

Assessing the
IMPACT
of the
**Integrated Village
Cooperative Societies Ltd.
(IVCS)**



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Preface

The provision of essential financial services to farming households in rural Meghalaya remains an ongoing challenge for banking networks and micro-financial institutions. The inadequate availability of their services largely stems from difficult terrain, limited connectivity, and insufficient communication infrastructure, which have compelled residents to undertake arduous journeys just to access basic banking services. Even in regions with branches, notable gaps persist due to the intricacies associated with banking procedures, language barriers, and a prevalent lack of financial literacy.

Adding to the complexity, other grassroots-level financial institutions such as the Primary Agricultural Credit Societies (PACS) have encountered challenges in operating at their intended capacity due to extensive areas of operation, further exacerbated by governance and efficiency issues. In response, the State Government has adopted an approach leveraging the robust social fabric of communities by establishing the Integrated Village Cooperative Societies Ltd. (IVCS) under the IFAD-supported Meghalaya Livelihoods and Access to Markets Project (Megha-LAMP).

IVCS provides essential financial services like thrift and credit, akin to other credit societies. However, what distinguishes IVCS is its evolution into growth hubs, where it now engages in diverse economic activities such as supplying agricultural inputs, aggregating and marketing produce, renting farm tools, promoting animal husbandry, and establishing retail outlets for village supplies. IVCS are now also formally recognized as PACS under the Government of Meghalaya, Cooperation Department Notification No.COD.12/2015/69, dated Shillong, the 2nd of February 2021.

The significance of establishing these community-based organizations lies in acknowledging the hurdles that communities encounter in their pursuit of improved livelihoods and quality of life. Setting up community-led institutions resonating with the local way of life has gone a long way in addressing barriers between communities and service delivery in rural regions.

As of 31 January 2024, 426 IVCS Ltd. have been formed and officially registered under the Meghalaya Cooperative Societies Act 2015, catering services to over 67,500 households across 1416 villages.

Abbreviations and Acronyms

ARCS	Assistant Registrar of Cooperative Societies
BC	Banking Correspondent
BIRD	Bankers Institute of Rural Development
CBS	Core Banking Solution
Cr	Crore
CDR	Credit Deposit Ratio
CHC	Custom Hiring Centre
CMC	Collective Marketing Centre
DEA	Department of Economic Affairs, Ministry of Finance
EFC	Enterprise Facilitation Centre
FLP	Financial Literacy Programme
FOCUS	Farmers' Collectivization for Upscaling of Production and Marketing Systems
GoI	Government of India
GoM	Government of Meghalaya
HH (s)	Household (s)
IFAD	International Fund for Agricultural Development
IGM	Inaugural General Meeting
ISC&ED	Inclusive Supply Chain & Enterprise Development
IVCS	Integrated Village Cooperative Society Ltd.
MBDA	Meghalaya Basin Development Authority
MBMA	Meghalaya Basin Management Agency
MC	Managing Committee
MFI	Microfinance Institutions
Megha-LAMP	Meghalaya Livelihoods and Access to Markets Project
MIS	Management Information System
MTR	Mid Term Review
MGNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
NEC	North Eastern Council
NABARD	National Bank for Agriculture and Rural Development
PACS	Primary Agricultural Credit Society
PG	Producer Group
PRIME Hubs	Promotion and Incubation of Market-Driven Enterprises Hubs
RF	Rural Finance
SCS	Service Cooperative Societies
SCSTE	State Council of Science Technology & Environment
SP	Service Provider
USD	United States Dollar
VEC	Village Employment Council
VLF	Village Level Facilitator

Summary of the Document

Chapter 1: About the IVCS

The document introduces the concept and achievements of the Integrated Village Cooperative Societies Ltd. (IVCS). It explains the challenges of financial inclusion and rural development in Meghalaya, and how the IVCS initiative helps address them by leveraging the social capital and local knowledge of the communities. It also describes the journey of the IVCS from inception to the present and highlights targets, progress, and partnerships involved.

Chapter 2: IVCS as Engines for Rural Economic Growth

The document explores various aspects aimed at ensuring the sustainability of the IVCS initiative including the composition and establishment of IVCS, support provided by the project and other stakeholders to promote IVCS self-sustainability, and the computerization of IVCS operations. It also highlights how IVCS has transformed into growth hubs for broader economic activities, such as the operations of Collective Marketing Centres (CMC), Custom Hiring Centres (CHC), PRIME Hubs, and Farmers' Markets, which have significantly boosted the incomes and livelihoods of farmers and entrepreneurs.

Chapter 3: Effectiveness of Cooperative-Based Models for Socio-Economic Transformation

The document analyses the effectiveness of the cooperative-based models and the services provided by the IVCS in reaching the last mile of rural communities and compares them with the Primary Agricultural Credit Societies (PACS), which have faced various challenges in service delivery. It highlights the key differences between the PACS and the IVCS, the IVCS as economic hubs, and emphasizes the role of the IVCS in supporting inclusive development at the grassroots, especially for women, by providing avenues for participation, empowerment, and entrepreneurship.

Chapter 4: Case Studies

The document presents three case studies of IVCS graded A, which represent the good-performing institutions, and three case studies of IVCS graded C, which represent the institutions facing challenges and aspiring to improve. The case studies capture ground realities, achievements, needs, and obstacles of the IVCS, and provide insights on how to leverage and advance the IVCS initiative beyond the project period. The case studies also illustrate the impact of the IVCS on the communities, such as enhancing financial literacy, increasing savings and credit, facilitating market linkages, promoting value addition, and improving quality of life.

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Limitations of the Case Study

The project has established a ranking and grading system for all Integrated Village Cooperative Societies Ltd. (IVCS) by classifying them into four categories: A, B, C, and D. This categorization was necessary for the project to achieve a transparent and strong understanding of the IVCS's operational status, true ground impact, and how to allocate support and expand activities accordingly.

The village-wise assessment of this case study, the details of which are in Chapter 4, specifically focuses on IVCS graded A and C, documenting their works, achievements, needs, and challenges. IVCS graded A represent accomplished institutions, excelling in achievements, operational and managerial aspects, and contributing significantly to rural development and narrowing the rural-economic gap. Conversely, IVCS graded C aspire to enhance service delivery but face obstacles, and while the classification allows for systematic evaluation, it also reveals limitations. These IVCS encounter challenges hindering their full potential and optimal service delivery to communities. Common obstacles include limited community engagement, logistical constraints, and inadequate infrastructure, which have impeded their ability to fully realize their potential and deliver optimal services to their communities.

With this contextual backdrop, the case study aims to furnish readers with insights on how to leverage and advance the IVCS initiative following the project's conclusion given its proven potential to address the credit needs of farmers in unserved rural pockets. It also aims to offer knowledge about the effectiveness of cooperative-based financial services in reaching the last mile.

Chapter 1 - About the IVCS

1.1 The Challenges of Financial Inclusion and the IVCS initiative

The State Level Bankers' Committee (SLBC) meeting for the quarter ending March 2023 stated that there are 434 bank branches in Meghalaya, comprising public banks, private banks, regional rural banks, and cooperative banks. 196 are located in rural areas, 119 in semi-urban areas, and 119 in urban areas. However, within the context of this section of the study, the 2018 timeline will be assessed due to its alignment with the establishment of Integrated Village Cooperative Societies Ltd. (IVCS) across Meghalaya's unserved and remote regions, gaining momentum following a productive mid-term review (MTR) of the progress of the Meghalaya Livelihoods and Access to Markets Project (Megha-LAMP) and formulation of roadmaps for its immediate future.

During that time and the period that preceded it, the issue of inadequate banking networks in the State, especially across the Garo Hills region, was a significant challenge. Out of a total of 6,459 villages¹, 1,190 villages were served by bank branches, while 4,311 villages were covered by Banking Correspondent (BC) visits, occurring every week for 2,419 villages and once in a fortnight for 1,892 villages. Reports from the field indicated a worrying situation where a notable number of BCs either neglected their responsibilities or failed to visit the designated villages as required frequently. This gap in service delivery raised substantial concerns regarding the effectiveness of financial inclusion efforts at the grassroots level; and even in areas where banking services were available, communities encountered difficulties in fully enjoying the services provided by the banks.

Further issues include:

- a. financial entities such as Primary Agriculture Credit Societies (PACS) or Service Cooperative Societies (SCS), which were established to extend credit to farmers and entrepreneurs for enhancing agricultural endeavours, being unable to deliver optimal services primarily due to their large operational areas and other factors including governance issues. This credit gap was being filled by moneylenders and Microfinance Institutions (MFIs) that impose steep and exorbitant interest rates on borrowers.
- b. The government instituted a requirement for all job card holders under MGNREGS to establish bank accounts in CBS branches for wage disbursement. A majority of villagers were compelled to undertake lengthy journeys to access their wages. Typically, they withdraw the entire amount, leaving only a meagre balance. Consequently, these individuals lack the means or opportunities to save, and often end up spending the entirety of their withdrawn wages.
- c. the Credit Deposit Ratio (CDR) in the state standing at only 36.08%, significantly lower and more conservative compared to the national average of 75%. This ratio suggested substantial room for enhancing credit disbursement throughout the entirety of the State.

Hence, there was a compelling need for innovation to bridge these gaps—something that could comprehensively and inclusively address these challenges while considering the limitations encountered by existing networks and financial services. This necessity prompted the State Government to create indigenous credit and marketing institutions deeply rooted in the local culture - the Integrated Village Cooperative Societies Ltd. (IVCS). These institutions were viewed as having the potential to play a decisive role in facilitating sustainable, long-term financial inclusion across largely inaccessible pockets. The rationale behind creating the IVCS is underpinned by the recognition that an organization rooted at the grassroots level can best understand and address the community's needs.

A more detailed insight into the differences between PACS and IVCS is provided in Chapter 3.

¹ Financial Inclusion Progress Report 2018

1.2 IVCS as an Innovative Solution

Although the concept of single village cooperative societies has been discussed at various forums in the past in the country, the scales have always tipped in favour of larger-sized cooperative societies. This inclination led to the creation and promotion of the aforementioned PACS or SCS, but which, in turn, led to a different set of issues, as stated above. The nationalization of banks in the late 1960s was undertaken with the goal of spreading banking facilities to all corners of the nation. This move aimed to strategically narrow the disparity between urban and rural economies, drive inclusive growth, and ensure equitable distribution of financial resources. And while the intervention has, to a significant extent, achieved its intended objectives and the nationalization initiative succeeded in establishing an extensive banking network, certain challenges persist, particularly the formal banking networks' penetration into the most isolated areas.

In Meghalaya, the poor access to financial services and fundamental banking facilities in areas with challenging connectivity was, similarly, an issue that necessitated attention. It was against this backdrop that the development of solutions, aimed at bridging the accessibility gap between banking services and rural communities, became necessary. This eventually led to the innovation of an approach aligned with the local context—the concept and subsequent establishment of the IVCS under Megha-LAMP.

This rural financing initiative serves as a crucial component of the project's larger objective: enhancing farming household incomes by making financial services accessible, establishing relevant agri infrastructure designed to enhance agricultural and economic activities, and creating opportunities for long-term connect with remunerative national and even global markets.

1.3 Explaining the IVCS Concept

An Integrated Village Cooperative Society Ltd. (IVCS), in its simplest terms, is a registered community-based organization registered as a cooperative society under the Meghalaya Cooperative Societies Act 2015, which provides the legal framework for its operations. The institution functions on the principle of joint liability among all members and is built upon the social capital within the State's village communities. The IVCS serves as a platform offering various financial services, including thrift, credit, and intermediation, alongside engaging in market access initiatives and income-generating activities to enhance the welfare and livelihoods of its members.

The Government of Meghalaya conceived the establishment of the IVCS as innovative community-led institutions in selected villages across 18 Blocks spanning 11 Districts of the state. This concept aimed to assist residents in villages, especially in unbanked areas, by providing them with a local institution where they can easily save their surplus incomes and effortlessly access credit. The introduction of the IVCS marked a pioneering step in Meghalaya, carried out under Megha-LAMP, an externally aided project supported by the International Fund for Agricultural Development (IFAD) and implemented by the Meghalaya Basin Management Agency (MBMA) of the State's Planning Department.

Under Megha-LAMP, the IVCS plays a pivotal role by providing essential credit at reasonable interest rates through streamlined procedures. The accrued savings and credit history of IVCS members then empower them to approach formal banks for more substantial loans and access additional services. Concurrently, the Inclusive Supply Chain & Enterprise Development (ISC&ED) component of Megha-LAMP augments activities through capacity building tailored for progressive farmer members and producer groups affiliated with the IVCS. In tandem with this effort, the IVCS operates and oversees infrastructure components, including Collective Marketing Centres (CMC), which are set up for marketing and processing agricultural produce and input supply, Custom Hiring Centres (CHC) that support agricultural efficiency by offering fee-based custom hiring of agricultural tools and machinery at subsidized rates, PRIME (Promotion and Incubation of Market-Driven Enterprises) Hubs, one-stop shops that engage in the provisions of robust support to farmers, producer groups, and agri-entrepreneurs through market and credit linkages, technical expertise, access to high quality seeds, higher-order value chain activities, and funding, and other infrastructure such as farmers' markets, cold storages, and processing units.

For an IVCS to be economically beneficial and sustainable, it needs to regularly increase new member enrolment, which boosts member funding, the lowest-cost and lowest-risk capital for operations and investment. Even with external support from the government or donors, relying more on member funding provides greater autonomy and reduces the risk of losing outside funding. The other economic activities would then help sustain the IVCS beyond the project period.

1.4 Journey of the IVCS from Inception through the Mid Term to Today

“Rural Finance: the project will establish around 300 Integrated Village Cooperative Societies (IVCS) mostly located in the project village clusters. Each IVCS would have a full-time paid employee, provide savings, and credit services along with other activities, such as supply of farm inputs and aggregation of production for marketing. IVCS would be directly linked to the Meghalaya Cooperative Apex Bank and could also borrow wholesale funds from other sources.”

The Megha-LAMP Project Design Report, January 2014

1.4.1 Launch of the IVCS and Institutional Support

In 2016, after an initial preparatory stage focused on community mobilization and coordinating inter-component activities, the State Government formed a core team comprising members from MBMA, the Cooperation Department of the Government of Meghalaya, and the Meghalaya Cooperative Apex Bank Ltd. (MCAB). Their main responsibility was to create a roadmap for establishing the IVCS in the State and attend to issues in connection with the formation.

To fully understand village-based cooperatives, the core team conducted exposure visits across the country. They also received support from the Bankers Institute of Rural Development (BIRD) in Lucknow, which helped enhance the capacity and training of MBMA staff. BIRD also assisted in creating a comprehensive process manual for forming IVCS. Subsequently, the first IVCS was established on January 17, 2017, in Songadinggre Village, situated in the Dadenggre C&RD Block of the West Garo Hills district.

Regarding the IVCS initiative's implementation, the project arranged various roll-out workshops, training sessions, and interactive programmes. These efforts targeted officials from MBDA/MBMA, the Cooperation Department, MCAB, Block Development Officers, and Nodal Officers. Through regular review, the project ensured that setting up IVCS across targeted villages encountered minimal obstacles. The project also conducted multiple training for Secretaries and Members of the Managing Committee (MC) of the IVCS, along with other office bearers, covering various aspects related to the operation and functioning of the IVCS.

Furthermore, workshops and meetings were conducted with prominent banks in Shillong to elaborate on the IVCS concept and its initiatives. These meetings also centered around the possibility of banks extending bulk loans to IVCS for further lending to their members. Other deliberations revolved around the rise in credit demand and disbursement due to connections with banks and the resulting positive influence on the CDR of the State, particularly within blocks and villages.

1.4.2 IVCS at the Mid-Term Point

The project's Mid-Term Review (MTR) report revealed that the Megha-LAMP project, on the whole, had encountered various implementation challenges during its initial years, largely due to its inter-departmental nature and the significant involvement of community mobilization in the project villages. Consequently, both the physical and financial progress, along with the disbursement of the loan share, fell short of expectations from 2014 to 2018. Regarding the Rural Finance component, 78 IVCS had been formed and registered, comprising 3197 members in total. Although progress was not at the expected rate, the report, however, noted that significant progress had been made over the course of the year prior to the MTR stating, *“the outreach and overall component progress is expected to continue to advance rapidly. In*

general, the IVCS activities have been the best implemented of the main project activities to date."

The report went on to further state, *"the approach is sound and builds on well-proven practices from elsewhere in India and the wider region to address weaknesses in the supply of financial services in rural areas... progress is, however, expected to improve rapidly in the coming period given the strength of the team and partnerships and the already established pipeline of activities."*

A pivotal action taken during the MTR was the reorganization of the core project components to enhance coordination and integration within the project. The Rural Finance (RF) component, which had previously functioned as a sub-component of the Livelihoods Support component, was elevated to become the project's second main component. And a central objective of the RF component was to realize the establishment of 300 IVCS by December 2019, a target that was eventually accomplished within the agreed timeline.

