

Sutra

A thread of togetherness



Salgarah, Gomati - Tripura

Every Sutra weaves a story of women leading change.

Madhabi Saha, a Krishi Sakhi from Bijooyee CLF, is driving transformation at the grassroots; guiding farmers, strengthening livelihoods, and inspiring rural women to step forward as leaders. Through her dedication, fields are not just cultivated; futures are being shaped for generations to come.

A Quarterly
Model Cluster Level Federation Newsletter

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Institutions of Change: Stories of Women Leading Rural Transformation

Across villages and small towns, women are strengthening livelihoods and building resilient community institutions. Through Model CLFs, they are transforming agriculture, enterprises, and social initiatives. This edition brings together stories of women who lead change and build strong institutions

Bihar

A DAY IN THE LIFE OF A GENDER CRP

during Nayi Chetna campaign

Featuring Pinki Chaurasiya, a Gender Community Resource Person from Manihari block of Katihar district in Bihar.

PINKI CHAURASIYA

MCLF JAGRUK
 SHG RADHE SHG
 VO PRERNA VO
 Coverage 14 Panchayats
 Block Manihari
 District Katihar
 State Bihar



Across rural India, change often begins with women who step forward to guide others. **Gender Community Resource Persons (GCRPs)** are among these changemakers. The Didi Adhikar Kendra (DAK) promotes the rights, safety, and empowerment of rural women, with trained Gender Community Resource Persons (GCRPs) from within the community, leading social action efforts to advance gender equality, prevent violence, raise legal awareness, and connect women to government schemes.

Pinki Chaurasiya, a GCRP from Manihari Block in Katihar district, Bihar, works across 14 Panchayats, supporting SHG members and community women. Through meetings, counselling, and awareness sessions, she addresses issues such as domestic violence, child marriage, and access to entitlements, while encouraging women to pursue education and livelihood opportunities.

Under the **Nayi Chetna 4.0** campaign, Pinki also engages women and adolescent girls through sports activities such as cricket, kabaddi, skipping rope, badminton, and carrom, helping create a safe spaces for dialogue and confidence-building within the community.

Homefront Begins

She starts her day early, completing household responsibilities and preparing for the day's work.



Morning
06:00 AM

Day Planning and Case Review

- Reviews pending cases, plans village visits, and prioritises follow-ups that require immediate support.



Morning
10:00 - 10:30 AM

Community Facilitation

Engages in SHG and VO meetings to spread awareness on women's rights, social issues, and schemes.



Morning
10:30 AM - 12:30 PM

Scheme Facilitation Convergence & Support

- Coordinates with block officials to link women with pension, housing, livelihoods, and other entitlements.



Noon
12:30 - 01:30 PM

Field Visits & Counselling

Visits households, counsels survivors of domestic violence, and connects them to support services.



Noon
01:30 - 03:30 PM

Nayi Chetna Engagement

- Organises sports activities with women and girls to build confidence and leadership.



Afternoon
03:30 - 04:30 PM

Documentation & Reporting

Updates registers, documents cases, and submits daily reports before concluding the day.



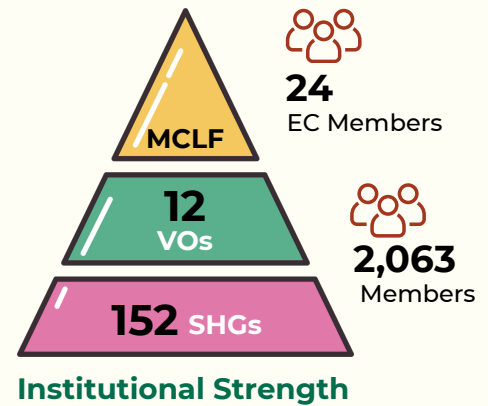
Evening
04:30 - 05:00 PM

Goa

Asturi MCLF: Weaving Women’s Leadership and Livelihoods in Goa

Ponda: In the vibrant socio-economic landscape of Ponda, Goa, Asturi MCLF Multipurpose Cooperative Society Ltd. has emerged as a cooperative enterprise where governance, finance and livelihood innovation come together under women’s leadership.

Formed on 16th February 2023 and registered under the Goa Cooperative Societies Act, 2001 on 24th December 2024, Asturi MCLF today covers 8 Village Panchayats including Borim, Shiroda, Panchwadi, Madkaim, Betorda, Kundaim, Bandora and Curti-Usgao. Within a short span, it has built a strong institutional structure comprising 2,063 members, 152 Self Help Groups, 12 Village Organisations, 24 Executive Committee members and 5 active sub-committees. This framework has enabled women to move confidently into roles of planning, implementation and monitoring.



A defining milestone in its growth was the receipt of Community Investment Fund of ₹1.16 crore. The effective and transparent utilisation of this fund strengthened credit access for SHGs, supported enterprise development, and reinforced trust in the federations governance systems.

