

**1st State Level Workshop
On
Co-ordination Action and
Policy Framework for SHGS in
Meghalaya**

2nd December 2006

NIC Auditorium, Shillong

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1st State Level Workshop On Co-ordination Action And Policy Framework for SHGS in Meghalaya
2nd December 2006
NIC Auditorium, Shillong

Background: It is now over a decade that Meghalaya joined the rest of the country in the SHG movement. Govt. agencies and individual NGOs have been involved in mobilising communities towards formation of SHGs as a platform for collective action primarily aimed at reduction of poverty. While some states of India claim that the movement has been successful in empowering communities particularly women, in Meghalaya, for want of data, it has not been possible to gauge the status of the SHG movement. The picture regarding SHGs in the state is quite unclear and hence the inability to further organise these collectives and to capitalise on their existence. This prompted the need of having a State Level body that will co-ordinate the efforts of groups involved in the SHG movement and SHGs themselves, such that all efforts can be synchronised in a manner that will benefit the communities at large. This led to the creation of the Office of the State Co-ordinator for SHGs and the notification of Dr. Shreeranjana, IAS, Commissioner Secretary Dept of Planning, Govt. of Meghalaya as the First Co-ordinator for SHGs. The role of this office is as under:-

1. Preparing a report on the status and health of each SHG and suggest measures for activating moribund SHGs .
2. The State Co-ordinator is to initiate a State Wide Network on SHGs, the function of which will be to help co-ordinate efforts of the various Govt. Depts, NGOs, Banks etc that are involved in mobilising and forming SHGs.
3. The State Co-ordinator is to evolve a Policy with regard to adoption / co-opting of existing SHGs mobilised through Govt. Programmes such as DRDA, Horticulture and Social And Water Conservation Dept programmes etc by newly introduced Govt. projects/programmes and NGOs such that there is a co-ordination of efforts and not duplication. This will also help provide a clear statistical reflection of the number and type of SHGs in existence in the field.
4. The State Co-ordinator is to evolve a State Policy and Directive for Banks/Financial Institutions along the lines of the RBI Guidelines/Directive with regard to SHGs.
5. The State Co-ordinator is to initiate dialogue with Agencies involved in mobilising SHGs and urge them to form Federations of SHGs and co-ordinate micro-enterprise livelihood activities such that these can be upscaled for achieving critical mass.
6. The State Co-ordinator is to liaison with potential partners for providing support (Micro credit, research & market analysis etc) to the SHGs and their Federations.

Towards fulfilling its role the Office of the State Co-ordinator for SHGs Called for the First meeting of all Self Help Group Promoting Institutions (SHPIs) on the 2nd December 2006. Collaboratively organised with the Meghalaya Rural Development Society (MRDS), the **1st State Level workshop on Co-ordination Action And Policy Framework for SHGS in Meghalaya** aimed at initiating dialogue with SHPIs and SHGs on 1. Creating a suitable framework for functioning of SHGs in the state, 2. Their subsequent federations at various levels and 3. Finalization of the Questionnaire for the state wide survey and assessment of SHGs in Meghalaya.

Inaugural Session:

Mr. Shreerajan, IAS, Commissioner and Secretary, GOM, Planning and State Coordinator for SHGs who chaired the function welcomed all present and provided the context for the workshop. He reiterated that the workshop was to initiate streamlining and convergence of efforts and resources by all involved in the SHG movement in the state. He expressed the need for sharing of ideas and the need for having a dynamic database of the groups and SHPIs in the field. Mr. Shreerajan also introduced the website of the Office of the State Co-ordinator for SHGs (www.megselfhelp.gov.in) and urged representatives of SHPIs and SHGs to use the site to their benefit and to contribute to it whenever possible.

Shri S. K. Tewari, IAS, Chief Secretary, Govt of Meghalaya & Chairperson MRDS, who was the chief guest on the occasion, in his inaugural address hoped that the workshop will bring in clarity about what an SHG means and what Micro Finance is really all about. He said that in his laypersons understanding of SHGs, an SHG typically has 3 prominent characteristics, namely:-

1. An SHG is a non confrontational organization. Being so has its own positive and negative implications. Being Non-Confrontational has however meant that political mobilisation is not part of the movement. Some NGOs do not engage with the idea of SHGs. Those that want to associate with SHGs need to shed their confrontational approach.
2. An SHG is an inward looking organization where members sit together and decide to solve problems, essentially to help each other especially with regard to economic aspects which is emphasized on more than social aspects. This has therefore meant that there is not much room for 'social engineering' and for engagement in pertinent social issues, as for eg. Land Tenure and Land Rights. Furthermore, being inward looking means that politicians and politics cannot be involved, else this character will cease to exist.
3. SHGs cannot and should not be final. Members of the community who are likely to be poor would come together to form an SHG, but in the event that their poverty is overcome and their condition improved, then presumably they would move on and the SHG would become irrelevant. Hence there is a need for SHGs to reinvent themselves and to evolve either into trusts, companies co-operatives and for NGOs to project a future and indicate how a group seeking to come out of poverty, once they do, can move up to becoming an enterprise.

Mr. Tewari further reflected on the need to gain clarity and decide as to what we want SHGs to be. Should we look at SHGs as just a guarantor or as a mini-bank? We need to examine the Grameen model vis-a-vis the forms of SHGs that exist on the ground in our country. We need to creatively examine and evolve different models of SHGs based on the context and situation. We need to adapt different models for different regions if need be. For instance, East Khasi Hills is a region that is well banked while South Garo Hills have no banks at all. Jaintia Hills on the other hand is a cash rich area. This being the case, if savings of locals can be channelised to SHG members who require money and mechanisms are put in place to ensure security and prevent hijacking of SHGs by capitalists, then SHGs can have credit in areas where there are no banks. The different models of SHGs that evolve will however have to share some basic tenets as an SHG is essentially a structure for accessing formal credit.

