



**ANNUAL REPORT  
2022-23**

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# INTRODUCTION

## About NRLM

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

## Programme Mission:

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

## About Meghalaya State Rural Livelihoods Society

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

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

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

## The objectives of MSRLS are as under: -

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

# OVERVIEW

Target Vs Achievement				
Sl.	Indicator	Target FY 22-23	Achievement FY 22-23	Cumulative Achievement
A	<b>Outreach and Households Mobilized into CBOs promoted</b>			
A.1	Number of SHGs promoted	3777	4672	44037
A.2	Number of Households mobilized into SHGs	28480	13458	427196
A.3	Number of Village Organizations promoted	1319	1449	4598
A.4	Number of CLFs formed	49	40	68
B	<b>Community Funds to SHGs</b>			
B.1	Number of SHGs provided RF	10083	5842	39143
B.2	Amount of RF provided to SHGs (Rs Lakhs)	1512.45	891.11	5879.85
B.3	Number of VOs provided CIF	4751	1182	4097
B.4	Amount of CIF released to VOs (Rs Lakhs)	5226.10	4358.30	16975.52
B.5	Number of VOs provided VRF	623	171	858
B.6	Amount of VRF released to VOs (Rs Lakhs)	622.30	190.00	1006.6
C	<b>Financial Inclusion</b>			
C.1	Number of SHGs that have accessed Bank Credit in current FY	9600	6703	18943
C.2	Amount of Bank Credit accessed by SHGs (Rs lakhs) in current FY	14000.0	7567.7	21098.7
D	<b>Farm Livelihoods</b>			
D.1	Number of MahilaKisans covered under Agro Ecological Practice interventions	55000	28881	60403
D.2	Number of MahilaKisans covered under Livestock interventions	50000	24049	51233
D.3	Number of MahilaKisan's HHs having Agri-nutri garden	55000	22692	56220

## YEAR WISE ACHIEVEMENTS

Parameters	FISCAL YEARS									Total
	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	
No. District Covered	3	4	0	5	0	0	0	0	0	12
No. Blocks Covered	4	4	0	13	6	19	0	0	0	46
No. of Village Covered	23	121	117	605	751	1660	1740	1321	159	6497
No. of HHs Covered	1152	5265	10773	38853	53055	117429	124815	62396	13458	427196
No. SHGs formed	128	585	1197	4074	4909	10025	9784	8663	4672	44037
No. VO formed	5	12	58	100	304	555	712	1403	1449	4598
No. of CLF formed	0	0	0	0	0	0	9	19	40	68



Overview Progress under NRLM (Cumulative )														
Sl.	Indicator	East Garo Hills	East Jaintia Hills	East Khasi Hills	North Garo Hills	Ri Bhoi	South Garo Hills	South West Garo Hills	South West Khasi Hills	West Garo Hills	West Jaintia Hills	West Khasi Hills	Eastern West Khasi Hills	Total
1	Blocks covered	3	2	11	3	4	4	3	2	7	3	2	2	46
2	SHGs promoted – NRLM	2634	2690	6580	3256	4414	2491	3673	1862	7179	4126	2721	2411	44037
3	VOs promoted	329	182	674	364	514	287	366	199	722	266	441	254	4598
4	CLFs promoted	2	3	13	5	9	6	3	5	6	8	3	5	68
5	No. of SHG received Start Up Fund	2336	2630	6053	2576	4279	1918	3445	1505	5932	4003	2654	2261	39592
6	Amount of Start Up provided in Lakhs	58.59	65.78	151.39	64.42	107.03	48.5	86.15	37.72	150.02	100.13	66.37	56.68	992.775
7	No. of SHGs received RF	2357	2547	5740	2663	4270	2023	3347	1627	5552	4035	2651	2331	39143
8	Amount of RF provided in lakhs	353.7	382.05	860.88	399.9	640.37	303.75	499.38	243.11	846.07	605.55	396.65	348.44	5879.85
9	No. VO received Start Up Fund	371	192	769	249	495	349	322	233	644	316	488	328	4756
10	Amount of Start Up provided to VO in lakhs	189.55	103.45	349.3	116	246	181.25	148	120.25	285.9	156.7	255.2	159.25	2310.85
11	No. VO received CIF	306	160	421	236	405	344	343	357	376	420	340	389	4097
12	Amount of CIF provided to VO	1281.5	828.32	1865	901.5	1911.93	1318.4	1160.2	1199.89	1722.1	2139.4	1215.45	1431.83	16975.52
13	No. VO received VRF	0	47	78	37	43	32	5	83	127	141	147	118	858
14	Amount of VRF provided	0	47	78	37	38	32	5	123.69	127	141	210.11	167.8	1006.6
15	No. CLF received Start Up Fund	0	2	4	1	5	0	0	5	2	7	0	2	28
16	Amount of Start Up provided to CLF in lakhs	0	109	43	1	122	0	0	49	4	116	0	26	469
19	No. CLF received CIF	0	2	3	0	7	0	0	7	0	8	1	3	31

20	Amount of CIF provided to CLF in lakhs	0	109	42	0	221	0	0	314	0	252	66	223	1226
21	No. SHG received Bank Linkage	700	1137	2437	816	2668	998	1036	923	2242	2480	1544	1962	18943
22	Amount of Bank Linkage provided to SHG in lakhs	613.3	1108.7	2941.4	598.3	2914.6	1125.2	1075.5	1274.5	2298.6	2690.7	1816.5	2641	21098.67

# SOCIAL INCLUSION AND SOCIAL DEVELOPMENT

## a. Expansion, Saturation and Deepening Strategies

**Saturation & Deepening Strategies:** There are 46 Blocks in Meghalaya out of which **32** Blocks have saturated more than 95% of the total target Households, 14 Blocks are still below 95% saturation which will be saturated during the FY 2023-24. Four (4) Blocks are at 90 %, Six (6) Blocks are at 80%, Two (2) Blocks are at 70% and Two (2) Blocks are at 60%, details are in the given table below: -

Sl.	District Name	Block Name	Saturation %	Total Blocks
1	WGH	Gambegre	91%	4 Blocks
2	RB	Umsning	91%	
3	RB	Bhoirymbong	92%	
4	EGH	Dambo Rongjeng	92%	
5	EKH	Mawlai	83%	6 Blocks
6	WGH	Trikrikilla	82%	
7	WGH	Selsella	81%	
8	WGH	Rongram	87%	
9	WJH	Amlarem	80%	
10	EKH	Laitkroh	80%	
11	EKH	Mawryngkneng	74%	2 Blocks
12	WGH	Dadenggre	70%	
13	EKH	Mawkynrew	62%	2 Blocks
14	EKH	Mawpat	55%	

**Household Saturation:** Meghalaya is having **485897** total rural HHs as per SECC data out of which **332962** belongs to deprived HHs. MSRLS conducted its PIP process in July'2020, from PIP exercise it was learnt that there are **428950** HHs belongs to Poorest of the Poor (PoP) and poor family which are the target HHs of NRLM. MSRLS envisioned that 10% incremental increase of HHs which is 10% of **428950** is **471845** HHs.

Out of **471845 HHs** MSRLS has mobilised **422014** HHs into SHG fold till January'2023, remaining **49831** HHs will be mobilise into SHG fold by November'2023.

VO Mobilisation Sub-Committees has played an important role in mobilising the left out households in the past, same strategy will be adopting this FY (2023-24) also which the VO Sub-Committee will continue to mobilise the left out households within their respective villages. However, in villages where there are maximum numbers of left out households special CRP round will be deployed in such villages to ensure that all left out households will be brought into the SHG fold by November'2023.

## b. Social Mobilisation, Institution Building and Capacity Building & Inclusion of SHGs promoted by other agencies –govt/NGO into NRLM fold

A total of **43248** SHGs have been formed up to January'2023 and **422014** HHs mobilised into the SHG fold since inception. During the **FY 2022-23** till January'23 MSRLS mobilised **3883** SHGs covering **38830** households (approx) **1278** village Organisation were formed. **202** ICRPs, **24** Community Trainer, **42** Master Trainer, **2470** Active Women, **2155** Master Book Keepers and **423** MCP Trainers were created and deployed across the state and these CRPs were deployed to take up social mobilisation, SHG Trainings, SHG Grading, SHG Internal Audit and MCP preparation etc. within their own block and in the other blocks as well.

**Inclusion of SHGs promoted by other Agencies:** - MSRLS has written an official letter on the 25<sup>th</sup> March'2021 to 7 (seven) organisations (government & Non-Governmental Organisations) promoting SHGs within the state to join hands together in bringing SHGs promoted by the concerned organisation into the NRLM fold vide letter no: **MSRLS/974/SHG-Weekly Progress/95/7523 dated 25<sup>th</sup> March'2021**. On the 14<sup>th</sup> January'2022 MSRLS had an online meeting with the Executive Director, BAKDIL to discuss on the formalities/possibilities of bringing SHGs promoted by them into the NRLM fold, which the ED, BAKDIL suggested to have sign an MoU before NRLM adopting these SHGs. MSRLS will be conducting field validation and assessment to ascertain the functionality of SHGs promoted by BAKDIL base on the findings MSRLS will work on formalities to bring these SHGs into NRLM fold.

### c. (i). SHG Formation Plan & Strategies of FY2022-23

MSRLS envisage formation of total **3500 SHGs**, out of which **1400 are ESHGs** and **400 are PWD SHGs** during the **FY 2023-24**. MSRLS will be engaging all existing social capital **2470** AWs & **202** ICRPs for SHG Formation in all blocks where there are potential of SHG formation, through a regular CRP round and Non-CRP round. Existing VOs are also being engaged for mobilising the left-out Households within the respective villages, the same strategy will be adopted for the saturation process through VOs during FY 2023-24.

MSRLS has initiated an intensive strategy through special CRP round for SHG formation from July'2022 onwards which will continue till November'2023. The Principal Secretary MSRLS envisioned for saturation of all left out target HHs (Poor & PoP) into the SHG fold by November'2023.

### (ii). Follow Up, Nurturing & Capacity Building of SHGs

MSRLS have been utilising the services of CRPs, MBKs, MCP Trainers, VO Sub-Committee and Mission staff, for follow up and imparting training to SHGs. A total of **75** Master Trainers has been trained by MSRLS on NRLM, SHG Concept, SHG Membership, SHG Book Keeping and SHG Internal Audit. **200** ICRPs, **200** MCP Trainers, **866** MBKs will be generated and deployed during this FY 2023-24.

### (iii). SHG Grading & Internal Audit:

MSRLS has developed its own Internal Audit strategy and process document for conducting SHG Internal Audit. MSRLS use to conduct SHG internal Audit bi annually, first Audit is being conducted in the 1<sup>st</sup> Quarter and second Audit is being conducted in the 3<sup>rd</sup> Quarter of every financial year by the Master Book keepers. There are **2155** MBKs in placed till January'2023. MSRLS plan to generate additional **866** MBKs during this **FY 2023-24** to ensure that Internal Audit is being carried out on time. Each MBK will be able to gather and provide services to a minimum of **15-20** SHGs.

SHG Grading is being conducted regularly once SHGs attains three (3) months old, also SHG grading is carried out on quarterly basis to understand the health status of the SHGs by the concern VO or Master Book Keeper.

### d. Strategy for identification and revival of defunct SHGs and primary level federations.

#### Strengthening of weak & Defunct SHGs & VOs

SL.	District	Block	No. of Inactive or Defunct SHGs	Projection for revival during FY 2023-24
1	East Jaintia Hills District	Saipung	5	5
<b>Total Defunct SHGs</b>			<b>5</b>	<b>5</b>

There are **5** defunct SHGs across the state as per NRLM MIS during **FY 2022-23** all 5 SHGs will be revive June'2023. The revival process will be carried out by the existing ICRPs/MBKs and Mission Staff. MSRLS will be conducting one more round of Grading to all these defunct SHGs and review their performance. After examining the Grade,



it will be sorted and consolidate the data into information. MSRLS will then formulate a strategy to revive these SHGs. MSRLS will prepare a training Plan for all defunct SHG and share with the concern VOs, so that the VO will handhold and monitor these SHGs through their cadres and sub-committees. MSRLS will also organise workshop for cross learning and exposure visits for these SHGs within the Block/district or other blocks/ district within the state so that these SHGs learnt from other SHGs

#### e. Social Capital Development & Deployment strategies

MSRLS have developed **8637** Community Cadres under IBCB & SISD sectors. MSRLS envisage identifying and deploying an additional of **866 MBKs, 200 ICRPs, 200 MCP Trainers and 1820 CGHAs** Cadres during the FY 2023- under IBCB& SISD, as per the details mentioned below:

	<b>Cadre Types</b>	<b>Total Existing</b>	<b>Plan for FY 2022-23</b>
	Active Women (AW)	2470	0
<b>2.</b>	No of MBKs/ Auditors	2155	866
<b>3.</b>	No. of MCP trainers	423	250
<b>4.</b>	No of ICRPs	202	200
<b>5.</b>	CGHAs/ Health/ Gender Cadres	3387	1820
	<b>TOTAL</b>	<b>8637</b>	<b>3136</b>

MSRLS has institutionalised its own Community Cadre Policy for deployment of Community Cadres across all verticals.

