

ERASUTI GAON ECO DEVELOPMENT COMMITTEE (EDC)

Guijan Range, Tinsukia Wildlife Forest Division

MICRO-PLAN

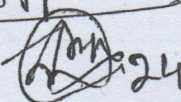
(2016-17 to 2025-26)



Prepared by Erasuti Gaon Eco Development Committee

**Assisted by
Assam Forest Department
&
COMPELO
(IIE & RGVN)**

JULY, 2017

Approved

24/7/17

**Divisional Forest Officer
Tinsukia Wildlife Division
Tinsukia**

List of Acronyms

Acronym	Full Form
AfD	Agence Francaise de Development
APFBC	Assam Project on Forest & Biodiversity Conservation
APL	Above Poverty Line
BPL	Below Poverty Line
CML	Centre for Microfinance and Livelihood
COMPELO	Consortium On Micro Planning And Enhancement Of Livelihood Opportunities
DFO	Divisional Forest Officer
EDC	Eco-Development Committee
EPA	Entry Point Activity
FCA	Forest (conservation) Act, 1981
FD	Forest Department
FRA	Forest Rights' Act
FV	Forest Village
FYP	Five Year Plan
GHG	Green House Gases
GoI	Government of India
GP	Gaon Panchayat
Ha.	Hectare
IIE	Indian Institute of Entrepreneurship
EDC	Joint Forest Management Committee
NTFP	Non Timber Forest Produce
OBC	Other Backward Classes
PHC	Primary Health Centre
PMU	Project Monitoring Unit
PRA	Participatory Rural Appraisal
SC	Scheduled Caste
SDG	Sustainable Development Goals
ST	Scheduled Tribes
WPC	Working Plan Circle
CSS	Centrally Sponsored Scheme

ERASUTI GAON ECO DEVELOPMENT COMMITTEE
Guijan Range, Tinsukia Wildlife Forest Division

Micro-Plan for 10 Years
[Livelihood Development Plan]

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1. Introduction

<p>About the Project</p>	<p>The vision of the Assam Project on Forest and Biodiversity Conservation (APFBC) is ‘to enable sustainable forest and biodiversity conservation and management in Assam through multi-scale integrative planning and involvement of forest dependent communities in target areas and giving fillip to their livelihood activities through sustainable use of forest and non-forest resources’. The project’s objective has been stated as: ‘In collaboration with the forest dependent communities, to restore forest eco-systems to enhance the forest dependent community’s livelihoods and ensure conservation and sustainable use of biodiversity’.</p> <p>The above project is being mainly funded by the <i>Agence France de Développement</i> (AFD) - i.e. the French Development Agency, with co-funding from the Government of Assam and other agencies. The Assam Project on Forest and Biodiversity Conservation Society (APFBC Society) has the mandate for planning, implementation, monitoring, coordination and management of all the activities funded under this scheme under the above mentioned project.</p>
<p>Micro-Planning & Livelihood Development</p>	<p>In order to promote livelihood activities through market potential based value addition; the present project intends to take up activities like entrepreneurship promotion, product processing value addition and marketing Skill development etc. under this project. This has become necessary on account of the pressures on existing forest resources due to the growth of population. There is a need to explore value addition to the existing forest and biodiversity products and services, based on the market potential. In addition, non-forest based livelihoods need to be explored and the capacities of the community members need to be built-up through skills development initiatives.</p> <p>A consortium comprising of Indian Institute of Entrepreneurship (IIE) Guwahati and <i>Rashtriya Gramin Vikas Nidhi</i> (RGVN) has been formed to implement (<i>inter-alia</i>) the micro-planning and livelihood development under the above project. The above consortium has been titled as ‘Consortium for Micro Planning and Enhancing Livelihood Opportunities’ - COMPELO in short.</p> <p>As per project guidelines, this micro-plan includes ‘various operations of village and forest development ... livelihood support of forest dependent members and keeping sustainable forest management as the broad objective’. It includes both forest development and livelihood development.</p>
<p>Micro-Plan for the Erasuti Gaon EDC</p>	<p>This document gives the Micro-Plan for the Erasuti Gaon EDC, which is located in the Tinsukia district of Assam. The Erasuti Gaon EDC falls under the jurisdiction of the Guijan Range under Tinsukia Wildlife Forest Division. The present micro-plan has been prepared by the participants of the members of the community, including both male and female members. This document has emerged as an outcome of a Participatory Rural Appraisal (PRA) process undertaken by the community villagers and personnel of Indian Institute of Entrepreneurship (IIE) Guwahati in April 2017. The micro-plan has been compiled by IIE based on the project guidelines.</p>

2. Village Socio-Economic Profile

Location	<p>The ErasutiGaon Eco Development Committee (EDC) has been formed to cover the existing community dwelling in Erasuti village. The area covered by the above EDC falls within the Guijan VDC, Tinsukia district of Assam. Appendix-1 Gives the Village Map.</p>																		
Key Information	<p>The key information of the EDC is furnished below.</p> <p>Table-A: Key Information of the EDC</p> <table border="1" data-bbox="424 533 1342 1021"> <tr> <td>Name of the EDC</td> <td>Erasuti Gaon EDC</td> </tr> <tr> <td>Name of Revenue Village</td> <td>Erasuti Gaon</td> </tr> <tr> <td>Name of the Gram Panchayat / VCDC</td> <td>Guijan</td> </tr> <tr> <td>District</td> <td>Tinsukia</td> </tr> <tr> <td>Forest Division</td> <td>Tinsukia Wildlife Division</td> </tr> <tr> <td>Forest Range</td> <td>Guijan W/L Range</td> </tr> <tr> <td>Forest Beat</td> <td>Nil</td> </tr> <tr> <td>Year Formed</td> <td>2015</td> </tr> <tr> <td>Description of Boundary of EDC</td> <td>As below North: Dibru Saikhowa NP South: Lohit River West: Dibru Saikhowa & Lohit River East: Dibru Saikhowa & Lohit River</td> </tr> </table> <p>Source: EDC Records & Discussions during PRA Exercise in March 2017 Additional details are given at Table-1 of Record-I (Given at Annexure)</p>	Name of the EDC	Erasuti Gaon EDC	Name of Revenue Village	Erasuti Gaon	Name of the Gram Panchayat / VCDC	Guijan	District	Tinsukia	Forest Division	Tinsukia Wildlife Division	Forest Range	Guijan W/L Range	Forest Beat	Nil	Year Formed	2015	Description of Boundary of EDC	As below North: Dibru Saikhowa NP South: Lohit River West: Dibru Saikhowa & Lohit River East: Dibru Saikhowa & Lohit River
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Brief Details of the Executive Committee & General Body	<p>The brief details of Executive Committee & General Body of the EDC are contained in the table, which is given below.</p> <p>Table-B: Brief Details of Executive Committee & general Body</p> <table border="1" data-bbox="424 1279 1353 1525"> <tr> <td>Name of President</td> <td>Mr. Shankar Das</td> </tr> <tr> <td>Name of Secretary</td> <td>Mrs. Shampa Dey</td> </tr> <tr> <td>Name of Treasurer</td> <td>Nil</td> </tr> <tr> <td>No. of Members in Executive Committee</td> <td>Male: 10 Female: 4 Total-14</td> </tr> <tr> <td>No. of Members in the General Body</td> <td>120(Represented by one adult member of each household)</td> </tr> </table> <p>Source: EDC Records</p>	Name of President	Mr. Shankar Das	Name of Secretary	Mrs. Shampa Dey	Name of Treasurer	Nil	No. of Members in Executive Committee	Male: 10 Female: 4 Total-14	No. of Members in the General Body	120(Represented by one adult member of each household)								
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Households & Population Structure	<p>The village has 120 households. The number of female headed households is nil. The total population is 540 out of which 340 are males and the rest 200 are female members. The major caste which dominates the area is SC caste and ethnically belonging to Bengali (Fisherman) community.</p> <p>Table-2 of Record-I may be referred for further details in the above regard. From this, it is inferred that:</p> <ol style="list-style-type: none"> (1) The average number of persons in a household is 4.5 (120 HHs). (2) The sex ratio is 588 females per 1000 males in the village. 																		