Mr. Tewari then moved on to sharing his thoughts on Micro Finance. The questions he raised are:- Does Micro Finance help Enterprise? Will it help create wages and income and help in providing credit that is not just cheap but cheaper than the money lender? He suggested that if Micro Finance is used for consumption and is meant to replace the money lender, then it won't create enterprise. The rate of interest of MFIs today is not very encouraging. Hence the question is, can SHGs and individuals make enough money to service a loan at 30% interest? Can we name a few

enterprises that can ensure this? The way things stand at the moment, the difference between micro finance and money lenders can be compared to if one is asked if they prefer being colonised by the French or the English.

Mr. Tewari is of the opinion that Micro Finance can help improve poverty conditions but it cannot create micro enterprises. Furthermore, Micro Finance has severe limitations, and can never replace Formal credit and Formal Banking. So long as we are looking at preventing exploitation it is important that Banks expand their networks and for banks to extend insurance coverage. In Mr. Tewari's words " We need real banking not pseudo banking".

Finally, Mr. Tewari felt that SHGs and Micro Finance is but a transient phase and was of the opinion that within 10 years the country should be able to outgrow both. By then, the entire country, especially rural areas should be well covered by banks and integrated to the market. There needs to be empowerment by enablement, development of skills and teaching communities to manage money, such that in 10 years time an individual from a village of East Garo Hills or South Garo Hills will be in a position to deal with banks in the same way that a person in Shillong does. We need to be able to overcome the irony of credit not being accessible to the ones who need credit the most while for urbanites who are not as vulnerable, credit is readily available even over the phone for purposes such as buying of additional cars etc.

Technical Sessions:

Saleela Patkar, Programme Officer, MYRADA, Bangalore, began by informing that the Oldest SHG known to her is about 23 years old. The members of this group are no longer as poor and the children of some members of this group have gone on to become engineers. Although the members are today no longer "poor", the group has still not disbanded and neither have they registered the group or evolved it into a co-operative or other form of organisation. Hence the idea as proposed by Mr. S K Tewari that SHGs may not need to exist once they fulfill the primary objective of poverty alleviation is not entirely correct. An SHG as a collective often offers its members much more than meets the eye so much so that members feel the need of belonging to such a grouping for reasons beyond economics. SHGs have a strong social angle to them and it is the responsibility of those who facilitate group formation to ensure that SHGs realize this aspect and hone their credit plus or social activities. In this context she felt that SHGs are not necessarily non confrontational or non political and that if they are then it is a matter to be worried about. Ms. Saleela however agreed with Mr. Tewari that there is nothing absolute and final about SHGs and Micro Finance and she was also of the opinion that Micro Finance cannot and should not replace the traditional Formal Banking Systems

Ms Saleela further informed that the oldest Federation in the country is 18-20 years old. Her presentation then followed where she elaborated the various facets of an SHG Federation as elaborated below:-

Why do we need a Federation?

- To meet, interact and learn from other SHGs in the neighbourhood
- To mutually monitor the growth and functioning of SHGs in the local area.
- To have a greater voice in the development of a local area (in Panchayati Raj Institutions, with the local bankers, for social activities etc)

- To capture the combined financial strength of members – especially where the banks were not forthcoming

Evolution of the Concept of Federations

- “Maha-oota” (big lunch) of the late 1980s-early 1990s.
- Non-financial federations (small - 20-30 SHGs, managed by SHG members themselves)
- Financial federations (larger membership - >150 SHGs in a compact area, more professional management – usually by hired outsiders or the NGO)

Characteristics of good federations

- Consisting of very good SHGs (governance).
- Self-initiated
- Clear objectives
- Focused activities that are relevant to and easily managed by SHG members (member-centrality)
- Member SHG exert strong control over Federation Representatives (governance)
- Federation remains meaningful to the primary members (SHGs) (high patronage by members)

Why federations fail?

- When Federating is an agenda of the promoter (NGO, Govt, Project)
- Weak member SHGs
- Political capture (of key SHG representatives)
- Non-availability of managerial resources locally (training, payment, ‘outsiders’)
- Poor service delivery
- Withdrawal of the promoter before the Federation is strong enough

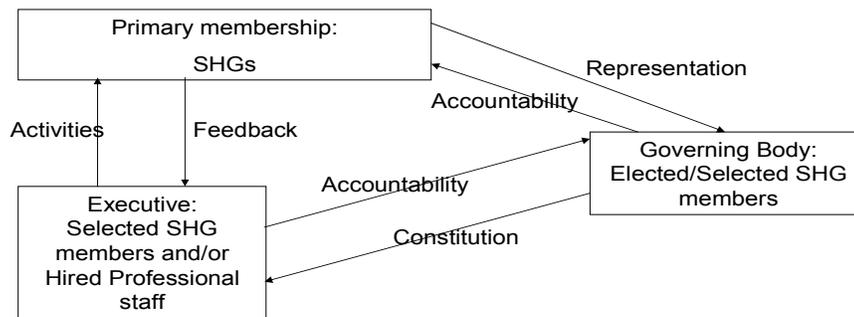
Questions to ask before federating

- Why do we need a federation?
- What activities should federations undertake and in what sequence?
- What should the size of the Federation be?
- Who should be members? (what grade of SHG)
- What are the key management features of a Federation?
- Should a Federation engage in fund-raising? From whom and for what?
- What training is required for a federation? What training for member SHGs?
- Should Federations be registered?
- How can a Federation establish credibility and legitimacy for itself?
- What should be the ‘promoter’s’ role in developing a Federation? Time scale and life-cycle of a Federation?

