

ANNUAL REPORT 2021-22





Acronyms

BC	Business Correspondent
BMMU	Block Mission Management Unit
MSRLS	Meghalaya State Rural Livelihood Society
CBO	Community Based Organizations
CC	Cluster Coordinator
CEO	Chief Executive Officer
CIF	Community Investment Fund
CLF	Cluster Level Federation
COO	Chief Operating Officer
CRP	Community Resource Persons
CSC	Common Service Centre
DMMU	District Mission Management Unit
DRDA	District Rural Development Authority
EC	Executive Committee
FI	Financial Inclusion
GB	General Body
HR	Human Resource
JBY	Jan Shree Bima Yojana
KGVK	Krishi Gram Vikas Kendra
LIC	Life Insurance Corporation
MIS	Management of Information System
M&E	Monitoring & Evaluation
MoRD	Ministry of Rural Development
MoA	Memorandum of Agreement
MoU	Memorandum of Understanding
NABARD	National Bank for Agriculture and Rural Development
NGOs	Non-Governmental Organizations
NIRD	National Institute of Rural Development
NMMU	National Mission Management Unit
NRLM	National Rural Livelihood Mission
NRO	National Resource Organisation
NRP	National Resource Person
PIP	Participatory Identification of Poor
RF	Revolving
RSETI	Rural Self Employment Training Institute
RDD	Rural Development Department
SECC	Socio Economic Caste Census
SF	Start-Up Fund
SRP	State Resource Person
SGSY	Swarnajayanti Gram Swarozgar Yojana
SHG	Self Help Group
SIRD	State Institute of Rural Development
SLBC	State Level Banker's Committee
SMMU	State Mission Management Unit
SRLM	State Rural Livelihood Mission
SRP	State Resource Person
TRIFED	Tribal Co-operative Marketing Development Federation of India
UNDP	United Nations Development Programme
UNICEF	United Nation International Children Education Fund
VOs	Village Organizations
VDVK	Van Dhan Vikas Yojana
VRF	Vulnerability Reduction Fund

<More to be added>





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ABOUT NRLM & MSRLS



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 OBJECTIVE

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.

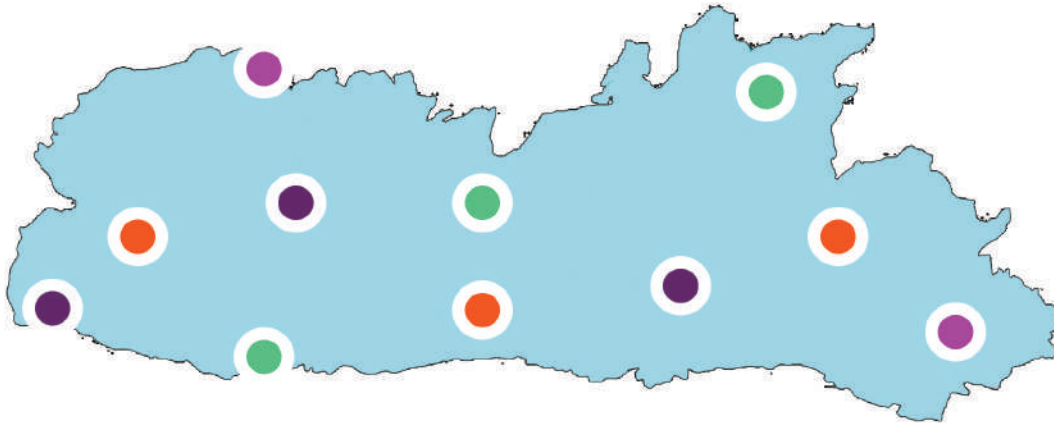


OVERVIEW

Target Vs Achievement

Sl.	Indicator	Target FY 21-22	Achievement FY 21-22	Cumulative Achievement
A	Outreach and Households Mobilized into CBOs promoted			
A.1	Number of Villages entered	1910	1321	6338
A.3	Number of SHGs promoted	13558	8663	39365
A.4	Number of Households mobilized into SHGs	135580	86630	396261
A.5	Number of Village Organizations promoted	2698	969	3149
A.6	Number of MCLFs formed	25	19	28
B	Community Funds to SHGs			
B.1	Number of SHGs provided RF	13250	8705	31749
B.2	Amount of RF provided to SHGs (Rs Lakhs)	1987.50	1305.48	4757.23
B.3	Number of SHGs provided CIF	2375	1143	7275
B.4	Amount of CIF released to SHGs (Rs Lakhs)	2612.5	675.10	6947.05
B.5	Number of VOs provided VRF	663	235	710
B.6	Amount of VRF released to VOs (Rs Lakhs)	662.00	289.40	856.6
C	Financial Inclusion			
C.1	Number of SHGs that have accessed Bank Credit in current FY	7248	5165	12240
C.2	Amount of Bank Credit accessed by SHGs (Rs lakhs) in current FY	8004.90	6844.01	11051.2
D	Farm Livelihoods			
D.1	Number of MahilaKisans covered under Agro Ecological Practice inter- ventions	30000	19834	31522
D.2	Number of MahilaKisans covered un- der Livestock interventions	25000	17407	27184
D.3	Number of MahilaKisan's HHs having Agri-nutri garden	30000	24336	33528

OVERVIEW PROGRESS



Districts Covered



Blocks Covered



Villages Covered



Households Mobilized



41,463 SHGs formed
3,669 VOs formed
34 CLFs formed



₹21,958.40 Amount of Community Fund disbursed to CBO (in lakhs)
11,154 No. of SHGs received Bank Loans
₹12,238 Amount of Loan sanctioned (in lakhs)



251 Business Correspondents deployed



28,711 Mahila Kisans covered under AEP interventions

24,807 Mahila Kisans supported under Livestock interventions

Sl.	Indicator	East Garo Hills	East Jaintia Hills	East Khasi Hills	North Garo Hills	Ri Bhoi
1	Blocks covered	3	2	11	3	4
2	SHGs promoted – NRLM	2389	2502	5831	2729	4191
3	VOs promoted	230	136	487	178	435
4	CLFs promoted	1	1	4	3	4
5	No. of SHG received Start Up Fund	1944	2342	4839	1762	3979
6	Amount of Start Up provided in Lakhs	48.75	58.55	121.06	44.06	99.48
7	No. of SHGs received RF	1863	2198	4246	2004	3767
8	Amount of RF provided in lakhs	279.45	329.70	636.47	300.60	565.07
9	No. VO received Start Up Fund	196	129	409	109	392
10	Amount of Start Up provided to VO in lakhs	118.45	90.45	231.20	59.75	214.40
11	No. VO received CIF	163	119	144	72	230
12	Amount of CIF provided to VO	918.70	786.40	915.80	471.40	1332.80
13	No. VO received VRF	0	15	56	33	65
14	Amount of VRF provided	0.00	15.00	56.00	33.00	58.50
15	No. of SHGs received Bank Loan	478	749	1315	457	1861
16	Amount of Bank Loan received in Lakhs	366.39	688.84	1650.40	293.23	1963.17
17	No. of Mahila Kisan covered under Agro Ecological Practice Intervention					
18	No. of Mahila Kisan Households having Agri- Nutri Garden					
19	Fish spawn	3			2	5
20	Training on AH	17		26		43
21	Insurance	105				105



SOCIAL INCLUSION & SOCIAL DEVELOPMENT

History and Background

NRLM is being implemented through the Community Resource Person (CRP) strategy. NRLM field implementation started on the 14th 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 during 2015-16. During the FY 2016-17, the 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 Communitization strategy whereby Community Resource Person were sent to the new Blocks for formation of SHGs during the period August, 2019 to December, 2019. This initiative led to the formation of SHGs in the new blocks, even prior to setting up of the Block Mission Management Units.

- 757 Trained CRPs, in turn impart training to the VO-EC and VO-SAC and the VOs
- 402 Elderly SHGs formed
- 127 PWD SHGs formed
- Covering 10 Districts and 13 Blocks.

Social Inclusion through Vulnerable Reduction Plan (VRP)/ VRF (Vulnerability Reduction Fund)

- In August'2019 & August'2020 MSRLS staff was trained on Vulnerability Reduction Plan (VRP)
- VRP Training & Preparation to VOs who have attained 1 year old and above.
- 750 VOs prepared Vulnerability Reduction Plan (VRP)
- 710 VOs received VRF
- Total Amount of Rs. 856.60 Lakh.

YEAR WISE ACHIEVEMENT

Sl no	Parameters	FY 2014-15	FY 2015-16	FY 2016-17	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22
1	Districts covered	3	3	7	7	11	11	11	11
2	Blocks covered	4	8	8	21	27	44	46	46
3	Villages covered	23	121	117	605	751	1660	1720	1321
4	SHGs formed	128	585	1197	4074	4909	10025	9784	8663

Social Inclusion

To ensure social inclusion of vulnerable from an inception of mobilization process, MSRLS has been adopting PIP process from the initial day of entering a village where prioritized of target group like PoP, Single women, PWDs, Elderly, poor HHs has been kept in mind to bring them into the SHG fold. Lately, in July'2021, MSRLS has initiated a second round of PIP process across the state to determine the left out households and left out vulnerable which need to be brought into the SHG fold.

Status of Social Inclusion Initiatives

- Mission Staff and 757 Community Cadres were trained
- 11 Mission Staff & 16 Community Cadres and VO leaders undergone exposure and immersion to Pondicherry best practices site of HelpAge India on Special Intervention with regards to Elderly People





FOOD NUTRITION HEALTH & WASH (FNHW)

MSRLS believes that mainstreaming Health, Nutrition and WASH related components should feature in its framework, systems, institutions and processes to achieve good health of the family members which will enhance the productivity and sustainable economic development that have direct impact on the Quality of Life.

MSRLS have initiated FNHW intervention in 4 Blocks with the support of the National Resource Organization (NRO) – Bihar Rural Livelihoods Promotion Society (BRLPS) in FY 2021-22.

Status at a Glance:

- 48 MSRLS staff received ToT from BRLPS on three basic modules
 - (i). 1000 Days Window (ii). Diet Diversity (iii). Family Planning
- 170 Mission staff were trained on all the three modules with the support of the district and Block staff.

- 8 Mission Staff and 36 VO Leaders and Community Gender Health Activists (CGHAs) undergone exposure visit and immersion to Bihar Rural Livelihoods Promotion Society (BRLPS) to learn on FNHW Intervention in their operational areas,

- MSRLS have developed special cadres called as Community Gender & Health Activists (CGHAs) which act as nodal persons for implementation of FNHW activities at the community level.
 - 1946 CGHAs have been identified
 - 1034 CGHAs trained on 1000 days window
 - 930 trained on Diet Diversity
 - 876 trained on Family Planning.

The Module was rolled out in

- 718 VOs – 1000 Days Window,
- 716 VOs – Diet Diversity
- 666 VOs – Family Planning.

Blocks selected for FNHW intervention through support of NRO - BRLPS

Sl no	Districts	Name of Block	Name of Cluster	Name of CLF	Number of VO formed under CLF	Number of SHG formed under CLF
1	EKH	Mawkynrew	Kharang	Nginlongkawei CLF	7	77
2	RB	Umsning	Umsning	Thymmei Baiar CLF	24	262
3	WJH	Laskein	Raliang	Niawlang I CLF	18	357
4	NGH	Resubelpara	Damas	Krime CLF	14	138
TOTAL					63	834

GENDER INTERVENTION IN MEGHALAYA

MSRLS initiated Gender activity in 4 Districts, 4 Blocks, 4 CLFs, 63 Village Organisations and 574 SHGs within the CLFs during this FY2021-22, as a pilot.

Staff of MSRLS has been trained on Gender which includes staff from SMMU, DMMU & BMMU level.