Education & Skills Development	<p>Over 44 % (120 HHs) of the population is reported to be literate. Most of the community members have received school level education. On the other hand, there is not any such Graduate or Post Graduate member in the Village. Livelihood skills are usually acquired under various settings – Formal & Informal. In the EDC area, informal means for skills development is the traditional norm. People have skills in the following areas:</p> <ul style="list-style-type: none"> (a) Fishery. (b) Farming. (c) Wage earning. (d) Masonry. (e) Carpentry. <p>Skill development programs propagated by Govt. of India as well as State still not reached to the EDC area and people are depending on rudimentary skills that acquired through tradition.</p>
Soil	<p>The soil type of the project area includes: The study has found different types of soil in Erasuti EDC. There are three types of soil available: Sandy loam, Loam and Clayey loam in Erasuti EDC Village. Of the total area, 62.0 percent is arable, 8 percent is non arable land and 30.0 percent is not available for cultivation. The soils of this area may be classified into following classes as recent riverine alluvial soils (Antisol) & Old riverine alluvial soils (Inceptisol).</p>
Water	<p>The area is drained by the Lohit river which flows from the adjoining hills of Arunachal Pradesh. It is a tributary to the Brahmaputra River. The Lohit River rises in eastern Tibet, in the Zayal Chu range and surges through Arunachal Pradesh for 200 kilometers (120 mi) before entering the plains of Assam. Tempestuous and turbulent, and known as the river of blood, only partly attributable to the lateritic soil, it flows through the Mishmi Hills, to meet the Siang (Brahmaputra) at the head of the Brahmaputra valley.</p>
Climate: Temperature & Rainfall	<p>The Dibru Saikhowa National Park experiences a tropical monsoon climate throughout the year, quite similar to the climate in the entire state. The main seasons involved are those of summer, winter and monsoon. Summers here are warm and moderate, and winters are moderately cold. The monsoon season in Dibru Saikhowa National Park brings torrential rains. Summers in Dibru Saikhowa National Park extend through the months of April, May and June and these months will experience a maximum temperature ranging around thirty four degrees (34°C). The minimum temperature during the summer months will be around twenty two degrees (22°C).</p> <p>The monsoon season in Dibru Saikhowa National Park brings along very heavy rainfall, the highest recorded being 3000 mm and the temperatures are brought down significantly during this time. This is a good time to visit Dibru Saikhowa National Park, although the humidity levels during this time might be high. July, August and September are the monsoon months.</p> <p>Winters in Dibru Saikhowa National Park extend through the months of October, November, December and January. Temperatures during this time can fall to a level of seven degrees (7°C). This is a very good time to visit Dibru Saikhowa National Park, as the weather will help in livening up your trip.</p>

Forest & Bio-diversity	Dibru Saikhowa National Park is spotted as one of the best Bio-diversity hotspots in the world. This Park reserves some of the most endangered and wild species which provide a splendid experience to visitors. This is home for many migratory birds which creates a dramatic panorama of the scenic beauties. It predominantly comprises of Grasslands and wetland of Salix-Swamps plus semi-evergreen and deciduous forests dotted with bamboo and Cane brakes making it highly conducive for wildlife habitat. It is bordered by Arunachal hills on the North and Dibru and Patkai hills on the South. Additional details in this regard are given at the ' Forest Development Plan '.
Land Use Pattern	Appendix-2 gives the land-use pattern of the village. From the same, it is seen that the land-use in the village is as follows: Paddy Field Firewood Plantation Forest degraded Tree Clad area Mix Plantation Road Water body Settlement Area River
Land Holdings	The type of households as per land-holding is given at Table-3 of Record-I. From the Survey, it is seen that all the total Households of the EDC are of Marginal farmers and Fisherman and none of the household belong to the small, large or Landless category. 100 % of the households are marginal farmers (120 HH)
Livestock	The total number of livestock in the village is 2002. The main types of livestock possessed by the households include: Cows: 800 Goats: 200 Duck: 500 Hens: 502 Table-4 of Record-I may be referred to for the details in the above connection.
Village Infrastructure & Communication Facilities	In any community; the availability of basic infrastructure enables the development of sustainable livelihood options. The present condition of infrastructure in the village is not satisfactory. This is borne out by Table-5 of Record-I , which gives the present status of the village infrastructure. From the above table, the following have been noted with regard to village infrastructure: Physical Infrastructure: The habitation is deprived of basic physical infrastructure like paved roads, electricity, water supply, mobile network etc. Education & Health Facilities: There are minimal educational and no health facilities. Public transport is not available, and the community members have to use bicycles to move around. Govt. Offices: The government offices (such as Police station, Gram Panchayat office, Revenue office, Forest Range office etc.) are located at a considerable distance, which gets amplified as the villagers do not have access to regular public transport from either the habitation or from nearby areas. For Road transport, villagers have to cross river Lohit by Boat only. Financial Inclusion: Facilities for financial inclusion like bank and post office are located at a considerable distance from the habitation. The community members have accounts in faraway places.
Agricultural	The details of the agricultural crops grown in the village is available at Table-6 of Record-I.

Crops	The above shows that the following are the main crops grown in the village. Rabi Crops: Bitter Gourd, Chilli, Potato, Chilli, Brinjal, Tomato etc. All the crops are rain fed.
Fodder Availability	The matter of fodder availability in the village is dealt with at Table-8 of Record-I. The above shows that the main sources of fodder in the village are as follows: (a) Crop residue (b) House fodder (c) Green fodder (d) Grasses
Markets	Table-9 of Record-I shows the location of the different markets from the village. The main markets used by the community are as follows: (a) Grocery / PDS: Inside Village (b) Weekly / Bi-weekly Market: Rangarah at 5 km away after crossing river by boat. (c) Major Market: Tinsukia at 13 km away (d) Fish Market: Guijan Ghat 2 Km
Water Resources	The water resources are tabulated at Table-10 of Record-I. The main water resources with the water availability is as follows: (a) River (Water Availability: Perennial -/) (b) Tube well (Water Availability: Perennial-/)
Energy Consumption	Table-11 of Record-I shows the major sources of energy in the village. The same have been listed below. (a) Fuel wood - Households Depending 120 Nos. Source: Forest
Socio-economic status	Social set-up: The village is inhabited by Bengali Fisherman community and all the inhabitants are classified as Schedule Caste Category. The society is not marked by deep social divisions. The observed position of women is satisfactory. Economic Condition: The economic position is not satisfactory. The main livelihoods are Farming, Daily wages, Livestock rearing, Selling Vegetables etc. Most households earn Rs. 60,000 to Rs. 80,000 per year.
Maps	Appendix-1 gives the following maps, based on PRA exercise: <ul style="list-style-type: none"> • Village Map(with the names and particulars of members in PRA) • Village Social Map (with the names and particulars of members in PRA) • Village Resource Map(with the names and particulars of members in PRA)

3. Livelihood Opportunity Analysis

Framework of livelihood Opportunity Analysis has been done with the help of the following criteria:

- a) Livelihood assets
- b) Livelihood context
- c) Priority ranking on potential livelihood

The livelihood situation of Erasuti Gaon EDC has been analyzed during the PRA exercise using sustainable livelihood framework of DFDI (Department of Funding for International Development). The existing livelihood situation of EDC is outlined in terms of –

- a) Natural Capital
- b) Physical Capital
- c) Social Capital
- d) Human Capital
- e) Financial Capital

4. Natural Capital

Majority of the people are dependent on the forest for firewood, green fodder, timber etc. For farming purpose and for livestock rearing, the villagers use the river water.

(Refer table 10, 11, table 3 of FDP for further details)

5. Physical Capital

Majority of the households in the Erasuti Gaon EDC are involved in farming and fishing activities and are all marginal farmers with farming land of less than 2 ha. Detailed land holding pattern is described in the table 3/annexure 6.

The village has 4 numbers of semi-pucca houses, 116 no of thatch Houses and no pucca Houses. Among the various sources of energy consumption such as Biomass, kerosene, electricity, LPG and solar Power, villagers depend on the firewood and Solar Power for household and other uses. None of the household have LPG connection but supply condition is very poor. (Refer to table 10, 11)

There are only one LP school and no other educational institutions are available within the EDC Village. The villagers have to cover a distance of 2km to Guijan for educational other daily activities after crossing the river by Boat. (Refer to table 5)

In case of water sources, the HHs depends on the River water source and has access to Tube wells.

6. Social Capital

The villagers are recently trying involved with the EDCs functioning. It is require to more awareness on their roles, functions, and specific benefits they are going to receive.

Women folk of the EDC area are ignorant about forming SHGs or other groups. To conduct social meetings the villagers use the LP school or Temples'

34 per cent of total population of the EDC are educated and the rest are illiterate. (Refer to table 3.3)

7. Financial Capital

In the EDC or its nearby area no commercial and Regional Rural Bank Branches have come up to cater financial services to the people of the vicinity. However, villagers avail credit, whenever need arises, from local money lending groups or relatives .Few people have bank account in commercial banks, which are distantly placed but due to their acute financial position they face problems in maintaining their accounts on a regular basis. The villagers also not aware of the benefits they would derive from Financial Inclusion initiatives.

