



# Tripura Rural Livelihood Mission

# Major Components of DAY-NRLM

- **Institution Building and Capacity Building (IB & CB)**
  - Deals with promotion of women SHGs and their federations and trainings.
  - Development of Community Resource Persons (CRPs), Community Funds.
- **Financial Inclusion (FI)**
  - Deals with Bank loan for SHGs, insurance and pension linkage of SHGs, digital finance.
- **Livelihoods and Marketing (L & M)**
  - Farm and non farm based livelihood activities. (includes non-chemical agriculture and allied sector, livestock, fisheries, enterprises etc).
  - Lakhpati didi initiative.
- **Social Inclusion and Social Development (SI & SD)**
  - Deals with Gender issues, Food-Nutrition-Health-Wash of SHG members.
  - Poshan Abhiyan, Special SHGs (with PwDs, elderly, trans gender etc.)
- Convergence.
- Monitoring and Evaluation.

# Achievements



96.6 % Targeted household already been covered under SHG fold

All GP/VC already been covered under NRLM fold



NRLM Interventions started in 76.6% villages



65 % SHGs are credit linked from Banks

# TRLM OUTREACH

Women mobilized  
in SHG



4.72 Lakh

Self Help Groups



52,152  
No's

Village  
Organization



2342 No's

Cluster Level  
Federation



139 No's

Bank loans provided to  
SHGs since 2023-2024



Rs. 1232.90 Crore  
With 3.49% NPA

AGEY



18 vehicles on  
route

Livelihood



2.52 Lakh Women  
Members

Enterprise  
Promotion



0.22 Lakh Micro  
Enterprises