The inauguration of the Community Managed Training Centre on 9 June 2025 marked another significant leap. Since then, the CMTC has hosted 40 training programmes across critical areas such as audit, financial management, legal compliance, bookkeeping, sub-committee roles, CBO-HR management, visioning modules, social inclusion, farm and non-farm livelihoods, financial literacy camps, and Maha Loan Bank Melas. The centre has quickly emerged as a dynamic capacity-building hub, equipping women with practical skills and institutional confidence.

The impact is visible beyond training halls. 100 Women trained through the CMTC are now running catering services under the Mukhya Mantri Annapurna Yojana, preparing and supplying gift hampers, managing stationery services, working as coordinators, and serving as Senior Resource Persons. Regular incomes and professional recognition are gradually replacing financial dependency.



Capacity Building Hub

Community Managed Training Centre (CMTC)
Inaugurated: 9 June 2025

40

Training Programmes Conducted

Post training women are engaged in activities like:

- Catering services
- Preparing gift hampers
- Stationary Services
- Program Coordinators etc.



Asturi MCLF has also invested in preserving tradition through six handloom centres engaging 90 women in producing Kunbi shawls, sarees, dress materials, towels, mats, and yoga mats. These centres blend cultural heritage with economic opportunity, ensuring that traditional weaving skills remain both relevant and rewarding.

Asturi Model Cluster Level Federation is building confident women leaders whose work is reshaping the economic and social fabric of Goa.

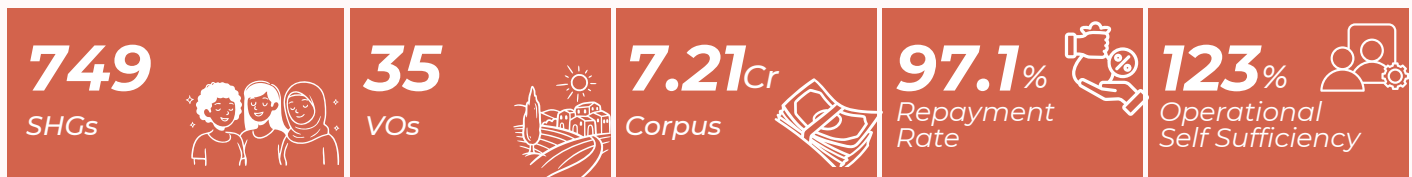
Assam

SRISTI CMTC: When a CLF Becomes Its Own Engine of Sustainability

Dhemaji: In Dhemaji, Assam, SRISTI Model CLF stands as a compelling example of how community institutions can move from dependence to self-reliance through deliberate financial discipline and enterprise thinking. Formed on 18 October 2016 under the Dhemaji Block Mission Management Unit, SRISTI today brings together 749 SHGs across 58 villages and 6,370 households, many of whom belong to tribal communities dependent on agriculture and wage labour.

By March 2025, SRISTI had built a corpus of ₹7.21 crore, with ₹5.58 crore actively revolving as loans. With a repayment rate of 97.14%, minimal idle funds (5.23%), and Operational Self-Sufficiency exceeding 123%, the CLF had already laid a strong financial foundation. But its real pivot towards sustainability came in September 2021, with the creation of its Community Managed Training Centre (CMTC).

At a Glance



The shift towards true sustainability began on 22nd September 2021 with the establishment of the Community Managed Training Centre (CMTC). Conceptualised as a CLF-led enterprise, the CMTC was designed to generate revenue while positioning SRISTI as a district-level training and knowledge hub.

The CMTC transformed community infrastructure into a revenue engine. Today, it houses a 50-seat training hall, residential facilities for 40 participants, digital infrastructure, and a community-managed kitchen. Operating on a fee-based model, it provides end-to-end training services to government departments, banks, and development agencies.

Between December 2021 and March 2025, the CMTC conducted **138 training programmes** and has generated a total income of ₹42.19 lakh against expenses of ₹17.69 lakh, clearly establishing itself as a profitable enterprise. Residential trainings emerged as the primary revenue driver, contributing ₹31.20 lakh across 37 programmes (294 days), compared to ₹10.99 lakh from 101 non-residential trainings (197 days).

This performance is not accidental. At its core is a highly active Training Committee working closely with CLF leadership. Through regular visits to line departments such as agriculture, veterinary, education, and banks, the team identifies training demand and secures assignments, ensuring a steady pipeline. Early coordination enables better scheduling and selection between residential and non-residential formats, optimizing both utilization and returns.

Equally important is the CLF's ability to leverage local technical expertise by coordinating with departmental resource persons, reducing reliance on costly external trainers. Continuous follow-ups, strong institutional relationships, and repeat engagements further stabilize income flows.

