

# ANNUAL REPORT

## 2022-2023



# SEVA - MANIPUR

(Self-Employment Voluntary Association - Manipur)

North Babupara, State Guest House Road, Imphal West,  
Manipur-795001(North East India)

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### *Motto of the organization*

*“To bring about positive change in the quality of life for the underprivileged by way of people’s*

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## **SECTION -1**

### **ABOUT THE ORGANISATION**

#### **FORWARDING LETTER**

It is a great privilege for me to write few words for SEVA-Manipur and its new edition of Annual Report-2022-23. Indeed it is a great opportunity to share few of my feelings in relation to this publication. It was a great pleasure going through the contents of the report. And I reckon that, as done in the previous editions, this publication also attempt to highlight the various initiatives that SEVA has taken towards building a better socio-economic society. It is also worth to mention that, all the data and information are based on both qualitative as well as quantitative values as always.

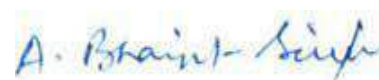
SEVA is one of the most sought after and fast emerging microfinance institutions, Livelihood Support Provider, Environment Conscious and Agro-horticultural Support Provider of the state. The organization and its Chief Functionary never legged behind in extending support to destitute and poverty stricken families and peoples. Salute to SEVA-tians for the various help and support extended towards the cause of the society and that too without hesitation. It is with such great zeal that the organization has expanded its empire in eight different districts of Manipur in such a short span of time with eight Branch Offices(Imphal East B.O, Imphal West B.O, Thoubal B.O, Kakching B.O, Chandel B.O., City B.O., Moirang B.O.& Toubul SEVA-AIC Office) in addition to the Head Office and Administrative Office being located in strategic areas covering eight districts of the state namely, Imphal East, Imphal West, Bishnupur, Thoubal, Kakching, Churachandpur, Chandel & Senapati Districts of Manipur state.

The association provides quality financial services to the poor households, women community especially in the rural and semi urban areas. Till the end of 2015 the organization has been able to support 50,000 poor women clients with quality financial services thereby sustained their livelihood through micro credit support, capacity and skill building trainings along with close hand holding support. The new mission of the organization at present is to cover 1,00,000 poor women clients by 2025.The organization also conducts vocational trainings for SHG & JLG members as well as individuals on different subjects that may generate self-employment as well as employment for others too once their expertise become sustainable livelihood. Under the micro credit support many loan products are extended to the clients, among them group lending, individual lending, micro venture loan, business loan, entrepreneur loan etc. are top listed. Besides SEVA also facilitate bank linkage to SHGs, JLGs, Farmer initiative groups and any other support recipient of SEVA's various sectors. NABARD had recognized SEVA as an SHPI (Self Help Promoting Institute) in the state of Manipur.

SEVA on the other hand is also promoting solar energy at different levels with the aim to prevent environment degradation and promotion of renewable energy instead of grid power energy. Under the SEVA energy many units of solar home lighting system, solar portable lamps, solar powered E-rickshaws, black smith, pottery, tailoring and embroidery etc. has been promoted. Many more are in the pipe line. Solar energy or renewable energy not only prevents the environment from further degradation but it also minimizes the expenditure of the user. Decrease harm full incidence that may be occur in grid energy consumption. In agro- horticultural sector too SEVA is not legging behind. Under the SEVA-AIC (Agro- Information Centre) many farmers has been benefited under the different components of the project. More than 1500 farmers' loyalty cards has been registered and accessed to organic manures, insecticides, pesticides, germinated seeds and other manures at subsidized rate. Units of Nursery Plantation Cum Demonstration, Mushroom Cultivation Cum Demonstration, and Vermin Composting etc. were successfully established in Toubul village, in Bisnupur District. Mobile vegetable market has been initiated. Most importantly a hand book on agriculture and horticulture was published and circulated specially for the farmers. The hand book was published in English and local language of Manipuri so that the illiterate or minimum literate farmers can be reached. I would not stress on this aspect as it is a long story and I strongly believe that, details on SEVA-AIC will be one of the contents of this annual report edition.

There will be no ending if I go on writing about the various initiatives that SEVA has initiated. I also believe that, most of the initiatives will be covered in this edition. Therefore, it will be left for the readers of this edition to enjoy while going through it. And last but not the least; I would like to thank all the team of SEVA and those who took great roles in making the edition a grand success. I wish SEVA a grand success in its future endeavours.

Thank you all once again.



**(A. Bharjit Singh)**  
**President**

## **ACKNOWLEDGEMENT**

*Dear Friends,*

First of all my sincere thanks to all the SEVA-teams and others related for the successful edition of this Annual Report -2022-23. Also humble gratitude for their valuable support in making the organization where it stands today. It is also a privilege for me to get this opportunity to express few of my feelings in relation to this Annual Report-2022-23 edition. It is also of my immense pleasure that the association is publishing its Annual Report for the year 2022-23 successfully.

Self-Employment Voluntary Association (SEVA) was established on the 12<sup>th</sup> Jan, 1991 by a group of likeminded social workers with the main objectives to uplift the society through community welfare activities in large and to upgrade the socio- economic conditions of women and children, rural and urban BPL families by helping them in creating their own sources and livelihood support while protecting their health through peoples participation programmed.

SEVA is Society base in Manipur and is providing microfinance service and livelihood support in the state and is one of the most fast emerging organizations in this field. It is of immense pleasure that the products of the association such as micro-credit support, educational support, solar energy support, agricultural support etc. to name a few are people centered, popular and highly demanded in the state. I believe that it is because of the client friendly, easily accessible, hassle free and easily repayable products. As such SEVA have a bright future.

During 31 years of its journey many programs related to health were also conducted. Among those few that can be noted are, two free health camps, one at Sugnu in Kakching District and one at Thiwa, Senapati District organized by SEVA-Manipur with SIDBI as sponsoring partner. Voluntary Blood Donation Camps were also conducted with support of Blood Bank & Transfusion unit of JNIMS in relation to Janneta Hijam Irabot Memorial Day. Environment and climate change programmed were conducted along with plantation of trees at large scale. SEVA, with the aim to safeguard and prevent environment from further degradation promotes use of bicycle among the populace and most importantly promotes solar/renewable energy by promoting use of solar energy home lighting system, solar generated e-rickshaws, pottery and black smothery etc. Capacity-building and Skill Development Programmed such as preservation and processing of food and other vocational trainings were also conducted.

SEVA-Manipur in order to improve the food security of the state, promotes SRI (System of Rice Intensification) and SCI (System of Crops Intensification) among the farmers populace of the state. The organization also promotes local indigenous farm products. Attempts are also made to introduce and practice of organic farming method in different

strategic parts of the state. Seed villages of aromatic black rice were also initiated at chosen villages where organic germinated seeds can be produced. Under the SEVA-AIC (SEVA-Agro information Centre), an agriculture undertaking of SEVA, many farmers has been benefited with supply of farm inputs at subsidized rate. The association succeeded in forming large numbers of SHGs and JLGs and FIGs based at different pocket areas of the state. Through this edition, I would like to take the opportunity to thank all the staff and volunteers of SEVA-Manipur for their support in making all these possible. Last but not the least I would like to request all our stake holders to provide full cooperation to SEVA, so that we can give you our best. For those in need, the door of SEVA is always wide opened. I appeal all to join hands with us in bringing financial freedom in the society.

*Thanking you all*

*With best wishes*



**(Dr. Kh. Chinglen Singh)**  
**National & International Awardee**  
**Chief Executive Officer**

**FROM THE DESK OF SECRETARY**

**Self-Employment Voluntary Association (SEVA)** is a non-profit, non-governmental organization. It is absolutely secular in nature without any discrimination of cast, creed, community and religion. It believes in unity in diversity and is a totally voluntary organization dedicated to the cause of bringing about a positive change in the society towards inclusive growth and overall development through peoples' participation.

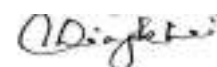
The association was established on 12<sup>th</sup> January, 1991 and was formally registered under the Societies Registration Act, Manipur on 13<sup>th</sup> February the same year 1991 the association is also registered under the Foreign Contribution and Regulation Act (FCRA), 1976 on 14<sup>th</sup> December 2004 and also under 12A of Income Tax Act 1961 on 21<sup>st</sup> June 2010.

The ground reality of establishing the association was the ever-increasing problem of unemployment in the state and the consequences related to it. To address the problem and create a conducive society for the educated youth specially the rural educated but unemployed by providing them the provision of Self Employment generation with a firm believe on "Teach how to catch fish instead of giving fish" to improve the socio-economic condition of the poor women of BPL in the state by improving their income is one of the most important objective of SEVA, Manipur. The main objective includes bringing about socio-economic development and peaceful co-existence and non-violence society in the areas where the association operates.

With reference to a consensus resolution of the general body resolved in 2007, SEVA Manipur in the year 2009 started its Micro Finance venture in an around Imphal with a small portfolio. The association soon became one of the leading NGO/MFI specially in mobilizing and formation of SHGs & JLGs.

SEVA, thus believes that empowerment of women and children can be realized only when there is economic and social stability where their decision-making powers are enhanced. Therefore, SEVA in its attempt give thrust to enhanced livelihood support and educational loan support to the bright but poor students.

Last but not the least I would like to appeal to all too kindly extend their co-operation and support towards us so that we can give you the best we have. Without the valuable co-operation and support the association will not be able to march ahead but SEVA was, is and will be there for you alway



( **Kh. Chingkhei Singh**)  
National Awardee  
Secretary

### **CURRICULUM VITAE OF CHIEF FUNCTIONARY**



### Personal Details

◆ **Name:** Dr. Khundrakpam Chinglen Singh

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◆ **Fathers Name:** Kh. Jugindro Singh

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◆ **Date of Birth:** 20th March, 1960

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◆ **Gender:** Male

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◆ **Marital Status:** Married

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◆ **Qualification:** BA

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◆ **Nationality:** Indian

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◆ **Religion:** Hinduism

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◆ **Language known:** Manipur, Hindi & English

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◆ **Profession:** Social Worker

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◆ **Organizational Designation:** CEO of Self Employment Voluntary Association (SEVA),  
Manipur

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◆ **Tenure:** 1991\*- And Continuing

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### Contact Details

➤ **PresentAddress:** Lamdengkunou, Lamsang P.O/PS Lamsang, Imphal West District,  
Manipur-795146 (North East India)

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➤ **Website:** [www.sevagroups.org](http://www.sevagroups.org)

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### Field Experience

1. Micro Finance
  2. Micro Credit
  3. Social Development for Rural Masses
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4. Livelihood promotion
5. Save the Children (Education Support).
6. Solar Energy Support

### **Platform Represented**

1. Self-Employment Voluntary Association (SEVA), Manipur (201 to till date.)
2. Executive member Northeast Microfinance Association (NEMFA) (2016-tilldate)
3. Member Sa-Dhan New Delhi (2016-tilldate)

### **Voluntary Contribution**

1. Micro Credit
2. Skill Development
3. Social Awareness Generation
4. NVCT(Non-Violence Conflict Transformation)
5. Women Empowerment under Micro Finance
6. Livelihood Promotion
7. Save the Children
8. Solar Energy Support for rural poor family (Solution for Darkness)
9. Khrishiharryalli (Agricultural support for rural poor farmers)
10. Environment and Climate Change
11. Educational Support & Scholarship PWD (People with Disabilities) Students

### **Collaborating and Partnering Institutes**

1. Friends of Women's World Banking - India (FFWWB -I)
2. North Eastern Development Finance Corporation Ltd. (NEDFI)
3. TATA Trust
4. National Bank for Agriculture & Rural Development (NABARD)
5. Punjab National Bank (PNB)
6. LIC)
7. Avanti Finance Pvt. Ltd.
8. SFURTI (MSME Govt. of India)

### **Training Participated**

1. Five days TOT – II on planning and implementation of SGSY.
2. Five days comprehensive training on Micro finance
3. Five days introduction to Micro finance training
4. Three days delinquency management for group base lending
5. Three days training on Micro Finance, Ngo Management & Financial Literacy.
6. Three days training on strategic business planning for proposal development.

7. Three days training on internal audit 7 controls.
8. Two days state level training program on SJRY/Proposed NULM and social sector convergence with various schemes.
9. Three days training workshop S.B.P (Strategies Business Planning) on livelihood.
10. One day CML Capacity a building and Monitoring.
11. Consultative training of RBI (Reserve bank of India) with presentation

### **Participated - Workshop Meeting and Conference**

1. National convention on revitalization convergence and implementation of Nai Talim
2. One day consultative workshop for finalization for Manipur state action plan on climate change
3. National seminar on community colleges. Opportunities and challenges
4. One day state level meeting on JLGs and SHGs phase - II
5. Day long consultation with civil society. Consultative meeting on Kishan Credit Card (KCC) and (WCC) weavers Credit Card.
6. RangDe partners meet-2013
7. RBI financial outreach programs
8. Orientation program on design scenic scheme for MSMEs
9. CML Guwahati capacity building monitoring meeting
10. Rang De, Bangalore annual meet – 2014
11. Strategic business planning follow up program
12. Consultative meeting of NEDFI and partner NGOS
13. National level seminar on economic growth and national unity awards for excellence 2014
14. Award Distribution function of Mahatma Jyotiwa Phulle National award 2014.
15. One day awareness program on village agricultural information Centre
16. One day awareness program on village agricultural information Centre
17. XXIX International Volunteers Day
18. Consultative meeting on account manual
19. National meets of IDBI
20. De annual confluence 2016
21. NEDFI partners meeting
22. Rang De annual confluence 2016
23. Meeting of NABARD
24. State Bank of India (SBI) National Meet
25. North East Asian Business Submit – 2016

26. RBI Meet – 2016

27. NABARD Regional Meet – 2016

28. TATA Trusts Manipur Partners Meet-2016

29. 7th Annual National Conference of Stars-2016

30. Sa-Dhan Consultative Meeting-2017

31. NEDFI partners Meet-2017 at Guwahati

32. 5th Award Distribution Ceremony of NEBF-2017

33. State Credit Submit 2017-18

34. Sa-Shan Conference 2018

35. FWWB Partnership Meet 2020

36. Sa-Dhan Manipur Partnership Meet 2020

### **AWARDS AND RECOGNITIONS OF DR. KH. CHINGLEN SINGH (CEO)**

<i>SL. No</i>	<i>Title of Award</i>	<i>Related Conference/Seminar</i>	<i>Conferred for</i>
1	<b>North East Best Volunteer Award-2013</b>	On 12 <sup>th</sup> October 2014,the Conference on “Right and Duty of Indigenous peoples in North-East Biography Forum and PACRECPA society at Lamyamba	Certificate of honour is Awarded in recognition and achievements of outstanding contribution in the field of livelihood promotion and rural, urban poor people’s development

Sanglen Imphal, Manipur

services.

<b>2 Bharat Excellence Award-2014 with Gold Medal</b>	On 26 <sup>th</sup> July 2014 in the Seminar “Economic Growth and National Unity” organized by Friendship Forum of India at C.D Deshmukh Memorial Auditorium Lodhi Garden, New Delhi.	Certificate and Gold medal of honor awarded in recognition of outstanding services, Achievements and contribution for rural poor women’s socio-economic development in India.
<b>3 Best Personalities of India Award-2014 North East</b>	On 26 <sup>th</sup> July 2014 in the Seminar “Economic Growth and National Unity” organizes by Friendship Forum of India at C.D. Deshmukh Memorial Auditorium Lodhi Garden, New Delhi.	Certificate of honour awarded in recognition of the Yeoman services towards the upliftment of the society as a whole.
<b>4 Golden Personalities Award-2014 with Gold Medal</b>	On 26 <sup>th</sup> July 2014 in the Seminar “Economic Growth and National Unity” organizes by Friendship Forum of India at C.D. Deshmukh Memorial Auditorium Lodhi Garden, New Delhi.	Certificate of honour with Gold medal awarded in recognition of the valuable services towards the upliftment of the society, peace & harmony and national unity.
<b>5 Mahatma Jyotiwa Phulie National Award-2014</b>	On 21 <sup>st</sup> August 2014 in the “ National Conference of Dalit Sahitya 2014” organized by Dalit Sahitya Academy at Hotel Tampha Imphal, Manipur	Certificate of honour awarded in recognition of Social service in Manipur towards upliftment of downtrodden oppressed and depressed people of the country especially for Non-Violence Conflict Transformation and Peaceful Co-Existence through capacity Building of the Civil Society in Manipur.
<b>6 Samaj Gaurav National Award-2014</b>	On 17 <sup>th</sup> October 2014 the “Sahitya Samman Sammelan-2014” organized by Dalit Sahitya Academy at Manipur Press Club Imphal, Manipur.	Certificate of honour awarded in recognition of Social Services for the Rural Poor Women & Downtrodden people of the Nation.

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| 7 <b>Dr. B.R. Ambedkar International Award-2014</b>                  | On 7 <sup>th</sup> -8 <sup>th</sup> December 2014 the “International Dalit Sahitya Conference-2014” Katmandu, Nepal organized by Dalit Sahitya Academy.  | Certificate of honour conferred in recognition of the commendable outstanding achievements in the field of social services rendered by him for the upliftment of Downtrodden, oppressed and depressed people of the country. The Academy by honoring him also hope that he will work throughout his life for eradication of prevailing inequality, conservativeness, castes and Varna system for the upliftment of Dalits, exploited and ignored sections and downtrodden people othe society for a new horizon. |
| 8 <b>Global Excellence Award-2015 with Gold Medal (Organization)</b> | On 31 <sup>st</sup> January 2015 Seminar on Economic Growth and National Unity at Multipurpose, Hall International Centre Lodhi Garden New Delhi 110003 organized by Friendship Forum of India, New Delhi. | Certificate of honor awarded to Self Employment Voluntary Association (SEVA), Manipur for its outstanding and extra-ordinary achievement in the fields of activity and Service rendered to promote greater friendship and India- International Co-operation. The Award was bestowed by Dr. G.V.G Krishnamurthy Hon’ble Former Election Commissioner of India.  |
| 9 <b>Rhastriya Jewel Award-2015 with Gold Medal</b>                  | On 31 <sup>st</sup> January 2015 Seminar on Economic Growth and National Unity at Multipurpose, Hall International Centre Lodhi Garden New Delhi 110003 organized by Friendship Forum of India, New Delhi. | Certificate of Excellence conferred to Self Employment Voluntary Association (SEVA), Manipur for its outstanding and commendable achievement and services rendered to promote nonviolence and peace co-existence in India. The Award was bestowed by Dr. G.V.G Krishnamurthy Hon’ble Former Election Commissioner of India.  |
| 10 <b>Glory of India Gold Award-2015 with Gold Medal</b>             | On 31 <sup>st</sup> January 2015 Seminar on Economic Growth and National Unity at Multipurpose, Hall International Centre Lodhi Garden New Delhi 110003  | Certificate of honor awarded for his outstanding achievement in the fields of economic growth, national unity and Service rendered to promote greater friendship in India-   |

organized by Friendship Forum of India, New Delhi.

