. This must have been the result of multiple interventions such as livelihood oriented training programmes and access to credit which have helped to diversify income sources of project households. Since most of the households in the hill districts rely on subsistence agriculture there are limited sources of cash income. The AOS reports show that project villages have shown a faster growth in the number of households which have access to cash income as compared to non-project villages.

Table 6.1 Performance of NERCORMP based on key indicators

KEY INDICATORS	AOS 2012		AOS 2013		AOS 2014		AOS 2015	
	PROJ.	NON-PROJ.	PROJ.	NON-PROJ.	PROJ.	NON-PROJ.	PROJ.	NON-PROJ.
HOUSEHOLD INCOME								
A. HH moved up the income group	75	45	91	48	87	46	74	33
LIVELIHOODS								
% of HHs having 3 sources of income	59	35	71	53	62	43	83	62
HHs with cash income	66	50	68	63	91	70	75	51
FOOD SECURITY								
HHs having no food shortage all year round	81	79	93	84	95	85	94	88
ACCESS TO MARKETS								
HH experiencing increased income due to access to market	44	20	76	23	76	47	89	46
HH experiencing improved physical access to markets	49	26	62	32	64	35	74	26
ACCESS TO RURAL FINANCIAL SERVICES								
HH reporting access to rural finance/credit	81	20	93	32	84	43	84	41
HH access to credit improved over the last 12 months.	82	20	93	33	94	16	95	41

Source: Compiled from Annual Outcome Survey Reports (2013, 2014, 2015), NERCORMP

NERCORMP has been successful in improving the food security situation in the project villages as it is observed that higher number of project households stated to have no food shortage all year round as compared to non-project households. A significant proportion of project households also declared that they have experienced increased income due to improved access to markets as compared to non-project households. Higher number of project households stated that there was an improvement in physical access to markets as compared to non-project households. Households' access to credit and gradual improvement of accessibility is also assessed. Here, a clear representation of success is observed in case of project households as compared to non-project households.

Hence, it is necessary to understand the project design and implementation process of NERCORMP, which qualify as a successful initiative in livelihood development, as apparent from the various reports and studies mentioned earlier. Further, due to its holistic, participatory and people centric approach NERCORMP's model also fits well with the SLA

framework. The fact that NERCORMP has succeeded under the same conditions where direct government agencies have failed to bring in prominent change in the livelihoods of the hill districts of Assam is intriguing and necessitates further investigation. Following the SLF framework, livelihood promotion initiatives lead to particular livelihood strategies. Adoption of a particular livelihood strategy leads to livelihood outcomes which can be assessed by improved or decreased access to the livelihood capitals. These include tangible outcomes such as increased income as well as intangible outcomes such as social inclusion or women empowerment. Therefore, the effectiveness of the project has been assessed by analysing such outcomes from specific interventions in the form of case studies.

6.2 CASE 1: NERCORMP: A HOLISTIC APPROACH TO LIVELIHOOD DEVELOPMENT

Harbasa is a small hamlet situated 1 Km away from Morten at Amri Block in Hamren Sub-Division of Karbi Anglong District. In the month of December, 2010, NERCORMP has started its operations in the region. At the very beginning, PRA (Participatory Rural Appraisal) exercise has been conducted to have an understanding of the resources and livelihood situation of the village. Subsequently, with participation of the villagers and facilitation of partner-NGOs, a plan for implementation of various developmental activities has been prepared. The villagers have prioritised the activities as per their urgency and thus a rough plan of activities for the whole six years of the project have been prepared.

During project initiation, the concept of NaRMG⁵ (Natural Resource Management Group) and SHG has been explained to the community by the partner-NGOs and NERCORMP staffs. Necessary trainings related to these institutions such as organizational management, book keeping, micro credit have been conducted. In addition, various other trainings on livelihood activities such as livestock rearing, plantations, bio-diversity conservation and nonfarm enterprises are being conducted on regular basis by the District Support Team (DST) of NERCORMP, along with support from partner NGOs.

⁵ A NaRMG, may also be called a village development committee, and is constituted by representatives from each household of a village. Each household is represented by one male and one female member of the household, generally the household heads. Hence there is equal representation of female population in the NaRMG. Adult female members of the village are constituted into SHGs (Self Help Groups) for taking up economic activities.

Although the village is just 1 Km away from Morten, where the main road (PWD) lies, there had been no road communication from Harbasa village to the main road to catch vehicles for any purpose at Morten. Morten is small business hub from where villagers sell their produces and buy basic necessities. There had been only one link road that went via Silaguri (another village) to Morten. The distance of the link road was 5 km. During the winter months, especially during the weekly market days, a few vehicles could go up to the village via the link road. But during the long summers, this was not possible. As a result, the road needed to be cleared from wild shrubs at onset of every winter. Thus construction of a new road was of utmost priority for the villagers.

