

**Monitoring, Evaluation,  
Learning & Documentation  
(MEL&D) of IWMP Projects  
in the state of Meghalaya**

**ANNUAL REPORT  
(2015-16)  
BATCH-IV PROJECTS**

**Submitted to:**



**Meghalaya State Watershed & Wasteland  
Development Agency (MSWWDA),  
Govt. of Meghalaya**

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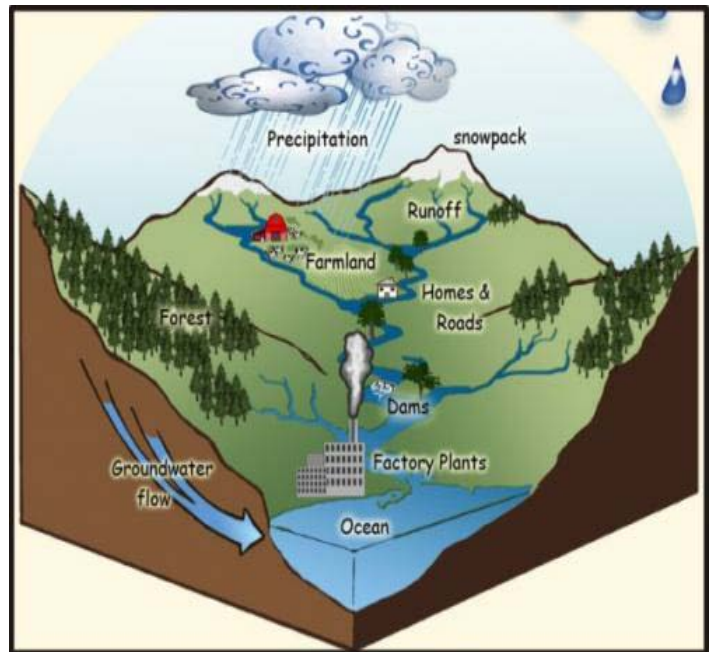


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## INTRODUCTION:

No matter where we live, we live in a watershed. A watershed is the land area that drains to a single body of water such as a stream, lake, wetland or estuary. Watersheds catch rain or snow melt and funnel water into flows across or under the landscape. Watersheds can be hilly, mountainous, or nearly flat and can be comprised of many land uses including forests, farms, towns and cities. Watersheds are everywhere.



Watershed development refers to the conservation, regeneration and judicious use of all the natural resources (like land, water, plants, animals) by human beings. Watershed Management brings about the best possible balance between natural resources on the one side and human beings on the other.

The Government of India has been implementing various watershed development programmes over the last 50 years. The experiences and lessons from these programmes were considered while formulating the Integrated Watershed Management Programme (IWMP) in February 2009. The programme is delivered through Department of Land Resources, Ministry of Rural Development at the National level and State level Nodal Agencies (SLNA) at State level.

Watershed management is one of the most important options that can provide a constructive framework to address the challenges in rain-fed areas in India in the following ways:

- improving the recharge of local aquifers and improving downstream water flows;
- helping farmers better manage surface and ground water resources;
- increasing vegetative cover and decreasing soil erosion;
- increasing agricultural productivity; and
- supporting farmers to adapt to climatic change
- improved livelihoods for people.

The work on the project is executed with a “Ridge to Valley” perspective ensuring reduction in soil erosion so that the treatments at the lower catchment are protected.

Along with including the measure for poverty alleviation and improved livelihoods, the programme has laid even greater importance in light of the worldwide recognition of its effectiveness in combating climatic change. The model merges scientific approaches with participatory model to work closely with communities as partners such that the regenerated natural resource base acts as a foundation for delivering improved livelihood security. There also exists ample scope for increasing the effectiveness of service delivery for IWMP through convergence with other related programs, particularly on key elements of integrated watershed management implemented through local authorities.

The new 2012 Common Guidelines for Watershed Development Projects recognized the need to clearly prioritize the issue of improving water resources management within the watershed development framework. Recent policy changes by the GoI have resulted in IWMP being subsumed into a new national Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) Program that will be led by Ministry of Agriculture (MoA) and merge ongoing some national level schemes. Monitoring, Evaluation, Learning and Documentation (MEL&D) system is an integral part of the project management structure of IWMP for unbiased, reliable and relevant information on progress and performance of each project by reflecting the actual status of the implementation process.

Meghalaya is one of the states in the country implementing the programme since 2009-10. **North Eastern Development Finance Corporation Limited (NEDFi) has been engaged as MEL&D agency for the IWMP projects under Batch III, IV and V in Meghalaya.**

NEDFi very well understands the role of MEL&D as that of a facilitating agency by adopting evaluation practices referring the operational guidelines, examines the progress of the project as per action plan, tries to observe implementation strategy based on priority and arranges continuous feedback in order to adjust the program accordingly. It has been always the endeavour of NEDFi to help the implementing officials receiving maximum benefits out of the MEL&D process that validates their tiring efforts, provides information on how to improve their work and better serve their targeted community.

NEDFi has been carrying out concurrent process monitoring to capture near real time information on the key project processes, quality of implementation, problems encountered etc. These activities are monitored on random basis by physically visiting the sites and recording the status with all the details along with photograph as well as GPS coordinates at ground level. The observations are reported in Periodical Reports like this from time to time for the review and compliance.

### BATCH-IV PROJECTS AT A GLANCE:

1) District: **East Khasi Hills**; Number of Project: **1 (One) No.**

**Table: 1.1.**

1.	Name of the Project	<b>EKH-IWMP- XIII (2012-13)</b>
2.	Name of the Block/s	<b>Pynursla C&amp;RD Block.</b>
3.	Name of Watershed/Micro Watershed (MWS) and Code	<b>Wah Rymben MWS and Umkrem MWS. MWS Codes: 3C1B5i3a, 3C1B5i3b, 3C1B5i3d, 3C1C2a1a, 3C1C2a1b and 3C1C2a1c.</b>
4.	Total Nos. of Villages Covered	<b>15 (Fifteen) Nos. of Villages.</b>
5.	Total Geographical Area (Ha)	<b>5280 Ha.</b>
6.	Project Area Proposed for Treatment (Ha)	<b>4970 Ha.</b>
7.	Total Project Cost (Rs. in Lakhs)	<b>Rs. 745.50 Lakhs.</b>
8.	Major Reasons for Selection of the Watershed	<ul style="list-style-type: none"> <li>• <b>Soil erosion during monsoon season,</b></li> <li>• <b>Unscientific Cultivation Practices and</b></li> <li>• <b>Poor Socio-economic condition of the people.</b></li> </ul>
9.	Project Duration	<b>5 (Five) Years.</b>
10.	Project Implementing Agency	<b>Soil &amp; Water Conservation Territorial Division, Shillong.</b>

2) District: **West Khasi Hills**; Number of Project: **1 (One) No.**

**Table: 2.1.**

1.	Name of the Project	<b>WKH-IWMP- X (2013-14)</b>
2.	Name of the Block/s	<b>Nongstoin C&amp;RD Block.</b>
3.	Name of Watershed/Micro Watershed (MWS) and Code	<b>Phodjaud- Weisohlang Watershed. MWS Codes: 3C1B2k3b, 3C1B2k3c, 3C1B2k2a, 3C1B2k2b, 3C1B2k3a and 3C1B2k3d.</b>
4.	Total Nos. of Villages Covered	<b>12 (Twelve) Nos. of Villages.</b>
5.	Total Geographical Area (Ha)	<b>5428 Ha.</b>
6.	Project Area Proposed for Treatment (Ha)	<b>5050 Ha.</b>
7.	Total Project Cost (Rs. in Lakhs)	<b>Rs. 757.50 Lakhs.</b>
8.	Major Reasons for Selection of the Watershed	<ul style="list-style-type: none"> <li>• <b>Poor Mobilisation of Resources,</b></li> <li>• <b>Inadequate Infrastructure Facilities and</b></li> <li>• <b>Acute Shortage of Water during Dry Season.</b></li> </ul>
9.	Project Duration	<b>5 (Five) Years.</b>
10.	Project Implementing Agency	<b>Soil &amp; Water Conservation Territorial Division, Nongstoin.</b>



3) District: **South West Khasi Hills**; Number of Project: **1 (One)** No.

**Table: 3.1.**

1.	Name of the Project	<b>SWKH-IWMP- III (2012-13)</b>
2.	Name of the Block/s	<b>Mawkyrwat C&amp;RD Block.</b>
3.	Name of Watershed/Micro Watershed (MWS) and Code	<b>Umit- Umsohphlang Watershed. MWS Codes: 3C1B4a4a, 3C1B4a4b, 3C1B4a4e, 3C1B4a4j and 3C1B4a4k.</b>
4.	Total Nos. of Villages Covered	<b>18 (Eighteen) Nos. of Villages.</b>
5.	Total Geographical Area (Ha)	<b>6116 Ha.</b>
6.	Project Area Proposed for Treatment (Ha)	<b>5850 Ha.</b>
7.	Total Project Cost (Rs. in Lakhs)	<b>Rs. 877.50 Lakhs.</b>
8.	Major Reasons for Selection of the Watershed	<ul style="list-style-type: none"> <li>• <b>Very Poor Communication Facility,</b></li> <li>• <b>Inadequate Primary Infrastructure and</b></li> <li>• <b>Acute Shortage of Water during Dry Season.</b></li> </ul>
9.	Project Duration	<b>5 (Five) Years.</b>
10.	Project Implementing Agency	<b>Soil &amp; Water Conservation Territorial Division, Mawkyrwat.</b>

4) District: **Ribhoi**; Number of Project: **1 (One)** No.