**Capacity Building Training to Community Cadres:** The DFS –IBCB positioned at the district level is responsible in capacitating and nurturing Community Cadres. MSRLS ensures that all cadres receive all required training on time both in-house and field demonstration, and fields' apprenticeship with the field staff or experience Cadres before deploying them in the field. MSRLS has been adopting the following training modules for capacitating the community cadres (both new and existing ones).

#### **(i) General Module**

- **Generic Module** - 3 days – for all cadres
- **ToT Training Module** – 2 days - for all Trainers viz: CRPs, MBKs, Livelihood Cadres, MCP Trainers, CGHAs etc

#### **(ii) Thematic Training**

- SMSI Module for Active Women & ICRPs – 2 Days
- Detail Book Keeping, Auditing, LokoS for MBKs/Auditor/MIS Cadre – 6 days
- FI & FLC training to – FI Cadres/Bank Sakhi/FLC cadre – 5 days
- SHG & VO Training to ICRPs – 3 Days
- MCP Training for MCP Trainer – 3 Days
- Gender Training to CGHA – 3 days
- FNHW Training to CGHA – 3 Days
- SISD Training to CGHAs – 3 Days
- PRI-CBO Convergence for LRGs & iMentors – 3 Days
- VPRP Training for VPRP CRPs – 3 Days

#### **(iii) Apprenticeship Processes**

- 15 days' field apprenticeship with experience cadres or block mission staff

**(iv) Remuneration packages to Community Cadres:** MSRLS adopted its own approved Cadre Policy for deployment and payment to community cadres. MSRLS have initiated routing of Community Cadres payment through VOs. It is envisaged that henceforth payment of Cadres will be routed through VOs & CLFs only by the FY 2023-24.

**(v) Monitoring mechanisms of Community Cadres:** Monthly Review Meeting of community cadres is being conducted by all BMMUs and VOs on a regular basis.



ii. Training Calendar of Community Institutions

Trainings	Total	Apr' 23	May'2 3	June'2 3	July'2 3	Aug' 23	Sep' 23	Oct' 23	Nov' 23	Dec' 23	Jan' 24	Feb' 24	Mar'24
SHG Concept Training	3500												
SHG Basic Book Keeping Training	3500												
SHG Membership Training of SHGs to be formed during the FY 2023-24 & Backlog	7740												
SHG Detail Book Keeping Training of SHGs to be formed during the FY 2023-24 & Backlog	7740												
MCP Training to SHG Members	12956												
Refresher Book Keeping Training	10014												
CLF-SAC Training on FNHW	73												
VO – SAC Training on FNHW	881												
SHGs Oriented on FNHW practices	8115												
CLF – SAC Training on Gender	21												
Gender Training to VO-SAC Members	250												
ICC Training to VO EC& SAC members	250												
Gender Training to SHGs	2521												
ICC Training to the SHGs	2521												
CLF SAC Trained on SISD	50												
VO SAC Trained on SISD	1240												

+

□

### iii. Policy (for empanelment, orientation, hiring and Grading of) SRP, DRP, BRP, Community spearhead teams

- In July-August'2021 MSRLS has floated advertisement for inviting applications from interested candidates with relevant experiences as per the policy. However, only three applications were received, of which 2 State Resource Persons are selected and empanelled by MSRLS for FNHW & Gender
- SRP for FNHW signed an agreement with MSRLS since August'2022 since then he has been actively involved and support MSRLS in capacity building and handholding support of Mission staff, Community Cadres and Community Institutions.
- SRP selected for Gender also signed an agreement in August'2022 but till date she was not able to give her time to MSRLS activities due to her personal engagement.
- MSRLS will have to revisit the existing SRP, DRP & BRP policy to attract more applicants also MSRLS try to liaison with line departments in terms of capacity building of CRPs and CBOs.
- MSRLS will be engaging SRPs, DRPs and BRPs as per the approved Policy and approved budget of FY 2023-24 as given below.

Sl.	Empanelment of SRP/DRP/BRPs	Thematic	Total Nos. in position	Proposed for FY 2023-24
1.	SRP	FNHW	1	4 ( SISD)
2.	DRPs	FNHW, Gender, PRI-CBO Convergence and SI	0	12 DRPs for SISD

### iv. Budget for empanelment and accessing services of NRPs

- MSRLS is planning to expand the intervention of layering activities like FNHW, Gender, Social Inclusion (SI) and PRI-CBO Convergence across the state through Intensive approach and universalisation approach during the FY 2023-24. Hence, support from the National Resource Organisation alone will not be sufficient to take up the activity intensively across, therefore support of the National Resource Persons would be of great help for the mission in terms of capacity building of mission staff, community cadres and may be in some cases training of CBOs as well.
- In this regards budget for provision for deployment of NRPs under FNHW, Gender & SI with an average of 1 training per quarter has been kept in the AAP FY 2023-24

Sl.	Thematic – NRP	Total No. of NRP required	Numbers of engagement for FY 2023-24	Remarks
1	FNHW	1	4	Required NMMU support for assigning of NRP for Meghalaya for FNHW, Gender and SI
2	Gender	1	4	
3	Social Inclusion	2	4	

- MSRLS will also engage any NRPs through NIRD support for certain trainings under FNHW, Gender & SI component.

## SOCIAL DEVELOPMENT

### A. SOCIAL INCLUSION

To ensure social inclusion of vulnerable from an inception of mobilisation process, MSRLS has been adopting PIP process from an initial step of entering a village where prioritised 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.

**Table (i): Data analysis from the PIP Process conducted in July'2021**

Sl.	District Name	Elderly	PWD	Single Women/Widow
1	WKH	5252	2317	5426
2	WJH	2121	548	3312
3	SWKH	213	217	452
4	RB	7496	2542	6840
5	EKH	11582	2519	14496
6	EJH	1375	422	1045
7	WGH	10414	3102	7220
8	SWGK	1904	845	2468
9	SGH	630	200	552
10	NGH	373	294	412
11	EGH	5155	154	825
	<b>TOTAL</b>	<b>46515</b>	<b>13160</b>	<b>43048</b>



*Shipara Elderly SHG, Mulang*



### Status of Inclusion of PWDs & Elderly into SHG folds:

**ELDERLY:** There are **46515** Elderly as per the PIP process conducted out of which **11038** Elderly (**24%**) has been mobilised in to SHG fold. There are **35477** Elderly left out, out of which **7000** Elderly will be mobilised into **1400** ESHG during this FY 2023-24 which is **20%** of the total left out Elderly

**PWDs:** There are **13160** PWD as per the PIP process conducted out of which **5207** PWDs were mobilized into SHG fold which is **40%** of PWDs has been mobilized into SHG. There are **7953** PWD left out, out of which **2000** PWDs will be mobilized into **400** PWD SHGs during the FY 2023-24 which is 25% of the total left out PWDs

### Strategies & Activities Plan for rolling out of SISD Activities

In FY 2022-23 MSRLS plan to form 1110 ESHGs and 170 PWD SHGs, which MSRLS managed to formed **1405 ESHGs (126% achievement)** and 389 PWD SHGs (**228% achievement**) through the 100 Days special CRP round strategies initiated from July'2022 to Oct'2022. MSRLS envisioned forming another **1400 ESGHs, 400 PWD & 100 Single Mother** SHGs during the FY 2023-24, the same strategy using special CRP round and engaging of VO-Sub Committees for mobilising the vulnerable HHs into the SHG fold will be adopted during FY 2023-24

**237** Mission Staff at all levels were trained on SISD, **757** Community Cadres both offline and online mode, **2171** VO-SACs were trained and **25** MCLFs have already initiated SI activities. Trained CRP has been imparted trainings to the VO-EC and VO-SAC to initiate formation of special SHGs.

MSRLS initiated layering activities under social inclusion in all 12 Districts and 46 Blocks, covering **25** Model Cluster Level Federations during FY 2022-23. MSRLS have covered all Districts and Blocks for SI intervention. SI intervention in all MCLF, VO and SHGs will be taken up during FY 2023-24.

MSRLS envisioned covering **1240** VOs for Vision Building on SI, **36** MCLFs will be conducting refresher Training on V3 additional **37** MCLF will be given V3 Training, **50** MCLF – SAC will be given Training on SISD during the FY 2023-24

### Institutionalization and Streamlining of Vulnerable Reduction Plan (VRP), Disbursement and Tracking of VRF

In August'2019 MSRLS staff was trained on Vulnerability Reduction Plan (VRP), again in August'2020 refresher training were imparted to all Mission staff through Online mode with the support from NMMU. After the training Mission staff imparted VRP Training to **1717 VOs** who have attained 1 year old and above, out of which **844 VOs** prepared VRP and VRF was also released from the Mission to these VOs amounting of **Rs.1002.60 Lakh**. It is envisage that **2169 VOs** will prepare the VRP and **923 VOs** only will be releasing VRF which is Amounting to **Rs. 922.80** Lakhs which is **42.5%** of VOs prepared VRP will receive VRF during the FY 2023-24.

### Documentation of successful VRF implementation/Utilisation

MSRLS has released VRF to **844 VOs** as on December'2022. MSRLS has been using Google spreadsheet for tracking VRP preparation details & VRF utilisation by each VO also tracking of fund disbursement from the Mission to the VOs using the fund disbursement module of NRLM MIS portal. However, this does not suffice to understand utilisation of VRF by the VOs. In view of this, MSRLS intended to conduct documentation of successful VRF utilisation and implementation of VRF of all **844 VOs** across the state, with the support of KMC team from MSRLS and support of NIRDNERC also. From learning's from the success implementation of VRF released to these VOs will be utilised as model for replicating VRF utilisation across the state.

## Refresher & Training to Staff & CRPs, VO EC/SAC on VRP& VRF

Refresher training to the Mission Staff, CGHAs and CBOs on VRF Augmentation for the VOs Which have received and utilised VRF so that VRF will not deplete. MSRLS is also planning to conduct refresher training on VRP Preparation & VRF utilisation to Mission Staff, CGHAs & CBOs will be conducted on need basis

### Roll Out Plan for Social Inclusion:

- Formation of Exclusive **1400** ESHGs and **400** PWD SHGs
- Prioritization of releasing of community funds to the special SHG
- Preparation of SI Strategy Document – SMMU with the support of NRP/NIRD – May'2023
- Documentation/Report of Utilization of VRF

### Focus areas under Social Inclusion during FY 2023-24

- Formation of 1400 ESGHs and 400 PWD SHGs
- Inclusion of vulnerable through VRP & VRF
- Preparation of Training Modules for the PWD & Elderly SHGs
- Document & Monitoring of Utilization of VRF with the support of KMC team & NIRD
- Development of Immersion sites (Creation of good cadres, Model VOs, existence of VO office, saturation, special initiatives /innovations taken up)
- Sending the Mission Staff, CBOs and Community cadres for an Exposure Visits
- Monthly updating of NRLM MIS – MPR (SI)
- Monthly Meeting of staff to follow up on SI intervention at the field level
- MSRLS will also look for partnership with NHDFC – MoSJE for financial support to PWD SHGs for Livelihoods Initiatives
- Strengthen Collaborative effort with SRCDA, Shillong for SI intervention of PWD SHGs

## B. 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 with the support of the National Resource Organisation (NRO) – Bihar Rural Livelihoods Promotion Society (BRLPS) in FY 2021-22. BRLPS has imparted ToT to **48** MSRLS staff from Intervention blocks, SMMU team and DFS – IBCB/ Representatives from all DMMs on the three basic Modules (i). 1000 Days Window (ii). Diet Diversity (iii). Family Planning in April'2021. MSRLS adopted cascading process using the Mission Staff who have undergone ToT with the support of BRLPS trained the remaining District, Block Staff covering **188** Mission staff were trained as on November'2022.

In turn the District & Block Staff trained **3387** Community Gender & Health Activists (CGHAs) as on November'2022 on the three basic Modules (i). 1000 Days Window (ii). Diet Diversity (iii). Family Planning.

MSRLS developed special cadres for FNHW Intervention at the community level, these cadres are called as community Gender & Health Activists (CGHAs), they will act as the nodal person. The Module was also roll out in **2798** VOs – 1000 Days Windows, Diet Diversity and Family Planning.

## **STRATEGIES/APPROACH AND ROLL OUT PLAN:**

### **a. Intensive Strategy Approach: -**

**i. System Strengthening:** MSRLS has empanelled one (1) SRP since August'2022 for supporting MSRLS in FNHW Intervention; during his course of engagement he has been conducting trainings and field Demonstrations on Mother & Child Health Care & Nutrition through PDIA Processes. As Meghalaya is one of the state having high Maternal Deaths and Infant Deaths, the PDIA process will help the community and villagers on how to deal with the issues and challenges that they face on day to day life and what would be the best solutions that together as the community can reduce such issues and challenges and improve mother's and children's health and nutrition, adopting personal hygiene etc.

The SRP has trained and facilitate our CGHAs, ASHA & AWWs to ensure adoption of Kangaroo Mother Care (KMC) by all mothers and most importantly involving father in the process. We have learnt that even men are actively involved during the demonstration process and they also appreciate the new lesson that they gain from demonstration facilitated by the SRP.

MSRLS will continue engaging **Shri. P.S. Mohanan**, SRP, during the FY 2023-24 as well.

