



AREA LEVEL FEDERATION TRAINING MANUAL

DAY-NULM MIZORAM

Issued in public interest by
MIZORAM STATE URBAN LIVELIHOODS MISSION SOCIETY
Urban Dev. & Poverty Alleviation Department



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BUNG 1 : SHG INZAWMKHAWM (FEDERATION) ZIRCHIANNA

1. SHG inzawmkhawm chu engnge ni?

An zavaia engemaw that tlanna tur thila Self Help Group (SHG) engemaw zat inzawmkhawm chungga, thuneihna in chuh si lova an awmna hi SHG Federation chu a ni mai a.

Federation hi a member ten khawtlanga an chanvo/chan ai te, sum leh pai chungchangte a huhova an sawi theihna hmun tur a duan a ni. SHG hi a tet avangin a member te tan sum leh paia a tihsak theih pawh a tlem a, SHG hrang hrangte an inzawmkhawm chuan SHG pakhat lekin a tih theih loh kha an lo ti thei ta thin a ni.

2. Federation din alo nih dan

Khawvel ram hrang hrangah Self Help Group hmanga khawtlang hmasawna tur hnathawhna hi kum rei tak ata tawh Sorkar, NGO, Kohhran leh mimal thahnemngaiten an lo kalpui tawh a. Hetiang a hmalakna bul tan tirah chuan SHG te tak te te in bul tan phawt a ni tlangpui a. Hetianga bul tan hunlai chuan hmalakna bul tumtute an inrawlh thuk hle thin. Amaherawhchu, hun a lo kal zel a, SHG tam zawk a rawn ding chho zel a, SHG din dan kawngmang awlsam zawk leh rang zawkte pawh an rawn hre chhuak ta zel a. SHG a lo pun zel takah chuan anmahni enkawltute tan SHG hrang hrangte a mal mal a dawr a lo harsa tial tial a. Hmalakna bul tantute leh SHG upa tawhte chuan khaikhawmtu leh anmahni enkawl SHG tinte inkara palai hna thawk tur "Khaikhawmtu Pawl(Federation)" din tul fihna alo piang ta a ni.

Hetiang “**Khaikhawmtu Pawl (Federation)**” din atang hian SHG tinah hrulaitu ni thei awm turte pawh hriat a awlsam ta a. SHG hrang hrangten intawhkhawm a, mahni tawn hriat te inhrilhtawn tul tihna avangin hetiang “**Khaikhawmtu Pawl (Federation)**” hi a lo piangchhuak ta a ni. “**Khaikhawmtu Pawl (Federation)**” hi kalphung pangngaiah chuan SHG-te an in din atanga kum hnih atanga kum 5 ah, group member te hnathawh dan leh inlungrual dan a zirin leh anmahni enkawltu ten tul a an hriat angin din a ni ber thin.

3. SHG Inzawmkhawm (Federation) te tih tur tlangpuite

- i. Tihdan phung pangngai a sum leh pai puk theihna nei ve lo ten an puk ve theih dan tur kalhmang duan chhuah.
- ii. Bank a sum puk leh pawisa khawl dan tur te buatsaih.
- iii. Pawnlam atanga sum leh pai hmuh dan tur ngaihtuah a, chung sum lo lut te enkawl a, memberte ngelnghehna tura sum leh pai hlawhchhuah theih dan tur ngaihtuah.
- iv. Sum leh pai khawl leh hlawh chhuah dante member ni sa ten an thiam theihna tura tihchak leh kaihhruai.
- v. SHG hrang hrangten an lo thawh tawh theuhna atanga tawn hriat leh tih tawhte in hrilh tawna.
- vi. Pawl dangte leh SHG chung a member te in pawhna tha neih tir.
- vii. SHG memberte tana hmahruaitu.
- viii. A hnuai ber atanga a chung ber thleng a mahni in enkawl chhoh pawimawhna hrilhtu leh zirtirtu.

4. SHG in zawmkhawm pawimawhna

SHG-te in zawmkhawm hian thatna tam tak a nei a, Federation a lo nih chuan a chung a member te tan thiltih theih a tam zawk a. Member SHG te theuh tan Bank lam a thil engemaw dil chhuah leh thiamthil zir tur awmah te pawh pawl te reuh te ai chuan thil a ti theiin a rintlak zawk a ni.

i. Member SHG te tana Federation pawimawhna:

- SHG pangngaih chuan a chunglam atanga hnuai lam zawnga thiltih a ni thin a. Federation ah erawh chuan member tinte mamawh sawitheihna hmun niin, a hnuai ber atanga tana a chunglam zawng a rorelna a ni thung a ni.
- Member-ten an chakna leh an chaklohna te pawh an inhre thei.
- Federation chuan member tam zawkte tana chhenfakawm takin sum leh pai dehchhuahna lian zawk a ngaihtuah thei.
- Federation hian a hnuai group te ber te pawh Group lian zawk leh inzirchhuahna tlakah a siam thei.
- Federation hruaitute hi mahni awmna SHG theuhvah pawh hruaitu an nih avangin an inhlawmkhawm chuan Pawl chak tawk tak an lo nih phah a.
- Federation chu SHG te reuh te te atanga hotu kalkhawm niin, anmahni enkawltu Sorkar Department atanga kaihhruaina a hmuh zawng zawngte chu an member SHG tam takte hnenah pekchhuah leh niin a tawpah chuan chu Federation chu mipui te tan lo niin, mi rethei zawk mamawh pekna hmun a lo ni ta a ni.

ii. DAY-NULM/UD&PA Department tan a Federation pawimawhna

- DAY-NULM hmang a SHG te enkawlna sum senso leh mawhphurhna te hun a lo rei deuh hnuah Federation in la in, Sorkar tan senso a tlem sawt thei.

- Dan hmang a Federation te an in ziahluhna (Registration) apiang Dan leh Dun awmsa te an zawm chhonzawm zel tawh a tul avangin DAY-NULM awm loh hnu ah pawh thamral mail ova an dinchhonzawm zel theih hi ngaih pawimawh leh duh ber a ni.
- Federation chuan SHG lo awm tawhsa te tichak tharin, a tharte pawh an huangchhungah khung lut a, ngaihtuah zel kha a tih tur a dahin a ti thei a ni.
- Federation a lo pian chuan DAY-NULM/UD&PA Department in SHG hrang hrangte a dawr kual kha a ngai tawh lova, SHG tam tak inhlawmkhawmna Federation kha palai ah a hmang thei ta a ni.
- Hetiang a lo nih hian DAY-NULM/UD&PA Department chuan Federation hruaitu leh SHG aiawhte hnenah zirtirna leh kaihruaina pe in, an ni chuan mahni awmna SHG theuhah an thil hmuh leh hriatte zirtir chhawng leh in an hmang tangkai thei ta a ni.

BUNG 2 : FEDERATION CHI HRANG HRANGTE

Hmalakna leh hnathawh a zirin Federation hi chi hrang hrang a awm thei a. Chungte chu –

1. sum leh pai lam chauh ngaihtuah chi **Economic Model**,
2. khawtlang thatna lam ngaihtuah a sumdawna lam ti lem lo **Social Model**
3. khawtlang thatna tur ngaihtuah chung a sum lakluhna lam ngaihtuah tel **Socio-economic Model** te an ni.

Heng Federation Model hrang hrangte hi DAY-NULM kalphung atanga entirna pe in heti hian han sawifiah leh zual dawn ila:

i. Economic Model awmzia leh a nihphung

Economic Model-ah chuan Self Help Group, Area Level Federation leh City Level Federation te chuan sum khawl leh lak luh dan te, sumdawna leh a zawrhna te bakah sum puktir theitu Bank/institution te nen a an in thlun zawmna hmang a hma an lakna hi a ni a.

He Model huangchhungah chuan SHG te chu Group nihna ang a kalphung pangai zawm tho siin, sum puktir theitute nen an in thlun zawm thei a, chuti a nih loh pawhin SHG ten an zawm Federation khaidiat a sang ber City Level Federation chu sum puktir theitu Bank/institution nen a in thlun zawm in a member SHG te hnenah pawisa a puktir emaw chu CLF hnuai a ALF awmte kalflangin chung ALF te chuan an member SHG te chu sum a puk chhawn tir thei.

He Model huangchhungah tho si hian kalphung dang hret a awm thei bawk a. Chu kalphung ah chuan, SHG te chu an Group nihphung kalsan silo in sum puktir theitu Bank/Institution te nen an in thlun zawm nghal a, chung SHG ten an zawm ALF emaw CLF emaw te chuan chung an

member SHG sum puktute chu eng angin nge an hman tih thlithlaiin an tih vel danah a kaihruai a, harsatna a lo awm pawhin a chinfelpui thin.

He Model huangchhung a kalphung lar ber leh khawvel pawhin a entawn ber Bangladesh ram a Prof. Mohammed Yunus'an Nu ho zinga a bul tan "Grameen Bank" te kalphung hi a ni a. Chu kalphung ah chuan SHG ho ten an Group chhung atanga sum khawl an neihte Federation an zawm theuh zelah chhung lutin chumi chu member zinga puk duhten a pung awmin an puk thin.

Federation zingah Economic Model hian an tih tur tih an awlsam bik hle a ni.

ii. Social Model awmzia leh a nihphung

Social Model ah hian SHG ten mahni a ro an in relna kha engmah tibuai chuang lovin sum leh pai hmuh theihna ngaihtuah pahin khawtlang tana thil tha eng engemaw an ti baw k thin. Anmahni chauhvin sum puktir theitu Bank/Institution nen an inzawm emaw mahni intanpuina lam atan liau liau va pawisa nei bik te nen emaw an in thlun zawm thin. Hetah hian SHG tin ten thla khatah Rs. 50 atanga Rs. 500 bawr vel ALF ah leh CLF ah te an thehlut thin a. Thla li chhunga vawi khat thukhawmin chutah chuan thil chi hrang hrang, khawtlang mamawh ang chi te an sawi hova. Federation theuh te chuan kum khatah vawi khat an zavaia inhmuhkhawmna tur buatsaihin chutah chuan khawtlang thil pawimawh chi hrang hrangte sawiin a fihdan turte an ngaihtuah thin.

Hetiang Federation hian khawtlang thil tam tak an ngaihtuah tel avangin thiltih a harsa a, Sorkar pawisa pek chhuah bak thawh chhuah hran an neih theih loh avangin an ding rei tak tak thei lo.

iii. Socio-economic Model awmzia leh a nihphung

He Model huangchhungah hi chuan SHG, ALF leh CLF te pawh sum hmuhna tur lam ngaihtuah chungin khawtlang tan a thawh tur ang te pawh an thawk a, hetiang Model hmang a Federation kalpui hi an lianin an chak duh hle a, amaherawhchu hmasawna a muang a ni.

He Model hi DAY-NULM hmang a SHG te Federation a kalpui tumna kawngah India rampumpui a entawn ber a ni.