- After the training, the Gender core team has been constituted at the state level with a membership from all levels i.e. SMMU-DMMU-BMMU having a total of 10 members in it.

- Gender Operational Strategy Policy document was prepared in August'2021 with the support of the National Resource Person (NRP), the final GOS was shared with NMMU.

- 21 CGHAs from the four intervention blocks was trained on concepts of Gender in November'2021 by NRP, and 34 CGHAs trained by Mission Staff

- 46 CGHAs are now deployed within their respective villages to initiate discussion and sensitisation on Gender Concepts to the VOs & SHGs

- 36 VOs were Trained on Gender Concepts by the CGHAs

- CLF – SAC Members from 4 MCLF were trained on Gender Concepts by the CGHAs

- 114 Gender Point Persons were identified out of which 20 have received training on Gender Concepts

- 384 SHGs were Orient on Gender Concepts by the CGHAs and Gender Point Persons

- The sensitisation and orientation given by the CGHAs and Gender Point Persons has enabled the Village Organisations to mapped of gender issues existing within the village which has affected women and they started discussing the identified issues during their monthly meetings and make plans how to eradicate such issues. Some of the issues are as mentioned below:-

- Girls Education
- Access to Rights and entitlements
- Domestic violence
- Child Abuse
- Human Trafficking

Blocks selected for Gender Intervention

Sl no	Name of Block	Name of CLF	Total SHGs	Total VOs
1	Dalu	Bilcham CLF	202	23
2	Jirang	Tiew Rani CLF	157	19
3	Mawkynrew	Nginlongkawei CLF	77	7
4	Resubelpara	Krime CLF	138	14
TOTAL			574	63



PRI-CBO Convergence Intervention Projects

Government of India and State Governments are implementing a wide range of programs to address different dimensions of poverty and deprivation. Major Government programs impacting on the poor can broadly be classified as: –

- Entitlements – PDS, MGNREGS, social security, Right to education etc.
- Improving quality of life – Health & nutrition, clean drinking water, sanitation, permanent housing, electricity etc.
- Enhancing capabilities – Elementary education, vocational, technical education, skills enhancement, etc.
- Creating livelihoods opportunities – Institutional finance, Agriculture, animal husbandry, watersheds, MSME development, food processing, etc.

- Physical Infrastructure Schemes – Roads,

Sl no	Districts	Blocks	Total no. of Villages	Name of CLF	Number of VO's	Number of SHGs
1	SWKH	Mawkyrwat	19	Tehsonglang CLF	14	115
2	WKH	Mairang	16	Saindurlang CLF	12	167
3	WGH	Rongram	20	Krimko CLF	11	111
		Dalu	32	Bilcham CLF	31	202
TOTAL		4 Blocks	87	4 CLFs	68	595

electricity, telecommunications, etc. Effectiveness of these programs can be vastly enhanced with linkages between the institutions of the poor, village dorbar and the respective line departments. The convergence and partnerships would enable our CBOs to develop different models for service delivery.

A team of 30-35 members from amongst the staff of MSRLKS have undergone a one-week exposure to Kudumbashree to understand the convergence work being implemented by Kudumbashree. As a team we were impressed with the tremendous work done by Kudumbashree through convergence.

MSRLS signed an MoU with Kudumbashree in September'2021 for rolling out of Village Councils & CBO convergence covering 3 Districts and 4 Blocks.



- NRO Facilitators were trained on Local Self Government by MSRLS on 17th July'21
 - 2 Days State Level Online Workshop cum training was conducted on 18th & 19th July'21
 - 3 Field Coordinators were positioned @ 1 per District
 - 4 Mentors were positioned @ 1 per Block
 - Block Development Officers from all 4 Blocks were oriented on PRI-CBO Convergence
 - 136 Village Heads & VEC leaders were oriented on PRI-CBO Convergence
 - 4CLF, 60VO, 575 SHGs were trained on PRI-CBO Convergence
 - 123 LRGs selected & Trained on PRI-CBO Convergence, VO Strengthening, and Village Poverty Reduction Plan which include: Entitlement Plan, Livelihoods Plan, Public Goods Services and Resource Development Plan and Social Development Plan
 - 4 Mission Staffs, 40 Village Heads, and VO leaders to undergo exposure visits and immersion to NRO-Kudumbashree, Kerala in December'2021
- As a part of the project activities, Village Poverty Reduction Plan (VPRP) was conducted to generate demands from the community in a very engaging and participatory manner through the SHGs and the VOs. The entire process of VPRP made the community aware about certain centrally sponsored as well as

state sponsored schemes and also the kind of supports that they could receive from the Line Departments in Livelihood Promotion and enhancement.

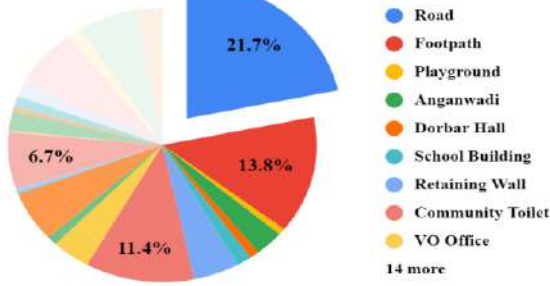
VPRP is a community demand plan prepared by the SHG and VO members to collect demands from the community under four major components.

1. Entitlement Plan: Demands for several CSS and SS schemes
2. Livelihood Plan: Demands of any support required for Farming, Animal Husbandry and Micro Enterprises
3. Public Goods, Services and Resource Development Plan (PGSRD): To collect Demands for infrastructures, public goods or any kinds of services required in the village.
4. Social Development Plan: Demand Plan to address the existing social issues in the concerned community.

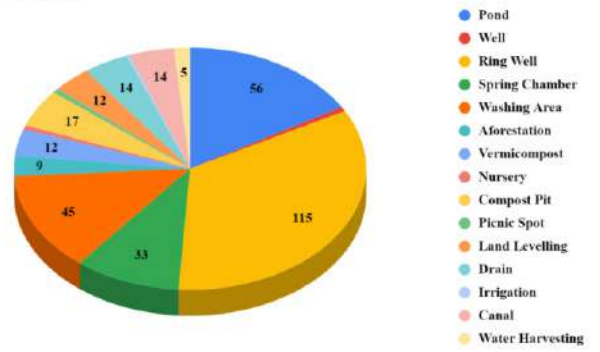
• Major Demands from VPRP under MGNREGA was bifurcated into three components:

- Infrastructural Demands- Roads, Dorbar Halls, Footpaths, Street Lights etc.
- Resource Development- Ponds, Wells, Afforestation etc.
- Services- School Teachers, Anganwadi Teachers, Police Officers etc.

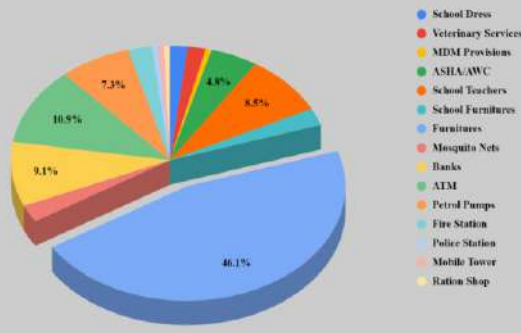
Infrastructure Demands



Resource Development



Services Demands



VPRP - Entitlement Inside SHGs					
Schemes	MAIRANG	MAWKYRWAT	RONGRAM	DALU	Total
MGNREGA	159	102	113	165	539
MGNREGA Name addition	99	0	63	429	591
Pension- old age	54	85	43	59	241
Widow pension	34	36	13	99	182
Disability pension	25	64	21	141	251
PMSBY	177	278	162	396	1013
PMJJBY	78	167	110	230	585
Health card	264	164	268	988	1684
Ujjawala gas	420	398	194	907	1919
Adhar card	129	137	69	137	472
Ration card	366	315	179	727	1587
SBM	453	425	425	1642	2945

VPRP - Entitlement Outside SHGs (Non-SHG Member)

Schemes	MAIRANG	MAWKYRWAT	RONGRAM	DALU	Total
Mgnrega Job card	142	7	7	7	163
MGNREGA Name addition	72		0	0	72
Pension- old age	36	4	0	1	41
Widow pension	15	0	0	0	15
Disability pension	22	6	0	3	31
PMSBY	2	8	0	0	10
PMJJBY	1	2	0	0	3
Health card	376	266	0	8	650
Ujjawala gas	7	14	11	6	38
Adhar card	323	147	0	3	473
Ration card	36	28	0	7	71
SBM	55	27	13	11	106



VPRP - Farming related demands

Sl.	Support Required	MAIRANG	MAWKYRWAT	RONGRAM	DALU	Total
1	Seeds	504	424	219	200	1,347 (Potato, ginger, Chilli, beans, mushroom, Peas, carrot, Paddy, wheat etc)
2	Mushroom Cultivation Training	13	2	0	7	22
3	Vegetable Cultivation Training	0	7	0	123	130
4	Loan	56	64	129	11	260
5	Fertilizers	0	170 (1,276 packets)	0	0	170
6	Pollyhouse	0	21	0	4	25
7	Flower Seeds		68 (785 kg)			68
8	Manure		224 (1445 packets)			224
9	Net		155			155
10	Sapling		21 (825)		200	221
11	Fencing		12	298	4	314
12	Soil Testing	55				55
13	Kisan Credit Card	13				13
14	Pump	5		137	3	145
15	Power Tiller	3		44	2	49
16	Tubewell			37	2	39
17	Tractor			18	1	19
18	Spraying Machine			13	1	14
19	Plant			49	400	449
20	Motor			20	4	24
21	Pond			8		8
22	Training on Farm livelihood			192	72	264

VPRP- Animal Husbandry Related Demands

S.	Support Required	MAIRANG	MAWKYRWAT	RONGRAM	DALU	Total
1	Poultry Shed	2	295	0	12	309
2	Pig Shed	0	326	646	45	1,017
3	Animal Medicines	209	6	3	0	218
4	Animal Vaccination	353	76	24	0	453
5	Poultry Training	0	2	0	0	2
6	Loan	6	57 (20,05,000)	253	22	338
7	Animal Feed	396	19	103	57	575
8	Cowshed	0	24	579	2	605
9	Goatshed	0	39	78	0	117
10	Chicks	326(6071)	79(3173)	39	230	674
11	Ducks	0	0	1	0	1
12	Cows		6		32	38
13	Goats		47			47
14	Piglets	562	145	93	485	1285
15	Fishpond	1	1		2	4
16	Fishing Net		1			1
17	Fishery		5	6		11
18	Animal awareness and health camp	90				90
19	Fish spawn	3			2	5
20	Training on AH	17		26		43
21	Insurance	105				105

Micro Enterprise Related

S.	Support Required	MAIRANG	MAWKYWAT	DALU	RONGRAM	Total
1	Tailoring Training		112			112
2	Soap and Detergent Making Training	28	47			75
3	Beauty Parlour Training		25			25
4	Wedding Decoration Training		1			1
5	Handicrafts Training		1			1
6	Embroidery Training		3			3
7	Driving Training		4			4
8	Loan	35	74 (61,11,000)	359	40	468
9	Bakery Training		13			13
10	Food Processing Training		12			12
11	Pickle Making Training		6			6
12	Pharmacy Training		3			3
13	Sewing Machine		17			17
14	Shop		4			4
15	Sanitary Pad Making Training		3			3
16	Candle Making Training		2			2
17	Furniture Making		7			7
18	Photostudio		1			1
19	Spice Grinding Machine		1			1
20	Machinery			12		12
21	Training on ME	40		529	97	666
22	Marketing support			2	10	2



INSTITUTIONAL & CAPACITY BUILDING (ICCB)

VO formation:

MSRLS has formed a total of 5,315 VO till March 2022 and 41,463 SHGs has been linked to these VO's formed. To achieve the process of effective Vo formation, MSRLS has initiated a strategy of special ICRP round for 5 days for VO formation which is implemented by all Blocks to ensure VO formation in all the villages entered. District and State teams monitor and follow up the roll out programme on a regular basis.

