

# **ANNUAL REPORT**

## **FY 2019-20**



*MEGHALAYA STATE RURAL LIVELIHOODS SOCIETY  
(MSRLS)*

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## 1. 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
CST	Community Saturation Team
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

## 2. About NRLM

The Ministry of Rural Development (MoRD) has launched National Rural Livelihood Mission (NRLM) on June 2011. NRLM is the flagship program of Government of India for promoting poverty reduction through building strong institutions of poor, particularly women and enabling these institutions to access a range of financial services and livelihoods services. A women's SHG coming together on the basis of affinity is the primary building block of NRLM community institution design. The implementation of NRLM is in a Mission Mode. It adopts a demand driven approach enabling the State to formulate their own state specific poverty reduction action plan.

### 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.”

### 2.1 About MSRLS

As per the guidelines of NRLM, the Government of Meghalaya has formed a state 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 will 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 Programme 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.

### 3. The Target Vs Achievement for FY 2019-20:

SN	Parameters	Target	Achievement	Cumulative Since Inception
1	No. District Covered	11	11	11
2	No. Blocks Covered	19	19	46
3	No. SHGs formed	10000	10025	20,918
4	No. VO Formed	640	555	1034
5	Amount of Community Funds to CBOs (in Lakhs)	5529.19	5154.01	9838.43
6	No. of SHGs received Bank Loan	2720	2331	4165
7	Amount of Loan Sanctioned (in Lakhs)	2805.00	1818.04	3036.66

#### 3.1 The Key Achievement of the FY 2019-20 are as follows: -

- i. The programme has been extended to another 19 intensive blocks.
- ii. The mission has also strengthened the team at the SMMU level with all key personnel positioned.
- iii. 10,025 SHGs and 555 VOs formed.
- iv. In order to make SHGs and VOs strong and vibrant, capacity building was given to SHGs and VOs on SHG Concept, Book Keeping, Membership and VO Concept.
- v. Community Investment Fund Disbursed to Community Based Organisations (CBOs) amounting of Rs 51.54 Crore
- vi. 222 Community Cadres trained on Financial Literacy and these trainers have trained 5074 SHGs and enrolled SHG members in Social Security
- vii. SHG Bank Linkage reached milestone this FY 2019-20 where 3319 SHGs Loan proposal submitted to the Banks amounting to 34 Crore out of which 2331 loan amounting to Rs 18.18 Crore has been sanctioned by the Banks.
- viii. Poshan Maah activities were conducted in all 11 Districts of the State and also in 27 intensive Blocks. Overall 18920 SHG members participated in the Poshan Maah Programme
- ix. SILAI schools set up in 2 blocks (Betasing & Umsning) for training of SHG members in bags using local Fabric and Jute materials. The members were also facilitated to participate in Crafts Mela at Interstate level.

## The District and Block wise Coverage is as under:-

Year Wise	DISTRICT COVERAGE	BLOCK COVERAGE	REMARKS
2014-15	West Khasi Hills	Mairang	Resource Blocks (Phase -I)
	South West Khasi Hills	Mawkyrwat	
	West Garo Hills	Rongram, Dalu	
2015-16	East Khasi Hills West Jaintia Hills Ri Bhoi North Garo Hills	Mawkyrnrew, Laskein, Umsning, Resubelpara,	SAGY Blocks (Intensive Phase -I)
2016-17	Focus on the existing 7 Districts and 8 Blocks only		
2017-18	East Jaintia Hills South West Garo Hills East Garo Hills South Garo Hills	Thadlaskien, Laitkroh, Pynursla, Khliehriat, Mawshynrut, Jirang ,Betasing, Zikzak, Samanda, Songsak, Baghmara, Chokpot, Rongara	(Intensive Phase - II)
2018-19		Ranikor, Mawthadraishan, Nongstoin , Umling, Bhoirymbong, Dambo Rongjeng.	(Intensive Phase - III)
2019-20		Saipung , Amlarem Mawphlang, Mawryngkneng Mawsynram , Sohiong, Shella Bholagan, Myllem, Selsella Dadenggre ,Demdema Trikrilla ,Gambegre Kharkutta ,Bajengdoba Gasuapara ,Damalgre	( Intensive Phase – IV)