In addition, 12 DRPs/BRPs will be recruited, trained and deployed for Capacity Building support and handholding of MCLF, VOs and CGHAs. The DRPs/BRPs & Mission Staff will be providing Training to the CGHAs. Then the CGHAs will train and handhold the EC & SAC Members of VO & CLF. In-order to ensure that intervention

- One CGHA will anchor one MCLF
- Strengthening of review mechanism at VO, CLF, Block District & State Level

### **ii. SOCIAL BEHAVIOURAL CHANGE COMMUNICATION**

- CGHAs will attend SHG, VO & CLF Meeting to facilitate FNHW discussion & SBCC Agenda during SHG/VO/CLF Meeting
- VO SAC Members will attend and mobilise SHG members to attend the VHND
- CGHAs will conduct regular Home Visits for module roll out at the HH level using the Counselling Card provided to them (3 Modules + New Born care (KMC) and Menstrual Hygiene)
- VO-Led Community Event: The CBE corresponding to the topic discussed in the SHG meetings will be organised at the VO level

### **iii. CONVERGENCE:**

Using the Sectoral Team Meetings/ In-Depth-Review platform for convergence with line Department and Institutionalise the State Core Committee team which was constitute for Model CLF for ensuring smooth convergence with all sectors within the Mission

### **iv. FNHW ENTERPRISES**

MSRLS envisioned Promotion of 6 FNHW Enterprises along with Non-Farm Sector during the FY 2023-24 they are as follows:

#### **(a). Napkin unit (3 Units) (NRM, NABARD & Meg Aroma Mission):**

- Mairang (in partnership with NABARD)
- Mawkyrwat (In partnership with Megh Aroma Mission)
- Gasuapara (In partnership with NABARD, NRLM & CSC Project)

#### **(b). Cashew diversified product (Flour, Butter, Bars) (1 Unit)**

- Dalu Block (in partnership with Trifed & NECTAR)

#### **(c). Millet (Flour, Cupcakes, Dry cakes, bread, Soba Noodles) (1 Unit)**

- Mawkyrnrew (in partnership with Trifed)

**(d). Aroma Products Development (Cleaning agent) from Lemon Grass (Meg Aroma Mission) (1 Unit)**

- Umsning Block (in partnership with Megh Aroma Mission)

**v. NRO SUPPORT:**

- Finalise MoU with NRO and provision of budget for NRO support in the AAP FY 2023-24
- NRO will be supporting MSRLS in providing ToT to Mission Staff in Intensive Blocks and also it is expected that lighter support by NRO will be sought in Districts & Blocks under Universalization approach as well.
- NRO will conduct baseline for the first 4 FNHW Pilot Blocks in March'2023 and it is also expected that NRO supports MSRLS in conducting Baseline Study in additional 4 Blocks selected for an Immersion Sites

**a. Selected Blocks and Model CLF through Intensive Approach**

S.N	District	Block Name	CLF Name	No. of Villages the CLF covers	No. of the VOs under the CLF	No. of SHGs under the CLF
1	EWKH	MAIRANG	BLOSSOM CLF	8	8	159
2		MAIRANG	KA SHALYNTEM CLF	12	12	121
3		MAIRANG	NEW HOPE CLF	8	8	101
4		MAIRANG	SAINDURLANG CLF	11	11	199
5		MAIRANG	SHITYLLI KAWEI CLF	10	10	146
6		MAWTHADRAISHAN	SHLEM PYRKHAT CLF	12	12	118
7	EGH	SAMANDA	NOKMECHIK CLF MSRLS NRLM	13	12	116
8		SONGSAK	MISI SALJONG CLF BONEGRE CLUSTER	12	11	89
9	EJH	KHLIEHRIAT	SANSHNONG CLF	5	8	157
10		KHLIEHRIAT	SANKIDALANG CLF	5	9	256
11		SAIPUNG	HYNNIEW SHNONG DEILANG CLUSTER LEVEL FEDERATION	7	7	129
12	EKH	KHADARSHNONG-LAITKROH	KLIARLUM CLF LAITKROH	11	12	130
13		KHADARSHNONG-LAITKROH	MAWNONGRIM CLF	6	7	56
14		MAWKYNREW	NGINLONGKAWEI	7	7	85
15		MAWKYNREW	RAID RYNGI WOMEN CLUSTER LEVEL FEDERATION	7	7	41
16		MAWKYNREW	RI WAR	10	10	44
17		MAWPHLANG	IAROILANG CLF	15	15	156
18		MAWSYNRAM	THYMMEIBAIAR CLF	6	6	69
19		MAWRYNGKNENG	SEI LA KI SAP CLF	5	9	108
20		MYLLIEM	KHATSAW SHNONG CLF	17	13	117
21		PYNURSLA	SHAKA JINGKRYMEN CLF NOHWET CLUSTER	13	13	106
22		PYNURSLA	WAHSHERKHMUT CLUSTER LEVEL FEDERATION	13	13	106
23		SHELLA	LAWEI BAN PHYRNAI	17	17	95
24		BHOLAGANJ				
25		SOHIONG	NANGIATEILANG CLF NRLM	8	8	53
26	NGH	BAJENGDOBA	DECHAOE	25	25	151
27		KHARKUTTA	KIMKIME CLF	23	23	139
28		RESUBELPARA	KRIME CLF	13	13	103
29		RESUBELPARA	RITCHUE CLF	16	13	104
30		RESUBELPARA	ROSHNI CLF	14	14	93
31	RB	BHOIRYMBONG	KYNTHUPLANG CLF	13	13	152
32		JIRANG	LAWEIKANSHAI CLF	13	13	113
33		JIRANG	TIEW RANI CLF	16	12	110
34		UMLING	NATYNRAI CLF UMDEN CLUSTER	21	20	142
35		UMSNING	KI KJATSNGI JINGKRYMEN CLF MYRDON NONGBAH CLUSTER NRLM	8	8	106
36		UMSNING	ROI BAD SAN CLF MAWHATI CLUSTER	14	15	127
37		UMSNING	THYMMEI BAIAR UMSNING CLUSTER NRLM	12	12	135
38		UMSNING	UMJER KSIAR CLF MAWLYNGKHUNG	11	11	121
39	SGH	BAGHMARA	KACHALANG CLF	15	15	83
40		CHOKPOT	CHUBATAO CLF	8	8	65
41		CHOKPOT	GITTING CLF	8	8	99
42		GASUAPARA	KIMKRO RIKNA CLUSTER LEVEL FEDERATION	38	14	82
43		RONGGARA	CHUSOKANI CLF	12	12	77
44		RONGGARA	ASKI CLF	9	9	37
45	SWGK	BETASING	UNITY CLF MONABARI	9	10	104
46		BETASING	AGIPE DOROA	11	11	111
47		ZIKZAK	AHOWEA CLF	8	9	64
48		ZIKZAK	BAKRIMA CLF	10	12	101
49	SWKH	MAWKYRWAT	LAWEI BANKYRSHAN WOMEN SHG M M COOP SCS LTD MAWLANGWIR CLF	17	16	223
50		MAWKYRWAT	TEHSONGLANG	12	13	113
51		MAWKYRWAT	TYLLIKAWEI CLF	6	6	89
52		MAWKYRWAT	IENGRASONG CLF	33	19	144

52		RANIKOR	CHARAIMYNRI CLF	8	8	83	
53	WGH	DALU	BILCHAM CLF	32	23	173	
54		DALU	KHERASNE	13	13	104	
55		DALU	NIKSAMSOA CLF	18	18	172	
56		DALU	UNITED WOMEN CLF	18	18	193	
57		DEMDEMA	Dalangchina CLF	11	11	120	
58		RONGRAM	IMBAMA CLUSTER LEVEL FEDERATION	11	11	96	
59		RONGRAM	KRIMKO CLUSTER LEVEL FEDERATION	14	9	90	
60		RONGRAM	NOKREK MIDAN CLF ASANANG	17	17	149	
61		RONGRAM	WARIBOKGRE CLF	12	11	87	
62		TIKRIKILLA	Jangrapara CLF	15	15	127	
63	WJH	AMLAREM	NAMRHENDIMIAT CLF AMLAREM	11	11	66	
64		LASKEIN	KHADAR LANA-I CLF	12	12	134	
65		LASKEIN	KDUPLANG I CLUSTER LEVEL FEDERATION IOOKSI	11	11	213	
66		LASKEIN	MUTHLONG PASYIH CLF PHRAMER	6	6	144	
67		LASKEIN	NIAWLANG I	7	7	144	
68		LASKEIN	SANBOR I CLF LASKEIN BMMU	4	5	143	
69		THADLASKEIN	IACHEMLANG I CLUSTER LEVEL FEDERATION THADLASKEIN C RD BLOCK	10	11	160	
70		THADLASKEIN	I WOW TYLLI CLF	11	11	182	
71		WKH	NONGSTOIN	KHATHYNNIEW SHNONG CLF	18	17	128
72			MAWSHYNRUT	TWAR BANSAN CLF	14	14	78
73	MAWSHYNRUT		RYMPEI BAIAR CLUSTER LEVEL FEDERATION CLF	23	23	127	
<b>TOTAL</b>				<b>929</b>	<b>881</b>	<b>8658</b>	

**b. Universalization of FNHW Interventions: -**

• **Focussing on Capacity Building Training to Mission Staff, CGHAs: -**

MSRLS will be utilising the services of NRO for providing ToT training to 124 Mission Staff on New Born care & Menstrual Hygiene, then cascading mode will be adopted for training to the CGHAs and CGHAs will be imparting Training to the CLFs, VOs and SHGs

- **Focussing on 100% completion of 3 Modules Roll Out (1000 Days Window, Diet Diversity & Family Planning) in 147 MCLF, 2342 VOs, 16446 SHGs upto HH level by CGHAs: -** MSRLS trained 3387 CGHAs on the three modules i.e. 1000 Days Windows, Diet Diversity and Family Planning, after the training these cadres rolled out these modules in 1984 VOs, 18032 SHG and 84478 HHs level. MSRLS will focus on 100% completion of 3 Modules Roll Out (1000 Days Window, Diet Diversity & Family Planning) in 147 MCLF, 2342 VOs, 16446 SHGs upto HH level by CGHAs during FY 2023-24.

- **Mobilisation of SHG members for attending the VHND by the VO – SAC/CGHAs: -**

- 3224 VOs SAC members attended regular VHND, 1984 VOs mobilises SHG members for attending
- VHND during the FY 2022-23. It is envisaging that all VOs formed will be facilitated by the CGHAs to
- mobilise SHG members to attend VHND organise by Health/Social Welfare Department.
- **To observe the national level campaign eg: Poshan Maah, Poshan Pakhwada , Yoga Day etc.**
- All MCLFs and VOs will observe the National Campaign for awareness creatio

**c. Immersion site:**

- MSRLS will be developing 12 Immersion Site @ 1 Block per District as per the details given below:

S.N	District	Block Name	Total No. of MCLF	Total No. of VOs	Total No. of SHGs
1	EWKH	MAWTHADRAISHAN	1	107	936
2	EGH	SAMANDA	1	115	829
3	EJH	SAIPUNG	1	68	877
4	EKH	MAWPHLANG	1	98	889
5	NGH	BAJENGDOBA	1	147	1070
6	RB	UMSNING	4	126	1202
7	SGH	GASUAPARA	1	43	487
8	SWG	ZIKZAK	2	116	1373
9	SWKH	MAWKYRWAT	4	107	1090



10	WGH	RONGRAM	4	134	1166
11	WJH	LASKEIN	5	90	1930
12	WKH	MAWSHYNRUT	2	197	1146
<b>TOTAL</b>			<b>27</b>	<b>1348</b>	<b>12995</b>

- **Activation of MCLF core Committee for ensuring FNHW Intervention Activities:** - The IBCB team has formed Core Team Committee for MCLF at all levels and meeting was also conducted by these committees. It was realised that the same committee will be utilised for discussion on FNHW related intervention agenda during the core committee meeting.
- Organising regular Quarterly Core Committee Meeting:
- **Strengthening Review-MIS-MCLF web application on FNHW Indicators on Monthly basis:** MSRLS at the SMMU/DMMU/BMMU level will ensure monthly updating of report in the NRLM MIS portal.
- **Developing of mobile app for capturing real time data & report with support of NRO:** Since MSRLS will sign an MoUs with the NRO (BRLPS) for FNHW Intervention, it is envisioned that the NRO will provide support in developing the reporting system from the field through the CGHAs/VO – SAC/CLF through a mobile base application
- **Additional support of External SRP:** As FNHW Intervention during the FY 2023-24 will be of two pronged strategies and MSRLS will be covering 100% coverage of District Blocks during the FY. Although MSRLS has engaged one external SRPs since August'2022 but one SRPs was not enough to ensure timely coverage and quality services that be provided to the community, therefore it is felt that extra support to the Mission with more External SRPs would be very helpful for the Mission.
- **Other Blocks will be using the Immersion site for an exposure visits & Learning centre:** The objective of developing Immersion sites within these blocks is to serve the purpose of Learning centre/site for the other blocks within the state, resource pools developed in the immersion site would be utilise for scale up of activities in remaining blocks.

#### **Impact Evaluation & Studies:**

(i). Base line Study in 4 Blocks with NRO Support (BRLPS) in Immersion Site: MSRLS intended to complete Baseline in 4 Intensive Blocks to be supported by BRLPS by March'2023, and an additional 4 Intensive blocks will be selected from blocks selected as Immersion Site Block, we are intended to seek support from the NRO-BRLPS to support MSRLS in conducting baseline in these additional 4 Blocks also during the FY 2023-24.