Today, with the intervention of the project, a link road that runs from Morten to Harbasa has been constructed with project contribution amount of Rs.4,62,000.00 . The community contributed 30% of the amount in the form of physical labour amounting to Rs 1,38,600.00. Being a rocky area, construction involved high investment of money and labour. Just before the settlement area, there existed a stream running across the planned road. During the implementation of the activity, the community, with support from NERCORMP, approached PHE (Public Health Engineering) department and were given 30 nos. of ‘hume-pipe’ and laid them over the stream. Thus, through convergence with line department they were able to solve the problem. It is observed that NERCORMP, through its various training and exposure visits have helped the community to build up its capacity. Earlier people were reluctant to approach line departments because of a social inhibition. The NaRMG has designed its own system of monitoring and maintenance of various project activities. During survey, it was reported that because of heavy rainfall, a part of the road was damaged during the previous year. The NaRMG decided to raise money and labour from each household to meet the expenditure and finally the road was repaired.

Poly pipeline activity, which has helped to draw water from a far-off location to the village vicinity by laying pipelines, was taken up by NaRMG with just a limited project support amount of Rs.13,650.00. Although a very minuscule amount as compared to project costs of similar initiatives taken up line departments, the community contributed more than the stipulated 30% community contribution and implemented the activity. The community can now fetch water in front of their courtyards saving lot of time and energy unlike pre project intervention times, when they had to go down the hill to fetch a pot of water for any domestic purpose.



Figure 6.1
SHG members of Harbasa Village during training on organisational management and book keeping

Source: Field Survey

The project has also funded for the implementation of tea plantation. Besides, vast area of pineapple plantation and tree bean has been done in the area. Thus, there is increased control in the practice of shifting cultivation as more and more land comes under permanent plantations. One can also get stationary goods from the two grocery shops, supported by the project, within the village itself. Earlier, the weekly market at Amkachi and Ulukunchi were the only place where they could get their necessities.

The hamlet has 2 SHGs with the names Kareng SHG and Sertalin SHG. As expressed by a few SHG members, prior to intervention, every member of the SHG was illiterate, not knowing even to write their own names. Taking the matter into special focus necessary steps has been taken to educate them to a minimum benchmark. According to them they have improved a lot in this regard and as have succeeded in writing their own names and are adept in banking related matters. They have very beautifully overcome their incapability and now, even managed to avail direct loan from the LDRB, Ulukunchi Branch with Rs.50,000.00 each in 2015.

As regards problems faced by the SHG members, it was disclosed by the group members that although the members have been able to repay their instalments in an annual basis, they have not been able to do regular monthly repayment of internal loan in spite of the frequent visit and motivation programme organized by the facilitator NGO. Since the primary occupation of all households in the village is agriculture, their income is seasonal and coincides with harvesting season. The popular activity taken up with support from SHGs is livestock rearing, especially ‘pig-rearing’. The income from such activity is also not regular

and coincides with the sale of the 'grown-up' pigs, which normally takes 10-12 months of rearing. Hence, frequent internal lending among group members is hindered.



Figure 6.2
Members of the two SHGs (Kareng SHG and Sertalin SHG)

Source: Field Survey

With provision of water supply to the village, they have more time to invest in productive activities, as earlier fetching of water was done solely by the womenfolk. Initiation of a rice mill unit by NERCORMP in the adjoining village of Makhaguri, has helped womenfolk reduce their drudgery as earlier they used manual pounding mortars for their daily rice requirements. In this way, womenfolk have benefitted from project interventions. These have also allowed them time for taking up various nonfarm and farm activities to supplement the families' income. Traditionally, womenfolk were engaged in handloom activity, mostly for their own use. But now, with increased time availability, womenfolk have started commercial production of traditional dress materials and sell these products in the weekly markets at Ulukunchi and Amkachi.

As observed, NERCORMP has been able to bring in change in the lives of its beneficiaries because of its multi-pronged approach. The community, with the various trainings, motivation programs and necessary guidance provided through the facilitator NGO representatives is now able to manage their groups, go to banks, run the institutions and do any other work in a participatory manner.

6.2.1 Summary Observation:

- a) NERCORMP has ensured participation of beneficiaries right from the planning stage of project implementation**
- b) Implementation of project activities is strongly supported by various capacity building initiatives, mainly trainings.**
- c) Sense of ownership, which ensures efficient implementation of activities and maintenance of project created assets, is, also created by making community to contribute in such activities.**
- d) Project has addressed issues such as improving accessibility to markets, reduction of women drudgery which has motivated women to take up income generating activities such as commercial production of handloom items.**
- e) Reduced social reticence with respect to approaching and accessing services of line departments and banks have resulted in getting services from line departments and SHG-Bank linkages.**

6.3 CASE 2: FACILITATING FARM AND NON FARM ENTERPRISES THROUGH MICROFINANCE

NERCORMP in its endeavor to improve livelihoods of poor people in upland areas has also stressed upon the global goal of women empowerment. Interventions in the form of ‘micro-credit’ through self-help groups, promoted by the project seem to have made some progress in this regard.

The following story highlights a case from a village named Sambe Parai of Borkok cluster, which is about 35 km from Hamren Sub Division and has a total number of 35 households. During interactions with villagers, it is expressed by the villagers that they have been deprived of proper healthcare, education and communication facilities. The village has been selected for project intervention of NERCORMP in the year 2010-2011. As per project framework, NaRMG and SHGs were formed with the multiple objectives of village development, gender mainstreaming and empowerment and livelihood development. Hence, one NaRMG and four SHGs were formed in Sambe Parai village.