## 4. Institutional Building and Capacity Building:

### 4.1 Promotion of SHG and VO:

Social mobilisation for SHGs formation is being implemented through the Community Resource Person (CRP) strategy. NRLM field implementation started on the 14<sup>th</sup> November 2014 through External CRP strategy in the 4 Resource Blocks i.e. Mairang, Mawkyrwat, Rongram and Dalu. Four (4) ECRP rounds have been completed till 2015-16. During the FY 2016-17, an internal CRP (ICRP) strategy was initiated in which each block is having two (2) teams of ICRP. The CRP team undertakes social mobilization and promotions of Self-Help Groups. Since, the FY 2019-20, MSRLS has adopted a new approach to CRP Round by reducing the number of days from 45 days to 20 days per round, and increasing the number of Teams. In addition to this, MSRLS under the initiative of the Commissioner & Secretary, C&RD Department launch the SHG Communitisation process whereby Community Resource Person were send to the new Blocks for formation of SHGs. During the period August, 2019 to December, 2019.

The society has promoted 10,025 SHG in this financial year and total number of SHGs formed since inception is 20,918.

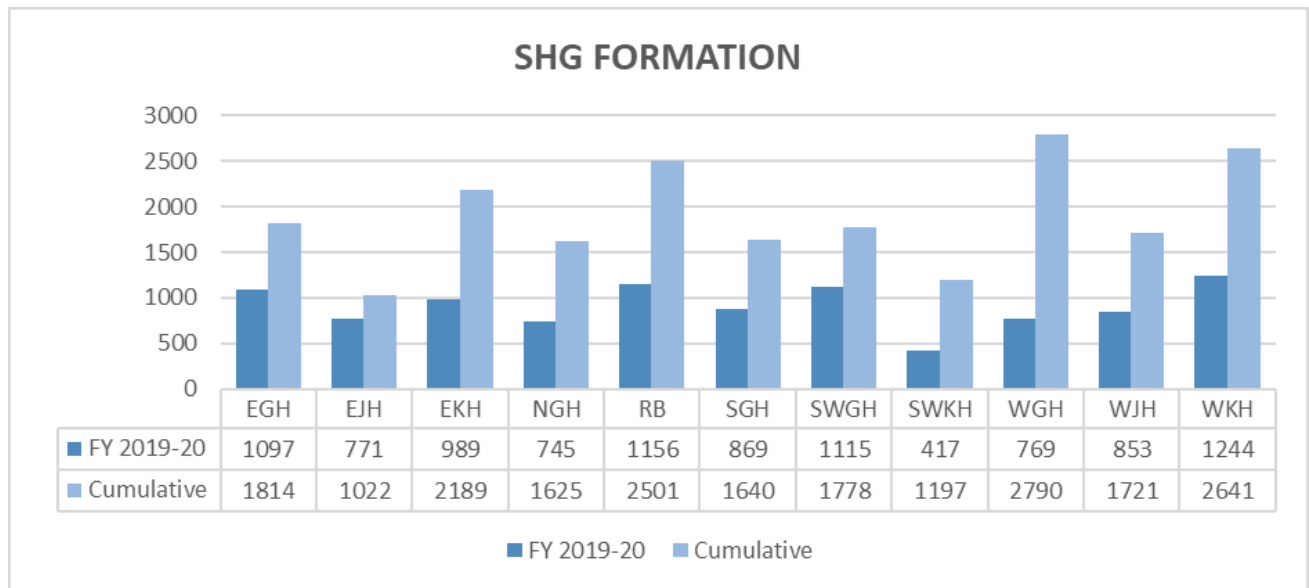


Fig: 1: Number of SHG formed in each of the District in this financial year as well as in cumulative

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, and as such 5 to 20 SHGs in a village after attaining the age of 6 months are federated at the higher level called Village Organization. The society has promoted 555 Village Organization (VO) in this financial year and total number of VO formed since inception is 1034.

