



Megh Self Help

Volume 1, Issue III

Quarterly Newsletter on SHG movement in Meghalaya

Suggested contribution Rs.1/-

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The Meghalaya Livelihood Improvement Project for the Himalayas (MLIPH) Project Overview

The Meghalaya Rural Development Society (MRDS) is a registered Society currently implementing the Meghalaya Livelihood Improvement Project for the Himalayas. Chief Secretary, Govt of Meghalaya is the Chairman of the Board of Directors of MRDS with the Planning Department as the nodal agency. This Project is funded by the International Fund for Agriculture Development (IFAD), the Government of Meghalaya (GoM), the Government of India and Micro-Finance Institutions (MFIs) besides contributions from the communities themselves. The total project cost around Rs 182 crores which is shared thus: IFAD-47.40%, GoM-13.60%, MFIs -27.80% and Communities-11.20%. The Project is designed to spread over 8 years, working in 5 districts of the state (excluding West Garo Hills and West Khasi Hills) and covering approximately 38,623 households. The Project started operating in 2005-2006 and has targeted the formation of 2000 SHGs.



Project Sensitisation in Mulieh, Jaintia Hills

The Goal of the Project is to improve the livelihood of vulnerable groups in a sustainable manner through the promotion of improved livelihood opportunities and strengthening of local institutions that relate to livelihood development. The principle of 'self help' lies at the core of livelihood improvement and thus the Self Help Group movement is the platform from where the project has launch its activities. The Project has four components, namely:

1) Empowerment and Capacity-Building for Communities and Support Organizations; 2) Livelihood Enhancement and Development; 3) Livelihood Support Systems ; and 4) Project management. The precise nature of these components will be discussed in the future issues of this Newsletter. However, a summary of the work that has been carried out by the Project under these components is given in the **Factsheet** below.

The other broad dimension of the Project is the establishment of a Social Venture Capital Company (SVCC) which will bring in the technical expertise to manage an enterprise mode of livelihood enhancement and development for SHG members. (Details of the SVCC will be provided in future issues). The SVCC will be headed by a CEO, the task of which has been undertaken by Shri R.G. Lyngdoh. The staff of MRDS and SHGs at large welcome him.

Factsheet

- ◆ No of Households covered so far: 32564(target of 38623)
- ◆ No of Villages covered so far: 582 (target of 684)
- SHGs Mobilized: 895 (target of 2000)**
- ◆ No of Male SHGs: 318
- ◆ No of Female SHGs: 411
- ◆ No of mixed SHGs: 166
- ◆ No of Active Savers: 3842 (1920 Male, 1922 Female)
- ◆ No of Active Borrowers: 396(192 Male, 204 Female)
- ◆ Value of savings mobilized: Rs .37,46,422
- ◆ No of SHGs savings linked to Bank: 529
- ◆ No of SHGs credit linked to Bank: 81
- ◆ No of SHGs given seed capital: 203
- ◆ Amount of seed capital given: Rs 344100

Sub Sector Activities

Agriculture & Horticulture

- ◆ Type of activities introduced: 24 (the System of Rice Intensification, Strawberry Cultivation, Homestead Farming, Areca nut Nursery etc)

- ◆ No of Trainings conducted: 51

- ◆ No of Beneficiaries: 1987 (689 men, 1298 women)

Livestock & Aquaculture

- ◆ Type of activities introduced: 4 (Improved Pig Production, Poultry Production, Fish Culture etc)

- ◆ No of Trainings conducted: 21

- ◆ No of Beneficiaries: 887 (146 men, 741 women)

Soil & Water Conservation

- ◆ Type of Activities introduced: 5

(Renovation of Irrigation Dam, Water Harvest Storage etc)

- ◆ No of Trainings conducted: 1

- ◆ No of Beneficiaries: 162 (92 men, 70 women)

Non-Farm Activities

- ◆ Type of activities introduced: 11 (Rice Milling, Carpentry, Turmeric Cultivation etc)