Mrs. Kave Phangchopi, of age 34 years, is one of the residents of Sambe Parai village. Her family comprises of her husband, one daughter and three sons. She has studied up to

class VII. The total annual income of the family prior to NERCORMP intervention was Rs 32,000.00 approximately as per recall basis. Jhum Cultivation was the main source of earning for her household. But they had only four bighas (0.5 Hectare approximately) of jhum land from which she earned Rs. 4500.00 annually. As they did not have their own land suitable for wet terrace they used to cultivate at others' plot from which they earned around Rs. 6500.00 per annum. Also to supplement their income they earned around Rs. 16800.00 by making bamboo mats. But all put together, their annual income was hardly enough for them to manage their family and children's education. So, quite often they had to borrow money from the nearby money lenders with an interest rate of 10% per month. Many a times, they had to sell their produces at cheaper prices in order to ensure timely repayment of such loans.

As a consequence to NERCORMP's interventions she has also become one of the members of Sambelankso NaRM-G. From the NaRM-G they received assistance for 120 nos. of Areca nut saplings for plantation.

Likewise, she and another 19 women from her village formed the Kokbonglong SHG in their village. She was elected by the members as the 'Secretary' of the group. Members said that their group was a well disciplined one as members held regular group meetings with high degree of attendance. They contributed Rs 50.00 per member as savings per month. They have received an amount of Rs. 51,400 from NERCORMP as revolving fund till the second year of intervention. In addition, they saved Rs 18600 from members' contribution and other group activities. In two years time, the total corpus fund of Kokbonglong SHG was Rs. 70000.00. All the members have utilized the pooled savings for their individual economic activities.

According to Kave, she had taken her first loan of an amount of Rs. 5000.00 from her group for the purpose of piggery with a rate of interest of 2% per month. She purchased one female pig and later on she got six piglets from it. Out of six piglets three survived. By selling these piglets she earned Rs.3000.00 and in the second delivery batch, 9 piglets were born which has not been sold till the time of study. However, she could repay the entire first loan to her own group. After repayment of her first loan she took another loan of an amount of Rs. 10000.00 for the purpose of bamboo-mat trading.



. **Figure 6.3**
Kave Phangchopi: Engaged in pig-rearing and bamboo-mat trading

Source: Field Survey

She is skilled in making bamboo mats and with the loan taken from her group, she, with the help from her husband, has started collection of bamboo mats from the individual weavers and has been selling them at the local weekly market. From bamboo mat trading, she is earning about Rs. 990.00 per week. This has enabled her to repay the loan installment of Rs. 1868.00 on monthly basis. From the profit she has earned from trading, she has bought 12 pieces of C.G.I sheet for construction of her house. Increased income has also enabled her to send one of her children to Don Bosco School. This year she has managed to cultivate an additional area of 12 bighas (1.5-2 hectares approximately). This plot had previously been mortgaged and with profit from bamboo mat selling and livestock rearing, she has been able to help her husband in releasing in the land.

Kave stated that she was planning to expand bamboo mat business and scale of livestock's rearing. She and all the members from her group expressed that they have realized the importance of SHG. They feel that because of participation in SHGs, their respect within the household has increased manifold. Moreover, their own self respect and confidence has increased. They feel that their contribution to the household income has become more noticeable and their participation in household decision making has increased.

Similarly, Bethel Self Help Group of Kharthongsip village in Dima Hasao was formed under the aegis of NERCORMP project on 23rd March 2011. It consists of 20 female members who meets at least twice a month and collects a contribution of Rs. 10.00 and

savings of Rs. 20.00 per member per month. Ms. Zovi Darnei, a member of the SHG asserts, *“The strength of our SHG lies in the regular meeting and in the savings that we collect. We share and tackle our problems together.”* These members said that before the intervention of NERCORMP in this village, there was no other platform for women to come together and share their difficulties and discuss ways to deal with it, except for the Church where most of the discussions revolved around religious matters.

Zovi Darnei was a jhum cultivator and a daily wage seeker by profession. All three adults in her family were jhum cultivators. Zovi says, *“It was very difficult for me to cope with the daily chores at home and going to jhum, but there wasn’t much alternative. However, my SHG provided me a different alternative. Now I am self reliant and can contribute more to my family.”* Zovi has taken a loan of Rs. 5000.00 from her SHG out of the first revolving fund the group received from NERCORMP. She has opened up a petty shop at Kharthongsip which is approximately 125 kilometers from the district headquarter Haflong. She started by selling tea and few groceries. Slowly, her business has grown as it is one of the few shops in the village. Presently, besides the small grocery items, she sells several items like rice, potato, mustard oil, lentil, eggs and even kerosene oil. The villagers are happy that the item that they use to buy after walking for hours on foot, from New Sangbar (approximately 20 kms from Kharthongsip) is now available in their own village.



Figure 6.4
Zovi Darnei in her tea-stall cum grocery shop

Source: Field Survey

Several non-project villages, located near Kharthongsip, like Malangpa, Zahai, Lungphunphai, Mualdam, Thuruk and Khothlir are directly benefitted as her shop is right beside the path which leads to these villages. Zovi remarks, *“The greatest pleasure in opening a shop in my village is that I am serving not only my village but the people from other villages as well. This shop is not just a business for me now, it is an obligation.”* Zovi has repaid her loan and is now planning for a bigger amount to upgrade her petty shop to a bigger grocery shop.

