



THE SYLVAN SAGA

FROM DUSK TO DAWN

A COMPENDIUM ON GOOD & REPLICABLE PRACTICES UNDER ASRLM





The
Sylvan Saga

From Dusk to Dawn

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**Assam State Rural Livelihood Mission
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Sarbananda Sonowal



**Chief Minister, Assam
Guwahati**

Dispur
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MESSAGE

I am happy to know that Assam State Rural Livelihood Mission (ASRLM) is coming up with a compendium on good and replicable Case Studies named 'Sylvan Saga (From Dusk to Dawn)' to highlight the success stories of women SHGs in Assam.

As the compendium is an effort by the Mission to focus on the success stories and achievements of women SHGs in the State, working under the guidance of ASRLM, it would be beneficial for other such SHGs to take inspiration from those case studies and replicate the successful models. I also congratulate ASRLM for facilitating the women SHGs of the State with revolving funds under State Government's schemes like 'Kanaklata Mahila Sabalikiran Asoni' among others.

I wish Assam State Rural Livelihood Mission all the very best for this endeavour and hope that the compendium would be able to encourage members of women SHGs in the State to achieve economic independence and become equal partners in Assam's progress.

(SARBANANDA SONOWAL)



NABA KUMAR DOLEY

Minister of State (Ind.)

Panchayat & Rural Development,

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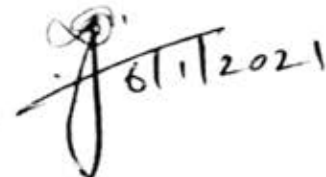


Message

I am happy to know that Assam State Rural Livelihoods Mission is coming up with a compendium on Good & Replicable Practices known as "The Sylvan Saga (from Dusk to Dawn)". It is a recognition to the rural self help group women and their life journey which is motivating, replicable and worthy. The compendium narrates what have been done in the field so far, by the Assam State Rural Livelihoods Mission family towards promotion of livelihoods and updation of skilled people.

This compendium will serve as a written documentation and will keep inspiring more rural women in the long run.

I wish Assam State Rural Livelihoods Mission all the very best for this and future endeavours.


6/11/2021

(Naba Kumar Doley)



Message

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

I am pleased to see that Assam State Rural Livelihoods Mission (ASRLM) is bringing out the compendium on good and replicable practices named "The Sylvan Saga: From Dusk to Dawn" for the second year in a row. The practices demonstrate the efforts of rural women towards uplifting their socio-economic status as well as the efforts of Assam State Rural Livelihoods Mission (ASRLM) officials towards promoting the betterment of rural lives.

I would like to congratulate the Assam State Rural Livelihoods Mission (ASRLM) family on their commendable efforts and determination in bringing out this compendium. I sincerely hope that they carry on the good work in the future. At last, I wish that the Assam State Rural Livelihoods Mission will come out with a compendium every year with many more success stories in the near future.

(Dr. J.B. Ekka), IAS

Principal Secretary, P&RD Department
Govt. of Assam



Message

The rural women are the real catalysts for changes in the society. They are not only the mothers and the home makers but also the potential change makers. It is indeed noteworthy that Assam State Rural Livelihoods Mission is working with not less than 30 lakhs such women and touches their lives in all dimensions. The Sylvan Saga (From Dusk to Dawn) is a compilation of tales of such women whose stories can motivate the lives and livelihoods practices of other women.

In this context, it is also imperative to know and learn from the case studies that have brought about the changes across the states. Underpinning the importance of such stories, Assam State Rural Livelihoods Mission is penning down the case studies. The motivating and successful tales of these women can be compared to “phoenix” who have risen from the ashes to see a new world, to create a new history. Their grit, determination and passion for success and eagerness to help and motivate the fellow women are no less than tales of heroes of any kind.

It gives me immense pleasure to be a part of the journey. Association with such mega journey that changes the rural economy making the women ‘Atma-Nirbhar’, is undoubtedly a matter to be proud of. I wish Assam State Rural Livelihoods Mission a successful glorious journey ahead.

(Hemen Das), IAS
Commissioner

Panchayat & Rural Development, Department



FORWARD

Assam State Rural Livelihoods Mission is implementing "DAY-NRLM", "The Mission for Poverty Reduction" which is an extensive programme with implementation structure at the State, District, Block and the Panchayat level. It is also implementing the "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.

The mission is working towards improving the socio-economic status of rural women through collectivization, savings and credit and promotion of various livelihood activities. Recognizing the importance of women in agriculture and other important sectors for focused intervention with Annual Action Plan is conceptualized and implemented across the country. The mission has not only promoted smallholder livelihoods, but also has empowered the "Mahila Kishans" through specific programmes. The quality of lives of rural women has improved through adoption of various practices over the years. More importantly there is reduced dependency on external inputs, increased control over production process, better agro-ecology and interested input productivity for the smallholders at economies of scale.

In this process not to forget the last mile extension services offered by the local cadres known as community resource persons(CRP) whose relentless service in the field of capacity building, social development, banking correspondence, agriculture, livestock and enterprise has taken the mission to the next level.

The SYLVAN SAGA is the saga, the livelihood journey of rural women and children which are motivational and would inspire many such women to be the potential change makers in rural India. It is my pleasure to be a part of the journey and I hope this compendium will serve as a learning document and will inspire not only Self Help Group women but also different strata of people in the society.

I wish all a very happy journey ahead.



(Krishna Baruah), ACS

State Mission Director

Assam State Rural Livelihoods Mission



Words from the Desk

2020 is a tough year for the human race. It has given an all together different viewpoint of life for people across the globe. At one point of time, there was no hope – hope to survive the crisis, hope to meet the near and dear ones, and hope to mitigate all the problems of life for all strata of society. But again time is the great leveler. It has taught us that life is precious and so it should be lived wisely.

During this tough time, doctors, other health care professionals, civil servants, police officers etc were in the front line of COVID 19 battle. However, not many know that there are some other people who had braved the crisis situation and rendered door to door service during the severe Pandemic Lockdown situation. They are the Community Cadres of Assam State Rural Livelihoods Mission. Mention should also be made to our all weather heroes – “Mahila Kishans” - women farmers for whose tireless efforts to produce more and more, life during the Lockdown was bearable for people like us. This compendium is a salute to all those rural self help group women who did not lose hope and continued to encourage the fellow women during the year 2020, no matter how tough the situation was.

We, the people working in the development sector are bounded by some combined conscience which did not let us sleep peacefully when our rural women were facing difficulties. We worked through thick and thin the whole year and we are still working for the upliftment of rural livelihoods. This compendium is also dedicated to all the Mission employees who have put their life into risks and did everything to boost the confidence of the self-help group members throughout the year. This compendium is too small to reflect all your hard works. Most importantly, my sincere gratitude to our State Mission Director Mrs. Krishna Baruah whose continuous guidance and trust upon us help this compendium sees the light of the day.

Despite all my efforts to make this compendium error free, there is every possibility of printing mistakes or mistakes due to oversight or lack of timely information. I also expect valuable suggestions to make the next edition of this compendium far better. Success of this compendium goes to everyone associated with the hard work. However, unwarranted mistakes left, if any, is the limitations of the knowledge of the undersigned.

On behalf of ASRLM,

Anindita

(Anindita Deka)

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**Institution Building,
Capacity Building
&
Social Development**



01

**COMMUNITY
MANAGED
TRAINING CENTER
at BMMU Itakhuli under
DMMU TINSUKIA**

The name Lakhipather in Tinsukia District initially gives us goosebumps as it was once a forest village used as an underground training center by various militant groups of Northeast. The villagers were under constant fear for their lives. Considering the geographical location and remoteness of the village, the inhabitants of the village could not avail the benefit of government schemes. Most of the youth were motivated to join extremist groups as they were isolated from the world outside.



The reputation of the place was gradually deteriorating. When the govt. took charge in obliterating the militant groups, freeing the people from their fears, the conditions of people improved; slowly they could see the glimpse of growth and development in real sense. The ASRLM was rollout at Itakhuli block of Tinsukia in an intensive mode in the year 2017. As a part of mobilization plan under DAY-NRLM, women from deprived and poor families of

the village were identified and brought under SHG fold and few old SHGs are revived. The SHG members are provided trainings on diverse subjects like SHG management, livelihoods, financial inclusion, health and hygiene, social action, etc for overall growth of the society in all perspectives. Accordingly, the Self Help Groups of the village were brought under Village Organisations and Cluster Level Federations. The SHG networking had a great role in making the women folk aware about various schemes which were undertaken by the government for upliftment & economic growth of rural masses. The mindset of people of Lakhipather has changed to a considerable extent. The women of the village, who previously could not go out of their village, now has the





confidence to have a bank account, carry out transactions, take loan and invest on their livelihoods. Most of the people of Lakhpathar are presently involved in petty shops, poultry, dairy & cattle rearing. Few agri-based women of the village were identified and provided training on scientific management of kitchen garden, which have helped them venture into kitchen gardens for healthy home consumption as well as commercial cultivation. "Today is not just another day. It's a new opportunity", this quote inspired the women of Lakhpathar on how to grab an opportunity and turn it into success. The women of Lakhpathar became aware of community managed training centers in other states through interaction with jeevika sakhis. They thought if such a center can be started in a forest village like Lakhpathar, the economic condition of the villagers can be improved by training of children, youth and women in dif-

ferent sectors as well as the centre being a training agency will generate income for the cluster level federation and enterprises situated nearby the training centre. This discussion went up to VO and CLF level. At the same time, the staff of block unit, Itakhuli gave awareness about the concept of CMTC and encouraged them to identify and carry out an assessment of Govt. buildings or private premises for hiring. As discussed, they have searched for un-used govt. buildings all over their village and nearby areas in the GP. Finally, they have identified a forest building which was earlier used as a tailoring center. The CLF members have discussed their plan with the community members of the locality and made them realize the prospects of having the centre in their locality. The training centre will be the epitome of training and knowledge centre in the district. So, the women of the village with hope in their eyes took charge and meet the District Forest Officer seeking permission for utilizing the building. They also discussed the same with the village elders, retired teacher, school teach-

er, village head-man, panchayat president and members. They made them realize that the training centre will be an asset for the community & serve the noble objective of the people. The forest department allowed them to use the building for training center. They analyzed, they planned and worked hard to bring collective decisions for establishment of a well equipped training center. The training centre is almost complete. The construction of kitchen and bathrooms is under construction and will make it ready for residential trainings, very soon. The jeevika sakhis under AS-RLM have also made great contribution by making people aware of the dream project during generic trainings under ASRLM like SHG basic management training and SHG book keeping, DDU-GKY mobilization, etc at the centre. A society evolution can lead to the residents' evolution and vice-versa. Lakhpathar is growing cautiously than ever. The SHG revolution has made people realize that awareness through organized networking can do the impossible for change in rural economy.



02

Community Managed Training Centre at BMMU Dhemaji under Dhemaji District

Sristi, a Model Cluster level Federation formed on 18th Oct'2016 under Dhemaji Block Mission Management Unit covering 58 villages of 4 Gram Panchayats with 5135 households. It was formed with an objective of working collectively on overall development of its member Self Help Group members in the aspects of Economic empowerment, Education, Health and sustainable development. The majorities of the SHG members belong to tribal community with agriculture and wage labor as their main source of income. In the initial stage only 30 Village Organizations were holding membership which later on increased to 34 Village Organizations (524 SHGs) and acting as a demonstration site for building the capacities of other CLFs exist-

ing in the rest of the Dhemaji Block. Till March'2020 the CLF was having an corpus amount of Rs.1,18,00,000/- out of which more than 80% are rotating among 5135 SHG members. Presently Sristi Model Cluster level Federation has its own office building and has one accountant who keeps all the records and is paid an honorarium of Rs 5,000/ month. They have also appointed MIS Assistant to maintain all the data. Moreover, the Model Cluster level Federation has supported many of its members in capacity building through various trainings and Livelihood support by providing CIF loans to its members. To mention a few, SHG member named Padma Sonowal of Gopak Janakalyan SHG under Kuhipat VO of Sristi CLF has set an example to stand on her own and has become self sustainable with the income she earns from her activity of Concrete Brick Production. Initial-



ly Padma Sonowal has availed a loan of Rs 1500/- from SHG in the year 2009 to send her husband to Kerala in search of job. Her husband learned about the production of Concrete Brick and returned home where they started to produce of their own. She has again availed a loan of Rs 30,000/- from Sristi CLF and bought machineries to function their business. Initially they started with two labours but now they have engaged 12 labourers. She now earns an amount of Rs. 40,000 per month. She has not only sus-





tain the family but also provided livelihoods to unemployed local youth by engaging them in her business. She has also built her own house with the income. She is an inspiration to many of the poor women. In the same way many of the SHG members are working collectively to sustain themselves by opting different livelihood initiatives such as cultivating various crops. It is also required to mention that the Sub committees of CLF are functioning proactively and the CLF Social action Committee is functioning to tackle all the social obstacles they face in the society and all the Sub Committees like Monitoring, Bank Linkage, Livelihood, Asset Verification are performing their task positively.

During Covid-19 pandemic situation, Sristi CLF has contributed an amount of Rs. 41,250/- in PM Care fund. In order to ensure a sustainable

livelihood and create its own identity through management of various residential and non-residential trainings under entire Dhemaji District, Sristi Model Cluster level Federation has started a "Community Managed Training Centre" (CMTC) for which ASRLM funded the Model Cluster level Federation an amount of Rs.10 lakhs as Infrastructure Fund. Since 1st Dec'20 the CMTC has started functioning and has successfully conducted a Book Keeping Training sponsored by NABARD and has able to generate an income of Rs.19,050/-. The Sristi Model



Cluster level Federation has planned to converge with various Govt. and Non-Govt. organizations in order to make the CMTC a success. They have also initiated a business plan of Vocational Training Centre, and Community Managed Laundry Set up which will be operated soon by the Model Cluster level Federation in the coming days with a plan to make the Model Cluster level Federation a financially sustainable and viable organisation. They are proactively functioning to achieve its objectives of Building Model CLF as "Proof of Concept."



03

Community Managed Training Centre at BMMU Barhampur under Nagaon District

Background:

Bhogeswari Phokanani Model Cluster Level Federation (CLF) was named after a renowned freedom fighter of Nagaon. It was formed on 16th February, 2017 under the leadership of Smti. Anju Borah, current president of the CLF. Under the Barhampur Development Block, Nagaon, the CLF covers 3 Gram Panchayat and comprises 342 SHGs with a total member size of 3450. The CLF was shortlisted to be formed as Model CLF in 2018, from then onwards CLF-Executive Committee and 20 Village Organization attended several specialized training programs designed for vision building, facilitation skills, etc. for their capacity building and strengthening to handle dif-

ferent works to be carried out for Model CLF development. In the year 2020, the CLF prepared a Business Plan on Handloom Products, Assamese Jalpaan Products etc. to generate revenue for the institution in compliance with local market demand. SMD ASRLM Smti. Krishna Boruah, ACS, inaugurated the Model CLF Office and took stock of the progress of the CMTC on 15 October 2020.

About CMTC

The Community Managed Training Centre (CMTC) was set up for 60 participants under the CLF model, where both residential and non-residential facilities were built to meet the evolving community

capacity building requirements on a sustainable basis for different stakeholders on a scale.

In addition, a demonstration will be set up for the live display of agriculture, vermi compost and improved livestock for the dissemination to the community of best practices and a step forward. The CMTC is entirely community-driven, community-run, and community-owned institution and officials include CLF-Office Bearer, Executive Members, CLF Accountant & CLF MIS Assistant as staff members.

CMTC will have fully residential facilities along with sufficient space for classroom trainings, dining area, recreation facilities, ample space for outdoors games and energisers, elec-





tricity, toilets and water. Social Capital under the Model Cluster has been developed to ensure capacity building by 24 cadres which includes Jeevika Sakhis, Bank Sakhis, Pashu Sakhis and Krishi Sakhis. The CLF's vision is to develop a complete centre for capacity building, demonstration and exposures to resourceful pockets of Nagaon. Currently, the CMTC is conducting various programmes like Bank Sakhis Refresher, Gender Sensitisation trainings to Cadres and EC Members, Entitlement Assessment training, SNNANA etc.

Trainings conducted under CMTC in details:

1) VPRP two days training has been conducted on 18 October 2020 by the block representatives where 78 cadres including Jeevika Shakhis, LRG's were at-

tending. Total cost of the training is Rs.15,000/- only.

2) Bank Mitra Refresher training has also been conducted by the District representatives for two days, where 125 members were attending. The total cost of the training is Rs.32,000/- and the total expenditure is Rs.11,400/-. And the profit of the CMTC is RS.20,600/-.

3) SIMFED has also conducted two days of training on organic agriculture project, where 18 members were attending the training session. Total cost of the training is Rs. 9,340/- where expenditure is Rs.6,150/- and the income is Rs.3,190/-.

4) VO subcommittee training has been organised by the block representative, where 13 VO had attended the training. The total cost of the training is Rs.16,250/-.

5) Entitlement Assessment training has also been conducted at CMTC office. Total cost of the training is Rs.6,900/-.

6) SNNANA training also conducted under the CMTC conference hall premises. The Training was organ-

ised by the SIRD Amoni, and the training was hosted by the block and district representatives.

7) Gender Sensitization training has also been conducted at CMTC for three days. Total cost of the training is RS. 8,000/-.

Management of the CMTC:

CMTC is managed by the parent CLF named Bhugeswari Phukanani Model CLF. CMTC is a part of the CLF. The CLF Executive committee, CLF accountant, MIS assistant are solely responsible for proper maintenance of the CMTC. The training fund required for training purpose is managed by the CLF. Since it is a new CMTC, all sorts of block level and village level trainings are conducted here in order to manage this training centre. Currently the BMMU Officials are in discussion with other Departments and asking them to provide training to their trainings in CMTC.



04

PUHOR CLF
Spreading light amidst gloomy days

The woes of COVID 19 Pandemic have not been cleared from the minds of the people when the time of yearly floods were at the doorstep of Assam. The monsoon brought with in floods rampaging lives, livestock and livelihoods of many. More than 28 districts of the states are affected and amongst them all Lakhimpur and Dhemaji Districts are the worst hit. Various parts of Murkong Selek Tribal Dev Block, Jonai had to face a lot of problem as most of the areas of the Block were submerged in water



leaving poor people homeless and struggling for the minimum needs of survival.

As per official data 228 Nos of villages under Jonai Revenue Circle 228 dislocated more than 70 thousand people. The Government established 3 relief camp at Jonai by the administration which were packed with hundreds of people. Some also made their sifts to embankments and highlands. The supply of food and other essential needs were limited and everyday more and more people had to come to the relief camp as more villages were getting submerged under water with each passing days

ASRLM envisages that the Community Based Organization (CBO) empower themselves to that level that they are in a position to help many

of their kind in situations of sorrow and need. Accordingly, these CBOs are capacitated to organise themselves with adequate means and resources which they can use as a way to express solidarity and commitment forwards the society.

Puhor CLF is being promoted as a Model CLF. The CLF consist of 4 Gaon Panchayats of which Bahir Jonai & Sille Gaon Panchayat were the most affected. 15 villages and 608 Household are totally under water and many amongst them were SHGs members.





With the noble intention of reaching out to these affected areas Puhor CLF took the initiative to help the flood affected household who were residing in Jonai Higher secondary School and Girls High School relief camp. With a small amount from the CLF corpus and small contributions from other SHG members they were able to raise amount of more than fifty thousand rupees. Some also contributed in kind. With the money they purchased some essential food items like Rice, Dal, Potatoes, Biscuit, baby food, sanitary napkins etc and provided the flood

victims with the relief materials. Soaps and Masks which are again the most essential items in today's scenario of COVID 19 were also distributed. These items were a relief to more than 300 families. They drove these items to its designated location and very meticulously distribute the items without any chaos and

discontent. With the proactive approaches of the Block-Coordinators and dedication of the Jeevika Sakhis of Murkongselek the affected people were able to get a helping hand from their CLF. The true essence of building up strong grassroots institution was clearly reflected by this initiative of Puhor CLF.





