

ANNUAL REPORT

FY 2017-18



MEGHALAYA STATE RURAL
LIVELIHOODS SOCIETY
(MSRLS)

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LIST OF ACRONYMS

AGEY	Aajeevika Grameen Express Yojana
BMMU	Block Mission Management Unit
BRC	Block Resource Centre
CRPs	Community Resource Persons
CLFs	Community Investment Fund
CRP-EP	Community Resource Persons For Enterprise Promotion
DMMU	Districts Mission Management Unit
FI	Financial Inclusion
FY	Financial Year
IBCB	Institution Building & Capacity Building
LIFE	Livelihood Interventions and Facilitating Entrepreneurship
MORD	Ministry of Rural Development
MSRLS	Meghalaya State Rural Livelihood Society
MIS	Management Information System
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee scheme
MRB	Maximum Retail Price
MCAB	Meghalaya Co-operative Apex Bank
MKSP	Mahila Kisan Sashaktikaran Pariyojana
NRLM	National Rural Livelihoods Mission
NERCORMP	North East Region Community Resource Management Project
NABARD	National Bank For Agriculture & Rural Development
NGOs	Non Government Organisations
PNB	Punjab National Bank
PRA	Participatory Rural Appraisal
RSETI	Rural Self Employment Training Institutes
SHGs	Self Help Group
SGSY	Swarnajayanti Grameen Swarojgar Yojana
SAGY	Sansad Adarsh Gram Yojana
SVEP	Start Up Village Entrepreneurship Project
SMMU	State Mission Management Unit
SARAS	Study and Research Assistance Scheme
SBI	State Bank Of India
VOs	Village Organisation

1. INTRODUCTION

National Rural Livelihoods Mission

1.1 About NRLM

National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This scheme is focused on promoting self-employment and organization of rural poor. The basic idea behind this programme is to organize the poor into SHG (Self Help Groups) groups and make them capable for self-employment. This scheme was launched in 2011 with a budget of \$5.1 billion and is one of the flagship programme of Ministry of Rural Development.

Programme Mission:

“To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots institutions of the poor.”

1.2 About MSRLS

As per the guidelines of NRLM, the Government of Meghalaya has formed a society in the name - Meghalaya State Rural Livelihoods Society (MSRLS). The society is registered under the Meghalaya Society Registration Act XII of 1983 and was designated as the Nodal Agency for implementing NRLM in the state. The basic purpose of forming this society is to put in place a dedicated and sensitive support structure from the State level down to the sub-district level which will focus on building strong and self-managed institution of the poor at different levels. SMMUs, DMMUs and BMMUs was set up at the State, District and Block respectively with dedicated staff to implement the programme which has provided the poor a platform for collective action based on self-help and mutual cooperation, build linkages with mainstream financial institutions and Government departments to address the multi-faceted dimensions of rural poverty.

Vision: To emerge as the specialized agency for redressing poverty in the rural areas by focusing on the livelihoods of the poor and vulnerable and thereby empower them. To bring about convergence among all poverty reduction and empowerment programmes in the state sector as also the non-state sector.

Scope: The Society will be initially responsible for managing the National Rural Livelihoods Mission (NRLM) or any other project (s) which the State Government may entrust in the whole state.

Objectives:

- Facilitate and empower active and affinity based groups of the rural poor.
- Enhance their capability, understanding and provide opportunities for the rural poor, to work for their development.
- Strengthen the institutions of the Poor (SHGs, VOs, CLFs, etc.) to become a responsive, inclusive, accountable, social and sustainable body; representing and assisting the poor.
- Facilitate and open new avenues for taking up various livelihood activities.

