

ANNUAL REPORT FY 2020-2021

MEGHALAYA STATE RURAL
LIVELIHOODS SOCIETY

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1. List of Acronyms

AGEY	Aajeevika Grameen Express Yojana
BMMU	Block Mission Management Unit
BRC	Block Resource Centre
CLF	Cluster Level Federation
CRPs	Community Resource Persons
CIFs	Community Investment Fund
CRP-EP	Community Resource Persons For Enterprise Promotion
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
NRLM	National Rural Livelihoods Mission
NABARD	National Bank For Agriculture & Rural Development
NGOs	Non Government Organisations
PNB	Punjab National Bank
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 MSRLS and NRLM

Meghalaya State Rural Livelihood Society (MSRLS) is the apex body of Meghalaya in implementing and coordinating NRLM in the State since 2011, which serves with a VISION to “Redressing poverty in the rural areas by identifying the poor and vulnerable, empowering them and providing them livelihoods opportunity”.

THE SOCIETY’S OBJECTIVES

- To assess and inventories the rural livelihoods options of the State’s rural poor and evolve specific strategies against each one of these options.
- To eliminate poverty among the rural people by improving their capacities and opportunities to participate in their own development.
- To make necessary interventions to create and empower active and affinity-based groups of the rural poor.
- To make necessary interventions to create income security opportunities for the rural poor. To strengthen the village institutions so that they collaborate with, and influence the democratic institutions, to become more inclusive, accountable and effective.
- To bring about coordination, convergence and synergy among the various poverty alleviation programmes of the State and Central Governments with a view to accelerating the process of elimination of rural poverty in the State.

THE NATIONAL RURAL LIVELIHOODS MISSION

National Rural Livelihoods Mission (NRLM) - Aajeevika was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011 as a restructured version of Swarna Jayanti Gram Swarozgar Yojna (SGSY). NRLM has the mandate of reaching out to 100 million rural poor in 6 lakh villages across the country.

NRLM believes that the poor have innate capabilities to overcome poverty. NRLM strives towards unleashing this entrepreneurial capability by creating appropriate institutional platform a dedicated and sensitive support structures.

3. Overview

3.1 Target Vs Achievement

Target Vs Achievement				
Sl.	Indicator	Target FY 20-21	Achievement FY 20-21	Cumulative Achievement
A	Outreach and Households Mobilized into CBOs promoted			
A.1	Number of Villages entered		1740	5017
A.2	Number of SHGs promoted	14000	9784	30702
A.3	Number of Households mobilized into SHGs	140000	124815	351342
A.4	Number of Village Organizations promoted	800	712	1746
A.5	Number of MCLFs formed	16	9	9
B	Community Funds To CBOs			
B.1	Amount of Community Funds released to CBOs (Rs in Lakhs)	6698.95	6964.5	16802.93
C	Financial Inclusion			
C.1	Number of SHGs that have accessed Bank Credit in current FY	2520	2910	7075
C.2	Amount of Bank Credit accessed by SHGs (Rs lakhs) in current FY	3068.21	3650.3	6686.96
D	Farm Livelihoods			
D.1	Number of MahilaKisans covered under Agro Ecological Practice interventions	25600	11688	11688
D.2	Number of MahilaKisans covered under Livestock interventions	25600	9777	9777
D.3	Number of MahilaKisan's HHs having Agri-nutri garden	26000	9192	9192

