



The Sylvan Saga

(From Dusk to Dawn)

A COMPENDIUM ON GOOD AND REPLICABLE PRACTICES UNDER ASRLM





THE SYLVAN SAGA

— From Dusk to Dawn —



Published by:

Assam State Rural Livelihoods Mission

Year of Publication:

2019



Message

(Dr. J.B. Ekka), IAS
Principal Secretary,
P&RD Department
Govt. of Assam

Assam State Rural Livelihoods Mission (ASRLM) is a flagship program of the Ministry of Rural Development which is supporting the Self Help Group for improving the socio-economic status through collectivization, access to credit and strengthening the existing livelihood activities. Skill development of the youth is also another aspect of the ASRLM for providing livelihoods through employment of the rural youth.

I am pleased that ASRLM is bringing out a compendium on Good Case Studies and Replicable Practices named “Sylvan Saga: From Dusk to Dawn” with stories from the field, which will be released on the occasion of the SARAS Fair, 2019, Nagaon. These good practices demonstrate diversified fields where SHG members have been able to make a change in their lives. The release of this compilation brings out a bouquet of rural women led success stories which can be replicated across the states.

I would like to congratulate the Assam State Rural Livelihoods Mission team on their commendable efforts and determination which is instrumental in bringing out this compendium. I sincerely, hope that all the stakeholders’ associated with the women Self Help Group members will keep up the good work with full energy and bring out many more success stories in the near future.

(Dr. J.B. Ekka), IAS
Principal Secretary,
P&RD Department
Govt. of Assam



(Nandita Hazarika), ACS
State Mission Director,
ASRLM

Message

The compendium of good practices is the first attempt by Assam State Rural Livelihoods Mission to document some of the life changing stories of SHG members. It is a tribute to those women who have risen from extreme difficulties and poverty and are now change makers in the society. Their story is a story of grit and determination and stands as a beckoning light to all others who are still struggling to make ends meet. The compendium is therefore aptly named as “Sylvan Saga: From Dusk to Dawn”.

In this journey of change, there are a large numbers of players ranging from officials to community cadres and I want to put on record my sincere gratitude to all of them for all their good works and initiatives, without which the change could not have happened.

Assam State Rural Livelihoods Mission works for the empowerment of rural women by taking them on a path of sustainable livelihood. It also works for providing skill training and placement to rural youths and bringing them to the mainstream. The journey so far has just been a baby step that ASRLM has taken considering the mammoth task of bringing the rural women out of poverty and empowering them both socially and economically.

The woods are lovely, dark and deep,
But I have promises to keep,
And miles to go before I sleep,
And miles to go before I sleep...

(Nandita Hazarika), ACS
State Mission Director,
ASRLM



Words from The Desk...



The Assam State Rural Livelihood Mission (ASRLM) was established as an independent and autonomous body under Society Registration Act XXI of 1860 by Panchayat & Rural Development Department, Government of Assam on 11th Nov' 2011; to implement the "Deendayal Antodyaya Yojana-National Rural Livelihoods Mission" (DAY-NRLM) scheme launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. DAY-NRLM is subsequent to the "Swarnajyanti Gram Swarojgar Yojana" (SGSY) which was started as a flagship program of the Union Government in 1999.

The core belief of the DAY-NRLM is that each and every poor woman has some unique ability to "Do Something" to come out of poverty. This inherent capability and "Nothing to Lose" attitude of the poor can be further uplifted only when they are organized into institutions truly owned by them. Thus, they need to be capacitated through proper handholding support in the beginning till they can motivate themselves to start their own intervention for sustainable livelihoods. Thus, the scheme targets to bring at least one woman member from each identified rural poor household and mobilize them into Self Help Groups (SHG).

DAY-NRLM, "The Mission for Poverty Reduction" is an extensive programme with implementation structure at the State, District, Block and the Panchayat level. It is also implementing "Deen Dayal Upadhyaya Grameen Kaushalya Yojana" (DDU-GKY) from the year 2015 with an aim to provide full time jobs to youths with regular monthly wages by developing their skills.

At present ASRLM has reached all 33 Districts and 219 Blocks of Assam. In every nook and corner of the state of Assam, at least one official of ASRLM is providing relentless service to uplift the socio-economic status of the rural women.

About The Good Practices Compendium:

"Champions do not do different things; they just do it differently"

Some women are fortunate receiving quality education, earning decent livelihoods and leading a successful life. However, there are the less fortunate ones who have to struggle for everything in life. Some of them may have formal education but fails to earn their livelihoods. Some of them are married off at a very early



age and gradually lose their own identity. Some of them are not getting married due to financial constraint or for some other reason. Some of them are victims of domestic abuse and so on. The list of adversities of these people goes on. But because they have seen the deeper aspect of the life, they have earned whatever they have achieved. They have experienced life so closely that they can mitigate the risks in life. ASRLM works with these less fortunate women of the society, who possess all the quality to change the scenario of rural Assam.

This compendium is all about these rural women who have tried to overcome their challenges and utilize their opportunities for development. They are the real champions of life. They have faced all adversities but have come out with flying colors. ASRLM is therefore bringing out the compendium showcasing the case studies of these champions. They are our “Unsung Heroes”.

My special gratitude to all the people working in the mission as this compendium is the reflection of their hard work. Thank You would be too subtle a word for our State Mission Director, Mrs. Nandita Hazarika, without whose continuous guidance and directions, this compendium would not have seen the light of the day.

This trial of publishing a good practice compendium of ASRLM will be considered as successful only if more and more people get motivated towards obtaining quality life by possessing necessary skills for earning sustainable livelihoods. Unwarranted mistakes, if left any, are the limitations of the knowledge of the undersigned.

On behalf of ASRLM,

(Anindita Deka)

CONTENTS:

Sl No.	GOOD PRACTICES: LIVELIHOOD & MARKETING	Page No.
1	Keeping the Tradition Alive: Muga Farming	1-2
2	Traditional Bhaona Costumes & Ornaments Making	3-5
3	Cane & Bamboo Craft	6-8
4	From Household Practice to an Entrepreneurship Venture	9-10
5	From Extreme Poverty to Sustainable Livelihood	11-12
6	Earning Sustainable Livelihoods through Livestock Rearing	13-14
7	KHADI: The Weapon to Earn Freedom, the Weapon to Earn Livelihood	15-16
8	Journey from Homemaker to a Successful Extension Worker, Breaking Established Social Norms	17-18
9	Sustainable Livelihood by Doing Multiple Activities	19-20
10	Weavers Collective	21-22
11	A new hope in the Horizon: Quail Farming	23-24
12	A Journey from a Homemaker to an Entrepreneur	25-26
13	Multiple Non Farm Livelihoods: A SHG Member to an Entrepreneur	27-28
14	A Proud Farmer: Veronika Mech	29-31
15	Banana and Papaya Inter Cropping	32
16	Earning Sustainable Livelihood by taking Multiple Activities	33-34
17	Integrated Fish and Duck Farming	35-36
18	Lighting Life through the SoUL Project	37-38
19	One Stop Facilitation Centre for Gamosa in Dibrugarh District	39-40
20	Multiple Farm Livelihoods	41-42
21	Shital Pati Craft: A Cluster in Goalpara	43
22	Implementing SRI & SCI Cultivation: Some Case Studies under The MK-SP-Annual Action Plan Project	44-46
23	Livelihoods through Handloom & Handicraft	47-48
24	Value Addition to Traditional Assamese Mekhela Sador	49-50
25	From a Homemaker to a Successful Tailor	51

Sl No.	GOOD PRACTICES: LIVELIHOOD & MARKETING	Page No.
26	Becoming Role Model by Gaining Sustainability by Adopting Multiple Livelihoods Activities	52-53
27	Becoming an Entrepreneur through Pickle Making	54-55
28	From a Daily Wage Earner to an Employment Generator	56-57
29	When there is a Will, There is a Way	58-59
30	A Case Study of Perseverance and Dedication: CHANURA CHOUKHAT MARUP SHG	60-61

Sl No.	GOOD PRACTICES: IB, CB & SD	Page No.
1	Empowerment of Women Through Adult Literacy Programme	63-64
2	Bal Sabha (Balya Xabha): A Platform to Identify and Address Issues of Children and Adolescents	65-66
3	A Deaf and Dumb School by a SHG Member	67-68
4	Mission Concern: A Guardian of Orphaned Children	69-70
5	Community Managed Low Cost Water Purification System in Tea Garden Areas of Assam Under “Swachh Khowa Pani Yojana”	71-73
6	Sunrise Tutorial Centre	74
7	Evaluation and Need Based Assessment of Community Cadres Under ASRLM	75-76

Sl No.	GOOD PRACTICES: SPECIAL INITIATIVE	Page No.
1	“AAIDEUR CHORA”- Promoting Electrol Participation in Assam Lok Sabha Election 2019 through Community Cadres	78-79
2	Mission Egg: Economic Empowerment & Nutritional Security	80-81
3	Tamul Plate Industry	82-83
4	MAHILA BAZAR: Providing Space to Sell SHG Products	84-86
5	Special Mass Mobilization Drive in Tea Gardens of Charaideo District	87-88
6	Paper Bag – Minimizing Uses of Poly Bags - Reuse and Recycle	89
7	“Stree Swabhiman”- Taking Care of Menstrual Hygiene	90-91

Sl No.	GOOD PRACTICES: SPECIAL INITIATIVE	Page No.
8	Bio Degradable Solid Waste Management and Household Organic Tea Gardening for Sustainable Economic and Health Benefit of Rural People	92-94
9	Looms of Assam	95-96
10	Hillbroom & Maize Value Chain Project	97-98
11	Nutrition Based Livelihood: Sustainable Livelihood Model for Mushroom Cultivation	99-100
12	Going Back to Original Way of Farming: Organic Value Chain Project	101-102
13	Water Hyacinth Project - From Weed to Wealth	103-105
14	One Stop Procurement Centre: SHG Retail Outlet, Dibrugarh	106-107

Sl No.	GOOD PRACTICES: FINANCIAL INCLUSION	Page No.
1	Good Case Studies: Financial Inclusion	109-110
2	Towards a Sustainable Livelihood through Financial Inclusion	111-113
3	Transforming the Lives of the Poverty Stricken Women through Financial Access	114-115
4	From Poverty to Prosperity	116-117
5	A Journey Towards Sustainable Livelihood	118-119

Sl No.	GOOD PRACTICES: DDU-GKY	Page No.
1	Strengthening Mobilisation through Community Engagement in Assam	121-129
2	Monitoring & Evaluation: The Assam Way	130-132
3	Testimonial – Abadulla	133
4	Testimonial – Rubul Islam Chowdhury	134
5	Testimonial – Leena Hazarika	135
6	Testimonial – Deepsikha Borah	136
7	Testimonial – Pabitra Buragohain	137
8	Testimonial – Pranab Medhi	138

LIVELIHOOD & MARKETING





01

KEEPING THE TRADITION ALIVE: MUGA FARMING

Initiative:	MUGA FARMING
Name:	Rumi Gohain
Name of the SHG:	Aeidow Janakalyan SHG
Block and District:	BMMU Dhakuakhana, Lakhimpur District

Assam is well known for the production of high quality silk since ancient times. The craft of weaving goes along with the production of silk. Muga silk industry of Assam has been in existence since time immemorial and in various parts of the state Muga is cultivated but of late this practice is decreasing due to climate change and huge cost of production. Amidst this alarming decrease some SHG women are trying hard to keep this tradition alive and take it towards a sustainable livelihood option with a minimal investment.

One such SHG member is Rumi Gohain of Aaideo Janakalyan SHG of Dighala Gaon under the Dhakuakhana Development Block of Lakhimpur District. She rears Muga Silkworms, reels muga threads from the cocoons and also weaves Assamese Traditional Mekhela Chadar. This traditional livelihood practice of Rumi Gohain fetches her a handsome income every year.

Aaideo Janakalyan SHG of which Rumi Gohain is a member was formed in the year 2005 and was revived under ASRLM in 2016. Though the SHG was formed in 2005 but due to lack of proper guidance in terms of trainings etc. the objective of forming their SHG was not realized and thus all members of the SHG

remained idle. But after coming into the ASRLM fold and with the help of financial assistance like RF, CIF and bank loan the SHG members could understand how they can make use of these funds in building up the economy of their indigenous livelihood practices. Though she knew that Muga cultivation could bring her a good income she was not very confident to expand her livelihood due to lack of funds. But the exposure she attained by attending regular meetings in various platforms and gathering knowledge of sustainable livelihoods practices; made her confident in taking forward her traditional livelihood of Muga cultivation to a better and profitable business. Thus, initially Rumi Gohain invested an amount of Rs. 30,000/- in two separate installments of internal loans and planted Som trees in 1 bigha plot for Muga Farming.





Later she expanded her Som plantation to 2 bighas and started to cultivate muga twice a year. In the month of May-June 2018, she purchased 500 Cocoons *Jethuamuga* at Rs. 4/- per Cocoon from Sivasagar from which she got 15,000 Cocoons and in the month of October-November 2018 she purchased 500 Cocoon *Kotiamuga* at Rs. 7/- per Cocoon from which she got 20,000 Cocoons. After reeling muga silk from the Cocoons she received 3.5 kgs and 5 kgs of Muga yarn respectively. Since Rumi

is a weaver, she kept aside some amount of Yarn before selling the rest in the market. With the yarn she wove Mekhela Chadar sets, Riha Sadars, and Uka Mekhela (Plain Muga Pieces) and sold them at prices ranging from Rs. 2,500/- to Rs. 25,000/-. After selling the Muga Yarn and the Muga silk garment by the end of the year 2018 she was able to make a net income of Rs. 2,16,500/-. In the earlier years she could only make a net income of Rs. 52,800/- producing only 2.5 kgs of yarn.



Her yearly income has inspired her fellow SHG members and they too are producing Muga silk making a considerable income in 2018 as mentioned below:

Sl No	Name	Cocoon Production (no.s)	Yarn Produced (kg)	Appro. Price (Rs)
1	AROTI HANDIQUE (P)	15,000	3.5	56,000
2	BEBIMONI GOHAIN	12,000	3	48,000
3	PHUNU HATI BORUAH	3,000	0.7	11,200
4	TARUPRABHA DEKA	3,000	0.7	11,200
5	GUNADA BORPATRA	5,000	1.2	19,200
6	PUNYA GOHAIN	9,000	2	32,000
7	JUNU GOGOI	3,000	0.7	11,200

Rumi Gohain plans to take 2 more bighas of land to increase production and aspires to take skill training in order to make varied Muga Garments. Collectively she along with her fellow SHG members are planning to take a '*Maina*

Machine' (An improved form of loom) in order to increase the production of Muga clothes. Rumi with her zest to keep alive the traditional weaves has inspired a lot of her kind.



02 TRADITIONAL BHAONA COSTUMES & ORNAMENTS MAKING

Initiative:	From SHG member to Entrepreneur
Name:	Mrs. Shyamoli Borah Hazarika
Name of the SHG:	Surujmukhi SHG
Block and District:	BMMU North-West Jorhat, Jorhat District

Indian cultural heritage is woven by multiple threads across region, religion, ritual and practices on a diversified geographical loom. Assam being an integral part of this legacy has contributed immensely to the wide cultural diaspora. Amongst all forms of arts, performing art took an important part and Bhaona (ভাওনা) contributed immensely in it.

Bhaona (ভাওনা) is a creation of Mahapurusha Srimanta Sankardeva, the great Vaishnavite preacher of the Eastern India, specially Assam written in the early sixteenth century to propound the Vaishnavite movement of Assam. It conveys religious messages to villagers through entertainment in the form

of play, which is generally staged at Satras and Namghars in Assam. Costumes and Ornaments are one of the most special characteristics of Bhaona. The costumes and ornaments which are used by the characters in the play not only differentiate Bhaona from other plays, but also help the audience to differentiate each character in the play. The costumes and ornaments of Bhaona are quite distinctive and have some unique characteristics. One need special set of skills to create these costumes and ornaments.

With the amalgamation of Indian culture, the originality of some art forms is on the verge of losing its beauty. Unfortunately, Bhaona is one of them. Thus the practice of Costume and Ornament making for Bhaona is also on the





downslide. Under such circumstances, it was rare and at the same time risky to start this practice by a SHG member. However, Mrs. Shyamoli Borah Hazarika of Surujmukhi SHG has proved everyone wrong by not only continuing her family business of Bhaona costume making but also taking this business to new heights. Shyamoli, joined Surujmukhi SHG in the year 2014, which came under Rangdhali VO and Bhogdoi CLF in the year 2014. She took up this business from her husband after marriage, who was practicing this costume making since 2007 as a part time business. She started with a second hand sewing machine with a little investment of Rs. 2,500/-. At first she started giving the costumes on rent. As such, her profit margin was low but whatever profit she made, she reinvested in her business and gradually her business grew.

Once she realized the potential of her business, she took a loan amount of Rs. 50,000/- from the bank and bought one brand new sewing machine along with raw materials to make ornaments too. Gradually she tried her hands on ornament making and her popularity grew even more. So, she trained two local boys and involved them in her business. She realized the fact that she made more profit by selling the product rather than renting. She started getting contracts from few places and made more costumes for sale.

Her confidence as an entrepreneur grew and with increase in demand the need for more hands also increased. She therefore started involving a few of her SHG members along with some more from other nearby SHGs in her business. Shyamoli took a loan of Rs. 40,000/- from her SHG and also Rs. 1 lakh from the bank. A full range of Bhaona costumes are sold for Rs. 8,000/- to Rs. 25,000/-, depending on the quality of the costumes. The prices of the newly made costumes range from Rs. 9,000/- up to Rs. 13,000/- depending on its uniqueness. In peak seasons, sometimes she gets up to 10 contracts in one day.

Currently there are total of 40 to 45 families relying on her business. She provides livelihood not only to

“It’s not about ideas. It’s about making ideas happen.”

*- Scott Belsky
Co-Founder of Behance*





the SHG members but also to their family members. The people working under her | earns upto Rs. 200/- to Rs. 300/- per day.

Sl No	Year	Particular	Qty	Price range (Rs.)	Income (in Lacs)	Expenditure (in Lacs)	Profit (in Lacs)
1	2017	Bhaona Contract	185	7,000-11,000	15.8	12	5.9
		Costume Sold	203	6,000- 10,000	16.1	14	
2	2018	Bhaona Contract	220	7,000-11,000	17.10	15	6.1
		Costume Sold	320	6,000-10,000	25.6	21.6	
3	2019 (till July)	Bhaona Contract	188	7,000-11,000	16.9	15	3.4
		Costume Sold	50	6,000-10,000	4	2.5	



Bhaona deserves a place of pride among traditional drama due to its unique tradition and style of performance. In the era of digital entertainment, a few strong and brave women like Shyamoli, are trying to preserve the rich culture and at the same time uplifting the livelihood of many poor families. Recently she registered her enterprise under MSME under the able guidance of District officials of ASRLM which will definitely give her venture a new height.





03 CANE & BAMBOO CRAFT

Initiative:	Cane & Bamboo
Name:	Ritamoni Duwarah
Name of the SHG:	Junaki SHG
Block and District:	BMMU Demow, Sibsagar District

Cane and Bamboo are the two most commonly used raw materials in Assam. Products ranging from household implements to construction of dwelling houses to weaving accessories to musical instruments are made of bamboo. No mechanical devices are used in the craft, as it is mainly a household industry. Even SHG women can also think of earning decent livelihoods by making beautiful handicraft items by simply using the bamboos of their backyard garden. The craft traditionally provides part-time employment to cultivators in the lean season, although, increasingly, full-time artisans engaged in commercial activity can be found now. Abundance of raw materials for this craft is also an important reason for the same.

More than 150 SHG members of the villages namely Nakatoni, Chutiakatoni and Dimoruguri under Nemuguri GP of Demow block are engaged in production of cane and bamboo products. Earlier they used to produce

daily household products and used to sell in the markets. Gradually they have shifted to produce various value added products like Japi, baskets, fishing apparatus, flute, kakoi foni, gejang, kolochi, gogona, toka, tray, pen stand, decorative item like Rongghar, birds etc. These products have got a good market in the entire district. They have started selling their products in Jagaran, Guwahati Rural Mart, Local markets, special Sunday market etc. Further, they have started getting local orders for different functions across the districts.

Ritamoni Duwarah of Junaki SHG is one of the beneficiaries of this bamboo cluster of Demow block. She is associated with this cluster from the beginning. As a support from ASRLM, Rs. 25,000/- have been received as revolving fund and Rs. 50,000/- have been received as the Community Investment Fund by the SHG. Ritamoni has taken

“You can’t see the whole sky through a bamboo tube”...

- Japanese proverb



Rs. 10000 from the RF and Rs. 10,000/- from the CIF. Further Rs. 50,000/- has been taken as bank loan. She has invested the amount in procurement of the miscellaneous items required for value addition of the products.

She has developed some value added products to increase her income as follows:

- **Hair accessories** are made of the locally available bamboo (Jati Baah). From one bamboo an average of 300 nos. of such hair accessories can be made. The price of each piece is Rs. 50/- to Rs. 100/-.
- **Gogona** is a much sought after product during the Rongali Bihu festival of Assam. The value for that is tremendous but the availability of the product is not much. More than 250 nos. of Gogonas can be made from one bamboo. The price of the Gogona ranges from Rs. 40/- to Rs. 50/-.
- **Toka** is also a musical instrument which has high demand during the Rongali Bihu festival. From a single bamboo around 10 to 15 Tokas can be made. This instrument ranges from Rs. 100/- to Rs. 150/-.
- **Kakoi Foni** is made from the the locally available bamboo known as Bholuka baah. Around 200 numbers of Kakoi Foni can be made from a single bamboo. Each such product ranges from Rs. 40/- to Rs. 50/-. It is also a seasonal product with high demand from December to May.
- **Flute, a msical instrument** is made from a rare bamboo known as Bijuli Baah. They use to buy this bamboo from outside as this bamboo is not very abundant in their area. From one such bamboo 7 to 10 pieces of flute can be developed according to the size of the flute. The price of the flute ranges from Rs. 100/- to Rs. 300/-.
- **Pen-stand along with a replica of “Rangghar”** is a monument of pride built by the Ahom dynasty. It has an emotional connection with the Assamese people. Ritamoni has taken advantage of it and developed pen stand along with a replica of Rangghar.
- **Bota and Xorai** are two inevitable part of Assamese culture. Ideally these products are made of bell metals. Ritamoni have given a new twist to it and developed new products out of it. From a single bamboo around 10 to 15 numbers of Bota and Xorai can be developed and Rs. 250/- to Rs. 500/-





can be earned from these products based on their size and designs.

- **Forks and Cups** are newly developed experimental items by Ritamoni. From one single bamboo more than 100 forks and around 60 to 70 cups can be made. The cost of these two products ranges from Rs. 50/- to Rs. 100/- depending on their sizes.

Rangghar is one of the most beautiful products developed by Ritamoni. She has particularly emphasized on the finishing of the product. It is made up of Bholuka Baah and Jati Baah. The price of one Rangghar ranges from Rs. 1,200/- to Rs. 1,800/- based on their size and market.

Total Investment of Ritamoni Duwarah for the calendar year 2018

Sl No	Particulars	Qty Required (Nos./kg)	Price per unit (in Rs.)	Investment (in Rs.)
1	Bamboo (Jati + Bhuloka) own	66	90	5,940
2	Bamboo (Bijuli) purchased	50	110	5,500
3	Labours	2 Labours	(300 x15 days) (600 x15 days)	13,500
4	Paints	10 ltrs	150	1,500
5	Burnish	15 ltrs	230	3,450
6	Fevicol / Feviquick/Glue	5 ltrs	500	2,500
7	Paint Brushes	5	50	250
8	Miscellaneous (Marker, rope, wire, pen etc)		3000	3,000
TOTAL				35,640/-

Profit Statement:

- Monthly sale (6 months) – Average Rs. 15,000/- - Rs. 20,000/-, Profit remains – Rs. 10,000/-
- Monthly sale during season (December to April) – Rs. 40,000/- and more, Profit – Rs. 30,000/-
- Total investment in the calendar year 2018 – Rs. 35,640/-
- Total Sale – Rs. 2,30,000/-
- Net Profit – Rs. 2,30,000/- – Rs. 35,640/- = Rs. 1,94,360/-

Ritamoni Duwarah has completely proven the Japanese proverb wrong and setting up her complete sky by shaping bamboo tubes differently.





04 FROM HOUSEHOLD PRACTICE TO AN ENTREPRENEURSHIP VENTURE

Initiative:	Dairy Farm
Name:	Nayanmoni Nath, Mina Nath and Bijumoni Nath
Name of the SHG:	Padmini SHG
Block and District:	Padumoni Development Block, Golaghat District

When three sisters-in-law from three different families with different up-bringsings came forward to revive an age-old family business of their father-in law, nothing can keep them from moving ahead. That was exactly shown by the three SHG members of the Padmini SHG of Padumoni Block of Golaghat District.

The whole story started in the year 2013 when Mr. Debeswar Nath, a well known cattle cultivator from Furkating area provided a capacity building training to all the members of Padmini SHG about dairy farming. For further help, the SHG received an amount of Rs. 75,000/- from ASRLM in the form of RF, KAMS & CIF, from which the family took loan to revive the fading business. But realizing the fact that small amount of loans will not suffice to start the business, they also took bank loans amounting to Rs. 7,50,000/- over a period of time (at the installment of Rs. 1,00,000/, Rs. 2,00,000/- and Rs. 4,00,000/-) which they are repaying till date.

With the help of bank loans the three members of the SHG procured cows of Jarcey Cross Holstein Friesian breed. With the passing of time, they have increased the number of cows which at present accounts to a total

number of 26 adult cows and 14 calves. The average milk produce in a day is approximately around 205 litres which earns them a daily sale of Rs. 10,273/- on an average. Initially they started selling their milk in the Furkating Milk Counter named Kamdhenu Milk Society apart from the neighbourhood business and own consumption. Gradually they started realising the fact that engagement of middle man took a handsome amount of their profit.

For a more sustainable business they thought for a better market linkage and started a small outlet/shop named SURABHI at the Furkating railway station. Initially it was not of much profit, but gradually it started acting as one stop centre for the dairy requirement of the nearby areas, especially because of the strategic location of the centre. With the passing of time, they also started making sweets, paneers, curd, creams from their own production of milk. Now-a-days, they get orders of sweets, curd, creams and milk for marriages and other small occasions.

If we look into the cost economics, the family earns a monthly profit of more than Rs. 1,15,000/- on an average. (Approx. Rs. 53,940/- from selling of milk and Rs. 63,500/- approx. from the outlet). With the intervention of ASRLM, they have learned to divide the shares in such a way that they take a fixed salary of Rs. 15,000/- per head

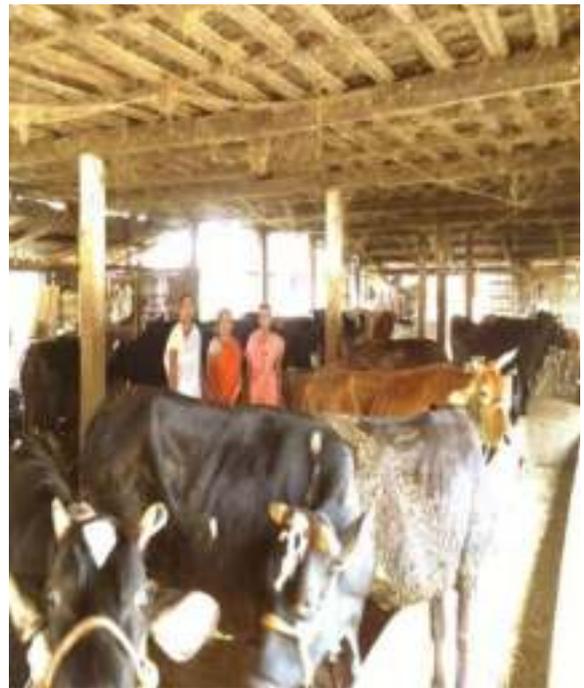


“When we took over, we made a pact that we wouldn’t argue about little things. We get along because the business is more important than who’s right and who’s wrong.”

— Judith Lowry, one of three second-generation sisters who own Argosy Book Store in New York City (Family Business Magazine, November/December 2016).

per month and rest of the amount goes to their saving accounts of bank for repayment of bank loan, purchasing of new cows and other needs.

These three sisters in law have set an example for other SHG members of the Padmini SHG. But their success not only lies in the successful venture of dairy farming, rather they are successful in a way that they brought back to life a dying unit and now aptly helped by their husbands. These three women have really proved that if you set your mind on doing something, nothing can stop you from achieving success.





05 FROM EXTREME POVERTY TO SUSTAINABLE LIVELIHOOD

Initiative:	E-Rikshaw
Name:	Jabeda Khatun
Name of the SHG:	Unnati
Block and District:	BMMU Dangtol, Bongaigaon District

“Poverty is not an accident. Like Slavery and apartheid, it is man-made and can be removed by the actions of human beings...”

- Nelson Mandela

Jabeda Khatun of Unnati SHG of Borpathar village of Dangtol Development Block under Bonagiagon District has proved the saying of Nelson Mandela when she fought against all odds in a situation when a lady of her background could easily give up. At the age of 22, she got married off to a person without knowing that she would be his second wife. Her husband was already married and had children from her previous marriage. Above

all, her husband was mentally unfit. The family also did not have any source of livelihood.

On the twelfth day of her marriage, she went out to find a source of livelihood. She started working as a domestic help in the nearby areas and earned Rs. 60/70 per day which was also not regular. She could not manage to feed her family with that meagre amount. Two years passed when she first gave birth to a boy and within 5 years she became a mother of 3 children.





With the extension of the family, her worries and hardships also increased. Soon after the birth of her third child she somehow managed to get a job as a helper of the Mason where she started earning Rs. 180/- per day. But her adversities did not end as she started facing difficulties during her work with the male counterparts and she had to leave that job.