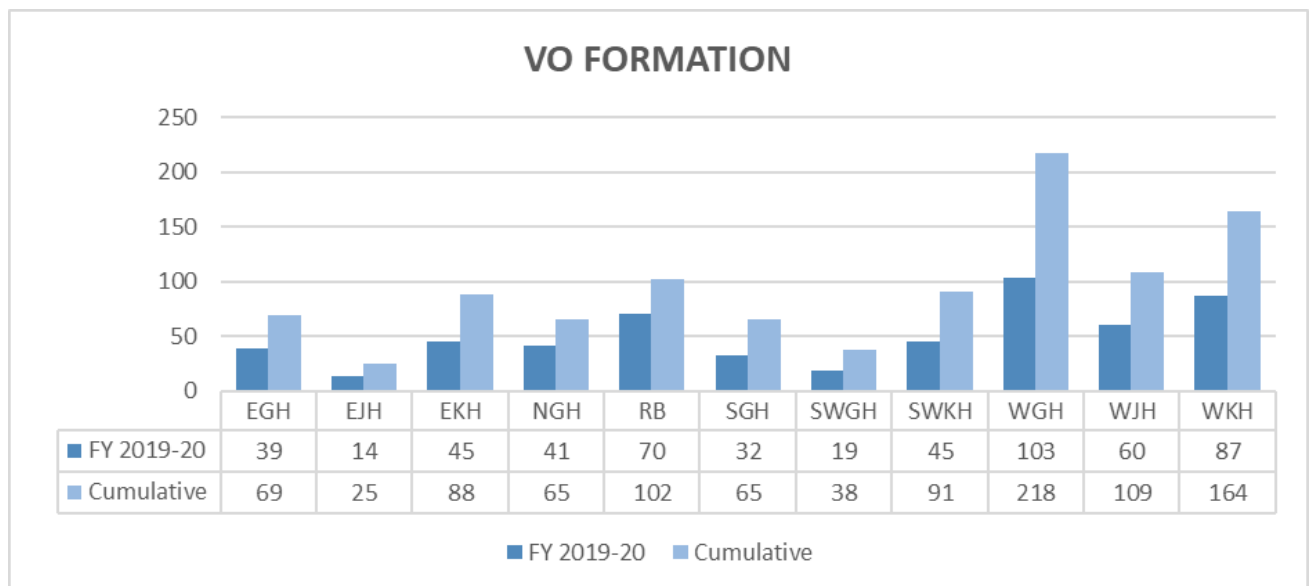


Fig: 2: Number of VO formed in each of the District in this financial year as well as in cumulative

## 4.2. Village and Household Saturation

There are 21 Blocks which NRLM/MSRLS have been working for three years and above, till today the saturation in terms of village entry is 80% in Resource Blocks and 70% in SAGY Blocks, households saturation is still < 50%, it is NRLM mandate to make sure that all left out households as per the SECC and PIP should be included in the SHG. MSRLS is facing various challenges in terms of ensuring 100% in these Blocks. Therefore, MSRLS seek support of OMPLIS being the empanelled NRO (National Resource Organisation) to take up Saturation Processes within these 21 Blocks.

A state level workshop with MSRLS staff from State, District and Blocks was organized by MSRLS to discuss is on the plan and activities that needs to be carried out followed by a five days orientation training for the selected CST team and MSRLS staff conducted in West Garo Hills District by OMPLIS to orient on the 10 days campaign.

Campaigns started in the month of February 2020 in three Blocks viz; **Dalu, Rongram & Resubelpara Block**, each block have four CST team, each CST team consist 3 ICRPs + 2 ECRPs + 1CC. The campaign for 30 days (@ 10 days per village) covering 3 or more villages depending on the size of the village, number of left out households and also depending on the strength of the existing VO.