International. The Award was bestowed by Dr. G.V.G Krishnamurthy Hon'ble Former Election Commissioner of India.

<b>11 Indian Award for Excellence-2015 (Organization)</b>	On 31 <sup>st</sup> January 2015 Seminar on Economic Growth and National Unity at Multipurpose, Hall International Centre Lodhi Garden New Delhi 110003 organized by Friendship Forum of India, New Delhi.	Certificates of Excellence conferred to Self Employment Voluntary Association (SEVA), Manipur for its outstanding and commendable achievement and Services rendered to promote non-violence and peaceful co-existence in India. The Award was presented by Dr.G.V.G Krishnamurthy Hon'ble Former Election Commissioner of India at a Seminar on Economic Growth and National Unity Organized by Friendship Forum, India.
<b>12 Babu Jagjivan Ram National Award-2015</b>	On 3 <sup>rd</sup> February 2015 during 36 <sup>th</sup> All Religious Session on Truthism & Humanism-2015 held at Patna, Hajo, Dist. Kamrup (R) Assam organised by Dalit Sahitya Academy and Bhakha Siksha Kendra, Guwahati Assam.	Certificate of honour awarded for his outstanding and extra-ordinary contribution in the field of Peace & Unity and in recognition of the commendable outstanding achievement in the field of Social Services render by him for the upliftment of Downtrodden, oppressed & Depressed people of the country. The Award was conferred jointly by Society for Unity & Peace, Dalit Sahitya Academy and Bhakha Siksha Kendra Guwahati, Assam.
<b>13 Indira Gandhi Award for Excellence-2015 with Gold Medal</b>	On 28 <sup>th</sup> June 2015 during conference on "Economic Growth and National Unity" - 2015 held at New Delhi organized by Friendship Forum at C.D. Deshmukh Memorial Auditorium, Indian International Center, 40 Max Muller, Marg Lodhi Garden,	The prestigious award was conferred for being a great achiever who has done something extra-ordinary for his country and countrymen and has attained greater excellence in his field of activity and enhanced the image of India. Presented by honourable Dr. G.V.G Krishnamurthy, former

New Delhi – 110003.

Election Commissioner of India.

<b>14 Shining Achievers of India Award-2015 with</b>	On 28 <sup>th</sup> June 2015 during conference on “Economic Growth and National Unity” - 2015 held at New Delhi organized by Friendship Forum at C.D. Deshmukh Memorial Auditorium, Indian International Center, 40 Max Muller, Marg Lodhi Garden, New Delhi – 110003.	The honorary award has been conferred for his extra-ordinary effort and for being a good achiever in upliftment of downtrodden people of the country mainly in the rural areas to upgrade weaker section, bring about a Shining Rural India. Presented by honorable Dr. G.V.G Krishnamurthy, former Election Commissioner of India.
<b>15 Gold Medal Indian Glory Award-2015</b>	On 28 <sup>th</sup> June 2015 during conference on “Economic Growth and National Unity” - 2015 held at New Delhi organized by Friendship Forum at C.D. Deshmukh Memorial Auditorium, Indian International Center, 40 Max Muller, Marg Lodhi Garden, New Delhi – 110003.	The honorary award has been conferred for his outstanding and extra-ordinary achievement in his chosen fields of activity and service rendered to promote greater image of India. Presented by honorable Dr. G.V.G Krishnamurthy, former Election Commissioner of India.
<b>16 Best Personality of India Award-2015 with Gold Medal</b>	For the year 2015 presented by friendship forum, the world’s most leading Biographical Specialist at 276-A, 2 <sup>nd</sup> Floor, Masjid Moth, Opp, R-1, South Extension Part-II, Near N.D.S.E.II, New Delhi-110049 (India).	The award was honored for his outstanding contribution to the society and also for being an inspirational figure in the society.
<b>17 Jagjivan Ram Kishan Puruskar-2015</b>	On 28 <sup>th</sup> to 29 <sup>th</sup> , 2015 for 4th Rastriya Dalit Sahitya Samman Sammelan -2015, Guwahati.	To confer by Dalit Sahitya Academy, Manipur (India) in recognition of the commendable outstanding achievement in the field of Social Services (especially in the field of agriculture) rendered by him for the upliftment of Downtrodden, Oppressed & Depressed people of the country.



<p><b>18 National social entrepreneur Award-2015</b></p>	<p>On 10th November, 2014 for 3rd Annual Function of North East Biography forum in the theme of “Human Life and Dignities” at Press Club Imphal, Manipur.</p>	<p>To Awarded by North East Biography forum, Manipur (India) in recognition of the commendable outstanding contribution rendered by him on this 3<sup>rd</sup> Annual function was held on 10th November 2015 at Manipur Press Club, Imphal on the theme “Human life And Dignities” achievement in the field of Social Entrepreneurs (especially in the field of SHG/JLG &amp; Community Mobilization by building self-work Culture) .</p>
<p><b>19 Shining achievers of India with gold medal-2015</b></p>	<p>Presentation function on Sunday, the 29<sup>th</sup> November-2015,National Level Seminar on Economic Growth and National Unity at C.D. Deshmukh Memorial Auditorium, India International Centre,40 Max Muller Marg,Lodhi Garden, New Delhi -110 003</p>	<p>Certificate of owners awarded to confer in recognition of the commendable outstanding achievement in the field of rural India, rendered by him for the upliftment of social- economic under the down trodden, oppressed depressed people of the India. The FORUM by honoring him all hope that he will work throughout his life for eradication of traveling inequality conservativeness.</p>
<p><b>20 Mahatama Gandhi award for Excellence - 2015 With Gold Medal</b></p>	<p>Presentation function on Sunday, the 29<sup>th</sup> November-2015,National Level Seminar on Economic Growth and National Unity at C.D.Deshmukh Memorial Auditorium, India International Centre,40 Max Muller Marg, Lodhi Garden, New Delhi-110 003</p>	<p>The award was conferred at national level Seminar on Economic Growth and national unity for his exceptional work in the field of non-violence and functioning as an excellent economic growth promoter in the state</p>

<p><b>21 Pride of Sri Lanka International Award – 2015 with Gold Medal.</b></p>	<p>The international Samata Sahitya Award Conference- 17th Nov 2015 We Appreciate His/hers Meritorious Efforts &amp; Laudable Contributions in Building National Integration &amp; Social Unit. Organized at Mahweli Center Auditorium Colombo – 10 (Sri Lanka).</p>	<p>Certificate of owners awarded to confer in recognition of the commendable outstanding achievement in the field of for his Great &amp; Significant in the social work etc. Fields in specially for distinguished Services rendered to the nation, we honor him with the prestigious Pride of Sri Lanka International Award with Gold Medals</p>
<p><b>22 Ramabai Ambedkar Samman Padak – 2015</b></p>	<p>International Vijay Diwas Samman Conference - 2015 at Mukta Auditorium Gole Market, New Delhi on 16<sup>th</sup> December 2015.</p>	<p>In recognition of his remarkable contribution to the upliftment of the downtrodden People of India honoring this award hope we will work together to uplift downtrodden and disadvantaged group of the Country in the days to come. Conferred for his great effort in this field by Smt. Kamala Bishwakarma, Hon’ble Member of Parliament, Nepal.</p>
<p><b>23 BestIndian Personalities Award 2016, with gold Medal-2016</b></p>	<p>Awarded on 31<sup>st</sup> January 2016 during a function held at Multipurpose hall International Centre, Lodhi Garden, New Delhi.</p>	<p>Certificate of honor conferred for his contribution for the effort he has done and for his excellence services in social welfare. Conferred for his self-less efforts in this field by the Friends Ship Forum, the world most leading biographical specialists.</p>
<p><b>24 Nongpok Ningthou State Award 2016</b></p>	<p>27<sup>th</sup> foundation day cum award presentation held at Lamyamba Shanglen, Palace Compound, Imphal on 22<sup>nd</sup> March, 2016 Tuesaday.</p>	<p>The award has been conferred for his outstanding efforts and services provided towards the welfare of the state as a whole and the disadvantaged and down trodden section of the society in particular. Award conferred by Panthoibi Cultural Research Center for Performing Arts, Manipur.</p>

25 <b>Bharat Nirman award with Gold Medal - 2015</b>	Presentation function on Sunday, the 29 <sup>th</sup> November-2015,NATIONAL LEVEL SEMINARON ON ECONOMIC GROWTH AND NATIONAL UNITY at C.D.Deshmukh Memorial Auditorium,India International Centre,40 MAX MULLER MARG,LODHI GARDEN,NEW DELHI-110 003	Certificate and Gold medal of honor awarded in recognition of outstanding services, Achievements and contribution for rural poor women's socio-economic development in India.
26 <b>Mahatma Gandhi award with Gold Medal - 2015</b>	Presentation function on Sunday, the 29 <sup>th</sup> November-2015,NATIONAL LEVEL SEMINARON ON ECONOMIC GROWTH AND NATIONAL UNITY at C.D.Deshmukh Memorial Auditorium,India International Centre,40 MAX MULLER MARG,LODHI GARDEN,NEW DELHI-110 003	Certificate of owners awarded to confer in recognition of the commendable outstanding achievement in the field of arm conflict area in Manipur especially for Non- violence conflict transformation and peaceful co-existence through capacity building of the civil society.
27 <b>Best Golden Personalities of India with Gold Medal - 2016 (Individual Level)</b>	Awarded on 11 <sup>th</sup> June 2016 during a function held at Multipurpose hall International Centre, Lodhi Garden, New Delhi	The prestigious award has been awarded for the Yeomen Services he had rendered for the welfare of the people and the society inclusively at individual. The award has been bestowed by the Friendship Forum in recognition of his unique individual performance
28 <b>Best Golden Personalities of India with Gold Medal - 2016 (Chief Functionary Level)</b>	Awarded on 11 <sup>th</sup> June 2016 during a function held at Multipurpose hall International Centre, Lodhi Garden, New Delhi.	Awarded in recognition of his laudable contribution for up liftmen for the under serve section of the society viz. women, children, Marginal Farmer and people with disabilities etc as a chief functionary of organization working for the cost of people. Awarded by Friendship Forum to honour his relent less contribution as a chief functionary.

<b>29 Sparkling Indian Award with Gold Medal - 2016 (National Award)</b>	Awarded on 19 <sup>th</sup> December 2016 during a seminar held at New Delhi under the sponsorship of “The Indian Institute of Global Brotherhood”	Awarded in recognition of his sincere contribution towards Love, Peace and unity among the various cast, creed and religion in national level and commendable work done by him for the cause of Global Brotherhood and peace. Awarded by Ch.Randhir Singh, Hon’ble Former Governor of Sikkim during a seminar on “Global Brotherhood and Peace”
<b>30 Indian Global Golden Award with Gold Medal - 2016 (International Award)</b>		Awarded for his outstanding and extra - ordinary achievements in his chosen field of activity and services rendered to promote greater friendship and India- international Co-operation. Presented by Ch.Randhir Singh, Hon’ble Former Governor of Sikkim during a seminar on “Global Brotherhood and Peace”
<b>31 National Agricultural Leadership Award with Gold Medal - 2016.</b>	Awarded on 26 <sup>th</sup> February 2017 during the 5 <sup>th</sup> Annual Award Presentation Ceremony held at the Mini Conference Hall of SEVA, Manipur, Babupara, and Imphal under the sponsorship of North East Biography Forum (NEBF) in Association with PAFINLA Foundation.	Certificate of Honour awarded for his Innovative and outstanding services implemented towards up gradation of Agro-Horticultural diversification, Enhancement of Agricultural product as well as the financial income of the farmers and introduction of update Mechanical/Scientific Implementation in Agricultural Sector including promotion of Bio-Agro-Horticultural produce.
<b>32 Certificate of felicitation (Economic Growth and National unity) - 2016</b>	Awarded by Ch. Randhir Singh hon’ble former governor of Sikkim at a seminar on Economic growth and national unity.	Certificate for felicitating the conference on Economic growth and national unity.
<b>33 Bharat Nirman Award with Gold medal - 2016</b>	Awarded by Ch. Randhir Singh hon’ble former governor of Sikkim at a seminar on Economic growth and national	Certificate of excellence for his outstanding and extra - ordinary achievements in his chosen field of activity and services rendered to

	unity.	promote greater friendship and India- international Co-operation. Presented by Ch.Randhir Singh, Hon'ble Former Governor of Sikkim
<b>34 Mother Teresa GlobalAward,2017</b>	Awarded on 14 <sup>th</sup> May, 2017 for outstanding Individual Achievements and distinguish services to the Nation.	Certificate of honor conferred in recognition of the Commendable outstanding achievements in the field of Social rendered by him for the upliftment of Downtrodden and depressed people.
<b>35 Rising Son of India Award, 2017</b>	Awarded on 14 <sup>th</sup> May, 2017 for outstanding and extra ordinary achievements in his chosen fields of activity and services rendered to promote greater friendship and Indian International co-operation.	Certificate of educational and social excellence in recognition performance in his chosen area of activity for the year 2017.
<b>36 Dr. APJ Abdul Kalam Award-2018</b>	Awarded for his outstanding and extra - ordinary achievements in his chosen field of activity and services rendered to promote greater friendship and India-international Co-operation.Presented by Ch.Randhir	The award was conferred in regards to the extraordinary work done in uplifting the society and rural population and helping individuals even at a personal level.
<b>38. SardarVallabhai Patel Award-2018</b>	Awarded for his outstanding and extra - ordinary achievements in his chosen field of activity and services rendered to promote greater friendship and India-international Co-operation. Presented byCh.Randhir	Certificate of excellence for his outstanding and extra - ordinary achievements in his chosen field of activity and services rendered to promote greater friendship and India- international Co-operation. Presented by Ch.Randhir Singh, Hon'ble Former Governor of Sikkim.
<b>39. Indian Status Award For Intellectual People.-2018</b>	Awarded on 25 <sup>th</sup> September 2018 by Ch. Randhir Singh honorable former Governor of Sikkim on seminar for global brotherhood and peace at Delhi.	Certificate of excellence for his outstanding and extra - ordinary achievements the field of social welfare

<b>40. Global Indian Personality Award-2018</b>	Awarded on 25 <sup>th</sup> September 2018 by Redt. Lt. Gen. K.M. Seth on seminar for Economic Growth and National unity at Delhi	Certificate of excellence for outstanding and extra-ordinary achievements in his chosen field of activity and service render to promote greater friendship and India and international co-operation
<b>41. India's most admired personality award-2019</b>	Awarded on 24 <sup>th</sup> February 2019 at conference on "Economic Growth and National Unity	Certificate of Achievement for outstanding individual achievement and distinguished service to the nation at conference on "Economic Growth and National Unity
<b>42. AcharyaRatan Award-2019</b>	Awarded on 24 <sup>th</sup> February 2019 at conference on "Economic Growth and National Unity	Certificate of Achievement for his outstanding and extra ordinary Achievements in his chosen field of activity and service render to promote greater friendship and India - international cooperation
<b>43. International man of the year award-2019</b>	Awarded on 24 <sup>th</sup> February 2019 at conference on "Economic Growth and National Unity	Certificate of Achievement for individual excellence in recognition of flattering merit , excellence performance and outstanding for the progress of the nation and worldwide
<b>44. Communal Harmony of India Award 2019 28<sup>th</sup> July 2019</b>	Awarded on 28 <sup>th</sup> July 2019 at conference on "Economic Growth and National Unity	Certificate of honour for his outstanding work throughout his life for eradication of prevailing inequality, casteism, conservativeness, exploited and ignored sections and downtrodden people of the society.
<b>45. World Medal of Honour Award - 2019 (International Award)</b>	Awarded on 28th July 2019 at conference on "Economic Growth and National Unity	The prestigious award was conferred for being a great achiever who has done something extra-ordinary for his country and countrymen and had attained greater excellence in his field activity.
<b>46. DRONACHARYA AWARD-2019 28<sup>th</sup> July 2019</b>	Awarded on 28th July 2019 at conference on "Economic Growth and National Unity	Certificate of honour conferred in recognition of the commendable, outstanding achievement in the field of social service rendered by him.
<b>47. Life Dedicated Service Award -</b>	Awarded on 28th July 2019 at conference on "Economic Growth and National Unity	Certificate of honour for his work throughout his life for his outstanding and extraordinary achievement in his chosen fields of

**2019, 28<sup>th</sup> July  
2019**

activity and service rendered to promote greater image of India.

48.	<b>Star of Asia International Award- 2019 (International Award)</b>	Awarded on 28th July 2019	For outstanding and Extra-ordinary achievement in his chosen field of activity and services rendered to promote greater friendship and India International Co-operation.
49.	<b>Nelson Mandela International Award-2019 (International Award)</b>	Awarded on 28th July 2019	For individual excellence in recognition of flattering merit excellent performance and outstanding contribution for the progress of the Nation & Worldwide.
50.	<b>Honorary Doctorate Degree in Social Work Awarded, 2019</b>	Awarded on 10th August 2019 by International Peace University, Germany.	The honorary Doctorate degree awarded for his selfless and consistent service towards the society.
51.	<b>Golden Beam of Asia Award-2019 (International Award)</b>	Awarded on 20th August 2019	For his outstanding and extra-ordinary achievements in his chosen fields of activity and services rendered to promote Greater friendship and India- International Co-operation.
52.	<b>Marvel Man of India Award 2019</b>	Awarded on 20th August 2019	For individual excellence in recognition of flattering merit excellent performance & outstanding contribution for progress of the Nation & Worldwide.

- |     |   |                                       |  |                          |
|-----|---|---------------------------------------|--|--------------------------|
| 53. | <b>National Educational Eminence Award 2019</b>     | Award on 20th August 2019             | For outstanding achievements & services to the Nation.   | Individual distinguished |
| 54. | <b>Most Outstanding service Award 2019</b>          | Awarded on 20th 2019                  | For outstanding achievements & services to the nation.   | individual distinguished |
| 55. | <b>Indian Man of the Year Award-2019</b>            | Awarded on 20th August 2019           | For outstanding and extra-ordinary achievements in his chosen fields of activity and services rendered to promote greater friendship & India-international co-operation. |                          |
| 56. | <b>Noble Men of India Award-2019</b>                | Awarded on 20th August 2019           | For his outstanding contribution and Praiseworthy achievements in the field social Welfare.  |                          |
| 57. | <b>International Humanity Excellence Award-2019</b> | Awarded on 20th August 2019           | The World's most leading biographical specialists do hereby proclaim.  |                          |
| 58. | <b>Pride of Nation Award</b>                        | Awarded on 30 <sup>th</sup> July 2021 | For outstanding and extra-ordinary achievement and distinguish service to the nation level in the field of social excellence of highest reputation.                      |                          |

I, hereby declare that, the information given above are true as far as my knowledge is concerned

Date: - 31st March, 2023  
Place:-Imphal

  
(Dr. Kh. Chinglen Singh)



**National & International Awardee  
CEO**

### **A BRIEF PROFILE OF SEVA**

**Self-Employment Voluntary Association (SEVA)** is a non-profit, non-governmental organization. It is absolutely secular in nature without any discrimination of cast, creed, community and religion. It believes in unity in diversity and is a totally voluntary organization dedicated to the cause of bringing about a positive change in the society towards inclusive growth and overall development through peoples' participation.