Livelihood activities of the Erasuti Gaon EDC are identified on the basis of following criteria:

- a) Contribution of particular livelihood activity in the total income of the EDC
- b) Percentage involvement of income group in a particular livelihood activities
- c) Priority ranking of the potential livelihood activities

8. Priority Ranking Through PRA Exercise

PRA Exercise	Team from IIE Guwahati carried out PRA exercise in Erasuti Gaon village as follows: Date: 27 th April, 2017 Location: Village Community Hall, Erasuti Gaon Numbers Present: 45 In Presence of: EDC office bearers, Village Headman, community members, Forest Department personnel, etc.		
Objective of PRA	The objective was to study the existing household conditions and obtain other primary data about the community for developing the livelihood options and the forest development plan.		
Tools Used & Outcomes of the PRA	Different tools were used and outcomes obtained. These include: Social Mapping Wealth Ranking Time Line review Seasonality of Livelihoods Venn Diagram Chapatti Diagram Appendix-3 furnishes detailed information of the above.		
Ranking	Ranking exercise has been done for the following: ❖ Entry Point Activities (EPA) ❖ Livelihoods & Skills Development Appendix-3 elaborates the above. From the same, it is stated that: Ranking of EPA		
	Rank	Village EPA as ranked	Details (Appendix-3 has additional particulars)
	1.	Community Hall	The community Hall should be constructed
	2.	Drinking Water	At least 10 tube wells should be set up in the EDC area.
	3.	Tourist Hut/Eco Cottage	At least 10 tourist huts should be constructed for the promotion of Eco tourism & Village tourism.
	4.	Sanitation	Providing HHL (House Hold Latrine) – Low cost, septic and sanitary type.
	5.	Health Centre	A Medical Sub-Centre should be built within the EDC
	6.	Community Boat	At least 2 community boat should be given for the communication purpose
7.	Bio Gas/ Gas Cylinder	All the 120 houses should be given bio gas/Gas cylinder under PMUYScheme as it will reduce the dependency	
	Probable source of funding/deptt.		
		APFBC / Govt. Schemes	
		APFBC/NRDWP	
		APFBC/Govt./Other agencies	
		NHM/H&FW/PHE/SBM	
		PHE/NHM/Govt	
		APFBC/Other agencies/DDMA	
		APFBC/Gram Panchayat/PMUY Scheme	

		on the forest for firewood	
8.	Erosion Protection	Erosion protection measure should be set up within the Erasuti Village boundaries	Water Resource/DDMA/P&RD
9.	Model Village	Model Village	P&RD
10.	Village Road	At least 4 roads should be constructed within the Erasuti Village approx 2 km each.	Panchayat/APFBC
11.	High land	At least 2 highland should be build within the Erasuti Village	Panchayat
12.	Electricity	All 120HH should be electrified with Solar System	DDUGJY/Other Agencies
13.	Solar Fencing	To prevent man Elephant Conflict towards three side Peripheral of Dibru Saikhowa	APFBC/Other Agencies
14.	Sports Materials	Inspiring the youth in Sports and Culture	APFBC/Other Agencies
15.	Function Utensils	Procurement of Function Utensils including Chairs, Table etc for income generation	APFBC/Other Agencies
<p>❖ An arrangement of working capital worth Rs.2 Lakh should be arranged from the EPA fund for promoting livelihood activities.</p> <p>❖ A low cost Community work shed cum EDC office to be setup within the EDC boundaries for setting up and commissioning of Tool kits/Equipment/Machineries.</p> <p>Ranking of Livelihoods & Skills Development</p> <ol style="list-style-type: none"> 1. Livestock 2. Wage earning 3. Farming 4. Livestock Rearing 5. Scientific fishing and Value addition 			
Livelihood opportunities	<p>Livelihood Opportunities were identified as follows:</p> <p>Agriculture Livestock Skills Development Credit Facility</p> <p>Additional discussion about the above has been given below.</p>		
Agriculture & Horticulture	<p>Table-12 under Record-2 may be seen in this connection for opportunities in the areas of agriculture and horticulture.</p> <p>The main constraints are:</p> <ol style="list-style-type: none"> (a) Very negligible use of fertilizers and vermi-compost. (b) Lack of irrigation facilities due to unavailability of agricultural land (c) Lack of agricultural infrastructure <p>The opportunities are:</p> <ol style="list-style-type: none"> (a) Application of proper and controlled fertilizers. (b) Introduction of new and advance technology farming way. (c) Well-structured training programme. 		

Livestock	<p>Table-13 Furnishes additional information about opportunities for livestock rearing.</p> <p>The main constraints are:</p> <p>(a) Unable to buy fodder from market due to poor financial condition. (b) Trees fodder and crop residue are available only for 3-6 months. Green fodder is also not available for the whole year. (c) No veterinary care clinic (d) Lack of knowledge about the proper rearing of live stock</p> <p>The opportunities are:</p> <p>(a) Market observed that Livestock selling fetch higher income, expanding the livestock rearing activity would bring change in living condition (b) EDC can be transformed into a livestock or livestock produce selling hub as villagers from EDC area mostly engaged in livestock rearing.</p> <p>The suggested Skill Development Programme are:</p> <p>(a) Food Processing. (b) Tailoring. (c) Electrician, Plumber, Tourist Guide, Carpenter, Manson, Driving, Nursing. (d) Skill wage earning like Packaging/Security Guard, Good Delivery etc to youth those who have educational background.</p>
Specialized Skills	<p>For skills development, the opportunities are tabulated at Table-15 under Record2</p> <p>The main constraints are:</p> <p>(a) Lack of product diversification (b) Lack of research on product quality (c) Lack of TQM techniques.</p> <p>The opportunities are:</p> <p>(a) Providing good communication facility (b) Enhancement of skill of the semi-skilled or traditionally skilled villagers introducing modern technology and methodology. (c) Financial assistance from Concerned sources.</p> <p>The suggested programme are:</p> <ul style="list-style-type: none"> • Training on Modern Tools and Equipment • Providing modern technology to the villagers • Skill Up gradation & Training on New Product Development and Product Diversification • Setting up a raw material bank • Providing a bulk buy arrangement of the finished product with institutional buyers.
Credit Facility	<p>Table-16 under Record-2 discusses this aspect.</p> <p>The main constraints with the reasons are:</p> <p>(a) Exclusion from formal Financial Services System. (b) Exorbitant rate of interest charged by the informal money lending groups or money lenders.</p> <p>The opportunities are:</p> <p>(a) Introduction of SHG/JLG to the community and linking them with financial institution including MFIs. (b) Adequate awareness on financial services, so that people could take own initiatives for availing the services from the available sources. (c) To provide credit facilities for modern equipment (tractors etc.)</p> <p>The suggested programme is:</p> <p>(a) Program on financial inclusion.</p>
Strategic	Summarizing the suggested programmes at above as strategic interventions for the

Interventions	<p>Livelihood Development Plan:</p> <ol style="list-style-type: none"> 1. Livestock: Cattle rearing, Goatery, Poultry, Piggery. 2. Specialized Skills: Training on Modern Tools and Equipment, Providing modern technology to the villagers, Skill Up gradation & Training on New Product Development and Product Diversification, Setting up a raw material bank, Providing a bulk buy arrangement of the finished product with institutional buyers. 3. Credit facility: Setting up modern financial institution in the nearby areas
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9. Livelihood Development Plan

Income Generating Activities	<p>The main income generating activities as planned at the village are:</p> <p>Farm Sector :</p> <ol style="list-style-type: none"> 1.Livestock 2.Farming 3.Wage Earning <p>Non-Farm sector:</p> <ol style="list-style-type: none"> 1. Weaving 2. Masonry 3. Carpentry
SHG Activities	<p>SHGs of the village can plan the following activities:</p> <ol style="list-style-type: none"> 1. To create awareness. 2. To organise and form group 3. To involve the villagers in Livelihood Activities collectively.
Exposure Trips	<p>The following exposure trips are planned:</p> <ol style="list-style-type: none"> 1. At least two exposure trip <p>Source: Table-34 of Record-4</p>
Convergence	<p>The planned initiatives may be converged with the following schemes of the Government of India:</p> <ol style="list-style-type: none"> (a) Mahatma Gandhi National Rural Employment Guarantee Scheme - for rural employment (b) Rashtriya Krishi Vikas Yojana (RKVY) - for agricultural and allied development (c) Rashtriya Krishi Sinchay Yojana (RKSJ) - for irrigation, including watershed development (d) National Rural Livelihoods Mission (e) Skills Development schemes (f) Other schemes for rural development and livelihoods as found appropriate. <p>The above convergence will yield synergies for the present plan, as well as help in sustaining the planned works in the post-project period.</p>