**Table: 4.1.**

1.	Name of the Project	<b>RB-IWMP- VIII (2012-13)</b>
2.	Name of the Block/s	<b>Umling &amp; Umsning C&amp;RD Block.</b>
3.	Name of Watershed/Micro Watershed (MWS) and Code	<b>Umshaki MWS- 3B2A4b1f, Ummysiang MWS- 3B2A4b1e, Umtyrli- Rangdon MWS- 3B2A2a3h and Umtham-Umkhlen MWS- 3B2A4b1c.</b>
4.	Total Nos. of Villages Covered	<b>15 (Fifteen) Nos. of Villages.</b>
5.	Total Geographical Area (Ha)	<b>5819 Ha.</b>
6.	Project Area Proposed for Treatment (Ha)	<b>5000 Ha.</b>
7.	Total Project Cost (Rs. in Lakhs)	<b>Rs. 750.00 Lakhs</b>
8.	Major Reasons for Selection of the Watershed	<ul style="list-style-type: none"> <li>• <b>Burning Forest Area,</b></li> <li>• <b>Indiscriminate Cutting of Trees and</b></li> <li>• <b>Soil Erosion.</b></li> </ul>
9.	Project Duration	<b>5 (Five) Years.</b>
10.	Project Implementing Agency	<b>Soil &amp; Water Conservation Territorial Division, Nongpoh.</b>

5) District: **West Jaintia Hills**; Number of Project: **2 (Two) Nos.**

**Table: 5.1.**

1.	Name of the Project	<b>WJH-IWMP- VIII (2012-13)</b>
2.	Name of the Block/s	<b>Thadlaskein C&amp;RD Block.</b>
3.	Name of Watershed/Micro Watershed (MWS) and Code	<b>Thadmukroh MWS- 3B2A6b1e and Umlarpang MWS- 3B2C4a3c.</b>
4.	Total Nos. of Villages Covered	<b>2 (Two) Nos. of Villages.</b>
5.	Total Geographical Area (Ha)	<b>3114 Ha.</b>
6.	Project Area Proposed for Treatment (Ha)	<b>2980 Ha.</b>
7.	Total Project Cost (Rs. in Lakhs)	<b>Rs. 447.00 Lakhs.</b>
8.	Major Reasons for Selection of the Watershed	<ul style="list-style-type: none"> <li>• <b>Drinking Water Scarcity,</b></li> <li>• <b>Low Agricultural Productivity and</b></li> <li>• <b>Poverty.</b></li> </ul>
9.	Project Duration	<b>5 (Five) Years.</b>
10.	Project Implementing Agency	<b>Soil &amp; Water Conservation Territorial Division, Jowai.</b>

**Table: 5.2.**

1.	Name of the Project	<b>WJH-IWMP- IX (2012-13)</b>
2.	Name of the Block/s	<b>Laskein C&amp;RD Block</b>
3.	Name of Watershed/Micro Watershed (MWS) and Code	<b>Middle Mynsar MWS- 3B2C4d1h, Umblo MWS- 3B2C4c3d and Mynlep MWS- 3B2C4c3a.</b>
4.	Total Nos. of Villages Covered	<b>11 (Eleven) Nos. of Villages.</b>
5.	Total Geographical Area (Ha)	<b>3959 Ha.</b>
6.	Project Area Proposed for Treatment (Ha)	<b>3020 Ha.</b>
7.	Total Project Cost (Rs. in Lakhs)	<b>Rs. 453.00 Lakhs.</b>
8.	Major Reasons for Selection of the Watershed	<ul style="list-style-type: none"> <li>• <b>Drinking Water Scarcity,</b></li> <li>• <b>Low Agricultural Productivity and</b></li> <li>• <b>Poverty.</b></li> </ul>
9.	Project Duration	<b>5 (Five) Years.</b>
10.	Project Implementing Agency	<b>Soil &amp; Water Conservation Territorial Division, Jowai.</b>

6) District: **East Garo Hills**; Number of Project: **2 (Two) Nos.**

**Table: 6.1.**

1.	Name of the Project	<b>EGH-IWMP- IX (2012-13)</b>
2.	Name of the Block/s	<b>Samanda C&amp;RD Block.</b>
3.	Name of Watershed/Micro Watershed (MWS) and Code	<b>Rongak Watershed- 3C1A6b4b.</b>
4.	Total Nos. of Villages Covered	<b>3 (Three) Nos. of Villages.</b>
5.	Total Geographical Area (Ha)	<b>2156 Ha.</b>
6.	Project Area Proposed for Treatment (Ha)	<b>2000 Ha.</b>
7.	Total Project Cost (Rs. in Lakhs)	<b>Rs. 300.00 Lakhs</b>
8.	Major Reasons for Selection of the Watershed	<ul style="list-style-type: none"> <li>• <b>Practice of Shifting Cultivation,</b></li> <li>• <b>Poor Infrastructure and</b></li> <li>• <b>Acute Shortage of Water during Dry Season.</b></li> </ul>
9.	Project Duration	<b>5 (Five) Years.</b>
10.	Project Implementing Agency	<b>Simsanggre Soil &amp; Water Conservation Division, Williamnagar.</b>

**Table: 6.2.**

1.	Name of the Project	<b>EGH-IWMP- X (2012-13)</b>
2.	Name of the Block/s	<b>Rongjeng C&amp;RD Block.</b>
3.	Name of Watershed/Micro Watershed (MWS) and Code	<b>Rongra MWS- 3B1B5a3d and Rongit MWS- 3B1B5a4a.</b>
4.	Total Nos. of Villages Covered	<b>7 (Seven) Nos. of Villages.</b>
5.	Total Geographical Area (Ha)	<b>2550 Ha.</b>
6.	Project Area Proposed for Treatment (Ha)	<b>2000 Ha.</b>
7.	Total Project Cost (Rs. in Lakhs)	<b>Rs. 300.00 Lakhs.</b>
8.	Major Reasons for Selection of the Watershed	<ul style="list-style-type: none"> <li>• <b>Practice of Shifting Cultivation,</b></li> <li>• <b>Low Crop Yield and</b></li> <li>• <b>Acute Shortage of Water during Dry Season.</b></li> </ul>
9.	Project Duration	<b>5 (Five) Years.</b>
10.	Project Implementing Agency	<b>Simsanggre Soil &amp; Water Conservation Division, Williamnagar.</b>



7) District: **West Garo Hills**; Number of Project: **2 (Two) Nos.**

**Table: 7.1.**

1.	Name of the Project	<b>WGH-IWMP- XIII (2012-13)</b>
2.	Name of the Block/s	<b>Gambegre C&amp;RD Block.</b>
3.	Name of Watershed/Micro Watershed (MWS) and Code	<b>Sikkli MWS, Sokchon MWS, Mecheng MWS and Wadro MWS. Code:--</b>
4.	Total Nos. of Villages Covered	<b>6 (Six) Nos. of Villages.</b>
5.	Total Geographical Area (Ha)	<b>4287.00 Ha.</b>
6.	Project Area Proposed for Treatment (Ha)	<b>2090.00 Ha.</b>
7.	Total Project Cost (Rs. in Lakhs)	<b>Rs. 313.50 Lakhs</b>
8.	Major Reasons for Selection of the Watershed	<ul style="list-style-type: none"> <li>• <b>Absence of Soil and Water Conservation Measures,</b></li> <li>• <b>Poor Socio-economic Set Up and</b></li> <li>• <b>Acute Shortage of Water during Dry Season.</b></li> </ul>
9.	Project Duration	<b>5 (Five) Years.</b>
10.	Project Implementing Agency	<b>Soil &amp; Water Conservation Territorial Division, Tura.</b>

**Table: 7.2.**

1.	Name of the Project	<b>WGH-IWMP- XIV (2012-13)</b>
2.	Name of the Block/s	<b>Dalu and Zikzak C&amp;RD Block.</b>
3.	Name of Watershed/Micro Watershed (MWS) and Code	<b>Chikala MWS- 3C1A2c1a, Dendam MWS- 3C1A2c1g and Kuli MWS- 3B1A1b1b.</b>
4.	Total Nos. of Villages Covered	<b>5 (Five) Nos. of Villages.</b>
5.	Total Geographical Area (Ha)	<b>3009.00 Ha.</b>
6.	Project Area Proposed for Treatment (Ha)	<b>1910.00 Ha.</b>
7.	Total Project Cost (Rs. in Lakhs)	<b>Rs. 286.50 Lakhs.</b>
8.	Major Reasons for Selection of the Watershed	<ul style="list-style-type: none"> <li>• <b>Practice of Shifting Cultivation,</b></li> <li>• <b>Low Agricultural Production and</b></li> <li>• <b>Acute Shortage of Water during Dry Season.</b></li> </ul>
9.	Project Duration	<b>5 (Five) Years.</b>
10.	Project Implementing Agency	<b>Soil &amp; Water Conservation Territorial Division, Tura.</b>