Team Constituted for rolling out the 5 days CRP round:

- Each Block are to roll out the strategy with a minimum of 1 CRP Teams (The blocks which has more No.of VO to be formed has constituted more team)
- Each team constituted 2 Cadres (Sr. CRP / CRP and AW)
- Each team covers a minimum of 1 village.
- Besides formation the Team shall complete the two Basic training of VO.
 - VO concept
 - VO Basic Book keeping

Day wise Activities of the 5 Days CRP round for VO Formation

Day 1: Meeting the headman, informing about the objective and the purpose of VO formation.

Day 2 &3: Checking SHG books of records and sharing of VO concept (this could also be initiated from Day 1)

Day 4: VO formation/ VO Concept (Cluster Coordinator should facilitate along with the CRP)

Day 5: Basic book keeping training and initiative of opening of Bank account

Meghalaya has more than 125 villages which has less than 25 household, these villages are being mapped and SHGs from these villages are being merged with the adjacent VO, in villages where the adjacent VO is very far, loose VO are being formed in these villages with two , three and four SHG.

VO Strengthening: For strengthening of VO, Staff was trained in all VO Trainings

- VO Concept training
- VO Membership
- VO Detailed Book Keeping
- VO Management (Governance and Financial Management)
- VO Sub Committees

VO members were trained on the above trainings. To strengthen VO, assessment was also conducted to VO on the following parameters

- VO as an Organisation
- Governance
- Membership
- Operations
- Capacity Building
- Financial indicators of VO

After an analysis of the findings, VO which has not yet trained was provided with all the required training based on the gaps.

Engagement of OMPLIS Team for mobilisation of Left out household, formation and trainings

of VO: A team of two ECRP, one Team Leader and one Book Keeper from OMPLIS were deployed in 20 Blocks, 90 Days in each of the Blocks. Engagement of 1st Phase starts from September 2021 to Mid of December 2021 and 2nd Phase, February 2022-April 2022. The teams has managed to mobilise the left out H/H, formation of SHG's and VO and provided VO training.



The outcomes of the ECRP engagement are as follows:

Sl. No	Particulars	Total Phase 1 10 Blocks Sep 21-Dec 21	Total Phase 2 10 Blocks Feb 22-Apr21	Total Achievement in the 20 Blocks
1	Total villages covered	59	60	119
2	New SHG formation	224	104	328
3	Trainings Provided to SHG	684	630	1314
4	No. of SHG Audited	209	296	505
5	No. of SHG mobilised for incremental savings	48	122	170
6	No. of Bookkeepers trained	1221	1020	2241
7	No. of Active Women identified	334	238	572
8	New Village Organisation formed	31	16	47
9	No of Trainings Provided to VO	59	62	121
10	No. of VO prepared VO Action Plan	59	62	121
11	No. of VO provided with detailed Book Keeping	59	62	121
12	No. of VO provided VO Management (Governance)	59	62	121
13	No. of VO provided VO Management (Financial)	59	62	121
14	No. of VOs where Sub committees were formed	43	96	139
15	No. of VO subcommittee provided with plan and review mechanism	59	60	119
16	Does VO has their own office?	9	11	20
17	No. of VO set up their own office with the support of ECRP	31	15	46
18	No. of VO Audited	21	14	35



Exposure to O MPLIS



To strengthen VO, MSRLS has sent for an exposure to seventeen 17 DMMU and BMMU staff and 52 VO EC Members from 4 Blocks; Samanda, Songsak, Mairang and Khliehriat.

During the 5 days exposure, the staff were taken to the field to observe the SHG and VO meetings and also interact with the SHG and VO members. The key learning of the Team from the exposure were on the functions of SHG's and VO's



- Loan details of the SHG Members
- Transformation of the members and their families member after joining the SHG

- Financial discipline and transparency maintained at both SHG and VO

- Incremental Savings of SHG, minimum of Rs. 100 and maximum Rs. 1000 / month

- Function and structure of SHG and VO

- Structure of VO

- Profit oriented Livelihood Activities taken up by VO

- Action plan and implementation of the plan by VO



CLF formation:

CLF formation was initiated during FY 2019-20 in **8 Blocks Dalu, Rongram, Mawkyrwat and Mairang** which are Resource Blocks also in *Umsning, Laskein, Resubelpara and Mawkynrew*. One (1) CLF was formed in each of these Blocks except Umsning with 2 CLF. In FY 21-22 the state has initiated CLF formation in another 13 Blocks and the State is having a total of 34 CLFs in 21 Blocks. The formation and capacity building of MCLF was done with the help of the technical agencies **SeSTA (Seven Sisters Development Assistance)**.

Capacity Building of CLF: During 2021-22 with the support of SeSTA the state focused on the capacity building of the initially first, nine CLF formed in 2020. The staff from the District and Blocks were trained by SeSTA which they further trained the CLF members

were taken to Tripura in three different batches for two days exposure visit. During the exposure the staff has an opportunity to interact separately with VO, CLF EC members and the Mission staff of Tripura during the debriefing Meeting with the Mission staff of Tripura. As Tripura is one of the states in North East which has strong CLF, Mission staff and CLF members could learned many of the important things from the exposure. The observation and learning from the exposure are as follows:

Observations of staff from the exposure:

1. The VO under the CLF are very strong
2. Sub-Committees of the VO are very active each and every Sub Committee has its own plan and objective and every Sub Committee has conducted the activities as per their plan and objective.
3. VO has two meeting in a month one meeting is held just for financial transaction and the 2nd



in the field in the following training.

- CLF Visioning Training
- CLF visioning consolidation and prioritisation training (Module 2)
- CLF level action plan against set objective (Module 3)
- Leadership of CLF members
- Financial Management
- Standard Operating Procedure on HR & Governance
- Business Development Plan
- CLF Detailed Book keeping

Exposure to staff and CLF member to Tripura on CLF: As Meghalaya is still in the initial stage of CLF formation, 24 Mission staff and 40 CLF members

meeting for other social activities.

4. The VO are getting full support from Headman/ village sarpanch
5. VO are very happy to come together under the CLF as they are benefiting from CLF
6. The VO member are clear on their objective of coming together as CLF
7. All books of accounts are well maintained.
8. Clear vision statement of the CLF which is to bring about social and economic change in their villages and to achieve their aspirations.
9. The strength of the CLF where they have 295 total no. of SHGs , and 16 total no. of VOs.
10. The four dimensions i.e., Livelihood, education, health and SHG maintenance
11. Office set up of the CLF where they got



the deserted building from the BDO and renovate the building for CLF office. The CLF office is well maintained, there are 4 rooms the main big hall is the conference room with a round table where the CLF is having their monthly meeting, the room of the CLF staff manager, Accountant and MIS, store room

12. Notice Board display all the important information

13. CLF also play a role in convergence with different Departments of the Government such as the Health Department, Social Welfare Department, etc.

14. The business development plan of the CLF is display in a white board and its updated every month also their monthly plan is updated here.

15. The role of SHG, VO and CLF

Key Learning from the Exposure:

1. For VO to be strong each and every Sub Committee of the VO has to be strong

2. The stages of CLF formation shared by CLF

3. HR structure and management the process of advertisement, qualifications of the CLF staff, the process of interview and the salary paid to the staff.

4. For strong CLF we need strong VO and Strong SHG.

5. The role and functions of the six Sub Committee within the CLF the Livelihood SC, Social action, Financial, Stock register, purchase or Administration and Assets sub-committees are formed.

6. Business Development plan of the CLF

7. The process of returning the CIF from the VO to the CLF.

8. Financial Models adopted by the TRLM i. e model 2 from CLF to SHG directly and VO is monitoring all the loans taking by the SHG under the VO.

Registration of CLF with the Cooperative Society: With the support of SeSTA the State has finalized the bye laws of CLF which was vetted by the office of the Registrar of Meghalaya Cooperative Society. Out of the 34 CLF formed, three (3) MLCF have been registered with the Meghalaya state cooperative Society, 2015 Act.





FINANCIAL INCLUSION

INDICATORS	TARGET		ACHIEVEMENT	
	Physical	Financial (in lakhs)	Physical	Financial (in lakhs)
No. of SHG credit linked	7,248	₹8,000	5,616	₹7,952.15
No. of Bank Sakhi positioned	166	-	192	-
No. of CBRM constituted				
No. of SHG members working as a BC Agent/Digipay	166	-	133	-
No. of SHG members enrolled under Life Insurance (PMJJBY)	500	-	331	-
No. of SHG members enrolled under Accidental Insurance (PMSBY)	1,99,640	-	42,749	-
No. of SHG members covered under Health Insurance (PMJAY)	3,26,944	-	43,746	-
No. of SHG members covered under Health Insurance (PMJAY)	2,29,567	-	74,311	-
No. of SHG members enrolled under APY	4,358	-	3,897	-
No. of SHG trained under Financial Literacy	10,826	-	16,988	-
No. of SHG members financed for Individual economic activities	7,248	-	3,897	-
No. of Saksham Centre set up	-	-	10	-
No. of BC Agent with IIBF Certification	-	-	118	-

Background of Banking in Meghalaya

As per the State Level Bankers' Committee Report as on December 2020, there are 426 Bank Branches in the State, out of which only 188 Bank Branches are rural branches, 114 are Semi-Urban branches and 124 are Urban branches. The ATMs facility available are 135 in the rural areas, 87 in the Semi-Urban areas and 199 are in the urban areas out of the total of 421 ATM machines in the state. Considering that 70% - 80% of the state population are in the rural areas, it is evident that banking penetration in the rural areas of the state is still low.

As per SLBC report, 1585 villages are covered by Branches, 4578 are covered through BC mode and 296 villages in the state are still without any banking facilities.

1. SHG Bank Account- The money kept in a bank account is safe, well regulated and protected from theft and fires. Having Bank Account with Banks offer an interest rate when money is kept in a savings account besides many other benefits being offered by Bank from time to time. For an SHG, having a Saving Bank Account not only provides them the opportunity to avail the banking services offered by Bank but also offered them the facilities in availing central financial assistance namely, Start Up Fund of Rs. 2500/-, Revolving fund to a maximum of Rs. 15,000/- and Community Investment Fund of Rs. 1.1 lacs and gradually linking the group to the Banks. MSRLS has promoted 41,000 SHGs and have been able to saving linked 38,000 SHGs with different Banks.

Subsequently having Bank Account provides the SHGs to undertake financial transactions with the bank and contributes to the financial literacy of the members; and it facilitates introduction of all individual members of the SHG to the bank who could eventually become individual customers of the bank.

2. Financial Literacy- Financial literacy is concerned with providing knowledge and skills to poor people in order to help them make decisions about expenditures, savings, investments, credit and insurance and other financial services such as remittances, pension in an informed manner.

SHG being a developmental institution owned and managed by the poor women work with a mission of alleviating poverty and facilitating overall development of the poor families. Financial services being a critical factors determining poverty, the NRLM program through MSRLS provide training on financial literacy to the SHGs/individual to make financially literate. These financial services include, savings, credit for consumption and microenterprise and insurance.

To drive the knowledge of financial literacy more effectively at the SHGs level, MSRLS in collaboration with Rural Self Employment Training Institute (RSETI)

has trained 249 Financial Literacy-Community Resource Person (FL-CRP) and these trained FL-CRP were provided the IEC materials and training Tool Kit whereby beside the training they demonstrate the importance of financial literacy. The training for the SHGs is conducted at village & cluster level for a period of 5 days.