05

Entitlement Assessment
A brief report

The Assam State Rural Livelihood Mission Society (ASRLMS) under the P&RD department, Govt. of Assam, has been implementing the Deendayal Antyodaya Yojana-National Rural Livelihood Mission(DAY-NRLM) programme in the state and has been successful in bringing around 10 lakh women into the SHG fold in the rural areas of Assam and has been subsequently implementing an extensive capacity building and training programme wherein SHG members are being facilitated and groomed in specialized livelihood sectors thereby creating women entrepreneurs. Along with its core mandate

of strengthening economic empowerment of women, ASRLMS is also working to capacitate the women in the villages towards social empowerment and train them on their rights and entitlements. Social Protection is an important pillar which supports vulnerable sections including women and children in availing their fundamental needs pertaining to health, nutrition, education, water sanitation, housing etc. The Central and State governments have instituted various social protection programmes that are being implemented in the grassroots and there is a need for awareness on these entitlements, capacity building of SHGs to facilitate institutionalization of mechanisms for mobilization and demand generation in their SHGs, VOs & CLFs and finally advocating with different stakeholders for their demands.

In this context, ASRLMS has partnered with UNICEF Assam to develop an 'Entitlement Assessment tool (ET)' for use of SHGs which would help in generating awareness on the entitlements among the SHGs as well as capture information on access to these var-

ious social protection schemes in the ground. The tool would be used to generate awareness and capture information on the 12 major social protection schemes pertaining to health, nutrition, education, social security, housing, water sanitation and hygiene etc. The entitlement assessment process is planned to be rolled out in 24 model CLFs from 24 blocks from Hailakandi, Nagaon, Dhemaji, Udalguri, Sonitpur, Tinsukia, Goalpara, Kamrup Metro and Kamrup Rural district.

Development of tool phase

The tool has been developed in collaboration with UNICEF Assam and Tezpur University and field tested in a district level workshop in February 2019 in SHGs of Kushdhuwa BMMUs, ASRLM of Goalpara and finalized for rollout in the ground. In the year 2020 the tool was upgraded with inclusion of 2 new key schemes (Orunudoy and Swa-Nirbhar Nari, Atma-Nirbhar Axom Scheme) both focused on empowering women at grassroots.



Objectives:

The main objective of this rolling out exercise is to increase the tendency of agenda base discussion among CBOs during their group meeting. In NRLM there is a concept of DASASUTRA including earlier Panchasutras. SHGs are well aware of it and practice it in their group meeting. But the discussion on their entitlements is very less. So there must be inception of point wise document to reflect all relevant entitlements. Here this tool may be arising as an answer of these types of short come. ASRLMs in collaboration with UNICEF develop this tool including all important government schemes. By the time the schemes or entitlements will come out as main taking points of their regular meeting and community will be aware of their entitlements as per their requirements and eligibilities.

Roll out Process:

TOT of ASRLM Staff and Community Cadre: Capacity building training for district level functionaries

ASRLM and Community Cadre in 9 mentioned districts were planned and executed. UNICEF Assam provided technical support in developing modules and conducting capacity building training through Seven Sisters Development Assistance (SeSTA). The concerned District Mission Management Units (DMMUS) & Block Mission Management Units (BM-MUs) provide required platform for it. A total number of 90 district level functionaries were trained across 9 districts over two days. The training encompassed sessions on social entitlements, women and child rights. The two-day training ended with an action plan for rolling out of entitlement assessment. The training comprised of group work activities specifically in understanding entitlements linking it to vulnerability and deprivation. The training for community cadres was conducted in 24 blocks and a total of 544 Community cadres (Jeevika Sakhis and Executive Committee EC members from the Model CLFs) were trained on entitlement assessment. The session in the training mainly focussed on building

an overall understanding on Social Protection with a focus on women and children, child rights and thorough understanding of how the tool can be administered. Mock round of filling up of tool was also conducted through groups work.

Roll out of ET tool in model CLFs:

The Jeevika Sakhis rolled out the entitlement assessment tool in 10000+ SHGs in 24 model CLFs and completed the data collection process in approximately 45 days. The block and district level team provided support to Jeevika Sakhis in roll out process, reporting and up-dation on data collection. SeSTA supported the cadres on the field by providing on field and telephonic mentoring support. State Mission Management Unit (SMMU), District Mission Management Unit (DMMU) and Block Mission Management Unit (BMMU) of ASRLM also kept a constant coordination regarding a data collection process through Whatsapp group, telephonic discussion and video conferencing. An online up-dation

system to be used by Jeevika Sakhis regarding number of forms filled was developed.

Mentoring process:

All 24 blocks were visited at-least once during the mentoring visit by a team of mentors from SeSTA. A minimum of 10 entitlement assessment forms were checked for each JeevikaSakhi for quality of data collected, challenges in understanding questions, issues in collecting information, challenges faced in the process. The team supported them in addressing the issues then and there and also connected them telephonically for further support.

Current status:

At present the data collection process is completed. A Data entry and analysis plan is being drawn in collaboration with UNICEF Assam and SeSTA. Data entry process is already undertaken.



Preliminary Observation from Entitlement Assessment Process:

As reflected from preliminary observation during data collection process, the tool has been able to generate some level of discussion in SHGs regarding social protection entitlements specifically on maternity benefits and insurance schemes and many other entitlements schemes. SHGs members by the time developed a habit of point out discussion during their meeting and note down



all points on their proceeding book. Further they may discuss these problems on their VO and CLF platform. Later SHGs members acquire their needed information of the schemes.



06

Rural Women The Community Educators

It is seen in the rural development sector that women are the Best Educators because they educate themselves first and after acquiring all the information available they educate their 'target audience' not merely because it is their duty but because it's a way of life. Kofi Annan in his words once said "Knowledge is power, information is liberation and education is the premise of progress in every society and in every family." These words of the Legend seem to fall perfectly on the present scenario when the World is under 'HOUSE ARREST' and its inhabitants in 'LOCKDOWN' mode.

In National Health Mission (NHM) also, the front-line workers (all women) like ANMs, Anganwadi Workers and most particularly the

ASHA, it is very enriching to look how these women make the rural people understand the complex medical terminologies in simple colloquial languages. The words from their mouths utter like sweet nectar which enlightens them with all the knowledge they need to have for own health and the health of their dear ones. Being in the world of practical development communication we are all aware of the abbreviations IEC-BCC. For those who are unknown its Information Communication and Education (IEC) and Behavior Change Communication (BCC). The complex strategic plans we make for the year to implement becomes humble approaches of the field which is executed by these front-line

workers of our rural sector.

'Corona Virus' or 'COVID 19' is now a word which has its presence right from every corner of a newspaper which an adult reads to a 2-year-old child who roughly babbles and mimics elders. This word itself had become a household name, though many-at-times various irrational rather hilarious connotation have flooded in the social media like CO-RO-NA (given a baseless religious connotation), Koruna Baideo ahi ase etc. To top them amidst myths and fake news spreading like wildfire, need of dissemination of correct key messages was of utmost importance when prevention is the only cure of the disease. For blessed people like us it is on our finger tips to Google





out all the necessary information, switch on to a news channel for an update or grab a newspaper to get our facts correct. But it is not the same for rural masses to get all valid information and stay safe! A big matter of concern and an uphill task to get started with.

The initiatives of the government are commendable in this regard for making such creative illustration in all formats be it print, audio, video, braille etc. The wide coverage in all mediums of communication and the use of social media took the dissemination of key message to next level. Down at the very grassroots level what prolifically works to generate awareness is the 'Word of Mouth' and 'Practical demonstration'. Here comes the active participation and proactive approach

of our front-line workers

Having being associated with an organization which is working relentlessly towards the Socio-Economic development of women, it gave us a clear idea how powerful and enterprising are our Community Based Organizations and Community Resource Persons who can be the positive 'game changers' of the rural society. Assam State Rural Livelihoods Mission (ASRLM) is programmed in such a way that 12-15 poor women from same socio-economic backgrounds come together to form Women Self Help Groups (SHGs) and focus on improving their livelihoods and raise their living standards. They come together to solve common problems, initiate collective measures of livelihood for an overall upliftment in terms

of health, nutrition, economy, education rendering Women Empowerment at large. The SHGs members of ASRLM are further federated into higher level Community-Based Organizations like Village Organizations (VOs) and Cluster Level Federations (VO). The front-lineworkers are also Women who are the Community Resource persons who give all the information, trainings to these SHGs so they become sustainable grassroots institution. Thus, in ASRLM it's - 'Women leading Women for the prosperity of Women'.

When the Covid19 pandemic issue emerged in India in the last weeks of February 2020 and early days of March 2020, guidelines were circulated from Ministries on abstinence from Mass gatherings and all meetings are to be cancelled so that there is no scope of spread of an outbreak. This not only brought fear in the minds of our SHG members but at the same time they were disappointed as now they won't be able to celebrate their much-awaited event of the year- 'International Women Day' on the 8th of March. This day is celebrated in a very



big way by the Community Based Organization of ASRLM every year. This year was an exception.... But our Self-Help-Group women knew how to turn exception to a positive example. These women through their activities realized the true meaning of Women Empowerment and the purposes of celebrating 'International Women's Day. ASRLM provides them with various training and orientation session where they are enlightened on how they can use their force to spread the messages of good health, hygiene, sanitation and work for a healthier lifestyle because 'Health is Wealth' and without Good Health they cannot be Good Livelihood.

The Community Cadres with proactive leaders of Village Organizations (VOs) and Cluster Level Federations (CLFs) marched ahead to spread the key messages of prevention from Coronavirus to all SHG members, their families and rural masses at large. The use of Social Media was done at large along with practical demonstrations of 'Hand-washing Methods' and maintain Social Distancing at



all times. As SHG members went a way ahead by making reusable MASK and free distribution of the same, they also made it a point to make people aware on the necessity of using a Mask, and proper cleaning and sanitization of the same. The thin line of difference between 'being preventive' and 'being panicked' was also made clear by the messages delivered with the SHG members and Community Cadres. The use of house remedies for boosting one's immune system using available ingredients was also articulated for practice of the commons. The SHGs members and Community Cadres of named as Jeevika Sakhi, Krishi Sakhi, Pashu Sakhi, Bank Sakhi etc. have utilized all the spheres of their work to spread COVID 19 key Messages and stage practical demonstration of Handwash. The myths associated with the pandemic

and the bogus religious connotations were also mitigated to a huge extent by clear understanding on the deadly VIRUS which is on a killing spree because of ignorance. The COVID19 awareness sessions also witnessed the convergence of ASRLM with various line departments working together for greater benefit of the rural masses as the aims and objectives of every department is same- 'Wellness for all its beneficiaries'.

These women of Community Based Organizations of ASRLM, majority of who might have not entered the threshold of an educational institution, have become enthusiastic educators of the society spreading messages of prevention from Coronavirus. Thus, they are the true example of the fact that - 'to educate one doesn't possibly need to be literate'. The only requirement is to be alert, informed and always have the urge to spread the positive key messages and thereby contribute towards the progression of society as Community Educators.



07

Life is a journey with many experiences and many challenges To Overcome

Rita belongs to a poor family. She grew up in a family of seven sisters and mother was Asthma and TB patient and her lungs were already damaged. She lost her mother at a tender age which pushes her family into a tremendous financial crisis. Out of seven sisters five were already married. Being a sensitive person she took up responsibilities of her family and left her studies to look after the family totally. She was determined to fight back and help everyone who faces similar situations as her. So she started helping poor and needy people of her village whenever she can. In the meantime she involves in various social works activities in her village. Though she could not complete her higher

Name of the SHG member: Rita Chetry
 Name of the CLF: Dhansiri
 Name of the Block & District: BMMU Lumbajong under Karbi Anglong District

education she has a forward mindset. Thus instead of sitting idle she joined the ASRLM SHG fold. She faced continuous resistance to form SHG in a remote area of Karbi Anglong district of Assam. It was not an easy task for anyone as the entire district is a hilly area with very poor communication system. People are not aware of SHGs. She got no support at the beginning. The women of her village did not listen to her and she faced difficulties from their family members. They could not visualize the profit to be in the SHG fold. But she didn't lose her hope. At last, she became successful in bringing other women to SHG fold. After she became a member of the SHG, she took a loan from the SHG and built a kutch house and bought two milch

cows. She again took loan from the SHG when her sister fell ill. Later she helped her sister to earn money by opening a small stationary shop. Later on she completed her Higher Secondary level (10+2) from National Institute of Open Schooling (NIOS). Rita Chetry is now known in her community as active woman who have inspired a lot of women of her kind and making them work collectively towards a holistic social change. She is also recognized as a leader and change maker who has not only overcome her own miseries but also she became a connecting link of her community and institution who are working for the benefit her communities. Now she is also an active members of various NGOs as well.





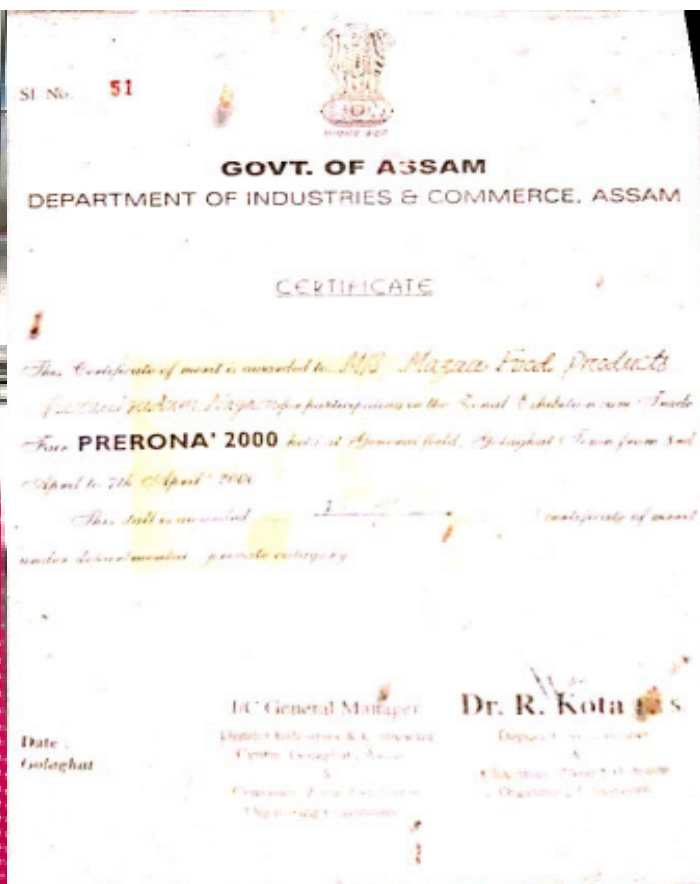
LIVELIHOOD
&
MARKETING



01

Food Processing Activities Can Do Wonder

Name of the SHG member: Arbin Ahmed
Name of the SHG: Drishti SHG
Name of the Block & District: BMMU Barhampur under Nagaon District



“Everyone can tell you the risk. An entrepreneur can see the reward”

Robert Kiyosaki
(A businessman)

The rural non-farm livelihood activities may be defined as all those activities associated with waged work or self-employment in income generating activities that are not agricultural but located in rural areas. Rural non-farm sectors includes all economic activities like manufacturing, handicraft, process-



ing, trade, repairs, construction, mining and quarrying, transport, community and personal services etc. Rural non-farm activities, thus, play an important role to provide supplementary employment to small and marginal farm households, reduce income inequalities and rural urban migration.

Arbin is a member of Drishti SHG which is further federated into Jagriti VO and Tribeni CLF. She has started a full time food processing unit named M/S Mazaa Food Products

that was incepted in the year 1994. The industry was registered in the year 1995 under DICC (registration number bearing 020803310). Under food processing she has de-



veloped Vinegar, Kala Khara-ni, Soya Sauce, Chili Sauce, Tomato Sauce, Fruit Squash, Pickle, Jam, Jelly, Custard Powder, Flavoured drinks like litchi, pudina drink etc.

Arbin along with her husband has started the activity in 1994. In the beginning they started with Kala Khaar which is an Assamese local food. Their initial investment was Rs 500/- and net profit is Rs. 1000/-. In the year 1995, the food processing unit was registered under DICC. In the same year they started making vinegar with an investment of Rs. 10,000/- where net profit is Rs 6000/- At that time total 4 women helpers were employed in the enterprise.

In the year 1996, they introduced other food products also like Tomato Sauce, Chili Sauce etc. In the same year they bought different type of machineries with a budget of Rs3,00,000. In the same year they invested Rs3,00,000 for the purchase of packeting items and raw materials. The machineries include

1. Cutting machine
2. Juicer machine
3. Foil Sealing machin
4. Crown Cap sealing machine
5. Bottle Cap sealing machine





Achievements

1. The Enterprise has won 1st Prize in Zonal Exhibition cum Trade Fair, PRERONA' 2000 under private category organized by Department of Industries & Commerce, Assam.

2. The Enterprise has won received certificate of Excellence from Office of the General Manager District Industries & Commerce Centre, Nagaon for participating in the District Level Exhibition cum artisan meet.



In the year 2004, they started taking orders for Jam, - Jelly. By the time the number of workers increased to 15. All the employed workers were women from various SHGs. In the year 2007, they started re-packeting and selling of Bleaching powder and Naphthelene.

The member joined SHG in the year 2013. Since then SHG became a constant support for her financially. As stated above she took financial help from the SHG whenever she is in need.

At present the lady is providing training to the candidates referred by DICC. However, the enterprise is looking for opportunity to engage more numbers of workers and bigger equipments. Subsequently, they are planning to conduct workshop/training on regular basis.

They supply their products to different parts of Nagaon, Golaghat, Jorhat, Tezpur, Lakhimpur, Guwahati. Due to current situation the supplies of products have been affected.



Financial Details

Own Contribution: Rs 6,00,000
Contribution from CIF: Rs 10,000
Contribution from Internal Lending: Rs 90,200
Monthly Investment: Rs 1,50,000
Monthly Gross Income: Rs 4,00,000
Monthly Net Income: Rs 25,000



02

System of Rice Intensification Growing more with less efforts

Name of the CBO: Abhijatri VO
Name of the Block & District: BMMU
Mahmora under Charaideo District.



System of Rice Intensification (SRI) was initiated in Konwargaon of Bhoralipukhuri GP under Mahmora block with an objective of growing more produce with less efforts and encouraging the SHG women members to grow paddy in both Shali or winter and Boro or summer season. The SRI farming methodology was completely new for

“Individual Commitment to a Group effort – That is what makes a Team Work, A Company Work, A Society Work, A Civilization Work”

Vince Lombardi (American Football Coach)

the growers for which it was a challenge to make them adapt it. To achieve the objectives an awareness program was held on May 2019 about the SRI cultivation and its benefits. Moreover it was a focus intervention to cultivate collectively in lease land besides their own land because it was been observed that there are lots of unattended land left beside the cultivated areas.

In connection to that a training and field demonstration was held from 07/07/2019, for which the trainers and the ASRLM staff were stayed at the village for 3 days. The training and the field demonstration program covered concept seeding of SRI, seed sorting, seed treatment, nursery bed preparation, transplanting, making of organic manure, making of Integrated Pest Management (IPM) and their appli-



cation etc. On 09/07/2019 a transplanting program (Bhui Rowa) was organized, and in this program local leaders, worker of SeSTA NGO and ASRLM staff were present to give handholding support and encouragement. For this field demonstration, 12 days young seedlings were planted on 29/06/2019.

There is a village organization namely Abhijatri Gramya Sangathan promoted by ASRLM in that village consisting of 174 members belongs to different SHGs in that village. Initially 40 SHG women members were covered in the program. After the program a total of 45 bighas of land were brought under cultivation. During this paddy season ASRLM staff, Jiveeka Sakhi and Krishi

Sakhi developed by ASRLM were continuously guided and provided handholding support to them. With the Revolving Fund (RF) and Community Investment Fund (CIF) provided by ASRLM not only they started the cultivation but also they had set up a Custom Hiring Center (CHC) to keep agriculture farm equipments in that CBO. They started to harvest their crops from first week of November 2019.

On 11 January 2021 the members were organized a program called Na-Khuwa, which is a cultural programme (New Rice Eating ceremony) for every house in Assam after harvesting their crops. It has been observed that there are at least 2 to 3 times rise in production. As a result they were able to gain 36 tone grain





amounting of rupees 5.4 lakhs. In SRI second phase, 25 members were started to cultivate in winter season in 30 bighas. Now, they are capable and familiar with SRI and growing in continuous process as sustainable livelihoods.