8) District: **South Garo Hills**; Number of Project: **2 (Two) Nos.**

**Table: 8.1.**

1.	Name of the Project	<b>SGH-IWMP- VII (2012-13)</b>
2.	Name of the Block/s	<b>Baghmara C&amp;RD Block.</b>
3.	Name of Watershed/Micro Watershed (MWS) and Code	<b>Dapsi MWS.</b>
4.	Total Nos. of Villages Covered	<b>4 (Four) Nos. of Villages.</b>
5.	Total Geographical Area (Ha)	<b>2216.00 Ha.</b>
6.	Project Area Proposed for Treatment (Ha)	<b>1960.00 Ha.</b>
7.	Total Project Cost (Rs. in Lakhs)	<b>Rs. 294.00 Lakhs.</b>
8.	Major Reasons for Selection of the Watershed	<ul style="list-style-type: none"> <li>• <b>Very Poor Road Communication,</b></li> <li>• <b>Practice of Shifting Cultivation and</b></li> <li>• <b>Acute Shortage of Water during Dry Season.</b></li> </ul>
9.	Project Duration	<b>5 (Five) Years.</b>
10.	Project Implementing Agency	<b>Soil &amp; Water Conservation (Cash Crop) Division, Baghmara.</b>

**Table: 8.2.**

1.	Name of the Project	<b>SGH-IWMP- VIII (2012-13)</b>
2.	Name of the Block/s	<b>Chokpot C&amp;RD Block.</b>
3.	Name of Watershed/Micro Watershed (MWS) and Code	<b>Rongasi MWS.</b>
4.	Total Nos. of Villages Covered	<b>4 (Four) Nos. of Villages.</b>
5.	Total Geographical Area (Ha)	<b>2113.00 Ha.</b>
6.	Project Area Proposed for Treatment (Ha)	<b>2040.00 Ha.</b>
7.	Total Project Cost (Rs. in Lakhs)	<b>Rs. 306.00 Lakhs</b>
8.	Major Reasons for Selection of the Watershed	<ul style="list-style-type: none"> <li>• <b>Practice of Shifting Cultivation,</b></li> <li>• <b>Almost 100% households are Below Poverty Line and</b></li> <li>• <b>Acute Shortage of Water during Dry Season.</b></li> </ul>
9.	Project Duration	<b>5 (Five) Years.</b>
10.	Project Implementing Agency	<b>Soil &amp; Water Conservation (Cash Crop) Division, Baghmara.</b>

### MONITORING OF FINANCIAL PROGRESS AS ON 31/03/2016:

As per Operational Guidelines, State Level Nodal Agency (SLNA) releases fund to the district level Watershed Cell cum Data Centre units (WCDC) out of the fund received from the Department of Land Resources (DoLR) Delhi. At district level, WCDC releases project fund to PIA and WC based on project activities proposed in the annual action plan. Division-wise financial progress achieved against the projects is shown below;

#### A) Financial Progress (As on 31/03/2016) in East Khasi Hills Division:

Batch	Name of Project	Project Area (in Ha)	Project Cost (Rs. in Lakhs)	Fund Released by SLNA to WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)	Fund Released by WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)
IV	EKH IWMP XIII	4970	745.50	149.10	20.00%	106.422	71.38%

- ❖ Fund released at WCDC level as on 31/03/2016 is 71.38% for EKH IWMP XIII out of the total fund received from SLNA.
- ❖ Overall financial progress achieved is **20%** for the project.

#### B) Financial Progress (As on 31/03/2016) in West Khasi Hills Division:

Batch	Name of Project	Project Area (in Ha)	Project Cost (Rs. in Lakhs)	Fund Released by SLNA to WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)	Fund Released by WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)
IV	WKH IWMP X	5050	757.50	151.50	20.00%	151.50	100%

- ❖ Fund released at WCDC level as on 31/03/2016 is 100% for WKH IWMP-X out of the total fund received from SLNA.
- ❖ Overall financial progress achieved is **20%** for the project.

**C) Financial Progress (As on 31/03/2016) in South West Khasi Hills Division:**

Batch	Name of Project	Project Area (in Ha)	Project Cost (Rs. in Lakhs)	Fund Received by WCDC (Rs. in Lakhs)	Percentage of Fund Received (in %)	Fund Released by WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)
IV	SWKH IWMP III	5850	877.50	175.50	20.00%	175.50	100.00%

- ❖ Fund released at WCDC level as on 31/03/2016 is 100.00% for SWKH IWMP-III out of the total fund received from SLNA.
- ❖ Overall financial progress achieved is **20%** for the project.

**D) Financial Progress (As on 31/03/2016) in Ribhoi Division:**

Batch	Name of Project	Project Area (in Ha)	Project Cost (Rs. in Lakhs)	Fund Released by SLNA to WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)	Fund Released by WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)
IV	IWMP VIII	5000	750.00	150.00	20.00%	149.25780	99.50%

- ❖ Fund released at WCDC level as on 31/03/2016 is 99.50% for RB IWMP-VIII out of the total fund received from SLNA.
- ❖ Overall financial progress achieved is **20%** for the project.

**E) Financial Progress (As on 31/03/2016) in West Jaintia Hills Division:**

Batch	Name of Project	Project Area (in Ha)	Project Cost (Rs. in Lakhs)	Fund Released by SLNA to WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)	Fund Released by WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)
IV	IWMP VIII	2980	447.00	89.40	20.00%	88.953	99.50%
	IWMP IX	3020	453.00	90.60	20.00%	86.91596	95.93%

- ❖ Fund released at WCDC level as on 31/03/2016 is 99.50% for WJH IWMP-VIII and it is 95.93% for WJH IWMP-IX out of the total fund received from SLNA.
- ❖ Overall financial progress achieved is **20%** for both the projects.



**F) Financial Progress (As on 31/03/2016) in East Garo Hills Division:**

Batch	Name of Project	Project Area (in Ha)	Project Cost (Rs. in Lakhs)	Fund Released by SLNA to WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)	Fund Released by WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)
IV	EGH IWMP IX	2000	300.00	60.00	20.00%	60.00	100.00%
	EGH IWMP X	2000	300.00	60.00	20.00%	60.00	100.00%

- ❖ Fund released at WCDC level as on 31/03/2016 is 100.00% for WJH IWMP-IX and it is 100.00% for WJH IWMP-X out of the total fund received from SLNA.
- ❖ Overall financial progress achieved is **20%** for the project.

**G) Financial Progress (As on 31/03/2016) in West Garo Hills Division:**

Batch	Name of Project	Project Area (in Ha)	Project Cost (Rs. in Lakhs)	Fund Released by SLNA to WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)	Fund Released by WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)
IV	WGH IWMP XIII	2090	313.50	62.70	20.00%	62.70	100.00%
	WGH IWMP XIV	1910	286.50	57.30	20.00%	57.30	100.00%

- ❖ Fund released at WCDC level as on 31/03/2016 is 100.00% for both WGH IWMP-XIII and WGH IWMP-XIV out of the total fund received from SLNA.
- ❖ Overall financial progress achieved is **20%** for both the projects.

**H) Financial Progress (As on 31/03/2016) in South Garo Hills Division:**

Batch	Name of Project	Project Area (in Ha)	Project Cost (Rs. in Lakhs)	Fund Released by SLNA to WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)	Fund Released by WCDC (Rs. in Lakhs)	Percentage of Fund Released (in %)
IV	SGH IWMP VII	1960	294.00	58.80	20.00%	58.80	100.00%
	SGH IWMP VIII	2040	306.00	61.20	20.00%	61.20	100.00%

- ❖ Fund released at WCDC level as on 31/03/2016 is 100% for both SGH IWMP-VII and SGH IWMP-VIII out of the total fund received from SLNA.
- ❖ Overall financial progress achieved is **20%** for both the projects.

## **EVALUATION OBSERVATIONS AND RECOMMENDATIONS:**

### **1. Watershed Cell cum Data Centre (WCDC)/ Project Implementing Agency (PIA):**

#### **Observations:**

- All the Divisional Officers of Soil & Water Conservation Divisions in Meghalaya are appointed as Project Managers for respective WCDCs.
- Project Managers (WCDCs) are exercising additional duties for IWMP Projects along with performing routine job activities of parent department.
- WCDC's are established in the premises of Office of the Divisional Soil & Water Conservation Officer in all the divisions.
- Soil & Water Conservation Territorial Division is the PIA for all the IWMP Project Areas in Meghalaya.
- Watershed Development Team (WDT) members are appointed by the PIAs as per IWMP guideline.
- Salary payment for the WDT members is found to be irregular.
- In general, shortage of fund is a major problem for non-payment of salary to WDTs on regular basis.
- Contractual in nature of position and limited Salary package leads to high attrition rate among the WDT members.