10. Action Plan (A) of Erasutigaon EDC (Entry Point Activities)

Sl No:	Item	Unit	Unit Cost	Total	Remarks
1.	Construction of Eco-Cottage for Home Stay within the EDC	5	5 Lacs	25 Lacs	Maintenance by the EDC for Revenue Generation
2.	Construction of Machine Boat.	2	10Lacs	20Lacs	For using Tourism Purpose in DSNP and use to rescue the community
3.	Construction of Low Cost Chung type Community Hall	1	12 Lacs	12 Lacs	Required for official Storage Multi Hall etc. During flood.
4.	Procurement of Function utensils for the villagers:				To be used by the EDC member for their personal family function and Community function on rental for income generation.
	1.Chair	100	0.04	0.40	
	2.Plastic Table	30	0.10	0.30	
	3.Cooking Utensils	L.S	0.50	0.50	
	4. Tarpoline	5	0.05	0.25	
	5. Generator	1	1.60	1.60	
				Total: 3.05	
5.	Procurement of Sports materials for Youth including Yoga and Health Wellness:				Inspiring the Youth Sports and Culture
	1.Football	5	0.01	0.05	
	2.Volleyball	4	0.005	0.02	
	3.Carpet	4	0.30	0.30	
	4.Grocery Set	2	0.10	0.10	
				Total: 0.47	
Grand Total: Rs.60.52 Lacs					

Action Plan (B) of Erasuti Gaon EDC

Sl.No	Year	Activity	Unit	Unit cost	Method	Total Amount
1.	1 st Year	Awareness Building	2	20000.00	Awareness Programme	40000.00/-
2.		Skill Development	30		40 Days	200000.00/-
3.		SDP Including Driving, Plumber, Tourist Guide, Packaging, Security Guard	30		40 Days	200000.00/-
4.		Supply of Modern tools	60	150000.00		3000000.00/-
Total: Rs.30,440,000.00						

Sl.No	Year	Activity	Unit	Unit cost	Method	Total Amount
1.	2 nd Year	Awareness Generation camp on formation of collective unit (e.g SHG,s Societies, NGO, Producers , Company)	2	500000.00	4 Days Awareness Camp on formation of collective unit through cooperative expert	100000.00/-
2.		Training on Micro Enterprise	2	500000.00	3 Days Entrepreneurship Orientation Programme(EOP)	100000.00/-
3.		Hand Holding Guidance Support and Linkage promotion programme for self employment and placement	2	500000.00	Hand holding support from IIE Expert throughout the year	100000.00/-
4.		Value chain Improvement	2	500000.00	10 Days Training on Product Diversification	100000.00/-
5.		Improved Production and Processing Capacity	2	1300000.00		260000.00
Total: Rs.660000.00/-						

Sl.No	Year	Activity	Unit	Unit cost	Method	Total Amount
1.	3 rd Year	Linkage with the institutional buyer and Government organisation throughout the year	2	80000.00	Creating platform for buyer and sellers	160000.00/-
2.		Setting up the van bazaar throughout the year	2	100000.00	Linkage through van bazaar	200000.00/-
3.		Exhibition participation	1	120000.00	Participation one exhibition through forest department	120000.00/-
4.		Access to other geographical market	2	120000.00	Exposure visit	240000.00/-
5.		Publicity through E-Portal Brochure, Catalogue etc.	2	60000.00	2 Days training and awareness programme taken by marketing expert	120000.00
Total: Rs.84,0000.00/-						

Sl.No	Year	Activity	Unit	Unit cost	Method	Total Amount
1.	4 th Year	Skill Development Training	30		40 Days	200000.00/-
2.		Skill Development Training(Tailoring and embroidery)	30		40 Days	200000.00/-
3.		Supply of modern tools	60	150000.00		3000000.00/-
4.		Exhibition participation	1	120000.00	Participation one exhibition through forest department	120000.00/-
5.		Access to other geographical market	2	120000.00	Exposure visit	240000.00/-
Total: Rs.1060000.00/-						

Sl.No	Year	Activity	Unit	Unit cost	Method	Total Amount
1.	5 th Year	Value Chain Improvement	2	50000.00	10 Days Training on Product Diversification	100000.00/-
2.		Improved production and processing capacity	2	130000.00		260000.00/-
3.		Exhibition participation	1	120000.00	Participation one exhibition through forest department	120000.00/-
4.		Access to other geographical market	2	120000.00	Exposure visit	240000.00/-
5.		Training on Hospitality Management	30	200000.00		200000.00
Total: Rs.920000.00/-						

Abstract of Action Plan for 5 Years

Sl.No	Year	Activity	Unit	Amount
1	1 st year	Participatory Micro Plane	1	840000.00
		Awareness Building	2	
		Training on Skill Development	30	
		Training on Skill Development	30	
		Supply of modern tools.	60	
2	2 nd year	Awareness generation camp on formation of collective unit (e.g.SHGs,Societies, NGO, Producers, Company.	2	660000.00
		Training on Micro Enterprise	2	
		Hand Holding guidance support and	2	

		linkage promotion programme for self-employment and Placement.		
		Value chain improvement	2	
		Improved production and processing Capacity	2	
3	3 rd year	Linkage with the institutional buyer and govt. Organization throughout the year.	2	840000.00
		Setting up the Ban Bazar. Throughout the year.	2	
		Exhibition Participation	1	
		Access to other geographical Market.	2	
		Publicity through E-Portal brochure catalogue etc	2	
4	4 th year	Training on Skill Development	30	1060000.00
		Training on Skill Development	30	
		Supply of modern tools.	60	
		Exhibition Participation	1	
		Access to other geographical Market.	2	
5	5 th year	Value chain improvement	2	920000.00
		Improved production and processing Capacity	2	
		Exhibition Participation	1	
		Access to other geographical Market.	2	
		Sub Total of Skill Development		
		Subtotal of Entry Point activity		Rs.432000.0 0
		Total		22040000.00

11. Forest Development Plan of Erasuti Gaon EDC

This Forest Development Plan has been prepared after a detailed PRA exercise at the village level as a part of the Micro-Plan of Erasuti Gaon EDC. The objective of this plan is to provide for the sustenance of the conservation and bio-diversity values, environmental functions and productive potential of the forests assigned to the EDC; while meeting the consumption and livelihood needs of the community in a sustainable manner.

1. Status of the EDC Forests

The micro-plan takes into consideration the following categories of the EDC Forests of the Erasuti Gaon EDC:

- (a) Forest areas assigned to the EDC by the Forest Department; and
- (b) Areas planted / to be planted on community lands and other lands outside the notified forest area.

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4	Photographs	
5	List of EDC Members	
6	Filled Up Tables (Proforma-1 to Proforma-4) Table Nos. 1-16	