1.4.3 Setting New Targets

Megha-LAMP became effective in December 2014 and the completion, which was scheduled for December 2022, has been extended till December 2025, with Additional Financing (AF) of USD 20.58 million, bringing the total project cost to USD 205.7 million. Extension was approved by the Department of Economic Affairs (DEA) under the Ministry of Finance, Government of India and IFAD as a result of good, sustained performances across the physical and financial aspects. The AF period will also help the project compensate for the time lost due to the pandemic, build on, strengthen, and scale up its good practices into new product clusters, and focus on consolidating the existing IVCS and linking them to bigger markets and private players.

As part of extension activities, the RF component has been set new targets. The project is to form an additional 150 IVCS and facilitate capacity building of these IVCS across the value chain.

The new key targets of the Rural Finance component are:

Activities	Target at Original Project End Date	Revised Target at Project Extension End Date
IVCS to be formed	300	450
Villages covered by IVCS	900	1125

1.5 IVCS as Banking Correspondents

The issue of financial inclusion in remote areas of India has long been a challenge, with many villages remaining unbanked despite efforts to extend banking services to these communities. The lack of banking infrastructure in these areas has hindered access to formal financial services for residents, limiting their ability to save, invest, and access credit. However, in Meghalaya, the IVCS have emerged to address these challenges by making such services available at the grassroots.

While the IVCS have made significant strides in promoting financial inclusion in remote areas, many villages covered by them still lack access to formal banking services. To manage this issue and qualify as banked villages, they need to be connected to the interoperable core banking system (CBS) platform of banks. This can be achieved by designating IVCS as Banking Correspondents (BCs) of banks so as to enable them to serve as the last-mile link between formal financial institutions and rural communities.

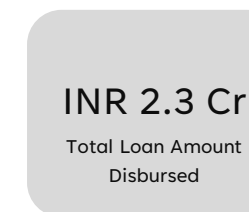
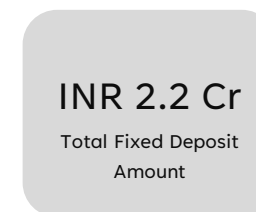
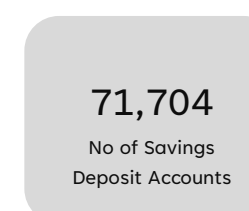
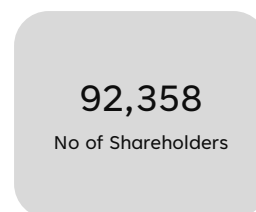
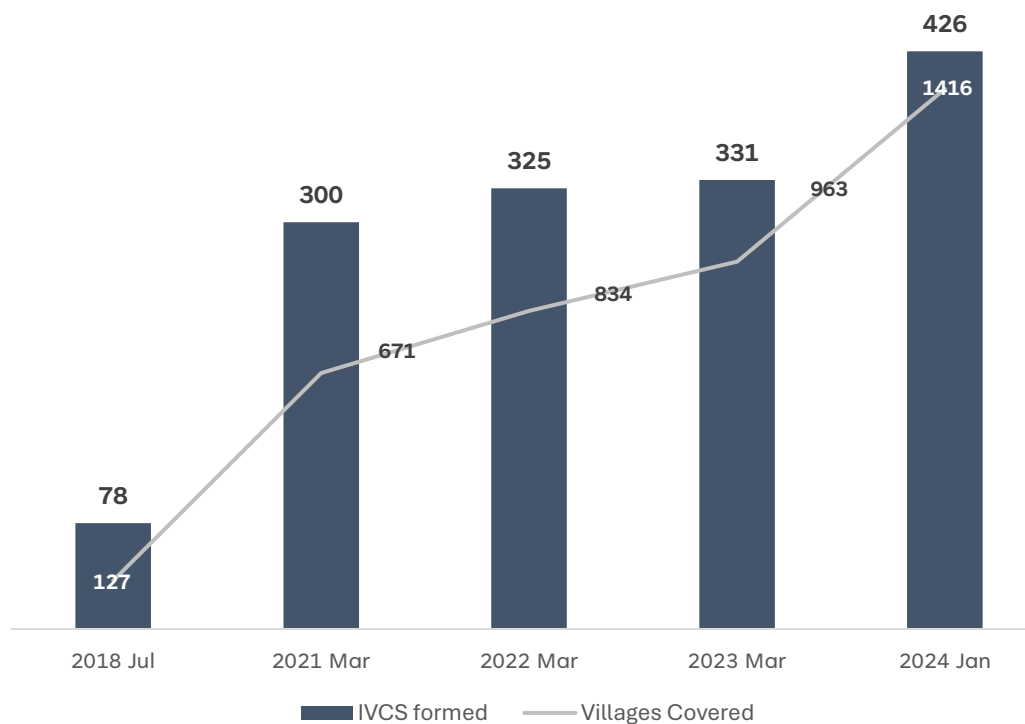
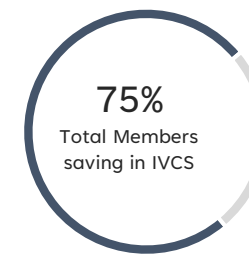
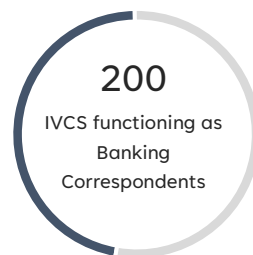
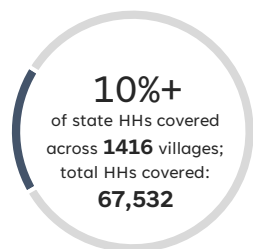
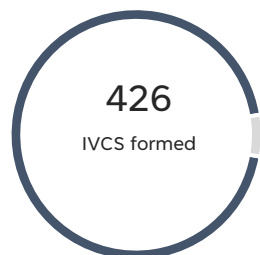
Becoming a BC for a formal bank allows the IVCS to provide essential banking services to their members, such as account opening, deposits, withdrawals, and remittances. In addition, it enables them

to offer services like Micro ATMs, which facilitate cash transactions in areas with difficult access to physical bank branches. This arrangement not only enhances financial access for rural residents but also promotes financial literacy and inclusion by bringing formal banking services closer to their doorstep.

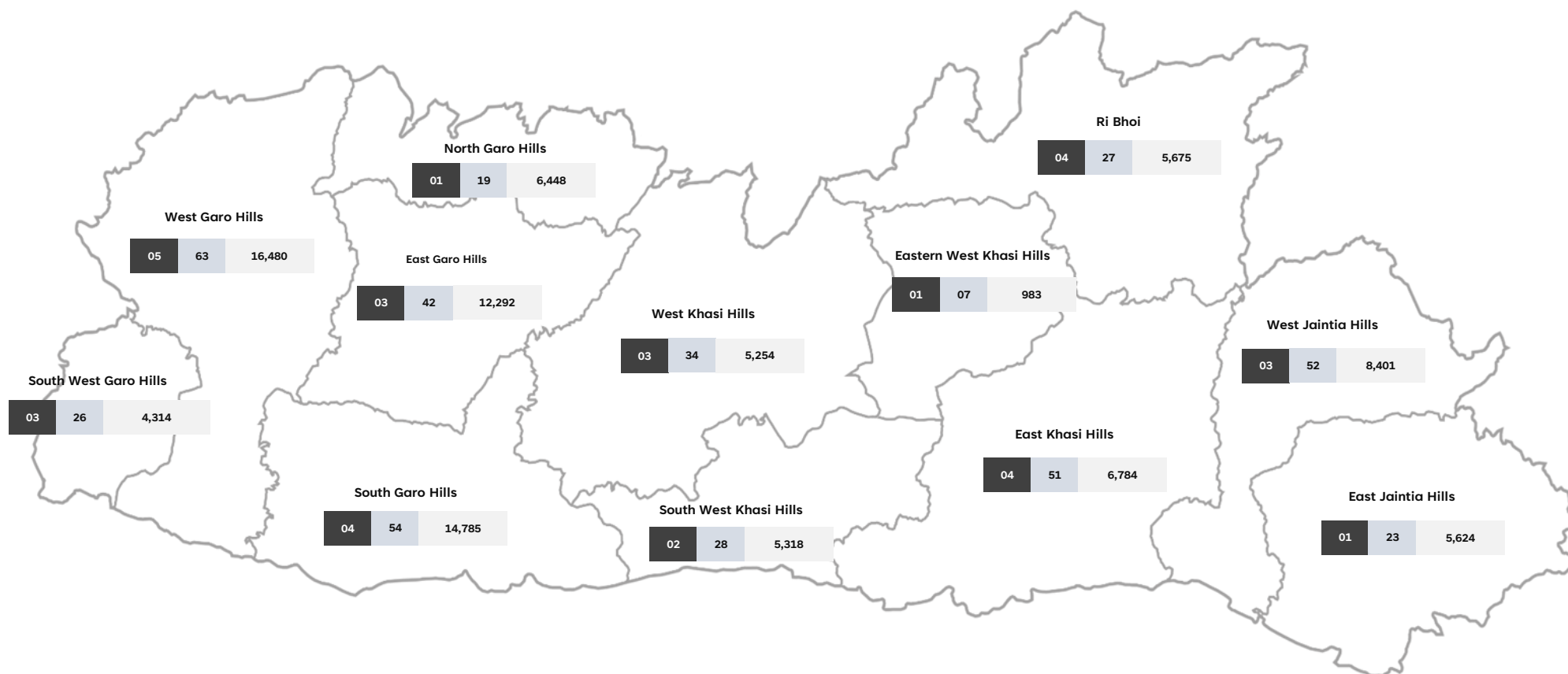
The example of Katchi Garantai IVCS Ltd. in South Garo Hills, which became the first IVCS to serve as a BC for the Meghalaya Cooperative Apex Bank Ltd. (MCAB), highlights the potential of this model to bridge the gap between rural communities and formal banking institutions. By leveraging their local presence and community trust, IVCS have since been able to deliver banking services tailored to the needs of rural residents.

As of 31 January 2024, there are 200 IVCS operating as banking correspondents. Through their partnership with MCAB and other formal banks, these IVCS offer a range of financial products and services including low-interest loans, subsidy-related loans, and other benefits.

1.6 Snapshot of Achievements and Progress



1.7 Representation of IVCS across Meghalaya



Details of IVCS in Annexure 1

Districts	Blocks	IVCS	Shareholders
12	34	426	92,358

Chapter 2: IVCS as Engines for Rural Economic Growth

2.1 Composition and Formation

As envisioned in the project design, the ideal configuration for IVCS involves single-village cooperatives, covering approximately 200 households and having a membership of 400 individuals to ensure sustained viability. In cases where a village falls short of the specified 200 households, collaboration with neighbouring villages is recommended for IVCS formation. Each IVCS is governed by a Managing Committee led by an elected Chairman, with a mandate that at least fifty percent of the committee members be women to ensure their involvement in decision-making and representation within the IVCS. Further, each IVCS is required to abide by a model registered byelaw under the Act, which allows for amendments when necessary.

Steps on formation process is as below:



2.2 IVCS as a Self-Sustaining Model

The IVCS operates in a self-sustaining mode. It allows any community member interested in becoming a member to do so by purchasing at least one share in the IVCS. The proceeds from the subscription of shares constitute the capital of the IVCS. It is recommended that each IVCS have a minimum of 300 memberships to generate sufficient capital to sustain operations.

Megha-LAMP is providing various support to ensure sustainability as follows:

1. **Corpus Fund:** Each IVCS that achieves Rs. 50,000 in savings and Rs. 50,000 in share capital is provided with a sum of Rs. 2.50 lakhs.
2. **Office Equipment & Furniture** – A sum of Rs. 1.80 lakhs is provided to each IVCS for procuring the items required for running their offices, which also includes a computer and a fireproof safe, apart from the usual office furniture.
3. **Honorarium to VLFs** – Honorarium is paid to two Village Level Facilitators (VLF) per IVCS for a period of six months at Rs. 2500 per month each for facilitating works related to formation, registration, and initial mobilization.
4. **Viability Gap Funding** – Under this support, the project compensates for any loss incurred by an IVCS for up to Rs. 77,500 during a financial year. The reimbursement, however, is only in respect of expenses incurred towards payment of the salary of the secretary of the IVCS and the honorarium paid to the members of the Managing Committee (MC) for attending the MC meetings. While a basic salary is fixed, the secretaries can be eligible for a higher salary, subject to a maximum of Rs. 5,000, based on performance for which suitable guidelines have been issued.
5. **Books of Accounts, Ledgers, Registers, Pass Books, etc.** are prepared, printed, and provided free of cost to all IVCS.
6. **Training** - Apart from the awareness programmes conducted in all villages during the initial formation stages, capacity-building programmes are provided regularly to the secretaries and members of the MCs. These training programmes include orientation training, business development and preparation of business plans and action plans, maintenance of books of accounts and registers, and basic computer training. Additionally, motivational workshops are conducted for IVCS that are performing poorly, where secretaries of successful IVCSs are invited as Resource Persons to share their experiences and strategies.
7. **Financial Literacy Programmes (FLP)** – In a significant departure from the usual Financial Literacy Programmes (FLP) conducted by Banks/FIs, which are often outsourced to NGOs, Megha-LAMP's FLPs are conducted in all the IVCS/villages by Financial Literacy Facilitators (FLFs). The FLFs are identified by the respective IVCS from their village, duly trained, and provided with necessary stationery materials, training manuals, and other IEC materials in local languages. These materials are then distributed to all participants during the programmes.
8. **Exposure visits** are arranged for the poor-performing IVCS to the good-performing IVCS within the state and for good-performing IVCS to other States in the country.

2.3 Infusion of Support into IVCS – from birth to self-sustaining institutions

01

MOBILIZATION

- ✓ Formation of core team to lead mobilization
- ✓ Engagement with BIRD and Cooperation for training of core team and officials
- ✓ Prelim meeting with village leaders
- ✓ Multiple awareness and field visits if response is positive

02

FORMATION AND REGISTRATION

- ✓ Support with submission of application for registration
- ✓ Coordination with office of ARCS for conduct of enquiry
- ✓ Support with procuring issuance of registration by office of ARCS

03

CAPACITY BUILDING

- ✓ Orientation and training of MC including bookkeeping to kickstart operations
- ✓ Support with preparation of business plans and action plans
- ✓ Basic training on computer applications
- ✓ Training on financial literacy with support from BIRD

04

OPERATIONALIZATION

- ✓ Infusion of Corpus Fund Support
- ✓ Viability Gap Funding
- ✓ Provision of office furniture, which includes safe deposit boxes, computers, registers, etc.

05

EXPANSION

- ✓ Establishment of agri infrastructure
- ✓ Computerizing Operations
- ✓ Enabling Banking Correspondence and provision of micro-ATMs
- ✓ Support with area expansion, membership mobilization, coverage of households, savers and borrowers increase

06

SUSTAINABILITY & EXIT STRATEGY

- ✓ Monitoring to ensure progress and compliances to Act and byelaws
- ✓ Audit to ensure transparency
- ✓ Exit strategy
- ✓ Preparation for takeover by Cooperation Department, MCAB, etc.

2.4 IVCS as Growth Hubs

In the context of ensuring a sustained quality of life for the farming communities of Meghalaya, the Megha-LAMP project strategically channels numerous initiatives through the IVCS. A significant portion of the project's agricultural infrastructure, aimed at strengthening linkages to markets, capital, and supply chains, is managed by the IVCS via a social enterprise approach. Established by the project are Collective Marketing Centres (CMC) and Custom Hiring Centres (CHC), and in partnership with various entities such as the North Eastern Council (NEC) and the State Council of Science Technology and Environment (SCSTE), among others, are PRIME Hubs and Farmers' Markets. These facilities extend services that not only boost agricultural activities and price realization but also cover the costs of the economic activities of the IVCS, including operational expenses. With these assets, IVCS are no longer viewed as just cooperatives that provide essential financial services; today, they have evolved into growth hubs for farmers to access larger economic activities accountable to many other stakeholders. The rationale behind this strategy lies in the imperative to ensure that the IVCS receive and possess essential assets to enable them to sustain operations beyond the project period when most of the support and handholding will end.

From the broader perspective, these assets were established to support the state government's endeavours in addressing challenges across various aspects of farming in generally demanding conditions. In Meghalaya, the list of issues associated with engagement in the agri-allied sector continues to escalate. Its farmers lack sufficient knowledge of market subtleties and are largely unaware of the true worth of their products, resulting in poor bargaining power and diminished returns as they are compelled to price their products based on their immediate financial needs. Compounding these challenges is the shortage of post-harvest management practices, with facilities such as storage, value-addition, and processing units not always readily available. Hence, the project envisages that the facilities managed by the IVCS can go a long way in alleviating some of the most pressing challenges currently impairing this sector and allowing the undertaking of higher-order activities.

2.4.1 Collective Marketing Centres (CMC)

Countrywide, initiatives promoting collective marketing have emerged to address the challenges faced by small and marginal farmers, who find themselves with diminishing control within supply chains. The goal is to ameliorate the conditions by restoring bargaining power, reducing transportation and storage costs, and minimizing the influence of middlemen. This strategy also aims to secure fair and competitive prices for their produce, a challenge mirrored in Meghalaya's agricultural landscape. Currently, farmers here typically sell directly to traders in local or cluster-level markets or have their produce aggregated by a village aggregator, who then sells it to a cluster-level aggregator. However, this approach inevitably results in low returns, as farmers struggle to obtain fair prices due to production and marketing challenges, compounded by a limited understanding of market dynamics. If this model persists, alongside an inability to compete with produce from large-scale farms, it poses a threat to the livelihoods and standards of living of thousands of farmers.

