

Sutra

A thread of togetherness

In the quiet fields and bustling homes of India, a silent revolution is unfolding. As of March 2025, a total of **1.48 Crore rural women** across the country have become Lakhpati Didis. These women earn over ₹1 lakh annually through sheer hard work. But this isn't just about income generation, *they are the changemakers.*

Nandpur, Koraput, Odisha

A QUARTERLY MODEL CLUSTER LEVEL FEDERATION (MCLF) NEWSLETTER

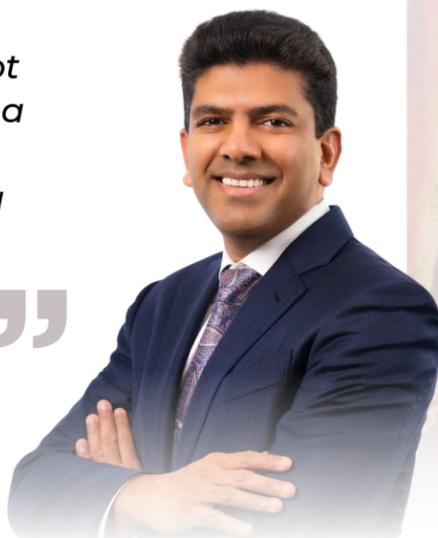
EDITION 1

APRIL-JUNE, 2025

Cluster Level Federations under DAY-NRLM are driving a dynamic wave of women's will, wealth, and welfare. These formidable federations are fostering prosperity, pride, and progress, powering India's rural economy with authentic, artisanal, and affordable products that preserve culture, craft, and community character. Every CLF is not merely an institution, it is a force of fearless female leadership, transforming villages into vibrant engines of growth.

Dr. Chandra Sekhar Pemmasani

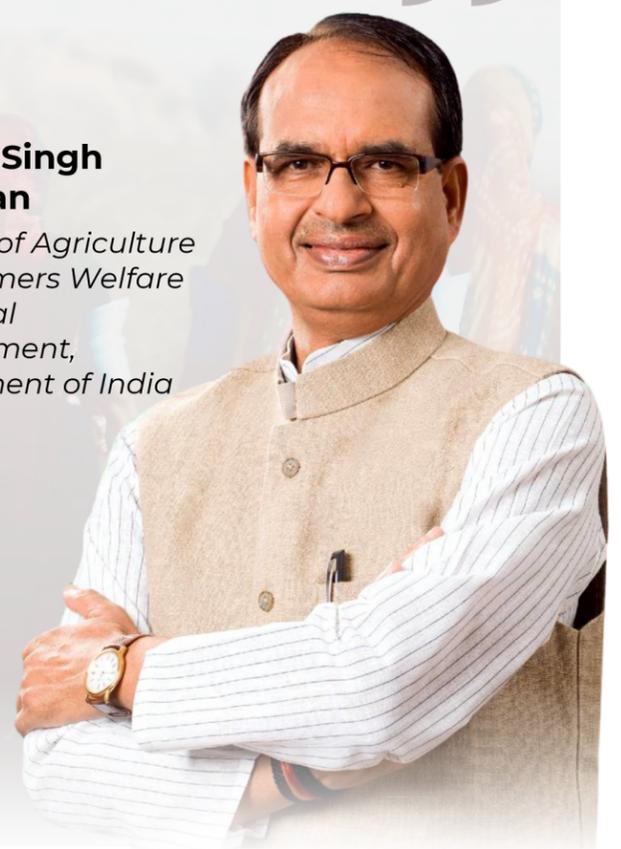
Minister of State for Rural Development and Communications, Government of India



Under the leadership of Prime Minister Shri Narendra Modi Ji, Lakhpati Didis are laying a strong foundation for Viksit Bharat. In this mission, Cluster Level Federations (CLFs) are playing a vital role in advancing economic, social, and livelihood outcomes. These are not just institutions, but living symbols of collective spirit, leadership, and transformation.