- ◆ No of Trainings conducted: 8

- ◆ No of Beneficiaries: 314 (123 men, 191 women)

Forestry

- ◆ Type of activities introduced: 5 (Silviculture, Agro Forestry, Eri Rearing etc)

- ◆ No of Trainings conducted: 11

- ◆ No of Beneficiaries: 154 (30 men, 124 women)

SHG Federation to cultivate Lakadong Turmeric

16 SHGs under MLIPH in Laskein Block, Jaintia Hills has come together under an SHG Federation called L.I.F.E (Laskein Federation of SHGs) for the cultivation and processing of Lakadong Turmeric. Lakadong is considered to be one of the finest varieties of turmeric in the world, with a high curcumin content (6.8%-7.5% as recorded by ICAR). Combined with its robust aroma and colour, it has tremendous market potential in India and possibly abroad. Lakadong is mostly cultivated by small and marginal farmers. If properly constructed, much of the value of this market can be captured by the cultivators, significantly increasing their incomes and strengthening their economic security. The slicing of Turmeric is done by hand and is traditionally the job of women. This is time consuming often leading to



Inside the Processing Plant of LIFE,

drudgery and in-efficiency. The method of drying too is not hygienic and wholly dependent on the availability of sunlight. Hence, the product presently available in the market is of questionable quality.

MRDS has set up a demonstration unit to mechanise the processes of slicing

and drying, making them more scientific and hygienic. 30 members of the SHG Federation were taken on an exposure trip to a processing plant in Kerala to see first hand how the mechanisation is done and how such a plant is actually run and managed. The exposure visit was supported by NABARD under its 'Capacity Building for Adoption of Technology' programme. The demonstration unit was set up after this trip, and the SHG Federation contributed 10% of the total cost of this unit while the land (market value of approximately Rs 4 lakhs) on which the unit is located was given by the Village Institution (Dorbar) of the area to the Federation free of charge. The unit is being run by trained members of the Federation and trial production is in progress. SHG members have observed an improvement in the quality of Lakadong being produced in the unit and are looking to increase the area of cultivation.

Success Stories: Income Generation through Self Help

In the last few years there has been successful examples of Income Generating Activities (IGAs) that SHGs have taken up raise their standard of living. The activities range from goat rearing to cultivation of Coloured Capsicum and from paddy cultivation to piggyery. Here are a few examples:

1. Name of SHG: Synroplang

Type of IGA : Ginger Cultivation- Nongkohlew village in Myllem Block, East Khasi Hills, has around 80 families who depend mainly on agriculture. FMA-Outreach, a local NGO, after mobilizing a group of 10 men, all from Below Poverty Line families, into an SHG gave them a loan of Rs 2000 to take up ginger cultivation. Along with assistance of Rs 6000 from the Soil Deptt, the group started this activity in all earnest. The members shared responsibilities in the cultivation process and toiled with a single minded purpose. By the end of the year, they were able to sell Rs 11,000 worth of ginger. The group now has a total of Rs 16620 which they are utilizing to up-scale their activity.

2. Name of SHG: Teilang

Type of IGA: Goat Rearing

Teilang is a female SHG from the interiors of Mawkyrwat Block, West Khasi Hills. Their village, Mawkabait is

cut off in terms of road connectivity and electricity, yet this group of 12 women have managed to plough on despite these difficulties. They took a loan of Rs 20,000 from the Apex cooperative Bank to rear goats. The determination of the members paid off when they were able to sell these goats for Rs 45,000, enabling them to pay back the loan. The profit they made along with their savings now amount to over Rs 10,000.



SHG members planting rice seedlings

3. Name of SHG: Iakyrshanlum

Type of IGA : Paddy Cultivation

Iakyrshanlum is a female SHG from Umpling, Shillong. The group received Rs 3000 from the Soil Deptt, East Khasi Hills and contributed Rs 2000 from their own savings to start this activity. Their first ever sale amounted to Rs 8000, getting them a profit of Rs 3000. The group still meets regularly and this activity con-

-tinues to give them a living income



Colored Capsicum demonstration unit in East Garo Hills.