The association was established on 12<sup>th</sup> January, 1991 and was formally registered under the Societies Registration Act, Manipur on 13<sup>th</sup> February the same year 1991. The association is also registered under the Foreign Contribution and Regulation Act (FCRA), 1976 on 14<sup>th</sup> December 2004 and also under 12A of Income Tax Act 1961 on 21<sup>st</sup> June 2010.

The ground reality of establishing the association was the ever-increasing problem of unemployment in the state and the consequences related to it. To address the problem and create a conducive society for the educated youth specially the rural educated but unemployed by providing them the provision of Self Employment generation with a firm believe on “Teach how to catch fish instead of giving fish” to improve the socio-economic condition of the poor women of BPL in the state by improving their income is one of the most important objective of SEVA, Manipur. The main objective includes bringing about socio-economic development and peaceful co-existence and non-violence society in the areas where the association operates.

With reference to a consensus resolution of the general body resolved in 2007, SEVA Manipur in the year 2009 started its Micro Finance venture in an around Imphal with a small portfolio. The association soon became one of the leading NGO/MFI specially in mobilizing and formation of SHGs & JLGs.

SEVA-Manipur, thus believes that empowerment of women and children can be realized only when there is economic and social stability where their decision-making powers are enhanced. Therefore, SEVA in its attempt give thrust to enhanced livelihood support and educational loan support to the bright but poor students.

<b>1</b>	<b>Name of NGO</b>	Self-Employment Voluntary Association, Manipur (SEVA, Manipur)
<b>2</b>	<b>Address</b>	North Bapupara , State Guest House Road P.O. & P.S. - Imphal West District - Imphal West State - Manipur PIN – 795001 Region - North Eastern Country - Republic of India
<b>3</b>	<b>Land Mark</b>	Ex minister , H. Bidur’s Building
<b>4</b>	<b>Phone (Office) Help Line No.</b>	0385 – 2440258 +91-7085946444

<b>5</b>	<b>Contact Person</b>	Kh. Chingkhei Singh Secretary, SEVA - Manipur Mobile No. +7005091589
<b>6</b>	<b>E-Mail</b>	<a href="mailto:sevamanipur01@gmail.com">sevamanipur01@gmail.com</a> <a href="mailto:hr.sevamanipur01@gmail.com">hr.sevamanipur01@gmail.com</a>
<b>7</b>	<b>Website</b>	<a href="http://www.sevamanipur.com">www.sevamanipur.com</a>
<b>8</b>	<b>Working Hour</b>	The working hours of the Association is from 09:00 a.m. to 5:00 p.m daily except Sunday and holidays.
<b>9</b>	<b>Legal Status of the organization</b>	<p>I. Registered under Manipur Societies Registration Act,1989 Regd.No.2173/ID/SR/1991(M) Of 1991,Dated 13/02/1991</p> <p>II. Registered under Foreign Contribution Regulation Act,1976 FCRA No.: 194130268 ,Dated 14/12/2004</p> <p>III. Registered under Section 12A of Income Tax Act 1961. No.: OC-474/12A/CIT/JRT/2005-06</p> <p>IV. Registered Under Section 80-G of Income Tax 1961 No. OC. CIT(E)/8E/172/94-95/230/696-698.</p> <p>V. GST no. 14AAAT9964F1Z9</p> <p>VI. Tax Deduction Account Number(TAN) SHLS05641G</p> <p>VII. DARPAN Unique ID: MN/2018/0218695</p>
<b>10</b>	<b>Legal Compliance :</b>	Compliance of codes and conducts of RBI as per its amendments from time to time and certified by the chartered Accountants are followed strictly.
<b>11</b>	<b>PAN No.</b>	AAAAT9964F
<b>12</b>	<b>Name of the Auditors</b>	D Patwary & Co. Chartered Accountants, Guwahati, Assam

### 13 Bankers

The Association of Bankers:

1. Manipur State Co-operative Bank Ltd.
2. Punjab National Bank
3. SBI (State Bank of India),
4. HDFC Bank, MG Avenue, Imphal, Manipur.
5. Manipur Rural Bank

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### 14 Area of operation

#### Social Sector:

##### • Whole State of Manipur –

- Imphal-West District
- Imphal-East District
- Thoubal District
- Bishnupur District
- Kakching District
- Jiribam District
- Noney District
- Ukhrul District
- Kamjong District
- Churachandpur District
- Pherzawl District
- Sadar Hills District
- Senapati District.
- Tamenglong District.
- Chandel District
- Tengnoupal District

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##### • Micro Finance:

- Imphal-West District
- Imphal-East District
- Bishnupur District
- Thoubal District
- Kakching District
- Chandel District
- Ukhrul District

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### 15 Key Focus Areas

1) **Microfinance (Income Generation) Sector**

2) **Agri and Allied Sector**

3) **SEVA-Energy Sector**

4) **Health Sector**

5) **Relief and Welfare**

## 6) Education Sector

<b>16 Vision</b>	<p>Vision lays down the Big Audacious Goal that helps the institution define its future growth path. The vision statement of SEVA is :  <b>“To serve 1,00,000 poor women clients by 2025 in the state of Manipur through client focused financial services.”</b></p>
<b>17 Mission</b>	<p><b>A sustainable organization providing access to range of quality financial services to poor household which will have disproportionate impact on their livelihood and socio economic condition.</b></p>
<b>18 Role</b>	<p>The role of the Self Employment Voluntary Association (SEVA) is to facilitate in planning implementation, monitoring and evaluation of any development programme and also to give education and to assists in resource mobilization for these programmes.</p>
<b>19 Goal</b>	<p>To unfold the skill, knowledge and experience of the community people by capacitating them through participatory process as well as facilitating them in getting imbued with updated skill, knowledge and education about their rights and actions for self-reliance and self-sufficiency in all spheres of life.</p>
<b>20 Strength</b>	<p>The strength of SEVA Manipur derived from our core values are defined below:</p> <p><b>Politeness:</b> Politeness while interacting with clients or colleagues is key value for SEVA. This will ensure a mutual respect at work place and also help in building an efficient client relationship.</p> <p><b>Responsive:</b> Responsiveness at organizational level means responsive to the clients changing need and meeting their requirement and provide a good working environment to its staff so that they are adequately compensated for their work.</p> <p><b>Transparency and Fairness:</b> SEVA together with its employee will maintain transparency and fairness in all kinds of transaction with its stakeholders and staff.</p> <p><b>Sincerity:</b> Sincerity in providing the services to its client, sincerity at work and in behaviour at work place, as well as daily lives.</p>

**Teamwork:** The staff of SEVA will work together as a team and will share the responsibility so that a quality service can be offered to their client. Team work will also project the cohesive image of SEVA amongst the stakeholders.

**Innovation:** SEVA will always try to innovate to bring continuous improvement in its offering leading to enhanced quality at lower cost in a sustainable manner.

**21 Partnership and Collaboration (Existing)**

1. All Manipur NGOs Forum, Manipur.
2. IGS (BAXIS) India, Kolkata.
3. Friends of Women World Banking (FWWB) - India, Ahmadabad.
4. NABARD, Regional Office, Imphal.
5. NEDFi (North Eastern Development Financial Corporation Ltd).
6. TATA TRUSTS, Mumbai
7. CML TATA TRUSTS, Guwahati.
8. Sa-Dhan
9. SELCO Foundation, Bangalore
10. SIDBI
11. 4 Energy Entrepreneurs in Manipur, for decentralized renewable energy projects.
12. UNDP (United Nation Development Program)

**2 Funders (returnable and non-returnable)**

- 1) FWWB (Friends of Women's World Banking)-India
- 2) NABARD, RO, Imphal, Manipur
- 3) JRD TATA TRUSTS
- 4) NEDFi (North Eastern Development Finance Corporation) Ltd.
- 5) PNB (Punjab National Bank)
- 6) Avanti Finance Pvt. Ltd

### **23 Some Achievements**

- SEVA's total membership as on March 2018 stood at around 70,000. The numbers of SHGs & JLGs were 3360 and 3160 respectively.
- Total amount financed under various programs stood at around 4.25 Cr at the end of FY 2018.
- Recovery percentage rate stood at: Around 99% till date.
- Financed 4 Micro-ventures (SHGs) with an average amount of ₹ 5,00,000/- to ₹ 10,00,000/-only per venture, which almost tripled the income of more than 80 individual members of those SHGs.
- Financed more than 1500 bicycles financed under our 'Carbon Free Environment' theme.
- More than 13000 Portable Solar Lamps financed/distributed over the past 10 Years.
- More than 100 Solar Home Lighting Systems financed, in record time, in 2<sup>nd</sup> half of FY 2018-19.
- With support from NABARD, constructed & handed over a Rural Haat at Khabam Bamdiar, to create a market place & storage for around 400 farmers of Khabam Bamdiar & nearby villages.
- SEVA has been approved by NABARD as a "SHG Promotional Institute", under this 100 SHGs has been formed in Imphal west and more than 50 SHGs has been linked to the Bank.
- More than 3000 Education Loans provided to BPL students who scored 50% and above, to support their higher studies.
- Benefited more than 1200 farmers through Agri Information Center of SEVA base at Toubul in Bishnupur District of Manipur.
- Successfully implemented SRI (System of Rice Intensification) & SCI (System of Crops Intensification) in its operational rural areas.
- Established a Nursery Plantation cum Demonstration Unit, Mushroom Plantation cum Demonstration Unit and Vermicompost cum Demonstration Unit at Toubul Village in Bishnupur District.
- Opening of a Mart, an outlet to market different products produce by SHGs and Farmers as well as Entrepreneurs supported by SEVA.
- Introduction of Mobile Vegetable Vendor.
- Periodical Vocational Training to SHG / JLG members

as well as individuals.

- Voluntary Blood Donation Camps and Free Medical Camps at Rural Areas.
- Help and Support to destitute and poverty stricken families and people.
- The CEO of SEVA has won 58 various awards including Dr. B.R. Ambedkar International Award - 2014, Global Excellence Award - 2015, Dr. A.P.J. Abdul Kalam Award - 2018, Most Outstanding service Award -2019.
- SEVA under NABARD Eshakti Project initiated its first Phase of Digitisation of 600 SHGs in Imphal west District.

**Date: 31<sup>st</sup> March, 2023**

**Place: Imphal**

**(Kh. Chingkhei Singh)**  
**National Awardee**  
**CEO**

#### **OBJECTIVES OF SEVA - MANIPUR**

- To raise fund by way of Loans/Grant, Subsidy from the State and Central Govt. Foreign Funding Agency NRI, DONOR, any Commercial Bank and approved funding agency, Financial Institution and to formation of Poor Women SHG/JLG in the Rural and Urban areas. The organization provides loan lending to SHG/JLG and individual etc.
- To run and maintain Education Institutions from pre-school stage up to higher level with inclusion of vocational trades and job oriented streams and to establish and run youth (Girls & Boys) Hostel in feasible places and to provide adequate facilities in the field of vocational and physical education.
- To raise, reserve or special fund for any purposes which the Organization deemed it expedient and to receive donation, ascription, gifts in cash or in kind of movable or immovable.
- To set up Agricultural, Horticulture, Veterinary and Animal Husbandry programmes and seed farms for demonstration cum production by applying modern scientific methods and food processing, fruit juice crushing squash. Production Industries and





Training Centre including preservation thereof if necessary by construction of cold storage etc.

- To take up tree plantation programmes in the hill and valley region under the social forestry and plantation crops in order to ameliorate the social economy.
- To undertake the implementation of rural water supply by constructing reservoir preferably minor for storage of rain water, lowest housing minor irrigation and communication programmes as may be entrusted by the Government or any other authority from time to time.
- To undertake programmes or for the welfare of rehabilitation centre of Alcoholism and drug abuse person's provide adequate facilities service for the man's, women's and children's and maintain centre for de-addiction, counseling and rehabilitation of drug addicts and to promote voluntary acceptance of the small family norms through family welfare programmes to take Yoga and AYUSH, Home Treatment Centre and Health Care Centre Service etc.
- To organize awareness programme, seminars, meetings, workshops, conferences for Human Rights and work camps, exhibitions, study tours, excursions for accelerating the work on rural and urban development.
- To construct a building for the use of its members and trainees of the industries and to organized and establish village industries which are acceptable to Khadi and village Industries Commission and for providing the knowledge of such industries and employment to the members and others.
- To take up population and environment education programmes for general masses.
- To take up different schemes of computer, Embroidery, Weaving, Knitting, Tailoring, Cutting, Craft centre, Hostel/School, Typewriting Shorthand Video T.V., Audio, Screen printing, Press Printing, Shoe making and Leather production and training for S.T., S.C. and O.B.C. and other economically backward classes below poverty line and to conduct and impart training of rural artisans and landless labourers.
- To provide housing loan to the needy people particularly to economically weaker section and lower income group in the rural and urban area and to provide housing complex/Flat/ Apartment to the needy people.
- To establish for street Children Programmes, National Children Fund Scheme, Working Women's Hostel, Short Stay Home, Sawadhar Home, Ujjawala Centre and

Training of Employment and income generating production unit for women, education work for prevention of atrocities on women.

- To establish for foster care/adoption service for aged home, mobile medical service for the aged person. Construction for building/extension of existing building for aged home supporting and strengthening non-institutional services for the aged.
- To establish special school for physically challenged children, Pre-examination for rehabilitation service to the mentally ill person and vocational training for physically challenged, Rehabilitation of women children and to provide adequate facilities and service for the welfare of Physically or Mentally challenged person for purchase/fitting of aid and appliances, comprehensive rehabilitation service for the disabled person.
- To take up programmes relating to promote youth affairs and sport's behaviour, education, moral classes with special emphasis to adolescent girls and boys to establish different parts of the sports complex area, Sport Indoor Stadium and Outdoor Stadium.
- To establish water supply scheme to any part of the area, water preservation tank and rain water stock/ preservation schemes, different types of water source schemes in urban and rural areas.
- To arrange and establish, residential school and non-residential school/Worker's training centre for voluntary activities/ Training on agriculture and allied subject for O.B.C. /S.T. /S.C. and Muslim are the eligible scheme in the rural & urban areas.
- To establish adoption homes for infants (0-6) years and destitute children home for destitute and Orphans with special emphasis to girl child.
- To establish adaptations child labour, education programme for school and victim of child labour and their families and to take up programmes against child labour and abuses welfare of street and working children, Juvenile Home, HIV/AIDS infected child and Women Shelter Home and to work for upgrading overall of children by addressing the child's right and to promote the health status of the masses by taking up programmes like reproductive and child health and regular health awareness camps.
- To implement eligible scheme in the rural and urban areas.
- To set up sericulture farmers for the demonstration cum production centre by applying modern scientific method industries and training centre etc.

- To extend charitable help to the people during the time of natural calamities and outbreak of epidemics.

## **SEVA - MANIPUR**

### **GOVERNING BODY (EXISTING)**

#### **1. A. Bharjit Singh M.Sc, President**

A well-known leading figure in and outside the state for his ceaseless effort towards the causes of the society and financial inclusion initiatives. Well trained in various countless professional and technical skills with participation in many national and international levels training programs and having extra capacity of both physical and financial planning, project formulation etc. More than twenty years' experience in voluntary and social works began from grass root level. He has been elected as the president of the association.

#### **2. L. Sanahanbi Devi, Vice-President**

An experience political figure. Elected as the ward member once in Khundrakpam Assembly constituency. She left politics for the betterment of the people. She took an important role in developing the organization. A social minded and self-less attitude person for without her loyal contribution it might be impossible to get the place where the organization stands now. She has been elected unanimously as the treasurer.

#### **3. Kh. Chingkhei Singh (National Awardee), B.Com (Hons) Secretary**

Secretary cum Chief Functionary of SEVA. Recipient of various National awards with gold medals. A born social worker having worked in many different social issues in the larger

interest of the society. An eminent leader in the field of non-violence conflict transformation and peaceful co-existence, social upliftment, micro credit support, livelihood promotion, vocational training, skill development program, self-help promotion, environment and climate change and agro- horticultural activities etc. Well experience in the field of micro finance with more than nine years social as well as seven years Livelihood and agriculture experience.

**4. Kh. Tamphasana Devi, Graduate, Assistant Secretary**

A well-known figure in the field of children and women related programs. She is also the founder of NEPSC, a NGO base in Manipur. Well experience in community mobilization skill and accountancy. Possess experience of grass root level activities. She has been elected as the Assistant Secretary.

**5. Samantajit Mayegbam, M.Sc., Executive Member (Independent)**

He is a well-known figure in the field of microfinance and livelihood with background of having worked as the project executive of RGVN, DST, Imphal. A highly literate person having experienced many financial support programs in his credit. Good project management, documentation and reporting skills. He has been elected as the Executive Member (Independent Charge)

**6. Dr. S. Jasowanta, M.A.Ph.D., Executive Member**

He is one the most prominent social worker of the state totally dedicated for the cause of physically challenged people of Manipur. Not only a role model but he has dedicated his life for the uplift and welfare of the handicapped person living in the rural and urban areas of Manipur. A pioneer in education sector involving with handicap person being the first doctorate degree holder of Manipur for handicapped person ((Blind). He has been elected as the Executive Member.

**7. N. Landhoni Devi (National & International Awardee), B.A., Advisor**

Recipient of Asian Excellence International Award-2014 and other national level awards of honor. Well experience in the field of Micro-Finance and actively involved in women related social issues. Participated in many Micro-Finance and social related training & workshops in and outside the state. Attained training from Micro Save, VVGNL, FWWB-India, etc. A well experienced motivator and organizer of SHGs and JLGs with 25 years of experience in the field of microfinance, livelihood promotion and social service. Active voluntary service provider towards rural, poor masses, women and children issues.