Another region, where NERCORMP operates is Umswai Cluster of Karbi Anglong. It is located in a beautiful hilly terrain interspersed with wetlands and falls under Amri Development Block of West Karbi Anglong. As compared to other areas within the Hamren sub-division of Karbi Anglong district, the population in the area has better access to wetlands for paddy cultivation and so, the area is referred to as the ‘rice-bowl’ of the region. However, during discussion with people of the region, they stated that paddy production was not even sufficient for sustaining the whole year in case of most of the families. About 80% of the community belongs to Tiwa tribe and others are from the Karbi and Khasi tribe. To supplement the food shortage, the population depends upon *jhum* cultivation of paddy, ginger, turmeric etc. and plantations of broom, bamboo and other timber varieties.

NERCORMP has initiated intervention in Umswai area in the year 2010 and subsequently 10 NaRM-Gs and 46 SHGs have been formed in the area. In order to ensure sustainability of SHGs post project completion, NERCORMP has a strategy to federate its SHGs into SHG federations. This helps to strengthen the SHGs and to help the SHGs to link up with banks and other financial institution. With the same vision, ‘Evergreen SHG Federation’ was established on 11th of September 2012 at Umswai Cluster.

The Federation has membership of all 46 SHGs supported by NERCORMP in the Umswai cluster. The total members from 46 SHGs come to 542 members. One member from each SHG (either President or Secretary) represent in the federation’s executive body. They have two Community Organisers (COs) in the federation. The remuneration of the COs is provided by NERCORMP. The COs help the member SHGs in maintaining their books of records which include loan register, cash book, individual passbook, meeting minute books as per NERCORMP’s mandate. According to the grading reports conducted by NERCORMP, at the end of the financial year 2014-2015, there were 31 SHGs who secured ‘A’ grade, 13 SHGs as ‘B’ Grade and 2 SHGs as ‘C’ Grade. As stated by the SHG federation

representatives, most of the 'A' graded SHGs have already availed loan from the bank from a range of Rs. 10,000.00 to Rs. 200,000.00. Members stated that women have taken up various income generating activities such as livestock rearing, trading, small non- farm enterprises in the form of 'tent -house', 'restaurants' and 'grocery shops'.



Figure 6.5
Flag hoisting by Evergreen SHG Federation during their 4th Foundation Day

Source: Evergreen SHG Federation

On questioned about the operations of Evergreen SHG Federation, members reported that they have regular monthly meeting. The attendance of the members has always been satisfactory. The date of the Federation meeting was fixed on 11th of every month. The place of the meeting is fixed according to the convenience of members. The members of the Federation belong to mixed culture, community and religions. Therefore, in some of the months, the Federation meeting schedules are changed accordance with their cultural or religious obligations. Special executive meetings are also held if some emergency situation arises in the organization. Their maintenance of the organization books are satisfactory in spite of the fact that most of the Federation leaders have studied only up to Lower Primary Level. They have maintained their meeting agenda and minute in vernacular language but in a systematic manner. On questioned about the role of federation, members stated that the

federation leaders identify and use to visit the weaker SHGs within the Federation. They have held meetings with them and have shared their experience to strengthen the group. With such efforts, they are able to bring back some SHGs which earlier had become inactive in the Federation. Apart from their core microfinance activity, the federation has been doing various other activities. They have organized health awareness programmes in collaboration with officials from Umpanai Public Health Centre at Amkhalam. The federation has given importance on women health and has constantly been building awareness among its members to avail services from ASHA workers in respective villages. The federation, having convinced the Umswai Weekly Market Committee, played a key role in abolition of alcohol-sale and stoppage of anti-social activities in the market. Members of the federation had, in a number of occasions, come together and cleaned up the market surroundings and created awareness among the businessmen to do the same.



Figure 6.6
Health Camp and Exposure Trip organized by Evergreen SHG Federation

Source: Evergreen SHG Federation

They have also often organized financial training program, organizational management and capacity building trainings and exposure trips for their member SHGs. They have organized ‘financial literacy’ camps jointly with LDRB, Beltola Branch. According to the Federation members, they have established a good relationship with the bank. Every year, they celebrate some special programmes such as ‘Federation Foundation Day’ and ‘International Women’s Day’ and have invited stakeholders from line departments, banks, market, social institutions to participate in such celebrations.

The Federation has started activities with some amount of money contributed by the SHGs as a registration fee. NERCORMP has supported with a one-time grant of Rs. 1,95,360.00 as seed money. Federation also collected monthly savings and contributions from the members. As on 31st March, 2016, the Federation has collected a total of Rs. 2,69,084.00 from its member SHGs. For the security of the organization, members decided to keep an amount of Rs.1 lakh as fixed deposit in LDRB, Beltola Branch. And with the remaining corpus fund, they have started providing loans to member SHGs.