Jabeda then started selling vegetables door to door to run the family. She used to collect vegetables from the nearby markets and families and used to give home delivery where she earned two/ three rupees per delivery. While selling vegetables she came across a Jeevika Sakhi of the block and came to know about the NRLM and its contribution in changing lives of many rural women like her. On 20th February, 2015 Unnati SHG was formed and she became the member of the SHG. With the help of the SHG she set up a small vegetable shop in the local market instead of selling vegetables door to door. She could somehow able to feed her family with the earnings of the vegetable shop.

However, though she was not educated enough, she understood that only education can change the lives of her children. She got worried as her children were growing fast. At the same time her SHG came under the fold of Khuda Rasul VO and Aie CLF. In order to meet the expenses of her children she decided to procure an E-Rikshaw under the project Ajeevika Grameen Express Yojna

of NRLM. Knowing her condition, other SHG members accepted her proposal and also encouraged her to do the same. So, with an aim to procure that, she took a loan of Rs. 50,000/- from the CLF and bought a second hand E-Rikshaw. Initially she hired a local boy to run the E-Rikshaw and paid him Rs. 100/- per day. She learnt to drive the rikshaw on her own within 3 months and now she is successfully driving it and earning Rs. 300/- per day on an average. She then set up a permanent shed in the Dhaligaon market to sell vegetables and convinced her husband to sit there. From there she earns an amount of approx. Rs. 200/- per day. She carries heavy loads of vegetables on her back since her husband is physically not fit to do so. Her cumulative monthly income from all her interventions is Rs. 15,000/- on an average which is sufficient to run her family with good education for her children in govt. school.

She is repaying her loan on a regular basis with an aim to take more loans to buy a new E-Rikshaw to pay for her children's higher education. She is grateful to NRLM and her fellow SHG members who have helped her to be successful.





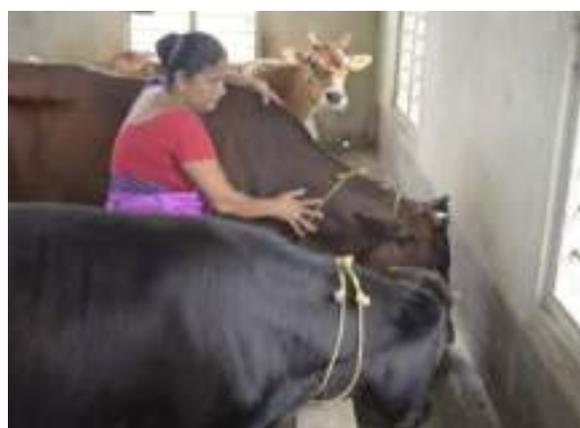
06

EARNING SUSTAINABLE LIVELIHOODS THROUGH LIVESTOCK REARING

Initiative:	Livelihood through Livestock
Name:	Dipali Devi
Name of the SHG:	Ramdhenu SHG
Block and District:	BMMU Pub Nalbari, Nalbari District

Dipali Devi is one among some active women from the Digheli Village who has formed the Ramdhenu SHG under SGSY way back in 2009. Initially they all started saving (Rs. 50/- per month/member) by opening a bank account under AGVB Nalbari branch and from the saving balance the members took out loans at low interest rate suggested by SGSY as per their need. But the group did not start any livelihood activities and slowly got dismantled. However, it was revived in the year 2013 under ASRLM and after a few years of initial ups and downs they finally decided to take their future in their own hands and adopt livelihood practices for ensuring a sustainable income.

Dipali Devi started a dairy farm with a mulching cow of local variety on 10/03/2013 by investing an amount of Rs. 15,000/- which she took as a loan from the SHG. She started selling 2/3 liters of milk to local people daily and started earning profits and thus she gradually started expanding



her farm. On 23/11/2015 the SHG received a bank loan of Rs. 2,00,000/- from AGVB Nalbari and she again invested Rs. 60,000/- for taking a cross variety of cow from the bank loan. In 2016, she got a dairy loan of Rs. 1,00,000/- with a subsidy amount of Rs. 25,000/- from NABARD and invested the amount for renovation of the dairy farm and purchased another milching cow at the rate of Rs. 72,000/-. She invested the remaining amount for renovation of dairy farm under the close guidance of ASRLM officials.

Financial details:

- Total Milching cow: 3 nos.
- Milk Production daily 19-21 Liters
- Cost of selling Rs. 40/- per litre
- Monthly selling 40 x 20 liters per day x 30 days = Rs. 24,000/-
- Monthly Expenditure Rs. 13,500/450 day



- Insurance and Misc. Exp Avg. Monthly Rs. 1,000/-
- Total Avg monthly income: Rs. 9,500/-
- Total Avg yearly income Av: Rs. 90,000/- - Rs. 95,000/-

Dipali Devi is a torch bearer in her village and her gradual improvement from one cow of local variety to three cows of improved variety (jersey) have influenced other women in her village to take up similar activity for the livelihood. She is not only managing the dairy farm but also maintaining the hygiene of the cowshed properly. Once in a month she uses labour to clean the shed properly and does all the petty cleaning herself on a daily basis. Apart from that she understood the need of insurance of the livestock and was the first in the village to do the same. Like the famous saying “*through others we live ourselves*”; it is seen that other

women working under her were also interested in dairy farming in the vicinity.

Seeing the success of her dairy farm, she recently bought 12 goats and started goatery along with dairy farming. Here also she has emphasized on building proper sheds, its cleanliness and insurance of the animals. Her story has recently been published in the Compendium published by the MoRD, GOI named “*Spearheading Doorstep Service Delivery Model: Community Resource Persons-The Pillars of DAY-NRLM*”.





07

KHADI: THE WEAPON TO EARN FREEDOM, THE WEAPON TO EARN LIVELIHOOD

Initiative:	Endi Silk & Khadi Production Centre : spinning dreams
Name:	Khasmai VO
Block and District:	BMMU Lumbajong, KarbiAnglong District

Only few countries have known to use fabric as a tool to achieve freedom; that's why 'Khadi' still continues to inspire people all around the globe. However, the future of khadi in India lies in thinking seriously of this old practice and start a movement of producing khadi in every village for the consumption globally.

And, this has been proved by Khasmai Village Organization of Lumbajong Block of Karbi Anglong district. A total of 13 SHGs of Khasmai VO under the leadership of Ms. Mokuta Hasnu got enrolled under ASRLM in the year 2012 with 145 members. Interestingly, the members were federated way back in 2006 but due to lack of support, the federation got defunct. All members were from geographically isolated areas, and were socially and economically marginalized. They were earning livelihoods

through daily wages and agriculture wage labour. Some of the members could not even send their children to school because of poverty. Family wise also, they lacked a steady source of income that led to financial instability for long years.

Since 2012, the V.O. had been revived and under DAY-NRLM, the members got SHG management trainings, SHG book-keeping training, V.O. management training, hand holding and financial assistance of RF and CIF. During 2013, the V.O. tied up with Nagaland Khadi & V.I. Sangh under SFURTI (*Scheme of Fund for Regeneration of Traditional Industries*) Programme and established Endi Silk & Khadi Production Centre in a leased plot.

Initially 10 members received training from Nagaland Khadi & V.I. Sangh and a minimum stipend of Rs. 300/- per trainee for one month. The machineries were provided by them. The





Sangh would provide them the raw material (Endi cocoon) and the members would produce yarn and sell to the Sangh at a fixed rate. The Endi Silk & Khadi Production Centre Management Committee have fixed a rate (Rs. 500/kg) for producing thread. On an average an SHG member spins 350 gm to ½ kg yarn per day. Though spinning is not done in the whole year, during season, an SHG member spins 6-8 kg yarn in a month, thus earning Rs. 3,000/- to Rs. 4,000/- per month.

At present, additional 18 members have received training from Nagaland Khadi & V.I. Sangh and RSETI. All 28 SHG members are now into both yarn spinning and weaving activity with an average monthly income of Rs. 7,500/- per month. The unit produces around 80-100 kg yarn per month during season and produces Shawls, Traditional Dresses, Towels etc.. The products are sold at local market, Karbi Anglong Towns, Guwahati Market, Guwahati handloom Expo, National & International Trade Fair, NEDFi Expo, SARAS Fairs etc.. Since the V.O. has received bank loan of Rs. 50,000/- and Rs. 2,00,000/- during 2014 and 2017 respectively, it has started procuring additional raw material from local market as well as other SHGs of nearby blocks who are into cocoon production and giving to the Centre with a minimum margin profit. The V.O. has now started selling yarn and readymade products of the centre keeping a minimum margin profit as decided by the Centre and V.O.

The V.O. has further established one small Extension Centre Unit within the Khadi Centre at Dawjingphang Village with 5 numbers of new loom and have engaged one Centre In-charge with honorarium of Rs. 2,500/- per month. Electricity, Transportation and building maintenance cost are borne by the V.O. SHG members are getting employment opportunities based on their skills. All weavers and spinners are getting monthly dues



in their individual bank account. The Centre is selling both yarn and readymade products in various parts of Karbi Anglong.

They are further planning to buy the machinery given by the Sangh and also planning to buy more looms. Principal Secretary of Karbi Anglong Autonomous Council had also visited the Centre and has initiated talks with Assam Khadi Board for Yarn Blending, forward linkage and marketing. They are also mobilizing other SHG members of the V.O. to have training and enrollment into the Centre. DMMU and BMMU Lumbajong is coordinating with Sericulture and Handloom Department for advanced training, loom procurement and product diversification. Presently, average monthly income of SHG member engaged in the Khadi Centre is Rs. 7,000/- to Rs. 9,000/- per month.

For an SHG member of such an isolated and geographically difficult area, earning this amount in a span of 2-3 years is no less than a dream.

“If all the machines, equipments and infrastructure could be ours, then we can make a profit of 8 to 10 lakhs per annum from the Khadi centre”

- -said Ms. Mokuta Hojaisa.



08

JOURNEY FROM HOMEMAKER TO A SUCCESSFUL EXTENSION WORKER, BREAKING ESTABLISHED SOCIAL NORMS

Initiative:	Castration of Pigs by a SHG member
Name:	Kanchan Pegu Doley
Name of the SHG:	Kangkan SHG
Block and District:	BMMU Ujani Majuli, Majuli District

GOOD PRACTICES: LIVELIHOOD & MARKETING

Kanchan Pegu Doley belongs to a family of five members and resides at 1 no. Namoni Serpai village under the Ujani Majuli Development Block of Jorhat District. Her husband Bharat Doley was the main bread earner of the family till she came under the ASRLM fold in the year 2007 in Kangkan SHG. Later the SHG came under the aegis of Surujmukhi VO. Kanchan was developed as a Pashu Sakhi in 2018 and with the help received from ASRLM through RF and CIF, she started rearing pigs as an additional livelihood practice.

Kanchan received training on agricultural practices especially practices in Summer Paddy which she experimented in her own one bigha of land. It increased her production thrice the previous year and she got motivated deeply. She also took trainings on livestock management and started rearing pigs in a scientific and economically viable manner. Pig rearing for the Mishing Community, from which she belongs, is a traditional practice. She was also not an exception. She has increased the numbers of her pigs to four and is keen on increasing the same. Recently, she has taken up goatery with two numbers. She has constructed pig sty and goat shed mostly from locally available materials after understanding the importance of housing being imparted



in one of the trainings delivered by the capacity building organization of MKSP project named SeSTA. Gradually she started practicing the entire package in livestock management like vaccination, deworming and feed management in addition to the housing which she has already constructed. Although substantial income haven't started flowing from her livestock initiatives since it is only seven months, but she is hopeful that in this year she will be able to earn about Rs. 40,000/- to Rs. 50,000/- from selling pigs. She has already sold one pig in which she was able to earn Rs. 16,700/.



Initially the people around her questioned what is the need for going on for improved practices as they were traditionally rearing such animals. Now she has an answer to that as she says - *“The improved practices helped me to reduce mortality from disease and heat stroke in pigs and also feed management and deworming helped me to reduce feed intake by pigs and so with the same amount of feed I could rear two more pigs, which would contribute to additional income of my family.”*

Seeing her initiatives in livestock rearing, she was selected by SeSTA for more intensive training. She was given trainings on capacity building, soft skills, so that she could mobilize and motivate more Mahila Kishans to follow similar practices across the village. She had received ten days trainings on medication, vaccination, castration, feed management and animal housing. Apart from this she had also undergone guided vaccination, castration and medication practical from experts of SeSTA for 10 days. She had also facilitated one Pasu Pathsala in her village.

Presently she is supporting around 60 families for improved livestock practices in the area. She has already helped construction of 29 pig stys and 5 goat-sheds using low cost local materials. She has organized 2 vaccination camps where she along with local veterinary department vaccinated animals of over 60 households.

The most important and interesting fact is that she has learned and practicing open castration on pigs. This is the rarest practice by a SHG woman because open castration is mostly considered as a skill usually done by men. Initially villagers did not allow her with their pigs but gradually she was able to break such misogynistic social norms and started implementing her training of open castration into practice. In the month of June 2019, she has conducted castration of seven pigs.

Along with this she also accepts that mobilizing people and making them understand to adopt improved and scientific livestock management is not always that hunky dory. Most of the time she has to face different obstructions in field. However she is hopeful that once around 50 to 60 families she is working with; start following all management practices and a substantial income is seen everyone will adopt such practices. Till date, she has done 70 numbers of castrations of pigs and all are in healthy condition.

After coming to the ASRLM fold she has received better space and sphere socially and economically, within her family as well as in the society. Her future thrust lies in engaging with more and more Mahila Kishans and replicating similar models so that they will be able to enjoy similar status as her's within and outside the family. For her epoch making efforts, she was selected by ASRLM to attend the 2 days conclave of CRP in the month of September, 2019 at New Delhi.



“The question isn't who's going to let me, it's who is going to stop me”

- Ayn Rand



09

SUSTAINABLE LIVELIHOOD BY DOING MULTIPLE ACTIVITIES

Initiative:	Multiple Livelihood Activities
Name:	Mrs. Lakhima Bora Devi
Name of the SHG:	Janashakti
Block and District:	BMMU Gabharu, Sonitpur District

It is often said that “*behind every successful woman is herself*”. Mrs. Lakhima Bora Devi justifies this proverb completely.

Lakhima formed Janashakti group comprising of 20 women from her locality to work together for a better livelihood. With an initial weekly savings of Rs. 10 and some own investment, they had started a goatery farm with 12 goats. At the end of the year they earned Rs. 10,000/- from the goatery farm. They did not divide the profit, instead used it as capital for their next activity.

With the capital investment of Rs. 10,000/- they started handloom (weaving) with traditional fly shuttle looms. By the end of the year, they earned Rs. 14,500/- by selling their products and Rs. 8,000/- from goatery farm. Thus their income started improving. But, Rs. 24,000/- did not suffice for 20 members to run the livelihoods.

Hence the interest of the group dwindled and gradually, some members started leaving the group. However, Lakhima did not lose hope. In the year 2006 she registered her group of 8 members under SGSY. Immediately after joining, the group received a grant of Rs. 15,000/- from the government and a loan of Rs. 1.50 lakhs from IOB, Tezpur branch to start fresh livelihoods options. Lakhima took



all the initiatives to motivate the 8 members of the group and started weaving traditional Gamusas in large scale. Seeing the initial success, she started to weave Paat and Muga Gamusa which started giving the SHG a high return. Gradually the SHG started earning good and Lakhima's condition also improved.

But faith had something else stored for her. In the year 2008 she lost her husband when her younger child was only 2 years old. She became the sole bread earner of the family with three kids. Her financial hardships also increased. She realized that she has to make her condition stable to feed her children as well as to give a good education to them.

She finally entered into the ASRLM fold and reaped all the benefits of being a SHG member. She continued doing her handloom venture as a means for earning livelihood and eventually



managed to procure one Maina Handloom and one traditional fly Shuttle loom. In the year 2016, Lakhima had taken a training on sericulture from RSETI, Tezpur and she started plantation of “Nuni Trees” at home. In the same year she took a training from Mr. Ramkrishna Sarma, a known agriculture personal of Dhekiajuli. With the help of that she also started a vermi compost unit at her home. She had properly prepared a pucca shed for the vermi compost unit. Further, she had taken training on vermi compost from the Agriculture Department in the year 2017 and received 2 numbers of green covered tanks from the same Department. She had further set up the tanks under the shed at a cost of Rs. 2,500/- each. She produced 3 tons of vermicompost per year from the 2 tanks and earned Rs. 24,000/- per year. Thus, her income from the vermicompost unit in the first year was Rs. 21,500/- (Rs. 24,000/- - Rs. 2,500/-). She sold all her products in the nearby nurseries. In the same year she registered her SHG under NRLM and received Rs. 10,000/- under KAMS.



In the year 2017, she had taken EDP training under the program PMEGP and was able to take a loan of Rs. 2 lakhs from bank which further boosted to her livelihood activities. At present, her equipment consists of a Maina handloom and one fly shuttle loom, a vermi compost unit having 4 tanks, Nuni trees and a Nuni yarn picking jatar. Total income of Lakhima Bora in the calendar year 2018 from multiple livelihood activities are as follows:

Sl No	Particulars	Profit (in Rs.)
1	From Vermi Compost	24,500
2	From Handloom	63,700
3	From Nuni Pat	8,500
	TOTAL	96,700

Lakhima is also repaying the loan month wise and thus her annual income comes to around Rs. 50,400/-.



10 WEAVERS COLLECTIVE

Initiative:	WEAVERS COLLECTIVES-Mulagabharu Shipini Sangha
Name of the CBO:	Pub Mandal Mulagabharu Federation (CLF)
Block and District:	BMMU Pub-Chaiduar, Biswanath District

Mulagabharu Shipini Sangha is a Producer Group which was formed in August 2018 under Pub-Mandal Mulagabharu Federation (CLF) with the aim of producing and marketing handloom item specially Gamocha.

Almost all the SHG members in the Cluster are engaged in weaving activity. They generally sell the Gamochas and other items in their own locality to middle men who further sell them in markets outside their village premises. The SHG members therefore do not get better return for their work as they are in the grip of middle men. The SHG members under the Pub-Mandal Mulagabharu Federation soon realized the need of a common set-up to market and sell their hand-woven items directly to the

customers. In order to do so they got together to form the producer group '*Mulagabharu Sipini Sangha*' with 52 SHG women weavers from 41 SHGs. All the weavers received training from the Handloom Department. Earlier the SHG members were not financially strong to purchase yarn in scale of production but with the financial assistance of the CLF through the Community Investment Fund (CIF) and yarn provided by the collective, the SHG members could solve the problem.

The Weavers Collectives procured yarns collectively and distributed it among weavers equivalent to 20 gamusa per member with an agreement of 10 Gamusa to be given to the Weavers Collective and 10 Gamusa to be retained by Weavers. The producer group made a policy wherein the rates of the Gamucha's were





decided and prices were fixed according to the designs, quality etc. so that uniformity could be maintained. The Weavers can also sell their entire stock of “*Gamosa*” to Weaver Collective at the rate of Rs. 120/- if they wish. Since the yarn is purchased collectively, so individual financial burden is reduced and at the same time since its collectively produced there is a well-organized market with assured buyers and bulk selling. From the very first consignment the ‘*Mulagabharu Shipini Sangha*’ earned a profit of Rs. 30,490/- and each weaver had a share of Rs. 1,452/- per month. The weaver’s collective has already received advance booking from various organizations. They aspire to establish a yarn bank and also install advance machineries to enhance their production in the coming days.

Other than financial benefit, the weavers collective have provided the women a platform to take collective decisions in the making as well as selling their items at better prices hence bringing in socio-economic change amongst rural women.





11 A NEW HOPE IN THE HORIZON: QUAIL FARMING

Quail eggs are a rich source of protein, good cholesterol, vitamin B1, vitamin B2, and vitamin A. Compared to chicken eggs, quail eggs have 6 times more vitamin B1 and fifteen times more B2 vitamin. Quail meat also has equal nutritive value. Realizing the richness of nutrition, a huge market has come up in recent years for Quail eggs and meat. The Agriculture Department and Krishi Vigyan Kendra are also promoting the farming of quails and have imparted trainings to many SHG members on Scientific

Management of Quail farming. Many SHG members have taken up Quail farming finding it profitable as it requires lesser investment in infrastructural development and feed.

As quail birds are smaller in size than poultry birds, it's very easy to establish a quail farm with small capital, and very low labour cost. The huge market demands for quail eggs inspired Quail farming in various parts of the state. A few successful Quail Farming experiences are showed below:

Name:	Bandana Borgohain
Name of the SHG:	Pankhi SHG
Block and District:	BMMU Sadiya, Tinsukia District

Bandana Borgohain, SHG member of Pankhi SHG under Shantipur GP came to know about Quail farming in the year 2017 from a friend who is also a supplier of Quail chicks. With the guidance of her friend and information gathered from internet she started the Quail farm initially with 2,000 chicks. She purchased Quail Chicks at the rate of Rs. 40/- per chick and built a farm shed. For the investment of Rs. 84,000/-, she took a loan of Rs. 50,000/- and contributed remaining amount by herself. From the month of August 2018-December 2018 she had a very minimal investment of Rs. 2400/- for feed.

Bandana sold the 1st batch of 1,800 mature Quail birds at the rate of Rs. 100/- per bird and thereby earned income of Rs. 1,80,000/. During the same period, she also sold 6,000





Quail Eggs at the rate of Rs. 6 per egg which gave her an income of Rs. 36,000/- taking the total amount to Rs. 2,16,000/-. Therefore, at the very first attempt she could make a net income of Rs. 1.20 lakhs.

Recently she bought an incubator in order to hatch the eggs in order to reduce the cost of chick purchase. Chapakhuwa, a local market is a very nice platform for Quail Birds and Eggs besides her daily sales from home. She has inspired her fellow SHG members and they together aspire

to make collective sales to Rowing market in Arunachal Pradesh where Quail bird and egg is in huge demand.



Name:	Sima Bora
Name of the SHG:	Lakhimi SHG
Block and District:	BMMU North West Jorhat, Jorhat District

Sima Bora, who is a member of Lakhimi SHG of Srimoyee V.O. of North West Jorhat Development Block under Jorhat District have also ventured into Quail farming. In her neighborhood most of the villages are engaged in chicken rearing for self-consumption purpose as well as sales. She too was interested to open a poultry farm but due to financial crunch she could not find ways towards her dream.

In the year 2017, Sima joined Lakhimi SHG which had built good corpus through RF, CIF, regular savings and interlending. She took a loan of Rs. 40,000/- in three phases and made regular repayments. With the support of ASRLM she established a link with Krishi Vigyan Kendra



(KVK), Jorhat and eventually went for Quail farming. She collected Quail chicks from Bhagawatipara area of Titabar, Jorhat and initially started with 700 chicks. She earned a good profit of about Rs. 43,927/- by selling meat and egg. Later she expanded her business by purchasing 2,000 chicks in different batches and till 15th March 2019 she generated a revenue of Rs. 2,49,100/- making a net profit of Rs. 51,849/- from 1,120 birds. She still has 880 Quail Birds of 18 days old. She is also providing chicks to other SHG members who are interested in Quail farming which adds her income of Rs. 10,653/- monthly.





12 A JOURNEY FROM A HOMEMAKER TO AN ENTREPRENEUR

Initiative:	Traditional Assamese Garments
Name:	Dipumoni Bora
Name of the SHG:	Samannay SHG
Block and District:	BMMU Dolongghat, Nagaon

Dipumoni Bora, aged 40 years, SHG member of Samannay SHG under Dolongghat Development Block of Nagaon, earns Rs. 7,00,000/- annually and provides employment to 12 people most of whom are SHG members with an average monthly honorarium of Rs. 3,660/- through production and sale of handloom products.

The Samannay SHG was formed in the year 2008 under Swarnajayanti Gram Swarojgar Yojana (SGSY). Initially the SHG took a loan of Rs. 80,000/- through DRDA to take up a group activity in production and sale of traditional handloom products. The SHG returned the loan but the activity was not as successful as expected. This was due to the reason that, most of the SHG members were unable to dedicate the required time in the activity and many other management issues. After that, the SHG members decided to individually take the activities as per their capacity and convenience and gradually became non-active.

In 2012 the SHG was again revived under ASRLM and capacitated through various trainings on SHG basic management livelihood etc. As is mandated under '*Panchasutra*' the SHG members met regularly and helped Dipumoni Bora to contact with other SHGs and officials. It also gave her an opportunity to



attend various local and national level trade fairs which in turn gave her exposure and helped her to sell her products. The products were highly appreciated due to which her confidence and motivation increased.

The SHG received revolving fund of Rs. 15,000/- and community investment fund of Rs. 50,000/.



From these funds, Dipumoni Bora borrowed a total amount of Rs. 50,000/- in different periods from the SHG, which helped her to buy two numbers of looms for her own business.

The orientation meetings and workshops with various departments and organizations organized by ASRLM provided her with information to upgrade her skill and knowledge. In the year 2013 Dipumoni Bora received trainings on quality management and design and development of handloom products through SIRD at West Bengal. In 2015, she received mudra loan (sishu) of Rs. 50,000 and after prompt repayment gradually her loan was enhanced to Rs. 10,00,000/- under Stand Up

India scheme in 2017. At present, she has a handloom unit in her own building, with 12 machine looms and 12 employed weavers. She earns around Rs. 7,00,000/- annually and provides employment to 12 people with an average monthly honorarium of Rs. 3,660/-.



Sl No	Products	Unit in Nos	Sales Amount	Variable Cost	Sales of Contribution
1	Mekhela Sador (Toss)	236	16,56,000	8,91,000	7,65,000
2	Mekhela Sador (Cotton)	794	15,88,000	10,63,500	5,24,500
3	Mekhela Sador (Silk)	26	2,21,000	1,44,200	7,6,800
4	Gamucha (Cotton)	5200	9,50,000	8,62,000	88,000
5	Gamucha (Toss)	380	8,50,000	5,79,500	2,70,500
	Total	6,636	52,65,000	35,40,200	17,24,800

She is also able to use silk mark, certified by Central Silk Board, to sell her products. Today she is a successful entrepreneur in field of hand-woven products. She employs 12 people at her unit. She has seen both the sides of work as an employee and as an employer. Her work gives her great satisfaction as more and more customers are recognizing and admiring her products. She is a great inspiration to all those women who

wants to come forward and do something on their own and create employment to other SHG members and youth. Her journey in this entrepreneurial world is surely a tale of love, passion and dedication supported and nurtured by Assam State Rural Livelihoods Mission. This journey from a simple SHG member to an entrepreneur is indeed commendable and appreciable.



13

MULTIPLE NON FARM LIVELIHOODS: A SHG MEMBER TO AN ENTREPRENEUR

Initiative:	Handloom Unit, Selling Outlet and Rup's Kitchen
Name:	Rupjyoti Saikia Gogoi
Name of the SHG:	Aparajita SHG
Block and District:	BMMU Bokakhat, Golaghat District

“Early birds always reap benefits and with hard work, success definitely kisses their feet”.

Mrs. Rupjyoti Saikia Gogoi of Basagaon village, Madhya Kaziranga GP is a woman of such calibre who not only reaped the benefits of early birds but also made it sure that she keeps working hard, upgrading her skills and establish a business that gives steady profits. Eventually she became the successful entrepreneur who also started engaging other women of the same SHG as helping hand in her venture. More interesting is the fact that she had chosen a work she loved to do, rather than engaging in routine activities that most of the rural women of Assam is engaged in.

Mrs. Rupjyoti Saikia Gogoi joined as a member of the APARAJITA SHG in the year 2004 under Swarnajayanti Gram Swarojgar Yojna and later came to the ASRLM fold in the year 2018. Rupjyoti has a sense of business from the beginning but realized that she alone could not manage it. So, initially, she discussed with all the members of the SHG and gathered all 4 looms, 2 nos. of Fly shuttle (*Pura mako taat Xaal*) and 2

numbers of primitive looms (*Mati Xaal/Haat Xaal*) available with the Aparajita SHG. As a support from ASRLM, the SHG received an amount of Rs. 10,000/- as RF and an amount of Rs. 15,000/- as bank loan, which was repaid within 6 months. In the year 2014, the SHG received a grant of 5 lakhs from Govt, with which they built a RCC shed to be used as the Common Facility Center (CFC). Gradually the business earned her a profit. She took all the initiatives to expand the business and all members of the SHG could manage to procure own *Xaal*. At present she has a total numbers of 10 *Xaals* in the CFC.





For last 4 years Mrs. Rupjyoti Saikia Gogoi devoted her full concentration in the Handloom activities and prepared Chadar Mekhela, Gamusa (Paat, Muga, Cotton), Tongali etc., with the help of all other members of the Aparajita SHG. Mrs. Rupjyoti Saikia Gogoi is a lady of far-sightedness. She realized the need of skill upgradation and approached the ASRLM officials. With the help of ASRLM, she along with few other members of the SHG received a training on stitching of table mat, table runner etc from NEDFI. Later, a model showroom from NEDFI was also built at her own premises, named “*The Kajiranga Haat*”. This is located near the Wild grass Resort of Kajiranga Wildlife Sanctuary. During the peak time, tourist visit Kajiranga; i.e.; almost a period of seven months, the foreigner’s are their regular customers. From the year 2014, the average monthly income of Rupjyoti was Rs. 22,000/- (after deduction of the investment & the payment made to other SHG members at various rates fixed previously.)

ASRLM selected the Aparajita SHG to take part in the SARAS Fair, 2018 at Guwahati

and they earned a profit of Rs. 52,000/- (The total sale was Rs. 1,32,000/-)

Small businesses are generally driven by the need of the locality. Understanding this phenomenon, Mrs. Rupjyoti Saikia Gogoi started a small eatery at the same premises in Kajiranga Haat named “*Rup’s Kitchen*”. She serves “*Traditional Assamese Thalís*” there at a very affordable rate, cooked by the SHG members themselves. They have also started a practice of singing the soul-soothing “*Borgeets*” before serving meals to attract more foreigners. To communicate with her foreigner customers directly she learnt to talk in English.