Shivraj Singh Chouhan

Minister of Agriculture and Farmers Welfare and Rural Development, Government of India



Tripura

A DAY IN THE LIFE OF A KRISHI SAKHI

Featuring Swapna Debnath, a Krishi Sakhi didi from Bijoyee CLF at Tepania Block of Tripura

Swapna Debnath

- SHG Annapurna SHG
- VO Ekta VO
- MCLF Bijoyee Mahila Cluster Bahumukhi Samabaya Samiti Ltd
- Panchayat Amtali



Behind every green field and thriving kitchen garden in our villages, there's a silent force nurturing change—Krishi Sakhis. These trained women farmers are not just cultivating soil, but also sowing awareness, skills, and self-reliance.

In this feature, we walk through a typical day in the life of *Swapna Didi*, a *Krishi Sakhi* who balances her home, supports SHGs, connects with community based organisations, and champions organic farming in her community. Her story is a powerful reminder of how grassroots leadership can transform rural livelihoods—one seed, one visit, and one woman at a time.

Homefront Starts

The day begins early. Swapna Didi completes her household chores before the sun rises.



Morning
05:00 AM

Day Planning



Day Planning

She gears up for the day, reviewing her plans & priorities along with taking care of her Agri-nutri garden.

Morning
08:00 AM

Coordination

Visits the Agriculture Office to arrange seeds, following the sub-committee's resolution on promoting natural farming and non-chemical concoctions



Morning
10:00 AM

Facilitation



Facilitation

Reaches the Krishi Paathshala, interacts & passes knowledge to a group/groups of SHG Members on benefits of Natural Farming.

Noon
12:00 PM

Monitoring

Visits SHG members in the field, checking progress on kitchen gardens, vermicompost pits and other Krishi related activities



Afternoon
03:00 PM

Demonstration



Demonstration

Visits a Producer Group to oversee vermicompost production and ensure everything is running smoothly.

Evening
05:00 PM

Updation

She maintains her diary and sends all the updates on their M-CLF WhatsApp group



Evening
06:00 PM



Jharkhand

Wings of Change: How a Model CLF is Transforming Lives in Rural Jharkhand

Bero: In the quiet lanes of Tangriya village, Bero block, Ranchi, twelve women from the Anjali Mahila Samuh sat together for a routine Self-Help Group (SHG) meeting. But this time, a mobile screen lit the room with a new idea—a YouTube video on chick and duck rearing. What began as simple curiosity sparked something larger. “Hum bhi kar sakte hain. Kyun nahi?” (We can also do it, why not?) said one of the women. That one question changed everything. The idea quickly reached the **Jariya Model Cluster Level Federation (CLF)**. The CLF recognised the potential of poultry rearing with its low investment, high demand and women friendly nature. They decided to take swift action.

With the support of field cadres, an aam sabha was called. A baseline was conducted, planning sessions held, and every woman’s voice was counted. The CLF sanctioned initial loans, and Jharkhand State Livelihood Promotion Society facilitated training, technical support, and market linkages. Chick sheds, water, electricity infrastructure, and feed rooms were set up marking the birth of a community-led herding centre.

With an investment of ₹20 lakhs and 10,000 sonali chicks, the centre is now thriving. Monthly egg sales cross ₹60,000, and chick mortality has dropped due to rigorous hygiene and vaccination protocols.

But the real transformation is social. Lali Oraon, once a daily-wage worker, now leads the producer group and a CLF sub-committee and her voice is heard at district training sessions. Her children attend an English-medium school. With SHG support, she built her own chick-shed and now mentors other women.

The ripple effect is spreading and villages like Katarmali, Digia, and Murtho are preparing to replicate the model. Plans for backward linkages like hatcheries and forward linkages like vendor networks and branding are in motion. The District Team is now planning to scale this intervention up across Ranchi. This is not just a poultry unit. It’s a symbol of what women-led community based organisations can achieve when empowered with trust, training, and timely support. These chicks aren’t just livestock—they’re **wings of change**.