Table 6.2
Summary of Loan Status released to member-SHG by Evergreen SHG Federation during financial year 2015-2016

Sl. No.	Name of SHGs	Name of Village	Loan Period in Month	Date of Loan Issued	Amount of Loan (Rs.)	Loan Repayment Status			Outstanding Balance		
						Capital	Int.	Total	Capital	Int.	Total
1	Thirima	Tharakhunji	6	25.04.15	50000	43000	3000	46000	7000	280	7280
2	Saraswati	Amsai-I	5	25.04.15	50000	50000	1500	51500	0	1000	1000
3	Thiri	Amsai-I	8	25.04.15	40000	15000	12000	27000	25000	2000	27000
4	Serdihun	Hindu	7	23.05.15	50000	0	0	0	50000	3500	53500
5	Torphuli	Romphom	9	22.06.15	25000	25000	750	25750	0	1500	1500
6	Khumaithiri	Tharakhunji	8	11.08.15	70000	0	0	0	70000	5600	75600
7	Hemtun	Hindu	4	11.11.15	50000	0	0	0	50000	2000	52000
8	Little Flower	Romphom	4	11.12.15	80000	0	0	0	80000	3200	83200

Source: Evergreen SHG Federation

Enquiry was made regarding the constraints faced by the federation. The members of the federation has expressed that though the organization is 4 years old now, still there are a number of constraints which they face while carrying out its activities. The Federation is unable to bring all the members to attend 100% in every monthly meeting due to distance and communication problems. Regular reshuffling of SHG and Federation office bearers as mandated by NERCORMP has not been possible because of very low literacy among SHG members. So, the few members who are literate have to carry on with their respective positions. Since the Federation members belong to different communities such as Khasi, Tiwa and Karbi, communication between SHGs and Federation members have to be carried out through interpreters which is time consuming as well as has chance of miscommunication. Because of low corpus and slow recovery of loans, the federation could not provide loan to all SHGs although all the members have been with the federation since its inception. In spite of these constraints, members of the federation expressed that they are

confident that these constraints can be overcome gradually with more support to its members through trainings and increased linkage with banks for loans to its member SHGs.

6.3.1 Summary Observation:

- a) Support through microfinance has relieved beneficiaries from exorbitant interest rates of moneylenders and compulsion of distress selling of products, thus endowing better bargaining power to project beneficiaries.**
- b) SHGs have exhibited regularity in rotation of loans and ensuring allocation of loan facilities to all its members.**
- c) Participation of farm as well as nonfarm enterprises have led to increased household income which has been evidenced by better housing conditions, education facilities for children and reclamation of mortgaged land.**
- d) Benefits of project interventions in the nonfarm sector have spilled over to non-project villages.**
- e) A number of non-traditional nonfarm enterprises have been initiated through SHG members, in addition to traditional handloom, livestock or handicraft based ones.**
- f) SHG members reported enhanced self-respect and participation in household decision making.**
- g) SHG Federations have been successful in monitoring, mentoring member SHGs and establishing SHG-Bank linkages.**
- h) SHG Federations also have addressed social issues, organized health camps, literacy camps in addition to their core activities.**

6.4 CASE 3:- SEEKING ENVIRONMENTAL SUSTAINABILITY THROUGH NONFARM ENTERPRISES:

Towards the western most part of the district of Karbi Anglong in Assam, there is a village named Umpanai situated about 100 km away from Hamren Town. It has been incorporated into NERCORMP in the year 2010 and because of its relatively large size; project authorities classified it into three smaller units (hamlet-wise) for better monitoring and implementation of project activities. One such hamlet, identified as Umpanai I has 60 households residing in it. The primary source of livelihood of the population happens to be agriculture done with traditional method of shifting cultivation. Shifting cultivation has a

number of negativities associated with it; such as soil erosion, depletion of soil nutrients, and loss of many endangered forms of life. With this view, promotion of various nonfarm enterprises along with permanent plantations is done so as to dissuade the populace from shifting cultivation.

Keeping in view NERCORMP's concern for sustainable development, during preparation of Annual Work Plan And Budget (AWPB) for the year 2014-2015, NERCORMP officials had informed the NaRMG about the feasibility of introducing a low-cost bakery unit in the region, stating market prospects and efficiency of the device, designed by the State Council of Science, Technology and Environment, Meghalaya. The unit has been designed to suit remote rural conditions in hill areas and guarantees efficient use of firewood as fuel. Once convinced about its feasibility, the villagers had decided to budget for one such unit in the AWPB-2014-2015 and selected one lady named Kareng Hansepi, aged about 46 years for the activity. The site for the unit was selected at the heart of the Umpanai village, where a weekly market is held.

Accordingly, with coordination and guidance from officials of State Council of Science, Technology and Environment, Meghalaya, during the month of September, 2014, the unit was procured from Shillong. The total budget earmarked for the activity was Rs85,000.00 out of which Rs71,000.00 was supported by the Project and the rest amount was supposed to be contributed by the beneficiary of the unit, which in this case was Kareng Hansepi. Kareng, along with her husband Borleko Teron, has contributed with bamboo and wooden posts and built the shed for the same. She has also signed a benefit sharing agreement with the NaRMG which among other points included she will pay 10% of her profits to the NaRMG annually. NERCORMP arranged for training on bakery products in her village using the low-cost unit.

