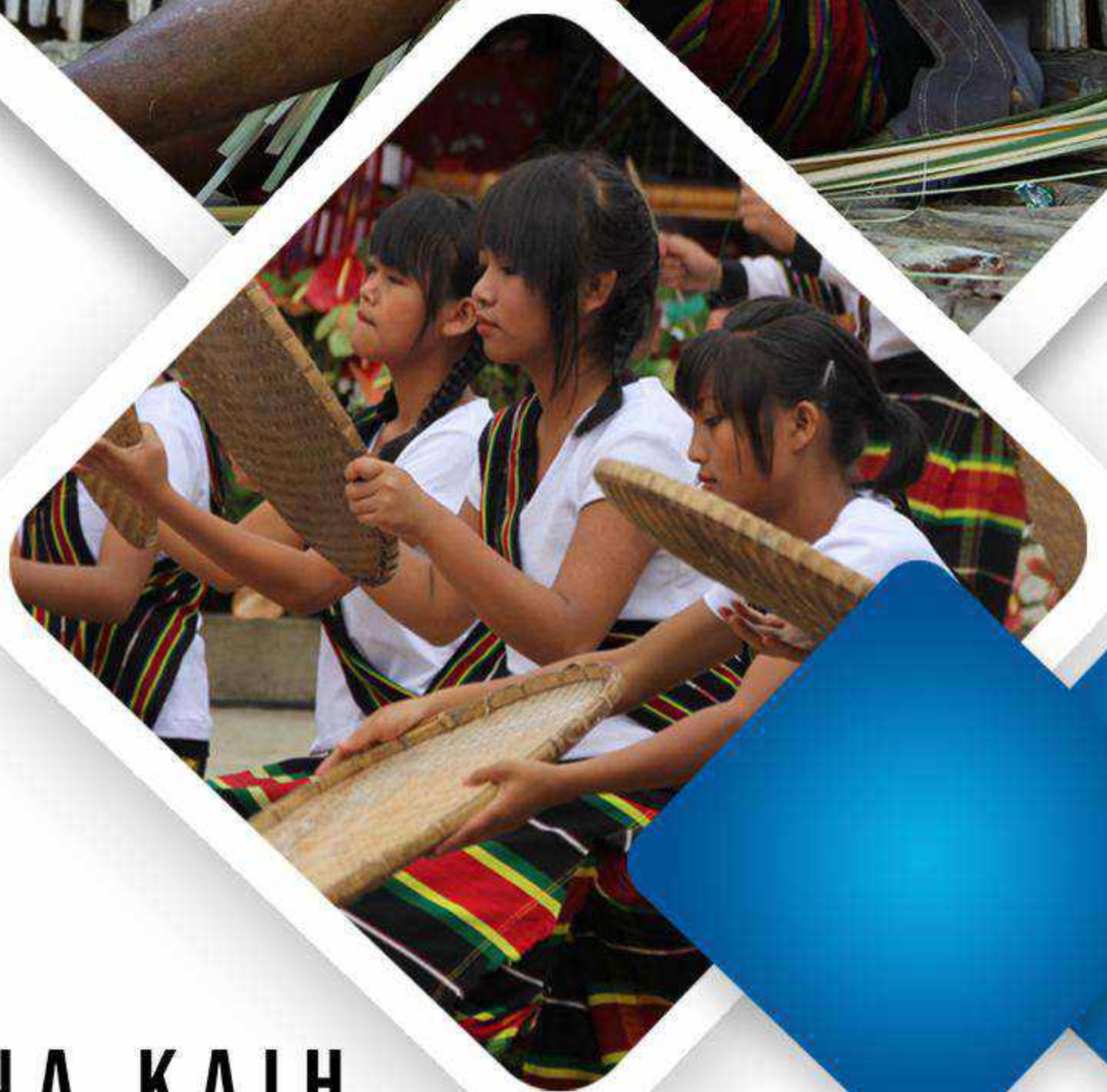


THE MIZORAM BANA KAIH (HANDHOLDING) SCHEME, 2024

&
GUIDELINES FOR HANDHOLDING SUPPORT TO PROGRESS PARTNERS



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**Lalduhoma
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MESSAGE

It is with great pride and a deep sense of responsibility that I present the “Mizoram Bana Kaih (Handholding) Scheme, 2024.” This marks a significant milestone in our ongoing efforts to foster sustainable development and economic growth within Mizoram.