BUNG 3 : FEDERATION MAWHPHURHNA - DAN LEH HRAI CHUNGCHANG

Federation kalphung pangngai ah reng reng hun engemaw chen hnuah Federation in din te chu an awmna ram a Dan dinglai zing a an kalphung nen a inmil ber hnuaih an in ziaklut(register) ngei ngei tur a ni a. India ramah chuan heng a hnuai a mi te hi Dan dinglai larzual niin, Federation emaw Pawl hrang hrangte in ziakluh (register) theihna an ni:

- 1) Societies Registration Act XXI , 1860
- 2) Cooperative Act, 1904
- 3) Companies Act,1956
- 4) Trust Act, 1882

1. Societies Registration Act

Hlawkna tur ngaihtuah ni lem lo pawl te in register na ber a ni a. Mi pasarih emaw a aia tam emaw ten pawl siamin hetah hian in register thin a ni. He dan hi a zalenin a awlsam ber a chuvangin pawl tam berte in register na a ni. Ward, District, State leh ram pum huap Federation ang te in in register theih a ni.

2. Cooperative Act

He dan hnuaih pawh hian in register theih a ni a. A tihdan hmang te chu Registrar of Cooperative Societies hnen atangin dil theih a ni. Cooperative dante zawm tha turin member ten Co-operative Society kalphung hriatbel a tul em em a ni.

3. Companies Act

Companies Act hnuai Section 25 na chuan midangte tanpui tur leh sumdawna thil atana pawl insiamte in register theihna tur a siam a. Amaherawhchu hetah hian sumdawna thil a hlep te chu lakchhuah theih lovin pawlah chhun luh leh zel a ngai a ni.

4. Trust Act

Hetah hi chuan mi pahnih khat lek pawhin pawl din a in register theih a ni a. Pawl te reuhte tan a remchang.

Self Help Group leh Federation hmang a Nu ho hmalakna ah hian sum leh pai khawl (Group Saving) leh puk (Internal lending) te hi Bank te fihdan ang tho va kal a nih avangin Companies Act tih loh Act dang a in register te tan member hi mi 20 ai a tam tan a theih loh tih hriat a tha a. Member hi 20 aia an lo tam chuan Companies Act II(2) hnuai a dah luh a lo ngai ang a, chutiang a nih chuan chu pawl chu Companies Act ang tak a teh tur a lo ni ang, chutiang a nih loh chuan chu Act kalh avanga thubuai siam sak theih an ni.

Engpawhnise tun dinhmunah India rampumpui a DAY-NULM hnuai a Federation din zawng zawng deuh thaw te hi Co-operative Act hnuai ah hian an in register deuh ber a ni.

Income Tax Awlna dan (exemption under Income Tax Act)

Khawtlang hmasawn theihna tur a pawl dingte hian income tax hi pek loh tur emaw tih a ni fo thin. Amaherawh chu sumdawna thil a pawl din te, industry lam a din te, bank lam atan leh midangte tanpuina tur a din pawh nise tutemah income tax awl an ni lo. Amaherawhchu kum 1961 a Dan siam Section 11 na hmangin pawl dingte chu income tax pe lo tur a tih theih an ni.

He Income Tax Act anga chhiah chawi lo tur hian flawmngai pawl leh hlep awm chuang lova pawl din te chu Act 12 of the Director of Income Tax (exemption) hmang emaw Commissioner of Income Tax hmangin emaw chhiah chawi awl tur a dilin awl phalsak theih an ni. Income Tax Office ah hetiang dilna Form 10(A) a awm a, hemi hmang hian dil tur a ni. Heta in register hnu hian pawlin a sum hmuh zawng zawng atanga za a 25 chu a khawl thei a, za a sawmsarih panga chu a hman a ngai ani.

BUNG 4 : MIZORAM CHHUNG A CO-OPERATIVE SOCIETY DIN DAWN A HRIATTUR TUL THENKHAT TE

Co-operative Society din chungchang ah hian hriat lawk tur leh zir chian hmasak ngai thil tam tak a awm a. Heng zirtir tur leh a tul anga hrihfhah zel turin Mizoram sawrkar chuan kum 1975 khan Mizoram State Co-operative Union (MSCU) hi a din a; an ni hian a tul angin zirtirna an pe thin a ni.

Co-operative Society din dawna hriattur pawimawh zual te lo tarlang ila:

- 1) The Mizoram Co-operative Societies Acts 2006 (Amendment 2017) & The Mizoram Co-operative Societies Rules, 2012 (Amendment 2014) in a sawi angin a tlem berah mi sawmhnih (20) tal, chhungkhat atanga mi pakhat zel an ni tur a ni. Society member te chu hnathawh in ang tlang, harsatna in ang tlang an ni bawk tur a ni.
- 2) Village Council/Local Council khat huam chung ah Society inang pakhat aia tam an awm thei lo ang.
- 3) Society member te chu an huam chung (operation area) chung a cheng an ni ngei tur a ni.
- 4) Member te chu mi rinawm, mi taima an ni tur a ni a, chuvangin Managing Committee (MC) in fimkhur takin member tur te a thlangin a la thin tur a ni.
- 5) Society chuan inkaihhrudaina tur dan Bye Law felfai tak a nei tur a ni. He dan hi Acts & Rules te leh Co-operative Principles in a sawi ang zul zuia duan tur a ni a,
- 6) Society member tur te chu puitling kum 18 chin chunglam an ni tur a ni a, mipa leh hmeichhe nihna, hnam, political party, sakhuadh inthliarna a awm lo.
- 7) Mi rinawm lo leh suauna nei court in thiamloh a chantir tawh te chu member an ni thei lo. Tin, mi ang lo (rilru kimlo) te member an ni thei lo bawk.
- 8) Politics avanga lung in tang leh Court in thiam loh a chan tir te erawh chu member atan hian telh an rem lo a ni.

- 9) Primary Co-operative Society kan tih hi Village/Local Council khat huam chung a Society te hi niin an operation area pawh an Village Council/Local Council huam chung a ni.
- 10) Society kaihruai a enkawl turin Managing Committee a awm ang a, chu Committee member tur te chu member ten an mahni zing atangin dan in a sawi ang zelin an thlang thin ang.

Tichuan, thahnemngai tak a pawl (Society) lo indin tawh, hna pawh an mahni theihna anga zawi zawia hmasawn chho zel te chuan Sawrkar ah (Co-operation Department) ah registration an dil thei a. Eng Society leh eng pawl pawh Sawrkar a registration tih fel a nih hma chuan "Co-operative" hming an pu tel tur ani lo.

Registration dilna hi Sawrkar/Co-operation Department in dilna form a siam form hmanga dil tur a ni a, he dilna form a dahkhah tur te leh thil tel ngai zawnz zawnz te tihfel anih hnu ah thelhuh tur a ni. A tul angin Office lamin hma an la zui ang a, endik ngai te endik a nih vek hnu ah register tlak leh tling a nih chuan registration tih fel chauh a ni thin.

CO-OPERATION DEPARTMENT DISTRICT JURISDICTION THEN DAN:

1. Aizawl East District:

He District office hi RCS Office building, Babu Tlang Aizawl, First Floor ah a awm a, District Officer, Asst. Registrar of Co-operative Societies (ARCS) in a ho mek a, Aizawl city area Hmar lam veng leh Aizawl District chung a khaw thenkhat a huama ni.

2. Aizawl West District:

He District Office hi RCS Office building, Babu tlang Aizawl, second floor ah a awm a, District Officer, Asst. Registrar of Co-operative Societies (ARCS) in a ho a, Aizawl city area chhim lam veng leh khaw thenkhat a huama ni.

3.Lunglei District:

He Office hi Lunglei ah awmin, District Officer, ARCS, Lunglei in a ho mek a, Lunglei District a Co-op. Society te a enkawl.

4.Kolasib District:

He Office hi Kolasib ah awmin District Officer, ARCS in a enkawl a, Kolasib District a Co-op Society te enkawl a ni.

5.Champhai District:

Champhai District office hi Champhai ah awmin, ARCS in a enkawl a, Champhai District chhunga Co-op. Society te a enkawl a ni.

6.Serchhip District:

Serchhip District office hi Serchhip ah awmin ARCS in a thutchilh a, Serchhip district chhunga Co-op. Society te a enkawl a ni.

7.Mamit District:

Mamit District office hi Mamit ah awmin ARCS in a thutchilh a, Mamit district chhunga Co-op. Society te a enkawl a ni.

BUNG 5 : DAY-NULM HNUAI A FEDERATION RUHREL LEH KALHMANG (STRUCTURES OF FEDERATION)

Federation ruhrel

SHG atanga Federation din tur hian chhawng thum angin a kal a. Federation ruangam hi sum leh pai dehchhuahna atana sum khawl leh puk dan kawnghmang awmze nei tur a din a ni a.

Chhawng khatna: Vengchung ah SELF HELP GROUP

SHG-te hian mahni group chhungah zel thawh tur leh tih tur te duang a, mahni a thutlukna siam thei an ni a. Veng khatah group khat aia tam pawh a awm thei a. Chung group te pawh chu mahni a ro in rel vek an ni tur a ni.

Chhawng hnihna: Ward chung ah AREA LEVEL FEDERATION

Ward pakhat zel emaw Ward in bawr khawm emaw a sum khawl leh puk thei tur a din Area Level Federation (ALF) an tih a member ni turin SHG tin ah Group aiawhtu (Group representative) OB zing ami pahnih thlan theih an ni a, chutiang a nih loh pawhin SHG in an mahni zinga tu emaw ber kha he ALF a an aiawh tur hian an thlang thei. He ALF a member-te hi midangte leh pawl dangte nen a thawh hona thuah te, group te hnathawh thlithlai thu ah te, sum leh pai khawl leh puk danah te mawhphurtu a ni ang.

Chhawng thumna: Khawpui chung ah CITY LEVEL FEDERATION

Area Level Federation Office Bearer zinga thlan chhuah pahnih emaw ALF member ten an thlan te chu City Level Federation ah member an ni ang. City Level Federation pawh hian midangte nena thawh ho thuah te, sum leh pai puk leh khawltute kaldan tur thlirpui tu, thil awmzia

hrilhfihtu leh pawnlam Sorkar Department, agency leh organisation te nen a in kar palai a ni. Pawl kalphung leh nihdan tur ang taka kaihhruai hi Federation thiltih tur te zinga pawimawh ber pakhatna a ni.

