



# ANNUAL REPORT

FY 2018-19

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	<b>Community Investment Fund</b>
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 Swarajgar 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 provide 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.

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## 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.

**Saturation of District and Blocks in the state:** During this FY 18-19, MSRLS has covered all 11 District covering 27 Blocks in the State. During this FY, MSRLS entered in the 6 new Blocks with a full-fledged staff, thus saturating these four following Districts in the State.

Sl. No	District	Blocks entered during 18-19
1	West Khasi Hills	1. Nongstoin 2. Mawthadraishan
2	Ri Bhoi	3. Bhoirymbong 4. Umling
3	East Garo Hills	5. Dombo Rongjeng
4	South West Khasi Hills	6. Ranikor

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## 2. YEAR WISE PERFORMANCE

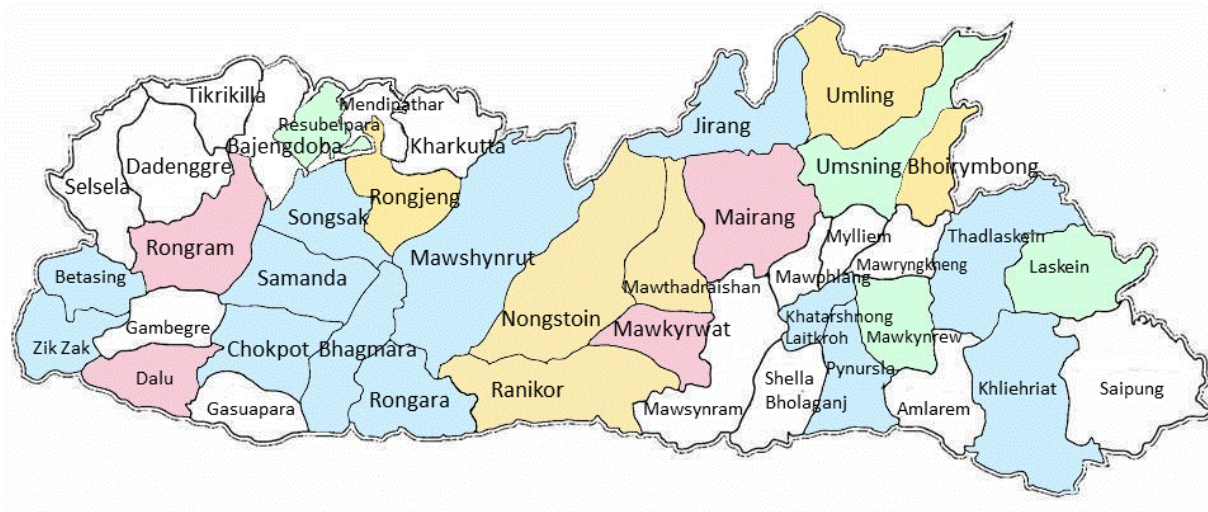
SN	PARAMETERS	FY 2016-17	FY 2016-17	FY 2016-17	FY 2017-18	FY 2018-19	TOTAL
1	No. District Covered	3	4	0	5	0	<b>12</b>
2	No. Blocks Covered	4	4	0	13	6	<b>46</b>
3	No. of Village Covered	23	121	117	605	751	<b>3277</b>
4	No. of HHs Covered	1152	5265	10773	38853	53055	<b>226527</b>
5	No. SHGs formed	128	585	1197	4074	4909	<b>20918</b>
6	No. VO formed	5	12	58	100	304	<b>1034</b>
7	No. of CLF formed	0	0	0	0	0	<b>0</b>
8	Amount of Community Funds to CBOs	0	0	223.06	921.68	3539.68	<b>9838.43</b>
11	No. of SHGs received Bank Loan	0	25	34	260	1515	<b>4165</b>
12	Amount of Bank Loan received in Lakhs	0	11.6	13.5	169.1	1024.42	<b>3036.66</b>

## 3. SOCIAL INCUSION AND SOCIAL DEVELOPMENT

MSRLS organised women from poor household providing them a platform of collective action, based on self-help and mutual cooperation. MSRLS believes that the quality of life of the poor could be improved if the poor families access the schemes and entitlements reserved for them. SHG promoted are groomed and hand hold by Cadres and Mission Staff to help them adhere to five principles which include regular meeting, regular saving, internal lending, regular repayment and good book keeping.

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 of four resource Block & 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.

The Districts, Blocks and villages planned and implemented during FY



## 4. INSTITUTIONAL & CAPACITY BUILDING

### 4.1 Promotion of SHG and VO:

MSRLS aims to reach out to all rural household in the state of Meghalaya. MSRLS has been able to reach out to 108550 Household during these last years of its existence.

Rural poor household are mobilised into Self Help Group where one member from each household preferably women are targeted to be brought under the SHG network. Effort are made to identify the vulnerable and marginal household, single mother, women headed household, disabled, landless and poorest of the poor family to bring into the fold of SHG.

