



# Livelihoods Improvement Project for Himalayas (Meghalaya)



Government of Meghalaya



By Dr. Shreeranjana, IAS, Project Director



# Chronology of major Project events

|  |  |
|--|--|
| 20 <sup>th</sup> Feb 2004                        | Project Loan Agreement signed  |
| 10 <sup>th</sup> Jun 2004                        | Establishment of MRDS  |
| 22 <sup>nd</sup> Jun 2004                        | Registration of MRDS under Society Registration Act 1860             |
| 23 <sup>rd</sup> Sep 2004                        | <b>Project Loan effectiveness ?</b>                                  |
| 14 <sup>th</sup> Dec 2004                        | Financial & Administrative Rules 2005                                |
| 31 <sup>st</sup> Dec 2005                        | <b>Completion of recruitment process of core staff</b>               |
| 23 <sup>rd</sup> to 25 <sup>th</sup> Nov 2005    | 1 <sup>st</sup> Review Mission by UNOPS                              |
| 16 <sup>th</sup> & 17 <sup>th</sup> Mar 2006     | State level Project Launch Workshop                                  |
| 12 <sup>th</sup> May 2006                        | <b>MoU signing with partner NGOs for 1<sup>st</sup> phase Blocks</b> |
| 27 <sup>th</sup> Nov to 8 <sup>th</sup> Dec 2006 | 2 <sup>nd</sup> Review Mission by UNOPS                              |
| 27 <sup>th</sup> & 28 <sup>th</sup> Mar 2007     | <b>MoU signing with partner NGOs for 2<sup>nd</sup> phase Blocks</b> |

**Decision of actual field effectiveness of Project - Suggested Jan 2006**

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# Objective

Improve the livelihood of vulnerable groups in a sustainable manner through the promotion of improved livelihood opportunities and strengthening of local institutions that relates to livelihood development





| Project Component   | Sub Component/Major Activity   |  |
|---|--|--|
| Pre project implementation  |  |  |
| Empowerment and capacity building of community organizations & their support organizations ( 9 %) | <ul style="list-style-type: none"> <li>■ Community Empowerment - Training, workshops, exposure visits</li> <li>■ Facilitation through NGO's - Group Formation, follow ups</li> <li>■ Interventions to reduce Women's Drudgery - Rice mill, water supply</li> </ul>   |  |
| Livelihood enhancement & development (16 %)   | Farm   | Non-Farm   |
|   | <ul style="list-style-type: none"> <li>■ Agriculture - Integrated Jhum Dev., SRI ...</li> <li>■ Horticulture – Oranges, Pineapple, Banana, Turmeric</li> <li>■ Soil &amp; Water Resources – Afforestation, IWDP</li> <li>■ Livestock &amp; Aquaculture</li> <li>■ Forestry Development – NRM, NTFP</li> </ul>  | <ul style="list-style-type: none"> <li>■ Value addition</li> <li>■ Processing</li> <li>■ Service sectors</li> <li>■ Transportation</li> <li>■ Marketing</li> <li>■ Energy</li> </ul> |
| Livelihood support systems (55 %)   | <ul style="list-style-type: none"> <li>■ Entrepreneurship Development – As per the emerging need of the villagers</li> <li>■ Rural Finance – Seed capital, Facilitate Credit Linkage, Streamlining policy</li> <li>■ Rural Finance Services Support – SHG Federations Networking, establish partnership with FIs (NABARD, SIDBI, PACs)</li> <li>■ Social Venture Capital Company</li> <li>■ Policy Studies and Advocacy – As per requirement</li> <li>■ Leverage Fund</li> </ul> |  |
| Project Management (20 %)   | Establishment of project management units, strategy development, project MIS   |  |