Chhawngtin ten mawhphurhna leh zawm tur an neih te:

- i. SHG te chu eng ang ruangam a din pawh ni sela, pawl pawimwh tak niin an than duan leh duan loh chu tehna pawimawh ber a ni. SHG an nihna ah chuan mahni a ro in rel an ni. SHG tin te mawhphurhna chu a hnuai a tarlan ang hi a ni :
 - Eng ber nge an tih tur hrechiang a, zir a, chhawmdawl tlak a than chhoh.
 - Pawl a sumlut ziah fel thu ah leh member te nen a inpawhna tha nei turin.
 - Sum khawl chungchangah te, sum puk sem leh a pung nen a rulh leh dan thu ah te thlithlai a, kaihhruaina tha pe turin.
 - ALF ah leh CLF an telna ah te pawl thiltih leh hmasawna te hun bi nei a pek thlap thlap.

- ii. Area Level Federation leh City Level Federation te hian an member SHG te kaihhruai a, an thawhdan te thlir bakah a hnuai ami te hi an thawk bawk ang:
 - An hnuai SHG ten sum leh paiah harsatna an tawh loh na tura sum leh pai che vel ngun tak a enkawl.
 - Kut a sum awmte a hlawk thei ang ber tur a peipun.
 - Member-te tan a thiltih dan tur ruahman a, programme hrang hrang atana training na tur te buatsaih sak.
 - Englai pawh a Group member te hmasawna en nawn fo.
 - DAY-NULM/UD&PA Department leh group inkar a palai hna thawh.

BUNG 6 : FEDERATION MAWHPHURHNA – AN HNUAIA SHG TE TANA HANDHOLDING TRAINING PEKCHHUAH CHUNGCHANGAH

Handholding Training pawimawhna

Member ten kawng tinrenga hmasawhna an neih lehzual theihna turin leh mahni in rintawkna tha nei a hruaitu ni thei turte tuaihriamna turin DAY-NULM/UD&PA Department chuan a tul ang a training pe in midangte nen a intlawhtawhna tur te a buatsaih sak ang.

Training kalpui dan tur diktak chu hetiang hi a ni ang, Level hrang hranga training te a inruah theihna turin DAY-NULM chuan City Level Federation member te hnenah thiamna leh zirtirna a pe ang a, anni chuan Area Level Federation member te hnenah training chu pe chhawng lehin chung Area Level Federation member te chuan SHG member training an pe leh thung ang.

DAY-NULM, UD&PA Department Training thupui duan te:

- i. Self Help Group te tan
 - DAY-NULM hnuai a SHG in din theih dan leh kalphung
 - SHG sum leh pai enkawl dan leh ziahfel dan
 - SHG ten tehfung an paltlang tur hrang hrang
 - Sum dehchhuahna thiamthil
 - Pawl chung a mimal tinte inpawh tawn thatna tur
 - Financial Literacy
 - DAY-NULM chungchang zirchianna
 - Panchasutra (SHG mel lung 5) te zirchianna
 - Revolving Fund leh Bank Linkage Loan sum hman dan tur duanna (Business Plan format)
- ii. Area Level Federation te tan
 - ALF nihphung, Dan leh Dun leh in enkawl dan
 - Meeting kaihhruai dan leh Meeting Agenda Siam dan
 - ALF sum leh pai vawn fel dan

- ALF ten an hnuai a SHG te tan a tehfung an hman tur
- ALF Annual Report leh Sum Audit dan tur
- ALF hnuai a SHG enkawltu URP leh Bookkeepers te hnathawh endik dan
- ALF ten an hnuai a SHG leh URP te zirtirna an pek dan tur
- ALF ten an hnuai a SHG te sum leh pai dehchhuah dan tur zirtirna leh Business Plan siam dan
- DAY-NULM zirchianna
- ALF tin te City Level Federation a rinluh dan leh City Livelihood Center chungchang zirna
- Sorkar hmalakna hrang hrang leh SHG/ALF te thlunzawm
- Khawpui pakhat chung a ALF dangte nen a intlawh tawn a kalphung inzir tawn.

iii. City Level Federation te tan

DAY-NULM hnuai a City Level Federation kalphung tur hi fumfe tak a Ministry of Housing & Urban Affairs (MoHUA), Government of India in a la duan loh avangin Training topic hi duan ala ni lo a. A tul ang zel in hmalak dan tur Mission Directorate in a duang ang.

DAY-NULM hnuai a SHG leh Federation te tan a Handholding Training tulna leh pawimawhna

- i. City Level Federation chuan Area Level Federation leh SHG member te training-na mawhphurhna chu a kuta lain a lo reiah chuan kawng tinrenga hmasawinna thila midangte fuihtu leh nawrtuah a lo tang thei dawn a ni.

- ii. Training-naah hian DAY-NULM chuan City Level Federation hruaitu chu nitin thil tihdan phungte uluk tak a zirtirin, reiloteah anmahni a chu mawhpurhna tam zawk chu an kovah an la thei turin an theihna leh an thiamna tat hriam dawn a ni.
- iii. Sum leh pai deh vel leh tih vel hian hun a hehin engemaw chenah tlin leh thiamna a ngaih avangin City Level Federation leh Area Level Federation te hian sum leh pai lam a khawih chuan hlauh neia midang rawih a ngai mai thei. Amaherawh chu hei hi Federation a hruaitute leh member te thutluknaah a innghat a ni.

BUNG 7 : FEDERATION MAWHPHURHNA – PAWL SUM LEH PAI DEHCHHUAH LEH ENKAWL CHUNGCHANGAH

Federation hi sum hmuh leh hman dan chungchanga an tihdan tur ang duang chhuak tur an ni chungin a theih ang tawkah chuan tihdan in ang khat hman a tha a.

A chang chuan SHG a sum puk rulh lehna chungchangah hian harsatna awmin member thenkhat ten an rulh tur rul thei lova an awm chang a awm thin. Hetiang a nih chuan SHG hotuten Federation hotute hnenah an hrilh tur a ni.

Federation hian group te sum leh pai khawhsak chiah lo mahse, harsatna an neihah chuan chinfelpui kha an tih tur a ni a. SHG thenkhat a member ten sumkhawl chungchangah te, member thenkhat ban avang leh sum puk pek chungchangah a nih dan tur ang an tih theih loh hunte a awm pawhin Federation hi inrawlhin dinhmun tha zawka ding tura kaihruitu tur a ni.

SHG pakhat in a member zing ami pakhat Bank Linkage atanga pawisa an puk an pukchhawntir leh chu a rulh leh theih loh avangin group member dang ten an tuar thei a. Chutiang awm lova SHG te tluang taka a kal theihna tura remruatna leh hmalakna hi Federation nihphung a tih tur pakhat chu a ni.

Sum leh pai dehchhuah leh enkawl chungchangah hian Federation te Dan hmanga an inziahlhna (register-na) theuhin a phut ang zelin an zawm ang. Hemi chungchanga Training buatsaih hi CMMU tin ten an Federation te inziahlhna Department nen a ruahmanna siam chu an tih tur a ni.

BUNG 8 : FEDERATION MAWHPHURHNA – FEDERATION NGELNGHEHNA

Federation nung tak leh sum leh paia ngelngheh chungchang hi tuna kan sawi tur chu a ni a. Hemi kan sawi hian a hmalam a kan sawi tawh angin Federation ah pawh sum leh pai khawih Federation chauh kan sawi ang. Khawtlang tana thatna tura thawktute leh hmasawna thildang titu Federation te chuan sum leh pai an hai lut lova, tanpuina chauha nung an nih avangin anni chanchin hi chu tun thilah chuan sawi tel ve an ngai lo a ni.

A tirah Federation hian hruaitute leh an hnuai a SHG te Handholding Training pekna kawnga Resource Organization leh Urban Resource Person te Lawmman tura sum an mamawh te DAY-NULM in tumsak mahse hun a kal ang a heng Lawmman te hi Federation ten an intum chhoh chhonzawm tur a ni. Engchenah nge Federation chuan a senso pumpui turte a in tum theih ang tih chu zawhna ber chu a ni ta a.

Federation tinte hian an ngelnghehna tur leh anmahni ke a an din chhonzawm zel a, DAY-NULM atanga sum leh pai dawng kher lo pawh a an in enkawl chhoh a, an inthum chak tawn hi Federation kalphungin a tum ber leh a thu kalpui a ni a. Hemi avang hian Federation a tel SHG tin te hian an telna theuh Federation ah sum an chhun luh ve thin a ngai a ni. Heng sum thawhkhawm te hi a lo thlawn a luangral mai mai tur a ni lova, Federation theuh te Dan a an inziah luhna mil zel a an sumpeipunna tur (seed money) atana hman zel tur a ni. He sum peipunna tur (seed money) hian DAY-NULM atanga Revolving Fund dawn theih pawh hi a huam a ni.

Federation ngelnghehna atana SHG ten a Group pawisa an thehluh thin dan tur hi an Group telna Federation in Dan hnuai a a in register na a zirin a dang dawn a ni.

i. Co-operative Society hnuai a in register te tan:

Co-operative Society kalphung in Share lei tur a ni a. Share man zat hi Co-operation Department ruat dan zel zawm tur a ni a. Heng Share man hi Group in an tum zel tur a ni. Group in share a leina man hi sumtuak in emaw an sum khawlsa atangin emaw an pe tur a ni a. Hemi awmzia chu, Multipurpose Co-operative Society a va tel ALF member, SHG pakhat aiawh tu zelte khan an mimal sum he share lei nan hian an hmang tur a ni lo. An share lei te hi an Group/SHG hamthatna zel a ni tih ziritir chian a tul hle ang. Share leibelh tam poh leh mahni Group/SHG tan a tha in a hlawk zawk ani tih hriatthiam tur a ni.

ii. Firms & Society hnuai a in register te tan:

Federation tana Pawisa thawkhawm dan tur hi DAY-NULM Operational Guidelines in ALF Bye Law a duansa ang hi zawm tur a ni.

a) Federation inkhaidiat a SHG an rawn luh chiah hian Federation a luh man (Admission Fee) an pek a ngai a. Hemi atan hian SHG pakhatin Rs _____ (Cheng _____) zel a pe ngei tur a ni.

NOTE: Federation Admission Fee hi Rs 500/- aia flem lo Federation tin ten an Federation a tel SHG aiawhtu mi pakhat zel ah tuk nise. Admission fee tlingkhawm hi Seed Money atan Federation in an hmang chhunzawm thei a ni. Federation Admission Fee hi vawikhat bak pek a ngai lo.

b) Federation inkhaidiat a SHG a luh hnu chuan Federation inrelbawlina tur (Subscription Fee) atan kum tin Rs _____ (Cheng _____) SHG tin ten an pe tur a ni. *(Hei hi Federation inkhaidiat hman tangkai man tiin a sawi theih bawk ang)*

NOTE: Federation Subscription Fee hi Rs 1000/- aia tlem lo Federation tin ten an Federation a tel SHG pakhat zel tan tuk nise. Subscription fee tlingkhawm hi Federation in SHG a vilna a URP emaw Livelihoods, Social Security & Financial Inclusion Volunteers te hlawh atan a hman chhonzawm tur a ni. Kum khat atan zel Subscription Fee hi pek tur niin, Sorkar kumbi chhiar dan nge Calendar Kum bi chhiar dan an hman zawk dawn chu Federation tin te rel tur a ni.

c) Federation a tel SHG tupawh in Federation inrelbawlina tur (Subscription fee) bituk chu kumtin hun tiam chhunga a pek loh chuan, pek tlai man a chawi belh ang. Pawisa chawi tur chu Rs _____ (Cheng _____) zel a _____(thla khat/kar khat/ni khat) a pung a ni ang.