(ii). Nutrition Study in Collaboration with ECD Mission & IIPH (in 8 Districts): MSRLS in partnership with Meghalaya Early Childhood Development Mission (MECDM) and Indian Institute of Public Health (IIPH) will be conducting study on "Nutrition" in 7 Districts covering 27<sup>th</sup> Blocks to be carried out in March'2023, taking the data and output from the study conducted in March'2023, MSRLS will work towards specific issues in line with the report received from the study.

### **C. GENDER INTERVENTION PLAN IN MEGHALAYA**

MSRLS initiated Gender activity in 5 Districts, 5 Blocks covering, 5 MCLFs, 45 Village Organisations and 752 SHGs within the CLFs during this FY2022-23, as a pilot. 101 MSRLS officials from all levels has been trained on Gender concepts

MSRLS with the support of the National Resource Person (Smti. Sunila Singh) prepared the Gender Operational Strategy Policy document in August'2021. MSRLS has developed special Community cadres at the community level called "Community

Gender & Health Activists" (CGHAs) these cadres will be the nodal persons at the community to facilitate actions on any gender related issues which will be supported by the village organisations and cluster level federations. Initially 24 CGHAs was given ToT on Gender by the NRP, and in turn these CGHAs went back to their villages and initiated Gender discussion at the SHG and VO Level.

In April'2022 Mission Staff from four Intervention Blocks, State team members and CGHAs were trained on Concept of "Institutional Mechanism with a special focus on Gender Point Person". After this training the Block officials along with the CGHAs started identification of GPPs and also given them basic gender training.

There are **299** CGHAs trained on Gender and **752** GPPs were trained and started initiating Gender related agenda discussion at the SHG and VO Level.

Interestingly it was also learnt during the National Level Gender Campaign that with the steps taken by the CGHAs along with the VO-SAC members there are gender cases which was addressed by the VO and CLF themselves.

MSRLS will be working towards following focus areas of Gender Intervention during the FY 2023-24

- Violence Against Women
- Women & Child Harassment & Abuse
- Women Empowerment



State Level Launching on Gender Campaign (25.11.22)

## Gender Roll Out Plan for FY 2023-24

### i. Intensive Strategies Approach

SL.	DISTRICT	BLOCK	CLUSTER	NAME OF MCLF	VO (s)	SHGs	VILLAGES
1	WGH	DALU	PURAKHASIA	BILCHAM CLF	23	173	32
2	WGH	DALU	KHERAPARA	KHERASNE	13	104	13
3	WGH	DALU	JOSIPARA	NIKSAMSOA CLF	18	172	18
4	WGH	DALU	Block Head Quarter	UNITED WOMEN CLF	18	193	18
5	NGH	RESUBELPARA	DAMAS	KRIME CLF	13	103	13
6	NGH	RESUBELPARA	BERUBARI	RITCHUE CLF	13	104	16
7	NGH	RESUBELPARA	MANIKGANJ	ROSHNI CLF	14	93	14
8	RB	JIRANG	WARMAWSAW	LAWEIKANSHAI CLF	13	113	13
9	RB	Jirang	RANIBARI	TIEW RANI CLF	12	110	16
10	EKH	Mawkynew	KHARANG	NGINLONGKAWEI	7	85	7

				RAID RYNGI WOMEN CLUSTER LEVEL FEDERATION	7	41	7
11	EKH	Mawkynrew	MAWLYNGOT				
12	EKH	Mawkynrew	LYNSHING	RI WAR	10	44	10
13	WKH	MAIRANG	BLOCK HEAD QUARTER	BLOSSOM CLF	8	159	1
14	WKH	MAIRANG	BYNTER	KA SHALYNTEM CLF	12	121	12
15	WKH	MAIRANG	MAIRANG	NEW HOPE CLF	8	101	8
16	WKH	MAIRANG	NONGKHLAW	SAINDURLANG CLF	11	199	11
17	WKH	MAIRANG	MAWKARA	SHITYLLI KAWEI CLF	10	146	10
18	SWGK	Betasing	MONABARI	UNITY CLF MONABARI	10	104	9
19	SWGK	Betasing	BLOCK HEADQUATER	AGIPE DOROA	11	111	11
20	EJH	SAIPUNG	LATYRKE & SAKHAIN	HYNNIEW SHNONG DEILANG CLUSTER LEVEL FEDERATION	7	129	7
21	EGH	SAMANDA	RONGONGRE	NOKMECHIK CLF MSRLS NRLM	12	116	13
					<b>250</b>	<b>2521</b>	<b>259</b>

**ii. Vision Building of Entire CLF and VOs on Gender Equality:** MSRLS intended to initiate gender roll out through intensive approach in 8 Blocks, 21MCLFs, 250 VOs and 2521 SHGs within the MCLFs.

- ToT on Gender Integration will be provided to **120** Mission Staff, **382** CGHAs, **1769** GPPs **250** VO SAC Members and **21** MCLFs SAC Members
- SMMU will be conducting workshop with the District, Block, CGHAs and Community Leaders on Gender Vision Building
- SMMU will be conducting 3 Days workshop to re-visit the gender operational Strategy documents which was prepared way back in August'2021.

**iii. Institutional Mechanisms:** MSRLS have just reached up to building of Gender Point Person in 4 Pilot Blocks only, however, formation of forum at the village/cluster/block is yet to gender point person networks (forum)/Sakhi Munch, formation of gender forum in all villages by 3<sup>rd</sup> Quarter and formation of gender resource centre in two blocks @ one per region ( Dalu Block in Garo Region and Jirang Block in Khasi Region). Mission staff including CGHAs and CBO leaders will be sending for an exposure visits to other SRLMs who have done good work on gender for cross learnings.

**iv. Formation of ICC & Sensitisation of POSH:** Mission staff at all levels will be provided training on ICC & POSH. MSRLS has formed ICC & GRMC at the SMMU level which is also operational. This FY we are planning to initiate setting up of ICC & GRMC at the DMMU level also. The mission will also try to understand the existing mechanism adopted by the district/block administrative to address other development issues and try to link our CLF with the existing mechanism adopted by the state government.

**v. Developing immersion sites:** MSRLS plan to start immersion site development in **4** Blocks ( Dalu, Resubelpara, Jirang and Mawkynrew Block) during the FY 2023-24. Following activities will be taken up intensively in the Immersion Sites

- ToT to Mission staff & CGHAs
- Intensive Trainings to be imparted to the SAC Members of VO & CLF and GPPs
- Gender Forum will be formed in all villages
- Gender Resource Centre will be constituted as model
- Developing of Exposure visits sites for other Blocks
- NRP/TSA Support

### Blocks selected for Immersion Sites Development:

SL.	DISTRICT	BLOCK	Total No. of SHGs	Total No. of VOs	VO SAC	CLF SAC	CRPs
1	WGH	DALU	1321	156	156	4	156
2	NGH	RESUBELPARA	1123	100	100	3	100
3	RB	JIRANG	635	79	79	2	79
4	EKH	MAWKYNREW	428	47	47	3	47
<b>TOTAL</b>			<b>3507</b>	<b>382</b>	<b>382</b>	<b>12</b>	<b>382</b>

#### Saturation of all VOs and CLFs with the Institutional Mechanism to address the gender issues under DAY-NRLM?

- MSRLS is targeted to saturate all CLFs, VOs in the selected 8 Blocks
- Remaining 38 Blocks will be covered through Universal Approach Strategy which will concentrating for staff, cadres, CBOs Training and Campaign roll out

#### Engendering SRLM and all its verticals

- Developing SOP for Gender Integration of all verticals
- Exposure visits of all vertical heads from SMMU to Gender best practices sites

#### Convergence with Line Departments at different levels?

- Consultative workshop with Line Department and NGOs will be organise at the State Level
- MSRLS will be utilising the existing platform like district coordination committee and block coordination committee to discuss on gender related issues
- Cabinet of the State Government approved setting of "Village health Council" which will be the community level institution which will be responsible for holistic development of the village etc. So, MSRLS will grasp this opportunity of using the VHC as a platform for better convergence at the community level

**Enabling CLFs, VOs and SHGs to understand and address Gender Based Violence?** Sensitisation of CGHAs, VO & CLF members on 181 helpline & 14410 Helpline, Linking them with One Stop Centre etc. Strengthen the GPPs and Gender Forum

#### Creating Gender Funds in every CLF for the sustainability of GRC and their other interventions to support Survivors and marginalized sections?

Since gender intervention in Meghalaya is still at a nascent stage, so creating gender funds in all MCLF would not be appropriate as of now, however, MSRLS will be trying to create more awareness and sensitise the CLF leaders on the need and importance of creating gender funds at the CLF level to enable the CLF to support the women who are facing any form of gender issues

#### Conducting Annual Gender Campaign and Gender Samwads?

- MSRLS is targeted to conduct gender campaign in all **46** Blocks covering **230** CLFs and all VOs, MSRLS will customise IEC materials developed by NMMU and print out will be made available prior to the gender campaign



## D. PRI-CBO Convergence 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, 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 the community Institutions to develop different models for service delivery.

MSRLS entered an MoU with Kudumbashree for PRI-CBO Convergence Intervention in September'2021 which 3 Districts, 4 Blocks and 4MCLF was taken. NRO Deployed 3 Field Coordinators and 4 E-Mentors

In the AAP FY 2022-23, MSRLS proposed to expand the Intervention in additional 8 blocks, however, due to the instruction made by the Ministry for changing the support structure of NRO to states, MSRLS has written officially to NRO and MoRD for consideration of MoU, due to these changes MSRLS cannot continue with the MoU with the NRO-Kudumbashree for the Intervention.

MSRLS has gained lots of learnings from the 4 Pilot Blocks within the state during FY 2022-23 with the experienced and learnings gained from the pilot intervention, MSRLS is confident to scale up the PRI-CBO Convergence across the state.





### Readiness parameters of MSRLS for universal roll out of PRI-CBO Convergence

- 4 Pilot Blocks, 4 MCLFs
- 131 experienced LRGs
- All VOs have SAC – Sub Committees
- Meghalaya have strong convergence with MGNREGA through VECs, which MSRLS needs to focus on concretized the role of VOs and CLFs in the Intervention
- In July;2021 all MSRLS officials attended the online Orientation on PRI-CBO Convergence Intervention conducted by NRO-Kudumbashree for 3 Days
- In FY 2022-23, District Mission Managers from all Districts undergone exposure visits to NRO best operational areas to study on the PRI-CBO Convergence

**Table: I – Blocks selected for PRI-CBO Convergence Intervention**

S.N	District	Block Name	Villages	SHGs	VO s
1	EWKH	MAIRANG	160	1470	147
2	EWKH	MAWTHADRAISHAN	107	936	107
3	EGH	SAMANDA	153	829	115
4	EGH	SONGSAK	226	798	115
5	EGH	DAMBO RONGJENG	176	994	80
6	EJH	KHLIEHRIAT	104	1786	104
7	EJH	SAIPUNG	85	877	68
8	EKH	KHADARSHNONG-LAITKROH	92	639	79
9	EKH	MAWKYNREW	60	428	47
10	EKH	MAWPHLANG	119	888	98
11	EKH	MAWSYNRAM	142	922	99
12	EKH	MAWRYNGKNENG	78	657	58
13	EKH	MYLLIEM	79	566	53
14	EKH	PYNURSLA	105	701	79
15	EKH	SHELLA BHOLAGANJ	127	475	50
16	EKH	SOHIONG	121	702	70
17	NGH	BAJENGDOBA	183	1068	144
18	NGH	KHARKUTTA	186	952	90
19	NGH	RESUBELPARA	361	1123	100
20	RB	BHOIRYMBONG	136	1062	113
21	RB	JIRANG	111	635	79
22	RB	UMLING	228	1472	193
23	RB	UMSNING	202	1196	126
24	SGH	BAGHMARA	164	800	121
25	SGH	CHOKPOT	274	776	97
26	SGH	GASUAPARA	153	484	43
27	SGH	RONGGARA	140	396	47
28	SWGH	BETASING	141	1083	106
29	SWGH	ZIKZAK	209	1373	116
30	SWKH	MAWKYRWAT	157	1089	107
31	SWKH	RANIKOR	161	751	89
32	WGH	DALU	192	1321	156
33	WGH	DEMDEMA	129	1658	125
34	WGH	RONGRAM	175	1165	133
35	WGH	TIKRIKILLA	169	935	75
36	WJH	AMLAREM	94	572	64
37	WJH	LASKEIN	83	1928	90
38	WJH	THADLASKEIN	122	1576	111
39	WKH	NONGSTOIN	267	1550	235
40	WKH	MAWSHYNRUT	329	1139	195
<b>TOTAL</b>			<b>6300</b>	<b>39772</b>	<b>4124</b>
<b>Taking 60% of the overall Total</b>			3780	23863.2	4044
			3780 - 108 <b>(3672)</b>	23863 - 669 <b>(23194)</b>	4044 - 64 <b>(3980)</b>

GS Circle @5 per Blocks (39x 5)

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**Table: II - Details of MCLF to be covered under PRI-CBO Convergence Intervention in the next FY 23-24**

