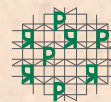




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भारत सरकार
**MINISTRY OF RURAL
DEVELOPMENT**
GOVERNMENT OF INDIA

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PROFESSIONAL ASSISTANCE
FOR DEVELOPMENT ACTION



Strengthening Rural Livelihoods through Convergence

Insights from Practice







Strengthening Rural Livelihoods through Convergence

Insights from Practice





शैलेश कुमार सिंह, आई.ए.एस.
सचिव

SHAILESH KUMAR SINGH IAS
Secretary



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March 19, 2026

MESSAGE

Over the past decade, the Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) of the Ministry of Rural Development has created one of the world's largest platforms of women-led grassroots institutions. By mobilising more than 100 million women into over 9.15 million Self-Help Groups, the Mission has demonstrated the transformative potential of community institutions in advancing inclusive rural development. As India moves forward on its journey towards the vision of *Viksit Bharat*, the next phase of this transformation calls for development approaches that go beyond isolated programme delivery and build stronger synergies across institutions and systems.

At the centre of this approach lies convergence - the purposeful alignment of resources, programmes and institutional mandates across government departments, financial institutions, market actors and civil society organisations. When such partnerships function in tandem, they enable the creation of livelihood assets, enterprise opportunities and income pathways that no single actor could have achieved independently.

The experiences documented in this compendium illustrate how convergence anchored in strong community institutions unlock new possibilities for livelihood intensification and rural prosperity. These stories offer practical insights into how different actors like departments, banks, Farmer Producer Organisations and SHG federations can collaborate effectively to support women's economic advancement.

I congratulate the teams from the State Rural Livelihood Missions and PRADAN for their commitment and diligence in bringing together this compendium in a time-bound manner. The rigour with which these experiences have been documented reflects the growing capacity within the Mission to capture, analyse and share field-level learning. I also acknowledge with appreciation the support of Axis Bank Foundation in enabling such initiatives. Such efforts contribute significantly to strengthening the national knowledge ecosystem around rural livelihoods.

I am confident that this initiative will encourage SRLMs across the country to continue documenting and sharing their innovations and successes. Building a living repository of practice-based knowledge will not only enrich learning across states but also inspire many more rural women to pursue pathways of economic advancement and financial independence and work as a catalyst for strengthening convergence-driven livelihood transformation across rural India.


(Shailesh Kumar Singh)

टी. के. अनिल कुमार, आई.ए.एस.
T. K. Anil Kumar, I.A.S.



अपर सचिव
ग्रामीण विकास मंत्रालय
भारत सरकार
Additional Secretary
Ministry of Rural Development
Government of India
Date : 20/03/2026



MESSAGE

The Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) has been built on a fundamental conviction that rural women and their families, when organised into strong and capable institutions, possess the agency to transform their own lives. Over the years, the Mission has steadily nurtured this institutional architecture from the formation of Self-Help Groups to the emergence of vibrant Cluster Level Federations. Each phase of this journey has deepened both the capacity of community institutions and the collective confidence of rural women to shape their development pathways.

As the Mission moves into its next transformative phase, the role of convergence assumes even greater significance. Sustainable livelihood enhancement cannot be achieved through isolated interventions alone. It requires the coordinated alignment of public schemes, financial resources, technical services and market opportunities. Institution-led convergence therefore becomes central to translating the Mission's vision into reality.

Convergence not only multiplies the impact of every resource invested but also strengthens the ability of institutions to respond to the diverse needs of rural families. Through sustained efforts, DAY-NRLM has expanded livelihood opportunities for millions of women by promoting improved technologies, strengthening credit access, supporting value addition and building entrepreneurial capacities as reflected in the Lakhpati Didi initiative. Yet the full potential of convergence where livelihoods, social protection, health, nutrition and other development interventions reinforce each other through empowered community institutions remains a frontier that the Mission continues to advance.

It is in this spirit of collective learning that this compendium has been developed. Documenting and sharing best practices is an important part of the Mission's commitment to learning at scale. The experiences captured here reflect the emerging pathways through which institution-led convergence can strengthen livelihood outcomes and deepen the impact of community-driven development.

I extend my sincere appreciation to the State Rural Livelihood Missions for their dedication and rigour in documenting these experiences. I also acknowledge the valuable contribution of PRADAN, as a National Support Organisation, for partnering with the National Mission Management Unit and SRLMs in facilitating this important effort. I also acknowledge with appreciation the support of Axis Bank Foundation in this endeavour. I hope that the lessons presented in this compendium will encourage all relevant actors across the country to further strengthen convergence processes and collectively advance the vision of inclusive, community-led livelihood transformation.

[T K Anil Kumar, IAS]

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MESSAGE

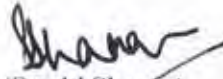
Sustainable rural livelihoods are rarely the outcome of a single intervention. They emerge from the effective convergence of multiple resources—public programmes, institutional support, financial services, technical knowledge, and community initiative. At the heart of enabling such convergence are strong community institutions that can translate policy intent into meaningful outcomes for rural households. Among these institutions, the Cluster Level Federations (CLFs) under the Self-Help Group movement have increasingly emerged as a pivotal platform for organising collective action and guiding livelihood transformation.

CLF-led convergence represents a shift from fragmented programme delivery to institution-anchored development. When CLFs actively engage with government departments, financial institutions, and technical agencies, they create a structured pathway for diverse livelihood opportunities to reach rural households in a coordinated manner. In this process, the CLF becomes more than an administrative forum—it evolves into a local governance and facilitation platform that identifies livelihood gaps, mobilises resources, and ensures that women's collectives are able to access and utilise available opportunities effectively.

Such an approach strengthens the agency of community institutions and places them at the centre of rural development processes. By aligning departmental programmes, financial support, and local aspirations, CLFs help build integrated livelihood ecosystems that are responsive to the needs of rural families. The emphasis on institution-led convergence also enables scale, as successful approaches can be replicated and adapted across geographies through the federated structure of community organisations.

This compendium brings together valuable insights from across states that demonstrate how community institutions are increasingly playing this catalytic role. The documentation reflects the growing maturity of the Self-Help Group ecosystem and highlights the evolving role of CLFs in facilitating livelihood enhancement through local-level convergence.

I congratulate the teams from the State Rural Livelihood Missions, PRADAN and the Axis Bank Foundation for their collaborative effort in compiling and documenting these experiences. By capturing lessons generated within the system itself, the publication contributes to a shared knowledge base that can guide practitioners, strengthen institutional capacities, and support the continued expansion of CLF-led livelihood convergence across the country.


(Smriti Sharan)

स्वाति शर्मा, भा.प्र.से.
संयुक्त सचिव

Swati Sharma, IAS
JOINT SECRETARY



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भारत सरकार
Ministry of Rural Development
Department of Rural Development
Government of India
20th March 2026



MESSAGE

The Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY–NRLM) has been strengthening livelihood opportunities in rural India landscape through a range of interventions such as micro-enterprise promotion, Integrated Farming Clusters (IFC), agriculture and horticulture initiatives, livestock development, and skill-linked employment. These efforts aim to promote sustainable and inclusive livelihood growth, particularly for women organized under Self-Help Groups (SHGs).

Convergence of programmes, resources, and institutions plays a crucial role in building a supportive ecosystem for rural livelihoods. When implemented effectively, convergence not only enhances income but also strengthens household resilience and supports the creation of durable livelihood assets. The success stories of *Lakshpati Didis* across the country highlight the transformative potential of such integrated approaches.

This compendium brings forth the collective effort of the State Rural Livelihood Missions (SRLMs) across States/UTs in systematically documenting field experiences on convergence-led livelihood promotion. The support of PRADAN and Axis Bank Foundation team in this endeavour is also sincerely acknowledged. The narratives presented here capture valuable insights from practice and demonstrate how collaborative action among institutions can translate into meaningful livelihood outcomes at the grassroots.

I hope, this volume will serve as both inspiration and a practical reference for SRLM and our stakeholders working to strengthen rural livelihoods and advance women's economic empowerment.


(Swati Sharma)

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Dhruvi Shah
Executive Trustee and Chief Executive Officer
Axis Bank Foundation



Message

Over the years of working with rural communities, one insight has consistently stood out: sustainable improvements in livelihoods rarely result from a single programme. They depend on whether critical supports—such as water, land, skills, credit, and market access—come together in a connected and timely manner. This understanding shapes how **Axis Bank Foundation (ABF)** approaches its work and underpins our long-standing partnership with **PRADAN**. In some of the country's most underserved regions, **PRADAN**'s deep community roots have demonstrated what becomes possible when communities are supported to access government programmes, institutional resources, and the agency to use them effectively.

Our collaboration with **PRADAN** has repeatedly shown how focused interventions can evolve into something far more impactful when the right partners work together. Across these experiences, women's collectives have played a pivotal role in bringing resources from multiple sources into a coherent, household-level livelihood strategy. In this context, **DAY-NRLM**, through its extensive network of Self-Help Groups and federations, has been building this same architecture of convergence at a national scale—creating the institutional conditions necessary for such integration to succeed.

This compendium brings these strands together. As **DAY-NRLM** enters its next phase with a sharper focus on deepening livelihoods, documenting how convergence has unfolded on the ground—where it has worked, how it was enabled, and what it has required of different stakeholders—becomes especially valuable. The stories presented here are not theoretical constructs; they are lived experiences shaped by communities, state field teams, and partner organisations. **ABF** is pleased to serve as a strategic partner in this **NSO** endeavour and sincerely thanks **DAY-NRLM**, the **Ministry of Rural Development**, and **PRADAN** for envisioning this meaningful journey of co-creation and for the opportunity to contribute.

The compendium highlights the transformative changes achieved by communities through convergence efforts, while also reflecting on the challenges encountered and the key lessons learned. We hope this volume will serve as a practical knowledge resource for policymakers and practitioners and inspire further efforts to advance convergence—bringing many more rural women closer to financial independence and dignity.

A handwritten signature in black ink that reads "Dhruvi Shah". The signature is stylized and written in a cursive-like font.

[Dhruvi Shah]

Saroj Kumar Mahapatra
Executive Director
PRADAN



Message

Rural India stands at a critical juncture as the nation advances towards the vision of *Viksit Bharat 2047*. The pathway to this transformation is intrinsically linked with achieving rural prosperity that is inclusive, resilient, and sustainable. While sustained investments in social protection, infrastructure, and institution building have led to visible gains, the next phase of rural development calls for a sharper focus on strengthening livelihoods through convergence, enhanced investments in natural resource management, and building resilience against emerging climate and market vulnerabilities.

The remarkable milestones achieved under DAY-NRLM—organizing over 10 crore rural women into self-governing institutions, expanding access to credit at scale, and enabling millions of livelihoods—provide a strong foundation for this transition. Emerging priorities such as climate-smart livelihood practices, investments in natural resource management, digital financial inclusion, women-led economic collectives, and multi-sectoral convergence are shaping the contours of this next phase.

PRADAN's engagement across its programme geographies has consistently reaffirmed that no single intervention, however well-conceived, can independently transform rural livelihoods. What creates sustained impact is convergence—the coordinated and simultaneous application of interventions across agriculture, livestock, horticulture, fisheries, enterprise development, skill-based employment, credit, and social protection—anchored in strong community institutions such as SHGs and their federations. This compendium is therefore both timely and significant. By documenting grounded experiences of convergence-led livelihood transformation, it provides actionable insights and a framework for scaling such models across contexts.