**8. Yumnam Sileima Devi (Treasurer)**

A young and energetic personality capable of bearing the responsibilities of the mass. Experience accumulated in different social and non-profit organizations has helped her impact knowledge in different fields. As a young social worker she is learning the ropes to

walk in footsteps of our founding fathers. Current she holds a post of Secretary in RUSA NGOs.

### **HUMAN RESOURCE (EXISTING)**

#### **SEVA - MANIPUR (Self Employment Voluntary Association - Manipur**

##### **Dr. Kh. Chinglen Singh (National & International Awardee), C. E. O. (Chief Executive Officer)**

Recipient of various national and international awards in recognition of his extra ordinary efforts and achievements. Worked closely with many national and international level organisations and institutions including Micro save, Micro life, FWWB-India,CML, Rang De,RGVN,Dlight, Ascendo,TATA Trusts etc. Participated in many TOT(Training of Trainers)and Planning and implementation of SGSY under national institute of rural development, Government of India. Possess knowledge and experience on Microfinance, Livelihood Promotion, SHP, Agricultural and Horticultural Activities.

##### **N. Landhoni Devi (National & International Awardee), Advisor**

Recipient of Asian Excellence International Award-2014 and other national level awards of honour.. Well experience in the field of Micro-Finance and actively involved in women related social issues. Participated in many Micro-Finance and social related training & workshops in and outside the state. Attained training from Micro Save, VVGNL, FWWB-India, etc. A well experienced motivator and organiser of SHGs and JLGs with 25 years of experience in the field of microfinance, livelihood promotion and social service. Active voluntary service provider towards rural,poor masses, women and children issues.

##### **Kh. Chingkhei Singh (National Awardee), B.Com (Hons) Secretary**

Secretary cum Chief Functionary of SEVA. Recipient of various National awards with gold medals. A born social worker having worked in many different social issues in the larger interest of the society. An eminent leader in the field of non-violence conflict transformation and peaceful co-existence, social upliftment, micro credit support, livelihood promotion, vocational training, skill development program, self-help promotion, environment and climate change and agro- horticultural activities etc. Well experience in the field of micro finance with more than nine years social as well as seven years Livelihood and agriculture experience.

**Y. Tomthinnganbi Chanu, Graduate, Sr.Account Officer.**

A dedicated professional with more than 6 years' work experience as an account officer. Possess spirit of voluntarism and high work culture with excellent knowledge on accountancy and financial transaction. Computer literacy with knowledge of Tally.Young energetic and committed with clear vision.

**M. Nabakumar Singh, Graduate, Area Manager**

Work as a volunteer under many different activities, social services events and organizing public issue based addressing events. Well experienced in mobilizing and formation of SHGs and JLGs. A good group trainer and well versed in microfinance activities. Good orator with skills on clients mobilization possess good managements skills,documentation and reporting skills.

**M. Seema Chanu, Graduate, Area Manager**

Well experience in the field of Microfinance institution as Cashier, Field officer. A good trainer also good orator with skills of mobilization and management skills, documentation and reporting skills.Ability to work as a good team with proper guidance to the team.

**Boney Potshangbam, Post Graduate, HR Manager**

A well experience Adaptability, Initiative, Innovative, Quick decision making. A well-mannered and energetic staff with ability to mobilize, motivate and organize.

**Sh. Radharani Devi, B. Com., Accountant**

Well knowledge in receipt and payment/disbursement, Income and Expenditure, Cash book etc. A young and energetic Accountant with ability to learn quickly and give enormous effort to accounting work for the development of the organisation. Detail-oriented and have the ability to stay organized.

**Th. Thoi Chanu, Graduate, Branch Manager**

A well experience Branch Manager with past experience of Micro finance and relevant transactional activities. Good orator as well as familiar in formation of SHGs &JLGs. Well versed in group related trainings as well as official works.

**Ch. Chaoba Singh, Branch Manager**

Committed in social issues and poverty alleviation. Dedicated worker in women empowerment social upliftment and rural development with knowledge of group meeting process and village level meeting.

**L.Roji, Graduate, Branch Manager**

A branch manager with ability to manage its staff and other official procedures. A good orator as well as learner. Possesses good communication skill with expertise in motivating people, mobilization and formation of SHGs. Energetic and always ready for her duty irrespective of office hour or not.

**Sarangthem Deepak Singh, Branch Manager**

Hardworking and has the ability to interact client with well explanation about the rules and regulations of SHG and JLG formation. Give full concentration towards his official works and keep good relationship with the senior official staff.

**T. Anita Devi, Intermediate, Credit Officer**

A very sincere and well manner staff, giving best effort to her responsibilities include preparing loan applications, evaluating clients' financial information and calculating risk ratios.

**Ningthoukhongjam Deeparani, Graduate, Credit Officer**

A good learner and sincere filed work with voluntary spirit. Give full concentration towards her official works and keep good relationship with the senior official staff.

**Ch. Anjali Chanu, MCA, Senior Computer Operator**

A computer literate staff with knowledge of handling both hardware and software. He completed Master in Computer Applications, Web Designing & Development (HTML, CSS, and PHP),Posses the skill of handling MS Office, internet etc.

**Naorem Kelvin Singh.-Graduate, Computer Operator**

A sincere and dynamic staff with well knowledge of computer being completed the course of diploma in Computer Application. He is familiar of using MS word, excel, internet etc.

**Sougrakpam Rajen Singh (Program Co-ordinator)**

A well experience adaptability, Initiative, Innovative, Quick decision making. Computer literate familiar of using MS word, excel, internet etc. Well-mannered and energetic staffs with ability to mobilize motivates and organize.

**Thoudam Meena, Graduate, Branch Manager**

A branch manager with ability to manage its staff and other official procedures. A good orator as well as learner. Possesses good communication skill with expertise in motivating people, mobilization and formation of SHGs. Energetic and always ready for her duty irrespective of office hour or not.

**Maibam Sangita, Branch Manager**

Hardworking and has the ability to interact client with well explanation about the rules and regulations of SHG and JLG formation. Give full concentration towards his official works and keep good relationship with the senior official staff

**Ksh. Chanchala Devi, Assistant ranch Manager**

Committed in social issues and poverty alleviation. Dedicated worker in women empowerment social upliftment and rural development with knowledge of group meeting process and village level meeting.

**Sh. Basuri, B. Com., Account Assistant**

Well knowledge in receipt and payment/disbursement, Income and Expenditure, Cash book etc. A young and energetic Accountant with ability to learn quickly and give enormous effort to accounting work for the development of the organisation. Detail-oriented and have the ability to stay organized.

**Monika Gurumayum, Graduate, Credit Officer**

Committed in social issues and poverty alleviation. Dedicated worker in women empowerment social upliftment and rural development with knowledge of group meeting process and village level meeting.

**Irom Sanatomba, Graduate, Credit Officer**

A very sincere and well manner staff, giving best effort to her responsibilities include preparing loan applications, evaluating clients' financial information and calculating risk ratios.

**Okram Vibeka, Graduate, Credit Officer**



A good learner and sincere filed work with voluntary spirit. Give full concentration towards her official works and keep good relationship with the senior official staff.

**Alen Oinam, Graduate, Credit Officer**

A good learner and sincere filed work with voluntary spirit. Give full concentration towards her official works and keep good relationship with the senior official staff.

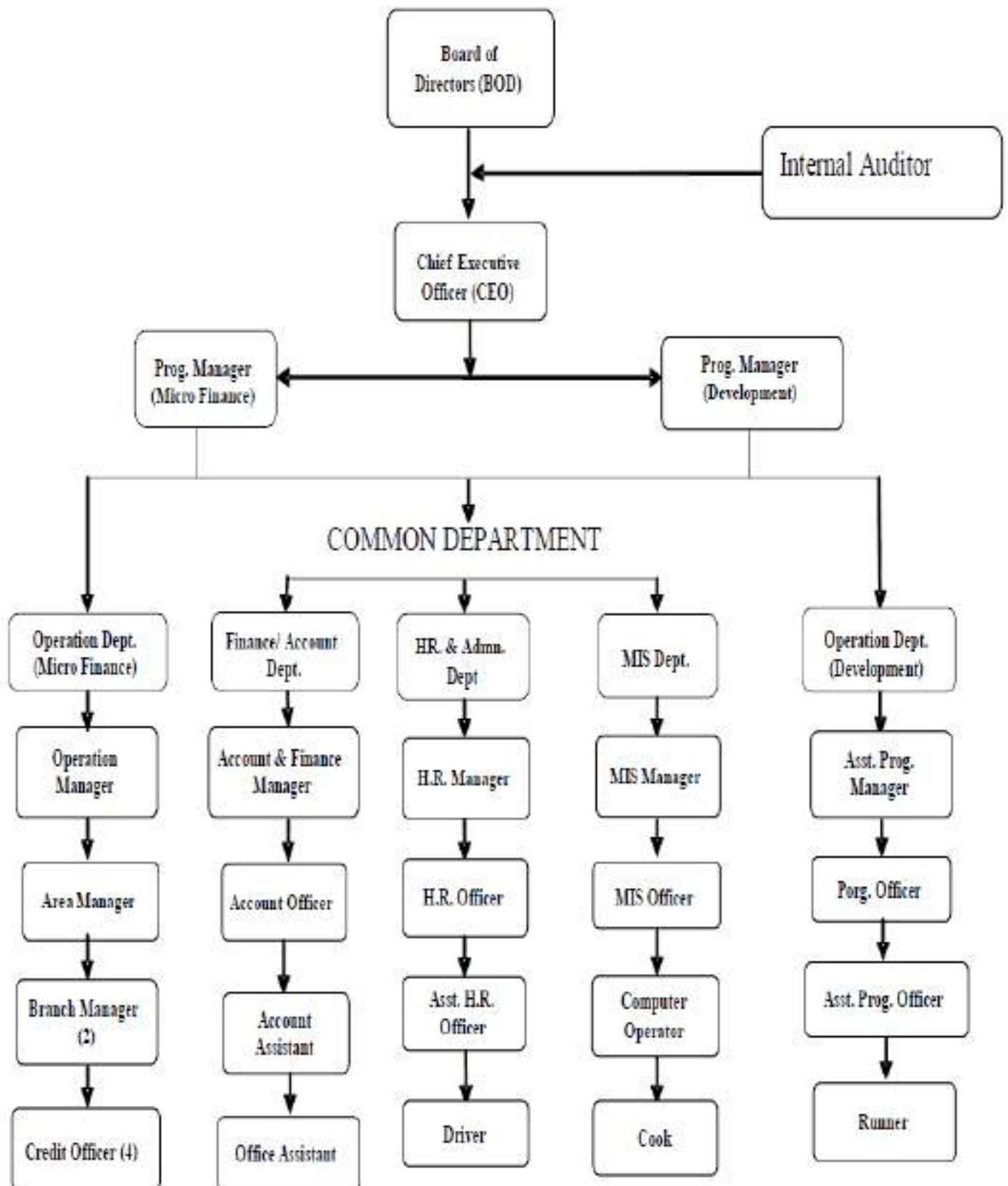
**Julhema Khumlo, Graduate, Credit Officer**

A very sincere and well manner staff, giving best effort to her responsibilities include preparing loan applications, evaluating clients' financial information and calculating risk ratios.

**Hmainihring Khumlo, Graduate, Credit Officer**

A good learner and sincere filed work with voluntary spirit. Give full concentration towards her official works and keep good relationship with the senior official staff.

## ORGANIZATIONAL STRUCTURE OF SEVA, MANIPUR.



**FORMER EXECUTIVE COMMITTEE MEMBERS****I. 13/02/1991 TO 02/02/1993****IV. 12/09/2005 to 25/09/2009**

Sl. No.	Name	Designation		Sl. No.	Name	Designation
1.	Ph. Sagar Singh	President		1.	N. Landhoni Devi	President
2.	Kh. Angangjao	Vice-President		2.	K. Nova Devi	Vice-President
3.	Kh. Chinglen Singh	Secretary		3.	Kh. Chinglen Singh	Secretary
4.	Kh. Chaoba Singh	Treasurer		4.	L. Tomba Singh	Asst. Secretary
5.	M. Indramani Singh	Member		5.	K. Mema Devi	Treasurer
6.	Ksh. Amu Singh	Member		6.	P. Mala Devi	Member
7.	M. Sohodeba Singh	Member		7.	H. Bimol Singh	Member
8.						

**II. 02/02/1993 to 28/11/2002****V. 25/09/2009 to 02/06/2011**

Sl. No.	Name	Designation		Sl. No.	Name	Designation
1.	Kh. Angangjao	President		1.	N. Landhoni Devi	President
2.	M. Indramani Singh	Vice-President		2.	Ms. Titing Haokip	Vice-President
3.	Kh. Chinglen Singh	Secretary		3.	Kh. Chinglen Singh	Secretary
4.	M. Sohodeba Singh	Asst. Secretary		4.	L. Joymala Devi	Treasurer
5.	N. Angoubi Devi	Treasurer		5.	K. Mema Devi	Asst. Secretary
6.	Kh. Chaoba Singh	Member		6.	Ch. Sangeeta Devi	Member
7.	Ksh. Amu Singh	Member		7.	L. Sanahanbi Devi	Member

**III. 28/11/2002 to 12/09/2005****VI. 02/06/2011 to 31/03/2012**

Sl. No.	Name	Designation		Sl. No.	Name	Designation
1.	K. Mema Devi	President		1.	N. Landhoni Devi	President
2.	S. Ngangbi Devi	Vice-President		2.	L. Dharmeshwori Devi	Vice-President
3.	Kh. Chinglen Singh	Secretary		3.	Kh. Chinglen Singh	Secretary
4.	L. Tomba Singh	Asst. Secretary		4.	L. Joymala Devi	Treasure
5.	N. Landhoni Devi	Treasurer		5.	Ng. Haripriya Devi	Asst. Secretary
6.	A. Dhaneshwori Devi	Member		6.	S. Jasowanta Singh	Executive Member
7.	Kh. Basanti Singh	Member		7.	Ak. Pramo Devi	Executive Member

**VII.01/04/2012 to 31/03/2014****VIII.01/04/2014 to 31/03/2015**

Sl. No.	Name	Designation	Sl. No.	Name	Designation
1.	Y. Surchandra Singh	President	1.	Y. Surchandra Singh	President
2.	N. Landhoni Devi	Vice-President	2.	N. Landhoni Devi	Vice-President
3.	Kh.Chinglen Singh	Secretary	3.	Kh.Chinglen Singh	Secretary
4.	Ng. Haripriya Devi	Asst. Secretary	4.	P.Bimol singh	Asst. Secretary
5.	L. Sanahanbi Devi	Treasurer	5.	L. Sanahanbi Devi	Treasurer
6.	Dr. S. Jasowanta Singh	Executive Member	6.	Dr. S. Jasowanta Singh	Executive Member
7.	Samantajit Mayengbam	Executive Member	7.	Samantajit Mayengbam	Executive Member

**IX.01/04/2015 to 31/03/2016****X.01/04/2016 to 31/03/2017**

Sl. No.	Name	Designation	Sl. No.	Name	Designation
1.	Y. Surchandra Singh	President	1.	Y. Surchandra Singh	President
2.	N. Landhoni Devi	Vice-President	2.	N.Landhoni Devi	Vice President
3.	Kh.Chinglen Singh	Secretary	3.	Kh.Chinglen Singh	Secretary
4.	.Ng. Haripriya Devi	Asst. Secretary	4.	Ng. Haripriya Devi	Asst. Secretary
5.	L. Sanahanbi Devi	Treasurer	5.	L.Sanahanbi Devi	Treasurer
6.	Samantajit Mayengbam	Executive Member	6.	Samantajit Mayengbam	ExecutiveMember
7.	Dr. S. Jasowanta Singh	Executive Member	7.	Dr.S.Jasowanta Singh	Executive Member

**XI.01/04/2017 to 31/03/2018****XII.01/04/2018 to 31/03/2019**

Sl. No.	Name	Designation	Sl. No.	Name	Designation
1.	A. Bharjit Singh	President	1.	A. Bharjit Singh	President
2.	N. Landhoni Devi	Vice- President	2.	H. Tamphasana Devi	Vice- President
3.	Kh. Chinglen Singh	Secretary	3.	Kh. Chinglen Singh	Secretary
4.	Kh. Tamphasana Devi	Asst. Secretary	4.	Kh. Tamphasana Devi	Asst. Secretary
5.	L. Sanahanbi	Treasurer	5.	L. Sanahanbi	Treasurer
6.	Samantajit Mayengbam	Executive Member	6.	Samantajit Mayengbam	Executive Officer
7.	Dr. S. Jasowanta Singh	Executive Member	7.	Dr. S. Jasowanta Singh	Executive Officer

**XIII. 01/04/2019-31/03/2021****XIV.01/04/ 2022-31/03/2023**

Sl. No.	Name	Designation	Sl.No	Name	Designation
1.	A. Bharjit Singh	President	1.	A. Bharjit Singh	President
2.	K. Sanahanbi Devi	Vice-President	2.	K. Sanahanbi Devi	Vice-President
3.	Kh. Chingkei Singh	Secretary	3.	Kh. Chingkei Singh	Secretary
4.	Kh. Tamphasana Devi	Asst. Secretary	4.	Kh. Tamphasana Devi	Asst. Secretary
5.	Y. Sileima Devi	Treasurer	5.	Y. Sileima Devi	Treasurer
6.	Dr. S. Jasowanta Singh	Executive Member	6.	Dr. S.Jasowanta Singh	Executive Member
7.	Samalajit Mayengbam	Executive Member	7.	Samantajit Mayengbam	Executive Member

**SECTION - 2**

## SEVA-MICRO FINANCE SECTOR

### SEVA-LAMP (Livelihood and Microfinance Project) Sector

SHGs - A Tool for Poverty Alleviation
SHPI (Self Help Group Promoting Institution)
EShakti (Digitization of SHG)
<b>Microfinance</b> <ul style="list-style-type: none"> <li>❖ Income Generation Loan</li> <li>❖ Education Loan</li> <li>❖ Micro Venture Loan</li> <li>❖ Entrepreneur Loan</li> <li>❖ Individual Loan</li> <li>❖ Mini Home-Lighting System(Solution for Darkness)</li> </ul>

## SHG a tool for Poverty Alleviation

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### *“Socio-Economic Empowerment through group base approach”*

Manipur is a small state situated in the North Eastern part of India. All citizen of the state is now living with turmoil, due to unstable economic condition of the society. If we are trying to bring peace and development in our society, economic development is need of the hour. Therefore, Self Employment Voluntary Association formed many SHGs in different villages in order to enhance the economic status of the poor villagers, where nobody is there to help them and even the schedule or commercial bank are only for name sake. SEVA reached in every far flung remote corner of the state in order to bring economical sustainability to them and for an economic revolution for the weaker

section of the society. With the help from local and national funding agencies SEVA provide credit support to the poor women through SHGs to encourage and develop their economic

activities. SEVA also provide time to time skill upgradation training programmes to promote the indigenous based products to regional and international markets. SEVA would like to appeal to the people of Manipur to kindly encourage the nation by using indigenous products only which reflects the identity of the nation. SHG groups are tool for eradication of poverty and bring them to mainstream of the nation.