Puducherry

Abishegapakkam PLF: Weaving Livelihoods, Empowering Women

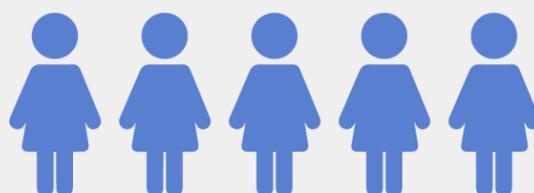
Ariyankuppam: Abishegapakkam Panchayat Level Federation (PLF), one of the 41 PLFs functioning under the Ariyankuppam Block in the Union Territory of Puducherry, has emerged as a hub of women-led entrepreneurial success. Among its 59 active Self Help Groups (SHGs), the Thirumahal SHG, formed in 2017, has notably contributed to the economic empowerment of rural women. In 2021, five enterprising women from this SHG; Smt. Malathy, Smt. Guna, Smt. Mageshwary, Smt. Lakshmi, and Smt. Saranya Devi came together to form a Joint Liability Group (JLG) named Srimahal Thaiyal Urpathiyalargal Kuzhu.

With initial financial support through the Community Investment Fund (CIF), the group purchased five sewing machines and began stitching Thambula bags traditionally used during weddings, religious functions, and housewarmings. Their entrepreneurial spirit and craftsmanship soon garnered local demand. Encouraged by the response, the JLG undertook advanced training in cutting and screen printing, which further expanded their capabilities and market reach. Orders started flowing in even from private companies such as Miami Cushion Pvt. Ltd., Tharani Pvt. Ltd., and Om Siva Sankara Pvt. Ltd. and government agencies like the Directorate of Science, Technology and Environment, Government of Puducherry.



To meet the growing demand, the group reinvested in their business by availing the Community Development Fund (CDF), additional CIF, and bank linkages. This enabled them to purchase five more machines, including a specialized jute bag, and stitching machine. In a remarkable move towards inclusive growth, they also began training other women from nearby SHGs, offering them wage-based work, and creating a ripple effect of economic opportunity. The group has been supported consistently by the Abishegapakkam PLF and the Block Level Federation (BLF), with timely credit, skill-building support. The members recently received a ₹1.5 lakh Start-Up Fund to further scale their activities.

From local Enterprise to National Recognition



All 5 women yield a collective income of **₹7.2 Lakhs/Annum**

The PLF's President was honoured to have met the Hon'ble Prime Minister of India.

Their Efforts have been broadcasted Nationally on Doordarshan Channel.

Maharashtra

Dhanjyoti Model CLF, Nachane: Where Women Govern, Grow, and Inspire



Ratnagiri: In the serene coastal village of Nachane in Ratnagiri, the Dhanjyoti Model Cluster Level Federation (MCLF) has emerged as a role model for women-led rural governance. Since its inception in March 2017, the federation has grown into a strong collective of 242 Self Help Groups (SHGs), reaching out to over **6,000 families** and engaging **2,472 active women members**. At the heart of Dhanjyoti's success is its robust institutional governance structure marked by regular democratic elections, active governance, sub-committees managing finance, livelihoods, compliance, planning, and structured monthly meetings that ensure collective decision-making. With the help of digital communication platforms and mentoring by former office bearers, the federation has streamlined processes and enabled consistent leadership development. These systems have facilitated women to participate confidently in Gram Sabhas and local governance, making Dhanjyoti not just a community institution, but a living example of participatory democracy and transformational leadership at the grassroots.

Driving Livelihoods and Social Change through Financial Discipline

Dhanjyoti MCLF exemplifies financial autonomy and sustainability:

- Manages **₹2.49 crore** in loan funds, including ₹1.10 crore through CIF
- Loans of up to **₹90,000** with **0% NPA**
- Revenue generated via service charges and internal fund rotation

Under the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) Scheme, the federation mobilized **₹1.18 crore**, supporting **200+ food-processing entrepreneurs**. An additional ₹16 lakh was invested in producer groups for tailoring, dairy, and utensil-making. Skill mapping of members ensures targeted vocational training in partnership with District Industries Centres and Rural Self Employment Training Institute.