# FARM LIVELIHOOD



**196810**  
**MAHILA**  
**KISHAN HAVE**  
**BEEN**  
**COVERED**  
**Under AEP**

**104139**  
**AGRI-NUTRI**  
**GARDEN**  
**HAVE BEEN**  
**DEVELOPED**

**1036**  
**PRODUCER**  
**GROUP HAVE**  
**BEEN**  
**FORMED**

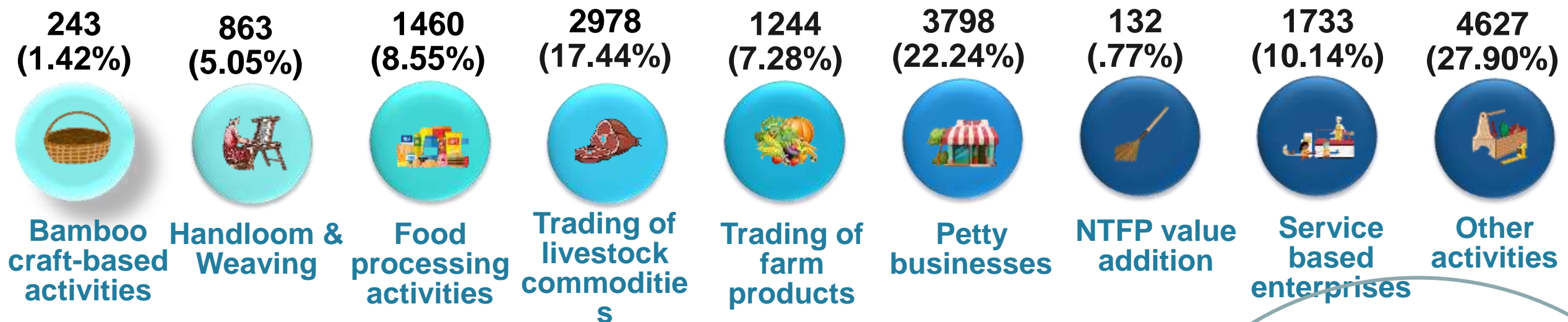
**\*AEP- Agro-Ecological Practices**

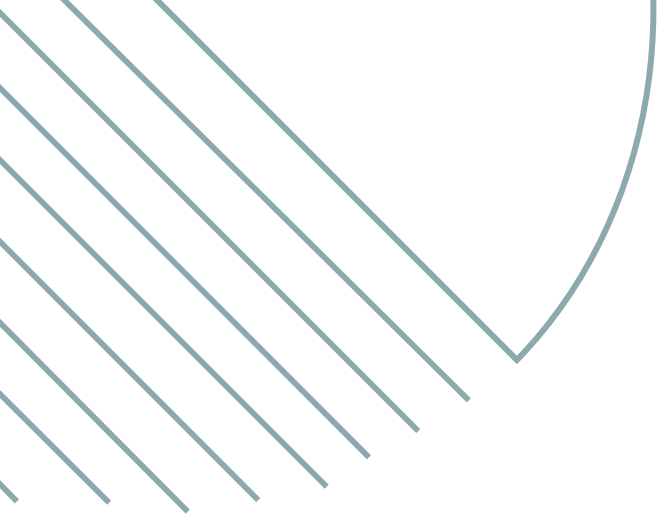


# Details of SHG Managed Micro & Nano Enterprises Promoted/Supported Under TRLM



**Total 17078 no's of Micro & Nano Enterprises (Investment Rs.30 thousand and above) Promoted/Supported under TRLM.**



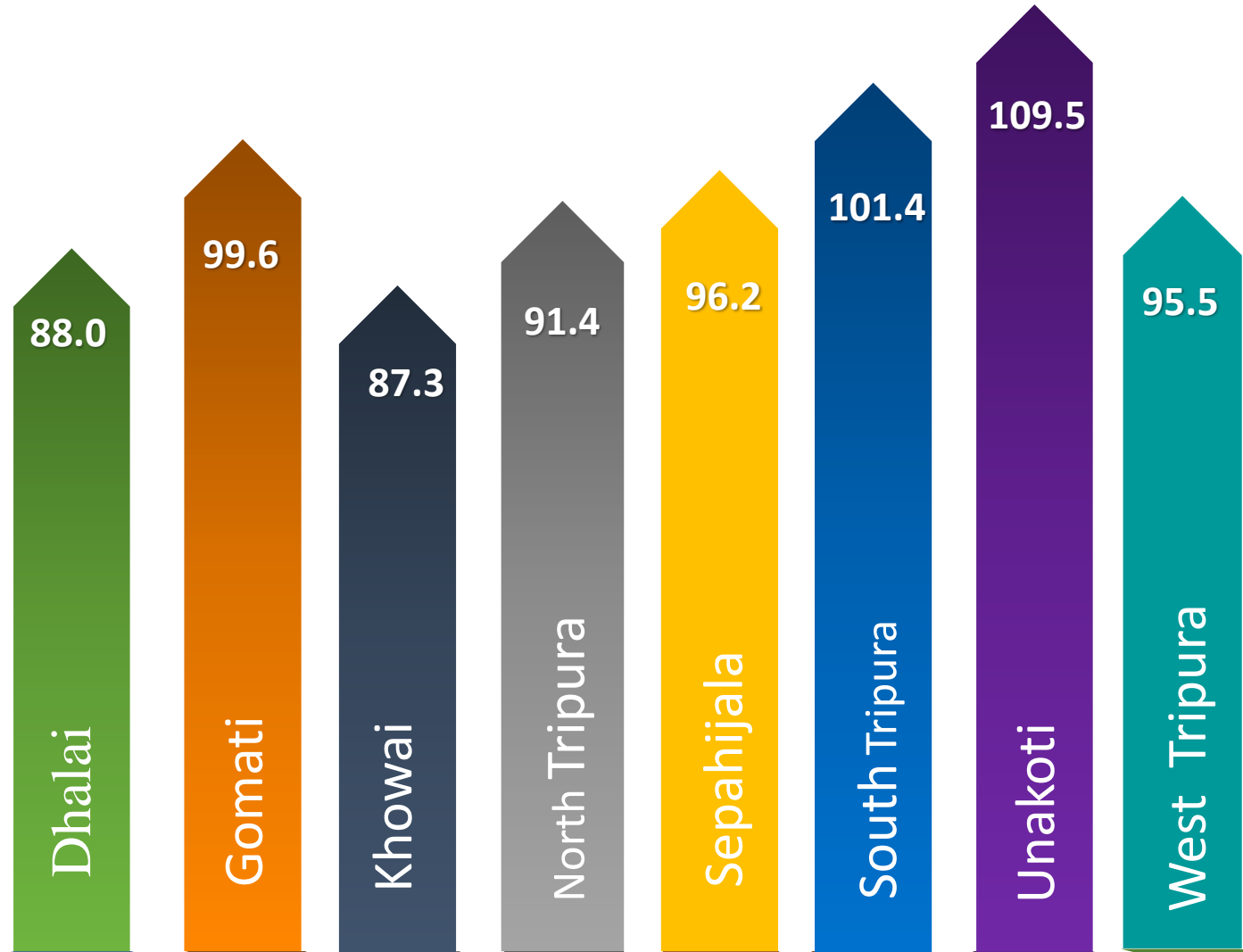


# **Institution Building and Capacity Building**



# District wise HH saturation status

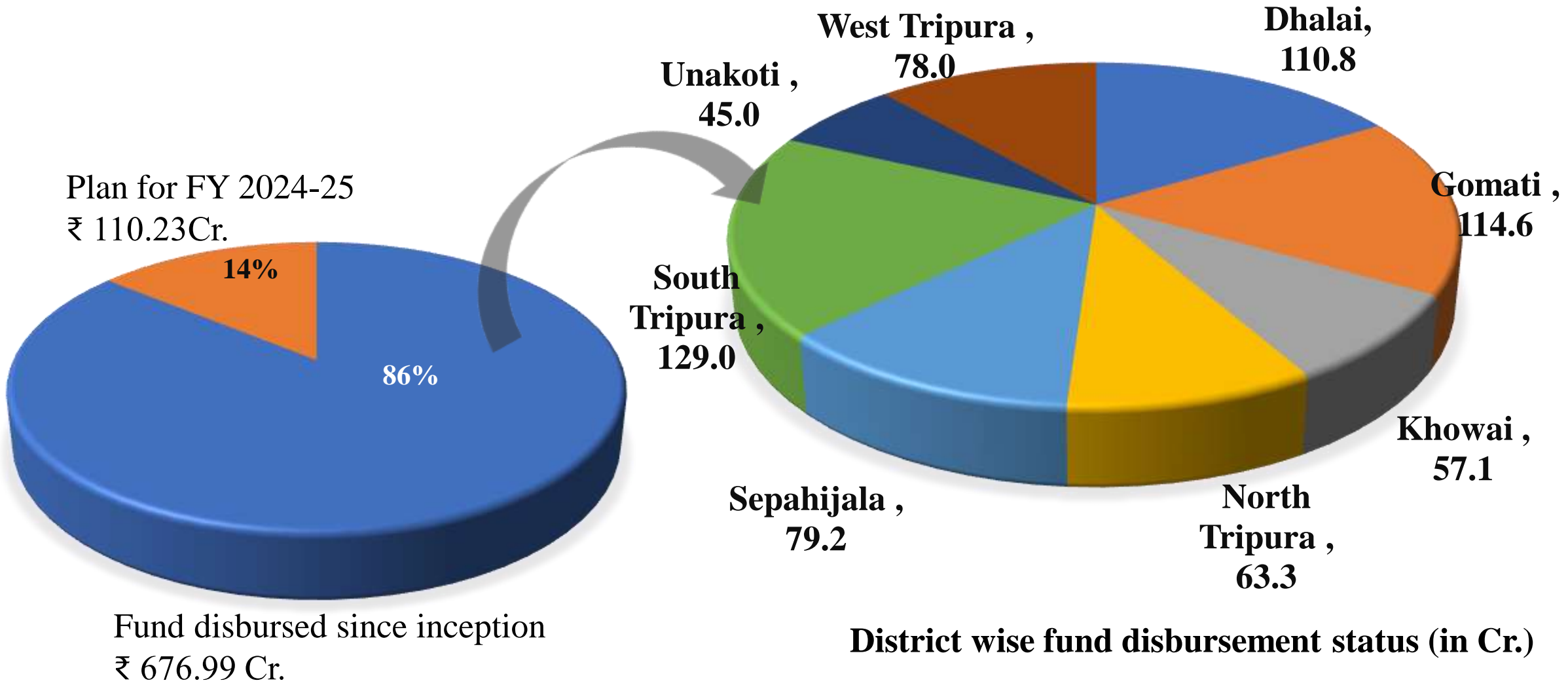
The goal is to mobilize and revive 21,225 more members during FY 2024-25.