2. KEY ACHIEVEMENTS

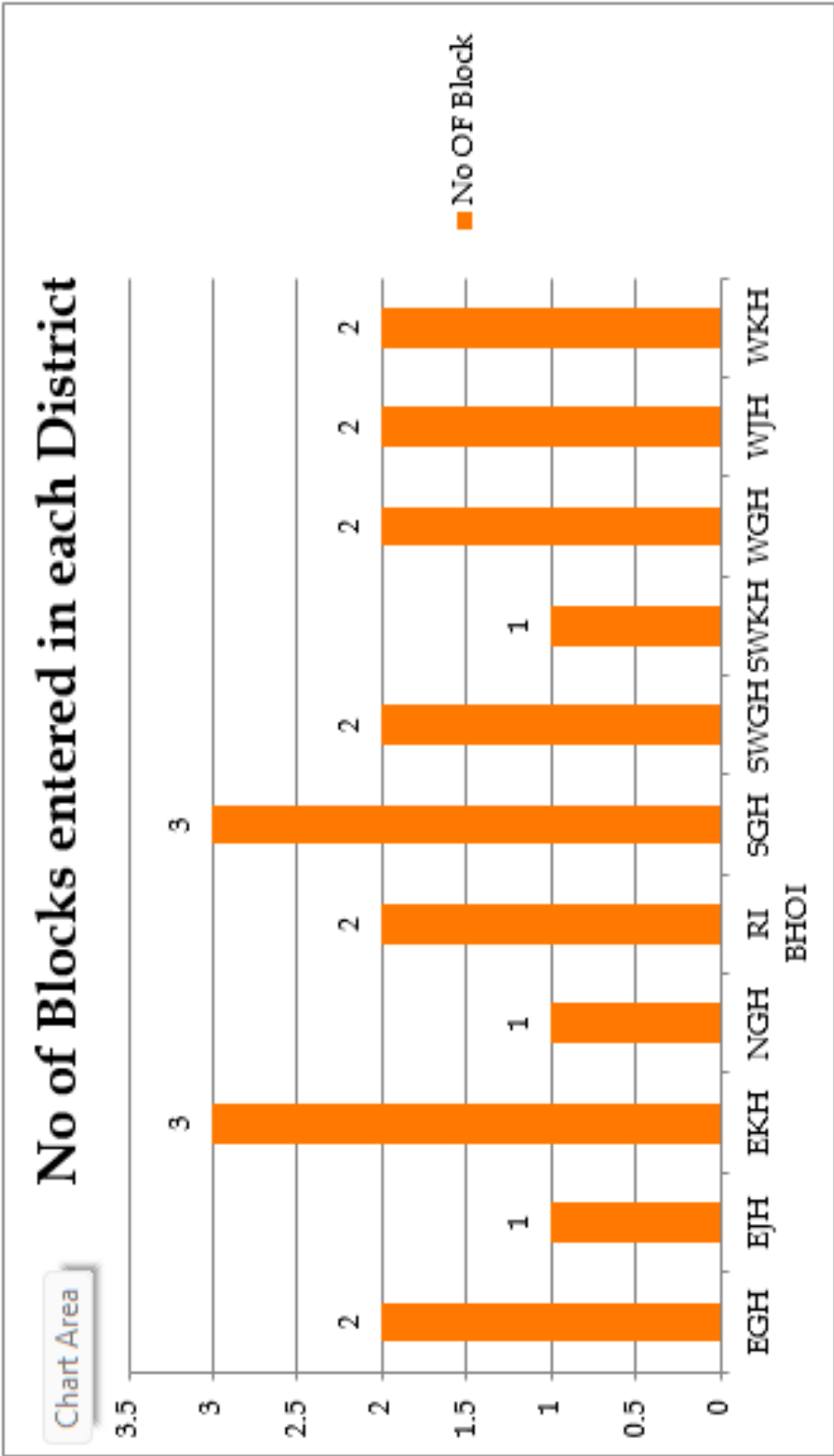
During FY 2017-2018 the programme has been extended to another 13 Intensive blocks besides Four Resource block and four SAGY blocks.

The mission has also strengthened the team at the SMMU level where two SMMs (1 SMM-FI + 1 SMM-IBCB) and additional two support staff were recruited and positioned.

DMMU office in East Khasi Hills Districts was established also monitoring the two adjacent districts i.e. Jaintia Hills District and Ri-Bhoi district, covering 8 BMMUs under it. Existing DMMU West Khasi Hills were strengthened with full-fledged team whereas West Garo Hills DMMU is functioning with only DMM along with the MIS Coordinator who runs the office supporting another 4 additional districts (South West Garo, South Garo, East Garo & North Garo Hills) covering 10 Blocks under them.

Saturation of Blocks in the state: During the 3rd Quarter of this FY 17-18, MSRLS entered in the following 13 new Blocks with a full-fledged staff.