## COVERAGE STATUS

| District (AR 5)  | Villages (AR – 570) |                | Households (AR – 29,300) |                |           |
|------------------|---------------------|----------------|--------------------------|----------------|-----------|
| Block (AR 14/15) | Project Target      | Covered so far | Project Target           | Covered so far | % Covered |
| Jaintia Hills    | 120                 | 90             | 10891                    | 8169           | 75        |
| East Khasi Hills | 179                 | 164            | 11602                    | 10673          | 91        |
| Ri Bhoi          | 100                 | 80             | 5380                     | 4304           | 80        |
| East Garo Hills  | 145                 | 133            | 6032                     | 5549           | 92        |
| South Garo Hills | 140                 | 115            | 4718                     | 3868           | 82        |
| <b>Total</b>     | <b>684</b>          | <b>582</b>     | <b>38623</b>             | <b>32564</b>   | <b>85</b> |

| Outputs/Outcomes  | Progress so Far |
|---|-----------------|
| Persons receiving direct project services [SHG members] | <b>11752</b>    |

# SHG STATUS (AR – 1955)

| District         | No. of SHGs |            |            | Total      | Percentage   |              |              |
|------------------|-------------|------------|------------|------------|--------------|--------------|--------------|
|                  | M           | F          | Mix        |            | M            | F            | Mix          |
| Jaintia Hills    | 35          | 70         | 7          | 112        | 31.25        | 62.5         | 6.25         |
| East Khasi Hills | 42          | 44         | 96         | 182        | 23.08        | 24.18        | 52.75        |
| Ri Bhoi          | 93          | 87         | 21         | 201        | 46.27        | 43.28        | 10.45        |
| East Garo Hills  | 86          | 124        | 21         | 231        | 37.23        | 53.68        | 9.09         |
| South Garo Hills | 62          | 86         | 21         | 169        | 36.69        | 50.89        | 12.43        |
| <b>TOTAL</b>     | <b>318</b>  | <b>411</b> | <b>166</b> | <b>895</b> | <b>35.53</b> | <b>45.92</b> | <b>18.55</b> |

Promoted – 535; Adopted – 360; Remaining 1400 apprx by Dec 2008

90% of Phase I villages SHG mobilized, remaining largely from Phase II

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# Capacity Building of SHG members

- Nb. of SHG members trained in Module 1
  - Nb. of SHG members trained in Module 2
  - Nb. of SHG members trained in Module 3
  - Thematic Trainings
  - Exposure Visits
  - 667 SHGs (1980 men, 1995 women)
  - 1799 SHG members (822 men, 977 women)
  - 1433 SHG members (635 men, 798 women)
  - 1226 SHG members (330 men, 896 women)
  - 478 SHG members (157 men, 321 women)
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# SHG Linkages Status

| Linkages         |                     |                |                              |                |                  |               |
|------------------|---------------------|----------------|------------------------------|----------------|------------------|---------------|
| Dist/Block       | Direct Bank Linkage |                | Indirect Bank Linkage (SGSY) |                | Govt. Grant Fund |               |
|                  | <i>SHGs</i>         | <i>Rs</i>      | <i>SHGs</i>                  | <i>Rs</i>      | <i>SHGs</i>      | <i>Rs</i>     |
| Jaintia Hills    | 0                   | 0              | 0                            | 0              | 0                | 0             |
| East Khasi Hills | 0                   | 0              | 10                           | 250000         | 8                | 136000        |
| Ri-Bhoi          | 4                   | 58761          | 9                            | 289630         | 12               | 122000        |
| East Garo Hills  | 22                  | 855000         | 19                           | 340000         | 2                | 53000         |
| South Garo Hills | 11                  | 187000         | 6                            | 160000         | 2                | 25000         |
| <b>Total</b>     | <b>37</b>           | <b>1100761</b> | <b>44</b>                    | <b>1039630</b> | <b>24</b>        | <b>336000</b> |