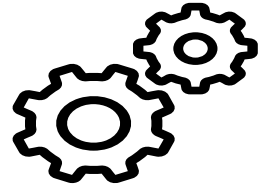
# FUND DISBURSEMENT STATUS

(RF, CIF & VRF)



# LokOS

Identification and training of E-Bookkeeper (EBK) for each VO/CLF



Approval of SHG,VO,CLF profile at Block level authorised official in web portal.



01

02

03

04



Entry of SHG, VO,CLF profile and transaction details by EBK in mobile app

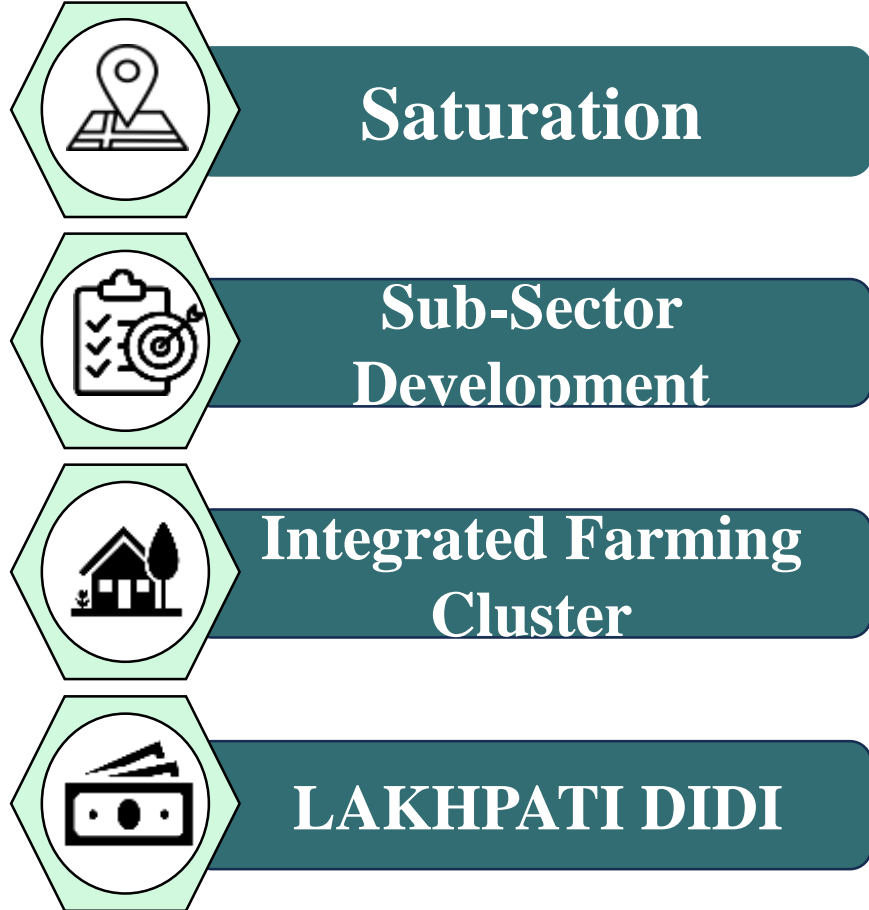


Profile and transaction report reflection at LokOS portal



# Livelihood Farm

# Focus area under Farm Livelihood



# Sub-Sector



Bamboo

Spices



Fruits



HVH

Moringa



P&T



Millet

Beekeeping



Maize





# Farm Livelihood approach





# Farm Livelihood Cluster Development Initiated

Value chain development has been initiated:



**12000  
MK**



**2000  
MK**

**6000  
MK**



**9000  
MK**



\*MK- Number of Mahila Kishan



# **Non-Farm Livelihood**

# Non Farm Livelihood at a Glance

## Start-up Village Entrepreneurship Programme (SVEP)

- 59 CRP-EPs
- 507 Nos Enterprises
- CEF- Rupees 95.60Lakh Provided

## Micro Enterprise Development

- 17078nos Enterprises Promoted

## PM Formalization of Micro Food Processing Enterprise

- 2113nos Food Enterprises Promoted

## Micro Enterprise Development (9 Blocks)

- CRP-EP Identified
- Concept Seeding of VO/CLF Completed

# ONGOING BLOCKS UNDER SVEP & MED

<b>SVEP BLOCKS</b>	
<b>1</b>	<b>AMBASA &amp; SALEMA</b>
<b>2</b>	<b>MATABARI</b>
<b>3</b>	<b>SATCHAND</b>

<b>MED BLOCKS</b>	
<b>1</b>	<b>RAJNAGAR</b>
<b>2</b>	<b>JOLAIBARI</b>
<b>3</b>	<b>HRISHMUKH</b>
<b>4</b>	<b>AMARPUR</b>
<b>5</b>	<b>KILLA</b>
<b>6</b>	<b>TEPANIA</b>
<b>7</b>	<b>DUKLI</b>
<b>8</b>	<b>DUMBURNAGAR</b>
<b>9</b>	<b>DURGA CHOUMUHANI</b>



# PROPOSED BLOCKS FOR SVEP & MED FOR FY: 2024-25

<b>SVEP BLOCKS</b>	
<b>1</b>	<b>AMBASA &amp; SALEMA</b>
<b>2</b>	<b>MATABARI</b>
<b>3</b>	<b>SATCHAND</b>

<b>MED BLOCKS</b>	
<b>1</b>	<b>RAJNAGAR</b>
<b>2</b>	<b>JOLAIBARI</b>
<b>3</b>	<b>HRISHMUKH</b>
<b>4</b>	<b>AMARPUR</b>
<b>5</b>	<b>KILLA</b>
<b>6</b>	<b>TEPANIA</b>
<b>7</b>	<b>DUKLI</b>
<b>8</b>	<b>DUMBURNAGAR</b>
<b>9</b>	<b>DURGA CHOUMUHANI</b>

# Non-Farm Livelihoods

## Key Priorities for FY 24-25

### Outreach Expansion

Efforts to be made to cover most districts/blocks in the state under non-farm activities.

### Entrepreneur Strengthening

Focus on handholding and strengthening SVEP entrepreneurs for better market outreach and financial sustainability.

### Market Linkages

Supporting enterprises for market connect through aggregation and marketing support (offline & online).

### Capacity Building

Training and certification of 559 selected CRP-EPs to create a pool of Master-CRP-EPs.



# **Initiatives under Farm and Non-Farm**



# Financial Inclusion

# Interventions under financial inclusion



Bank linkages, 1172.59 Cr.