### **What is a SHG?**

For those uneducated poor who are caught in vicious cycle of poverty, who has already lost faith in life with no hope for development in mind and no vision for future, SEVA is taking initiative to bring them a new light in their lives of darkness. SEVA had drawn a roadmap to give new vision, new hope and new aspiration to those who has lost their way in the darkness of poverty. In our State Manipur, all the facilities and opportunities for weaker section society are not able to reach to the needy masses particularly to the village and remote corner of the State. Beside this there is a movement in India, which dream for new agriculture and Rural Development which was never happened before in India with the initiative from different financial institutions. Lakhs of people are benefited from this new approach to the agricultural and rural development. It brings a new light to the shadow of poverty. This is nothing but the SHG (Self Help Group). SEVA with its knowledge and manpower begin to march in this direction. Today everybody knows that Self Help Groups mean groups of people who are poor and weaker section of society. All the group's members must be from rural area and low income level, engage in various economic activities. These likeminded people formed a group and with a small amount of saving, they can change their life, when this small saving become big corpus then every member can used it for their trade or activities. It also helps to make a big amount for groups very easily. Saving can be done weekly, fortnightly, and monthly with regular meeting among the members and provide credit among the members internally in rotation and members have to maintain a good repayment habit. This group can also play an active role in social sphere, whatever happens in their surroundings, they can take part in it with a unanimous decision among the members for their development and advancement. SEVA also provide various training programmes to help the members to stand on their own foot.

### **WHY POOR PEOPLE ARE MAKING SHG?**

- For the welfare of SHG it is better to start from drop by drop of water. It means a small saving to huge corpus saving is the first step toward development.

- By small amount regularly, it can easily bring a new positive change in the SHG members. It brings love and affection among the members and creates trust and mutual understanding among the members. And it bring more and more confident.
- Groups can also approach to bank for different activities very easily.
- Members of the group have equal rights to share the principal, interest and other profit of SHG is developing.
- With strong determination and policy, planning of SHG, they can improve their socio-economic condition in many ways.

**GOOD REPAYMENT HABIT:**

- Group decision makes repayment possible to the members.
- Group members are helping each other to maximize their corpus.
- Gradually banks started to trust the SHGs particularly the relation between the Bank Manager and SHG and its members.
- SHG members are able to ignore the bad habit and they proceed for their advancement and social empowerment for women community.

**SALIENT FEATURE OF THIS NEW APPROACH:**

- To some extent the SHG is a kind of Bank for poor peoples. All the rule and regulations are framed in their own way for the upliftment of their living condition.
- According to NABARD model, SHG doesn't need to register.
- Government official can also help the SHG formation and their activities and they can make SHG in their own way.
- All the mature SHGs can also participate to the social issues.

**SKILL DEVELOPMENT TRAINING:**

- SEVA provide up-to-date training programme to the different SHG members, training are mainly based on trade which firmly based on raw-material which are easily available in village training is conducted using latest technologies in order to compare with international products. It is trying to give a new ray of hope in the economic development.
- In order to achieve the above mentioned targets, under strong initiative of SEVA many SHGs are formed and provide credit support to them. SEVA always take initiative foe economic development of Manipur. For Self Help Group formation and all kind of necessary training, SEVA always open the door.

**SHPI- SELF HELP GROUP PROMOTING INSTITUTION**

**SHPI (Self-help group promoting institution)** is an institution which promotes SHGs. SHPI key tool is nurturing with SHGs of rural poor women. SEVA in collaboration with NABARD emerged as a Self Help Group Promoting institution (SHPI) in Imphal West District. Under this project SEVA has successfully promoted 109 SHGs. Bank linkage of 96 SHGs in different banks mainly Manipur Rural Bank and Manipur State Cooperative bank has been done out of which 25 SHGs has been given Credit linkage and 10 SHGs groups loan are under process by bank till date. SEVA is providing assistance to the rural poor for establishing Micro-enterprises through bank credit and microfinance to acquire an income generating asset. Women empowerment has occurred through

SHGs formation which lead the women to self-reliance, Participation in the social activities, improve leadership qualitative among them. Therefore their life has been improved in term of quality i.e. contributing in family income utilizing their income for their children education etc.

## **ESHAKTI - DIGITIZATION OF SELF HELP GROUP (SHGS)**

E-Shakti a Digitisation of SHGs is an initiative of Micro Credit and Innovations Department of NABARD. The aims at digitisation of all the SHG accounts to bring SHG members under the



fold of Financial inclusion thereby helping them access wider range of financial services together with increasing the bankers' comfort in credit appraisal and linkage by way of integrating SHG members with the national financial agenda. Digital empowerment will help in bringing SHGs on a common web based e- platform by making book keeping easy for low literacy clients. Transparent and proper maintenance of records of SHGs will facilitate in nurturing and strengthening of SHGs. It will also be helpful for SHGs credit linkage with banks.

SEVA- Manipur under NABARD E-Shakti Project initiated its first phase Digitisation of 600 SHGs in Imphal West District. So far 482 SHGs has been successfully uploaded its data in E-Shakti portal.

**Attributes of the programme:**

- Data feeding through customized software
- E- book keeping for the SHGs
- Regular updates of transactional data
- Captured Credit history of members
- Recovery performance of SHGs moth wise
- Inbuilt automatic grading of SHGs based on NABARD norms
- System generated SHG loan application



To work on the objective of Eshakti “Digitization of all the SHG accounts to bring SHG members under the fold of Financial Inclusion thereby helping them access wider range of financial services” to increase bankers comfort in credit appraisal and linkage by way of:

- Integrating SHG members with the national Financial Inclusion agenda;
- Improving the quality of interface between SHG members and Banks for efficient and hassle free delivery of banking services by using the available technology;
- Facilitate convergence of delivery system with SHGs using Aadhaar linked identity.

## Group Activities



## Accounting Training



By looking at the practical field experience of different worse shapes and conditions for the maximum SHGs at Imphal West, our field executive Animators worked very hard, day and night tried to their best level by extending their hands and knowledge sharing with SHGs out of the responsible given to them so that SHGs can come on track.

By understanding the “Background” of Eshakti program “Digitization of records of SHGs has been felt for quite some time due to patchy and delay in maintenance of books of accounts, Transparent and proper maintenance of records of SHGs will facilitate in nurturing and strengthening of SHGs, frequent keep in touch by visiting to the SHGs were mandatory. These were a cost factor too and we still managed with it.

## **Formation of SHG**



However, due to natural calamities like Covid-19 pandemic, our hard work was badly affected and consistent follow up, regular visit and taking care of the SHGs became up and down. This is very much unfortunate for all of us and SHGs in Imphal West.

This also effect to comprehend information base and robust MIS development for the poor communities, to facilitate suitable interventions and convergence of other programme for social and financial empowerment to help in identifying suitable interventions and support for proper nurturing and strengthening of SHGs.

Therefore, to maintain “E-book keeping for the SHGs, Regular updates of transactional data (Live) or Reports generation, progress tracking on a real time basis were all effected. The whole ecosystem that was designed for Eshakti program to address the complex issues was affected. The problems were captured for many SHGs during digitization process on the field activities. These issues directly or indirectly effected to EShakti digitization program in Imphal West district, Manipur.



**The suggestions we would like to share to minimize the issues of SHGs:**

1. Non-Government Organizations (NGOs) can play a significant role in handling complex issues in empowering women SHG entrepreneurs by providing basic education, motivation training, and financial support and so on.
2. All the members in the SHGs may not have the same calibre and expertise. NGOs can identify the inefficient members of the group and can impart proper training to them in order to make them competent. For this purpose, short term training programs can be arranged.
3. Frequent awareness camps can be organized by NGOs with the financial support from related departments.
4. Lastly, effective and frequent arrangements may be made by the financial institutions for providing adequate financial assistance to the SHGs strictly on the basis of their actual performance without any discrimination.

In the emerging changes in the values and attitudes of the members of the SHGs is a clear manifestation of socio-economic empowerment interventions yielding relatively quicker results. The socio-economic programs reinforce each other and promote all-round development of the women, the households and the communities.

It is a process which ultimately leads to self-fulfillment of each member of the society. It is in this direction that SHGs are moving towards fulfilling their objectives with a meaningful strategic direction.

The above summary of Eshakti project is true to the best of SEVA-Manipur practical field knowledge and the suggestions are subjected to change by the authorities.

SEVA-Manipur always dedicated and support as many as possible when it comes to social development specially to promote all-round development of the women, the households and the communities.

## **SPRINGSHED BASED WATERSHED DEVELOPMENT PROJECT**

### **● SANJABUNG**

Its pleasure to be working with NABARD as always. The Project “Spring shed based watershed development” project at Mongbung, Sanjabung and Tongai village held at Sanjabung Farm, Kangpokpi District, Manipur – 795129 under National Bank for Agriculture and Rural Development (NABARD). The overall aim of this project is to stock water in the reservoir or pond in which there is a spring then the villager can avail where there is water scarcity in that village. Most people living in hills area faces water scarcity problem. In such dire situation of water scarcity, these kind of Spring Shed Based watershed project is a boon for the villagers residing in those far flung hilly region. As SEVA – Manipur consulting with NABARD took the initiative to bring such kind of privilege to those far and wide hilly villages.

### **Spring shed Based Watershed development Project of NABARD, implemented by SEVA- Manipur**

SEVA-Manipur as project facilitating agency (PFA) had been implementing “spring shed based Watershed Development project” of NABARD since March 2022 at Sanjabung Spring shed area.

The PPIP (Pre Project Implementation phase) aimed at sensitization of the community towards spring shed based watershed committee, orientation towards social discipline including shramadam and net planning, exposure to existing successful projects. These approaches are expected to lead towards community action aimed at planning of interventions to be taken up under Project implementing phase. The duration of the project period is 3-4 years which is extendable for another one year under some certain condition.

#### **A. Entry point Activities (EPA) :**

In order to establish credibility of PFA and create a rapport with the village community entry point activities assume significance. It also helps sensitization of community towards collective action, helps in breaking initial barrier between community and PFAs and wins their trust and confidence. Works based on urgent needs, normally not covered watershed /soil and water conservation works, of the communities such as revival of common natural resources, drinking water, [development of local

Energy potential, augmenting ground water potential, connectivity, health, sanitation and other social infrastructure, etc. can be taken up under EPA.

#### **B. Capacity building intervention under PPIP:**

The capacity building interventions under PPIP will focus on awareness generation, training, exposure visit, introducing the community to the concept of spring shed development etc.

### **C. Project Implementation Phase**

(Under this phase, projects sanctioned by NABARD will be implemented by the PFAs with technical guidance of the line department concerned. The project will be implemented in a phase manner by submission month wise and activity wise planning PFAs and funds will be released by NABARD accordingly.

After satisfactory community mobilization and awareness creation by the PFAs during the Pre Projects Implementation Phase (PIIP), DPR prepared and submitted in order to sanction projects fund.

SEVA-Manipur along with Village Watershed Committee executed the different activities of this said project. The project implementation period is 3 to 4 years from the date of sanction of the project. If there are any genuine field level constraints, the period can be extended for maximum period of one year from the end of project period on case to case basis with prior approval of respective PSC.

### **D. Project Implementing Phase:**

SEVA-Manipur conducted all the activities of NABARD at the project area .So far many activities had implemented in order to prevent soil erosion, recharge spring ,promote afforestation, water storage tanks, water harvesting structure ,moisture preservation ,etc. the following activities had already finished at the project area.

1. Dry Land Bench Terrace
2. Brush Wood Dam
3. Staggered Trench
4. Outlet Tank
5. Collection Chamber
6. Gabion Type Check Dam
7. Earthen Dug out pond

After successfully conducted need based capacity building trainings to the beneficiaries, at three different villages to impart vast knowledge of the upcoming programs, implementation of activities begun eventually.

#### **1. Dry land Bench terrace**





In hilly areas, cultivation of horticultural crops under bench terracing method conserves soil, moisture and reduces nutrient loss and increase the yield. Hence dry Land bench terracing is an important activity not only to prevent soil erosion but to yield also.

## **2. Brush wood Dam**



Brushwood check dams are made of posts and brush are places across the gully. The main objective of Brush wood Dam is to hold fine materiel carried by flowing water in the gully. Small gully heads, no deeper than one meter, can also be stabilized by brushwood check dams.

## **3. Staggered contour trench**



Staggered contour trench technique is useful in slowing surface water run –off and soil erosion from sloping land, and in re-vegetating degraded land. This technique reduces surface water flow velocity, promote infiltration, and prevent pollutants from draining into water bodies. A contour trenching is excavated trench along a uniform level across the slope of land in the top portion of catchment. Trench along contour line increases retention of runoff for a longer period within the trench and significant reduction in soil erosion.

#### **4. Outlet Tank**



The outlet is where the water leaves the storage container to go to the point –of-use. The water will be drained from the bottom. This is acceptable as long as it is at least 4 inches from the bottom to avoid draining sediment.

### **5. Collection Chamber**

Collection chamber is provided either at the intake or near the intake site to collect the water from one or more sources. It breaks the incoming water pressure into atmospheric pressure which prevents the backflow of water from one source to another. Under spring shed project of NABARD, such collection chamber is used to collect water that came from spring.

### **6. Gabion type check Dam**



This dam is [used for velocity reduction and erosion prevention in areas where concentrated flows exist. This dam is used to slow the velocity of concentrated runoff to stabilize slopes with seepage problems and /or non- cohesive soils. Gabion check dams are built in gullies to create a sedimentation bench that decrease the average upstream slope. The consequent slowing down of the flowing water reduces soil loss upstream and trapped sediment in reservoirs, and promotes water infiltration into the soil.

### **7. Earthen Dug Out Pond**



Earthen dug out pond is specially design for the harvesting of rain water during rainy season. Then when dry season arrives, water became spreading nearby forest area where there are multiples of horticulture plants. Thus the dug out ponds serve as distributor of water during dry season. Such cycle of storing and spreading of water the sole target of earthen dug out pond. Such techniques gives adequate water to the plants.

#### **E. Livelihood Activities:**

Apart from the above mentioned activities, livelihood activities in on- farm and off-farm activities had done at the sole aim of economic stability at the rural area especially to rural womenfolk. After conducting awareness program on relevant activities, namely piggery training, SEVA-Manipur distributed four (4) piglets each to five (5) SHGs and two (2) JLGs. And

Many other on-farm and off-farm activities are going to implement in short period.

Conclusion: Throughout the entire programs and activities, the beneficiaries from different communities involved making the project success up to this stage of 2<sup>nd</sup> phase of first help. Without their help, support it would be impossible to achieve such stage of this NABARD sponsored project. And last but not the least the project implementing agency namely, SEVA-Manipur took the crucial role in order to smoothly implementing this kind of project, and NABARD officials cooperation is also very thankful to them for their dedicated support and cooperation.



In order to implement this benevolent project SEVA –Manipur, as an implementing Agency, has already completed Pre Project Implementing Phase(PIIP) and Capacity Building .To implement this project, Detailed Project report (DPR) has also already submitted to NABARD after spot investigating the suitable places and soil testing the very area with the concerned Scientist. SEVA – Manipur took overall responsible for the welfare of these hilly villages by supervising such benevolent Project from grass root level. The aim of SEVA –Manipur is to fulfill these useful project for the benefit of these hilly villages. SEVA –Manipur had been implementing several kind of Philanthropic project and among them Spring Shed based Watershed Project is one of those project. SEVA –Manipur as a implementing Agency Always Stands for fulfilling all the demands required for the progress of the Project.



## MICRO-FINANCE

Micro-finance is a financial innovation that has emerged through many experiments with Poverty alleviation Programmes carried out in different areas. It has successfully enabled impoverished people to engage in Self Employment Projects that allow them to generate an income and in many cases, to build wealth and exit poverty. Micro-finance involves mobilisation of saving through Bank, extension of small loan, Micro Insurance and essentially an element of capacity building of the beneficiaries to label them more per-bankable than non- bankable.

Self Employment Voluntary Association, Manipur (SEVA, Manipur) a non- government Organisation and Micro-finance Institution (NGO-MFI) is registered as a society. SEVA, Manipur started its operations in 1991, focusing on Integrated Rural Development Services, Women's Empowerment, Child issue Programme to the rural poor people under the 5(Five) districts of Imphal East, Imphal West, Thoubal and Churachandpur districts Bishnupur in Manipur.

Since inception the NGO has undertaken various development Programmes, SEVA, Manipur received grant and loan fundon a basis from state and Central Government and from multilateral agencies for its developmental projects. Moreover, the NGO also has various training cum production centres called micro enterprise units, SHGs & JLGs. The initiative thus improved their income generation capacity, higher income and sound financial status.

#### **SEVA MICRO-FINANCE STRATEGY:**

- Create a fair and level playing field for every micro entrepreneur so that they do not need to be permanently dependent just because they are not qualified for the mainstream finance.
- Revive the root of banking so that credit is once again based on trust and relationship and person's wealth or poverty has no bearing on his/her credit worthiness.
- Make a real and lasting Psychological, Social & Financial impact on individuals of SHG Members, help build strong cohesive communities and generate substantial job opportunities and economic benefit for society as whole.
- Make available financial services at lowest possible cost at the door step of the customers.

SEVA, Manipur Believes that financial inclusion and access to credit is critical and empowering, especially in its operating areas where formal banking network is way to sparse and limited. SEVA with the aim of providing basic financial services for the rural poor started its flagship micro-credit program in 2009 in persuasion of the resolution adopted in the GBM held in 2007. The program received local support as well as national level institutions including FWWB-India, NABARD, NEDFi, Avanti Finance Pvt Ltd etc... SEVA believes promotion of SHGs and JLGs act as a tool for harnessing social as well as economic capital among the poor households. SEVA Manipur's microfinance program is presently operational in more than 200 villages in 7 districts of Manipur viz. Imphal East, Imphal West, Moirang, Thoubal, Kakching Chandel, Ukhrol Districts.

The efforts of the association are always been to increase the availability of wider range of financial services for the poor households so that it can lead to creation of sustainable livelihood opportunities.

The logical truth behind the different micro finance activities of SEVA, Manipur is not a mere lending and collection process nor profit earning mechanism. Rather it aims to socio-economic development through promotion of work culture, financial literacy, good saving and repayment habit to bring about a change in their lifestyle in a sustainable manner.