Fundamental Principles of a Federation

- Principle of Subsidiarity: “A secondary structure shall only take up those activities that cannot be reasonably accomplished by its primary structure on its own”. i.e. the Federation shall only undertake those activities that benefit the SHGs and communities that cannot be taken up by individual SHGs on their own.

Parts of a Federation



Daniel Ingty, Project Manager, West Garo Hills Community Resource Management Project, did a presentation on

He informed that 747 SHGs are in existence under the West Garo Hills IFAD Project, out of which 526 are women SHGs, 35 all men group and 48 mixed groups. An Apex Federation of women SHGs, named BILCHAM (Banking Institution and Learning Centre for Holistic Aspiration of Mothers), which also means *Torch Bearers*, has been formed.

Mr. Daniel also shared about other aspects of the Project as follows:

Existing Traditional Institutions

- Nokma Institution
- Laskar Institution
- Village Development Council
- Mahari or Clan Institution
- Nokpante Institution
- Nokmandi Institution
- Sam Achik Institution

Specific objectives for sustainability of NaRM-Gs and SHGs –

- Role of the NGOs will be taken over by the Community Cluster Leaders on the 4th Year when they will graduate to become trained leaders and managers.
- A close linkage with the banks and line departments will be established during the first three years.
- Following the established linkage NaRM-Gs and SHGs will start receiving funds and support from the line departments and credits from the banks within the 3rd year
- NaRM-Gs and SHGs will federate into cluster organisations who will take up cooperative marketing and contract farming as business enterprises.
- Motivate the Junior NaRM-Gs to take up social and literacy campaign.
- Established processing units and market center in each cluster.
- Promote cultivation/distillation of Patchouli.
- Promote processing/marketing of ginger paste and powder.

- Promote extensive cultivation/marketing of horticultural and perennial crops.
- Promote and implement comprehensive forest management plans by Nokmas and community
- Motivate communities to improve infrastructure and communication services to the villages including road, bridge, drinking water, electricity etc., through a joint effort with the Government

Fund utilisation Pattern by NaRM-Gs

- NaRM_Gs receive bank drafts from District Society and deposit in bank account.
- NaRM-G meeting is conducted, resolutions minuted for purpose of withdrawal . Cheque is jointly signed by three signatories and submitted to bank alongwith a copy of signed resolution.
- Detailed cash book and accounts are presented in every NaRM-G meeting with copy to District Society.

Institutions established by the project

- Natural Resource Management Group (NaRM-G)
- Self Help Group (SHG)
- Cluster Association/NaRM-G federation.
- SHG Federation(Women only)
- Area Development Committee(includes non-project villages)
- Reserve Forest Development Committee.
- Lead Farmers Association.
- Sam Achik Association (Herbal Medicine)

Institutions being initiated by the project

- Healthcare Para-professionals
- Vet./Animal care Para-professionals
- Group Enterprise/Employment Generation Para-professionals
- Transport Network
- Marketing Network
- Road & Bridge Maintenance Task Force
- Education & literacy Management Group
- Organic Farming Culture
- Export Market
- Junior NaRM-Gs
- Junior SHGs

Trainings provided to the community

- Project philosophy and strategy
- Concept of NaRM-Gs and SHGs
- Conducting effective NaRM-G/SHG meeting
- Common Fund Management
- Transparency and accountability in group
- Accounting and record keeping
- Linkage with other institutions
- Leadership and Organizational
- Vision building and planning (PRA exercise and PRIME exercises)
- Self Monitoring and Evaluation
- Conflict Resolution
- Federation of NaRM-Gs and SHGs

- Building credit linkages
- Entrepreneurship
- CBO Assessment
- Technical trainings
- Bio-composting
- Seasonal vegetable growing
- Livestock rearing
- Sericulture
- SALT Technology
- Patchouli Cultivation
- Rain Water Harvesting
- Forestry Nursery
- Natural Resource Management
- Herbal Healthcare

Dr. Haque, AGM, NABARD Regional Office, Shillong, shared about what NABARD has done in the country regarding SHGs and elaborated on the various ways in which people can access NABARD's assistance in the field of SHG promotion. NABARD provides financial assistance to SHPIs who wish to promote groups and also provides monetary assistance for holding of 2 day programmes for sensitization of Branch Managers etc. Mr. Haque emphasised on the need for Financial Inclusion and said that each and every person should have a bank account.

Angela Rangad, Manager – Gender, NGOs/CBOs, MRDS, highlighted about the MRDS Livelihoods Improvement Project for the Himalayas. She informed that MRDS is partnering with NGOs for implementation of the Project at the field level and those NGOs are:

In East Khasi Hills, *Khatarshnong-Laitkroh Block* – (KSO) Khatar Shnong Socio Organisation. In Jaintia Hills District, in *Khliehriat Block*– (SELDA) Social Economic Life Development Association, in *Laskein Block*– (NAM_RHEN) Nurture and Motivation Rural Human Empowerment Network and in *Saipung Block*– (WISE) Women for Integrated Sustainable Empowerment. In Ri Bhoi District, in *Jirang Block*– (NEICORD) North East India Committee on Relief and Development. In East Garo Hills, in *Songsak Block* - Bethany Society, *Samanda* – (NRMC) New Rompa Mebit Club and *Resubelpara* – (BRO) Bosco Reach Out. In South Garo Hills, in *Gasuapara Block*– (AWS) Achik Welfare Society.