As an example of good convergence, 200 kilograms of SWARNA Sub1 paddy seed was distributed for 7 hectares of land for cluster demonstration. On

10/07/2020 training was given on Quality Seed Production, Technology of Rice and Post Harvest Machinery by Krishi Vigyan Kendra (KVK), Sivasagar under APART project. On 30/07/2020 plantation of paddy was started by the SHG members in the presence of ASRLM block/ district officials, KVK officials. During this season, the program is extended to three (03) GPs namely Bhroalipukhuri, Doba and Nizkhaloighugura under Mahmora where 60 SHG members are involved in 80 bighas of land and to some extent other block of Charaideo district also. And observing their field as on date and SHG member's feedback, the average production is 7.5 quintal per bigha which is increasing 2-3 times. A producer group on SRI-Paddy in Bhoralipukhuri and their bank account is

মাহমৰাত শ্ৰী পদ্ধতিৰ খেতিৰে উৎপাদন বৃদ্ধিৰ প্ৰচেষ্টা

প্ৰতিবেদক, মাহমৰা, ১২ জুলাই। এখন উৎপাদন পুঁজি লক্ষ্যৰে বাগা চকৰাৰে বিভিন্ন অতিমাত্ৰী অটমি গ্ৰহণ কৰাৰ সমাধানস্বৰূপে কৃষকসকলৰ উৎপাদন পুঁজিৰ বাবে খেতিপথাৰত শ্ৰী পদ্ধতিৰ ব্যৱহাৰে এখনৰ ওপৰত প্ৰভাৱ পৰিছে যিখন এক অটমি গ্ৰহণ কৰিছে। অসম ৰাজ্যিক গ্ৰামীণ উন্নয়ন অটমি (এ.এ.আই.আই.এম) নামে অটমিখনৰ জৰিয়তে শ্ৰী পদ্ধতিৰে পুঁজি উৎপাদন পুঁজিৰ বাবে কৃষকসকলক প্ৰশিক্ষণ প্ৰদান কৰাৰ প্ৰচেষ্টা কৰিছে। উক্ত অটমিখনৰ অধীনত চৰাইসেউ জিলাৰ মাহমৰাৰে কৃষকসকলক এই অটমিৰ বিষয়ে প্ৰশিক্ষণ প্ৰদান কৰা হৈছে। মাহমৰা উন্নয়ন পঞ্চায়েতৰ প্ৰদৰ্শনৰ মাজেৰে মাহে মাহে প্ৰথমকৈ সীয়াসহ ১ আৰু ১ জুলাইত এই অটমিখনৰ সম্পৰ্কে সুশীত্ৰা ব্যৱহাৰিক প্ৰশিক্ষণ অনুষ্ঠিত হয়। প্ৰশিক্ষণৰ প্ৰথমে সিনা উক্ত সীয়াসহৰ অধিক সিনা এখনৰ প্ৰশিক্ষণ প্ৰদান কৰা হয়। কুৱেৰে মাহমৰা অঞ্চলৰ ৪০ গৰাকী মাছৰী মহিলাক সৈন্য অনুষ্ঠিত কৰা প্ৰশিক্ষণৰ শেষত সিনা শ্ৰী পদ্ধতিৰ ব্যৱহাৰিক সিনা এখনৰ মাহমৰা মাহে মাহে পৰিষ্কাৰ কৰাৰ পৰিষ্কাৰীসকলক প্ৰশিক্ষণ প্ৰদান কৰা হয়। কৃষি বিশেষজ্ঞ হুশিলাসে সীয়াসহৰ তত্ত্বাবধানত অনুষ্ঠিত প্ৰশিক্ষণৰ পৰিষ্কাৰ সিনা বিশিষ্ট অতিমাত্ৰী হিচাপে উৎপাদিত ঘটি মাহমৰা অঞ্চলৰ বিখ্যাত হোমেন মাহমৰা কৃষি পঞ্চায়েতৰ উন্নয়ন বাবে বাগা চকৰাৰে গ্ৰহণ কৰা বিভিন্ন অটমিৰ বিষয়ে অগাধ কৰাৰ লগতে কৃষি উন্নয়নৰ জৰিয়তে বাগা চকৰাৰে উন্নয়ন কৰিবলৈ কৃষক পাইজৰ পৰিষ্কাৰ কৰা হয়। অনুষ্ঠানত অসম ৰাজ্যিক গ্ৰামীণ উন্নয়ন অটমিখনৰ চৰাইসেউ আৰু শিৱসাগৰ জিলাৰ জিলা প্ৰকল্প প্ৰবন্ধক ড° সুকন্যাজোতি গগৈ, চৰাইসেউ জিলা উন্নয়ন বিষয়া শাকৰাজোতি হাজৰিকা, মাহমৰা উন্নয়ন পঞ্চায়েত প্ৰকল্প অধক্ষক কান্ত টাইকই, সোণালি উন্নয়ন পঞ্চায়েত প্ৰকল্প অধক্ষক পদ্ম সুবৰ্ণা উপস্থিত থাকে। উল্লেখ্য যে সিনা ২০১৭ বৰ্ষত অনুষ্ঠিত 'শালক হাট'ৰ অন্তৰ্গত

also opened for sustaining their livelihood activity and to extend their business in terms of packaged rice, soft rice etc. The program is successful and able to make the SHG members happy with this SRI methodology. The program is also covered in official website of International Rice Research Institute (IRRI).



03

From Waste to Wealth Earning Livelihood through Arecanut Sheath Cutleries

Name of the Block &
District: BMMU Bongaon
under Kamrup District

“When you put the whole picture together, recycling is the right thing to do”

- Pam Shoemaker (Professor in US)

Arecanut commonly known as “Betelnut” is extensively cultivated in Assam. Many farmers all over Assam are directly or indirectly dependent on Arecanut tree for their livelihoods. The increasing demand for Areca products like, Supari, gutka, paan etc. has led to the increase in the price of Arecanut in the market. Not only the nuts, but, the Arecanut

sheath is extensively used to make eco-friendly cutleries. The fallen leaf sheaths are first collected and later it is washed and sun-dried and is used in the process of making Arecanut cutleries.

During earlier days, leaf sheaths were used as mulching material or source of organic matter. But, with the technological innovations, it has become possible to use the sheaths for manufacturing of plates, bowls, cups and spoons of different dimensions. Due to the ban

on plastic products, Arecanut based products are highly gaining importance in the market. Many people are directly or indirectly engaged in the Arecanut cutleries production chain.

Many Rural women from the area of Bongaon are preparing eco-friendly cutleries, i.e., plate, bowl and spoon etc. from naturally available Arecanut sheath. Around 100 SHG members of ASRLMS are directly or indirectly engaged with the manufacturing of Arecanut



cutleries, out of which 30 SHG members are directly engaged with manufacturing of Arecanut products with the machineries and other 70 are engaged with the collection of raw materials (Arecanut sheath) for production of the cutleries chain.

This project is being implemented by DHRITI NGO of Bhurkibari of Bamunigaon under Bongaon Development Block. Presently, 30 numbers of rural women entrepreneurs were initially engaged with this project and with the help of the machines provided by the NGO, they are now able to improve their household income and livelihood along with providing livelihood opportunities to the other SHG members who are helper in the production chain



and village level raw materials suppliers.

In the month of January, 2018, Dhriti NGO organized a mobilization camp among some rural women with the help of Grameen Sahara NGO of Chayygaon. They displayed some products of Arecanut Sheath to the rural women present in the meeting and informed them that, they will be providing free Arecanut plate manufacturing machines to 30 numbers of selected SHG women after proper training and evaluation and then, they asked them to attend one month training at the NGO whoever was interested to learn to operate the machines and to acquire the machines from the institution to be established as Women entrepreneurs in the society.

In this way, after registration of around 60 SHG members of interested women and after completion of the training, the Dhriti NGO organized an evaluation test and selected 30 numbers of SHG members to provided machines with an agreement that, the every woman who will be receiving free TAMUL PLATE MACHINE will produce



different cutlery products for 2 years on a mutually agreed rules and on mutually agreed amounts of different cutlery products and should provide the NGO.

Conditions during Agreement:-

- 1) The SHG women will produce products according to the directions of the NGO and will supply to Dhriti NGO for 2 years in an agreed price.
- 2) The machinery provider company was TPMPL (Tamil-plate marketing Pvt. Ltd) of Barpeta which has tie-up with the Dhriti NGO. They used to provide free service during the 1 year warranty period for any service and replacement of any parts of the machineries.
- 3) Dhriti NGO was responsible for creating the network of RAW materials providers and overall monitoring of their enterprizes, maintaining their



accounts and monitoring of the quality of the products etc.

4) The price of the plate during agreement was as given below—

- i) Big plate = Rs.3.6/- per piece,
- ii) Quarter Plate = Rs.1.50/- per piece,
- iii) Bowl = Rs. 0.90/- per piece
- iv) Spoon = Rs.0.70/-per piece

5) For marketing of the Arecanut sheath manufactured products, Dhriti NGO along with TPMPL used to export those cutlery products to different states of India and to England and America after proper Quality Check, sanitization and standard Packaging.

6) TPMPL also provides different shaper Dies for making different designs of those plates to the project beneficiaries on their project need basis. (i.e. Round/square shape etc.)

7) After completion of one year, the machines will be the completely owned by the beneficiary women.

Scenario now after successful completion of the agreement period:-



1) After completion of the agreement period, the entrepreneur women are now earning Rs.12,000/- to Rs. 15,000/- monthly by selling their Arecanut Sheath products regularly till the lockdown period.

2) Dhriti NGO and TPMPL is still associated with them for providing support in market linkage and accounting and overall monitoring of their enterprise and work environment.

3) The NGO is associated with them and ASRLM is also continuously monitoring the SHG members for smooth functioning of the unit by providing RF, CIF and Bank loan and mobilizing other SHG members to form Arecanut Sheath collec-

tion unit to reduce the scarcity of raw materials round the year for more production.

4) Now, after completion of their agreement period, they are selling the products at a little bit higher rate. (Big plate= Rs.6.50/-per piece, Quarter plate= Rs.3.50/-, spoon= Rs.1.00/-per piece etc.)

Total Revolving Fund (RF) of Rs.4,70,000 (Rupees Four Lakh and Seventy Thousand), Total Community Investment Fund (CIF) of Rs. 6,00,000 by the 30 SHG members are received directly from ASRLM. Total bank loan amounting to Rs. 23,00,000 (Rupees Twenty Three Lakh) is received by the 30 SHGs' members with the help of Bank Sakhis of ASRLM and utilizing the capital amount, they are running their manufacturing units beautifully with ever increasing income. Total returns from the unit is Rs.1,12,50,000 (Rupees One Crore Twelve Lakh and Fifty Thousand only) of the 30 SHGs members till date and many of them have constructed their own pucca house from the profit and improve their standard of living.



04

Making the roots strong by growing root crops

Name of the SHG member: Neole Basumatary
Name of the SHG: Mainao SHG
Name of the Block & District: BMMU Borobazar under Chirang District

Neole Basumatary has joined the Mainao SHG in the year 2014. She belongs to the Khagrabari village of Subhajibhar VDC under Borobazar block. The SHG is basically doing agricultural work. The SHG has received RF and CIF and also took a bank loan of 50000 from AGVB Bank, Bijni. Neole has received all kind of training from ASRLM and become determined to start something of her own.

Can you think of doing colocasia cultivation in bighas of land and become self-sufficient in a year? Neole has proved that it is possible. Neole has taken an internal loan from the SHG in the year 2015 and started colocasia cultivation. In the year 2015 she has invested in 5 bighas of her land and invested Rs. 14,750/- (Rs. 3000/- for straw + Rs. 3000 for ploughing + Rs.



8750/- for labour) and produce 5000 Kg of colocasia. She has sold it in wholesale price of Rs. 30 and earned an income of Rs. 1,50,000/-. Thus her profit become Rs. 14,750/-

She got motivated as she could repair her house with the profit amount apart from keeping some capital for next year's cultivation. In the year 2016 also she has earned an amount of Rs. 1,50,000/- as profit.

In the year 2017, she has taken 8 bighas of her land into cultivation and invested Rs. 23,900/- where she has earned a wholesale total of Rs. 2,56,000/-. She has earned a profit of Rs. 2,32,100/- Next year she has managed to sell her produce at the rate of Rs. 32/- per KG and thus she earned a profit of Rs. 2,41,500/- In the year 2019 she has increased the cultivation to 8.5 bighas of



land and earned a profit of Rs. 2,22,400/- She has increased her cultivated land to 9.5 bighas in the year 2020 The result is yet to come.

In last 5 years she has increased almost 5 bighas of land and earned almost twice the profit. She has managed to return her loan to the SHG in installments and improved her

way of life. Her investment is mainly in straw and labour charge for ploughing the land. She is an example who proved that even a mostly neglected food like colocasia can make you rich if you wholeheartedly do so.

She has planned to increase her income by bringing all her land (15 bighas) un-

der this cultivation. Seeing has also been guided by the ASRLM officials to do multiple cropping by taking up more horticulture crops along with colocasia so that she can earn even more. In the year 2019 she had planted beetle nut plants in the nearby plot in a systematic manner.



05

MONIKA SUKLABAIDYA
– AN EPITOME OF SUCCESS

Name of the SHG Member: Monika Suklabaidya
Name of the SHG: Agragami Mohila SHG
Name of the Block and District: BMMU Silchar under Cachar District

“Always deliver more than expected”

Larry Page, (Co-Founder of Google)

Monika Suklabaidya is a member of Agragami Mohila SHG of Kanakpur GP, Village- Kanakpur Pt.I under BMMU Silchar Development Block who stand by the saying. Her SHG received KAMS RF of Rs. 10000 and another Rs 5000 from NRLM. Recently, her SHG has availed a loan of Rs. 120000 from Canara Bank Silchar Branch. Apart from that, she personally availed a loan of Rs. 50000 from Syndicate Bank in the year 2019. The banks are also happy with her repayment schedule as she didn't miss a single monthly EMI and are ready to sanction another loan as soon as she

completes repayment of her existing loan.

She had received proper formal training in the year 2014 from a local vendor of preparing Bhujia, Bundia, Nimki and Dry Masala Samosa. Later, she had started her own establishment in the year 2015, as her family faced a severe financial crisis due to loss of



work of her husband. Initially, it took time for her to grab the local market as she was new in the production of such food products and already other established vendors existed in her locality. During 2015-2017, she had a steady growth her business with an average daily production and sale of 60 to 70 packets daily at a profit of Rs 3 per packet approximately, i.e. around Rs. 200 per day.

By the end of 2017, her business started to show enormous growth. Presently, she is producing 900-1000 packets per day and sells them at a profit of Rs. 2 per packet approximately. The wholesale

rate of a single food packet is Rs. 8, which is then sold by the retailer at Rs. 10. Her major customers now are Health care Institutes across Silchar and the grocery shops, which make bulk purchase from her.

With the profit received she has procured from her business and finance from Bajaj in the year 2019, she bought an E-Rickshaw. Her husband who was unemployed earlier is now engaged in driving the E-Rickshaw in the stretch of Kanakpur GP area and also helps her in delivering her food products to the customers.

Seeing her hardwork and dedication towards her business development, the Block Officials under ASRLM has taken an initiative and encouraged her in branding her product. After thorough discussion and seeing the probability of her business growth, the combined efforts of Monika Suklabaidya and BMMU Silchar has resulted in launching of her products under the brand name “Tuki-Taki” with a tagline, “Sokal-Sondhya Chayer Saathe Tuki-Taki”.



ASRLM hopes that Monika Suklabaidya will continue to work with the same zeal towards her business development in the days to come and continue to encourage other SHG women across the state. Her story is an example and inspiration for all the independent women working not only in SHGs but in every other sector.





06

The Noodle Making Unit

Name of the SHG Member: Anita Basumatary
Name of the SHG: Nirmali SHG
Name of the Block & District: BMMU Dimoria under Kamrup(M) District

Anita Basumatary is one of SHG member of Nirmali SHG which was formed in the year 2015 under Kamarkuchi GP which is further federated into Swarna VO. Anita Basumatary was a housewife living with husband and three children. Anita along with her husband owns a noodle making unit which was running from the year 2012. Both of them worked equally she somehow did not receive the desired respect and recognition. Therefore she joined the SHG so that her dedication and hard work can also be noticed.

After joining in the SHG, she is able to help her husband financially as and when necessary by taking loan from SHG and VO. Recently she has taken 20000/- from bank loan amount of Nirmali



group. During her free time, she has also started bag making and recently received an order of bag making from Purabi Dairy. Her family income at present is around Rs. 50,000/- monthly excluding the expenditure. There are 6 labors in the unit of which they pay Rs. 5000/- per month.

Her Monthly Financial Assessment is as follows:

- Flour - need 56 bag (1 bag = 50 kg) Rupees 1116/- per bag = 62496/-
- Kerosene - 5 liter per day (1 liter @ Rs. 56/-) = 7840/-
- Coal - 1/2 bag per day (1 beg @ Rs. 600/-) = 8400/-
- Labour cost - 4000/- salary per head (6 no's) = 24000/-
- Electricity bill = 4000- 5000/-
- Production of noodles per day from 1 bag = 50 packets (1 packet = 800 grams cost 55/-)
- Monthly cost - 106736/-
- Net profit 47264/-

At present she is selling the noodles in Meghalaya and exploring the market of Assam to increase her business.

07

Together we can achieve more

Name of the SHG: Lahibari JK SHG
Name of the Block & District: BMMU Dhakuakhana under Lakhimpur District

Lahibari JK SHG is a group of 10 members who have proved that together a group can achieve what an individual cannot. The group was formed in the year 2004. Further the SHG is federated into Netaji VO and Tribeni CLF. It has received RF, KAMS and CIF amounts and all trainings. The primary source of the village is agriculture; hence the SHG members took up agriculture activities to enhance their livelihood initially with the help of financial assistance received from AS-RLM.

They have started cultivation of Paddy together, in own land without using any outside labour. When it yields good, they have also started



mustard production and potato cultivation in a collective manner. Seeing good results, they have individually started kitchen gardens in own household for household consumption. Their husbands and other male members of their family also started helping them and with their help they started selling their vegetable surplus in the nearby markets. With the income received from selling vegetables, they have started piggery and goatery activities in the lean period.

Before the intervention

of ASRLM the income of the households were very less, around 10,000 per annum. They used to be dependent on the income of their husbands. Some of them used to weave but only could fulfil their day to day need of Mekhela Sador. Af-





ter the intervention the yearly income of each individual has scaled up successfully. Like a mature business entity they have started sharing their profits from the collective activities in such a way, that they can invest in their next cropping. From the profit they use to invest in their individual activity, be it handloom or goatery or piggery.

Their weekly savings

has fulfilled their opportunity for buying a tractor in subsidized rate from the Agriculture Department with the help of ASRLM officials. Apart from using the tractor on their own, they have started to rent the tractor which also earns them good income. They have appointed a driver with a monthly arrangement of Rs. 5000/- Now their yearly income has reached upto rs. 60,000/-



The SHG is determined to work together and plan to work more on mustard production and potato production.

08

A Case Study On Krishi Sakhi

Name of the SHG member:
Kalpana Barman
Name of the SHG: Rimjhim SHG
Name of the Block: BMMU Chak-
chaka under Barpeta District

*“A leader is one
who knows the
way, goes the way
and shows the way”*

John C. Maxwell

(American Author)



Kalpana Barman, a Krishi Sakhi from BMMU Chakchaka under Barpeta District is a very active and energetic cadre who is associated with ASRLM since 2012 when she joined Rimjhim SHG. She belongs to Uttar Bherbheri Village under Meda GP and under Pragati VO. With the intervention from

ASRLM, she received different trainings from KVK Howly, i.e.; Organic way of producing vermicompost, Natural Dye, Mushroom Cultivation etc and started implementing on her own and earned money. Seeing her dedication and hard work she had been chosen as

Krishi Sakhi. She received an opportunity to impart her training in her village. Under her active leadership, on 5th March 2020, the Uttar Bherbheri village is declared as Vermi Village by KVK Howly.

She has inspired many SHG members to prac-



At present 7 to 8 SHGs are taking “vermicompost” as one of the major livelihood activities among others. Their total average monthly expenditure is Rs. 250 and average monthly income is Rs. 8000. One member can produce near about 400 kgs in a month. 4 number of SHGs have used their CIF amount to start this activity.

She is planning to open a vermin-shop in her locality which can serve the purpose of one stop centre for buying and selling vermin compost that can ease the market linkage process of her fellow SHG members. She is also motivating everyone to expand the activity so that they can take big orders.

tice the process of “Vermicompost” as it is a very cheap and easy way to earn money. So now near about 60 SHG members are doing this work and get benefitted. Under her guidance some SHG members have started mushroom cultivation as well.

Utilizing her share of revolving Fund in a roductive way, Kalpana started the process of Vermicomposting by herself in the year 2013 and since then she is continuing this process. She uses vegetable wastes, cowdung, water hyacinth etc. along with worms which are supplied by KVK at free of cost. In a month

she can produce 400 kgs of vermicompost at her best which she sells at Rs12 per kg. Her monthly income is near about Rs. 12000. She usually supplies the vermicompost to the KVK but sometimes sells in the local market also.