The ASRLM officials have guided the SHG to maintain the accounts and profit sharing in such a manner so that they will be able to procure better looms, e.g.; Maina Automatic Handlooms for further expansion of business. She was also guided to do all transactions through banks which will further help her to avail bank loans in future, if needed.

Being a SHG member, establishing the handloom CFC, helping other SHG members to earn a decent livelihood and expanding business every year was never an easy task. But the challenges she faced, mitigated successfully and the Kajiranga Haat is a known name for not only the locals but also the netizens for the existence of a Facebook Page where she explores more business.





14 A PROUD FARMER: VERONIKA MECH

Initiative:	Multiple farming
Name:	Veronika Mech, SHG Member, (Jeevika Sakhi)
Block and District:	BMMU Balipara, Sonitpur District

Veronika Mech, is a member of *Seuji Nabamilan Mahila Gut* which was initially formed in 2001 but was not active. Hence, the SHG was revived under ASRLM in 2017. Veronica is also a Jeevika Sakhi under Balipara Development Block. By dint of her hard work and determination she has been able to make a mark in her life and establish herself as an able community leader and a progressive Mahila Kisan.

Veronika was aptly supported by her SHG, the Block Mission Management unit of ASRLM and Agriculture Department. Today she has been able to transcend from a simple housewife to an economically empowered woman earning an income of Rs. 1.5 lakh per annum. She is engaged in multiple livelihoods like Rice Cultivation, Piggery, Dairy, Vermi-Compost, Areca Nut, Coconut, Pickle Making, Black Pepper and Nursery plantation etc.



Veronika overcame a major drawback of low yield in paddy cultivation by adopting the SRI method, knowledge of which she gained from the Agriculture Department and “*Mahila Sakti Kendra*” an NGO working for women. After acquiring necessary skills on SRI Cultivation, she initiated cultivation of paddy through SRI method which gave her a better yield compared to the previous years.

Veronika Mech’s zeal for organic farming led her to take up preparation of vermicompost. Since she had already established a good rapport with the Agriculture Department, she liaised with the officials and along with her SHG members took a training on Vermicompost preparation from the Department. Her SHG, *Seuji Nabamilan Mahila Gut* received Rs. 1 lakh as bank loan, from which all members took internal loans as per their requirements. Veronica too took Rs. 20,000/- and invested it in preparation of a vermicompost pits, seeds for tomato and king chilly cultivation, saplings of coconut, areca nut, banana, brinjal etc. From the Agriculture Department she was able to get a Poly House and with the technical guidance from KVK Sonitpur in 2019 ventured into organic farming on a larger scale. She is well known and praised by all related departments for her initiative of maximum use of organic fertilizer prepared from vermicompost



and vermi wash. Seeing her success, other villagers are also adopting the same process.

Veronika also imparts training to farmers regarding vermicompost and vermi wash, and has also built a nursery for her own agriculture and from there people can easily get various seedlings of plants along with her technical guidance. Under her supervision 168 households of 10 villages has undertaken vermicompost maintenance till date.

At present she has more than 100 nos. of Areca Nut plants along with Black Pepper plant, 3 nos. of Coconut tree and 73 nos. of Banana tree. In her poly-house she has about 225 square feet of Bhut Jolokia and 285 square feet of Tomato cultivation. The remaining land is utilized for brinjal plantations. All this is done in an organic way, using only Vermicompost and Vermi wash.



Veronica's earnings for the calendar year 2018

Sl No	Activity	Annual Production Nos/Kg (approx)	Per Product Cost	Sells (in Rs.)	Total Expenses (in Rs.)	Net Profit (in Rs.)
1	Piglet	22	3,000	66,000	5,500	60,500
2	Pig	2	15,000	30,000	10,000	20,000
3	Paddy Cultivation	1,800	12	21,600	9,000	12,600
4	Vermi compost (4Nos)	2,000	10	20,000	500	19,500
5	Tomato	300	10	3,000	700	2,300
6	King Chilly saplings (Nursery)	500	10	5,000	500	4,500
7	Lemon saplings (Nursery)	800	10	8,000	500	7,500



Sl No	Activity	Annual Production Nos/Kg (approx)	Per Product Cost	Sells (in Rs.)	Total Expenses (in Rs.)	Net Profit (in Rs.)
8	Tomato saplings(Nursery)	500	1	500	150	350
9	Betel leaf			500	0	500
10	Black pepper	80	350	28,000	1,500	26,500
11	Betel nut	2000	20	40,000	600	39,400
12	Dairy	450	40	18,000	4,000	14,000
Total Income						2,07,650

Veronica Mech is a burning example of how multiple cropping and organized cultivation can change the scenario of farm livelihoods. She is also a torch bearer of her community who through her own example and experience is able to motivate others. She is a proud farmer of the locality who has inculcated her habits of farming to her next generation proudly. She is also one of the luckiest Jeevika Sakhis of Assam who was chosen by the authority to participate in the recently concluded CRP Conclave in Delhi in the month of September, 2019.





15 BANANA & PAPAYA INTER CROPPING

Initiative:	BANANA AND PAPAYA CULTIVATION
Name of the CBO:	Rup Jyoti Village Organization
Block and District:	BMMU Kushdhuwa, Goalpara District

Banana cultivation is one of the major forms of farm livelihoods in the villages of Goalpara District. In Kushdhuwa Block alone, almost 2,500 Mahila Kisans are cultivating Banana in 350 hectares of land. They cultivate wide varieties of Bananas which include Malbhog, Cheni Champa and Kaskol and sell them in the Daranggiri market (Asia's largest Banana Market).

This is the story of four SHG members of Rupjyoti Village Organization who came together to cultivate 12 Bighas of land with Banana and Papaya (10 Bigha-Banana and 2 Bigha Papaya). Taking loan of Rs. 60,000/- from the CIF and with an own investment of Rs. 20,000/- these women planted 2,400 Saplings of Banana. The investment cost till the month of August 2019 was Rs. 1.47 lakh including the making of bamboo boundary. The return



from the 2,400 plantation is 2,400 bunches and selling the bananas bunches at the rate of Rs. 250/- per bunch it is expected to come to Rs. 6,36,000/-. Therefore, a net profit till date is Rs. 4,88,700/-. They have also planted 600 plants of Papaya (Red-lady variety) The return till March 2019 was 5,600 kg of papaya which brought an income of Rs. 1,23,200/-. Hence, the investment of Rs. 29,540/- has already been covered.

They have also received training from Krishi Vigyan Kendra, Dudhnoi apart from the revolving fund and Community Investment Fund from ASRLM. Seeing the level of production and dedication of these women, the district ASRLM team has thought of taking them to the next level by helping them out with diversified products from banana like chips, jam, jelly etc.

The effort of these women was supplemented by an exposure visit to Maharashtra, facilitated by Rabha Hasong Autonomous Council (RAHC).





16 EARNING SUSTAINABLE LIVELIHOOD BY TAKING MULTIPLE ACTIVITIES

Initiative:	Multiple Livelihoods
Name:	Darle Basumatary
Name of the SHG:	Diajhijari Anjali SHG
Block and District:	BMMU Kokrajhar, Kokrajhar District

Darle Basumatary, a member of Diajhijari Anjali SHG and Aronai V.O., under Kokrajhar Dev. Block is engaged in multiple livelihood activities like Mushroom Cultivation, Weaving, Agriculture and Piggery Farming.

Like the other SHG members of her group Darle Basumatary was also confined to the four walls of her house and couldn't think beyond the two square meals a day before she came into the SHG fold of ASRLM. She along with her other group members received a number of trainings like SHG, basic management, V.O. management, financial literacy training, FNHW training, basic livelihood training etc. With the exposure given by ASRLM, Darle's

confidence in herself grew and realised that she too can become a productive member of her family and improve the family income.

She started with livelihoods activities relating to horticulture and pig farming and realizing her potential the ASRLM Block Management Unit developed her as a Krishi Sakhi to help her fellow SHG members to grow financially through agriculture.

Diajhijari Anjali SHG of which Darle is member had received RF of Rs. 15,000/-, CIF of Rs. 50,000/- and Bank Loan of Rs. 1,00,000/-. Darle took a loan of Rs. 16,000/- from CIF and Rs. 40,000/- from the bank in order to start with her venture on various livelihood activities which she could do by herself. She started with piggery and weaving of Dhokhona,





Jwmgra and Aronai. She bought a piglet at Rs. 2,200/- and after rearing it for 8 months incurring a cost of Rs. 4,050/- she sold it for Rs. 10,000/- which gave her a net profit of Rs. 3,750/-. Meanwhile she also invested in purchasing yarns and other raw materials for weaving which gave her a net profit of Rs. 45,595/- in the year 2017-18. 1 bigha cultivated land taken on lease for paddy gave her

a net income of Rs. 20,000/-. She also ventured into Mushroom Cultivation and preparation of Areca Nut seedlings which further gave her a profitable business.

Meanwhile serving as Krishi Sakhi and providing handholding support to her fellow SHG members she received a honorarium of Rs. 5,000/- -Rs. 7,000/- per month.

Earnings of Darle Basumatary in the calendar year 2018:

Sl No	Particulars	Amount (in Rs.)
1	Piggery	3,750
2	Dokhna	16,250
3	Aronai	12,060
4	Jwmgra/Sadar	6,460
5	Naga Shawl	10,825
6	Mushroom	4,585
7	Paddy cultivation	20,000
8	ArecaNut Seedling	2,850
Total		Rs. 76,780

With increased household income, Darle has gained economic security and confidence to thrive for more. By coming into the SHG fold of ASRLM and becoming an active community cadre, she could now realize her potential and think beyond survival. She could understand the value of education and is also able to provide the same to her children.





17 INTEGRATED FISH AND DUCK FARMING

Initiative:	Integrated Fish and Duck Farming
Name of the SHG:	Kanaklata SHG
Block and District:	BMMU Barkhetri, Nalbari District

Mukalmua is a place in lower Assam famous for its small seasonal homestead ponds which provides excellent opportunities for farmers through the development of small-scale fish culture enterprises. In recent years however, integrated fish farming has received attention in the North East India. Fish duck integrated farming is one such practice because duck dropping act as feed and fertilizer for cultured fish in the pond. Despite the vast aquatic resources, Assam has not been able to produce ample fish to cater due to its ever increasing population. ASRLM on pilot basis has taken up this fish-duck farming in the Barkhetri Block.

Kanaklata SHG was formed in the year 2015 with 10 numbers of SHG members in the Narayanpur Mukalmua GP of the Barkhetri BMMU. Before coming into the SHG fold these women were working as daily wage labourer. That was neither a sustainable livelihood option nor enough for their hard work. With the active involvement of officials of BMMU Barkhetri, the SHG received several training and handholding support. They were also linked with fishery department and helped to avail bank loan of Rs. 1,00,000/- in the year 2017.

Each of the members has a pond of 1 to 1.5 bighas at their home. After availing the loan, the SHG decided to invest a total amount of





Rs. 22,700/- in 2 ponds of 1 bigha each, in the year 2017 for fish farming. After the regular repayment of loan and other expenses, the total profit they earned was Rs. 33,600/-. It brought hope to them and instead of dividing the profit among themselves; they re-invested the total money further and expanded their business.

In the year 2018, they expanded the ponds to 11 bighas costing them an investment of Rs. 2,65,000/-. By the end of the year they have earned a profit of Rs. 53,800/- from fishery and Rs. 13,100/- from duckery activities. Apart from the savings of the previous year, all the members have invested a minimum amount from their own and shared the profit (As on December, 2018) as per the investment ratio. On an average each of the member earned a profit of Rs. 6,000/-.

Duck house can be constructed over the ponds because duck dropping act as feed and fertilizer for cultured fish in the pond. Duck gets its food naturally from

the ponds. The profit of duck farming is multi fold as one the rural women gets a minimal daily income from selling its eggs in the neighbourhood itself.

With the success of this intervention, ASRLM is planning to expand the activity in a cluster approach based on availability of ponds in every household. The market for the fish is not an issue in that particular cluster due to the age long fame of the place for availability of fish. Wholesaler vendors from Guwahati are the main targets for this intervention.





18 LIGHTING LIFE THROUGH THE SOUL PROJECT

Initiative:	Solar Shops
Name:	Pramila Deka
Name of the SHG:	Junaki SHG
Block and District:	BMMU Mayong, Morigaon District

Pramila Deka of Mayong Development Block is one such lady who had faced a lot of hardships in life, but never ever could break her down. She led a hard life all throughout and was struggling to make her ends meet. Her husband was an alcoholic and frequently harassed her and would cause chaos in the family almost every single day. Although he was into farming, he would spend most of his time drinking, due to which their source of income and livelihood took a hit. Even after facing lots of abuses and harassment from her husband, she would still help him during work. The condition of her family was such that she would have to involve her children also to help her out in her work as her husband gave up on his responsibilities. At a time when her kids should be going to school, they were sacrificing their education

for the sole purpose of lending a helping hand to their mother. Few years later, her husband abandoned them, completely disowning his wife and his children. Ultimately, she left her in-laws house and went back to her parents.

All of a sudden she was at a loss and did not know what to do. Her main concern was to provide her children some quality education, which she never got in her life. But she could hardly provide her children two meals a day. Not knowing what to do next, she continued to work as agricultural labourer and started weaving Gamusas in the neighbourhood, whenever time permits. But whatever she was earning was never enough to feed her children as well as her widowed mother. She was therefore in desperate need of an alternative source of income, so that she could get out from her current situation and





support her family.

Meanwhile she joined the Junaki SHG under the Mayong block and subsequently become the secretary of the Jagaran VO. While searching for an alternate source of livelihood, she came to know about the SoUL project from one of the Community Resource persons of her VO. Once she got a brief idea about the project, she wanted to be a part of it. For this, she underwent some meticulous training on solar products like assembling of solar lamps, repair and maintenance of the lamps etc. as per the mandate of the project under ASRLM. After the training when she was well skilled, she started out as an assembler and distributor, where her job was to assemble the different parts of the solar lamp into a finished product and then ultimately distributing the same to school kids. For every assembled lamp, she was earning 12 rupees and another 12 rupees for every distributed lamp. Her income from assembly and distribution (over the course of 16 months) came to around 65 thousand (till August' 19). During this time, she also undertook Repair & Maintenance training where SHG members were taught how to repair defective lamps. Once she was skilled at this, she took up the responsibility as R&M technician, and started repairing defective solar lamps as well. For this, she was earning an additional fixed income of 4 thousand rupees a month apart from the assembling and distribution. Her income from R&M (over the course of 6 months) came to around 24 thousand (till August' 19). Overall she had earned a total income of 89 thousand till August'19.

This increase in income helped her to support her children's education. She is

now able to pay her children's educational expenses without much problem. She has managed to rise from her troubled past and is a prime example of women empowerment. Her immense dedication and hard work paid off and people from the community started noticing her.

As people started asking more about solar products, the demand for these products also skyrocketed. Since there weren't any solar shops in her village, she decided to start one of her own. Before that she went through an enterprise and entrepreneurship training where she gained knowledge on how to run a solar business. Then with an initial investment of Rs. 24,000/-, she opened her solar shop under the brand name S-MART on 2nd July 2019 at Garmari, Mayang under the constant guidance of ASRLM officials. Since the opening of the shop till now, her total sales stood at 28 thousand earning a profit of Rs. 4,000/-.

A lady who was struggling hard to provide two meals a day for her children and was a victim of domestic abuse, who had long lost her identity, whose formal education did not allow her to work with any machines has now opened a solar shop with all the solar products after learning about assembling, repairing and maintenance of different solar items is empowerment of rural women in its truest sense.





19 ONE STOP FACILITATION CENTRE FOR GAMOSA IN DIBRUGARH DISTRICT

Initiative:	Shakti Gamosa Procurement & Sale Centre
Name:	Shakti Cluster level Federation (CLF)
Block and District:	BMMU Tengakhat, Dibrugarh

'*Shakti Gamosa Procurement & Sale Centre*' is a subsidiary of Shakti Cluster level Federation (CLF) under Tengakhat Development Block of Dibrugarh District, Assam. A total of 24 members of '*Shakti Cluster level Federation*' ventured into a '*Gamosa Sale Project*' providing a platform to the weavers of the cluster for selling their produce, 'Gamucha'. In an executive committee meeting of the CLF, a discussion was held on the need for a Common Sale Centre in order to enhance and regulate the market of Gamosa woven in the area. An action plan with timeline was chalked out under the guidance of ASRLM officials. The livelihoods committee of the CLF searched for a convenient location for Common Sale Centre and selected a space for renting in Bhadoi Panchali Market. The CLF have made an agreement for 1 year with the



owner of the space and Common Facility Centre (CFC) was inaugurated.

Based on the base line survey, 250 nos. of weavers were identified, who were interested in weaving, commercially. The Common Facility Centre (CFC) procures Gamosa hand woven by the SHG members at pre-fixed rates. The rates were fixed in a meeting where all the weavers agreed to sell gamosa at fixed rates based on material and pattern of weaves. The CFC provides yarns to weavers at lowest market rates. The USP of the project is that each SHG member of the cluster gets a platform to sell their gamosa of various standards at pre fixed rates decided by weavers themselves.

The Capital investment on the venture was Rs. 1,16,500/-. The amount has been invested by the CLF from the interest received from Community Investment Fund lent to the Village Organizations. The profit of the sale centre goes





to the CLF. A separate bank account is opened for transaction of the sale centre. The sales person maintains separate book of records. The Livelihoods Committee of the CLF is coordinating with wholesalers and retailers of Gamosa from Dibrugarh town and adjacent districts. Representatives of the CLF are actively visiting govt. offices & other organizations with catalog and business cards for market promotion. The CFC will soon support the weavers in backward linkages too i.e. provide all kinds of inputs to weavers at lowest market rates.

For smooth running of the CFC, few members of the CLF are actively involved in promotional activities of the CFC. Though the profit goes to the CLF as a whole, the CLF has agreed to offer incentive to the active members of the

sale centre, based on the supply orders that come through the individual SHG members. Precisely, the project has a triple advantage of support to weavers, promotion of SHG members as market agents and profit to CLF, at the same time.

The initiative is new and financial figures are still at its nascent stage for any analysis. But this initiative has been highlighted as it has started supporting the SHG members producing 'Gamucha' with a ready market and can become the 'hub' for all Gamucha requirement of Govt./Semi Govt./Private organizations. This one stop procurement centre is a replicable model for other commodities as well.



“The way to get started is to quit talking and begin doing”

- Walt Disney



20 MULTIPLE FARM LIVELIHOODS

Initiative:	MULTIPLE FARM LIVELIHOODS
Name of the SHG:	Ruwad Mohila SHG
Block and District:	BMMU Sissiborgaon, Dhemaji

Smti Banalata Paw was a daily wage worker living in Muktiar GP. One day she went to the house of Smti Rina Taye for threshing of paddy as a daily worker. Smti Rina Taye had already formed an SHG named as Kulajampam Donyi-Polo SHG and received an amount of Rs. 25,000/- under SGSY scheme. Smt. Banalata Paw saw the benefits of forming an SHG and persuaded the village women to form the Ruwad SHG in 2011 with 10 members.

Ruwad SHG was incorporated in ASRLM in 2013 and the members received a large number of capacity building trainings which enhanced their confidence level and also motivated them to take up various livelihood activities. In the year 2013, the SHG received Rs. 15,000/- as revolving fund which they invested in their individual livelihood activities like Handloom, Piggery etc. In 2016, the SHG received CIF amounting to Rs. 50,000/- and they also received bank loan of Rs. 2 and 3 lakhs respectively.

The individual livelihood activities ranging from Rs. 12,000/- to Rs. 1,15,000/- are as follows:

Sl No	Members Name	Livelihood Activity	Total Investment (Rs.)	Estimated Average income yearly (Rs.)	Net Income Yearly (Rs.)
1	Rekha Taye (President)	Piggery and Handloom	4,500	66,000	61,500
2	Banalata Paw (Secretary)	Piggery	19,500	1,35,000	1,15,500
		Daily and Weekly market	70,000	1,44,000	74000 Combined Net income: 1,15,500 + 74,000 = 1,89,500
3	Jamuna Taye	Shop	3,000	15,000	12,000
		Auto	4,19,500	4,86,000	66,500 Combined Net income: 12,000 + 66,500 = 78,500
4	Kumari Taye	Piggery and shop	13,500	90,000	76,500
5	Bakali Taye	Piggery	17,000	1,20,000	1,03,000



Sl No	Members Name	Livelihood Activity	Total Investment (Rs.)	Estimated Average income yearly (Rs.)	Net Income Yearly (Rs.)
6	Priyalatya Teye	Piggery and Handloom	6,000	30,000	24,000
7	Deepanjali Teye	Piggery and Handloom	5,000	30,000	25,000
8	Punam Teye	Piggery and Handloom	3,000	15,000	12,000
9	Jashuda Teye	Piggery and Handloom	2,100	48,000	45,900
10	Moni Teye	Piggery	9,000	45,000	36,000
		4 Bigha Land on lease for tea garden		4,800	4,800 Combined Net income: 36,000+4,800 = 40,800

Some of the members of Ruwad Mohila SHG are also engaged in handloom activity and they prepare traditional dresses and save Rs. 4,000/- to Rs. 12,000/- per year on the cost besides earning a small amount from sales.

Besides individual livelihood activities, the members of the Ruwad Mahila SHG are also collectively doing vegetable and banana cultivation by taking land on lease. Initially they planted 400 sapling of banana in 1 bigha and invested an amount of Rs. 5,000/- from which they earned Rs. 3,000/- by selling banana in the first harvest. Ruwad Mohila SHG again invested Rs. 15,000/- for cultivation of potato in 4 bigha land and they earned a total income of Rs. 30,000/- within 4 months. The SHG also invested additional amount of Rs. 15,000/- for intercropping of French bean, cauliflower, spinach, mint, tomato etc. on the same plot of land where potato was cultivated and they earned extra income of Rs. 25,000/- from the cultivation.

The SHG realized the goodness of

intercropping after receiving training from Krishi Vigyan Kendra (KVK) which also enabled them to make proper and optimum use of available land. They also established vermi-compost unit in their homes and used in their farms.

The Ruwad Mohila SHG was able to obtain a tractor from Chief Minister Samagra Grammya Unnayan Yojana (CMSGUY) on 25/08/2018. With the inclusion of tractor, they are hopeful that they can expand their farming and income.

Ruwad Mohila SHG has proved that it is always better to work in group than individual. The SHG has further plans for expanding their group activities next season.





21 SHITAL PATI CRAFT: A CLUSTER IN GOALPARA

Initiative:	SHITAL PATI - COOL MATs
Name of the SHG:	Milan SHG
Block and District:	BMMU Matia, Goalpara District

Shital-pati making is a traditional livelihood activity of Dubapara and Paharsingpara villages of Dubapara GP under Matia Block of Goalpara district. 183 households from these two villages are engaged in making ‘*Shital pati*’. They cultivate the Murta plants locally known as Patidoi’ near the banks of the Dubapara river. After plantation it takes 3 years to mature and Shital Pati is made from the extracts of the matured plant.

25 nos. of SHG promoted under ASRLM in Dubapara and Paharsingpara village are engaged in the making of ‘*Shital Pati*’ and one such SHG is Milan SHG, of Paharsingpara. The SHG planted 8 bighas of Murta plants (green cane) and from its plantation of the Patidoi plant they get the required raw material for making the pati. Through value addition these mats are further made into hand bags, purses, hats, seat covers, handheld fans, file folders, lampsheds etc.

10 SHG members are able to make 900 Shital Patis (4 feet X 6 feet) in a year which are sold at the rate of Rs. 500/- each. The return therefore works out to Rs. 4,50,000/- per year i.e. Rs. 45,000/- per member.

The SHG engaged in making Shital Pati items is currently working in an unorganized sector in their own households. They now



envisage of establishing a Common Facility Centre where they can work together and take forward this livelihood activity into a sustainable and profitable business. They are also looking forward for a storage unit for raw materials and finished products.





22 IMPLEMENTING SRI & SCI CULTIVATION: SOME CASE STUDIES UNDER THE MKSP-ANNUAL ACTION PLAN PROJECT

Initiative:	SRI & SCI Cultivation
Name of Project:	Mahila Kishan Sashaktikaran Pariyojna
Block & District:	BMMU Barkhetri, Pakabetbari, Lumbajong, Ujani Majuli, Nalbari, Barpeta, Karbi Anglong & Majuli District

Pratima Haloi is a SHG member of Ekajoli from Dhirua village and Barnibari Gram Panchayat which comes under Barkhetri Block. Her family used to hold 30 bighas of land but due to some family reasons they had to sell it off. Her husband became mentally ill and it was tough for her to run a family of 7.

With little land left, she was at a loss and did not know what to do for day to day survival. But fortunately she was a beneficiary under the MKSP project and with respect to the implementation of the project, she attended one capacity building program. Pratima Haloi received trainings on System of Rice Intensification (SRI) in paddy and System of Crop Intensification



(SCI) in vegetables. Knowing that there will be increase in production and reduction in cost of production she showed interest in adopting the prescribed principles adopting organic practices. Pratima was trained on seed sorting and treatment, nursery raising, transplantation, inter-culture operations and preparation of organic manure and pesticides. She followed all the package of practice that she learnt and cultivated SRI summer paddy in 2 bigha of land and SCI summer vegetables in one bigha of land. During the entire season she only spent Rs. 400/- in preparation of pesticide and manure which otherwise she had to spend around Rs. 2,000/-. The results were also very encouraging as she attained 22.5 mon (9 quintal) paddy per bigha of land which comes to 45 mon or 18 quintals. From the vegetable plantation she has attained a total of Rs. 40,000/- for the year.

Ramisha Khatun a member of Al Amin SHG under Pakabetbari Block joined the SHG in the year 2015. The family was reeling under acute poverty with





the male counterpart being the only bread earner for the household. Ramisha was interested in starting some initiative of her own to contribute to the income of the family but was unaware where to get started in the absence of awareness and requisite skills. Like Pratima, she also received training on SRI cultivation under MKSP project. Ramisha decided to follow SRI paddy for Boro rice cultivation in an organic way in 1 bigha, as an experimental venture. She was happy as she got 10.4 q rice and earned Rs. 10,920/-, and showed her critics that strong will to do something always paves ways. She acknowledged that application of Jeevamrit increased the yield of paddy. She spent only Rs. 280/- for preparation of organic manure which is very less as compared to the chemical fertilizer. Now she has also learnt preparation of Jeevamrit and encouraging other SHG members of the project to apply the same. She has already invested her earnings from SRI cultivation

in Fishery, income is yet to come. Duckery and cropping is in her pipeline. Her impact in the community from the success was immense and has set an example for her locality.

Sarbita Nunisa is a resident of Kharnaidisa, Dhansiri under Lumbajong block and lives with her husband and a son. She is a member of Dangling PG under Dainjna V.O. and is also Krishi Sakhi under MKSP project. She has also received trainings on improved agricultural practices and started systematic way of vegetable cultivation adopting system of crop intensification. She cultivated peas and leafy vegetables during Rabi season in 1 bigha plot of land. She was able to harvest 3 quintals of peas by which she earned Rs. 7,500/- and from leafy vegetables she earned Rs. 2,100/-. During the summer season, she cultivated seasonal vegetables like cucumber, long beans, lady's fingers and pumpkin in the same land. She could harvest 4 quintals of cucumber, 3 quintals of long beans, 1 quintal of lady's fingers and 200 numbers of pumkin. The income from these interventions was Rs. 12,500/-. During the course of cultivation she used only organic ways of pest control and manures for the crops. She adopted multi-cropping and was able to find a good market for all the products. The total expenditure for both the seasons was Rs. 4,000/- which included labour cost, seeds purchase and land preparation. She is planning to start





the multiple cropping in a cluster based approach with 80 similar SHG members of the locality with minimum landholdings.

Ranjita Pegu lives in 2 no. Namoni Serpai village under Ujani Majuli Development Block and belongs to Kangkan SHG. They have very little holdings but 11 members in the family to feed. Her husband worked as a driver to run the family. Like, the previous three ladies she has also received all the trainings of MKSP project. She adopted all the practices of SRI from seed sorting and treatment, nursery rising, line transplantation and inter-culture operations. She had also carried out similar practices in vegetables.

Ranjita prepared Jeevamrit and other organic pesticides like Agniastra and Neemastra which she applied in her paddy field. During this summer Ranjita cultivated paddy using SRI principles in one bigha of land from which she was able to get 8 quintal yield. She also cultivated paddy traditionally in another one bigha of land in which the yield was 4.2 quintal. Looking at the produce from the SRI plot she was happy and also expected that she will continue with the practices in the entire patch of land. Ranjita Pegu was also quite excited about her produce of

vegetable in 0.5 bigha of land. During this season she didn't have to purchase vegetables from the market. She grew ridge gourd, okra and bitter gourd along with some leafy vegetable. She was also able to earn an income of Rs. 3,400/- so far from the vegetables sold and is hopeful that she will be able to earn another Rs. 10,000/- from the same plot after selling vegetables. Seeing her dedication and interest towards her work, she was unanimously selected as Krishi Sakhi under the MKSP project. After getting selected she has received eight days of technical trainings and 6 days of on-field training on nursery raising, pit digging and filling, transplantation and crop cutting. Within a short span of time she was able to mobilize 32 fellow Mahila Kishans for carrying out activities around SRI paddy and SCI vegetable.

Seeing the happy faces who had implemented the SRI & SCI cultivation under the MKSP project in its first year, ASRLM is hopeful of the project in the long run providing sustainable livelihoods for the rural women.