The society has promoted **4923 SHG** in this Financial year reaching to a total number of formed till March 2019.

Building and **10855 SHG** 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 **304 VO** was formed in this FY reaching to a total number of **478 VO** till March 2019.

SHG and VO formed during this Financial Year 18-19					
Sl.No.	District Name	SHG Formed FY 2018-19	SHG Cumulative	VO Formed 18-19	VO Cumulative
1	East Garo Hills	539	772	30	30
2	East Jaintia Hills	157	251	11	11
3	East Khasi Hills	577	1205	30	43
4	North Garo Hills	256	807	19	28
5	Ri Bhoi	687	1335	22	32
6	South Garo Hills	431	754	33	33
7	South West Garo Hills	501	654	19	19
8	South West Khasi Hills	221	770	15	46
9	West Garo Hills	402	2003	39	109
10	West Jaintia Hills	411	856	45	53
11	West Khasi Hills	741	1448	41	74
	<b>Total</b>	<b>4923</b>	<b>10855</b>	<b>304</b>	<b>478</b>



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## 4.2 Capacity Building:

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

During this FY, training was imparted to all BMMU staff on VO Management Governance and Financial and VO Books of Accounts.

Besides VO concept and Membership training effort was made to train all VO formed on VO Management in governance and financial.

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
	Detailed Book Keeping		VO Management (governance and Financial)
3-4 months	VO Concept	3-4 months	



## 5. FINANCIAL INCLUSION

Undoubtedly the Financial Literacy (FLC) program and community funds like the Revolving Fund (RF) and Community Investment Fund (CIF) provided under NRLM helps catering to the smaller consumption and production needs of the SHG members, however the focus key activities for MSRLS during FY 2018-19 was also to ensure creating of institutions of the poor which will be empowered enough to run the institutions on merits of financial prudence and sustainability.



Key strategies and activities undertaken during the FY 2018-19:-

- a. **Opening of individual bank accounts: Emphasis was given on opening of Bank Account of the SHG as this will enable the account holder to become a single point for receipt of all Direct Benefit Transfers (DBT) from the Central Government / State Government / Local Bodies.**
- b. Emphasis was given more on conducting of **financial literacy camps and trainings for the SHG and Cadre in order** to make SHG members knowledgeable about finance in a way that is relevant to their lives and allowing them to use this knowledge to evaluate products and can better utilize cash/ credit.

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- c. Emphasis was also given on orienting the Bank Branch Manager on NRLM operations and function in respect to financial inclusion. This was conducted at various level- N-E level, State and District level.
- d. **Enrolment of SHG members under Insurance & Pension Schemes:** In order to provide financial security in crisis and during old age, MSRLS has facilitating SHG members to enroll in different life and health insurance schemes of the Central Govt, like Pradhan Mantri Jivan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), pension Schemes like Atal Pension Yojana (APY) and State own Insurance schemes like MHIS.
- e. Emphasis was also given on the incremental savings of the SHGs to ensure substantial corpus for lending among members and access bank loan. The Financial Literacy Cadre and Bank Sakhi are extensively engaged to give awareness to the SHGs on the subject.
- f. **Identification, training and strengthening of Bank Sakhis:** As intermediates and catalyst between banks and SHGs in providing handholding support for opening bank accounts and other basic Banking services in the rural areas, MSRLS has positioned 61 Bank Sakhi in 61 Bank Branches in the intensive blocks.

## Status at a Glance:

SL No	Component	Remark
1	SHGs credit linked	As on 31st March, 2019 MSRLS has submitted 2587 SHG Loan Proposal to the Banks amounting to Rs 2103.95 lakhs, of which 1515 Proposals sanctioned by Banks amounting to Rs 1303.96 lakhs and 1072 Proposals pending amounting to Rs 799.99 lakhs
2	Placement of Bank Sakhi	MSRLS has trained 125 SHG members as Bank Sakhi. MSRLS has engaged 113 Bank Sakhi of which 29 is positioned in the Bank Branch. MSRLS intend to identify an additional 44 Bank Sakhi to be trained and hope to position more Bank Sakhi in the Bank Branches which is doing SHGs financing
3	Constitute of CBRM	49 Community Base Recovery Mechanism has been constituted in 49 Bank Branch across the State. There are 77 Banks in Meghalaya with 30 or more SHG Bank Account, and we anticipate that at least 74 Bank Branch will be involved in SHG Financing by the end of FY 2019-20
4	Financial Literacy Camp	30 Staffs of MSRLS including 5 Director RSETIs were trained as Master Trainer at NAR-RUDSETI, Bangalore. These MTs have in turned trained 84 community cadre called as 'Financial Literacy CRPs or FI Cadre. These

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		Community Cadres till date have conducted 1134 Financial Literacy Training covering 3403 SHGs approximately 34,403 members in 8 (eight) months since their deployment in August, 2018. Enrolment of SHG members under different Social Security Schemes was conducted of which; 1432 under PMJJBY, 1472 under PMSBY and 143 under APY. Cadres have also facilitated in getting 19974 SHG members HH's enrolled under MHIS.
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Besides the above, MSRLS has conducted a workshop for NE region at Shillong on SHG Bank Linkage and Interest Subvention program, whereby all the stakeholders (Manipur, Arunachal Pradesh, Tripura & Sikkim) attended the workshop and issues relating to data sharing have been resolved.