This compendium serves as a repository of proven practices that can inform programme design, guide State Rural Livelihood Missions, and inspire millions of women and their institutions who are at the forefront of India's rural transformation journey.

I express my sincere gratitude to DAY-NRLM, Ministry of Rural Development, Government of India, for entrusting PRADAN with this important initiative. I also extend my heartfelt appreciation to all State Rural Livelihood Missions for their commitment, collaboration, and contribution throughout this process. I acknowledge with gratitude the continued support and guidance of the Axis Bank Foundation in this endeavour. This compendium is truly a collective achievement.

It is our hope that these insights will not only inform programme strategies but also catalyse stronger convergence-led actions across states. Together, these can accelerate the journey towards resilient, inclusive, and prosperous rural livelihoods aligned with the vision of *Viksit Bharat 2047*.

S K Mahapatra
20/03/2026
(Saroj Kumar Mahapatra)



Preface

The Ministry of Rural Development, Government of India, through its flagship programme — Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) — has constructed an unprecedented community institutional architecture, mobilising over 10 crore households into approximately 90 lakh Self-Help Groups (SHGs). This achievement demonstrates, at national scale, that organised women’s collectives can serve as transformative engines of inclusive rural development. As the Mission sets its sights on more ambitious goals, a critical question emerges: how do we extend meaningful support to those households for whom convergence-led asset creation is not merely supplementary to livelihoods work, but constitutes its very foundation?

Rural poverty is not a singular condition; it is a confluence of multiple, interdependent deprivations. A farming household unable to irrigate its land during a drought year confronts a fundamentally different challenge from one lacking adequate livestock shelter in winter — yet both may reside in the same village, subsist on comparable incomes, and remain ensnared in the same structural poverty trap. Addressing this multi-dimensional complexity has always demanded more than any single programmatic intervention can deliver. It necessitates convergence — the purposeful alignment of diverse public investments, institutional mechanisms, and support services around the specific livelihood requirements of individual households and communities. This compendium documents a comprehensive range of such convergence modalities.

The farm-based convergence narratives presented herein illustrate how SHG women have synergised

crop production support, soil health management, irrigation access, and market linkages to achieve substantial enhancement of agricultural incomes. Non-farm convergence documentation captures the catalytic role of skill development programmes, MSME support ecosystems, and Cluster Level Federation (CLF)-driven enterprise models in generating sustainable, diversified income streams. Service sector convergence accounts demonstrate how rural women are emerging as entrepreneurs in healthcare delivery, digital services, and agri-input supply — enabled by the coordinated action of government departments, financial institutions, and federated community structures. Each account, in essence, constitutes an empirical proof of concept for the convergence model.

DAY-NRLM has consistently operated on the foundational principle that durable poverty reduction requires not merely income enhancement, but systematic asset creation and institutional empowerment. Convergence accelerates both dimensions. When an SHG household gains concurrent access to a land lease, a credit facility, an input kit, and a reliable market relationship, it acquires a composite asset bundle that is significantly more resilient than any individual component in isolation. The Cluster Level Federations (CLFs), functioning as local convergence anchors, have played a pivotal role in operationalising this principle — mapping household-level gaps, negotiating with line departments, and ensuring that entitlements and benefits reach the intended beneficiaries. Equally significant has been the contribution of Community Resource Persons (CRPs), who serve as the Mission’s grassroots knowledge carriers and convergence facilitators. Drawn from

experienced SHG members, CRPs bridge the critical last-mile gap — mobilising new households, facilitating capacity building, disseminating best practices across geographies, and catalysing peer-to-peer learning that no external agency can replicate at comparable scale or authenticity.

Notably, a substantial portion of this documentation has been carried out by SRLM staff themselves — a deliberate design choice that strengthens institutional capacity for systematic knowledge generation and positions the Mission's own human resources as custodians and authors of its evolving knowledge legacy.

It is our earnest hope that this compendium will serve as a living document — one that stimulates practitioner dialogue, informs the strategic design of DAY-NRLM's

next programmatic phase, and inspires countless more rural women to embark on their own trajectories towards economic self-reliance and community leadership. The narratives contained herein are not merely retrospective accounts of achievement; they are actionable blueprints for what can — and must — be realised as India's rural development agenda advances towards the vision of a Viksit Bharat.

-Raman Wadhwa

Deputy Director, DAY-NRLM, MoRD



Acknowledgement

Documenting field experiences and practice-based learning plays a critical role in strengthening development programmes and enabling the replication of effective livelihood models at scale. The compendium *Strengthening Rural Livelihoods through Convergence* brings together diverse experiences from across State Rural Livelihood Missions (SRLMs), demonstrating how coordinated efforts among community institutions, government programmes, and development partners can significantly enhance rural livelihoods. This publication is the outcome of a collaborative effort involving the encouragement, guidance, and contributions of several individuals and institutions who supported the documentation and synthesis of these practices.

We express our sincere gratitude to the Honourable Secretary, Ministry of Rural Development, Government of India, Mr. Shailesh Kumar Singh, for his visionary leadership and continued encouragement in promoting learning and knowledge sharing within rural development programmes. We are equally thankful to Mr. T. K. Anil Kumar, Additional Secretary, MoRD, for his guidance in strengthening the learning ecosystem under DAY-NRLM. Our appreciation also goes to Ms. Smriti Sharan, Joint Secretary (RL-I), DAY-NRLM, and Ms. Swati Sharma, Joint Secretary (RL-II), DAY-NRLM, for their valuable direction and encouragement throughout the process.

We gratefully acknowledge the support and engagement of Dr. Molishree and Ms. Rajeshwari S. M., Directors (Rural Livelihoods), DAY-NRLM, whose guidance helped advance this initiative. Our heartfelt thanks to Mr. Raman Wadhwa, Deputy Director, DAY-NRLM, for his consistent support, along with the National Mission Managers from the Farm Livelihoods team for their cooperation and involvement.

We acknowledge with gratitude the support extended by Axis Bank Foundation, especially Ms. Dhruvi Shah and Ms. Latika George, whose partnership made the documentation and publication of this compendium possible.

We also express our sincere gratitude to Mr. Saroj Kumar Mahapatra, Executive Director, PRADAN, for his leadership and mentoring. Our appreciation goes to Ms. Tamali Kundu, Ms. Sahana Mishra, Mr. Avijit Choudhury, Mr. Srihari Chity, Mr. Sameer Kumar, and Mr. Manoj Kumar, Integrators, PRADAN, for their valuable insights and contributions.

We extend our gratitude to community institutions and their women members whose efforts have shaped the stories captured in this compendium. We also acknowledge all authors and contributors from SRLMs and partner institutions for their commitment in documenting their experiences within a tight timeline.

Our heartfelt appreciation goes to Mr. Vivek Kunj, Mission Manager, DAY-NRLM, and Ms. Monisha Mukherjee, Integrator, PRADAN, for conceptualizing and guiding this initiative. Their efforts in designing and facilitating the writeshops enabled authors from across states to document their field experiences. We also thank Mr. Bipin Bihari, Mr. Kuntal Mukherjee, Mr. Vishal Kumar, Mr. Sumendera Punia, and Mr. Sukanta Karmakar for co-facilitating the writeshops.

This effort was strengthened by the contributions of the PRADAN NSO team, especially Ms. Priyanka Shaw, Mr. Mayank Chouksey, Mr. Ashok Jha, and Ms. Monisha Mukherjee, along with members of the PRADAN NSO state teams.

List of Abbreviations and Acronyms

| | |
|----------|---|
| ABIS | Agricultural Business Incubation Services |
| AGEY | Atmanirbhar Grameen Employment Yojana |
| AHELP | Animal Health Extension and Livestock Para-professional |
| AIF | Alternative Investment Fund |
| AKM | Aajeevika Krishi Mitra |
| AKS | Aajeevika Krishi Sakhi |
| ArSRLM | Arunachal State Rural Livelihoods Mission |
| ASRLM | Assam State Rural Livelihoods Mission |
| ATMA | Agricultural Technology Management Agency |
| BC | Business Correspondent |
| BIRC | Bio-Input Resource Centre |
| BMMU | Block Mission Management Unit |
| BRDC | Biodiversity and Rural Development Centre |
| BRLF | Bharat Rural Livelihood Foundation |
| BRLPS | Bihar Rural Livelihoods Promotion Society |
| BRP-LH | Block Resource Person – Livelihoods and Handholding |
| BYP | Backyard Poultry |
| CBBO | Cluster Based Business Organisation |
| CBO | Community Based Organisation |
| CHC | Custom Hiring Centre |
| CIF | Community Investment Fund |
| CLF | Cluster Level Federation |
| CRP | Community Resource Person |
| CSC | Common Service Centre |
| CSO | Civil Society Organisation |
| DAY-NRLM | Deendayal Antyodaya Yojana – National Rural Livelihoods Mission |
| DBT | Direct Benefit Transfer |
| DIC | District Industries Centre |
| DMMU | District Mission Management Unit |
| DRMR | Directorate of Rapeseed-Mustard Research |
| DSR | Direct Seeded Rice |
| e-NAM | Electronic National Agriculture Market |
| FPC | Farmer Producer Company |

| | |
|---------|---|
| FPO | Farmer Producer Organisation |
| FSSAI | Food Safety and Standards Authority of India |
| GLPC | Gujarat Livelihood Promotion Company |
| GNFC | Gujarat Narmada Valley Fertilizers and Chemicals |
| GPDP | Gram Panchayat Development Plan |
| GSFC | Gujarat State Fertilizers and Chemicals |
| GST | Goods and Services Tax |
| GSTIN | Goods and Services Tax Identification Number |
| HADP | Holistic Agriculture Development Programme |
| HNS-MRP | Health, Nutrition and Sanitation – Master Resource Person |
| HMNEH | Horticulture Mission for North Eastern and Himalayan States |
| HPCED | Himachal Pradesh Centre for Entrepreneurship Development |
| ICAR | Indian Council of Agricultural Research |
| ICAR-RC | ICAR Research Complex for North Eastern Hill Region |
| ICRP | Internal Community Resource Person |
| IFC | Integrated Farming Cluster |
| IFFCO | Indian Farmers Fertiliser Cooperative |
| IGSDS | Integrated Goat and Sheep Development Scheme |
| IIMCIP | IIM Calcutta Innovation Park |
| IIP | Indian Institute of Packaging |
| INRM | Integrated Natural Resource Management |
| IPM | Integrated Pest Management |
| IWMP | Integrated Watershed Management Programme |
| JKRLM | Jammu and Kashmir Rural Livelihoods Mission |
| JSLPS | Jharkhand State Livelihood Promotion Society |
| JSS | Jan Shikshan Sansthan |
| KfW | Kreditanstalt für Wiederaufbau (German Development Bank) |
| KVK | Krishi Vigyan Kendra |
| LRLM | Ladakh Rural Livelihood Mission |
| MACS | Mutually Aided Cooperative Societies Act |
| MANEDA | Manipur Agro-Industrial Development Corporation |
| MBDA | Meghalaya Basin Development Authority |
| MCP | Micro Credit Plan |
| MGNREGA | Mahatma Gandhi National Rural Employment Guarantee Act |
| MIDH | Mission for Integrated Development of Horticulture |
| MIS | Management Information System |