Bana Kaih Scheme is a testament to our commitment to uplift and empower deserving citizens by providing holistic Government support. Through this scheme, we strive to create a robust framework that addresses the unique challenges currently faced by our farmers, entrepreneurs and other self-employed entities. This initiative is not merely a policy but a delivery mechanism for sustainable livelihood and a stable economy for our aspiring progress partners. The policy shall also position the State to have a the higher contribution in achieving Government of India’s vision of a Viksit Bharat by 2047.

I extend my heartfelt gratitude to all the stakeholders whose unwavering support and collaboration have been instrumental in shaping this scheme. Together, we will continue to work towards turning Mizoram into a State that stands as a beacon of progress and development, worthy of emulation by its neighbours.

Dated Aizawl,
the 12th September, 2024


(LALDUHOMA)

Dr. K.C. Lalmalsawmzauva
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(Implementation of
Handholding Policy)
Government of Mizoram



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MESSAGE

I am extremely happy that we can finally launch the Mizoram State's Flagship Programme called **"Handholding Scheme"**. This scheme is the product of many tedious and numerous deliberations on various issues and challenges faced by farmers, entrepreneurs and the general public as a whole. Its core aims to handhold and uplift the livelihood of the people of Mizoram in general and the poorer section of the society in particular.

The Handholding Scheme is designed in such a way that people from primary, secondary and tertiary sectors are getting an equitable share of benefit, and to make sure no one is deprived of their fair right in search of development. People engaged under hand holding schemes are not labelled as mere 'Beneficiaries' rather we cherish them as 'Progress Partners' of the government.

The first target **'Progress Partners'** are people engaged in the Primary sector for whom we offer support price to ensure market opportunity for four selected crops like Ginger, Turmeric, Mizo Chilli and Broom. More than 20,000 farmers already reported themselves growing at least one of these crops, which indicates that a large chunk of rural population in Mizoram are covered under this scheme.

I would also like to convey my heartfelt thanks to all the members of Mizoram Agricultural Marketing Board (MAMB) under the chairmanship of Hon'ble Agriculture Minister for their dedication and hard work.

Lastly, but not the least, I would like to express my sincere gratitude to our Hon'ble Chief Minister for his fatherly guidance, wit and wisdom that makes this scheme happen.



Place: Aizawl
Date: 7th September, 2024

Dr. KC Lalmalsawmzauva





THE MIZORAM BANA KAIH (HANDHOLDING) SCHEME, 2024

NOTIFICATION

Dated Aizawl, the 2nd September, 2024

No.A.48011/4/2024-PLG(RDB) : In the interest of public service, the Governor of Mizoram is pleased to notify the 'Mizoram Bana Kaih (Handholding) Scheme', 2024 of the Government of Mizoram:-

Sd/-
LALMALSAWMA PACHUAU
Member Secretary,
Mizoram State Policy Coordination Committee
&
Secretary to the Govt. of Mizoram
Planning & Programme Implementation Dept.

1. Scheme Title

This Scheme shall be called the Mizoram Bana Kaih (Handholding) Scheme, 2024.

2. Commencement & Duration

The Scheme shall come into force on 19.09.2024 and be implemented for an initial period of five years.

3. Coverage

The Scheme shall cover all the districts of Mizoram, namely Aizawl, Champhai, Hnahthial, Khawzawl, Kolasib, Lawngtlai, Lunglei, Mamit, Saitual, Serchhip and Siaha.