With Megha-LAMP prioritizing enhanced linkages and credit opportunities to ensure equitable profits for farmers, Collective Marketing Centres (CMCs) have been established to address the issues and serve as key entities for marketing and processing agricultural produce. These CMCs operate as comprehensive hubs that facilitate aggregation, processing, marketing, and input supply. The objectives of their set-up are to raise awareness about the benefits of collective marketing, facilitate the implementation of an effective system of aggregation and value addition at the market level, ensure transparent and effective governance for collective produce marketing, and boost stakeholder skills in marketing and financial linkages. The project is working to ensure CMCs come equipped with storage bays, solar-powered cold storages, processing units, office space, parking, and connectivity to accessible roads.

The IVCS owns the CMCs, and operations run through CMC Committees consisting of progressive farmers or current aggregators familiar with marketing. These committees oversee daily operations and establish rules following the IVCS byelaws.



Case 1: Aggregation of Livestock Feed – As of January 2024:

Mukhla Nongrim IVCS Ltd. in Thadlaskein, West Jaintia Hills initiated collective aggregation and marketing of feed for cow and piggery. The CMC was able to sell at an average rate of Rs. 45 against an average purchase rate of Rs. 35.

Below is a snapshot of the findings since initiating collective marketing activities.

Total Purchased (Kgs)	Average Purchase Rate (Rs.)	Total Purchase Amt. (Rs.)	Average Sale Rate (Rs.)	Total Sales (Rs.)	Total Sales Projection @ average sale rate of 45	In Stock (kgs)	Projected Profit%
19,020	35	6,65,700	45	4,98,150	8,55,900	7,950	29

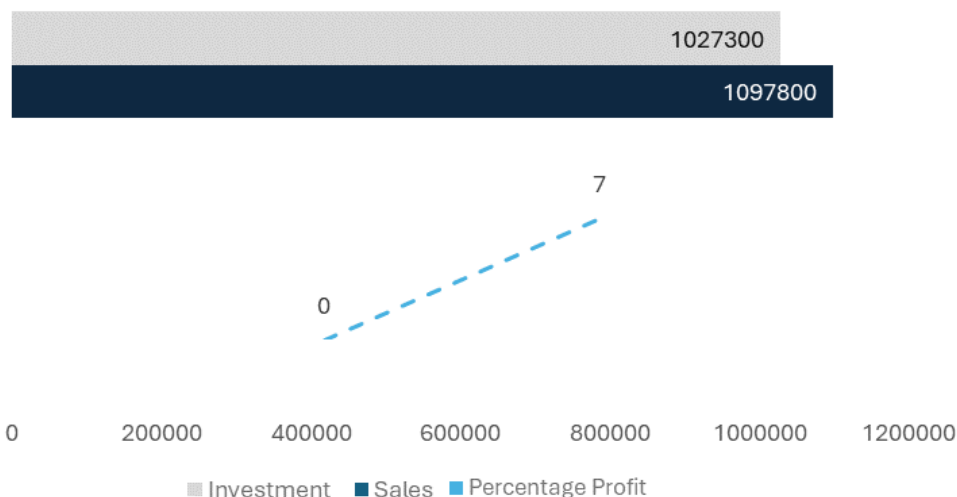
Mukhla Nongrim CMC analysis (INR)



Case 2: Aggregation of Ginger – February 2023

Langumshing A IVCS Ltd. in Mawshynrut, West Khasi Hills initiated ginger aggregation in February 2023 for 19,960 kgs at the average purchase rate of Rs. 53. The activity resulted in total profits of over Rs. 70,000 at a 7% profit margin.

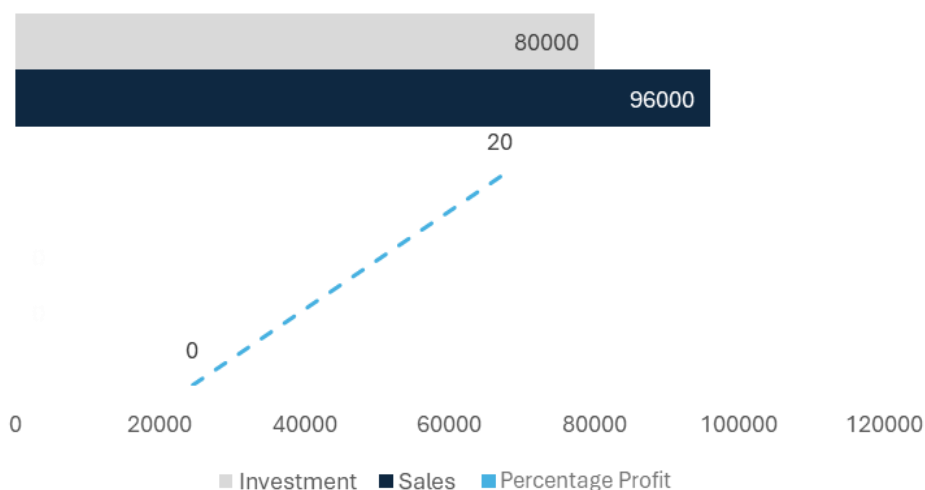
Total Purchased (Kgs)	Average Purchase Rate (Rs.)	Total Purchase (Rs.)	Average Sale Rate (Rs.)	Total Sales (Rs.)	Profit (Rs.)	Profit%
19,960	53	10,27,230	55	10,97,800	70,570	7



Case 3: Gangga IVCS Ltd. exports 1 MT of Oranges to Abu Dhabi

A total of 1 metric ton comprising 8,000 Rongsu oranges, was harvested by local farmers and sold to the Gangga IVCS at a rate of Rs. 10 per piece. The CMC undertook processing activities including cleaning, sorting, and grading while packaging was done at the Rongmil PRIME Hub. The oranges were sorted based on size, colour, and external defects, with preference given to slightly greenish ones to minimize bruising and losses during transit. The consignment of mandarin oranges was purchased and exported by a Dubai-based retail chain, Lulu Group International, headquartered in Abu Dhabi, the capital of the United Arab Emirates, at a rate of Rs. 12 per piece.

Total Purchased (Kgs)	Purchase Rate per piece (Rs.)	Total Purchase (Rs.)	Sale Rate per piece (Rs.)	Total Sales (Rs.)	Profit (Rs.)	Profit%
1000	Rs. 10	Rs. 80,000	Rs. 12	Rs. 96,000	Rs. 16,000	20%



2.4.2 Custom Hiring Centres (CHC)

Megha-LAMP has strengthened farm mechanization in Meghalaya by establishing Custom Hiring Centres (CHCs) at 72 locations across the project area. The initiative is geared towards expediting agricultural modernization, enhancing production efficiency, cultivating an agricultural surplus economy, encouraging farmers' market participation, and promoting high-quality agricultural development.

CHCs operate under the ownership and management of the IVCS via a social enterprise mode. They provide fee-based custom hiring services for agricultural tools and farm machinery at subsidized rates. Various tools available for rent include power tillers, rotary tillers, post-hole diggers, brush cutters, sprayers, and more. These tools have significantly boosted the incomes of small and marginal tribal farmers by improving operational efficiency and cutting production costs by approximately 50% compared to traditional agricultural tools.

Acknowledging the traditional exclusion of women from handling agri-tools and machinery typically managed by men, Megha-LAMP has consciously included and capacitated at least one woman among the three Farm Machinery Operators engaged in CHCs. This deliberate effort has resulted in improved access and control of farm machinery among rural women, which, in turn, has enhanced their confidence in using modern machinery.



CASE: ASIL DIKAGRE CHC – LAND PREPARATION FOR PADDY CULTIVATION

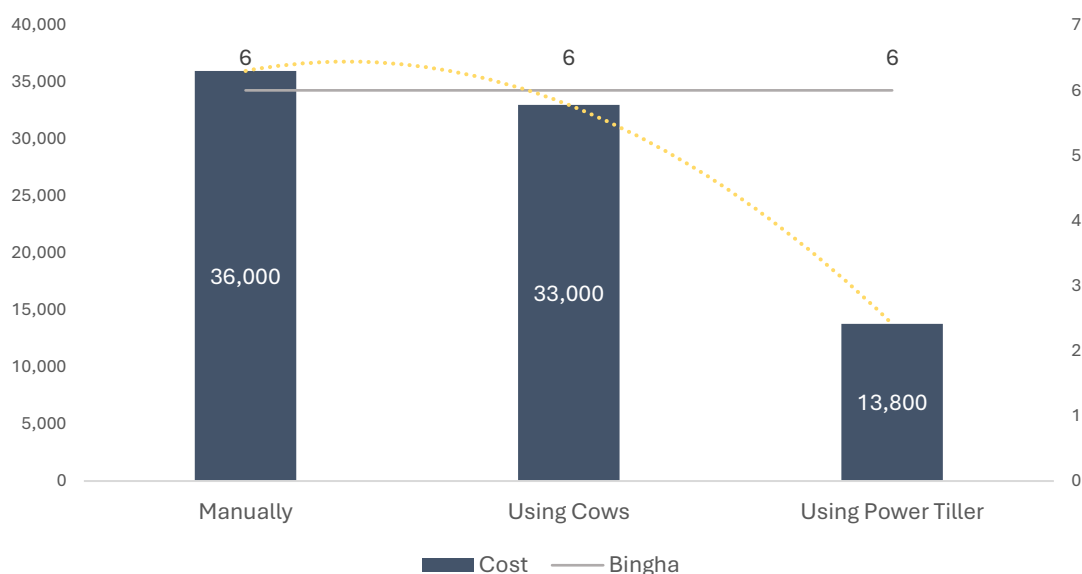
It may be pointed out that as of 31 January 2024, the project is currently updating the economic data of all 72 CHCs in the Management Information System (MIS) to capture and depict the revenue generated by the IVCS before and after intervention. This analysis includes a comparison of the cost benefits of using power tillers versus traditional ploughing methods.

As an example, the CHC at Asil Dikagre in Songsak, East Garo Hills, conducted ploughing on 6 bighas of land using both traditional and CHC methods. It was deemed that the outcomes of this assessment below offer a fair representation of the CHC's effectiveness across all sites.

Total cost of land preparation for 6 Bighas (3 month-analysis)

Method	Expenses	Details of Expenses
Ploughing manually	Rs. 36,000	(Wages @ Rs 300 per day, minimum of 3 tilling times before land is ready, and agri labourer food charges for 90 mandays @ Rs. 100 per day)
Ploughing using cows	Rs. 33,000	(Cost of hiring of cows for ploughing till ready for planting @Rs.24,000 and agri labourer food charges for 90 mandays @ Rs. 100 per day)
Ploughing using power tiller	Rs. 13,800	(Rs 600 per bigha, total fuel costs of Rs. 1000 @ Rs.110 per litre, and 3 rounds of tilling)

Cost of tilling



2.4.3 PRIME Hubs

Megha-LAMP places importance on the promotion of entrepreneurship by providing support in funding, technology, and capacity building along with facilitating access to capital and high-leverage markets. The Promotion and Incubation of Market-Driven Enterprises (PRIME) programme cultivates a thriving entrepreneurial ecosystem in the state and offers guidance and assistance to aspiring entrepreneurs, start-ups, and early-stage enterprises in transforming innovative concepts into successful businesses.

PRIME Hubs function as essential physical spaces for existing and aspiring farmers, producer groups, and agri-entrepreneurs to get assistance in various aspects of initiating or managing an enterprise, including developing business plans, accessing funding information, facilitating credit, and organizing training sessions.

9 hubs have been established in selected IVCS and they play an important role as support systems for farmers, producer groups, and agri-entrepreneurs by contributing to achieving improved incomes through market and credit linkages, technical expertise, access to high-quality seeds, and financial support.

2.4.4 Farmers' Markets

In Meghalaya, agriculture has long served as the primary livelihood for farmers, with farm produce traditionally traded through established market systems based on supply and demand. However, the dominance of non-farm agents in these systems has been the biggest issue. Rural markets, operating on a weekly schedule, leave trading agents determining prices for farmers' produce. Despite efforts by marketing committees, the market infrastructure largely remains inaccessible and disorganized. Guidelines for farmers with surplus production are unclear, which has led to a demand for information on current prices, lucrative markets, and opportunities for input, funding support, market linkage, and enterprise development.

In response to these challenges, Megha-LAMP has initiated the establishment of new farmer-owned and farmer-managed markets by mobilizing farmers' groups, including IVCS as stakeholders. Work to construct 50 such markets with support funding from the North-Eastern Council (NEC) is ongoing.

These markets have improved infrastructure and basic facilities including storage, parking, shades, and enhanced sanitation and hygiene. The anticipated outcome of Megha-LAMP's farmers' markets is to generate additional revenue for farmers, with management committees ensuring representation from all primary stakeholders. A departure from conventional markets that impose fixed fees and taxes irrespective of transaction size, Megha-LAMP's markets will implement fees and taxes proportionate to the goods, services, and facilities utilized by sellers and buyers.

2.5 Digitizing the Operations of the IVCS

In matters of rural development and navigating the challenges of the modern economic landscape, entities like the National Bank for Agriculture and Rural Development (NABARD) play an important role in supporting the trajectory of the IVCS. Recognizing the imperative for sustained growth, NABARD actively engages in comprehensive capacity-building initiatives and efforts toward computerization. To this end, the project is actively computerizing the operations of the IVCS to enhance operational efficiency, ensure accurate data management, facilitate transparent governance, and ensure sustainability.

The thrust towards computerization represents a strategic move to leverage technological advancements. The integration of digital tools is envisioned to streamline various aspects of IVCS operations. This includes adopting platforms for efficient record-keeping, financial management, and streamlined communication.

Chapter 3: Effectiveness of Cooperative-Based Models for Socio-Economic Transformation

3.1 Challenges faced by PACS and the Effectiveness of a More Localized Institution

The cooperative-based financial services provided by the Integrated Village Cooperative Societies Ltd. (IVCS) have proven to be effective tools in reaching the last mile of rural communities in Meghalaya. Their grassroots approach, founded on principles of community ownership, participation, and empowerment, has enabled them to understand and address the unique needs and challenges faced by farming communities. With their unique single-village coverage and locally rooted governance structures, IVCS are well-positioned to understand the specific requirements of the areas they serve and the challenges of the resident farming communities.

The concept of institutions extending services to the last mile is not novel. The Primary Agricultural Credit Societies (PACS) have long been integral components of India's rural credit system, operating under the Cooperative Societies Act of each respective state. Originating in the early 20th century during India's pre-independence era, PACS were established to cater to the credit needs of rural farmers and artisans, and while they have evolved over time to provide various services beyond credit such as agricultural loans and crop financing, they have encountered persistent challenges related to accessibility, governance, and efficiency.

During the 2013 Meghalaya landscape of operations of primary financial cooperatives before the introduction of the IVCS model, PACS faced significant issues². With 179 PACS registered and a total membership of about 89,000, challenges arose during the Cooperative Reform Project of the Government of India. Legislative and operational changes in the financial cooperative sector impacted PACS, particularly with the disbandment of PACS secretaries. This resulted in financial difficulties, decreased member engagement, low loan funding, unsatisfactory repayment rates, minimal member contributions, low business volume, and weak leadership.

The limitations faced by PACS, compounded by their extensive operational areas covering multiple villages, underscored the need for a more comprehensive solution. Towards this end, the IVCS's locally tailored approach emerged as an effective solution to address the systemic challenges. By focusing on community-centric governance structures and leveraging local knowledge and resources, IVCS have been able to demonstrate an ability to close the accessibility divide between financial services and rural communities.

The table below is an overview of the key differences between PACS and IVCS.