3. Institutional Building and Capacity Building (ICB)

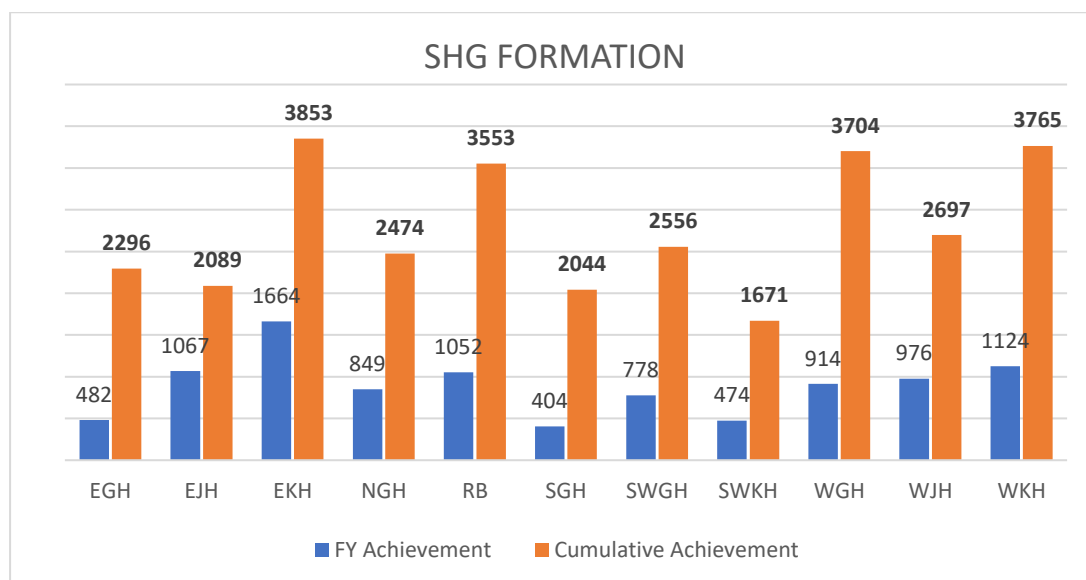
NRLM organizes all poor households (women) into aggregate institutions of the poor that provide them with voice, space and resources. These platforms ‘of the poor’ and ‘for the poor’ partner with local self-governments, public service providers, banks, private sector and other mainstream institutions to facilitate delivery of social and economic services to the poor.

Trainings are imparted to the community institutions based on the capacity-building plan developed as per the Annual Action Plan. As soon as Community Institution are formed, the members of the SHG and VO are provided with basic trainings for managing their institution, linking up with markets, managing their existing livelihoods, enhancing their credit absorption capacity and credit worthiness

3.1. SHG Formation

Self Help Groups (SHGs) are the institution of rural poor women. From small groups of 10-12 women members involved in saving and credit activity, SHGs are now acting as an agent for undertaking diverse development activities for the benefits of the individual and society at large.

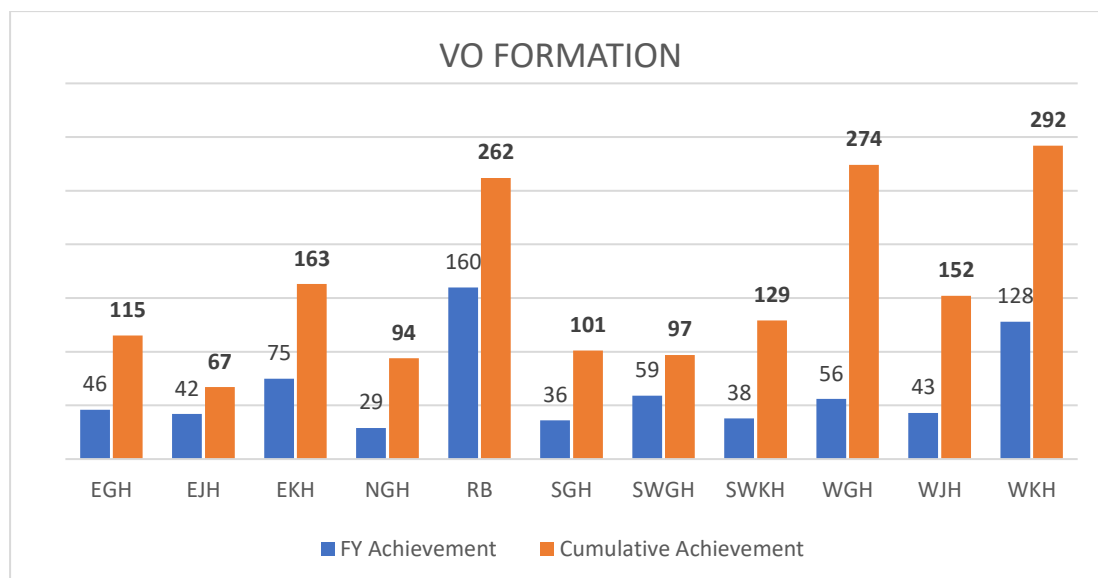
Over the years MSRLS has made a significant progress in promoting Community Based Institutions in the state. MSRLS has so far mobilised over 3.5 lakhs rural poor women into 30,702 Self Help Groups. MSRLS is still working towards the inclusion of left-out households into the SHG fold. Around 9784 SHGs were formed in the Financial Year



3.2. VO Formation

The Self-Help Groups (SHGs) at the village level federate to form Village Organizations (VOs). The VO play the role of a financial intermediary along with providing other services to the SHGs in book keeping, auditing, bank linkages and other linkages with developmental programs, line departments, etc. The VO take up social issues and other developmental issues like food security, health, education, marketing, etc.