4. Definitions

- a. 'Apex Body' means the highest authority for administering and monitoring the Scheme which is the Mizoram State Policy Coordination Committee, unless specified otherwise.

- b. 'Credit linkage' means facilitation of bank loans to Progress Partners.
- c. 'Government' or 'State Government' means the Government of Mizoram, unless specified otherwise.
- d. 'Handholding support' means comprehensive service delivery to Progress Partners including advisory services, intermediation, physical & financial support, training & capacity building, technical services etc. required by Progress Partners to successfully implement their livelihood/business projects.
- e. 'Handholders' means State Departments or designated officials of the State Departments or other empanelled outsourced agencies that will provide handholding support to Progress Partners.
- f. 'Market support' includes market information, price support, market linkages and creation of fixed capital to enhance the marketability of the produce and products of Mizoram.
- g. 'Nodal Department' for the Scheme refers to Planning & Programme Implementation Department, Government of Mizoram.
- h. 'Progress Partner' means an individual or an organization with high potential for wealth and employment generation who is selected by the Apex Body to avail benefits under the Scheme.
- i. 'Scheme' means the Mizoram Bana Kaih (Handholding) Scheme, 2024 unless specified otherwise.
- j. 'Startup' as defined by DPIIT means an entity within ten years of incorporation, with an annual turnover upto INR 100 crore, actively engaged in innovation, development, improvement, or with a high potential of employment/wealth generation

- k. 'State' refers to the state of Mizoram, unless specified otherwise.
- 1. 'Viksit Bharat @2047' refers to the vision of the Government of India to make India a developed nation by 2047, i.e., the 100th year of independence.

5. Introduction to the Scheme

Government of Mizoram through the Bana Kaih (Handholding) Scheme has embarked upon a mission to affect a paradigm shift in the socio-economic development of Mizoram. This Scheme outlines the strategies designed by Government of Mizoram to achieve the status of a developed State by 2047 (Viksit Bharat @ 2047). It seeks to empower the citizens by providing them the required financial, technical, infrastructural & institutional supports through a whole of government approach.

6. Aims & Objectives of the Scheme

6.1. Effective Convergence of Actions:

Convergence and integration of efforts across various stakeholders, departments, and sectors to achieve the highest socio-economic impact and the Sustainable Development Goals (SDGs).

6.2. Efficient Resource Mobilization & Allocation:

Mobilize and optimally allocate resources for generation & enhancement of livelihoods from schemes of the Central and the State Governments, credit linkages and the private sector.

6.3. Establishing Progress Partners: Identify and nurture individuals, societies, entrepreneurs, innovators, and other entities to become wealth and employment generators for the State and establish them as Progress Partners for the Government.

- 6.4. **Gainful Engagement of the Youth:** Promote skill development, entrepreneurship and Startups to engage and empower the youth of Mizoram thereby enabling them to contribute significantly in the effort to become a developed State.
- 6.5. **Strengthening of Support Institutions:**
Strengthen the departments and institutions under Government of Mizoram that are tasked to establish Progress Partners.
- 6.6. **Promoting Sustainable Development through Cluster Approach:**
Development of the primary sector of the economy by promoting settled farming / plantation in cluster mode based on scientific agro-climatic zonation and value addition of the produces. Promote investments in the secondary and tertiary sectors of the economy in a sustainable manner and ensuring a win-win situation for both the State and the investors.
- 6.7. **Comprehensive Service Delivery:**
Enabling Ease of Living by ensuring that communities and individuals receive the intended quality services and support from the concerned departments under Government of Mizoram.
- 6.8. **Empowerment of Community Institutions:**
Empower community institutions by engaging them to participate in and take ownership of their communities' development.
- 6.9. **Gender Mainstreaming:** Integrate gender perspective in establishing Progress Partners and in the overall implementation, monitoring and evaluation.
- 6.10. **Data-Driven Decision Making:**
Enable evidence-based decision-making, monitoring and evaluation.