#	PACS	IVCS
1	Typically operate over a broader geographical area, covering multiple villages, sometimes up to 75 villages	Operate on a smaller scale, focusing on a single village or a small cluster of villages to allow for more localized and community-specific interventions
2	Tend to have larger memberships, due to multiple village coverage, leading to challenges in engagement and governance	Have comparatively smaller memberships, often comprising the residents of a single village, which in turn, leads to the facilitation of more active participation and stronger community ties
3	Often characterized by weak leadership structures, with challenges in effective governance and decision-making	Tend to have stronger and more community-oriented leadership, with elected representatives from the village who are directly

² Data Source: Department of Cooperatives and MCAB

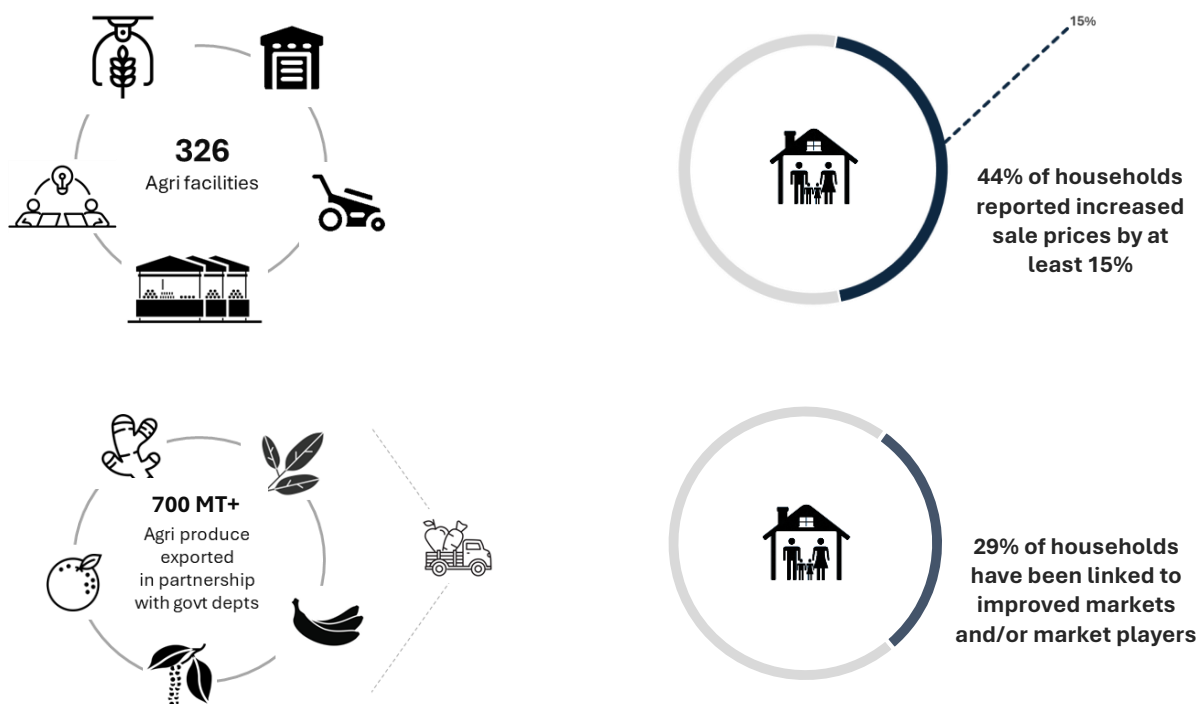
		accountable to the members, ensuring better governance and management
4	Larger coverage can lead to challenges in accessibility for members, especially those residing in remote or inaccessible regions	Provide more localized and accessible services, catering specifically to the needs of the village community, thereby ensuring better reach and inclusivity

3.2. Aiding Economic Transformation

Megha-LAMP strategically leverages the IVCS as conduits for its various initiatives for operating and holding stakes in a significant portion of the project's agri infrastructure such as the CMCs, CHCs, PRIME Hubs, farmers' markets, processing units, cold storage facilities, and other necessary infrastructure. These efforts aim to strengthen agricultural activities and transform the IVCS into growth hubs delivering services not exclusively to members but to all farmers, producers, and agri entrepreneurs within their operational areas. By providing improved linkages to markets and supportive infrastructure, the IVCS today has evolved from being solely financial cooperatives to community institutions that not only empower farmers to realize better prices and engage in higher-order economic activities but play a contributing role in developing the overall supply chain.

Some of the successes of Megha-LAMP have been achieved with a focus on enhancing the comprehensiveness of IVCS services to support rural development. The project has established a total of 326 agri facilities, partnered with state government departments to create market linkages of 700 MT+ of agricultural produce and take them to lucrative national and international markets, and strengthened the rural economy by setting up decentralized solar-powered processing units and cold storage units. In addition, 44% of households reported increased sale prices by 15%, and 29% of households have been linked to improved markets and/or market players. These achievements have directly or indirectly involved IVCS participation or have been strategically done to ensure IVCS as focal points for advanced farming activities. With these facilities either in place or in progress of being set up, the IVCS are poised to continue offering long-term services to drive economic growth across farming communities.

As of January 31, 2024, the project is on track to surpass the planned outcomes, including impacting the lives of over 1 lakh farmers, setting up over 350 agri-infrastructure projects, and supporting over 4,000 agri-entrepreneurs.



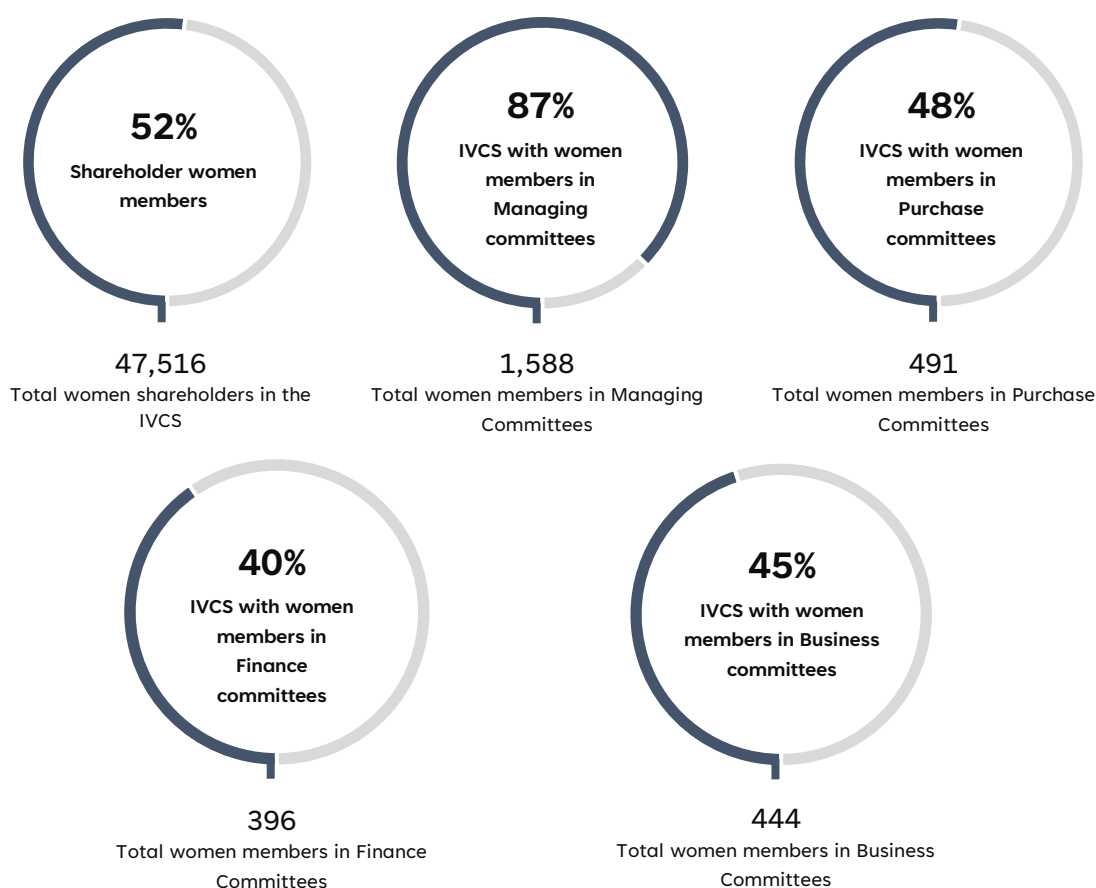
3.3 Supporting Inclusive Development at the Grassroots

In Meghalaya, a state renowned for its matrilineal and communal ethos, projects like Megha-LAMP are supporting rural development initiatives with a focus on inclusivity. Through personalized interventions, the project seeks to uplift marginalized women in rural areas by providing avenues for sustainable livelihoods and meaningful participation in decision-making processes. Megha-LAMP is committed to gender-sensitive programming; it acknowledges the pivotal role women play in rural economies by addressing disparities and socio-economic inequalities traditionally prevalent across Meghalaya's rural settings.

Through the IVCS, women are encouraged to actively engage in development efforts for promoting a sense of ownership following the introduction of key principles pertaining to equal participation in project decision-making and implementation. Many women in the IVCS serve in leadership roles such as secretary, chairperson, and accountant, and are members of various committees including the IVCS's Managing Committee, a committee responsible for overseeing governance, financial management, operational oversight, resource allocation, community engagement, conflict resolution, and capacity building. These women not only manage domestic responsibilities and work alongside men in the fields but also play key roles in making important decisions to advance their IVCS. Furthermore, through the IVCS's Custom Hiring Centres (CHCs), the project has addressed the gendered division of labour in rural households by introducing women-friendly agricultural tools and machinery, leading to a significant reduction in drudgery.

A look at the data below shows the active and growing participation of women in the IVCS, especially as shareholders, where they outweigh men in membership.

Women's Participation³ in the IVCS



³ As of 31 January 2024

3.3 Conclusions: IVCS Addressing the Challenges of the Farming Communities

The IVCS have played a transformative role in strengthening service delivery at the grassroots. Through their fast-growing network, these community institutions have facilitated better access to a range of farmer enhancement services, including financial services, and enabled local people to both save their surpluses and avail credit. The outreach efforts of the banking sector, channelled through the IVCS network, have helped bridge the financial gaps for individuals across the unbanked areas.

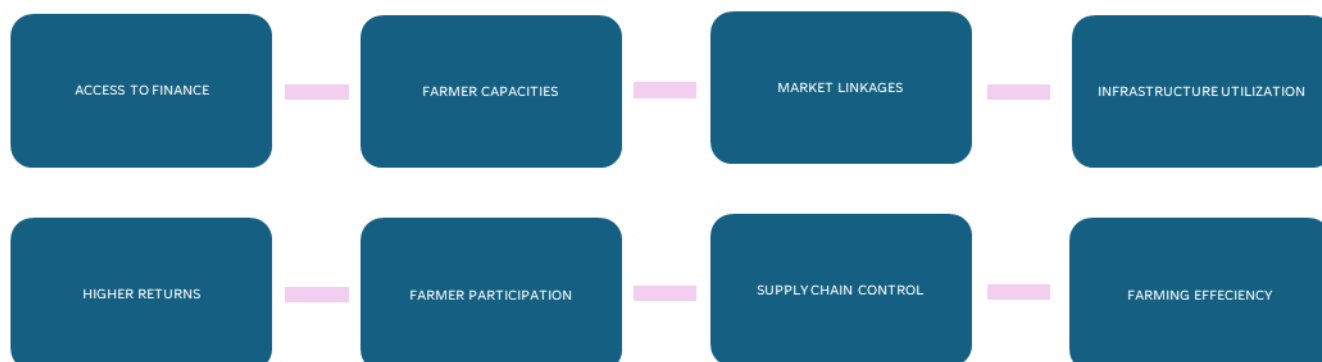
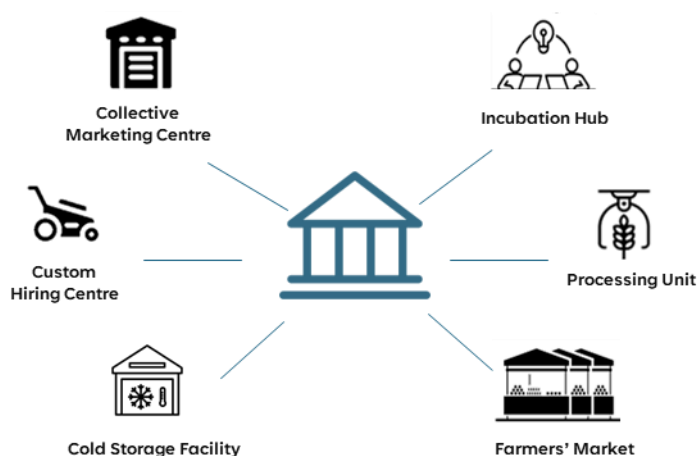
A significant achievement lies in the meticulous construction of credit histories for farmers by promoting creditworthiness and enhancing financial stability. Further, the IVCS's strategic emphasis on building market linkages has resulted in tangible connections with national and international buyers, thus strengthening the reach of Meghalaya's local agricultural products. This, in turn, has translated into improved profit margins for farmers, which further underscores the economic impact of the IVCS initiative. In addition, the promotion of women in leadership roles within these cooperatives and their contributions to IVCS advancement marks a significant stride toward gender inclusivity.

With ongoing and planned facilities, the IVCS are poised to continue offering long-term services to drive economic growth in farming communities. The initiative is set for broader adoption with plans for expansion across the state, with neighbouring states having expressed interest in replicating the model. The immediate target of the project is to form and register 500 IVCS and strengthen their reach and services across Meghalaya. Producer groups within the IVCS are expected to play a crucial role, and Megha-LAMP aims to enhance their capacities to undertake higher-order activities through interventions that can sustainably strengthen the supply chain. Plans also include establishing robust credit linkages to provide necessary financial support to farmers and agri-entrepreneurs. Comprehensive digitization of IVCS operations are ongoing to improve efficiency, transparency, and accessibility. Continued capacity building and training for Service Providers within the IVCS will be prioritized to integrate them effectively within the departmental setup across various value chains.

The figure table provides a concluding overview of the key challenges of the farming communities of Meghalaya and the measures taken by the IVCS to help address them.

#	Challenges	IVCS Measures
1	Access to financial services in unserved areas	IVCS reaches remote villages without formal banking networks, ensuring financial services for isolated communities. Its decentralized structure tailors services to unique needs, promoting confidence and participation. A total of 426 IVCS Ltd. have been established across various rural pockets.
2	Linkage to remunerative markets	IVCS facilitates linkages to profitable national and global markets and connects farming households with opportunities to ensure fair returns for their agricultural produce.
3	Banking Correspondence	For financial inclusion and expanding access to banking services in remote and unbanked areas, IVCS are being equipped with Micro ATMs to enable communities to perform essential banking transactions, including deposits, withdrawals, and fund transfers. Linked to the interoperable CBS platform, this ensures seamless connectivity with formal banking networks. Through partnerships with formal banks like MCAB, IVCS offer exclusive schemes and services to enhance community members' access to credit facilities and government schemes.
4	Market Access Infrastructure	Megha-LAMP has established IVCS-managed or co-managed CMCs, CHCs, PRIME hubs, and Farmers' Markets, including facilities such as processing units and cold storages. These initiatives connect farmers to remunerative markets, provide access to modern farming equipment, facilitate entrepreneurship, and offer collective marketing benefits,

		enabling farmers to pool resources and negotiate better prices for their products, thereby enhancing their income and economic sustainability.
5	Sustainability of cooperative-based financial institutions at the grassroots	To ensure the sustainability of cooperative-based financial institutions at the grassroots level, IVCS measures include capacity building and financial management training for members. It promotes diversification of services beyond credit provision, promotes community participation and ownership, and leverages technology such as computerization for efficient operations. Further, IVCS strengthens linkages with government programs, market networks, and other financial institutions for long-term viability and resilience.
6	Gender and Social Inclusion	Implementation of tailored interventions to provide avenues for sustainable livelihoods and meaningful participation in decision-making processes through the IVCS, where women actively engage in community development efforts, assume leadership roles, and contribute to important decisions that advance the goals of their communities.



Chapter 4: Case Studies - Ground realities, Challenges, and Successes

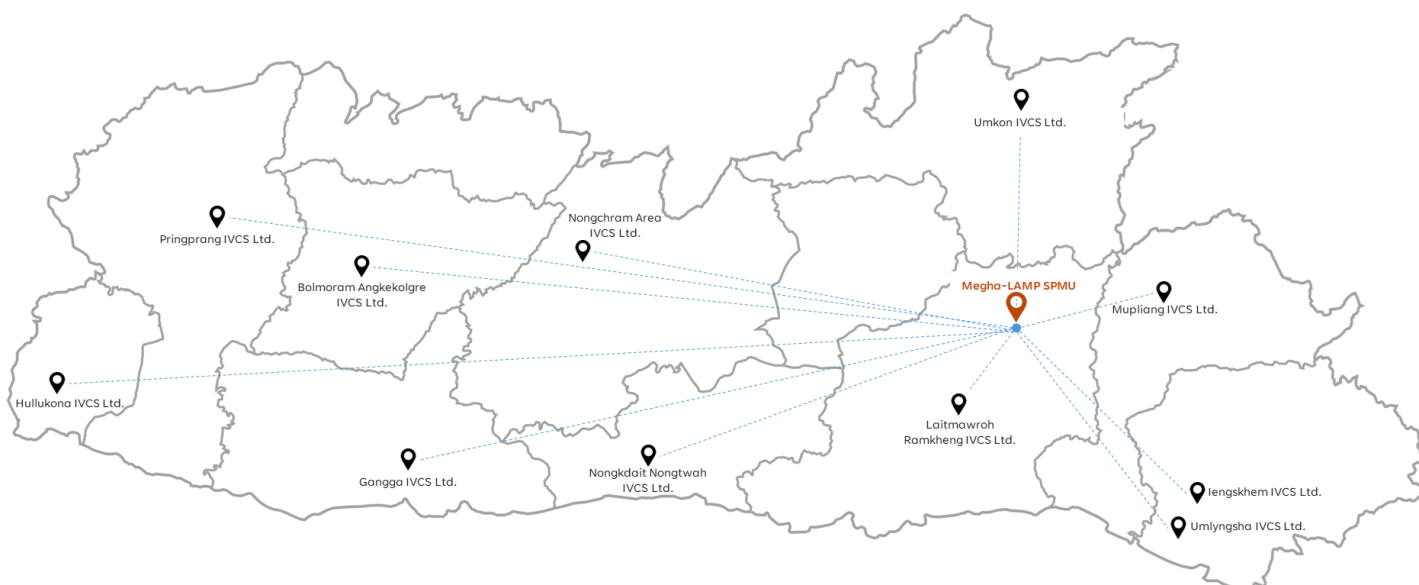
4.1 Context for Documentation

To gain a transparent and comprehensive understanding of the operational status, true impact on the ground, and specific support needs of the IVCS, project personnel conducted a two-month documentation tour across Meghalaya during the period September - October 2023. The aim was to thoroughly capture these details and align the documentation process with a key objective: showcasing the achievements of IVCS graded A for replication and the aspirations and requirements of IVCS graded C for enabling targeted support to address specific needs.