## 6. RSETI

RSETIs are Rural Self Employment Training Institutes, an initiative of Ministry of Rural Development (MoRD) in January 2009, to have dedicated infrastructure in each district of the country to impart training and skill up gradation of rural youth geared towards entrepreneurship development. RSETIs are managed by banks with active co-operation from the Government of India and State Governments.

Meghalaya State Rural Livelihood Society (MSRLS) played an active role in promoting the smooth functioning of RSETIs in the State. MSRLS facilitate establishment of RSETIs, Reimbursement of training cost, Monitoring and ensuring convergence. Thus, ensuring the following activities

- i) Utilizing the services of RSETIs to train the beneficiaries belonging from the BPL family from the rural areas.
- ii) Sponsored eligible candidates under NRLM who are (SHGs/VOs) members or their family members, especially those families who are from the SECC HHs, NRLM group, Job card holders etc.
- iii) Assisting RSETIs for mobilization of candidates for training through Government bodies/forums.

Following are the Trades carried out under RSETIs :

- **Agricultural Programmes** – agriculture and allied activities like dairy, poultry, apiculture, horticulture, sericulture, mushroom cultivation, floriculture, fisheries, etc
- **Product Programme** – dress designing for men and women, rexine articles, incense sticks manufacturing, football making, bag, bakery products, leaf cup making, recycled paper manufacturing, etc.
- **Process Programmes** – Two wheeler repairs, radio/TV repairs, motor rewinding, electrical transformer repairs, irrigation pump-set repairs, tractor and power tiller repairs, cell phone repairs, beautician course, photography and videography, screen printing, domestic electrical appliances repair, computer hardware and DTP
- **General Programmes** – skill development for women
- **Other Programmes** – related to other sectors like leather, construction, hospitality and any other sector depending on local requirements.

### FY 2018-19 progress report

Sl. No	Name of RSETI	Total candidate trained	Total settled	Self Employed	Wage Employed	Bank finance	Self Finance
1	PNB RSETI	379	269	267	2	0	267
2	SBI Umran	402	397	397	0	42	355
3	SBI Tura	338	242	238	4	88	154
4	MRB Nongstoin	165	24	24	0	17	7
5	MCAB Williamnagar	214	0	0	0	0	0
	Total	1498	932	926	6	147	783



*Candidates during the Training session*



*Candidates who has been successfully completed the mobile repair training.*



*Training for beekeeper (or apiarist)*

## 7. LIVELIHOOD PROMOTION

In FY 2018 -19 MORD has approved an additional of 17 Blocks to be cover under livelihood intervention; for skill upgradation and facilitation for setting up of farm and non-farm activities among the SHGs promoted by MSRLS. Below table is the achievement of the livelihood intervention in 17 blocks of the state. The strategy adopted during the year is by allowing Village Organisation (VO) to take a leading role in driving the livelihood agenda of the village thus an orientation cum awareness programme was provided to VO leaders and VO livelihood Subcommittee on Livelihoods aspect and also in strengthening of the VO-Subcommittee on livelihoods so as to draw convergence from the line Department, identify the value chain intervention especially of the common commodities that are available in the Blocks. Intervention will be mainly on enhancing a proper package of practices and also training programme cum demonstration. This mechanism has enhanced the SHGs to kick start and up-scaling their chosen livelihood activities as per their Micro Credit plan and all funding for these identified projects are being taken by members of SHGs as loan from their respective VOs and bank Credit. MGNREGA has contribute a lot in term of providing animal shed to 1500 SHGs, land development to 456 SHGs members and vermi compost unit to 300 SHGs members.

<b>HH covered under Livelihood intervention</b>	<b>6300</b>
No of HHs covered under Livestock/Agriculture intervention	<b>3600</b>
No of HHs covered under Non-Farm interventions( sewing,kirana shop, handloom,petty trading, taxi operator)	<b>2400</b>
Training on Livestock(Piggery/Poultry/Cattle/Goatery) for 2 days for each sub sectoral	<b>120</b>
Training on Agriculture(Sustainable Agriculture practices/ Soil Health/Vegetables cultivation) for 2 days for each sub sectoral	<b>180</b>