#### **Recommendations:**

- Since attrition rate among WDT members is high, many WDT members are appointed from time to time in the course of project implementation. Newly inducted WDTs may be imparted orientation training immediately upon joining and may be taken to successful projects for exposure visit.
- Capacity Building of the WDT members is required for up-scaling their knowledge base to address the diversified field problems that may arise during the project implementation process. This has to be done within the ambit of the operational guideline issued by DoLR.
- Regular Payment of Salary to the WDTs should be arranged on priority basis. Performance linked incentives may be introduced in the system to motivate as well as to retain the WDTs for longer time period.

## 2. Awareness Generation:

### Observations:

- Community people are aware of the IWMP Project mainly due to popular activities like construction of drinking water facility and water harvesting structures developed under the programme.

### Recommendations:

- Awareness level among the community members may be improved further by taking up many awareness generation activities.
- Wall Paintings on IWMP Works may be carried out in all the Villages covering the Project locations.
- PIA may formulate a complete package on awareness building which includes both in-house and field training. Members of Watershed Committee should be sent for advance exposure trip to other areas having proven track record of successfully implementing the project. This will help them understanding various problem areas associated with implementation of watershed projects and various innovative approaches.
- Publicity Campaigns utilising various media/strategies along with distribution of IEC Materials in local languages may be taken up.
- Wide scale awareness generation campaigns may be initiated demonstrating the potential benefits of the on-going IWMP Projects.

## 3. Entry Point Activities:

### Observations:

- Community members actively participated with PIA officials in identification and finalisation of the EPAs undertaken. Community members are satisfied with the need assessment exercise that was carried out under PRA and for including the activities collectively preferred/agreed by the community.
- Common activities undertaken under EPAs include Drinking Water Well, Spring Tapped Chamber, Water Tank, Washing Place, Community Water Harvesting Structures, IEC Hub/Community Hall, Footpath and RCC Bridge etc.
- The quality of the EPA Works executed is found satisfactory in all the Project areas. This was observed while carrying out random verification / inspection of the structures to assess the appropriateness, suitability of locations as well as the technical specifications.
- The community members are not sensitised as per expectation on the issues related to the maintenance of EPAs to ensure greater and sustained flow of benefits from EPAs.

### **Recommendations:**

- Generally, responsibility of the assets created under EPA needs to be handed over to User Groups/Village level institutions/WC as per the Operational Guideline under IWMP. It is, therefore, suggested to formulate a concrete post project maintenance mechanism with involvement of all the stakeholders especially PIA, WC and User Groups to formally hand over the assets to the User Groups.
- While formulating the maintenance mechanism, identification of maintenance fund source for EPAs and their utilization process required to be worked out since watershed project has no additional scope to address this maintenance issue. Entire process is required to be documented properly, so that there will not be any confusion regarding ownership issues of the assets created as part of EPA.

## **4. Institution Building:**

### **4.1. Watershed Committee (WC):**

#### **Observations:**

- The Watershed Committees were constituted in all the Project areas.
- The Watershed Committees constituted are registered under either Meghalaya Societies Registration Act, XII of '1983 or Meghalaya Societies Registration Act, 7 of 1990, which is equivalent to Registration under Societies Registration Act, 1860.
- The periodicity/ frequency of WC meetings appear to be inadequate considering the level of decision making process involved during the course of project implementation.
- Watershed Committee Members are said to be found less involved with lesser interest when there is delay in fund release. Generally, delay in fund release from SLNA level leads to delay in fund release to Watershed Committee also.

#### **Recommendations:**

- The WCs which are already registered should keep in mind renewing registration after every three years otherwise very existence of the Committee will be treated as null and void without renewal.
- Efforts should be made to release honorarium of the Secretary on regular basis.
- PIAs and in particular WDTs should ensure regular watershed committee meetings at micro watershed level. The regular watershed committee meetings will ensure participation of the community in decision making process. Preferably, WDT members should visit the watershed villages more frequently.



- Minutes of the WC meetings should be maintained properly as it is an important record for documentation of IWMP implementation. The record of Minutes/Resolutions should be updated from time to time.
- Formal directive may be sent to all the WCs so that all the necessary pre-requisite steps taken by the committees before, during and after execution of any of the project activities are documented properly as per the requirement of project implementation process.
- It is to be made mandatory to keep following documents at the WC office on priority basis-
  - Registration Certificate
  - By-laws
  - DPR & AAP
  - Cash Book & Bank Account Pass Book
  - WDF Pass Book & Ledger Book
  - Asset Register & Vouchers
  - Land Survey Records
  - Measurement Book
  - Master Roll Register
  - Copies of Monthly Progress Report & Quarterly Progress Report
  - Photographs of the executed works
  - Project Completion Report
  - IWMP Common Guidelines in local language
  - MoU between WC & PIA

#### **4.2. Self Help Group (SHG):**

##### **Observations:**

- SHG Formation is somewhat poor under IWMP Projects in Meghalaya.
- It is observed that formation of SHGs in Meghalaya as per operational guideline under IWMP is challenging task mainly due to limited nos. of villages, limited population size, less population density and remote location of the villages within the project boundary.
- Problems like inadequate loan amount sanctioned and lack of co-operation among the members is the major issue across the SHGs.
- At times, SHGs are constituted only to receive monetary benefits under livelihood component of IWMP Scheme and once the SHG member receives the benefits; the SHG is found to be not in existence anymore.

### **Recommendations:**

- Specialised training on SHG Formation and Management may be arranged for WDTs to facilitate formation of new SHGs or to guide newly formed SHGs.
- Activities of SHGs under the Livelihood Action Plan should be taken up in a manner to ensure long term sustainability.
- The PIAs should concentrate on building the capacity of the SHG members on regular basis. Follow-up Communications, Periodic Meetings etc will motivate the SHG members.

### **4.3. User Group (UG):**

#### **Observations:**

- Stakeholders of IWMP Projects are yet to be much familiar with the very concept of UG formation in Meghalaya. Hence, UG formation is poor in the state.

#### **Recommendations:**

- Orientation of the PIA officials may be arranged on priority basis regarding formation and training of the User Groups.
- The UGs need to be provided more training on benefit sharing activities based on the principles of equity, sustainability and maintenance of assets. Proper role should be oriented to User Groups in planning, execution, monitoring and making payments.
- Emphasis and focus should be given on training of User Group beneficiaries on upkeep and maintenance of works done under the Project. This will ensure better maintenance of the activities and greatest flow of benefits to the beneficiaries.
- User manuals for all the structures should be provided to the beneficiaries to ensure that they maintain the structures on their own without being dependent on PIAs or other experts.

### **5. Watershed Works:**

#### **Observations:**

- Most of the Watershed Works are implemented following the procedure mentioned in the action plan and the DPR.
- Construction of Check Dam, Protection Wall, C.C. Channel, Water Harvesting Structure and Dugout Pond etc. are common structures implemented under drainage line in most of the project areas in Meghalaya.

- NEDFi team carried out random verification / inspection of the structures to assess the appropriateness of the works, suitability of locations, cost effectiveness as well as the quality aspect. The site selection and quality of the structures are fairly good but the project cost appears to be on the higher side in select locations. This may be mainly due to high transportation cost and high labour cost considering difficult project locations.
- It has been observed that not much emphasis is given for maintenance arrangement during post project period to reap the maximum benefit from the assets created under watershed works.
- The Watershed Works carried out till date are more or less satisfactory.

### **Recommendations:**

- All the Watershed Works may be implemented adhering to the guidelines.
- Any proposals for changes in the project scope or changes in design scope should be done only after obtaining proper official written approval. Project Implementing Agency should strictly comply and adhere to this requirement.
- It has been observed that most of the newly created assets have periodic maintenance issues. A periodic maintenance plan should be formulated based on the nature of assets created as part of the project implementation plan. The resource use agreement with UGs should clearly indicate the maintenance responsibility, so that there will not be any confusion in ownership issues.
- The responsibility for periodic review of compliance aspects as per the agreed clause of the resource use agreement with UGs should be vested on WC/Sub-Committees. Moreover, pre and post monsoon maintenance of the created assets is the basic requirement to reap the maximum benefit from assets created under watershed works.
- The Project Authority may consider making it mandatory for all the projects funded under IWMP to have standardized signboards displaying details such as:
  - (a) Name of the Project
  - (b) Activity/Scheme
  - (c) Project Cost
  - (d) Amount and Source of Funding
  - (e) Year of Funding
  - (f) Executing Dept.
  - (g) Name of the WC/ MWC
  - (h) Date of Commencement & stipulated Date of Completion etc.

## 6. Livelihood for Assetless, Production System and Micro Enterprises:

### Observations:

- In Meghalaya, it is observed that assistance under Livelihood, Production System and Microenterprises are almost same in nature as followed by all the PIAs.
- All the PIAs followed a standard list of activities that includes maximum limit of monetary amount against the list of activities circulated by SLNA to be considered for assistance to the beneficiaries under Livelihood, Production System and Microenterprises component.
- Discussions with the PIA officials indicated non adherence to Operation Guidelines so far for implementation of Livelihood, Production System and Microenterprises in Meghalaya.
- As per guideline, *the livelihood action plan needs to be implemented through Self Help Groups (SHGs) and/or federation of SHGs. The support to individuals should not exceed a maximum of 10% of funds under the livelihood component. But in practice, assistance to only few SHGs and assistance to maximum nos. of individuals was mostly followed by the PIAs.*
- As observed, there appears difficulty in utilizing fund under livelihood component if disbursement norms as per guideline are followed. For example, following the norms of seed money for revolving fund with maximum amount of Rs. 25,000/- only per SHG with the target of utilizing a substantial amount under livelihood component covering limited villages with less population do not seem to be an easy task considering local demographic condition in Meghalaya.
- Under Production System & Microenterprises component also, existing practice by the PIAs are found to be deviating from the revised Operational Guidelines issued by DoLR vide reference no Z-11011/21/2010-PPC dated 2<sup>nd</sup> November '2011.
- Interaction with the community people at field level revealed that Watershed Committee Members have much influence in selection of beneficiaries and practice of favouritism/partiality/biasness is reported under the said project components.