The federation goes beyond financial sustainability:

- Health and nutrition outreach via ASHAs and Anganwadi workers
- Safety initiatives, sanitation efforts, and nutrition gardens
- Collaboration with Panchayats for infrastructure development



₹2.49 crore
(₹1.10 crore via CIF)
Loan funds managing



₹16 lakh
Producer Group support



0%
Non-Performing Assets (NPA)



₹1.18 crore (PMFME)
for 200+ entrepreneurs

Mizoram

Where Leadership Meets Livelihood: Story of a Lakhpati Didi



Khawzawl: In the remote village of New Chalang in Khawzawl district, Mizoram, Lalthansangi's story stands as a testament to the transformative power of cluster level federations. Born in 1973 and raising a family of six on a daily wage income of ₹8,000/month, she sought a better future for her children and herself. Her turning point came in 2017 when she joined the **Ruthi Self Help Group (SHG)** under the **Tuichangral Model CLF**. A year later, she became the Treasurer of her Village organisation (VO), where her compassion and leadership quickly became evident.

She actively supported weaker SHGs and worked with **vulnerable groups, HIV-positive individuals, the elderly, and persons with disabilities** to ensure inclusive development. By November 2022, she was elected President of the Tuichangral MCLF, gaining a platform to scale her impact. Through this position, she began facilitating credit access, skill-building, and livelihood support for a broader base of rural women.

From Credit to Impact – The Making of a Lakhpati Didi

Lalthansangi's economic journey began with a modest amount of ₹10,000 in the form of revolving fund in 2018. Over time, she leveraged Community Investment Funds (CIF), bank loans, and the Kisan Credit Card, eventually accessing over ₹7 lakhs in cumulative credit. Each investment powering a purposeful step in her growth. From expanding her piggery unit and launching a licensed agro-input retail shop, to introducing her food processing brand S&R, her journey reflects strategic entrepreneurship. Her products; jams, squashes, and honey have been showcased at national platforms like SARAS Aajeevika Mela, Delhi and SARAS fairs in Mizoram, earning income and recognition. With orange farming alone yielding ₹1.5 lakhs annually, and her ventures providing employment and agricultural inputs locally, her story is not just one of personal success, but also community impact. Her journey affirms that access to credit, leadership roles, and institutional support through SHGs and CLFs can turn rural women into change-makers not just of their homes, but of their economies.

“

There was a time when I couldn't afford even basic needs for my children. Joining the SHG changed my life. With support from the CLF and access to timely credit, I started small and grew step by step. Today, I run my own retail shop, process food under my own brand, and am also leading the MCLF towards building better futures for women, I'm no longer just earning—I'm helping others rise with me.

”

Lalthansangi, President,
Tuichangral MCLF

Himachal Pradesh

Sabka Sath Sabka Vikas CLF – A Catalyst for 200 Lakhpati Didis and Counting

Mashobra: Formed on 1st December 2020 in the Mashobra block of Shimla district, Sabka Sath Sabka Vikas CLF has emerged as a beacon of community-led transformation. With 20 Village organisations (VOs), 189 Self-Help Groups (SHGs), and 1,641 women, this women-owned and managed Cluster Level Federation (CLF) has steadily built a foundation of trust, resilience, and innovation.

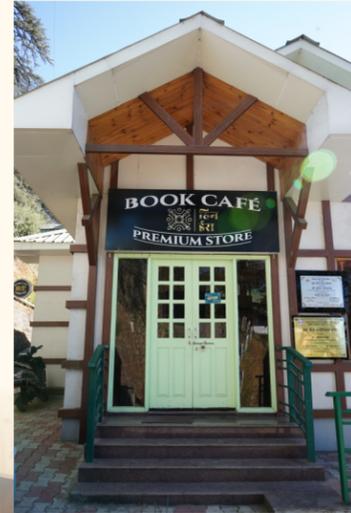
Initially focused on basic training and orientation, the CLF began by strengthening the capacity of its Executive Committee and General Body through community resource persons. Its designation as a Model CLF in FY 2022–23 marked a turning point. With support from the Himachal Pradesh State Rural Livelihoods Mission, the CLF conducted a visioning exercise that defined its mission to enhance members' incomes through sustainable, diversified livelihoods.