4. Name of SHG : Bolkawak K SHG & Immong K SHG

Type of IGA : Coloured Capsicum

An initiative to provide alternative source of livelihood for the SHGs through technology intervention was undertaken by the IFAD-MRDS Project through an introduction of scientific cultivation of color capsicum. This intervention was done in conjunction with the district horticulture mission as part of its objective to develop centrally located horticulture model nursery demonstration farms. Two women SHGs from East Garo Hills were provided exposure in the above method and took up this activity as an income generation activity. An early assessment shows a saving to the tune of Rs 25,000 per SHG.

KHASHI SECTION

Ka Skim ban Pyntrei kam da ki Kor ha ka Rep ka Rieng.

Ka Sorkar jylla Meghalaya lyngba ka Department jong ka Agriculture ka la sdang pyniaid ia ki Skim Sorkar Kmie kum ka 'Promotion of Agriculture Mechanisation' lane ka skim ban pyndonkam da ki kor ha ka rep ka rieng. Ka Sorkar Meghalaya ka la iarap tyngka ha kane ka skim da kaba die ia kine ki kor ha ka dor kaba kham rit. La ai hapoh ia ki kyrteng jong katto katne ki kor kiba hap hapoh kane ka skim

No.	Ki Kor	Ka Dor ha Iew	Hadien Iarap Tyngka	Katno ban die sha ki Nongrep
1	Power Tiller 12-15 Hp	Rs 1, 26, 500	Rs 81, 500	804 tylli
2	Power Pump	Rs 28, 735	Rs 18, 375	200 tylli
3	Paddy Transplanter	Rs 31, 000	Rs 23, 250	12 tylli
4	Mechanical Hand	Rs 8, 000	Rs 6, 000	77 tylli
5	Power Paddy Reaper	Rs 80, 000	Rs 30, 000	250 tylli



Ki Power Tiller kiba don ha ka Department jong ka Agriculture.

Lait na ki tei ba la ai hajrong, dang don shuh ki kor ba lah ban ioh lyngba kane ka Skim. Kino kino ki Seng Rap Lade/Nongrep kiba kwah ban ioh jintip shuh shuh shaphang kane ka Skim lane kiba kwah ban thied ia kine ki kor, ki dei ban leit iakynduh ia ki Distrik Agriculture Ophisar jong ki distrik lajong lane ia u Superintendent Engineer, Directorate of Agriculture, Shillong. (Katsum ka jingthoh ba ioh na u Superintendent Engineer cum Joint Director of Agriculture (Mech), Directorate of Agriculture, Shillong).

GARO SECTION

Meghalaya A.doko Kolrangko (Machine) jakale gamu sue cha.na tarisogimin programme.

Meghalaya Sorkariba skotong India A.songni watatgipa cholo (Schemes) pangchake jekai 'Kol ba machinerangko jakale a.a game sue chana man.pana' Agriculture Department gita dahchakaniko on.atenga jeon dingtangdingtang altuae jakaltona tarigipa ategitchirangko ba kol ba machinerangko komigipa damo brena man.enga. Ka.mao mesokatenggipa bosturangko da.o District Agriculture Officeoniko brena man.gen.



Iana agreba District Agriculture Officer a.a gama suao jakalgipa dingtangdingtang altuae jakaltona tarigipa ategitchirangko komia damo brena man.gen.

