



ANNUAL REPORT

FY 2016- 2017



**MEGHALAYA
STATE RURAL LIVELIHOODS SOCIETY
(MSRLS)**

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List of Acronyms

AGEY	Aajeevika Grameen Express Yojana
BMMU	Block Mission Management Unit
BRC	Block Resource Centre
CRPs	Community Resource Persons
CLFs	Community Investment Fund
CRP-EP	Community Resource Persons For Enterprise Promotion
DMMU	Districts Mission Management Unit
FI	Financial Inclusion
FY	Financial Year
ICB	Institution Building & Capacity Building
LIFE	Livelihood Interventions and Facilitating Entrepreneurship
MORD	Ministry of Rural Development
MSRLS	Meghalaya State Rural Livelihood Society
MIS	Management Information System
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee scheme
MRB	Maximum Retail Price
MCAB	Meghalaya Co-operative Apex Bank
MKSP	Mahila Kisan Sashaktikaran Pariyojana
NRLM	National Rural Livelihoods Mission
NERCORMP	North East Region Community Resource Management Project
NABARD	National Bank For Agriculture & Rural Development
NGOs	Non Government Organisations
PNB	Punjab National Bank
PRA	Participatory Rural Appraisal
RSETI	Rural Self Employment Training Institutes
SHGs	Self Help Group
SGSY	Swarnajayanti Grameen Swarojgar Yojana
SAGY	Sansad Adarsh Gram Yojana
SVEP	Start Up Village Entrepreneurship Project
SMMU	State Mission Management Unit
SARAS	Study and Research Assistance Scheme
SBI	State Bank Of India
VOs	Village Organisation

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

MSRRLS



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 has provide the poor a platform for collective action based on self-help and mutual cooperation, build linkages with mainstream financial institutions and Government departments to address the multi-faceted dimensions of rural poverty.



Vision:

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



Scope:

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

Objectives:

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



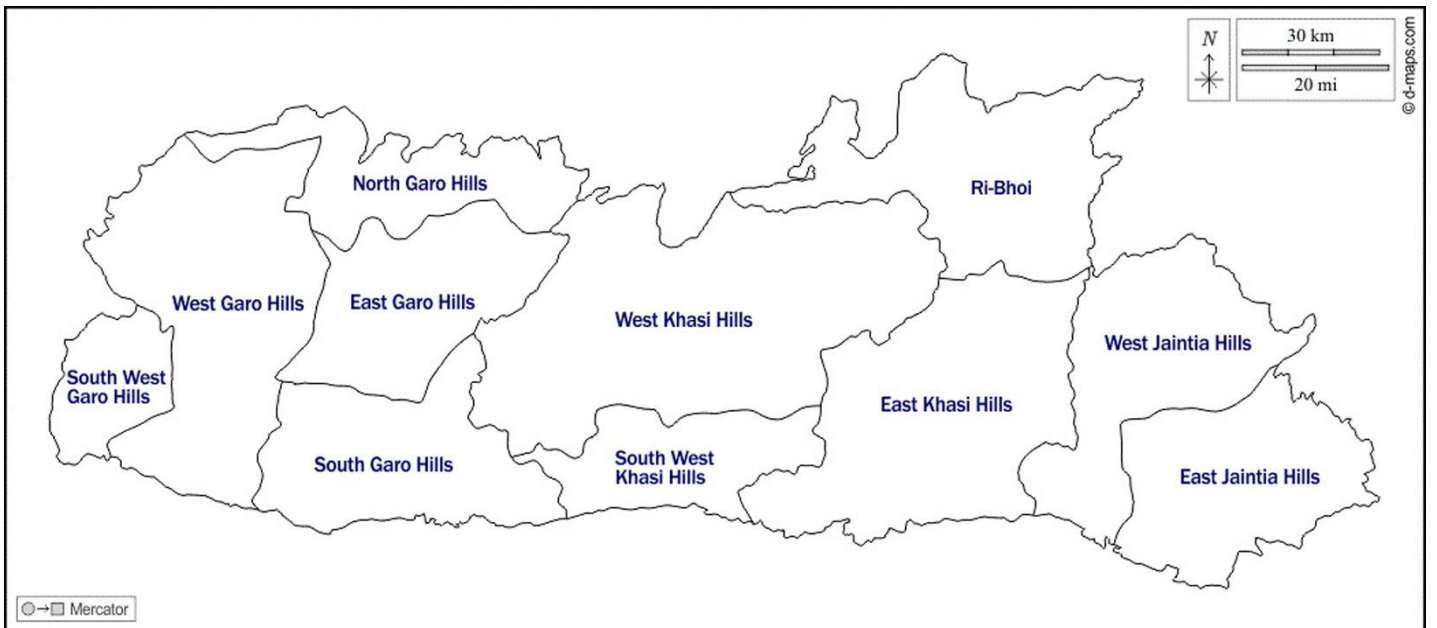


Year wise performance:

SN	Parameters	FY	FY	FY	Total
		2014-15	2015-16	2016-17	
1	No. District Covered	3	4	0	7
2	No. Blocks Covered	4	4	0	8
3	No. of Village Covered	23	121	117	261
4	No. of HHs Covered	1152	5265	10773	17190
5	No. SHGs formed	128	585	1197	1910
6	No. VO formed	5	12	58	75
7	No. of CLF formed	0	0	0	0
8	Amount of Community Funds to CBOs	0	0	223.06	223.06
11	No. of SHGs received Bank Loan	0	25	34	59
12	Amount of Bank Loan received in Lakhs	0	11.6	13.5	25.1