23 LIVELIHOODS THROUGH HANDLOOM & HANDICRAFT

Initiative:	Handloom & Handicraft
Name:	Minati Deka
Name of the SHG:	Nilay Atma Sahayak Got
Block and District:	Sualkuchi Block, Kamrup District

Minati Deka, a resident of Pub Sualkuchi Gaon Panchayat is a member of Niloy Atma Sahayak Got which was formed in April 2016. Her family comprises of 3 children and her husband. Since her early adulthood Minati was interested in making handicraft items and tailoring. Being in the SHG fold of ASRLM she realized that she can positively direct her love for making handicraft and enhance her household income. Like most of the women in Sualkuchi area, weaving was her inherent talent and with her personal loom she started weaving silk mekhela Chadors. With the profit from sales of Mekhela Chador she was able to increase her number of looms to 9. With the business flourishing she is now able to engage 5 numbers of weavers for weaving silk mekhela chadors and sell the same to the regular vendors.

As time demanded product variation and value addition she switched over from regular Mekhela Chador to items and dress materials from Silk. She prepares self-designed Mekhela Chador of cotton or synthetic material and dresses for small girl like lehengas, skirts, frocks etc. Minati also prepared different kinds of woolen dresses like frocks, tops, shawl, muffler, woolen shoes and woolen show pieces etc. depending on the order received from her customers. Her participation in SARAS FAIR, 2017 held in Guwahati enabled her to receive many orders later on from customers who were impressed by her products and creations.





The cost economics of the various products made by Minati Deka is as follows:

Sl No	Product Name	Product Prepared yearly (in No.)	Investment (Rs.)	Selling Price (Rs.)
1	Pat Mekhela sadar	75 - 80	4,000 - 7,000	7,500 - 18,000
2	Designed Mekhela sadar	50 - 70	1,250 - 1,500	2,500 - 3,000
3	Woolen dresses	30 - 50	500 - 1,200	850 - 1,500
4	Woolen show pieces	80 - 100	150 - 200	450 - 500
5	Kid's dress (frock, lehenga)	50	500 - 2,500	700 - 4,000

Minati Deka, earns Rs. 4-4.5 lakhs annually. She has not only improved her standards of living but at the same time able to give employment to a few of her kind. She is thankful to ASRLM because of which she could avail individual loans from the Revolving Fund (RF) and Community Investment Fund (CIF) to turn passion into profession. Only because of ASRLM she could make her own identity with the knowledge and talent she conceives. From a small selling point with only one loom to a bigger market connection with 9 looms and established customers, she has come a long way, through which she is now able to invest equally with her husband for the betterment of her family. She is a real example for all such women in her locality.





24 VALUE ADDITION TO TRADITIONAL ASSAMESE MEKHELA SADOR

Initiative:	Fabric Printing in Mekhela Sador
Name of the SHG:	Dipawali SHG
Block and District:	BMMU Kapili, Morigaon District

Dipawali SHG of Kapili Development block under Morigaon District was formed in the year 2005 under SGSY and came under ASRLM fold in the year 2018. Before joining the ASRLM all the SHG members were involved in various activities like broiler farming, making small handicraft products and homestead garden. Due to lack of proper training and skills, they were not able to earn a decent income only from these activities. After coming to the SHG fold they have received various trainings from different departmental convergence programs and thus they were able to earn a good livelihood.

In pursuit of earning a sustainable livelihood, ultimately the SHG has taken up value addition of Assamese traditional Mekhela Chador through fabric screen printing as their livelihoods. All 10 members of the SHG are involved in this activity since January 2015 in a very small scale with limited success. Their journey started in December 2014 when two member of the SHG, named Ms. Rita Moni Deka and Ms. Anuradha Deka received a three days training on Screen Printing and Fabric Printing at Morigaon under a local NGO named Seven Sister. Initially they applied their learning in small cloths and shaped those as cushion covers, table cloths etc. Gradually they have started gaining some popularity in the locality and

started receiving orders. So they have requested other members of the SHG to join them and successfully convinced them to do so.

But initially their investment was very limited. With a few products, their income was hardly Rs. 10,000/- to Rs. 12,000/- in a year. After receiving Revolving Fund of Rs. 25,000/- under Kanaklata Mahila Sabalakaran Yojana (KAMS), they invested Rs. 50,000/- in their business including their own contribution of Rs. 25,000/- in the financial year 2017-18. They invested the fund in procuring raw materials as well as equipments. The gross profit of the SHG members in 2017-18 was Rs. 1,38,000/- which increased up to Rs. 1,47,250/- in the year 2018-19 with an increased numbers of products.





The proper utilisation of grants made their business successful. They also expressed their feeling that the grant received under Kanaklata Mahila Sabalakaran Yojana helped them a lot to expand their business and now each member is earning approximately Rs. 5,000/- to Rs. 6,000/- per month. They have also got chances to attend fairs like Sankardev Adhibekhon, Bhogali Mela under the aegis of ASRLM. They have also started imparting knowledge to women who are interested in this domain.

With special focus received from the block officials of ASRLM, the SHG currently have their own Facebook page for the purpose of marketing and they are very active in Whatsapp groups through which they receive orders from their customers.



***“Coming together
is beginning,
Staying together
is progress and
Working together
is success”***

- Henry Ford



25 FROM A HOMEMAKER TO A SUCCESSFUL TAILOR

Initiative:	Tailoring Unit
Name:	Rinjumoni Baruah
Name of the SHG:	Tora SHG
Block and District:	BMMU North West Jorhat, Jorhat District

Rinjumoni Baruah is a member of Tora SHG which was further federated into Setubandhan V.O. and Namami CLF. Till the year 2011, she was struggling to find out good source of earning. She was looking out for some livelihood activity so that she could help her husband in running the daily household needs. Finally, in the year 2012, she gathered courage and took a tailoring course which included fashion designing and cloth making training at Model Commercial Institute, Jorhat. She managed to buy a sewing machine from her savings and started practicing in her home.

After coming to the SHG fold, she has taken loans from her SHG twice, firstly a sum of Rs. 10,000/- and secondly a sum of Rs. 20,000/- after successfully repaying the first lot. With this she procured more sewing machines and other instruments. Initially she stitched only the ordered items of the locality. But gradually her income grew and she found a separate place for her to run the business full fledged. She started providing trainings to other ladies in



tailoring. Some of them are already engaged in her tailoring shop. 7 other ladies who received training from Rinjumoni had already started tailoring shop separately in different places.

She has now developed several products on her own and sells them in the markets apart from the regular orders received from the locality. The Namami CLF to which she belongs is planning to promote a permanent stall in the town area of Jorhat where every SHG members will be able to sell their produce, which will provide women like Rinjumoni, better market opportunities.

Her stitched items include Mekhela, Sador, Sari, Blouse, Salwar, Peticcoat etc. In the calendar year 2018, the total profit amount is Rs. 2,44,500/-. It includes the sale of her products as well as the remuneration amount she receives from her students for conducting the training.

Rinjumoni is now helping her husband to run their household and has showed several women the way for earning decent livelihoods.



26

BECOMING ROLE MODEL BY GAINING SUSTAINABILITY BY ADOPTING MULTIPLE LIVELIHOODS ACTIVITIES

Initiative:	Multiple Livelihood Activities
Name:	Jyotila Uzir
Name of the SHG:	Khongkhori SHG
Block and District:	Langsomepi Block, Karbi Anglong District

Jyotila Uzir joined the Khongkhori SHG in the year 2005 under SGSY which was revived under the ASRLM fold in the year 2016. In the same year it federated into Mousumi Village Organization (V.O.). The SHG has received Rs. 15,000/- as revolving fund and Rs. 50,000/- as Community Investment Fund. Jyotila took a loan from the SHG to invest in her traditional practice of rearing Livestock and other activities like areca nut plantation, fishery, bamboo cultivation etc.

After joining the SHG fold, she underwent trainings at the Rural Self Employment Training Institute (RSETI) on piggery for 10 days and started the activity in a scientific manner. As a part of the convergence program she could manage to vaccinate her piglets under the vaccination program of veterinary department. In the financial year 2016-17, she had a total of 9 pigs (1 adult pig and 8 piglets). In the year 2018, she took an amount of Rs. 10,000/- as loan from her SHG and purchased 2 more piglets at the rate of Rs. 2,500/-. She had also invested a part of the amount for buying feed and medicines. Thus in the year 2018-19, she had 52 numbers of pigs. She has also started Pig breeding and supply



in the locality at 50% profit basis, in local language which is known as “*baghi*”. Thus, in the year 2018, her gross income came to Rs. 2,40,000/-. She kept 11 pigs for the present year. After deducting her expenses including her own labour, the net income comes to around Rs. 43,000/- from rearing pigs.

She has also started rearing poultry (kroiler) from the year 2017. She has gradually increased number of birds and by the end of the year 2018, total number of birds reached upto 1100. Her gross profit from the activity by the end of the year was Rs. 1,59,750/-. She has spent a handsome amount



on purchasing feed and vaccination and still could manage to earn a profit of Rs. 84,910/- by the end of the year.

Jyotila also invested Rs. 3,500/- of her loan for procuring fingerlings. From the same she had



sold 45 kgs of fish by the end of the calendar year 2018 and earned a profit of Rs. 5,250/- further, she has invested the money to procure more fingerlings in the year 2019 and expecting even more income from that. She also started goatery activity as an experimental basis and reared 3 goats in 2017 and 2 more in 2018. By the end of 2018 Jyotila earned a profit of Rs. 2,300/-. Apart from her own activities, she also took care of the produce from the areca nut cultivation and help her husband in paddy cultivation.

Thus in the calendar year 2018, Jyotila has earned a total income of almost Rs. 2,00,000/-. She also cited a good example for other members of the SHG by repaying her loan on regular basis. She has planned to further expand her areca nut cultivation to 15 bighas of land. She is confident of continuing her activities as she is getting the market locally for all her produce. With this she has already become a role model for other SHG members.





27

BECOMING AN ENTREPRENEUR THROUGH PICKLE MAKING

Initiative:	Pickle Making Unit
Name:	Elamoni Bora
Name of the SHG:	Trinayan Gramin SHG
Name of Project:	BMMU Mayong, Morigaon District

Ela Moni Bora a SHG member of Trinayan Gramin SHG is a woman of content who chose to become an entrepreneur with the locally available resources. She is a member of the Trinayan Grameen SHG which was formed in the year 2015. Because of her enthusiastic nature, she became the leader of the SHG and encouraged all the women to do some activities for earning livelihoods.

Her entrepreneurship venture started by attending 13 days training along with other members of her SHG that was organized by NABARD, Morigaon on micro-enterprise development programme on fruit and vegetable processing. After the training she had decided to start her own business from the savings of the SHG. She further augmented her skills through a 5 days training organized by DIC Morigaon.

After getting trained she started a small business on her own with an amount of



Rs. 1,000/-. Initially her SHG received a bank loan of Rs. 50,000/- and she took a small amount from that and started a pickle making business. Success does not come easily. She had to do lots of marketing to popularize her products in the locality. Gradually with time her products got popular and she applied for a loan and was granted an amount of Rs. 3,75,000/- from DIC to start her work on large scale.

With that amount, she started a small scale industry preparing pickles, jams, jellies, pitha etc. Eventually, her products occupied the local as well as the Guwahati market. She became an expert trainer on pickle making and she was called to impart hand on training in her acquired skills by various organizations like KVK, NABARD and DIC on several occasions. She became a resource trainer for these organizations.

Eventually she started packaging her product under the name "*Trinayan Gramin Food*



Products” and coined her brand as RUCHI. She started participating in various exhibition in district through ASRLM as well as in SARAS fairs. As her business expanded, she has engaged more SHG members in her business and is helping them earn decent livelihoods. At present she has 12 SHG members working in her business at a daily wage rate of Rs. 150/- per day. In the financial year 2018-19, her total profit was Rs. 1,34,220/-

After her business stood out, her husband who initially was a casual worker in the locality, became her full time marketing agent and is helping her in her venture.



“Entrepreneurship is living a few years of your life like most people won’t, so that you can spend the rest of your life like most people can’t ”.

- Anonymous



28

FROM A DAILY WAGE EARNER TO AN EMPLOYMENT GENERATOR

Initiative:	Multiple Farming
Name:	Mumtaz Begum
Name of SHG:	Ramzan SHG
Block & District:	BMMU Hajo, Kamrup District

Mumtaz Begum of Ramjan SHG of Tangonmari Char of Bamundi GP under Hajo Development Block is a woman whose life is completely changed after coming under ASRLM fold. She could manage to study upto 4th standard and got married at an early age to a poor family of the same village. Along with her husband she used to work as agricultural wage labourer in the nearby areas to earn a livelihood. While working in the field she came across the livelihood CRP of the village and came to know about ASRLM and its scopes to uplift the lives of rural poor.

After getting highly motivated by ASRLM, Mumtaz formed the Ramzan SHG with nine other members of the locality in the year 2014 and developed the habit of saving. With passing of time, Mumtaz came to know the other benefits of being in a SHG fold under ASRLM and motivated different women of the locality. Thus, 13 new SHGs were formed in the village under her leadership. Together they have formed the Brahmaputra V.O. where Mumtaz is the president. All this while Mumtaz and her husband continued to work as daily wage earner in the agricultural field.

In the year 2016, Mumtaz borrowed Rs. 5,000/- from the savings of the SHG at 2% interest and an amount of Rs. 5,000/- as RF, made an arrangement of 1 bigha land from her neighbour and invested in vegetable cultivation like Brinjal, Tomato and Chilli etc. With the income of this horticultural farming, Mumtaz bought a cow at the rate of Rs. 20,000/- in the year 2017. Then she started selling milk in the neighbourhood and earned another profit of Rs. 2,000/- per month.

With the profit of previous year Mumtaz bought 1 bigha land in 2018 and started her vegetable cultivation. The cow gave birth to a calf which she sold at the rate of Rs. 16,000/-. At the end of the year she has earned a profit of Rs. 48,000/- with the





help of her vegetable cultivation and dairy business.

By the end of the year, Mumtaz bought 3 more bighas of land and started cultivation of Mustard and Rice (Kanaklata variety of Boro Rice). She now provides employment to other SHG members in her field. She has now hired a tractor for her rice and mustard intervention. Till date she has earned a profit of Rs. 18,000/- in the year 2019.

Mumtaz has showed that with hard work and dedication, one can indeed fulfill their dreams. Earlier she was not even able to speak in public and never approached a bank. Now she often speaks in V.O. meetings and motivates other women of the Hajo BMMU to join SHGs and improve oneself. She is the unsung hero of ASRLM in true sense.



***“What you see
depends on
how you view
the world. To
most people,
this is just dirt.
To a farmer,
it’s potential”***

- Doe Zantamata



29

WHEN THERE IS A WILL, THERE IS A WAY

Initiative:	Mushroom & Livestock Activities
Name:	Purnima Narzary
Name of the SHG:	Jugami
Block and District:	BMMU Dotoma, Kokrajhar District

Purnima Narzary has formed the group Jugami in the year 2016 along with 9 other women of the locality, and finally came under the ASRLM fold in the year 2017 with the aim of coming out from extreme poverty and to give good education to her children, which unfortunately she could not afford at her time. She had 15 bighas of land in her husband's name which was left abandoned due to financial constraint and in fact very often she had to take loans from petty money lenders at the rate of 10% to 15% interest. The block officials of ASRLM had showed confidence on her and selected her as Jeevika Sakhi in the year 2018. She was given several training like basic livelihood training, SHG management training, V.O. management training, book keeper training, FLC training etc and built her capacity as a good mobilizer. As a Jeevika Sakhi she

mobilized many households and trained many SHG members from then.

When their group received RF amount of Rs. 15,000/-, she thought of starting some livelihoods of her own. Meanwhile she received a training on Mushroom Cultivation from the Bodoland University, Kokrajhar. She took a loan of Rs. 6,000/- from SHG and utilized the money to build a proper shed for mushroom cultivation. Thus she started her first individual intervention in the form of mushroom farming.



Economic Analysis of benefits earned by Purnima Narzary through Mushroom production in the year calendar year 2018:

Sl no.	Particular	Unit
1	Total mushroom sold	485 kg
2	Average selling price of mushroom	Rs. 120/-
3	Total income	Rs. 58,200/-



Sl no.	Particular	Unit
4	Total expenditure for mushroom cultivation	Rs. 11,400/-
5	Net profit (C-D)	Rs. 46,800/-

For traditional Bodo tribal family, rearing 2/3 pigs yearly is like an insurance for the family in the times of crisis. This lady is also no exception. Besides mushroom cultivation she also rears pigs and goats. In the year 2018-19 she increased her numbers of pigs where she had to bear an expenses of Rs. 5,000/- for buying the 2 piglets at the rate of Rs. 2,500/-. She sold the pigs at Rs. 14,000/- per pig and earned Rs. 28,000/- till now. Thus her net profit from piggery is (Rs. 28,000/-

- Rs. 5,000/- = Rs. 23,000/-) She also showed good example of goat breeding and earned Rs. 7,500/-.

Seeing the profit, getting some recognition from the society and enjoying being a Jeevika Sakhi, she has also started duckery activities in the backyard pond of her house. Aiming that she bought 10 duck eggs from market at total cost of Rs. 100/- and from these 10 eggs she reared 7 ducks. When ducks grew and laid eggs she sold the eggs and ducks and earned a decent income from that activity.

Economic Analysis of benefits earned by Purnima Narzary through duck rearing in the year 2018:

Sl no.	Particular	Unit
1	Total eggs sold	735 nos
2	Average selling price of egg	Rs. 10/-
3	Total income from egg sold	Rs. 7,350/-
4	Total expenditure for buying egg to rear duck	Rs. 100/-
5	Total duck sold	30 nos
6	Average selling price of duck	Rs. 300
7	Total income from duck sold	Rs. 9,000/-
8	Total expenditure buying medicine for duck	Rs. 500/-
9	Total income(C+G)	Rs. 16,350/-
10	Total expenditure(D+H)	Rs. 600/-
11	Net Profit(I-J)	Rs. 15,750/-

Thus, Purnima Narzary earned net profit of Rs. 15,750/- from duck rearing and total net profit of Rs. 93,050/- (i.e. Mushroom + Piggery + Goatery + Duck Rearing = Rs. 46,800/- + Rs. 23,000/- + Rs. 7,500/- + Rs. 15,750/-) from her multiple livelihood

interventions in the year.

Thus, with the monthly honorarium of Rs. 5,000/- to Rs. 7,000/- as Jeevika Sakhi and above mentioned incomes of livelihood interventions, her standard of living has drastically improved.



30

A CASE STUDY OF PERSEVERANCE AND DEDICATION: CHANURA CHOUKHAT MARUP SHG

Name of SHG:	CHANURA CHOUKHAT MARUP SHG
Block & District:	BMMU LALA, Hailakandi District

CHANURA CHOUKHAT MARUP SHG was formed in the year 2012 with active involvement of a Jeevika Sakhi named Manganleima Singha. After the formation, the group received full support through various training like SHG management training, book keeper training, MCP training, LH training etc. In addition to it the group has done some convergence activities with other departments for increasing their livelihood activities.

Prior to get enrolled in the ASRLM fold, the condition of all the members was very bad. They took loans from private banks with very high amount of interest rate which led to failure in repayment and they had to give up their assets. But they gradually overcame all the obstacles and set up their own business for their livelihood activities. Through ASRLM, they availed financial support of RE, CIF and bank loans to support their activities.

After coming to the V.O. fold, the members of the SHG became even more regular regarding repayment of loans. Earlier some members were irregular during meeting or any programme conducted by the members. But now they have started attending meetings and events more regularly and frequently and as a result they have benefitted a lot from it. Thus, they

have grown themselves considerably and taken up different livelihood activities.

They have taken loan from the SHG, V.O. and Bank to start various livelihood activities like Manipuri Handloom items, dairy farming, grocery shops, etc. Thus their social status has risen and they have found their own identity in the society.

For implementing different livelihood activities, the SHG has received a total amount of Rs. 5,00,000/-. They have also started repaying the loan and till date they have returned Rs. 45,000/-. For following all norms dedicatedly and performing all functions of ASRLM, the SHG have received the National





Award for best SHG in the year 2018 from Assam. While receiving the award, the members of the SHG expressed *“We the members of ‘Chanura Choukhat Marup SHG’ are very happy that we are selected for National Award and grateful to all the staff of BMMU, LALA, for assisting and guiding in every steps and leading us to a wonderful opportunity of achieving National Award for best performing SHG. And we are also thankful to our Jeevika Shaki Manganleima Singha for assisting and guiding us in overcoming every hurdles and obstacles so that we can achieve our goal properly.”*



“Talent wins games, but teamwork and intelligence wins championship”

- Michael Jordan

INSTITUTION BUILDING, CAPACITY BUILDING & SOCIAL DEVELOPMENT





01 EMPOWERMENT OF WOMEN THROUGH ADULT LITERACY PROGRAMME

Initiative:	Adult Literacy Programme
Block and District:	BMMU Barhampur, Nagaon District

PRI-CBO Convergence project conceived and implemented the idea of adult literacy campaign to improve and impact adult literacy skills among the members of SHGs. It was designed in such a way that, the women learn how to write their own name, name of SHG, name of V.O., name of their respective panchayat and signature. This is not just an initiative to teach them how to write the basics, but also it aims to look

into '*literacy*' as legal literacy, literacy about their rights and entitlements and also financial literacy. The complete '*literacy programme*' was carried out as a part of SHG activity in SHG weekly meetings.

As the first step towards it, the adult literacy campaign was done in 11 Gram Panchayats of Barhampur, Nagaon District. A total of 947 women learned how to write their own name, name of SHG, name of V.O., name of their respective panchayat and signature, thus making the women collectives of Barhampur Block completely literate.

Conceptualization:

- 1. Participatory Assessment of Entitlements (PAE):** PAE is one of the basic activities under PRI-CBO convergence project, where SHG level interactive discussion and baseline data is formed with sensitization of SHG women on their rights and entitlements. It was during PAE, it came to notice that SHG women don't have the basic literacy of how to write their name, or to put a signature by themselves.
- 2. Approach:** It was observed that this is the situation in all the panchayats. So, this adult literacy programme is basically a mass-based campaign with Barhampur Block as the unit. The total campaign was planned as follows:
 - **Survey among SHGs:** A survey was conducted by the Local Resource Group (LRG) members at their respective V.O.s to identify the SHG women who are illiterate and prepared a list based on the same. The data received was shared with the Internal Mentors and then with the Mentor resource person.
 - **Planning with Internal mentors for implementation:** A planning meeting was conducted with mentor resource person and internal mentors for the future planning of the programme. The team decided to conduct classes in respective villages with the timings which is feasible for the villagers. Some villages decided to have a class once/twice in a week, where as some villages decided to learn one



hour everyday, day or night according to their feasibility of time. The place to conduct classes was also identified by the local resource group. For that some panchayats got the aid from panchayats, where the class was conducted in Panchayat buildings, or from Education Department or Social Welfare Department where classes were conducted in school or Anganwadi premises.

- **Identification of teachers:** Identification of teachers was also conducted by the respective internal mentors and LRGs. Bal Sabha children who are studying in 8th standard and above, LRGs, volunteers from their respective village such as college students, teachers, retired teachers, other educated people came forward to teach the women. The student-teacher ratio was different in different villages, but the programme managed to keep one teacher for 5-8 students as the ratio.
3. **Duration:** This was a short term intensive programme focused to teach the basic details to the women of SHG. The survey was started in November 2017 and the classes started by December 2017 in the first panchayat. There was a formal inauguration programme in all panchayats. All the panchayats finished teaching by March 2018.
 4. **Notification programme:** After completing the teaching in V.O., each V.O. had a small function at their respective V.O. for notifying the V.O. as a literate V.O. and the panchayats also conducted a function to notify the panchayat as a complete literate Panchayat. As the final conclusion of phase-I Literacy Programme, a grand Notification Programme was organized at block level where 947 women came together and notified themselves as literate in the presence of all BMMU staff as well as the Block Development Officer of the block on 21st March 2018.
 5. **Replication as Best Practice:** As Phase II of adult Literacy Programme, it is intended that, this programme will continue among not just focusing in the SHG members, but also people outside federations across 19 new intervention blocks. Legal literacy classes, classes on their rights and entitlements, financial literacy classes have already started in different SHGs and V.O's as part of the project.





02 BAL SABHA (BALYA XABHA): A PLATFORM TO IDENTIFY AND ADDRESS ISSUES OF CHILDREN AND ADOLESCENTS

Initiative:	Bal Sabha/Balya Xabha
Block and District:	BMMU Barhampur, Nagaon District

In order to promote children's holistic development by identifying and resolving issues in rural areas structured collectives of children are formed and named '*Bal Sabha*'. These are basically learning groups with an objective

of fostering self-evaluation, participation and enquiry. These learning groups act as forums for systemic learning, opportunities for understanding democratic processes and for effecting possible changes in the community. The collectives allow the children to engage, share and learn with each other.

Bal Sabha is a widely accepted concept in Kerala and is being implemented by the State in every Gram Panchayat. Taking the experiences of Kerala, ASRLM innovated the concept of '*Bal Sabha*' with Assam's perspective.

- The concept of Bal Sabha meetings centres around activities. Till date there are total of 231 Bal Sabhas in 11 panchayats of Barhampur Block, Nagaon.
- Bal Sabhas are formed from children aged between 6 and 18, from similar geographical proximity of one or more SHGs.
- The groups meet on a weekly basis and discuss about the issues that plague them, undertake extra-curricular activities and enhance their existing knowledge and skill-set.
- Each Bal Sabha is associated with respective V.O. who take ownership of it and run it as their own programme.





Outcomes so far of 'Bal Sabhas' for a prospective Best Practice:

- As of now 55 re-enrolment of school drop outs happened. It was through Bal Sabha, the LRGs and V.O. representatives identified that there are many children who already dropped out from school due to different reasons. The LRGs and the VOCC of the panchayats took the responsibility of identifying the drop out children from Bal Sabha. After the identification of drop out children in each panchayat, through Bal Sabha, each VOCC planned to conduct a meeting of these drop out children and their parents to understand the reasons for drop out.
- 105 one day sports and arts festival conducted
- More than 200 quiz competitions held
- 22 medical camps in collaboration with Gram Panchayat held
- Leadership Training and Personality Development Trainings organized
- Community Theatre initiated
- Child Rights discussion held in some forums

ASRLM envisages to replicate the Bal Sabhas in all GPs/VDCs of other intervention blocks of the project after the initial success in the said block.





03

A DEAF AND DUMB SCHOOL BY A SHG MEMBER

Initiative:	Arunaday Deaf and Mute School
Name:	Rashida Begum
Name of the SHG:	Jonaki SHG
Block and District:	BMMU Barkhetri, Nalbari District

GOOD PRACTICES: IB, CB & SD

Rashida Begum, aged 38 years is a member of Jonaki SHG and Arunaday V.O. of Bonpura village. She is married to Abdul Wahad, defense personnel, and is blessed with two sons viz Ruhul Amin Sarkar (now 21) and Asif Iqbal (now 14).

Asif Iqbal, the younger son was born with a hearing loss and hence unable to speak. The doctor declared the boy as deaf and mute and advised the parents to admit him to a special school instead of a regular school. But this was easier said than done! Rashida faced various hardships of enrolling her child in a special school. She ran from one institution to another, but unfortunately such special schools were limited and those that existed were without hostel facilities. Rashida returned in despair but she did not give up. Her motherly love and commitment to give her disadvantaged child an education prompted her to start a Deaf and Dumb School for her son and other such disadvantaged children of Barkhetri Block, Nalbari. In this effort she was fully supported by her husband and they named the school Arunaday Deaf and Dumb School.

Though Rashida was firm on opening

the Deaf and Dumb school, she neither had the knowledge nor the experience of running or managing any institution. She therefore approached and was helped by Bani Deaf Children Foundation, an NGO of Nalbari town which provides training to both children as well as their guardian on special education free of cost.

With the support from the community Rashida was able to take a plot of land on lease for her dream venture. As a member of Jonaki SHG and Arunaday V.O. she took a loan of Rs. 50,000/- each from RF & CIF and a bank loan from UCO Bank amounting to Rs. 1.00 lakh. This provided the base capital for Rashida to start her venture. Her noble venture was supported with great interest by the community and they even contributed for the school. The NGO with which she was associated with gave her all the technical know-hows on running a special school





***“When the whole world is silent,
even one voice becomes powerful.”***

- Malala Yousafzai, Nobel Laureate

GOOD PRACTICES: IB, CB & SD



and infrastructural backup. She was also able to get the support of two trainers for her school on voluntary basis. But as a special gesture Rashida ensures that they are provided a lump sum amount during festivals. Her husband also contributes half of his salary every month to run the school.

As her initiative gained prominence, parents of other such disadvantaged children brought their wards to her school. Today there are 65 disadvantaged children ranging from 5 years of age to 15 years of age in Arunaday Deaf and Dumb School. She also runs a hostel for 20 such disadvantaged children. Presently she has a staff of 5 teachers. Rashida herself undertook a two years basic training to teach these special children.

Rashida charges Rs. 500/- as admission fees and a very minimal amount as monthly fees. But, many of the parents of these children are either daily labourers or engaged in petty works, making it difficult for them to bear the costs. Therefore, empathizing with their situation Rashida exempts them from the monthly contribution.

In spite of all the bottlenecks, Rashida plans to scale up her school viz the infrastructure and provide

better lodging facilities. Arunday Deaf and Dumb School is a non-profit making institution. It is a mother’s dream of providing her child and many of his kind a better education and hope for the future. Rashida thrives for more and is optimistic that her efforts will bear fruit and she will be able to garner the necessary public and private support in her noble venture.