09

Organic Tea Farming

Streamlining
the Age Old Culture of Assam

Name of the SHG Name: MAA Self
Help Group

Name of the Block & District:
BMMU Rangapara under Sonitpur
District

*“Tea is quiet and our
thirst for tea is never
far from our craving
for beauty”*

James Norwood Pratt
(American Author)



The member of MAA SHG had started the cultivation of organic Tea from the year 2017. Before that, a small organic garden was run by Pronoy Bausmatary, who is a organic farmer. But due to work load he had handed over the Garden, vermi-compost Unit to the SHG in which his wife is the President of the SHG. After the enrollment,

their SHG started regular meetings and savings which gave them the opportunity to be financially and socially independent. With the support of ASLRM they were able to receive various government funds like RF and CIF along with bank loan under financial inclusion and many trainings related to SHG as well as livelihoods promotion.

After receiving training from Tea board of India

they started planting tea in 10 bighas of land in organic way and started preparing black tea. They started increasing the production year after year where they also came to know about the concept of green tea and started preparing . After few times they observed the market return of green tea which is much higher than the black tea and since then they started taking tea cultivation more seriously and exploring



and gathering more information and knowledge in the tea sector for better marketing.

After being exposed to many schemes and financial support in support of ASRLM Ruhini Basumatary(President) and her group have developed expertise in preparing different forms of tea making which gradually have positive impact in the livelihood status of their families which again have an overall well being for her family. Recently they also started preparing Blue tea and white tea which are having high market value. According to them, tea sector is one of the most profitable rural livelihoods with proper knowledge and dedication , they also faces lots of problems like improper electricity for drying, high cost of machineries like tea dryer

and most importantly improper demand and supply in the Market.

MAA SHG have a small capital from the weekly contribution from the members and to initiate the vermi-compost and green tea production, they collected Rs 5,000 from each member. They have been able to make a low cost electric dryer using local technology. In the year 2018, the SHG had received Revolving Fund of Rs 25,000 which was also invested in their business.

The President of the SHG Ms. Ruhini Basumatary has also initiated a vermin-compost unit for local use and commercial use. The unit has a capacity of 10 Quintals at a time. The compost is sold locally. The unit is supported by all the members of

the SHG.

Due to high price of organic nutrients which is required to maintain her organic tea garden the SHG has also started preparing organic nutrient and medicines too. To prevent the Tea leaves from the insects, they use the Cow-urine as organic pesticides. For this, they are currently having cows and the cow-urine is collected everyday through a drain and kept those urine in gallons. The gallons are kept underground for many days as reservoirs. This cow-urine is sprayed over the tea plant to protect from insects. Another method used by the SHG is Light Trapping by using used Mobil oil in the garden. Thus, without any harmful chemical and low-cost, locally available products they

Sl. No.	Tea Types	Quantity produces in a month	Price (per KG)
1	Green Tea	50 KG	Rs 1800
2	Blue Tea	1 KG (as ordered)	Rs 3000-Rs 4000
3	Black Tea	20 KG	Rs 900
4	White Tea	1 KG	Rs 15,000



have been able to get a good product of fresh tea leaves for preparation of Green, Black, White and Blue Tea.

As a part of social development initiative, Maa SHG has started creating greater awareness among other SHG members and locality about the importance of Organic Farming and its prospects and scope

of earning a sound income. Secondly, they are in search of a greater market outlet so that they can supply more Vermi-compost manure to the market because they have the capacity to supply more. Thirdly, they are in search of wider market for Green tea, Black tea, Blue Tea and White Tea. ASRLM has already addressed the gaps by provid-

ing Market Linkage through Govt-e-Marketplace (GeM) and by sending them to take part in exhibitions and SARAS Mela. The officials of ASRLM has also helped them by adding them to Google Map. Further, MAA SHG members are capacitated enough to train and handhold other SHG members in the locality.



10

Being self-sufficient by cultivating Pumpkin

Name of the SHG Member: Joyshree Chetia Gogoi
Name of the SHG : Chetia Gaon Prabhati-Suruj SHG
Name of the Block & District: BMMU Khowang under Dibrugarh District

“I had rather be on my farm than be emperor of the world”

-George Washington (US President)



Joyshree Chetia Gogoi, a member of Chetia Gaon Prabhati Suruj SHG and Jeevika Sakhi of Haldibari GP, under Khowang Block of Dibrugarh started cultivating pumpkin in her own 5 Bighas of land after coming into a AS-RLM- SHG fold. Like any other village women Joyshree too could not think beyond the four walls of her house un-

til she became a member of Chetia Gaon Prabhati Suruj SHG in 2007. The SHG received number of trainings, which made her contribute towards family income. Later in 2015, she joined as Jeevika Sakhi of Haldibari GP under BMMU, Khowang. Being a good homemaker and wife of a casual worker, she was confident that she too can do something within her household premises along with the day-to-day household chores. Pumpkin cultivation

was something she opted for as she could perceive that she can do it with ease and interest. She was also confident that this livelihood option should sustain giving her a profitable business.

The SHG of which she is a member received Revolving Fund (RF), Community Investment Fund (CIF) and Bank Loan. With regular Savings and interlending the SHG members were able to contribute a good amount in the SHG account. Submitting



a Micro Credit Plan (MCP), Joyshree managed to avail a loan of Rs. 20,000/- from the SHG. This initial loan of Rs 10,000 was her first journey towards economic independence. By selling the Pumpkin she was able to repay her loan and also save money for herself. With the profit she was inspired to take a step further, as she took 5 Bighas of leased land to extend the cultivation in this livelihood venture by availing another loan of Rs.2,00,000 under SGSY and timely completed the repayment and recently availed loan of Rs 5,00,000 under NRLM in February 2020 and investing the amount in her livelihood activity.

At present, she owns altogether 10 Bighas from which she is able to produce 7000 numbers of pumpkin in last season. Apart from villagers of her locality as buyers, she also sells them to buyers from different parts of Dibrugarh. She sells the pumpkin @ Rs. 40 per kg. She maintains the crops with utmost care by providing them with good quality hybrid seeds, timely manuring and pesticides. After incurring all the expenses of Rs40,000 approx (includes ploughing with tractor, soil preparation, purchasing of quality seeds, fertilizers, pesticides and wages of labours etc), she earns a profit of Rs 2,40,000 in a cultivating season.

Joyshree started with a simple livelihood option which she was doing by herself, now can confidently engage casual workers and labourers to look after her cattle apart from maintaining ASRLM activities. This venture which gradually evolved into a small cultivating unit became an inspiration for many like her in her locality. Jayshree aspires to increase her production from 7000 numbers to 10,000 numbers of pumpkins per season in the upcoming season.

“I believed in myself, and thrived for more. Today, with ASRLM’s assistance I emerged from ordinary village woman to an inspiration for many.” She finally added.





11

Earning Livelihood Through Multiple Livelihood Activities

Name of SHG: Radhika SHG,
Block & District: BMMU Morongi
under Golaghat District

“Individually, we are one drop. Together, we are an ocean”

-Ryunosuke Satoro, Japanese laureate

Radhika SHG was formed in the year of 2016 under Morongi Dev. Block, Golaghat. After the formation, the group received full support from the District and Block officials and received various training like SHG basic management training, Book keeper training, MCP training, LH training etc. Prior to get enrolled in the ASRLM fold, the economic condition of all the members was very bad. But they gradually overcame all the obstacles and set up their own business for their livelihood activities. They have realized the power of group activities and there-



fore engaged themselves in multiple livelihood activities like Tea Garden and Integrated Fish- Duck Farming. Through ASRLM, they availed financial support of Rs. 25,000/- as RF and Rs. 50,000 as CIF. They had also received a bank loan of Rs 2,00,000 to support their ac-

tivities. Recently they receive a bank loan of Rs 5,00,000 (NRLM capital subsidy loan).

Integrated fish farming has received attention in recent years in the North East India. Among the different livestock based system, fish duck integration is one of the most popular farming prac-



tices among woman farmers under ASRLM. Radhika SHG has tried their luck in this integrated livestock system.

It is said that “Luck is the convergence of opportunity, aspiration and agility.” Realizing the fact, with the help of ASRLM officials a common fishery tank of area measuring about 2.5 bigha was constructed in convergence mode with Mahatma Gandhi NREGA in the land taken under lease. The members of the group started rearing fish with an initial investment of Rs 27,000 including fingerlings and fish feeds utilizing the fund available in the SHG’s account in July 2019. During the lockdown period of covid 19 pandemic, this group has earned Rs 30,000 by selling around 80 KGs of Fish. They have planned to sell the re-

maining 200kgs fish during the Magh Bihu festival (approx income will be 200 kg x Rs.380= Rs.76000), when the price of the fish rises. In the meantime, they have dug another pond of area about 3 bighas using the CIF fund of Rs 50,000. They also started integrated Duck farming by purchasing 200 nos of khaki Campbell with an initial investment of Rs 36,500 including feed. They have planned to sell 200 ducks during the Magh Bihu festival (approx. income will be 200 x Rs.500= rs.1,00,000).

Further, they have also taken 5 Bighas of Tea garden on lease (with proper legal agreement). As the tea prices are rising this year, they earned a net profit of Rs

85,000 till October, 2020 excluding all expenditure like labour cost, fertilizer, pesticides etc.

The group is progressing day by day. They have learned to maintain proper book of records. The group maintains proceeding book, cash book, loan ledger and monthly savings book with assistance and supervision of the ASRLM. Further, the nearby SHGs have also started value addition of the products by started procuring fish from the Radhika SHG, drying them in their backyard and selling the same after packaging and branding under “ASOMI” brand. Thus Radhika SHG has paved the way for more and more SHGs to work together and make a mark.





12

Earning Livelihood through Incense Stick making

Name of the SHG: Bagrumba SHG
Name of the Block and District:
BMMU Pub Mangaldai under
Darrang District



BAGRUMBA SHG formed on 16th July 2013 by 12 poor member of Punia village under Bhakatpara VCDC to uplift the socio-economic development of the poor members. After receiving all the trainings from the ASRLM, they have started a business activity of making Incense stick from 10-06-2017. Further the SHG revived on 16th May 2018 and comes in the NRLM fold. The

SHG further federated in the TARALI VO and KUHIPAT CLF.

After formation of their Self Help Group the group member decided to run an income generated venture. At the first stage, the members took loan from Micro Finance with a high interest rate and invested in the business including their savings. For that they utilized fund of Rs 150000. The sale was 25000 with a profit mar-

gin of 6000 to 8000 per month. So, the income level was poor and the market of their products was in their local area only. After the SHG have come in to the NRLM fold, they got revolving fund, KAMS fund and CIF from the VO.

At the early stage they had made their own packaging designs without any branding. And later BMMU has provided technical support for making their own packaging by pro-



viding Branding of “ASOMI”, Packaging design, etc. and market linkage.

The quality and packaging of their product is good and competitive. Therefore, slowly their demand has started to increase and they have been able to expand their sales volume also. They have now expanded their marketing area outside of the

Block and nearby township area. Selling of their product was done by their own members and also, they have a good coordination with local wholesale parties. Since inception they have a total number of cumulative productions of 174026 (packet). Total income is Rs.12,11,412/-. Average monthly income is Rs. 28,843/-. Income during

the month of August 2020 was 16,162/-.

They have a future plan of increasing their market area with in the nearby districts. For that they have consulted with BMMU and DMMU personals for further technical and financial support.





13

Drinking Water Project

Name of the SHG: Sonali Mahila SHG

Name of the Block and District:
BMMU Rupshi under Barpeta District



“Women are the largest untapped reservoir of talent in the world”

Hillary Clinton (Former US Secretary of State)

Sonali Mohila SHG of Chenimari Village of Titapani GP under Rupshi Development Block had proved the saying of Hillary Clinton correct. They have always faced

the problem of pure drinking water due to availability of arsenic in their locality. After the SHG received CIF amount from ASRLM they have tried to address the issue of lack

of pure drinking water by introducing “Sonali Drinking Water”- a RO water bottling plant in their village. Mrs. Sufiya Khatun, secretary of Sonali Mohila SHG is the fore-



runner of the activity as she had invested Rs. 4,844,000/- from her personal saving to start the project. Apart from that they have received an amount of Rs. 6,00,000/- from 14th finance under Panchayat in subsidy. Initially they have started in their own village but gradually expanded their activity to the whole GP. They have hired 4 numbers of vehicles to supply water to the people of the village.

From October 2018 they have been supplying pure

drinking water to the villagers of the GP, relentlessly. They also distribute pure drinking water for free to the people who have been affected by the flood. The SHG is also been involved in social work like awareness on Child labour, Child trafficking, Child Marriage, Implementing schemes like the Swaccha Bharat Mission, Providing help to flood relief camps etc in village and GP level.

They want to expand their business to the entire

block and want to play an important role in the society by improving the livelihood condition of their members and their family. At present they are able to distribute 3000 jar per month. In an around Rs. 2000/- is shared among the SHG members. Apart from that they are keeping money for expanding their activity to the whole block. They even dream of supplying water bottles to all over Assam in future.





14

Tailoring Shop

Name of the SHG member: Bulti Kangashamoni
Name of the SHG: Rose Study
Name of the Block & District:
BMMU Diyung Valley under Dima Hasao District



“The Joy of Dressing is an art”

John Galliano
(Fashion Designer)

Bulti Kangashamoni, a young lady hailing from a small town, Maibang from the hill district of Assam, Dima Hasao, has a story of her own. She understands the quote wholeheartedly and become a successful tailor with her dedication and positive attitude. Tailoring is a conventional and easy way to earn livelihood for the women in

rural areas. It is one of the most sought for livelihood seen by ASRLM in last three years.

Born to a poor family, Bulti could not complete her higher education. But rather than being discouraged and disheartened, she got motivated herself to make the most of her skill; she is best at. In the meantime she

came to know about the AS-RLM and its effectiveness in the lives of the rural women. Immediately, she joined as a member in Rose SHG which was formed in 2013 under Diyung Valley Development Block, Maibang. Bulti took a loan of Rs.40,000 and bought herself a sewing machine to start her business. With the help and guidance of the offi-



cial of ASRLM and her fellow SHG members, she set up her business with only one sewing machine at a small shop in Maibang market. She also receives one training in Maibang local market with the help of ASRLM officials and got a finest tuning to his talent.

After starting her venture with only one machine, she put all her hard work and dedication to get recognition and success. She understands that satisfaction of customer is the only weapon to success. Thus she has become

the main bread earner of her family. As her business flourishes, she bought two more sewing machines and engage two more employees to meet more orders at due time. She has made a big changes in her life with the help of her business and earning an amount of Rs. 15,000 - Rs.20,000 per month after clearing all dues and paying the loan amount.

Bulti is very much clear in her future prospective. She does not want to limit herself only in tailoring but also want to start trading women's

clothes and other accessories of embroidery and artistic crafts. In addition to this, she also wants to employ young women who are uneducated or dropouts to encourage them to stand on their own feet. From the initial stage of the business to the present stage, the business has flourished. In terms of income, the business has gained a profit of 2 lakhs annually approximately with an increment of 38% from the commencement of the business.





15

Vegetables Cultivation by Kanoklata SHG

Name of the SHG: Kanoklata SHG
Name of the Block & District:
BMMU Mahmora under Charaideo
District

*“The strength of the team is each individual member.
The strength of each member is the team.”*

Phil Jackson
(American Basketball player)

The Kanoklata SHG, Japidhora village of Bhoralipukhuri GP under Mahmora block under Charaideo district consists of 14 members is intensively engaged in cultivating rabi crops. Besides that, they reared backyard poultry, goatery and piggery. Since 2018, they had started to cultivate vegetables like cabbage, chilli, brinjal, cow peas, pumpkin, colacassia, capcicum, cucumber in 7 bighas of land and able to earn a turnover of rupees 5 - 6 lakhs. One of the reasons of success of the SHG is the fertile land due to the Disang river.

In the year 2019 the SHG members have invested more and started cultivating in 55 bighas of land, a

cumulative amount of all the SHG members together. The 14 members are holding on an average of 4 bighas among 55 bighas land. They have also bought one incubator machine to hatch the eggs of local, quail bird etc. The SHG availed rupees 25,000 as revolving fund and rupees 50,000 as community investment fund from ASRLM. They have availed rupees 1.5 lakh as bank loan from AGVB Kakotibari. They purchased the seeds from one of the seeds distributor of Tinsukia. With the active initiation of the block and district officials of ASRLM, a good convergence have been done and they have received seed from the Deptt. of Agriculture, Sonari.

Thus the members are

able to bring green revolution by producing Rabi crops and selling the products to the Sonari market and also to the Moran, Sivasagar and Dibrugarh. The SHG members are able to make their livelihoods sustainable and strong. During 2019-20 season, they had invested an amount of rupees 2.2 lakhs for cabbage, cauliflower, brinjal, pumpkin, chilli, carrot, cauliflower, garlic, cucumber, peas etc. for cultivating in 55 bighas of land was able to get 5.56 lakhs return as informed by them.

This is a good example of group work which shows that “Coming together is only the beginning”. This is one of the best practices which can be replicated with other SHGs having land of their own.



16

Multiple Livelihood Activities under BMMU Lakhimpur

Name of the SHG member: Runu Chetia
Name of the Block & District: BMMU Ghilamara under Lakhimpur District



Runu Chetia is a member of Deudubi Janakalyan Mohila Atma Sahayak Gut and Junaki VO of Deudubi Village under Ghilamara GP of Ghilamara Development Block, Lakhimpur District. She understands the need of taking up multiple livelihood activities to make her income sustainable. Thus she engaged herself in multiple livelihood

activities like Strawberry plantation, French bean Cultivation, Pig farming and fishery since June, 2019 as a sustainable livelihood activity. All this was possible after she joined ASRLM fold.

After coming into SHG fold and further federated into VO fold, her SHG received an amount of 25000 under KAMS.

With active involvement of the Jivika Sakhi of the said village and officials of BMMU Ghilamara Dev. Block she and her SHG received several capacity building trainings and handholding supports. After receiving those trainings she had a confidence in herself grew and realized that she too can become a productive



member of her family and improved the family income. She started multiple activity in her own 4 bighas of land, where she invested an amount of Rs. 18000/, from her own savings and a small help from the SHG.

With the help of KrishiSakhi she got training on scientific strawberry farming from Agriculture Department on Strawberry cultivation and also received 300 no's of Strawberry sapling for free of cost from

Agriculture Department. The detailed expenditure on her various activities are as tabled below.

TOTAL INVESTMENT OF RUNU CHETIA FOR THE CALENDAR YEAR 2019-20

I. STRAWBERRY

Sl No.	Particulars	Quantity	Price per Unit (in Rs)	Day Required	Investment
1	Strawberry plant	300	(received from Department)	65 days	NIL
2	Plant preparation	NA	NA	NA	Rs. 900
3	Plastic	NA	NA	NA	Rs. 500
4	Fertilizer	40 kg	Rs. 20/kg	NA	Rs. 800
TOTAL					Rs. 2200

II. Piggery

Sl No.	Particulars	Quantity (Nos/Qtl)	Price per Unit (in Rs)	Day Required	Investment
1	Piglet	7 nos.	(Own Production)	270 days	NIL
2	Plant preparation	5 Qtl	Rs. 2380	NA	Rs. 11900
TOTAL					Rs. 11900

III. French Bean

Sl No.	Particulars	Quantity (Nos/Kgs)	Price per Kg (in Rs)	Day Required	Investment
1	Seeds	1 Kg	Rs. 300	60 days	Rs. 300
2	Vermicompose	20 Kg	Rs. 10	NA	Rs. 200
TOTAL					Rs. 500



IV. FISHERY

Sl No.	Particulars	Quantity	Price per Unit (in Rs)	Day Required	Investment
1	Fingerlings	1.5 KG	Rs. 500	210 days	Rs.750
2	Feed	50 KG	Rs.50	NA	Rs.2500

Hence her total expenditure:- Rs.17850/-

TOTAL INCOME OF RUNU CHETIA FOR THE CALENDAR YEAR 2019-20

Sl No.	Particulars	Quantity sold	Price per Kg(in Rs)	Total Amount
1	Strawberry	75 Kg	Rs. 300	Rs. 22500
2	French bean	120 Kg	Rs. 30	Rs. 3600
3	Pig	7 No's	Rs. 7000	Rs. 49000
4	Fishery	90 kg	Rs. 200	Rs. 18000
TOTAL				Rs. 93100

PROFIT DETAILS

Net Profit Amount= Total amount of Sale – Total Investment

Rs.-93100/ - Rs.17850/ =Rs.75250/

An amount of Rs. Seventy five thousand two hundred and is the net profit amount in the FY 2019-20.