She further informed that the SHG methodology is being used as a platform for all other project activities and that as per project estimates, a *minimum* of 80 SHGs need to be mobilised per block. The MRDS SHG methodology involves intensive field work and mobilising of communities for a minimum of 3 months prior to formation of groups. This process will include games and reflections aimed at gaining an understanding of society and social inequalities etc (Social Analysis). This should then facilitate the process of forming 'collectives for action' and urging self selection for group formation (SHGs). Groups should consist of 10-20 persons. 12-15 is the most preferred group size. Groups should be "Economically Homogenous". All SHGs formed in East Khasi Hills, Jaintia Hills and Ri-Bhoi contain in their name, the suffix 'Seng Rap lade'(meaning Self Help). In Garo Hills the SHG names are followed by the suffix 'Kucholsan' (meaning Unity). The Books that SHGs have to maintain are, Memorandum of Association & Rules and Regulations – to be evolved by the group, SHG Member's Pass Book, Attendance Register, Minutes Book, Savings and Contributions Register, Bank Book, Cash Book, Ledger, Trial Balance, Interest Reckoner, Loan Schedule of SHG Member, Financial Statement – Balance Sheet, Copy of the Rating and Assessing of SHGs format, Ready to use forms for Application for Membership Admission / Decision on the Application for Membership / Resignation Letter /Acceptance of Resignation Letter /Loan

Application /Promissory Note. Books to be maintained by NGOS for monitoring and assisting of SHGs include Individual Profile of each SHG Group / Block Profile of SHGs / Profile of SHG Members / Status of SHGs sheet /Assesment / Rating sheet for SHG.

MRDS has decided to also work with existing SHGs. However, grading will be carried out and the groups have to be willing to follow the MRDS methodology of maintenance of records. They will be provided trainings on this. MRDS has also adopted the policy that adoption of existing SHGs has to be communicated to the parent SHPI and a letter of agreement needs to be signed by the SHG, the parent SHG promoting institution and the District Management Unit of MRDS. Furthermore, Seed money to all MRDS SHGs will be provided only after the groups have been graded and are found to meet the criteria. For SHGs that have been adopted however, in addition to the grading, the groups should not have any outstanding amount against Seed Money/Revolving Fund/Term loan that may have been provided to them by the SHPI. If the SHG does not have outstanding amounts against Seed Money/Revolving Funds/Term Loan but has availed of a direct loan from a financial Institution or bank and has a consistent record of repayment but has some outstanding amount to be settled, they may be provided seed money if they clear the grading exercise.

If MRDS promoted SHGs express interest in accessing the SGSY Term Loans, they should be encouraged to do so only after they have attained some maturity as per the Grading of MRDS. Moreover, the FNGO will help gauge their Proposed Loan Use Plans and have extensive discussions regarding feasibility etc. Services of the SVCC/ BDS should also be made use of at this stage.

The Number of MRDS SHGs as of December 2006 is as follows:

- Khatarshnong Laitkhroh : 41 (18 existing 23 New)
- Jirang:54 (26 existing 28 New)
- Laskein: 11
- Saipung: 6
- Khliehriat: 4
- Samanda: 33 (14 existing 19 new)
- Resubelpara: 28 (3 existing 25 new)
- Songsak: 60 (6 existing 45 new)
- Gasuapara: 44 (34 existing 10 new)

Working Groups

- Finalisation of the Questionnaire for survey of SHGs in Meghalaya - **Group 1**
- Framework and state guidelines for functioning of SHGs in Meghalaya - **Group 2**
- Roadmap and Model for SHG Federation - **Group 3**

Group 1

(Dr. Anita Jyrwa SIRD, Teilang Khyriem MRDS, B B Nale Social Welfare Dept., Mr. K W Marbaniang, Soil & Water Conservation Dept.)

A threadbare discussion was carried out by the members of working group one where each question in the survey questionnaire was screened to see if it is relevant and if it will yield results in the field. The Questionnaire was finally trimmed down and consolidated. The final questionnaire is attached as Annexure 7.

Group 2

(Mr. Carmo Noronha, Bethany Society, Nimesh Ved, Samrakshan Trust Rongarra, Kong WC Pariat, Saleela Patkar MYRADA, Augustus Suting MRDS, Thwet Syngkon MRDS, Wansalan Pasah MRDS & Angela Rangad MRDS)

The group raised the following issues and suggestions:-

Presence of large number of institutions

- Number of institutions in the villages has been on an upward trend since the past few years. This has led to confusion among community members that has allowed for people to take undue advantage resulting in the benefits and resources not reaching those who deserve them.
- Benefits are being cornered by select people.

SHG size

- Group size should be sensitive to the existing local conditions. The norm of having no less than 10 is difficult to adhere to in Meghalaya where villages are small. Hence the Office of the State Co-ordinator for SHGs should have discussions with Banks and send them instructions apprising them of the ground reality and assuring them that a group size of 3-5 members is also viable and workable.

Books for SHGs

- Standardized simplified books for all SHGs to streamline operations. SIRD can perhaps organise a workshop where SHPIs evolve simplified formats for SHG record books that can be used for all SHGs such that the groups do not get confused, because as of now, different SHPIs introduce different formats and methods of book keeping.
- Phased introduction of books.
- Specific standardised trainings for book keeping.
- Standardized manual for SHGs.
- Propose SIRD to convene a workshop to develop a state specific manual.

SHG grading

- Grading formats based on maturity.

Coordination among SHGs

- Block level SHG coordination.
- Maintain a data base at the block level.

Co-ordination among SHPI

- Restrictions to access funds from multiple agencies. Community members should d be discouraged from being members of more than one SHG.

Discussion group

- Office of the State Co-ordinator for SHGs can provide a platform for discussion on the issue of SHGs on a regular basis. To begin with an e-group can be established.

Number of banks / branches

- Very low number of banks & absence of MFIs. Office of the State Co-ordinator for SHGs should intervene in the matter.

Safeguarding against entry of MFI's.

- Learning from the experience of other Indian States. Strict state level regulations and mechanisms should be in place well before the entry and profusion of MFIs in the state.