SEVA, Manipur also believes that only economic support cannot bring about the expected changes. Because economic growth is not possible without social growth or vice versa. Therefore the association in its effort always attempt to bring about socio-economic growth of its clients in combo.

**The components of microfinance support extended towards its clients by the association can be divided into the following broad categories of loan products:**

1. Income generation loan
2. Education Loan
3. Micro Venture Loan
4. Entrepreneur Loan
5. Individual Loan
6. Mini Home Lighting System( Solution for Darkness)

## **INCOME GENERATION LOAN**

The loan support is endorsed to those who already have engaged with an income generation activity as their primary or secondary livelihood source to enhance their profit earning activity and to those who are not engaged with an income generation activity to invest as initial working capital. It is a group based lending support to group members with work culture and who have will to work and earn more but does not have enough initial working capital to enhance their business.

The lending and repayment process along with constant handholding support together forms the strategy formulated by SEVA- Manipur to enable SHGs & JLGs to sustain their enterprise with financial and physical independence. SEVA- Manipur aims to enhance the capacity of the group and acts as a guardian in helping the Groups build up a large corpus out of the small savings the members contributes monthly, empowering them to maintain a steady growth. SEVA Guides the members of the group to be a responsible borrower with good saving and repayments habits.

The loan amounts are given out in phase and the development of the group is keenly observed. The loan amount varies from Rs.5, 000 to Rs.25, 000 depending upon the performance of the groups. The interest rate for this loan is 24% p.a. Even though the maximum amount could be paid to a group with consistent performance there is a cap on the loan amount that could be avail by a group (SHG or JLG). Those group are promoted to micro venture to make sure that they have enough investment to sustain their Growth.

### **BPL EDUCATION SUPPORT LOAN**



Since a few back the academic expenditure in the state has become so high that many parents are facing financial problem in meeting the academic expenses of their wards. This is mainly because of the failure in state government run schools. Taking opportunity of it many privately run schools started to established with no signs of stopping in the near future. But except a few almost all such schools are established with business motive rather than academic motive are obvious though attracts students through materialistic approach. Naturally the expenses to pursue higher study in these schools become so huge that it effects both the students as well as the parents mainly the poor and marginal families. SEVA in its effort to extend a viable solution for extending financial assistance towards the poor but bright students so that they are not drop out and can continue further study initiated the innovative BPL Education Loan for the students reading in Class-I to Class XII. The education loan is provided to a maximum of two wards per borrower. The students applying for this support should score a minimum of 50% and above marks in aggregate during the last examination appeared. Students of Class-I to X can avail of Rs. 7,000/- only and students of ClassX - XII Rs. 12,000/- only per student. The interest of the loan product is as low as much as 5-6.5% p.a. during the preceding phases. This loan product was inaugurated on the 2<sup>nd</sup> March, 2014 at Lamyamba Shanglen, Palace Compound, imphal With Shri Th. Chaoba singh, President, Bharatiya Janata Party, Manipur Pradesh as the Chief Guest of the inaugural function.

During the initiation stage a hundred students were targeted but due to demand of the community eighteen additional students were included above the target and total of hundred and eighteen students were extended with the loan support. Seeing the popularity of the loan support a hundred students were again targeted during the next academic session. Therefore, since the initiation of the BPL Education loan altogether 376 students have availed this loan support. The loan product as a whole is a great success in the state due its quality of easily accessible, hassle free, low interest, easily repayable on equated monthly installments and minimum pricing etc.

### **Micro Venture Loan**

Every SGH and JLG formed and supported by SEVA has different Potentials, Skill and Capabilities. The product produce by different groups have different margin of market and profit. Most importantly the visions of these groups are very different in their own right. The responsibility of understanding these visions and striving to achieve that is shared by the members of the groups and SEVA- Manipur alike. A growing business needs more influx of Investment to sustain its steady growth. The loan amount provided to the SHG has a certain ceiling hence, SEVA- Manipur introduces Micro-Venture Loan support these growing SHGs and JLGs.

It is a loan product initiated with the objectives to extend initial investment to group base entrepreneurs to run and sustain business of a common product. A group can avail a loan fund of Rs. 500,000/- to Rs.10,00,000/- under this loan product at a low interest of 21.82 % PA. It is also a group based loan but there are some criteria to be fulfilled by the group in order to avail the micro-venture loan from SEVA.

- All members need to produce common product that can be marketed.
- All of the members have to bare equal amount of responsibilities towards business and shall be liable to each other.
- Selection of beneficiary group is done from existing groups that have good repayment and saving habits.
- The group must maintain a substantial corpus of saving amount in the group bank account.
- The group shall have a common working place where the group members can work together.

This loan product aims to help the existing groups which are effectively operational and has the potential to become successful micro-venture.

## **ENTREPRENEUR LOAN**

During the decade more experience in Micro finance SEVA- Manipur has come across many groups with high potential failed. The failure of such groups often resulted from differences between the group members. Even after the group fell apart there are those member of the group who is willing to continue the enterprise at a micro or medium scale. They often continue to operate the enterprise at propriety level and eventually unable to maintain stead growth and production due to lack of fund and improper management. Over the years SEVA had to bid farewell to those responsible and enterprising individuals when the group defunct. To support such individuals SEVA introduce Entrepreneur loans.

This loan product was introduce to support those who have the capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit but lack means to avail micro venture loan. The activity of the individuals and responsibility bore during their time in the group and post dissolving of the group is closely monitored before availing of this loan. The recommendation of such individuals usually received from SEVA's staff who works closely with these member groups when the group was active. The chosen individuals are also train in proper book keeping and management skills.

The rate of interest is kept at a bare minimum of 21.82 % PA to ease the burden on the individuals while embarking on their endeavour. The loan amount range from Rs.30,000 to Rs.100,000 and is given in phases and the EMIs tenure is calculated accordingly. SEVA strives to support and guide enterprising entrepreneurs with the aim to eradicate unemployment face by the population today.

SEVA understand that supporting the Entrepreneur help creates employment through enabling capable and responsible person build successful enterprises.

## **INDIVIDUAL LOAN**

In the state of Manipur today there is always an ever increasing number of youth and adult alike despite of their education unable to secure an employment. This section of the population seeks to establish their own employment by establishing a small to medium size business as retail shop, poultry farming, animal husbandry, skill-labor enterprise etc. Most of those who are skill and enterprising often lack adequate funding to start or sustain their endeavours.

SEVA- Manipur often came across these individuals during SHG and JLG formation, meeting and trainings. They put forward their challenges in joining or forming a group in Village and Block level meetings and training organized by SEVA. The organization conducted a survey an reveal that many of those running small to medium enterprise could be help to progress in their respective field if proper support and guidance is provided. Introducing Individual loans to support these enterprising individuals is the outcome of these studies. SEVA-Manipur not only aims to give monetary support but also provide proper book keeping guidance, introduce good saving & repayment habits and most importantly proper time management.

This loan is introduced to support poor household with an income generating activity but has no means to be part of a SHG or JLG group or form a group of their own. This loan is provided to be utilized in expanding the existing income generating activity. Proper monitoring of the business and account is done while availing the loan. The loan amount range from Rs.10,000 to Rs. 50,000 and the interest rate is as low as 24% p.a. Till date around 1,000 Individuals have been benefited from this support.

### **SOLAR ENERGY SUPPORT LOAN:**

SEVA-Manipur always is concern about the poor power supply in the state. The present condition is somewhat better than the previous as many areas has been transformed into pre-paid system lately. But there still exist power problem with load shedding and sudden blackouts creating a lot of problem for small and marginal entrepreneurs mainly the poor women with hampered working hours thereby reduce in productivity and profit margin. Therefore in an attempt to provide alternative arrangement of light during the night time, an innovative support in the form of Solar Energy Support Loan scheme was initiated by SEVA.

The loan is provided fewer than two categories:

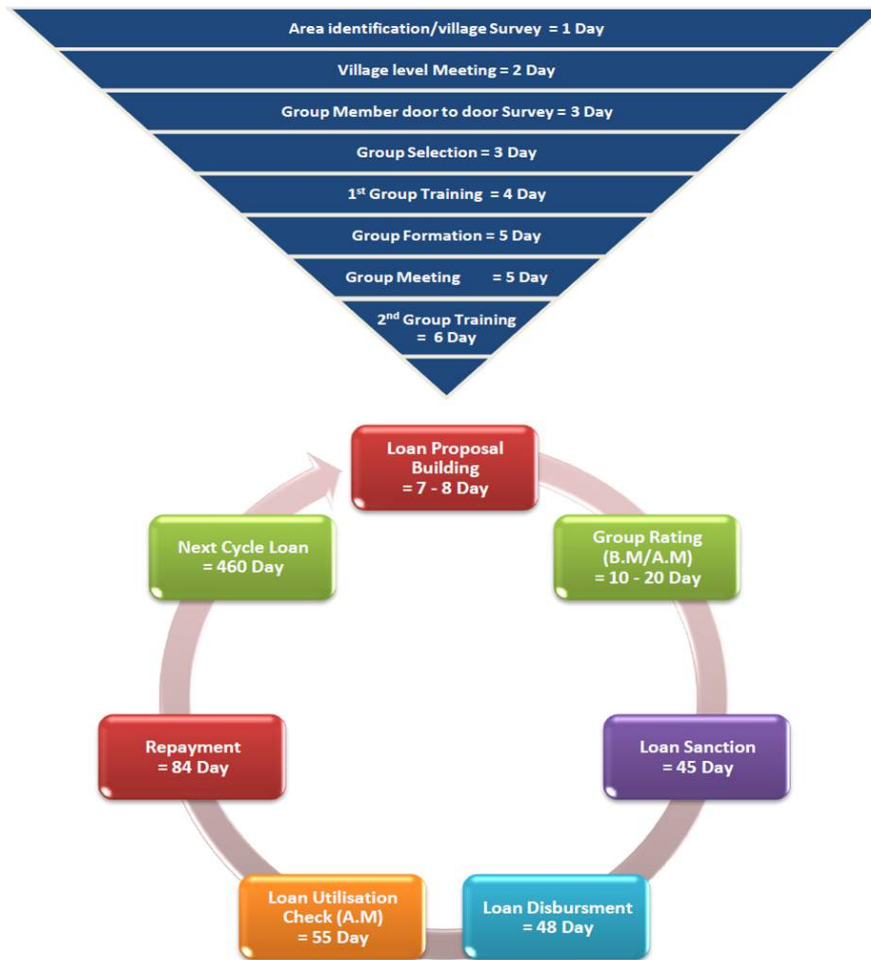
1. Solar Home-lighting System
2. Solar Livelihood Program.

The entire set up and installation is handed by SEVA- Manipur and its ground partners. The setup comes with a solar panel and proportionate batteries, wiring and accessories. There are five types of watt-power panels which can be installed upon requirement.

<b>Module WP</b>	<b>Battery Ah</b>	<b>EMI</b>
20W	20Ah	₹415
40W	40Ah	₹595
100W	100Ah Inverter	₹1095
150W	150Ah Inverter	₹1195
200W	200Ah Inverter	₹1615

These systems could be installed could be install both a livelihood application and home-lighting. SEVA-Manipur has installed E-rickshaws with solar panels also in Kumbi and Imphal Municipal Areas. Most of the time panels with 150W or 200W are installed on the e-rickshaws. These installations enable e-rickshaws to run longer hours with the solar backup hence increasing the profit margin. SEVA-Manipur strives to provide greener and sustainable power solutions through *Solar Energy Support Loan*.

**PICTORIAL REPRESENTATION OF BROAD ASPECT COVERED DURING SHG/JLG LENDING PROCESS.**



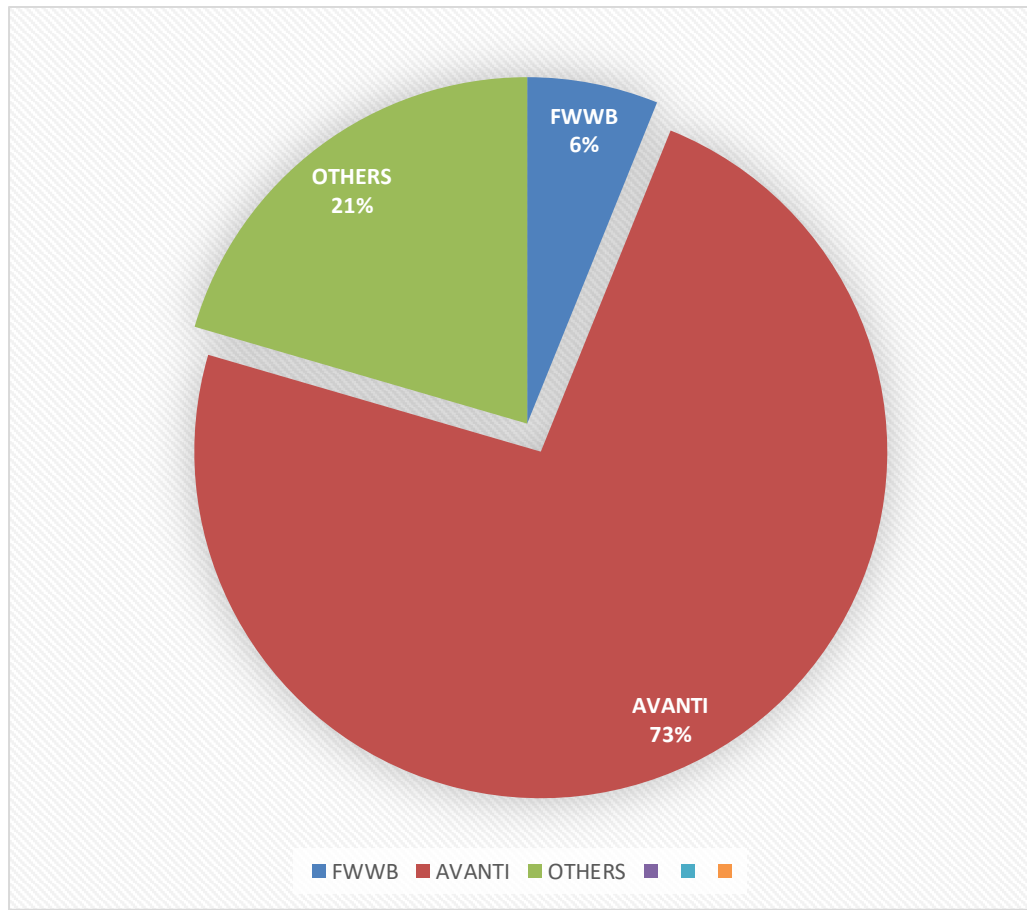
**Note:**

**Showing breakup of the 360 calculated days involve for the period from Area Identification / Village survey to Next Cycle Loan.**

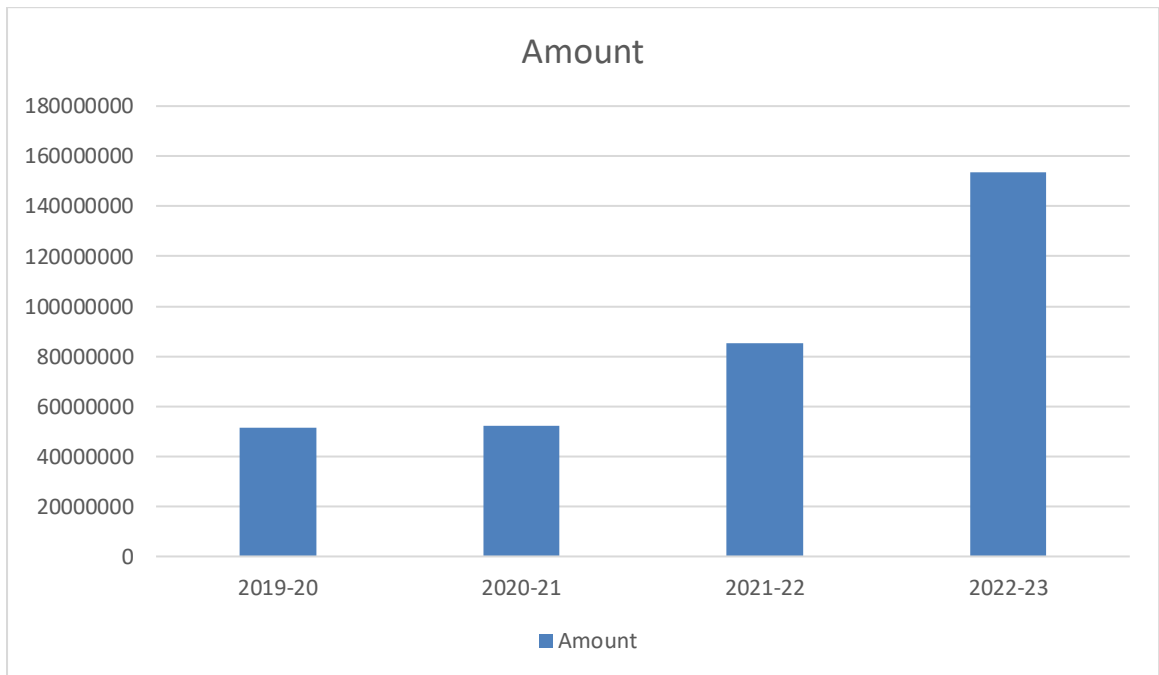
**(SECTION-3)**

## **PIE CHART AND GRAPHIC REPRESENTATION**

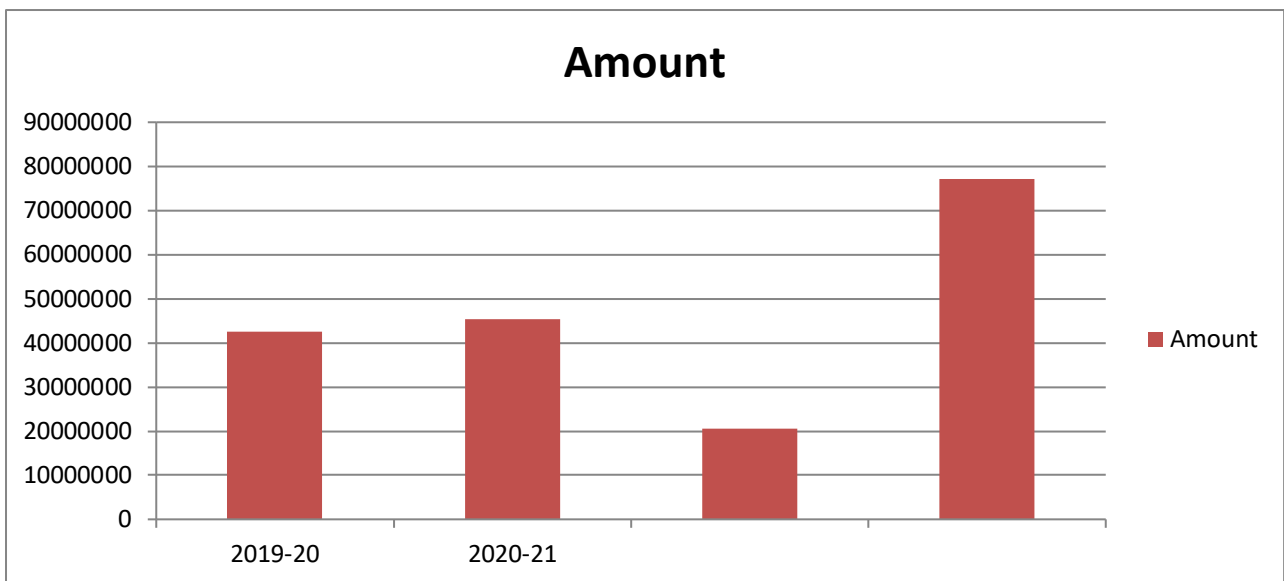
Pie chart showing share of funding agencies and own contribution as on 31st March 2023