Name of the districts and blocks covered under NRLM

EAST KHASI HILLS	MAWKYNREW
NORTH GARO HILLS	RESUBELPARA
RI BHOI	UMSNING
SOUTH WEST KHASI HILLS	MAWKYRWAT
WEST GARO HILLS	DALU
	RONGRAM
WEST JAINTIA HILLS	LASKEIN
WEST KHASI HILLS	MAIRANG



INSTITUTIONAL BUILDING & CAPACITY BUILDING



Promotion of SHG and VO:

MSRLS aims to reach out to all rural villages in the state of Meghalaya. During this FY cumulative of 117 number of Villages has been entered, covering 10773 number of H/H. Rural poor household are mobilised into Self Help Group during CRP Round, where Cadres along with staff stay in three selected villages in the Block for 45 days to mobilised community people into SHG one member from each household preferably women are targeted to be brought under the SHG network. PRA and wealth ranking exercise are conducted in each of the village entered to identify the vulnerable and marginal household, single mother, women headed household, disabled, landless and poorest of the poor through family to bring into the fold of SHG.

The society has promoted 1197 SHG in this Financial year reaching to a total number of 1910 SHG formed till March 2017.



Building and sustaining institutions of the poor at various levels gives space for collective action, greater solidarity, bargaining power, economies of scale and larger linkages 5-20 SHGs in a village after attaining the age of 6 months are federated at the higher level called Village Organisation. A total of 58 VO was formed in this FY reaching a total of 75 VO formed till March 2018.

Capacity Building:

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



Capacity Building to SHG		Capacity Building to VO	
SHG Age	Training Imparted	VO Age	Training Imparted
1-2 months	SHG concept	1 -2 months	VO Concept
	Basic Book Keeping	2-3 months	VO membership
2-3 months	Membership Training		VO Book Keeping
3-4 months	Detailed Book Keeping		
	VO Concept		

FINANCIAL INCLUSION



To address on the demand and supply sides of financial inclusion in a comprehensive manner, MSRLS promotes financial literacy among the poor and provides catalytic capital to the SHGs and their federations. MSRLS coordinates with the financial sector namely, the formal Banking system and community facilitators like 'Bank Sakhi and the Community Based Repayment Mechanism'. It also works towards universal coverage of rural poor against risk of loss of life, health and assets.

To bridge the gap between the SHG and the formal Banking institution, MSRLS in its endeavour have collectively able to succeed in its Mission of empowering the SHGs to approach the Bank for availing basic banking services and have been able to create an ambience of trust among the Banks and the community.





The status of Community Fund to SHG during the
FY 2016-17 is as follows:

DISTRICT	Start-up fund		Revolving Fund	
	No. of SHGs	Amount	No. of SHGs	Amount
East Khasi Hills	37	0.93	23	3.39
North Garo Hills	28	0.70	22	3.30
Ribhoi	45	1.13	218	32.13
South West Khasi Hills	180	4.50	218	32.13
West Garo Hills	272	8.28	202	30.27
West Jaintia Hills	51	1.30	43	6.45
Eastern West Khasi Hills	193	4.95	168	24.38
Total	806	21.79	698	103.19

LIVELIHOOD



During this FY Livelihood intervention activity is happening only in 4 Resource and 4 SAGY Blocks that is (Rongram, Dalu, Mairang, Mawkyawat, Laskien, Umsning, Resubelpara and Mawkynew block).

The past experience of MSRLS in livelihoods intervention are mainly in transfer of knowledge and capacity building through community Resource Person selected from among the progressive farmers of the village. All trainings and hand holding support are being conducted at village level both Agriculture and Livestock, in regard to training the strategy adopted are mainly conducted at village level. Besides, demonstrations were also conducted to train the farmer on the new technologies introduced where new set of skill is required for improving their production. Demonstration such as System of Rice Intensification, making bio pesticide, through locally available materials, in matter related to livestock able to mobilized our SHGs the improved method of pig rearing i.e. Construction of proper shed for piggery through convergence with MGNREGA, demonstrate on feeding schedule, demonstration on health and care for piglet and sows, organized animal health camp and vaccination with the support of A.H. Vety Department Government of Meghalaya.



SARAS Fair



The SARAS Fair is a major initiative taken by the Ministry of Rural Development to promote rural products and building capacities of its beneficiaries and stakeholders. It was initiated in 1999.

The SARAS Fair was conceptualized with an aim to achieve the following:

- To give exposure to rural artisans & entrepreneurs
- To develop markets for products manufactured by beneficiaries of programmes of the Ministry.
- To create awareness amongst urban consumers about rural products.
- To promote SARAS as an umbrella brand for the promotion of rural products.





Since 1999, SARAS exhibitions have been a regular annual event and have been able to elicit wide participation by beneficiaries of the Ministry's Programme from all over the country. Participants bring an impressive range of rural products, including handicrafts, textiles, artwork, furniture, items of daily use eliciting a lot of interest from visitors leading to huge direct sales of products every year. In addition to direct sales, bulk orders for the products are also received during these exhibitions and the participants have been able to meet these orders to a large extent.

Theme

Towards Growth and Equity



Objectives:

- * Platform for rural-urban marketing linkages**
- * To enable exchange of futures and practices among the SHGs from all over India**
- * To build confidence among the SHGs to participate and engage in various fairs and melas.**