| | |
|-----------|---|
| MKSP | Mahila Kisan Sashaktikaran Pariyojana |
| MP SRLM | Madhya Pradesh State Rural Livelihoods Mission |
| MSME | Micro, Small and Medium Enterprises |
| MSME RAMP | Raising and Accelerating MSME Performance |
| MSRLM | Manipur State Rural Livelihood Mission |
| MSRLS | Meghalaya State Rural Livelihoods Society |
| NERLP | North East Rural Livelihoods Project |
| NITHM | National Institute of Tourism and Hospitality Management |
| NMNF | National Mission on Natural Farming |
| NPM | Non-Pesticide Management |
| NRETP | National Rural Economic Transformation Project |
| NRLM | National Rural Livelihoods Mission |
| NTFP | Non-Timber Forest Products |
| ODOP | One District One Product |
| PG | Producer Group |
| PGS | Participatory Guarantee System |
| PHED | Public Health Engineering Department |
| PLF | Primary Level Federation |
| PM-KUSUM | Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan |
| PMEGP | Prime Minister's Employment Generation Programme |
| PMFME | Pradhan Mantri Formalisation of Micro food processing Enterprises |
| PMJJY | Pradhan Mantri Jeevan Jyoti Bima Yojana |
| PMKSY | Pradhan Mantri Krishi Sinchayee Yojana |
| PMMSY | Pradhan Mantri Matsya Sampada Yojana |
| PMSBY | Pradhan Mantri Suraksha Bima Yojana |
| PM-VDY | Pradhan Mantri Van Dhan Yojana |
| PoP | Package of Practices |
| PRA | Participatory Rural Appraisal |
| PRADAN | Professional Assistance for Development Action |
| PRI | Panchayati Raj Institution |
| PVTG | Particularly Vulnerable Tribal Groups |
| RF | Revolving Fund |
| RSETI | Rural Self Employment Training Institute |
| SC | Scheduled Caste |
| SERP | Society for Elimination of Rural Poverty |
| SeSTA | Social Enterprise and Skill Training Associates |

A Convergence-Led Producer Collective Model for Fisheries Value Addition Pandam Producer Group: Strengthening Women's Livelihoods through Dried Fish Production in Manipur

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SRMLM: Manipur State Rural Livelihoods Mission

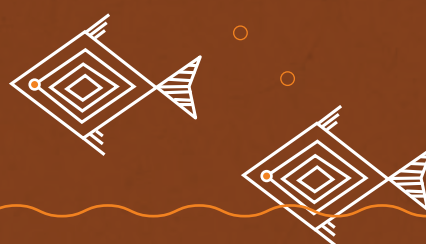


1 | Introduction

“A fisherman’s net carries not just fishes, but his family’s future.”

This case study highlights the experience of the Pandam Producer Group (PG), a collective of women fish producers from fishing households around Loktak Lake in Bishnupur district, Manipur. Despite adequate daily fish catch, limited market demand and poor preservation led to spoilage and income loss. Through collective mobilisation, capacity building, improved drying practices, branding, and direct market linkages, the PG strengthened income generation and reduced post-harvest losses. The initiative demonstrates how producer collectives can enhance women’s bargaining power, stabilize livelihoods, and improve market outcomes in fisheries-based communities.

Anchored in SHG-based mobilisation and strengthened through convergence with line departments, the initiative demonstrates how producer collectives can enhance women’s bargaining power, stabilize livelihoods, and improve market outcomes in fisheries-based communities.



2 | Background

Loktak Lake in Bishnupur district, Manipur, is home to the Pandam Producer Group, comprising 15 women SHG members from fishing households. Fishing is the primary livelihood, with substantial daily catch. However, due to limited local market demand, a significant portion of fresh fish remains unsold and gets spoiled.

The problem has persisted for a long period and continues to affect household incomes. Local women fish producers also face intense competition from ice-preserved fish brought from other states, which reduces demand for locally caught fish. Dependence

on middlemen for credit, transport, and market access further weakens women's bargaining power. Limited access to storage facilities, technology, and market information constrains their ability to scale production and improve earnings. These challenges highlighted the need for collective organisation, improved preservation practices, and stronger market linkages.

The formation of the Producer Group provided an economic collective platform built upon SHG institutions, enabling coordinated action across production, processing, and marketing.

3 | Interventions

The intervention followed a convergence-based producer collective model integrating SHG mobilisation, technical training, technology support, and enterprise formalisation.

a | SHG Mobilisation and Producer Group (PG) Formation

Women fish producers were mobilised into a Producer Group to enable collective processing, aggregation, and marketing of dried fish.

b | Capacity Building and Training

Need-based training was provided on improved fish drying practices, quality control, storage, spoilage reduction, cost calculation, and pricing strategies.

c | Technology Adoption

Improved drying and handling practices were introduced to reduce post-harvest loss and shorten drying cycles.

d | Product Branding and Packaging

Dried fish was hygienically processed and marketed under the brand name "Pandam Dried Fish" to enhance acceptance and recognition.

e | Market Access and Linkages

Backward and forward linkages were established with fish suppliers, input providers, traders, wholesalers, retail outlets, fairs, expos, and digital platforms.

These interventions were sequenced to ensure that technical capacity and product quality improvements preceded market expansion, strengthening sustainability.

3.1 Processes followed

The process began with community mobilisation through awareness meetings, group discussions, and exposure visits. This was followed by structured capacity building to improve technical skills and

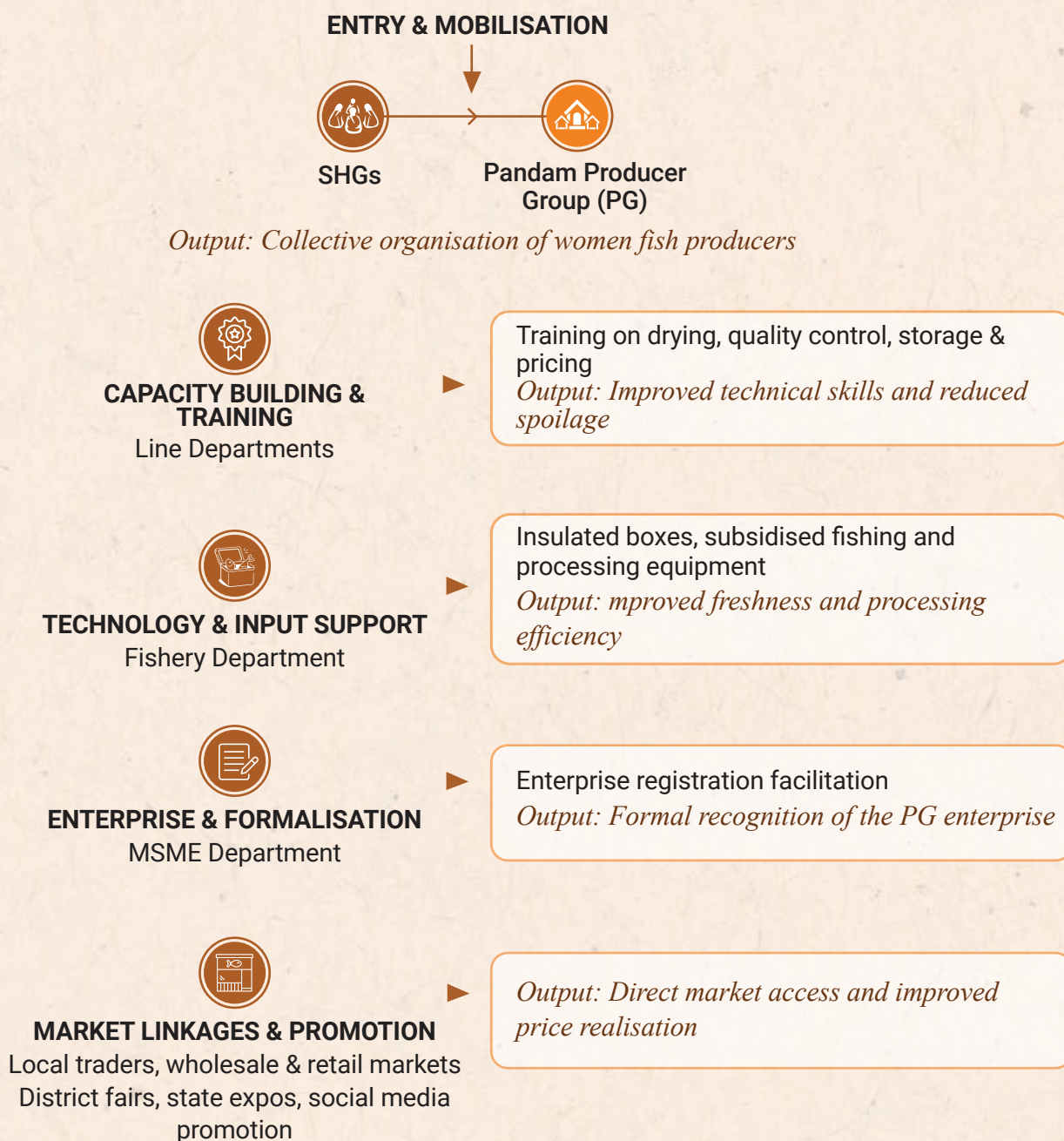
confidence among PG members. Branding and hygienic packaging strengthened market acceptance. Backward linkages ensured steady fish supply and inputs at reasonable costs, while forward linkages

enabled access to traders, wholesale markets, retail outlets, and promotional platforms, ensuring sustainability.

The phased progression from collective formation to enterprise formalisation ensured reduced spoilage, improved bargaining power, and stabilised income flows.

3.2 Convergence and partnerships

Convergence Model: Dried Fish Enterprise – Producer Group Led



In this structure, the Producer Group functioned as the economic collective, integrating institutional support, technical services, and market access into a single value chain.

3.3 Challenges

Women producers had low bargaining power due to dependence on middlemen. Inadequate storage and drying infrastructure caused spoilage. Limited access

to credit, technology, and market information constrained scaling and income enhancement.

3.4 Key learnings

Collective mobilisation strengthens women's bargaining power

Branding and market linkages stabilise income and enhance demand

Women-led institutions can manage production clusters effectively.

Improved drying practices significantly reduce post-harvest loss

Institutional convergence ensures that training, technology, and markets reinforce each other within a producer-led model



4 | Major outcomes

The intervention led to significant economic and social gains for members of the Pandam Producer Group. Monthly income per woman producer increased from ₹3,000–₹4,000 to ₹5,000–₹7,000—an approximate 45% rise driven by value addition, reduced spoilage, and improved market access. Annual group turnover grew from ₹3–4 lakh to ₹6–7 lakh, reflecting nearly 70% growth. Post-harvest losses declined sharply from 20–30% to 5–10%, while the fish drying cycle was reduced from 3–5 days to just 1–2 days, enhancing efficiency and overall product quality.

Non-tangible outcomes included enhanced technical skills, improved financial literacy, stronger bargaining power, and better collective decision-making among members. Additional benefits such as improved product quality and growing brand recognition further strengthened their market position. Together, these outcomes demonstrate the effectiveness of a producer group-led convergence model in transforming a highly perishable commodity into a sustainable, value-added enterprise.

