



COMMUNITY BASED SUSTAINABLE FOREST MANAGEMENT FOR WATER RESOURCE CONSERVATION (COSFOM)

NEWSLETTER

Livelihood Development

Issue no. 04, October 2025

01

True sense of ownership

Project sustainability depends on a true sense of ownership right at the project beneficiary level to be facilitated through participatory planning and monitoring.

02

Seed money, micro credits

Seed money forms the starting point for a revolving fund to be owned and managed by women Self Help Groups to increase their economic independence.

03

Creating bank linkages

Close to 70% of Project supported Self Help Groups rated "A" following the NABARD standard. Market-linked value addition to commence in coming months.



A True Sense of Ownership

Self Help Group (SHG) formation and operation is guided along principles of *Free Prior and Informed Consent* (FPIC) and NRLM prescribed Panchsutra.

A true sense of ownership is developed through bottom-up planning and participatory decision-making to ensure that the real needs and interests from the community are represented.

SHGs are providing a forum for women to promote mutual support and to gain more economic independence while at the same time strengthening their social and economic status in their family.

Continuous coaching

Capacities are developed through village and cluster level training courses as well as exposure trips to best practices as per Livelihood Improvement Plans as prepared by the community.

“Regular meetings between SHGs have contributed to increased cooperation and harmony between hamlets”



02



Economic support through seed money and micro credits

A total of 188 new Self Help Groups have received Project seed money. In Ukhrul, SHGs under all 23 Project villages have taken up activities like agricultural, horticultural and livestock rearing while 106 existing SHGs have received funds for Income Generating Activities.

Seed money is used to provide micro credits to SHG members for economic purposes, support to child education or during emergency situations.

In addition, 944 vulnerable households from all the 23 project villages have received additional financial support to undertake income generating activities as per respective LIP.





Self Help Group grading and bank linkages

Project supported Self Help Groups have been rated following the NABARD standard with close to 70% graded as “A”.

The project will now facilitate bank linkages for these SHGs to enable them to access loans from local Banks to scale up the ongoing IGAs towards micro-enterprises and independently operate their businesses.

Boosting market-linked value addition and collective marketing

Regular “Buyer-Seller-Meet” events will be facilitated to provide a vital platform for direct market linkages, enabling the community to secure better returns on their investments. Such events will foster knowledge sharing, encourage partnerships, and build trust among stakeholders in the value chain. By aligning production with market needs, the initiative aims to create a more resilient and profitable local economy.

Technical support includes value chain analysis, food processing and branding to better meet market demands.