The MCLF's livelihood journey began with mapping existing opportunities through Participatory Rural Appraisal (PRA), leading to targeted interventions in both farm and non-farm sectors. Women were trained in organic farming, dairy, goat rearing, tailoring, handicrafts, and paper product-making. These initiatives were backed by access to finance through CIF, start-up funds, and linkages with PMFME (Pradhan Mantri Formalisation of Micro Food Processing Enterprises) scheme and local banks.

Today, over **200 women from the MCLF are lakhpati didis**, earning more than ₹1 lakh annually. The MCLF also owns a Book Café in Shimla, operated by its members and listed on the Open Network for Digital Commerce (ONDC), demonstrating successful forays into enterprise and digital platforms. Forward linkages through digital marketing and the establishment of a model store, Him-Ira, has expanded their market access, while convergence with government departments has enabled access to training, inputs, and schemes.

The Social outcomes are equally inspiring. Household incomes have increased by 35% with women assuming leadership roles. Access to health, education, and financial services has improved significantly. Regular capacity building in governance, bookkeeping, and entrepreneurship ensures that members continue to grow with the institution.

Through sustained capacity building, convergence, and community ownership, Sabka Sath Sabka Vikas CLF has proven that grassroots institutions can lead transformative change. It stands as a living example of how collective strength, supported by structured systems, can drive sustainable development and women's empowerment in rural India.



Book Cafe in Shimla



Him-Ira Store in Mashobra, Himachal Pradesh



Kerala

Sasthamcotta MCLF: A Model of Social Empowerment and Livelihood in Kollam, Kerala

Kollam: Sasthamcotta Model CLF in Kollam has become a model of grassroots enterprise and inclusion, functioning with 19 Village organisations and 356 SHGs under Kudumbashree. The CLF has effectively harnessed local resources like bamboo, reeds, and traditional spices to create vibrant enterprises. From handmade crafts to automated units of curry powder and coconut oil units, innovation is at the heart of its success.

Sasthamcotta MCLF: Livelihoods at a Glance

356

Self Help Groups

20+

Livelihood Initiatives
(including coconut oil, sarbath, mushroom products, bamboo crafts)

19

Village Level organisations

1000+

beneficiaries of Labour Bank



Women’s Labour Bank: Dignified Work and Inclusive Opportunities

Sasthamcotta MCLF’s Women’s Labour Bank, developed under the K-DISC (Kerala Development and Innovation Strategic Council) project, stands as a pioneering initiative to bridge the gap between marginalized job seekers and meaningful employment. What sets this model apart is its inclusive approach ensuring participation not only of women but also of persons with disabilities and transwomen.

By maintaining detailed profiles of registered individuals, the Labour Bank matches members with suitable job opportunities based on their preferences, skills, and location. Whether it's linking domestic workers to households, supporting small businesses with trained helpers, or ensuring that vulnerable groups are included in economic activities, the Labour Bank acts as a decentralized, community-driven employment exchange.

This model has enhanced livelihood access and boosted confidence among socially excluded members enabling them to step forward with dignity and contribute to the local economy. Sasthamcotta MCLF continues to expand this platform, ensuring that every woman, regardless of her background, has a path to economic self-reliance.

Flowchart – How the Labour Bank Works



Social Empowerment, Learning, and Sustainability

Beyond livelihoods, Sasthamcotta MCLF is shaping empowered and aware communities. Through collaborations with FNHW, women SHG members attended an awareness session on medicinal plants at DB College—many stepping into a college campus for the first time. Initiatives like the Women’s Reading Corner and intergenerational summer camps promote lifelong learning and mental well-being.