Table 1: Year-wise Income and Expenditure Summary

| Income Component | Year 1 | | | Year 2 | | |
|---------------------|-------------------|---------------------|-------------------|-------------------|---------------------|-------------------|
| | Investment (₹) | Gross Income (₹) | Net Income (₹) | Investment (₹) | Gross Income (₹) | Net Income (₹) |
| Dry Fish Production | 180,000 | 360,000 | 180,000 | 210,000 | 456,000 | 246,000 |

Table 2: Before–After Comparison

| Indicator | Before Intervention | After Convergence Intervention | % Change |
|-----------------------------------|---------------------|--------------------------------|----------------|
| Average monthly income per member | ₹3,000–₹4,000 | ₹5,000–₹7,000 | 0.45 |
| Annual group turnover | ₹3–4 lakh | ₹6–7 lakh | 0.7 |
| Post-harvest loss | 20–30% | 5–10% | Reduced by 60% |
| Fish drying cycle | 3–5 days | 1–2 days | Faster by 50% |

5 | Conclusion

The experience of the Pandam Producer Group demonstrates the power of collective action in addressing livelihood challenges in fishing communities. Through producer group formation, skill enhancement, technology adoption, and market linkages, women fish producers were able to reduce losses, improve income, and strengthen their negotiating power.

By integrating institutional mobilisation, technical training, departmental support, and market convergence, the PG-led dried fish enterprise offers a structured and replicable model for value addition and women's economic empowerment in fisheries-based livelihoods.

This PG-led dried fish enterprise offers a replicable model for value addition and women's economic empowerment in fisheries-based livelihoods.

Convergence-led Community and Institutional Action for Sustainable Livelihoods in Somdal Village, Ukhrul District, Manipur

Author: Dr. Khamrang Mathukmi

Designation: District Coordinator – Livelihood Farm

SRLM: Manipur State Rural Livelihoods Mission



1 | Introduction

Sustainable agriculture is essential for meeting present food and livelihood needs without compromising the ability of future generations to sustain themselves. However, the widespread use of chemical fertilizers and pesticides has degraded soil health, polluted water sources, reduced beneficial biodiversity, and increased pest and disease outbreaks, threatening both ecological balance and rural livelihoods.

Recognizing these risks, the community of Somdal village initiated a transition toward sustainable and diversified livelihoods through structured convergence facilitated by the Manipur State Rural Livelihood Mission (MSRLM). Through the SHG

institutional platform, MSRLM enabled coordination between community institutions, government departments, and NGOs to promote agro-ecological farming and alternative livelihoods. This convergence-led approach helped reduce chemical dependency, restore ecological balance, and create sustainable income opportunities, strengthening long-term livelihood resilience.



2 | Background

Somdal is a fertile hill-locked village in Ukhrul District, Manipur, with around 500 households and a population of 2,480. Agriculture is the primary livelihood, supporting food security, nutrition, and household income. Traditionally, farming was environmentally sustainable and maintained soil fertility and biodiversity.

In recent decades, however, farming practices shifted toward chemical-based inputs due to labour shortages, climate variability, pest outbreaks, and declining interest among youth. Farmers increasingly relied on herbicides and pesticides such as

glyphosate, cypermethrin, and imidacloprid, leading to soil degradation, reduced biodiversity, and rising long-term health and environmental risks.

Fragmented livelihoods, declining productivity, and increasing input costs made farming less viable. These challenges highlighted the need for a convergence-led, institution-anchored intervention that could restore sustainable farming systems while strengthening livelihood security through diversification and community ownership.

3 | Interventions

The interventions were implemented through convergence facilitated by MSRLM, bringing together SHGs, Krishi Sakhis, line departments, NGOs, and enterprise promotion schemes to enable sustainable agriculture and diversified livelihoods.

a | Promotion of Agro-ecological and Natural Farming Practices

Under MSRLM, 30 SHG members received training in Agro-ecological Practices (AEP) through Krishi Sakhis. They learned to prepare and use eco-friendly pesticides and natural repellents, reducing dependence on chemical inputs. Further support under the National Mission on Natural Farming (NMNF), in collaboration with the Agriculture Department and Village Development Council, enabled village-wide awareness and adoption of sustainable farming methods

b | Livelihood Diversification through Skill Development and Enterprise Promotion

To strengthen income security, NGOs provided skill development training in beekeeping, piggery, and food processing. Under MSME RAMP and PMEGP facilitation, SHG members established micro-enterprises producing pickles, chutneys, and squash, with formal registration under Udyam. This convergence expanded income sources beyond crop cultivation and strengthened livelihood resilience.

3.1 Processes followed

The intervention followed a convergence-led, community-anchored process facilitated through MSRLM's SHG institutional platform. Awareness on the environmental and livelihood risks of chemical farming was first built through Krishi Sakhi-led village meetings and SHG discussions, enabling informed community decision-making.

Following mobilisation, SHG members adopted agro-ecological practices through structured training and technical support from Krishi Sakhis and the Agriculture Department. Parallel livelihood diversification trainings were conducted by NGOs, enabling households to initiate allied enterprises such as beekeeping, livestock rearing, and food processing.

Enterprise convergence was enabled through MSME RAMP and PMEGP, supporting micro-enterprise establishment and formal registration. Continuous handholding by MSRLM, Krishi Sakhis, NGOs, and line departments ensured sustained adoption, improved

confidence, and strengthened enterprise sustainability. This phased convergence enabled transition from chemical-dependent farming to sustainable agriculture and diversified livelihoods.

3.2 Convergence and partnerships

The success of the intervention was enabled through structured convergence between community institutions, technical agencies, enterprise schemes, and ecological governance systems, coordinated through MSRLM.



Outcome: Improved soil health, diversified livelihoods, increased incomes, and sustainable community-led development.

3.3 Challenges

Some community members initially expressed concerns about the effectiveness of natural pest management compared to chemical inputs. The transition required sustained technical support,

behaviour change, and confidence building. Ensuring consistent productivity during the transition period remains an ongoing priority.

3.5 Key learnings

Community-led mobilisation through SHGs enabled collective ownership and adoption of sustainable practices. Krishi Sakhis and institutional handholding played a critical role in behaviour change and technical adoption. Livelihood diversification

strengthened resilience and reduced risk from crop failures. Most importantly, convergence between MSRLM, line departments, NGOs, and enterprise schemes ensured sustainability, scalability, and long-term livelihood security.



4 | Major outcomes

The convergence-led intervention resulted in the development of a sustainable and diversified livelihood ecosystem in Somdal village. Adoption of agro-ecological and natural farming practices improved soil health, reduced chemical dependency, and enhanced ecological balance. Organic produce gained higher market acceptance, improving farm incomes.

Livelihood diversification enabled income generation through beekeeping, livestock rearing, and food processing enterprises. SHG members also earned income through production of eco-friendly pest

repellents and processed food products. Youth participation increased, reducing distress migration and strengthening local economic stability.

Community-level ecological governance, including collective chemical bans, plantation drives, and wildlife protection, strengthened environmental sustainability and ensured long-term resilience.



Table 1: Year-wise Income and Expenditure Summary (Last Two Financial Years)

| Income Component | Year 1 | | | Year 2 | | |
|-----------------------|-------------------|------------------------|----------------------|-------------------|------------------------|----------------------|
| | Investment (₹) | Gross Income (₹) | Net Income (₹) | Investment (₹) | Gross Income (₹) | Net Income (₹) |
| Vegetable Cultivation | 423,500 | 982,000 | 558,000 | 741,300 | 1,777,700 | 1,036,400 |
| Piggery | 2,184,000 | 3,021,000 | 837,000 | 2,953,200 | 4,283,000 | 1,329,800 |
| Processing Unit | 201,200 | 398,000 | 196,000 | 343,500 | 693,300 | 349,800 |
| Total | 2,808,700 | 4,401,000 | 1,591,000 | 4,038,000 | 6,754,000 | 2,716,000 |

(*Data collected from randomly selected 50 SHG members)

Table 2: Before–After Comparison

| Indicator | Before Intervention | After Convergence Intervention |
|--------------------------------------|---------------------|--------------------------------|
| Total Average Annual Income (₹ lakh) | 3000000 | 5577500 |
| Number of Income Sources | 1 | 3 |
| Area Cultivated / Production Volume | 3.8 Ha | 7 Ha |
| Cost of Production (₹ lakh) | 2184000 | 3423350 |
| Net Savings (₹ lakh) | 816000 | 2154150 |



5 | Conclusion

The Somdal village experience demonstrates how convergence-led institutional facilitation can transform fragile agricultural systems into sustainable livelihood models. Through MSRLM's SHG platform, coordinated support from Krishi Sakhis, government departments, NGOs, and enterprise schemes enabled the transition toward agro-ecological farming and diversified livelihoods.

This convergence strengthened incomes, restored ecological balance, reduced livelihood risks, and empowered community institutions to sustain progress independently. The model highlights how community-anchored convergence can create resilient, environmentally sustainable, and scalable livelihood systems, offering a strong replicable pathway for rural transformation.

Convergence-led Transition from Homebound to Market-Bound: A Community-Led Fruit Processing Enterprise in Thoubal District, Manipur

Author: Rajkumari Nirupama Devi

Designation: District Coordinator

SRLM: Manipur State Rural Livelihoods Mission



1 | Introduction

“Crisis often unlocks hidden entrepreneurial potential when institutions and communities act together.”

This case study highlights how structured convergence between community institutions, training providers, financial support systems, and market facilitation enabled Laishram Gomti Devi, a homemaker from Khangabok Part II village in Thoubal district, to establish a sustainable fruit processing enterprise. During the COVID-19 pandemic, widespread job losses and mobility restrictions disrupted household incomes, particularly affecting women dependent on informal livelihoods. Through coordinated support involving MSRLM-facilitated SHG platforms, skill training under the Economy Revival Mission, enterprise mentoring, financial assistance, and formalisation support, Gomti Devi successfully transitioned into entrepreneurship.

Today, her enterprise generates over ₹10,000 per month, supplies products to 30 local shops, and operates with formal FSSAI certification. Her journey demonstrates how convergence-driven institutional support, combined with community systems and market linkage, can transform vulnerable rural women into sustainable entrepreneurs and create replicable livelihood models.



2 | Background

Khangabok Part II village in Thoubal district, Manipur, is predominantly dependent on traditional kouna (water reed) craft, including mat and basket making. Most households earn low and irregular incomes through middlemen, with limited land ownership and few livelihood alternatives. Even before the pandemic, economic opportunities were constrained and seasonal.

The COVID-19 pandemic intensified this vulnerability, disrupting markets, eliminating wage labour opportunities, and increasing dependence on

informal borrowing. Women faced additional challenges, including restricted mobility, unpaid household responsibilities, and limited access to skill-based income opportunities. This situation highlighted the need for livelihood diversification through skill development, institutional support, and market integration.

Gomti Devi's association with her SHG under MSRLM created access to structured training, financial support, and enterprise facilitation, enabling her to explore food processing as a viable livelihood option.