Outcome of the Saturation Process					
Block Names	No of Left out HHs	No. of SHGs formed	No. of VOs formed	No. of VO Trained	VO Sub-Committee Trained (please the Sub-Committee)
Rongram	606	52	4	8	16
Dalu	602	44	0	8	24
Resubelpara	1306	89	3	7	21

## 4.3 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	3-4 months	VO Detailed Book Keeping
			VO Management (governance)
	VO Concept		VO Management (Financial)



## 5. Financial Inclusion:

MSRLS mission is to ensure that credit flows to the poor household “on time at affordable price, at door steps and last but not the least with dignity” which is only possible with hand in hand support of the Banks. MSRLS as on 31<sup>st</sup> March, 2020 has promoted 20,918 SHGs, of which 14,552 SHGs have open Saving Bank Accounts with different Banks and 4165 SHGs have received Bank Credit amounting to Rs 30.36 crore. The number of SHGs linked to the Bank is still low, and steps needs to be taken to improve the Bank Linkage of SHGs in the State.

In order to help SHGs developed a habit of saving and thrift, NRLM provides support to SHGs in the form of start-up fund @ Rs 2500, Revolving Fund @ Rs 15000 and Community Investment Fund @ Rs 110000 as one time capitalization of SHG Corpus Fund. SHGs are provided capacity building from the mission, and trained in preparing Micro Credit Plan for their Household, once the SHGs have matured in 6 months, the mission staff assist the SHGs in accessing credit from the Banks to pursue various livelihood opportunities.

In line, with the aims of the Government of India to ensure inclusive growth and financial inclusion, Meghalaya State Rural Development taken various initiative under the mission to take financial inclusion to the last mile, these are as under.

### i. Bank Sakhi:

After the launch of NRLM in 2013, there has been a steady increase in the number of SHGs across the state. Along with the increasing number of SHGs, the demand for SHG-bank linkage has been growing. The number of SHGs visiting the bank branches for different types of transactions has increased the work load on the rural bank branches, which have limited staff. Unlike other customers, SHG members with a relatively low educational background, require guidance and support to carry out their bank transactions. Rural bank branches with limited staff are not in a position to provide necessary support to the SHGs, in addition to their normal work.

SHG members are often required to wait for long hours to open savings bank accounts. Sometimes the SHGs are required to make multiple visits to the banks for opening accounts.

SHG members often have to wait for long hours to carry out simple transactions of depositing money or withdrawal of funds from their accounts. Experience from other states who had started SHG movement earlier indicates that a community level resource person or a 'Bank Sakhi' with basic knowledge of banking transactions can play a very useful role in supporting the SHGs as well as the banks. A 'Bank Sakhi' placed at a bank branch can provide multiple types of support to the SHGs to complete their transactions. A well trained Bank Sakhi can facilitate opening of savings bank account of the SHG. More importantly, a Bank Sakhi can facilitate credit linkage of the SHGs. Bank Sakhi can also support the bank in different ways. She is ideally suited to facilitate recovery of bank loans by working closely with the SHGs. This also reduces the work load on the Bank Managers.

MSRLS have identified and trained 222 Bank Sakhi since inception, and till date 123 Bank Sakhi have been deployed and 61 positioned in the Bank Branch. Bank Sakhi are paid remuneration and incentives base on services provided. Bank Sakhi can earn up to Rs 7000/- per month depending on the work performed. **Till date the highest paid Bank Sakhi is Smti. Matilda Suting positioned with SBI, Jongksha, Mawkynew Block who had earned Rs 5250 in the month of September, 2018.** Remuneration for Bank Sakhi are paid by the NRLM program. Bank Sakhi sustainability model is their eventual up gradation as Business Correspondent at the village level, where they will earn commission from the Bank for the services rendered.