Group 3

(Daniel Ingty, WGHRMS, Farida Warjri MRDS, Banteilut Nongbri RSLTC Smit, Wadlihok Nongrum MRDS, Albina Marak Bilcham Apex SHGF, Eradina Snagma Bilcham Apex SHGF, Dhrubajyoti Nath WGHRMS)

The following presentation was made by group 3.

Reasons for forming Federations

- help each other in a larger way
- Neglecting Power.
- Guidance and sharing of ideas and strength
- Larger corpus and more labour force
- Larger cooperation and participation
- Taking up social issues
- Micro enterprise and business
- Sustainability of SHGs
- Approach the ?? and influence to
- Address women issues. Questions

Right time to Federate

- 10 or more SHGs after 2 years at least
- Incubation and Maturation period
- Enrolment and monthly fees by the SHGs
- Need for Area level Federation
- Need for Strong and committed leadership

Constraints

- Small villages and population, hence few SHGs. So there is a need to draw SHGs from different areas for a federation.
- Spread of Govt resource is poor
- Infrastructure gap
- Lack of meaningful investment is not the target
- Annual budget more on infrastructure than on people.
- Larger leveraging of money in states like Karnataka.

Wrap up

The workshop concluded with raising of questions and further sharing of ideas by all on the presentations made by the 3 working groups. The house was unanimous in suggesting that the workshop was useful but insisted that there should be more of such meetings. The members present hoped that the discussions and recommendations made in the workshop will be taken forward.

ANNEXURE 1



Dr. Shreeranjana, IAS, Commissioner & Secretary Planning, Govt. of Meghalaya & State Co-ordinator for SHGs delivering the Welcome Address

Launching of the website of the Office of the State Co-ordinator for SHGs.
www.megselfhelp.gov.in



Mr S K Tewari, IAS, Chief Secretary, Govt. of Meghalaya & Chairperson MRDS delivering the Inaugural Address

Ms. Saleela Patkar, Programme Officer, MYRADA making a presentation on SHG Federations





Participants and Working Groups at the Workshop



ANNEXURE 2

**STATEMENT OF EXPENDITURES INCURRED TOWARDS
STATE LEVEL WORKSHOP ON COORDINATION, ACTION &
POLICY FRAMEWORK FOR SHGs IN MEGHALAYA
TRAINING PROGRAMME CONDUCTED ON 2nd DECEMBER 2006
VENUE: NATIONAL INFORMATICS CENTRE**

SI No	Particulars	Amount	Mode of payment
1	Food expenses	9360.00	Chq no 434303
2	Stationery	460.00	Chq no 434304
	TOTAL	9820.00	

Certified that the above expenses has been verified and found correct:

Accounts Officer

ANNEXURE 3

1 day State Level Workshop on Coordination, Action & Policy Framework for SHG's in Meghalaya			
List of Participants			
Sl.	Name	Designation	Department
1	Ms. Jaya Roybangshi		IIBM, Khanapara, Guwahati
2	Rimi Sinha		IIBM, Khanapara, Guwahati
3	Mr. K. S. Lyngdoh, IFS	Planning Officer	Forest Department
4	Smti. B. B. Nalle	Deputy Director	Social Welfare
5	Mr. K. W. Marbaniang		Divisional Soil & Water Conservation (T) Division, Shillong
6	Shrri. Emrishwell Rangjem		Rangjem SHG, Mawlyndem, Pynursla
7	Mr. Carmo Noronha	Director	Bethany Society
8	Ms. Armina Ch. Sangma		Mukhya Sevika, Resubelpara Block
9	Mr. Nimesh Ved		Samrakshan
10	Mr. Dhruvajyoti Nath		NERCRMPS/IFAD, Shllong
11	Mr. Daniel Ingty	Project Manager	WGHCRRMS, Tura
12	Smti. Albina B Marak		Bilcham Apex SHGF
13	Smti. Eradina N Sangma		Bilcham Apex SHGF
14	Mr. W. J. Nongrum	Project Manager	MRDS, DMU- Ri Bhoi
15	Shri. L. Philip Nongrum	Coordinator	WISE
16	Mr. S. Sutnga		Bansara SHG, Mawdang
17	Mr. J. Shangpliang		U Peitngor
18	Mr. A. S. Suting	Project Manager	MRDS, DMU- Jaintia Hills
19	Mr. B. K. Kanta	AAA	KSO
20	R. F. Wansan	Field Worker	KSO
21	H H Kharmuti	Secretary	Mawthwan SCS, Sohiong
22	C Wankhar	Asst. Editor	Directorate of Information & Public Relations
23	Donlang D Mawlein		Seng Samla Mawlai Nongkwar
24	Tiplang		Seng Samla Mawlai Nongkwar
25	Dr. Anita P Jyrwa	Senior Faculty	SIRD
26	Shri. K. K.		Dalade SHG
27	K. M. Nongneng		Dalade SHG
28	T. K.		Directorate of Industries
29	W. Langstang	Deputy Director	Industries Department
30	Teilian Khyriem	Project Manager	MRDS, DMU- East Khasi Hills
31	Elias Sohkhet	Reporter	
32	Smti. W. C. Pariat		Agriculture Inspector, Jowai
33	Smti. Flora D Sangma		Mendipathar Co Operative Society
34	Shri. T. Ssyiemlieh	Secretary	Tyllilang SHG
35	B. R. L. Nongbri		R. S. L. T. C.
36	M. Kbyngar		C Youth SHG
37	M Syiem		Tyllilang SHG
38	N Shngainleng Bamon		
39	D Ranee		Iatrilang SHG
40	Thwetstar Syngkon	FAO	MRDS, DMU-East Khasi Hills