### Recommendations:

- **Standard Operating Procedure at SLNA level should be developed on an urgent basis to guide the PIAs for carrying out activities under Livelihood, Production System and Micro Enterprises.**
- **Maximum Limit of Seed Money for revolving fund per SHG may be enhanced from existing limit of Rs. 25,000/- as indicated in the operational guideline to a suitable amount considering local conditions under livelihood component.**



- A special consideration for maximum limit of seed money may be finalised by WCDC in consultation with SLNA based on the merit/ viability of the Livelihood Projects proposed by interested groups. This should be ideally done before preparing the livelihood action plan as part of DPR.
- Involvement of resource persons or technical agencies may be explored for identification of more potential income generating activities in the state.

## **7. Capacity Building:**

### **Observations:**

- The Capacity Building arrangement related to IWMP Projects is carried out widely by all the PIAs but requires further improvement. The participant turnout is informed to be not satisfactory.
- The level of orientation of WC Members/Sub-Committee Members regarding IWMP is found to be inadequate. From the interaction with Committee members, it has been found that most of the members do not have required understanding on the project objectives and operational aspects associated with the project implementation process.
- No systematic Action Plan has been prepared for various capacity building components so far by the PIAs. Resource Materials used for training of various groups like WDTs, WCs, UGs, SHGs are not found.

### **Recommendations:**

- Capacity building is an important component of IWMP. The PIAs should focus intensively on capacity building component for ensuring better implementation of IWMP.
- There should be proper Capacity Building arrangements at Project as well as at district level on regular basis.
- Exposure visits for WDTs, Members of WCs and Beneficiaries may be arranged from time to time.
- Members of WCs should be mandatorily oriented on sustainability of IWMP projects considering post-project period scenario.
- PIAs in coordination with SLNA may take the assistance from resource organizations such as NIRD, SIRD, ICAR (NEH) etc. or any other training institutes to develop partnership for imparting training and capacity building.

## 8. Convergence:

### Observations:

- Scope for Convergence with the other govt. developmental schemes is not well recognised by the PIAs, some due to ignorance and some are due to problem related to self-esteem of the officials representing the line departments.

### Recommendations:

- All possible efforts should be made to ensure greater Convergence of IWMP activities with other related development programmes of the government both at WCDC/PIA level and at SLNA level.
- Convergence Action Plan may be developed against each project at WCDC/PIA level. Such Convergence plan would help in ensuring better co-ordination among various line departments and will result into an effective as well as synergistic project implementation.

### Key Recommendations:

- **Development of State Specific Guideline for Meghalaya on IWMP by SLNA-MSWWDA is strongly recommended.**
- **Standard Operating Procedure at SLNA level should be developed on an urgent basis to guide the PIAs for carrying out activities under Livelihood, Production System and Micro Enterprises.**
- **Maximum Limit of Seed Money for revolving fund per SHG may be enhanced from existing limit of Rs. 25,000/- as indicated in the operational guideline to a suitable amount considering local conditions under livelihood component.**
- **SLNA may organise “One Day Orientation Workshop on Contemporary Developments under IWMP” targeting PIA Officials for better implementation of the Projects.**

## SHARING LEARNING: BASICS OF SELF HELP GROUP (SHG)

Institution building is widely adopted by many developing economies as a critical intervention in triggering economic growth and for poverty reduction. Institution building takes place across the globe in many different forms like Farmer's Club, Common Interest Group, User's Group, Self Help Group, Watershed Committee etc. and other social groups with diverse purposes those are promoted with or without support from the development agencies for community mobilization as well as harnessing their resources in productive pursuits.

Watershed development has been conceived as one of the important rural development programmes in India and formation of Community Based Organisations (CBOs) in implementation of various watershed work activities has been made mandatory in all watershed development programmes in the country. Formation of CBOs includes Self Help Groups (SHGs).

### A. SELF HELP GROUP (SHG):

As per Common Guidelines for Watershed Development Projects-2008, *the Watershed Committee (WC) shall constitute SHGs in the watershed area with the help of WDT from amongst poor, small and marginal farmer households, landless/assetless poor agricultural labourers, women, shepherds and SC/ST persons. These Groups shall be homogeneous groups having common identity and interest who are dependent on the watershed area for their livelihood. Each Self Help Group will be provided with a revolving fund of an amount to be decided by the Nodal Ministry.*

SHGs in the watershed area are constituted amongst poor, small and marginal farmer households, landless/asset less poor agricultural labourers, women, shepherds and SC/ST persons with the objective to allocate some direct livelihood support. The Project Implementing Agencies (PIAs) constitutes SHGs in the watershed areas. Around 50 per cent of villagers who are directly or indirectly dependent on watersheds should generally be enrolled as members in the SHGs. Unlike most of the SHGs formed under different programmes which acts as microfinance thrift groups, the SHGs formed under watershed development programmes are likely to be involved in diversified activities. The main activity is income generation activities like goat / cattle rearing and other income generation activities like small shops, tailoring, etc. The other major activities include savings, lending to their own members and participation in watershed management activities. The SHGs significantly contribute to the empowerment of poor women.

### **Role of Self Help Groups in the Watershed Programme :**

- Planning and Implementing Income Generation Activities.
- Mobilising Savings on regular basis.
- Lending Loans to members for contribution remittance.
- Create forward-back ward linkages for the interventions for which financed
- Participating in decision making process of watershed.
- Participation in identification and monitoring of EPAs.
- Participation in Capacity Building Programmes.
- Participation in common land development.
- Should conduct regular meetings with agenda on watershed interventions
- Proper records should be maintained

### **Functioning of SHGs:**

- i) The ideal size of an SHG is 10 to 20 members. In the case of areas like deserts, hill areas with scattered or sparse population and also areas of minor irrigation, this number may be between 5 to 20. (Advantage: In a bigger group, members cannot actively participate. Also, legally it is required that an informal group should not be of more than 20 people.
- ii) Under IWMP, livelihood activities can be carried out either through the existing SHGs having good performance or new SHGs formed with a group of 5-20 persons.
- iii) SHGs selected for implementing livelihood action plan should be homogeneous in-terms of their existing livelihood capitals, common interest and need.
- iv) SHGs can undertake any permissible activity jointly as a group or the group may decide to support individual (s) for the activities under the umbrella of the main SHG. In the case of individual support under the SHGs, the individuals will be accountable to the main SHG for finances and performance.
- v) It may be ensured that the selected SHG does not have more than one member from a household
- vi) Seed money assistance for revolving fund under IWMP, the SHG will return the seed money on monthly basis and that could be reinvested in the same or other SHGs as per the resolution passed in meeting of WC. The amount and number of monthly installments may be decided by WC based on the type of activity, capacity of the group and their savings. The amount may be returned in a maximum time period of 18 months.
- vii) Priority may be given to women SHGs.
- viii) A person should not be a member of more than one group.



- ix)** The group should devise a code of conduct (Group Management Norms) that should be binding. This should be in the form of regular meetings (Weekly/Fortnightly/Monthly) functioning in a democratic manner allowing free exchange of views, participation by the members in the decision making process.
- x)** The group should be able to draw up an agenda for each meeting and take up discussions as per the agenda.
- xi)** The members should build their corpus through regular savings. The members themselves should decide the quantum of savings. The group should be able to collect the minimum voluntary savings amount from all the members regularly. The Savings so collected will be the group Corpus fund.
- xii)** The group Corpus Fund should be used to advance loans to the members. The group should develop financial management norms covering the loan sanction procedure, repayment schedule and interest rates.
- xiii)** The members in the group meetings should take all the loan related decisions, through a participatory decision making process.
- xiv)** The group should be able to prioritize the loan applications, fix repayment schedules, fix appropriate rate of interest for the loans advanced and closely monitor the repayment of the loan instalments from the loans.
- xv)** The groups should operate a group account so as to deposit the balance amounts left with the groups after disbursing loans to its members.
- xvi)** The group should maintain simple basic records such as Minutes Book, Attendance Register, Loan Ledger, General Ledger, Cashbook, Bank Passbook and Individual Passbook.

### **Case Study of SHG in a Watershed**

Smt. Chithrakala, Madhapur Watershed, Pongalur Development Block, Coimbatore District, Tamil Nadu, India.