Bank Sakhi positioned in MRB, Ampati Branch



Motivating Exercise for Bank Sakhi

## ii. Community Base Recovery Mechanism at Bank Branch:

Community Base Recovery Mechanism (CBRM) is a mechanism which will be constituted at the Bank Branch level for proper coordination between the community and Branch Manager. It is aimed to facilitate increased credit flow to SHGs, and to ensure a healthy loan portfolio of SHGs who have availed credit from the Bank. The Objectives of the CBRM are:-

- a) Facilitation and ensuring 100% recovery by the community itself and evolving a proper system for monitoring the A/Cs on an on-going basis.
- b) To have close interaction between the community and the Banks Branch for recovery of loans and in addressing financial needs of the SHGs.
- c) Facilitate linkage of SHGs every month as per the monthly plan evolved for each Bank Branch to ensure timely availability of credit.

The CBRM may be formed as per the service area of the Bank Branch. The Committee will consist of the following members:-

- BDO or his/her representatives
- Concerned Branch Manager of the Bank
- BPM concerned of BMMU
- Concerned cluster coordinator
- Representatives from DMMU
- 2 representatives from each Village Organization Bank Linkage sub-committee
- 2 representatives from CLF as and when required

Till date 63 Community Base Recovery Mechanism has been constituted in 63 Bank Branch across the State. Presently, there are 101 Banks in Meghalaya with SHG Bank Account, and we anticipate that at least 83 Bank Branch will be involved in SHG Financing in this FY 2019-20. We intend to constitute CBRM in the remaining 38 Bank Branch in FY 2019-20.



CBRM at MRB, Shangpung Branch



CBRM in MRB, Nongkhlaw Brach.

## 5.1. Financial Literacy:

The main target group of MSRLS are - illiterate/semi-literate women who are in turn not aware of financial management of their own funds or the financial products and services available from banks. Due to lack of this critical understanding the members of the SHG are subject to:

- a) Poor management of their own funds, leading to - loss in interest earned.
- b) Poor management of the credit taken by them from banks, leading to – loss of interest, inadequate Financial Literacy of funds, opting of costly loan products, NPA of accounts, etc.
- c) Lack of information about their entitlements particularly the insurance products, leading to – inadequate cover for their life, assets, costly health expenditure, etc.
- d) Lack of information about different loan products for establishment of micro and small enterprises
- e) Lack of information about convergence with other government programmes and schemes about financial inclusion.

In order to address the above, 35 Officials of MSRLS and 5 RSETI Directors have been trained at NAR-RUDSETI Bangalore as Master Trainers on Financial Literacy. These trained Master trainers have in turn conducted trainings in their respective districts for 222 community cadre who are called as 'Financial Literacy CRPs. As on 31<sup>st</sup> March, 2020 MSRLS has trained 5074 SHGs and enrolled SHG members in Social Security Schemes; 5970 under PMJJBY, 5435 under PMSBY and facilitated in getting 17928 enrolled under MHIS.

To assist the Cadre in imparting trainings to SHG members Posters and a snake and ladder game which educate SHG members on the benefits of Financial Literacy have been provided to the Cadre by MSRLS. Poster have been translated to khasi and Garo Language.



Fig: FL C Cadre imparting Financial Literacy to SHG members, supported by DFS-FI in Dongkiing Ding Village under Mairang Block. Here SHG members are engaged in Snake & Ladder Game to educate them on Financial

## 5.2 Business Correspondent:

Business Correspondents are retail agents engaged by banks for providing banking services at locations other than a bank branch/ATM. BCs enable a bank to provide its limited range of banking services at low cost. They hence are instrumental in promoting financial inclusion. As per the RBI guidelines the products provided by BCs are: Small Savings Accounts, Fixed Deposit and Recurring Deposit with low minimum deposits, Remittance to any BC customer, Micro Credit and General Insurance.