3 | Interventions

The enterprise emerged through structured convergence between community institutions, skill development initiatives, financial systems, and market facilitation mechanisms.

a | Skill development and technical capacity building

Gomti Devi participated in fruit processing training under the Economy Revival Mission, where she gained foundational technical skills. This was followed by an advanced seven-day training at Meira Foods under an experienced entrepreneur, strengthening her technical capability in fruit preservation, hygiene, and production standards. These trainings ensured readiness for enterprise establishment.

b | Institutional convergence and collective support

Her SHG, Ema Lairembi, supported by MSRLM, VO, and CLF platforms, provided institutional backing throughout the process. These community institutions enabled mobilisation, confidence building, peer support, and collective production assistance during peak demand periods, ensuring operational continuity and enterprise stability.

c | Financial convergence and working capital support

Initial enterprise activities were supported through SHG revolving funds, while additional working capital was accessed through VO emergency funds during peak production cycles. This convergence of financial resources ensured uninterrupted production, raw material procurement, and enterprise scaling.

d | Market linkage and enterprise formalisation

Formalisation support through FSSAI registration was facilitated during a convergence mela, improving product credibility and enabling wider market acceptance. Market linkage training enabled Gomti Devi to establish direct supply relationships with local retailers, reducing dependence on intermediaries.

e | Enterprise strengthening through branding and packaging

Specialised training provided by the Indian Institute of Packaging (IIP), Kolkata, and facilitation from the District Industries Centre (DIC), Thoubal strengthened branding, packaging, and product presentation. Participation in the Rural Roots Market further enhanced visibility, market access, and enterprise growth.

3.1 Processes followed

The enterprise developed through a convergence-led process anchored in community institutions and institutional facilitation. The process began with mobilisation through SHG platforms under MSRLM, where Gomti Devi was identified and encouraged to participate in skill training. Structured technical training under the Economy Revival Mission and Meira Foods built her production capacity and technical confidence.

Following skill development, financial support was accessed through SHG and VO-level funds, enabling enterprise initiation and expansion. Continuous

mentoring and follow-up support from MSRLM staff, community cadres, and institutional platforms ensured quality production, record-keeping, and enterprise discipline.

Formalisation and market linkage were facilitated through convergence-based institutional coordination, enabling FSSAI certification, participation in organised markets, and establishment of direct retail linkages. This structured convergence pathway enabled a gradual and sustainable transition from household production to a formal enterprise.

3.2 Convergence and partnerships

HOME-BASED FRUIT PROCESSING ENTERPRISE: CONVERGENCE MODEL

Community Mobilisation and Institutional Platform
SHG (Ema Lairembi) + VO + CLF facilitated by MSRLM

Entrepreneur identification, confidence building, and collective support

Technical Skill Development
Economy Revival Mission + Meira Foods

Structured training and enterprise readiness

Financial Support and Enterprise Initiation
SHG Revolving Fund + VO Emergency Fund

Working capital support and production scale-up

Formalisation and Market Integration
Food Safety Department (FSSAI registration) + Rural Roots Market

Improved product credibility and expanded market access

Enterprise Strengthening and Branding Support
Indian Institute of Packaging (IIP), Kolkata + District Industries Centre (DIC), Thoubal

Enhanced product quality, packaging, and enterprise visibility

Outcome:

Sustainable women-led fruit processing enterprise with stable income and market integration

3.3 Challenges

The enterprise faced challenges including seasonal shortages of raw materials, initial hesitation and resistance from community members, lack of formal certification in early stages, and limited knowledge of

packaging and branding. These challenges were gradually addressed through institutional convergence, collective support systems, financial access, and specialised training interventions.

3.5 Key learnings

This initiative demonstrates that convergence between community institutions, training providers, financial systems, and market platforms significantly accelerates enterprise development. SHGs provide a strong foundation for mobilisation, confidence

building, and operational support. Skill training ensures technical readiness, while financial and market convergence enables enterprise sustainability. Formalisation further strengthens market trust and long-term viability.



4 | Major outcomes

The enterprise has generated substantial economic and social outcomes through convergence-enabled enterprise development.

Production capacity increased significantly from 30–50 units per day to 200–300 units per day. Initial personal investment of ₹5,000–6,000 was strengthened through a ₹20,000 loan facilitated through institutional support, enabling enterprise expansion.

Monthly profits increased from ₹2,500–3,000 to over ₹10,000, ensuring stable and predictable income. Market reach expanded from a few local buyers to 30

retail shops and organised platforms such as Rural Roots Market.

Collective production support from SHG members during peak demand periods ensured uninterrupted supply and operational sustainability.

Beyond income gains, Gomti Devi emerged as a recognised entrepreneur and community role model. Her success inspired other SHG members to explore enterprise-based livelihoods, strengthening the local livelihood ecosystem and demonstrating the effectiveness of convergence-led livelihood promotion.

Table 1: Year-wise Income and Expenditure Summary (Last Two Financial Years)

| Income Component | Year 1 | | | Year 2 | | |
|-----------------------------|-------------------|---------------------|-------------------|-------------------|---------------------|-------------------|
| | Investment (₹) | Gross Income (₹) | Net Income (₹) | Investment (₹) | Gross Income (₹) | Net Income (₹) |
| Fruit Processing Enterprise | 6,000 | 30,000 | 24,000 | 26,000 | 1,50,000 | 1,24,000 |

Table 2: Multi-Year Income Trend

| Income Component | Year 1 Net Income(₹) | Year 2 Net Income(₹) | Year 3 Net Income(₹) | Year 4 Net Income(₹) | Latest year Net Income(₹) |
|------------------|----------------------|----------------------|----------------------|----------------------|---------------------------|
| Fruit Processing | 24,000 | 1,24,000 | 1,80,000 | 2,40,000 | 1,24,000 |

Projections indicate continued expansion with proper market linkages and capacity building.

Table 3: Before-After Comparison

| Indicator | Before Intervention | After Convergence |
|-----------------------------------|----------------------------|---|
| Total Annual Income (₹) | 30,000 - 36,000 | 1,45,500 |
| Number of Income Sources | 1 (Kouna Craft only) | 2 (Kouna Craft + Fruit Processing) |
| Daily Production Capacity (Units) | 30-50 units/day | 200-300 units/day |
| Monthly Investment/Cost (₹) | 2,000 - 2,500 | 28,500 (with MSRLM loan support) |
| Net Monthly Profit/Savings (₹) | 2,500 - 3,000 | 12,125 |
| Market Reach | Limited to local middlemen | 30+ shops + Government platforms |
| Business Certifications | None | FSSAI Certified |
| Community Recognition | Traditional artisan | "Lakhpadi Didi" - Successful Entrepreneur |

| Financial Aspect | Initial Stage | Current Stage | Notes |
|---------------------------------|-----------------|------------------------------|------------------------------------|
| Initial Investment | Rs. 5,000-6,000 | - | Used for tools and raw materials |
| Loan from MSRLM | Rs. 0 | Rs. 20,000 | Accelerated scale-up |
| Monthly Profit | Rs. 2,500-3,000 | Rs. 10,000+ | Profit reinvested to grow business |
| Production Capacity (units/day) | 30-50 | 200-300 | Substantial increase in production |
| Market Linkages | Few local shops | 30 shops + Government Market | Expanded sales channels |



5 | Conclusion

This case demonstrates how convergence between community institutions, skill development initiatives, financial systems, and market facilitation can transform vulnerable households into sustainable enterprise units. Through coordinated support involving SHG platforms, structured training, financial assistance, formalisation, and market linkage, Gomti Devi successfully established and scaled a fruit processing enterprise.

The convergence approach reduced entry barriers, strengthened technical and business capacity, ensured financial stability, and enabled direct market integration. Beyond income generation, the intervention enhanced women's economic participation, leadership, and community recognition.

This convergence-led enterprise model presents a scalable and replicable pathway for promoting women-led livelihood diversification, strengthening rural economies, and building resilient community-based enterprises.



This case illustrates how structured training, strong community institutions, and multi-departmental convergence can transform a small home-based idea into a sustainable rural enterprise, even amid crisis. Laishram Gomti Devi's journey underscores the power of SHGs, formalisation, and market linkages in enabling women-led entrepreneurship. With plans to introduce improved machinery, her enterprise presents a replicable model for livelihood diversification, resilience, and inclusive economic growth under MSRLM.

SHG-Led NTFP Livelihood Diversification through Convergence in Senapati District, Manipur

Author: H. Tarula

Designation: District Coordinator Livelihood (Farm)

SRLM: Manipur State Rural Livelihoods Mission



1 | Introduction

Forests are not only a source of timber but also provide a wide range of valuable resources known as Non-Timber Forest Products (NTFPs). In forest-dependent regions such as Senapati district of Manipur, NTFPs play a critical role in sustaining rural livelihoods.

Women-led Self-Help Groups (SHGs) in Senapati have increasingly turned to NTFP collection, processing, and marketing as a means of livelihood enhancement. Through institutional support and convergence with line departments and private

partners, these SHGs have moved beyond raw collection to value addition, aggregation, and market linkage. This transition has strengthened income security while also promoting conservation of indigenous knowledge and sustainable forest use.



2 | Background

Senapati district is endowed with rich biodiversity and a strong tradition of forest-based livelihoods. A significant portion of the district is forest-covered, and many rural households depend on forest resources for food, income, and traditional practices.

Women, organised under SHGs promoted by the Manipur State Rural Livelihood Mission (MSRLM), collect edible plants, wild fruits, mushrooms, bamboo shoots, spices, leafy vegetables, broom grass, and

other forest-based products. Traditionally, these were either consumed at home or sold in small quantities in local markets.

However, income remained limited due to dependence on middlemen, lack of storage facilities, and absence of value addition. Recognising the potential of NTFPs as a structured livelihood source, SHGs began organising into collective groups for aggregation, processing, and direct market linkage.

3 | Interventions

a | SHG Mobilisation and Collective Aggregation

Village-level SHGs were mobilised and organised into collective groups to aggregate NTFPs and ensure bulk supply to markets and processing units.

b | Skill Development in Food Processing

Training in pickle-making, candy preparation, and other value-added products was conducted in convergence with the Forest Department, Shiha Pvt. Ltd., and RAMP. This enabled members to move from raw sales to processed products.

c | Dry Flower Enterprise Promotion

SHGs collected naturally occurring forest flowers, grasses, leaves, cones, and bark. These were supplied to artisans, particularly in Song Song block, for decorative and commercial purposes. Linkages were also established with event management groups to meet growing demand.

d | Market Linkages and Raw Material Supply Chain

Village-level collectors were linked directly with food processing units within the district. With credit linkage support from MANEDA, members strengthened procurement and bulk supply systems

e | Value Addition and Bulk Marketing

NTFPs such as bamboo shoots, wild fruits, mushrooms, and spices were sold raw, dried, or traditionally processed, depending on market demand.

3.1 Processes followed

The initiative followed a structured community-led process. It began with SHG mobilisation and awareness building around the economic potential of NTFPs. Members were organised into collector groups to ensure aggregation at scale.

Capacity building in value addition and hygienic processing strengthened product quality.

Simultaneously, backward linkages were created to ensure steady raw material collection from forests using sustainable practices. Forward linkages were established with food processing units, artisans, traders, local markets, and event management groups.

Gradually, SHGs shifted from fragmented individual selling to bulk supply and coordinated marketing. This improved bargaining power and enabled

expansion of markets beyond the district and even outside the state for products like dry flowers.

3.2 Convergence and partnerships

Convergence Model: SHG-Centred NTFP Value Chain Development



The SHG platform serves as the foundational Community-Based Organisation (CBO), coordinating collection, aggregation, value addition, and market linkage through institutional convergence.