## **YEAR WISE LOAN DISTRIBUTION of SEVA-MANIPUR 2019-2023**

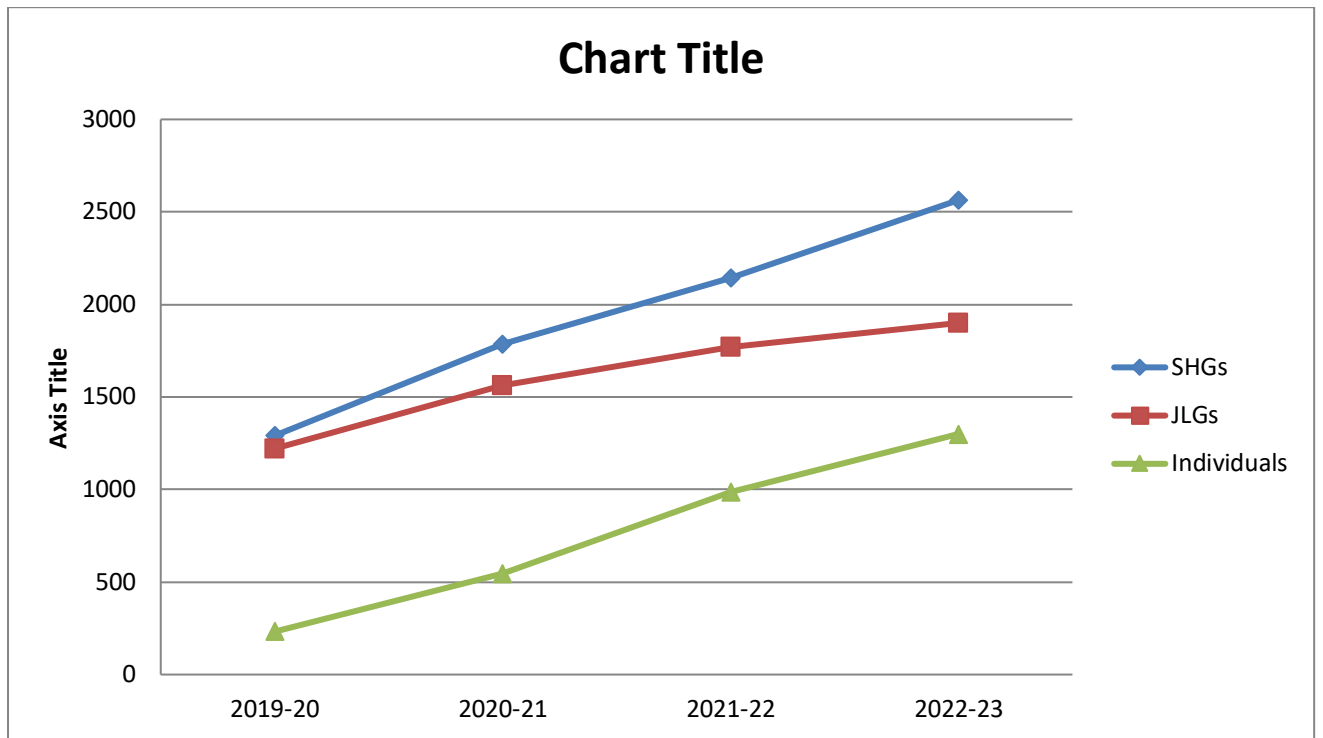


**YEAR WISE RECOVERY of SEVA-MANIPUR  
From 2019-2023**



**GROWTH in Terms of Nos. of SHGs, JLGs & Individual  
From 2019-2023**





**SECTION- 4**

**AUDIT REPORT (2022-2023)**

SELF EMPLOYMENT VOLUNTARY ASSOCIATION (SEVA)			
BALANCE SHEET AS AT			
	Note	31ST MARCH, 2023	31ST MARCH, 2022
<b>EQUITY AND LIABILITIES</b>			
<b>SOCIETY'S FUNDS</b>			
Capital Fund	3	1,25,12,362.05	97,95,004.30
Restricted Fund	4	72,08,583.00	12,74,202.89
Revolving Fund	4A	76,39,090.20	70,13,198.30
		<b>1,71,60,035.25</b>	<b>1,80,72,405.49</b>
<b>NON-CURRENT LIABILITIES</b>			
Long term Borrowings	5	6,66,668.00	87,07,126
Long term Provisions	6	2,88,094.00	38,485.75
Other Non-Current Liabilities	7	9,74,170.00	7,33,400.00
		<b>19,28,932.00</b>	<b>64,79,011.75</b>
<b>CURRENT LIABILITIES</b>			
Short term Borrowings	5	2,10,00,423.00	1,37,23,263.00
Trade Payables	8	26,89,642.00	-
Other current liabilities	9	18,15,827.00	15,44,210.00
Short term provisions	6	47,521.00	2,07,457.00
		<b>2,95,73,423.00</b>	<b>1,54,75,940.00</b>
		<b>8,45,62,390.00</b>	<b>4,00,27,207.00</b>
<b>ASSETS</b>			
<b>NON-CURRENT ASSETS</b>			
Fixed Assets			
- Tangible Assets	10	27,08,245.00	22,22,512.00
- Intangible Assets			
Deferred Tax Assets	11	22,62,783.00	42,20,763.00
Other Non Current Assets	11A	2,88,094,417.00	38,48,575.00
Long term loans and advances			
		<b>3,37,00,445.00</b>	<b>1,02,91,850.00</b>
<b>CURRENT ASSETS</b>			
Cash and Cash Equivalents	12	67,83,254.36	18,60,669.68
Short term loans and advances	13	67,52,086.00	2,07,45,671.00
Short term loans and advances (Revolving Fund)	13A	73,14,125.00	68,88,233.00
Other current assets	14	32,480.00	2,40,787.00
		<b>2,00,81,945.36</b>	<b>2,97,35,350.68</b>
		<b>5,40,82,390.00</b>	<b>4,00,27,207.00</b>
Significant Accounting Policies and Notes 1 & 2			
Off Balance Sheet Portfolio under BC Model (Avanti) as on 31.03.2023		8,90,70,990.31	
The accompanying notes are forming an integral part of these Financial Statements			
UDIN-23556410BGMFY1141		For and on behalf of the Society	
For: Raj Abhishek & Associates Chartered Accountants Firm Registration No. 036113N		President Secretary	
Abhishek Raj (Proprietor) M. No.558410		Treasurer	
Date: 28.09.2023 Place: Delhi		Treasurer	
Date: 28.09.2023 Place: Delhi		Treasurer	

**SECTION- 5**

**SFURTI PROJECT (Kangmong Agro Cluster 2022-23)**

1. Cluster Profile
2. Cluster Value Chain Mapping
3. Market Assessment and Demand Analysis
4. Need Gap Analysis
5. Profile of the Implementing Agency
6. Project Concept and Strategy Framework
7. Report on ESDP

## 1. Cluster Profile

### 1.1 Background



### Socio-economic profile

Located around 30 kilometres from the Imphal, in the West Imphal district, Kangmong is an agro-processing cluster with Paddy, Black Rice, Tomato, cabbage etc. grown. The total number families in the cluster of villages is 1000. The literacy rate of the cluster is around 85% with the sex ratio being 985.

The area has very limited exposure to industry and the primary source of income is farming. The entire family is primarily engaged in the farming – practising both season of the cropping i.e. Rabi and Kharif. The major crop of the region is – Black Rice, Paddy, Tomato, cabbage and beans.

### Cluster basics–

- The agro-cluster is located in the block of Imphal West-I, in the west Imphal district.
- There are around 1000 households in the village cluster of 6 villages.
- The major crops grown in the area are paddy, Black Rice, Tomato and Cabbage.
- Paddy is mostly produced for self-consumption and correspondingly commercial sale; The black rice is mostly for the commercial sale along with the tomato, cabbage and bean.
- The productivity of major crops is high as the land is fertile; the production method is mostly organic and has huge scope to get certification and increase the return of investment.
- There are severe limitations with respect to the value addition; introduction to semi-processing of the produce will considerably increase the income of the community.
- There is lack of adequate backward and forward linkages along with the volumes to help the farmers in bargaining the price to their produce.

## 1.2 Location

The Kangmong cluster is located in the west Imphal district, The Imphal West District falls in the Manipur valley region. It is a tiny plain area at the centre of Manipur; spread over area of 519 square kilometres with over population of 5,20,000. It is surrounded by Kangpokpi District on the north, on the east by Imphal East and Thoubal districts, on the south by Thoubal and Bishnupur Districts, and on the west by Senapati and Bishnupur Districts. The valley area of Imphal West district is fertile land and is mainly made up of alluvial soil of recent origin. The valley was once full of swamps and marshy lands, the important ones being Lamphelpat, Takyelpat, Sangaipat, Kakwapat, Poiroupat (pat means lake). The soil is mainly made up of shallow black, brown and alluvial soils which have been technically classified as Udalfs-Ochrepts and Orchrepts-Aquepts-Fluvents.

## 1.3 Cluster at glance

<b>Name of the Cluster</b>	Kangmong Agro Cluster					
<b>Location</b>	State: Manipur, District : West Imphal Block: Imphal West-I Block					
<b>Villages Covered</b>	Lamdeng, Khurkhul, kameng, Khumbong, Kangmong, Moidangpok, Ngairengbam Makha Leikai, Polangsoi Maming Leikai					
<b>Tools and Equipment available in the cluster</b>	There are private rice mills but with very little scope for processing as collectives.					
<b>Products produced</b>	Paddy, Black Rice, Tomato, Beans and Cabbage					
<b>Sources of raw material</b>	Local Market					
<b>Marketing channel available for the producers</b>	Village level Traders, Local Market					
<b>Sources of credit</b>	Limited Availability of Credit					
Village Name	No. of producer Households	Total Members		Category		
		Male	Female	SC	ST	Gen
Kameng	26	26				26
Kangmong	26	26				26
Khumbong	34	34				34
Khurkhul	16	16				16
Lamdeng	98	98				98
Moidangpok	18	18				18
<b>Total</b>	<b>218</b>	<b>218</b>				<b>218</b>



## 2. Cluster Value Chain Mapping

### 2.1 Product portfolio produced in the cluster:

#### Key products produced:

- The key product of the area is Paddy; primarily for commercial sale and self-consumptions
- The other important product of the region is black rice, there scope to increase the production across geography primarily restricted due lack of market
- Tomato is also produced in cluster and is subjected to lack of market.
- The other important product of the clusters are- cabbage and beans.

### 2.2 Agricultural Practice

The valley area of Imphal West district is fertile land and is mainly made up of alluvial soil of recent origin. The valley was once full of swamps and marshy lands, the important ones being Lamphelpat, Takyelpat, Sangaipat, Kakwapat, Poiroupat (pat means lake). The soil is mainly made up of shallow black, brown and alluvial soils which have been technically classified as Udalfs-Ochrepts and Orchrepts-Aquepts-Fluvents. The productivity of the land is very high and the land holding of the areas varies between 1to 3 hectares.

#### Cropping pattern:

Name of the produce	Time of planting	Time of harvesting	Remarks
Paddy	June – July	Nov-Dec	
Black Rice	June-July	Nov-Dec	
Tomato	January	June-July	
Beans	January	June- July	
Cabbage	January	June-July	

### 2.3 Value Chain Analysis

#### Paddy

The paddy cultivation is primarily for own consumption. The house-holds mostly cultivate local variety for own consumption. Approximately, the cluster produces around 6000 Ton of Rice annually. The paddy is mostly sold in the local market; the processing of the paddy is mainly done through millers situated in nearby wards with the rate being ₹ 30 to 35 per 40 kg of Paddy. The husk is kept with the miller rather than farmers



### **Black Rice**

The black rice is another important crop of the area and is in great demand across the metropolitans primarily due to its nutritional value. The black rice in the area is aromatic due to the soil content; the production is only for sale in the market. The retail market price is around 150 per kg where as farmers usually sells at ₹ 90 per kg. The production is over 360 Ton annually.

### **Tomato**

The tomato is another important crop of the region- with the sowing around January with the harvesting around June-July. Each house hold usually cultivates around 1 acre with 6000 sampling per area of land with each unit land producing on an average of 24000 Kg. There are around 500 farmers cultivating in the region; which has huge potential to increase restricted owing to lack of market. The traders usually buy it at around ₹ 5 per Kg from the field.

### **Other Crops- Bean and Cabbage**

The other major crops of the region are cabbage and beans; which is cultivated in the same time span as the tomato.

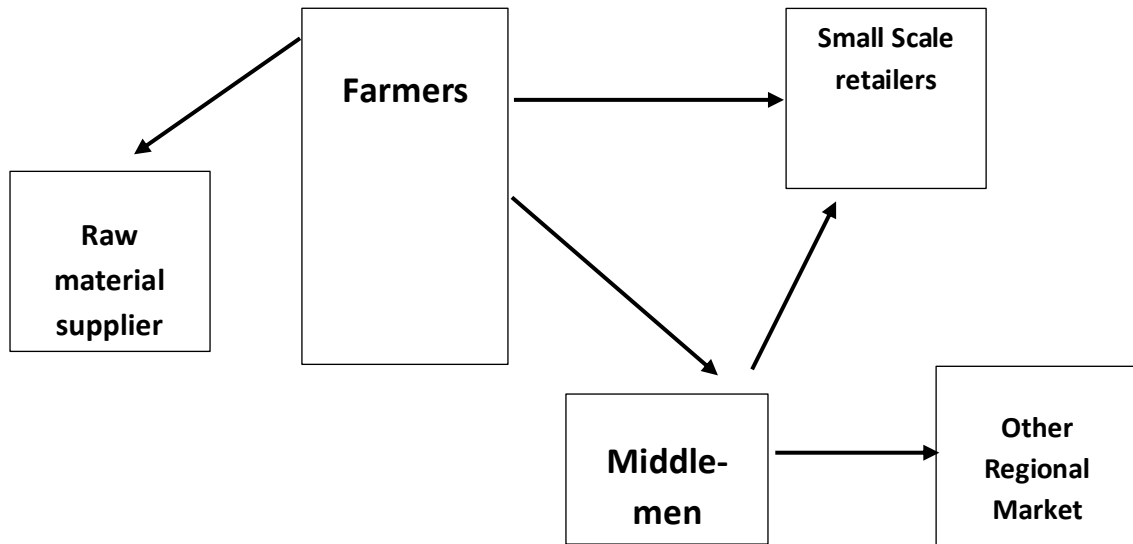
### **Key markets**

- The Cluster is very well connected with Imphal, from there can be transported to other major cities.
- There is lack of the new market, the existing market are restrictive in nature and hence limited returns on investment.

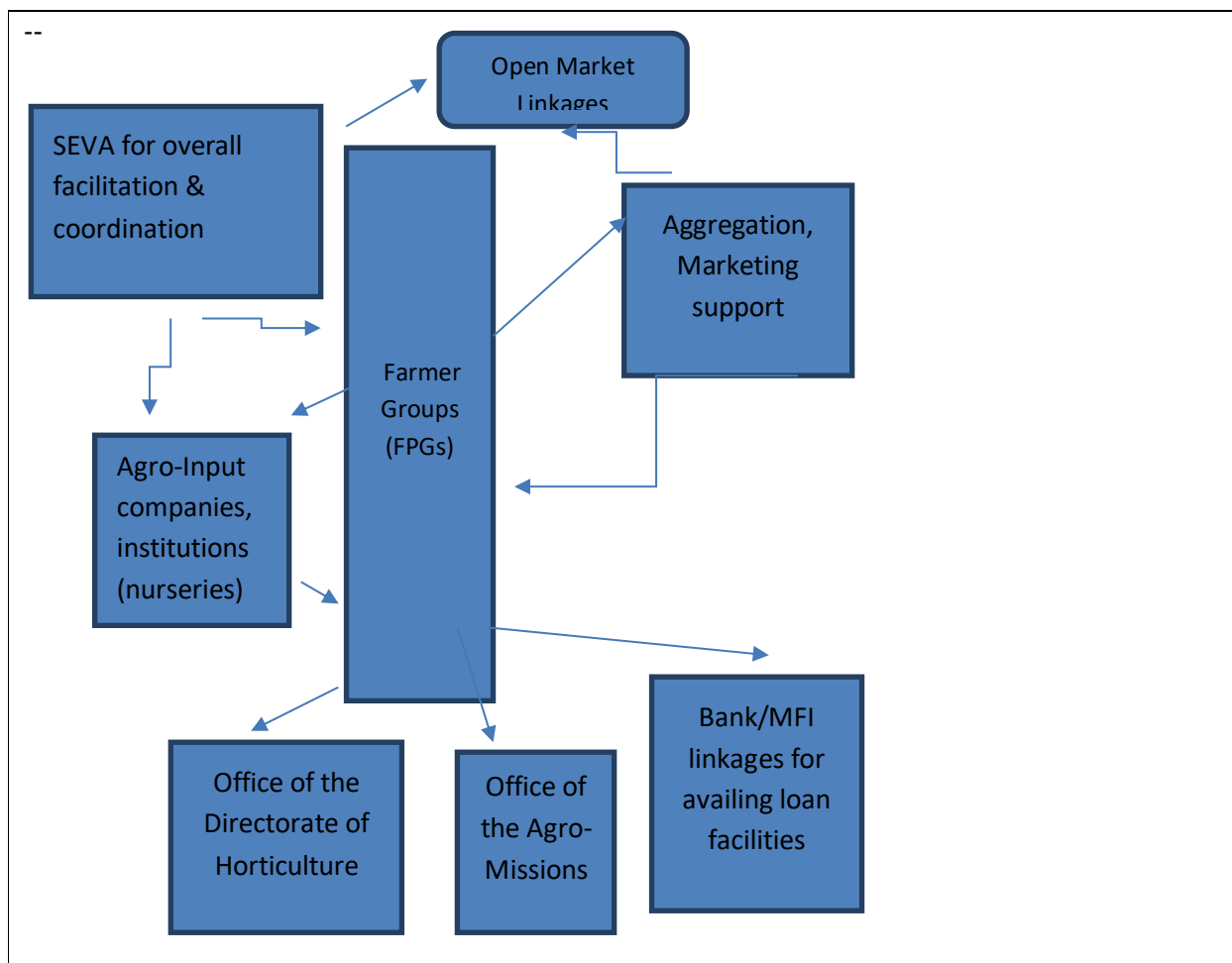
### **Key issues and demands from the cluster:**

- The cluster primarily sells raw produce to local traders hence advantage of value added production is missing.
- Lack of primary processing in the cluster increases cost of the produce.
- Urgent need for value addition.
- Lack of collective procurement and marketing prevents the producer from bargaining prices for their produce.
- Lack of storage and preservation facilities, particularly affects the profit margin.
- There is need for the capacity building in order to enhance the agriculture practices

### 2.4 Cluster map ( Pre-Intervention SFURTI)



### 2.5 Cluster Map (Post Intervention SFURTI)



### 3. Market Assessment and Demand Analysis

According to the primary interactions with the key stakeholders, it was revealed that the demand for the traditional agro-produce like Paddy has been stable and market for it is easily accessible. The key issue faced by the farmers is in terms of the accessibility of the markets; there are limited market connectivity which restricts the returns on the investment. Owing to this very reason, the farmers have reduced the production of the black rice since there was lack of market linkages.