The RBI has provided a long list of entities and persons who can act as BCs. Initially the entities permitted to act as BCs included registered entities like NGOs/ MFIs. Later, the list expanded to include individuals like retired bank employees, retired teachers, retired government employees and ex-servicemen, individual owners of kirana / medical /Fair Price shops, individual Public Call Office (PCO) operators, agents of Small Savings schemes of Government of India/Insurance Companies, individuals who own Petrol Pumps, **authorized functionaries of well-run Self Help Groups (SHGs)** which are linked to banks. Any other individual including those operating Common Service Centres (CSCs) are also allowed to act as BCs of banks.

In line with this MSRLS has conducted Orientation for SHG members in collaboration with CSC. We have identified 21 SHG members who have expressed interest to operate a Customer Service Centre (CSC) and application submitted to CSC.





## 6. Social Inclusion and Social Mobilisation:

### 6.1. POSHAN MAAH

Poshan Maah activities was conducted in all 11 Districts of the State and also in 27 intensive Blocks

**MSRLS has conducted the following activities under Poshan Maah :**

- Awareness on the Importance of Breast feeding techniques
- Importance of immunization
- Personal Hygiene & Sanitation & handwash
- Awareness on overall nutrition
- Importance of Kitchen Garden
- Poshan Maah on Diarrhoea.
- Awareness on reducing anemia.
- Education on diet diversity.
- Awareness on menstrual hygiene and IFA (Iron Folic Acid) tablets.
- Pledge had been taken by the members.



POSHAN Mela at East Jaintia Hills in convergence with the Department of Health, Education, NRLM, Agriculture, Fisheries, DRDA, DIC and PHE. The chief guest of the Mela was the Hon'ble Minister of Social Welfare, Mr K Shylla.

## 7. Livelihood:

### 7.1. Convergence under Livelihood

Convergence with MGNREGA:	
Particulars	Achieved (in numbers)
Farm Ponds (No. of Household)	5
Dug Wells (No. of Household)	40
Other water harvesting structures (mention name) (No. of Household)	3
Compost Pits (No. of Household)	1
Cattle Sheds (No. of Household)	20
Goat sheds (No. of Household)	20
Poultry sheds (No. of Household)	20
Pig sty (No. of Household)	120
Shed for Custom Hiring Centers (No. of CHCs)	2
Storage unit/ Work sheds (no. of centers)	5

#### Setting up of Mini Hatchery Unit:

The mini hatchery unit was implemented in convergence with SRES- MNREGA and Veterinary Department is functioning successfully. The first batch hatching was completed with 72% hatching.



Photographs of the 1<sup>st</sup> batch hatching:

## 7.2 NON- FARM LIVELIHOODS

The non-farm livelihoods sector interventions are taken up- either through some pilots or dedicated programme:

- i) Promotion of enterprises through Start-Up Village Entrepreneurship Program: (Mairang Block)

Entrepreneur Registration	CEF Loan	Deployment of CRP-EPs	BRC Operations
286	24.6	11	39

- ii) Promotion of Rural Transport via Aajeevika Gramin Express Yojana (AGEY):

District	Block	AGEY	Mode of Operation
West Garo Hills	Dalu	6.5 lacs	VO
South West Khasi Hills	Mawkyrwat	6.5lacs	VO

- iii) Markets Linkages: A key requirement to livelihood promotion is access to Markets through creation of backward and forward linkages viz- Training and Technical Capacity Building, Raw material procurement, packaging materials etc. MSRLS has organized 3 State Level SARAS Fair with an aim to connect the SHG/Rural Artisans to the urban buyers and enhance direct sales. Through MSRLS the SHG participates at inter-state level fairs/exhibition/Melas which gives them exposure and opportunity for cross learning from SHG of other SRLMs.

- iv) USHA SILAI Schools: Betasing and Umsning are two blocks the SILIA schools have been set up for training of SHG members in bags using local Fabric and Jute materials. The members are also facilitated to participate in Crafts Mela at Interstate level.