Total Amt form Bank Linkage

**2140391**

Total No. of SHGs Credit Linked with banks

**81**

| Dist/Block       | Convergence Funds |                | Name of Inst               | Purpose   | Comm. Contri  |
|------------------|-------------------|----------------|----------------------------|---|---------------|
|                  | SHGs/HH/Comm      | Rs             |                            |   |               |
| Jaintia Hills    | 5                 | 50000          | Planning                   | Voluntary Action Fund                                   |               |
|                  | DMU               | 50000          | NABARD                     | Expsure to Kerela                                       |               |
|                  | DMU               | 10000          | NABARD                     | Banker's Meet   |               |
| <b>Sub-Total</b> |                   | <b>110000</b>  |                            |   |               |
| East Khasi Hills |                   | 0              | 0                          | 0   |               |
| Ri-Bhoi          |                   | 135000         | Sericulture                | Rearing House & Training                                |               |
| <b>Sub-Total</b> |                   | <b>135000</b>  |                            |   |               |
| East Garo Hills  | 7 SHG             | 35775          | Horti                      | Floriculture/labour expenses                            |               |
|                  | 312 HH            | 1487500        | Health                     | Mosquito Net & RDK                                      |               |
|                  | 413 HH            | 729600         | Health                     | Sanitary Latrines                                       | 182400        |
|                  |                   | 4139500        | Horti/Agri/C&R<br>D/Forest | Veg, strawbery, floriculture, IJD,<br>Green House, etc. |               |
| <b>Sub-Total</b> |                   | <b>6392375</b> |                            |   | <b>182400</b> |
| South Garo Hills |                   | 105000         | Agri                       | Vermicompost  |               |
|                  |                   | 135000         | Fishery                    | Fish Ponds  |               |
|                  |                   | 305000         | Horti                      | Vermicompost, cashewnut                                 |               |
|                  |                   | 49000          | C&RD                       | Rice Mill, Rd. Const.                                   |               |
| <b>Sub-Total</b> |                   | <b>594000</b>  |                            |   | 0             |
| <b>Total</b>     |                   | <b>7231375</b> |                            |   | <b>182400</b> |

Need to capture details in respect of community contribution

# SHG Financial Status

| Dist         | No. of SHGs | SHGs with Bank A/c | Savings Amt.   | Group Contribution amt. | SHGs Other Internal sources of fund | SHG External Sources of fund | Corpus Amt     | Cash at Bank   | Cash at Hand   |
|--------------|-------------|--------------------|----------------|-------------------------|-------------------------------------|------------------------------|----------------|----------------|----------------|
| 1            | 2           | 3                  | 4              | 5                       | 6                                   | 7                            | 8 (4+6+7)      | 9              | 10             |
| JH           | 112         | 40                 | 291482         | 86265                   | 28886                               | 117615                       | 437983         | 101725         | 143600         |
| EKH          | 182         | 107                | 1023672        | 117050                  | 81715                               | 585481                       | 1690868        | 330007         | 214488         |
| RB           | 201         | 76                 | 739220         | 28028                   | 116433                              | 548554                       | 1404207        | 205557         | 223550         |
| EGH          | 231         | 201                | 964999         | 160035                  | 184878                              | 1719317                      | 2869194        | 1128375        | 287120         |
| SGH          | 169         | 105                | 727049         | 63968                   | 31302                               | 384548                       | 1142899        | 469539         | 148133         |
| <b>Total</b> | <b>895</b>  | <b>529</b>         | <b>3746422</b> | <b>455346</b>           | <b>443213</b>                       | <b>3355515</b>               | <b>6255684</b> | <b>2235203</b> | <b>1016891</b> |