Smt. Chithrakala, a member of Makaliamman Women SHG in Madhapur village in Pongalur development block owns a small tea stall cum hotel. Experience gained from own business helped the group members to start a sweet stall with an investment of Rs. 25,000/-. They further expanded their business activity by getting an additional loan of Rs. 50,000/- from a rural bank. They supply packed sweets and snacks to textile mills, companies and shops in nearby places like Sular, Palladam, Pongalur and Tirupur. This enabled them to earn a profit of Rs. 2,000/- per week. Observing the successful performance of the group, the local bank officials are keen in sanctioning a larger amount to upscale their activities. According to PIA, local body and bank officials, this is the most successful watershed SHG in the block. The SHG approach has made their life prosperous. Previous experience of group members in certain business activities will certainly help the SHG members to explore more profitable income generating activities like hotel business, garment shop etc.

Functioning of the SHGs is influenced by the age of the group, educational level of the SHG leader, age diversity of the group members, type of activities and condition of the watershed. This suggests that in addition to the group characteristics, the type of activities and the contextual factors are significant for better functioning of the groups. Thus, the PIA should ensure that the group is formed for activities which generate adequate resources.

Under watershed development programme, as the members of these SHGs directly or indirectly dependent on watersheds for their livelihood, the SHGs should be encouraged to participate in watershed management activities in different phases of implementation. The SHGs should be involved in planning, implementation and maintenance of watersheds and the SHGs should go in hand with the other watershed organizations like User Groups, Watershed Committee and village local body.

The groups which survive at least two to three years without any drop outs perform better than the groups which have some drop outs. Diversity in age, Size of the Group, educated leader form critical factors that make the group survive over years. The individual characteristics of the members also play a critical role in successful functioning of the groups for long period. The personal reasons like ill health, permanent migration to other places, permanent employment, death of members, and personal conflicts with other members are found to be major reasons for failure.

The institutional and technical support extended by the agencies like the Project Implementing Agency (PIA) is crucial in successful functioning and performance of the SHGs. The PIA/WC with the help of WDT, organize trainings and exposure visits to the members of the groups. This creates awareness as well as motivates the members to realise their strengths, weaknesses and their role during project implementation. Therefore, adequate training and exposure visits on need based subject matter covering vocational training suitable for rural area is warranted to build capacity of the SHG members and this will facilitate the smooth and efficient functioning of the groups across regions.

Condition of watershed significantly and positively influences the income generated by the SHGs. The better managed watersheds with good cropping, water resources and environment enable the rural labour households not only to get adequate employment but also to participate in other income generation activities including group saving through SHGs.

Since the management and maintenance of watersheds are in the hands of other watershed organizations like User Groups, Watershed Committee, and village local body, the PIA should ensure the involvement of these organizations in managing and maintenance of watersheds both during and post project periods.

### **Capacity Building of Self Help Group:**

Capacity Building has been recognized as a precursor for the success and future sustainability of any development project, community groups, institutions and nations. Over a period of time, understanding on Capacity Building strategies has improved considerably with several related experiences from all over India. Presently this understanding goes beyond 'training' programs and involves a holistic approach that includes human resource development, organization development, system / institutional development and cooperation and network development. All these processes are seen as a continuous process enabling stakeholders, functionaries, implementers and policy makers to enhance their knowledge and skills and to develop the required orientation and perspectives thereby becoming more effective in performing their roles and responsibilities.

A structured and well organized capacity building programme must follow the following process:

- Identifying stakeholders for CB
- Need assessment
- Deciding the agency (in-house / outsource)
- Designing a training module
- Selection of components for training
- Choosing resource persons
- Conducting the programme
- Feedback
- Follow up

The first step in conducting a training programme is identifying the stakeholders. Then, Training Need Assessment (TNA) is done. TNA provides decision making input regarding whether training is to be conducted in-house or to be outsourced. If the training is to be conducted in-house, training module has to be developed. However, if it is to be outsourced, appropriate institution has to be selected. Post- training follow up including evaluation is mandatory irrespective of the way the training programmes are conducted.

### **Indicative Training Topics for Self Help Groups**

About IWMP- Orientation on Watershed Concept , General Environmental Awareness
Concept of SHG, Rationale of SHGs and Role of SHGs
How to Conduct Meetings, Roles and Responsibilities of Members, Framing Rules and Regulations
How to Prepare Income Generation Action plan, Need for Income Generation Action plan in watershed programs. How to assess the Environmental impacts for the proposed Income Generation Activities.
Basics of Accounting
Book keeping and Financial management.
Leadership, Decision making and Conflict resolution.
Institutional linkages, Gender and Equity.

### **STEP BY STEP PROCESS OF SHG FORMATION AND MANAGEMENT**

#### **How to Start:**

**The first step for forming an SHG is simple-**

- Visit the very poor families in the village.
- Talk to them.
- If the people do not know you, first talk to them about yourself (It is important to be known to the people and to win their trust).
- Talk to the elders in the village, explain your plan to them and request for their support.
- You will need to keep a small notebook. A list of items is given below. Please copy this list on your notebook. Use it for every family you visit.

- |  |
|--|
| <ul style="list-style-type: none"> <li>✓ <b>Does the family have only one earning member?</b></li> <li>✓ <b>Does the family bring drinking water from far away place?</b></li> <li>✓ <b>Are the women compelled to go far in the open in the absence of sanitation facilities?</b></li> <li>✓ <b>Are there old illiterate members in the family?</b></li> <li>✓ <b>Are there ill members in the family?</b></li> <li>✓ <b>Are there children in the family who do not go to school?</b></li> <li>✓ <b>Is there a drug addict or a drunkard in the family?</b></li> <li>✓ <b>Is there house made of Kuccha material?</b></li> <li>✓ <b>Do they regularly borrow from the moneylender?</b></li> <li>✓ <b>Do they eat less than two meals a day?</b></li> <li>✓ <b>Do they belong to scheduled castes or scheduled tribes?</b></li> </ul> |
|--|

Whenever you visit a poor family,

- Speak to the womenfolk.
- Ask, what is the most important issue for the family?
- Write all details as per list shown in previous page.

Every time you visit such families, please them that you are not distributing or promising any subsidy money under any scheme. This is very important to avoid misunderstanding at later stages. This is called 'Preliminary Survey'. This helps you to understand the needs of each individual family.

You will need to visit the same families again. When you see them for the second time, you will be able to tell each family how you have seen and spoken to other families, who also have very similar problems like them.

By visiting the families, you will be able to know which of those families could come together in Self-Help Groups. You will also understand what their common requirements and problems are.

### **How are Groups Formed?**

When you speak to families in a locality, you will find that some kind of mutual liking already exists between many of them. Some known reasons for mutual affinities are:

- Similar experience of poverty
- Similar living conditions
- Same kind of livelihood
- Same community or caste
- Same place of origin

It will be easy at this stage to find out which families are likely to get together better.

### **How are Group Meetings Organised?**

Before Self-Help Groups are formed, hold a meeting of the community leaders and elders of the village. Explain to them your plan to form SHGs. You will get support from them. This is very important.

- This is called community participation.
- This will also give acceptance to your work in the village.

This is the right time to tell everyone that the meetings are not for “giving” anything, but to “enable” the poor families to come together and help each other. It will be very useful if you explain the basic principles of Self-help group in this meeting.

### **How do SHGs take shape?**

After meeting the elders and community leaders, you are now ready to call SHG members for a meeting. You can get one member from each of the identified families to come for a meeting on a convenient day. This can be called “a start up meeting”.

During the meeting, you will get a lot of questions. Your answers will help them slowly understand the concept further.

Please allow sufficient time for the members to understand the different aspects of group formation.

- The process of forming groups normally takes five to six months.
- Once the group is formed, it takes one to one and a half years to settle to stable pattern.

### **Membership**

During the initial meetings, following things may happen:

- Some members leave
- Some new members come in
- The members slowly learn to decide subjects for meetings
- They learn to conduct meetings
- They understand the value of records and documents
- They want to remain together and help each other.

These are normal stages. This will give you the confidence that you are moving in the right direction.

### **Leadership**

One member of the group needs to take the lead.

How is this person identified?



The best way to ask the following questions within the group:

Questions	Answers
Who should decide everything for the SHG?	All members should decide
Who benefits from the SHG?	All members benefit
Who should do the work?	All should share the work
How can the work be shared?	Agree on one person to take up the work by rotation

This way, the members will understand the reason for rotation of the responsibilities. This will make it easy to choose a member to take initiative for the following main activities

- Book Keeping
- Organising Meetings

### **How do SHGs function?**

Simple rules are required for SHGs to function. The following are some important rules:

- Common agreement on when to meet.
- Decision on time and place of meetings.
- Agreed penalties for non-attendance.
- Agreement on amount of saving.
- Giving small loans to each other.
- Taking loan from banks, repayment habits.

Training of the members is an important need for proper functioning of SHGs. These areas for training could do well to the members:

- Basic Arithmetic
- Writing of books
- Scheduling of meetings
- Social aspects like women empowerment
- Basics of lending money, borrowing and repayment.

Most effective method of training of SHG members is to take them to a good working SHG and allowing free interaction with its members.

Let us now look at an SHG little closely and understand its characteristics and functions.