Most of the products are sold in local market, SHG Haat etc. Pigs are directly picked up

by vendor from her place.

With the success of first year, she got plans to enhance her livelihood to various other activities such as Bodo Rice Cultivation, Soya Bean cultivation etc. Further she is planning to take up pickle making activities. Already she had received training from concerned departments. In the short span of time, she had understood that quality is the

ingredient for sustainability.

With increase in the household income, Runu Chetia has gained economic security and confidence Her journey from a simple SHG member to run multiple livelihood activity is indeed commendable and appreciable and exemplary for other members of SHGs.



17

Passion of weaving
Makes a SHG member
self-sufficient

Name of the SHG member:
Minakshi Sinha
Name of the SHG: Gaurachand
SHG
Name of the Block & District:
BMMU Patharkandi under
Karimganj District



*“Invincible hands that weave
your style”*

- Anonymous

Minakshi Sinha of Gaurachand SHG of Patragram village in Karimganj district is an industrious woman. A fine artisan of handloom products she has earned a good name in her locality for fine handloom products. Most of the time she has been busy weaving all type of products like bed sheets, woollen shawl, Ashan for sitting, Gamocha, Lis-

ambi, Pillow cover, Cushion Cover, Mirror cover and other items. She has revealed that most of the time she couldn't meet the large demand of the shopkeepers. During marriage season she have to sacrifice sleep so that she can fulfil the requirements. It is mostly passion for weaving more than money which is her driving force. Now, being a successful weaver she

is also a major earner of her family.

But journey of Minakshi was not easy. Her husband a daily wage labourer found it hard to meet their family needs. This has seriously affected Minakshi Sinha's passion of weaving as it hindered her from purchasing necessary raw materials and equipments. Life starts to began to take a new



turn when she and her friends formed Gaurachand SHG. By attending meetings, trainings she and her friends are getting aware of the various entitlements they can avail. Also, through interaction in VO, CLF meetings many people get to know about her products.

When her SHG began to avail Revolving Fund, KAMS, CIF & Bank Loan, accessing credit for her became hassle free and affordable. She has received Rs. 25,000/- as revolving fund and Rs. 50,000/- as CIF. It has increased her production numbers. The dif-

ference can be seen from the following table of pre intervention and post intervention production status.

Sl no.	Items	Pre (in no.s)	Post (in no.s)
1	Bedsheet	4	15
2	Woolen Shawl	3	5
3	Ashan	5-7	12-13
4	Lisambi	2-3	5-6
5	Gamosa	2-3	10-15

She has revealed that she was able to earn Rs. 21,000/- as profit from these activities.

For the time being she does not have any organised

marketing options. However, as she weaves with her own hand the product has got very high demand. Even the shopkeepers visit the SHG and collect the items. In Manipuri

marriages the items are sold at a very high price and are being ordered months before.



18 From Unemployed to an Employer

Name of the SHG member- Bidyabati Das

Name of SHG-Ananya SHG

Block & District- BMMU North

Karimganj under Karimganj District

Bidyabati Das of Ananya SHG is a live example of successful entrepreneur. Bidyabati Das belongs to Gardarashi village of Sadarashi GP under North Karimganj block. After passing HS, she was in search of a job and was literally unemployed. In the mean time, she along with other 11 members formed a SHG under NRLM. Ananya SHG received RF and 1st dose bank loan of 1 lakh. Subsequently, she received 1 month training on Nursery from KVK Karimganj. Post training, Bidya developed a nursery with initial investment of Rs.50,000/-, which she managed from internal lending from SHG and own saving.

Gradually her business has expanded and her average annual turnover was



approx. 3 lakh. Now she regularly engages 3 employees in her nursery at a rate of Rs. 5000/- per month. She has participated in various melas & exhibitions organised by KVK, Agriculture Department and ASRLM at district level. Saplings of all types of flowers and fruits are available in her nursery round the year.

Apart from that she is working a BCA under ASRLM which also helps her earn a decent income per month.





19

Turning Misfortune into Luck

Name of the SHG member: BIDISHA SAIKIA

Name of the SHG: Sadhoni Self Help Group

Name of the Block & District: BMMU Kaliapani under Jorhat District

“Each misfortune you encounter will carry in it the seed of tomorrow’s good luck...”

- Og Mandino (American Author)

The Covid Pandemic situation has turned the lives of SHG members upside down all over the country. Assamese women are also not left behind. The Pandemic has broken out during the Rongali Bihu festival of Assam. Assamese women at this time generally weave Gamusas of different motifs and materials. But lockdown has made life to a standstill condition. But SHG women under the able leadership of ASRLM District and Block officials have started making double layered masks





of Gamusas which is readily available in every Assamese households. Mrs. Bidisha Saikia of Napamuagaon is a member of Sadhoni Self Help Group of Kaliapani Block is one of the forerunners of this activity.

She used to earn a decent income from the small sewing machine she had in her living room. Her luck changed when she grabbed an opportunity to sew masks for the orders received by the Kaliapani BMMU. Her work

was appreciated all over and gradually she received more orders to sew masks. The raw materials were supplied to her with the help of District Administration. Some of her masks got delivered to Airport Authority of India (2909 numbers), ONGC (3205 Numbers) and also from different Gaon Panchayats level through Kaliapani BMMU (2080 numbers). A total of 8994 masks were sown by her which gives her a income of Rs. 92649.

With the money received by her through making of masks, Mrs. Bidisha Saikia has opened a tailoring cum training shop. She has also

availed loan of Rs. 25,000/- by her from the SHG. With the cumulative income she has also bought a computerized embroidery machine for her new endeavor. She has planned to start training of other SHG members of the locality and young people who are interested in the activity.

Thus when the whole world is fighting against the Pandemic situation and the economy is in the roller coaster ride, Bidisha has earned some good fortune through her timely endeavor. Her monthly income at present is around Rs. 30,000/- .

20

Being creative
Is not a hobby,
It is a way of life

Name of the SHG: Daimond SHG
Name of the Block & District: BMMU
Debitola under Dhubri District

“We shape clay into a pot, but it is the emptiness inside that holds whatever we want”

-Tao Saying



Driven by the desire to be self – sufficient, women folk of Madaikhali formed a Self Help Group in the year 2014 and registered under Assam State Rural Livelihood Mission. The Daimond Self Help Group comprising of 10 mem-



bers who are enthusiastic to create a change in the society. In the beginning each member contributed Rs. 300 as one time joining fees and Rs. 25 as member fees are being collected on weekly basis. They have received Revolving Fund Rs. 15000 from Assam State Rural Livelihood Mission, Rs. 10000 from Kanaklata Mahila Sabhalikaran Yojana and Rs. 5000 from CM special fund. Seeing the progress and enthusiasm of SHG, Assam Gramin Vikash Bank, Gauripur have supported with loan. The SHG received Bank loan of Rs. 100000 on 3rd January, 2020 which they have invested in Pottery -the means for their livelihoods. Since in the locality Terracotta (Pottery) is very popular, they decided to take up the activity to generate income.

Products are marketed through middleman in the local



market as well as supplied outside Gauripur Town. Till date, the SHG have generated an income of Rs. 1,95,900/-.

Daimond SHG is progressing day by day and has become a role model in the village. ASRLM, BMMU Debitola has imparted Basic Management and Book Keepers training to the SHG. The SHG also get involves with various other trainings and activities arranged by BMMU Debitola. The Diamond SHG is mapped under Pankhiraj Terracotta Village Organization which is

In times of festivals and events in the village, the group takes up active leadership roles which in a way have lead to women empowerment.

Lockdown during Covid19 pandemic has hampered their sell of products. The group wishes to avail advanced tools & equipments for better production of articles. Despite all these challenges the group still continues to involve very enthusiastically in the production of activity of pottery.



21

Success Story of A Fishery Producer Group

Name of the CBO: Pub Mandal Mulagabharu Cluster Level Federation
Name of the Block & District: BMMU Pub Chaiduar under Biswanath District

Pub Mandal Mulagabharu Cluster Level Federation was formed under BMMU ASRLM Pub Chaiduar Development Block of Biswanath District comprising of four gram Panchayats named Kalabari, Pub Kalabari, Pachim Kalabari & Dakhin Kalabari with the intervention of Assam State Rural Livelihood Mission. The people of the mentioned rural areas are following the traditional way of living doing either tradi-

tional farming or livestock rearing activities. The modern outlook in all the activities were missing till the women of those GPs came under the ASRLM fold. After bringing the rural poor women of those areas into ASRLM SHG fold, they were provided various trainings of SHG basic management, Livelihood trainings etc.

On April 2019, Pub Mandal Mulagabharu Cluster Level Federation formed a Fishery Producer group under the



guidance and support of BMMU, Pub Chaiduar and DMMU ASRLM Biswanath. This Producer Group was formed after combining 62 SHG members of 15 Village Organisations after combining 64 Nos. of Ponds. These ponds were further transformed into a fishery unit.

After formation, the Fishery Producer Group of Pub



Mandal Mulagabharu Cluster Level Federation received a sum of Rs. 5,65,526/- as loan from the CIF amount, which was latter on invested in purchasing Fingerlings, cleaning the ponds, purchasing feed, transportation etc. Every business faces ups and downs. In initial stage, the mortality rate of fingerlings was very high. After proper consultation with the distributors of Fingerlings, members of the Producer group got to know about the reasons of the mortality of Fish. Later on the SHG members involved in this activity, doing the things in the right



way. In last Financial year it has earned a profit of Rs. 1,51,795/- after repayment of an amount of Rs. 2,00,000/- to Pub Mandal Mulagabharu Cluster Level Federation. Through this activity, every members of this Fishery Producer Group is earning an average monthly income of Rs. 2020/- approximately in order to enhance their livelihoods. Currently, one of the members named Chandrama Doley of Parijat SHG, Ruplakhi VO of Mulagabharu Cluster Level Federation started Biofloc fish farming after receiving a loan of Rs. 1,00,000/- from the Fishery Producer Group. Along with the loan amount she addition-

ally added Rs 50,000/- from her side and setup a Biofloc on trail basis by hoping for her bright future under the support and guidance of Assam State Rural Livelihoods Mission. Output of this intervention is yet to decide. However, the courage showed by the rural SHG women at present to start a new intervention like Biofloc fish farming could not be thought of till the ASRLM touches the life of the rural villages. Apart from being in the fishery producer group, the SHG members are engaged in different other activities like farming, weaving, livestock rearing etc. At present the monthly income of them is Rs. 5000/- in an average.



22

Weaving Dreams

Name of the SHG member: Polodi Kemp-
prai

Name of the SHG: Judao SHG

Block & District: BMMU Jatinga Valley
under Dima Hasao District

“Handcrafted things never go out of style”

Anonymous



Polodi Kemprai is a member of Judao SHG under Jatinga Valley Development Block head quartered at Mahur. Her group was initially formed in the year 2011 but came into NRLM fold in

the year 2018. In JVD Block, the work women do outside the home is usually in addition to the care they provide for their families, which limits their business opportunities. Moreover, they often face

even greater obstacles than their male counterpart in getting credit from formal sources.

Dimasa weavers of Assam are one of the oldest indigenous communities with



rich cultural traditions and aesthetics, but sadly remain hidden from exposure. With the hope of keeping the rich tradition and designs alive, Mrs. Polodi Kemprai after joining the Judao SHG started her new venture by taking loan of Rs. 50,000 in July 2019. She invested the money

in purchasing machine (traditional wooden throw shuttle loom- traditional known as 'daophang'), looms and yarns and other raw materials. By adopting her own personal skill in weaving traditional cloth (Dimasa cloth), Mrs. Polodi has never look back in fulfilling her dreams. She is

expert in weaving both complicated patterns for occasional use as well as simple and plain clothes for everyday use. From July 2019 till February 2020, Mrs. Polodi and her daughter had woven more than 20 different traditional Dimasa clothes (both wrapper and shawl).

Earnings of Polodi Kemprai in the calendar year 2019-20:

Sl No.	Particulars	Unit Cost (in Rs.)	Total income (in Rs)	Total Amount
1	Rigu Rikhaosa (traditional Dimasa cloth set)- plain @ 3 nos.	2000/-	6000/-	4000/-
2	Rigu Rikhaosa (traditional Dimasa cloth set)- special designs @ 4 nos.	3500/- to 7500/-	14000/- to 30000/-	22500/-
3	Rajamphain beren (special designs) @ 10 nos. (Cost varies on designs)	3500/- to 7500/-	14000/- to 30000/-	22500/-
4	Rihjamphain (plain)- @ 4 nos.	2500/-	10000/-	7500/-
5	Risa Rimai @ 3 nos	2000/-	6000/-	4000/-
TOTAL				60500/-

Mrs. Polodi Kemprai not only makes huge contribution to her family income, but also gains employment through her personal skills. It also helped her daughter learn the importance of keeping traditional practices alive. From her earning, she is now able to repay her loan every

month without fail.

Through this story, it is important to acknowledge that weaving/ hand-woven clothing plays a substantial role in making the social and cultural identity of any community in addition to fulfilling the basic clothing needs at home, or for ceremonial

occasion. The story of Polodi Kemprai of Judao SHG narrates the positive differences that have been brought in the lives of many SHG women in their real life settings. It has made the vulnerable section of society empowered and economically self sufficient.

23

Multiple Activities can lead to earn sustainable livelihood

Name of the SHG member: Profully Saikia

Name of the SHG: Nabamilan SHG

Name of the Block & District: BMMU

North West Jorhat under DMMU Jorhat



Willingness, dedication and perseverance help a person to achieve their dreams and turn them into reality. This is proved by Profully Saikia of Nabamilan SHG of 36 No Naubaisa Gaon under North West Jorhat Blcok under Jorhat DMMU. She is a member of

rangali VO and Bhogdoi CLF. She is the lead woman to form her SHG in the year 2015 to contribute something to her family. She is a happy homemaker who is engaged in multiple livelihood activities like paddy cultivation, fishery, dairy, weaving, kitchen garden

etc.

Weaving:

The Nabamilan SHG of which, she is member received a Revolving Fund in the year 2015. In the initial stage, with the regular savings, interest amount on internal lending and



Revolving Fund received from the mission, contributes a good corpus towards the SHG. Mrs. Profully, took a loan of Rs. 1500 as internal loan from the SHG and purchased requisite material to weave Gamusa, Seleng-chadar etc. She made and sold 12 Nos. of Gamusa @ Rs150 per piece, 5 Nos. Seleng chadar @Rs300 per piece. Her profit in handloom items was Rs 1800 (Rs3300 -Rs1500). She was highly satisfied with her 1st income and was motivated to earn on her own. So, she again took a loan of Rs 5000 out of which she invested Rs 4500 (one time) to buy one small weaving loom and Rs 500 to purchase thread. She made 15 No's Seleng Chadar and earned Rs 4500. Her profit was Rs.4000 (Rs4500-500).

Dairy:

In the year 2016 the Nabamilan SHG received Rs 50,000 as CIF amount and she took Rs10,000 from her SHG as an internal loan and expended Rs 45,000 from her end to purchase a jersey cow. She has invested a total of Rs 55,000 to purchase a jersey cow. At

present she is selling milk of amount 450 litre in a month @ Rs50 per litre. She expends Rs. 6870/- in feed (green fodder, dry fodder, concentrate mineral mixture) per month. From dairy activities she is earning Rs. 15630/- per month. At present she has 5 Nos of Jersey cows and planning to expand her dairy farm further.

Fishery:

From the savings of per profit gained from the dairy and weaving activities, she has started fish farming in the year 2019. She purchased 1000 Nos. fingerlings (Grass carp and Common carp) at a rate of Rs.3 and started harvesting all those fingerlings in the pond. She is investing Rs. 900 per month as feed which consist of kitchen wastes, spoiled fruits and vegetables, wastes of banana and fish feed. She has harvested 45 Kg production and sold in the year 2019 at the rate of Rs. 350 per Kg/ her profit is Rs. 1950/-.

Paddy:

Mrs. Profully Saikia and her husband have farmland of around 10 bigha. Out of

which they cultivate paddy in 8 bighas of land and the rest 2 bigha lands are left out for fish farming, dairy, kitchen garden etc. In 8 bighas of land she is investing Rs. 1920 for fertilizer and Rs. 9800 for labour cost. She has 15 quintals of rice production which she sells at Rs.1400 per quintal. This helps her to earn around Rs. 9000 per season.

Kitchen Garden and poultry:

Apart from doing all the above activities Profully is growing different varieties of vegetables in her kitchen garden for consumption purpose. Moreover, she has also 20 Nos. of chicks and 5 Nos. of Ducks which are also marketable at present.

Profully Saikia manages to earn an income of Rs 180000 to 200000 per annum. Now she is capable & contributes economic support towards her family. She is also able to return the monthly loan installment to her SHG. Thus, her hard work, dedication and zeal to work more profully is becoming a role model in her locality.



24

Turning Adversity into Prosperity

Name of the SHG member: Baby Borah
Name of the SHG: Prerona
Name of the Block & District: BMMU
Mayong under Morigaon District

Boby Borah had faced a lot of financial difficulties after her husband lost the Job at Jagiroad paper Mill. Suddenly, their sources of income and livelihood took a hit. But she did not lose hope and thought about an alternate way of earning livelihood to meet their essential daily needs. As she was already practicing broiler farming, she thought of streamlining it. Meanwhile

she also joined Prerona SHG in 2013 under Mayong Development Block and found a new hope of living. She has received help in the form of RF, CIF and KAMs. She has also received bank loans for her ventures.

She has received a training in pickle making from a local NGO and started the business commercially along with other home made products like Laroo, Pitha etc since



February 2020. Lockdown became a boon for her as she sold out all products from home its self and she was able to earn more them 2 lakhs till Oct 2020. She sold different kinds of pickles and traditional ethnic foods. Various shops are her permanent customers in Morigaon district and her products are also available in Nirmal Bakery, a famous one in Morigaon.

At present, she has 1400 broilers in her farms and it takes 40 to 45 days to achieve marketable size .She sold to





local vendors around Rs. 109/- per Kg. After receiving training from ASRLM, she vaccinates batch wise chicks on regular basis by herself. Vendors from Jagiroad, Morigaon and Guwahati are directly buying broilers from her farm

Her SHG is further federated into Rajnandini VO and Samridhi CLF. During the LOCKDOWN situation she had also received a COVID loan from banks, after accessing her repayment status of previously taken loans. She cooked different pickles like King Chilly, Olive, Tamarind, Garlic, Elephant Apple, Mango, Bamboo shoot etc.. apart from that she has also sold different Assamese delicacies during the Rongali Bihu which could not be organized

because of LOCKDOWN. She prepared Black Rice Pitha, Narikol laroo, Til Laroo, Bor Pitha, Behuwa etc and supplied home to home with the help of her husband. She has also engaged other members of her SHG in her activities and showed them the way.

Through these livelihood activities Bobby is able to

provide education to her child upto M.A and also managed all expenditure by the earnings from business for her daughters' marriage. She is an example for all the women like her.



25

Fish Farming Activity

Name of SHG Member: Sunati Rani Das
Name of the SHG: Sarada Self help Groups

Name of the Block and District: BMMU Borhola under Cachar District



Sunati Rani Das is a member of Sarada SHG of the Choto Dudhpatil GP of Choto-dudhpatil Grant village under Borkhola Block of Cachar District. Smt. Sanati Rani Das belongs to a very poor family for which she joined the SHG movement in 2007. However, at that time it was difficult to avail SHG loan to do some individual level activity under SGSY. After introduction of

restructure version of SGSY in the name of NRLM, her SHG revived under ASRLM in 2013 under BMMU-Borkhola.

She has own patta land on her name and started fishery activities as her means of livelihood. The Fishery spreads across 22.5 Bigha (3 Hectors). She is also having a hatchery unit of 1 Bigha for the purpose of develop fingerlings for fish farming. Initially she

could not be able to develop proper embankment due to financial constraint. They were hardly able to earn a profit of Rs.50000/- to Rs.60000/- per annum from such big fishery due to lack of technical knowledge of fish farming. Therefore, she used to borrow money from the money lender with high rate of interest.