ANNEXURE 4

Government of Meghalaya
State Coordinator for SHGs

**One-day State Level Workshop on Coordination, Action and
policy framework for self-help groups in Meghalaya**

Dated :2nd December 2006

Venue :NIC, Auditorium

PROGRAMME

Time	Topic	Resource
9.00 am	Registration of Participants	
10.00 am	Welcome Address	Smt. Angela Rangad, MRDS
10.05 am	Brief Introduction to workshop	Dr Shreeranjian IAS State Coordinator for SHGs Govt. of Meghalaya
10.15 am	Inaugural Address.	Shri S.K Tewari ,IAS, Chief Secretary to the Govt. of Meghalaya.
10.30 am	Launching of State Coordinator Website for SHGs & Familiarisation with the website	Dr. Shreeranjian,IAS, and Shri Osterwell, NIC,Meghalaya
10.45 am	<i>Tea Break</i>	
11.10 am	Presentation by NABARD	GM, NABARD Shillong.
11.20 am	Presentation by Meghalaya Rural Development Society (MRDS)	Smt Angela Rangad, MRDS.
11.30 pm	Presentation by NERCRMP-IFAD	Shri Daniel Ingty
11.45 pm	Presentation on SHG Federations	Seleela Patkar,MYRADA
12.00 noon	Presentation on statewide survey and assessment of SHGs	Dr Anita .P Jyrwa SIRD,Meghalaya
12.20 pm	Working Group Discussion Group –I: Recommendation and finalization of SHGs Survey Group-II: Framework and State guidelines for SHGs functioning Group III: Federation of SHGs in Meghalaya.	<i>Facilitators:</i> Shri Daniel Ingty Ms Saleela Patkar Smt Angela Rangad Dr Anita.P Jyrwa
1.30 pm	<i>Lunch Break</i>	
2.15 pm	Presentation and recommendations of working groups and	
3.00 pm	Valedictory Function & Refreshment	

ANNEXURE 5

**Government of Meghalaya
State Coordinator for SHGs**

NoSC-SHG/Misc/6/2006-10

Dated: the 29th.November 2006

From: Dr Shreeranjana, IAS,
Commissioner and Secretary to the Govt. of Meghalaya, Planning,(PID),
Cooperation Department and State Coordinator for SHGs .

To:

Sub :One-Day State Level Workshop on Coordination, Action and policy framework for Self-help groups in Meghalaya (2nd December 2006)

Sir/Madam,

With reference to the subject mentioned above, I have the pleasure to inform you that we are organising in association with MRDS, a one day 'State Level Workshop on Coordination, Action and policy framework for Self-help groups in Meghalaya' on the 2nd December 2006(Saturday) at 10.00 am at the NIC auditorium.

The workshop is aimed at facilitating dialogue for creation of a suitable framework for Coordination, Action and policies for self-help groups in the state. There will be launching of the website, presentations by resource persons from MRDS, SIRD, NABARD, and NERCRMP, West Garo hills district. There will be working group discussions for finalization of the Statewide Survey and Assessment of Self help groups (SHGs) in Meghalaya, finalizing the framework for SHGs functioning and federation of SHGs in Meghalaya. **The programme will be inaugurated by the Chief Secretary of Meghalaya.**

The NGOs, bankers, departments and organisations involved in SHG promotion are requested to participate in the workshop. I would be grateful if you will kindly make it convenient to attend the workshop or depute a representative from your department/organisation.

Outstation participants will be provided with accommodation if required. The contact person for the same is Shri E.P Kharbhih (94361-13590(M)/Smt Angela Rangad (98630-97754(M).& 0364-2502409(O) of MRDS..

Yours faithfully

(Dr Shreeranjana)
Commissioner and Secretary to the Govt. of Meghalaya,
Planning,(PID), Cooperation Department &
State Coordinator for SHGs.

Enclosed: Programme schedule

**Government of Meghalaya
State Coordinator for SHGs**

NoSC-SHG/Misc/6/2006-10

Dated: the 29th.November 2006

From: Dr Shreerajan, IAS,
Commissioner and Secretary to the Govt. of Meghalaya, Planning,(PID),
Cooperation Department and State Coordinator for SHGs .

To: The Editor,
.....

**Sub : Request for coverage of the One-Day State Level Workshop on Coordination,
Action and policy framework for Self-help groups in Meghalaya
(2nd December 2006)**

Sir/Madam,

With reference to the subject mentioned above, I have the pleasure to inform you that the office of the State Coordinator for SHG, Government of Meghalaya, headed by Dr Shreerajan, IAS, is organising a one day ‘**State Level Workshop on Coordination, Action and policy framework for Self-help groups in Meghalaya**’ on the 2nd December 2006 at 10.00 am at the NIC auditorium.

The workshop is aimed at creating a suitable framework for functioning of self-help groups in the state, their subsequent federations at various levels and finalisation for the conduct of state-wide survey and assessment of self help groups (SHGs) in Meghalaya

The programme will be inaugurated by the Chief Secretary of Meghalaya and attended by NGOs, bankers, department and organisations involved in SHG promotion.

I would be grateful if you will kindly make it convenient to attend the programme and provide media coverage for the same.

Thanking you in anticipation

Yours faithfully

(Dr Shreerajan)
Commissioner and Secretary to the Govt. of Meghalaya,
Planning, (PID), Cooperation Department and
State Coordinator for SHGs .