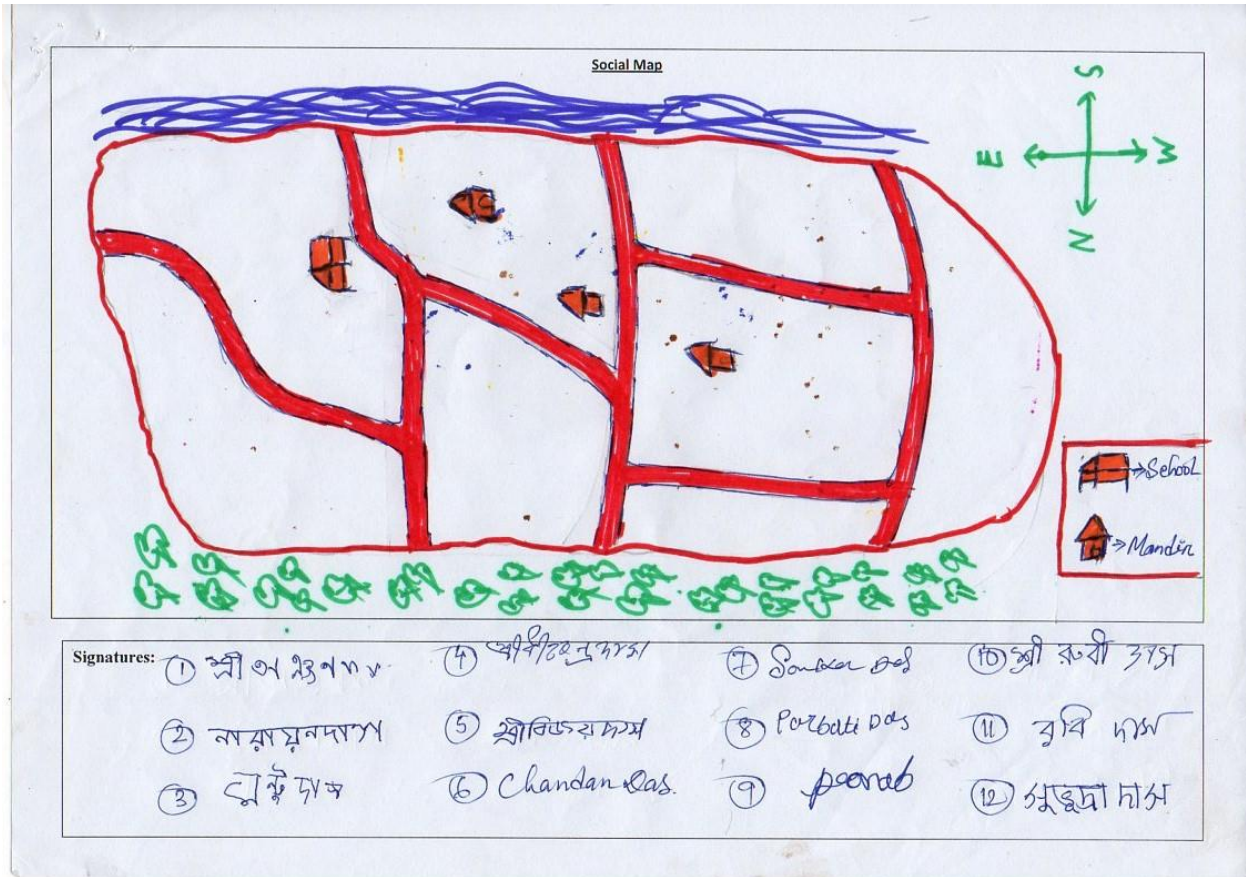
Appendix 1

1. Village Map:



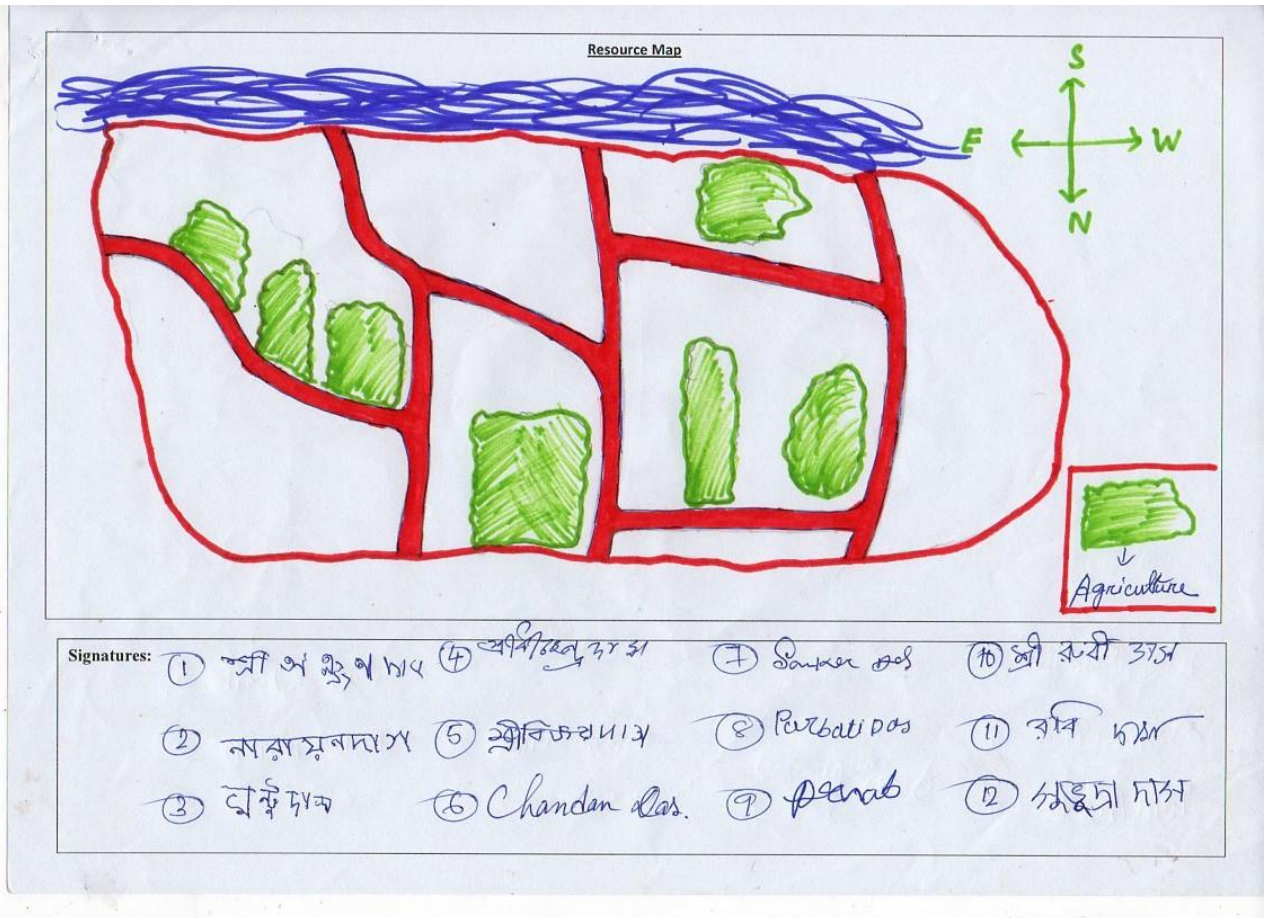
Village Map Drawn By the Villagers

2. Social map



Social Map Drawn By the Villagers

3. Resource Map:



Resource Map Drawn By the Villagers

Appendix 3

PRA ACTIVITY

Location and Timing of Participatory Rural Appraisal:

Numbers of participants :	45
Time :	11:30 am, 27th April, 2017
Venue :	L.P School, Erasuti Gaon

Source: Field Survey

Table – 3.1 Brief Profile about the villages under Erasuti Gaon EDC

Sl. No.	Name of the Village	No. of households	Population		
			Total	Male	Female
1	Erasuti Gaon	120	540	340	200
	Total	120	540	340	200

Source: Field Survey

Table – 3.2 Age Profile of Erasuti Gaon EDC

Age Class	Below 14	Between 15-30 years	Between 31-45 years	Between 46-60 years	Above 60 years	Total
Male	40	52	120	92	36	340
Female	25	30	50	66	29	200
Total	65	82	170	158	65	540

Source: Field Survey

Table – 3.3 Education Profile of Erasuti Gaon EDC

Village Name	Illiterate	Primary	HSLC	HS	Graduate	Masters
Erasuti Gaon	320	207	10	3	0	0
Total	320	207	10	3	0	0

Source: Field Survey Data verified with EDC President and Executive Committee members.

Table – 3.4 Income Distribution of Erasuti Gaon EDC

Income Category(in Rs) Yearly	No of HHs
>5000 Rs	115
5,000-10,000	5

Source: Field Survey Data verified with EDC President and Executive Committee members.

Different PRA tools used under the exercise of PRA technique are:

- a) Social Mapping
- b) Wealth Ranking
- c) Time Line Review
- d) Seasonality Analysis
- e) Chapatti diagram

3.1 Social Mapping:

Social mapping is used to visualise the socio-economic aspects of the Erasuti Gaon EDC where the housing patterns of the households, the numbers of schools, social infrastructure, and religious beliefs among households. Awareness camp about the project was carried out beforehand. So it was easy to gather people for the PRA process in the Erasuti Gaon EDC. And due to time constraint we have to skip the transect walk. The villagers were enthusiastic about the mapping process and they actively participated in the process.

Table 3.2: Information about the villages

	Village →	Erasuti Gaon
Social information	Total population	540
	Male	340
	Female	200
	Total households	120
	Numbers of Pucca Houses	0
	No of thatch house	116
	No's of semi pukka house	4
	River	1
	Community hall	Nil
	Tube Well	50
	LP School	1

At first, the people of villagers were asked to draw the main roads of the village and then asked them to locate their houses and locate the important social places and government offices with help of the PRA team members. Two of them voluntarily came out to draw and they were assisted by other villagers and the team members. All the villagers spotted their households in the map. After the mapping process the team members collected the information about the pattern of their household's namely pukka, semi pukka and thatch house.

Findings of social map:

- The participants of social mapping have identified all 120 households out of which 116 households are thatch house or Kuccha house and 4 houses are semi pukka houses. There are no Pukka Houses. This shows that the village is still economically backward and are deprived of the basic household schemes from the Government.
- From the observations it is learnt that there are no Community hall, No such educational institution, no Anganwadi Centres, no Electricity, no Veterinary centre, no Transport Facilities, no Primary Health Centre etc. and the villagers have to cover a distance of 2 km to Guijan Town for every daily needs and activities. Main sources of water for the villagers are Lohit River which is used by villagers for their day to day use. The water is available throughout the year.
- There are no such educational institutions within the EDC. There is only one primary school. There are no Anganawadi centres in the village but there are no Health facilities within the EDC.
- All of the people belong to the Bengali fisherman community and are of schedule caste. The religion of all the villagers is Hindu.