Sl. No	District	Blocks
1	East Khasi Hills	1. Pynursla 2. Khatarshnong Laitkroh
2	West Khasi Hills	3. Mawshynrut
3	Ri Bhoi	4. Jirang
4	West Jaintia Hills	5. Thadlaskein
5	East Jaintia Hills	6. Khliehriat
6	East Garo Hills	7. Samanda 8. Songsak
7	South Garo Hills	9. Chokpot 10. Rongara 11. Baghmara
8	South West Garo Hills	12. Zikzak 13. Betasing



3. INSTITUTIONAL AND CAPACITY BUILDING

2.1 Promotion of SHG and VO:

MSRLS aims to reach out to all rural villages in the state of Meghalaya. During this FY cumulative of 1078 number of Villages has been entered, covering 39930 number of H/H during these last 3 years and 5 months of its existence.

Rural poor household are mobilised into Self Help Group during CRP Round, where Cadres along with staff stay in three selected villages in the Block for 45 days to mobilised community people into SHG one member from each household preferably women are targeted to be brought under the SHG network. PRA and wealth ranking exercise are conducted in each of the village entered to identify the vulnerable and marginal household, single mother, women headed household, disabled, landless and poorest of the poor through family to bring into the fold of SHG.

The society has promoted 3993 SHG in this Financial year reaching to a total number of 5932 SHG formed till March 2018.