SHGs Fund management to be addressed

# SHGs Promotion Action Plan '08-'09

| Dist         | Target      | Acht as on Mar '08 | Balance     | Target for Next Nine Months |            |            |            |            |            |            |            |            |
|--------------|-------------|--------------------|-------------|-----------------------------|------------|------------|------------|------------|------------|------------|------------|------------|
|              |             |                    |             | Ap                          | Ma         | Jun        | Jul        | Au         | Sep        | Oct        | No         | Dec        |
| JH           | 636         | 112                | 524         | 58                          | 58         | 59         | 59         | 58         | 58         | 58         | 58         | 58         |
| EKH          | 610         | 182                | 428         | 48                          | 48         | 48         | 48         | 48         | 47         | 47         | 47         | 47         |
| RB           | 359         | 201                | 158         | 23                          | 23         | 23         | 23         | 22         | 23         | 21         |            |            |
| EGH          | 372         | 231                | 141         | 20                          | 20         | 20         | 20         | 20         | 21         | 20         |            |            |
| SGH          | 315         | 169                | 146         | 21                          | 21         | 21         | 21         | 21         | 21         | 20         |            |            |
| <b>Total</b> | <b>2292</b> | <b>895</b>         | <b>1397</b> | <b>170</b>                  | <b>170</b> | <b>171</b> | <b>171</b> | <b>169</b> | <b>170</b> | <b>166</b> | <b>105</b> | <b>105</b> |

For 2 (JH& EKH) Districts special strategy worked out

# Facilitation through FNGOs

- 11 FNGOs engaged to service 15 Blocks
- Selected F-NGOs involved in project sensitization, community mobilization and PRA exercises and mobilizing communities towards group formation.
- Total of 105 trainings and exposure visits organized
- 94 Village Level Groups Promoters engaged & trained in 5 Districts
- Total of 15 RNGOs engaged so far
- 15 Block Level Resource Centres (BLRCs) set up in all 5 districts

- FNGOs/ staffs turnover – Enhance VLGPs, possible support fund increase, identify CRPs
- Strengthen BLRCs



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# Gender Initiatives

- Gender sensitization and training team (GSTT) instituted for further mobilising women SHGs and supports identification of women's Drudgery Interventions
  - Gender trainings undertaken in 4 Districts (DMU & FNGOs & VLGPs)
  - GST assisting in highlighting entitlements like Mid-Day Meal, PDS, ICDS, NREGA, NOAPS, NMBS, JSY, NFBS, Community Health etc. as mobilizing strategy
  - Beneficiaries trained in gender related issues
    - ❑ 67 trainings (1883 participants – 844 Male, 1039 female); 34 villages covered so far
  - Interventions to reduce women's drudgery
    - ❑ Rice Mills – EGH (Time saved from 1 day milling 40 kgs to 20 min for 40 Kgs) per month return – Rs. 36,000)
    - ❑ Working shed for women stone cutters - EGH
    - ❑ 4 Mechanized Spinning machine distributed to 2 SHGs and members trained – RB
    - ❑ Washing place, sanitation complex,
    - ❑ Creche – EKH & RB
    - ❑ Convergence with Rajiv Gandhi Creche Programme for 7 SHGs
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# Community Health

- *Rationale:*
    - Health expressed as an urgent need during PRA
    - Interventions on health will mean SHG savings not diverted for meeting medical expenses
    - Better Health will translate into better ability/opportunity for beneficiaries to be involved in Livelihood related activities and less loss of man days as a result of ill health
  - 111 Bare Foot Health Workers BFHW in 3 districts trained.
  - Kit that includes one months supply of medicines provided by project.
  - Medicines sold at cost price ensures sustainability of the initiative.
  - Total of 9 rounds of medicines procured
  - Over Rs. 34,000/- generated from sales of medicines
  - Over 265 patients treated over in one District
  - Convergence with District Malaria Office in East Garo Hills (7000 nets/ 14 packets malaria rapid testing kits worth Rs 6250/- each)
  - Convergence with NRHM underway
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# Linkages & Convergence