The CLF also champions environmental sustainability through its all-women Haritha Karma Sena, maintaining cleanliness and promoting green entrepreneurship. With a dedicated consortium, SHG women are transforming into sustainability leaders. Events like nutrition festivals, awareness drives, and agricultural skilling programs round out a truly holistic community development model.

Digital Khidki



Scan the QR Code to know more about M-CLF Strategy and current status under various interventions



Activities

A National Level Training on Strengthening Compliance Systems in CLFs

With over 19,000 Cluster Level Federations (CLFs) now registered across the country, ensuring adherence to statutory and financial regulations has become a critical priority under DAY-NRLM framework. To address this need, a National Level 5-day training of trainers (ToT) programme was rolled out, focused on compliance system strengthening during quarter one of FY 2025-26.

Pan-India Training hosted across 3 States

Conducted in three batches between **April 22 - May 9, 2025**, hosted in **Tripura, Himachal Pradesh, and Gujarat**, brought together a pool of facilitators:

 **120**
Master State Resource Persons (M-SRPs)

 **90**
State Resource Persons (SRPs)

 **30**
Participating States/UTs

Training Focus and Delivery

Workshop approach ensures sustained, ground-level implementation of compliance practices across CLFs including :

- **Strengthening knowledge** of Acts, bye-laws, and compliance processes
- **Equipping Master SRPs** to train SRPs, who will cascade learning to CLF ECs and staff
- **Emphasizing practical learning** through real-life scenarios and case-based sessions

Way Ahead: Strengthening the Compliance Ecosystem



Cascade Training by SRPs to CLF Staff and BoDs



Refresher Training & Online Modules on Advanced learnings



Development of Compliance Resource Toolkit



Establishment of Communitised Compliance Management System

Agartala, Tripura



Shimla, Himachal Pradesh



Ahmedabad, Gujarat



“ The training on CLF Registration and Compliance held in Shimla, HP was insightful and well-structured. It enhanced our understanding of legal procedures, statutory obligations, and best practices for CLF sustainability. The interactive sessions and case discussions helped us initiate trainings for CLF BoDs and staff.

by Udbhavna Chauhan, Master SRP,
Himachal Pradesh (Participant in ToT held at HP)

”

Activities

Humara Dhan Humara Hisab: Strengthening Financial Governance in Community Institutions

To promote financial accountability and transparency across grassroots institutions, a nationwide campaign Humara Dhan Humara Hisab 2.0 was launched on March 2025. Focused on SHGs, VO, and CLFs, the campaign aims to institutionalize robust internal audit systems and improve community ownership over finances.

Scale and Reach of the Initiative

With active support from State Rural Livelihood Mission and community participation, the campaign is achieving significant outreach.



46,241

community auditors
trained and deployed



24,467

Cluster Level
Federations audited



20,99,298

Self Help Groups audited
across India

A cornerstone of the Humara Dhan Humara Hisab campaign was a robust capacity-building initiative undertaken to equip community based organisations and actors with the knowledge and tools needed for effective financial management and auditing.



National Launch & Onboarding

The campaign was launched with a national onboarding event, uniting SRLM teams to align on the vision and kickstart community-driven accountability.



Capacitating Cadres for Financial Accountability

The campaign adopted a cascade training model. State and CLF-level sessions oriented internal audit cadres, resulting in the training of over 42,571 community auditors



National Workshop at NIRDPR

A major milestone was the National workshop held at NIRDPR, Hyderabad, which brought together 140 internal audit resource persons from 29 SRLMs.



National Workshop on Internal Audit in Kerala

The campaign ended with a National consolidation workshop on Internal Audit. It was organized in Kochi and attended by State Mission Directors and senior officials from 28 States/UTs.