NOTE: Federation Subscription Fee hi ngaihpaawimawh anih nan Federation tin ten Late Fee hi an tuk tur a ni.

BUNG 9 : FEDERATION MAWHPHURHNA – MEMBER SHG ENKAWL LEH VILNA HNA

Federation in din dan hi hnuai lam aṭanga chunglam zawng a kal a nih avangin thiltih tur leh hriat ngaite chu SHG atangin a kal dan tur angin Federation ah kal a. City Level Federation leh Area Level Federation te hi SHG a mite mamawhna angin a kal zawk tihna a ni.

Chumi awmzia chu City Level Federation leh Area Level Federation te hi SHG te hmalakna kal zel aṭangin a inchhawp chhuak zawk a ni. Federation kalphung a pawimawh em em chu member te tel ve zelna leh thutlukna pawh SHG member te siam dan a thu in a kal a ni. A tihdan phung reng rengah hian eng level ah pawh eng ang dinhmun a ding nge an nih in hriatpui theih vek a ni.

Area Level Federation leh City Level Federation te hian an member SHG te an enkawl dan tur leh an vil dan tur chu DAY-NULM in SHG enkawl dan leh kalphung a duan te ang behchhan te zawm zel tur a ni ang.

DAY-NULM hnuai a SHG kalphung tur te, anmahni vil leh enkawl dan tur te hi kimchang takin SHG Training Manual, 2020 (2nd Edition) ah a awm. A tul angin City Mission Management Unit ten Training Manual te hi semchhuah thin tur a ni.

BUNG 10 : FEDERATION MAWHPHURHNA – REPORTING

Chhawng 1 na : SHG tih tur

Group member te chuan an group in thla khat chungga thil an tih leh hmasawna te chu ziakin an kawl tur a ni a. Chung an hnathawh chi hrang hrangte chu a flangpuia lakkhawmin union ah an thlen ang.

Chhawng 2 na : Area Level Federation te tih tur

Area Level Federation te chuan a hnuaia group te thu rawn thlen zawng zawngte chu khaikhawmin City Level Federation ah an thlen ang.

Chhawng 3 na : City Level Federation

City Level Federation chuan Area Level Federation te hnen atanga thu rawn thehluhte chu an khaikhawm ang a, mahni City Mission Management Unit, DAY-NULM ah theuh an thehlut ang.

Chhawng 4 na : City Mission Management Unit

City Level Federati Federation chuan an mahni enkawltu City Mission Management Unit, DAY-NULM te nen an thu thehluh chu an thlir ho ang a, SHG te, ALF te leh CLF te ngei pawh khawilaiah nge an chak a, khawilaiah nge an chak loh tihte an thlirho ang.

City Level Federation chuan SHG-ah emaw, ALF ah emaw leh CLF-ah ngei pawh anmahni enkawltu CMMU te inrawlh ngai nia a hriat chuan a khawilaiah pawh inrawlh turin a sawm thei a ni.

Chhawng 4-na ah hian Community Organizer ten uluk takin SHG, ALF leh CLF te Report lo endikin, tih tur tul duanpui te an hmalakna tur a ni.

Thir letna : Group atanga Federation thlenga hnathawk thei tura tanpuitu chuan level tinah sum leh pai an pek chhuahte chet vel dan thlira kaihruai turin hnathawktu a dah zel a.Heng a hnathawktute hi hnathawh theih nana thil petu ai mahin an thawh theihna tura kawhhuhtu an ni zawk mah a ni.Group atanga Federation thlenga an hnathawh dante thlirletin ngelnghet zawka kal thei turin engtiang taka hmalak tur nge tihte an duang chhuak leh thin a ni.

BUNG 11 : DAY-NULM AREA LEVEL FEDERATION (ALF) BYE-LAWS SIAM DAN

Deendayal Antyodaya Yojana - National Urban Livelihoods Mission (DAY-NULM) chuan Self Help Group (SHG) te chu Pawl inzawmkhawm lian zawk a ding thei turin min kaihruai a. Self Help Group (SHG) hrang hrang ten min thlungzawm tu Pawl kan neih a, chu Pawl hmang a kan intihchak tawn a, khawpuia mirethei ten kan hamthatna dawn ve theih te a kim thei ang ber a kan dawn ve theih hi DAY- NULM in a duh ber chu a ni.

Area Level Federation (ALF) kan din dawn chuan DAY- NULM Inkaihhruaina Bu angin Sorkar ah Dan ang thlap a kan in ziah luh a, Sorkar hriatpui ngei Pawl kan in din a ngai a. Chumi atan chuan Dan Bu mumal tak kan neih a tul a. DAY-NULM Inkaihhruaina Bu in a rawn chhawp chhuah angin a hnuai ah hian ALF Dan Bu (ALF Bye-Laws) chu kan rawn chhawpchhuak a. Hemi ang chiah chiah kher lo pawhin Dan Bu hi a siam theih a, a hnuai ami erawh hi chu kan ALF Dan Bu a tel ngei tur a DAY-NULM in a rawn chhawpchhuah te an ni a. Heng bak tul leh mamawh ni a kan inhriat te chu telh belh theih zel a ni e.

He DAY-NULM Bye Law hi Firms & Societies hnuai a Society/NGO a in ziaklut ten Firms & Society Dan leh Dun bakah a hman tur a ni a. Firms & Societies hnuai a inziaklut ALF nei CMMU apiangin mahni ALF te he DAY-NULM Bye Law hi siam turin Training tha tak pek a, siamfir tur a ni. ALF copy leh CMMU Office copy pawh siam a kawthat ve ve tur.

SAMPLE ALF BYE LAW (DAY-NULM Guidelines ami ang in)

_____ Area Level Federation Bye Law

1. He Federation hming atan hian _____
tih a ni ang a. Tuna tang chuan sawi chhunzawm zel nan "Federation" tih
kan hmang ang.
2. He _____ (*Federation hming ziak
ang che*) hian a hnuai a tel atan Aizawl Municipal Council Ward
_____ huam chung a Self Help Groups (SHG)
te a pawm ang a. He Federation biakpawh theihna kimchang (address)
chu hetiangin –

_____ Pinc Code _____

3. Federation thil tum – He Federation thil tum langsar zual te chu

- a) Kan hnuai a Self Help Groups (SHGs) te tan hunbi nei tak a
inhmuhkhawmna buatsaih sak, inkungkaihna tha an neih theih nan
a kaihhruai leh kan huamchung a Self Help Group thar ding duh
awm apiang te kaihhruai.
- b) Kan hnuai a SHG te thuumchakna kawng chi hrang hrang a
hmalak. Hei hian kan hnuai a SHG ten anmahni a hma an lak theih
lohna kawng thenkhat heng Bank nen a inthlunzawmna tha siam,
SHG ding thar te Pawl tha tak an nih theih na tur atana kaihhruai leh
kan hnuai a SHG ten Bank a Loan an dil apianga an Loan dilna
atana tul leh mamawh Loan an mamawh dan kimchang leh an
hman dan tur duanlawkna (Loan Proposal) te lo siampui te a huam
ang.
- c) Kan hnuai a SHG awm zawng zawng ten DAY-NULM hnuai
hmalakna hrang hrang hmanga an dawn theuh theih nan a
hmalak leh Sorkar laipui leh kan State Sorkar hnuai a mirethei te tan
hamthatna awm thei zawng zawngte dawng thei tur a hma lak te a
huam ang. Heng mai bak ah miretheite hmakhaw thatna atana
hamthatna dang awm thei heng eizawna avanga kuttual

leichhama inhliamna emaw nunna chan phah hial a chetsualna tawh palh thulha pawisa hmuh theih na (Insurance) chi hrang hrang chhawpchuaktu (Institution) te nena thawhhona leh inthlunzawmna siam kawngah te hma lak.

- d) Kan hnuai a SHG zawng zawng ten DAY-NULM hnuai a thiamthil zirna (Skill Training) leh sum dawnna tenau (Micro-enterprise) din theihna hnuaiah te an zir chhuah a eizawmna tha an din theihna tur atana thu thehdarhtu nih kan tum ang.
- e) Kan huamchhung a SHG indinthar te a bul atanga uluk taka kaihhruaina pek a, a hmatiam a zirtirna pek kan tum a. Chu mai bakah SHG nisa te pawh hlawhtling taka an kalzel theihnan a fuih leh tuaihriam zel kan tum.
- f) Kan telna City Level Federation (CLF) ah kan Federation leh kan hnuai a SHG awm zawng zawngte aiawh zo tak a dinchhuah kan tum ang.
- g) Kan zing ami tupawh in hun lo awm leh zel turah hruiatu nih tling tak a kan Federation leh kan hnuaia SHG te a enkawl theih nan mimal tin te Hruaitu tha nihna kawng a in tuaihriam theuh kan tum ang.

4. Federation a tel theih dan

- a) A chung atarlan Ward huamchhunga SHG heng a hnuai ami tehfung tlin te –
 - i. Thla sawmpahnih (12) chhung tal SHG lo ni tawh
 - ii. Pawl Inhmukhawm leh Pawisa thawh te mumal tak a lo kal pui tawh [Pawisa hi a tlem ber ah an pawl zing ami za a sawmriat (80%) talin mumal takin an thawhkhawm reng tur a ni]
 - iii. Pawl hming a pawisa puk te an rul tha tur a ni. [An pawisa puk atanga chhut a za a sawmkua (90%) tal an rul zo tawh tur a ni]
 - iv. Federation a luh man (Admission Fee) leh Federation inrelbawlina tur kum khat zel atana Pawisa thawh (Subscription Fee) tur te pek in huam a pe tu te.
- b) Federation a tel SHG tin te chuan an zing ami mi pahnih (2) zel inthlang chhuak in chung mi pahnih (2) te chu Federation Executive Committee (FEC) ah an SHG aiawh in an thu ang. Heng mi thlanchhuah te hian kum khat chauh zel an SHG aiawh in FEC ah hian an thu thei ang a, kum tin inthlan that tur a ni. SHG in an aiawh

a FEC a thu tur an thlanchhuah dan tur chu hetiang in – an aiawh tur mi pahnih(2) zing a pakhat chu chumi kum a an Pawl a OB an thlanchhuah mi pathum (3) zing a pakhat a ni ngei ngei tur a ni. Pakhat dang leh chu Pawl ami nihna chelh lo an nih theih duhthusam a ni a a theih ngang loh chuan OB pathum (3) zing ami vek thlanchhuah theih a ni ang.