- District Unit (Jaintia Hills) to prepare 5 yrs perspective plan under NREGA
  - Total Sanitation Programme – PHE – DMU- EGH - SHGs involved in channelization and implementation.
  - National Rajiv Gandhi Creche programme
  - Convergence with District Malaria Office in East Garo Hills - Supply of Mosquito Nets, RDKs, etc
  - Vermi-compost, Cashewnut Plantation – Horticulture
  - Sericulture – Cluster formation, technical assistance – RB – Sericulture Deptt
  - Fish Ponds (Fishery Deptt.)- South Garo Hills
  - Voluntary Action Fund from Planning Deptt
  - Project actively working with NABARD to identify feasible areas where programmes and schemes provided by NABARD could be accessed by the Project (MRDS as SHPI; Leveraging technology development fund; sending innovative proposals in pipeline)
  - NABARD - Jaintia Hills
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- Irrigation Project with Agri Deptt in Ri Bhoi – Water User Group formed

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# Convergence Initiatives in Livelihood

- Convergence: Strawberry cultivation
    - ❑ 1 acre involving 4 SHGs - land preparation, fencing
    - ❑ Line Deptt - Technical inputs (drip irrigation, nursery raising)
    - ❑ First harvest - 50,000 INR in SHG account
    - ❑ Upscaling and market linkage
  - SHG Federation in Turmeric – Niche product (Lakadong)
    - ❑ 16 SHGs from 4 villages - Land worth 5 lakhs (5 acres) donated by village dorbar
    - ❑ Multi purpose Processing Plant for slicing, drying and grinding
    - ❑ Value addition – Pre - 55 INR/kg to 80 INR/kg powdered
    - ❑ District Level Committee for dovetailing initiative for value chain of turmeric
    - ❑ Market link with India Post, Private sector initiated
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Exposure visit



Packing and processing of Turmeric Plant



Federation members





## Component 2: Livelihood Enhancement & Development

### Agriculture

| Type   | Units     | Beneficiaries trained |            |            |
|--|-----------|-----------------------|------------|------------|
|  |           | Male                  | Female     | Total      |
| System of Rice Intensification (SRI)   | 4         | 25                    | 28         | 53         |
| Different aspects of agriculture – high yielding variety of paddy, kharif crops etc, | 18        | 116                   | 93         | 209        |
| Scientific cultivation of color capsicum.  | 1         |                       | 20         | 20         |
| One square meter kitchen garden  | 2         | 25                    | 33         | 58         |
| “TRELLIS” mode of homestead farming  | 22        | 97                    | 84         | 181        |
| Integrated Agriculture (Training)  | 1         | 4                     | 3          | 7          |
| Inter-cropping maize with turmeric   | 1         | 48                    | 33         | 81         |
| Integrated Farming & Entrepreneurship Development (Training)                         | 1         | 8                     |            | 8          |
| <b>Total</b>   | <b>50</b> | <b>323</b>            | <b>294</b> | <b>617</b> |

## Component 2: Livelihood Enhancement & Development

### Horticulture

| Type  | Units     | Beneficiaries trained |            |            |
|---|-----------|-----------------------|------------|------------|
|   |           | Male                  | Female     | Total      |
| Seasonal vegetable cultivation  | 7         | 42                    | 120        | 162        |
| Construction of green house for off-season vegetable cultivation                  | 4         | 116                   | 93         | 209        |
| Vermi-compost   | 2         | 130                   | 180        | 310        |
| Banana cultivation  | 1         |                       |            |            |
| Organic pineapple   | 1         |                       |            |            |
| Strawberry Cultivation  | 1         | 5                     | 7          | 12         |
| Floriculture  | 1         |                       |            |            |
| Cultivation & processing of Lakadong Turmeric (SHG Federation - Group of 16 SHGs) | 1         | 2                     | 74         | 76         |
|   | <b>18</b> | <b>295</b>            | <b>474</b> | <b>769</b> |

## Component 2: Livelihood Enhancement & Development

### Livestock & Aquaculture

| Type  | Units     | Beneficiaries trained |            |            |
|---|-----------|-----------------------|------------|------------|
|   |           | Male                  | Female     | Total      |
| Bokashi method of pig rearing                                 | 5         | 27                    | 97         | 124        |
| Cross breeding of cows for increase in milk production        | 1         | 15                    |            | 15         |
| Pig rearing.  | 2         | 39                    | 20         | 59         |
| Poultry farming (Kroiler)                                     | 3         | 104                   | 126        | 230        |
| “Livestock Management Entrepreneurship Development (Training) | 1         | 5                     |            | 5          |
| Pisciculture  | 2         |                       | 12         | 12         |
| Total   | <b>14</b> | <b>190</b>            | <b>255</b> | <b>445</b> |