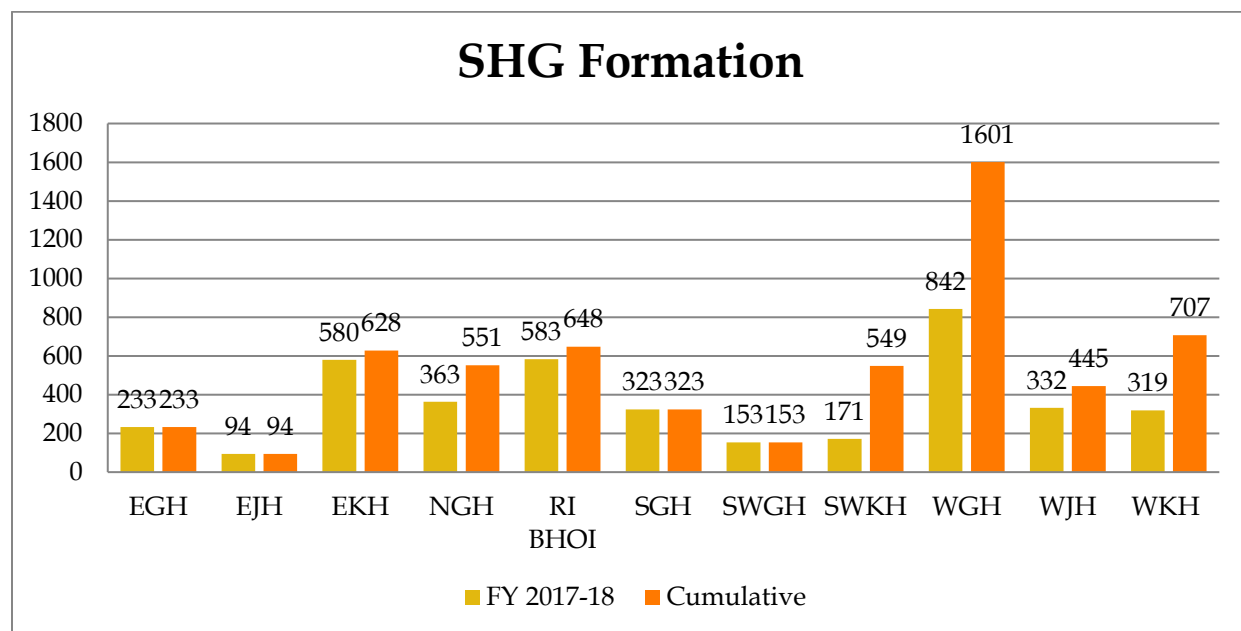
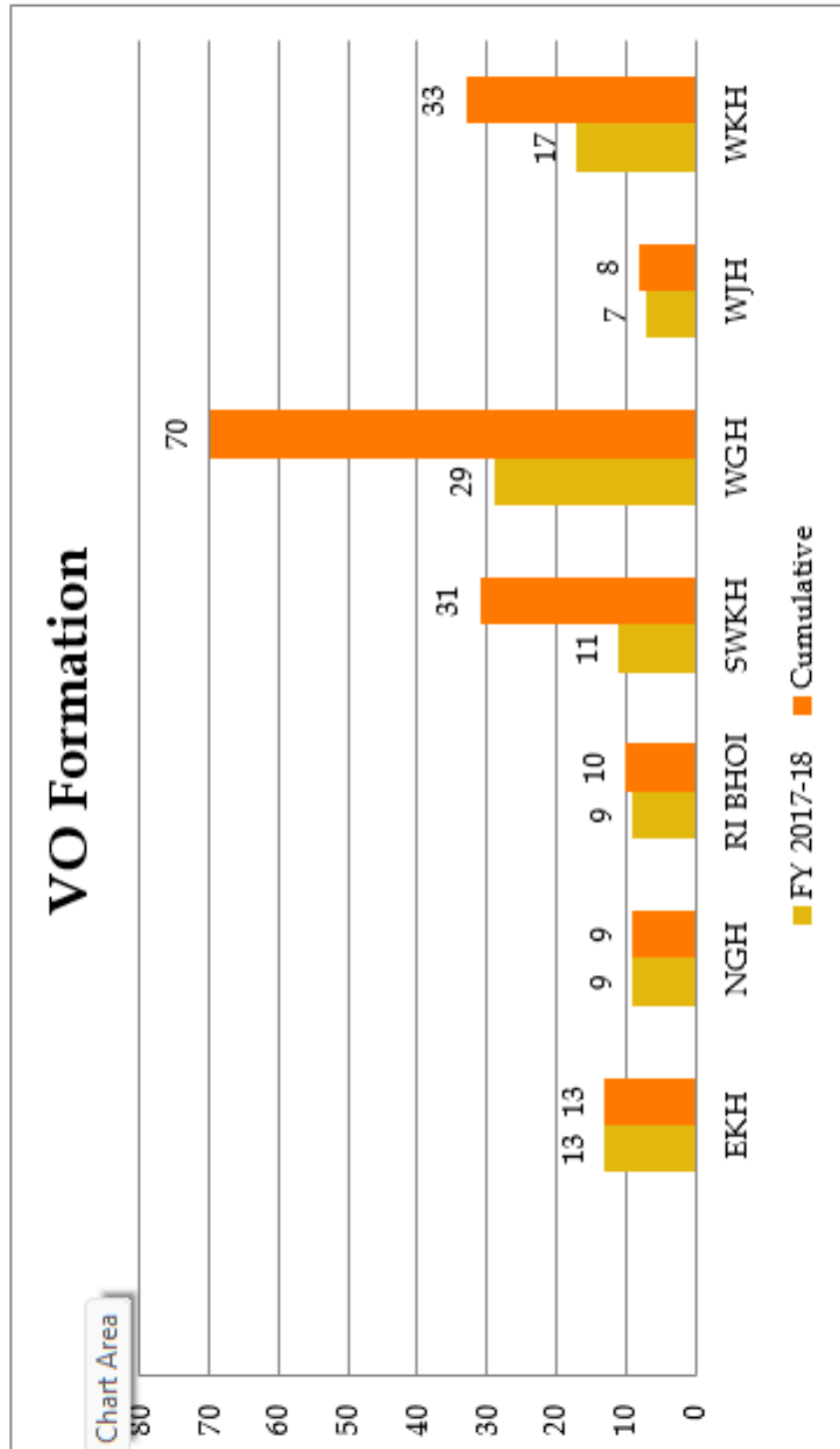


Fig:1.2: Number of SHG formed in each of the District in this Financial year as well as in cumulative.

Building and sustaining institutions of the poor at various levels gives space for collective action, greater solidarity, bargaining power, economies of scale and larger linkages 5-20 SHGs in a village after attaining the age of 6 months are federated at the higher level called Village Organisation. A total of 95 VO was formed in this FY reaching a total of 174 VO formed till March 2018.

Figure1. VO formed in each District of the State.



2.2 Capacity Building:

In order to make these institutions (SHG&VO) strong and vibrant, capacity building exercise was given to staff and cadres in which in turn these SHGs and VOs were trained by them as per their age.