Out of the 11 IVCS visited, this section of the study will present findings from 6 IVCS for brevity. These 6 institutions provide insight in terms of achievements and general challenges. To support the findings, the documentation also includes testimonials from various stakeholders, such as secretaries, members, non-members, vulnerable individuals, and people with disabilities, thus providing a panoramic perspective of the IVCS.

The table below provides an overview of visits conducted.

#	IVCS	Block and District	Grade
1	Iengskhem IVCS Ltd.	Moolang, Khliehriat, East Jaintia Hills	A
2	Nongkdait Nongtwah IVCS Ltd.	Mawkyrwat, South West Khasi Hills	A
3	Gangga IVCS Ltd.	Baghmara, South Garo Hills	A
4	Umlyngsha IVCS Ltd.	Khliehriat, West Jaintia Hills	C
5	Hullukona IVCS Ltd.	Zikzak, South West Garo Hills	C
6	Laitmawroh Ramkheng IVCS Ltd.	Khatarshnong Laitkroh, East Khasi Hills	C



4.2 IVCS GRADED A

4.2.1 lengskhem IVCS Ltd., Moolang, Khliehriat, East Jaintia Hills District



Situated in Moolang Village, the lengshkem IVCS Ltd. is a prime example of community-driven empowerment. With 244 households under its purview, the IVCS extends its services to every household, ensuring widespread coverage. Led by Secretary, Ms. Bethelieit Shylla, an enterprising leader fluent in both English and Hindi, the IVCS breaks down communication barriers and promotes inclusive participation.

In its formative years, the members actively participated in the naming process and selected "lengskhem IVCS Ltd." to symbolize their collective aspirations and commitment to progress.



1	244	429	12
Village Covered	Households Covered (100%)	Shareholders	MC Members (7 Women)
<hr/>			
Rs. 2.7 L	Rs. 5.4 L	Rs. 14 L	
Share Capital	Total Savings	Total Loans Sanctioned	

Comprehensive services including savings, loans, banking correspondence, farmers' market, collective marketing, wholesale grocery store, xerox, printing, livestock feed, tea stall, tailoring, and electricity bill payments

First IVCS to provide dividends to shareholders

Successfully ventured into product branding including its own processed and packaged "lengskhem Turmeric"

Following awareness drives by the project, Bethelieit undertook door-to-door visits to mobilize membership. Despite initial resistance from the headman and SHG members, who had even spread misinformation about the IVCS model, she persevered. Through WhatsApp messages and personal calls, she dispelled doubts and garnered support. Eventually, the headman publicly endorsed his support during the inaugural programme of the lengskhem Farmers' Market, organized by the IVCS.

The IVCS boasts a diverse range of activities, including a grocery store offering essentials at wholesale rates, xerox and printing services, provision of livestock feed, tailoring, and a tea stall. It even organizes its own weekly farmers' market in the space behind the IVCS, open to all local farmers to sell their organic produce. Notably, the IVCS has ventured into product branding with the introduction of "lengskhem Turmeric," a locally sourced product priced at only Rs. 50 for 200 gms. But the most impressive feature of the IVCS is that it has recently begun providing dividends to its members.

The IVCS is also playing a role in financial inclusion, with one of its members serving as a banking correspondent for Meghalaya Rural Bank. Through this initiative, community members can conveniently access essential banking services within their village.

Recognized for its achievements, the IVCS and its secretary have been invited as resource persons during training and sensitization at various other IVCS. In October 2022, Meghalaya Chief Minister, Shri. Conrad K. Sangma bestowed a letter of appreciation upon the IVCS for its significant contributions to the development of Moolang and its adjoining villages.

Sawaki Pale, Member of IVCS



"I have availed loans from the IVCS on five occasions to initiate various businesses, including a second-hand thrift shop, a grocery shop, and a kitchen-utensils shop within the village.

I emphasize the role of the IVCS in my life and highlight its timely assistance when formal banks failed to meet my needs. Initially, I attempted to secure loans from the bank branch in Lad Rymbai but encountered prolonged delays and inefficiencies, which ultimately led to excessive transportation costs.

Today, I have successfully repaid all the loans from the IVCS totalling Rs. 2 lakhs. I now plan for additional funding to help launch a lemon green tea venture after seeing its popularity in Jowai and Khliehriat."



Isak Siangshai, a differently abled Member of IVCS

“Due to my unique communication condition, I faced challenges in pursuing traditional livelihoods. However, the IVCS played a big role in facilitating my transition to earning an income by expanding my agricultural activities.

Recognizing my passion for farming, the IVCS provided me with a support fund of Rs. 5000 to enhance my organic farming activities and develop it into a viable business.

I began selling my produce at the weekly Farmers’ Market of the IVCS. With the assistance of my sister as a translator, I express heartfelt gratitude to the IVCS for granting me the opportunity to earn a livelihood through my favourite activity.”



Lucy Dkhar, BPL community member and Member of IVCS

“I diligently save a minimum of Rs. 10 per week through the IVCS, with my highest deposit being Rs. 200. I appreciate the IVCS for its inclusive practices. I highlight its acceptance of even modest contributions like Rs. 10.

This accessibility has significantly eased my financial burdens, including expenses related to transportation and concerns about my children's future.”

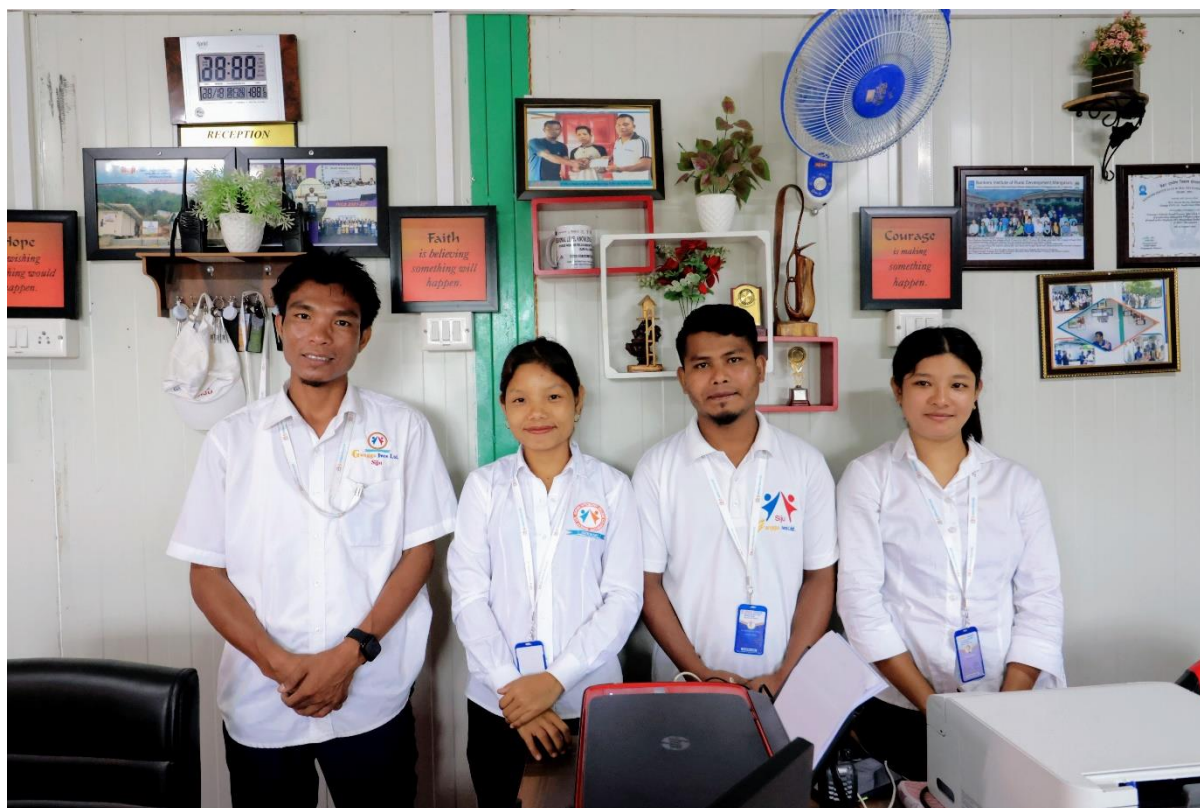


Easterday Shylla, a single mother and Member of IVCS

“Since my husband's passing, I felt helpless, as he had been the sole breadwinner. My son and I were compelled to rely on my mother. However, when I learned about the interest-free loan, a support fund of Rs. 5000 offered by IVCS, I approached them for assistance. With this support, I embarked on a piggery business by acquiring piglets to kickstart my endeavour.

The IVCS also provided me with another opportunity to explore the tailoring business after seeing my skills. Today, I earn a good living through my thriving businesses. My dresses for children and women are available at the IVCS's Market.”

4.2.2 Gangga IVCS Ltd., Siju, Baghmara, South Garo Hills District



The village community of Siju in South Garo Hills District faced numerous challenges in sustaining livelihoods. It primarily relied on fishing and agriculture but was struggling to cope with market developments and inflation due to poor price realization and marketing opportunities. Individual farmers would operate independently, which led to unequal sales distribution and substantial waste, and with the local village market serving as the only selling platform, profits were expectedly limited. Further, an inability to trade with neighbouring villages due to transportation costs was a major obstacle, and it hindered their prospects of tapping into more profitable markets. Small-scale farmers encountered difficulties selling their fruits and vegetables with some experiencing surplus and others struggling to sell at all.

To add on to the challenges, the community encountered issues related to credit access due to the absence of banks and financial institutions in the area. They were unable to save money and obtain loans, and hence, taking up higher activities to supplement their livelihoods was not possible. The need for a transformative solution was evident to elevate the economic prospects of the community.

The establishment of the Gangga IVCS Ltd. has since gone a long way in alleviating these challenges. In December 2019, the IVCS was formed and registered with 15 member shareholders. In the years that followed, the members engaged in community mobilization for strengthening membership while the project provided continuous support in the form of training, capacity building, exposure, and knowledge services.

As of 31 January 2024, the IVCS has grown to 600 members and boasts substantial savings of over Rs. 74 lakhs. It has also provided regular loans to the community that come with feasible repayment plans.



6 Villages Covered 295 Households Covered (100%) 600 Shareholders 10 MC Members (4 Women)

Rs. 4.45 L
Share Capital

Rs. 74.32 L
Total Savings

Rs. 26.4 L
Total Loans Sanctioned

One of only two IVCS with at least 600 shareholders as of 31 Jan 24; Massive increase to 978 shareholders as of 29 February 24; today, IVCS with most shareholders

Ventured successfully into the global market by exporting 1 metric tonne of Khasi Mandarin to Abu Dhabi

Capacity to provide loans of over Rs. 50,000 to members consistently

While the IVCS was performing well, the true turning point in the community's fortunes came with the inception of the CMC and a cold storage facility. The IVCS, seizing the opportunity, initiated aggregating and processing local produce in the CMC, which allowed its farmers to explore improved marketing methods. In 2022, headlines were made when, with minimal project support, the IVCS ventured into the global market by successfully exporting one metric tonne of their khasi mandarin to Abu Dhabi which stood on a special display at the world-renowned Lulu Mall. Nationally, one metric tonne was also sent to the markets in Kolkata.

The Gangga IVCS Ltd. showcases the high potential of the IVCS as a village-level model for collective benefits and enhanced services if backed by proper support and community participation. It intends to invest its profits into making the services of the IVCS even more comprehensive.



4.2.3 Nongkdait Nongtwah IVCS Ltd., Mawkyrwat, South West Khasi Hills



Nongkdait Nongtwah has an agriculture-focused economy. Situated approximately 30 kms from District Headquarters, Mawkyrwat, the community often struggled to visit bank branches due to geographical constraints and high transportation costs. These challenges were eventually addressed when the Nongkdait Nongtwah IVCS Ltd. was established in September 2017.

The IVCS has contributed significantly to the socio-economic development of the village. Since its inception, the IVCS has been actively engaged in various initiatives aimed at ensuring its sustainability and enhancing the livelihoods of its members.

Initially, there was some apprehension among the villagers regarding the IVCS model as they were uncertain about the initiative's longevity and impact. However, through a series of awareness programmes and general meetings conducted by the project and the efforts of the Secretary, Mr. Maxstar Langte, a noticeable shift in perception towards the model took place. There has since been a remarkable surge in membership enrolment, and today, 100% of households in the village are covered by the IVCS.

The IVCS boasts a comprehensive structure comprising various committees, each with its specific functions. Each of these plays an important role in the effective functioning of the IVCS. Regular monthly general meetings are held, which serve as a platform to address various issues pertaining to the IVCS's activities, confront challenges, and strategize for the future.



1	144	422	8
Village Covered	Households Covered (100%)	Shareholders	MC Members

Rs. 2.9 L
Share Capital

Rs. 1.2 Cr
Total Savings

Rs. 33.7 L
Total Loans Sanctioned



To support the workload of the secretary, an office assistant was hired. The IVCS advertised the part-time role to its members, offering a salary of Rs. 2000 monthly and requiring a minimum qualification of XII pass. After receiving five applications, the IVCS enlisted the project's help in creating test questions and conducting impartial interviews. Ultimately, the project helped identify the most suitable candidate for the position.

In addition to its thrift and credit services, the IVCS has opened a cement retail shop to make it more convenient for villagers to access cement without needing to travel to Mawkyrwat and spend on transportation.

The IVCS has effectively utilized the project-provided funds for various activities aimed at enhancing market linkage for agricultural produce and promoting value chain development to increase income levels. Specifically, the IVCS received Rs. 5 lakhs in working capital for CMC, along with Rs. 7 lakhs for establishing the prefabricated structure, supplemented by an additional Rs. 3 lakhs. With these funds, the IVCS initiated the Broom Grass CMC for enabling the collection, aggregation, and marketing of broom grass, which has benefited the many broom cultivators of the village.

In January 2024, a training cum demonstration on broom grass cultivation was organized by the IVCS to highlight its potential at the markets in the region. Likewise, the IVCS operates a CHC which provides custom hiring of farm tools to neighbouring villages as well.

The IVCS owns two commercial vehicles, one acquired directly and the other through a 50% subsidy from the Agriculture Department with the remaining 50% secured through a loan from the Meghalaya Rural Bank. These vehicles transport goods locally and to the border haat with Bangladesh. The driver selection process involved scrutiny limited to IVCS members, with the chosen driver paying a monthly lump sum of Rs 10,000 to the IVCS instead of receiving a fixed salary in exchange for a share of the transportation service earnings. The driver submits a weekly report to the IVCS for transparency and accountability.

In total, the IVCS members comprise 11 Producer Groups (PGs). There are also 12 Service Providers across various sectors including piggery, long pepper, and beekeeping. All SPs have received training and subsequently imparted training and services to other IVCS members.

The Nongkdait Nongtwah IVCS Ltd. has received recognition for its work through various platforms, including awareness programmes and capacity-building initiatives of the project where it was cited as a best practice. Notably, the IVCS was selected as the Best Performing IVCS in the SWKH district, while Maxstar participated as a resource person during the state-level Community Talks Knowledge Sharing Event in 2022 and the Regional Knowledge Sharing Workshops in 2023, both organized by MBMA.



Maxstar Langte, Secretary of IVCS

“As the Secretary of Nongkdait Nongtwah IVCS Ltd, I express confidence that with the current system in place and the unwavering support of the entire village and its members, our IVCS will continue to thrive even after the project concludes. I emphasize that our IVCS’s strength lies in its transparency and accountability, values that we have upheld throughout its existence.

I consider it a privilege for our village to have an institution in which the ownership lies with the community.”

4.3.1 Umlyangsha IVCS Ltd., Khliehriat, East Jaintia Hills District



Umlyangsha, a village primarily focused on ginger and broom cultivation, comprises 62 households, with 56 covered by the Umlyangsha IVCS Ltd. Situated in a secluded part of Khliehriat C&RD Block, the village and its neighbours are scattered from one another, with at least 5 kms between each, making inter-community relationships difficult. The nearest market is Lad Rymbai, which is a distant 30 kms away, and roads are currently in poor condition.

The project has visited the village on several occasions to meet with the Secretary and the Chairman to understand what the IVCS and its community aim to achieve, and the type of support required. Although the IVCS intends to emulate the good performers, it is still in its early stages of development. There are still ambiguities persisting regarding the project as a whole, with most community members unable to differentiate between the project's NRM initiatives and the IVCS initiative, thinking they are interventions of two different entities.