After joining the SHG fold, Sunati has received a Ba-



sic SHG management Training, Book Keepers Training, Basic Livelihoods Training, Pashu Pathsala Training, Farmers Field School Training under NRLM and special training on fishery from the technical experts with the active initiative of the SHG members. Almost 220-250 of SHG members of

Chotodudhpatil GP are exclusively involved in Fish farming. Sunati has borrowed Rs.50000/- from CIF, Rs.1,30,000/- from Bank Loan of SHGs in three doses and invested the whole amount in fish farming activity. With the same, Production of fish of various species of 40 quintal to

45 quintal per annum in 2019. Earn profit of Rs.380000/- in 2018 after deduction of investment cost. Nowadays, she is repaying Rs. 10000/- per month to her SHG. The details of her profit statement is given below:

Financial details

FINANCIAL DETAILS IN PRESENT DAYS			
Sl No.	Particulars	Amount (in Rs.)	Remarks (if any)
A	Investment Details		
	Cost of fingerlings (per annum)	1500/-	They culture larvae in their hatchery and subsequently they shift the larvae into the fishery, when they attain the weight of 50 to 100 gm. Per fingerlings.
	Feeding to fish (per annum)	275000/-	This cost including Lime. The major food they are proving are oil cake and biscuit dust
	Labour Cost (per annum)	50000/-	For catching the fish
Total Investment per annum (A)		340000/-	
B	Sales Price (B)	720000/-	40 quintal Fish sold @ Rs.180 per KG
Net Profit per annum (B-A)		Rs.380000/-	

She is selling the Fish in Durgabari Fish Market, which is only 1 to 1.5 km away from their Residence. She does prefer to sell fish in this market as she is getting good

price by affording minimum transportation cost. With the profit she has properly built the embankments of the fishery ponds and purchased a plot of 10 Bigha land to develop

another fishery for expanding the same fish farming activity. She has another plan to open a small duckery unit above the fishery as integrated farming.

Gap Analysis of Present Intervention:

- Financial Crisis: Still she is in need of capital to invest to increase the profit margin.
- Need modern knowledge about fish farming.
- Not following the diet chart of Fish because of high cost of fish feed.
- Improper management because of huge size.

How the Activity will sustain in long run:

- The Size of the fishery needs to be certain for proper management.
- Integrated farming need to be adopted, like duckery farming the excreta of duck is rich in alkaline, which maintain the PH level of water and it can meet the feeding deficiency. As well as income will come from both the activity, this will obviously increase the profit margin of the family.
- Cow dung is good source of growth of plankton in the water, which is good food for fish. Thus, 2-3 nos. of cow can be reared, who are involved in fishery activity.
- Time to time testing of water needs to be done on regular basis to figure out the PH level & other deficiency.
- Capacity Building of farmer is very much essential to sustain the project in long run.





26

Kanchi Dairy Producer Group

Name of the Producer Group: Kanchi Dairy Producer Group
Name of the Block and District: BMMU Rowta under Udalguri District

The area where the Producer Group is situated has a sub tropical humid climate with semi dry hot summer and cold winter. It is situated in the foothills region of Himalaya having alluvial soil favourable for agriculture as well as farming. The unit is nearby to Dimakuchi regular market. The group consists of 50 members from Swabhiman, Pahari Kanya, Anajori and Darpan Village organisation under VCDC(GP) Suklai of BMMU Bhergaon. The



members of the PG belong to predominantly Nepali communities with others. Before formation of PG the members were engaged in different livelihood activities like dairy farming, poultry rearing and mushroom cultivation mostly in individual and also in groups. The members of the PG are collecting an average of 90 litres of milk a day to run the processing unit. Collected milk is processed by using cream separator, boiler, and refrigerator and produced the prod-

ucts like cream, curd, paneer, sweets etc. They are also selling tea and curd at the centre at an affordable rate and they are getting handsome amount of earnings.

The PG is producing almost 1/3rd of the required milk and procuring milk from the nearby areas to be self sufficient. Though their production is less, they have already captured the local market. Further, they are in talking terms with some big players of the locality.





Price realization:

Product	Quantity	Rate(per Kg / per Litre)
1. Cream	3.5 Kg	600 Rs
2. Paneer	3 Kg	480 Rs
3. Toned milk	35 litres	25 Rs
4. Curd	6 Kg	80 Rs
5. Sweet	30 pieces	10 Rs
6. Tea	20 cup	10 Rs

Before formation of the PG the members were producing surplus amount of milk and they did not have the access to market for milk and value added products. When they were producing the milk individually they had the problem of selling milk at whole-sale price rate so they were not getting the benefits and profits of rearing livestock.

After formation of the PG, now they can sell their products collectively and also they are getting the benefits of value chain intervention of their products.

After the field visit by

community cadres of AS-RLM they have identified that there is tremendous scope for a dairy unit in their locality as the community belongs to mostly Gorkha Community, who are already in traditional dairy farming.

Intervention (what, how and when)

An awareness program was organised on 21/08/2020 at No 1 Suklai for PG formation. Following the awareness, the SHG members of the village Suklai have formed the “Kanchi Diary PG” on 17/09/2020. At the very beginning t he mem-

bers were trained locally, later some active members were sent to Sitajokhola Dairy farm (A Brand known for its dairy products in Assam) at Morigaon District for exposure visit. The Pashu Sakhi of the village herself is engaged from Suklai locality So the PG had decided to select her as the president of the PG. For establishment of business, a business plan was prepared for the PG and operation protocol was maintained by selecting and forming two sub-committees viz. Risk mitigation committee and marketing & procurement committee. A president,



a secretary, a treasurer and a book keeper were selected for smooth functioning and operation.

The book keeper maintains proper books of records regularly. The Dimakuchi market is nearby to the PG processing unit and they have good access to the market to sell their products.

Initially the members of the PG have started investing by themselves and also they started saving from the 1st month of PG formation.

Observing the regional potential of the block, BM-MU, BHERGAON has identified some of the potential PGs in those area. Since the community belongs to Cow rearing and livestock rearing so the block staffs has decided to establish a dairy PG at Suklai nearby to Dimakuchi market. An awareness program was held at Suklai by Block staff and an exposure visit was organised by block under the supervision of Cluster In-charge. The analysis of the feasibility of the business plan and the market was comprehensively studied by the block

Funding Source	Amount in Rs
1. Working Capital	50,000
2. Infrastructural fund	50,000
3. Individual saving	80,000

staff.

Outcome of the intervention

1. After value addition of the products, the price realization of the different items has been increased day by day.

2. Due to increase in the pulling of the milk, now the production is increasing daily. Hence the cost per unit production has reduced at possible level.

3. The dairy farm is located at a place where there is no market competition of dairy

products in around approximately 10 Sq Km area. Hence they realized the monopoly seller for their products. It attracts many consumers from both near and far. So they are availing a regular market access.

4. The volume and value of the business on daily basis is represented in the following table

5. There are 50 active members in the PG who are engaged in different activities in the processing as well as marketing of the PG.

Product	Quantity	Rate(per Kg / per Litre)
1. Cream	3.5 Kg	600 Rs
2. Paneer	3 Kg	480 Rs
3. Toned milk	35 litres	25 Rs
4. Curd	6 Kg	80 Rs
5. Sweet	30 pieces	10 Rs
6. Tea	20 cup	10 Rs



Human story of change with some photographs

Name of PG member : Ajanta Mainali
Designation: Krishi Sakhi and President of PG
SHG: Manjari SHG
VO: Swabhiman VO
CLF: Kanaklata CLF
VCDC (GP) : Suklai
BMMU: Bhergaon
Dist- Udalguri (Assam)

Impact of PG on Ajanta's life:

As the concept of collectiveness is the main basis of PG formation she find her qualities such as leadership, management of business unit as well as her knowledge and expertise of livestock rearing and it has great effect on the PG and also on the other members. Though it is implemented on group but it has helped her tremendously, financially in finding her livelihood through greater wage generation. Her state before PG formation: Since she was producing individually she found it difficult

to find the market as well as the greater value of milk. She was not aware about the value chain regarding milk and its peripheral items. She was bearing more transportation cost as she was doing in individual. Before joining the PG she had not got any financial assistance from the Community based organisations. She had not got any training and veterinary support when she was doing it individually. Her state after PG formation: After the formation of PG, all her difficulties have gone and she is now a confident worker who is trying her best to do good market of the PG.





CONVERGENCE



01

Swa-Nirbhar Nari Atma-Nirbhar Axom A Convergence project between ASRLM & Mahatma Gandhi NREGA

“Swa-Nirbhar Nari – Atma-Nirbhar Axom” (Amar Mati-Amar Kheti: Amar Jivanar-Mool Bheti) is a visionary project developed by Commissionerate of Panchayat & Rural Development Department with the initiative of Assam State Rural Livelihoods Mission (ASRLM) converging mainly with Mahatma Gandhi NREGA (MGNREGA) and twelve numbers of other line Departments namely Department of Agriculture & Horticulture, Department of Horticulture & Food Processing, Department of Sericulture, Department of Animal Husbandry & Veterinary, Department of Fisheries, Department of Irrigation, Department of Environment & Forest, Department of Industry & Commerce, Dept. of Handloom & Textile, Department of Power, Department of Skill, Employment & Entrepreneurship etc .The main

objective of the project is to raise the income of a Self Help Group(SHG) member upto Rs. 50,000/- incremental income.

The Convergence project of ASRLM and MGNREGA has multi faceted logic –firstly the workforce is a crucial part of comprehensive social protection that serves as a safety net for those who are most vulnerable, especially in the post Covid 19 situation. Secondly, it pertains to whether Mahatma Gandhi NREGA and ASRLM can together deliver the mandates it strives for. Here, despite its many shortcomings, Mahatma Gandhi NREGA has done remarkably well from the perspective of addressing deprivation and ASRLM has reached almost each and every nook and corner of the state. Thirdly, it is recognizing the larger contribution of Mahatma Gandhi

The project will be monitored in different level from Gaon Panchayat to State Level and monitoring committees will be formed for the purpose. This visionary project also has its result framework planned and the exit policy drawn. This is supposedly the first of its kind convergence project which will cover 14 main stakeholders of the Government and success of the project will be exemplary in all aspect.

NREGA as a focal point for organizing around the rights of rural workers and its capacity for transformative politics, an issue that is particularly relevant today. It is hard to think of any other social programme that has this potential.

Also substantial public investments are being made for strengthening of rural economy and livelihoods of the poor, especially for the marginalized groups like SC/ST and women. To effectively address poverty alleviation, there is a need to optimize the efforts through inter-sectorial approaches. This convergence will bring in synergies between different government Departments like Agriculture & Horticulture, Animal Husbandry, Irrigation, Food Processing etc, programmes and schemes those are feasible in terms of planning, process and implementation.

The project will be implemented in a phased manner. Five activities will be implemented in all 219 blocks in its first phase and other activities will be implemented in a phased manner. The activities planned for the first year are the following which will cover a total of 4 lakhs population:



A Individual works

- 1 Horticulture Plantation
- 2 Sericulture Plantation
- 3 Agar Plantation
- 4 Bamboo Plantation
- 5 Farm Forestry
- 6 Arecanut Plantation
- 7 Individual Nursery
- 8 Poultry Shelter
- 9 Pig Sty
- 10 Cattle Shed
- 11 Azolla Tank
- 12 Development of Fallow/Waste land under Agri-Nutri Garden
- 13 Farm-Ponds
- 14 NADEP Pit
- 15 Vermi Compost Pit
- 16 Infrastructure for promotion of fisheries such as fish farming pond
- 17 Infrastructure for promotion of fisheries such as fish breeding ponds & nursery ponds

B Group / Community Works

- 1 Construction of Common work shed
- 2 Infrastructure for Production of Bio-Fertilizer such as NADEP Composting Pit
- 3 Infrastructure for Production of Bio-Fertilizer such as Vermi Compost Pit
- 4 Infrastructure for community Irrigation
- 5 Infrastructure for Post-harvest facilities such as Pucca Storage for agriculture produce
- 6 Solar powered Cold Storage
- 7 Community Nursery
- 8 Fish Drying Yard



02

The Convergence Activities under ASRLM and UNDP



The United Nations Development Programme (UNDP) helps countries to develop policies, leadership skills, and partnering abilities institutional capabilities and build resilience to sustain development results. UNDP works in more than 170 countries and territories, helping to achieve the eradication of poverty and the reduction of inequalities and exclusion.

A letter of Understanding (LoU) has been signed in

the broader context of partnering together to work on socio-economic impacts from COVID 19 pandemic with UNDP and ASRLM cooperating to leverage and work towards the larger goal of enhancing livelihoods and strengthening village organizations, self help groups and community based organizations in Assam. By building capacities of community institutions and creating cadre of resource persons engaged in farm and non-farm sector, UNDP is ex-

perienced in supporting other state livelihoods missions in taking forward their common agenda of promotion sustainable and inclusive growth.

This LoU intends to provide a platform for cooperation; UNDP and ASRLM will collaborate closely to undertake initiatives in the skill development, livelihoods and integrated development space across Assam. Under the scope of this LoU, both the parties will jointly work in the following areas:

- Support and strengthen the cluster level federations, village organizations, self-help groups members and community cadres in farm and non-farm initiatives.
- Build capacity of the village level collectives as well as cluster level collectives developing innovative solutions and engage in requires measures





under COVID 19 response, such as agri-nutri gardens and other related value chain activities which lead to economic relief and skill building in rural areas.

To ensure a successful partnership, UNDP and ASRLM will cooperate to achieve the following:

1. UNDP to support ASRLM with technical expertise, as per need on rapid response against detrimental socio-economic impact against COVID 19 in the state.

2. UNDP to support ASRLM with technical inputs on activities related to the skill development, livelihoods and integrated development as per the requirement of ASRLM.

3. As per needs assessed by ASRLM, UNDP to conduct capacity building activities based on ascertained needs and strengthening farm and non-farm groups and association.

4. UNDP to support ASRLM to create market linkages activities with key stakeholders identified along with working closely with Block Mission Management Units (BMMUs) on understanding demands.

5. Both the parties to work together to devise methodologies for enhancing income, improving resilience to stresses and improving rural household and community well-being and reducing inequalities faced by women, socially disadvantaged and excluded groups.

6. Both the parties to work towards sustainable management of resources at the community level and promote ideas around sustainability with understanding of protection of environment and local eco-systems.

7. UNDP to assist ASRLM with any technical inputs with non financial commitment on agricultural value chain from production processing, marketing and consumption.

The proposed project is implementing in Rangjuli TD BMMU under Goalpara District, Ujani Majuli BMMU under Majuli District and Boitamari BMMU under Bonagaigaon Dis-



trict. The LoU has been signed for 18 months where first 6 months is the time for “COVID Response project”. Total 350 numbers of beneficiaries has been covered for the project. A proper review and monitoring mechanism of the project has been adopted which helps the project to review its progress from time to time and evaluate the achievements of the projects outcomes. The projects envisions following documents from time to time:

- Baseline Study Report
- Monthly Progress Report
- Quarterly Progress Report
- Reports on training and capacity building as and when required
- Case stories/studies
- Digitized & Printed Package of Practices & Training Modules.

ASRLM is envisioning a very successful outcome of the project with its first ever convergence program with UNDP to promote sustainable livelihood.





03

The Convergence Activities

under ASRLM & ARIAS Society

Government of Assam created the Assam Rural Infrastructure and Agricultural Services (ARIAS) Society in November 1998, as an autonomous body, headed by the Chief Secretary, Assam, as its President (Project Guidance Council) and the Agriculture Production Commissioner, Assam as the Chairman (Governing Body). The Project Coordination Unit (PCU) is the head quarter of the Society, which is headed by a State Project Director. The key mandate of the Society is to manage, coordinate, implement World Bank aided projects and any other externally funded projects as authorized by the State Government, and to monitor the implementation performance of the line departments of the projects. A Memorandum of Understanding (MoU) has been signed between Assam State Rural livelihoods Mission and Assam Rural Infrastructure

and Agricultural Services (ARIAS) Society on 31st July 2020 with the following details.

1. To collaborate and enhance the agribusiness ecosystem for promoting entrepreneurship in the areas including Agriculture and Rural Livelihoods.
2. To jointly support and facilitate promotion and strengthening of selected FPO, Producer Groups/ Producer organization, SHG's and Agri-Enterprises.
3. To promote new and vibrant Farmer Producer Organizations (FPOs) in Assam as well as strengthening of the new FPOs.
4. To provide support services for FPOs, PGs/SHGs and agri enterprises including training, HRD, Marketing linkages and any other form of Capacity Building necessary for Effective Management of the Enterprises.
5. To help accessing financing mechanisms for FPOs, Producer Groups/Producer Organizations, SHGs and Agri-Enterprises by partnering with other financing institutions and setting bench marks/ standard for efficient functioning of FPOs, Producer Groups/ Producer Organization,

- SHGs and Agri-Enterprises.
6. To document successful models, knowledge sharing, and publication of reports, newsletters, other relevant publications etc for wider dissemination of information.
7. To facilitate monitoring of business performance of selected FPOs, FPOs, PGs/ Producer Organizations, SHG's and Agri-Enterprises
8. To extend benefit of relevant schemes, initiatives under APART and ASRLM to selected FPOs, PG/ Producer Organization, SHG's and Agri Enterprises.
9. To jointly undertake capacity building programs for the staff working towards promoting entrepreneurship and FPO formation.
10. To explore future synergies as and when they evolve outside the purview of this MoU.

Further, it has been decided to sign part MoU under this umbrella MoU whenever any particular activities start. During the COVID 19 pandemic situation convergence between these two esteemed organizations will lead to some exemplary case studies and pave a way for the betterment of the rural economy of the state.



04

Partnership between ASRLMS and Aide et Action (India)

Assam State Rural Livelihood Mission (ASRLM) has entered into an MoU at Assam on 4th January, 2021 with Aide et Action (India) (AEA) which is a non profit entity mainly work to empower marginalized communities by facilitating their access to quality education and lifelong learning through its various thematic interventions. In North East India, it is operational in the states of Assam, Meghalaya and Arunachal Pradesh. The purpose of MoU is currently limited to a strategic partnership with ASRLM which is valid for a period of 3 years and can be renewed if both the parties are agreeable to the terms and conditions as are negotiated at that time. This collaboration between



Under this collaboration

a. AEA and ASRLM will jointly work to identify at least 450 SHGs promoted by ASRLM in the intervening districts of AEA and its members for further capacity building support.

Aide et Action and ASRLM would be related to the capacity building of existing SHGs promoted by the ASRLM and their members and helping to enhance their income generating activities through diversification of their basket of activities and/or through credit linkage.

b. AEA will organize and conduct at least 200 need based trainings for the SHG members with administrative and logistical support through District and Block level staff, SHG & beneficiary identification, joint need assessment and trainings etc. of ASRLM wherever possible.

c. AEA and ASRLM will provide necessary post-training handholding support to the trained members to help them start and or scale 450 numbers of microenterprises and ensure sustainability of the same.



05

Partnership between
**ASRLM,
Cairn Foundation
and
Seven Sisters
Development
Assistance
(SeSTA)**

Cairn New Ventures operation is in the exploration phase. Community interaction and engagement is essential for the company to contribute to the socio-economic development of the communities living near their operation area. They engage and communicate with the villagers to ensure that trust is built as they get support and endorsement. Seven Sisters Development Assistance (SeSTA) is an NGO having 9 years working experience of managing community

development projects. Assam State Rural Livelihood Mission implements “National rural Livelihood Mission” (NRLMS) activities in the state of Assam with the objectives laid by NRLM for enhancing social and economic empowerment of the rural poor of Assam. This Memorandum of Understanding (MoU) covers the terms and conditions of conduct of such community development projects funded by Cairn Foundation and managed by SeSTA. As per the MoU the Cairn Foundation will release the funds solely at its discretion for the program, activity and project as agreed as per the terms and conditions in the separate agreement between Cairn Foundation and SeSTA and shall review the progress of the projects jointly with SeSTA. SeSTA on the other hand will work in 25 villages during the

duration of the MoU to improve their livelihoods for which Cairn Foundation will bear the institutional costs of SeSTA. The ASRLM on the other hand will introduce SeSTA to SHGs and other community institutions (Village Organizations, federations etc) created by it. SeSTA will engage with these SHGs, VOs and federations introduced by ASRLMS and link them to bank loans, grants, and other financial resources.

The ASRLM will provide schemes and benefits to the SHGs supported by the project. The services of the community cadres financed by the ASRLMS shall be utilized by SeSTA for the purpose of aforesaid objectives. The ASRLMS will invest on capacity building of community, community cadres and its staff for identified livelihood interventions. The ASRLMS will endeavour to





leverage resources in cash and kind from various central and state sponsored rural development programmes/schemes for investment in livelihood promotion of the targeted households. SeSTA will provide proposal formulation/drafting supports to the ASRLMS if necessary. Further ASRLMS will consider facilitating linkages of SeSTA with technical support institutions for the inflow of technology knowhow in the project area.

The programs/activities/project shall be monitored regularly by SeSTA, Cairn Foundation and ASRLMS. The monitoring shall be based on the pre-designed program monitoring indicators as agreed by the parties. The monitoring shall have the following objectives:

- i. To monitor the projects for existing gaps based on monitoring indicators.
- ii. To build capacity of the partner agency towards ade-

quate monitoring of the projects regularly and independently.

- iii. Develop consensus amongst partners on project implementation as per expected goal for each of the project.

The monitoring shall be done fortnightly, monthly, quarterly, half yearly and yearly. Also the financial and budget monitoring shall be done through periodic inspections of books, records and also through audit.



06

Convergence with SELCO Foundation

With the successful completion of 70 lakh Solar Urja Lamp Project (SoUL) under the Ministry of New and Renewable Energy in Assam, Assam State Rural Livelihood Mission (ASRLMS) plans to extend additional support to the rural SHG members. The objective is to support and incubate women entrepreneurs working in the field of renewable energy (solar). This is envisaged through AIC-SELCO Foundation, by providing the requisite technical resources, managerial expertise and intellectual capital for developing a holistic ecosystem for developing women entrepreneurs.

In this context, ASRLMS and SELCO Foundation signed a Memorandum of Understanding on the 4th Decem-



ber 2020. The rationale is to converge together on tapping the growing clean energy (solar) market through the SHG members. The SHG members will be provided with a sustainable platform through the initiation of activities like setting up of an incubation centre, convening skill development training programmes on various facets; including assembling of the solar products, sales of solar products amongst others. In addition to the above, a critical component via this agreement will also be in creating forward linkages for these entrepreneurs.

As a first step of the

process, Selco foundation has already conducted workshops and training program for solar smart entrepreneurs in 5 blocks i.e. Dhekiajuli, Barkhetri, Chenga, Dangtol and Dalgaon-Sialmari. These were primarily awareness creation camps, where efforts were made to sensitize the people of the aforementioned blocks about the importance of solar energy; and how it can be synergized as an income generating activity.

In the coming days, many more such activities are being planned out for creating a network of solar entrepreneurs and enterprises.



SPECIAL INITIATIVES



01

Na-Khowa Festival



In Assamese Language 'Na' means New and 'Khowa' means to eat. The name itself suggest that something new to eat. Assam is an agrarian society. 80% of its population is directly or indirectly dependent on agriculture. The majority of the land in the State is owned by Small and Margin-

al farmer and rice is the main food crop. Na-Khowa, which is basically a feast, is very popular and famous celebration among Assamese. After the harvesting season in Assam, the "Na-Khowa" is observed. It is celebrated for taking the first taste of new rice. It is generally commonly eat by a village or a community or a village or like minded people together. Abhijatri VO of Mahmora De-

velopment Block under the guidance of Trinayan CLF had earned a handsome produce this year by adopting System of Rice Intensification (SRI) technique and to celebrate the same they had organized the "Na Khowa" festival on 11th January 2021. The program was attended by the State Mission director, ASRLM, State officials and District and Block officials of Sibasagar and Charaideo. BMMU Mahmora had played the role of host well by helping the VO to organize all the rituals related to the festival and showed an example for the whole state. It is hoped that from the next year, the festival of "Na-Khowa" will be replicated by other SHGs, VO's and BMMUs across the state.





Name of the SHG Member: Champa Begum
Name of the SHG: Moromi SHG
Name of the Block and District: BMMU
Kushdhowa under Goalpara District

02

Beating all the odds under MKSP Project



Champa Begum lives in Monishwar with her husband Abdul Quayam and two sons. Monisswar is in Baguan GP, 18 km away from the Goalpara- Guwahati highway to the north. Her husband and the elder son works as “mistry” per day basis and the younger son is still in school. Champa has studied till eight standard. Her SHG is further federated into Rose PG (Vegetable and Paddy) under the MKSP project and she has been upgraded as Krishi Sakhi under the project. She has homestead land of 2 Bighas and does vegeta-

ble cultivation in one bigha of land. In the other bigha of land she has her home and horticulture plants. There are 30 plants of areca nut and 15 plants of lemon. She has also 4 numbers of jersey cows and backyard poultry for household consumption. Producer Group and Learning: After the PG formation she came to know about the ill effect of chemical farming and organic method of improve farming. She had seen the soil becoming hard and could easily relate to the idea of organic farming. It was not easy

to transform the farming practice as her family was doing the vegetable farming with chemical fertilizers and pesticides. But they were convinced to adopt organic practices to improve the soil health and also learnt the system of crop intensification for vegetable. They have learnt the preparation and practice of jeewamrit , ghanjiwamrit , kolohi aukhud, agniastra and neem astra. Now she is applying these manures in her farms. Earlier she applied 20 kg of urea and Diammonium phosphate



The Sylvan Saga: From Dusk to Dawn

(DAP) mixture in one Bigha and applied 'agar' pesticide to control. Now there is no use of agar and decreased the amount of urea and DAP. In the paddy she applied 'agar' (chemical pesticide) earlier for stem borer. Though the pest was controlled there was recurrence of pest in the using of 'agar' in the paddy field but using Agniastra kills the stem borer completely without recurrence. She has reduced the practice of chemical for selling and using only organic method produce for household consumption. Being a Krishi Sakhi, she also expands the knowledge and practice of organic method with other farmers. At present 45 farmers are practicing organic method under her guidance. While asking what did she learn she said 'I have learnt the name of different diseases and also now able to do the pest management with locally available resources'. Now she identifies the leaf cutter and other insects. She has learnt the useful method of controlling it with garlic pest and kerosene. She is also able to recognize the fruit borer in the vegetable and used agni-

astra for that in her farm. Fruit borer is the major challenge in her farm and she controls it with the neemastra and agni-astra and it is quite effective. Farming Practices and Change: There is a patch of 250 Bigha own by a society where 42 household are the member. She took 5 Bigha lease at the rate of 2000/- Bigha. In the one Bigha land she did the SRI with hybrid seed and got the yield of 35 mon. She received Pandhan seed from Agriculture Department for that. In the rest 4 bighas she planted 'Arise' and 'Heera' paddy with conventional practice and got 85 mon yield. SRI method was useful in their practices so she became confident about it and encouraged other farmers to adopt the SRI methods for paddy cultivation.

In 2019 she planted 2 Bighas vegetables with SCI method (System of crop intensification) using the idea of multi cropping and following the training imparted by SeSTA. Multi cropping helps farmers to deal with the situation where single crop may face some disease or downfall of price at the time of production. She did

the cultivation of bottle gourd, ridge gourd and ash gourd in one Bigha and in the other Bigha she planted long yard bin and pumpkin. She received 15000/- from sponge gourd, 7000/- from pumpkin, 4000/- from bottle gourd, 10000 from ridge gourd, 7000/ from long yard bin, 13000/- from bitter gourd and 10000/- from ash gourd. This year in March she planted bottle gourd, pumpkin, sponge gourd, ridge gourd and long yard bin in one Bigha land and earned 32000/- so far. She earned 10000/- from sponge gourd, 5000/- from ridge gourd, 7000/- from bottle gourd and 6000/- from long yard bin and 4000 from pumpkin. Though she is continuing her practices, she has faced her own challenges both from the society and her family. Her husband was hesitant to allow her to work but she was too determined to become a Krishi Sakhi, that she continued and is determine to adopt more such practices and promote the organic way. She is also working to improve the participation of members in PG.



03

From Scratch to star under MKSP Project

Name of the SHG member: Aklima Parbin
Name of the SHG: Mayuri SHG
Name of the Block & District: BMMU
Pakabetbari under Barpeta District

Aklima Parbin is a member of Mayuri SHG which had further federated into Rupali Producer group (PG) residing in Naligaon. Naligaon is a very backward village under the Pakabetbari Block located at Barpeta District of Assam. It is a village of Minority Muslim Community where agriculture is the primary source of livelihood for the villagers. She got married at the age of 15 years old and now survived with her husband named and a 6 years old daughter. The main occupation of her husband is business i.e. he has stationery shop.



She belongs from a Minority Muslim Community. They has total 3 Bighas of land where 2.5 Bigha use for farming and 0.5 Bigha is homestead land.

She was doing traditional agriculture in her land which hardly sufficed for the three member family. After the intervention of MKSP her life gradually changes. She has adopted proper Scientific method. Before she had used fertilizer and chemicals for paddy cultivation. When she was asked to do the same without putting fertilizers she was apprehensive at the beginning. So she was asked to do 1 Bigha paddy cultivation by following scientific process and told her to do in her own traditional method at the other left land and asked her to compare both

the cultivable land later. After the harvesting the result was in front of her. She had received 28 Mon/Bigha from SRI plot and 23 Mon/Bigha from the plot that was done by following her own traditional methods. So now she is confident enough and she started cultivates the whole farmland by following Scientific process i.e. SRI. She has also reduced the cost of production by using organic manure and pesticides. All the products she prepared by her own with the guidance and training by SeS-TA under the MKSP Project. Aklima has not only started doing the scientific way of cultivation in her own land but also has become the flag bearer in her community in Nalipara village to do the same.



04

A new understanding Towards Agriculture under MKSP Project

Name of the SHG member: Aklima Parbin
Name of the SHG: Mayuri SHG
Name of the Block & District: BMMU Pakabetbari under Barpeta District



“I know a lot of things now which I didn’t know earlier. Working as a “Krishi Sakhi” is empowering and I have gained confidence ever since”, – Jitumoni Doley Pegu, A “Mahila Kishan” from Lakhimi Borpomua Gaon in Ujani Majuli.

She completed her B.A from Mariani College and later a PG course in Computer Applications (PGDCA). She also got enrolled in a paramedical course but had to leave mid-way due to poor financial support from her family. She is determined and wish to complete her paramedical course some day and open a Pharma-

cy/Medical Store of her own. She got married to Ramen Pegu, 38 who works as a farmer. They are blessed with a child who is now 4 years old. Four months after her marriage in 2016 she along with 9 other female members registered under ASRLM with a SHG named “Lakhimi. Like other SHGs in the village they

started saving a fixed amount monthly and among themselves gave loans to the needy with a minimal interest rate. Under MKSP Project supported by ASRLM she was selected as a “Krishi Sakhi” by the VO and groomed by SeSTA. She received training on different Scientific methods in SRI, SCI, IPDM, Organ-



ic Manure, and many more.

As a “Krishi Sakhi” Initial days were difficult for her. She was not very happy giving demonstration to other women farmers on SRI/ SCI techniques. It was frustrating at times since she had a decent background in education and her expectation was more. But gradually she understood that farming is a noble job and dedicated herself in the profession fully.

Despite such difficul-

ties she followed her responsibilities well. The same year during harvesting days she was shocked yet impressed to see such significant growth in rice production. Her view towards agriculture has now taken a U-turn. She can feel the importance and feasibility of agricultural practices with all the trainings and guidance received under the MKSP project.

At present day she along with other members

are following SRI and SCI methods in their cultivation. She earns a minimum of Rs. 3,000/ per month and deposits Rs. 500/ as savings in her child’s name. “I don’t have to depend on my husband for every small expenses in the house” narrates Jitumoni Doley Pegu with a smile on her face. Even if SRI is not followed by all, Seed selection is followed by almost every household in the village ever since.





05

Kaveri PG

Name of the SHG : Ashirbad

Name of the Village Organisation: Kaveri

Name of the Block & District : BMMU Barkhetri under Nalbari District



Ashirbad Self Help Group (SHG) which is further federated under Kaberi PG has a total number of 10 members engaged. This is a story that hails from a small village named 1 no Narua in Nalbari District of Assam. The members of Ashirbad SHG (kaberi PG) belong to an Assamese community and are currently engaged in Vermicompost production. In the year 2016, Bortola Agriculture Department provided free vermi beds

to one member of the SHG. Although she received the bed, she was clueless about its utility. She recalls that the vermi bed was used instead of chairs during social gatherings or as a cover for some household storage. It basically was not used for its original purpose as the beneficiary didn't had any idea of what could be done out of the bed. During that time the village was taken under MKSP fold. During one of the field visits

in this village, professionals from SeSTA discovered the vermi bed and enquired from the beneficiary as to why it has not been put to use. After hearing out from her, the professional explained to her about vermicompost production and also gave her the idea that it can be done in a group.

Soon after, she convinced rest of the members in her SHG and that's how they came forward as a group that will engage in vermicompost



production since then. One day training on the aforementioned activity was organized and conducted by in the year. Initially, they started with just one bed and slowly they have increased to 6 beds as of now. After continuous effort of 2 months, their first production was ready. However, they wanted to make sure of the quality and hence applied it in their own field. They saw the results and were quite impressed and happy about it. Now, it was time to sell it out open and for that they needed help hence ASRLM (Assam State Rural Livelihood Mission) had provided them with plastic sheets for the pack-

aging and supported them in channelizing their production as well. At first, they sold the vermicompost only within the village but later they started receiving demands from other areas as well. Recently, they have also started engaging in potting soil production and this idea was shared to them by SeSTA's professionals. Initially, they sold the product for Rs.10 per kilo but as of now they have increased the amount to Rs. 12 per KG.

They also maintain a record of their income and save the money in their group without distributing among themselves instantly. If any member requires money then they dis-

burse it to them in the form of a loan. Recently they got the opportunity to attend an exhibition fair at Guwahati which was channelized by ASRLM. And in that event, they were able to sell 3 quintals of vermicompost and 2 quintals of pot soil. This story takes us through an entire journey of two years where working together as a group generally involves a lot of trust issues and a feeling of insecurity towards each other but Ashirbad SHG (Kaberi) has come up with flying colors and the bonding that they share is no less than that of a family.





06

Being self sufficient Through Earning of MKSP Project

Name of the SHG member: Minu Khakhalary
Name of the SHG: Alishree SHG
Name of the Block & District: BMMU Kushdhowa under
Goalpara District

Minu Khakhalary aged 35 lives in Rongrampara pt 1, Kushdhowa Gram Panchayat. Rongrampara is 40 km from Goalpara to the side of Guwahati and 1 km from the highway to the north. She lives with her husband and two children. There are 52 HHs in the village and all the family including Minu belongs to Bodo community. Minu Khakhalary joined SHG in the year 2012. She is a member of Alishree SHG under Milijuli VO and of Sonali PG under the MKSP project. She was married for around 15 years and lived in a joint family for 5 years just after the marriage. Her husband was working in a rubber farm together with his elder brother then. 3 years later her husband was selected as computer assistant in Panchayat. There are irregularities in the payment though. Two years later both the brother sepa-



rated and started living in a nuclear family. There was difficulty of running the family in that phase. There was kachha house and no money at times. They did not have savings and struggled a lot. At that time her mother in law suggested her to join in the SHG. She became part of SHG Alishree and started saving 40/- per month in the SHG. She recalled that phase as most difficult of her life. She took loan of 50,000/- from SHG and started a shop of grocery in the village. She could earn some money and sustained her living through the shop.

Resources and livelihood:

She has closed the grocery shop now and engaged in various livelihood activities. She has 5 vermi compost beds where she could prepare 20-24 quintal vermi compost per year. She has two Bighas of farm land for paddy, 1.5 Bigha land with tea garden and half Bigha of homestead land. The paddy land is given to other farmers on lease from which she gets 5 mon paddy annually. The tea garden is 6 years old. In the farm they have applied 6 quintal of vermin compost in the farm so far and now the farm has started giving



benefit. She has 11 goats and received various trainings to improve the practices. She learnt how to prepare shed for the goat and prepared one for them. She mentions that now there are less disease due to shed and vaccination which was administered by Department with active involvement of BMMU. She has sold 6 goats at the rate of 2000/ each from 2018 onward. She knows how to prepare jeewamrit, agniashtra etc and also used the agniashtra in her kitchen garden. She mentions the efficacy of agniashtra to control pest attack.

Vermi-compost:

She received her first training on vermin compost by SeSTA under the MKSP project when the project started. Soon after the training she started one bed of vermin compost and also used the vermin compost in the farm of tea garden and found good result. Later a farmer, Ranjit Sutradhar from the same village bought the vermin compost from her and found good result too. Her first sell was of 100 kg which gave her the first income from the vermin compost of 1000/- she

was excited to get the income and invested her income soon and started her another compost pit. She approached nearby nursery in Darrangiri to sell the vermin compost. In 2018-2019 she sold the vermi compost of Rs.12,000/- to the nursery in Darrangiri. Again she expended her vermin compost plant and added 3 more bed. With the cumulating production of these 5 bed she could sell the vermin compost worth Rs. 3,00,000/-. She has started preparing vermin wash also from this year and supplying to the farmers. She has supplied this to the farmers in Baguan, Kushdhowa and also Dudhnoi and earned Rs.5,000/ from it. She expanded her client also. Now she was selling in the market of Dudhnoi, Darangiri, Sesapani besides selling in her own villages. Her total cost of production including the bed, cow dung and labor is around Rs. 20,000/ and her income is around Rs. 4,50,000/ from vermin compost besides the self use in the farm. So far her net benefit is Rs.3,00,000/ but what is more important is that she is inspiring other farmers to

prepare vermin compost also. There are 30 farmers including her in her village who are producing vermin compost now.

She is happy as she could earn the money and invested it in the education of her son and meeting the need of the family. She is well known in the village now as producer of vermin compost. Earlier she was not allowed to go outside by her mother in law but now she go outside to collect cow dung and banana stems and to sell the vermin compost. Her husband is happy as she is busy in her work and earns money for the family. She is also doing saving in her personal account. Her next target is to add 5 more vermin bed and to buy 2 more cows to meet the need of cow dung for the production of vermin compost. She has taken this as her enterprise and committed to expand it. Her PG is working on producing jeewamrit, vermin wash, agniashtra and supplying it to the farmers in Baguan, and Kushdhowa GP. She aspires to expand the business of her producers group and reach out to farmers in other villages also.



07

Earning Livelihood through scientific rearing of livestock

Name of the SHG member: Rubina Timungpi
Name of the SHG:
Name of the Block & District: BMMU Lumbajong under Karbi Anglong District

It was in 2016 when an unknown disease spread in Bonglomh Timung and its nearby villages and several pigs fall prey to it. This small village of pig farmers and daily wage labourers mostly belong to the BPL category are dependent on livestock rearing and manual labour for their livelihood. Since livestock rearing is one of the main sources of their income, the disease proves fatal for the village.

One such farmer who was affected by it was Rubina Timungpi, who lives with her three kids and husband. The family of five is supported by her husband who works as a



daily wage labourer. He does odd jobs and works in other's fields. Rubina on the other hand stays at home and take care of it and goes to fetch food for the pigs at her place during the day. Three pigs died during the spread of the disease and it hurt them severe-

ly. They lose their confidence and could not start the business again. The loss cost them more than Rs 30000 as two pigs were of the same age and they could have sold them in the coming month at an average of 12000 rupees each. They were broke and were strug-



gling since then.

Then Rubina came under the SHG fold and her SHG came under the Longri VO and when SeSTA entered the village under the MKSP project in support of the AS-RLMs, they quickly formed a Producer Group under the guidance of the professionals from SeSTA. She along with other group members were conceptualised by SeSTA on scientific rearing of Pigs, the importance of Sty and the three-compartment model, where a farmer can sell up to four pigs in a year in every three months.

She was motivated by the concept and was ready to take the challenge as they were already struggling to survive and it was an opportunity under the guidance of

professionals who knew about the diseases, eating habits and vaccination Schedule of this precious animal.

With this motivation she took a loan of 6000 from her VO to construct her Sty and she did it exactly. Her husband with his skills prepared a cemented floor and segregated the compartments with bamboos available in her place and covered it with tin from above. The sty was constructed successfully at the minimum price. And then she bought a single piglet in the first month as trained instead of buying two or three at a time.

In 2018 she was able to sell three pigs alternatively in every three months, which gave her an income of Rs 42000/-, from here she returned the loan with the in-

terest and bought new piglets every three months. In the meantime, her sister gave her a sow, which was of the age for breeding. She used the larger compartment of her sty to keep and tender the sow, her family covered it with nets so that fly and other insects cannot enter. The sow gave birth to 10 piglets, they were nurtured accordingly and later sold it to other nearby farmers.

Their process is still on progress and her family is making a good income from it. She is now interested in constructing a proper breeding unit as it generates more income with low investment even if the labour is high. She along with her family is ready for the new challenge and will be up with the unit very soon.