- v) Promotion of Sales of Local produces through the Nongthliew Village Organization (Mairang) at Shillong CitPy



- vi) Supporting SHGs through Formalization of their activity/products through-
  - a. FSSAI Registration
  - b. Udyog Aadhaar Registration
  - c. Pan Card
  - d. Enrolment in GEM
- vii) Supporting SHGs through market linkages via Fairs & Exhibitions: Regional Level SARAS FAIR and Inter-State Level Fairs



Handicraft artisans (SHG members at State Level SARAS FAIR



Pickle Packaging Post Training

- The SHG/VO members are encouraged to participate in various inter-state levels Fair for cross learning and understanding the essence of marketing via direct communication with the urban buyers. Here the SHGs also get opportunities to interact and learn from SHGs from other states in terms of packaging, value addition and selection of good/products/commodities for display.
- The SHGs under MSRLS have been participating in states such as: Gujarat, Himachal Pradesh, west Bengal, Hyderabad, New Delhi, Assam, Sikkim to showcase their produces. The inter-state travel and participation has boosted the intrapersonal skills of the members to be able to communicate and showcase their produces.





SHG Participation at Aajeevika New Delhi



Value addition – Use of Local Ryndia

## 8. 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 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. 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

### FY 2019-20

SN	Name of RSETI	Total candidate trained	Total settled	Self Employed	Wage Employed	Bank finance	Self-Finance
1	PNB RSETI	503	243	241	2	89	154
2	SBI Umran	332	110	110	0	11	99
3	SBI Tura	308	214	214	0	14	200
4	MRB Nongstoin	308	50	50	0	30	20
5	MCAB Williamnagar	178	0	0	0	0	0
	<b>Total</b>	<b>1321</b>	<b>617</b>	<b>615</b>	<b>2</b>	<b>144</b>	<b>473</b>

## 9. SUCCESS STORIES

### A Silver Lining In The Midst Of Dark Cloud

Enrolling SHGs member in different insurance schemes launched by the Central Government is one of the initiatives of MSRLS under Financial inclusion. Till 31<sup>st</sup> May 2020, 5970 SHG members has been enrolled in *Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)* an insurance scheme for people, age group of 18-50 years covering Rs. 2 lakhs in case of death of the insured due to any reason with a premium of just Rupees three hundred and thirty (Rs. 330) per annum.



This scheme proved to be silver lining in the midst of the dark cloud to the family members of (L) *Smt. Nipaya Lapasam*.

*Nipa*, age 29 years is from *Mynska* Village. Due to poverty *Nipa* could complete her studies till class VIII. She was married at the age 19 to *Shri. Rimiky Shadap* and had three children.

National Rural Livelihood Mission (NRLM) enter the village *Mynska* on January 2017, *Nipa* along with other Household in the village willingly joined the Self Help Group during January 2017, she played a very active role as the Secretary of “*Kamwadamut SHGs*” and was later selected as Vice President of “*lakyrmen Village Organisation*”

During the month of July 2019, Financial Literacy Camp was conducted by the Financial Literacy Cadre in *Mynska* village, *Nipa* immediately enrolled herself under PMJJBY on the 19<sup>th</sup> July 2019 by paying a premium of just Rupees Three hundred and thirty (Rs.330). In the month of August 2019 she was diagnosed with Cancer and unfortunately passed away on the 2<sup>nd</sup> September 2019 leaving behind her three children and a husband who is a daily labourer.

After two weeks of her death the family with the support of Cadres, Master Book Keeper, Active Women and concerned Cluster Coordinator approached Meghalaya Rural Bank, *Shangpung Branch* where the deceased is having her personal bank account for claim of the PMJJBY insurance.

It didn't take long, on the 15<sup>th</sup> November 2019, Rs. 200000/- (Rupees Two Lakh) was credited to the bank account of the deceased which is a blessing in disguise to the family, the basic need of her son and two daughters *Chandmi* 11 years old, *Wandaka* 8 years and *Risakani* 2 years could be met from this amount. Deceased husband *Shri Rimiky Shadap* said “The insurance money received is a blessing in disguised for us it has help the children in continuing their education and also to meet others household need of the family.”

This has encouraged other household in the village to enrol themselves in other insurance schemes.