Regarding financial services, however, the IVCS is already providing basic thrift and credit services. It has also started sanctioning loans at a 10% interest rate, expressing confidence in members' repayment abilities based on past experiences.

It has also embraced women in leadership positions, with 2 members part of the Managing Committee, marking a first instance across the entire area. However, it has yet to engage in any meaningful economic activity but plans to kickstart these activities are in motion. The IVCS is actively looking to secure land to set up a grocery store, seeing it as a potential source of income and savings for the IVCS and the community.



1 Village Covered 56 Households Covered (86%) 112 Shareholders 10 MC Members

Rs. 0.7 L
Share Capital

Rs. 3.5 L
Total Savings

Rs. 0.3 L
Total Loans Sanctioned

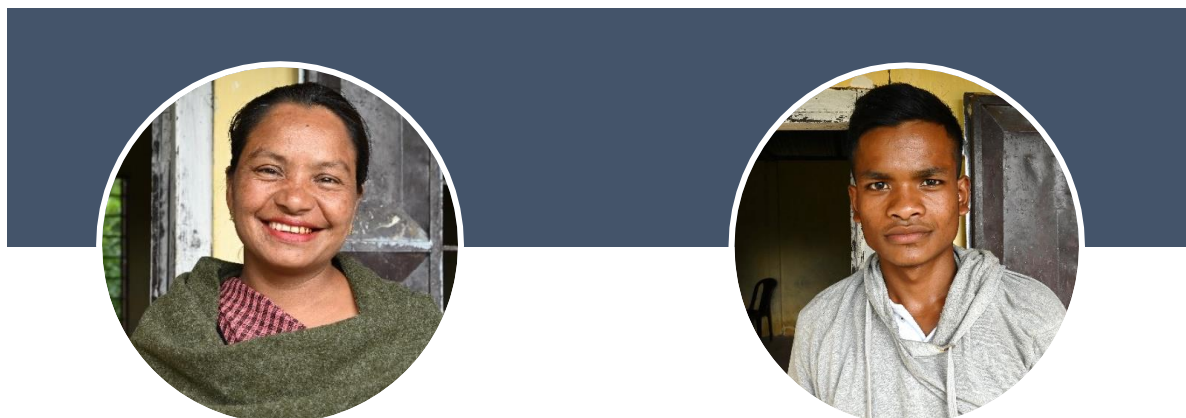
Initiated Sanctioning of Loans to
Members with 10% interest

First community institution in the
area to have women as members of
local decision-making committees

Home to unexplored waterfall,
located 2 mins outside village with
potential for tourism and livelihoods

Megha-LAMP has yet to establish agri-infrastructure such as a CMC and a CHC in the village. The secretary stated that regarding CMCs, the village is not fully aware of their services other than that CMCs provide aggregation. Larger plans of the IVCS revolve around tourism. Although isolated, the village is home to a clean and green environment with a beautiful waterfall located just minutes away, potentially being the top tourist attraction. This idea was inspired by nearby Moolamylliing creating livelihoods for the locals due to its state-renowned NRM initiatives making it one of the top tourist hotspots across the entire district.

The Secretary recently participated in several training sessions conducted by the project. He stated that he is very excited about the idea of the IVCS facilitating banking correspondence services and hoped that the process for procuring the micro-ATM can be completed soon.



Pynbha Papiang, MC Member

“Serving as one of two women members of the Managing Committee has been a meaningful journey for me and my fellow women in the village. Our inclusion in the MC represents progress and a notable shift in our community dynamics. It's a significant moment, as it's the first-time women like us have been given leadership roles and the opportunity to participate in decision-making. This step forward sets an example not only for our village but also for neighbouring communities.”

Shanbor Lamare, Member

“I was sanctioned a loan worth Rs. 40,000, which has made it much easier for me to expand my business. Dealing with the banks in Lad Rymbai was a challenging process. I appreciate the quick approval of the loan from the IVCS, which only took a few hours, unlike the 2 to 3 days it would take at the banks. The best thing about having access to funds in the village is saving the Rs. 200 per day that I would have otherwise spent on taxi fares. The IVCS was also kind enough not to issue a deadline for repayment as the sum is large”

4.3.2 Hullukona Chandimesa IVCS Ltd., Zikzak, South West Garo Hills



The Hullukona Chandimesa IVCS Ltd. serves a total of 297 households across four villages: Hullukona, Dandiloka, Dangganatong, and Banangpara. The cooperative primarily aids those with lower incomes and focuses on supporting the agricultural communities reliant on areca nut and cashew nut cultivation, along with piggery for livelihood. Marketing their produce poses no struggle as the Zizak Market, located a mere 3 kms away, serves as the primary trading hub, with accessible options including the border haat for trading with Bangladesh and markets in nearby Assam.

In its formative years, the IVCS, named Hullukona IVCS Ltd., showcased significant potential to become a key village institution for financial services and village development. However, progress was impeded by internal management issues, notably leadership and trust concerns. The initial secretary proved unreliable, resulting in poor attendance at meetings and inadequate record-keeping.

The lack of oversight during the COVID-19 lockdowns resulted in the misappropriation of funds strictly earmarked for IVCS development, which undermined trust among member shareholders and confidence in the IVCS model. The loss of share capital further strained efforts and left members hesitant to reinvest.

Subsequently, the project intervened to support the community in revitalizing the IVCS and realizing its early promise, beginning with a leadership change. An Annual General Meeting (AGM) facilitated by the project witnessed the replacement of the Secretary, Chairman, and Managing Committee members. The cooperative also underwent rebranding as Hullukona Chandimesa IVCS Ltd. to signal a fresh start with an emphasis on transparency and community involvement.

To ensure complete trust and transparency, MC meetings are now conducted thrice a month for review and planning.



4 Villages Covered 297 Households Covered (89%) 319 Shareholders 11 MC Members (2 women)

Rs. 0.6 L
Share Capital

Rs. 0.85 L
Total Savings

Rs. 1.85 L
Total Loans Sanctioned

Caters services to 4 villages and is strategically located with access to local markets, Assam markets, and markets along Bangladesh border

IVCS conducts regular meetings with members and MC meetings occur three times a months

Members very cognizant of collective marketing benefits while IVCS has demonstrated potential to consistently sanction loans

Regarding its current grading, the ranking is deemed appropriate. While the IVCS demonstrates potential, there is room for improvement before advancing its status. This includes showcasing consistent potential to enhance the incomes of its farmer members, demonstrating participation in collective marketing, and the ability to sanction loans consistently. Plans comprise expanding their areca nut nursery and venturing into processing and value addition.



Pemila R. Marak, PG member and Member of IVCS

"I take pride in our community group's collective efforts in social work, which generated income of Rs. 50,000 last year. Using these funds, we provided loans of Rs. 5,000 each to members for investing in piggery. With the establishment of the IVCS in our village, I opened a savings account there to support its growth and benefit our community. We are determined to continue our group activities under the IVCS umbrella."



Kalstone D. Sangma, Secretary of IVCS

"As a PG group member, I contribute to our community's progress. Our cooperative offers financial assistance to members for diverse ventures. While some focus on piggery, others explore non-farm businesses. Our joint investment of Rs. 20,000 last year resulted in a net profit of Rs. 50,000 thanks to the support of the IVCS."

4.3.3 Latimore Ramkheng IVCS Ltd., Laitkroh, East Khasi Hills



The Laitmawroh Ramkheng IVCS Ltd., has been operational for over six years. The initiation of the IVCS stemmed from awareness programmes and meetings conducted by project personnel from the Enterprise Facilitation Centre (EFC) of MBMA in Laitkroh Block for garnering community support for its formation. Covering two villages, Laitmawroh and Ramkheng, the IVCS serves 548 individuals.

It was noted that since formation, male participation in matters of the IVCS has comparatively been lower, with women showcasing more willingness.

Initially, challenges primarily revolved around understanding the IVCS's novel concept and benefits. However, these challenges were gradually addressed through sensitization and clarifications, which led to increased membership and share investment. But despite improved understanding among residents, achieving the membership target remains a hurdle.

In terms of organizational structure and management, the IVCS maintains 12 books, including registers and accounts, with responsibilities for record-keeping entrusted to the IVCS Secretary and a designated member. Efforts to enhance community participation include formal invitations to meetings and leveraging social media platforms like WhatsApp for dissemination of information. Further, steps towards computerization of records are underway, with members receiving training to facilitate this transition.

Regular general meetings, as per IVCS byelaws, are conducted to discuss various operational aspects and address pertinent issues. Special meetings are convened when urgent matters arise. Training sessions cover a range of topics including IVCS principles, bookkeeping, and value chain development. Moreover, designated Service Providers are supporting with imparting training to fellow members.

The Managing Committee (MC) comprises 10 core members and oversees the Income Generation Activities (IGAs) of its members including potato cultivation, piggery, and handicrafts. Despite pending establishment of a CHC and a CMC, big efforts are ongoing to support its Producer Groups, especially those engaged in piggery.



2 Villages Covered 106 Households Covered (64%) 124 Shareholders 22 MC Members (4 women)

Rs. 0.7 L
Share Capital

Rs. 3.6 L
Total Savings

Rs. 0.7 L
Total Loans Sanctioned

Well-versed in maintenance of
books and registers for proper
record keeping

Steps to initiate computerization of
operations underway

IVCS confident that establishment
of CMC and CHC will boost
performance and membership

The primary focus of the IVCS is on thrift and credit activities, providing convenient local banking services to members who previously faced challenges accessing formal banking facilities located over 5 kms away. The availability of savings accounts and loans within the community offers financial security and opportunities for members to invest in various ventures such as bamboo craft making, farming, and other endeavours.

As stated, the biggest challenge remains membership mobilization. But the Secretary and the MC are of the belief that establishing the CMC and the CHC will address this issue and improve performance.



**Phraiti Buhphang, Single Mother and
Member of IVCS**

"I most value the convenience of depositing and saving money within the village. I save especially for my children's education. With loans, past experiences were difficult and lengthy, but the IVCS's services are much more streamlined and accessible."



Pynbha Papiang, MC Member

"I availed a loan of Rs 10,000 from the IVCS to expand my basket-selling business, which has been instrumental in my journey as an entrepreneur. With the borrowed amount, I was able to start selling in the much more lucrative Laitlyngkot market. Regardless of whether the profit was Rs. 50 or Rs. 100, I make it a point to diligently save all my earnings at the IVCS."

4.4 Key Conclusions

Based on the above documentation, the table offers a comparative summary of the status of IVCS graded A and IVCS graded C, where they stand currently, their plans, and their needs.

Aspects	Grade A IVCS	Grade C IVCS
IVCS Concept	Clear grasp of IVCS initiative and benefits	Some aspects of the IVCS initiative remain ambiguous particularly regarding its long-term benefits
Financial Stability	Typically demonstrates a higher level of financial stability, which is reflected in stronger capital reserves, higher loan repayment rates, and greater access to funding sources	May struggle with financial stability due to lower capital reserves, higher default rates on loans, and limited access to external funding sources
Membership Engagement	Tends to have higher levels of membership engagement with active participation in meetings, decision-making processes, and community development initiatives	May face challenges in engaging members actively, resulting in lower participation rates in meetings and fewer contributions to community projects and activities
Service Offerings	Often offers a wider range of financial products and services, including savings accounts, credit facilities, and banking correspondence	May have more limited service offerings, focusing primarily on basic savings and credit services with fewer ancillary benefits
Governance and Management	Typically demonstrates stronger governance structures and management practices, with clear policies, procedures, bookkeeping and record maintaining proficiencies, and accountability mechanisms in place. Further, these IVCS are led by trained secretaries and Managing Committees that are fully capacitated to make decisions for the IVCS	May face challenges in governance and management, such as weak internal controls, inadequate risk management practices, and a lack of transparency. Further, these IVCS lack leadership with secretaries either resigning from posts or MC members not able to independently make decisions for the IVCS
Infrastructure and Committee Composition	Typically have essential infrastructure facilities such as CHCs, CMCs, and other assets established to support economic activities and enhance livelihoods	May lack these essential infrastructure facilities, with some institutions not having CHCs or CMCs established. There may also be inconsistencies in the constitution of committees, with some IVCS lacking specific committees altogether or failing to leverage these assets effectively due to inadequate management or resource constraints
Recognition and Awards	More likely to receive recognition and awards for its achievements, such as Best Performing IVCS awards or commendations from government and other organizations	No recognition or awards, reflecting its comparatively poor performance levels

Annexure 1: List of IVCS Formed and Registered⁴

#	DISTRICT	BLOCK	IVCS
1	EGH	Dambo Rongjeng	Dambo Rongdeng IVCS Ltd (273-1971-001)
2	EGH	Dambo Rongjeng	Darugre Chikama IVCS Ltd (273-1971-002)
3	EGH	Dambo Rongjeng	Upper Nongbak Apal IVCS Ltd (273-1971-003)
4	EGH	Dambo Rongjeng	Gabil Daningka IVCS Ltd (273-1971-008)
5	EGH	Dambo Rongjeng	Rongjeng Reserve Jakusan IVCS Ltd (273-1971-017)
6	EGH	Dambo Rongjeng	SUNDARE IVCS Ltd (EGH) (273-1971-020)
7	EGH	Dambo Rongjeng	Nongchram IVCS Ltd (EGH) (273-1971-018)
8	EGH	Dambo Rongjeng	Millawe Songma IVCS Ltd (273-1971-005)
9	EGH	Dambo Rongjeng	Chitil Apal IVCS Ltd (273-1971-007)
10	EGH	Dambo Rongjeng	Rongdu IVCS Ltd (273-1971-013)
11	EGH	Dambo Rongjeng	Mangsang Bamil IVCS Ltd (273-1971-011)
12	EGH	Dambo Rongjeng	Silchang Dimrimbri Palwang Ading IVCS Ltd (273-1971-014)
13	EGH	Dambo Rongjeng	Sarang Apal IVCS Ltd 273-1971-019
14	EGH	Dambo Rongjeng	Baringgre Wadro IVCS Ltd (273-1971-006)
15	EGH	Songsak	The Matwa Apal IVCS Ltd (273-1973-011)
16	EGH	Songsak	Bone Watregre IVCS Ltd (273-1973-018)
17	EGH	Songsak	Napak IVCS Ltd (273-1973-001)
18	EGH	Dambo Rongjeng	Gabil Rongmil IVCS Ltd (273-1971-009)
19	EGH	Dambo Rongjeng	Haslong Nagimaram IVCS Ltd (273-1971-010)
20	EGH	Dambo Rongjeng	Ronga Agal Nengkram Imthra IVCS Ltd (273-1971-012)
21	EGH	Dambo Rongjeng	Werambri IVCS Ltd (273-1971-015)
22	EGH	Songsak	Bolmoram Adik Chibasal IVCS Ltd (273-1973-002)
23	EGH	Songsak	Dechakki IVCS Ltd (273-1973-008)
24	EGH	Songsak	Norek IVCS Ltd (273-1973-012)
25	EGH	Songsak	Tebil Bonegre IVCS Ltd (273-1973-015)
26	EGH	Songsak	Donrime IVCS Ltd (273-1973-009)
27	EGH	Songsak	Asil Dikagre IVCS Ltd (273-1973-003)
28	EGH	Songsak	Bonepa IVCS Ltd (273-1973-006)
29	EGH	Songsak	Kosi IVCS Ltd (273-1973-004)
30	EGH	Songsak	Gongrang IVCS Ltd (273-1973-010)

⁴ Formed and registered in no particular order

31	EGH	Songsak	Bolmoram Angkekol IVCS Ltd (273-1973-019)
32	EGH	Songsak	Sawegre IVCS Ltd (273-1973-020)
33	EGH	Songsak	Barikgre IVCS Ltd (273-1973-005)
34	EGH	Songsak	Rongbitchi IVCS Ltd (273-1973-013)
35	EGH	Songsak	Bolchurani IVCS Ltd (273-1973-014)
36	EGH	Songsak	Chram IVCS Ltd (273-1973-007)
37	EGH	Songsak	Tengsuram IVCS Ltd (273-1973-016)
38	EGH	Songsak	Upper Bolmoram IVCS Ltd (273-1973-017)
39	EGH	Songsak	Jamge IVCS Ltd (273-1973-021)
40	EGH	Samanda	Tongbolgre Green Hills IVCS Ltd (273-1974-001)
41	EGH	Samanda	Dobetkolgre IVCS Ltd (273-1974-002)
42	EGH	Samanda	Rongsak IVCS Ltd (273-1974-003)
43	EJH	Khliehriat	longkaluh IVCS Ltd (657-1999-001)
44	EJH	Khliehriat	Umlyngsha IVCS Ltd (657-1999-022)
45	EJH	Khliehriat	Cham Cham IVCS Ltd (657-1999-002)
46	EJH	Khliehriat	Lumshyrmith IVCS Ltd (657-1999-009)
47	EJH	Khliehriat	Mutong IVCS Ltd (657-1999-004)
48	EJH	Khliehriat	Mukhaialong IVCS Ltd (657-1999-005)
49	EJH	Khliehriat	Wapung Skur IVCS Ltd (657-1999-007)
50	EJH	Khliehriat	Tyllilang IVCS Ltd (EJH) (657-1999-018)
51	EJH	Khliehriat	Tubershohshrieh IVCS Ltd (657-1999-006)
52	EJH	Khliehriat	Wapung Shnong IVCS Ltd (657-1999-010)
53	EJH	Khliehriat	Iapmala IVCS Ltd (657-1999-008)
54	EJH	Khliehriat	Rangad IVCS Ltd (657-1999-015)
55	EJH	Khliehriat	Jalyiah IVCS Ltd (657-1999-019)
56	EJH	Khliehriat	Suchen IVCS Ltd (657-1999-012)
57	EJH	Khliehriat	Myntoilang IVCS Ltd (657-1999-014)
58	EJH	Khliehriat	Shirup U Krehlang IVCS Ltd (657-1999-016)
59	EJH	Khliehriat	Sohkymphor Mission IVCS Ltd (657-1999-017)
60	EJH	Khliehriat	Iengskhem IVCS Ltd (657-1999-020)
61	EJH	Khliehriat	Byrwai IVCS Ltd (657-1999-025)
62	EJH	Khliehriat	Tuber Kmaishnong IVCS Ltd (657-1999-021)
63	EJH	Khliehriat	Khliehmyntriang IVCS Ltd (657-1999-024)
64	EJH	Khliehriat	Thmu Deimiat Hingaria IVCS Ltd (657-1999-003)
65	EJH	Khliehriat	Wahsarang IVCS Ltd (657-1999-023)