5. Federation tana Pawisa thawkhawm dan tur

- d) Federation inkhaidiat a SHG an rawn luh chiah hian Federation a luh man (Admission Fee) an pek a ngai a. Hemi atan hian SHG pakhatin Rs (Cheng) zel a pe ngei tur a ni.
- e) Federation inkhaidiat a SHG a luh hnu chuan Federation inrelbawlna tur (Subscription Fee) atan kum tin Rs(Cheng) SHG tin ten an pe tur a ni. *(Hei hi Federation inkhaidiat hman tangkai man tiin a sawi theih baw k ang)*
- f) Federation a tel SHG tupawhin Federation inrelbawlna tur (Subscription fee) bituk chu kumtin hun tiam chung a pek loh chuan, pek tlai man a chawi belh ang. Pawisa chawi tur chu Rs (Cheng.....) zel a(thla khat/kar khat/ni khat) a pung a ni ang.

6. Federation inkaihruai dan tur

- a) Federation kalkhawm (General Body) hi SHG tin atanga thlanchhuah mi pahnih zel te intelkhawm a ni ang.
- b) Heng Federation kalkhawm zawnz zawnz atang hian mi panga (5) an inthlang chhuak leh tur a ni. Chung mi panga (5) thlanchhuah te chuan Federation Management Committee an dinin Federation inrelbawlna kawngah mawhphurtu an ni ang.
- c) Federation Management Committee (FMC) ah chuan heng – Chairperson, Secretary, Treasurer, Livelihood Volunteer, Social Security Volunteer leh Financial Inclusion Volunteer te hi an awm ang a. Heng mi panga (5) te hi kum khat chung atana thlan chhuah tur an ni.
- d) A rei ber ah Federation Management Committee (FMC) ah hian mi pangngai kum hnih aia rei a thu tur a ni lo.
- e) Office Bearers (OB) pathum te hi SHG hrang theuh ami an ni tur a ni.

f) Chairperson mawhphurhna

- i. Federation Inhmukkhawm pangngai bakah Inhmukkhawm dang reng reng kaihhruai.
- ii. Federation Inhmukkhawm leh Inhmukkhawm dang reng reng a thurel te a pawmpui ani tih lantir nan a hming ziah hnan (hming sign) emaw kutzungpui thla nemkai.
- iii. Tulbik thil a Inhmukkhawm hmanhmawh (Special Meeting) koh emaw sawn hlat ah mawh a phur ang.
- iv. Secretary, Treasurer leh midangte hmalakna enpui a kaihhruai.
- v. Federation chhung ah leh pawn lam ah inkungkaihna tha leh thawhhona tha siam tur a hma lak. A bik takin Bank hrang hrang te leh Aizawl CMMU te nen a inkungkaihna leh thawhhona tha siam a, an hnen atanga pawisa puk kawng a hamthatna awm thei te Federation a tel SHG zawng zawng leh SHG a tel mimal fin ten an dawn theih nan a hmalak.
- vi. Federation hnuai a awm SHG zawng zawng ten DAY-NULM hnuai hamthatna hrang hrang awm te dawng thei tur a DAY-NULM hmalakna kalphung hrang hrang te hriat chian a zir chian.
- vii. Federation hmalakna zawng zawng leh hlawhtlinna te Aizawl CMMU ah hunbi ruatsa ang a thehluh leh a thil pawimawh dang CMMU mamawh ang zel a thehluh.

g) Secretary mawhphurhna

- i. Chairperson remtihna anga Federation Inhmukkhawm koh leh Thurel Tur te (Agenda) buatsaih.
- ii. Federation Inhmukkhawm pangngai leh Tulbik thila Inhmukkhawm (Special Meeting) a Thurel zawng zawng te felfai taka ziah fel a, Inhmukkhawm awm leh hmasa ber a chhiarchhuah zel.
- iii. Eng Inhmukkhawmah pawh Thuthlukna (Resolution) siam te chu Inhmukkhawm ah ngei hun tawp lam a chhiar chhuah.
- iv. Federation a tel chhinchhiahna Bu (Membership Register), Federation Hminglamna Bu (Attendance Register), Federation Thurel Bu (Meeting Minute), Federation hmalakna chhinchhiahna Bu (Activity Register) leh Federation Thuthlukna Ziahna Bu (Resolution Register) te a kawlin a ziak fel ang.

- v. Inhmukhawm koh tum a Chairperson engemaw harsatna avanga Inhmukhawm a kaihruai theih loh in Inhmukhawm a kaihruai ang.
- vi. Federation Sum vawna lehkhabu pawimawh hrang hrang (Book of Accounts) te hunbi nei thlap a endik a, a endikna atanga a thil hmuh te Federation Inhmukhawm apianga chhiarchhuah.
- vii. Federation chhungah leh pawn lamah inkungkaihna tha leh thawhhona tha siam tur a hma lak. A bik takin Bank hrang hrang te leh Aizawl CMMU te nena inkungkaihna leh thawhhona tha siam a, an hnen atanga pawisa puk kawng a hamthatna awm thei te Federation a tel SHG zawng zawng leh SHG a tel mimal tin ten an dawn theih nan a hmalak.
- viii. Federation hnuaia awm SHG zawng zawng ten DAY-NULM hnuaia hamthatna hrang hrang awm te dawng thei tur a DAY-NULM hmalakna kalphung hrang hrang te hriat chian a zir chian.
- ix. Federation hmalakna zawng zawng leh hlawhtlinna te Aizawl CMMU ah hunbi ruatsa ang a thehluh leh a thil pawimawh dang CMMU mamawh ang zel a thehluh.

h) Treasurer mawhphurhna

- i. Federation sum che vel hrang hrang inziahna lehkhaha te vawn that.
- ii. Federation Sum vawna lehkhabu hrang hrang heng Sum lut leh chhuak ziahna Bu (Cash Book), Pawisa puk chhinchhiahna (Loan Ledger) leh pawisa hman chhuahna leh pawisa dawnna hrang hrang chhinchhiahna phek te (Receipt & payment Voucher) ziah fel.
- iii. Federation pawisa tur lakhawm leh dawn khawm reng reng a kuta a luh atanga ni hnih (2) chhungin Federation Bank Account ah a dah luh ngei ngei tur a ni.
- iv. Federation Inhmukhawm a thuthlukna zulzuiin Federation atanga pawisa pukchhuaktu tur Federation a tel SHG te hnen a pawisa pekchhuah. Hemi bak ah hian Federation aiawh in Federation a pawisa thawh tur hrang hrang te, Pawisa puk Sum lu rulhna te, Pawisa puk a Pung rulhna te, pawisa pek hun a pawk loh avanga chawi tur te leh tul dangte alo dawng thei bawk ang.

- v. Federation Sum leh Pai dinhmun te felfai leh fiah takin Federeration Inhmukhawm apiangin a chhiarchhuak tur a ni.

i) Livelihoods Volunteer mawhphurhna

- i. Federation a tel SHG tin te an thiamna leh theihna mil in an SHG tana pawisa dehchhuah tipung thei tur hmalakna remchang zawn chhuah.
- ii. Sumdawna tenau din thei tur a SHG tin te puih leh kaihhruai a, DAY- NULM hnuai a sumdawna din kawng a tanpuina awmthei te chhawpchhuah sak. Hei hian pawisa puk tur awmthei ngaihven pui leh mithiam zawkte rawn a remruatpuina dawnpui te a huam ang.
- iii. DAY- NULM hmalakna pakhat Thiamthil Zirna (Skill Training) ah te SHG member zinga a tam thei ang ber leh an chhungkaw member thiamthil zir duh a tam thei ang berin an zir chhuah theih nan a hmalak.

j) Social Security Volunteer mawhphurhna

- i. Federation a tel SHG chung ami zawng zawngte tan khawtlanga an chanvo an chanve theihna tur leh himna (social security) an neih theih nan a an mamawh te zawn chhuah.
- ii. Hriselna, zirna leh khawtlang huap a hamthatna leh mitin mamawh hrang hrang ngaihtuahna kawnga a vil tu Councillor te nen a inpawhna tha siam a, Federation a tel SHG ami mitin ten hamthatna an dawn theihna tur a kawng sial.
- iii. Khawpui chung a miretheite hamthatna tur engpawh Sorkar leh NGO lam atangte a awm thei zawng zawng lawrkhawm. Chung thil hrang hrangte chu Federation a tel SHG ami zawng zawng ten an chhawr tangkai theih nan hriattur pawimawh zawng zawngte awlsam tak a chhiar theih tur a ALF kaltlang a chhawpchhuah.

k) Financial Inclusion Volunteer mawhphurhna

- i. Federation a tel SHG zawng zawngte Bank nen inthlungzawm tir ngei.
- ii. Federation a tel SHG zawng zawngte him zawk a Bank kal tlang a pawisa thawn leh dawng tur leh chhiat tawh thulh a lukhawng

nei tur a pawisa dahkhamna (Insurance) te nei tur a Financial Institution rintlak nen inthlunzawm tir.

- iii. Federation a tel SHG zawng zawng te an Pawl a tel reng reng in an hming ngei a Bank ah Account neiin pawisa khawl nan an hman ngei nan a hmalak.
- iv. Federation a tel SHG zawng zawngten Sum leh pai Enkawl dan Zirna (Financial Literacy Training) an kaltlang vekna tur a hmalak.

7. Federation Inhmukhawm dan tur

- a. Federation hi thla tin vawi (a zat ziak ang che) kan inhmukhawm ang. Inhmukhawm ni atan hian thla tin a Ni, -na (a Ni bituk zel ziak ang che) zel hi ruat lawk ani a. Heng Ni ruat lawk hi Pathianni (Sunday) ah a tla emaw rokhawlhna thil engemaw a awm anih chuan a dawt chiah Ni ah sawn kan rem ti.
- b. Thilpawimawh leh hmanhmawhthlak a awmin Tulbik thil a Inhmukhawm (Special Meeting) a koh theih ang. Hei hi mamawhna a zirin inhrilhlawkna hun tepter tak ah pawh in kohkhawm theih turin SHG tin ten rem kan ti tlang vek a ni.
- c. Federation Inhmukhawm reng reng ah Federation aiawh a thutlukna siam turin Federation-a tel zawng zawng atanga chhutin mi za a sawmriat (80%) tal leh Federation OB mi 3 (pathum) zing ah mi 2(pahnih) tal chu Inhmukhawmah chuan an tel ngei tur ani. Hemi zat aia tlem kan nih chuan Federation aiawhin thutlukna kan siam thei lo. Hemi bak ah hian Pawl pawisa Rs (Cheng.....) chin chunglam khawih che tur leh Pawl Federation Inkaihhraina Dan Bu chhung ami siamtha turin Federation-a tel zawng zawng a bo a bang awm lovin kan tel anih loh chuan thutlukna siam a rem lo.
- d. He Federation hian Hruaitu Thlan leh Infuihtharna hun (Annual General Meeting) kum tin kan nei ang. A hun atan kum tin a Ni -na, thla ah kan nei thin ang. He hun ah hian kum liamta a kan Federation hmalakna te, kan sum leh pai lut leh chhuak te kan thlirlet ang a, chumai bak ah kum lo awm tur a Federation hmalakna tur ruahmanna te kan nei ang. He hun hi kum lo awm tur chhung a Federation Management Committee (FMC) thar tur mi panga (5) te thlanchhuah nan kan hmang bawk ang.