S.N	District	Block Name	CLF Name	No. of Villages the CLF covers	No. of the VOs under the CLF	No. of SHGs under the CLF
1	EWKH	MAIRANG	BLOSSOM CLF	8	8	159
2		MAIRANG	KA SHALYNTEM CLF	12	12	121
3		MAIRANG	NEW HOPE CLF	8	8	101
4		MAIRANG	SAINDURLANG CLF	11	11	199
5		MAIRANG	SHITYLLI KAWEI CLF	10	10	146
6		MAWTHADRAISHAN	SHLEM PYRKHAT CLF	12	12	118
7	EGH	SAMANDA	NOKMECHIK CLF MSRLS NRLM	13	12	116
8		SONGSAK	MISI SALJONG CLF BONEGRE CLUSTER	12	11	89
9	EJH	KHLIEHRIAT	SANSHNONG CLF	5	8	157
10		KHLIEHRIAT	SANKIDALANG CLF	5	9	256
11		SAIPUNG	HYNNIEW SHNONG DEILANG CLUSTER LEVEL FEDERATION	7	7	129
12	EKH	KHADARSHNONG-LAITKROH	KLIARLUM CLF LAITKROH	11	12	130
13		KHADARSHNONG-LAITKROH	MAWNONGRIM CLF	6	7	56
14		MAWKYNREW	NGINLONGKAWEI	7	7	85
15		MAWKYNREW	RAID RYNGI WOMEN CLUSTER LEVEL FEDERATION	7	7	41
16		MAWKYNREW	RI WAR	10	10	44
17		MAWPHLANG	IAROILANG CLF	15	15	156
18		MAWSYNRAM	THYMMEIBAIAR CLF	6	6	69
19		MAWRYNGKNENG	SEI LA KI SAP CLF	5	9	108
20		MYLLIEM	KHATSAW SHNONG CLF	17	13	117
21		PYNURSLA	SHAKA JINGKYRMEN CLF NOHWET CLUSTER	13	13	106
22		PYNURSLA	WAHSHERKHMUT CLUSTER LEVEL FEDERATION	13	13	106
23		SHELLA BHOLAGANJ	LAWEI BAN PHYRNAI	17	17	95
24	SOHIONG	NANGIATEILANG CLF NRLM	8	8	53	
25	NGH	BAJENGDOBA	DECHAOE	25	25	151
26		KHARKUTTA	KIMKIME CLF	23	23	139
27		RESUBELPARA	KRIME CLF	13	13	103
28		RESUBELPARA	RITCHUE CLF	16	13	104
29		RESUBELPARA	ROSHNI CLF	14	14	93
30	RB	BHOIRYMBONG	KYNTHUPLANG CLF	13	13	152
31		JIRANG	LAWEIKANSHAI CLF	13	13	113
32		JIRANG	TIEW RANI CLF	16	12	110
33		UMLING	NATYNRAI CLF UMDEN CLUSTER	21	20	142
34		UMSNING	KI KJATSNGI JINGKYRMEN CLF MYRDON NONGBAH CLUSTER NRLM	8	8	106
35		UMSNING	ROI BAD SAN CLF MAWHATI CLUSTER	14	15	127
36		UMSNING	THYMMEI BAIAR UMSNING CLUSTER NRLM	12	12	135
37		UMSNING	UMJER KSIAR CLF MAWLYNGKHUNG	11	11	121
38	SGH	BAGHMARA	KACHALANG CLF	15	15	83
39		CHOKPOT	CHUBATAO CLF	8	8	65
40		CHOKPOT	GITTING CLF	8	8	99
41		GASUAPARA	KIMKRO RIKNA CLUSTER LEVEL FEDERATION	38	14	82
42		RONGGARA	CHUSOKANI CLF	12	12	77
43		RONGGARA	ASKI CLF	9	9	37
44	SWGK	BETASING	UNITY CLF MONABARI	9	10	104
45		BETASING	AGIPE DOROA	11	11	111
46		ZIKZAK	AHOWEA CLF	8	9	64
47		ZIKZAK	BAKRIMA CLF	10	12	101
48	SWKH	MAWKYRWAT	LAWEI BANKYRSHAN WOMEN SHG M M COOP SCS LTD MAWLANGWIR CLF	17	16	223
49		MAWKYRWAT	TEHSONGLANG	12	13	113
50		MAWKYRWAT	TYLLIKAWEI CLF	6	6	89
51		MAWKYRWAT	IENGRASONG CLF	33	19	144
52		RANIKOR	CHARAIMYNRI CLF	8	8	83
53	WGH	DALU	BILCHAM CLF	32	23	173
54		DALU	KHERASNE	13	13	104

55		DALU	NIKSAMSOA CLF	18	18	172
56		DALU	UNITED WOMEN CLF	18	18	193
57		DEMDEMA	DALANGCHINA CLF	11	11	120
58		RONGRAM	IMBAMA CLUSTER LEVEL FEDERATION	11	11	96
59		RONGRAM	KRIMKO CLUSTER LEVEL FEDERATION	14	9	90
60		RONGRAM	NOKREK MIDAN CLF ASANANG	17	17	149
61		RONGRAM	WARIBOKGRE CLF	12	11	87
62		TIKRILLA	JANGRAPARA CLF	15	15	127
63	WJH	AMLAREM	NAMRHENDIMIAT CLF AMLAREM	11	11	66
64		LASKEIN	KHADAR LANA-I CLF	12	12	134
65		LASKEIN	KDUPLANG I CLUSTER LEVEL FEDERATION IOOKSI	11	11	213
66		LASKEIN	MUTHLONG PASYIH CLF PHRAMER	6	6	144
67		LASKEIN	NIAWLANG I	7	7	144
68		LASKEIN	SANBOR I CLF LASKEIN BMMU	4	5	143
69		THADLASKEIN	IACHEMLANG I CLUSTER LEVEL FEDERATION THADLASKEIN C RD BLOCK	10	11	160
70		THADLASKEIN	I WOW TYLLI CLF	11	11	182
71	WKH	NONGSTOIN	KHATHYNNIEW SHNONG CLF	18	17	128
72		MAWSHYNRUT	TWAR BANSAN CLF	14	14	78
73		MAWSHYNRUT	RYMPEI BAIAR CLUSTER LEVEL FEDERATION CLF	23	23	127
<b>TOTAL</b>				<b>929</b>	<b>881</b>	<b>8658</b>

**Ground Preparation:** MSRLS with the support of the NRO-Kudumbashree will be conducting Scoping study to understand the status of functionality of VOs, CLFs, LSGIs, and Citizen Committees by 1<sup>st</sup> Quarter'2023

#### Topics for the Scoping Studies:

- Functionality of all institutions
- Interaction session and meeting with Line Departments to understand on the possibilities of convergence and their funding patterns
- Exploring possibilities of promotion/ strengthened the local level convergence platform/forum

**Creation of a Pool of Resource Persons at all Level:** MSRLS recruited Project Manager – SISD who will be supporting the NRO Team for the intervention at the State Level. Since MSRLS does not have dedicated SISD team at the District Level because of this reason MSRLS is planning to empanel District Resource Persons (DRPs) which can be utilize on need basis, MSRLS envisioned to deploy 7 DRPs for PRI-CBO Convergence Intervention 3672 LRGs to be developed and deployed by the Mission during the FY 2023-24.

MSRLS will be conducting an assessment to the 131 LRGs from the 4 Pilot Blocks, for upgradation into

I-Mentors which will be of great help for the Mission for scale up of Intervention across the state.

#### Immersion Site Development:

MSRLS is intended to develop immersion sites in 3 Districts covering 1 Block in each district, these are the blocks which PRI-CBO Convergence pilots were initiated in FY 2022-23, taking the advantages of the learning gained from the Intervention clusters, it would be more feasible for Mission to develop the entire block as an immersion sites for other blocks to send their VOs/CLF and cadres to expose and learn from these blocks.

S.N	District	Block Name	Villages	SHGs	VO s
1	EWKH	MAIRANG	160	1470	147
2	SWKH	MAWKYRWAT	157	1089	107
3	WGH	DALU	192	1321	156
<b>TOTAL</b>			<b>509</b>	<b>3880</b>	<b>410</b>

## PRI CBO Convergence – Village Poverty Reduction Plan (VPRP) for FY 2023-24

Sl.	Indicators	Plan Vrs Ach in FY 2022-23		Plan for FY 2023-24				Total
		Target	Ach	Qrt1	Qrt2	Qrt3	Qrt4	
1	District covered	12	12					
2	Block Covered	46	46					
3	MCLF Covered	45	38	45	28			73
4	VO Concept Seeding	3914	3820	1735	1736	1736		5207
5	SHGs prepared Entitlement plans	41125	17919	14416	14416	14416		43248
6	SHGs prepared Livelihoods plans	41125	11302	14416	14416	14416		43248
7	VO plans prepared	3914	1779	1735	1736	1736		5207
8	GPs completed VPRP	2330	260			3523	3523	7047
9	GPs submitted VPRP	2330	260			3523	3523	7047
10	Cadres trained on VPRP	3114	3114	1000	1000	1000		3000
11	Cadres on Livelihoods	1500	1500	500	1000			1500
12	Formation of SLCC	1	1					1
13	Frequency of SLCC Meetings	2	2		1	1		2
14	Formation of DLCC	11	11					11
15	Frequency of DLCC Meetings	22	22		11	11		22
16	Formation of BLCC	46	46					46
17	Frequency of BLCC Meetings	92	46		46	46		92



# INSTITUTIONAL AND CAPACITY BUILDING

## A. VO formation:

SRLM have saturated VO formation. A cumulative of 5541 VO has been formed, out of which 4427 VOs has registered and a total of 32850 SHGs has been linked to these VOs. Another 1114 VOs is expected to be registered by the end of March 2023. SRLM has also mapped 1182 Villages with less than 50 HHs and VO from these Villages are with less than 5 SHGs. NRLM will seek provision and consideration from Ministry to consider Meghalaya for registering the VOs with less than 5 SHGs into the NRLM MIS Portal.

VO Formation			
Sl No.	District Name	No. of VO formed	Cumulative achievement
1	EAST GARO HILLS	99	<b>329</b>
2	EAST JAINTIA HILLS	46	<b>182</b>
3	EAST KHASI HILLS	187	<b>674</b>
4	NORTH GARO HILLS	186	<b>364</b>
5	RI BHOI	79	<b>514</b>
6	SOUTH GARO HILLS	119	<b>287</b>
7	SOUTH WEST GARI HILLS	144	<b>366</b>
8	SOUTH WEST KHASI HILLS	44	<b>199</b>
9	WEST GARO HILLS	337	<b>722</b>
10	WEST JAINTIA HILLS	42	<b>266</b>
11	WEST KHASI HILLS	166	<b>695</b>
	Total	<b>1449</b>	<b>4598</b>

For strengthening of VOs, SRLM has extended the MoU with Orvakal Mandal Podupu Laxmi Ikyia Sangham OMPLIS, NRO from Andhra Pradesh. In the FY 22-23, 10 Blocks was covered where ECRP team have been placed for strengthening of VO, 6 villages per Block was covered where training have been imparted to VO. Besides strengthening of VOs, the other objective of the MoU is the promotion of two (2) Model Blocks in the state. Two Blocks have been identified one in each of the region Khasi and Garo, Umling in Ribhoi and Betasing in South West Garo Hills.

One of the activities of a Model Block Strategy, is setting up of its own residential training centre with all the required facilities of a training centre. The training centre will also cater to another 10 adjacent Blocks. Two facilitators from OMPLIS will be engaged in the centre to train SHG and VO to be supported with two local translators. The centre will impart training to SHG and VO of other villages and other blocks.

Initially ten (10) Villages will be selected in each of these two Blocks, CRP team comprises of E-CRP and ICRP will be positioned in these villages to strengthen the SHG and VO of these villages. To demonstrate this strategy Umling Block from Ribhoi District and Betasing Block from South West Garo Hills have been selected for the promotion of the Model Block.

SRLM will develop a Resource pool both at State and District level for ensuring capacity building of the Community Based Organization, training of refresher book keeping and audit of VO will be provided to SRLM Mission staff and Cadres. Mission will finalized and adopt standardized internal audit process to SHG, VO and CLF and ensuring availability of trained pool of auditors for providing services to SHGs and VOs for annual and bi-annually audit respectively. SRLM will initiate the process where payment of audit fees to community auditors will be paid through VO and CLF.

VO financial Management training and VO management will be imparted to all VO formed also sub-committee at the VO level will be activate to strengthened VO. Refresher training on VO books of accounts and audit will be impart to staff and CBO's

**B. Completion of Visioning, AAP and BDP for all CLF:** SRLM has formed 51 MCLF till date and all these 51 CLF have completed the Visioning and AAP, 102 staff have been trained on Visioning and AAP & BDP from Block, District and State level. Another 35 CLF will be formed by end of March 2023. These 35 MCLF have completed the CLF visioning 1 & 2 and the AAP and BDP for these 35 CLF will be prepared during the 1<sup>st</sup> quarter of FY 23-24.

SRLM has mapped the potential CLF to be formed in the entire state there by bringing all SHG and VO under the fold of CLF. SRLM has a potential to formed 374 CLF in the entire state. By March 2023, SRLM will complete 23% CLF formation. The remaining 288 CLF will be formed in FY 23-24 and 24-25.