In order to make the training more effective and result oriented, the Ministry of Rural Development, Govt of India has introduced an Android based mobile Application named "Saksham Application" which helps the FL-CRP to analyse the type and demand of training required by the SHGs. Merely availability of financial products and services doesn't ensure its accessibility, hence financial literacy along with delivery of services is required for effective financial inclusion.

To address this gap, Saksham or Centre for Financial Literacy and Credit Counselling Centre is set up with the objective to provide financial services and delivery of services to the SHGs/individual. The Centre will be set up at Sub Block level managed by Cluster Level Federation (CLF) and will cater to approx 3000 rural household and also acts as a grievance redressal centre. Under the direction of MoRD, MSRLS has set up 10 (ten) Saksham Centre (Financial Literacy & Credit Counselling Centre) in the State and training and other basic banking related services is provided at the Centre.

3. SHG Bank Linkage- 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 12,209 SHG with credit disbursement of Rs. 150.06 crores as on 31st March, 2022. MSRLS to support the Banks in credit linkages has placed 192 SHG members as Bank Sakhi with Bank Branches and set up Community Based Repayment Mechanism (CBRM) in 133 Bank Branches. The outcome of this support can be seen in the rate of SHGs NPA which is 3.67% as on 31st March, 2022 which prompted the Banks to provide more credit to the SHGs.



Implementation of the Business Correspondent Project with MRB

In view of the challenges faced in the rural areas in respect of the Banking services, Meghalaya State Rural Livelihoods Society, a Society under the C&RD Department initiated the Business Correspondent Project.

The Guidelines and procedure as per the NABARD circular no. 184/DFIBT-29/2018 dated 16th July, 2018.

Business Correspondent (BC) model forms the cornerstone for expanding the reach of banking services and has been instrumental in bringing un/under-served villages & households into the ambit of formal banking system by ensuring delivery of various banking services & financial products. For implementation of BC project, there could be different options available to set up and implement the best partnership model. A list of such models is given below which is however not exhaustive: -

1. Bank directly appoints and manages SHG members as Bank Sakhi based on selection.
2. Bank appoints SHG federation or Self-Help Promoting Institutions (SHPIs), such as NGOs, Society etc. as Corporate BCs. The SHG federations/SHPI appoints and manages the selected members as Bank Sakhi.
3. Bank appoints Corporate BC. On behalf of the Bank, the Corporate BC appoints and manages SHG members as Bank Sakhi.
4. Bank appoints Corporate BC, who then appoints and manages SHG federations or SHPI as sub- BC. The SHG Federations/SHPI appoints and manages SHG members as Bank Sakhi.

In order to implement the BC project model, MSRLS has adopted model 2 above, MSRLS has adopted the 2nd model as mentioned above, where MSRLS has been identified/ referred as the Self-Help Promoting Institution and manages the selected Bank Sakhi (SHG members) as the BC Agent. MSRLS utilizes the social capital at the grassroots level, by identifying SHG members and engaging them initially as Bank Sakhi (Bank Friend). These SHG members are provided training on Basic Banking services by MSRLS in collaboration with Banks, NABARD and RBI. Bank Sakhi are paid honorarium for providing basic banking services to SHG members through the NRLM program. Once, these Bank Sakhi are well verse with most of the Banking services, it is envisaged that they will be upgraded into Business Correspondent Agents and they would be paid commission directly by the Banks. MSRLS signed an MoU with Meghalaya Rural Bank on the 15th of June,2020 to roll out the Business Correspondent Project whereby 85 Bank Sakhi

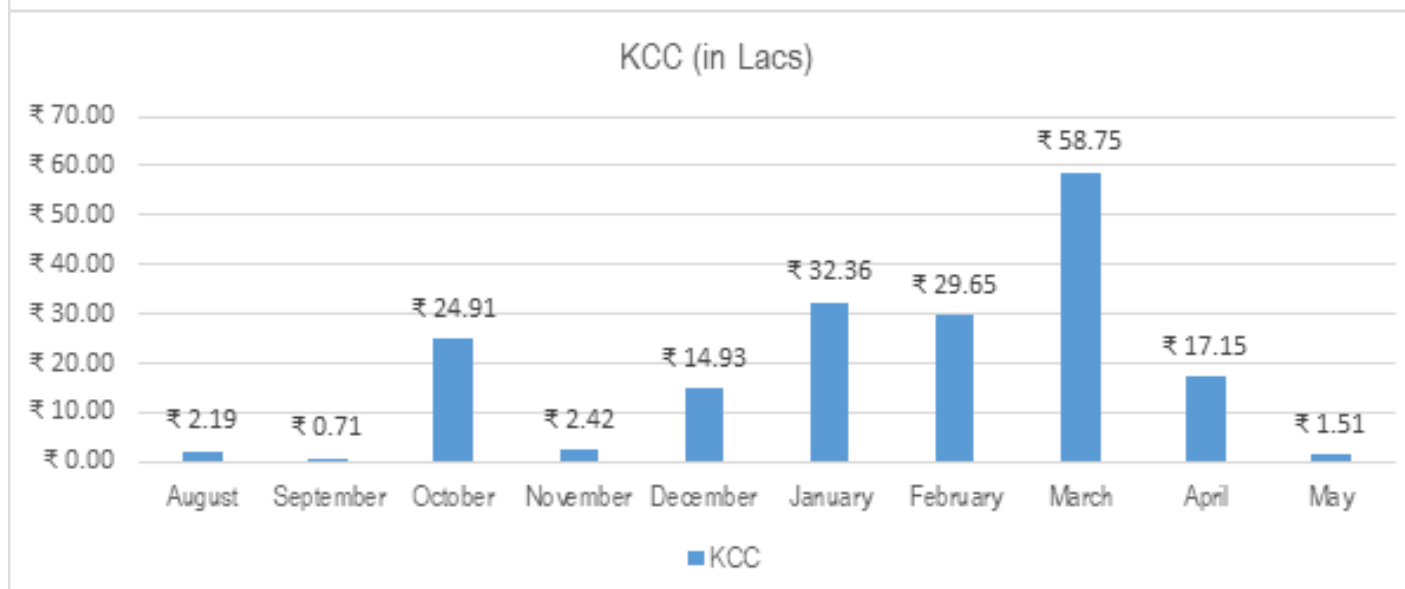
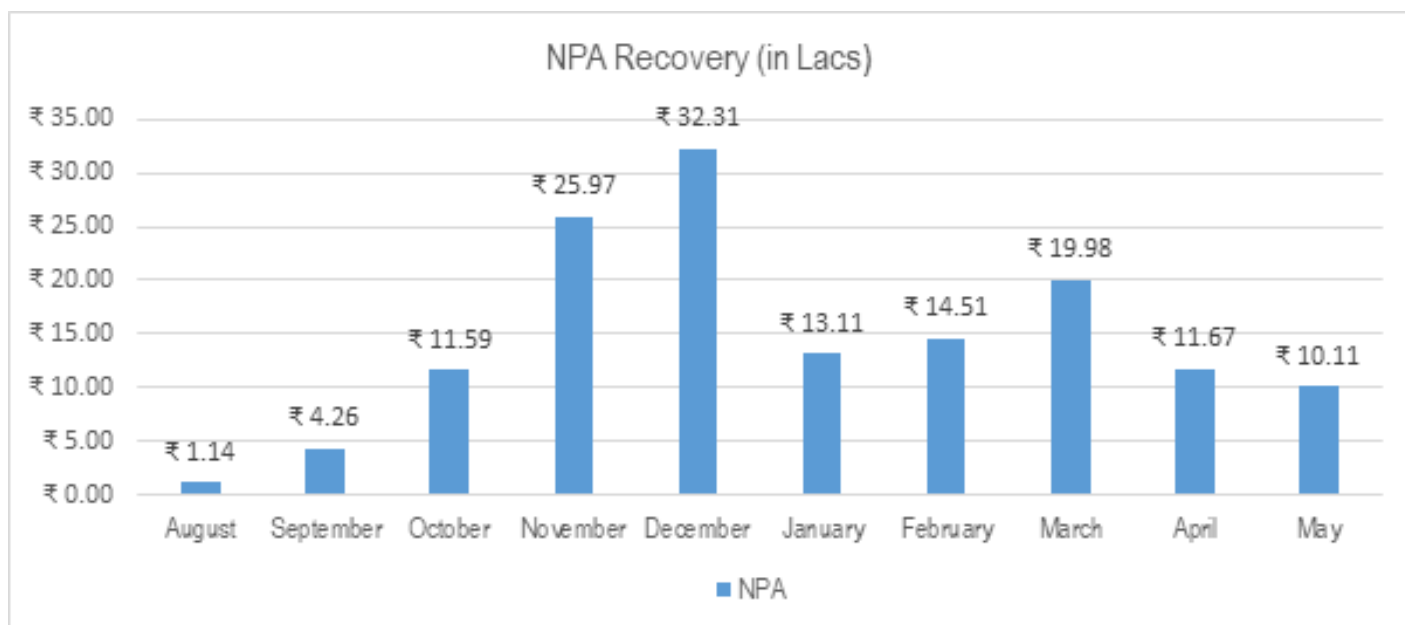
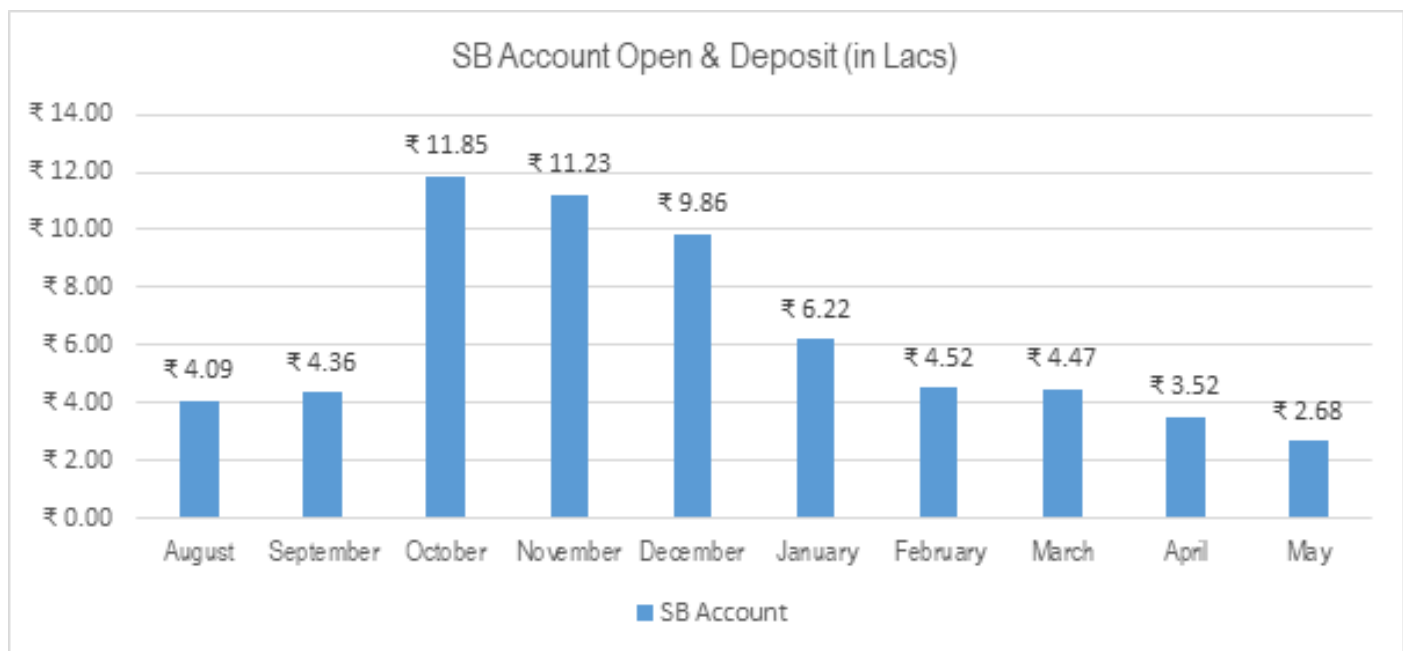
positioned with MRB Branches are now engaged as Business Correspondent Agent and are rendering basic banking services to the rural communities.