04

MISSION CONCERN: A GUARDIAN OF ORPHANED CHILDREN

Initiative:	CHILDREN HOME, A guardian of Orphaned children
Name:	Ambika Thapa
Name of the SHG:	Akota SHG
Block and District:	BMMU Lumbajong, Karbi-Anglong District

Ambika Thapa is an ordinary woman, born in the year 1983 at Dhansiri Nepali Basti, eldest in a family of 5 siblings, studied till Class X in a local English school and later pursued her Bachelors in Theological Sciences from Kathmandu. However, what she has done in her life is nothing ordinary. It is the story of a woman with a mission, taking into her fold abandoned children and running an orphanage aptly named “Mission Concern”. ASRLM is privileged to introduce her to our readers as she is a member of Akota SHG and Khasmai V.O.

of Lumbajong block under Karbi-Anglong district. Since 2008 Ambika has adopted a number of children, some of whom were orphans and others victims of ethnic riots. Initially, her journey with children started when she gave free home tuitions to the students of her village and also arranged extracurricular activities like sports, action songs etc. Her innate interest and love for children brought about a bonding which was extraordinary. Much later, she started a children home for the poor abandoned children, children of ethnic riots etc, in order to give them a better future. Ambika and her pastor husband not only provide





shelter to the children but they also provide all basic needs including education. Initially, she faced lots of hurdles to fulfill the basic needs of the children but her passion and love for the children drove her to cross all hurdles. She sends the junior children to local government schools and the seniors to Don Bosco School, which provides a 50% waiver on school fees due to the efforts of the SHG and VO. With the support of her maternal family, neighbors and villagers she continued her journey with the children and today has registered her orphanage with the name Mission Concern.

***“I didn’t get there
by wishing for it
or hoping for it,
but by working for
it.”***

*- Estée Lauder
(A multinational Businessman)*

Ambika Pradhan, as a member of Akota SHG took internal loans from the Revolving Fund and Community Investment Fund for her livelihood activities viz Piggery, Paddy cultivation and kitchen garden. Through these livelihood activities she managed to earn a satisfactory income which enabled her to feed and clothe the children and also repay off her loans. Seeing her good work, well-wishers, the Nepali Baptist Association, NGOs, Khasmai VO etc also supported her with donations, both cash and kind, enabling her to run the children’s home. For the House construction (Hostel) of the orphanage, Akota SHG gave Ambika a loan of Rs. 2 lakh in July 2018 with which she has been able to build a three-room premise for sheltering

the children. Today, it is heartening to see members of her SHG working in the orphanage as cooks, caregivers etc. Till date she has 32 children in her orphanage ranging from a day-old baby to children up to 18 years of age. With the registration of the orphanage, the babies are also given for adoption following proper rules and regulations and two children have already been adopted and three more are in the process of adoption under the State Adoption Resource Agency (SARA).

A SHG member with the minimum infrastructure that she could provide from her own earnings and help provided to her by some kind hearted people of the locality, Ambika Pradhan is shaping the lives of these children who would have been otherwise left alone-unattended and uncared. *“With the registration, the Home has now become an official adoption agency. Mission Concern is different from other CCIs. It is not like a hostel or a ward. It is a Home where the children are on an equal footing, both in terms of love and care. Being a mother to all the children is a satisfying experience”* says Ambika.





05

COMMUNITY MANAGED LOW COST WATER PURIFICATION SYSTEM IN TEA GARDEN AREAS OF ASSAM UNDER "SWACHH KHOWA PANI YOJANA"

Initiative:	"Swachh Khowa Pani Yojana"
Block and District:	All Blocks having Tea Gardens of Biswanath & Sonitpur District

"Swachh Khowa Pani Yojana" is an initiative of Assam State Rural Livelihoods Mission (ASRLM) under the Social Development component to provide low cost clean and safe drinking water to the community especially in tea garden areas of Assam. Drinking contaminated water often lead to many types of diseases including cholera, diarrheal diseases and other serious illness such as guinea worm disease, and typhoid. In fact, water related diseases cause 3.4 million deaths every year across India. Therefore, under Social Development component of ASRLM, the

initiative, 'Swachh Khowa Pani Yojana' (SKPY) was introduced where low cost Water Purification Units are set up in villages and labour lines of tea gardens. Initially this project started with, selected (on the basis of set criteria) 58 tea garden areas of Sonitpur and Biswanath district by installing one unit per tea garden. These units are intended to be 100% community managed, specially by the all women Self-Help Groups promoted and strengthened under ASRLM and residing in these tea gardens. ASRLM has initiated this project in collaboration with respective tea garden management and Janakalyan Seva Samiti (Terafil) of Tezpur.

Role of the SHGs:

- Once the unit is set up; the selected SHG will make a monthly roster/time table on assigning day wise duty to its SHG members.
- Drinking water may be taken twice a day (morning & evening) only. The time will be decided by the SHG and community as per their convenience.
- A portable water pump will be provided to the unit by the Mission in the pilot intervention. The President or Secretary of the selected SHG will be the custodian of the portable pump. Loss of the pump will pertain to payment of the amount by the President or Secretary.
- Assigned SHG member (including President or Secretary) will have to deposit the pump after completion of her duty, on daily basis.
- The SHG will open the gate only during the set timings.





- Maintenance cost for the first year is inclusive of the expenses for unit set up. Later years, the community will have to pay a minimum self-decided amount per household every year to the SHG/water management committee for maintenance expenses, repair work, payment of services etc.
- The SHG/water management committee may obtain grant/free assistance to cover repair costs of the unit from tea garden management, private, religious or non-governmental organizations.
- The SHG/water management committee need to keep separate cash book for operation & maintenance fund.

Role of Tea Garden Management and SKPY Committee:

- Tea garden management Authority will provide a fencing (either bamboo or iron made) around the unit.
- As and when required, the SHG/water management committee will inform tea management/BMMU for hands-on training or repair or support.
- In case of any other management and water use conflicts also, the SHG/ water management committee will report to Tea Management/BMMU.
- The Tea Management/BMMU is responsible to consult unit installation Agency/Welfare Officer/PHED Deptt./Hygiene expert/Jeevika Sakhi or any other concerns to obtain any support as and when required by the SHG/water management committee.
- The SKPY Committee is responsible for overall monitoring and functioning of the units. The Committee will visit each unit and responsible SHG at-least on monthly basis.
- In case, if an SHG wants to withdraw, the SHG itself should propose another nearby willing SHG to take the responsibility to SKPY Committee. The withdrawing SHG must return the portable water pump and balances (annual collection from community), if any, to the new SHG in presence of the SKPY committee.



Advantages: The advantages of this Yojna are immense:

- Comparatively low cost of installation
- Long life; more than 5 years.



- Attention free operation without power.
- Mass production without much expertise.
- No scale-up limits; 1 to 10,00,000 litre per day at present.
- Green technology without use of any chemicals.
- Intermediate top wash for rejuvenation of filtration.
- Removes dissolved iron & lime, turbidity and bacteria significantly
- Enhance PH of water in case of acidic raw water.
- Inexpensive raw materials reduce cost of the water purification unit.

Benefits so far to the Community:

- The community has ownership of their very own water system and need not depend on the supplied water system only.
- The SHGs learning to manage a unit in a disciplined manner through a roster system.
- The SHGs and their households are motivated on the use of pure drinking water and thrive for a healthy lifestyle.
- Pure drinking water is available within nearest reach.

Replicability:

Since the whole programme is community managed and owned, ASRLM envisages to sensitize SHG/V.O.s of other tea garden areas to initiating the programme.





06 SUNRISE TUTORIAL CENTRE

Initiative:	SUNRISE-A TUTORIAL CENTRE
Name of the CBO:	Pragati Village Organization
Block and District:	BMMU Dhemaji, Dhemaji District

Community Based Organizations promoted under ASRLM like Village Organizations and Cluster Level Federations have been capacitated to work collectively for the overall development of their village covering indicators of health, education, nutrition, sanitation etc. Education as we all know is a fundamental human right. But the standard of education that a student receives in certain pockets of rural areas leaves much to be desired. In fact, at many times, students face problems in updating with a wholesome knowledge. Proper guidance and special assistance to poor students is required so that the students can overcome these challenges.

In order to meet the educational needs of many children of Guwalchapori Village of Gohain Gaon GP of Dhemaji Development Block, educated SHG members of Pragati Village organization under Birangana South Cluster Level Federation came together to open a Tuition Centre which started in 15th March 2018 under the name of SUNRISE-A tutorial centre. The 3 SHG members, two of whom were Post Graduates and one Graduate took up the noble effort of teaching the students of Class VI to Class X in English, Mathematics, Advanced Mathematics and General Science in batches. The names of the SHG members who take the classes are Neeta Rani Das, Deepamoni Barua and Neha Borgohain. They were of the opinion that if they could teach their own children and make them score better grades in exams they could also impart the



same knowledge to many more of their village.

Pragati Village Organization contributed an amount of Rs. 10,000/- for procuring desk, bench, boards etc and took a room on rent from a fellow villager to start the tuition classes. Since all the students belong to an economically poor background no fees was demanded initially, but as it gained recognition and students benefitted, the parents contributed a minimal amount of Rs. 100 per student per month. The tuition center runs in batches starting early morning from 5.30 AM and also in evening hours from 4.00 PM. With the initiative of Pragati Village Organization SHG members are able to generate revenue as well as empower the children of the village with knowledge and preventing school drop-outs. After its initiation, Sunrise Tutorial Centre is able to benefit more than 100 village children till date.



07 EVALUATION AND NEED BASED ASSESSMENT OF COMMUNITY CADRES UNDER ASRLM

Initiative:	Evaluation of Community Cadres
Block and District:	Across Assam

ASRLM invests in building 'Social Capital' – Jeevika Sakhis/Community Resource Persons, Master Book Keepers, MCP Trainers, Bank Mitra, Krishi Sakhis, Pashu Sakhis, Bank Sakhis etc., who are crucial in making DAY-NRLM Community running and sustainable. Since inception of ASRLM till FY 2018-19, it has developed different Community Cadres like Community Resource Persons (Jeevika Sakhis), Master Book Keepers, MCP Trainers etc. Most of the Jeevika Sakhis were identified during SGSY time (1999- 2011). ASRLM is graduating more into higher level Community Based Organization and Sustainable Livelihoods now, and there are so many things going on, that sometimes it is hard to pin down exactly

what may be holding it back.

Periodical evaluation and Need assessment are important because it helps an organization determine the gaps that are preventing it from reaching its desired goals. These gaps can exist in knowledge, practices, or skills.

As mentioned herein above, these cadres are engaged in various field level activities carried out under ASRLM and remain in direct contact with the community altogether. However, no evaluation process was done earlier. It was observed from various field visits that many Cadres are unable to provide required inputs to the community which is hampering the capacity building of community as a whole.

Therefore, an Evaluation Process of Community Cadres (Jeevika Sakhis, Master Book Keepers and Micro Credit Plan Trainers) was carried out in five (5) Phases across 33 districts of Assam. The objective was:

- To streamline their activities
- To have an analysis of further need-based trainings/capacity building/handholding to the cadres basically in new intensified blocks.
- Also, this process will help in rationalizing cadres and in sieving out inactive or poor performing or low graded cadres.

More than 6000 Community Cadres under ASRLM appeared in the evaluation process. Written examinations were held in all 33 Districts which was based on basic concepts relevant to their activities as cadres, situational analytical

aptitude, reasoning etc. Therefore, based on their performance in the written examinations held, evaluation was done on summative assessment with lowest cut off (over the board) not going below 25 out of total 90 marks for



every district. Also, performance based on activities done during the Financial Year as per ASRLM Online CRP MIS was evaluated and graded out of 10 marks.

It was rationalized that a/one Jeevika Sakhi can handhold and monitor a maximum of SHG members from 400-500 household. This revealed that in some GPs there are over staffing of cadres (Jeevika Sakhis in particular) and in some GPs not a single Jeevika Sakhi is assigned. Therefore, after the evaluation process, we could rationalize the cadres Cluster wise/CLF wise. This paved the way for management of cadres through the CLFs.

After the evaluation process, category wise need-based assessment was done and those cadres were imparted 15 days of intensive training (both classroom and field training) based on each requirement. From the evaluation process 54 Senior CRP/Jeevika Sakhis have been identified who will in due course of time will handhold other cadres and CLFs in CLF Management and value-added livelihood interventions.

This evaluation process turned out to be a best practice in a sense that the district and block units of ASRLM could analyze and work towards the needs and further trainings, exposure and handholding required by each cadre. Such periodical evaluation and need based assessment would certainly be beneficial for the Mission.



SPECIAL INITIATIVE





01

**"AAIDEUR CHORA" - PROMOTING ELECTROL PARTICIPATION IN ASSAM
LOK SABHA ELECTION 2019 THROUGH COMMUNITY CADRES**

Initiative: Aaideur Chora

Block and District: Across Assam

The maturity and efficacy of democracy in a country like India largely depends on the participation of women and their engagement in electoral processes. This remains not only in terms of equality and freedom with men, but also in terms of liberty and space provided for women in the democratic framework of electoral politics.

Systematic Voters' Education and Electoral Participation program, better known as SVEEP, is the flagship program of the Election Commission of India for voter education, spreading voter awareness and promoting voter literacy in India. SVEEP's primary goal is to build a truly participative democracy in India by encouraging all eligible citizens to vote and make an informed decision during the elections.



As mark from the history of electoral participation in previous rounds of elections in Assam and learning thereof a major component of SVEEP was introduced as "আইদেউৰ চৰা (Aaideur Chora)" for the recently held Lok Sabha Election 2019. "Aaideur Chora" was undertaken by the office of Chief Electoral Officer, Assam in collaboration with Assam State Rural Livelihood Mission (ASRLM). The objective was to remove gender gap in polls and to sensitize rural women and identify Persons with Disabilities (PWDs) for accessing their 'Ethical Vote'.

Assam State Rural Livelihoods Mission (ASRLM) is a registered body under the Society Registration Act XXI of 1860 formed with objective of improving the livelihoods of targeted households in order to change the economic scenario of rural areas of the State. ASRLM is targeting to mobilize the rural poor households, particularly the women, into an effective community-based organization. In



GOOD PRACTICES: SPECIAL INITIATIVE



the last 7 years of its existence, ASRLM has been able to reach out to over 24 lakh households in the remotest geographies of the State and firmly establish itself as an institution for the rural poor and reducing barriers to access for women. Besides strong Community Based Organizations in the form of Self-Help Group (SHG), Village Organization (VO) and Cluster Level Federation (CLF), ASRLM has developed around 4,822 Jeevika Sakhis/Community Resource Persons from the community itself for continuous handholding of these SHG members.

“*Aaideur Chora*” initiative commenced with series of Orientations to district and block staff of ASRLM and concluded with orientations to Community cadres/Jeevika Sakhis. This followed with identification of ‘*Village Ambassadors*’ as ‘*Chandraprabha Baideos*’ amongst cadres/SHG members; who spread out the message of voter education and electoral participation among masses. More than 2870 Chandraprabha Baideos are relentlessly engaged in *Aaideur Chora* in every nook and corner of villages of Assam.

More than 3,100 massive Awareness Campaigns with poster and distribution of leaflets on Voting Rights amongst prospective voters especially targeting the women mass to the last mile possible held. The objective was to popularize ‘1950’ helpline number and NVSP portal www.nvsp.in, Electoral Literacy materials like forms, guidelines, rules and regulations among female voters. The CEO designed and distributed *আহিদের চৰা (Aaideur Hathputhi)* amongst Chandraprabha Baideos for first-hand information on other facilities introduced by CEO Assam. They also facilitated SHG members to the help desk positioned at GP Offices, Cooperative Societies etc. to verify their names, go through electoral rolls and make corrections, if needed.

More than 2550 ‘*Mahila Voter Rally*’ were organized by Gram Panchayats/VCDC where more than 110880 women and 23,000 elderly people were sensitized. Around 11,000 PWDs were identified by the Chandraprabha Baideos in the process.

Observing the massive response in rural areas, “*Aaideur Chora*” initiative had certainly been able to sensitize the women mass who definitely took part as a responsible citizen in the recently held Lok Sabha elections in Assam by raising the overall voting percentage to 81.55% in 2019.



02 MISSION EGG: ECONOMIC EMPOWERMENT & NUTRITIONAL SECURITY

Initiative:	MISSION EGG
Name:	Betoni Chapori
Block and District:	BMMU Nazira, Sibsagar District

GOOD PRACTICES: SPECIAL INITIATIVE

Mission Egg initiative was undertaken in the Nazira Development Block with the dual objective of economic empowerment and nutritional security of the rural poor especially “Women”. As we are aware, protein deficiency is a common phenomenon in the diet of the rural people and therefore the need of animal protein with high biological value present in meat and eggs was proposed to be addressed through the ‘MISSION EGG’ initiative. This initiative also aimed at providing a window of opportunity for income generation, thus paving the way for economic empowerment of the SHG members.

The ‘MISSION EGG’ initiative saw the light of the day through the efforts of officials of Nazira

viz Shri Rajib Thapa, SDO, Dr. Jagadish Barman, Veterinary Officer, members of Phehujali NGO of village Betoni Chapori and the Nazira Block Mission Management Unit of ASRLM. Thus the initiative – ঘৰে ঘৰে কুকুৰা with the slogan চোতালতে কৰো কুকুৰা পালন ঘৰতে পুষ্টিৰ কণী উৎপাদন was started.

Awareness meetings were organized at the village level to encourage the rural households to take up poultry farming. Literatures were also distributed highlighting the benefits of rearing high yielding variety of birds and also common protocols for disease control to minimize loss of chicks. Names of interested farmers were then collected for enlisting them under the said project.

In the first phase, 7,872 chicks (10-14 days





old) were distributed amongst 663 SHG members of 8 gaon panchayats. The beneficiaries were also trained on scientific rearing of the chicks & practical demonstration on different way of vaccination procedures. Each beneficiary was provided with a vaccination card indicating the time frame for easy access of regular vaccination.

After rearing high yielding birds, the poor rural families have been able to partially fulfill the per capita consumption of egg and meat and selling surplus eggs and male birds to generate extra income. This income generating activity not only inspires the Self-Help Group members but other families are also taking this up as a livelihood activity. Till date the SHG members are able to generate revenue of nearly 13 lakhs through sale of eggs (Rs 7,18,157/-) and meat (Rs. 5,67,450/-) against an investment of Rs. 4,91,641/-.

Realizing the objective of the Egg Mission, many more beneficiaries are now getting involved in the mission. One of the

main objectives of the mission is to encourage the members to increase the numbers of their birds and make them practice the caged birds management for less mortality. At present 722 numbers of beneficiaries are engaged in the Egg Mission and a total amount of Rs. 15.22 lakhs of revenue have been generated from it.

Mission Egg initiative is so far the best “Convergence” activity where the Sub Divisional Officer, Nazira, Veterinary Department of Nazira, a non-governmental organization came together to support ASRLM for providing livelihoods and protein supplements to the rural women. The effort was praiseworthy and replicable. It has targeted different stakeholders for achieving synergy for successful implementation of the project Mission Egg.





03 TAMUL PLATE INDUSTRY

Initiative:	Tamul Plate Industry
Block and District:	BMMU Amguri, Sivasagar District

Areca nut (Tamul Plate) plants are spread all over Assam in general and some specific areas in particular. Generally the dried leaves of the plant locally known as “*Dhakua*” are of no use, but bear great potential as with some value addition can be used as an alternative to plastic. Hence, in association with ONGC, ASRLM decided to initiate the Tamul Plate Making Industry in Amguri Block of Sivasagar District.

200 SHG members under Michijan Progoti Gramya Sangathan are involved in the Tamul Plate Making industry. This is basically a disposable dinnerware making industry out of arecanut leaves which is locally available and also eco friendly and bio degradable. The unit is installed in a rented house based at Karunasagar Tiniali, Michijan. There are three double axis machines set up in the factory. The machines are installed by the Tamul Plate Marketing Pvt. Ltd., Barpeta and sponsored by Women on Wing of ONGC.

In the month of January, 2019, a non-residential training was held at MTPVI organized by TPMPL for 50 numbers of SHG members. They were trained about collection of raw materials, production and marketing. However, the journey of the unit was not smooth and it faced many issues regarding interrupted and high voltage power supply. But with the help of the District Administration, Hon’ble MLA and

Women on Wings, the problem was resolved in the month of July, 2019. All 20 SHGs of the Michijan Progoti Gramya Sangathan have invested Rs. 4,000/- each as working capital, out of which they have managed to install a new upgraded transformer and electricity connection for the unit.

Initially, the collection of raw material was also not an easy task. However, during the lean time of electricity connection, the collection of Areca Nut leaves has been streamlined. It is now being collected from the Amguri Block, as well as from the Titabor, Sapekhati, Gaurisagar, Lakuwa and Kaliapani Block of the Sivasagar, Jorhat and Charaideo district. For every leaf of Areca Nut collected by the members of the V.O. the unit is providing Rs. 1/- per leaf and if the leaf is given at the unit by other SHGs/persons then the unit is providing Rs. 1.75/- per leaf. From one single piece on an average 2.5 numbers of products can be produced.





Further, 6 committees have been formed for smooth running of the business:

- Raw Material Collection
- Washing and Cleaning of the materials produced
- Machine Operating/Production
- Machine Maintenance
- Packaging
- Marketing

20 members from 20 SHGs are actively associated with the operation of the unit on a daily basis.

Profit sharing will be on the basis of equal share of each SHG. Along with that the workers who are engaging with the unit will be provided daily wages. Wage amount is not yet fixed. For smooth running and maximum production there are two shifts daily comprising of 3 hours, morning from 9.30 AM to 12.30 PM and evening from 1 PM to 4 PM.

After an initial hiccup, the unit is running full fledged and the same has been inaugurated by the State Mission Director, ASRLM in presence of the Hon'ble local MLA on 1st October, 2019. Immediately after the inauguration, the marketing committee has taken up the matter of selling the products.





04

MAHILA BAZAR: PROVIDING SPACE TO SELL SHG PRODUCTS

“Production without market bears no root and market without production bears no fruit”.

The need of a market for the rural produce was felt by ASRLM long back. Once the organizational hazards were overcome, ASRLM focused on different livelihoods probabilities of rural women in both farm and non-farm sectors. Eventually the need of a market pops up. For that purpose ASRLM officials of different

DMMUs and BMMUs have encouraged and initiated discussions with government officials for a particular space to be developed as weekly *Mahila Market* with an aim to provide time and space to hundreds of small and marginal women SHG members to market their own farm, off farm and non farm produce.

DANGDHORA Women Market (The Flag Bearer):

This *Weekly Haat* concept was started with the Agragami Village Organization under the Madhapur Cluster Level Federation of Titabor Development Block of Jorhat District named “*Dangdhara Women Haat*”. It came into existence on 10th April, 2018 with a trade license for one year. The SHG members of nearby SHGs sell their home-grown agro based items like fruits, vegetables, eggs, meats etc directly without the involvement of the middle man. Some SHG members have also shown some entrepreneurship skills and sold products like blankets, readymade cloth materials etc, procured from wholesale market in a lesser rate and made profit by selling those in the weekly market. Among non agricultural items, handlooms items like, Gamusa, Mekhela Sador Yardage and handicraft products like bamboo products etc. gets priority. In April 2019, Dangdhora Women Haat has successfully completed a year-long existence.

A glimpse of the beginning: Mrs. Binu Kachari Thengal is a rural woman of Thangal Kachari Tribe under the Titabor Development Block. She came into SHG fold in the year 2013 in a SHG named Seuji Janajati SHG. Before coming to the SHG fold her monthly income was Rs. 3,000/- per month. After some initial years of hiccups, she had managed to earn a sum of Rs. 8,000/- per month with different livelihoods activities like weaving, poultry farming, quail farming etc. Eventually she has showed good leadership



GOOD PRACTICES: SPECIAL INITIATIVE



capacity and became the president of Agragami V.O. One fine day, in a regular scheduled meeting of Madhapur CLF, she had raised the issue of dearth of a market place nearby for which the women of the locality are not getting the price they deserve for their produce. This issue caught every CLF member's attention. With an aim to open a market on their own, they approached the ASRLM officials.

The officials of ASRLM facilitated their meeting with Sub Divisional Officer, Titabor, Block Development Officer, Titabor and Anchalik Panchayat Members Titabor. Finally Anchalik Panchayat allowed the Madhapur CLF to occupy the already established sheds of Dangdhora on every Thursday for a period of one year.

Accordingly, the CLF has deposited a fee of Rs. 500/- and got the trade licence for a period of one year from 1st April 2018 to 31st March 2019, which has further been renewed for another one year till the end of the FY 2020. The CLF was handhold by ASRLM officials in entrepreneurship skills and management of the market on their own.

The SHG members keep the profit from their products individually or within the SHGs (In case of joint product). Besides a meagre amount of Rs. 5/- per day is collected from each member for the purpose of cleanliness of the shed after each market day, maintenance of record and yearly fees.

Thus, with a little farsightedness of a SHG woman, a new chapter in the history of ASRLM begun in Dangdhora.



After the success of the “*Dangdhara Women Haat*”, there has been no looking back. ASRLM officials of Raha, Itakhuli, Sapekhati, Joypur, Telahi, Ghilamara, Nilip and Binnakandi development blocks followed their footsteps. Ghilamara has gone one step further and has opened three markets



so that the business of one market does not hamper the other. Today there are 11 weekly markets across the state in the FY 2018-19. Details are as follows:

Summary of Sales Report of SHG Market Outlet as on August' 2019					
Sl No	District Name	Block Name	Total SHG Participated (Nos.)	Market Date & Day	Cumulative Details of Sales (Rs.)
1	Tinsukia	Itakhuli	95	Sunday	2,50,000.00
2	Charaideo	Sapekhati	75	Wednesday	7,50,000.00
3	Dibrugarh	Joypur	59	Wednesday	3,20,000.00
4	Lakhimpur	Telahi	11	Thursday	1,55,000.00
5	Lakhimpur	Ghilamara	11	Wednesday	7,25,000.00
6	Lakhimpur	Ghilamara	20	Saturday	6,85,000.00
7	Lakhimpur	Ghilamara	12	Saturday	3,20,000.00
8	Nagaon	Raha	65	Tuesday	1,80,000.00
9	Jorhat	Titabor	24	Thursday	5,90,000.00
10	Karbi Anglong	Nilip	30	Friday	1,55,000.00
11	Hojai	Binakandi	30	Saturday	1,10,000.00
TOTAL			432		42,40,000.00

Are these weekly haats profitable? What are their net profits? What are their monthly incomes? After the intervention of weekly haats by ASRLM, are they getting the incremental income as desired? These are some quantifiable questions which can be answered by records/reports. But ASRLM is looking into the deeper aspect of this intervention. These markets are providing a space not only to the SHG produces but also the long lost identities of rural women. Along with that there is no harm in analyzing Rs. 42 lakhs of income earned from these haats by selling those produces which would never be able to see an outer world, had these women not come out and sold them.

After seeing the market and its possibilities, most of these rural women are now focusing on value added products. They are trying their hands on home based fruit pickles, fruit juices out of their kitchen garden fruits etc. These entrepreneurial ventures are giving new hopes to the rural Assam and that is the real success of the weekly markets of ASRLM.

These haats have had a huge positive impact on the community around it. The haats have not only given a platform for economic growth but also set the stage for social and cultural growth. Women have gradually learnt the art of entrepreneurship which will surely help them in the long run. It is helping to boost the confidence of the rural SHG members to face the outer markets boldly.



05

SPECIAL MASS MOBILIZATION DRIVE IN TEA GARDENS OF CHARAIDEO DISTRICT

Initiative:

Mass Mobilization in Tea Garden

Block and District:

BMMU Sonari-West Abhaypur and Mahmora, Charaideo District

Tea Industry is one of the largest contributing sectors in India's economy. Assam Tea contributes to 55% of its overall production in India. Tea gardens are abundant in districts like Jorhat, Sivasagar, Charaideo, Dibrugarh and Tinsukia. More than 50% of the women folk are traditionally engaged in tea plantations like planting, weeding, plucking etc. It has long been observed that these women and their families still suffer from accessing basic facilities under health, education etc.

Because of low literacy rate and lifestyle, mobilizing them into Self Help Groups (SHGs) always remained a constraint. ASRLM is trying to mobilize and include the tea garden members under its fold from the very beginning. One such example is

Charaideo district; where more or less, all Gaon Panchayats are inhabited by tea garden workers. Charaideo BMMU undertook a special drive to guide and motivate these women folk to form SHGs on the basis of their own needs and concerns.

These tea garden workers and their families live in labour lines inside the tea gardens situated in very remote areas from town. The tea gardens remain open on all 6 days, except Sunday. Therefore, these women can be reached only on Sundays. BMMUs namely Sonari-West Abhaypur and Mahmora under DMMU Charaideo, ASRLM is continuously taking steps to reach these left out targeted households. Amongst those, one such special mobilization drive was conducted at Towkok, Khaona and Monjushree Tea Estate of Towkok Gram Panchayat under Sonari (West Abhaypur) block. ASRLM officials from BMMU Sonari and DMMU Charaideo went to those tea gardens to meet women working there





with the help of the tribe's leader. After interacting with them for about 2 hours or so, a motivational video prepared by ASRLM (DMMU Charaideo) was shown. The video covered tea garden women doing various livelihood activities in other parts of the State and facilities availed from both DAY-NRLM and DDU-GKY. Transect walks in labour lines with local youth leaders, influential aged people, SHG members who are already included in ASRLM were done. Postering, miking, and mass campaigning was also done. This resulted a mass awareness amongst those women and eventually 21 SHGs were promoted till now. In coming days, ASRLM will take many more such initiatives with the help of line departments and stakeholders for betterment of tea tribe women group and their families.



“The poor themselves can create a poverty free world - All we have to do is to free them from the chains that we have put around them”

- Mohammed Yunus



06

PAPER BAG – MINIMIZING USES OF POLY BAGS - REUSE AND RECYCLE

Initiative:	Paper Bag Making
Block and District:	BMMU Sapekhati, Mahmora, Sonari, Charaideu District

GOOD PRACTICES: SPECIAL INITIATIVE

As all of us know that the use of plastic is harming both the land and marine environment. The SHGs of ASRLM have gone through a series of trainings and orientation on how the harmful effects of plastic can affect their lives and livelihoods. Moreover, the continuous campaigns on ‘No Plastic Usage’ and ‘Plastic Ban’ headed by the District Administrations have motivated the SHG members to initiate activities which are environment friendly as well as income generating. Making paper bags is one such initiative to substitute plastic in daily use.

A total of 40 numbers of SHG members of Aideo Pukhuri Mahila SHG of Sapekhati BMMU, Trinayan SHG, Nabajagreeti &



Upasana SHG of Mahmora BMMU and Abhoipur Parijat SHG of Sonari BMMU are making paper bags and selling them in the local markets, Bagan Bazar outlets etc. The SHG women started making paper bags in April 2018. They bought the paper rolls and made bags of different sizes as per the requirement. They also made paper bags from waste paper and old newspapers available locally and in their homes. These manually made paper bags have gained a huge demand in a very short span of time and have also contributed economically as an additional livelihood option. Some of these SHG members who owned small grocery shops used the pages for packing because they themselves believed in ‘practice what you preach’. In the future, the SHGs are planning to buy electrically operated machine which can increase their productivity and maximize income. Presently each SHG member earns an income ranging from Rs. 2,500/- to Rs. 7,500/- in a month.

The SHG members engage in paper bag making are of the firm belief of reuse and recycle and thus lead a healthy life, free of plastic wastage.





07

“STREE SWABHIMAN” - TAKING CARE OF MENSTRUAL HYGIENE

Initiative:	“Sanitary napkin Project: Stree Swabhiman”
Block and District:	Guijan (Tinsukia), Golghat central (Golaghat), Dhemaji (Dhemaji), Chaiduar (Biswanath), Sidli (Chirang), Titabor (Jorhat), Hailakandi (Hailakandi), Karunabari (Lakhimpur)

GOOD PRACTICES: SPECIAL INITIATIVE

Menstruation is a phenomenon unique to girls. However, it has always been surrounded by taboos and myths that exclude women from many aspects of socio-cultural life. Such taboos about menstruation present in many societies impact on girls and women emotional state, mentality and lifestyle and most importantly, health. The challenges of addressing the socio-cultural taboos and beliefs in menstruation, is further compounded by the low levels

of knowledge and understandings of puberty, menstruation, and reproductive health. Thus, there is the need to follow a strategic approach in combating these issues. Large numbers of girls in many less economically developed countries drop out of school when they begin menstruating. This includes over 23% of girls in India. Poor menstrual hygiene is also one of the reasons for higher incidence of cervical cancer among women.

Survey says over 77% of menstruating girls and women in India use an old cloth, which is often reused. Further, 88% of women in India sometimes resort to using ashes, newspapers, dried leaves and husk sand to aid absorption. Poor protection and inadequate washing facilities may increase susceptibility to infection, with the odour of menstrual blood putting girls at risk of being stigmatized. The latter may have significant implications for their mental health. Provision of sanitary napkins and adequate facilities for sanitation and washing should be made available with the gender perspective. ASRLMs has developed the project “*Stree Swabhiman*” with two fold goals:-

- To increase the uses of sanitary napkin by all strata of the society and
- To make the rural women financially stable by engaging them in the project.





Objective of Sanitary Napkin Project:-

- Design a mechanism to reach the poor adolescent girls and women and make sanitary napkins easily accessible to them.
- To set up sanitary napkin production units to be run and managed by women SHGs associated with ASRLMS.
- Create awareness and community marketing to improve access to sanitary napkins at targeted point of sales.
- Create sustainable enterprises for generating employment for women, leading to their empowerment.
- Make the project self-sustainable.

Through this project, the rural women who are not at all aware about the menstrual hygiene and are ashamed of talking about it in public has capacitated up to the level that they can mobilize other women about the need of menstrual hygiene. Along with that making sanitary napkin and earning a decent income through production and distribution is also happening. So

far the project has earned revenue of Rs. 5.5 lakhs from 7 Blocks under 7 Districts of ASRLM across Assam. But ASRLM is looking into the deeper aspect of its success. Rural women are coming out of their comfort zone and overcoming the taboo of discussing menstrual hygiene in open and using sanitary napkins during the menstrual cycle is the real success of the project so far.





08 BIO DEGRADABLE SOLID WASTE MANAGEMENT AND HOUSEHOLD ORGANIC TEA GARDENING FOR SUSTAINABLE ECONOMIC AND HEALTH BENEFIT OF RURAL PEOPLE

Initiative:	Biodegradable Solid Waste Management
Block and District:	BMMU Chandrapur, Kamrup(M) District

GOOD PRACTICES: SPECIAL INITIATIVE

Solid Waste Management is one of the most essential services for maintaining the quality of life and for ensuring better standards of health and sanitation. But unfortunately, in our country, this service falls short of the desired level as the systems adopted are outdated and inefficient. Institutional shortages, inadequate resources, improper technologies, inadequate coverage and lack of proper understanding of different level of stakeholders, thus inappropriate planning for the same are some of the major reasons responsible for the present scenario.

For maximising efficiency and effectiveness of this service, it is necessary to tackle this problem systematically by taking care of all spheres of the *“Solid Waste Management”*.



Assam State Rural Livelihoods Mission has started a pilot initiative in this regard with 250 households in the Panbari Village under BMMU Chandrapur. The basic objective of the project is to produce *“Organic Manure”* and *“Bio-Pest Repellent”* from the segregated daily generated all types of bio degradable solid waste for developing a model *“Village”* on *“Bio Degradable Solid Waste Management and Household Organic Tea Gardening for Sustainable Economic and Health Benefit of Rural People”*.

ASRLM has joined hands with ENVIRON as the technical support agency which is led by Mr. Amarjyoti Kashyap, Ph.D in Environmental Science. Mr. Kashyap has invented a *“Waste Assimilator”* (Patent Application No. 1352/KOL/2014) to produce *‘Bio-Pest Repellent’* and *‘Organic Manure’* in the form of *‘Macro & Micro Plant Nutrients’*, *‘Vermiwash’* and finally



'Vermicompost' at household level by utilizing all type of daily generated biodegradable solid waste including kitchen waste, fruit and vegetable peels, meat & fish waste, agricultural waste, garden waste, forest waste, leaf litters, water hyacinth etc.

For developing a successful model 500 nos. of "Waste Assimilator" (two in each household) has been installed among the 250 nos. of village dwellers for systematic

household biodegradable solid waste management with continuous collection system of "Micro & Micro" plant nutrients along with "Vermiwash". In spite of that one bigger size community "Waste Assimilator" specially designed for the project has been installed in a common space to utilize the community generated biodegradable solid waste including leaf litter, banana plants, agricultural waste, forest waste, water hyacinth, weeds etc. including large scale generated cattle dung.

Method of operation:

- Biodegradable solid waste is deposited on daily basis inside the composting bed by opening the top cover of 'Waste Assimilator'.
- In this process, per day, 1 kg to 2 kg bio-degradable waste is deposited inside the 'Assimilator' for 90 to 180 days until the filling of the 'Assimilator'.
- During the process of waste deposition after 25 days, 100 nos. of earthworms collected from the local Banana plant are released inside the 'Waste Assimilator'.
- After 2-3 days of deposition of waste, 'Micro Nutrients' in liquid form is collected and after it is full of earthworm 'Vermiwash' is collected through the outlet.
- During the process of deposition of waste and its assimilation, two (2) nos. of 'Waste Assimilators' are required to maintain the continuous activity.
- For this, the use of the second assimilator is necessary after the first one is filled up.
- In this process, during the use of the second assimilator, the first one gets filled up with vermicompost and earthworm and then transfers the multiple nos. of earthworms into the second assimilator after sieving.

Important Features of the Waste Assimilator:

- Waste Assimilator is made up both in 'Plastic Bin' or in 'Concrete Ring'.
- Very simple to use by adopting simply use and throw practice of biodegradable solid waste.
- Need a very little space and can be kept inside the balcony of an apartment.
- Can deposit all type of biodegradable waste and even along with water.
- A liquid 'microbial wash' is coming out constantly through the outlet after 2-3 days of the use of 'Waste Assimilator' which can be regularly used as 'Organic Manure'.
- A liquid 'Vermiwash' is coming out constantly after the 'Assimilator' is full of earthworm through the outlet of the 'Waste Assimilator' which can be used both as 'Organic Manure' and 'Bio-Pest Repellant'.



The benefits of the project are two-fold: *qualitative* and *quantitative*. Qualitative outcome are seen in a way that through the project activities haphazard dumping of solid waste in the drain, roadside and low lying areas are now protected, inserting of biodegradable solid waste inside the plastic carry bags is stopped and the burning of solid waste for reducing volume is also prohibited. Due

to the project activities, beneficiary household are utilizing their daily generated biodegradable solid waste through the 'Waste Assimilator' to practice 'Organic Kitchen Gardening' and "Organic Green Tea Gardening". Households are also generating benefits out of the waste plastics by practicing 'Plastic Craft'. Thus the project has initiated a clean, organically green and healthy society.



Quantitative outcomes are as follows:

- **Benefits from the 'Microbial-Wash' and 'Vermi-Wash':** Till the end of the project an average of 15 litre per month has been sold by each beneficiary at the rate of Rs. 50/- per litre. Almost Rs. 30 lakhs income has been generated from the same.
- **Benefits from the Vermicompost:** Till the end of the project an average of 10 kg per month has been sold by each beneficiary at the rate of Rs. 40/- per litre.
- **Benefits from the Organic Vegetables:** Some of the beneficiaries are selling vegetables except for their household consumption.

Replicability: After the successful implementation of the pilot project, ASRLM is planning to replicate the project in the area where clean and green village campaign has been implemented.

“The solid waste industry is in the early stage of an improving industry cycle, highlighted by some of the best fundamental business conditions seen in the past five years.”

- Michael Hoffman



09 LOOMS OF ASSAM

Initiative:	Handloom Value Chain Development
Block and District:	BMMU Ujani Majuli & Dhakuwakhana, Majuli & Lakhimpur District respectively

Handloom is an ancient industry in India. The feature of this sector varies across the country. The handloom industry of Assam has gained the status of a mature industry. It has a long tradition with almost every village household possessing a loom for producing their own requirements. Majority of SHG members are weavers and their handloom products, particularly women wear, are high on demand in the market owing to their colourful intricate designs and their usable simplicity for women of all other communities. But there are still substantial drawbacks which are preventing them from developing their crafts as a viable means of livelihood. There are certain problems and bottlenecks in the industry, such as primitive handloom technique, lack of innovation in designing, lack of entrepreneurial skill, unavailability of quality raw material etc. To address these issues and provide a viable livelihood to the traditional weavers of Assam, ASRLM decided to take up the project with an aim to do the following:



- Design and implement a sustainable model for SHG weavers under ASRLM for handloom activities.
- The model should be an end to end value chain linkage i.e. from design & training to market linkage.

The objectives of the project are mainly the following:

- Enable economic empowerment of handloom weavers in the region.
- Revitalize the traditional handloom weaving activities in the region through skill development and market linkages to take them from a comparative to competitive advantages so as to provide additional income generation opportunities for the SHG weavers.
- Creating a sustainable eco-system within the region to enable continued flourishing of traditional handloom through attracting and linkage a large number of relevant stakeholders



to the programme on a PPP model and building the ability of the community to engage with them on commercial terms, negotiating within the value chains.

ASRLM has implemented the project with 1000 numbers of weavers in two BMMUs namely Ujani



Majuli & Dhakuakhana and taken technical support from the “*Access Development Services*”. The weavers have been trained with advanced skills and for the purpose two CFC’s have been set up, once in each block. CFC will be used for trainings, stocking raw materials as well as finished goods. The project targets to produce at least 20 new products by the end of the projects.

Further, improved looms, i.e.; slightly modified version of existing loom have been distributed to the weavers for better and faster production rate. Also low cost “*Bamboo Looms*” made up from locally available bamboos of Assam have also been distributed among weavers. Good quality yarn is an indisputable requirement to produce good quality products at low cost. The access to low cost yarns is very difficult and hindrance for making enough profit for weaver. Therefore, a yarn bank has been built for the weavers under the project. Although the women are excellent weavers of the existing traditional designs and products, there are need to teach them product diversification to reach the niche market from where they can fetch better profits. Also the most important factor is the marketing and the branding. ASRLM

has designed and developed an umbrella brand named “*Looms of Assam*” for the products developed under this project and all handlooms items afterwards. Also before the technical support agency makes an exit, a “*Buyer-Seller Meet*” has been planned to help the weavers reach the buyers directly.

So far the economics is concerned, the production has started from September 2018 in phased manner and till August 2019, a total income of Rs. 95,83,320/- has been earned. SHG weavers have also attended SARAS fairs, Ajevika Mela and different local fairs with diversified products like Saree, Stole, Shawl, cushion covers, curtains etc. and earned accolades from the viewers and buyers.

“Assamese women are born weavers, they can weave fairy-tales in their cloths”

- Mahatma Gandhi





10 HILLBROOM & MAIZE VALUE CHAIN PROJECT

Initiative:

Hillbroom & Maize Value Chain Project

Block and District:

BMMU Lumbajong & Ronkhang, Karbi-Anglong District

Broomgrass or Tiger Grass is a tall, perennial, high value, non-perishable, non timber forest product (NTFP) that is found in abundance in the degraded, steep or marginal land. In Assamese it is commonly known as “*Phool Zharu*”. Broom grass has an important ecological and economical role for hillside dwellers as it is bio degradable and eco friendly. It’s non-perishable nature makes broomgrass a suitable cash crop establishing high market demands. Apart from Broom Making the plant also plays an important role in other aspects like its fibrous roots system binds the soil and helps to reduce soil erosion in hilly slopes. Shifting cultivation or Jhum cultivation encourage degradation of forest cover over hilly slopes which leads to soil erosion and landslides. Broom Grass can transform degraded lands in patch of greenery within a year time.

In the steep, rocky mountain slopes of the Karbi Anglong hills of Assam, broom grass are found in abundance, both cultivated and naturally grown. Natural expansion of this grass takes place by dissemination of seeds. Seeds are very light in weight which matures in broom grass plant during February-March and carried out by wind. Keeping this in mind, ASRLM has implemented the Hillbroom and Maize

value chain project in the Lumbajong & Rongkhang Blocks of Karbi Anglong Districts of Assam with 2000 numbers of beneficiaries.

It is said that “*By sweeping your home in the morning with grass brooms you also wipe out negative thoughts and energies*”. At least one number of “*Phool Zharu*” is needed in every household of India. Therefore there is no dearth of market in the country.

But collection of broom is a seasonal activity for the farmer and most of the time the farmers sit idle. Therefore, ASRLM has combined the project of hillbroom collection with some other activities, the major being the Maize cultivation. Maize popularly known as ‘*Corn*’ is the most versatile emerging cash crop having wider adaptability under varied climatic conditions. Maize or corn serves as basic raw material for thousands of industrial products that may include starch, alcohol beverages, pharmaceuticals, cosmetics, package and paper industries etc. A sufficient quantity of Maize is produced developing a considerable market





demand across Assam. “Corn” which have a high nutritious value is an essential crop in the country but the farmers are still lacking proper knowledge about its cultivation. Among the other activities pineapple cultivation (both local and queen variety) and fishery activities are also common.

ASRLM has taken technical expertise from The “*Indian Grameen Services*” for the project Hillbroom and Maize Value Chain. ASRLM has planned the business model for the hill-broom grass processing and collection of hill broom grass is planned under the supervision of producer company. Due to the strategic location of the project, against 20 numbers of beneficiaries there is 1 producer group formed under the project. Under this project, a all Women Producer Company has been registered, namely “*Karbi Hills Mahila Farmers Producer Company Limited*”. After ASRLM exits from the project, this company will further take care of the markets, customers and prices. With the right kind of marketing/promotion strategy and appropriate choice of marketing channels, the unit can ensure fast turnover of its finished broom. It is envisaged that the unit will primarily use following marketing channels for their finished products:

- Bulk sale to wholesalers and distributors for sale of finished broom.
- Organizational tie-ups with the Municipal Corporations.
- Selling of both hill broom and maize to organized retail players like Big Bazar etc.
- Selling raw brooms to large processors.

To do the above, ASRLM is handholding the company so that it reaches the level of sustainability. As per the economics is concerned, in 2018-19, a total of 499 tons of Hillbroom and 15 tons of Maize are sold in the market. The realization of price in case of hill broom has been increased significantly from earlier Rs. 8/- per kg to Rs. 16.77/- per kg. Total sales turnover is Rs. 83.7 lakhs for Hillbrooms and Rs. 1.8 lakhs for Maize.





11

NUTRITION BASED LIVELIHOOD: SUSTAINABLE LIVELIHOOD MODEL FOR MUSHROOM CULTIVATION

Initiative:	Mushroom Value Chain
Block and District:	Chandrapur, Dimoria, Rani, Kamrup (M) & Kamrup District

GOOD PRACTICES: SPECIAL INITIATIVE

Mushrooms have been used for thousands of years in cooking and as medicine. Mushroom is a type of fungi. There are 14,000 species worldwide but only 3000 are edible and out of which 700 varieties are known to have medicinal uses. The most commonly consumed is the white button mushroom. Mushrooms contain very useful nutrients that the body cannot do without.

Cultivation of mushroom is relatively economical, easier and faster compared to other fresh produce which makes it an ideal source of livelihood generation for farmers with limited investment capability. It is ideal for building up a strong network among the farming communities in the modern marketing system exposing the small farmers to the market economy and reducing their dependence on intermediaries.

ASRLM has taken up the first mushroom project with 200 numbers of farmers in Dimoria and Chandrapur block of Kamrup(M) district with an aim to provide empowerment of indigenous farmers and bridging the gap between farmers and consumers. Mushroom Development Foundation is the technical support agency for the project. The project is aiming to work among the farmers and promote mushroom cultivation as an

effective source of sustainable livelihood practice along with its nutritional facts and using it as a tool to facilitate the development and the empowerment of economically challenged indigenous farmers and provide consumers with healthy and hygienic food. This project aims at end to end value chain linkage, i.e.; from preproduction to production, market linkage and value chain management for products.

The entire project has been set on a structural and stratified module based on the proper functioning of different units and their own defined roles to be played. Eight numbers of Mushroom Demonstration Unit, 32 numbers of Common Processing Unit and 160 numbers of Individual Processing unit have been developed under the project. Further one Farmers Producer Organization has been formed under the name “*Dimcha*” for sustainability of the project. Production has started from September 2018 and a total revenue of Rs. 24,27,000/- have been generated from the project.





Apart from this the SHG members have participated in several fairs with value added food products like, Mushroom Coconut Ladoo, Mushroom Pitha, Crispy Mushroom fry, Mushroom Kheer etc. and earned a good income from this.

Based on the success of this project, the second project of Mushroom with 200 numbers of beneficiaries has been started under the Rani development block with technical help from Access Development Foundation. The first cycle of production is under process for the same.





12

GOING BACK TO ORIGINAL WAY OF FARMING: ORGANIC VALUE CHAIN PROJECT

Initiative:	Organic value Chain Project
Block and District:	Rongmongwe, Nilip, Langsomepi Block, West Karbi Anglong District

GOOD PRACTICES: SPECIAL INITIATIVE

Organic Agriculture is that method of agriculture which primarily aims at cultivating the land and raise crops by taking good care of the soil and use of organic wastes like crop, animal and farm wastes, aquatic wastes and other biological wastes along with the beneficial bio-fertilizers. Thus organic agriculture aims to produce crops in a sustainable manner and an eco-friendly and pollution free environment. With the continuous increase in population size, agricultural production should be stabilized. Therefore implementing organic cultivation is the need of the hour. It is a mixture of tradition, innovation and science. But unfortunately, as per research only 1.4% farmland of the entire world is under organic cultivation. ASRLM has started this project with 2500 numbers of beneficiaries in the virgin land of West Karbi Hills with an aim to bring the traditional practices of agriculture back to the region.

Mahila Kishan for Assam is still a utopian concept with almost no land registered in their name. For all kind of farm livelihood activities, the women farmers are still dependent on their father's, husband's or their relatives. Therefore, ASRLM has

focused the project with mostly the homestead land which are lying idle. The organic clusters has been selected with the help of participatory village planning exercise which consist of social mapping, resource mapping, transect walk/field visit, visioning, customization of the model, planning and action plan. Since this is a first of its kind project in Assam, ASRLM has focused on providing micro planning or action plan for each household. Preference has been given to short term crops so that the farmers get motivated further to take organic cultivation in more land.

Further, package of practice has been developed in the project which will help the beneficiaries in the long run. ASRLM has implemented the project with the technical support received from "Indian Grameen Service". Further, the agency will also help the beneficiaries to undertake market assessment for selected products and sectors. While doing so, the consultant needs to identify major, local, regional and if applicable distant markets with their size, volume of sales and market integration, with special emphasis given on procurement mechanisms, market requirements and prices. The Green Foundation, Imphal, Manipur has signed a Memorandum of Understanding with the Indian Grameen Services to help out the beneficiaries registered themselves for the organic certification.



Thus this project is focusing on value chain performances in the sector to ensure better price realization for the producers in terms of:

1. Selection of intervention area and finalization of 2500 SHG members to be covered under the project in three blocks namely Nilip, Rongmongwe & Langsomepi.
2. Development of Package of Practice (PoP).
3. Training and capacity building of the 2,500 producers.
4. Increase in productivity.
5. Forward integration.
6. Post production treatment.
7. Reducing the time needed to reach the customer.
8. Taking up local value addition activities.
9. Minimizing transactional cost.
10. Improving the capacity of chain actors to follow and assimilate technology and market developments.



Thus, by the end of the project ASRLM is hoping to see some good changes in terms of detailed tools, techniques and guidelines for value chain development.

“With wrong farming methods, we turn fertile land into desert. Unless we go back to organic farming and save the soil, there is no future.”

- Jaggi Vasudev



13 WATER HYACINTH PROJECT - FROM WEED TO WEALTH

Initiative:	Water Hyacinth Craft
Block and District:	Pub Mongoldoi, Kachugaon, Dolongghat, Guijan, Majuli & Dhemaji under Darrang, Kokrajhar, Nagaon, Tinsukia, Majuli & Dhemaji District

GOOD PRACTICES: SPECIAL INITIATIVE

Assam is rich in flora and fauna from time immemorial. Among those “*Water Hyacinth*” locally known as “*Pani Meteka*” is the most widely distributed species. Its spongy and inflated leafstalk and purple flowers in the upper lobes give it a distinctive marking. It reproduces quickly and often clogs

slow-flowing streams. Assam has this resource in abundance. But for a long time, the aquatic plant was considered only as a waste and was either cleared up or left unused. That is when ASRLM has thought of starting an intervention with this natural resource and making useful craft out of it. Initially the project was started with 600 people in 6 clusters across Assam on a pilot basis.

The reason for taking up this craft primarily is for the following reasons:

- Its removal helps to conserve water and rejuvenate the environment.
- It helps to create sustainable livelihoods & inclusive growth in rural areas.
- Raw material is free and abundant.
- It provides opportunity to earn as per the skills of the artisans.
- It is eco friendly in nature.
- Women can build the complete value chain of this craft.





ASRLM has planned this project for SHG women beneficiaries who will take up this activity as a source of an additional income and thus will be a part time activity. ASRLM understood the need of formal and structured training on making products of water hyacinth is a necessity in promoting Water Hyacinth Craft into a sustainable option. Therefore, NEDFI, the pioneer of Water Hyacinth craft, offered to provide technical support in the project. In order to enhance their skills and productivity technical training and capacity



building programmes have been designed specific to the requirement of the artisan of Assam, viz, Skill development Programme at village level, Advanced Training at NEDFi (R&D) Centre and Product Specific Re-orientation programme at village level.



ASRLM has established 6 Common Facility Centres in all the 6 targeted districts and equipped those with man and resources of the same to make them sustainable in the long run. Production has started from February 2018 onwards in a phased manner and so far the income from this activity is Rs. 63,71,482/-. ASRLM is on the process to register these CFC's and make them a formalized enterprise. As per the norms of the government procurement system, ASRLM has registered these in GEM portal. Apart from that with different products of water hyacinth, like Purse, Table mats, Ladies hand bags, Official folders,



Laundry Baskets, Laptop Bags, Tiffin Bags, Bottle carrier etc., the SHG women had participated in different fairs across India and brought accolades to the state. These products have also made a mark in the recently concluded, *India Garment Fair & India Home Furnishing Fair* held at Osaka, Japan in the month of July, 2019. The project received one of the biggest bulk orders by supplying beautifully crafted bordered “Yoga Mat” on the occasion of International Yoga Day on 21st June, 2019.

ASRLM is planning to expand the project for its second phase and already trained 120 numbers of beneficiaries to start with.





14

ONE STOP PROCUREMENT CENTRE: SHG RETAIL OUTLET, DIBRUGARH

Initiative:	SHG Retail Outlet
Block and District:	BMMU Panitola, Dibrugarh District

The SHG Retail Outlet, Dibrugarh is a distinctive initiative of District Mission Management Unit, Dibrugarh, ASRLM. The existence of a one stop facilitating centre is the need of the hour in the district for selling all the SHG products under the brand “ASOMI”. This intervention also aims at facilitating the business capacity of SHG members by teaching them good packaging, marketing skills, communication skills etc.

The outlet was opened in front of the Deputy Commissioner’s Office, Chowkidinghee, Dibrugarh on 16th August, 2019. The main aim of opening this outlet is to put in place a one stop shop for sale and display of SHG products with all amenities like showcases, vacuum sealer machine, digital weight machines, etc. The food products are registered under FSSAI as per the norms of food quality standards. All kinds of indigenous hand-picked, processed, pure food products; apparels, decorative items and ornaments made by rural women are available in the outlet. Items include indigenous varieties of Rice and Pulses, Crushed (*Dheki*) Tea, Stevia, Honey, Snacks, Pickles (*Mixed, Mango, Gooseberry, Jack Fruit, Bamboo Shoot, Elephant Apple*) Squash, Smoked Dry Fish, Quail Eggs, Spices (*Black Pepper, Turmeric, Red Chilli, Coriander, Cumin, Mustard Seeds*), Handmade Traditional Ornaments, Sanitary



Pads, Paper Plates/Bowls, Incense Sticks, Vermicompost, products from Water Hyacinth etc.

The Cluster Level Federations (CLF) under ASRLM is the share holders of the SHG retail outlet. For smooth flow of stock and cash of the retail shop, each of the 8 (*eight*) nos. of CLF under ASRLM, Dibrugarh have contributed Rs. 20,000/- as share capital for building the initial corpus of the committee.

The CLF leaders have played an important role for awareness generation at village level regarding simplified procurement norms of retail outlet. The SHG products are procured by the retail shop, after verification of the product, its quality, quantity and rates through a whatsapp group. The packaging and branding of products are done at retail outlet for maintenance of uniformity and quality check.

The committee has hired a person for sales, promotion and record keeping of the retail outlet.



A maximum of Rs. 4,000/- per month has been approved for honorarium of the sales person.

A joint account has been opened at Assam Gramin Vikash Bank, Milan Nagar branch in the name of '*District Level Marketing Committee, ASRLM, Dibrugarh*' for smooth operation of the activities. The total profit of the retail outlet during the first month after inauguration is Rs. 32,607/-.

With this visionary opening of SHG retail outlet, ASRLM has got its first permanent one stop facilitating point for all the rural products of ASRLM with properly maintained rules and regulation for marketing. In the year of its initiation, this mart made a mark by visiting the Ajeevika Mela held at India Gate lawn in the month of October 2019 with around Rs. 1 lakh of sales.



“People should wake up in the morning and say “I am not a job seeker, I am a job creator””

- Mohammed Younus



FINANCIAL INCLUSION





01 GOOD CASE STUDIES: FINANCIAL INCLUSION

Name of the Bank Mitra:	Dip Jyoti Saikia
Name of the Self Help Group:	Nayanmoni SHG
No of Bank she has worked with:	1 (SBI Borhulla)
Block and District:	BMMU Titabor, Jorhat District

Dipjyoti Saikia of Charaibahi Village under Titabor Development Block of Jorhat District is a SHG member of Nayanmoni SHG. Though she was a graduate she could not get a suitable job for

herself but was a very active woman in her village. She was engaged in weaving and handloom activity from which she could partially contribute towards her household income.

Having realized the goodness of being in the ASRLM SHG, Dipjyoti Saikia eventually started to think about the options in which she can utilize her educational qualification. She became a Bank Sakhi in SBI Borhulla Branch and helped the SHG members in opening their saving bank accounts. She also assists the SHG members in opening their individual account and enrolling them in different insurance and pensions schemes available at the bank. Being the Bank Sakhi, she guides and prepares proposals for SHG bank loan and in getting repeat finance from the bank. She conducts *Community Based Recovery Mechanism Meeting (CBRM)* for ensuring the repayment of the loans provided by the bank. She also conducts *Financial Literacy Camp* for the SHG members and the villagers to educate them about different financial services. She is performing her work with sincere attitude along with close guidance from ASRLM officials. As a Bank Sakhi she has the following achievements worth mentioning:



- Loan proposal submission during FY 18-19 (Till August, 2019): 108
- Amount of loan proposal submission: Rs. 3,36,00,000/-
- Loan disbursement: 58
- Amount of loan disbursement: Rs. 71,50,000/-
- PMSBY: 30
- PMJJBY: 15
- APY: 35

Dipjyoti Saikia as Bank Sakhi receives a honorarium of about Rs. 3,000/- per month and with addition to that by selling her weaved products she earns a decent income. She is now financially



stronger than her earlier days and is also being able to help the village people who otherwise find it very hard to go through the banking process.

Name of the Bank Sakhi:	Dulu Devi
Name of the Self Help Group:	Pub Jamuguri Himalaya SHG
No of Bank she has worked with:	1 (UBI Bebejia)
Block and District:	BMMU Khagorijan, Nagaon District

Dulu Devi of Jamuguri Village is an active SHG member of Pub Jamuguri Himalaya SHG formed in the year 2016. Being a graduate she wanted to find herself a job but due to various personal reasons she could not pursue her dream. By coming into SHG fold of ASRLM she realized how with regular inter lending, timely repayment and saving, she can build the corpus of the SHG. The grants of Revolving Fund of Rs. 15,000/- under NRLM and Rs. 10,000/- under Kanaklata Mahila Sabalikarn Asoni helped the members to start a livelihood activity of their choice for ensuring a sustainable income. With the continuous association with ASRLM Block and District Level officials, Dulu Devi came to know about the opportunities she can explore by starting a career as a Bank Sakhi. She was interested to become one and from December 2016 and is working as a Bank Sakhi, through which she earns satisfactorily to run her family. She has attained Bank Mitra training from Guwahati, SHG basic management training, book keeper training and FLC training after becoming a Bank Sakhi.

Being a Bank Sakhi, her primary activities are to open SHG member's savings and individual account. She has a record of opening 398 individual saving bank accounts and 97 SHG bank accounts in her village. Besides this she has assisted the

SHG members in preparation of bank loan proposals. Till now she has prepared 165 bank loan proposals for 1st, 2nd and 3rd doses, out of which a total 111 bank proposals have been sanctioned. Besides this she also helps a lot of SHG members to attain the benefits of insurance schemes provided from the Government of India like PMSBY, PMJJY and APY. Till date she has 83 APY, 74 PMJJY and 61 PMSBY SHG members enrolled under the said schemes. Dulu Devi is one such lady amongst many who has paved her own path towards prosperity by exploring possibility within the ASRLM-SHG fold. Her efforts have not only brought changes to her life from a simple housewife to a cadre of ASRLM who can do all the banking transactions with ease and perfection but at the same time brought banking services at arm's reach to her community.





02 TOWARDS A SUSTAINABLE LIVELIHOOD THROUGH FINANCIAL INCLUSION

Name of the SHG:	Ankurjyoti SHG
Village:	Konwar Gaon, Netaipukhuri GP
BMMU:	BMMU Demow, Sivasagar District

Ankurjyoti SHG of Konwar Gaon village under Netaipukhuri Gaon Panchayat was formed in the year 2006 and incorporated in the ASRLM fold in the year 2016. 10 members of this SHG are all from economically deprived status. Since the formation of the SHG, the members have involved themselves in different income generating activities and they are now independent enough to support their families.

The SHG had received an initial financial support from SGSY amounting to Rs. 10,000/- as Revolving Fund and after coming into the ASRLM fold received additional support of amount Rs. 5,000/- in the year 2018 from the mission. They also have availed an amount of Rs. 10,000/- as RF under the Kanaklata Mahila Sabalakaran Yojana (KAMS) fund in the year 2018.

After enrolling into the V.O., the members of the SHG has been trained on preparation of MCP and received Rs. 50,000/- as Community Investment Fund (CIF) on 22nd May 2017. The group has repaid back the CIF to the V.O. and prepared MCP and received a second CIF amounting to Rs. 50,000/- in the year 2018.

For enhancing the livelihood activities of individual members, the SHG applied for a bank loan and received Rs. 1,00,000/- in January, 2017. They repaid the loan to the bank on time and bank had provided them a second loan amounting to Rs. 1,40,000/-. All the amounts are revolving among the members as internal lending.

All the members of Ankurjyoti SHG have individual account. Each member has also been covered under PMJJBY and PMSBY insurance since 2017. Members also have been covered with health insurance under the Atal Amrit Yojana of Govt. of Assam.

LIVELIHOOD ACTIVITY:

Mamoni Borgohain:

Mamoni Borgohain, an active member of the Ankurjyoti SHG first took a loan of Rs. 1,000/- in 2006 and repaid with interest. In the year 2014, she started a small grocery shop by taking a loan from





the SHG along with her own small savings. She was benefitted a lot from the loans taken from the SHG with a total amounting to Rs. 43,000/- to expand her shop situated near

Netaipukhuri Chariali. Her total sales turnover in the shop per month was above Rs. 40,000/- where she earns an average profit of Rs. 12,000/- per month.

Rashmi Dowerah:

Rashmi Dowerah joined the group in the beginning and understood the group dynamics very well. She took her first loan from the SHG in 2011 amounting to Rs. 2,000/- for consumption need. She has benefitted from the group by taking loans amounting to Rs. 30,000/- till date.

After getting a loan from the bank, in the year 2017, she took another loan from the SHG and along with her own small savings started broiler farming. Later, she shifted to Kroiler farming after noticing the profitability and local market demand. At present she is having 45 Kroiler and earns Rs. 8,000/- to Rs. 12,000/- monthly.



Radhikha Guwala:

Radhikha Guwala comes from a very poor background where her husband is the only bread earner in the family. She joined the SHG in the year 2015 and availed a total loan of Rs. 28,000/- from the SHG.

The group received a bank loan. With the help of that and her own savings she started a small shop in the year 2017. Presently, she is earning Rs. 5,000/- to Rs. 6,000/- in a month and supporting her husband in managing their family.



Like the above, all other members of the SHG are also involved in different livelihood activities like Meat Shop, Piggery Activities, Handicraft activities like decorative items making, fishery, weaving and backyard poultry.



Details of SHG members are:

Sl No	Name of the Member	Activity
1	Mamoni Borgohain	Grocery Shop
2	Radhika Guwala	Shop
3	Rashmi Dowarah	Poultry Farm
4	Hiramoni Bezboruah	Piggery and Decorative Items
5	Kavyashree Bezboruah	Meat shop
6	Momi Phul Konwar	Fishery
7	Lakhimai Konwar	Piggery
8	Monju Konwar	Piggery
9	Nomita Borgohain	Weaving
10	Dibyajyoti Chetia	Backyard Poultry

***“Lending can be a way
to accelerate economic
development”***

-Likhit Wagle



03 TRANSFORMING THE LIVES OF THE POVERTY STRICKEN WOMEN THROUGH FINANCIAL ACCESS

Name of the SHG:	Bandana SHG
Block and District:	BMMU Srijangram, Bongaigaon District

North Salmara Part-I is a village of Bongaigaon district of Assam. Almost 70% people of this village are economically backward. They depend upon their livelihood through daily wages, agriculture wages, small shops etc.

In June 2004, 10 women from indigent families of this village came together to form a group under the leadership of Srimati Antu Sarma. Antu Sarma personally visited nearby houses to convince other women to come together and work so that they can generate some income from various activities to run their houses. They started to contribute Rs. 10/- per week and opened a saving bank account at Pragjotish Gaolia Bank (renamed as Assam GraminVikash Bank), North Salmara Branch. After some days they

registered the name of their SHG at Srijangram Dev Block under SGSY. 8 members of the SHG had no shelter to live, could not afford two-fold meals, no sufficient cloths. Some of them could not even send their children to school because of poverty.

Gradually, the savings of the members increased and they started taking loans from the savings to start their own livelihood activities like rearing livestock, mainly pig. The SHG fund increased to Rs. 50,000/- in a very short span of time. In a few months they liquidated the bank loan and their fund also increased to more than 1 lakh. The number of pigs also increased. They turned the farm into a breeding centre.

The SHG had also received veterinary aids from the department through the active involvement of the BMMU. The SHG availed loan amounting





to Rs. 2.31 lakhs out of which Rs. 90,000/- was subsidy from AGVB North Salmara. After getting the loan the number of pigs increased to 45 in the farm. As a result, income generated from the farm also increased.

The SHG members managed all the activities of the farm by themselves. Out of 10 members, 7 of them are responsible for keeping the shed clean and feeding the pigs every day. Antu Sarma looks after accounts and books of records and President Dhira Sarma do all bank correspondences.

In the month of October 2010, the SHG purchased more than 3 katha of land and in the month of November 2011 Srijangram Dev. Block constructed a well-equipped piggery shed sanctioning an amount of Rs. 5,00,000/-.

In 2012 the SHG liquidated the loan and availed back end subsidy. In the month of September 2013 all the members of Bandana SHG went to Borapani (Shillong of Meghalaya State) for an exposure visit and got trained about pig farming.

The SHG members divided their profits among them amounting to Rs. 1,10,000/- each and almost all the members took



internal loan of Rs. 50,000/ to Rs. 60,000/- each. Once the economic condition of the SHG improved, their family members also started taking interest in their business.

Bandana SHG came under the ASRLM fold in the year 2015 and the SHG got an amount of Rs. 5,000/- as Revolving Fund from ASRLM with the help of BMMU, Srijangram. District Manager of NABARD, Bongaigaon and BM AGVB North Salmara visited the farm and decided to sanction a loan of Rs. 5,00,000/- with 50% subsidy from NABARD. On 16th January 2017 AGVB North Salmara disbursed Rs. 5,00,000/-

The SHG constructed the boundary wall of the farm with an iron gate. Thus, with the help of SGSY, ASRLM, NABARD, AGVB the financial status of the SHG improved. Presently the SHG has 42 Pigs and 16 Goats. They have a market linkage to Shillong and sells matured pigs to the parties of Shillong and other piglets are sold almost every month at pig farms. The SHG also took up the responsibility in buiding the village road leading up to the pig farm.





04 FROM POVERTY TO PROSPERITY

Name of the SHG:	Laki SHG
Block & District:	BMMU Chenga, Barpeta District

Laki SHG was formed in the year 2013 in Khongra Village under BMMU Chenga, Barpeta with 10 members of the same locality. The SHG started saving

an amount of Rs. 25/- per member per week. Gradually, once the corpus was built up, the group started lending to its members for different needs.

Financial Inclusion Support:

The SHG received an initial financial support from ASRLM as Revolving Fund (RF) amounting to Rs. 15,000/- in the year 2016. They have been provided additional amount of Rs. 10,000/- as Revolving Fund

under Kanaklata Mahila Sabalakaran Yojana. After enrolling into the Akhitora V.O., they have received an amount of Rs. 50,000/- as CIF in February 2018, which they invested in their different livelihood activities.

For enhancing their livelihood, the SHG approached the bank and received an amount of Rs. 50,000/- as loan in the year 2015. The amount was given to all the members as internal loan as per their requirement for investing in their livelihood activities. All the SHG members repaid their loan to the SHG on time and after successful repayment of the loan, the bank offered them another loan of Rs. 2,00,000/- in August, 2016. Considering the good repayment track-record and improvement in their livelihood, on September 2019, AGVB Chenga provided the SHG a third loan amounting to Rs. 5,00,000/-. All the members have planned to invest the loan in different livelihood activities.

Sl No	Name of member	Amount of Loan	Livelihood activity
1	Rousanara Begum	40,000	Cattle, Sheep and plan to open a hardware shop in their local area
2	Manowara Begum	40,000	Purchased 2 Cross breed cows
3	Mira Farida	40,000	Opening of a steel furniture shop
4	Kahinur Begum	40,000	Fishery
5	Manima Parbin	40,000	Purchased 1 Cross Breed Cow and will open pigeon and chicken farm



Sl No	Name of member	Amount of Loan	Livelihood activity
6	Jeleka Begum	40,000	Vegetable shop
7	Hajera Begum	40,000	Purchase Cross Breed Cow
8	Ruma Barua	40,000	Tailoring shop
9	Jaynab Begum	40,000	Grocery shop
10	Aymona Nessa	40,000	Garment Shop

All the members of the SHG are engaged in different livelihood activities as a result of which the members have become financially independent and have been supporting their families. Like other SHG members, the members of this SHG too were also confined to the four walls of their house and could not think further before coming into the SHG fold. However, they have set an example for the other SHG members after engaging with ASRLM. The members of Laki SHG proved that if you set your mind to do something nothing can stop you from achieving it.





05

A JOURNEY TOWARDS SUSTAINABLE LIVELIHOOD

Name of the SHG:	Suhana Mahila SHG
Block & District:	BMMU Pakabetbari, Barpeta District 24th March 2013

Suhana Mahila SHG was formed in the year 2014 in Kuriha village under Paka Betbari Development Block of Barpeta district of Assam under Assam State Rural Livelihoods Mission. Most of the families in the Kuriha village do not have agricultural land holdings and therefore they are dependent on alternative source of livelihoods.

After coming under the ASRLM fold, all the members attend regular weekly meetings and

also contribute their weekly savings amount regularly. The group had accumulated a total savings amount for future activity. After 6 months they started internal lending among them for their various needs with an interest of Rs. 2% per month. The members repaid their loan regularly and thus they had accumulated a good fund. All the members of the group have availed loan from their savings at least once and have been repaying regularly till now.

Realizing that there is a good demand for Bamboo Mats in the local market, the SHG members started making Bamboo Mat with locally available raw materials. They sold the mats in Kayakuchi Market and also in Barpeta Road Market. Looking into the demand for various products, under the guidance of ASRLM support staff, the SHG started production of various Handicraft items made out of bamboo and the earnings of the members improved drastically. The activities can be undertaken in all seasons as they can work inside the house. During the year 2018-19, the SHG had invested Rs. 1,00,000/- in the production of Bamboo Mat and other handicraft items and earned a good sum of profit.



Sl No	Name of SHG Members	Monthly Family Income Before Joining SHG	Monthly Family Income After Coming Under ASRLM fold
1	Abeda Khatun	4,700	8,000
2	Forida Begum	5,200	7,900



Sl No	Name of SHG Members	Monthly Family Income Before Joining SHG	Monthly Family Income After Coming Under ASRLM fold
3	Minuwara Parbin	4,900	8,200
4	Anowara Khatun	5,100	8,700
5	Yasminara Begum	5,300	7,700
6	Delera Khatun	5,400	7,100
7	Jamiran Nessa	4,600	7,000
8	Abeda Parbin	4,000	7,300
9	Sahar Bhanu	4,500	8,000
10	Manjuwara Khatun	4,400	7,900

The members of the SHG are also planning to improve their house and send their children for higher education so that, they can avail good jobs. They are also planning to purchase an agricultural land for improving their livelihood.

“Economic growth without investment in human development is unsustainable and unethical”

- Amartya Sen

DDU-GKY





01 STRENGTHENING MOBILISATION THROUGH COMMUNITY ENGAGEMENT IN ASSAM

ASRLM has managed to achieve advantage in the mobilisation process by engaging the State's Panchayati Raj Institutions, with District, Block, Gram Panchayats, Community Resource Persons (CRP) as key stake holders. The SHG-CRP network driving this unique initiative gets an added performance incentive of Rs. 600/- for every candidate from identification till tracking up to one year after placement, which acts as a great impetus for performance. Also, the SHG-CRP women are trained every month with an exposure visit to a nearby training centre to give them a micro-level view of the programme right from mobilisation to training, moving to placement and all issues relevant to post placement support. This upgraded the SHG-CRP network from a mere mobilisation team to a single-

Rationale:

Prior to the deployment of SHG-CRP network for mobilisation, the awareness/mobilization camps conducted at Block levels were mainly attended by the SHG women members. Very few youths of the targeted group participated in such camps. Moreover, no youth data base was maintained at the Block level. As a result, the process of mobilisation was not yielding the desired numbers for optimum training centre utilisation. It was also very difficult to motivate the SHG-CRP network to mobilise youths for the programme without any performance

contact point for parents and students to reach out when in need.

Again, to increase the choice of trades/job roles to the youth of the state, as well as to increase the catchment area for the PIAs for wider coverage and better penetration, the entire state of Assam has been opened for mobilization. To ensure that mobilisation happens from all the districts of Assam, the concept of nodal district was developed which is an exceptional feature of Assam. One district is allotted to each Project Implementation Agency (PIA) as their nodal district. The target given for the nodal district (20% of the total target) shall invariably be covered by the PIA. Apart from the nodal district, the PIA will not have any district target. They are free to mobilize any number of candidates from across all districts within their overall target for the state.

incentive. Another grey area was that the youths of the state were limited to their choice of trades and job roles because the PIAs were operating only in their few sanctioned districts.

Against this background a protocol for deployment of CRP/Active women for skills & placement activities was launched on 2nd April, 2017 which allowed the Block Mission Management Units to utilize the service of the CRP/Active Women for mobilisation, counselling and retention tracking of DDU-GKY and RSETI candidates. Expenditure up to a maximum of Rs. 600/- (Rupees Six hundred only) per candidate now can be made from DDU-



GKY budget. It is to be mentioned here that as desired by the Govt. of Assam, selection of candidates for DDU-GKY training now shall be made through CRP/AW only involving institution of the poor formed under NRLM. Now the SHG-CRP network are engaged to collect youth data base (SHG House hold Data) which are maintained at the blocks. These youths are now called to the block for participation in mobilization camps. Through

this initiative ASRLM has managed to achieve advantage in the mobilisation process which helped to attain an optimum training centre utilisation.

ASRLM through its initiative of opening the entire state of Assam for mobilisation has helped the youths of the state to increase their choice of trades and job roles. Now they can choose between 78 number of trades in 18 Sectors.

Objectives:

Strengthening mobilisation through community engagement is an attempt by ASRLM towards timely and efficient mobilisation process. The specific objectives of the process are to ensure that the right candidate for right trade and right job are identified, youth data base are collected & maintained in all the blocks, only the targeted youth are involved in the mobilisation camps, adoption of a long term approach of counselling where the prospective trainees

are aware of the pros and cons of the trades and job roles they choose, the challenges they may face and how to handle and overcome them, to reduce confusion and enable the candidates to make their own choices, arrive at their own decisions, and act upon them thereby minimising training and placement dropouts. Besides, this initiative has also immensely helped the PIAs to attain the right prospective youth and utilise their training centre capacity to the optimum and desired levels.

Key Stakeholders:

The key stakeholders involved in the process are Assam State Rural Livelihoods Mission (ASRLM), State Panchayati Raj Institutions with District, Block, Gram Panchayats,

Community members - CRPs (NRLM SHG Members), the Project Implementing agencies, the beneficiaries & their parents/guardians.

Nodal Implementing Agency:

- DDU GKY in Assam is implemented by Assam State Rural Livelihoods Mission, Department of Panchayat & Rural Development, Government of Assam.
- The entire process of mobilisation & counseling is managed at the Block level by the Block Coordinator (Skills) and at the District level by the District Functional Experts Skills.
- At the State Mission Management Unit, a Chief Operating Officer (Skills) and a State Project Manager for Mobilisation & Counseling supervises the entire process.
- The State Mission Director is the highest authority.



Panchayati Raj Institutions:

- Zilla Parishads, Anchalik Panchayats & Gaon Panchayats.
- PRI are very essential for implementation of DDU-GKY in Assam for equitable and sustainable people oriented development in the rural areas of the state.

Beneficiaries:

- Poor Rural youth in 15 - 35 age category.

The Institutions of the Poor SHGs, VO, CLF:

- DDU GKY mandate to reach out to poor families through skilling and placement, is achieved by utilizing the potential of the institutions of the poor.
- The institutions of the poor such as SHGs, their federations and livelihoods collectives provide the poor the platform for collective action based on self help and mutual cooperation. They become a strong demand system on behalf of the poor. Institutions like SHG, V.O., CLF can be involved following activities under DDU-GKY.
- The SHG CRP network in every blocks facilitates the process of awareness, identification, mobilisation & counseling of prospective rural youths.

Project Implementing Agencies:

- The PIAs are responsible for the training & placement.

Implementation Strategy:

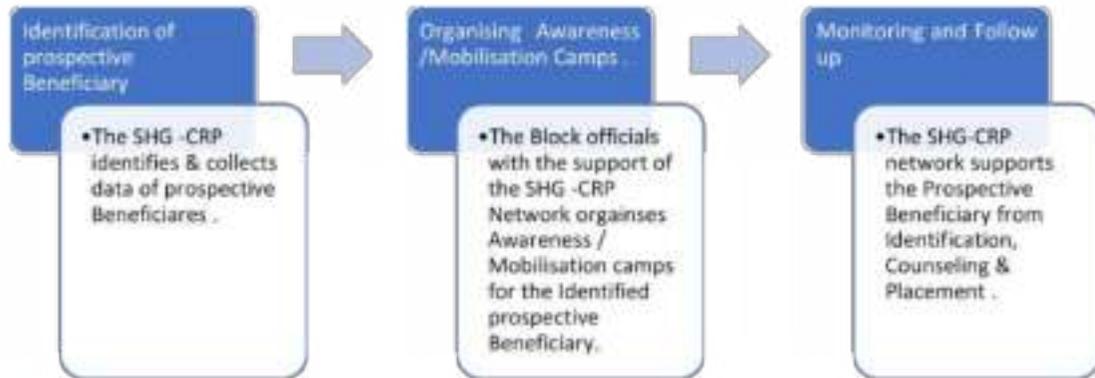
In order to strengthen the mobilization through community engagement, a specific two-fold strategy was adopted for implementation.

1. Stepwise mobilization process
2. Change in working principle

Stepwise mobilization Process: To ensure equal distribution of mobilisation in all the 33 districts, a mobilisation calendar is prepared every month which ensures participation of minimum of 5 PIAs in every district. After this all the districts prepares their own tentative mobilisation schedule for all the blocks. There are on an average of three awareness/mobilisation camps in every block in any said month. The district mobilisation schedule is then informed to all PIAs who are permitted to mobilise in that particular district for that month. The PIA accordingly attends all the awareness/mobilisation camps and all other activities related to mobilisation on the scheduled dates. The SHG-CRP network of the block invites prospective candidates from the youth data base collected to the scheduled mobilisation camps. Once a candidate agrees to do training in a particular trade and job role, parents counselling is scheduled at the block offices. The entire process is managed and executed at the block level by a Block Coordinators (Skills) & at the district level by dDistrict Functional Experts (Skills).



Figure 2: Process flow for implementation of Mobilisation through Community Engagement



As per the strategy, to deploy SHG-CRP network for skills & placement activities, Blocks can utilise service of the CRP/Active Women for mobilisation, counselling and retention tracking of DDU-GKY and RSETI candidates. Expenditure upto a maximum of Rs. 600/- per candidate can be made from DDU-GKY budget.

The breakup of the CRP incentive is given below:

- Creation of youth data base by collection of HH data – Rs.15 per HH
- Beneficiary identification, counselling of beneficiary and parents, submission of biodata of prospective beneficiary for uploading in the MIS and facilitating beneficiary in enrolment of training (DDU-GKY/RSETI/Life-MGNREGA) – Rs. 50/- per beneficiary.
- Beneficiary joins a training course under DDU-GKY (after batch freezing) – Rs. 75/- per beneficiary.
- Beneficiary completes On-the job training (OJT) under DDU-GKY – Rs. 160/- per beneficiary
- Facilitating PIA for tracking beneficiary at least for 3 months (at village level) after placement – Rs. 100/- per beneficiary (to be paid by the PIA)



Image 1: Mobilisation camp at Dangtol Development Block, Chirang District, Assam.



Image 2: Mobilisation camp at Jorhat Development Block, Jorhat District, Assam.



Change in Working Principle: There was a need to bring a paradigm shift in the approach of designing the mobilization strategy i.e. from an ad-hoc way of working to a systematic way of working towards mobilization. This was possible only with few specific changes in the working rules and guidelines. ASRLM therefore analysed the main major concerns and causes and brought in few changes in the working principle which can be explained through the table below:

PREVIOUS PRINCIPLE	NEW PRINCIPLE
PIAs were operating only in their few sanctioned districts.	All districts were open to Project Implementation Agency (PIA) assigning one district as the Nodal District. The target given for the nodal district (20% of the total target) shall invariably be covered by the PIA. Apart from the nodal district, the PIA will not have any district target.
No youth database was maintained at the Block Level.	Maintenance of youth database mandatory at the Block Level.
No incentive to the SHG-CRP network.	The SHG -CRP gets an added performance incentive of Rs. 600/- for every candidate from identification to tracking up to one year after Placement.
No capacity building program at grass root level on mobilization.	Monthly capacity building exercise of Jeevika Sakhis at the Block level on mobilization.



Image 3: Capacity Building Programme at Kakopathar Development Block, Tinsukia District, Assam.



Image 4: Capacity Building Programme at Golaghat Development Block, Golaghat District, Assam.



Image 5: Street play on DDU-GKY at Raha Development Block, Nagaon District, Assam.



Image 6: Exposure visit of CRP to a training center at Nagaon District, Assam.



Image 7: Auto Miking Biswanath Development Block, Biswanath District, Assam.



Image 8: On field registration of candidates at Sakomatha Development Block, Biswanath District, Assam.

Resources Utilised:

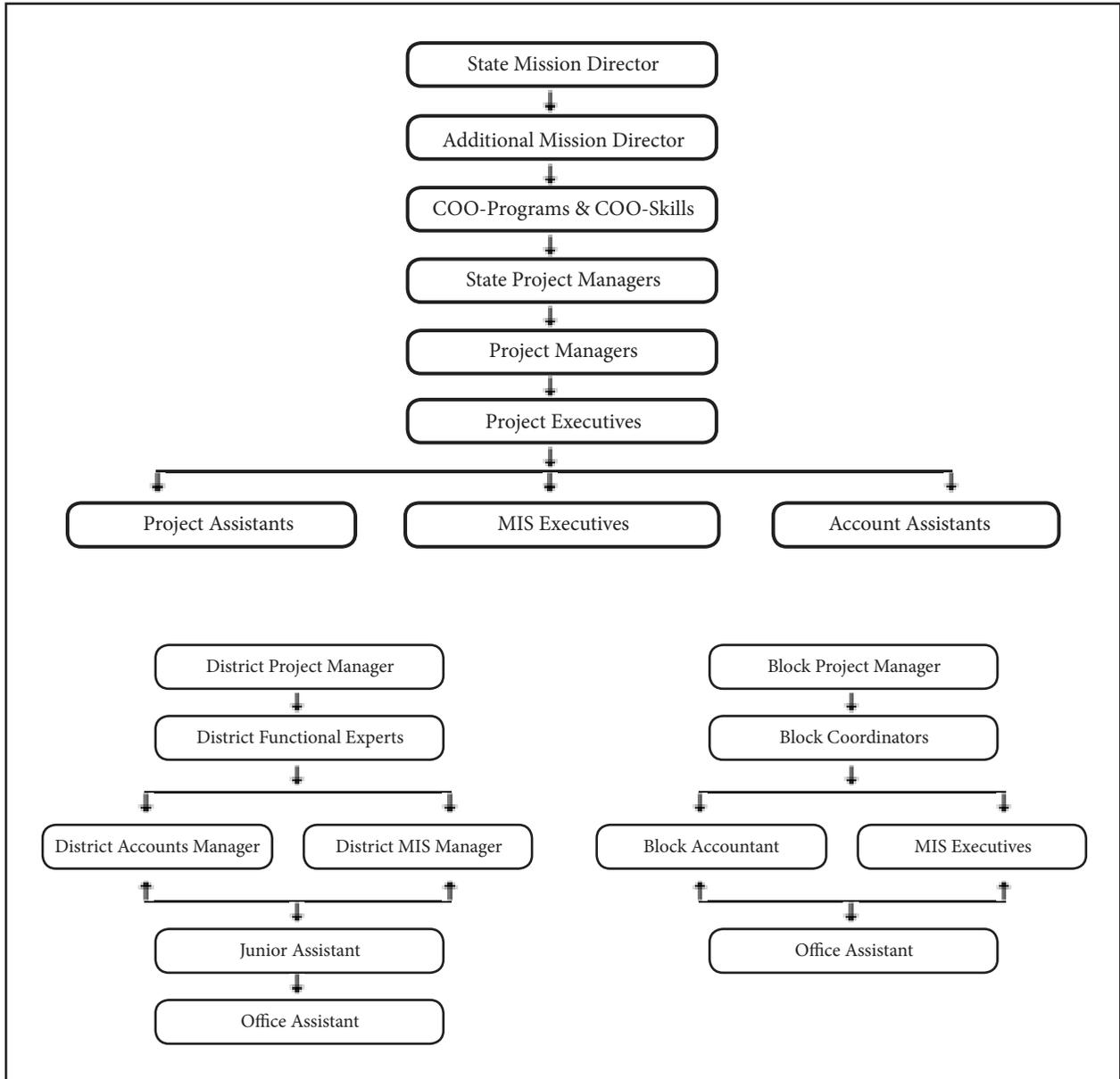
Today ASRLM has a total of 4186 Community Resource persons spread across 219 Blocks and 33 districts to support mobilisation for DDU-GKY. There are Block Coordinator's (Skills) at all 219 Block Mission Management Units and District Functional Experts (Skills) at all the 33 District Mission Management Units for driving mobilisation for DDU-GKY. The State Mission management Unit has a COO Skills, 2 SPMs, 4 PMs, 5 PEs and 1 PA. One of the SPMs SPM-(Mobilisation, Counseling, Job Fairs & Alumni Support) is a dedicated resource for monitoring the

overall mobilisation activities. The organisation is headed by the State Mission Director.





Figure 3: Organisational Structure



Impact:

The strategy of strengthening mobilisation through community engagement and incentivising the SHG-CRPs network has immensely helped in identifying the right candidate for the right trade and for the right job. It has resulted in a regular and eased manner of selection of beneficiaries for training pertaining to the different trades.

There is a now a regular flow of awareness and mobilisation activities at all the blocks. All blocks now aspire to organise minimum 3 mobilisation camps in a month. Therefore, in any said month there are on an average of 500- 600 mobilisation camps all over the state.

It has also helped the PIAs to launch training batches with zero days gap. It has also resulted



in optimum training centre utilisation for almost all the PIAs.

The identification of the right candidate for the right trade and for the right job has

led to overall increase in retention in training & placement and thus improved overall placements.

Figure 3: Placement Performance: Financial Year wise (as on 30/08/2019)



Figure 4: Placement Retention (as on 30/08/2019)



Key Challenges:

ASRLM faced several challenges in the initial phase of implementation of the mobilization strategy. The SHG-CRP community was at first reluctant to address the issues of skill development as they were already preoccupied with the activities of the livelihood sector. Hence, it required regular handholding to motivate

them to work for the rural youth.

To develop the database for the youth was a mammoth task as there was no reliable information at any level on youth. Collection, compilation and maintenance of accurate data was by no means an easy job and required continuous reviewing.



However, these challenges were effectively dealt with changes in rules, motivation, capacity building and thorough monitoring.

Scalability, Replicability and Sustainability:

Engaging the community has proven to be an effective model for mobilization. The SHG-CRP network has been utilized to its full potential and PIAs were given a wider province to utilize their resources, achieve their targets and deliver greater results.

Other states could also adopt the strategy of systematic mobilization process along

with change in the working rules and principles so that they can yield similar results. Incentivizing the efforts of the SHG-CRP can motivate them to put in their best efforts in the activities of mobilization. Regular capacity building exercises of the Jeevika Sakhis (CRP), SHG groups etc. and monitoring of the activities can contribute towards achieving the targets.

Fact sheet:

Theme	Community Engagement in Mobilization (DDU-GKY)
Nodal Implementing Agency	Assam State Rural Livelihoods Mission (ASRLM)
Geographical Coverage	All districts of Assam State
Target Groups	Rural Youth (15 – 35 years)
Years of Implementation	2015 - Present





MONITORING & EVALUATION: THE ASSAM WAY

INTRODUCTION:

Monitoring and evaluation (M&E) forms the basis for assessment of the quality of activities undertaken under a project or programme and allows modification of interventions to achieve the desired outcome in line with programme targets. Monitoring aspect of M&E process provides a record of activities/results and serves as an early warning system to remedy any issues that may be encountered along the way. Evaluation aspect on the other hand looks into causes and effects of a problem, assesses/estimates the value, worth or impact of an intervention. It is typically done on a periodic basis—perhaps annually or at the end of a phase of a project or programme.

The Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) programme is being implemented under the Public Private Partnership (PPP) mode. The Government takes care of policy making, monitoring and funding aspects whereas the private partners (viz. Project Implementing Agencies) undertakes actual implementation of the programme right from mobilization of beneficiaries, imparting of training under the set guidelines and norms, to ensuring at least

70% placement and retention for a minimum of three months period. Since the Government is legally mandated to perform monitoring of programme implementation, the M&E process has been provided the necessary impetus. The M&E process monitors activities of PIAs and evaluates their achievements using the set targets as a yard stick to ensure that the quality of outcome is not compromised.

The Assam State Rural Livelihoods Mission (ASRLM) has undertaken adequate steps to ensure a continuous M&E process. This has been instrumental in the achievement of 103% of commencement targets and 84% of training targets during FY 2018-19. The success of M&E has been evident in a sharp rise in placements and retentions, increase of training capacity, introduction of bank guarantee, introduction of provident fund (PF)/Employees' State Insurance Corporation (ESIC) statement in lieu of bank statement as a proof of placement, introduction of new trades, opening up of the entire state for mobilization, identification of local needs from the employer's as well as from the employee's perspective.

Decoding the Innovative Practice in M&E:

Assam had become an action plan state in February, 2017. Since then, Ministry of Rural Development, Government of India has handed over the programme implementation to the state. Before becoming an action plan

state, Assam was a yearly plan state under which programme implementation was carried out by the National Institute of Rural Development & Panchayati Raj, Hyderabad. During the yearly plan period, due to scarcity of human resource



(HR), the monitoring of programme implementation had become a difficult task. Over the years and after attainment of action plan status, ASRLM has streamlined the human resource process beginning with the establishment of a fully equipped HR Unit. This has ensured

recruitment of quality manpower across all levels of ASRLM i.e. from State Mission Management Unit, through District Mission Management Unit right down to the Block Mission Management Unit level. It can now be safely said that HR streamlining has made resources available for proper monitoring of programme implementation.

In addition to that the ASLRM has adopted an innovative practice to make the monitoring process even more robust, transparent and accountable. Under this practice, a trend has been allowed to become an established practice within the overall M&E process wherein the top echelon of the state government has been directly involved within the M&E



framework. This practice has contributed to adaptability, flexibility and speed in responding to execution challenges during implementation stage itself and resulted in success in terms of aforementioned targets with utmost efficacy. The table below highlights the facts to provide an empirical justification to the success of the innovative M&E practice:

Sl No	Particulars	From April, 2015 to March, 2017	As on August, 2019 (Cumulative)	Performance outcome post M&E innovative practice (i.e. in last 2 years & 5 months)
1	Trained	12,458	44,020	31,562
2	Job Offered	8740 (70%)	37,229	28,489 (90%)
3	Job Joined	6,621	28,952	22,331
4	Placed	2,744 (22%)	21,741 (49.39%)	18,997 (60.19%)
5	Retention	41%	75%	85%

Two cases at hand:

During the post training placement phase, some PIAs viz. Gram Tarang Employability Training Services Pvt. Ltd., NIIT Yuvajyoti Ltd., ICA Eduskills Pvt. Ltd., Safeducate Learning Pvt. Ltd. etc faced difficulty in submission of bank statements. These

bank statements are required to be submitted to the ASRLM under DDU-GKY guidelines as a proof of placement of the trained candidates. This was one of important document for the PIAs to claim the funds due to them by the government for the training they had conducted.



This issue was noticed first hand during the M&E review meeting. To resolve this issue, a general rule was made for all PIAs under which furnishing of PF/ESIC statement in lieu of bank statement would suffice. As a result, the PIAs found it easier to prove their achievement targets and candidates also were relieved from an unnecessary burden of getting the bank statements. This innovative practice contributed to adaptability, flexibility and speed in responding to unexpected challenges.

Another case that deserves special mention is a case of underperforming PIAs. It was noticed during the continuous monitoring phase that

the training quality of some PIAs were not up to the mark resulting in poor placements. These PIAs were asked to stop the implementation of the programme but on the flip side government had to bear financial losses due to the payments already made as per norms. To cut down on the losses, the PIAs were mandated to submit bank guarantees which were to be forfeited in case of under-performance. Thus potential loss to the exchequer has been prevented due to proactive M&E practices adopted by ASRLM. This innovation has been replicated across all states under the direction of the Ministry of Rural Development, Govt. of India.

CONCLUSION:

The DDU-GKY has come a long way from being a yearly plan to an action plan state. Over the period of time during 2015-2019, it has been a great learning experience for the ASRLM as such a programme had not been implemented earlier. There had been hiccups during the course of execution. The Mission did not maintain status quo but adapted to the challenges and improved upon that to make implementation even more efficient. It has maintained a tenacious flexibility allowing

constructive criticism and building on them towards achieving the desired outcome. Many of its innovative practices has been replicated across the country. While the Mission treads with cautious optimism and acknowledges that a long road lies ahead, the mission takes pride of the achievement of targets and outcomes beyond the set criteria. It accepts the recognition it has received from the Ministry of Rural Development, Government of India for implementation of the DDU-GKY programme with humility.

To become 'unique,' the challenge is to fight the hardest battle which anyone can imagine until you reach your destination

- A.P.J. Abdul Kalam

**01 TESTIMONIAL – ABADULLA**

After DDU-GKY intervention, he is continuing his job and completed more than one year.

BRIEF:

1	Name:	Abadulla
2	Place:	Karimganj, Assam
3	Training trade & PIA:	Sales Person-Retail (RET 101)
4	Current Employer:	Ajmal International Trading Co. (LLC), Qatar
5	Job:	Trainee Counter Salesman
6	Salary:	QAR 5,083 = INR 96,211.32 per month

Why this is a good testimonial?

He has completed his retail training and OJT with all his hard work and dedication.

He is highly motivated and result oriented as a result of which he got placed in Qatar where he has been working since last one year and earning a handsome package to support himself and his family.

Abadulla, the son of Mokkdas Ali and Monowara Begum is a resident of Kaknimpara in the district of Karimganj Assam. His family consist of 5 members including two siblings of Adadullah. By occupation Abdullah's father is a day labourer who had a very tough time in supporting his family financially. Despite the difficulties faced, Abadullah's father

helped him in completing his graduation from Karimganj College in the year 2017.

After completion of his graduation he came to know about the Skill Development Initiative by the Govt. of India DDU-GKY. So keeping that in mind he attended a mobilization drive of DDU-GKY run by Ajmal Foundation, where he came to know more about skill development and he enrolled himself for training of Sales Person-Retail for a period of 3 months. During training, he learned many things on retail sales, soft skills, spoken english & personality development that helped him to crack the interview conducted by Ajmal Internationals for their Qatar operations.

Presently, he is working as trainee counter salesman in Ajmal Internationals based at Qatar location.

**02** TESTIMONIAL – RUBUL ISLAM CHOWDHURY

After DDU-GKY intervention , he is continuing his job and completed more than one year

BRIEF:

1	Name:	Rubul Islam Chowdhury
2	Place:	Hojai, Assam
3	Training trade & PIA:	Sales Person-Retail (RET 101), Batch: 01, Ajmal Foundation
4	Current Employer:	Ajmal International Trading Co. (LLC), Qatar
5	Job:	Trainee Counter Salesman
6	Salary:	QAR 5,319 = INR 1,00,678.35 per month

Why this is a good testimonial?

He wanted to be a sales personal and hence joined DDU-GKY.

He has successfully completed his 3 months Retail training and 5 days of OJT. After that he got placed at Qatar as trainee counter salesman where he is withdrawing a very good salary package.

This has inspired and motivated other candidates to put their best effort to achieve success of this level.

Rubul Islam Chowdhury son of Lt. Nizam Uddin Chowdhury, a resident of Podumoni, Murajhar district, Hojai (Assam) belongs to minority community. He has ten siblings in his family and he is the last one. Despite being not fortunate of having caring childhood, he managed to pass matriculation in 2011 and plus two in 2013 and finally graduation in 2016 from ADP College, Nagaon. Soon after completing graduation, he lost his father on July 2016. To support himself for higher

education, he went to Mumbai and started working in OLA cabs and after working for few months, he took admission in Azam Campus for completing his further studies (M.A in English). However, he was not so fortunate as the money he earned was not enough to complete his day-to-day needs, there in Mumbai and he came back to his village where he remained jobless. After few months staying in the village, once he attended a mobilization drive of DDU-GKY run by Ajmal Foundation, he came to know more about skill development and he enrolled himself for training of Sales Person-Retail training course of 3 months. During training, he learned many things on retail sales, soft skills, spoken english and personality development that helped him to crack the interview conducted by Ajmal Internationals for their Qatar operations.

Presently, he is working as trainee counter salesman in Ajmal Internationals based at Qatar location.

**03** TESTIMONIAL – LEENA HAZARIKA

After DDU-GKY intervention , she is continuing her job and completed more than one year.

BRIEF:

1	Name:	Leena Hazarika
2	Place:	Sonitpur, Assam
3	Training trade & PIA:	Sewing Machine Operator, Endeavor Careers Pvt. Ltd.
4	Current Employer:	Cotton Blossom, Tirupur, Tamil Nadu.
5	Job:	Sewing Machine Operator
6	Salary:	INR 14,659 per month

Why this is a good testimonial?

She wanted to join the apparel industry and hence joined DDU-GKY.

She has successfully completed her 3 months training. After that she got placed at as a sewing machine operator where she withdraws a good salary package.

This has inspired and motivated other candidates to put their best effort to achieve success of this level.

Leena Hazarika belongs to an economically poor family from a village in the district of Sonitpur, Assam. Her father who is a farmer, is the only bread earner of the family. Their monthly income was a meagre Rs. 5,000/-. Her family consists of 5 members including her parents, brother who was physically challenged and a younger sister and herself.

Because of the condition of her elder brother, she felt responsible to take on the responsibility of her family and support them.

She was informed about the DDU-GKY program from the block and during the mobilization camp it was found that she was interested in trade of sewing machine operator and she pursued to go forward in this trade. After clearing all the formalities, she took admission at the training center of Endeavor Careers Pvt. Ltd. where she excelled in both theory and practical training. She was also first recipient of internal motivational program called Champs under Endeavor Careers Pvt. Ltd. She was a very keen learner and after the completion of her training she got recruited in Cotton Blossom Pvt. Ltd. in February 2018 which is located in Tirrupur, Tamil Nadu. She started with a salary of Rs. 12,014/-. Her performance in her job was exemplary which made her get an 33% increment in her CTC. Her dedication and efficiency made her achieve the best employee award for the month of January 2019. Her current salary is Rs. 14,659/- which helps her contribute to her family's income.

**04 TESTIMONIAL – DEEPSIKHA BORAH**

After DDU-GKY intervention, she is continuing her job and completed more than one year.

BRIEF:

1	Name:	Deepsikha Borah
2	Place:	Jorhat, Assam
3	Training trade & PIA:	BPO Trade, Orion Edutech Pvt. Ltd.
4	Current Employer:	Concentrix, Kolkata
5	Job:	Senior Advisor
6	Salary:	INR 17,000 per month

Why this is a good testimonial?

She wanted to work in BPO industry and hence joined DDU-GKY.

She has successfully completed her 3 months BPO training. After that she got placed at Kolkata as advisor where she is withdrawing a good package.

This has inspired and motivated other candidates to put their best effort to achieve success of this level.

Deepsikha Borah hails from a small village in Assam known as Xuru Moinaporia, in Jorhat District. Her family consists of her mother, an elder and a younger brother. She lost her father at a young age. Although the financial condition of her family was not very strong, she completed her studies from govt. high secondary school, Longding, district Chirang on 2012.

Thereafter, she got to know about the skill development initiatives under the DDU-GKY

and being sensitized about the potential of the scheme, she enrolled herself with the BPO trade under Orion Edutech Pvt. Ltd. and completed her 3 months course.

The training under DDU-GKY was very helpful in bringing about a complete transition in her attitude and personality. From a shy simpleton from a village she became a confident and spirited person. The results in her internal and external assessments were very good. She appeared for campus placement and got selected in Concentrix, a leading BPO in Kolkata. She started with a Salary of Rs. 8,600/- and through her sheer hard work and sincerity, she got promoted to the position of senior advisor in her organisation. Currently, she is earning a salary of Rs. 17,000/-

Her remarkable career progression has not only made her best candidate under DDU-GKY but also an ideal example of women empowerment for many girls from her village.

**05** TESTIMONIAL – PABITRA BURAGOHAIN

After DDU-GKY intervention, he is continuing his job and completed more than two years.

BRIEF:

1	Name:	Pabitra Buragohain
2	Place:	Dhemaji, Assam
3	Training trade & PIA:	Hospitality Assistant, JIS Foundation, Satmile ,Guwahati
4	Current Employer:	Mountain Trail Foods Pvt. Ltd. (Chai Point), Hyderabad
5	Job:	Lead Partner
6	Salary:	Rs. 29,681 per month

Why this is a good testimonial?

Starting from a lower middle class family with dreams of making big in life in a metro city, he worked hard and could successfully support his family now.

He dedicatedly completed his training from JIS foundation under DDU-GKY and studied sincerely and not settling down until he achieves the best in life. With this spirit he has become an active model for his peer group and succeeding batches.

Pabitra Buragohain is from the remote rural village of Gohaingaon in Dhemaji District. His father is a farmer and he has 4 siblings. He studied till higher secondary but could not continue his studies due to financial constraints. However, interesting fact is that he was a married person having one daughter. His family was very poor and he wanted to do something in life and contribute in his family expenses for which he needed a job urgently.

Through his Gram Panchayat he got the opportunity to know about DDU-GKY training courses and from there he joined a 3 months hospitality assistant course in JIS foundation, Satmile from November 2016 to February 2017. He was talented and punctual enough for his duties, responsibilities, roles and classroom activities during his training. After training, he cracked the interview and got an opportunity to join in Mountain Trail Foods Pvt. Ltd. (Chai Point), Hyderabad on March 2017 with a starting salary of Rs. 10,000/- per month. He has come a long way and now drawing a monthly salary of Rs. 29,681/- per month and taking care of his family.

In his own words: *After joining this institute I feel glad and this institute provided me a great opportunity to change my life. After completing 3 months of training programme in hospitality assistant from JIS foundation, Satmile Guwahati, this institute gave me an opportunity to work in such a splendid platform which lefts a smile in my face and my family.*

**06** TESTIMONIAL – PRANAB MEDHI

After DDU-GKY intervention, he is continuing his job and completed one year.

BRIEF:

1	Name:	Pranab Medhi
2	Place:	Baksa, Assam
3	Training trade & PIA:	Completed a course in Domestic Data Entry Operator from Empower Pragati Vocational & Staffing Pvt. Ltd (Guwahati center) under DDU-GKY.
4	Current Employer:	Toyyos, Assam.
5	Job:	Vice President
6	Salary:	INR 35,000/- per month

Why this is a good testimonial?

Extreme Transformation is visible due to DDU-GKY's intervention.

Pranab was initially placed as a Back Check Caller at *InnovSource Services Private Limited, Guwahati for a SBI Credit Card Process.*

After working for a few months at InnovSource, he later joined Toyyos as a Senior Manager,

Sales. Toyyos is an online platform similar to Ola and Uber where the team has to tie up with local taxi owners and drivers to join them for mutual betterment. Sooner through his hard work and dedication, he was promoted as the General Manager. He further got promoted and at present he is working as the Vice President.

Bio:

The annual income of Pranab as hardly Rs. 20,000/- per annum. He could hardly completed his batchelorette degree but could not get jobs. Then he came to know about Empower Pragati Vocational and Staffing Private Limited, under DDU-GKY project from the mobilizer who then visited his village at Baksa district. He was very much interested in the Domestic Data Entry Operator Course as he very keen to work on computer. So he opted for the DDEO course

and so soon he started his venture in Empower Pragati. But with the determination of doing something big, he continued his training and was able to get his first job as Back Check Caller at InnovSource Services Private Limited, Guwahati for an SBI Credit Card Process from Empower Pragati with a CTC of Rs. 12,000/- after which there was no looking back. He is grateful to MoRD, ASRLM, and the entire team of Empower Pragati to bring out the best in him.

Water Hyacinth craft Com
Facility Centre opens at Bor



সমীয়া

নাহনীঘাটত অসমৰ
গ্ৰামীণ এক্সপ্ৰেছ যো



হামদুৰাৰ এন আৰ এল এমৰ চাৰ্কাৰী ক্ৰান্তিৰ উদ্যোগ

গহপুৰৰ বানপীড়িতৰ মাজত
ছেনিটেৰী নেপকিন, ফেনাইল, আঁঠুৰা বিতৰ

মহীলাৰ স্বচ্ছ আৰু
আঁচনিৰ উদ্যোগ

গহপুৰত সৌৰ সামগ্ৰী
বিক্ৰী-মেৰামতি প্ৰতিষ্ঠান

মোৰানহাট মেন্ টাঙ্কুৱাড্ডো প্ৰতিযোগিতা কা আয়োজন
উপাধ্যক্ষ অকন ধুয়াঁনে জতাঁই বেহতৰ প্ৰদৰ্শন কী উম্মীদ

লোকল স্মাড্‌স

লগৰীয়া ৯৯'ৰ
উদ্যোগত বান

বৰচিলাত পানীমেটেকাৰ
সামগ্ৰী উৎপাদন

বিভিন্ন অঞ্চলত শোভাযাত্ৰা, সজাগতা সভা সম্পন্ন



গ্ৰামাঞ্চলৰ মহিলাৰ স্বাবলম্বনৰ পথ

মহিলাৰা এগিয়ে এলে, সমাজ
এগিয়ে যায়: কীৰ্তি জল্পি

বৰচিলাত পানীমেটেকাৰ
সামগ্ৰী উৎপাদন কেন্দ্ৰ মুকলি

কা গ্ৰামীণ এক্সপ্ৰেছ যোজনা
হামদুৰাৰ উন্নয়ন খণ্ডৰ

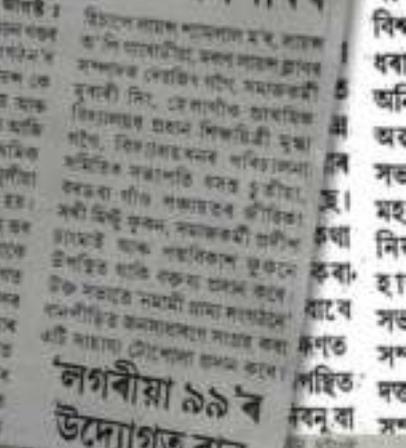
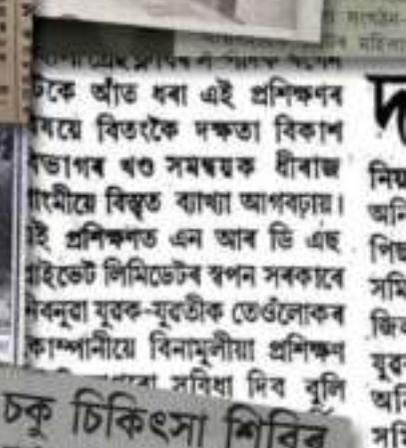
মহিলাৰা এগিয়ে এলে, সমাজ
এগিয়ে যায়: কীৰ্তি জল্পি

টোলপ মাৰ্গৰ প্ৰায় ৩০ কিলোমিটাৰ
শিক্ষাৰ্থীসকলে আবেৰ্জনা নিক্ষেপৰ বাবে দোক
একেটাকৈ ডাঙৰি বান্ধিবলৈ গমিবি

বৰচিলাত পানীমেটেকাৰ
সামগ্ৰী উৎপাদন কেন্দ্ৰ মুকলি

কা গ্ৰামীণ এক্সপ্ৰেছ যোজনা
হামদুৰাৰ উন্নয়ন খণ্ডৰ

মহিলাৰা এগিয়ে এলে, সমাজ
এগিয়ে যায়: কীৰ্তি জল্পি





**LIVELIHOOD PROJECT DETAILS UNDER ASRLM
FOR THE FINANCIAL YEAR 2019-20**

Sl. No.	Details of Livelihood Projects	Place of the project	Total Targeted Beneficiary
SPECIAL LIVELIHOOD PROJECTS			
1	National Rural Economic Transformation Project (NRETP)	Dhemaji, Machkhowa, MSTD, Sisiborgaon (Dhemaji District), Algapur, Katlicherra, Lala, Hailakandi (Hailakandi District), Barhampur, Dolongghat, Raha, Lawkhowa (Nagaon District) Kakopathar, Sadiya, Guijan, Itakhuli (Tinsukia District)	15,000
2	Start Up Village Entrepreneurship Programme (SVEP)	Hajo, Sidli Chirang, Pub Mongoldoi	3,624
3	Mahila Kisan Sashaktikaran Pariyojana (MKSP)-AAP	Ujjani Majuli (Majuli), Kushdhowa (Goalpara), Borkhetri (Nalbari), Pakabetbari (Barpeta) and Lumbajung (Karbianglong)	12,500
FARM & OFF FARM LIVELIHOOD INTERVENTIONS			
1	Value Chain Project on Hill Broom and Maize	Lumbajong (Karbi Anglong), Ronkhang (West Karbi Anglong)	2,000
2	Development of Value Chain for Mushroom Cultivation	Rani (Kamrup)	200 (1 Cooperative Society)
3	Development of Value Chain for Mushroom Cultivation	Chandrapur and Dimoria (Kamrup Metro)	200
4	Sustainable livelihood promotion of rural poor of Udalguri district	Udalguri, Harisinga	15,000
5	Biodegradable Solid Waste Management and Household Organic Tea Gardening	Chandrapur Block	250
6	Fishery Intervention	Chaiduar, Pub Chaiduar, Algapur, Borkhola, Hailakandi, Katlicherra, Lala, patherkandi, RK Nagar, South Hailakandi, South Karimganj	1,387
7	Beekeeping & Honey Processing	Joypur, Tengakhat, Barbaruah, Dimoria, Udalguri, Nortwest Jorhat, Ujani Majuli, Laharighat, Mayong	500
8	Promotion of Backyard Poultry (Abhilash Hatcheries)	Pub Mongoldoi, Dalgaon, Kushdhowa, Jaleswar, Bakhetri	228
9	Backyard Poultry Project	Itakhuli, Joypur, Chaiduar, Algapur, Dolongghat, Khagorijan, Boko, Rangia, Barhampur, Sootea, Nazira, Sapekhaiti, Borobazar, Sidli Chirang, Sapor Salkocha, Tengakhat, Golaghat Central, Binnakandi, lumbajong, Dhemaji, Karunabari, lawkhowa, Borchola, Kakopathar, Udalguri, Rongkhang	7,750



**LIVELIHOOD PROJECT DETAILS UNDER ASRLM
FOR THE FINANCIAL YEAR 2019-20**

Sl. No.	Details of Livelihood Projects	Place of the project	Total Targeted Beneficiary
10	Value Chain Development on Piggery Farming	Dangtol, Demow, Paschim Nalbari, Pakabhetbari, Dimoria, Langsomepei, Laokhowa, Nazira, Guijan, Rangia, Borsola, Chaiduar, Dhekiajuli, Titabor, Udalguri	4,601
11	Aromatic & Medicinal Plant	Kushdhowa, Dolongghat, Dangtol, Raha, Khagorijan, Mayong	6,000
12	Organic Cultivation	Nilip, Rongmongwe, langsomepi	2,500
13	Development of Poly House for High Value Crops	Raha, Laharighat, Barkhetri, Moirabari, Boko	405 (405 Units)
14	Papaya Cultivation	Manikpur(Bongaigaon), Tapatarry (Bongaigaon), Barbaruah (Dibrugarh), Tinkhong (Dibrugarh), Krishnai (Goalpara), Golaghat Central (Golaghat), Lumbajong (Karbi Anglong), Pub Mongoldoi(Darrang), Guijan(Tinsukia), Itakhuli (Tinsukia), Saikhowa (Tinsukia), Dalgaon Sialmari (Darrang)	1,080
15	Hydroponics	Rani	15 (1 Units)
16	Piggery Value Chain	Lakhimpur & Dhemaji	1,500
17	Bee Keeping & Honey Processing	Udalguri	100
18	Piggery Breeding Unit	Dhekiajuli, Borchola, Barhampur, Chandrapur, Dolongghat	60 (5 Units)
19	Composite Nursery Farming	MSTD, Sissiborgaon, Dhemaji (Dhemaji)	32 units
NON FARM LIVELIHOOD INTERVENTIONS			
1	Development of Handloom Value Chain	Ujani Majuli (Majuli), Dhakuakhana (Lakhimpur)	1,000 (6 Units)
2	Sustainable livelihood promotion through development of Water Hyacinth Craft	Ujani Majuli (Majuli), Guijan (Tinsukia), Dolongghat (Nagaon), Dhemaji (Dhemaji) C16, Kachugaon and Pub Mangaldoi Block	600 (6 Units)
3	Aajeevika Grameen Express Yojana (AGEY)	Borkhola, Borobozaar, Borsola, Barhampur, Chaiduar, Dalgaon Sialmari, Dhemaji, Dolongghat, Guijan, Khagorijan, Laharighat, langsomepi, Raha, Rongkhang, Sissiborgaon, Pub Chaiduar	60 (60 vehicles)
4	Million Solar Urja Lamp (SoUL) Program under MNRE	Chenga, Pub-Chaiduar, Dangtol, Dalgaon, Joypur, Lala, Dimoria, Lumbajong, Langsomepi, South Karimganj, Patharkandi, Dhakuakhana, Mayong, Ujani Majuli, Barkhetri, Dhekiajuli, South Salmara, Kakopathar, Sadiya, Rongkhang, Sapor	503 (21 Units)



LIVELIHOOD PROJECT DETAILS UNDER ASRLM
FOR THE FINANCIAL YEAR 2019-20

Sl. No.	Details of Livelihood Projects	Place of the project	Total Targeted Beneficiary
5	Establishment of Bagan Bazar	Gobardhana, Chaiduar, Dangtol, Borkhola, Rajabazar, Sapekhaiti, Dalgaon, Sapor, Tengakhat, Joypur, Golaghat East, Golaghat Central, Lala, Algapur, NW Jorhat, South Karimganj, Karunabari, Dhakuakhana, Titabor, Boginodi, Bajiagaon, Paschim Kaliabor, Nazira, Demow, Borchola, Dhekiajuli, Kakopathar, Guijan, Udalguri	680 (68 Units)
6	Maina Machine Project with Mulberry	Raha, Dolongghat, Khagorijan, Barhampur, Bajiagaon, Lawkhowa, Binnakandi, Titabor, Nalbari	50
7	Introduction of Incense Stick making under ASRLM	Tengakhat, Ujani Majuli, Dolongghat, Pub Mongoldoi, Kaliabor	243 (5 Units)
8	Sanitary Napkin Project	Guijan (Tinsukia), Golaghat Central(Golaghat), Dhemaji (Dhemaji), Chaiduar (Biswanath), Sidli (Chirang), Hailakandi (Hailakandi), Titabor (Jorhat), Karunabari (Lakhimpur)	120 (8 Unit)
9	SHG Weekly Market	Titabor, Raha, Itakhuli, Sapekhati, Dhemaji, Kushdhowa, Namrup, Telahi, Ghilamara(3), Joypur, Boginodi, Binakandi, Nilip	15 Units
10	Tamul Plate Manufacturing	Amguri	1 Unit
11	Maina Machine	Kapili(Morigaon), Sidli(Chirang), Goreswar(Baksa), Gobardhana (Baksa)	75
12	Food Processing Unit	Dimoria	100 (1 Units)
13	Kurabasha Handloom Unit	Balijana (Goalpara)	100 (2 Units)
14	Paper Plate making	Sapekhati, Tengakhat, Barkhetri	30 (2 Units)
15	Turmeric Processing Unit	Sadiya, Dolongghat	20 (1 Units)
16	Capacity Building Training Program on Shital Pati Based Craft	Matia, Algapur	100 (2 units)
17	Livelihood Enhancement of Women in Cane & Bamboo Craft by Promoting Entire Value Chain	Dimow (Sivasagar), Bihdia Jajikona (Nalbari, Chakchaka (Barpeta	500 (3 Units)



**ASSAM STATE RURAL LIVELIHOODS MISSION
PANCHAYAT AND RURAL DEVELOPMENT DEPARTMENT
GOVERNMENT OF ASSAM**

SIVA NATH GOGOI PATH, PANJABARI ROAD
GUWAHATI, ASSAM - 781037

PHONE NO.: 0361-2330542 / TOLL FREE NO.: 18002008998

Website: <https://asrlms.assam.gov.in>

Email: asrlms.india@gmail.com

 Assam State Rural Livelihoods Mission

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