- e. Federation Inhmukhawm hunbi ruat sa thlak anih dawn chuan Federation Secretary hian ni hma in Pawl a tel zawng zawngte a hrilh lawk vek ang.
- f. Federation-a tel tur a SHG ten an thlanchhuah reng reng ten Federation Inhmukhawm hunbi tuk sa ah te rokhawlhna / harsatna sawi silo a vawi (a zat ziaik ang che) a zawn a atel loh chuan pawisa a chawi tur ani. Hemi atan hian Rs (Cheng.....) a chawi ngei ngei tur a ni.

8. Federation lehkhabu pawimawh vawn dan tur

- a. Federation a tel chhinchhiahna Bu (Membership Register), Federation Hminglamna Bu (Attendance Register), Federation Thurel Bu (Meeting Minute), Federation hmalakna chhinchhiahna Bu (Activity Register) leh Federation Thuthlukna Ziahna Bu (Resolution Register) te chu Federation Secretary a kawlin a ziaik fel ang.
- b. Federation Sum lut leh chhuak Ziahna Bu (Cash Book) leh Pawisa puk Ziahna Bu (Bank Loan Pass Book) te chu Federation Treasurer in a kawlin ang a. Ani hian Sum lut leh chhuak zawng zawngte leh Bank atanga Federation in pawisa a puk chhuah leh a rulh let dan zawng zawng te a ziaik fel ang.
- c. Federation Bank Pass Bu (Bank Pass Book) chu Treasurer in a enkawlin ang a. Federation sum engzat pawh Bank a dah luh leh lakchhuah reng reng in Bank ah hian Pass bu chu kengin Pawisa che vel chu a tih lan tir (update) ngei zel tur a ni.
- d. Federation Lehkhabu Pawimawh te hi Federation-a SHG aiawhtu zawng zawngten kan en mai theihin ziaik fel reng tur a ni. Inhmukhawm apiangin kan duh chuan Federation Lehkhabu Pawimawh te hi tupawh in kan endik thei ang a, chu mai bak ah hundang ah pawh Federation OB te hrilhlawk hnu ah an remtihna in Lehkhabu te hi kan en dik thei reng ang.

9. Federation pawisa vawn dan tur

- a. Federation pawisa puk duhtu ten dilna ziaik ngeiin Federation ah an thelut tur a ni a. Dilna chu Chairperson, Federation Management Committee (FMC) hnen ah an ziaik tur a ni. Pawisa puk dilna lut reng reng hi Federation Inhmukhawm ah ngaihtuah tur a pharh tur a ni. Pawisa puk diltu SHG aiawhtu te chu an dilna sawi ho lai hian an awm

- thei a amaherawh chu Pawisa puk tir phal an nih leh nih loh buk lai erawh chuan ban an phar ve thiang lo thung.
- b. Federation atanga Pawisa pukchhuah tir theih zat rel tur hian SHG tin ten Federation Executive Committee (FEC) a tel tur a an thlanchhuah zawng zawngte an kim vek a ngai a. Federation in pawisa a neih zat hre reng chungag leh an hnuai a SHG te pawisa mamawhna tihhlawhtlin chu an tih makmawh ani tih hre reng chungin Federation hian pawisa a puk chhuahtir theih zat tur hi an rel tur a ni.
 - c. Federation atanga pawisa pukchhuah rulh let nan hian a pung atan za zel ah (a zat a thu in ziah tel tur) percent (%) nise kan ti. A pung hi thla tin chhut tur.
 - d. Federation atanga Pawisa puktu ten an pawisa puk an rulh let hun chung tur chu Federation Executive Committee (FEC) in an rel tur a ni.
 - e. Pawisa puk chhuah dilna pawm anih apiangin, Pawisa puk chhuah phal zat kimchang leh rulh let dan tur kimchang zawng zawng te chu Federation hmalkan chhinchhiahna Bu (Activity Register), Federation Thuthlukna ziahna Bu (Resolution Register) Pawisa khawl chhinchhiahna Bu (Savings Ledger) leh Pawisa puk chhinchhiahna Bu (Loan Ledger) ah te ziah luh fel thlap tur a ni. Chumi hnu ah chuan pawisa puk rulh let dan zawng zawng (rulh let anih loh dan te pawh) te chu ziahluh fel zel tur a ni.
 - f. Federation in pawisa a puk chhuah tir theih dan tur te –
 - i. Federation a tel SHG chuan Federation inkhaidiat a zawm avanga pawisa pek luh tur zawng zawng a bo a bang awm lovin a pe lut ngei tur a ni. Chubakah, a hma a Federation atanga pawisa alo puk chhuak tawh anih chuan a pawisa puk chhuah te chu sum lu leh a pung zawng zawng nen a rul zo vek tawh tur a ni.
 - ii. Pawisa puk dilna a an tarlan pawisa hmandan tur an duanlawk chu pawmtlak leh hlawhtlinpui theih ngei thil ani tur a ni.
 - iii. Federation a tel SHG chuan an Dan Bu mil thlap a Inhmuhkhawm an neih leh Pawl sum tur pawisa mumal tak a duanlawk ang a an thawhkhawm theih a tul a. Chu mai bakah, Federation hmalakna hrang hrangte an thlawp a thanhnemngai tak a tel an nih a tul.

- g. Federation pawisa Bank kan dah that atanga pawisa pung te, Federation atanga pawisa puk ten an rulh letna atanga a pung awm te, Federation Inhmuhkhawm kal loh avanga pawisa chawi pungkawmte leh Federation Inkaihruaina Dan zawm loh avanga pawisa chawi tlingkhawmte reng reng chu Pawl Pawisa (Corpus Fund) ah a lut zel ang.

10. Federation Bank Account vawn dan tur

- i. Federation Bank Account chu kan hnaih ber Bank ah hawn kan hawng ang.
- ii. Federation aiawha he Account a hming sign tu atan hian Treasurer leh Organizer emaw Secretary emaw kan ruat.
- iii. Federation pawisa Bank Account a awm te la chhuak tur hian Federation Executive Committee (FEC) thuthlukna ziahna thil tel zel tur.

11. Federation atanga chhuak duh te chungchang

(Federation a tel SHG ten Federation chhuahsan duh an awm hun a kalphung tur chipchiar leh sum in pek let dan tur te mumal takin Federation Executive Committee (FEC) chuan a rel tur a ni. Chu chu Federation Inkaihruaina Dan ah hian chiang takin ziah luh tur)

12. Federation atanga inhnawhchhuah chungchang

A hnuai a tehfung hrang hrang hmang hian Federation a tel SHG te chu hnawhchhuah theih an ni ang –

- i. Federation Inhmuhkhawm ruatlawksa sawi lawk awm lova vawi aia tlemlo an tel loh in.
- ii. Federation hmalakna tur atana pawisa thawh tur (Subscription fee) an pek loh in.
- iii. Federation pawisa pukchhuah an rulh let that duh loh in.
- iv. Federation Inkaihruaina Dan zam te an zawm duh loh in.

13. Federation Inkaihruaina Dan siamthat chungchang

Federation Inkaihruaina Dan hi siamthat emaw thlak theih a ni a. Siamthat emaw thlak angai anih chuan Federation a tel zawng zawng

Inhmuhkhawm (General Body Meeting) ah Federation Executive Committee (FEC) ami zawnzawng an kim vek a ngai.

14. Federation thiah chungchang

Federation hi loh theih loh thil leh dan theih loh thil avanga thiah ngei ngei a lo tul ta anih chuan Federation a tel zing a atam zawk in ban phar in an thiat thei ang.

(Federation thiah a tul palh hun a thlen chuan Federation a tel SHG zawnzawng te chuan an pawisa thawhkhawm tawh zawnzawngte an insem darh dan tur te, pawisa an puk te rulh let dan tur insem fel te, pawisa puk chhuaktu ten an rawn rulh let na tur dawngtu tur insem fel chungchangah te thu laila thei ang berin ro an rel tur a ni a. Chung an rorelna leh an thuthlukna zawnzawngte chu Federation thiah anih hma ngeiin siamfel tur ani a. Felfai takin Federation Inkaihhraina Dan ah hian dah luh ngei ngei tur a ni)

BUNG 12 - SELF HELP GROUP BULHUT PANGA TE

1. Hunbi neiin kan meeting thin ang:

Thlakhat chhungin vawi hnih tal meeting ngei ngei tur a ni.

2. Kan Pawl chhungah pawisa kan khawl ang:

Member zawng zawngten meeting apiangin kan pawl inhuam ang zat pawisa kan thawh khawm thin ang.

3. Kan Pawl chhungah pawisa kan in puk kualtir thin ang:

Kan pawisa thawhkhawmte leh thawhchhuah dangte kan pawl chhungah kan in puk kualtir thin ang a. Self Help Group hi Mahni inpui tawn Pawl anih ang ngeiin kan pawl chhung ami ten pawisa an puk chuan 4% (za ah cheng li) aia sang lo in a pung kan inrulh tir ang. Pawn lam mi (kan pawl member nilo) te pawh kan pawl sum hi kan puktir thei a. Pawn lam mi tan a pung rulhna zat chu Pawl in a rel ang.

In ven nan Pawl Dan Bu ah Sum puktu ten a Dahkham an dah dan tur kan telh tur a ni. (Hei hian Pawl chhung ami leh pawn lam mi a huam ang)

4. Kan Pawl chhung a pawisa kan inpuk kualtirte tha takin kan rul ang:

Self Help Group in min zirtir a tum laimu ber “tlem te te a pawisa dahthat a, mamawhte hnen a puk chhuah tir” anih ang in, Pawl pawisa puktu ten rinawm takin kan rul let zel ang.

5. Kan Pawl lehkhabu vawn turte felfai takin kan vawng ang:

Heng group lehkhabu vawn turte hi felfai takin kan vawng ang:

- i. Hminglamna Bu*
- ii. Sum lut leh Chhuak Ziahna Bu*
- iii. Sumkhawl Ziahna Bu*

- iv. Sum Puk Rulh Dan Ziahna Bu
- v. Mimal Pass Book
- vi. Meeting Minute

DAY-NULM hnuai a Self Help Group te chuan heng hi kan zawm ngei ang tih kan intiam e.