3.3 Challenges

Despite progress, several challenges remain. Poor road connectivity in hill areas restricts transport and timely market access. Dependence on intermediaries continues in certain markets, affecting price realisation. Limited storage and processing facilities constrain scaling.

Price fluctuations and lack of advanced value addition technology further reduce potential margins. Addressing these challenges requires improved infrastructure, enhanced processing capacity, and stronger direct market linkages.

3.5 Key learnings

The experience demonstrates that NTFPs can become a sustainable livelihood pillar when supported through SHG-based aggregation and institutional convergence. Value addition significantly increases income compared to raw sales. Direct market linkage reduces dependence on middlemen

and strengthens bargaining power.

Most importantly, livelihood enhancement through NTFPs also promotes forest conservation, as communities increasingly recognise the long-term economic value of sustainable harvesting.



4 | Major outcomes

NTFP-based livelihoods have become a dependable supplementary income source, particularly during non-farming seasons. Women, who form the backbone of SHGs, have gained greater economic participation and bargaining power.

Income from bamboo shoots, mushrooms, wild fruits, and processed products contributes to household expenses, children's education, and improved living standards. Many collected vegetables and fruits are also consumed at home, enhancing nutrition and preserving traditional food systems.

Table 1: Year-wise Income and Expenditure Summary (Last Two Financial Years)

| Income Component | Year 1 | | | Year 2 | | |
|--------------------------------|----------------|------------------|----------------|----------------|------------------|----------------|
| | Investment (₹) | Gross Income (₹) | Net Income (₹) | Investment (₹) | Gross Income (₹) | Net Income (₹) |
| Wild fruits and and vegetables | 1000 | 3000 | 2000 | 5000 | 23000 | 18000 |
| Dry flowers process food) | 2000 | 4000 | 2000 | 5000 | 25000 | 20000 |
| Process food | 3000 | 5000 | 2000 | 7000 | 15000 | 7000 |
| Total | 6000 | 22000 | 6000 | 17000 | 63000 | 45000 |

Table 2: Multi-Year Income Trend(Recommended Where Available)

| Income Component | Year 1 Net Income(₹) | Year 2 Net Income(₹) | Year 3 Net Income(₹) | Year 4 Net Income(₹) | Latest year Net Income(₹) |
|--------------------------------|----------------------|----------------------|----------------------|----------------------|---------------------------|
| Wild fruits and and vegetables | 500 | 500 | 1000 | 2000 | 18000 |
| Dry flowers process | 500 | 1000 | 2000 | 2000 | 20000 |
| Process food | | 500 | 1000 | 2000 | 7000 |
| Total | 1000 | 2000 | 4000 | 6000 | 45000 |

Table 3: Before– After Comparison

| Indicator | Before Intervention | After Convergence |
|------------------------------|---------------------|-------------------|
| Total Annual Income (₹) | 1000 | 2000 |
| Number of Income Sources | 1 | 3 |
| Area Cultivated / Production | | |
| Volume | 2 acre | 3 acre |
| Cost of Production (₹) | 5000 | 10000 |
| Net Savings (₹) | 5000 | 12000 |

Collective work has strengthened community bonds and enabled SHGs to supply products in large quantities, meeting market demand more effectively.

5 | Conclusion

The growing involvement of SHGs in NTFP collection and value addition in Senapati district reflects the power of community institutions supported by convergence. By integrating training, credit linkage, processing skills, and market access, SHGs have transformed forest-based activities into structured livelihood enterprises.

With improved infrastructure and continued institutional support, NTFPs can become a strong and sustainable pillar of livelihood enhancement in forest-dependent communities of Manipur—ensuring income generation while reinforcing conservation and traditional knowledge systems.

Empowering Ch. Premabati from rapeseed struggles to prosperity as Krishi Sakhi in Imphal East, Manipur

Author: Yumnam Rajlakshmi Devi

Designation: District Coordinator Livelihood (Farm)

SRLM: Manipur State Rural Livelihoods Mission



1 | Introduction

In Manipur's rice-fallow fields, rapeseed grower Ch. Premabati faced chronic distress sales at ₹15,000 per sangam and limited irrigation, with middlemen capturing most value. Training under DAY-NRLM's Krishi Sakhi initiative, formation of Apunba Farmer Producer Groups, and convergence with the Horticulture Department for sprinkler access offered a cohesive solution. Through collective marketing

and improved water management, her annual income doubled from ₹30,000 to ₹60,000, while over 50 women gained Krishi Sakhi skills in zero-tillage and integrated pest management. These interventions reduced dependency on middlemen, strengthened market linkages, and significantly enhanced productivity and resilience in her community.



2 | Background

Nestled in the Keikol area of Nilakuthi Gram Panchayat, Imphal East district, more than 1 lakh ha of fertile rice-fallow land lies idle after kharif, offering strong technical potential for rabi rapeseed-mustard (Potsangbam Yella) but yielding only 5–7 q/ha due to biotic stresses, rain-dependence and limited irrigation infrastructure. With such under-utilisation of rice-fallow land, rabi farm income across households remains constrained. In Premabati's village 200 Meitei families with 70% women-headed and SHG-linked households around 60% depend on oilseeds for a large share of income, yet persistent

low farmgate prices have prevailed because poor road connectivity and middlemen dominance limit direct market access and bargaining power. Continued transport disruptions amid broader insecurity have worsened market linkages, forcing many to sell early at distress prices and restricting their ability to capture value. These livelihood vulnerabilities such as low rabi returns, marketing bottlenecks, and women's heightened economic risk highlight why intensified rapeseed systems and producer-group marketing were essential, not just agronomically feasible.

3 | Interventions

a | Capacity Building

Premabati completed DAY-NRLM's rigorous Krishi Sakhi certification, a structured capacity-building pathway where national resource experts trained state teams, who then equipped community cadres like her with hands-on agronomic skills. The curriculum strengthened her understanding of bio-input preparation such as vermicompost, Jeevamrut and neem-based biopesticides improving soil health and enabling environmentally sound control of local biotic stresses. Integrated Pest Management modules trained her in pest scouting, pheromone trapping and use of bio-agents to manage white rust and *Alternaria* blight in rapeseed. She also

b | Institutional Intervention: Formation of Apunba P.G

The Apunba Farmer Producer Group (PG) established a village aggregation centre to enable bulk procurement of seeds and inputs at 15–20 % lower costs and undertake post-harvest services cleaning, grading, sorting and packing that were previously unavailable locally. By aggregating produce and

attended training organized by the Horticulture Department on government-supported irrigation schemes, particularly the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), designed to expand on-farm irrigation access and promote efficient water use (e.g., precision-irrigation devices like sprinklers) to reduce rainfall dependency and boost productivity in water-scarce areas like Manipur. With her five years' experience in mobilising these supports, she successfully accessed a subsidised sprinkler system, ensuring more timely and reliable irrigation for rabi rapeseed.



negotiating directly with mills, the women-led PG bypassed exploitative middlemen who had long dictated a low ₹15,000 per sangam price. Economies of scale cut transaction costs by 25–30%, transactions were transparently recorded in shared ledgers, and planned market linkages helped achieve 20% higher realizations (₹60,000/sangam) while fostering basic business planning and primary processing capacity. Complementing this, Premabati promotes Potsangbam Yella, an indigenous brown sarson (*Brassica rapa*) landrace conserved from Imphal East and in her crop rotations for dual-purpose production of oilseeds and edible leaves, bolstering household food security amid market challenges. The Apunba PG mobilised collective access to irrigation support, aggregating demand to negotiate group entry into PMKSY micro-irrigation benefits. This collective approach

addressed chronic irrigation shortages that limit rapeseed production, enabling farmers to secure technology they could not individually obtain and strengthening water security essential for crop intensification in local rice-fallow systems.

Mobilization via SHG federations identified 50 growers; training camps (3/month) built skills. Backward linkages secured seeds which dried immediately post-harvest to 8% moisture using traditional sun-drying on bamboo mats or shaded racks, cleans them manually to remove debris (<3% impurities), and stores in sealed earthen pots or gunny bags lined with neem leaves and ash, elevated in a cool village godown (10-15°C, <70% RH) to combat rapid aging and fungal risks common to this variety. Forward linkage via PG aggregation centres for grading/packing.

3.2 Convergence

Under a convergent system of DAY-NRLM and PMKSY, farmers in Premabati's Apunba Producer Group (PG) pay a refundable advance (₹15,000) from SHG revolving funds to secure priority access to sprinkler sets under the PMKSY micro-irrigation component. In the North Eastern & Himalayan region, PMKSY funding is shared 90:10 (Centre:State), making higher subsidies available for micro-irrigation systems like sprinklers.

The Horticulture Department, as the implementation partner at district level, identifies eligible beneficiaries, processes applications, and sources approved irrigation equipment. The Village Organization (VO) manages Custom Hiring Centres (CHCs) where subsidized sprinklers are stored and rented at ₹200/hour, reducing individual cost burdens.

3.4 Key Learning

Women-led Producer Groups (PGs) in Keikol Nilakuthi GP, spearheaded by Premabati, fetched 20% price premiums on Potsangbam Yella rapeseed by aggregating 20 tons for direct sales to mills after grading and cleaning, realizing ₹15000/-per season versus ₹60,000/- per season from middlemen, as collective bargaining and quality certification boosted buyer confidence.

Early convergence of DAY-NRLM with PMKSY and DRMR accelerated scale, delivering many sprinkler sets to the PG members.



4 | Major outcomes

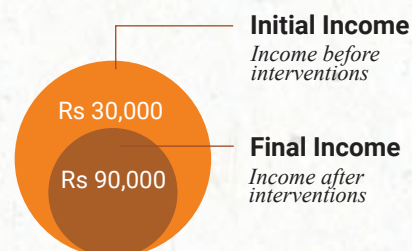
Productivity & Yield Improvements

Premabati's adoption of improved practice sprinkler irrigation, IPM and agronomic training tripled her rapeseed yield to 10 q/ha on her 1.5 ha Potsangbam Yella plots, aligning with on-farm results from Central

Agricultural University–DRMR trials in Manipur where rapeseed averaged around 10 q/ha under improved management in rice-fallow systems.

| Income Gains | | |
|---------------------------|---------------------|-------------------|
| Indicator | Before Intervention | After Convergence |
| Yield(q/ha) | 3-4 | 10-11 |
| Net income /ha | ~₹30,000 annual | ~₹60,000 annual |
| Household Rapeseed Income | ₹30,000/- | ₹60,000/- |
| Increase in Income | - | ~200 % |

Premabati's Income Growth After Interventions



Spotlight

Ch. Premabati, now leading her 20-woman Producer Group (PG) in Keikol Nilakuthi GP, has elevated her annual income from Potsangbam Yella rapeseed to ₹60,000 per sangam (~80 kg traditional unit) per rabi season, cultivating 1.5 ha under zero-tillage with PMKSY sprinkler access that tripled yields to 10 q/ha from prior 3-4 q/ha baselines. This ₹48,000/sangam net profit (after ₹12,000 costs including ₹7,800 inputs) stems from PG-graded sales fetching ₹18,750/quintal premiums to mills 20% above MSP ₹5,990—via aggregation minimizing 25% losses, with triple harvests of edible leaves adding ₹40,000 /- per season.