The yield of the region is very high, with the crop harvested for two season- paddy being in one and other season primarily include- Tomato, beans and cabbage. The net cultivable land in the district is around 42,570 hectares with over 7000 hectares is cultivate twice in a year. Most of the farmers (69.33%) belonged to medium size land holding category and most of them were middle aged. Majority of the farmers were found to have cattle (61.33%), where 18.66% of the farmers have Buffaloes, 62% have poultry, 42% duckery and 26% have piggery. Most of the farmer (68.67%) belonged to medium family size group.

Black rice is one of the most nutritional rice variety and has great demand in metropolitan and European country. The aromatic black rice grown in the area is sticky in nature along with the sweetness in taste. The paddy is also produced in the region in large quantity is mainly for sale in the local market.

The other important crops of the region are tomato, beans and cabbage; with the tomato being the second most important crop of the season with an average cultivation of half an acre by each of the family; the produce is mainly traded in the local market thus acting an

There is a need to educate farmers for the safe/reduced usage of chemicals or go for certified organic to fetch better prices/premium in the market. If all of the production undergo Organic Certification tags, the prices for these agro-commodities will be higher and the gains to farmers will go up correspondingly. This is a good opportunity for our cluster actors to capitalize upon both for a) higher value addition for better prices/margins b) increasing number of jobs by taking more farmers, processors, business development service providers into its fold and increasing aggregate turnover of the agro-companies/institutions floated in the process.

The cluster requires deepening of the knowledge about good agriculture practices, various agro-inputs including implants for better productivity and diversified product portfolio for spreading the risks across. At the same time there is a need to do constant product development as per the emerging market dynamics and trends. Most of the farmers are from the small villages in the cluster who are still dependent on local traders and middlemen for selling their products on less remunerative items. They don't have proper exposure to contemporary market and trends nor its demand patterns. The cluster does not have any brand name or image in the market. However, it is well recognised among a limited segment of users in the local market.

Giving them inputs on Points of Purchase , technology for value addition (processing) and product innovation/diversification with use of better inputs in improved seed, bio-fertilizers, bio-pesticides, higher productive saplings convergence through ongoing Govt. schemes for many of these demands can bring a big difference to the cluster with greater marketing and other support through Govt., community and private agencies.



#### 4. Need Gap Analysis

At the very outset of the preparation of the DPR, a SWOT analysis of the cluster was undertaken; the results are being presented below:

<b>Strengths</b>	<b>Weaknesses</b>
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<ul style="list-style-type: none"> <li>• The farmers in the cluster are traditionally skilled in farming techniques with diversified agriculture hence it is easier for them to learn modern techniques/technologies for higher productivity.</li> <li>• Since the farmers are located in a geographical cluster roped into various higher level institutions i.e. FPGs, FPOs and a new Marketing company; project inputs can be given at a same point at faster speed.</li> <li>• The farmers have good natural resources at their end – fertile soil, abundant water, reasonable chunks of land etc. only the value chain needs to be strengthened to make it work better for them.</li> </ul>	<ul style="list-style-type: none"> <li>• Farmers’ lack knowledge of processing, organic certifications and other value addition methods which can open access to new markets.</li> <li>• The traditional agriculture patterns with limited use of technological inputs limit the production capacity for farmers and results in lower production.</li> <li>• Lack of convergence with Govt. and private schemes and funds limits the growth of farmers.</li> </ul>
<p><b><u>Threats</u></b></p> <ul style="list-style-type: none"> <li>• There is serious threat with respect in terms of the transportation of the material since, the big markets are located far-away; the disturbances in the area affect transportation adversely.</li> <li>• Economic blockades along with bands affect the area adversely.</li> </ul>	<p><b><u>Opportunities</u></b></p> <ul style="list-style-type: none"> <li>• There is huge scope for the production, aggregation and sale of the black rice which is in great demand in the region.</li> <li>• There is also scope for the organic certification of the product which can converge state government’s organic mission.</li> </ul>

Perceived Needs	Proposed Solutions
Farmers’ lack knowledge of market trends and demand for new/diversified and processed products	Access to new technologies for processing as given in above

Perceived Needs	Proposed Solutions
which limit access to new markets	chapters over a structured skill enhancement program
Lack of mechanized inputs (implants) in the cluster limit the productivity, growth and competitiveness of the cluster	Explore linkages with equipment lease-hire companies and agro-start-ups providing such solutions
The traditional products sold in raw form fetch lower rates in the market	Organic Certification through PGS system can open premium pricing channels even for the raw produce
Lack of knowledge and facility for storage, aggregation and processing infrastructure	Access to better infrastructure through common processing sheds, stock of mechanized tools and equipment and better tools.
Lack of availability of quality agro-inputs at affordable rates leads to delay in getting right production and delay in supply of agro-produce leading to slower production	Access to quality, affordable agro-inputs through raw material bank under SFURTI project can help in a big way
The existing volume of business is insufficient for farmers to produce regularly, and as such, farming for majority of small and marginalized farmers is a part time activity that is done mainly for subsistence (household) needs and the new generation is losing interest to pursue it further like their parents.	Establishing a common work-shed to inculcate professionalism and appointing a specialised marketing agency for marketing of cluster products once they are processed may ensure regular job orders for the farmers through increased sale of diversified products

## 5. Profile of the Implementing Agency

**Self-Employment Voluntary Association**, is a non-profit, non-governmental organization; established on 12<sup>th</sup> of January 199 and is formally registered under the societies registration Act, Manipur on 13<sup>th</sup> February 1991.

SEVA was formed with the vision to address the ever increasing problem of the unemployment in the area. The main objective of the organization includes bringing about the socio economic development and peaceful co-existence and non-violence society in the areas where association operates. SEVA-Manipur believes that the empowerment of the women and children can be realized only when there is socio economic stability where decision making abilities are enhanced.

The organization has built great rapport with the community and has been working in the area of livelihood, health and education. The organization has implemented key livelihood project funded TATA Trusts, NABARD and other government and private bodies.

### **Vision**

To Serve 1,00,000 poor women clients by 2020 in the state of Manipur through client focussed financial services.

### **Mission**

A sustainable organization providing access to range of the quality financial services to poor household which will have disproportionate impact on their livelihood and socio economic condition.

### **Aims and Objectives**

- Rebuilding Social Capital
- Promotion of Micro, Medium and Small Enterprises
- Develop and make livelihood program sustainable
- Implement Skill and education programs for community
- Sustainable and holistic development of the community

### **Past Partners**

SEVA has worked with the prominent funding partners across the world; few of the prominent of funders organization has been working

- Friends of Women's World Banking
- NABARD – Imphal
- IGS Basix
- TATA Trusts
- SIDBI
- North Eastern Development Finance Corporation
- Ananya Finance



- SELCO Foundation

**Key strengths**

- Good Rapport with community
- On ground presence in the cluster
- Past experience with livelihood projects

**Details of Agencies**

S. N	Particulars	Information
01	Name of Organization	Self-employment voluntary Association
02	Address of Organization	North Babupara, Near Council of Higher Secondary Education State guest house Road Imphal West District-795001-Manipur.
03	Constitution	Manipur Society registration Act , 1989
04	Date of Reg. with Reg. Number	13 Feb 1991, Registration number- 2173/ID/SR/1991(M)
06	Name of Contact Person	Kh. Chinglen Singh, CEO, Mobile no-9856288250; Email id-sevamanipur01@gmail.com

**6. Project Concept And Strategy Framework**

**Project Rationale:**

There is need for both type interventions – Hard and soft in order to address the existing gaps in Imphal agro cluster. Interventions are highly required in value addition of agro-produce, bringing best agricultural practices, promote collectivization of producers, skill development and market development. The focus is on the converging the different government departments, schemes, institution along with the integration and linkages to the market for enhancing the capacity of individual beneficiaries. With the introduction of SFURTI programme, it is expected to bring positive impact on productivity, production and households' income and employment generation in the cluster area.

**Project objectives:**

The Cluster Development Program under SFURTI is considered with the following objectives to:

1. Establish requisite common value addition cum processing centre, ware-housing depot and to improve the production, value-addition and expand the existing market base.
2. Ability to withstand the pressure of distress sales by the marginal producers.
3. Improve entrepreneurial skills of agro-producers, so as to make them potential and vibrant producers.

**Focus Products:**

Under the project, main focus will be given to promote:

- Production of cleaned and packaged black rice at the common facility centre (CFC)
- Usages of CFC facility by producers for paddy roasting and rice milling
- The sorting and grading of tomato/ other vegetables and better linkages to the market.
- Production of Rice flakes/ flattened rice at the common facility centre (CFC).
- SPV will undertake collective procurement of raw produce and after processing sale the value added products and pass on the additional benefits to the members.
- Seed fund for raw material to prevent distress sales of the producers.
- Promote best agricultural practices.
- Obtain organic PGS certification.
- Providing agro-ware housing facilities.

**Conceptual Framework/ Project Strategy:**

The interventions for the agro-producer cluster is suggested keeping in view the following broader objectives –

1. **Trust building process:** Trust is the backbone of many relationships. Strong relationships between the producer and other external agencies can generate more income and employment opportunities. Bringing them into common platform is a challenging task. Therefore, producers shall be encouraged through organising trust building programme, so that everyone feels a sense of belongingness in the cluster.
2. **Capacity Building Process:** In the Imphal agro-cluster, all the agro-producers are practicing agri-culture using traditional methods, which are by default organic in nature. Therefore, their productivity can be improved by introducing better agricultural practices – including organic manuring, SRI, better harvesting techniques, weeding, knowledge on cleaning, grading & sorting etc. In order to bring about more effective intervention, effort has to be given to train and update them with new techniques and efficient methods of production.

## 7. Report on ESDP

# **REPORT ON ENTREPRENEURSHIP- CUM-SKILL DEVELOPMENT PROGRAMME (E-SDP) ON FOOD PROCESSING**

 <p>सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय <b>DEVELOPMENT COMMISSIONER</b> MINISTRY OF MICRO, SMALL &amp; MEDIUM ENTERPRISES</p>	 <p><b>Indian Institute of Entrepreneurship</b> An Autonomous Organisation under the Ministry of Skill Development and Entrepreneurship, Govt. of India. An ISO 9001:2015 Certified Organisation</p>
<p><b>ENTREPRENEURSHIP-CUM-SKILL DEVELOPMENT PROGRAMME (E-SDP)</b> <b>On</b> <b>Food Processing</b></p> <p><b>Organised at</b> <b>Kangmong Agro Cluster, Imphal West, Manipur</b> <b>(Cluster Sponsored under the SFURTI Scheme of MoMSME, GOI)</b></p> <p><b>Sponsored by</b> : Office of the Development Commissioner (MSME), <b>Govt. of India</b></p> <p><b>Implemented by</b> : Indian Institute of Entrepreneurship (IIE) <b>Venue:</b> Nongchup Kameng, Imphal West, Manipur      <b>Start Date:</b> From 1-2-2023</p>	

## **A report on the training programme**

The ESDP training was conducted for a long run of 35 days which was started from 01/02/2023 to 23/03/2023. The ESDP is sponsored by **Office of the Development Commissioner (MSME), Implemented by: Indian Institute of Entrepreneurship (IIE) and Organised at Kangmong Agro Cluster.** The training programme was inaugurated by Hanjabam Shubhra Devi, Proprietor of Meira Foods, being the chair as Chief Guest of the programme, Our respected CEO cum Founder of SEVA-MANIPUR, Dr. Kh. Chinglen Singh, President and Naorem Landhoni Devi, Advisor of SEVA-MANIPUR as the Guest of Honour of the programme. The inauguration programme was joined by most of the artisans of Kangmong Agro Cluster. The total participation of artisans is 25 in which most of them are homemakers and some of them are self-employed too. The training programme consists of various theory and practical classes and even a special theory class on branding, labelling, packaging, FSSAI Registration respectively. All the classes were taught by our well-known entrepreneur in town, Meira Foods, Proprietor, Hanjabam Shubhra Devi. A well-maintained environment was conducted for all the artisans and a well-served refreshment for all the members was given every single day until the training ends. All the artisans were distributed aprons, masks, hand gloves, and all the necessary items like knives, related resources, etc.

Talking in brief, the items made by all the trainees were done under the leadership of our respected Mentor, Maam Hanjabam Shubhra Devi. She and her team members taught in every depth details of all the food items being made at the training so that they could learn all the basic knowledge about the product details like their secret recipes, ingredients, other resources, etc. A special class on branding, labelling, packaging, FSSAI Registration, etc. was also taught by one of the team members of Meira Foods. And on the last day of the training programme the team members of the Meira Foods made a special invitation to their factory as an exposure visit to help them to innovate that a simple homemaker too can achieve their dreams with flying colours if they have the willpower and self-motivate to do so.

**The foods items made by the trainers of ESDP are listed below:**

1. Pickle and Ginger Candy
2. Indian Gooseberry Candy
3. Olive Candy
4. Wild apple Candy
5. Fermented bamboo shoots achar
6. Pomelo squash
7. Red chilli achar
8. Indian jujube candy
9. Lemon squash
10. Tamarind candy
11. Fish achar
12. Chinese sumac candy
13. Papaya candy
14. Chicken achar
15. Chutney
16. Garlic achar
17. Tomato sauce
18. Starfruit candy
19. Dried chilli sauce
20. Tapioca chips

### **Outcome of the programme:**

As all the twenty five artisans who participated at the ESDP learnt a lot from the same thus helping them to establish their own firms too. Some of them have already started selling their own hand made products at their locality even exported to the bigger extended markets too that they have learned from the training programme. Hence making a lot of profit from their sale. Even the trainer from the Meira foods extended their hands too in helping them out in every aspect to have an upward grow of their sales. They also made a promise to all the participants that even the programme ends too they will provide them a theory class as usual if they tend to learn from them and the practical class can also be one by all the participants by visiting their factory too.

And we the organizer,SEVA-MANIPUR (IA) of Kangmong Agro Cluster of Entrepreneurship-cum-Skill Development Programme also planning to help the artisans to get apply for the FSSAI License and their procurement too, and in every aspects like for the brading,labelling,packaging,etc to help to boost their small business to a big market level.

With the help of Office of the Development Commissioner (MSME) who sponsored the programme, Indian Institute of Entrepreneurship (IIE),IA and Kangmong Agro Cluster, the artisans have learnt a lot about the basic and deep knowledge a of food processing and helping them to gain self motivation to built up their own franchise too.

Hoping from the concerned authorities to provide more such training programme in the future too.

**Some of the highlight of the training programme:**





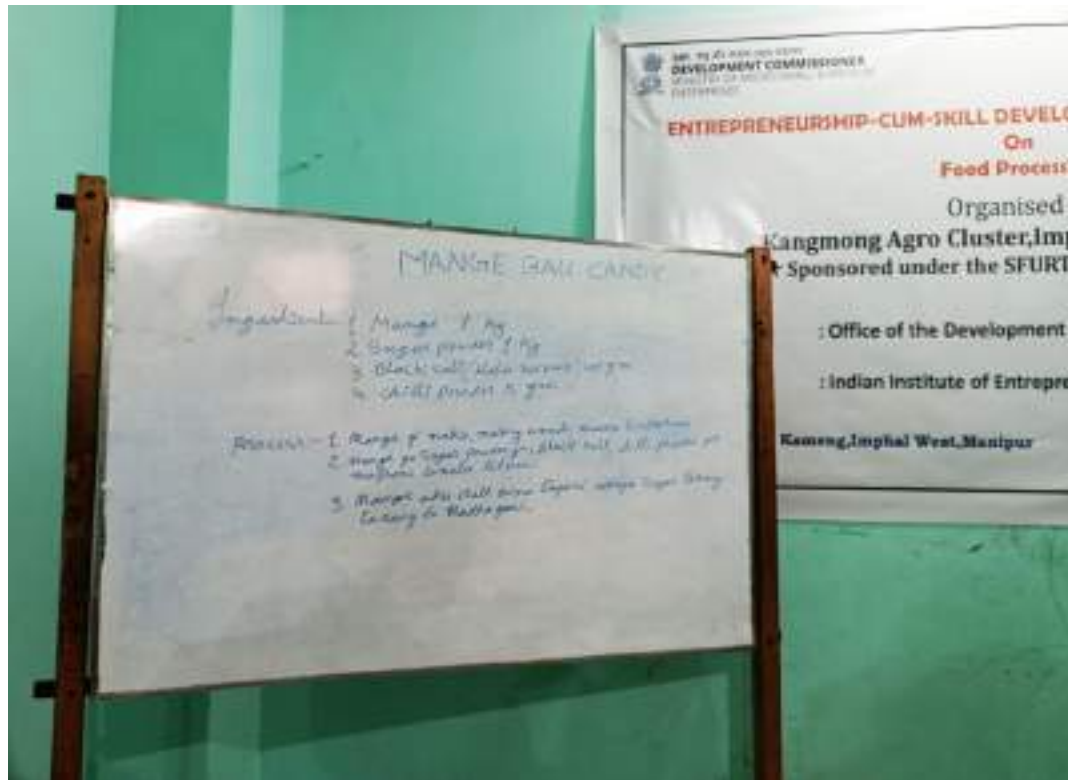












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