

About Bana Kaih

The **Bana Kaih (Handholding) Scheme** is a flagship initiative of the Mizoram Government to promote economic growth and self-sufficiency. The Scheme aims to empower citizens by providing financial, technical, and institutional support. The Scheme was launched by Chief Minister, Pu Lalduhoma on September 19, 2024.

The **Scheme's** key components include:

- **Collateral-free and interest-free bank loans:** Up to Rs. 50 lakhs
- **Chief Minister's Special Category Scheme:** Grant-in-aid of up to Rs. 1 lakh
- **Market support:** To ensure market stability for key crops
- **Support to the implementing department:** To ensure an equitable share of benefits for people from all sectors

The scheme is expected to boost the state's economy, especially in the agriculture and small business sectors. It is being implemented as a pilot phase for the financial year.

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.
- l. '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 & Farmers Welfare 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 & Farmers Welfare 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, plague 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.