In relation to this, and to further strengthen this initiative, in October 2020 our Hon. Chief Minister Shri. Conrad K Sangma had launched 'Micro ATM in rural areas' and distributed the handheld devices to each of the 85 business correspondent agents, through which money could be withdrawn and deposit to business correspondent agents. The modus operandi of the project is as under: -

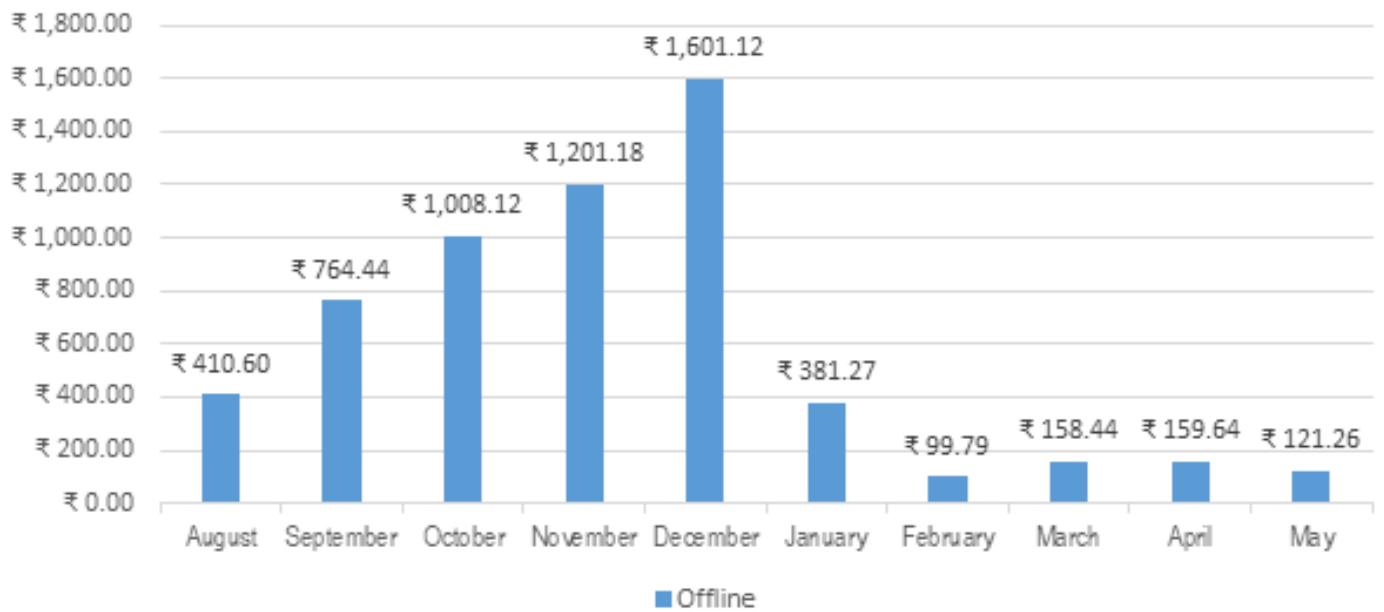
- i. MSRLS identifies SHG members from among SHG promoted under NRLM.
- ii. MSRLS set basic criteria for selection of Bank Sakhi.
- iii. MSRLS positioned Bank Sakhi in the Bank Branch.
- iv. MSRLS signed an agreement with the Bank Sakhi prior to engaging them as BC.
- v. Bank Sakhi are engaged as Business Correspondent Agent for MRB.
- vi. BC Agents are introduced to the Branch by the District Team.
- vii. BC Agents are link to a particular Branch.
- viii. BC Transaction are vetted by the Branch Manager.
- ix. NABARD sponsor's at least 71% of the cost of the Micro-ATM and provides it to MRB who cover the cost of the remaining 29% of the Micro-ATM and hands it over to the BC Agent.

Services Provided by BC

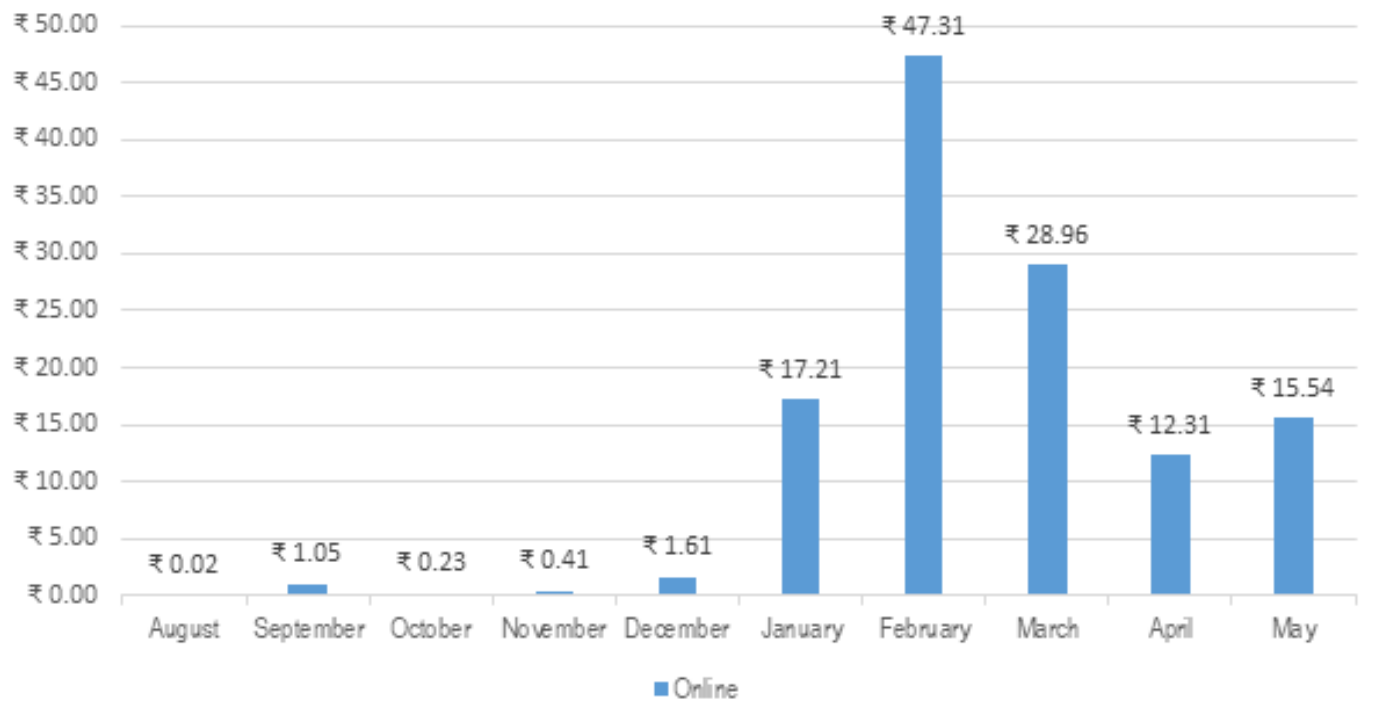
The BC Agents engaged render both offline and online services. The services provided by the BC Agents from August, 2020 till May, 2021 is as under: -



Cash Transactions Offline (in Lacs)

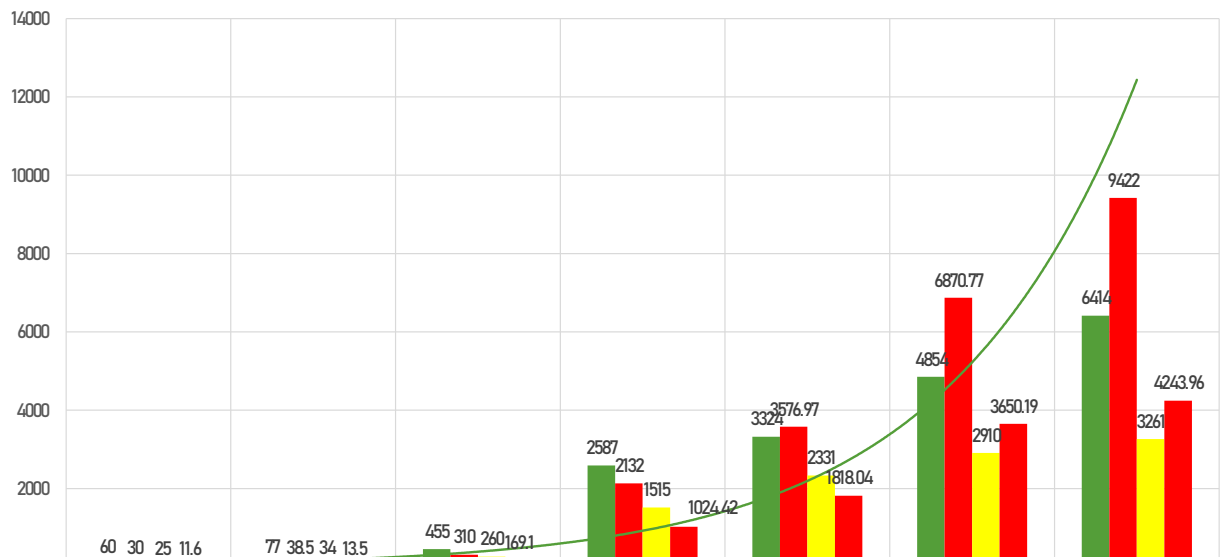


Cash Transactions Online (in Lacs)



SHG BANK LINKAGE TREND

Submitted Amount (lacs) Sanction Amount (lacs)2 Expon. (Submitted)



Summary of the financial transaction completed by the BC Agents

	August	September	October	November	December	January	February	March	April	May
SB	₹ 4,00,980	₹ 4,36,505	₹ 11,85,470	₹ 11,23,910	₹ 9,86,440	₹ 6,22,590	₹ 4,52,390	₹ 4,47,820	₹ 3,52,460	₹ 2,68,800
PMJDY	₹ 1,12,000	₹ 2,38,450	₹ 1,72,170	₹ 1,68,180	₹ 1,01,170	₹ 1,13,950	₹ 62,010	₹ 1,25,550	₹ 4,83,320	₹ 73,180
RD	₹ 4,000	₹ 5,800	₹ 44,300	₹ 44,800	₹ 2,42,100	₹ 11,000	₹ 26,200	₹ 2,05,200	₹ 19,500	₹ 3,000
CASH	₹ 4,10,67,862	₹ 7,65,45,006	₹ 10,81,50,686	₹ 12,12,91,812	₹ 16,18,02,648	₹ 3,98,49,039	₹ 1,47,10,651	₹ 1,87,41,575	₹ 1,71,41,804	₹ 1,36,80,464
TERM DEPOSIT	₹ 50,48,700	₹ 86,94,300	₹ 1,19,41,032	₹ 34,87,000	₹ 72,52,500	₹ 27,79,300	₹ 38,65,000	₹ 40,13,000	₹ 9,70,000	₹ 10,70,000
NPA	₹ 1,14,905	₹ 4,26,940	₹ 11,59,293	₹ 25,97,511	₹ 32,31,131	₹ 13,10,677	₹ 14,51,342	₹ 19,98,611	₹ 11,67,369	₹ 10,10,226
REMITTANCE	₹ 23,61,500	₹ 34,37,400	₹ 56,50,863	₹ 88,20,971	₹ 1,13,86,027	₹ 17,08,399	₹ 5,58,835	₹ 19,75,930	₹ 11,53,553	₹ 10,33,553
KCC	₹ 2,19,597	₹ 71,500	₹ 24,90,900	₹ 2,42,142	₹ 14,93,000	₹ 32,36,500	₹ 29,94,699	₹ 58,74,796	₹ 17,15,250	₹ 1,51,300
MICRO INSURANCE (PMJBY, PMSBY, APY)	₹ 1,24,786	₹ 1,63,010	₹ 1,68,751	₹ 1,56,274	₹ 1,42,154	₹ 1,31,823	₹ 61,651	₹ 46,688	₹ 32,220	₹ 16,864
TOTAL	₹ 4,94,54,330	₹ 9,00,18,911	₹ 13,09,63,465	₹ 13,79,32,600	₹ 18,66,37,170	₹ 4,97,63,278	₹ 2,41,82,778	₹ 3,34,29,170	₹ 2,30,35,476	₹ 1,73,07,387

Village Coverage

Since the introduction of the BC project, the BC SHG members have made a great impact in the rural areas in which Phase I of the BC project covering 814 villages and Phase II has been projected to cover another 988 villages. The average village covered by each BC is 10 villages.