ANNEXURE 6

**Government of Meghalaya
State Coordinator for SHGs**

No. SC-SHG/ Misc / 6-2006

Date 29.11.2006

PRESS RELEASE

The state Government having acknowledged the need to have assessment and coordinated action plan in the matter of Social Mobilization in general and the movement of Self Help Groups in the state has notified Dr. Shreeranjana, as the **State Coordinator for SHG**. The **Role and Function** of the State Coordinator for Self Help Groups are as follows: 1. Preparing a **Directory** of existing Self Help Group; 2. preparing report on the status and health of each Self Help Group; 3. Suggest measures for activating Moribund Self Help Group and other related functions in the matter. A resource inventory and draft directory and other available resources in respect of the SHGs have been incorporated and available on the **Website of the state Coordinator for SHG** in the state at <http://megselfhelp.gov.in/>

A one -day '**State Level Workshop** on Coordination, Action and policy framework for Self-help groups in Meghalaya, will be held **at the NIC, Auditorium on Saturday the 2nd December 2006 at 10 am**. The programme is being organised by the office of the State Coordinator for SHG, Government of Meghalaya in association with Meghalaya Rural Development Society (MRDS). The workshop is aimed at facilitating dialogue for creation of a suitable framework for Coordination, Action and policies for self-help groups in the state. There will be launching of the website, presentation on survey by Dr. Anita P. Jyrwa, (questionnaire for the same is available on the website), presentation by, Smt Angela Rangad, MRDS, presentations by NABARD, and Shri Daniel Ingty, NERCRMP West Garo Hills district and other resource persons. The Working Group Discussions would **work on** finalisation of the Statewide Survey and Assessment of Self help groups (SHGs) in Meghalaya, finalizing the framework for SHGs functioning and federation of SHGs in Meghalaya. All self help group promoting NGOs, bankers, departments and organisations involved in SHG promotion are cordially invited to attend the workshop. The registration will commence at 9.00 am.

(Dr Shreeranjana, IAS,)

Commissioner and Secretary to the Govt. of Meghalaya, Planning, (PID),
Cooperation Department & State Coordinator for SHG

NoSC-SHG/MISC/6-2006-A

Date 29.11.2006

Copy to

1. The Director of Public Relations (DIPR) for information with a request to circulate as press release. He is also requested to extend invitation to media for coverage of inaugural function at 10.00 am on 2nd Dec 2006. The Chief Secretary will grace the occasion as chief guest. A Team may also be deputed for DIPR support including photography

(Dr Shreeranjana, IAS,)

Commissioner and Secretary to the Govt. of Meghalaya, Planning,
(PID), Cooperation Department & State Coordinator for SHG

QUESTIONNAIRE FOR SURVEY OF SHGs- MEGHALYA**I. GENERAL SHG PROFILE****1.Name of SHG:** _____**2.Address** _____ **village** _____ **Block** _____

Phone No. _____

3Type of group

Male/Female /Mixed

4Community : Khasi/Garo/Jaintia/any other(Specify).....**5Date of SHG formation.**

Date ____ month ____ Year ____

6 Name the organization, which promoted the SHG (tick relevant box)

i) Bank/any other financial Institution: _____

ii) NGO: _____

iii) Govt. Department: _____

iv) Cooperative Society _____

v) Self: _____

v) Any other (specify): _____

7 Whether SHG is also registered under any other legal provisions: Yes __ No __

If 'Yes' tick the relevant Act under which the SHG is registered

i) a)Registration of Societies Act 1860: _____

b)Registration No _____

ii) a)Cooperative Societies Act 1955 _____

b)Registration No _____

iii) a) Indian Trust Act 1882 _____

b) Registration No _____

iv) a)Companies Act 1956 _____

b) Registration No _____

8Whether the SHG is affiliated to the following (Tick)

i) Cooperative Society. Yes ____ No ____

ii) NGO/NBFC*: Yes ____ No ____

iii) SHG Federation: Yes ____ No ____

(*NBFC: Non Banking financial Institution)

9.Details of SHG Bank Account:

Bank A/c No _____

Name of Bank _____ Address _____

II. OBJECTIVE /GENEALOGY/ VISION/ MISSION / OF THE SHG

1.OBJECTIVES OF SHG

a) State the reasons as to why the group was formed

2. GENEALOGY

a) Before becoming an SHG, did the members belong to any group or organization in mentioned below

Mahila Mandal.....*Yes*.....*No*.....

DWCRA.....*Yes*.....*No*.....

Seng Kynthei/Mothers Union*Yes*.....*No*.....

Seng Samla/youth organization*Yes*.....*No*.....

c) Indicate the external agencies the group has come into contact since conception to date

Sl No	Name of Agency/Orgn	Period of contact	Purpose of contact
1			
2			
3			
4			
5			
6			

3. VISION /MISSION GOALS of SHG

a) Do you have a long-term vision for the next 15-20 years? If you do what is it that you like to achieve in 15-20 years time (Vision)

i) _____

ii) _____

III. MEMBERSHIP DETAILS:

1. Members details

No	Name of Members	Gender		Age	Marital Status		Educational Status	Skills available	Occupational Status*	No of children		Economic Status of members	
		M	F		M	U				M	F	BPL	APL
1													
2													
3													
4													
5													
6													
7													
8													
9													
10													
11													

12													
13													
14													
15													
16													
17													
18													
19													
	Total												

Note: Gender M-male F-female: Marital Status: M-Married U- Unmarried
 BPL- Below Poverty line APL-Above Poverty line (name must be included in State BPL list to fall in this category)
 *Occupational Status: AL –Agricultural Laborer; NAL- Non agricultural laborer Oo:Other occupation; No- No occupation

IV GRADING OF SHG:

Whether the SHG has been graded by the Banks /DRDA/Blocks/NGOs

Yes.....No..... If yes give details

Sl No	Status of	Date/Year	Point awarded/Grades obtained	Graded by	Remarks
1	1 st grading				
2	II nd grading				
3	IIrd grading /subsequent grading				
	Any other				

V. DETAILS OF SHG MEETINGS

a)Indicate frequency of meetings of SHG

monthly/weekly/fortnightly

b) Indicate the total no of meetings held since inception

_____ nos

VI.GROUP REPRESENTATIVES

a)Name of SHG Representatives from inception to date

Sl No	Chairman	Period (from-to) Year/month	Secretary	Period (from-to- Year/month	Treasurer	Period (from-to) Year/month
1						
2						
3						
4						
5						
6						
7						

