

STATE FOCUS PAPER
(MEGHALAYA)
2005 - 2006



NATIONAL BANK FOR AGRICULTURE
AND RURAL DEVELOPMENT

MEGHALAYA REGIONAL OFFICE

SHILLONG

Corporate Mission

"PROMOTE SUSTAINABLE AND
EQUITABLE AGRICULTURE AND RURAL
PROSPERITY THROUGH EFFECTIVE
CREDIT SUPPORT, RELATED SERVICES,
INSTITUTION DEVELOPMENT AND OTHER
INNOVATIVE INITIATIVES"

FOREWORD

The National Bank for Agriculture and Rural Development has prepared the State Focus Paper 2005-06 for Meghalaya in its endeavour to direct and enhance the flow of credit for qualitative and balanced development of the various sectors. The geo-physical and agro-climatic conditions of the State offers immense potential for the development of traditional sectors viz. handicrafts, handloom, promoting hi-tech, export oriented areas such as Orchid production, mushroom production, tissue culture and post harvest technology. A planned approach to achieve the holistic development of the above sectors shall include concomitant development of supportive infrastructure and extension services.

The State has vast potential to develop hitherto under-utilised traditional sectors like minor forest produces etc., and to commercialise both agriculture and allied sectors including the agro-processing sector. There also exists potential for developing agriculture and rural development activities, keeping in perspective the national/regional priorities and exploitable potentials.

In order to bring about qualitative shifts in the planning for credit oriented development, NABARD has also prepared the Base Potential Linked Credit Plans (PLPs) for each of the 7 districts of the State of Meghalaya covering the entire Xth Five Year Plan. The Base PLP projections have been updated for 2005-06.

The Annual State Focus Paper for 2005-06 is prepared by NABARD taking into account the potentials for credit linked developments, as identified through the district-wise potential linked credit plans. This document also focuses attention on the infrastructure, support system etc. needed for sustainable development and identification of constraints impeding the credit flow. The updated PLPs have also taken into account the credit requirements of farmers in view of the recent policy announcement regarding measures for doubling of credit during the next three years. It also highlights the salient features of the Union Budget Proposals for 2004-2005 in respect of the rural sector as also launching of new schemes for water harvesting structure, etc and creation of Tribal Development Fund which are relevant to the State.

We have been able to prepare the annual paper only with the co-operation, help and assistance from various government departments, bankers and research institutions. It is hoped that a co-ordinated approach by the financial institutions, State Government, developmental agencies and other related institutions shall go a long way in the exploitation of the potentials leading to alleviation of poverty and reduction in unemployment through creation of assets, particularly in rural Meghalaya.

I have great pleasure in presenting this document with the hope that it would help all the developmental agencies in formulating strategies and synthesising departmental plans with credit of financial institutions.

**NATIONAL BANK FOR AGRICULTURE
& RURAL DEVELOPMENT,
MEGHALAYA REGIONAL OFFICE
SHILLONG**

**A. P. SANDILYA
DEPUTY GENERAL MANAGER**

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