Learnings:

- Electricity is not available inside the village of the Erasuti Gaon EDC. The Household still dependent on forest and use firewood for their cooking purposes. They used to go to the forest for collecting the firewood which is still a concern for the forest department for degradation of the forest.
- The primary health centre along with bank, Bus facility is located in Guijan which is 2 KM away from the EDC. The villagers have to cover a long distance for their health check-up by crossing the Lohit river.
- There is no community hall available within the EDC and they use the LP School where various meetings are held. Major meeting are – Gram panchayat meeting, village head meetings, forest department meetings and other political meetings.
- The availability of fodder for domestic animals depends on the resource available in the forest area and the capacity of the household who can rear the livestock. The Village of the EDC are fully dependent on crop residue, trees fodder, grasses, and green fodder. Field residues are materials left in an agricultural field after the crop has been harvested. These residues include stalks and stubble (stems), leaves, and seed pods.
- There are some grazing field where villagers use for their cattle rearing. These fields are available for a maximum of six months. Seasonal grazing incorporates “grazing animals on a particular area allows the land that is not being grazed to rest and allow for new forage to grow.
- The villagers of the Erasuti Gaon EDC have to move to Guijan, a distance covered of 2 km, for their weekly marketing activity. Domestic materials, utensils, bangles, cloths and stationeries are sold in different stalls.

3.2 Wealth Ranking:

Wealth ranking, or well-being ranking, involves community members identifying and analysing the different wealth groups in a community. It enables evaluators to learn about the socioeconomic stratification of project beneficiaries and local people's definitions and indicators of wealth/well-being.

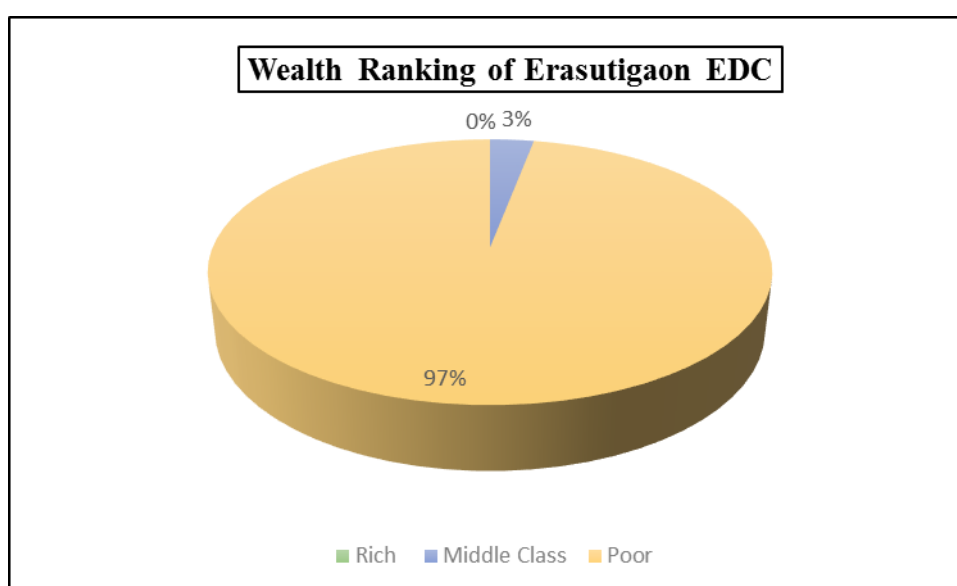
Wealth ranking was done with the help of the following criteria:

- a) Land holding
- b) Occupation

About 84 per cent people are poor, about 14 per cent are belong to middle class and about 2 per cent are categorised to be rich. Poor people are mainly irregular wage earners.

90% of the total Households have bank accounts.

Figure 3.1: Wealth Ranking



3.3 Timeline Review

In order to know the past important cum historical events over time, the team has conducted the timeline analysis. The team members discussed about the local events to the village head, elderly persons and also to some young people to have an idea about how they dealt with those situations and what was the impact of those events on their lives as well as on the development of the village. Our time line illustrates the following events.

Table 3.3: Timeline review

	Year	Event	Type
Post-Independence	1998	A Heavy Flood caused a great damage of Houses, Crops and livestock and two villages were damaged completely.	Destructive
	2004	Deaths of livestock took place during the time	Destructive
	2004-Till Date	Heavy Soil Erosion is ongoing	Destructive

Source: Field Survey

Learning:

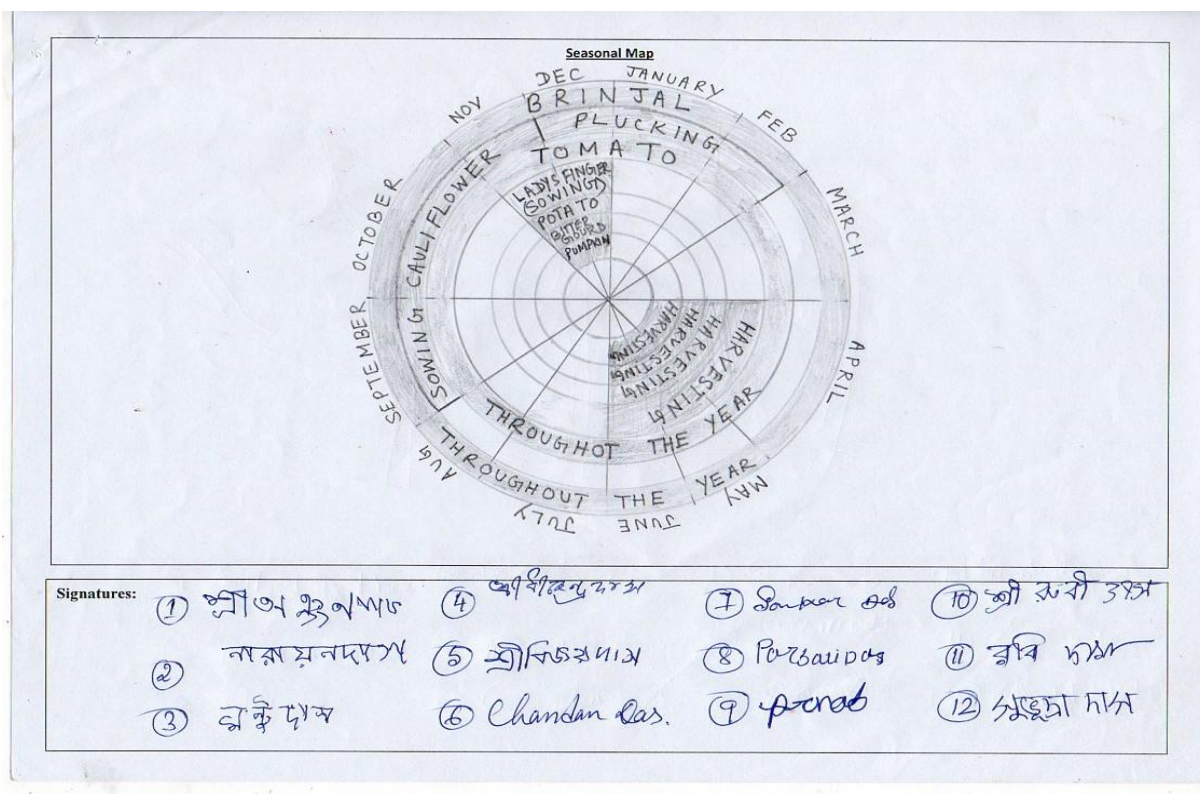
- It has been observed and learnt from our research and information from the village people that there is no any such kind of constructive or precognitive events; there were only three destructive events which caused severe damages to the EDC people.

3.4 Seasonal Mapping of livelihood activities:

Seasonal calendars drawn by the local people are very useful means of generating information about seasonal trends within the community and identifying periods of particular stress and vulnerability. Best undertaken in the context of a group discussion (to help verify the information obtained), seasonal calendars are often drawn on the ground with the relative trends depicted using stones or seeds, as in a preference-ranking matrix. In other instances, simple line graphs can be drawn to show seasonal increases or decreases. A whole series of seasonal variables can be included in one calendar to give an overview of the situation throughout the year. These variables can include: rainfall, crop sequences, labour demand, availability of paid employment, out-migration, incidence of human diseases, expenditure levels, and so on. Important periods, such as festivals, can also be shown.