“My life has changed considerably after I started this business”, says Kareng. From being an introvert and shy lady, she has transformed into an outgoing person, taking control of daily chores required in the unit such as ordering for the supplies, marketing her products in nearby *haats* or weekly markets. She has increased her range of products. She feels her husband has more respect for her, cooperates and supports her unit. They have a single girl child named Jangmin Teronpi, who studies in Class I in a nearby school and the couple aims to send her to better boarding school so that she can achieve a respectable position in the society. Kareng, also feels that her position and respect in the society has also increased in the society as many women are inspired by her to take up business activities like her.



Figure 6.7

Kareng Hansepi in her bakery unit and her husband Borleko Teron in their grocery shop

Source: Evergreen SHG Federation

Initially, her net monthly income from the unit was about Rs. 2500.00- Rs. 3000.00. She produced various bakery items such as breads, buns, biscuits, cakes etc. Because of labour constraint, even if demand was there, she could not meet rising demand of her products. After about one year, the area received regular electricity supply. She then thought of buying an electric oven to increase production so as to meet increasing demand. Pooling resources from income from unit and their earlier savings, she has bought an oven for Rs. 75,000.00.

Currently, she is earning about Rs. 5000.00- Rs. 6000.00 per month. She has also opened an adjoining grocery store so that she can use her spare time optimally. Kareng says that she is determined to increase her range of products and build linkage with nearby Christian missionary run boarding schools for regular supply of products. She feels more women should come up for such activities. Till now she has given training to about 30 persons who were interested to take up such activity, out of which three have started similar bakery units in their respective villages of Ulukunchi, Amkachi and Borkok. However, she feels that if she receives more training she will be able to improve and increase her product range leading to more income.

In fact, NERCORMP has a strategy to develop Community Resource Persons (CRPs) like Kareng Hansepi in specific intervention areas such as food processing, handicrafts, handloom, tailoring, masonry, among nonfarm activities as per their project plan. CRPs are also present for livestock, paddy productivity increasing techniques such as SRI (Systematic Rice Intensification), microfinance etc. CRPs are persons who have received special trainings on respective subjects and work as extension workers. Both the districts, being ill

communicated ones, the services rendered by these CRPs has immensely helped to initiate and sustain nonfarm enterprises in the region.



Figure 6.8
Kareng: During one of the training sessions in her bakery unit

Source: Kareng Hansepi

6.4.1 Summary Observation:

- a) **NERCORMP's interventions for grading up technology are based as per local conditions and are suited for remote hill conditions.**
- b) **Community contribution is ensured in the form of non-cash local resources such as bamboo and other building materials for housing nonfarm units.**
- c) **Project success is evidenced by the fact that beneficiaries have been able to upgrade fixed assets and diversify product range.**
- d) **Transformation of attitude and improved marketing skills was reported by beneficiary.**
- e) **Influence of increased cash income through nonfarm enterprise on education of children is observed.**
- f) **Beneficiary qualified as 'community resource person' and has helped replication of project interventions by providing training support.**

6.5 CASE 4: COMMUNITY BASED ORGANISATIONS: THE BACKBONE OF DEVELOPMENT

In Dima Hasao District, in the Umrangso region, the Amri Cluster Association was formed by NERCORMP in 2012. It comprises of 7 villages. The Cluster Association is constituted of 5 office bearers, 2 advisers and 9 executive bodies. Cluster members observed that before the project interventions, there was no common platform to address issues beyond household level ones, especially those which impact community as whole. The main problems of this region are transportation and communication, health, marketing, non-electrified villages and lack of weekly market. The rural people had to travel about 3-4 hrs for weekly marketing to purchase necessities in Umrangso market and had to spend about Rs 600.00 per head (to & fro) for transportation. Most of the village headmen had approached the local MAC (Member of Autonomous Council) or Executive Member (EM) of the District Autonomous Council or Line Departments of Dima Hasao District, often submitting memoranda, to address these issues. But these efforts rarely yielded any results.

As reported by the project beneficiaries, after the formation of community based organizations, NERCORMP has organized several capacity building initiatives for NaRMGs & SHGs with an aim to develop strength among the communities to handle their local problems. On the third year of the project, capacity building programme were organized for the NaRM-G on the formation of Cluster Association with an objective to strengthen their skills, confidence, to take responsibility for their own development and enhance their capacity to solve problems and exploit any available opportunities. On the same year Amri Cluster Association was formed on 07-09-12 and several training programmes was organized at the cluster on the role and responsibility of the Cluster Association. The Amri Cluster Association was officially registered on 9.7.2015 under the Society Registration Act of Assam, 1860. To address the sustainability and networking for Cluster Association and SHG Federation, the project organized a workshop on NERCORMP's exit strategy, wherein it stressed on the role of cluster association in taking up various developmental activities in the area through convergence with line departments and development agencies, after the project phases out.

Amri Cluster Association has taken a number of initiatives for development in the region. It approached District Autonomous Council for approving a site for weekly market at Borolabang area. On being convinced of the requirement of such a weekly market, DHAC

(Dima Hasao Autonomous Council approved the setting up of a weekly market in the proposed site. In 2014, the first weekly market in Amri Karbi area, falling on every Tuesday, was inaugurated. Amri Cluster Association has been able to mobilize community participation from 7 villages in terms of labour (Rs 18000.00 approx) and materials (Rs15000.00 approx) for the construction of weekly market sheds (thatch & bamboo). It has initiated linkage with District Rural Development Agency (DRDA) and has received financial support of Rs 2, 00,000.00 for the construction of 1 unit of market shed.