Outcome of the BC Project Intervention

- Opening of Bank Account – Since the inception of the BC project in August 2020, the BC Agents were delivering banking services to the people in spite of the pandemic which affected most of the regions. They have played a vital role in the account opening section where they have provided the services not only for the SHG members but for the individuals too. A total of 62.8 Lacs were deposited on the accounts opened during the period of August till May 2021.
- Remittance – Transfer of funds has been a necessity during the pandemic since banks were closed and people were unable to travel to banks. The BC Agents provide an alternative model to transfer funds from their Micro-ATMs with limited amount via NEFT and IMPS.
- NPA – The BC Agents were mapped to a number of areas to provide banking services where NPA is the main focus in the BC project. They make recoveries of various categories of loans using and developing their own strategies in that particular or given area. They offer the bank a great help and support in recovering the NPA. The NPA recovery since inception of the BC project stands at 144.65 Lacs.
- KCC – Conducting of banking awareness program at the village level, SHG members and Individuals of households at the village level have come forward to know the importance of KCC. The KCC renewal since the start of the BC Project stands at 184.58 Lacs.
- Cash Transactions via Micro-ATMs – Each

BC has been provided with a micro-ATM to render deposits and withdrawals for both the SHG members and individuals. They have provided great service to the bank and to the individuals where individuals feel at ease to deposit and withdraw cash. The online transaction amount stands at 124.65 Lacs till May 2021.

Challenges

- Internet Connectivity for usage of the Micro ATM
- Cash constrain, rural customer transaction, mostly withdrawal.
- Lack of customer awareness on the usage of Rupay Card.
- Logistic movement of the BC Agent.
- Cash handling by BC Agent- Risk coverage.
- Absence of Institute to take up Training for IIBF Certification of BC Agent in the state.
- Infrastructure for setting of CSP through the Kiosk Model.

Way Forward

- Dedicated Team (HR) for BC Project
- Mapping of location for positioning of BC, based on Area Employment Council at the village level.
- BC village coverage should be clearly defined.
- App base solution to monitor real time transaction made by BC for offline transaction.
- Proper Selection Criteria for BC Agents.
- Individual Settlement Account for BC Agents.
- One Time Revolving Fund/ Overdraft up to ₹10,000/- to BC Agents for Cash Transaction.
- Incentive to BC in difficult areas.
- Minimum Remuneration of up to ₹ 5000/-.
- Insurance for Cash in transit and Cash at Point.



Saksham Centre



Bank Sakhi



Community Based Recovery Mechanism (CBRM)



Financial Literacy





Business Correspondent (BC)



Bank Branch visit — NESEB



Bank Branch visit — MRB



FARM LIVELIHOOD

COVERED UNDER NRLM INTENSIVE STRATEGY

NO. OF DISTRICTS	11	NRLM SATURATION	100%
NO. OF BLOCKS	46		100%
NO. OF VILLAGES	6,978		88%
NO. OF HOUSEHOLDS	3,32,962		100%

COVERED UNDER SRLM-AAP

NO. OF DISTRICTS	10
NO. OF BLOCKS	21
NO. OF VILLAGES	518
NO. OF HOUSEHOLDS	30,080

*figures are in cumulative numbers till January 2022



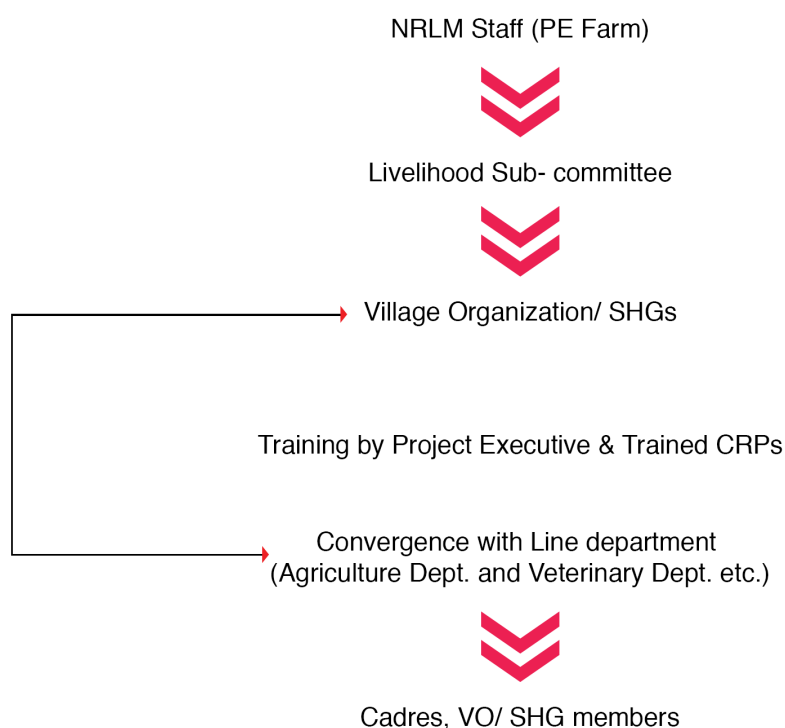
PYNURSLA BLOCK

Name and duration of the intervention: April 2021 – March 2022

- Direct Intervention (AEP and Livestock)
- Convergence Activities with MGNREGA
- Convergence Activities with DAHD
- Convergence Activities with Agri/ Horti Department
- Partnership with different Department (Agri/ Horti/ KVK/ICAR etc.)

Sl. no	KPI	Target Population	Gram Panchayat	Villages	Achievement	Backlog
1	No. of Mahila Kisan covered under AEP interventions	1,334	8	20	849	485
2	No of Mahila Kisan supported under livestock interventions	1,167	8	20	1,288	0
3	No of Mahila Kisan supported for NTFP	100	5	6	281	0
4	No of Livelihood CRPs (Krishi, Pashu, other CRPs) positioned	24	8	20	32	0
5	No. of Mahila Kisan House hold having agri nutri garden	2,000	8	20	1,340	660
6	No of organic vegetable retail outlets opened up to help farmers sell their produce	2	8	20	0	2

Implementation Modalities



Nature of Support (Technical and Advocacy):

Agricultural Intervention

Oyster Mushroom Cultivation, Vegetable cultivation & Nursery Management, Organic Farming, Agri Nutri Garden, Bio pesticides & 18 days' compost

Livestock Intervention

Piggery training, Awareness on Pig Insurance, Distribution of Medicines.

Preparatory activities and planning:

- Plan & prepare according to the training calendar submitted by VO members.
- Check Micro Credit Plan.
- Submission of a proposal with tentative dates to different departments.
- Tentative dates were given to respective trained CRPs to conduct training or awareness programs.
- Set up training centers and materials required for the particular interventions.

Key Finding and Learning`s from the intervention:

- The SHGs member attended the training with great interest and received a positive response in which the members practiced with most of the training they received.
- With the material support received from BMMU approximately 256 SHGs member have started to cultivate oyster mushroom
- Approximately 67% of the SHGs member have improved the ways of rearing pigs in which proper feeding has been given, proper sanitation and around 22 pigs have been insured.
- With the technical support and material support received from the Agriculture departments the SHGs member has practiced improved ways in the kitchen garden where the vegetables are free from chemicals, healthier for self-consumption and for commercial purposes and diverse food groups are available from time to time also 57 SHGs member received vegetable seeds.

Key Challenges:

- Non -availability of quality spawns
- Approximately 33% of the SHGs member have not been able to start with the scientific methods of rearing pigs since they are still involved with traditional practices.
- In the case of Pig insurance, approximately 85% of the members reared pigs for fattening purposes.
- Availability of quality seeds
- Unfavorable natural calamities such as high rainfall, wind, and also incomplete proper fencing has not been constructed which is not safe from other livestock or animals for growing crops.

Result of Impact analysis:

- Oyster Mushroom Cultivation- SHGs member from villages where oyster cultivation has never been practiced have engaged themselves in this activity and also have been able to sell in their own villages approximately 7-10 kgs.
- Piggery- Involvement of trained CRPs for training has benefitted the SHGs member in which most of their demands have been met, in convergence with MGNREGA/Aroh's Foundation they have received Piggery & Poultry Shed, in convergence with AH/Veterinary Dept. they have received various medical support.
- Agri Nutri garden- Diversity of organic vegetables, fruits, and tubers have increased from time to time also integration with other agri related activities such as apiculture, piggery, and poultry has also given the farmer a chance to improve their livelihood.
- In convergence with Agriculture Dept. (KVK) trained Krishi has been giving awareness on different agricultural schemes in which SHGs member are aware of different schemes.



Training on Mushroom Cultivation, Mawbeh



Training on Piggery, Nongsophan



PHYRNAIMON KHONGWET'S NUTRI GARDEN

AREA

430.556 sq ft

MODEL TYPE

B3

CROPS CULTIVATED

Mustard, Carrot, Turnip, Beet, Pumpkin, Squash, Potatoes, maize, Sweet Potato, Yam

Kong started her Nutri garden in the year 2012 with a total land holding of **430.556 sq ft**. She did not avail any kind of support from any department but started the intervention on her own. The structure was made by her with the aid of her family members.

The Nutrigarden is a B3 type (catering to consumption and sale along with cattle rearing and piggery). Interculture operation is undertaken whilst irrigation is carried out manually. Maintenance is done by the farmer subjected to needs.



OUTCOME OF INTERVENTION

- **Key findings and learnings:** The vegetables are free from chemicals which are healthier for self-consumption and for commercial purposes marketing these organic products was never a problem and diverse food groups are available from time to time, the garden is also a place for experimenting with different kind of agriculture-related activities.
- Key challenges involve unfavorable natural calamities such as high rainfall, wind, and also incomplete proper fencing that has not been constructed which is not safe from other livestock or animals for growing crops.
- The result of impact analysis has found that the diversity of organic vegetables and tubers has increased from time to time also integration with other agri- related activities such as apiculture has also given the farmer a chance to improve their livelihood.
- **Plan for scale-up:** Proper fencing & Cattle Shed in which she is focusing on getting support and assistance from MGNREGA. Material support such as Polyhouse from Agriculture Department.