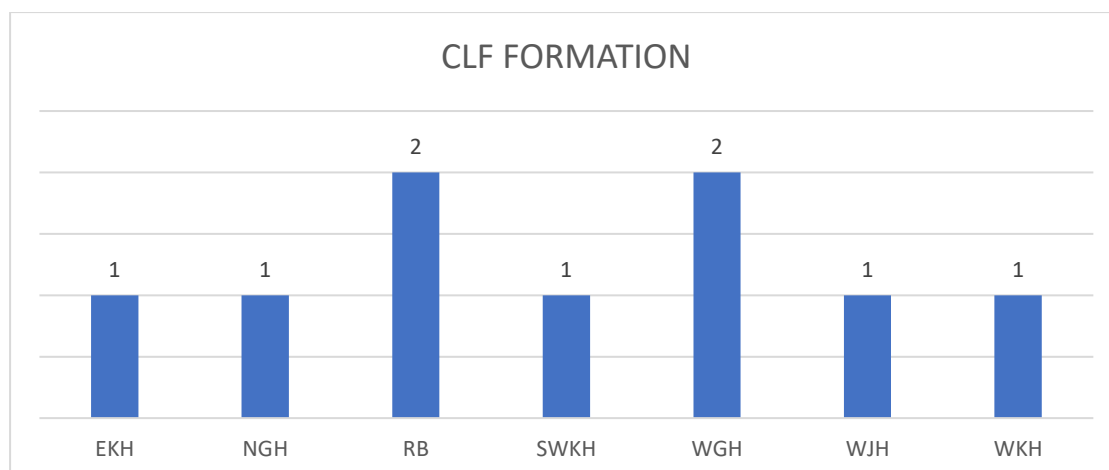
The VOs are the crucial mid-level structure that also takes special efforts to bring in all left-out poor and vulnerable women into the SHG. During the Financial Year, a total of 712 VOs were formed and cumulatively till March 2021, a total of 1746 VOs has been formed.



3.3. CLF Formation

Under the three-tier community-managed institutional structure, CLFs form the third-tier institution. It is a federation of VOs at the cluster level with representatives of all the VOs working towards the common pursuit of attaining economic and social empowerment of the community as well as the VOs and the SHGs that comes within its purview.

During the Financial Year, a total of 9 CLFs were formed.



4. Financial Inclusion:

NRLM facilitates universal access to the affordable cost-effective reliable financial services to the poor. These include financial literacy, bank account, savings, credit, insurance, remittance, pension and counselling on financial services. The core of the NRLM financial inclusion and investment strategy is “making poor the preferred clients of the banking system and mobilizing bank credit”.

NRLM provides Community Funds as resources in perpetuity to the institutions of the poor, to strengthen their institutional and financial management capacity and build their track record to attract mainstream bank finance.

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.

MSRLS has so far disburse a total of ₹ 168.02 crores to SHGs & VOs as Community Funds and out of which ₹ 69.64 crores was disbursed in this Financial Year.

4.1. Bank Linkages

NRLM-MSRLS works towards achieving universal financial inclusion of all the poor households which are organized into SHGs and works on both demand and supply sides of financial inclusion. On the demand side, it promotes financial literacy among the poor and provides catalytic capital to the SHGs and their federations. On the supply side, MSRLS coordinates with the financial sector to deliver credit and related services to SHGs and their federations. It also works towards universal coverage of rural poor against life, health and asset related individual and community level risks. Mentioning of the supply side, MSRLS work closely with Banks to ensure flow of credit to the SHGs.

MSRLS has been able to credit linked 7075 SHGs with credit disbursement of Rs. 66.86 crores as on 31st March, 2021, out of which 2910 SHGs was credit linked this Financial Year.

4.2. Business Correspondent

Introduction of Business Correspondent into the programme in July, 2020 to take Banking Services to the last mile. To supplement this initiative, Hon'ble Chief Minister of Meghalaya launch the project by distributing 100 Micro-ATM in October, 21 to the Business Correspondent. Since, their engagement in August, 2020 the BC have done both online and offline transaction of about ₹73 Crores and claimed commission of ₹ 52 lakhs.