BC point through BC Sakhi (636)



Bank Sakhi (596)



Insurance, 5.5 lakhs  
(PMJJBY, PMSBY, APY, PMJAY)

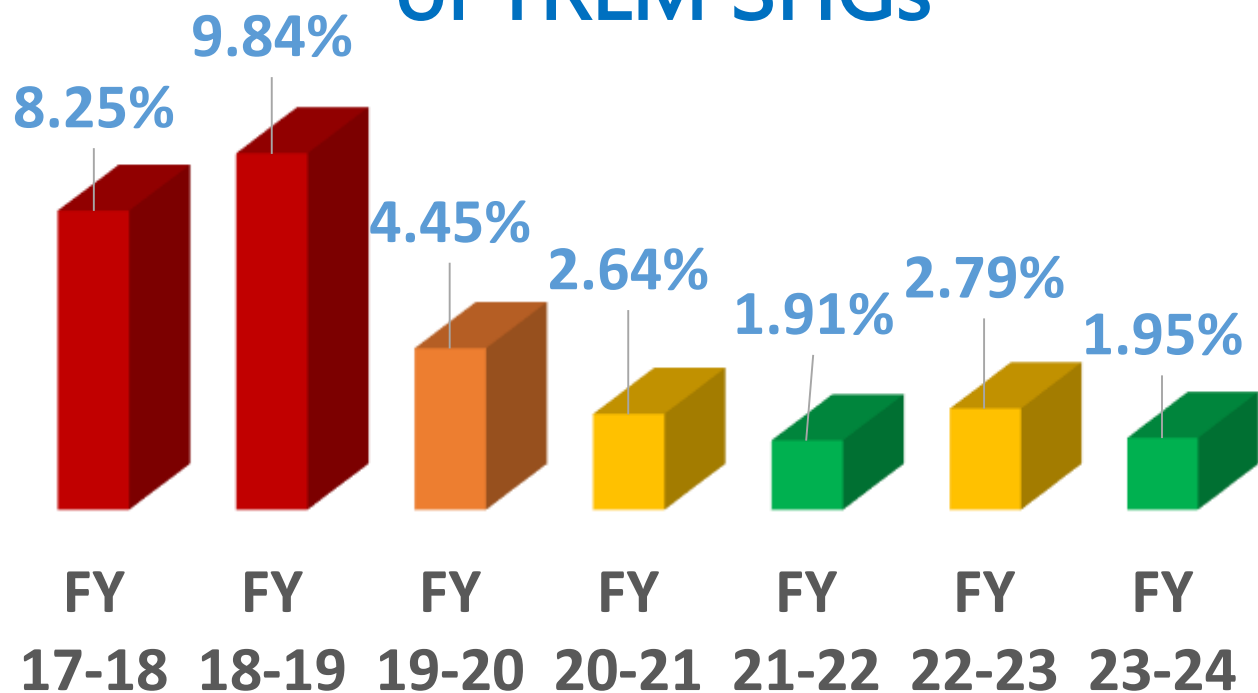


# NPA Status on SHG Bank loan

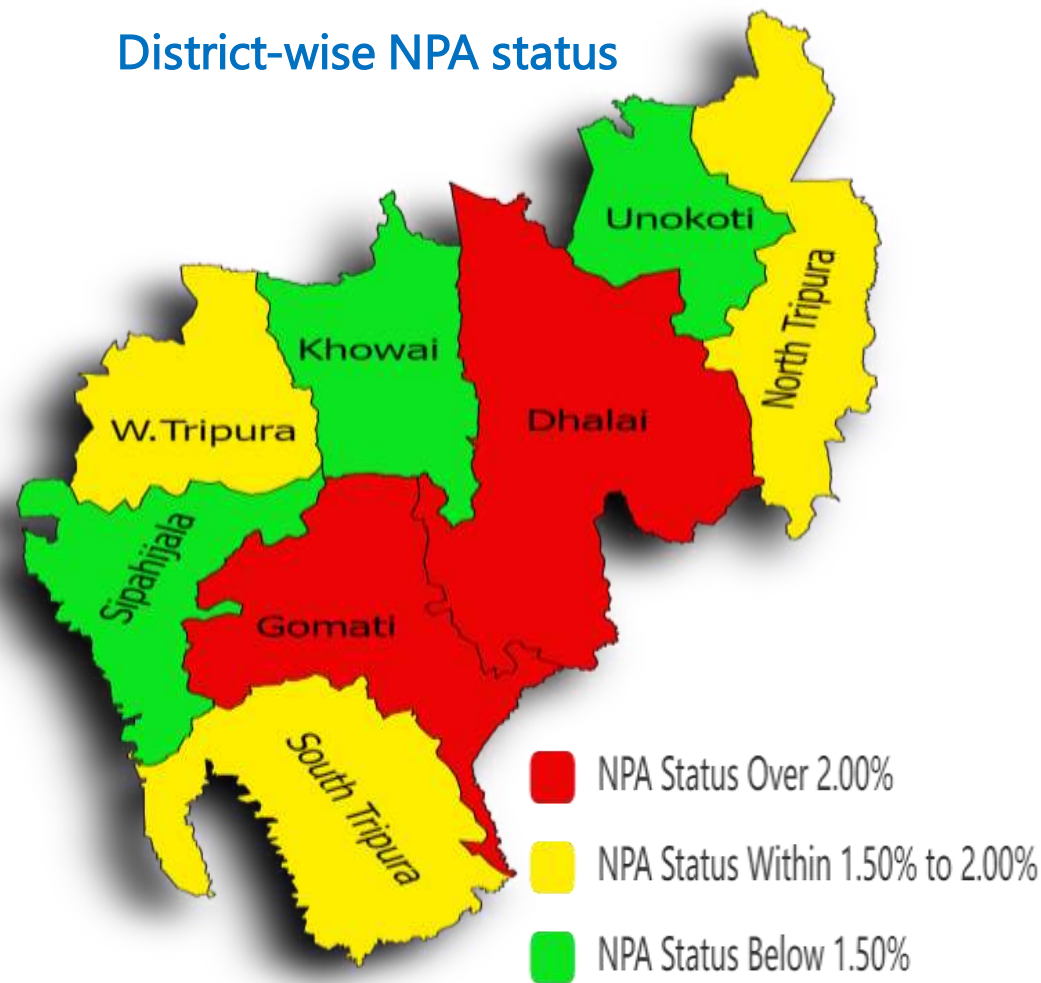
## District-wise Latest NPA Status



## Year-wise NPA Reduction Status of TRLM SHGs



District-wise NPA status



# Financial Inclusion

## Key Priorities for FY 24-25

1

### Scaling up Enterprise Financing

Individual enterprise financing will be the key focus. Block-level mentors have been developed for training Vitta Sakhis to accelerate individual enterprise financing.

3

### Strengthening SAKSHAM Centers

Orientation of CLF EC members, Bank Linkage Sub-committee, and refreshers training of FL-CRPs and Bima Sakhis to strengthen SAKSHAM Centers.

2

### SHG Linkages in Aspirational/Backward Districts

Credit Camps at GP/NC level on every quarter shall be conducted to boost SHG bank loans and repeat loans.

4

### BC Sakhi Deployment & Insurance Coverage

Focus on dual authentication of SHG and PG accounts, deployment of full-fledged BC Sakhis, and insurance camps at GP/NC level for 100% coverage and claim settlement.

# Social Inclusion- Social Development

## Key Priorities for FY 24-25

- FNHW
- Social Inclusion
- Gender
- PRI-CBO Convergence

## Brief Strategies

- FNHW interventions to be initiated in more 25 blocks covering all the districts. More, 57 CLFs having 608 VOs to be covered this year on first 1000 days module and anemia reduction. Pilot project also shall be initiated in 2 districts on drug abuse.
- SI intervention is to be initiated in 41 new blocks and Livelihood interventions to be introduced to 490 elderly SHG members. Moreover, 5 SHGs to be formed each under PWD & Transgender.
- Project TRUPTI for inclusion of targeted 4000 poorest of the poor households in the SHG fold have been initiated. The Consumption Grant & Livelihood Support will be ensured this year.
- Gender Institutional Mechanisms to be established in all the 58 blocks and 40 new GRCs shall be established.
- PRI-CBO Convergence Intensive Universalization project to be implemented in 28 blocks under 5 districts in support of Kudumbashree NRO as a knowledge partner.

**Thank you**