SHG Panchasutra Training Code (Manager enter tur)	SHG meeting puitu RO Facilitator/URP hming leh signature	SHG Organizer hming leh signature	SHG Hming leh RO/RP in an meeting pui ni

He form hi RO leh RP ten District Manager theuh hnenah MPR rualin an thehlut ang.

XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX



SELF HELP GROUP BULHUT PANGA TE



1. Hunbi neiin kan meeting thin ang.
2. Kan Pawl chungah pawisa kan khawl ang.
3. Kan Pawl chungah pawisa kan in puk kualtir thin ang.
4. Kan Pawl chung a pawisa kan inpuk kualtirte tha takin kan rul ang.
5. Kan Pawl lehkhabu vawn turte felfai takin kan vawng ang.

Issued by
Mission Director
 Deendayal Antyodaya Yojana – National Urban Livelihoods Mission
 Directorate of Urban Development & Poverty Alleviation Department
 Government of Mizoram

He SHG panchasutra hi kan Member SHG zawng zawng ten an kawl tur a ni. SHG thar apiang semchhuah turin CMMU, UD&PA in an buatsaih in an pechhuak thin tur a ni.

BUNG 13 – DAY-NULM HMALAKNA KALPHUNG

DEENDAYAL ANTYODAYA YOJANA – NATIONAL URBAN LIVELIHOODS MISSION (DAY-NULM)

DAY-NULM hi Ministry of Housing & Urban Affairs (MoHUA) hnuai a Flagship Programme pawimawh tak te zing a mi a ni a. India rampumah ni 24th September 2013 atang khan bul tan a ni a.

Mizoram Sorkar hnuaiah pawh Urban Development & Poverty Alleviation Department in he Mission hi kalpuiin, Sorkar laipui duhdanin Mizoram State Urban Livelihoods Mission Society (MzSULM) chu 30th October 2014 -ah The Mizoram Societies Registration Act, 2005 (Act No 13 of 2005) hnuaiah din fel a ni.

I. Committee pawimawh te:

1. Governing Council (State) – Chairman Chief Minister of Mizoram
2. Executive Committee (State) – Chairman Chief Secretary of Mizoram
3. Project Sanctioning Committee – Chairman Secretary, UD&PA
4. City Level Executive Committee (District) – Chairman Deputy Commissioner of all District
5. Task Force Committee (District) – Chairman Deputy Commissioner of all District
6. Town Vending Committee (District) Chairman Deputy Commissioner of all District

Heng bakah hian tun hnaiah, Supreme Court of India in a din State Level Shelter Monitoring Committee (SLSMC) chu he Mission hnuai a hmalakna pakhat Scheme of Shelter for Urban Homeless (SUH) endik bik tur a din a ni a. Chairman atan hin Principal Secretary, UD&PA (retired) Pu RL Rinawma chu ruat mek a ni.

II. DAY-NULM hmalakna Mizoram chung a kalpuina khua te:

He Mission hi Sorkar laipui duan angin District Headquarter Town zawng zawngah kalpui a ni a, chu bakah chuan 2011 census in Census Town a puan khua ah te hmalakna kalpui a ni bawk.

Sorkar laipui phalna angin heng a hnuai a khaw 15 ah hian DAY-NULM hi mipui tan chhawpchuah mek a ni a, District Headquarter Towns tih loh Census Towns zawng zawngah hian Staff indaih tawk lohna avangin DAY-NULM hnuai hmalakna zawng zawng erawh kalpui an nilo thung a ni.

Sl.no	District	District Headquarter Town	Census Town
1	Aizawl	Aizawl	-
2	Champhai	Champhai	-
3	Lunglei	Lunglei	Tlabung
4	Kolasib	Kolasib	Kawnpui
			Vairengte
5	Serchhip	Serchhip	Thenzawl
6	Mamit	Mamit	-
7	Saitual		-
8	Khawzawl		-
9	Hnahthial		-
10	Lawngtlai	Lawngtlai	-
11	Siaha	Siaha	-

He Mission hi khawpuia cheng khawsak harsa zawkte tan a duan anih angin tun dinhmunah hamthatna dawngtu tur te thlan chuah nan Government of Mizoram buatsaih "BPL Baseline Survey 2016" chu hman mek a ni.

III. DAY-NULM in mipui tana hamthatna tur hmalakna a kalpui mek te:

1. **Social Mobilisation & Institution Development (SM&ID):** Khawpui a cheng Chhungkaw tin a nu pakhat zel te Self Help Group (SHG) member nih fir a, Self Help Movement hmanga chhungkaw harsa zawk te chhawmdawl tum a ni.
 - SHG hi mi paruk chinin an din thei a
 - Mi 6 zing a 70% erawh chu BPL an ni tur a ni
 - SHG thla 3 aia upa tawhte tan Revolving Fund (Sum peipun tur) Rs 10,000.00 theuh DAY-NULM in a pe thin.
 - SHG te hian DAY-NULM hnuaia SHG tana Interest subsidy loan an dil thei.
 - SHG te hi anmahni zawm khawmtu pawl Area Level Federation (ALF) leh City Level Federation (CLF) a hlawmkhawm chhoh zel tum a ni bawk.
 - ALF te hi State chung a Dan remchang ber hnuaia ziah luh tur an nih avangin Firms & Society hnuaia leh Co-operative society hnuaia ziah luh mek an ni.
 - Tun dinhmunah, SHG te enkawl tur hian NGO panga (5) thawhpui mek an ni.
 - SHG a tel te hi a huhova sum peipun dan zirtir an nih bakah, Nu in mahni inchhung atanga sum dehchhuah theihna chi thiamthil zirtir thin an ni bawk.
 - SHG member te hi Bank Account nei theuh tur leh Sorkar laipui buatsaih Insurance policy man tlawm ho te hmang tangkai thin tur a zirtir an ni bawk.
 - City Livelihood Centre (CLC) khawpui tin ah din tum a ni a. He hmun ah hian a mipui ten Office dawr kher lo pawh a UD&PA hmalakna hrang hrang an lo hriat theih nan leh SHG ten an thiamthil dehchhuah te mitin lei theih a an phochhuah theihna tur a ruahman tum a ni.
 - Self Help Group (SHG) te an meeting hun a meeting pui thin tur leh DAY-NULM hnuaia zirtirna hrang hrang zirtirtu atan Resource Organization (RO) rawih an ni a. Aizawl chung a SHG te tan Codnerc leh Zoram Entu Pawl (ZEP) te rawih an ni.

- Mamit chung a SHG te tan Centre for Peace and Development (CPD) te rawih an ni.
- Kolasib chung a SHG te tan Opendoors rawih an ni.
- Serchhip chung a SHG te tan Goodwill Foundation rawih an nii.
- Tun dinhmunah Champhai chung a SHG te tan Resource Organization rawih an ni lova, Community Organizer (CO) ten an enkawl a ni.
- Kum 2020 atangin Urban Resource Person (URP) ten SHG te an vil ve tan a, heng URP te hi SHG member ngei an ni vek bawk.

2. **Employment through Skill Training & Placement (ESTP):** Khawpuia thalai eizawna tlak hna neilo te tan a eizawna tlak thiamthil zirtirna kalpui mek a ni bawk.

- National Skills Qualification Framework (NSQF) hnuai a Skill Development Course awm te chauh hman a ni.
- Hei vang hian heng course zirtir thei National Skill Development Corporation (NSDC) hnuai a inziak lut Skill Training Provider (STP) te chauh UD&PA Department in a thawhpui thei a ni.
- Tun dinhmun ah heng Skill Training Provider (STP) te hi UD&PA Dept hian a thawhpui a:
 - i. Social Justice & Development India (SJ&DI)
 - ii. Kabod Incorporation Pvt Ltd
 - iii. Divine Skills Training Centre
 - iv. Eternity Partners LLP
 - v. Ascensive Educare Pvt Ltd
- Heng STP ten an chhawr leh chhawng dawr emaw thil zirna hmun hrang hrang lakah UD&PA Dept in mawh a phur lo.
- Skill Training hian Class a inzirtirna (Practical & Theory) bakah Assessment, Certification leh Job placement a huam a ni.
- Pianphung a rualbanlo te tan a 3 percent reservation kalpui a ni a, chu mai bakah PM 15 point programme hnuai ah Minority te tan 15 percent reservation kalpui a ni bawk.

3. **Self Employment Programme (SEP)**: Khawpui chhung a cheng mahni a eizawna tenau din duh te tan Bank kaltlang a sum lama tanpui dan kawng zawn hi DAY-NULM hmalakna pakhat a ni. DAY-NULM kal tlang a Bank loan la te hi an loan rulh tur a Bank in a pung an tuk sak zat atang chhut a za a pasarih (7%) chunglam zawng chu DAY-NULM in a rulh sak thin dawn a. Chumi awmzia chu DAY-NULM kaltlang a Bank Loan dil a, hmu te chuan Loan Interest (Loan puk punna) an rul tem bik dawn tihna a ni.

- Mimal Loan dilin Cheng Nuaih hnih (Rs 2 lakhs) thleng a dil thei.
- Mi 5 -10 in tel khawm (Group) in Group Loan Cheng Nuaih 10 thleng a dil thei.
- DAY-NULM hnuai a Self Help Group(SHG) ten SHG-Bank Linkage Loan an dil thei bawk a. An SHG sumkhawl atanga chhut a a let li (4) thleng Loan hi a dil theih.
- Heng Loan pathum te hmang a Loan la reng reng chu interest rate 7% aia a tamna zawng chu DAY-NULM in a rulhsak dawn a.
- Hmeichhe hlang SHG ten SHG Bank Linkage Loan an lak an rulh that chuan, an rulh zawh ah Bank hnen a interest rate 7% an va rulh tawhna atanga chhutin interest rate 3% hu chu DAY-NULM in and SHG Bank Account ah a chhun luh sak leh bawk ang.
- DAY-NULM hnuai a SHG te tan a he hmalakna that bikna chu, DAY-NULM hnuai a SHG an nih avang hian Loan engzat pawh Bank ah la se, an loan lak hi interest rate 4% aia tam in an rulh let a ngai ve lo tihna a ni.
- Group loan leh SHG Bank linkage Loan hi thil in ang a nilo a ni.
- Group Loan chu SHG ni kher lo mi 5-10 in tel khawmin an dil thei a, SHG Bank Linkage Loan chu DAY-NULM hnuai a SHG in din leh in register te chauhin an dil thei.
- Pianphung a rualbanlo te tan a 3 percent reservation kalpui a ni a, chu mai bakah PM 15 point programme hnuai ah Minority te tan 15 percent reservation kalpui a ni bawk.
- SEP hnuai a loan latute zingah hian hmeichhia 30 percent tal an awm ngei ngei a ngai bawk.