Seasonal mapping mainly covers the seasonal variation of crops. In seasonal mapping, we considered agricultural crops and the timing of three activities viz. showing, cropping and harvesting criteria and collected the details throughout the year. From the seasonal mapping, it has been noticed that the main crops grown in the village are Aijong, Pankaj, Bao rice, Mustard, Betel-nut, Ginger, Potato, Cabbage, Tomato, etc. The FGD conducted revealed that other major livelihood options available in the EDC are Livestock rearing (Piggery, poultry),weaving, daily wage labourers, masonry, tailoring, carpentry which are not seasonal in nature.

Figure 3.2: Seasonal Map of Erasuti Gaon EDC



Seasonal Map Drawn By the Villagers

Table 3.4 Seasonal cropping pattern

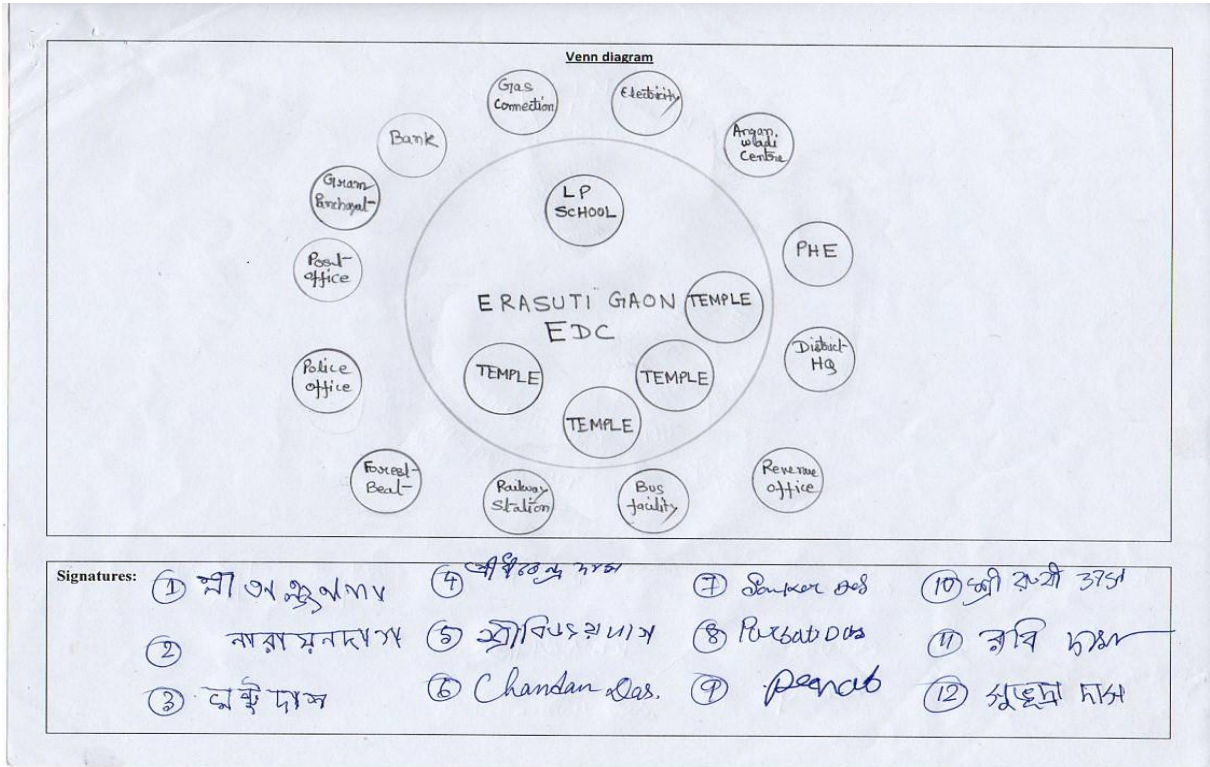
Categories	Time of Activity			
		Sowing	Harvesting	Plucking
Farming				
	Bitter Gourd	March-April		June-July
	Tomato	Nov-Dec		Feb-March
	Cauliflower	Nov-Dec		Feb-March
	Cabbage	Nov-Dec		Feb-March
	Ladies Finger	March-April		June-July
	Potato	Sept-Oct		Dec-January
	Chilli	Throughout the year		
Non-Farming	Fishery	Throughout the year		
	Farming			
	Daily Wage Earning			
	Masonry			
	Carpentry			

Source: - Field survey report.

Learnings:

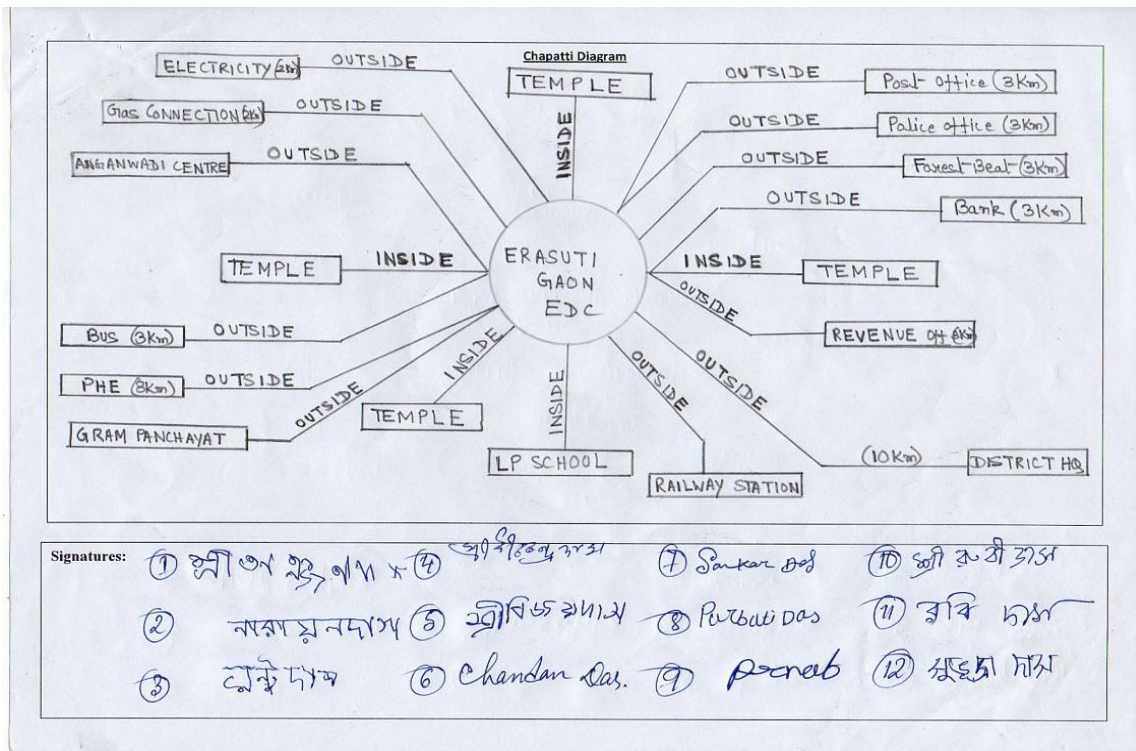
- The villagers are involved in cropping of seasonal Vegetables (Cabbage, Chilli, Cauliflower, Potato, Tomato) etc.

3.5 Venn Diagram



Venn diagram drawn by the Villagers

3.6 Chapatti Diagram



Chapatti Diagram drawn by the villagers

EPA/LIVELIHOOD ACTIVITY:

Priority Ranking of Entry Point Activity

Entry Point Activities		Community well	Drinking water	Tourist Hut	Sanitation	Health center	Community Board	Bio Gas	Firearm Protection	Model Village	Village Road	Hospital	Marks	Rank
		A	B	C	D	E	F	G	H	I	J	K		
Community well	A	X	A	A	D	A	A	A	H	A	A	A	8	1
Drinking water	B		X	B	D	B	B	B	B	B	B	K	7	2
Tourist Hut	C			X	D	C	C	C	C	J	C		6	3
Sanitation	D				X	D	D	D	D	I	K		5	4
Health center	E					X	F	F	F	F	K		5	5
Community Board	F						X							
Bio Gas	G							X						
Firearm Protection	H								X					
Model Village	I									X				
Village Road	J										X			
Hospital	K											X		

Signatures: ① श्री अ. प्र. म. व. ④ श्री श्री १०० नं. १११ ⑦ Santar Das ⑩ श्री रवी उडा
 ② नारायण नाराय ⑤ श्री वि. क. म. ⑧ Purbuti Das ⑪ रवि कर्मा
 ③ अर्जुन दास ⑥ Chandan Das. ⑨ Pranab ⑫ श्रीहरि मारा