7. Components of the Scheme

7.1. Handholding Support to Progress Partners, who may be an individual or group/organization selected to receive comprehensive assistance aimed at fostering sustainable livelihoods and socio-economic advancement.

7.2. Support to Implementing Departments, that provide handholding support to Progress Partners.

7.3. Sustainable Development through Clusters Approach, comprising both Agriculture & Allied clusters (zau) and Industrial clusters.

7.4. Market Support, through market information, price support and market linkages and creation of fixed capital to enhance the marketability of the produce and products of Mizoram.

7.5. Participative Planning and Innovations for Sustainable Development, through integration of development process across state, district, block and village level planning, and incentivizing innovation for tangible and non-tangible change.

8. Support Strategies under the components of the Scheme

8.1. Handholding Support to Progress Partners:

a). Progress Partners will be identified by the Implementing Departments through Search Teams constituted by them, and final selection will be made by the Apex Body on merit and in consultation with the proposing Department. The Handholding Scheme will be converged with the existing schemes under Government of India.

b). To affect the support through collateral free loan, full interest subvention and bank guarantee, Memorandum of Understanding (MoU) will be entered into with banks and other relevant organizations.

c). Separate guidelines will be issued detailing the process for identification and selection of Progress partners, and Standard Operating Procedure for providing the Handholding support in the form of credit guarantee, interest subvention, catalytic capital grant, venture funding, capacity building and supervision.

d). The Mizoram State Policy Coordination Committee (MSPCC) chaired by the Chief Minister will function as the Apex Body for administering the Mizoram Bana Kaih (Handholding) Scheme.

8.2. Support to Implementing Departments

a). The success or otherwise of the first component of the Scheme would depend on the performance of the Implementing Departments that provide handholding support to Progress Partners. To enable them to carry out their tasks effectively and efficiently, the following support would be given:

- i) Provision of Common Facilities / Infrastructures: Funding for the development of common infrastructures and strengthening of institutions crucial for the success of the Progress Partners and potential Progress Partners.
 - ii) Research & Development: Funding for Research & Development by the Implementing departments to develop innovative methodologies, localize machines and processes to suit local needs and enhance the overall efficacy of handholding support.
 - iii) Technical Training: Funding to impart technical training to the Progress Partners pertaining to their domain.
 - iv) Administrative Expenses: The implementation of the Scheme will entail identification, mentoring, monitoring and supervision of the Progress Partners for which administrative expenses of the Department will be met on need basis.
- b. Procedure for submission of proposals to avail funding for the above would be laid down in a separate guideline and decision on the proposals will be taken by the Apex Body based on the merit of the proposal.
- c. Handholding of Handholders - A programme for Handholding of Hand-holders will be conducted by the Nodal Department which will be a comprehensive training for the Departments tasked with delivering handholding support to Progress Partners. It will focus on equipping these Departments with the skills and knowledge necessary to effectively guide and support beneficiaries throughout the implementation process.

8.3. Sustainable Development through Clusters Approach:

a. Development of the primary sector of the economy in cluster (zau) mode with the aim to promote settled farming / plantation will be carried out by the departments in the Agriculture and allied sectors which are as under:

- i) Agriculture Department
- ii) Animal Husbandry & Veterinary Department
- iii) Fisheries Department
- iv) Horticulture Department
- v) Irrigation & Water Resources Department
- vi) Land Resources, Soil & Water Conservation Department
- vii) Rural Development Department
- viii) Sericulture Department

b. Clusters (zau) will be selected by the Implementing Departments in convergence with their existing central schemes based on the criteria of suitable agro-climatic zonation, economic viability, and potential for employment generation.

c. Mizoram Sustainable Investment Policy, 2024 provides for the development of investment zones to promote private investments. Accordingly, the development of industrial clusters would be taken up as per this Policy.

d. Procedure for submission of proposals to avail funding for the above would be laid down in a separate guideline and decision on the proposals will be taken by the Apex Body based on the merit of the proposal.