**Nature of Support (Technical and Advocacy):
Agricultural Intervention:**

- Training on various agricultural activities were given theoretically and practically.
- Supply of good quality seeds, organic pesticides and insecticides from different govt. Department (ICAR, Agriculture/Horticulture/SBL).
- Link SHG members to different schemes if avail and to seed/spawn supplier/manufacturer.

Livestock Intervention:

- Imparting training to the SHG members.
- Conducting an animal Health camp, Animal insurance & treatment.

Preparatory activities and planning:

- Follow-up by CCs, PE and cadres.
- Identification & training new Krishi and Pashu Sakhi
- Strengthening the Livelihood Sub Committee.

Dietary Diversities (Before intervention and after intervention):

The main and popular food group of many villagers and SHG members are found to be mostly carbohydrates (Rice & Potato), Protein (Meat, eggs etc.) and Pulses (lentils). People often neglect the importance of vegetables, although available in plenty in the natural environment but often the essential benefits of these are not considered important and sometimes considered food only for the poor.

Through intervention with different Govt. department, NGOs and Agencies people are now aware of the importance of locally available herbs and vegetables— its health benefits of consuming more fruits and vegetables in their diet.

Key Findings and Learnings from the intervention:

- Diversification of crop will be able to increase the income of the people.
- Mushroom, a crop which has now been grown by many SHG members is the most productive and profitable business.
- Nutri garden reduces dependency on market for vegetables thus minimize expenses. Nutri garden practices provide varieties of vegetables with health benefits which the members have acted on to adopt.
- Minimal acceptance on prevention of animal diseases such as FMD through means of injections etc.
- Piggery although taken up by majority as their occupation, but only a few as a commercial business.

Key Challenges:

- High expectation of SHG members from the

- govt. for subsidies, schemes, free planting material (Seeds, saplings) agricultural tools etc.
- Non availability of good quality spawn.
- Marketing linkage of Agricultural produce.

Result of Impact analysis:

Farmers/ SHG members are aware on management of livestock- how to treat and prevent diseases of animals, known to them after the intervention.

- SHG members are aware of different schemes that can be availed for their benefits.
- Members are growing mushroom for commercial purposes in addition to their income.
- Uses of organic pesticides and insecticides instead of chemical fertilizers.



Animal Health Camp cum training on piggery management



Training on organic farming & Organic pest Management

HATCHERY UNIT AT RONGKUGRE VILLAGE, CHOKPOT BLOCK

Name and Duration of the Intervention

Incubator having 100 capacity of eggs was given to Mrs. Kasmi D Sangma by Sir S.Suting, Officer on Special Duty, SCSTE when he came to visit Rongkugre village on 25th of August, 2021. The construction of the Hatchery house was started from the month of last week of August and completed on September 2021. The total cost of Construction of the hatchery house was around ₹25,000. The installation of egg incubator was done on 17th September, 2021 by SCSTE Technical team and training for operating the machine was done on the same day.



Targeted Population/Beneficiaries & Geographies covered (Cluster, GP, Villages households etc.)

The targeted population of this intervention is Rongkugre village having a total number of 64 Household.

Implementation modalities/structure (carried out independently or in partnership, convergence with Line Departments and Government schemes)

Egg Incubator machine was given to Mrs. Kasmi D Sangma by SCSTE but now it is being carried out independently.

Nature of support/ intervention (Advocacy support/Technical Inputs etc.)

Nature of support was given in both advocacy and technical inputs such as Installations and operations of machine and Training on Pig and Poultry Rearing which was imparted by Dr. B. Plain, SMM Livelihood and demonstration of intravenous and intramuscular injection in Poultry on 23rd September, 2021.

Preparatory activities and planning

Hatching of eggs on a regular basis to meet the market demands.

Dietary diversity - Food groups- Fruits and vegetables (Before intervention and after intervention):NA

Key findings and learning's from the intervention

Since the egg incubator has automatic functions, it saves time and energy. Proper hygiene, clean water and adequate feed are necessary to maintain for rearing chicks.

Proper temperatures and humidity is also important for successful hatching of the eggs.



NON FARM LIVELIHOOD

WEDOE VAN DHAN VIKAS YOJANA CLUSTER



Dried spices for making powder: Turmeric, Black Pepper, Ginger & Chilli.

Its aim: To provide skill up-gradation and capacity building training to its (tribal) members and setting up of primary processing and value addition facility in their village.

The total number of targeted beneficiaries is up to 300. Therefore Krime Cluster was targeted which has enough beneficiaries of 300 numbers to form 1 VDVK Cluster. In the process 3 Gram Panchayats came together viz. Damash, Dookamcheng Songnaru & Chitugona Garo and 5 villages came together viz. Nishangrambabupara, Damash, Dokamcheng, Dokamcheng Songnaru & Niaboli in RESUBELPARA C&RD Block.

As the main objective is to generate livelihoods for the beneficiaries using non-wood forest products. The “WEDOE VAN DHAN VIKAS KENDRA CLUSTER” initially is focusing on Ginger and Turmeric Processing. As these villages has been cultivating Turmeric organically since several years, VDVY has given them a good opportunity to set up their own processing unit.

Even though they cultivated Turmeric every year, none of them do it on a large scale nor anyone does processing of it in large quantities. They process little amounts of turmeric into powder form for self-consumption only.

It's basically because they have not been able to penetrate to the larger market where there is high demand for organically grown turmeric powder. The traders from Assam buy these raw materials at cheap rates thus impacting the profit margin of the farmers. So, in order to reduce the dependency on outside

traders and enable the farmers get a respectable price for their produce. Therefore beneficiaries will be given training soon on how to add value to their produce which is Turmeric and how attractive packaging also can instantly pull customers. Also keeping in mind the hygiene of the products produced in the unit.

Since our VDVK is still at the initial stage activities are being carried out in small quantities using small toolkits only. Once the necessary machines are installed at our VDVK we can simultaneously look into processing of Other Spices also such as Chilli Powder, Ginger Powder, Garam Masala Power. So, this way we can scale-up the products of the VDVK with all the necessary licenses and quality checks.

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Laskein Block

VAN DAN VIKAS KENDRA YOJANA (VDVKY) 9 VDVKC IDENTIFIED-BMMU LASKEIN

1. Name and Duration of the Intervention : (FY-2021-2022)

SI No	VDVKC Name	Village
1	Wyrcha VDVK	Raliang
2	Kuneilang VDVK	Looksi
3	Da em mon VDVK	Shangpung Pohsnong
4	Maya chirrup VDVKC	Mukhap
5	Ieintylli VDVKC	Madankynsaw
6	Kyrshan Shaphrang VDVKC	Sahsniang B
7	Iakysulang VDVKC	Barato
8	Jingkyrmen VDVKC	Thangrain
9	Shiruplang i VDVKC	Thadbamon, Musiaw and Lummuriap (clubbed together)

2. Targeted Population/Beneficiaries & Geographies covered:

The total number of targeted beneficiaries is up to 300 from each village

3. Implementation modalities/structure:

The main objective is to generate livelihoods for the beneficiaries using Minor forest produces and others resources. The "9 VDVKC identified" is focusing on Ginger, Turmeric, wild apple, gooseberry, broom grass ,etc for value added products..at their respective units.

4. Nature of support/ intervention (Advocacy support/Technical Inputs etc.) :

- Awareness on FSSAI registration and 7 micro enterprises received FSSAI license.
- Awareness on Pradhan Mantri Van Dhan Yojana (PMVDY) to all 11 Villages.
- Skilled training provided according to the needs of the members.
- Book keeping training for VDVK book keeper.

Preparatory activities and planning:

Value added products ranging from turmeric

powder, ginger candies, singlehanded broomstick, etc.

6. Key findings and learnings from the intervention:

Need modern processing methods instead of their existing for more up gradations.

7. Key challenges faced during design, operations, management, and sustainability of:

We just need a proper time scale in order to gain more knowlwdge and skill in order to sustain the Marketability of the valued products when ever demanded.

8. Plan for scale-up or mainstream implementation, convergence with Government schemes and Departments: Yes

9. Impact Analysis

SI No	Before	After
1	Lesser number of skilled members the scope of food processing.	Very keen to start adopting it along with their existing livelihood

B. PMFME

1. Name and Duration of the Intervention:
PMFME 2021-2022

2. **Targeted Population/Beneficiaries & Geographies covered:**

A total of 57 SHG members have been enrolled under the PMFME Scheme from Laskein out of 200+ members enrolled into the NRLM MIS PORTAL.

3. **Implementation modalities/structure:**

Their activities mainly include food processing products include chips, pickles, juices, candies and many other. Since they are already engaged in these activities it was easy to get them enrolled under PMFME.

4. **Nature of support/ intervention (Advocacy support/Technical Inputs etc.) :**

Awareness on FSSAI registration and 7 micro enterprises received FSSAI license.

5. **Preparatory activities and planning:**

Mapping all the food processing entrepreneurs from the block and sensitize them about the scheme.

6. **Key findings and learning's from the intervention:**

- It improves the productivity of the micro enterprises.
- It improves the quality of production and hygienic condition in the enterprise through access to machineries and equipment such as cooling machine, utensils and packaging material.
- It provides opportunities for value addition of the local fruits, MFP, vegetables available in the village.
- It encourages other SHG members to formalized and scale-up the family- based activity.

7. **Key challenges faced during design, operations, management, and sustainability of:**
NA

9. **Plan for scale-up or mainstream implementation, convergence with Government schemes and Departments:** Yes



1. Name and Duration of the Intervention e.g. (PMFME/ Van Dhan Vikas Yojana/ Bamboo Cluster/ Rural Mart/ Rural Haat/ Handloom Unit/ Marketing Outlet etc.)

- Marketing Outlet: SHG Sales outlet
- Inaugurated: 29th January 2022 (operations were only started on the 21st February 2022)
- Operated and managed by Lawei Bankyrshan Cluster Level Federation, Mawlangwir Cluster

2. Targeted Population/Beneficiaries & Geographies covered (Cluster, GP, Villages households etc.)

- Target Population: All SHGs or SHG members manufacturing products within Mawkyrwat C&RD Block
- Geographies covered: All clusters within Mawkyrwat C&RD Block

3. Implementation modalities/structure (carried out independently or in partnership, convergence with Government schemes and Departments)

- The effort was carried out with support from the office of the MSRLS, BMMU Mawkyrwat and the Office of the Block Development Officer, Mawkyrwat C&RD Block.

4. Nature of support/ intervention (Advocacy support/Technical Inputs etc.)

- Aggregation of products manufactured by SHG entrepreneurs within Mawkyrwat Block, display and sales.
- Financial assistance in construction of the sales outlet.

5. Preparatory activities and planning

- A planning process was initiated to identify who will operate and manage the outlet
- Type of products to be sold in the outlet
- Procurement planning of the products
- Quarterly review of the operations of the outlet

6. Key findings and learnings from the intervention

- Before the intervention, SHG members usually take up the activities as a hobby or a part time activity and manufacture products for self-consumption or sold only to friends & relatives or at the village level however, this has changed after the intervention with the intention to cater to a larger market.

7. Key challenges faced during design, operations, management, and sustainability of

- The unavailability of stock to provide continuous supply of products
- The lack of demand of some products leads to the manufacturers and the operators of the outlet to feel disheartened and discouraged
- The lack of publicity about the outlet since it is new

8. Results of Impact analysis (qualitative/ quantitative analysis on indicators before and after intervention)

- After a month of operation the Outlet has generated:
a. Total Sale of Rs. 23,250/- (Twenty three thousand two hundred and fifty rupees only)

9. Plan for scale-up or mainstream implementation, convergence with Government schemes and Departments: Yes/No (If yes, please share details)

- Plans to converge with MGNREGA to upscale the outlet with proper toilet facilities develop the surrounding environment of the outlet which can be converted to an outdoor space for an open café/fast food joint.
- To converge with MBDA, DCIC to link with more entrepreneurs for expanding the line of products being sold.