Inaugural:
National Workshop, Kerala



Exposure Visit to MCLF



Community Auditors in Action



Impact - Humara Dhan, Humara Hisab, Bihar

Shakti Jeevika CLF, Bihar: Strengthening Financial Discipline through Internal Audit

Samastipur: In the heart of Bihar’s Samastipur district lies Mohanpur block, home to Shakti Jeevika Mahila Vikas Swavalambi Sahkari Samiti Ltd., a Cluster Level Federation (CLF) that has witnessed a remarkable transformation through internal audit reforms. In 2024–25, as part of the nationwide “Hamara Dhan, Hamara Hisab” campaign under DAY-NRLM, the CLF implemented a rigorous internal audit system driven by trained community auditors. These efforts were launched following national workshops and training sessions conducted by NRLM, which included participation from Bihar’s state-level resource persons.

Initially, internal audit reports revealed several issues - delays in loan repayments by VOs, uncleared cheques, outdated account books, and lack of reconciliation statements. However, after undergoing two to three quarterly audit cycles, the CLF began to experience a significant change. Financial records began to be updated on time, account ledgers were properly maintained, and for the first time, bank reconciliation statements were prepared in coordination with accountants and auditors. Timely credit to VOs also improved, ensuring better financial access for member families.

Before	After
<ul style="list-style-type: none"> • Delayed repayments • No reconciliations • Incomplete ledgers 	<ul style="list-style-type: none"> • Timely repayments, • Updated ledgers • Improved grading

Real Impact on Revenue and Institutional Health

The results have been more than just procedural. Interest income from CIF loans rose from ₹11.9 lakhs in FY 2023-24 to ₹14.26 lakhs in financial year 2024–25. Likewise, interest from regular loans doubled, from ₹2.67 lakhs to ₹5.34 lakhs in the same period. Improved repayment monitoring has led to positive behavioral change in even the most underperforming VOs. Two out of three previously low-performing VOs are now holding regular meetings and repaying loans on time, while the third is receiving targeted handholding from CLF leaders.

The CLF has also institutionalized practices like monthly loan tracking, real-time updates of MIS, and grading of VOs based on financial reports. Continuous internal audits have turned this CLF into a model of financial accountability and have visibly improved governance, loan recovery, and income all while building member trust.

Impact of Internal Audit in Numbers



100%

ledgers updated monthly



₹2.36L

increase in interest income



100% VOs now maintaining reconciliation



25+ community auditors trained



Turning Audit Observations into Actions



Observation:
Missing voucher entries



Root Cause:
Lack of training



Action Taken:
Capacity building session



Result:
100% voucher recording in 2 months

Model CLFs: Strengthening Roots, Shaping Futures

The Model CLF initiative under DAY-NRLM was launched with a vision: to build self-reliant, member-owned, and financially sustainable institutions of the rural poor women.

From just 55 in 2017-18, the initiative has expanded to over 8,312 Model CLFs today, each envisioned as a hub of excellence in governance, financial systems, livelihoods, social inclusion and rights and entitlements. However, the expansion in numbers must be matched by depth in quality. Field assessments continue to highlight gaps in areas such as governance, financial planning, institutional processes, and service delivery. These are indicators of the ongoing work required and underscore the need for sustained technical support, capacity building, and performance monitoring. This newsletter serves as both a reflection on our collective progress and a direction for the road ahead. It is imperative that SHG women, CLF Executive Committees, and State teams work with renewed focus to strengthen core systems, deepen grassroots leadership, and drive innovation. The Ministry has made available key enablers such as Viability Gap Fund, infrastructure support, and regular capacity building workshops to facilitate this process.

Going forward, it is essential that each Model CLF demonstrates measurable improvement across key thematic areas and becomes a functional and trusted platform for service delivery and local governance.

The vision of sustainable, community-owned institutions must now translate into action on the ground. The task is clear. The responsibility is shared. Implementation must be strengthened at all levels to realise the full potential of the Model CLF initiative.

Dr. Jui Bhattacharya
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Pictures :
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“ The Bijoyee CLF gave us a platform where our voices were heard. With the support of CIF, I am able to start a small business and improve my income. It feels like we’re not just dreaming anymore. ”

Anjana Sarkar,
Member, Navratri SHG, Tepania, Bijoyee CLF, Tripura



We welcome your feedback and suggestions to help us improve for future editions, for this kindly scan the QR CODE.

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