VII. FINANCIAL INFORMATION of SHG

a) Savings: Indicate the regularity of savings

Sl No	Frequency of Regular Savings	Tick relevant
1	Monthly	
2	Weekly	
3	Fortnightly	

b) Are the group members also making Extra saving

Yes _____

No _____

(Note : Extra savings are all other savings apart from the regular and compulsory savings of members depending on seasonality of income)

c) Indicate the amount of saving by members

Amount of Saving per month/per member **Rs**

Note (Investigators may verify this from the savings ledger and the individual pass Book)

d) Do members save in non cash form

Yes _____ No _____

e) If 'Yes' indicate the types/items of non cash forms of savings

i) _____

ii) _____

(non cash forms of saving may include items such as grains, sugar, vegetables, labour in lieu of cash etc)

f) Indicate the sources of funds of the SHG and the amount received

SI No	Sources of funds	Name of Orgn/Bank	Purpose of grant/loan	Total Amount (Rs)	Subsidy/Grant Amount Rs	Loan Amount Rs	Interest rate %	Amt repaid
1	Thrift/Savings	-	-		-	-	-	-
2	Revolving Fund. (SGSY)/other agencies							
3	Bank Loan							
4	External Funding							
5	NGO support							
6	Govt. Agency							
7	Any others							
8	Interest charged on loans from SHG to members	-	-		-	-		-
	Total funds							

g) Details of Assets Purchased/Received by SHG and its members

SI No	Particulars/Items	Quantity	Cost	Remark

VIII. LOAN AND CREDIT DISBURSEMENT AND REPAYMENT IN SHG

a) Loans details in SHG

Sl No	Particulars	Numbers
1	No of members who have taken loan	
2	No of members who have taken loans more than once	
3	Number of non SHG persons who received loans	
4	Total no of loans	
5	No of loans taken by members	
6	No of loans taken by representatives	

b) Credit Utilization and repayment

Sl No	Loan Category	Amt(Rs)	No of members	Repayment status	Rate of Interest
	Consumption Loans				
1	Consumption (Domestic)				
2	Emergencies				
	Farm Sector				
3	Agriculture				
4	Animal Husbandry				
	Non-Farm Sector				
5	Income Generation activity				
6	Asset Building/Investment				
7	Any other				
	Total				

c). Details of Economic activities/Income generation Activities of the SHG /Status of Economic activities/ Livelihood spectrum of members–

i) Individual Economic Activities

Sl	Economic activities taken up	No of members taken up the activity	Average Investment (Rs)	Average Annual Profit	Remarks(nature and source of investment general indication of profit or loss
1					
2					
3					

ii) Group Economic Activity

Sl	Group /Common Economic Activity taken up	No of members taken up the activity	Average Investment	Average Annual Profit	Remarks(nature and source of investment general indication of profit or loss
1					
2					
3					

IX. BOOK-KEEPING AND DOCUMENTATION

a) Indicate whether the SHG are maintaining the following books and ledgers

Sl No	Names of the books /Ledgers	Yes	No
1	Admission Book		
2	Minutes Book		
3	Attendance register		
4	Cash book		
5	General ledger		
6	Savings ledger		
7	Loan Ledger		
8	Bank pass Book		
9	Individual Pass book		
10	Receipt Vouchers		
11	Stock book		
12	Any other (specify)		

c) Has the audit of the SHG been done

Yes _____; No _____.

X. TRAINING

a) Indicate the details of trainings of the members of the SHG

Sl No	Name of Trainings	Duration Dates	No of SHG members attended	Sponsored/conducted by
1				
2				
3				
4				
5				
6				
7				

XI. CREDIT PLUS ACTIVITIES

1 a) What types of intervention/social action programmes/activities/awareness taken up by SHG:

Sl No	Types of programme	Yes	No
1	Health		
2	Immunization		
3	Education		
4	ICDS/Nutrition/Anganwadi		
5	Adolescent programme		
6	Non formal Education		
7	T.L.C		
8	Water and Sanitation programme		
9	Any others (Specify)		

XII. GROUP DYNAMICS, CAPACITY, COMMUNICATION AND INTERACTIONS (ASSETS-LINKAGE-COVERGENCE-etc)

a) Self-Help and Social Capital:

Sl No	Details	Yes	No	Type of activity
1	Does SHG have any contingency arrangement for meeting any difficult/unforeseen circumstances within the group and for its activities			
2	Has any member or section of your community other than members of your SHG ever approach SHG for help			
3	Has SHG organized any activity in village(s)			
4	Has any new employment activity been made available to the SHG members			

b) Has SHG group met any of the following to address group or community problem

i) Official of the State/ District/block level Yes _____; No _____

ii) Political leader- Yes _____; No _____

iii) NGO: Yes _____; No _____

iv) SHPI/Federation: Yes _____; No _____

v) Banks : Yes ___ No _____

vi) Any other relevant organization (pl specify with details)

LINKAGE-CONVERGENCE

c) Please provide details of institutions to which your SHGs has established linkage.

Sl No	Name of the organization	Yes	No	Specify details
A	Monetary Institutions			
1	Banks			
2	Non-banking/financial institutions			
3	Chit funds			
4	International Funding Agencies			
B	Line Department/Sectoral Department			
1	Health Department			
2	Agriculture Department			
3	Animal Husbandry Department			
4	Education Department			
5	Social Welfare Department			
6	Soil & Water Conservation			
7	Cooperation Department			
8	Forestry Department			
9	Community and Rural Development department			
10	NGO			
11	Any other (Specify)			

e) Has the SHG taken initiative to have a federation of SHG;

Yes ____; No ____.

f) If yes give details.