Capacity Building to SHG		Capacity Building to VO	
SHG Age	Training Imparted	VO Age	Training Imparted
1-2 months	SHG concept	1 -2 months	VO Concept
	Basic Book Keeping	2-3 months	VO membership
2-3 months	Membership Training		VO Book Keeping
3-4 months	Detailed Book Keeping		
	VO Concept		



SHG meetings

4. FINANCIAL INCLUSION

To address on the demand and supply sides of financial inclusion in a comprehensive manner, MSRLS promotes financial literacy among the poor and provides catalytic capital to the SHGs and their federations. MSRLS coordinates with the financial sector namely, the formal Banking system and community facilitators like 'Bank Sakhi and the Community Based Repayment Mechanism (CBRM)'. It also works towards universal coverage of rural poor against risk of loss of life, health and assets.

To bridge the gap between the SHG and the formal Banking institution, MSRLS, in its endeavor have collectively able to succeed in its mission of empowering the SHGs to approach the Bank for availing basic banking services and have been able to create an ambience of trust among the Banks and the community.

The status of achievements during the FY 2017-18 are as follows:

S. No	Indicator	Status
1	Opening of SHG SB Account	2619 SHG Account opened
2	Opening of Individual SB Account	13389 Individual Bank Account opened
3	Community Fund i. Revolving Fund ii. Community Investment Fund	i. 1304 SHG provided RF to a tune of Rs. 193.04 lacs ii. 399 SHG provided with one time CIF to a tune of Rs. 334.22 lacs
4	Bank Linkage	409 SHG were credit linked with the Banks and have availed Rs. 250.87 lacs as Bank loan
5	Support Mechanism to Bank i. Positioning of Bank Sakhi ii. Constitute CBRM	i. 3 Bank Sakhi positioned with 3 different bank branch under Meghalaya Rural Bank ii. 1 Community Based repayment mechanism constituted
6	Insurance	104 SHG members were enrolled under Megha Life Insurance

RSETI: Rural Self Employment Training Institutes is an initiative of Ministry of Rural Development (MoRD) to have dedicated infrastructure in each district of the country to impart training and skill upgradation of rural youth geared towards entrepreneurship development. RSETIs are managed by banks with active co-operation from the Government of India and State Governments. There are five (5) RSETIs in Meghalaya, operating in five Districts

RSETIs in Meghalaya	Area of Operation.
SBI Ri-Bhoi	Covering Ri Bhoi, West and East Jaintia Hills District.
SBI Tura	Covering West Garo, South west Garo & south Garo Hills District.
MRB (Meghalaya Rural Bank) Nongstoin	Covering West Khasi and South West Khasi Hills.
PNB Mawphlang	Covering the whole district of East Khasi Hills
MCAB Williamnagar	Covering North Garo & South Garo Hills

2017-18 Achievement

Sl. No	Name of RSETI	Total candidate trained	Total settled	Self Employed	Wage Employed	Bank finance	Self-Finance
1	PNB RSETI	613	492	489	3	2	490
2	SBI Umran	506	502	502	0	30	472
3	SBI Tura	388	181	181	0	111	70
4	MRB Nongstoin	144	20	20	0	16	4
5	MCAB Williamnagar	200	1	0	0	0	1
	Total	1851	1192	1192	3	159	1037

Financial Literacy



5. LIVELIHOODS SECTOR

During this FY, Livelihood intervention activity is happening in 4 Resource and 4 SAGY Blocks viz. Rongram, Dalu, Mairang, Mawkynwat, Laskien, Umsning, Resubelpara and Mawkynrew blocks.

The past experience of MSRLS in livelihoods intervention are mainly in transfer of knowledge and capacity building through community Resource Person selected from among the progressive farmers of the village.

All trainings and hand holding support are being conducted at the village level both Agriculture and Livestock. With respect to training, the strategy adopted is mainly conducted at village level. Besides, demonstrations were also conducted to train the farmer on the new technologies introduced where new set of skill is required for improving their production.

Demonstration such as System of Rice Intensification, making bio pesticides through locally available materials, in matter related to livestock able to mobilized our SHGs the improved method of pig rearing i.e. construction of proper shed for piggery through convergence with MGNREGA, demonstrate on feeding schedule, demonstration on health and care for piglet and sows, organized animal health camp and vaccination with the support of A.H. Vety Department Government of Meghalaya. During this year we have covered under livelihood activities 80 villages, 2600 SHGs members were trained in various skill upgradation and 400 pig fattening units been set up by SHGs as part of their Livelihood activities and 2000 poultry unit was being taken up by SHG members across the 8 blocks.