One of the SHG member Mrs Martha Rongpi, age 45, from Borolabang village, during interview, expressed “Earlier, we have to travel to Umrangso market which is about 18Km to sell our jhum products and we have to spend Rs 150.00 (to &fro) for transportation. Sometime we don’t get vehicles to carry our produces and we have to walk a long distance with head load of jhum produce.” Before project interventions, she estimated that her annual income to be about Rs20,000.00 to Rs 25,000.00 (approx) and she had to spend about Rs 5400.00 (approx) annually just for transportation cost.



Figure 6.9
Weekly Market in Borolabang village and market shed supported by DRDA

Source: Field Survey

In 2016, the association had taken up initiatives for electrification of 3 villages. There was requirement of additional labour for reinstating electricity in the villages. The cluster members organized social work for many days to arrange labour who worked along with Assam State Electricity Board (ASEB) workers/employees without wages.



Figure 6.10
Social work by AMRI Cluster Association for electrification

Source: Amri Cluster Association

During field visit, one of the NaRM-G members from Chotolabang village, Mr. Marcos Hanse ,54 year old observed that before his village got electrified he had to spend Rs 350.00 for kerosene and Rs 150.00 for candle every month. He further stated that with his meager annual income of Rs 25000.00 to 30000.00 it is very difficult to support two school going children. He further expresses that after his village has been electrified their children can study for longer hours and they do not need to rely on kerosene. Even after sunset he can use his time for handicraft work and earn extra money for his family. He stated that his annual income has increased to Rs 40,000.00 to 50,000.00.

The Amri Cluster Association has also taken active part in the protection of Kopili River that flow between two state of Assam and Meghalaya. On 20.7.2015, the association had organized an awareness programme and meeting on riverine protection. It was attended by Mr. W.R Lyngdoh, IAS, Deputy Commissioner, Jaintia Hills District, Meghalaya and Mr. Denis Teron, Executive Member (EM), Dima Hasao Autonomous Council (DHAC). As an outcome of the meeting, Sumer River Protection Association has been formed with an objective to protect the aquatic life in the river; rules and regulation have been framed to strictly prohibit the use of dynamites and chemicals for fishing. The Association has also prohibited shifting cultivation along the riverine areas.



Figure 6.11

Dignitaries during the awareness programme and meeting on riverine protection

Source: Amri Cluster Association

The Amri Cluster Association has also organized meetings and awareness programmes to address some other issues of economic development, low level of education, and distribution of ration cards (family identity card) in Sangbar block. The Cluster Association has become one of the lead institutions driving economic development in the Umrangso region.

6.5.1 Summary Observation:

- a) **Community Based Organisations (CBOs) in the form of Cluster Associations have been groomed properly to take up issues for livelihood development after exit of NERCORMP.**
- b) **Cluster Associations have been taking up larger social issues such developing market infrastructures, rural electrification and bio-diversity conservation.**
- c) **Market infrastructures in the form of newly developed weekly *haats* have reduced transportation costs and hardships, thus reducing labour and improving the productivity of beneficiaries.**
- d) **Electrification has led to increase in productivity of nonfarm enterprises.**

6.6 CASE 5: IMPROVING PRODUCTIVITY OF NATURAL RESOURCES

Situated about 110 km away from Hamren Town, Rongchek -II having 67 households was incorporated into NERCORMP in the year 2010. The village is situated about 450 m

above main sea level and has 67 households residing in it. The primary source of livelihood of the population happens to be agriculture done through traditional *jhooming*.

Among its many strategies, NERCORMP also embarks upon steps to increase productivity of agriculture in the hill areas. According to village representatives of Rongchek-II, the District Support Team of NERCORMP and the NaRMG of the village had discussed about the ill effects of *jhooming* and alternative ways to handle it. Terrace farming, an alternative way to cultivate crops in hill areas, was explained to the villagers. The villagers got convinced about the process once they were told about the benefits of terracing such as i) irrigation, ii) multiple cropping, iii) water availability round the year and cultivation at close proximity to habitat etc.

Accordingly, Rongcheck-II village was granted with a financial support of Rs.1,01,243.00 during the financial year 2010-11 for terracing. Convinced and motivated, villagers decided to cut terrace in an area of 9 hectare where each and every household could cultivate at least 0.13 hectare of land. The site they selected for terracing was previously a barren plot. The entire NaRM-G members worked together in their individual plots and converted it to a terrace field. Entire activity of land clearance, digging and levelling was done by engaging community labour to convert it to a terrace field.



Figure 6.12

Terracing Implemented by Rongcheck II Village, Karbi Anglong

Source: Field Survey

In the first year, they cultivated two crops i.e. rice in two different seasons. This was a unique experience for them as earlier they could do only one cropping in a year. On an average they harvested 10 ‘mon’s (400kg) per bigha, which is about 3000 kg per hectare. This is much more than the average productivity of their *jhum* cultivation. The villagers, thus motivated, have continued with such practice. Currently, they are growing terrace with varieties like Pankaj, Ranjit and Motisar etc. Moreover, they are now planning to grow pea

along with rice as relay cropping, which will not only increase their income but also enhance the fertility status of the soil.