## Component 2: Livelihood Enhancement & Development

### Forestry Development

| Type  | Units     | Beneficiaries Trained |            |            |
|---|-----------|-----------------------|------------|------------|
|   |           | Male                  | Female     | Total      |
| Tree plantation in village forest to ensure regular supply of potable water | 1         | -                     | -          | -          |
| Sustainable harvest of NTFP resources (Muga plantation & Eri Rearing)       | 25        | 101                   | 108        | 209        |
| Sustainable harvest of bamboo & Scientific management of bamboo groves      | 1         | 30                    | 10         | 40         |
| Integrated Jhum Development   | 1         | 8                     | 37         | 45         |
| <b>Total</b>  | <b>28</b> | <b>139</b>            | <b>155</b> | <b>294</b> |

## Component 2: Livelihood Enhancement & Development

### Soil and Water Resources

| Type  | Units    | Beneficiaries trained |           |           |
|---|----------|-----------------------|-----------|-----------|
|   |          | Male                  | Female    | Total     |
| Water Harvest Storage cum Fishery Pond  | 1        |                       |           |           |
| Organic composting  | 1        | 6                     | 43        | 49        |
| Repairing of water tanks to make potable drinking water available in the poor household & Reduction of women's drudgery | 4        |                       |           |           |
| Irrigation Project  | 1        | 7                     | 5         | 12        |
| Rain Harvesting Tank  | 1        |                       |           |           |
| <b>Total</b>  | <b>8</b> | <b>13</b>             | <b>48</b> | <b>61</b> |



## Funds received (INR)

| Funds received        | 2004-2005   | 2005-2006   | 2006-2007   | 2007-2008                     | Cumulative   |
|-----------------------|-------------|-------------|-------------|-------------------------------|--------------|
| GoM                   | 2,23,11,634 | Nil         | 6,70,00,000 | 10,67,00,000                  | 19,60,11,634 |
| Beneficiaries         | -           | -           | -           | 1,98,325                      | 1,98,325     |
| FIs                   | -           | -           | -           | 22,05,842                     | 22,05,842    |
| Project Total         | 2,23,11,634 | <b>Nil</b>  | 6,70,00,000 | 10,91,04,167                  | 19,84,15,801 |
| * Convergence         | -           | -           | -           | 72,31,375                     | 72,31,375    |
| Grand Total           | 2,23,11,634 | <b>Nil</b>  | 6,70,00,000 | 22,54,39,709                  | 40,40,62,977 |
| IFAD<br>Reimbursement | 1,55,000    | 1,26,05,000 | 2,23,52,000 | 2,69,22,000<br>(upto Dec '07) | 6,20,34,000  |

\* Health, Planning, PWD, Horticulture, Sericulture, Agriculture, PHE, C & RD

# Funds Utilized (INR)

| <b>Funds Utilized</b> | <b>2004-2005</b> | <b>2005-2006</b> | <b>2006-2007</b> | <b>2007-2008</b> | <b>Cumulative</b> |
|-----------------------|------------------|------------------|------------------|------------------|-------------------|
| Component 1           |                  | 2,11,234         | 75,58,501        | 1,63,46,274      | 2,41,16,009       |
| Component 2           |                  | Nil              | Nil              | 16,90,071        | 16,90,071         |
| Component 3           |                  | Nil              | 1,65,089         | 24,99,319        | 26,64,408         |
| Component 4           | 1,82,061         | 1,46,39,932      | 1,80,11,241      | 2,10,67,201      | 5,39,00,435       |
| Total                 | 1,82,061         | 1,48,51,166      | 2,57,34,831      | 4,16,02,865      | 8,23,70,923       |