- SEP Loan hi dilna hawn anih lai a dilna thehltut tute chu Task Force Committee in Interview an neih pui thin a, he Interview ah hian Loan diltu te chu Bank Managers ten an endik thin a ni.
- SHG tan bik erawh Resource Organizer ten SHG Bank Linkage Grading an neih hnu ah kumtluanin Loan dilna Office lamah a thehluh theih a.
- Task Force Committee in Interview hmanga an thlan chhuah te chu Entrepreneurship Development Programme (EDP) Training buatsaih sak thin an ni.

4. **Support to Urban Street Vendors (SUSV):** Khawpui chung a Kawthler a thilzuarthe Dan hmanga an himna tur ngaihtuah leh enkawl hi DAY-NULM thil tum leh hmalakna kal mek a ni.

- The Mizoram Street Vendor (Protection of Livelihood & Regulation of Street Vending) (Repeal) Act, 2017, The Mizoram Street Vendor (Protection of Livelihood & Regulation of Street Vending) Rules, 2017 leh The Mizoram Street Vendor (Protection of Livelihood & Regulation of Street Vending) Scheme, 2017 te chu neih fel tawh a ni.
- Heng Dan te hian Autonomous District a huam loh avangin SUSV hi Lawngtlai leh Siaha City Mission Management Unit ten hma an la ve lo.
- Aizawl bik atan SUSV hi Aizawl Municipal Corporation (AMC) in an kalpui a ni.
- Kawthler a thilzuarthe (Street Vendors) hi Survey neiin, ID Card leh License pek thin tur an ni.
- Khawpui chung a thil zawrh phalna leh phal lohna thliar fel turin City Street Vending Plan buatsaih vek tur a ni.
- Thilzawrhna hmun him, hrisel leh thianghlim a awm theih nan Market Development Project hmangin DAY-NULM chuan pavement, tui connection, Tuizem, Toilet leh bungraw dah khawmna te a buatsaih sak a ni.
- Skill Training te, Dan leh Dun in zirtirna Training te leh Financial Literacy Camp te buatsaih thin a ni a.

- DAY-NULM kal tlang a Bank Loan mamawhte pawh Bank Loan an hmuh theih nan tanpui thin an ni bawh.
- Kum tin DAY-NULM hnuai a Central atanga pawisa dawn 5% hi SUSV ah hmang ngei tur a ruahmanna siam thin a ni.

5. **Scheme of Shelter for Urban Homeless (SUH):** DAY-NULM hian a ngaihpaawimawh berte zing a pakhat chu Khawpuia a mirethei in leh lo neih zawh loh avanga kawthler a riak thin te tan a riahna tur hmun buatsaih a ni.

- Mizoramah chuan Kawthler a riah ngai khawp a khawsak harsa kan awm ve loh avangin Project Sanctioning Committee, Mizoram thurel angin De-addiction Home hrang hrang, Old Age Home leh Children's Home ah te hmalakna neih a ni.
- SUH hmang hian heng Home kan tarlan ah te hian Building thar sak, Building hlui thawm that leh nitin khawsak nan a mamawh dangte pek thin an ni.
- Shelter tinah he Mission in a duan angin mipakhat tan a 50 sq ft hmun a awm ngei theih nan Building thar sak leh a hlui thawm that thin an ni.
- Hospital hnaivai ah Hospital rawn pantu damlo chungte chawlh hahdamna tur In sak phalsak kan nih angin Hospital ram ah in sak thin a ni a. Tun dinhmun ah State Referral Hospital leh State Cancer Hospital ah te sak zawh tawh a ni a. Mamit District Hospital ramah sak tan thuai tum a ni bawh.
- 3rd Party Urban Homeless Survey, 2018 a neih hmang a hmuhchhuah De-addiction Home leh Old Age home a awm, chungte belh tur chuang neilo mi 425 te tan Operation & Maintenance (O&M) fund Rs 12,000.00 mi pakhat zel tan kum 2022 thleng kum tin pek tum a ni.

IV. Mission Management Unit Office kalphung:

i. **State Mission Management Unit (SMMU) :**

- **Staff:** Mission Director leh Project Director kaihraina hnuai ah State Mission Manager pali (4), Accounts Manager pakhat (1), Assitant, Cashier leh Assistant leh Date Entry Operators pathum (3) an awm.
- **Office:** Directorate of UD&PA, New Capital Complex (3rd Floor) ah SMMU te hi engtik lai pawh a dawr theihin an awm.
- **Area:** Mizoram pum (District Headquarter Town 8 leh Census Town 7)

ii. **Aizawl City Mission Management Unit (Aizawl CMMU) :**

- **Staff:** Project Director kaihraina hnuai ah SMMU atanga thuchhuak ang zela DAY-NULM hmalakna enkawl turin City Mission Manager pali (4) an awm a . An ni bakah hian JE pakhat leh Community Organizer pariat (8) an awm bawk. Heng mite hian DAY-NULM hnuai a hmalakna hrang hrangte enkawl bik neiin hma an la a ni.
- **Office:** Directorate of UD&PA, New Capital Complex (3rd Floor) ah engtik lai pawh a dawr theihin an awm.
- **Area :** Aizawl (AMC area)

iii. **Kolasib City Mission Management Unit (Kolasib CMMU):**

- **Staff :** District Urban Development Officer (DUDO) kaihraina hnuai ah SMMU atanga thuchhuak ang zela DAY-NULM hmalakna enkawl turin City Mission Manager pahnih (2) an awm a . An ni bakah hian JE pakhat leh Community Organizer pahnih (2) an awm bawk. Heng mite hian DAY-NULM hnuai a hmalakna hrang hrangte enkawl bik neiin hma an la a ni.
- **Office:** Urban Dev. & Poverty Alleviation Office, Top Floor, Brig Vankunga Shopping Complex, Diakkawn, Kolasib.
- **Area :** Kolasib, Kawnpui leh Vairengte.

iv. Champhai City Mission Management Unit (Champhai CMMU):

- **Staff :** District Urban Development Officer (DUDO) kaihhrucina hnuai h SMMU atanga thuchhuak ang zela DAY-NULM hmalakna enkawl turin City Mission Manager pahnih (2) an awm a . An ni bakah hian JE pakhat leh Community Organizer pahnih (2) an awm bawk. Heng mite hian DAY-NULM hnuai a hmalakna hrang hrangte enkawl bik neiin hma an la a ni.
- **Office:** Urban Dev. & Poverty Alleviation Office, CHANEM, Champhai.
- **Area :** Champhai

v. Lunglei City Mission Management Unit (Lunglei CMMU):

- **Staff :** District Urban Development Officer (DUDO) kaihhrucina hnuai h SMMU atanga thuchhuak ang zela DAY-NULM hmalakna enkawl turin City Mission Manager pahnih (2) an awm a . An ni bakah hian JE pakhat leh Community Organizer pahnih (1) an awm bawk. Heng mite hian DAY-NULM hnuai a hmalakna hrang hrangte enkawl bik neiin hma an la a ni.
- **Office:** Urban Dev. & Poverty Alleviation Office, Convention Centre, Lunglei.
- **Area :** Lunglei leh Tlabung.

vi. Serchhip City Mission Management Unit (Serchhip CMMU):

- **Staff :** District Urban Development Officer (DUDO) kaihhrucina hnuai h SMMU atanga thuchhuak ang zela DAY-NULM hmalakna enkawl turin City Mission Manager pahnih (2) an awm a . Heng mite hian DAY-NULM hnuai a hmalakna hrang hrangte enkawl bik neiin hma an la a ni.
- **Office:** Urban Dev. & Poverty Alleviation Office, New Serchhip Venglai, Boxing Hall Tlang, Serchhip.
- **Area :** Serchhip leh Thenzawl.

vii. Mamit City Mission Management Unit (Mamit CMMU):

- **Staff :** District Urban Development Officer (DUDO) kaihhrudaina hnuai SMMU atanga thuchhuak ang zela DAY-NULM hmalakna enkawl turin City Mission Manager pahnih (2) an awm a . Heng mite hian DAY-NULM hnuai a hmalakna hrang hrangte enkawl bik neiin hma an la a ni.
- **Office:** Urban Dev. & Poverty Alleviation Office, Near DC Complex, Dinthar, Mamit.
- **Area :** Mamit.

viii. Khawzawl City Mission Management Unit (Khawzawl CMMU):

- **Staff :** District Urban Development Officer (DUDO) kaihhrudaina hnuai SMMU atanga thuchhuak ang zela DAY-NULM hmalakna enkawl turin City Mission Manager pakhat (1) a awm a . A ni hian DAY-NULM hnuai a hmalakna hrang hrangte a enkawl a ni.
- **Office:** Urban Dev. & Poverty Alleviation Office, Darngawn Veng, Khawzawl.
- **Area :** Khawzawl.

ix. Hnahthial City Mission Management Unit (Hnahthial CMMU):

- **Staff :** District Urban Development Officer (DUDO) kaihhrudaina hnuai SMMU atanga thuchhuak ang zela DAY-NULM hmalakna an enkawl a ni. DAY-NULM hnuai a Manager leh Community organizer dah an la ni lo a, DUDO Staff in DAY-NULM an enkawl a ni.
- **Office:** Urban Dev. & Poverty Alleviation Office, Rallang Tlang, Electric Veng, Hnahthial.
- **Area :** Hnahthial.

x. Saitual City Mission Management Unit (Saitual CMMU):

- **Staff :** District Urban Development Officer (DUDO) kaihhrudaina hnuai SMMU atanga thuchhuak ang zela DAY-NULM hmalakna an enkawl turin Community Organizer pakhat (1) a awm a. DAY-NULM hnuai a Manager dah a la ni lo.

- **Office:** Urban Dev. & Poverty Alleviation Office, Rulchawm, Saitual.
- **Area :** Saitual.

xi. Lawngtlai City Mission Management Unit(Lawngtlai CMMU):

- **Staff :** District Project Officer (DPO) kaihhruaina hnuai ah SMMU atanga thuchhuak ang zela DAY-NULM hmalakna enkawl turin City Mission Manager pahnih (2) leh Data Entry Operator pakhat (1) an awm a. Heng mite hian DAY-NULM hnuai a hmalakna hrang hrangte enkawl bik neiin hma an la a ni.
- **Office:** NULM Cell, DC Complex, Lawngtlai.
- **Area :** Lawngtlai.

xii. Siaha City Mission Management Unit (Siaha CMMU):

- **Staff :** District Project Officer (DPO) kaihhruaina hnuai ah SMMU atanga thuchhuak ang zela DAY-NULM hmalakna enkawl turin City Mission Manager pahnih (2) leh Community Organizer pakhat leh Data Entry Operator pakhat (1) an awm a. Heng mite hian DAY-NULM hnuai a hmalakna hrang hrangte enkawl bik neiin hma an la a ni.
- **Office:** NULM Cell, DC Complex, Siaha.
- **Area :** Siaha.