Priority Ranking of Livelihood Activities

Livelihood Activities		Food Processing	Tailoring	Electrician	Plumber	Tourist Guide	Carpenter	Mason	Driving	Nursing	Marks	Rank
		A	B	C	D	E	F	G	H	I		
Food Processing	A	X	A	A	A	F	A	A	A	A	7	1
Tailoring	B	A	X	B	B	E	B	B	B	B	6	2
Electrician	C	A	B	X	C	F	C	C	C	C	5	3
Plumber	D	A	B	C	X	F	D	D	D	D	4	4
Tourist Guide	E	A	B	F	F	X	F	F	F	F	6+	2
Carpenter	F	A	B	C	D	F	X	F	F	F	3	5
Mason	G	A	B	C	D	F	F	X	G	G	2	6
Driving	H	A	B	C	D	F	F	G	X	H	1	7
Nursing	I	A	B	C	D	F	F	G	H	X	0	8

Signatures: ① श्री अ. प्र. म. व. ④ श्री श्री १०० नं. १११ ⑦ Santar Das ⑩ श्री रवी उडा
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 ③ अर्जुन दास ⑥ Chandan Das. ⑨ Pranab ⑫ श्रीहरि मारा

Priority ranking of EPA / Livelihood activities by the Villagers



Photo taken during awareness / PRA exercise

Annexure 6 (Record I)

Table 1: Basic data of the village:

Table 1: Basic data of the EDC

Sl no	Name of the EDC	Date of establishment	No. of members in executive	Name of the president	Name of the secretary	Money in VDF	Contribution per family /per person	Social fencing used Yes / No	Remarks on special attainment	Grading %of success by RFO
	Erasuti Gaon	2014-15	11	Mr. Shankar Das	Miss. Shampa Dey	Nil		No		80%

Source: EDC records

Table 2: Village wise population data:

Table -2: Demographic status of the project villages

Sl. No.	Name of village	Households (No.)	SC			Sex ratio (per 1000 male)	Avg. HH size
			Total	Male	Female		
1	Erasuti Gaon	120	540	340	200	588	5
	Total	120	540	340	200	588	5

Source: - Field survey report.

Table 3: Village wise farmer category on the basis of land holding:

Table3 Village wise farmer category on the basis of land holding

Sl no	Name of the village	Type of famer according to land holding				
		Large farmer >10 ha.	small farmer 2-10 ha.	Marginal farmer (household) <2ha.	Land less (household)	total
1	Erasuti Gaon	-	0	120	0	120
	Total	-	0	120	0	120

Source: - Field survey report.

Table 4: Cattle Population:*Table 4: Cattle Population of the EDC*

Sl no	Name of the village	village wise no of cattle's or type of animal							
		Cows	Buffaloes	Poultry	Pig	Bulls	Duck	Goats	Total
1	Erasuti Gaon	800	200	300	120	0	500	200	2120
Total		800	200	300	120	0	500	200	2120

Source: - Field survey report.

Table 5: Village wise Infrastructure:*Table 5 showing village wise infrastructure*

Sl no	Infrastructure	Location	Distance from village
1	Electricity	Guijan	2km
2	Gas connection	Guijan	2km
3	Transport	Guijan	2km
4	PHC	Guijan	2km
5	LP school	Inside	0km
7	Post office	Guijan	2 km
8	Bank	Guijan	2 Km
9	Anganawadi centre	Guijan	2 Km
10	Revenue Office	Tinsukia	13 km
11	Police station	Guijan	2 km
12	Forest Range Office	Guijan	2 km
13	Bus facility	Tinsukia	13km
14	Railway Station	Tinsukia	13km
15	District head quarter	Tinsukia	13km

Source: - Field survey report.

Table 8: Fodder Availability (animal)*Table 8 fodder availability of the EDC*

Types	1-3 month	3-6 month	>6 month
Crop residue		✓	
Trees fodder	✓	✓	✓
Grasses	✓	✓	✓
Green Fodder		✓	✓
Grazing in Forest			✓

Source: - Field survey report.

Table 9: Location of market from the village*Table 9 Location of market from the village*

For Purchase	Location	Distance from village if in other village (in km)
Grocery shop	Inside	0 km
Weekly Market	Rangarah	5 km
Major Market	Tinsukia	10 km
Fish Market	Guijan Ghat	2km

Source: - Field survey report.

Table 10: Water Resources Facility:*Table 10: showing the water resource facility available in the village*

Water source	Number	Availability of water	Uses
Tube well	80	Adequate	- Drinking, Bathing, Irrigation, livestock rearing
River	1	Adequate	Drinking, Bathing, Irrigation, livestock rearing

Source: - Field survey report.

Table 11: Energy consumption:*Table11 showing the Energy Consumption of the EDC*

Type of Fuel	Number of household depending	Number of months dependent	Sources (local, village, forest, other sources)	Major/ Secondary
Fuel wood	120	12	Forest	Major

Source: - Field survey report.

RECORD: II

LIVELIHOOD OPPORTUNITY ANALYSIS

Table 12: Agriculture and Horticulture:

Table 12: showing the agricultural and horticultural status

Constraints	Reason	Opportunities	Programme
Low Production	<ul style="list-style-type: none"> • Traditional way of cultivation. • Very negligible use of fertilizers and pesticides, insecticides. • Lack of irrigation facilities. • Lack of agricultural infrastructure, modern tools and equipment's viz, power tillers, tractors etc. • Non usages of high yielding seeds. 	<ul style="list-style-type: none"> • Application of proper and controlled pesticides and insecticides. • Introduction of new and advance technology. • Well-structured training programme. The villagers are inherited with the skill of cultivation. But an improvisation of skills is the need of the hour. • Usage of high yielding seed programme. 	<ul style="list-style-type: none"> • Tractor operation training • Agro-skill development programme. • Training on insecticides, pesticides, hybrid cultivation
Storage and Production	<ul style="list-style-type: none"> • Lack of common storing place • Lack of cold storage facility due to non-availability of electricity 	<ul style="list-style-type: none"> • Helpful in preserving unsold products for a longer period of time. • They can store their product and sell it when there is a higher demand. 	<ul style="list-style-type: none"> • Packaging • Transportation and distribution.
Marketing	<ul style="list-style-type: none"> • Lack of transporting facilities for carrying products • Less contact with the direct market; much dependency upon middle man • No knowledge on marketing know-how, dependence on traditional system of selling. 	<ul style="list-style-type: none"> • Smooth transportation facility will help the farmers to carry their products to the nearby markets. • Generate highest market price by removing middle men. • More knowledge about the current market situation as well as the current value of their products. 	<ul style="list-style-type: none"> • Buyers sellers meet

Table 13: Livestock*Table 13 Livestock*

Constraints	Reasons	Opportunities	Programme
Less grazing land	<ul style="list-style-type: none"> • Not Applicable 		
Availability of fodder	<ul style="list-style-type: none"> • Unable to buy fodder from market due to poor financial condition • Trees fodder n crop residue are available only for 3-6 months. Green fodder is also not available for the whole year. 	<ul style="list-style-type: none"> • Higher income from livestock rearing. • The villagers can make it as an alternative livelihood opportunity if they have the easy access of livestock fodder. 	
Veterinary care facility	<ul style="list-style-type: none"> • No veterinary care clinic • Lack of knowledge about the proper rearing of live stock 	<ul style="list-style-type: none"> • Disease control • Increases the life span of cattle. • It will also help to aware the villagers and will encourage them for livestock rearing. 	
Production of milk	<ul style="list-style-type: none"> • Less availability of fodder • No scientific knowledge on cattle rearing to increase the milk production. 	<ul style="list-style-type: none"> • Training on the milk production can enhance the skill of milk production. • Availability of supplements like cattle “Milk Booster, Milk Plus” etc. can increase the production of milk in the area. 	
Milk market	<ul style="list-style-type: none"> • Less contact with the direct market for milk • Unaware of the market demand of different milk made products. 	<ul style="list-style-type: none"> • A huge milk market is in demand. 	

Table 15: Credit facility*Table 16 Credit facility*

Constraints	Reason	Opportunities	Programme
Ineptness	-	<ul style="list-style-type: none"> • Setting up modern financial institution in the nearby areas. 	
Rate of interest	<ul style="list-style-type: none"> • Higher lending rates charged by the private money lender 	<ul style="list-style-type: none"> • Subsidised credit arrangement 	
Availability of loan	<ul style="list-style-type: none"> • Fear of risk taking • No knowledge of documentation 	<ul style="list-style-type: none"> • Start-ups entrepreneurial venture 	
Mortgage difficulty	<ul style="list-style-type: none"> • Unavailability of proper documentation of mortgaged property. 	<ul style="list-style-type: none"> • Proper awareness about documentation in the area 	