CLF Formation			
Sl No.	District Name	No. of CLF formed	
1	EAST GARO HILLS	1	2
2	EAST JAINTIA HILLS	2	3
3	EAST KHASI HILLS	9	13
4	NORTH GARO HILLS	3	5
5	RI BHOI	5	9
6	SOUTH GARO HILLS	6	6
7	SOUTH WEST GARI HILLS	3	3
8	SOUTH WEST KHASI HILLS	3	5
9	WEST GARO HILLS	1	6
10	WEST JAINTIA HILLS	4	8
11	WEST KHASI HILLS	3	8
	Total	<b>40</b>	<b>68</b>

144 CLF is plan to be formed in FY 23-24, seven (7) Blocks will get saturated on CLF formation by the end of FY 23-24. Pre visioning training for staff will start from 1<sup>st</sup> Quarter followed by Visioning Module 1, 2 and 3 in the 2<sup>nd</sup> and 3<sup>rd</sup> quarter, after completion of V3, training of AAP and BDP will be initiated in the 4<sup>th</sup> Quarter. Although 102 staff have been trained on Visioning, AAP and BDP but, SRLM will assess these 102 staff and developed a pool of ToT at District level and deploy them for the visioning training to be imparted at the community level.





**C. Development of Human Resource:** Mission has positioned one staff at SMMU level as PM MCLF in June 2022 to provide required support to district and Blocks on CLF formation and training. With the number of 144 CLF targeted to be formed in this FY, SRLM will position 26 SRP@ 2 SRP per District and 2 SRP at the State Level to focus on MCLF to support staff and CBOs at the DMMU and BMMU. As getting SRP was a challenge in the previous Financial Year, the mission will amend the approved SRP Policy, thereby opening/allowing SRP from outside the state to apply for SRP.

SRLM will signed an MoU with technical agency to support SRLM in the implementation of its plan. NRP will be engaged in providing training and development and contextualized of module and policy for the smooth functioning of CLF.

In order to ensure quality training SRLM will monitor the training happens in the field through random field visit to CLF area by SMMU-IBCB team and DFS-IBCB to ensure and monitor quality training and observation of CLF meeting.



## Exposure visit of **Rongram CLF**



**D. Rollout of LoKOS & CLF web application for all CLFs:** Meghalaya SRLM is one of the pilot state for LoKOS roll out , Umling Block under Ribhoi District was selected for the roll out of LoKOS, staff and community have been trained on LoKOS. SRLM has planned to roll out LoKOS in all MCLF formed by 1<sup>st</sup> quarter i.e. April 2023. SRLM has initiated training to all District and Block MIS on LoKOS in the month February 2023.

As of January 2023 there are 49 MCLFs reflected in the web Application. Out of which all 49 have completed their basic profile entry and cut off is completed for 36 MCLF. The 13 MCLF that have recently migrated will be completing their cut off and monthly inputs by the month of February 2023. With the new updates in the Web Application a proper orientation about its new features and explanation of the indicators will be given to all staff at the DMMU and BMMU. Sector heads from SMMU to take an orientation on the indicators of their respective thematic indicators for better understanding and reporting the workshop is planned to organise in the month of March '23.

**E. Registration & legal compliances:** SRLM has identified Meghalaya State Cooperative, Act 2015 to register all CLF formed. Till date 9 CLF have been registered with the Society, another 3 CLF will be registered with the Society by end of March. Registration of another 25 MCLF is targeted by the 1<sup>st</sup> quarter. To ensure registration is happening as per the plan SRLM will hold a stake holder workshop on MCLF on March 2023, bankers, cooperative officials and other officials of other department will be invited for the workshop.

To ensure that all compliance are adhere, mission staff and MCLF members will be oriented on the Act, Bye laws and other compliances of the society for smooth functioning of the CLF. System through google sheet tracking system will be set up to monitored compliances and adherence.

Streamlining on-time statutory Tracking system for compliance adherence through google sheet and will be monitored by Core committee

**F. Strengthening of Governance, CBO-HR, Cadre management:** Policy related to Governance CBO –HR and Cadre Management will be customized as per the state context. , Customization & adoption of SOP- Governance and HR – policy at every CLF. CLF who have prepared the AAP and BDP will be initiated for the formation of the sub-committee as per the action plan to ensure active functioning of the sub-committee. Proper system will be set up to ensure proper planning and reporting by each sub-committee also regular review of the sub-committee by the EC member. CLF will be oriented on the Meeting process. Leadership training will be provided to CLF EC members. To ensure proper cadre Management SRLM will develop Cadre management policy at the CLF level, CLF EC members will be trained on selection, deployment, appraisal and few CLF will be taken as pilot to for payment through CLFs/ VOs, both CLF and VOs will be trained on the SOP Governance and Cadre Management. To strengthen governance CLF EC members will be trained on selection, deployment and appraisal of CLF staff as per the HR policy. To ensure quality training at the CLF tracking system will be develop to ensure that staffs are adhering to the training norms and maintain the standard no. of days/Hours and number of EC members participated in the training.

For ensuring integration of all thematic in the CLF SRLM will ensure regular core committee meeting at all level State, District and Block, data from Lokos and web application will be extract and share with the committee member for updating and further integration at the CLF level. To ensure CLF level monitoring monthly progress tracking by EC members through physical format, also displaying of AAP and BDP flex at the CLF office will be initiated once AAP and BPD of the CLF is finalised. SRLM will enter a Memorandum of Understanding with SeSTA to ensure all plan activities of the CLF from formation i.e Visioning and strengthening of the existing CLF is happens simultaneously.

### **G. Strengthening of accounting, financial Management and Credit Management System**

In order to strengthen the credit management system SRLM has already contextualized the standard FM policy shared by Ministry with the support of the NRP. Online orientation on the Policy was given by NRP to all DMMU and BMMU staff. The DMMU has taken this further to the core committee feedbacks and inputs was shared by all DMMU before finalizing the policy.

SRLM will orient all EC members of the CLF on the policy. Final Policy to be adopt in all CLF by March 2023. Upon finalization all CLFs in the state will adopt the policy and adhere to it. In order to ease the procurement of standard books of account DMMU will identify one CLFs which will be responsible for printing and distribution of all the standard books for all CLFs within their respective District.

To further strengthen the financial management system in all CLFs formed, SRLM will trained CLF OBs on the process and of recruitment and speed up appointment of the accountant in the CLF. Book keeping and audit training will be provided for concerned Mission staff and for all CLF accountants and book keeper. These trained accountants will also serve as a pool of auditors for providing services to VOs and SHGs. SRLM will also ensure that all CLF follow regular quarterly internal audit and an annual external audit for transparency and proper financial management system. In order to improved institutionalization of grading and audit a service fee will also be introduced to the concerned institutions or community auditors which will be paid through VO and CLF. Annual audit for the 36 CLFs and submission of action taken report to SMMU will be completed by March 2023.

### **Creation of adequate resource pool at State, District, Block and Community Level**

SMRLM has an approved policy in place for engaging SRP in the state, however due to the low turnover of SRPs when advertised in the state, an amendment to the policy has to be made. SRLM will amend the SRP policy in a way that SRLM will be able to engage SRPs from out of the State. SRLM plans to identify and deploy a total of 24 SRPs for MCLF, where 2 SRPs will be placed at the state and 22 at the different Districts. These SRPs will be identified and trained within the first quarter of FY 23-24 so that they can be deployed and aid in the CLF formation and in making these CLFs competent.



### **Integration of different themes**

For integration of all thematic, SRLM through the core committee will organise a monthly meeting where all thematic heads will review, discuss and share appropriate inputs with regards to the standard indicators. The Vision documents prepared by all the CLF will also be shared to all the thematic heads at the SMMU for further guidance, inputs to help CLF implementing all activities as per their AAP. Similarly, a system will be placed at the CLF level to monitor the progress of the activities plan in the AAP. CLF will be capacitated to reach out and impart awareness to SHG members on the various services that it provides. The CLF will be the nodal implementing and monitoring organization for all the Social inclusion and social development activities which include Social Inclusion, Gender, FNHW and PRI CBO convergence.

The CLF will also initiate mapping of SHG members having ADHAR, saving bank accounts, insurance and all the information related to Financial Inclusion activities. CLF will also enrol all of its EC members and office bearers in various insurance schemes. To help in the integration of livelihoods CLF will take the initiative of mapping existing livelihood intervention and also identify the potential SHG entrepreneurs who require support through training and financial linkage. To further support the livelihoods intervention 2-3 livelihoods cadre will be attached to the CLF to plan monthly training and ensure access of information to all its members. SRLM will also ensure the presence of thematic person in the CLF AAP preparation.

### **Disbursement of VGF, IF and CMTc fund and its utilization**

SRLM in this FY is planning to release VGF to 30 CLFs. The gap for allocation of VGF to these CLFs will be identified through BDP. With the support of NRP SRLM will conduct an orientation on VGF to all DMMU and BMMU staff on the first quarter of FY 23-24. In order to monitor and ensure proper utilization of VGF the Core Committee at State, District and Block will be monitor the utilisation of this fund. SRLM will disburse CIF to all SHG (100%) under the CLF in this FY @₹110000 per SHG

### **Development of MCLF as immersion sites**

SRLM will identify 10 immersion sites from all regions of the state. These immersion sites will be from the matured CLF which are proactive. The EC members of these 10 CLFs will be oriented on all thematic and setting up of systems for hosting immersion site visits. The CLF may also charge a fee based on the number of days and participants during the exposure visit. Case studies will also be developed based on the experiences faced by these CLFs. Mission will ensure proper integration of all the different thematic (SISD, FI, Livelihoods) in these CLFs.

### **Development of CMTCs as per operational manual including preparation of BDP**

SRLM has identified 4 CMTCs in FY 22-23 and 2 will start functioning from the month of February 2023, one in Umling Block, Ribhoi District and one in Betasing Block, North Garo Hills District. Further 4 more CMTCs will be set up and develop during FY 23-24. Mission will facilitate CLF for establishment of CMTC and preparation of BDP as per operational manual of CMTC. The implementation and monitoring of CMTC BDP will be done by the OBs of the CLF. Mission will ensure deployment of staff, resource pool and development of progress tracking mechanism. The CLF will also be orient for the preparation of annual business development plan of CMTCs and will include in the Business Development Plan of the CLF. Expansion of the CMTC may also be considered based on the need and performance.

# 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 such as Revolving Fund and Community Investment Fund 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.

Till 31st March 2023 MSRLS has released an Amount of Rs 288 crores of Community Fund to SHG, VO and CLF, out of which Rs 69.30 crores were disbursed in this Financial Year.

## **BANK LINKAGES:**

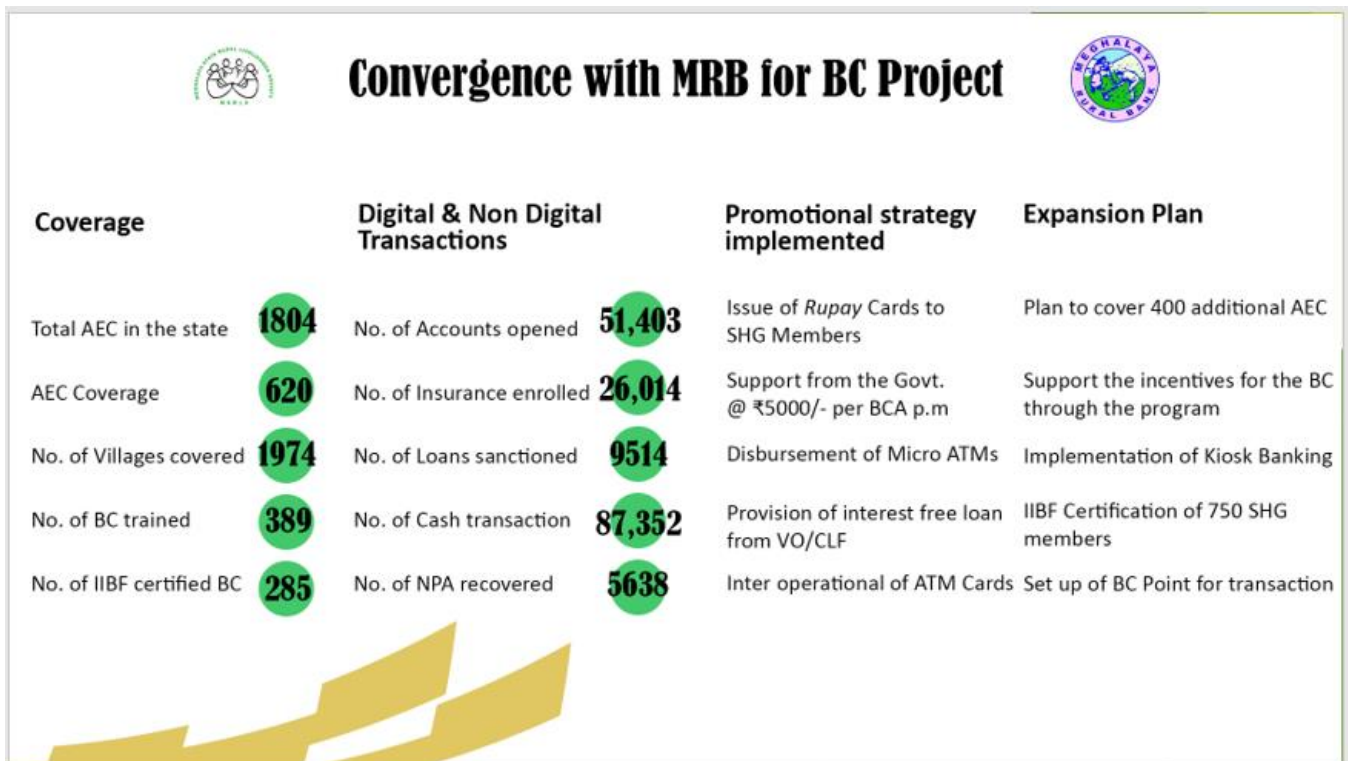
NRLM-MSRLS works towards achieving universal financial inclusion of all the poor households which are organized into SHGs and works on both demand and supply sides of financial inclusion. On the demand side, it promotes financial literacy among the poor and provides catalytic capital to the SHGs and 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 18943 SHGs with credit disbursement of Rs. 210.98 crores as on 31st March, 2023, out of which 6706 SHGs was credit linked this Financial Year.