Major Achievements of 2017-18	Strategy Adopted
<ul style="list-style-type: none"> • Training conducted 42 no. in Agriculture with 1206 members of SHGs • Training conducted 39 no. in Livestock with 1388 members of SHGs • Demonstration 15 no. with 275 members of SHGs Exposure visit to SRI 	<ul style="list-style-type: none"> • All training has been conducted at Village level and as per requirement and time by the SHGs member. • Demonstration is conducted at the village level itself in the plot of the SHG member in order the demonstration can be effective and also the

demonstration Plot and Livestock farm 2 no. Health camp and mass vaccination 3 no	<p>members can see the differences and also act as an Exposure visit site for other SHGs.</p> <ul style="list-style-type: none"> Health Camp and Mass vaccination is done in Collaboration with the Line Department Veterinary, this is also is done at Village Level.
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MKSP

The additional project implemented during the year:

- MKSP Project has been approved for implementing in 4 Resource Blocks (Rongram, Dalu, mawkynrat and Mairang)
- SVEP project has been approved, Mairang Blocks have been selected as a pilot block, BRC has been established, all required Human Resources are in place. About 20 CRP -EP have been identified under SVEP.
- 3 Vehicles has been approved under AGEY. Two has been given to the Village Organisation (1 Dalu Block & 1 Mawkyrwat Block).

Achievement under MKSP

<ul style="list-style-type: none"> Mahila Kissan Sashakti karan Pariyojna (MKSP) 	3594 MahilaKissan have been covered
	2206Mahila have been trained in Agriculture
	2388Mahila have been trained in Livestock
	50 Demonstration farms/plots were developed as model farms
<ul style="list-style-type: none"> Start Up Village Entrepreneurship Project (SVEP) 	
<ul style="list-style-type: none"> Mairang as pilot block 	<ul style="list-style-type: none"> 800 Households survey completed
	<ul style="list-style-type: none"> 250 micro enterprises developed in FY 2019-20.

	<ul style="list-style-type: none"> • A Block Resource Centre (BRC) was set up at Mairang Head Quarter
	<ul style="list-style-type: none"> • 8 Village Organizations (VOs) was appointed as members to the BRC
	<ul style="list-style-type: none"> • 19 CRP- EPs were deployed
	<ul style="list-style-type: none"> • 1 Mentors were deployed

5. Progress towards Social Inclusion and Social Mobilisation:

Mobilization of poor to SHG is the primary activities taken to achieve the goal and objective of the Mission. In order to reach out to all Family members SHGs were formed with exclusive women. This is being carried by the Internal CRP from four resource Block & four SAGY block where they were deployed to undertake the task of SHGs mobilization and impart basic trainings to SHGs in their Blocks and in the new 13 intensive Blocks. During this reporting period (17-18), three (3) CRP round were conducted in Resource and SAGY Block and one(1) CRP round were conducted in the 13 new intensive Block thus, forming 3993 SHG in this FY.

Highlights 17-18

AGEY

2 Vehicles has been approved under AGEY. Two has been given to the Village Organisations (1 Dalu Block & 1 Mawkyrwat Block).

SARAS Fair

The SARAS Fair is a major initiative taken by the Ministry of Rural Development to promote rural products and building capacities of its beneficiaries and stakeholders. It was initiated in 1999.

The SARAS Fair was conceptualized with an aim to achieve the following

- To give exposure to rural artisans & entrepreneurs.
- To develop markets for products manufactured by beneficiaries of programmes of the Ministry.

- To create awareness amongst urban consumers about rural products.
- To promote SARAS as an umbrella brand for the promotion of rural products.

Since 1999, SARAS exhibitions have been a regular annual event and have been able to elicit wide participation by beneficiaries of the Ministry's Programme from all over the country. Participants bring an impressive range of rural products, including handicrafts, textiles, artwork, furniture, items of daily use eliciting a lot of interest from visitors leading to huge direct sales of products every year. In addition to direct sales, bulk orders for the products are also received during these exhibitions and the participants have been able to meet these orders to a large extent.

Theme

Towards Growth and Equity

Objectives

- Platform for rural-urban marketing linkages
- To enable exchange of futures and practices among the SHGs from all over India
- To build confidence among the SHGs to participate and engage in various fairs and melas.

SARAS FAIR 2017