8.4. Market Support:

a. Market support would include the following:

- i) Price support to priority crops as identified by the Government from time to time.
- ii) Collection and dissemination of market intelligence.
- iii) Establishment of market linkages for agricultural and industrial products.
- iv) Financial support for creation of fixed capital, i.e., infrastructure and purchase of machinery.

b. Proposals under this component will be submitted by the concerned implementing departments and decision on the proposals will be taken by the Apex Body in consultation with the Mizoram Agricultural Marketing Board or a similar notified agency with the required mandate.

c. In the case of financial support for infrastructure and purchase of machinery, Mizoram Agricultural Marketing Board or a similar notified agency with the required mandate will enter into an agreement with the progress partner to ensure proper utilization of the support.

8.5. Participative Planning and Convergence for Sustainable Development:

a. This component would include the following:

- i) Collaborative approach to planning and decision-making to foster sustainable development through decentralized planning mechanisms such as District Development Boards and District Planning Committees, which will facilitate localized decision-making and better alignment of development efforts with district-specific priorities.

ii) Localization of Sustainable Development Goals (SDGs) to integrate sustainability at all levels of planning.

iii) To drive innovation and effective scheme advocacy, the Chief Minister's Innovation Challenge will be organized, which will encourage creative and innovative solutions from various stakeholders to address development issues.

b. Separate guidelines in this regard will be issued by the Nodal Department.

9. Apex Body and Nodal Department

9.1. The Mizoram State Policy Coordination Committee (MSPCC) chaired by the Chief Minister will function as the Apex Body for administering the Handholding Support to Progress Partners and its complimentary components under the Mizoram Bana Kaih (Handholding) Scheme, 2024.

9.2. The Nodal Department will be Planning & Programme Implementation Department, Government of Mizoram.

10. Implementing Departments

10.1. The Departments who will be responsible for the implementation of the Scheme are as under:

- i) Agriculture Department
- ii) Animal Husbandry & Veterinary Department
- iii) Commerce & Industry Department
- iv) Cooperation Department
- v) Fisheries Department
- vi) Horticulture Department
- vii) Information & Public Relations Department
- viii) Irrigation & Water Resources Department
- ix) Labour, Employment, Skill Development and Entrepreneurship Department
- x) Land Resources, Soil & Water Conservation Department
- xi) Planning & Programme Implementation Department
- xii) Rural Development Department
- xiii) Sericulture Department
- xiv) Sports & Youth Services Department
- xv) Tourism Department
- xvi) Urban Development & Poverty Alleviation Department

10.2. Additionally, with regard to the 5th Component of the Scheme: Participative Planning and Convergence for Sustainable Development, Office of the Deputy Commissioners of each District, Urban Local Bodies and all Departments under Government of Mizoram would be the implementing departments as per the guidelines laid down by the Nodal Department.

11. Scheme Budget

- 11.1. The budget for the Scheme will be provided from the State finances starting with the budget allocation of Rs. 200 crore for FY 2024-25. This is besides the fund made available for the scheme from other schemes and sources of funds.

12. Review & Monitoring

- 12.1. The Apex Body shall conduct regular review of the implementation of the Scheme and can prescribe for corrective action/s as required.
- 12.2. The infrastructure projects implemented under this Scheme will be monitored by the Mizoram State Project Monitoring Committee.
- 12.3. For the first component of the Scheme, viz. Handholding Support to Progress Partners, the validation of Project Partners and monitoring of their progress would be processed using Management Information System (MIS).

13. Publicity & Recognition of Excellence in Performance

- 13.1. The Scheme will be given widespread publicity so that the public is well informed to enable them to take initiatives to become a Progress Partner.
- 13.2. The Implementing Departments shall maintain proper documentation of all their initiatives under this Scheme and publicize them to mobilize and motivate the public.
- 13.3. Necessary publicity materials (logo, plaque etc.) will be designed and disseminated to the implementing departments by the Nodal department.
- 13.4. The Government shall institute an award for recognition of exemplary performance by a Department, Team, or Officer in the execution of the Scheme. Criteria for the award will include measurable results, significant contributions, and overall performance in implementing the Scheme. The purpose of this award is to formally acknowledge high achievement and to promote continued excellence in scheme execution.