## **Characteristics and Functions of SHGs:**

### **Characteristics**

- The group consists of either only men or of only women. (mixed groups are generally not preferred)
- Women's groups are generally found to perform better.
- Members have the same social and financial background (Members interact more freely this way)
- The group should meet regularly (Members understand each other better if they meet weekly)
- Compulsory attendance (Full attendance for larger participation)

### **Functions of SHGs**

#### **a) Savings and Thrift**

- The amount may be small, but savings have to be a regular and continuous habit with all the members.
- Savings first-Credit later' should be the motto of every group member.
- Group members learn how to handle large amount of cash through savings. This is useful when they use bank loans.

#### **b) Internal Lending**

- The savings to be used as loans for members.
- The purpose, amount, rate of interest etc to be decided by the group itself.
- Proper accounts to be kept by the SHG.
- Opening savings bank account with bank.
- Enabling SHG members to obtain loans from banks and repaying the same.

#### **c) Discussing problems**

- Every meeting, the group will discuss and try to find solutions to the problems faced by the members of the group.

### **Book Keeping by the SHG:**

- Simple and clear books for all transactions to be maintained.
- If no member is able to maintain books, someone to be engaged by the group for the purpose.
- **Minutes Book:** The proceedings of meetings, the rules of the group, names of the members etc are recorded in this book.
- **Savings and Loan Register:** Shows the savings of members separately and of the group as a whole. Details of individual loans, repayments, interest collected, balance etc are entered here.
- **Weekly Register:** Summary of receipts and payments on a weekly basis. Updated every meeting.
- **Member's Pass books:** Individual member's passbooks encourage regular savings.

### **Linking of SHGs to Bank:**

- Opening of savings bank account
- Interest lending by the SHG
- Assessment of the SHG
- Checklist for assessment of the SHG
- Checklist for assessment of SHG
- Repayment of loans by the SHG

Soon after an SHG is formed and one or two meetings held where the savings are collected, a savings bank account can be opened in the name of the SHG.

The following steps will explain to you how this can be done.

#### **Step 1- Opening of S/B Account for the SHG**

The Reserve Bank of India has issued instructions to all commercial banks and regional rural banks, permitting them to open SB A/Cs of registered or unregistered SHGs.

SB A/c in the name of SHG could be opened after obtaining from the group the following documents.

- Resolution from the SHG: The SHG has to pass a resolution in the group meeting, signed by all members, indicating their decision to open SB A/c with the bank. This resolution should be filed with the bank.
- Authorisation from the SHG: The SHG should authorise at least three members, any two of whom, to jointly operate upon their account. The resolution along with the filled in application from duly introduced by the promoter may be filled with the bank branch.
- Copy of the rules and regulations of the SHG: This is not a must. If the group has not formulated any such rules or regulations, loans can be sanctioned without them.

A Savings bank account passbook may be obtained by the SHG. This should be in the name of the SHG and not in the name of any individual/s.

### **Step-2 Conduct of internal lending by the SHG**

- After saving for a minimum of 2 to 3 months, the common savings fund be used by the SHG for lending to its own members.
- The purpose, terms and conditions for lending to its members, rate of interest etc may be decided by the group through discussions during its meeting. (RBI and NABARD have permitted the members to decide on these aspects.) The interest is usually kept as 2 or 3 rupees per hundred rupee per month. Please remember that interest per month is better understood in villages, than annual interest.
- Simple and clear books of account of savings and lending should be kept by the SHG

Through internal lending, the members of the SHG will learn to properly manage, utilize and repay their SHG loans. This will be of help when they later borrow from the bank.

### **Step-3 Assessment of SHGs**

We need to know the SHG has been functioning well:

- A customised checklist may be developed to assess each SHG in a simple but effective manner.

#### Step 4- Sanction of Credit Facility to the SHG

- In whose name is the loan issued? (The loan is always sanctioned and issued in the name of the group. (Not in the name of the individual members.)
- What is the quantum of loan? How is the quantum decided? (The amount of loan to the SHG can be to the tune of 1 to 4 times of its savings.
- What constitutes the savings of the group?
- The group's balance in the SB A/c
- Amount held as cash with the authorised persons
- Amount internally lent against the members
- Amount received as interest on the loans
- Any other contributions received by the group like grants, do nation etc.
- What are the purposes for which the loan can be given to the SHG? Loan may be granted by the SHG for various purposes to its members. The bank does not decide the purposes for which the SHG gives loans to its members. The purpose can be emergency needs like illness in the family, marriage etc or buying of assets for income generation acquisition of assets. The group will discuss and decide about the purpose for which loans are to be given to its individual members by the SHG.
- Who makes the repayment? The SHG makes the repayment to the bank. (The group is collectively responsible for the repayment of the loan)
- What is the security for the bank? RBI/NABARD rules stipulate that no collateral security should be taken from SHGs by banks. Collateral security is not necessary for the loans sanctioned to SHGs because:
  - The members of SHGs know that the bank loan is their own money like savings
  - They are aware that they are jointly responsible for the repayment.
  - Therefore, they exert moral pressure on the borrowing members for repayment.
  - Because of this, the bank gets a much better repayment from the SHG.
- Can the bank hold the SB A/c balance of the SHG as a security? No. This will prevent the SHG from lending from its internal savings.
- What is the rate of interest to be charged for the loans granted to SHG by the bank?
- The Reserve Bank of India has allowed the banks freedom to decide on the interest rates to be charged to the SHGs.
- What is the rate of interest to be charged by the SHGs to its members? The rate of interest to be charged by the group to its members should be left to the group. This is usually 2 or 3 rupees per hundred rupees of loans.

### List of documents required by banks for lending to SHGs:

- i. Inter-se Agreement to be executed by all the members of the Self Help Group. (This is an agreement by the members with the bank, authorising a minimum of three members to operate the group's account with the bank).
- ii. Application to be submitted by SHG to bank branch while applying for loan assistance. (This includes details of the purposes for which the SHG gives loan to its members).
- iii. Articles of Agreement for use by the bank while financing SHGs.

(This contains the duly stamped agreement between the bank and the SHG wherein both the parties agree to abide by the terms and conditions set thereon.)

These group members are collectively responsible for the repayment of loans to the bank. Under no circumstance, the SHG should allow any of its members to default to the bank.

### Spreading the Message of SHGs:

How can you spread the message of SHGs?

You can involve effectively in formulation, nurturing and linking the SHGs to institutions.



SHG ASSISTED UNDER WKH-IWMP-X IN WEST KHASI HILLS DISTRICT



**DOCUMENTATION OF SUCCESS STORIES:**

**EPA SUCCESS STORIES**

1. District- West Khasi Hills

Name of the Activity	<b>R. C. C. Footbridge</b>
Name of the Project and Batch No. under IWMP	<b>WKH-IWMP-X (2013-14); Batch-IV</b>
Name of Watershed Area	<b>Phodjaud-Weisohlang Watershed</b>
Name of Village and Development Block	<b>Syllei Iawkhein Village; Nongstoin C&amp;RD Block</b>
Estimated Amount (In Rs.)	<b>Rs. 2,52,000.00/- (Rupees Two Lakhs and Fifty Two Thousand) Only.</b>
Project Implementing Agency (PIA)	<b>Soil &amp; Water Conservation Territorial Division, Nongstoin.</b>

- The objective of constructing RCC Foot-bridge was to enable the villagers crossing over the Phojaud stream during monsoon season.
- Before the construction of the R.C.C Footbridge, the villagers used to cross the stream on a daily basis, but during monsoon seasons, when water level of the stream rises, they had to find alternative ways to reach the other side. This took a lot of their time, especially school children, who, often had to be late for school. Based on their need, during PRA Exercise conducted it was decided that RCC Footbridge be constructed at “Kjat PorlawKseh”, to enable the 45 nos. of households locating in the village to cross over, safely.
- When the 35m RCC Footbridge was completed in 2013, it was handed over to the Village Subcommittee of Syllei Iawkhein which further handed it over to the benefitted villagers for operation & maintenance, where it now serves them, efficiently.
- The RCC Foot Bridge is now handed over to the village User Group.



**BEFORE CONSTRUCTION**



**AFTER CONSTRUCTION**

2. District: West Khasi Hills.

Name of the Activity	<b>Information, Education and Communication (IEC) Hub</b>
Name of the Project and Batch No. under IWMP	<b>WKH-IWMP-X (2013-14); Batch-IV</b>
Name of Watershed Area	<b>Phodjaud-Weisohlang Watershed</b>
Name of Village and Development Block	<b>Mawrok Porsohsat Village; Nongstoin C&amp;RD Block.</b>
Estimated Amount (In Rs.)	<b>Rs. 2,78,500.00/- (Rupees Two Lakhs Seventy Eight Thousand and Five Hundred) Only.</b>
Project Implementing Agency (PIA)	<b>Soil &amp; Water Conservation Territorial Division, Jowai.</b>

- This EPA activity was undertaken in Mawrok- Porsohsat village under Nongstoin development block. Based on their needs conducted during PRA exercise at the initial stage of the project, the village proposed for construction of an Information Education Communication (IEC) Hub. The main objective for construction of this Hub was to enable the villagers to organise different types of meetings, trainings, village durbars etc. Before construction of this IEC hub, villagers had to organise such meetings or training programmes in the resident of the Headman or sometimes in school affecting the school timing.
- After the completion of this IEC Hub, all sorts of Durbars, Meetings, trainings and different types of programmes of Mawrok-Porsohsat like Village Defence Party, Youth & cultural club, Labour association, Farmers' club were organised in this particular hub.
- At times, local Aganwadi centre utilises this hub for storage purpose too. This hub now serves the many purposes of the village.
- Now the Village User Group taken over the asset for its periodic repairing and maintenance works.