## Convergence With MRB for BC Project



*Training of Bank Correspondance*





## Plan & Strategy for 2023-24

### 1. Improve credit linkages of the SHGs:

- Financial Literacy training on a phase manner @ Cluster/villages level to create demand for credit linkages among SHGs
- Developed IEC materials on the need for credit and repayment
- Follow up with Bank for sanctioning of SHG loan on a priority basis
- Facilitate renewal of loan by the SHGs
- Training and refresher training of the District and Block functionaries of MSRLS
- Training and exposure visit of the Branch Manager
- Training & refresher training of the Financial Inclusion Cadre on the loan products
- Facilitate monthly meeting between staff and Bankers
- Felicitate best performing Br. Manager
- Sharing of bank and branch wise credit target at SLBC, DCC and BLBC forum
- Working in close coordination with all stakeholder (RBI, NABARD & Bank)
- Positioning of trained Bank Sakhi in all Bank branches having more than 25 SHGs accounts
- With support of Bank Branch, training calendar and training will be imparted at branch level for the Bank Sakhi on the day to day banking procedures
- Constitute and operational of Community Based Repayment mechanism at Bank Branches financing SHGs
- Follow up action on the resolution of CBRM on a monthly basis

### 2. Enhancing transactions of BC Sakhis, Dual Authentication

- Deployment of trained and certified BC Agent at each AEC level (intent to place additional 400 BCA in 400 Nos of AEC)
- Awareness @ VO & CLF level on the advantages of digital transactions and the safety and security aspects
- Awareness on the sources of funds to enhance capital of the BC to performed transaction at village level
- Initiate dual authentication process at BCA/CSP level
- Awareness and facilitate enrollment and seeding of Aadhar card with the SB Account
- Working in coordination with CSC for activating Digipay

### 3. Implementation plan for financial literacy training and Saksham Center

- Deployment of minimum 10 trained FL-CRP at Block level
- All SHGs earmarked for credit linkages will be given training on financial literacy on a priority basis
- Monthly training calendar will be developed on the basis of the credit target plan
- All trained FL-CRP are sensitized on Saksham Application and all are on-boarded in the Apps.
- All training conducted to SHGs will be on the basis of the Baseline survey conducted using Saksham Application
- Every CLF office will be used as Saksham Center
- Ensure availability and functioning of Saksham Centre and the services offered
- Saksham Centre will be fully utilized for training of SHG/members

### 4. Saturation of insurance coverage across all districts

- Awareness at Cluster and village level on the importance of insurance & pension
- Involvement of CBOs to provide awareness and enrollment of OBs on a priority basis in Insurance with the help of Bima Sakhi
- Presentation of case studies in local vernacular and developed IEC materials to be used at VO & SHG level
- Impart training on the process and benefits of Insurance to the Cadre
- Work with Branch Manager on immediate settlement of claims, if any to bring the confidence among the members
- Facilitate the importance of renewal of insurance @ VO and SHG level



## 5. Grounding of Enterprise Finance

- Coordinate program with the Livelihood sector to identified potential and genuine entrepreneurs
- Mapping of potential entrepreneurs for bigger finance from Formal banking institutions
- Conduct awareness program on the availability of loan sources to the potential entrepreneurs
- Using of Udyami Application to understand the demand and facilitate further loan

### 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.

RSETI in Meghalaya – Location

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 covers North Garo & East Garo Hills.

SL. No	RSETI	FY	FY 2022-23		Infrastructure
		2021-22 (Ach- training)	Target	Achivement	
1	PNB Mawphlang	384	500	383	Own
2	SBI Umran	279	500	308	Own
3	SBI Tura	290	460	250	Rented
4	MRB Nongstoin	175	350	206	Rented
5	MCAB Williamnagar	395	350	400	Rented
	Total	<b>1523</b>	<b>2160</b>	<b>1547</b>	



# LIVELIHOODS PROMOTION

## A. FARMS

### i. Vision statement and goal for the livelihoods perspective:

To improve rural livelihoods and sustainable food systems in the state and promotion of agro-ecological principles and rural entrepreneurship through capacity development of the people and through engagement of Community Resource person and transform rural economies and food systems by making them more inclusive, productive, resilient and sustainable with the focus areas on convergence with the line departments, saturation approach for agri-nuti garden, value addition of Agriculture and Horticulture products and cluster development through the existing M-CLF.



*Poultry Training in Dambo Rongjeng BMMU*

## ii. Progress of FY 2022-23, Plan and Strategy for FY 23-24

**Table 1:** Outreach (Geographic - block/ village, HH) till December 2022

Sr.	Particular	Total in the State	Covered under NRLM	NRLM saturation % (4/3)	Covered Under Farm LH	% (6/4), in case of MK - 6/70% of 4)
1	No. of District	12	12	100%	12	100%
2	No. of Blocks	46	46	100%	32	69.5
3	No. of Villages	6,812	5,851	86%	866	15%
4	No. of HHs (lakh number)	5,90,000	4,21,052	71%	31656	11%

**Table 2:** Future Projections (geography, HH), cumulative

Sr.	Year	District (No.)	Blocks (No.)	Villages (No.)
1	2	3	4	5
1	Achievement till Dec	12	32	866
2	Projection till March '23	12	32	1066
3	FY 2023-24	12	35	1750
4	FY 2024-25	12	40	2300
5	FY 2025-26	12	46	1601
	Final Achievement	12	-46	-5,851

### Strategy Expansion of farm livelihoods Interventions

- Strengthening existing livelihoods and diversify livelihoods every HH to have a basket of livelihoods
- Promoting Agro Ecological Practice (AEP): Non-pesticide management, seed treatment, in situ water conservation, integration of livestock, reduce cost of cultivation, drudgery reduction tools, Farmer Field School
- Saturation approach for Agri-Nutri Garden



- Climate Resilient Crop like rhizomatous crops, cole crops like cabbage, cauliflower and fruits like khasi mandarin
- Training in farmers' field school approach, on field demonstration of a set of agro-ecological practices have been introduced to reduce cost of cultivation, control over resources, enhance productivity and increase production.
- The NPM shop will be setting up in all the Agriculture development cluster for easiest expansion to other district where less number of cows have been rear.
- Expansion Seed bank of local and indigeneous seeds from the existing seed bank which have been promoted at the ground level
- Accessto First Aid care facility (for livestock) by trained Pashu Sakhi
- Access to veterinary facilities like Artificial Insemination (AI),Castration and vet-medicines
- Shops/ retail out-lets for organic produces
- Livelihood support centre to be setup in cluster that would function in an entrepreneurship mode so that it would be self-reliant and can function with the service free rendered by the users

**Table 3.** “Mahila Kisan Dakshyata Vridhi Program - Training 75 lakhs Mahila-Kisan

Key Indicator	Dec-22	Jan-22	Feb-21	Mar-20	Apr-19	May-18	Jun-17
No. of Mahila Kisan Identified (profile updated in the online module)	250	800	700	600	850	1000	800
No. of LH CRP engaged for training of Mahila Kisan	10	20	16	16	16	16	16

### Strategy for the “Aatmanirbhar Krishi Dakshyata Vridhi”

1. Training of MK along with the CRP with the line Departments in-order to achieved the required target
2. Each Agro-ecological Practices topics will be completed in a span of two weeks
3. Engagement of Cadres by looking forward into two to three villages.
4. Creating CRPs from within the community to take over the role of support structure.
5. Trained village level resource persons to provide regular technical support at the household
6. In order to achieved the target MSRLS is tying up with the line departments Viz. Agriculture, Horticulture, Water Resource, A.H and Vety Department.
7. A-Help will be the first part of any health related demand of livestock population of any villages, especially those who find it difficult to access Veterinary Services, they will act as livestock Resources person for Vaccination, Castration, treatment and Artificial Insemination.

### iii. Activity wise Progress in 2022-23

**Table 4:** 29 Indicators wise target



SN	Indicators	Target FY 2022-23	Total	Cumulative Achievement
1	No. of Mahila Kisans covered under AEP interventions	55000	28881	60403
2	No of Mahila Kisan supported under livestock interventions	50000	24049	51233
3	No of MahilaKisan supported for NTFP	0	0	479
4	No. of blocks entered under farm livelihoods interventions	30	30	89
5	No of Blocks covered under NTFP interventions	0	0	1
6	No of Krishi Sakhis (Agriculture CRP) positioned	500	389	1195
7	No of Pasu Sakhis (Livestock CRP) positioned	481	361	1070
8	No of Van Sakhis (NTFP CRP) positioned	0	0	10
9	No of Krishi Udyog Sakhi positioned	52	7	14
10	No. of districts entered under farm livelihoods interventions	11	24	55
11	No. of Villages covered under farm livelihoods interventions	981	941	2290
12	No of other livelihoods CRPs positioned	0	79	137
13	No. of Custom Hiring Centers Established	39	1	35
14	No of blocks covered under organic	11	11	40
15	Areas covered under organic farming (Acre)	612	142	2158
16	No of Local Groups formed under organic interventions	200	6	72
17	No of Local Groups registered in PGS portal under organic interventions	200	71	110
18	No of Mahila Kisan adopted at least three essential AEP practices	13750	10860	23071
19	No. of mahila kisan House hold having agri nutri garden	55000	22692	56220
20	No of villages under organic farming	200	257	1103
21	No of mahila kisans as members of Local Groups	2400	54	973
22	No. of Producer Groups promoted (PG) for forward linkage & marketing	52	0	67
23	No. of PGs formalized (registered)	26	7	37
24	Mahila Kisans covered by producer Groups	1040	222	2409
27	No. of mahila kisans who are shareholders of the companies	0	0	128
28	No of PGs given fund against business plan	26	2	2

### Strategy for Mahila-Kisan:

- i) Integration of sub-sectoral activities in the intensive and resource blocks with an aim for saturation in Resource and SAGY Block by the following steps:
- ii) Refresher training of the Cadres
- iii) CRP- round in the new blocks through identification and certification to become Master Krishi and Pashu Sakhis to build the social capital of the block by the NRPs will be planned in Q-1. the existing cadres will begin in the 3<sup>rd</sup>Month of the 1<sup>st</sup> Quarter by the time the HR is placed for livelihood at Block level.
- iv) Ensuring VP-RP plans through the formation of the Block and District level committee which will directly contribute in upscaling the mahila-kisans to become lakhpati and tracked by the cadres for hand-holding and support to access agri and livestock based inputs.

- v) Training of the newly identified cadres will begin by the 1<sup>st</sup> or early quarter with KVK/ATMA/ AH&Vety Dept for the deployment of the cadres in the villages.

#### iv. Organic Farming Clusters

**Table 5:** Progress on Organic Farming Clusters

Sr. No.	Indicators	Achievement till March 2022	Target 2022-23	Achievement till Dec	%	Cumulative Achievement	Additional target for 2023-24
1	No. of blocks covered for organic cluster	29	11	12	109%	41	23
2	No. of Organic Clusters promoted	0	8	0	0%	0	23
3	No. of villages under organic clusters	846	200	160	80%	1006	510
4	No. of Local Groups formed	66	200	6	3%	72	46
5	No. of Local Groups registered	39	200	71	36%	110	23
6	No. of Mahila Kisan as members of registered Local Group	919	2400	54	2%	973	460
7	No. of Scope Certificates generated	0	0	0	0%	0	46
8	No. of Bio-Resource centre established	0	0	0	0%	0	5
9	Volume of Marketing organic produce	0	0	0	0%	0	5

#### Strategy for implementation of Organic Farming Clusters

- Identification of organic village cluster (selection of villages)
- Identification of Resource Persons (Community Resource Persons (CRPs) and Master Trainers)
- Vertical relationships among the various players like input suppliers, organic produces, processors and exporters, branded buyers and retailers.
- Initiating Organic Certification Process
- Identification of selected Mahila-Kisan from the already existing organic farming village promoted by MOVCD-NER (meeting).
- Areas where the producers' groups and the producers' enterprises are keen to move to organic cultivation, certification and marketing.