GUIDELINES FOR

HANDHOLDING SUPPORT TO PROGRESS PARTNERS UNDER

THE MIZORAM BANA KAIH

(HANDHOLDING) SCHEME, 2024

1. Introduction

The first component under the Mizoram Bana Kaih (Handholding) Scheme, 2024 is 'Handholding Support to Progress Partners'. The focus shall be to identify Progress Partners and provide handholding support to them. A Progress Partner is an individual or group/organization selected to receive comprehensive assistance aimed at fostering sustainable livelihoods and socio-economic advancement. The term Progress Partners underscores the collaborative nature of the scheme, emphasizing the partnership between the Government and the beneficiaries in achieving collective progress.

2. Progress Partners

2.1. Definition & Eligibility

2.1.1 To become a Progress Partner, an individual must satisfy the following conditions:

- a) He / She should be a citizen of India and a permanent resident of Mizoram
- b) He / She should be 18 years and above.
- c) He / She should not be an employee under the Government (Central or States) or any of their agencies.
- d) He / She should have a full-time feasible livelihood project / business plan outlining his / her products or services and financial projections. In other words, the project should be the 'usual principal activity' of the individual and should be his / her main source of livelihood.

- e) The livelihood project / business plan should have the potential to generate positive impacts, such as creating direct and indirect employment opportunities, addressing community needs and promoting sustainable economic development.
- f) He / She should demonstrate entrepreneurial potential to successfully implement their livelihood project/business plan.
- g) He / She should be willing to undergo mandatory capacity building training and practice the inputs received in the trainings organized.
- h) He / She should agree to prompt / timely repayment of loans granted for the implementation of their livelihood project/business plan as applicable.
- i) He / She should satisfy all other eligibility conditions prescribed in the converged schemes of the Government under which relevant support is applied.

2.1.2 Non – individual Progress Partner would include:

- a) Primary Producer organized into a group entity such as cooperative, registered society, SHG, FPO, PACS, and the likes;
- b) Partnership firm, Limited Liability Partnership, Private Limited Company, Public Limited Company, and the likes where majority ownership of the entity should lie with individuals who are eligible as per Para 2.1.1.

2.2. Categorization of Progress Partner:

Progress Partner are classified into the following two categories –

2.2.1 Targeted Progress Partners:

- a) They are selected by the Apex Body of this Scheme through the concerned Implementing Departments.
- b) They can avail collateral-free loans under Central Schemes converged with this Scheme.
- c) For prompt repayment of loan, they are eligible to receive 100% interest subvention and guarantee under this Scheme in consolidation with the ones provided under the converged Schemes under Government of India.
- d) Those that are selected to receive Chief Minister's Special Package grant under the Scheme.

2.2.2 General Progress Partners:

- a) They are not specifically selected by the Apex Body of this Scheme.
- b) They can avail collateral-free loans under Central Schemes converged with this Scheme.

- c) They are not eligible for 100% interest subvention and guarantee on loan.
- d) They are not eligible for Chief Minister's Special Package grant under the Scheme.

2.2.3 Progress Partners mentioned henceforth in the subsequent section shall refer to **Targeted Progress Partners** only.

3. Supports to Progress Partners under the Scheme

3.1. Project-based Support

Supports that can be availed under Handholding Scheme shall be predicated on project-based evaluation for selection of Progress partners.

3.2. Forms of Support

Handholding support to Progress Partners shall have the following components:

3.2.1. Collateral-free and Interest-free Bank Loan:

The Scheme provides for credit linkage (loan) with credit guarantee and full interest subvention, i.e., repayment of 100% of the interest, to Progress Partners in convergence with central schemes and in collaboration with banks / financial institutes. This will be taken up in the following manner: