NEWSLETTER

VOLUME I - ISSUE 2 , YEAR 2017 | QUARTER 12 (JULY TO SEPTEMBER)

ASSAM STATE RURAL LIVELIHOODS MISSION

ACHIEVEMENTS OF ASRLM

Mr. Kankan Jyoti Borah , State Project Manager, ASRLM Receiving Award from the Chief Minister of Assam

BEST MASTER TRAINER AWARD

Mr. Kankan Jyoti Borah, State Project Manager , MIS,M&E,ASRLM, received BEST MASTER TRAINER AWARD for e-Prastuti from Shri. Sarbananda Sonowal, Hon'ble Chief Minister of Assam at the glittering function organized at Conference Hall of Assam Secretariat on the occasion of the Launch of e-Prastuti, an initiative towards Standardization of Government Website.

State Director for RSETIs handing over the trophy and certificate to the Addl. Chief Secretary, P&RD Deptt. Govt. Of Assam

RECOGNITION BY GoI FOR ORGANIZATIONAL SUPPORT TO RSETI

In a National Level Function organized in New Delhi on the occasion of National RSETI DIWAS 2017, Assam bagged third prize amongst all States of the country for its performance in organizational support extended to RSETI.

A. MEETINGS AND REVIEWS

1.MEETING OF THE EXECUTIVE COMMITTEE:

The 9th Executive Committee Meeting ofASRLM was held on 21st of August 2017, under the Chairmanship of Sri. V K Pipersenia, IAS, Chief Secretary, Govt. of Assam in the Conference Room of the Chief Secretary, Govt. of Assam . Some of the resolutions taken are as follows.

- The Coverage of District and Blocks under intensive fold is to be expanded under Phase V of the Expansion Plan. Balance 71 blocks and 9 districts will be covered in the next FY 2018-19
- All SHG are to be enrolled in Village Organizations (VO) and likewise all Village Organization have to come under the Cluster Level Federation (CLF).
- ASRLM has been directed to come up with guidelines for all three levels i.e Self Help Groups, Village Organizations and Cluster Level Federations.
- For Installation of incense stick making machines, SHGs will be identified and talks are to be initiated with brands like ITC, Cycle, Patanjali or Fabric Plus envisaging large scale marketing.
- Apiculture (Honey Bee Keeping), as a Livelihood option of SHGs is to be support with necessary trainings and establishment of Market Linkages.
- The committee approved the MNRE-UNDP project on 'Scale Up of Access to Clean Energy for Rural Productive Uses '- Identification of renewable Technology Packages for Livelihood Sectors (RETPLs)' with Assam Energy Development Agency (AEDA)
- The Committee approved the project 'Million Solar Urja Lamp(SoUL) Program' in collaboration with IIT Bombay and Energy Effeciency Services Limited (EESL, Ajv under the Ministry of Power) for providing Solar Lamp to 532000 students at discounted price of Rs.100/per lamp

Sri. V K Pipersenia, IAS, Chief Secretary, Govt. of Assam addressing the Executive Committee Meeting

2. MEETING OF PROJECT APPROVAL COMMITTEE:

Three Project Approval Committee Meetings for selection of Project Implementation Agencies of the DDU-GKY program were held in the 2nd Quarter (July - and Sept).
17 Projects were approved taking the total count to 34 PIAs under the DDU-GKY Program.
The following is the list of newly approved PIAs in the 2nd Quarter.

Sl.No.	Name of the PIA	Status
1	Teamlease Services Ltd.	MoU Signed
2	Sumathi Corporate Services Pvt.Ltd.	MoU Signed
3	North East Development Consortium	MoU Signed
4	Endeavor Careers Pvt.Ltd.	MoU Signed
5	Ajmal Foundation	MoU Signed
6	Frostrees Export (India) Pvt.Ltd.	MoU Signed
7	ICA Edu Skills Pvt.Ltd.	MoU Signed
8	Gem Learning Services Pvt Ltd	MoU Signed
9	Luit Educational Services Pvt. Ltd	MoU Signed
10	Empower Pragati Vocational and Staffing Pvt.Ltd.	MoU Signed
11	Terrier Security Services (India) Pvt.Ltd.	MoU Signed
12	Doric Multimedia Pvt. Ltd	MoU under process
13	Gyanjyoti Foundation	MoU under process
14	Kutumbh Care Pvt. Ltd.	MoU under process
15	Amazing Security Services Private Limited	MoU under process
16	Acme India Microsys Pvt. Ltd	MoU under process
17	Akhand Jyoti Jan Kalyan Sewa Samiti	MoU under process

Project Approval Committee Meeting held on 20th September 2017

SMD, ASRLM Exchange MoU with Project Implementation Agencies

The DDU-GKY Programme in the State of Assam is implemented through Project Implementing partners that are selected as per the procedures laid down by MoRD.

Sri. M G V K Bhanu, Addl. Chief Secretary, P&RD, Govt. of Assam addressing the Centre In charges of PIAs under DDU-GKY

3. REVIEW MEETING WITH CENTRE IN-CHARGES OF PIAs UNDER DDU-GKY PROGRAM

A review meeting of the Centre In-Charges of the Project Implementation Agencies under DDU-GKY was held on the 25th of August 2017 at Assam Administrative Staff College, Khanapara under the Chairmanship of Sri. M G V K Bhanu, Addl. Chief Secretary, P&RD, Govt. of Assam

The main objective of the review was to address the issue of mobilization of right candidates with right aptitude for a right trade to decrease the dropout ratios under the DDU-GKY Skill Training programme. The PIAs indicated that the major challenge they face is retention of candidates if they are offered jobs outside of Assam.

Keeping the challenges in mind Addl. Chief Secretary emphasized on the need of building up the communication skills ,language development (Hindi and English) and involvement of Extra Curricular activities besides the structured training session under Skill development. He asserted that in this way an overall package for Job Markets outside Assam will be developed. Further he advised PIAs to be upfront in the mobilization campaign keeping in mind the placement outside the State. He also requested the Centre Managers to take ownership of the programme by being a friend, philosopher and guide to the young rural youths of Assam.

4. WORKSHOP CUM REVIEW MEETING ON RSETI:

A workshop cum review of Rural Self Employment Training Institute (RSETI) was held on 22nd August 2017 at NEDFi House, Guwahati.

Addl. Chief Secretary directed the RSETI Directors to involve the existing Rural Development Machineries of the State Government . He emphasized on the importance of RSETI and promotion of self-employment as Assam doesn't have much avenues of Wage Employment . He also directed the Nodal Officers of the Banks to conduct a quarterly review meeting with the RSETIs and share the action taken and recommendation of those meeting with ASRLM.

State Mission Director , ASRLM highlighted the objective of the workshop which was to strategise ways of Skill Development for Self Employment through RSETI. She asserted on the need for standardized Training Modules, involvement of Quality Trainers and effective training Methodology and introduction of more practical and " hands on" training modules along with regular class room training. The Importance of approach of opportunities for Self Employment to tackle the problem of unemployment and alleviation of Poverty was highlighted and in this the RSETIs have a vital role to play was also emphasized.

Various issues related to the proper function of all 23 RSETIs across the state related to construction, residential facility, land allotment issues, mobilization plans etc were reviewed in details.

B. LIVELIHOOD ACTIVITIES

1. Launching of the "Ajeevika Grameen Express Yojana" (AGEY)

" Ajeevika Grameen Express Yoyana" (AGEY) a sub-scheme of DAY- NRLM has been recently introduced with two main objectives

• To provide an alternative source of livelihood to SHGs by facilitating them to operate public transport services in backward rural areas

• To provide safe, affordable and community monitored rural transport services to connect remote villages with key services and amenities (including access to market , education and Health) for overall economic development of the area by making use of the support available within the framework of DAY-NRLM.

Under ASRLM, "Ajeevika Grameen Express Yojana" has been successfully launched in Laharighat Dev. Block of Morigaon District on 16th of September 2017. In taking forward the AGEY initiative, Jeevika CLF under Laharighat development Block purchased E-RICKSHAW as alternative source of income generating activity. The CLF with 38 Village Organizations (VO) and 537 SHGs purchased the E- RICKSHAW with the CIF corpus fund and the CLF members are expecting a good amount of profit form the vehicle in days to come.The Jeevika CLF are enthusiastic on their venture into this alternative source of income generating activity and positive about the fact that this initiative of theirs will immensely contribute in solving the poor transport facility of their village. ASRLM proposes to expand this scheme to other blocks and districts in the coming days.

2. SIGNING OF MoU'S WITH TECHINCAL SUPPORT AGENCIES FOR VARIOUS LIVELIHOOD ACTIVITIES

In going forward with a strategic approach for promoting sustainable livelihood and facilitating the SHG members in their livelihood practices, ASRLM has empaneled technical agencies for implementation and value chain linkage of different products. Various livelihood options of SHG like agriculture animal husbandry, handloom and handicraft will be covered under the project in a phased manner.

a. MOU with NEDFi for Sustainable livelihood promotion through development of Water Hyacinth Craft:

The proposal aims at introducing water hyacinth craft as a source of sustainable livelihood in rural areas targeting the women 850 No of SHG members for their economic empowerment in Majuli, Guijan, Dolonggghat, Dhemaji, Kokrajhar and Pub Mangaldoi Block under ASRLM. The capacity of the artisans on water hyacinth craft will be taken up under this project in three modes

- Skill development programmes at village level
- Advance Training Programmes
- Product specific orientation programmes at village level Common Facility Centre (CFC)

To provide infrastructure for production and quality control a CFC will be set up in each block where this project will be implemented. CFC will facilitate the beneficiaries with accessibility to raw material, tools and equipments, accessories etc. The CFC will also facilitate Production, Aggregation and Quality control. The aggregated products of the CFC will be linked with existing market agencies, marketed through participation of beneficiaries in exhibition at both regional and national level fairs and also through online agencies.

b. MOU with Seven Sisters Development Assistance (SeSTA) for implementation of Mahila Kishan Sashaktikaran Pariyojna under ASRLM:

To improve the present status of women in agriculture, and to enhance the opportunities for her empowerment, Government of India has announced “Mahila Kisan Sashaktikaran Pariyojna “(MKSP) as a subcomponent of National Rural Livelihoods Mission (NRLM). MKSP strives to improve the present status of women in agriculture, and to enhance the opportunities for her empowerment. Assam State Rural Livelihoods Mission proposes to cover 12500 women SHG members under MKSP project in five blocks, namely Ujjani majuli (Majuli), Kushdhowa(Goalpara), Borkhetri (Nalbari), Paka-Betbari (Barpeta) and Lumbajong (Karbi Anglong) within three financial i.e. FY-2016-17 to 2018-19.

The Objectives of MKSP are:

- To create sustainable agricultural Livelihoods opportunities for women in agriculture
- To enhance the participation of women in agriculture in a productive manner
- To enhance the managerial capacities of women in agriculture for better management of bio-diversity.
- To improve the skills and capabilities of women in agriculture to support farm and non-farm-based activities.
- To enable women to have better access to inputs and services of the government and other agencies.
- To improve the capacities of women in agriculture to access the resources of other institutions and schemes within a convergence framework.

c. MOU with Indian Society for Agriculture Professionals (ISAP) for development of integrated farming model for homestead garden:

Most of the household from Assam have a homestead land adjoined to their house. The homestead is well fenced, mostly having irrigation source. Places where inundation is not a problem, homestead is covered with plantation crops like Arecanut and Betel vine or black pepper. Inter cropping is not wide spread.

Awareness and practice of scientific orchard management- proper spacing, irrigation, manuring, plant protection and other cultural operation is completely missing, resulting in low productivity and income from existing plantation. Besides, with increase in age of the plantation, there is natural decline in productivity per plant due to lack of systematic replacement of old plants with newer one. All these constrains have led to low and declining income per unit area of homestead. Adhering to the objective of the ASRLM a livelihood intervention model has been proposed to revamp the homestead area of SHGs members'. The proposed model is for revamping homestead of Assam through integrated farming system to enhance income per unit area land.

Under this project 6000 SHG members will be covered in cluster approach in Four districts of Assam namely, Lakhimpur, Dhemaji, Dibrugarh and Tinisukia.

d. MOU with Indian Grameen Service (IGS) for value chain development for Hill-Broom and Maize:

ASRLM has identified opportunity in value chain of hill-broom - processing of hill- broom grass into brooms and aggregation and marketing of Maize as part of Livelihoods Value Chain Intervention plan. The intervention has been planned in Rhongkhang and Lumbajong blocks of District Karbi Anglong.

The intervention has been designed with focus on development of product based community institutions (Producer Groups), leveraging these institutions for collective aggregation/processing and development and promotion of Farmer Producer Companies. These interventions would provide a platform for the producers to engage into collective business activities to have better bargaining power, safeguard against price fluctuations, leverage access to market information and shorten the supply chain ensuring better price realization for farmers.

The objective of assignment is to enhance the household income through collective collection & cultivation, aggregation, primary processing and collective marketing of Hill Brooms and Maize through establishment of community institutions like Producer's Group. Deliverables are as follows:

- TSA will assist in promotion of Producer Groups and Producers Company.
- Development of business plan and market linkage
- Capacity building of the Mission Staff and Producers Group and Community level.

SMD distributing the Solar Lamps SHG Members made by themselves

SHG Members trying their hands in making solar lamps

Interaction of SHG members with SMD

Solar Lamps shinning bright

e) "Million SoUL Program"

The "Million SoUL Program" has been developed by the Ministry of New and Renewable Energy (MNRE) in partnership with Indian Institute of Technology Bombay (IITB). Under this program rural students will be provided with high quality, affordable clean light in the form of solar study lamp in the states of Assam. The program also focuses on 'Localization of Solar Energy', wherein the local people will be engaged in assembling, distribution and repair & maintenance of the solar study lamp and earn a livelihood in the process.

In the 1st Phase, 70 SHG Members of Mayong and Dolgaon Sialmari block were trained to assemble high quality solar study lamps. They will also be responsible to campaign and distribute the Solar Lamps to target beneficiaries. The estimated target for distribution is 1 lakh student of Class X to XII. The involvement of SHG members in this program will not only give them a source of alternate livelihood practice but at the same time empower them as the medium of bringing light to many rural households

f. PROMOTING SHG MEMBERS AS BUSINESS CORRESPONDENT AGENTS

Under a new initiative of ASRLM, Self Help Group Members are developed as Business Correspondent Agents (BCA) popularly know as BANK SAKHIS. This initiative is undertaken as a Pilot project in Tinsukia District covering Sadiya, Kakopathar and Guijan with 18 BANK SAKHIS in collaboration with Assam Gramin Vikash Bank.

Under Tinsukia DMMU, orientations were provided to 18 of SHG Members who are now BCAs or BANK SAKHIs. The orientation session included insight into the Bank transaction procedures like enrollment, opening of accounts ,withdrawal, deposit etc. Practical demonstrations on usage of POS machines was the core content of the one-day orientation session.

BANK SAKHIs will provide doorstep financial services to the community members with POS machines. They will not only work as entrepreneurs and enhance their own income but will also serve the interests of the larger community by providing banking services and facilitating access to social security schemes to individual SHG members and other community members.

C. TRAINING AND WORKSHOPS

1. TRAINING OF SHG MEMBERS ON BASIC LIVELIHOODS

ASRLM in its effort of increasing the skills of the SHG members in their indigenous livelihood practices and also to orient them on new dimension in which there can be a qualitative and quantitative improvement in their products has taken up the Training on Basic Livelihood to its SHG Members, ASRLM through its block units have so far trained a total of 11025 SHGs on Basic Livelihood Practices.

The SHG members were given inputs on the concept on livelihoodand its framework, making livelihood strategies, different kind of intervention meant for promotion of livelihood activities and innovative and proactivity initiatives the SHG Members can undertake by themselves.

2. TRAINING OF KRISHI SAKHIS AND PASHU SAKHIS :

KrishiSakhi and Pashu Sakhi are Community Agriculture/ Animal Care Service providers who are to ensure the last mile coverage in rural areas where farm based services of agricultural activities and clinical services ofli-vestock are not available on time or are too expensive to be afforded by the rural poor. They will be responsible in creating awareness and capacity building of community in-agricultureand livestock livelihood activities. They will also be responsible in facilitating aggregation and marketing of the agricultural outputs and livestock products.

In the 2nd Quarter of FY 2017-18, 443 Krishi Sakhis and 440 Pashu Sakhis were developed and trainings were imparted to all 433 Krishi Sakhis and 440 Pashu Sakhis across 63 blocks of ASRLM.

Training of Community Cadres on TBSDAS indifferent blocks under ASRLM

3. TRANING ON TRANSACTION BASED SHGS DIGITAL ACCOUNDING SYSTEM

An application is developed by Ministry Of Rural Development (MoRD) named as Transaction Based SHGs Digital Accounting System (TBSDAS) in order to bring all SHG in a single data base with unique identity of SHG and Its members .TBSDAS is an application developed to avoid duplicate membership in multiple SHGs and maintain fair books of records by maintaining transparency.

In the 2nd Quarter of the FY-2017-19 , 18 master trainers have been developed and 327 Block Mission Management Staff have been trained and training of Community Cadres have also been initiated.

4. TRAINING OF COMMUNITY RESOURCE PERSONS (CRPs)

During the FY 2017-18, ASRLM is expanding its intensive districts and blocks taking the number to 24 Districts and 148 Blocks . ASRLM has also initiated the Non-Intensive NRLM implementation strategy in the remaining 71 blocks. In order to facilitate the expansion four days intensive Orientation cum Training Programme to Community Resource Persons (CRPs) were held at State, District and Block Level in the 2nd Quarter .

At SMMU 150 CRPs and in the District and Block Level approximately 1467 CRPs were trained.

CRP Training held at SMMU

SMD, ASRLM addressing the Inaugural session in the presence of Fr. V M Thomas

5. WORKSHOP ON ACTIVITY BASED LEARNING AS LIVELIHOOD PROFESSIONALS- (JIBIKA BAHINI)

Mushroom Development Foundation (MDF) in collaboration with ASRLM organized a two day workshop for students to educate them in different livelihood activities so that they may be utilized as livelihood professionals for supporting the rural masses.

The two day workshop was to understand and help the youths in learning science and lifeskills related to livelihood in an eco-friendly practical manner. The Technical Sessions included topics like Mushroom Production Technology, Organic manure and vermi-compost production, construction of Eco-friendly infrastructure by using Bamboo in making drinking water safe and cost effective, Technology of Agarbatti production for alternative livelihood and organic food and vegetable production

6. WORKSHOP WITH SHG MEMBERS ON NUTRITION OF WOMEN AND CHILDREN – in collaboration with UNICEF

A workshop on Nutrition of Women and Children was held with SHG members of Dimoria, Hajo and Sualkuchi Development Blocks on 8th of September 2017. The Workshop was organized by ASRLM with the support of UNICEF.

The objective of the workshop was to raise awareness amongst the SHG members and spreading it across to the other members of the SHGs for improved nutrition practices and sustaining them during the time of emergency, especially floods. The workshop also served as a convergence platform of ASRLM, NHM,ICDS, Social Welfare Department and UNICEF .Commissioner and Secretary Dr. J B Ekka inaugurated the Workshop in the presence of Mr. Lars Bernrd, Chief of DRR, UNICEF, India, and other dignitaries. The Workshop was conducted to observe the NATIONAL NUTRITION WEEK 2017, fostering interdepartmental co-operation.

Addl. Chief Secretary, P&RD, Govt. Of Assam , Mr. M G V K Bhanu interacting with the DDU-GKY Traninees

7. MOTIVATIONAL AND INREACTIVE SESSION WITH DDU- GKY TRAINEES

As as part of empowering the youths the DDU-GKY Skilling and Placement Programme is being implemented in the State since 2015.

One of the challenges faced in the implementation of the programme is the high percentage of dropouts both in the training and placement level. Therefore a motivational cum interactive session of DDU-GKY trainees was organized by ASRLM on 5th of September. Shri. Mr.M G V K Bhanu, Addl. Chief Secretary, P&RD Deptt, Govt. of Assam, Commissioner and Secretary P&RD, Dr. J B Ekka, State Mission Director , ASRLM, attended the session.

Addl. Chief Secretary, P&RD, Govt. Of Assam in his powerful speech urged all the trainees to set an example in their respective villages by showcasing how their lives have transformed after having received Skill Training under the DDU-GKY program. He remarked that in life there are innumerable challenges that needs to be overcome with hard work, determination and perseverance. The initial hardships and adjustment with new environment are to be faced with zeal so that after life becomes smoother and eventually making a person strong and productive. He stated that under DDU-GKY Programme ,some placements are given outside the state of Assam is a challenging experience but ultimately those who can overcome it , grows and develops to adapt himself/herself to any environment.

Commissioner and Secretary P&RD, Dr. J B Ekka in his speech mentioned that DDU-GKY has provided a window of opportunity which needs to be utilized to the fullest which can only happen by overcoming all apprehensions .

DDU-GKY Trainees Gifted the panel members with TEACHERS' DAY Cards made by them

D. SOCIAL DEVELOPMENT AND SOCIAL INCLUSION

Awareness Meeting in Convergence with NHM and Social Welfare Deptt

1. NATIONAL NUTRITION WEEK OBSERVED IN DISTRICT AND BLOCKS

National Nutrition Week was observed by ASRLM in District and Block Level from 1st to 7th of Sept where SHGs and its federation disseminated awareness messages on Nutrition of Women, Infant and Young Children. Block Level officials of Health, NHM and Social Welfare Department were also called for interactive sessions . The awareness meeting also included demonstration of locally available nutritious food by promoting Homestead Garden. Video Shows were also screened.

2. PARTICIPATION OF SELF HELP GROUPS AND VILLAGE ORGANIZATION IN FLOOD RELIEF

The year 2017 , floods hit the State of Assam where more than 30 lakh people were affected. Majority of rural masses were devastated and left helpless without access to the minimum needs. All across the state, the SHGs and its Federations opened their arms of compassion by contributing all necessary support to the Flood affected victims. Food, Clothes and Sanitary Item were purchased from the VO/CLF Corpus Fund and distributed amongst the flood victims . In many places SHG Members generously contributed one handful of rice from her household towards the Flood Relief Materials. The SHG Members even travelled to distant location with their collected Relief Item showcasing their empathy and collective social action at time of disaster.

VO Members hoisting the National Flag in Front of their V O Offices

3) CELEBRATION OF INDEPENDENCE DAY BY THE SHGs, VILLAGE ORGANIZATIONS AND CLUSTER LEVEL FEDERATIONS

The 71st Independence Day was celebrated with great grandeur in different parts of the district by the SHG Members . The SHG members under their Village Organization and Cluster level Federations Platform organized various activities to commemorate the importance of the day. The celebration of the Independence day at level of the Community Based Organizations gave a sense of empowerment to the SHG Members reflecting their ability to organize a national event at their level and hence bringing in a sense of ownership for community wellbeing and nationalism.

The activities which the SHG Members organized were art and essay writing competitions of children and women , rallies , cleanliness and plantation activities etc . Some Self Help Group also received awards in BEST SHG category during the Independence Day Celebration ceremony organized by District Administration in various parts of Assam.

E. SPECIAL PROJECT: PRI- CBO COVERGENCE

Chief Financial Consultant, Mr. Diganta Gogoi and SPM (F&A) Mr. Ajit Kumar Narzary from ASRLM and Mr. Hari Kishore, Executive Director, Kudumbashree , Kerela signed the MoU in the presence of Shri K T Jaleel , Hon'ble Minister for Local Administration, Govt. of Kerela

a) SIGNING OF MoU with Kudumbashree - NRO

PRI-CBO Convergence Project under ASRLM envisages to create a bridge between Panchayat Raj Institutions (PRI) and Community Based Organization (CBO) and hence creating an effective network towards better implementation of the Schemes meant for rural masses.

An MoU was signed between ASRLM and Kudumbashree on 6th of June 2017 at Kerela. The expansion strategy is for four additional blocks covering Nagaon and Sonitpur District.

b) ORIENTATION ON PRI- CBO COVERGENCE PROJECT

Orientation to BMMU/ DMMU Staff , Line department officials (53) , PRI Members (181), CRPs (54), VOs (402) were imparted at district and block level.

Selected Local Resource Group (LRGs)

c) LOCAL RESOURCE GROUPS- the driving force.

Local Resource Groups (LRGs) are an integral part towards the implementation of PRI-CBO Convergence Project. LRGs are facilitators of the project activities at the grass root level and provide handholding support to the SHG network and PRI representatives. They are identified by the local community, capacitated on various aspects of the project and are most SHG Members. More than 300 LRG have been identified from 51 Gram Panchayats

d) GAON SABHA MOBILIZATION AND PARTICIPATION

With the orientation and massive awareness on PRI- CBO Convergence in the expansion blocks, an appreciable participation of women was observed in the Gaon Sabhas . Hundreds of SHG/ VO Members participated in the Gaon Sabhas . Participatory Assessment Entitlements (PAE) is going on in 51 Gram Gram Panchayats for Entitlement Mapping and planning so that the demands can be placed in the next Gaon Sabhas.

e) TRAINING OF THE INTERNAL MENTORS – PARTICIPATORY ASSESMENT OF ENTITLEMENTS (PAE)

60 internal Mentors have been selected from the two pilot blocks viz: Lahorighat and Bajiagaon. These internal mentors will be the driving force to replicate PRI-CBO convergence in other districts/Blocks in coming days.

F. FINANCIAL INCLUSION

Convention with Bankers and Credit Camp

1. CONVENTION WITH BANKERS AND CREDIT CAMPS

ASRLM organized a series of district wise Conventions with Bankers cum Credit Camps in the second quarter of the FY 2017-18. The objective was to resolve issues on SHG Bank Linkage under NRLM . In seven districts these Conventions Cum Credit Camps were organized which was attended by the State Mission Director ,ASRLM, Deputy Commissioners and Project Directors , DRDA of respective district along with bankers of various bank branches etc. Cheques were also distributed ceremonially to SHG members in these events.More of such conventions are scheduled for the Quarter 3 of the FY-2017-18.

The districts where Convention Cum Credit Camps were organized were Nagaon, Jorhat, Bongaigaon, Chirang , Udalguri, Karbi Anglong, Tinsukia, Darrang and Dhemaji

2. RELEASE OF REVOLVING FUND (RF) AND COMMUNITY INVESTMENT FUND (CIF)

Till the second quarter of 2017-18 an amount of Rs. 94.44 Cr. and Rs. 124.60 Cr. was released as Revolving Fund (RF) and Community Investment Fund (CIF) to various SHG and Village Organization till August 2017

This grant is given to the SHGs to streng then their Financial capacity and undertake any livelihood activity for enhancing their income.

G. Success Stories

1. Changing life of an SHG member- RUPA GOSWAMI.

Background

Rupa Goswami, a member of Manasha SHG, under Karunabari Block of Lakhimpur started a small dairy Unit in her home after coming into ASRLM- SHG fold.

Like any other village women Rupa too could not think beyond the four walls of her house. After entering into SHG fold she received a number of trainings which made her confident that she too can do something within her household premises along with the day to day household chores . Animal Husbandry was something she opted for as she could perceive that she can do it with ease and interest.

Her journey towards Self Reliance

The SHG (Manasha SHG) of which she is a member received Revolving Fund (RF) , Community Investment Fund (CIF) and Bank Loan. With regular Saving and interleading the SHG members were able to contribute a good amount in the SHG account. Submitting a Micro Credit Plan (MCP), Rupa managed to avail a loan of Rs. 30,000/- from the SHG for purchasing Cattle (Jersey). This initial loan was her first journey towards economic independence. By selling the milk she was able to repay her loan and also save money for herself . With the profit she was inspired to take a step further in this livelihood venture by availing another loan from her SHG.

At present, she owns 7 dairy cattle (Jersey) from which she is able to produce 40 litres of milk per day. Apart from villagers of her locality as buyers, she also sells Milk and Milk products like curd, paneer to various hotels in the small township of Laluk, Lakhimpur. She maintains her livestock with utmost care by providing them with good quality feeds, timely Medicines and Vaccinations and maintaining the hygiene quotient of the Cattle and the Shed. After incurring all the expenses. Rupa manages to make an income of Rs. Rs.29000/- to Rs. 31,000/- per month.

Way forward:

This lady who started with a simple livelihood option which she could do by herself , now can confidently engage casual workers and labourers to look after her cattle. This venture which gradually evolved into a small dairy unit became an inspiration for many like her in her locality. Rupa aspires to increase her production from 40 litres to 150 litres per day because her dairy products has market demand at Laluk.

2. Building Entrepreneurship -SANDHYA BHAKTA

Background

Sandhya Bhakta a member of Abha SHG, under Karunabari Block of Lakhimpur owns a bakery unit making an income of Rs. 32000/- per month.

After coming into the SHG fold of ASRLM, Sandhya realized that she has ample scope of giving her family business a growth. She realized that her physical contribution and financial assistance can make her a productive member of her family and thereby she will given a due recognition and status.

Her journey towards Self Reliance

ABHA SHG of which Sandhya is a member had received Revolving Fund (RF) Community Investment Fund (CIF) and also Bank credit of Rs. 1,50,000/-. The SHG also did savings of more than Rs. 40000/- since their formation in 2012. Sandhya took a Loan of Rs. 60,000/- from the SHG to set up the additional of Bakery Unit . She also invested an amount on the purchase of ingredients. Bakery products made by her already had a huge demand , all she needed was to increase the supply which could only happen if she would invest on her unit, ingredients and engage more people in her small unit. The loan helped her in this prospect and gradually she was able to move from retail business to capture wholesale market . She has also engaged 4 persons in her bakery unit providing them monthly remuneration of Rs.3000. Thus she became a small entrepreneur in her village inspiring her fellow village women.

> I have fulfilled my dream, which would not have been possible if I was not in the group. ASRLM has not paved my way to success but also helped in establishing my identity and value for work.
>
> ---------- *Sandhya Bhakta*

3. From dream to Reality - Geeta Kurmi.

NAME: GEETA KURMI
DOMICILE: GELEKI
DISTRICT: SIBSAGAR

NAME OF PROJECT IMPLEMENTING AGENCY – NIIT-YUVAJYOTI, DIBRU-GRAH
TRADE OF SKILL TRAINING RECEIVED: 'Customer Relation Management- Domestic Voice \ BPO domain'.
EMPLOYER : Hinduja Global Services, Siliguri. (joined in May 2017)
INITIAL SALARY: Rs. 7200
PRESENT SALARY: Rs.17893 (including incentives)

Gita Kurmi comes from a small village in Geleki, Sivsagar with big dreams of making her own identity. Completed her training from M/S NIIT YuvaJyoti, Dibrugarh centre in 'Customer Relation Management- Domestic Voice BPO domain'.A DDU-GKY Mobilization Camp came as turning point in her life when she got to know about the Skill Training imparted under DDU-GKY programme which is absolutely free. For a girl with poor economic condition and limited resources training in a PIA inder DDU-GKY not only developed her personality but at the same time opened doors of career opportunities. After completing Gita Kurmi was offered placement in Hinduja Global Services, Siliguri where she joined in May, 2017 with an initial salary of Rs. 7,200 per month. Now she receives a total salary of Rs. 17,893.

4. Mrs. Monimala Bora Mohan-a trainee under RSETI UBI Golaghat

Mrs. Monimala Bora Mohan is a house wife from Mohmaiki Ahu Gaon, Bokakhat and helping her husband in traditional cultivation. Her husband works in a Tea Garden, hence and has the basic knowledge about plantation and farming. For enhancement of their household income they started a Poultry Farm with 200 chicks but unfortunately incurred loss because of the lack of knowledge in preventive steps. RSETI Intervention came forward as a turning point in their ives when she joined a training onPoultry Farming in RSETI UBI Golaghat. The Training course included precautions to be taken in every step of Poultry farming, best quality varieties, market potentiality and economy of Poultry farming business which is essential to get success in this business.

After completion of the training and a clear idea of the Dos and Don'ts of Poultry Farming Mrs. Monimala Bora Mohan expanded their farm to 1300 chicks in the month of November 2016 targeting to sell in the ensuing Bihu Markets in January 2017. This time she lost only 80 chicks and remaining 1220 grown up and became a size of 2.8 Kgs each when sold to wholesale and retail market @110/- and Rs 200/- per kilo respectively. Now she is earning an average profit of Rs 20000/- after all expenditure from approx 1200 chicks in each batch.

- **RSETI UBI GOLAGHAT**
- **Net income before training – 5000/-**
- **Net income after training 20,000/-**

She envisages of expanding her business even more by taking loan from bank and hence thrive for a better way of livelihood through entrepreneurship

5. Babul Debnath - a trainee under RSETI SBI Chirang:

Babul Debnath comes from economically poor family Basugaon, Bhutiapara. The poor economic condition did not allow him to pursue formal education beyond Class X and thus closing doors of Job opportunities. They only way he could earn bread for his family was by means of starting up something on his own . Some of his acquaintances informed him about RSETI and suggested him to undertake the Free training under SBI-RSETI, Chirang. He enrolled himself for training in Dairy Farming and underwent a 10 days with full interest and dedication.

After receiving the training he applied for loan of Rs.225000/- from AGVB, Basugaon Branchto to start a dairy business. He owns Milk Cows (Jersey) and supplies milk to the tea stalls of the area and his neighbors. Initial days included struggle with finances but gradually he overcame all of them through hard work and perseverance . Babul Debnath presently supplies 30 to 40 litres of milk every day in the market earning Rs. 60,000/- to 70,000 every month approximately. With the earnings, he regularly repays his EMIs.

He is keen to expand his business after total repayment of loan and proclaim himself a small entrepreneur of his locality.

- **RSETI SBI CHIRANG**
- **Net income before training NIL**
- **Net income after training 70,000/-**

Signing of MoU with SBI

Weavers Meet Organized by SBI in Sualkuchi

SMD visit to Bongaigaon District and Interaction with SHG members

Training of VO Book Keepers on Accounts and Audit

Training of Members of Village Organization

ASSAM STATE RURAL LIVELIHOODS MISSION

Siva Nath Gogoi Path, Panjabari Road, Guwahati, Assam-781037

Phone : 0361-2330542 | Toll Free Number : 18002008998

Email : asrlms.india@gmail.com | website : http://asrlms.assam.gov.in

www.facebook.com/Assam-State-Rural-Livelihoods-Mission

#ASRLM

YouTube Assam State Rural Livelihoods Mission