- Horizontal associations between producers that take the form of growers' associations of smallholder producers.
- Areas where there has been a significant creation of livelihood assets such as vermicomposting, water conservation structure through convergence with MGNREGS or other technical supports from different line departments.
- The Krishi Sakhis already engaged in the agro-ecological practices, with SRLM or MKSP partners may be identified as CRPs for organic farming
- Conducting FFS - each cluster should have at least one FFS and each FFS would have at least 24 meetings in a year
- Villages or local areas are encouraged to concentrate on one value-added and local product, with product development and marketing assistance being provided. The products can, then, be sold nationally and internationally.
- Areas where traditionally agriculture activities are taken up with low usage of chemical/ inorganic inputs.

#### v. Mission Lakhpati Initiative

**Table 6:** Planning for 100 Resource Districts in 12 states (List at Annexe-1)

Sl. No	Indicators	Achievement as on Dec 2022	%	Target for FY 2023-24
1	No. of HHs surveyed through Lakhpati Didi App	9154 (online entry) 6860 (Offline entry)	2%	
2	Total M.K	99,492	16.5%	75,142
3	No. of Districts for DLPM	0	0	12
4	Formation of State Level Convergence Committee(SLCC), DLCC, BLCC Formed	0	0	April-May

#### Strategy on Mission Lakhpati Initiative

- Training and Capacity Building and Develop best practices
- AEP (SRI, Rejuvenation of Citrus fruits, Promotion of high value vegetable crops viz. Khariff Crops
- Livestock (A.I, Castration, Hatchery unit and Treatment
- Leverage the Inputs
- Training + AgriMechanisation
- Livestock Focus on Risk
- Management and Market Linkage through Local Haat/ Rural Haat+Rural Mart) through NABARD Established
- Green+ Low Cost Technology

- Formation SLCC, DLCC, BLCC will be done with the line department like Agri/Horti/AH & VETY/BRDC/SCTSE

#### vi. Development & strengthening of Livelihoods CRPs

**Table 7:** Status & plan for promotion of livelihoods CRPs

Sr. No.	Name of the category	No. of CRPs trained till Dec	No. of Active CRPs	Plan for 2023-24 (additional numbers)
1	AEP	322	200	683
2	Livestock	306	150	683
3	NTFP	0	0	0
4	Value Chain	0	0	15
5	Honey	0	0	10
6	Millet	0	0	30
7	Poultry	50	15	20
8	Piggery	30	20	10
9	Goat rearing	0	0	6
10	Duck rearing	0	0	0
11	Medicinal/Aromatic Plants	0	0	0
12	Fisheries	0	0	5
13	Tasar	0	0	0
14	Organic Farming	0	0	5
15	Natural Farming	30	6	15
16	Fruit cultivation	10	5	2
17	Floriculture	10	5	3
18	Bamboo	0	0	5
19	Any other	-	-	-
10	TOTAL	758	401	1492

### B. NON FARMS

#### i. Total Outreach

Details	Up to Mar 2023	Mar 2024
Total District/Total Blocks	12	12
Total SHGs covered under non-farm interventions	2903	4000
Total HHs covered	24551	30000
Total HHs reached through enterprise <sup>1</sup> promotion (cumulative)		
a. SVEP	821	1672
b. MED	0	0
c. OSF	0	0
d. Cluster – artisan & sectoral	0	900



e. Incubator	0	0
f. PMFME	1075	2500
g. Market linkage for SHG products	1600	2400
h. Other – state programme for enterprise promotion other than above	21055	30000
% of SHG HHs reached by NF interventions	5.85%	12.97%

## ii. Key achievements in Non-Farm livelihood intervention in the State during 2022-23

### (Bullet points)

- On-boarding of Megha Move Trademark Brand of Jackhikom Ltd in Amazon for sales of SHG's Product under the category of Handicraft and Handloom.
- Setting up of 3 Rural Haat in 3 Blocks viz Bhoirymbong Ribhoi, Laitkhroh East Khasi Hills and Mawthadraish West Khasi Hills as well as 2 Rural Mart in 2 Blocks viz Mawkyrwat, South West Khasi Hills and Laitkhroh, East Khasi Hills District respectively through convergence with NABARD, SIDBI and MBMA .
- Setting up of 14 Group Enterprise in partnership with USHA International Ltd on Apparels and Textile under Training cum Production centre.
- Block Resource Centre (BRC), Mairang strengthening and integration of convergence and partnership scheme- North East Cane and Bamboo Development Centre and Usha International Limited BRC is monitoring and implementing the day today activities of the project, the funds are also routed through BRC to the CBOs.
- Setting up of Ginger Processing Unit under the State Scheme, through convergence with Meghalaya Basin Management Authority (MBMA) in 6 Blocks with total fund support of Rs1,69,89,516 Crore.

### iii. Non-Farm Intervention:

S.N	District	Block	SVEP	MED	OSF	Dedicated Non-Farm HR	
						District	Block
1	WEST GARO HILLS	RONGRAM	YES	0	0	0	0
2	SOUTH WEST KHASI HILLS	MAWKYRWAT	YES	YES	YES	0	1
3	WEST JAINTIA HILLS	LASKEIN	YES	YES	YES	0	1
4	RIBHOI	JIRANG	0	YES	0	0	0
5	WEST JAINTIA HILLS	THADLASKEIN	0	YES	0	0	0

6	EAST KHASI HILLS	KHADARSH NONG-LAITKROH	0	YES	0	0	0
7	EAST GARO HILLS	SAMANDA	0	YES	0	0	0
8	SOUTH WEST KHASI HILLS	RANIKOR	YES	YES	0	0	0
	Total		4	7	2	0	2

#### iv. Start-up Village Entrepreneurship Programme (SVEP)

a. Table 1: SVEP performance

SI No	No of AAPs approved	No. of DPRs approved	No. of enterprises to be formed as per DPR (31 Mar, 2023)-Cumulative	No of Enterprises likely to be formed (31 Mar 2023)-Cumulative
1	1	1	924	924

# SUCCESS STORIES

## Success Story No 1 luhhunglei SHG

### INTRODUCTION

**District:** South West Khasi Hills Districts

**Block:** Ranikor

**Village:** Shnongkalong

**Name of the SHG:** luhhunglei SHG

luhhunglei SHG was formed on 13-08-2019 at Shnongkalong Village in South West Khasi Hills District. There are 8 members including the President, Secretary and Treasurer in SHG. The SHG holds meetings once a week where each member contribution is a sum of Rs.40/- only and each month they contribution Rs. 160. Since its inception, The SHG has been achieving good progress without any constraint.

### A CASE STUDY

Apart from earning income, many activities like maintaining cleanliness and sanitation are being conducted by this Self Help Group in the Village by putting small dustbins. Some of the group's income –generating activities which were done in the previous years included mushroom cultivation, Broom Plantation, cultivating leafy vegetables, and piggery. These activities were voluntarily initiated by the SHG after resolution were taken in its meeting. The profit through the income-generating activities goes into their group account which means the group activities are meant to benefit individuals through their group. They clearly understand that all these saving are meant for them.

luhhunglei SHG was formed with Rs.1,000 deposit balance in 2019 but as they progress received Start up fund Rs.2,500, Revolving Fund Rs.15,000, and CIF Rs. 1,00,000 they have more than Rs.50,000 only as their corpus fund. These amount were used as Revolving Fund among the members at the 2 % rate of interest. The Revolving Fund benefits in economic upliftment, opening of small/medium business enterprises and as a security in line of shocks and emergency.

### OUTCOMES

Blutiphul Syiemiong an SHG member and also worked as Bank Sakhi, took loan from SHG in 2020. She took Rs.50,000 and used the money for starting a Car business. Her husband doesn't have any permanent work to support the family but now both of them work together and have become successful. They also expanded their business and become financially more independent than before with those profits. She manages the family need and stars a piggery and now she has four pigs that can be sold at a good price.



Some of the member of the SHG, In 2021 their family members became severely sick. They didn't have any money to treat them, so they took an amount of Rs.20,000 from the SHG and used the money, for treating them and regained their health. After 3-4 months they repaid the money from SHG. One of the member of this SHG and her

husband were engaged in manual labour at various construction sites. But the manual labour work hardly provided any social security to her family. In 2021, she took a loan from the SHG and invested it in buying raw materials for cultivation. The cultivation turned out to be a profit-making activity. Within a span of two years, she was able to expand her business and the livestock has become a valuable asset for them. Her husband is also participating in the business. She took a further loan with which they started a broom plantation. At the end of the season, they sold the harvest at a good profit.

It has enabled them to gain greater financial independence through the loan provided by the SHG. The SHG functions as a valuable bank that supports the customers to promote their daily income-based activity. At the individual level, the members used the money without any hesitation and initiate ventures that could benefit them. Moreover, at the low interest of 2% they could repay the loan.

The rules and regulations were properly followed in distribution, allocation, interest repayment and disbursement of money. Apart from financial needs and economic support, SHG also provides more rigid social bonding among the members by sharing their problems and helping each other in times of need. The SHG has become an asset for the village in supporting the existing institutions like the church, Village authority. They expressed their gratefulness to the NRLM Team for the handholding support they provided their SHG. Since its inception and strives hard to mobilise the households that are not under SHGs in their village by bringing them under the fold of SHG with themselves being a good example.

## **Success Story No 2**

### **Smt. Nongrikynti Kharlyngdoh**

#### **Summary**

This report presents the story of Smt. Nongrikynti Kharlyngdoh, a woman entrepreneur from Nonglang village, who started a small shop in 2017 and expanded it into a successful bakery business with the help of loans and support from Domjyrhap Self Help Group (SHG) and National Rural Livelihood Mission (NRLM). The report highlights the challenges, achievements, and future plans of Smt. Nongrikynti and her bakery unit, **Yes Bakery**.

#### **Introduction**

The purpose of this report is to showcase the positive impact of SHG and NRLM on the livelihood and empowerment of rural women in India. The report is based on the information provided by Smt. Nongrikynti Kharlyngdoh, who is a member of Domjyrhap SHG under Ku Artet Village Organisation, Nonglang.

#### **Background**

Smt. Nongrikynti Kharlyngdoh hails from Nonglang village, 3 km from the district headquarter of South West Khasi Hills, Mawkyrwat. She is married and has two children. She joined Domjyrhap SHG on 14th December 2015 and was also identified as the Master Book Keeper (MBK). She had a keen interest in starting her own business and earning additional income for her family.

#### **Development**

In 2017, Smt. Nongrikynti Kharlyngdoh started a small shop at Mawkyrwat market with an initial investment of Rs. 10,000/- for selling frozen foods, milk, homemade ice cream, etc. bought from Shillong. She made a meagre monthly income of Rs. 5,000-7,000/- from the shop.

Being an SHG member, she started availing small loans from the group ranging from Rs. 5,000/- to Rs. 10,000/- and on clearance of one loan she would gradually take another loan of a higher amount. Seeing an opportunity being an SHG member, she understood the benefits of earning additional income.

Hence, in 2018 she took a bank loan through Domjyrhap SHG for Rs. 50,000/- for strengthening the shop and procuring materials like small oven, freezer and refrigerator. Further in January 2019, understanding the market demand for bakery items, she decided to venture into setting up of a small bakery unit and took another loan from the SHG through Community Investment Fund (CIF) for Rs. 85,000/- (Rupees Eighty Five Thousand only) for procurement of more materials.



On 24th August 2019, she and her husband opened a full-fledged bakery unit by the name of Yes Bakery at Nonglang.

To satisfy a larger demand in the market, she and her husband decided to strengthen and expand the bakery unit further and applied for Prime Minister's Employment Generation Programme (PMEGP) loan in 2018 which was finally approved in FY2019-20 for Rs. 4,17,000/- (Rupees Four Lakhs Seventeen Thousand only) against additional machineries like Oven, Slicer and Mixer.

During the lockdown due to COVID-19 pandemic, the demand for bakery items increased tremendously owing to the less supply from Shillong. Hence, in order to tap the rising demand of a larger market, she decided to avail another loan from CIF for Rs. 2,00,000/- (Rupees Two Lakhs only) on 5th September 2020 for procurement of a larger oven that runs even without electricity (the order has been placed awaiting delivery). This has immensely contributed to the sales and marketing of the bakery products in adjacent villages apart from Mawkyrwat.

### Results

**Yes Bakery** currently has 12 employees (9 males and 3 females) and is catering to villages like Jakrem, Mawthawpdah, Nongnah, Photjaud, Nongjri and Mawkyrwat. The monthly turnover ranges from Rs. 40,000/- to Rs. 50,000/- per month. The bakery items include bread, buns, cream buns, doughnuts, swiss roll, bun roll, cupcakes, toasts, plain cakes, Special cakes – Birthday, Wedding etc. During the peak season of December, 250-300 number of cake orders are being placed and at times the bakery itself cannot meet the demands. Smt. Nongrikynti Kharlyngdoh is planning to expand into ice cream making as well.

### Conclusion

Smt. Nongrikynti Kharlyngdoh is a shining example of how SHG and NRLM can transform the lives of rural women and enable them to become successful entrepreneurs. She has overcome many challenges and risks with her hard work, determination, and innovation. She has also created employment opportunities for others and contributed to the local economy.



**PC.1: Staffs of M/s Yes**



**PC 3&4: Bakery products and Cakes at M/s Yes Bakery**



**Pic.5: Snacks from M/s Yes Bakery**



**PC.2: Staffs at work - M/s Yes Bakery**



# EVENTS



*SHG Mela, Mawryngkneng C&RD Block*



*State Women's Conference 2022*



*International Women's Day 2022*