

Samrakshan Trust Meghalaya - SHG - Bank Linkage Programme  
Bolsalgre - Baghmara - 03639 222187



Samrakshan Trust's Meghalaya Field Base has been nurturing Self Help Groups (SHGs) in the Akings of Rongara Community Development (CD) Block of South Garo Hills. Samrakshan's focus has been on regular and structured capacity enhancement programme for these SHGs, sensitive to the unique requirements of the landscape, towards enabling them to take independent environment friendly decisions for sustainable development.

Mature SHGs, maintaining specified books and following specific procedures were graded by the State Bank of India's (S.B.I.s) Baghmara branch in accordance with the guidelines during May 2006. This enabled them to access loans from the bank in accordance with the existing norms. A function was held at Samrakshan's Baghmara premises on 23<sup>rd</sup> September 2006 to disburse these loans. Details of the same are placed below in form of a table.

Date	23 <sup>RD</sup> September 2006.
Time	10.30 a.m. to 12.15 p.m.
Venue	Samrakshan Trust Office, Baghmara.
Concern Bank	S.B.I. - Baghmara Branch.
No. of SHGs Linked	8 (From Akings in Rongara C.D. Block).
Volume of loan sanctioned	Rs. 1,04,000.00 (One Lac Four Thousand Rupees Only)
No. of Self Help Group Members Present	62.
D.R.D.A. Representative	Mr. I.D. Shira, Project Director - District Rural Development Agency (D.R.D.A.), South Garo Hills.
C.D. Block Representative	a) Ms. Mary Sonti Marak, B.D.O. - Baghmara C.D. Block. b) Ms. Nikina Sangma, Gram Sevika, Baghmara C.D. Block.
Bank Representative	a) Mr. K. Saikia, Branch Manager, S.B.I. - Baghmara Branch. b) Mr. S.N. Sarkar, Field Officer, S.B.I. - Baghmara Branch.

The nuances associated with the loans; issues like interest and repayment schedules were discussed at length with the SHG members. The cheques for the loan amounts were then handed over to the SHG members present at the event. Eight groups were disbursed loans - the total exceeding rupees one lac.

The SHG members then had a lively discussion session with the dignitaries present. The branch manager of the S.B.I. stressed on the professional relationship between the SHGs and the bank where both parties need to follow the rules to make the relationship sustainable and mutually beneficial while the project director of D.R.D.A. talked on the benefits that the SHG members could access through various prevalent government schemes. The B.D.O. briefed the SHG members on the development schemes currently prevalent in the region.



SHG members sharing a lighter moment during the function Pic: Samrakshan Trust

A revised version of the “Attendance Register”, one of the books used by SHGs, printed by Samrakshan was distributed on the occasion. Besides a structured format for recording attendance the register also highlights the importance of conserving the natural resources of the landscape.



Mr. I D Shira handing over the “Attendance Register” to a SHG member. Pic: Samrakshan Trust.

Samrakshan members also shared the experiences of the invigorating exposure visit recently conducted for the villagers of Panda Aking to the project villages of North Eastern Region Community Resource Management Project (N.E.R.C.R.M.P.) in West Garo Hills during August 2006.