66	EKH	Laitkroh Khatarshnong	Swer IVCS Ltd (274-1992-001)
67	EKH	Shella Bholaganj	Laittyra IVCS Ltd (274-1994-012)
68	EKH	Laitkroh Khatarshnong	Laitmawroh Ramkheng IVCS Ltd (274-1992-002)
69	EKH	Laitkroh Khatarshnong	Umlympung 12Mer Mylliem IVCS Ltd (274-1992-018)
70	EKH	Laitkroh Khatarshnong	Raid Mawshuit IVCS Ltd (274-1992-014)
71	EKH	Laitkroh Khatarshnong	Nongthymmai Lumthangding IVCS Ltd (274-1992-003)
72	EKH	Laitkroh Khatarshnong	Mawmihthied IVCS Ltd (274-1992-005)
73	EKH	Laitkroh Khatarshnong	Kyrdemkhla IVCS Ltd (274-1992-013)
74	EKH	Laitkroh Khatarshnong	Sohrarim IVCS Ltd (274-1992-004)
75	EKH	Laitkroh Khatarshnong	Mawlyndiar IVCS Ltd (274-1992-010)
76	EKH	Laitkroh Khatarshnong	Ladmawphlang IVCS Ltd (274-1992-017)
77	EKH	Laitkroh Khatarshnong	Diengkynthong IVCS Ltd (274-1992-006)
78	EKH	Laitkroh Khatarshnong	Mawbeh IVCS Ltd (274-1992-007)
79	EKH	Laitkroh Khatarshnong	Laitmawlong Wahpein IVCS Ltd (274-1992-011)
80	EKH	Laitkroh Khatarshnong	Mawrah-Rangtmah IVCS Ltd (274-1992-015)
81	EKH	Laitkroh Khatarshnong	Laitlyndop IVCS Ltd (274-1992-008)
82	EKH	Mawphlang	Domsnion IVCS Ltd (274-1988-002)
83	EKH	Laitkroh Khatarshnong	Raid Warbah IVCS Ltd (274-1992-016)
84	EKH	Laitkroh Khatarshnong	Khrang IVCS Ltd (274-1992-012)
85	EKH	Laitkroh Khatarshnong	Umdiengpoh Laitthemlangsa IVCS Ltd (274-1992-019)
86	EKH	Mawphlang	Krang Nonglum IVCS Ltd (274-1988-008)
87	EKH	Mawphlang	Mawlum Rum Nangkyntiew IVCS Ltd (274-1988-001)
88	EKH	Mawphlang	Dongiewrim IVCS Ltd (274-1988-011)
89	EKH	Mawphlang	Pyndenglitha IVCS Ltd (274-1988-003)
90	EKH	Mawphlang	Kyiem IVCS Ltd (274-1988-004)
91	EKH	Mawphlang	Mawmaram IVCS Ltd (274-1988-010)
92	EKH	Mawphlang	Laitnongrim Nangkiew Shaphrang IVCS Ltd (274-1988-012)
93	EKH	Mawphlang	Nongur IVCS Ltd (274-1988-005)
94	EKH	Mawphlang	Jamynthlen IVCS Ltd (274-1988-006)
95	EKH	Mawphlang	Mawthlong Mynsain IVCS Ltd (274-1988-007)
96	EKH	Mawphlang	Mawthwan IVCS Ltd (274-1988-013)
97	EKH	Mawphlang	Jabar Lumtop Jaud IVCS Ltd (274-1988-009)
98	EKH	Mawphlang	Wahsohlait IVCS Ltd (274-1988-014)
99	EKH	Pynursla	Btinlangti IVCS Ltd (274-1995-001)
100	EKH	Pynursla	Lapalang IVCS Ltd (274-1995-004)

101	EKH	Pynursla	Pynter IVCS Ltd (274-1995-008)
102	EKH	Pynursla	Pyrnai IVCS Ltd (274-1995-002)
103	EKH	Pynursla	Laitmynrieng IVCS Ltd 274-1995-005
104	EKH	Pynursla	Nongshken IVCS Ltd (274-1995-003)
105	EKH	Pynursla	Wahkdait IVCS Ltd (274-1995-006)
106	EKH	Pynursla	Nongsohphan IVCS Ltd (274-1995-007)
107	EKH	Shella Bholaganj	Mawkisiem IVCS Ltd (274-1994-001)
108	EKH	Shella Bholaganj	Nongsteng IVCS Ltd (274-1994-010)
109	EKH	Shella Bholaganj	Tyrna IVCS Ltd (274-1994-016)
110	EKH	Shella Bholaganj	Umsawmaskon IVCS Ltd (274-1994-005)
111	EKH	Shella Bholaganj	Mustoh IVCS Ltd (274-1994-014)
112	EKH	Shella Bholaganj	Wahkaliar IVCS Ltd (274-1994-008)
113	EKH	Shella Bholaganj	Laitiam IVCS Ltd (274-1994-011)
114	EKH	Shella Bholaganj	Suktia inc Diengsiar IVCS Ltd (274-1994-013)
115	EKH	Shella Bholaganj	Nongduh IVCS Ltd (274-1994-015)
116	EKH	Shella Bholaganj	Sohlap Umdoh Mawpot IVCS Ltd (274-1994-017)
117	NGH	Kharkutta	Rajasimla Chokchimsa IVCS Ltd (656-1972-001)
118	NGH	Kharkutta	Nangrime IVCS Ltd (NGH) (656-1972-009)
119	NGH	Kharkutta	Kucholsan IVCS Ltd (NGH) (656-1972-013)
120	NGH	Kharkutta	Tinsimina IVCS Ltd (656-1972-002)
121	NGH	Kharkutta	Tangkamgipa IVCS Ltd (656-1972-017)
122	NGH	Kharkutta	Bakrime IVCS Ltd (NGH) (656-1972-005)
123	NGH	Kharkutta	Krimko IVCS Ltd (NGH) (656-1972-012)
124	NGH	Kharkutta	Dapolpara Local Development Association IVCS Ltd (656-1972-004)
125	NGH	Kharkutta	Mangkima IVCS Ltd (656-1972-014)
126	NGH	Kharkutta	Krimsan IVCS Ltd (656-1972-006)
127	NGH	Kharkutta	Sengga IVCS Ltd (656-1972-007)
128	NGH	Kharkutta	Sonaru IVCS Ltd (656-1972-008)
129	NGH	Kharkutta	Songbri IVCS Ltd (656-1972-016)
130	NGH	Kharkutta	Balgito IVCS Ltd (656-1972-010)
131	NGH	Kharkutta	Chibasal IVCS Ltd (NGH) (656-1972-011)
132	NGH	Kharkutta	Songchet Nangrime IVCS Ltd (656-1972-019)
133	NGH	Kharkutta	Nehru IVCS Ltd (656-1972-020)
134	NGH	Kharkutta	Mendima IVCS Ltd (656-1972-015)
135	NGH	Kharkutta	Upper Kharkutta Four Brothers IVCS Ltd (656-1972-018)

136	RB	Bhoiymbong	Kdonghulu Multipurpose Cooperative Society Ltd (276-6543-001)
137	RB	Jirang	Mynnar Jirang IVCS Ltd (276-1986-001)
138	RB	Umling	Umden Pyllun IVCS Ltd (276-1985-001)
139	RB	Umling	Mawphru Mathan IVCS Ltd (276-1985-003)
140	RB	Umling	Umkon IVCS Ltd (276-1985-005)
141	RB	Umling	Sarikushi IVCS Ltd (276-1985-006)
142	RB	Umling	Umwang Pyllun IVCS Ltd (276-1985-013)
143	RB	Umling	Umkaduh IVCS Ltd (276-1985-004)
144	RB	Umling	Umshaken IVCS Ltd (276-1985-018)
145	RB	Umling	Mawphrow IVCS Ltd (276-1985-021)
146	RB	Umling	Umdihar IVCS Ltd (276-1985-007)
147	RB	Umling	Nongkhrah IVCS Ltd (276-1985-009)
148	RB	Umling	Umsaw Nongbri IVCS Ltd (276-1985-010)
149	RB	Umling	Sohlait IVCS Ltd (276-1985-017)
150	RB	Umling	Shangbangla IVCS Ltd (276-1985-019)
151	RB	Umling	Pillingkata-B IVCS Ltd (276-1985-022)
152	RB	Umling	Umdap Pyllun IVCS Ltd (276-1985-011)
153	RB	Umling	Umling IVCS Ltd (276-1985-012)
154	RB	Umling	Mawlong Nongtluh IVCS Ltd (276-1985-002)
155	RB	Umling	Nonglyngdoh IVCS Ltd (276-1985-014)
156	RB	Umling	Kuswai Area IVCS Ltd (276-1985-016)
157	RB	Umling	Santipur IVCS Ltd (276-1985-020)
158	RB	Umling	Marmain IVCS Ltd (276-1985-008)
159	RB	Umling	Tengsua IVCS Ltd (276-1985-023)
160	RB	Umling	Mawkangi Synroplang IVCS Ltd (276-1985-024)
161	RB	Umling	Byrnihat Service Cooperative Society Ltd 276-1985-025
162	RB	Umsning	Sonidan Service Cooperative Society Ltd (276-1987-001)
163	SGH	Baghmara	Dabit IVCS Ltd (277-1977-001)
164	SGH	Baghmara	Dabram IVCS Ltd (277-1977-002)
165	SGH	Baghmara	Dorengo IVCS Ltd (277-1977-007)
166	SGH	Baghmara	Asokgre IVCS Ltd (277-1977-010)
167	SGH	Baghmara	Chibrenggre IVCS Ltd (277-1977-021)
168	SGH	Baghmara	Goka IVCS Ltd (277-1977-003)
169	SGH	Baghmara	Chokloggittim IVCS Ltd (277-1977-009)
170	SGH	Baghmara	Denggaggre IVCS Ltd (277-1977-013)

171	SGH	Baghmara	Upper Rongdotchi IVCS Ltd (277-1977-017)
172	SGH	Baghmara	Dosogre IVCS Ltd (277-1977-018)
173	SGH	Baghmara	Gangga IVCS Ltd (277-1977-008)
174	SGH	Baghmara	Kucholsan IVCS Ltd (SGH) (277-1977-005)
175	SGH	Baghmara	Eringgre IVCS Ltd (277-1977-014)
176	SGH	Baghmara	Balkal Asim IVCS Ltd (277-1977-019)
177	SGH	Baghmara	Jalaigre IVCS Ltd (277-1977-022)
178	SGH	Baghmara	Chibasal IVCS Ltd (SGH) (277-1977-011)
179	SGH	Baghmara	Dasanggre IVCS Ltd (277-1977-012)
180	SGH	Baghmara	Sibbari IVCS Ltd (277-1977-020)
181	SGH	Baghmara	Gatabil IVCS Ltd (277-1977-015)
182	SGH	Baghmara	Memang Koksi IVCS Ltd (277-1977-016)
183	SGH	Baghmara	Chigitchak IVCS Ltd (277-1977-004)
184	SGH	Baghmara	Katchi-Garantai IVCS Ltd (277-1977-006)
185	SGH	Chokpot	Gongganggre IVCS Ltd (277-1975-016)
186	SGH	Chokpot	Silki A'chak Chiring IVCS Ltd (277-1975-003)
187	SGH	Chokpot	Silki Batagre IVCS Ltd (277-1975-007)
188	SGH	Chokpot	Tangchaoe IVCS Ltd (277-1975-014)
189	SGH	Chokpot	Ritimgital IVCS Ltd (277-1975-012)
190	SGH	Baghmara	Nongalbibra IVCS Ltd (277-1977-023)
191	SGH	Chokpot	Karijoragre IVCS Ltd (277-1975-022)
192	SGH	Chokpot	Damikchigre IVCS Ltd (277-1975-018)
193	SGH	Chokpot	Rampragre IVCS Ltd (277-1975-011)
194	SGH	Chokpot	Dagal Songital IVCS Ltd (277-1975-009)
195	SGH	Chokpot	Bandarigre IVCS Ltd (277-1975-004)
196	SGH	Chokpot	Balwatgre Multipurpose Cooperative Society Ltd (277-1975-001)
197	SGH	Chokpot	Kenegre IVCS Ltd (277-1975-002)
198	SGH	Chokpot	Durabanda Chambugong IVCS Ltd (277-1975-010)
199	SGH	Chokpot	Simkalanggre IVCS Ltd (277-1975-013)
200	SGH	Chokpot	Budugre IVCS Ltd (277-1975-015)
201	SGH	Chokpot	Papa Songmong IVCS Ltd (277-1975-020)
202	SGH	Chokpot	Jetragre IVCS Ltd (277-1975-021)
203	SGH	Chokpot	Dumindigre IVCS Ltd (277-1975-005)
204	SGH	Chokpot	Mibonpara IVCS Ltd (277-1975-006)
205	SGH	Chokpot	Rongdi Bugai IVCS Ltd (277-1975-017)

206	SGH	Chokpot	Allagre IVCS Ltd (277-1975-008)
207	SGH	Chokpot	Bolchidamgre IVCS Ltd (277-1975-019)
208	SGH	Gasuapara	Dimagre IVCS Ltd (277-1976-001)
209	SGH	Gasuapara	Megua Songma IVCS Ltd (277-1976-002)
210	SGH	Gasuapara	Chengkali IVCS Ltd (277-1976-006)
211	SGH	Gasuapara	Wachira Eco. Tourism Multipurpose Cooperative Society Ltd (277-1976-003)
212	SGH	Gasuapara	Kangkarkong Livestock Cooperative Society Ltd (277-1976-004)
213	SGH	Gasuapara	Brinbawe Agro Food Processing and Marketing Cooperative Society Ltd (277-1976-005)
214	SGH	Rongara	Gaobari IVCS Ltd (277-1978-001)
215	SGH	Rongara	Dambuk Apal IVCS Ltd (277-1978-002)
216	SGH	Rongara	Rongara Agro Food Processing Cooperative Society Ltd (277-1978-003)
217	SWGH	Rerapara	Matrongkol IVCS Ltd (663-6545-001)
218	SWGH	Rerapara	Dosadil IVCS Ltd 663-6545-002
219	SWGH	Rerapara	Goramara IVCS Ltd (663-6545-004)
220	SWGH	Rerapara	Damalgre IVCS Ltd (663-6545-003)
221	SWGH	Rerapara	Grimsan Wega.a IVCS Ltd (663-6545-005)
222	SWGH	Rerapara	Matalagre Chiripram IVCS Ltd (663-6545-006)
223	SWGH	Rerapara	Rongchadenggre IVCS Ltd (663-6545-007)
224	SWGH	Zikzak	Kawahagra IVCS Ltd (663-1967-001)
225	SWGH	Zikzak	Digligre IVCS Ltd (663-1967-008)
226	SWGH	Zikzak	Hatibelpara IVCS Ltd (663-1967-011)
227	SWGH	Zikzak	Kerupara IVCS Ltd (663-1967-016)
228	SWGH	Zikzak	Kentrikona IVCS Ltd (663-1967-002)
229	SWGH	Zikzak	Bolchugre IVCS Ltd (663-1967-005)
230	SWGH	Zikzak	Dingampara IVCS Ltd (663-1967-006)
231	SWGH	Zikzak	Hullukona IVCS Ltd (663-1967-018)
232	SWGH	Zikzak	Balughat IVCS Ltd (663-1967-009)
233	SWGH	Zikzak	Kalaichar IVCS Ltd (663-1967-003)
234	SWGH	Zikzak	Dimiligre IVCS Ltd (663-1967-004)
235	SWGH	Zikzak	Bollonggre B IVCS Ltd (663-1967-012)
236	SWGH	Zikzak	Kuligre IVCS Ltd (663-1967-013)
237	SWGH	Zikzak	Bollonggre B1 IVCS Ltd (663-1967-014)
238	SWGH	Zikzak	Baksapara IVCS Ltd (663-1967-007)
239	SWGH	Zikzak	Domapara IVCS Ltd (663-1967-010)