5 | Conclusion

Ch. Premabati's shift from selling rapeseed at distress prices (₹4,500/quintal) to leading a women-led Producer Group (PG) realising ₹60,000 per sangam demonstrates how convergent interventions agronomic training, collective marketing, and reliable irrigation access can transform livelihoods in Manipur's rice-fallow systems. The Krishi Sakhi capacity building improved bio-input use and pest management, while PG aggregation and direct mill linkages overcame middlemen price suppression. Irrigation access through DAY-NRLM-PMKSY convergence addressed chronic water deficits, enabling higher yields consistent with regional trials showing improved rapeseed performance in rice fallows. Convergent, women-centric interventions unlock hidden potentials in Manipur's rice-fallows, tripling yields through SHG-led aggregation and Krishi Sakhi training.

Livelihood Improvement Through Tomato Cultivation: A Convergence-Led Case Study

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SRLM: Manipur State Rural Livelihoods Mission



1 | Introduction

“*Tomato is the poor farmer’s ATM*” is a common saying in villages. However, frequent price crashes, pest outbreaks, high input costs, and post-harvest losses often turn this ‘ATM’ into a risky crop. In Kangmong village of Imphal West, tomato farming held strong potential but remained unstable due to irrigation gaps, market volatility, and limited access to improved practices.

This case study highlights how improved agronomic practices combined with collective marketing and convergence with line departments helped stabilise production, increase incomes, and reduce vulnerability among small and marginal farmers.



2 | Background

Kangmong village is located in Patsoi CD Block, Imphal West district, Manipur. The village has fertile alluvial soil and receives 1,200–1,500 mm of annual rainfall. Out of 809.89 hectares of total area, 520 hectares are agricultural land, with only 120 hectares irrigated and 400 hectares dependent on rainfed farming.

About 45.8% of farmers are marginal and 54.2% are small farmers. Tomato is an important kharif cash crop, yet farmers faced recurring problems of pest

incidence, low productivity, irrigation shortages, and post-harvest losses. Gender disparities also exist, with women contributing significant labour but having limited decision-making power.

Although tomato farming contributed to household income, volatility in prices and market dependency on middlemen kept returns uncertain. This created the need for improved cultivation methods and stronger collective systems.

3 | Interventions

1. Introduction of improved agronomic practices including quality seedlings, optimal spacing, balanced fertilisation, and integrated pest management.
2. Demonstration of protected and semi-protected cultivation practices such as mulching, staking, pruning, and low-cost polyhouse/shade nets.
3. Capacity building on climate-smart irrigation and nutrient management to reduce risks from erratic rainfall and temperature stress.
4. Collective marketing through producer groups to reduce dependence on middlemen and improve price negotiation.

3.1 Processes followed

Tomato cultivation expanded in the village after farmers observed profits earned by early adopters. Lead farmers were trained in good agricultural practices, protected cultivation, and simple record-keeping.

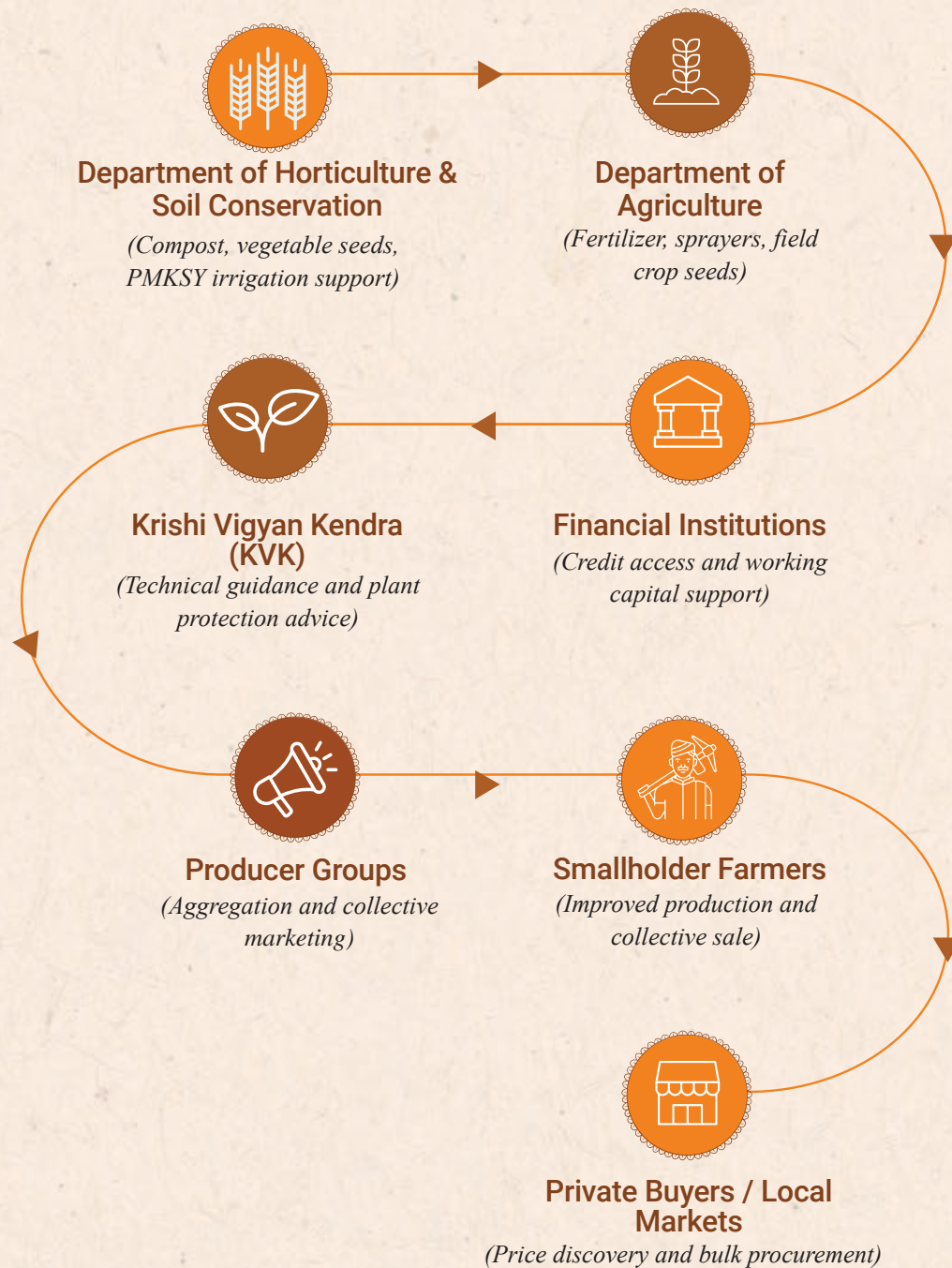
Producer groups were oriented on aggregation, grading, and bulk sale systems. Simple mechanisms were established for produce collection, quality maintenance, and sharing daily price information among members.

Linkages were facilitated with nearby markets and local buyers. To address post-harvest losses, farmers

planned value addition activities such as ketchup, sauce, and pickle preparation to reduce distress sales during peak harvest.



3.2 Convergence and partnerships



Convergence outcomes

The dual support from Horticulture and Agriculture departments ensured access to inputs, irrigation, and crop diversification support. Technical backstopping from KVK translated government resources into improved farm practices. Producer group aggregation reduced transaction costs and improved bargaining power, mitigating market risk.

3.3 Challenges

- Farmers faced extreme weather events such as floods, wind, and hailstorms that damaged crops and caused economic stress.
- High input costs, limited drainage systems, water scarcity, weak extension support, and transportation expenses remained constraints.
- Adoption of protected practices was initially slow due to fear of risk and higher upfront costs.
- Price fluctuations and lack of cold storage facilities forced distress sales during peak harvest periods.
- Labour shortages during peak seasons affected timely pruning, staking, and pest monitoring.

3.4 Key learnings

Combining improved production practices with collective marketing produces better results than focusing on either alone.

Strong leadership within producer groups ensures transparency in pricing and collective decision-making.

Low-cost protective measures like mulching and staking significantly reduce losses when supported by proper training.

Market diversification improves resilience against fresh market price fluctuations

4 | Major outcomes

Earlier, farmers cultivated only paddy during kharif and left land fallow for nearly seven months due to lack of irrigation. Annual net income ranged between ₹30,000–40,000, barely covering household needs.

With encouragement to avoid fallow land, farmers adopted hybrid varieties such as Avanta Abhimanyu and Namdhari NS501. About 56.6% of farmers grow Avanta Abhimanyu.

Tomato yields reached 1000–1200 kg per Sangam (0.625 acre) over 4–5 pickings. Farmers earned ₹30,000–50,000 per season despite post-harvest losses. Net annual income increased to ₹1.5–2 lakh.

The average cost of tomato production was ₹45,895 per Sangam (0.625 acre)

Major cost components included:

19% Harvest labour

18% Ploughing

17% Manure and fertilizer



Table 1: Year-wise Income and Expenditure Summary (Last Two Financial Years)

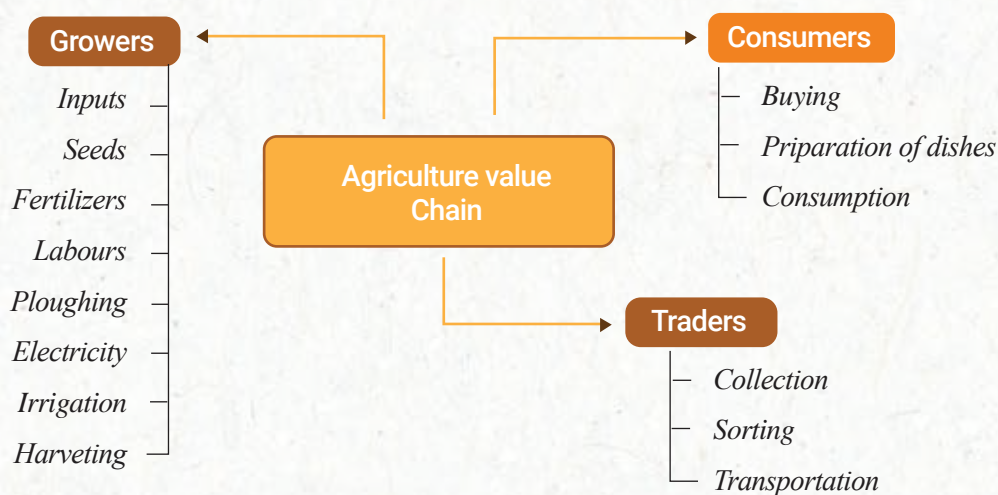
| Income Component | Year 1 | | | Year 2 | | |
|--------------------------------------|-------------------|---------------------|-------------------|-------------------|---------------------|-------------------|
| | Investment (₹) | Gross Income (₹) | Net Income (₹) | Investment (₹) | Gross Income (₹) | Net Income (₹) |
| Activity 1 (e.g. Tomato Cultivation) | 50300 | 239000 | 188700 | 56700 | 270000 | 213300 |
| Activity 2 (e.g., Paddy cultivation) | 16800 | 51800 | 35000 | 14300 | 54500 | 40200 |
| Activity 3 (e.g., Backyard Poultry) | 8250 | 20000 | 11750 | 10650 | 31500 | 20850 |
| Total | 75350 | 310800 | 235450 | 81650 | 356000 | 274350 |