Today, SRISTI is not just a federation that supports SHGs, but an institution that designs, delivers, and sustains capacity building at scale. The CMTC stands as proof that when governance, systems, and enterprise thinking come together, community institutions can become their own engines of growth.



Chhattisgarh

Anokha Model CLF Catalysing Women-Led Livelihood Transformation in Sitapur, Chhattisgarh

Sitapur: Amidst the lush forests of Sitapur block in the Surguja district of Chhattisgarh, Anokha Model Cluster Level Federation (MCLF), has been making remarkable changes in the lives of women. Since its inception six years ago, the Model CLF has been able to cover 4,517 households into 392 Self Help Groups and 15 Village Organizations.

However, for the people of Sitapur, an uncertain monsoon meant uncertain income. Limited exposure to improved farming practices restricted crop productivity. In livestock rearing, frequent disease outbreaks and high mortality rates often wiped out hard-earned savings. To address these issues the women of Anokha MCLF came together for a structured livelihood perspective-building exercise and they mapped existing livelihood options, identified gaps, and discussed how collective action could address these challenges.

Agriculture Transformation

Krishi Pathshala & Field Demonstrations



750

Vegetable Farmers Trained

Training areas:

- Improved crop varieties
- Nursery bed preparation
- Seed & soil treatment
- Organic herbal formulations



Livestock Strengthening



1,114

Families Covered

Key interventions:

- Vaccination
- Deworming
- Breed improvement (castration)
- Machan structures for safer shelter

Diseases prevented:

- PPR
- Goat pox
- Foot-and-mouth disease

On farms, change became visible through Krishi Pathshalas and on-field demonstrations. Around 750 vegetable farmers were trained in improved varieties, nursery bed preparation, seed and soil treatment, nutrient management, and organic formulations prepared from locally available herbs. Paddy farmers began adopting SRI and line transplantation methods, gradually replacing traditional broadcasting. Better crop planning, timely weeding, and yield estimation improved both productivity and decision-making.

In animal husbandry, preventive care became central. Vaccination and deworming reached 1,114 families, protecting goats from diseases such as PPR, goat pox, and foot-and-mouth disease. Castration for breed improvement and the introduction of machan structures for safer shelter reduced losses and improved animal health. Livestock rearing gradually shifted from being a risky activity to a dependable source of income.

Producer groups were strengthened through seed linkage initiatives, enabling farmers to access quality seeds at lower rates. Today, 1,600 families are connected through seed business activities, strengthening their role in the agricultural value chain.

Over six years, the MCLF has also built a strong cadre of Krishi Sakhis, Pashu Sakhis, and Udyog Sakhis, strengthened bookkeeping through Record Bookkeepers and Financial Literacy CRPs, and improved banking access through Bank Mitras, making the MCLF a key platform for women-led livelihood transformation.

Kerala

The Karimannoor Model CLF Story: Nourishing Children, Empowering Women

Idukki: Nestled in the foothills of Idukki, Karimannoor is a vibrant agrarian panchayat known for its resilient rural community. Recognized as the best Model CLF in the district for excellence in social interventions, innovation, and micro-finance initiatives, the Karimannoor Model CLF set a benchmark in convergence-led development through the “**Poshaka Balyam**” (Nutritious Childhood) initiative launched in 2023.

As part of the Kudumbashree Mission’s convergence efforts, the project was implemented in collaboration with the Panchayat to address two priorities, child nutrition and women’s empowerment, through one integrated approach. It was anchored on three objectives: ensuring a consistent supply of eggs and nutritional supplements to Anganwadis, generating sustainable income for women, and creating market linkages for livestock-based interventions.

To operationalise this, the Model CLF identified **1,733 interested members** and facilitated the distribution of **8,500 egg-laying hens** with Panchayat support. Each household received sufficient birds for both consumption and sale. A structured ‘door-to-door’ collection and delivery system was designed and coordinated by Kudumbashree volunteers. Eggs and milk were collected daily and supplied directly to Anganwadis, eliminating middlemen and ensuring fresh, quality produce. Within months, the panchayat became self-sufficient in meeting its egg requirements.



Nutrition Supply Chain

Beyond distribution, the Model CLF ensured institutional strengthening through **trainings on poultry care, feed management, and hygiene practices**, along with regular follow-ups and veterinary convergence support to minimize mortality and sustain productivity.

At the heart of this initiative were the women of the Kudumbashree SHGs, many homemakers or casual labourers with irregular incomes. Though they possessed the willingness and basic familiarity with poultry rearing, they lacked a structured platform for assured earnings. “Poshaka Balyam” bridged this gap by linking household-level production to local nutritional demand, transforming existing skills into stable and dignified livelihoods. What began as a nutrition-focused intervention gradually became a pathway for women to strengthen their economic role within their families and community.