5. Social Inclusion and Development (SI&SD)

As NRLM has a special focus on priority and early inclusion of the Poorest of the Poor and other vulnerable sections community, Schedule Caste & Schedule Tribe community, Single headed women, widows, Person with Disability, Elderly, people living in extreme affected areas, trafficked women, women engaged in unhygienic occupations, transgender etc. MSRLS rolled out Social Inclusion & Social Development activities during FY 2020-21.

6. Livelihood Promotion

NRLM focuses on stabilizing and promoting existing livelihoods portfolio of the poor through its three pillars:

- 'Vulnerability reduction' and 'livelihoods enhancement' through deepening/enhancing and expanding existing livelihoods options and tapping new opportunities in farm and non-farm sectors;
- 'Employment' - building skills for the job market outside; and
- 'Enterprises' - nurturing self-employed and entrepreneurs (for micro-enterprises).

During the Financial Year, a total of 11688 Mahila Kisan were covered under Agro -Ecological practice Interventions, 9777 Mahila Kisan were supported under livestock interventions and 9192 Mahila Kisan households are having agri- nutri garden.

6.1. Convergence.

- a. SOCIAL WELFARE DEPARTMENT: - Meghalaya SRLM through the existing Community Base Organisations (CBOs) initiated Poshan Abhiyaan where activities like Poshan rallies, home visits, Poshan Mela, SHG/VO Meetings were conducted.

The goals of National Nutrition Month are to achieve improvement in nutritional status of Children from 0-6 years, Adolescent Girls, Pregnant Women and Lactating Mothers in a time bound manner with the support of various Schemes contributing towards addressing malnutrition, including a very robust convergence mechanism, introducing measurement of height of children at the Anganwadi Centres (AWCs), setting-up Nutri-garden, involving masses through Jan Andolan for their participation on nutrition month through various activities like:

- Awareness on the Importance of exclusive Breast feeding & techniques Importance of immunization
- Personal Hygiene & Sanitation & Hand wash
- Awareness on reducing Anaemia
- Distribution of IFA Tablets
- Mobilisation of women having young child for weighing & Measuring
- Identification of SAM children & referral
- Plantation drive & promotion of Nutri/Kitchen Garden – **240 Village Organisations trained on Nutri-garden by MSRLS in collaboration with KVKs**
- Awareness on menstrual hygiene
- Special meeting conducted by SHGs/VOs.

Total number of activities conducted	Total Participants	Adult Female	Adult Male	Child Female	Child Male	Total Nutrition Garden promoted
26,197	4,53,282	1,95,197	43,985	1,12,753	98,426	2080

- b. HEALTH DEPARTMENT: - In-order address the current surge of COVID-19 cases within the state, Meghalaya SRLM through the community institutions i.e., SHGs & Vos has taken up various activities in convergence with Villages Councils & health Department, these are: -

- Conducting District & Block wise virtual Trainings and workshops on Covid appropriate behaviours, Health seeking behaviours and Immunity Building measures and Covid vaccination.
- Conducting awareness programme on Covid appropriate behaviours, Health seeking behaviours and Immunity Building measures and Covid vaccination at the village level.
- Sensitising SHG members, family members and community people, on Covid appropriate behaviours, Health seeking behaviours and Immunity Building measures and Covid vaccination.
- SHGs in convergence with the village councils organises delivery of groceries, medicines, meals to families under isolation and containment centres etc. Production of face mask and sanitisers etc

Sensitisation to SHG	No. of vulnerable HHs provided with food items by the SHGs/VOs in collaboration with the village council	No. of face mask produced by SHGs in collaboration with the District & Block administration	Vaccination drive Conducted by SHG/VO, CGHA along with ASHA/ANM/AWW	No. of SHG members vaccinated
318820 Members	10813 HHs	101,000	5600 villages	66783 SHG Members

c. ANIMAL HUSBANDRY AND VETINERY DEPARTMENT: - As per a sample analysis conducted by the Society, it was found that most of the Self-Help Group members in the state are engaged in either Pig breeding or pig rearing livelihood activities. In order to safeguard the risk of the SHG members who are engaged in Pig Breeding as one of the sources of their livelihood, providing protection mechanisms to the farmers against any eventual loss of their animals due to death and to demonstrate the benefit of the insurance of livestock to the people is one of the concerns which is being addressed through the convergence between Meghalaya SRLM and the A.H Vety Department in all the 11 district of the state.