# Financial Utilization Achievements

| Project Components<br>[in INR]   | Year  | Cumulative Utilisation       |
|--|---|------------------------------|
|  | %age of AWPB<br>2007-08 (2006-07)               |                              |
| Empowerment & Capacity Building of<br>Community & Support Organization | 1.63 Cr - 42.56 %<br>(0.76 Cr - 24.35%)         | 31.75%                       |
| Livelihood Enhancement & Development                                   | 0.17 Cr – 20 %<br>(Nil - 0%)                    | 3.16 %                       |
| Livelihood Support System Development                                  | 0.26 Cr – 10.5 %<br>(0.0042 Cr - 0.03%)         | 1.02%                        |
| Project Management   | 2.10 Cr – 58.5 %<br>(1.81 Cr - 61.48%)          | 14.7 %                       |
| <b>Total</b>   | <b>4.16 Cr – 39 %</b><br><b>(2.57 Cr – 11%)</b> | <b>8.23</b><br><b>4.78 %</b> |

Rural Finance, SVCC, Livelihood enhancement, SHG mobilization & support organization to be upscaled, multi pronged strategy to be adopted

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## Policy Changes & Advocacy

- State Coordinator for SHG: [www.megselfhelp.gov.in](http://www.megselfhelp.gov.in); Directory of SHGs; “*Megh Self Help*” newsletter
  - Partnering towards entitlements and access of services for poor: Letter from Chief Secretary to NGOs.
  - Inclusion of Project villages under the Government’s normal plan provisions - Convergence Directive issued by Chief Secretary to all Heads of Line Departments from Planning Deptt.
  - Project actively working with NABARD to identify feasible areas where programmes and schemes provided by NABARD could be accessed by the Project (MRDS as SHPI; Leveraging technology development fund; sending innovative proposals in pipeline)
  - Rainwater Harvesting Mission launched in State with SHG as main players
  - Voluntary Action Fund of State (Rs. 50 Lakh annually)- SHGs entitled to apply
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## Implementation issues

- ❑ Further impetus in Convergence efforts with Line Departments to ensure sustainability of Project Intervention & up-scaling
  - ❑ Greater focus in SHG-Bank Linkage (credit linkage) and focus rural finance , Other financial services and Technological backup action plan to be prepared
  - ❑ Defining exact role of SVCC in NE context – Possible start up as MFI; partnering with SHG FEDs and Cooperative FEDs
  - ❑ Steps to ensure acceptance and sustainability of enterprise demonstrations initiated
  - ❑ IFAD hand holding and advocacy – technology, micro-finance and micro-enterprise, Knowledge Management; two-way communication for analysis and way ahead
  - ❑ IFAD addressing developmental issue in specific NE context and model
  - ❑ FNGOs additional support & strengthening
  - ❑ Full-fledged Manager on Knowledge & Resource Management
  - ❑ Further streamlining MIS
  - ❑ Addressing women participation
  - ❑ Strengthening bottom up planning
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# WAY FORWARD

## **SHG MOBILIZATION**

- *Additional FNGOs*
- *Additional number of VLGPs and more incentives for all VLGPs.*
- *Good SHGs to promote new SHGs*
- *SHG and Village plan*

## **SERVICE CENTRES AT DISTRICT HQs**

- *Resource/ Credit Counseling Centre*
- *Technology Centre.*
- *Programmes & Knowledge Centre*

## **RURAL FINANCE**

- *MFI creation or Partnership*
- *Networking with PACs & SHG-Federations*
- *RNGOs Networking for Credit support*

## **MONITORING & EVALUATION**

- *MIS and software to be developed*

## **SVCC**

- *CEO & 2 senior staff likely to join by June 2008*
- *SVCC likely to be registered by July 2008*
- *All core staff to be in place by October 2008*

## **ADVOCACY & FACILITATION**

- *Food Security, entitlements, information and Access to plans and programmes*
-