The results were transformative. The panchayat ensured regular nutritional support to children while participating women earned an **additional ₹1,000–₹2,000 per month** on average. For many families, this marked the first time women contributed directly to household income, strengthening their economic role and confidence. The collection model also created micro-employment opportunities and attracted interest from neighbouring panchayats seeking replication.

“Poshaka Balyam” is no longer just a nutrition intervention. It stands as a Model CLF-led convergence success, demonstrating how institutional planning, women’s collectives, and local governance can together nourish both children and community aspirations.

Nav Disha Samvaad

(Consultation with SHG members on "Reimagining the Future, Together")



In November 2025, a two-day national consultation titled "Nav Disha Samvaad" was organised to engage SHG women leaders in shaping the future direction of DAY-NRLM. The workshop brought together SHG members from across the country to collectively envision the next phase of the Mission and contribute towards the Vision 2031 framework aligned with the goal of Viksit Bharat 2047.

The consultation created a participatory space where women leaders reflected on their journeys, shared experiences from their community institutions, and discussed the aspirations they hold for themselves, their families, and their villages.

Participation



89

participants attended



57

SHG women leaders from 23 States/UTs

Workshop Focus

The discussions revolved around collectively envisioning a stronger rural ecosystem through women-led institutions.

Key **themes** explored included:

- Livelihood diversification and income growth
- Health, nutrition, and education improvements
- Gender equality and social inclusion
- Access to rights and government entitlements
- Environmental sustainability
- Infrastructure development
- Strengthening community institutions and leadership

Vision 2031 – Four Aspirational Pillars

Through group discussions and participatory exercises, SHG women articulated a shared vision built around four identities:



Saksham Didi

Empowered, confident, financially independent SHG women leading change in their communities.



Aadarsh Pariwar

Healthy, educated, and gender-equal families with stable livelihoods.



Viksit Gaon

Developed villages with strong infrastructure, social harmony, and sustainable livelihoods.



Samridh Sangathan

Strong SHG, VO, and CLF institutions capable of planning and driving local development.

Key Outcomes

- Identification of eight development domains for Vision 2031 including livelihoods, health, education, gender, environment, infrastructure, rights, and institution building.
- Development of result-based indicators and strategies to guide future NRLM interventions.
- Strong emphasis on CLFs as convergence platforms for local development initiatives.





Editor's Note

From Scaffolding to Systems: Repositioning Model CLFs for DAY-NRLM 2.0 and Viksit Bharat @2047

As we present this third edition of Sutra, it is time to reflect on what the field is signalling — and what it demands of us strategically.

DAY-NRLM 2.0 is not a continuation of what we have built. It is a transition. The scaffolding of SHGs, VO's, and CLFs is in place. The question now is whether these institutions are capable of planning, deciding, and sustaining themselves — or whether they remain dependent on programme support for functions they should own. This must shape our next phase of investment and design.

The transactional work of our CLFs — credit facilitation, record-keeping, scheme convergence — must be systematised and handed over. Our strategic energy must shift toward enabling CLFs to become livelihood and enterprise platforms, convergence hubs, and financially self-reliant institutions. This requires a repositioning of how we resource, govern, and engage with Model CLFs across the programme architecture.

Equally critical is that CLFs must not lose sight of their identity as social institutions. Gender equity, nutrition, health, education, and the protection of the most vulnerable are not secondary — they are the purpose that legitimises everything else we build. A CLF that thrives economically but weakens socially has not succeeded.

The Nav Disha Samvaad consultation offers a clear signal: communities are thinking at a systems level. Aligned with Viksit Bharat @2047, Model CLFs must be positioned as strategic partners for women's economic empowerment and inclusive rural development. Strategic investment in community institutions yields compounding returns — the evidence is in the field.

Dr. Jui Bhattacharya
National Mission Manager,
IBCB, NMMU, DAY-NRLM

Editorial Board

Advisors

Ms. Smriti Sharan
Joint Secretary, Rural Livelihoods
Ministry of Rural Development,
Government of India

Dr. Monika
Deputy Secretary, Rural Livelihoods
Ministry of Rural Development,
Government of India

Mr. Raman Wadhwa
Deputy Director

Editor-in-chief

Dr. Jui Bhattacharya
National Mission Manager,
IBCB, NMMU, DAY-NRLM

Editors

Ms. Shubholaxmi Roy
National Program Manager,
IBCB, NMMU, DAY-NRLM

Mr. Aman Raj
National Program Manager,
IBCB, NMMU, DAY-NRLM

Ms. Swarnlata Srivastav
Master-State Resource Person,
Uttar Pradesh - SRLM

Contributors

Nivedita Doley
DFE-SMIBCB,
ASSAM SRLM

Godson
Media Intern,
Kudumbashree, Kerala

Gauri Shirodkar
President,
Asturi MCLF

Ruhi Afreen
Young Professional, Gender,
SISD- Bihar JEEVIKA

Devendra Singh Patel
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