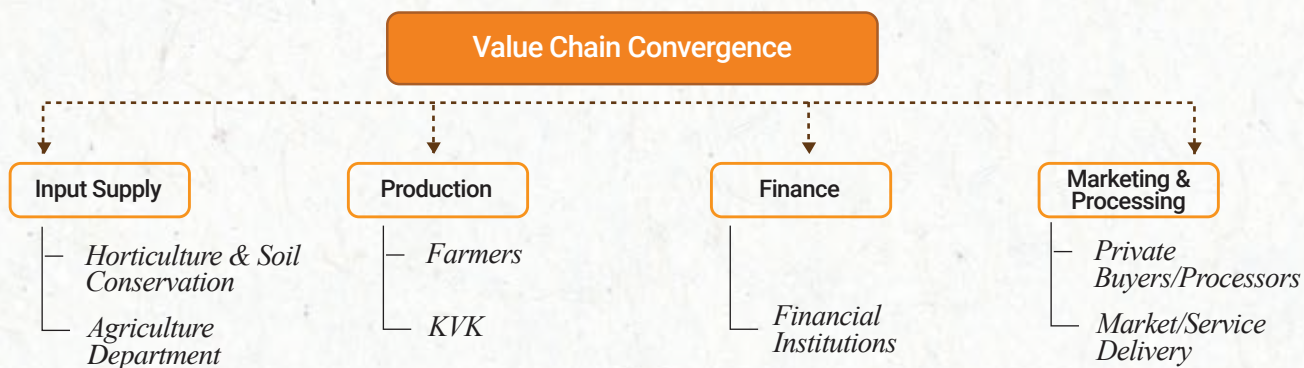
Table 2: Before–After Comparison

| Indicator | Before Intervention | After Convergence |
|-------------------------------------|---------------------|-------------------|
| Total Annual Income (₹) | 157650 | 274350 |
| Number of Income Sources | 3 | 3 |
| Area Cultivated / Production Volume | 0.435 | 0.625 |
| Cost of Production (₹) | 56700 | 81650 |
| Net Savings (₹) | 25000 | 85000 |

Reduced reliance on middlemen improved cash flow. Diversified cropping reduced dependence on paddy and enhanced resilience against flood-related crop loss.



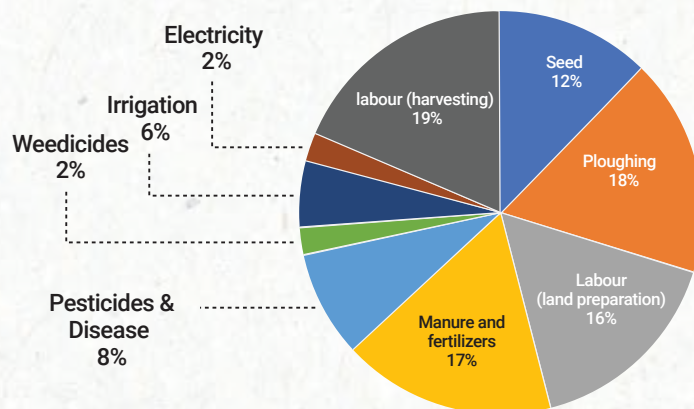
Value Chain Convergence in Agriculture



Cost of Cultivation

| Sl. No. | Particulars | Amount |
|---------|---------------------------|----------|
| 1 | Seed | Rs. 5600 |
| 2 | Ploughing | Rs. 8000 |
| 3 | Labour (land preparation) | Rs. 7500 |
| 4 | Manure and fertilizers | Rs. 7900 |
| 5 | Pesticides & Disease | Rs. 3845 |
| 6 | Weedicides | Rs. 1050 |
| 7 | Irrigation | Rs. 2500 |
| 8 | Electricity | Rs. 1000 |
| 9 | Labour(harvesting) | Rs. 8500 |

Distribution of Input cost for 1 sangam (0.635 acre)



Where producer group actively aggregated produce, growers received more stable prices and higher net income per kilogram compared to earlier sales through individual commission agents. Studies of protected and greenhouse tomato initiatives in similar contexts show income increases of around

60–110 percent, illustrating the potential scale of impact when such models are replicated. Beyond income, farmers highlighted intangible gains such as improved skills, greater bargaining confidence, and a shift from viewing tomato as a risky gamble to a planned enterprise.

Spotlight

Yumnam Memthoibi, wife of Yumnam Nanda Singh, from Kangmong Langoljam Mayai Leikai under Kangmong GP, Patsoi CD Block, Imphal West, Manipur, has over 35 years of experience in farming and animal husbandry. Supported by two family members, she recently joined the Thaja Producer Group (PG) in Kangmong.

Earlier, her family depended mainly on paddy cultivation, earning only ₹30,000–40,000 annually. Seeking better returns, she shifted to off-season hybrid

tomato varieties such as Avanta Abhimanyu (winter) and Namdhari NS501 (summer). With the support of the PMKSY sprinkler irrigation system, she cultivated tomato on 0.625 acre and achieved yields of 1000–1200 kg per season across 4–5 pickings.

This transition significantly improved her income, raising her net earnings to ₹1.5–2 lakhs per season. Her journey reflects how improved irrigation, hybrid varieties, and collective support through the Producer Group can transform smallholder farming into a profitable enterprise.

5 | Conclusion

The tomato initiative in Kangmong village demonstrates how improved cultivation practices and collective action can transform smallholder livelihoods. Adoption of hybrid varieties such as Avanta Abhimanyu and NS501, along with protected cultivation techniques, integrated pest management, and sprinkler irrigation under PMKSY, helped stabilise production and increase yields to 1000–1200 kg per 0.625 acre.

Compared to earlier paddy-based incomes of ₹30,000–40,000 annually, farmers are now earning ₹1.5–2 lakhs per year through tomato cultivation. Despite ongoing challenges such as climate risks and input constraints, the experience highlights that combining improved agronomy with producer group-based marketing strengthens resilience, reduces market risk, and enhances profitability.

The Kangmong model offers a practical and scalable pathway for livelihood improvement through commercial vegetable cultivation supported by convergence and collective systems.

SYNTHESIS: MARKETING IN LIVELIHOOD CONVERGENCE

When multiple schemes, departments and institutions converge to support a woman's livelihood, the ultimate measure of this convergence lies in sustained income enhancement. Marketing, therefore, becomes the critical lens through which the effectiveness of such convergence must be assessed. The synthesis of experiences from the compendium highlights key learnings that can guide the strengthening and scaling of livelihood models.

1. Collective aggregation as the foundation of market power:

Across the cases, collectivization emerges as the most fundamental driver of market success. Women organised into strong institutions such as CLFs and producer collectives are able to overcome limitations of scale, access and bargaining power. Aggregation enables higher volumes, improves negotiation capacity and builds credibility with buyers. Institution building, therefore, is not merely a precursor but a central marketing intervention in itself.

2. Value addition as the primary income elevation strategy:

The evidence clearly shows that raw or unprocessed produce yields limited returns, while value-added products generate significantly higher incomes. Interventions such as processing, grading, packaging and quality standardisation help enterprises move up the value chain. Where these efforts were supported by infrastructure, training, certification and market linkages in a convergent manner, income gains were substantial and sustained. In contrast, isolated efforts led to weaker outcomes, underscoring the need for integrated value addition strategies.

3. Branding and formalisation as gateways to higher markets:

Branding and formalisation emerge as critical enablers for accessing more remunerative markets. Enterprises that invested in product identity, quality assurance and regulatory compliance were able to enter formal retail systems, institutional procurement channels and digital marketplaces. These elements are not merely compliance requirements but strategic investments that unlock access to higher-value segments.

4. Market platforms and the transition to permanent buyer relationships:

Government-supported platforms such as exhibitions, buyer-seller meets and SARAS Melas have played a vital role in providing initial exposure and validating products. However, many enterprises continue to rely on event-based sales, limiting growth and stability. The synthesis highlights the need to transition towards long-term and recurring buyer relationships through institutional procurement, cooperative buy-back arrangements and formal contracts.

5. Digital marketing as an emerging and accessible frontier:

Digital platforms are increasingly expanding the market horizons for rural enterprises. Once product quality, compliance and branding are established, tools such as social media and e-commerce enable access to wider consumer bases, including urban and institutional markets. The evidence suggests that digital marketing is most effective when built upon strong product systems and brand positioning, making it a powerful but sequential extension of market strategies.

6. Infrastructure gaps as the binding constraint on market reach: Despite progress across other dimensions, infrastructure gaps continue to limit enterprise growth. Inadequate storage, cold chain facilities, transportation and local market ecosystems constrain scale and often lead to distress sales. These constraints are central rather than peripheral and highlight the need for convergence in physical, digital and market infrastructure.

The synthesis reinforces that marketing is not the final step in livelihood promotion but an integrative dimension that reflects the effectiveness of all convergence efforts.

*-Dr. Molishree, Director, Rural Livelihood,
DAY-NRLM*

SYNTHESIS ON STRENGTHENING RURAL LIVELIHOODS THROUGH CONVERGENCE

Rural livelihoods in India are deeply intertwined with natural resources, local institutions, and access to markets and financial services. Yet, for many rural households, particularly women from Self-Help Groups (SHGs), livelihood opportunities have often been constrained by fragmented landholdings, limited irrigation, high input costs, inadequate market access, and weak institutional linkages. These challenges are interconnected and cannot be effectively addressed through isolated interventions. The experiences compiled in this synthesis clearly demonstrate that **convergence across schemes, departments, institutions, and markets is essential for achieving sustainable and scalable livelihood transformation.**

The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) has emerged as a powerful institutional platform to enable such convergence. At its core lies a strong community institutional architecture—Self-Help Groups, Village Organisations, Cluster Level Federations, Producer Groups, and Farmer Producer Organisations—that empowers rural communities, especially women, to collectively plan, access resources, and engage with markets. Supported by community cadres such as Krishi Sakhis, Pashu Sakhis, and Bank Sakhis, these institutions have played a crucial role in translating policy support into tangible livelihood outcomes at the household level.

The experiences presented in this document highlight multiple pathways of convergence. Government programmes such as MGNREGA, PMKSY, PM-KUSUM, PMFME, and the 10K FPO initiative is aligned with community-led livelihood planning. Line

departments—including Agriculture, Horticulture, Animal Husbandry, Fisheries, and MSME—have worked together to provide integrated technical and financial support. Financial convergence through Community Investment Funds, SHG–Bank Linkage, and scheme-based subsidies has enabled the creation of productive assets and enterprises. At the same time, partnerships with civil society organisations, research institutions, and market actors have strengthened technical support and market integration.

As we move forward towards the mission goal making of “6 Crore Lakhpati Didis”, convergence will remain prominent pillar of the mission’s strategy. Strengthening community-led planning processes, enhancing the capacity of federated institutions and community cadres, and deepening partnerships across departments and stakeholders will be essential to sustaining and scaling these gains.

This synthesis offers valuable insights and practical lessons for policymakers, practitioners, and development partners working to advance inclusive and resilient rural livelihoods. I hope it will serve as a useful resource in further strengthening convergence-based approaches under DAY-NRLM and in accelerating the journey towards prosperous and self-reliant rural communities.

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