**IEC HUB**

### 3. District: West Garo Hills.

Name of the Activity	<b>Spring Chamber</b>
Name of the Project and Batch No. under IWMP	<b>WGH-IWMP-X (2012-13); Batch-IV</b>
Name of Watershed Area	<b>Sikili Micro Watershed</b>
Name of Village and Development Block	<b>Gambegre Village; Gambegre C&amp;RD Block.</b>
Estimated Amount (In Rs.)	<b>Rs. 88,500.00/- (Rupees Eighty Eight Thousand and Five Hundred) Only.</b>
Project Implementing Agency (PIA)	<b>Soil &amp; Water Conservation Territorial Division, Tura.</b>

- The Spring Chamber was constructed under the IWMP under entry point activity. This spring chamber stores water which can be used for both drinking and household utility purposes. Before the spring chamber was constructed in the village, the people used to collect water from the spring directly using traditional practices. Traditional practice was unhygienic and the villagers had to store water conventionally.
- Beneficiary villagers are satisfied with this initiative under IWMP.
- This initiative of conservation and storage of spring water have contributed immensely to the preservation and to harness the natural water resource which also acts as a natural water storage tank.



**SPRING CHAMBER**



## LIVELIHOOD SUCCESS STORIES

1. District: Ribhoi.

Name of the Activity	<b>Piggery</b>
Name of the Project and Batch No. under IWMP	<b>RB-IWMP-VIII (2011-12); Batch-IV</b>
Name of Watershed Area	<b>Umtham-Umkhlem Watershed</b>
Name of Village and Development Block	<b>Pdeng Nongrim Village; Umsningg C&amp;RD Block;</b>
Estimated Amount (In Rs.)	<b>Rs. 3,00,000.00/- (Assistance under Livelihood)</b>
Project Implementing Agency (PIA)	<b>Soil &amp; Water Conservation Territorial Division, Nongpoh.</b>

- Piggery activity was proposed by local beneficiaries under livelihood component of the project. Consumption of meat is very popular in north-eastern region for any celebration like wedding, birthday party, church service or any special gathering not to mention daily demand in most of the households.
- Therefore realizing the increasing demand of the product and its positive outcome this type of activity has been encouraged and supported.
- Income level of the beneficiaries also increased due to assistance for piggery unit in the village.



PIGGERY

## PRODUCTION AND MICRO-ENTERPRISE SUCCESS STORIES

1. District: Ribhoi.

Name of the Activity	<b>Handloom Weaving</b>
Name of the Project and Batch No. under IWMP	<b>RB-IWMP-VIII (2012-13); Batch-IV</b>
Name of Watershed Area	<b>Ummyrsiang Micro Watershed</b>
Name of Village and Development Block	<b>Mawlong Village; Umling C&amp;RD Block;</b>
Estimated Amount (In Rs.)	<b>Rs. 30,000.00/- (Assistance under Production)</b>
Project Implementing Agency (PIA)	<b>Soil &amp; Water Conservation Territorial Division, Nongpoh.</b>

- SHG comprising of 18 members had one common goal of supporting their daily income was due to the skill they learned through the art of Handloom & Handicraft. This SHG was formed and registered with the District Commerce & Industries centre, Nongpoh on the 8<sup>th</sup> Feb. 2011.
- The demand for Silk products and handicraft materials witnesses growing demand throughout the year due to rise in population and increase in purchasing power of the common people.
- Realising the potential of the handloom sector, this SHG was provided assistance under Production component for an amount of Rs. 30,000/- to start handloom weaving in their houses. Since group members are hard-working, it does not take much time in completing weaving of the dress materials as per order.
- Likewise, group members are immensely benefitted due to the increase in their income level as well as for opportunity to participate in SHG Mela, Exhibitions and Trade Fair etc. under different programmes.



**HANDLOOM WEAVING**



2. District: West Jaintia Hills.

Name of the Activity	<b>Piggery</b>
Name of the Project and Batch No. under IWMP	<b>WJH-IWMP-VIII (2012-13); Batch-IV</b>
Name of Watershed Area	<b>Thadmukroh Micro Watershed</b>
Name of Village and Development Block	<b>Nongkhroh Village ; Thadlaskein C&amp;RD Block;</b>
Estimated Amount (In Rs.)	<b>Rs. 30,000.00/- (Assistance under Production)</b>
Project Implementing Agency (PIA)	<b>Soil &amp; Water Conservation Territorial Division, Jowai.</b>

- Shri. Skelin Lyngdoh received assistance of Rs. 30,000/- under IWMP scheme under Production System & Micro-enterprise. Shed for Pig was constructed and three Piglets were procured with the amount of assistance received.
- Due to hard work and dedication towards piggery farming, the beneficiary could able to increase his livelihood income. At present, Shri. Skerlin Lyngdoh is rearing nine Pigs.



PIGGERY



3. District: West Jaintia Hills.

Name of the Activity	<b>Grocery</b>
Name of the Project and Batch No. under IWMP	<b>WJH-IWMP-IX (2012-13); Batch-IV</b>
Name of Watershed Area	<b>Mynlep Micro Watershed</b>
Name of Village and Development Block	<b>Iawthymme Village ; Laskein C&amp;RD Block;</b>
Estimated Amount (In Rs.)	<b>Rs. 25,000.00/- (Assistance under Micro-enterprise)</b>
Project Implementing Agency (PIA)	<b>Soil &amp; Water Conservation Territorial Division, Jowai.</b>

- Smt. R. Bareh was assisted under WJH-IWMP-IX. She started a Grocery shop with the assistance of Rs. 25,000/- she received under micro-enterprise component.
- Before running this grocery shop, Smt. R. Bareh used to earn her livelihood by working as a daily wage earner which was not sufficient to support her family. Now the income level of Smt Bareh increased due to the Grocery shop and somewhat comfortable managing her family with the increase in income.



GROCERY

## CONCLUSION:

The Integrated Watershed Management Programme (IWMP) is one of the flagship programmes of the Govt. of India and is being implemented by the Department of Land Resources (DoLR) in all states of the country. If implemented properly, watershed programs like IMWP can result in long term productivity, income, social and environmental gains that will have important and far-reaching impacts, well beyond the immediate stakeholders. Meghalaya is one of the states in the country implementing the programme and accordingly, the SLNA was constituted on 25th June 2009, by the name the Meghalaya State Watershed & Wasteland Development Agency (MSWWDA) which has been registered under the Meghalaya Societies Registration Act, XII of 1983.

Key areas where support could improve watershed program performance include strengthening coordination amongst the key stake holders, introducing more holistic watershed planning at a larger scale and strengthening the quality of oversight arrangements to improve sustainability of physical investments. To promote participation of local villagers in implementation of various watershed development activities, the Community Based Organisations (CBOs) are formed. They include User Groups (UGs) and Self-Help Groups (SHGs).

One particular area where encouraging women's participation in IWMP is often been successful is in the development of Self Help Groups, where the main beneficiaries are mostly women. This is because women have less access to formal or other sources of credit. In addition, they are included as beneficiaries in the programme because women make up a disproportionate proportion of the poor and have a superior repayment track record. Therefore, continuing public support for the expansion of these SHGs appears crucial to achieve poverty reduction. This will help in a big way to ensure more women participation in SHGs and collective action in the success of IWMP.

Given the magnitude of the fund invested, it becomes imperative to ensure Convergence of various area development and livelihood improvement programmes with IWMP. This would bring in integrated development in a given watershed, enhance income of the watershed communities and provide wider impacts across the sectors. State specific convergence policies and strategies would need to be formulated in consultation with the concerned line departments. SLNAs should hold initial meetings with the state line departments and decision makers to explore specific convergence potential and kick start the process. The key coordinating authority at the district level has an important role in introducing convergence at the district level. Functional responsibilities of the line departments should be clearly defined and included under the convergence process.

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## PHOTO GALLERY



Orientation Meeting with PIA Officials in Ri-Bhoi District



R. C. C. Foot Bridge in Ri-Bhoi District



Nursery Raising under EKH-IWMP-XIII in East Khasi Hills District



Secretary in WC Office under EKH-IWMP-XIII in East Khasi Hills District



PHOTO GALLERY



Orientation Meeting with PIA Officials in West Khasi Hills District



Piggery Shed in West Khasi Hills District



Dustbin in South West Khasi Hills District



Foot Path in South West Khasi Hills District



PHOTO GALLERY



Orientation Meeting with PIA Officials in West Jaintia Hills District



Dug Out Pond in West Jaintia Hills District



Drinking Water Well in East Garo Hills District



Spring Chamber in East Garo Hills District



PHOTO GALLERY



Spring Chamber in West Garo Hills District



Areca Leaf Plate Making Unit in West Garo Hills District



Water Storage Tank in South Garo Hills District



Meeting with Watershed Committee Members in South Garo Hills District