No	Kol ba machine/ ategitchirang	Bajarni dam	Komiatani jamano	Ge ba Bol
1	Power Tiller (A.a gamani kol) 12-15 Hp (Bil)	Rs 1, 26, 500	Rs 81, 500	804
2	Power Pump (Chi saldoani kol)	Rs 28, 735	Rs 18, 375	200
3	Paddy Transplanter (Mi gejitani ate gitchi)	Rs 31, 000	Rs 23, 250	12
4	Mechanical Hand Weeder (Gamrok/dangrokani kol ba machine)	Rs 8, 000	Rs 6, 000	77
5	Power Paddy Reaper (Miko	Rs 80, 000	Rs 30, 000	250

Saoba gisik nangipa Self Help Grouprang ba game sue chagiparang ia bosturangko brena sikenchim oncode ia officer-rangko ba Directorate of Agriculture Office, Shillongoni Superintendent Engineer ko grongna ba golpona man.gen. Self Help Grouprang ba game sue chagiparang na.simangni areani Bank Managerko gronge ia bosturangko brena gita tangka ra.srochengna dakchkaniko sandichengna gitaba man.gen.(Ia koborarangara Superintendent Engineer cum Joint Director of Agriculture (Mech), Director of Agriculture, Shillongoni watatgipa katarang onga.)

Mechanisation Programme in Meghalaya

The Govt. of Meghalaya through the Deptt of Agriculture is implementing schemes in the Centrally Sponsored/Central Sector such as 'Promotion of Agriculture Mechanisation' where various tools/machines are offered at a subsidized rate. The following are some of the items available with the District Agriculture Officers now:

Sl no	Machines	Market Rate	After Subsidy	Nos. available for farmers.
1	Power Tiller 12-15 Hp	Rs 1, 26, 500	Rs 81, 500	804
2	Power Pump	Rs 28, 735	Rs 18, 375	200
3	Paddy Transplanter	Rs 31, 000	Rs 23, 250	12
4	Mechanical Hand Weeder	Rs 8, 000	Rs 6, 000	77
5	Power Paddy Reaper 3 HP	Rs 80, 000	Rs 30, 000	250



Power Tillers available at the Deptt of Agriculture

More tools are available on subsidy with the respective District Agriculture Officers. Any Self Help Group / Farmer interested in purchasing these items should contact these officers or the Superintendent Engineer, Directorate of Agriculture, Shillong. SHGs/Farmers can also approach banks for credit support. (Source: Superintendent Engineer cum Joint Director of Agriculture (Mech), Directorate of Agriculture, Shillong.

MicroFinance Innovations in India

The Phenomenal growth rate of micro-finance sector, especially the SHG bank linkage programme has posed number of issues and challenges which need immediate attention. In response to this a number of innovations have been initiated with the desire to improve the outreach and sustainability of the programme. Some of the pilot projects designed and initiated recently are summarized here.

Grain Banks and SHGs

It is a common practice among tribal populations of the country to use Grain Banks (Grain Golas) for saving grains during the harvesting seasons and using them to meet their consumption requirements during the lean/dry seasons. In view of this, NABARD has launched a pilot project on Grain Banks in 17 villages of Orissa. Apart from the savings in cash and monetization of the savings-in-kind, loans to SHGs against their stock of grains will also be considered by the

Grain Banks. Members can also save and draw loans in cash and/or kind. So far 3 Grain Banks and 29 SHGs have been formed under the project.

Rural Volunteers as Book Writers

Based on interactions with banks and NGOs, NABARD, has launched a pilot project for associating **rural volunteers** as book writers for SHGs to improve the regularity/accuracy in the maintenance of books and accounts and to explore a possible evolution of MIS between SHGs and banks. A grant assistance of Rs 7.5 lakh has been sanctioned to cover honorarium to the book writers, cost of their training and stationery required for book keeping of SHGs. The project is being implemented through 5 RRBs in three districts of Uttar Pradesh and two districts of Bihar.

Social Security System for SHG Members

This project provides a package of health insurance, life insurance etc

for SHG households by paying premium generated through discounts offered by service providers like grocery shop, cloth merchant etc in the project area for SHG members in rural areas. It is being implemented in two villages covering 500 poor households from Betul district of Madhya Pradesh involving a grant assistance of Rs.8 lakh. Self Employed Groups (SEGs) from SHGs are being formed to provide various services involving selling of products at a discount.

State Coordinator for SHGs

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