240	SWGH	Zikzak	Chapahati 1 IVCS Ltd (663-1967-015)
241	SWGH	Zikzak	Dondima IVCS Ltd (663-1967-017)
242	SWGH	Purakhasia	Darong A.Du Baptist Church IVCS Ltd (663-1967-019)
243	SWKH	Mawkyrwat	Rangblang Sohsynniang IVCS Ltd (658-1984-002)
244	SWKH	Ranikor	Mawpyllun IVCS Ltd (658-1983-001)
245	SWKH	Ranikor	Nongkdait Nongtwah IVCS Ltd (658-1983-002)
246	SWKH	Ranikor	Mattilang IVCS Ltd (658-1983-003)
247	SWKH	Ranikor	laikyrsoi IVCS Ltd (658-1983-007)
248	SWKH	Ranikor	Munaisora IVCS Ltd (658-1983-004)
249	SWKH	Mawkyrwat	Mawkhyrwang area IVCS Ltd (658-1984-003)
250	SWKH	Ranikor	Sarin IVCS Ltd (658-1983-005)
251	SWKH	Mawkyrwat	Warsanlyngdoh IVCS Ltd (658-1984-001)
252	SWKH	Ranikor	Pamdaba IVCS Ltd (658-1983-006)
253	SWKH	Ranikor	Keniong IVCS Ltd (658-1983-015)
254	SWKH	Ranikor	Mawpait Nongthymmai IVCS Ltd (658-1983-018)
255	SWKH	Ranikor	Tillagao IVCS Ltd (658-1983-020)
256	SWKH	Ranikor	Koltapara IVCS Ltd (658-1983-008)
257	SWKH	Ranikor	Koraigora IVCS Ltd (658-1983-009)
258	SWKH	Ranikor	Iamonlang IVCS Ltd (658-1983-019)
259	SWKH	Ranikor	United Three Villages IVCS Ltd (658-1983-024)
260	SWKH	Ranikor	Mawpud IVCS Ltd (658-1983-010)
261	SWKH	Ranikor	Sodorkura Khasiadop IVCS Ltd (658-1983-014)
262	SWKH	Ranikor	Tyllilang IVCS Ltd (SWKH) (658-1983-021)
263	SWKH	Ranikor	Helping Minds IVCS Ltd (658-1983-023)
264	SWKH	Ranikor	Phlangdiloin IVCS Ltd (658-1983-016)
265	SWKH	Ranikor	N.W.E. Rangasora IVCS Ltd (658-1983-011)
266	SWKH	Mawkyrwat	Mawlangwir IVCS Ltd (658-1984-004)
267	SWKH	Ranikor	Old Moilam IVCS Ltd (658-1983-012)
268	SWKH	Ranikor	Raibah IVCS Ltd (658-1983-013)
269	SWKH	Ranikor	Lower Rajapara IVCS Ltd (658-1983-017)
270	SWKH	Ranikor	Khonjoy IVCS Ltd (658-1983-022)
271	WGH	Dadenggre	Songadinggre IVCS Ltd (278-1963-001)
272	WGH	Dadenggre	Dallanggre IVCS Ltd (278-1963-004)
273	WGH	Dadenggre	Chudoang IVCS Ltd (278-1963-015)
274	WGH	Dadenggre	Dokramgre IVCS Ltd (278-1963-002)

275	WGH	Dadenggre	Salcharam IVCS Ltd (278-1963-013)
276	WGH	Dadenggre	Kawak Dare IVCS Ltd (278-1963-011)
277	WGH	Dadenggre	Ajigre IVCS Ltd (278-1963-003)
278	WGH	Dadenggre	Tangbang IVCS Ltd (278-1963-007)
279	WGH	Dadenggre	Chandisila IVCS Ltd (278-1963-009)
280	WGH	Dadenggre	Chenggal Dare IVCS Ltd (278-1963-005)
281	WGH	Dadenggre	Grimjong IVCS Ltd (278-1963-010)
282	WGH	Dadenggre	Pringprang IVCS Ltd (278-1963-014)
283	WGH	Dadenggre	Rongtenabak IVCS Ltd (278-1963-006)
284	WGH	Dadenggre	Polpola IVCS Ltd (278-1963-012)
285	WGH	Dadenggre	Salak IVCS Ltd (278-1963-008)
286	WGH	Dadenggre	Dobakol IVCS Ltd (278-1963-016)
287	WGH	Selsella	Kalchengpara IVCS Ltd (278-1962-004)
288	WGH	Selsella	Lower Shyamnagar IVCS Ltd (278-1962-005)
289	WGH	Selsella	Bakrime IVCS Ltd (WGH) (278-1962-001)
290	WGH	Selsella	Shidakandi Bowabari IVCS Ltd (278-1962-002)
291	WGH	Selsella	Haripur IVCS Ltd (278-1962-003)
292	WGH	Selsella	Chibasal IVCS Ltd (Selsella) (278-1962-011)
293	WGH	Selsella	Akawe IVCS Ltd (278-1962-013)
294	WGH	Selsella	Cambda IVCS Ltd (278-1962-006)
295	WGH	Selsella	Radorik IVCS Ltd (278-1962-009)
296	WGH	Selsella	Kucholsan IVCS Ltd (WGH) (278-1962-014)
297	WGH	Selsella	Kumonggrika IVCS Ltd (278-1962-015)
298	WGH	Selsella	Chokchim IVCS Ltd (278-1962-007)
299	WGH	Selsella	Nangrimesa IVCS Ltd (278-1962-008)
300	WGH	Selsella	Selsella IVCS Ltd (278-1962-010)
301	WGH	Selsella	Homeland IVCS Ltd (278-1962-016)
302	WGH	Tikrikilla	Nangrime IVCS Ltd (Tikrikilla) (278-1964-008)
303	WGH	Tikrikilla	Dabanggre IVCS Ltd (278-1964-010)
304	WGH	Tikrikilla	Jakusan IVCS Ltd (278-1964-011)
305	WGH	Tikrikilla	Renggigre IVCS Ltd (278-1964-002)
306	WGH	Tikrikilla	Chichang IVCS Ltd (278-1964-009)
307	WGH	Tikrikilla	Jangrapara IVCS Ltd (278-1964-003)
308	WGH	Tikrikilla	Rengsinpara IVCS Ltd (278-1964-013)
309	WGH	Tikrikilla	Kissan IVCS Ltd (278-1964-016)

310	WGH	Tikrikilla	Pedaldoba IVCS Ltd (278-1964-004)
311	WGH	Tikrikilla	DKJB Union IVCS Ltd (278-1964-006)
312	WGH	Tikrikilla	Migasal IVCS Ltd (278-1964-007)
313	WGH	Tikrikilla	Chibasal IVCS Ltd (Tikrikilla) (278-1964-017)
314	WGH	Tikrikilla	Rongmali IVCS Ltd (278-1964-005)
315	WGH	Tikrikilla	Fivestar IVCS Ltd (278-1964-012)
316	WGH	Tikrikilla	Saldoa IVCS Ltd (278-1964-014)
317	WGH	Tikrikilla	Naguapara IVCS Ltd (278-1964-015)
318	WGH	Tikrikilla	Krimkro IVCS Ltd (Tikrikilla) (278-1964-018)
319	WGH	Dalu	Kumonggrik IVCS Ltd (278-1969-001)
320	WGH	Dalu	Thallang IVCS Ltd (278-1969-002)
321	WGH	Dalu	Border IVCS Ltd (278-1969-003)
322	WGH	Dalu	Norang Bogai IVCS Ltd (278-1969-004)
323	WGH	Dalu	Mikkasal IVCS Ltd (278-1969-005)
324	WGH	Dalu	Kucholsan IVCS Ltd (Dalu WGH) (278-1969-006)
325	WGH	Dalu	Bandra IVCS Ltd (278-1969-007)
326	WGH	Dalu	Buki IVCS Ltd (278-1969-008)
327	WGH	Demdema	Hazarika IVCS Ltd (278-6546-001)
328	WGH	Demdema	Khurang IVCS Ltd (278-6546-002)
329	WGH	Demdema	Beautiful IVCS Ltd (278-6546-003)
330	WGH	Demdema	Sundare IVCS Ltd (WGH) (278-6546-004)
331	WGH	Demdema	Jakusan IVCS Ltd (DemdemaWGH) (278-6546-005)
332	WGH	Demdema	Bakrimesa IVCS Ltd (278-6546-006)
333	WGH	Demdema	Khetadawa IVCS
334	WJH	Amlarem	Muktapur IVCS Ltd (275-1998-001)
335	WJH	Amlarem	Padu Bah IVCS Ltd (275-1998-004)
336	WJH	Amlarem	Nongbarehrim IVCS Ltd (275-1998-007)
337	WJH	Amlarem	Pamtuh IVCS Ltd (275-1998-012)
338	WJH	Amlarem	Syndai Kmaishnong IVCS Ltd
339	WJH	Amlarem	Moosakhia IVCS Ltd (275-1998-010)
340	WJH	Amlarem	Umladkhur IVCS Ltd (275-1998-002)
341	WJH	Laskein	Saphai IVCS Ltd (275-1997-002)
342	WJH	Thadlaskein	Mukhla Nongrim IVCS Ltd (275-1996-016)
343	WJH	Thadlaskein	Barato IVCS Ltd (275-1996-029)
344	WJH	Amlarem	Khonglah IVCS Ltd (275-1998-005)

345	WJH	Amlarem	Darrang IVCS Ltd (275-1998-003)
346	WJH	Amlarem	Jarain IVCS Ltd (275-1998-008)
347	WJH	Amlarem	Shkenpyrsit IVCS Ltd (275-1998-009)
348	WJH	Amlarem	Lamin IVCS Ltd (275-1998-006)
349	WJH	Amlarem	Lakroh IVCS Ltd (275-1998-011)
350	WJH	Amlarem	Khihlang Boolang IVCS Ltd (275-1998-015)
351	WJH	Laskein	Thasning IVCS Ltd (275-1997-003)
352	WJH	Laskein	Shiruplang Mynska IVCS Ltd (275-1997-004)
353	WJH	Thadlaskein	Khanduli IVCS Ltd (275-1996-028)
354	WJH	Laskein	Pynkulang IVCS Ltd (275-1997-001)
355	WJH	Thadlaskein	Maskut IVCS Ltd (275-1996-025)
356	WJH	Thadlaskein	Mukhnang IVCS Ltd (275-1996-021)
357	WJH	Thadlaskein	Mynsngat IVCS Ltd (275-1996-017)
358	WJH	Thadlaskein	Nonglatem IVCS Ltd (275-1996-001)
359	WJH	Thadlaskein	Mupliang IVCS Ltd (275-1996-002)
360	WJH	Thadlaskein	Namdong B IVCS Ltd (275-1996-003)
361	WJH	Thadlaskein	Mookyndur IVCS Ltd (275-1996-006)
362	WJH	Thadlaskein	Ksehrynshang IVCS Ltd (275-1996-011)
363	WJH	Laskein	Chiruplang Sahnsniang IVCS Ltd (275-1997-005)
364	WJH	Thadlaskein	Larnai IVCS Ltd (275-1996-022)
365	WJH	Thadlaskein	Sohphoh IVCS Ltd (275-1996-004)
366	WJH	Thadlaskein	Namdong A IVCS Ltd (275-1996-007)
367	WJH	Thadlaskein	Nongrim Bambthong IVCS Ltd (275-1996-008)
368	WJH	Thadlaskein	Kremmysrsiang IVCS Ltd (275-1996-010)
369	WJH	Thadlaskein	Mookynniang IVCS Ltd (275-1996-020)
370	WJH	Laskein	Iakyntulang IVCS Ltd (275-1997-006)
371	WJH	Thadlaskein	Madur IVCS Ltd (275-1996-012)
372	WJH	Thadlaskein	Kdiap IVCS Ltd (275-1996-018)
373	WJH	Thadlaskein	Moodymmmai IVCS Ltd (275-1996-014)
374	WJH	Thadlaskein	Niriang IVCS Ltd (275-1996-015)
375	WJH	Thadlaskein	Wahiajer IVCS Ltd (275-1996-027)
376	WJH	Thadlaskein	Madankynsaw IVCS Ltd (275-1996-030)
377	WJH	Thadlaskein	Nongkhroh IVCS Ltd (275-1996-005)
378	WJH	Thadlaskein	Phlongingkhaw IVCS Ltd (275-1996-013)
379	WJH	Thadlaskein	Moobakhon IVCS Ltd (275-1996-023)

380	WJH	Thadlaskein	Thadmusem IVCS Ltd (275-1996-024)
381	WJH	Thadlaskein	Saitsama IVCS Ltd (275-1996-026)
382	WJH	Laskein	Thadmuthlong IVCS Ltd (275-1997-008)
383	WJH	Laskein	Iurim Nongkynrih IVCS Ltd (275-1997-007)
384	WJH	Laskein	Kynronglang Umsalait IVCS Ltd (275-1997-009)
385	WJH	Laskein	longlwit IVCS Ltd (275-1997-010)
386	WKH	Nongstoin	Nonglwai IVCS Ltd (279-1980-001)
387	WKH	Nongstoin	Rambrai Service Cooperative Society Ltd (279-1980-002)
388	WKH	Nongstoin	Ka Kam IVCS Ltd (279-1980-003)
389	WKH	Nongstoin	Mawkynrum IVCS Ltd (279-1980-005)
390	WKH	Mawshynrut	Nongsleh MawsawIVCS LTD (279-1980-004)
391	WKH	Mawshynrut	Kyrdum IVCS Ltd (279-1979-021)
392	WKH	Mawshynrut	Hynriew Shnong Nongmisei IVCS Ltd (279-1979-022)
393	WKH	Mawshynrut	Umsohpieng Myndo IVCS (279-1979-023)
394	WKH	Mawshynrut	Mawdonglang IVCS LTD (279-1979-024)
395	WKH	Mawshynrut	Umthlu IVCS Ltd (279-1979-008)
396	WKH	Mawshynrut	Nonglang IVCS Ltd (279-1979-001)
397	WKH	Mawshynrut	Nongshram Area IVCS Ltd (279-1979-005)
398	WKH	Mawshynrut	Tynghor IVCS Ltd (279-1979-015)
399	WKH	Mawshynrut	Umdang Area IVCS Ltd (279-1979-002)
400	WKH	Mawshynrut	Umtap Area IVCS Ltd (279-1979-003)
401	WKH	Mawshynrut	Nongriangka Weilong IVCS Ltd (279-1979-007)
402	WKH	Mawshynrut	Nongshram Adeng IVCS Ltd (279-1979-016)
403	WKH	Mawshynrut	Doranggre IVCS Ltd (279-1979-017)
404	WKH	Mawshynrut	Langumshing A IVCS Ltd (279-1979-004)
405	WKH	Mawshynrut	Nongriangba IVCS Ltd (279-1979-006)
406	WKH	Mawshynrut	Rongkhugre IVCS Ltd (279-1979-014)
407	WKH	Mawshynrut	Nengchigre IVCS Ltd (279-1979-019)
408	WKH	Mawshynrut	Nongdaju IVCS Ltd (279-1979-020)
409	WKH	Mawshynrut	Songsak IVCS Ltd (279-1979-018)
410	WKH	Mawshynrut	Seinduli IVCS Ltd (279-1979-013)
411	WKH	Mawshynrut	Langpih IVCS Ltd (279-1979-012)
412	WKH	Mawshynrut	Ktieh Thawiar IVCS Ltd (279-1979-011)
413	WKH	Mawthadraishan	Nongkasen IVCS Ltd (279-1979-009)
414	WKH	Mawthadraishan	Marngor IVCS Ltd (740-1981-001)

415	WKH	Mawthadraishan	Mawkamoit IVCS Ltd (740-1981-002)
416	WKH	Mawthadraishan	Tur Shaphrang Wahrinong IVCS Ltd (740-1981-003)
417	WKH	Mawthadraishan	Mawkohngei IVCS Ltd (740-1981-004)
418	WKH	Mawthadraishan	Nonglait IVCS Ltd (740-1981-005)
419	WKH	Mawthadraishan	Mawlangren IVCS Ltd (740-1981-006)
420	EWKH	Mairang	Suk Ban Rep IVCS Ltd (Myriaw) (740-1982-001)
421	EWKH	Mairang	Mawnai IVCS Ltd (740-1982-002)
422	EWKH	Mairang	laipyrshang IVCS Ltd (740-1982-006)
423	EWKH	Mairang	Mawlyntriang IVCS Ltd (740-1982-004)
424	EWKH	Mairang	Nongrmai IVCS Ltd (740-1982-003)
425	EWKH	Mairang	Rikhen IVCS Ltd (740-1982-005)
426	EWKH	Mairang	Ksehkohmoit IVCS Ltd (740-1982-007)



The Meghalaya Livelihoods and Access to Markets Project (Megha-LAMP)

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