

LRLM Training on Micro-Credit Planning and Bookkeeping Concludes in Kargil, Boosts Financial Inclusion Efforts

Kargil, April 30, 2026: A four-day training programme on Micro-Credit Planning (MCP) and Bookkeeping under Financial Inclusion (DAY-NRLM) successfully concluded today. The programme was organised by the Ladakh Rural Livelihood Mission (LRLM) in collaboration with the National Institute of Rural Development and Panchayati Raj (NIRDPR).

The training aimed to strengthen the financial management capacities of grassroots functionaries and enhance the effectiveness of financial inclusion initiatives under DAY-NRLM. During the programme, Community Mobilizers (CMs) from 15 blocks and Cluster Coordinators (CCs) from 5 blocks actively participated and received comprehensive training on Micro-Credit Planning processes, maintenance of financial records, and best practices in bookkeeping.

The sessions focused on building practical skills related to preparation of Micro-Credit Plans, strengthening Self-Help Group (SHG) financial systems, ensuring transparency in financial transactions, and promoting sustainable livelihood planning. Resource persons from NIRDPR and LRLM facilitated the sessions through interactive discussions, case studies, and hands-on exercises.

The training is expected to significantly contribute to improving the financial literacy and credit management capabilities of SHGs at the grassroots level, thereby strengthening the overall implementation of the DAY-NRLM programme in the district.

LRLM officials emphasized that such capacity-building initiatives play a crucial role in empowering community institutions, ensuring effective credit linkage, and promoting sustainable livelihoods among rural households.

The programme concluded with a vote of thanks, reaffirming the commitment of LRLM towards capacity building and inclusive rural development.