As observed from the field survey, the growth and sustenance of nonfarm enterprises is directly dependent on agricultural income and therefore, NERCORMP's endeavour to improve productivity of agricultural land has a direct impact on nonfarm enterprises of the region.

6.6.1 Summary Observation:

- a) NERCORMP has attempted to increase the income of its beneficiaries by improving the productivity of agriculture in the hill districts.**
- b) Interventions like 'terracing' will ensure two important outcomes- increased dependence on permanent agricultural plots and reduced labour input requirement.**
- c) Released labours, which were erstwhile engaged in agriculture, can be trained and engaged in more productive skill based nonfarm enterprises to increase household incomes.**

6.7 CONCLUSION:

Drawing from the case studies above, we have seen that NERCORMP's success, as recognised in many studies, has a number of factors contributing to its success. These have been discussed in the following sections.

a) Participatory Development:

In absence of proper civic organisations in the ground level, formation of NaRMGs and SHGs has ensured success of project interventions. Moreover, equal representations of women in the NaRMGs have resulted in better handling of issues which effect women population. Cases have revealed that NERCORMP ensures participation of beneficiaries, right from the preliminary stages of planning, which is followed by prioritization of activities. It also promotes participation of community members in the implementation by making communities' contribution mandatory. This leads to a sense of ownership of public properties and as studies have revealed such participation has led to increased confidence, better monitoring, implementation and also maintenance of assets created through project interventions. Moreover, another reason for the success of these interventions is the fact that

all the activities are need based and are budgeted based on prioritization by the NaRMG members.

b) Multi-Pronged Approach of Nonfarm Enterprise Promotion:

NERCORMP demonstrates a multi-pronged approach to livelihood development. It embarks upon inputs in institutions building by forming NaRMGs and SHGs and builds capacity of these institutions through various trainings and exposures. It also provides support for improved agriculture, horticulture, livestock rearing, non-farm enterprises and microfinance for supporting livelihoods directly. It also takes care of health and hygiene through provision of safe drinking water and sanitary toilets. And finally it provides infrastructural support for construction of roads, community halls and electrification. It is observed such composite interventions have helped promotion of non-farm enterprises. Cases have shown that interventions in the form of water supply improvement, road construction, village electrification have indirectly led to increase in participation of nonfarm enterprises. For example, in case of Harbasa we have seen that nonfarm enterprises such as ‘rice-mill’s and ‘Safe-Drinking Water’ facilities have led to reduced labour efforts by women. These have resulted in women taking up more productive activities such as ‘weaving’, ‘livestock’ rearing. Participation in nonfarm enterprises promoted by the project have shown results in the form of increased the household’s income, better housing conditions, better education facilities for children, increased access to land and other assets. Intangible benefits such as increased confidence, self respect, more participation in decision making has been observed.

c) Women Empowerment:

Cases have shown that NERCORMP has ensured participation of women in all its intervention by making their representation in NaRMGs in equal proportion to their male counterparts. It has successfully addressed various hardships faced by women in hill areas by addressing problems of water supply, rice pounding and by microfinance. In fact, SHGs have made possible for women to take up multiple activities such as bamboo mat trading, tea stalls, tent-houses etc. as is evident in the cases. What is more important is fact that women have become confident to carry out banking transactions, have taken up social work, in addition to contributing to the families’ income. Intervention in the form of SHGs and subsequent grants to these groups in the form of revolving fund has enabled participation of women in economic activities. Women have taken up various income generating activities such as livestock rearing, trading, small non- farm enterprises in the form of ‘tent –house’, ‘restaurants’ and ‘grocery shops’.

d) Ripple effect of project activities:

From the field studies it is observed that the project's interventions have shown ripple effects. As already mentioned, its holistic approach has led to widened scope for women entrepreneurs by addressing their root deterrents such as access to finance, water and rice milling services. Cases have revealed that a number of women took up nonfarm enterprises as a direct or indirect outcome of project interventions. Similarly, there were cases where an intervention in electricity supply had led to increase in income from handicraft activities. Another ripple effect is observed in the replication of project supported units by community members. It is seen that project supports nonfarm enterprises directly as 'model' units which are in the form of grocery shops, tea stalls, bakery units, weaving units, tent-houses etc. During case studies it is revealed that such activities have also been replicated by women entrepreneurs who had access to loans from their respective SHGs. Such replication has been strengthened by the creation of Community Resource Persons (CRP) which ensure support services and also to reinforce learning from trainings on various livelihood skills. This was evidenced in the case of bakery unit where the beneficiary has provided training support to a number of other people to take up bakery enterprises.

e) Creation of a enterprise facilitating environment:

The environment for improved livelihoods has been made better with improved access to drinking water facilities, toilet facilities, roads, market sheds and community halls. While water and toilet facilities have led to reduced women drudgery and better health of beneficiaries, improved road conditions and market sheds have improved the marketing situation of produced goods. Such roads have reduced the transportation costs by manifolds, where earlier head-loads were the only means of transportation. Concrete Market Sheds in local *haats* have led to much improved and permanent store, display and sale facilities, where the traditional system was to build thatch structure with mud flooring. Increasing productivity of agriculture through activities such as irrigation and improved technology has helped to increase household income. This increase in household income directly affects the uptake of nonfarm enterprises as already established in existing literature.

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