Key features of the Scheme:

- The total premium per. pig is Rs 240/, Farmer required to pay only Rs 40/- per pig per annum and Rs 200/- is being a subsidy granted by National Livestock Mission.
- Benefit of the subsidy is restricted to 5 animals per beneficiary per household for all animals except for pigs where the benefit will be restricted to 5 units (1 unit = 5 pig). However, a beneficiary having less than 5 animals / can also avail the benefit of subsidy. Efforts are being made to mobilise the SHG members so that all large and small animals can be supported under the insurance coverage.

Total number of Pig Insurance Application Generated	Total number of SHG members issued Policy against the Livestock	Total Amount of Insurance covered
2000	1102	₹2,20,400

- d. DIRECTORATE OF FOOD PROCESSING (DoFP): -Convergence with Directorate of Food Processing under the Ministry of Food Processing and Industries (MoFPI)'s scheme on Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME) which was launched in June 2020 to enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of the food processing industry and promote formalization of the sector. The scheme has a special focus on supporting Groups engaged in Agri-food processing such as Farmer Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain.

The PMFME scheme support in terms of:

- Seed capital @ Rs. 40,000/- per SHG member for working capital and purchase of small tools.
- Food processing entrepreneurs through credit-linked capital subsidy@35% of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit
- Credit linked grant of 35% for capital investment to FPOs/ SHGs/ producer cooperatives
- Support for marketing & branding to micro units

Under the PMFME scheme Meghalaya SRLM has been assigned the role as following:

- i. Identify SHG members engaged in food processing sector who are eligible for the benefits under the scheme;
- ii. Provide training, handholding & Capacity Building support to SHG network about the components of the scheme
- iii. Establish systems and procedures in the Community Based Organisation structure to identify enterprises, process applications, disburse loans, monitor utilization and track repayment.

Meghalaya SRLM has planned for a target of 1000 SHG Members for FY 2021-2022. The total number of CBOs supported under PM-FME is 136, out of which 223 enterprises have been financed ₹39.84 lakhs.

- e. Promotion of Van Dhan Vikas Kendra under the Tribal Co-Operative Marketing Development Federation of India Limited Ministry of Tribal Affairs (TRIFED):- PMVDY is a component of the 'Mechanism for marketing of Minor Forest Produce (MFP) through Minimum Support Price (MSP) and development of Value Chain for MFP) which was launched on 14th April, 2018 with a focus on improving the income through value addition of tribal products Under Van Dhan, Vikas Kendra which will constitute of 15 tribal Van Dhan Vikas Self Help Groups (SHG), each comprising of up to 20 Minor Forest Product gatherers i.e. about 300 beneficiaries per Kendra and will be facilitated by financial grant of **₹15 lakhs per VDVK-Cluster**

In convergence with Meghalaya Basin Development Agency (MBDA), Meghalaya SRLM as a mentoring organisation is implementing Pradhan Mantri Van Dhan Vikas Yojana with the following role:

- Training & Capacity Building,
- Distribution of Equipment & Tool-kits,
- Gathering or Cultivation and Value Addition,

- Assisting in Food Safety & Quality Certifications (Good Manufacturing Practice, FSSAI etc)
- Supporting in attractive contemporary Packaging, Branding & Marketing of MFP Products.

Under VDVK 39 Clusters have been identified in 6 Districts (EKH, RB, SWKH, WGH, WKH, NGH) for MPF such as Bay Leaf, Cashew nut, Mushroom, Arecanut etc.

- f. Promotion of Entrepreneurship through PRIME: - MSRLS in convergence with PRIME aims to promote SHG entrepreneurship for both Individual and Group enterprises at the micro-clusters in the blocks for three main products, using a value chain approach.

SHG members are being mobilised to be registered in the components under PRIME viz-

- Formation of Collectives/ Producer Groups in micro clusters
 - Identification of Nano Entrepreneurs
- g. Convergence with MNREGA: Convergence with MGNERGA has been initiated under the Bottom 20 Program, whereby 20% of the HH's in the rural areas, identified as poorest of the poor where provided support by NREGA in terms of infrastructure for livelihood purposes. MSRLS has insured that women SHGs benefit from this program, where in infrastructure support for livelihood activities is received from NREGA and working capital support either comes from Community Investment Fund or Bank Loan.

No. of SHG Members Benefited under MNREGA work						
Piggery	Poultry	Cattle	Goatery	Working Shed	Land Development	Total SHG members benefited
706	496	26	85	3	76	1391