RSETI

RSETIs are **Rural Self Employment Training Institutes**, 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. MSRLS sponsored candidates which mostly SHGs members were mobilized and enrolled into various trades available as required by the SHG members.

- Rural BPL youth will be identified and trained for self-employment.
- The trainings offered will be demand driven.
- Area in which training will be provided to the trainee will be decided after assessment the candidate's aptitude.
- Hand holding support will be provided for assured credit linkage with banks.
- Escort services will be provided for at least for two years soon to ensure sustainability of micro enterprise trainees.
- The trainees will be provided intensive short-term residential self-employment training programmes with free food and accommodation.

Types of Training

- **Farm** : – agriculture and allied activities like dairy, poultry, apiculture, horticulture, sericulture, mushroom cultivation, floriculture, fisheries, etc
- **Non-Farm**:- – dress designing for men and women, 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 video-graphy, screen printing, domestic electrical appliances repair, computer hardware and DTP.

There are 5 RSETIs operating in the state

1. SBI Ri-Bhoi : It cover Ri Bhoi, West and East Jaintia Hills District.
2. SBI Tura: It cover West Garo, South west Garo & south Garo Hills District.
3. MRB (Meghalaya Rural Bank) Nongstoin: It Cover West Khasi and South West Khasi Hills.
4. PNB Mawphlang: It cover the whole district of East Khasi Hills
5. MCAB Williamnagar: It cover North Garo & East Garo Hills.



RSETI FY 2021-22 Detail Status

	CANDIDATES TRAINED	TOTAL SETTLED	SELF EMPLOYED	WAGE EMPLOYED
PNB Mawphlang	407	169	169	0
SBI Umran	351	174	174	0
SBI Tura	290	197	172	25
MRB Nongstoin	192	36	36	0
MCAB Williamnagar	397	0	0	25
TOTAL	1637	576	551	25

Details showing Grants/Loans/Other Receipts & Expenditure thereagainst

YEAR	BUDGET ALLOTMENT	OP. BALANCE	Funds received from:		OTHER RECEIPT	TOTAL	EXPENDITURE
			GOI	GOM			GRANTS
2019-20	6,451.98	2,996.36	4,355.09	758.57	105.20	8,215.21	7,372.60
2020-21	6,733.22	838.68	7,804.91	867.21	49.64	9,560.44	9,042.68
2021-22	10,648.47	514.16	13,052	1,450.25	151.81	14,654.38	13,207.70

(₹ in Lakhs)



UNITED TEN SHG



United Ten is an SHG at Lower Puksora under Ranikor Block, South West Khasi Hills District. The group was formed in the year 2019 with a membership of 11 women under the flagship of NRLM.

This SHG experience proves how women with the help of the cooperative principles organize themselves to beat poverty and despair.

The primary purpose of this group is to improve the socio-economic status of poor rural women, creating a difference and contribute to the society as well. All the members decided to conduct a weekly meeting and decided that each member would deposit an amount of 10/- weekly.

The idea to set up the centre was given by the group members Roselin D shira, Siljarina P Marak and Jilme D Shira. All these three members have undergone the 35 days training conducted by Meghalaya State Skill Development Society (MSSDS), Mawkyrwat held at Upper Puksora in the year 2020.

The approach undertaken by the group was to obtain all the equipment from the Handloom Department via Weaving and Handloom S/C Puksora and to avail any available from the Bank. The group decided to take loan from SBI Ranikor with the help of MSRLS BMMU Ranikor through Bank linkage amounting 1,00,000/-(rupees one lakh) with 7.5% interest for set up the handloom and weaving centre in the village.

The intervention start-up involves labour work of all the members for 2 days per week and the group utilized the bank loan in purchasing the raw materials from the Handloom Department including weaving wheels and threads available in the local markets and also from Guwahati and Shillong. They prepare Garo traditional dresses like Gamosa,

Daksari, handkerchief shawls table cover etc in their own handlooms. They also made decorated items according to their needs and sell it in the local market.

Firstly, the group faced challenges on how to start this Weaving purpose due to lack of financial support with most of the members being untrained. The group decided to take a loan from SBI Ranikor with the help of MSRLS BMMU Ranikor through Bank linkage amounting to 1,00,000/-(Rupees one lakh) with a 7.5 interest. The Three trained members will then teach all the untrained members in the art of weaving.

Till date the group has generated an income of ₹96,000/- annually. The SHG members have become more self-sufficient and economically independent. Very often, the group gets invitation by different organizations and SHGs outside their village for conducting trainings & workshops for the livelihood of rural women, which in return brings positive gains to the group both financially and socially. During events like International Women`s Day the group members take active leadership roles which in a way have led to women empowerment. They have created a sense of identity and developed confidence through their income generation. United Ten SHG, through the support of MSRLS has in a way empowered the women both financially and socially and made them self-reliant.

One of the group members, Roselin D Shira expressed her experience of the struggle she had to face on a daily basis in terms of financial and moral support and how she achieved it after joining SHG through savings, and inter lending within the group.



Smt. Boklisha Kharwaniang is a member of Synrangsyiem SHG. After witnessing her diligence, the Group appointed her as a Book Keeper. Due to her performance and working skills as a Book Keeper, the VOs selected her as a Bank Sakhi Community cadre. After completing her training on Basic Banking Services, she was positioned as Bank Sakhi in Meghalaya Rural Bank, Mawkyrwat Block. Subsequently, after her commendable job as a Bank Sakhi, she applied as a Business Correspondent Agent under Mawkyrwat C & RD Block linked with MRB. She is currently working as a Business Correspondent.

DETAILED INFORMATION –

Smt. Boklisha Kharwaniang is a resident of Rangmaw village under Mawkyrwat C & RD Block of South West Khasi Hills District. On the 24th of April, 2015 she joined Synrangsyiem SHG as a member.

When the other members of SHG saw her diligence in various works and activities, they encouraged and decided to appoint her as a Book-keeper of the Group. After her commendable job as a Book Keeper, May 2016 the Group selected her as a Bank Sakhi (Community Cadre). As a Bank Sakhi (Community Cadre) she attended the Training on Basic Banking Services which was provided by National Institute of Rural Development (NIRD), Assam in collaboration with MSRLS. Subsequent to the training; on October 2017, she was appointed as Bank Sakhi in MRB, Mawkyrwat. As a Bank Sakhi, she assisted the Branch Manager in opening of individual and SHG Saving Bank Accounts, generation of SHG loan proposal, conducting Financial Literacy program and so on.

During the Covid-19 pandemic, she travelled to the

villages and provide banking services to the people who were not able to visit the Bank branch due to travelling restrictions. She also assisted the Branch Manager in the disbursement of Pradhan Mantri Garib Kalyan Yojana (PMGKY) financial assistance of Rs. 500/- to beneficiaries' account, for those who are unable to visit the Branch.

When MSRLS had signed an MoU with MRB for the BC Project in June 2020, she applied for the Business Correspondent Agent under Mawkyrwat C & RD Block linked with MRB, Mawkyrwat Branch. As a Business Correspondent Agent from July 2020, she has opened 894 Saving Bank Account, mobilized 11 numbers of Term deposits, 81 numbers of Loan application generated and submitted to Bank, 85 numbers of KCC renewal, 872 numbers of enrolment in insurance and Pension schemes, Cash transaction of Rs. 2.83 Crores and claimed a Commission of ₹1.72 lakhs.

She started her profession as a member and Book-keeper of the Synrangsyiem SHG, then because of her excellent work. she was selected as Bank Sakhi of MRB, Mawkyrwat Branch, and currently working as a Business Correspondent Agent. This journey of her towards ensuring basic Banking services to the last mile, has set an example to many – that woman in the rural areas can play a crucial role in taking financial services to the last mile.

Starting from June 2022, the KMC Unit has initiated a Weekly Bulletin which features stories from the districts and blocks highlighting activities, success stories and other significant milestones.



FINANCIAL INCLUSION



25-27 July, 2022: Workshop on Online SHG Bank Loan application was conducted at SMELC, Tura for the participants from West Garo Hills, South Garo Hills and South West Garo Hills. Bank officials, Business Correspondents and Bank Sakhis also took part in this programme. NRP-FI, Shri. Tilak Das and Project Director Smt. M.T. Sanga were the guests. Workshop was conducted by the DMMU for all the Garo Hills region.



25 July, 2022: Review Meeting for the month of July was organised with all the Bank Sakhis for MCAB and SBI Tikrikilla and MRB Phulbari for speedy account opening and setting up of a strategic plan accordingly.



26 July, 2022: East Garo Hills team deligitently working on opening of Bank Account at Songsak Block.



25 July, 2022: FLC cum Credit camp conducted at Khatarshnong Laitkroh BMMU in the presence of Branch Manager MRB Mawdok with Bank Sakhi's, FLC cadres and BMMU staff.

Outcome of the programme:

- Generation of Bank Loan Application = 22
- Bank Loan Sanction= 20
- Sanction Amount= ₹15,80,000/-



27 July, 2022: An opening of Saksham Centre at Sanshnong CLF, East Jaiitia Hills district, Khliehriat Block. Temporary poster on Schemes and various services available at the centre were discussed and displayed. The roles of FLC, BC, Bank Sakhis were also disussed and every Friday, they will be positionated at 10am-4pm to deliver financial services to the communities. A permanent board would be set up by next week.



13th July, 2022: A forum on the Sciences of Early Child Development was held this evening at the Main Secretariat Conference Hall. Chief Minister Conrad K Sangma spoke about child development in the context of our state along with inputs from Dr. Jack Shonkoff of Harvard University. In attendance was also Vinod Paul and his team from NITI Aayog and a host of other dignitaries.



13th July, 2022: Workshop conducted on the Early Child Development (ECD) Pilot to be initiated in Umsning and Laitkroh Block. The Workshop was facilitated by Harvard University interns and Program Managers of the ECD Mission Society. Participants included DFS-IBCB, BPMs, CC of MSRLS and DPOs, CDPO and Lady Supervisors of Social Welfare Department of Umsning and Laitkroh Block.



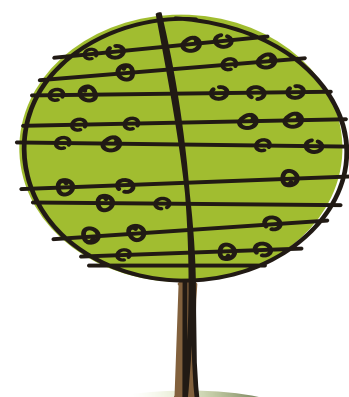
12th July, 2022: Successful Workshop on "Online SHG Loan application" was organised at Nongstoifn today. In attendance was the Deputy Commissioner WKH, AGM SBI, DDM NABARD, LDM- EWKH, SMM-FI, NRP-FI, Branch Managers of Various Banks of the three Districts, DMMU/BMMU staff of (WKH, EWKHD & SWKH) and FI cadres.



13th July, 2022: Cluster Coordinator (CC) of Rongara Block trekked for around 11 kms to reach one of the remotest village in their Block. A meeting was then held at night among the women folk, community leaders and subsequently 9 SHGs were formed bringing all the HHs into the SHG fold. Awareness on social security scheme was also discussed during the meeting



13th July, 2022: BMMU Gasuapara: Team-1 conducting special CRP round at Wasa village and successfully formed one elderly SHG and the team will be continuing their duties to form more special SHGs like Elderly SHGs, PWD SHGs and Batasabha (Children groups).





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