08

Earning livelihood Through Goat Rearing

Name of the SHG member: Sazeda Begum

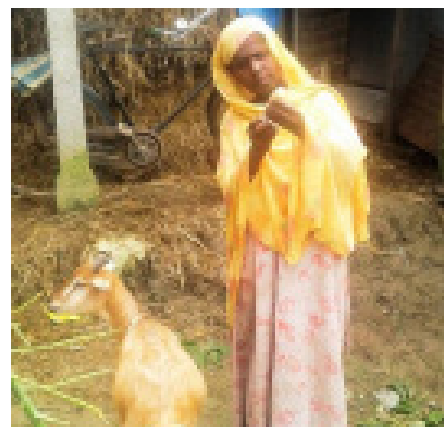
Name of the SHG: Navojyoti SHG

Name of the Block & District: BMMU Pakabetbari under Barpeta District

Sazeda Begum is a 31 years old who lives in a very backward village named Nalirpaam which comes under Pakabetbari block of Barpeta district. She stayed with her husband and two children. She has to give up her studies and got married at the age of 19 years in 2002 while she was studying in 11th standard. Her husband is a shopkeeper at local market of Nalirpaam. The eldest son is studying in 9th standard while the daughter is in 7th standard. Sazeda Begum is a member of Navojyoti SHG as well as the member of Jagaran Producer Group. They own a total 4 Bighas of land where 1 Bigha is homestead

land and other 3 Bighas are farmland. Agriculture is the main source of income for her family.

Currently Sazeda was promoted as “Pashu-Sakhi” under MKSP; selected by the Community, since September 2018. Before she started to work as Pashu sakhi, she is the secretary of her Village Organization. Apart from working as Pashu sakhi, she also supports the community by promoting SRI and organic vegetables farming. Leaving aside her studies and getting married at the age of 19 thwarted her dreams; a dream to be educated, break the vicious cycle of dependency and stand on her own



feet. At the same time, in Nalirpaam village she is also the only female who holds the highest educational degree amongst the women folk which gave her the opportunity to lead the others. Her long pending dream of doing something by herself found a platform when she was selected as a Pashu sakhi of Nalirpaam village. Her husband is her source of support



throughout. He motivates and supports her when she faces challenges promoting new practices or techniques on organic farming and scientific ways of livestock rearing as these practices are new for the villagers. *“Don’t work for your own benefit, work for the things you always wanted to achieve”...* often these words from her husband encourages her to keep going.

Some changes noticeable in her-

Working as Pashu sakhi in her village exposes her to many learning avenues through trainings and exposure visits. These have strengthened her confidence, her way of interactions and acquiring new skill sets and knowledge in livestock such as goat rearing, backyard

poultry. One can clearly notice the shift from dependency to non-dependency to some degree in her life, becoming more self-reliant with time. She said that meeting new people, exploring new places and experimenting new ideas has played a major role in this change process that has recently started in her life. Initially Sazeda was always afraid of thinking what would society think of her if she start working beyond her household thereby increasing her social mobility. But those fears also have to take a back seat gradually. She is happy to work as a Pashu sakhi giving trainings to the other SHG members, carrying out vaccination camps, encouraging and influencing other women to come out of their homes. She can now

comfortably communicate in the SHGs/VO meetings, sharing her knowledge and ideas. Her facilitating skills has also shown progress as she can organize and imparted trainings on scientific goat rearing, goat shed construction and vaccinations. She encourages the other women of the village to step out of their homes and do something different that can render economic growth, increased mobility of women, participation in the decision making process etc. This approach is clearly visible from her work in various fronts such as introducing scientific goat rearing process among the women collective and besides this scientific development of Fishery, promotion of organic vegetables cultivation and SRI Etc...



09

Name: Archana Rai
Block and District: BMMU Dangtol under
Bongaigaon District

Lightening Life
under SoUL Project



The story of Smt Archana Rai is no different to the thousands of other women entrepreneurs who want to shatter the ceiling, and create a niche for themselves in the society.

Smt Archana Devi, a homemaker was previously making Gamusa, Mekhela Sador and other such related products. In the absence of any systemic and organized market structure, the income volume she was accruing from it was limited, and the inflow sporadic. She would earn approximately an amount of Rs.

3000 to Rs. 40000 once in 6 months. In lieu of it, she decided to explore other income generating options too.

She entered “Million Solar Urja Lamp Project (SoUL)” as an Assembler in 2018. While working under this project, she took training of repair and maintenance, enterprise development and business development and advanced solar training. During this time as a assembler, she made a gross earning of Rs. 50000 over a period of 18 months. In the interim, she

also took up the responsibility of a Repair and Maintenance Technician. This augmented her income, as she earned a decent total amount of Rs. 20000 during her 5 months engagement period. In hindsight, she furthermore decided to open her own Solar Mart. She opened her mart in 2019. Post it, she has been earning a monthly earning of Rs. 5000 to Rs. 6000 from it, and also is scaling up gradually. Indeed, Smt Archana Rai with her continuous effort is climbing the ladder of success steadily.



10

Name: Uma Rani Sharma
Block and District: BMMU Lala under
Hailakandi District

Lightening Life
under SoUL Project

A member of the Emonu SHG group since 2007, Smt Uma Rani Sharma had always envisaged a future where she could carve a road of success by herself. Under the aegis of the SHG, she was previously making items like Gamusa, Manipuri Dress, Manipuri Mekhela. However, she would accrue a meagre monthly income of just Rs. 500 – 1500 by selling these products.

As was the case, things were seemingly deplorable for her. That is when she chanced upon the “Million Solar Urja Lamp Project (SoUL)”. On hearing about it, she immediately knew that



she wanted to be a part of it. Subsequently, she got associated with the SoUL project in 2017 as an assembler. She started taking rapid strides post her association. In the next 18 months, she earned approximately an amount of Rs. 50,000. In this project, she got training of repair and maintenance, enterprise development and business development and advanced solar training. So much with her small success steps; she has also opened her own Solar Mart in 2019. It is note-

worthy that, she did so without taking any financial assistance from the banks. As of date, her monthly income from it stands between Rs. 3000 – Rs. 4000; a near triple fold leap from her Pre – SoUL livelihood activities.

In the interim, she has also worked under the LED project at Lala for about a month. This too supplemented her income by an additional Rs. 2000. All in all, Smt Uma Rani Sharma is slowly but steadily reshaping her own version of success.





11

Lightening Life under SoUL Project

Name: Bichitra Sarkar
Block and District: BMMU Chenga under Barpeta District

Life often throws stones at an individual, but making a house of it is something which most people often fail to do. However, Smt Bichitra Sarkar with a zeal for not bogging down to the vagaries of life and poverty is emerging as a successful micro entrepreneur in her area.

A member of the Jagadhatri SHG, she had no defined entrepreneurial plans previously. Though she had multiple roles as a Master Book Keeper, trainer on Micro Cred-

it Plan for the Navashakti VLO and as a Krishi Sakhi under Assam State Rural Livelihood Mission; there was something more that she wanted to do on her own. In the year 2018, she eventually joined "Million Solar Urja Lamp Project (SoUL)" as a Centre - In-charge for the Chenga block. With an accruing income of almost Rs. 1, 60,000 over a period of 16 months; things were slowly changing for good for her. She got training of repair and maintenance, enterprise

development and business development and advanced solar training under the SoUL project. To add on to it, she also discharged her services as a Repair and Maintenance technician under the project for 5 months, with a monthly salary of Rs. 4000.

Over the course of time with due sensitization and greater self awareness, Smt Bichitra Sarker opted to open a Solar Mart in 2019. This she did by pooling in her own funds of Rs. 40000, without seeking assistance from any credit institutions. Amidst all the challenges, her enterprise is crawling up gradually. With an approximate annual earning of Rs. 40000 from it, Bichitra Sarkar is inspiring the women in and around her area to be a part of this change.





Name: Rima Nandi
Block and District: BMMU Dhekiajuli under Sonitpur District

12

Lightening Life under SoUL Project

Smt Rima Nandi with her incessant efforts is an upcoming micro entrepreneur from Dhekiajuli Block. Of course, to have reached this pedestal of success; she has had many predicaments mitigated in the last few years.

She has been a member of the Pubali SHG since 2008. Under the aegis of this SHG, Smt Rima Nandi would previously be involved in rearing poultry as the primary income generating activity. Apart from it, she was also engaged in making Mekhela Sador, Gamusa and other such products. But, one of the major concerns in this regard was that, there was no consistent flow of income. True to a rural landscape; in the



absence of a well organized market structure, the inflow of household income was sporadic. In retrospect, she would earn a monthly income between Rs. 500 to Rs. 1500 by selling these products. Of course this figure would often elevate to Rs. 3000 to Rs. 4000 once in 6 months, thus reinstating the aforementioned line.

Smt Rima Nandi took the conscious decision of entering in the “Million Solar Urja Lamp project (SoUL)” in 2018 as a field supervisor.

During her tenure with the project, she accrued an income of Rs. 140000 over a period of 20 months. In the SoUL project, she took training of enterprise development and business development and advanced solar training. By 2019, she opened up her Solar Mart, with a self funded investment of Rs. 50000. Hitherto, with an annual income of almost about Rs. 70000 to Rs. 80000, Smt Rima Nandi is definitely one of the major impact creating stakeholders under SoUL’s umbrella.



13

Growing Own vegetables In Kitchen Garden

A special initiative by ASRLM



“A fertile soil alone does not carry agriculture to perfection”
- Elias Hasket Derby

The Concept:

2020 is a tough year for the mankind. It has taught all of us that nothing is more important than a healthy life. In the backdrop of such condition, ASRLM has planned to grow its own vegetables in almost each and every household of SHG members having a little amount of land in backyards using the available fresh water as well as the kitchen and bathroom waste water.



Further manure of the kitchen garden can be supplemented by kitchen waste and sweepings. The SHG members have been taught to use the vermin-culture to enrich the soil. This not only facilitate prevention of stagnated unused water which will be hazardous to our health through environmental pollution but can be useful for successful production of our own requirement of vegetables cultivation in a small area facilitates the methods of controlling pests and diseases through the removal of affected parts and non-use of chemicals. This is a safe practice, which does not cause toxic residues of pes-



ticides in the vegetables produced.

Regarding the site selection there will be a limited choice. In general, the final choice is the backyard of the house. This is convenient as the members of the family can give a constant care to the vegetables during leisure. The size depends upon the availability of land and the size of land one can deal with, in case of more land avail-



able. ASRLM has suggested to have the land size of 400 square feet, but there is not restriction in the shape of the kitchen garden but wherever possible a rectangular garden is preferred to a square one. The SHG members have been handholded regarding land preparation. They were taught to remove the stones, bushes and perennial weeds.

A good soil preparation at the right time maximises the growth factors. Therefore the SHG members are taught to prepare soil like adding some red earth etc. Good quality seeds are a non negotiable criteria for a healthy plant. Therefore, ASRLM officials facilitates to get good quality seeds for District and Block officials.

Economic Benefits of Gardening

Gardeners feed their families first and then sell, barter or give away surplus garden foods. In certain contexts, however, income generation may become the primary objective of the home garden. In any case, it is counterpro-

ductive to impose the nutrition objective to the exclusion of the income generation objective, since in most contexts they are linked and compatible.

The potential economic benefits of home gardening, include the following:

The potential economic benefits of home gardening include the following:

1. Improved health by consuming more fresh fruits and vegetables.
2. Get the required nutrition at home.
3. Gardens provide fodder for household animals and supplies for other household needs (handicrafts, fuel wood, furniture, baskets, etc.);
4. Marketing of garden produce and animals is often the only source of independent in-

come for women.

Surprisingly ASRLM has started the whole activity during the Lockdown phase, once the farmers were allowed to visit their fields. Initially it was tough for the District and Block officials to train the SHG women to teach the gardening over zoom call or any other mode of virtual teachings. But gradually the situation improves and the community cadres specially the Krishi Sakhis and Jeevika Sakhis had started visiting the SHG member household and trained them after maintaining all the COVID 19 protocols. At present 4 lakh 47 thousand SHG households have been benefitted by the Kitchen garden activities.



14

MAJULI SHG OUTLET
DORIAPAR, MAJULI



মাজুলীৰ মহিলা আত্মসহায়ক গোটৰ দ্বাৰা উৎপাদিত সামগ্ৰীৰ প্ৰদৰ্শন তথা বিক্ৰী কেন্দ্ৰ মুকলি উপায়ুক্তৰ

পঞ্চম ৰাজ্যিক বিত্ত আয়োগৰ পুঁজিৰে নিৰ্মিত কেন্দ্ৰটিত উপলব্ধ থলুৱা পৰম্পৰাগত তথা জনগোষ্ঠীয় সাজ-পোছাক, লাক-পিঠা, বাঁহ-বেত-মেটেকাৰ সামগ্ৰী

মৈনমিন বাৰ্ভাৰ সেৱা, মাজুলী, ২১ ছেপ্তেম্বৰ : মাজুলী জিলাত অসম ৰাজ্যিক গ্ৰামীণ উন্নয়ন অভিযান (এএছআৰএলএম)ৰ অধীনত পঞ্জীয়নকৃত প্ৰতিটো মহিলা আত্মসহায়ক গোটৰ দ্বাৰা উৎপাদিত সামগ্ৰীৰ প্ৰদৰ্শন তথা বিক্ৰী কেন্দ্ৰ এটা আৰ্জি আনুষ্ঠানিক ভাবে শুভাৰম্ভ কৰে মাজুলীৰ উপায়ুক্ত বিক্রম কৈবীয়ে। মাজুলী জিলাৰ পৰিষদে পঞ্চম ৰাজ্যিক বিত্ত আয়োগৰ পুঁজিৰে পৰিষ্কাৰ কৰা সমীপত নিৰ্মাণ কৰি উলিওৱা 'মাজুলী' নামৰ এই কেন্দ্ৰটোৰ উদ্বোধনী অনুষ্ঠানত জিলা পৰিষদৰ সভানেত্ৰী পাপু হাজৰিকা সন্ত আৰু জিলা পৰিষদৰ মুখ্য কাৰ্যবাহী বিষয়া নৰনাৰায়ণ নাথো উপস্থিত থাকে। কেন্দ্ৰটো উদ্বোধন কৰি উলিওৱা গৰাকীয়ে জিলাখনৰ মহিলা আত্মসহায়ক গোটসমূহৰ উৎপাদিত সামগ্ৰীক কামকাজসমূহৰ প্ৰশংসা কৰে। জিলাখনৰ এই আত্মসহায়ক গোটসমূহৰ সদস্যসকলে গ্ৰামাঞ্চলত



মহিলা সৰলীকৰণ নজীৰ দাঙি ধৰিবলৈ সক্ষম হোৱা বুলি ৰোহাৰি তেওঁলোকৰ দ্বাৰা উৎপাদিত সামগ্ৰীসমূহৰ প্ৰদৰ্শন আৰু বিক্ৰীৰ বাবে অতি সুন্দৰকৈ

এটা স্থায়ী বিপনীৰ ব্যৱস্থা কৰাৰ বাবে জিলা পঞ্চায়ত আৰু গ্ৰামোন্নয়ন বিভাগ তথা জিলা পৰিষদে লোৱা পদক্ষেপৰ শলাগ লয়। এই কেন্দ্ৰটোৱে মাজুলীলৈ অহা দেশী-বিদেশী পৰ্যটকসকলকো বিশেষ ভাৱে উপকৃত কৰিব বুলি মতপোষণ কৰি জিলা প্ৰশাসনৰ মুৰব্বীগৰাকীয়ে কয় যে ইয়াৰ দ্বাৰা মাজুলীৰ থলুৱা পৰম্পৰাগত তথা জনগোষ্ঠীয় বয়ন শিল্প, হস্তশিল্প, বাঁহ-বেত তথা মেটেকাৰ্জাত সামগ্ৰী আদিৰ চানেকি একেঠাইতে পৰ্যটকসকলে দেখা পোৱাৰ এক সুন্দৰ ব্যৱস্থা উপলব্ধ হ'ল। উল্লেখ্য যে, মাজুলী জিলা পৰিষদৰ

মুখ্য কাৰ্যবাহী বিষয়া নাথৰ বিশেষ উদ্যোগত আৰু জিলা প্ৰশাসনৰ সহযোগত দৰিয়া ডুগিৰ কমলাবাৰী শিশু পঞ্চম ৰাজ্যিক বিত্ত আয়োগৰ পুঁজি ২০১৮-১৯ বৰ্ষ শিতামৰ ৭.৫০ লাখ টকা ব্যয়েৰে এই কেন্দ্ৰটো নিৰ্মাণ কৰি উলিওৱা হৈছে। কেন্দ্ৰটোত জিলাখনৰ মহিলা আত্মসহায়ক গোটসমূহে উৎপাদন কৰা মেখেলা-চামৰ, গামোচা, পটি-মুগাৰ সাজপাৰ, জনগোষ্ঠীয় সাজ-পাৰ, আচাৰ, লাক-পিঠা, বাঁহ-বেতৰ সামগ্ৰী, পুতলা, মেটেকাৰ পৰা উৎপাদিত অকৰ্মৰীত সামগ্ৰী আদি প্ৰদৰ্শনৰ লগতে বিক্ৰীৰ বাবে ৰখা হৈছে। আত্মসহায়ক গোটসমূহে অতি সুন্দৰ ৰূপত প্ৰস্তুত কৰি উলিওৱা এই সামগ্ৰীসমূহ কেন্দ্ৰটোত উপলব্ধ হোৱাৰ পাছত ৰাইজৰ ব্যাপক সঁহাৰি লাভ কৰিবলৈ সক্ষম হৈছে। উদ্বোধনৰ দিনটোতে প্ৰায় ৪২ হাজাৰ টকৰ সামগ্ৰী ইতিমধ্যে বিক্ৰী হোৱা বুলি সদৰি কৰিছে জিলা পৰিষদৰ মুখ্য কাৰ্যবাহী বিষয়া নৰনাৰায়ণ নাথো।

Concept seeding:

The SHG outlet concept was started with the brain storming of BMMU/DMMU Majuli where Zila Parishad Majuli extended the helping hand to the SHGs under ASRLM so that they can sell and showcase their handmade products. DMMU and BMMU have initiated the discussion with government officials for a particular space to be developed for the future prospect with an aim to provide space to women SHG

members under ASRLMS to market their own farm, off farm and non farm produce. It came into existence on 8th September 2020 with the trade license of one year.

A glimpse of the beginning:

Monikanchan Village Organisation under the Mulagabhuru Cluster level federation of Majuli Development Block of Majuli District was given the responsibilities of overall operation

of the Outlet. Respective village organization came into ASRLM fold in the year 2018. The VO had received CIF amounts 3,50,000/- (three lakhs fifty thousand) from the mission. The VO had done an initial investment of Rs. 1,00,000/- (one Lakhs) from community investment fund to refurbishments of the outlet. All the SHG products of the outlet have brought under the brand name "ASOMI". Standard Operating Proce-



dures are followed to monitor, evaluate and boost up the entrepreneurial vibration among the SHG members. In this regard a committee of 5 (Five) members along with one official from ASRLM have been formed for smooth functioning of the outlet. They would be responsible for Material collections, Maintenance, Packaging, Pricing, Marketing

& records keeping. Following product categories have been availed in the Outlet till date.

Objective:

The objective of the Outlet is to revitalize the traditional approaches of marketing strategies of SHGs through value chain development and provide a common premise where SHG prod-

ucts can be promoted. In the Outlet, innovative approaches have been taken like traditional themed interior designing, CCTV for 24X7 surveillance, Bar-coding price tag, POS machine for billing system, user friendly Mobile application for Stock Entry, customer database creation, monthly reports generation etc.

Sl No.	PRODUCT CATEGORY
1	Handloom
2	Cane and Bamboo
3	Water Hyacinth
4	Food Products
5	Toys and other decorative items

Summary of financial growth of the Majuli SHG Outlet As on 14th Dec. 2020

No. of SHGs involved (Till Date)	Initial investment (in Rs.)	Duration (Months in Progress)	Current Stock value (in Rs)	Gross Sales (In Rs)	AVG. Monthly Sales	Net Profit	AGV. Monthly Profit
96	1,10,000/-	3 months and 14 days	4,45,000/-	3,69,381/-	1,19,155/-	62,794/-	20,931/-



15

Market Linkage Programmes For SHG Craft Clusters of Assam

Presence of various communities like Assamese, Bodo, Deori, Dimasa, Karbi, Mishing, Rabha, Tiwa etc offer vivid ethnic designs to the weaves of the state. The traditional dress of Assamese women, known as the “Mekhela Sador” is largely produced in various silk fabrics. for improving the universal appealing, the entrepreneurs and weavers have diversifies product ranges to shawl, stole, cushion cover, bed linen as well as other home decor items. The handicraft sector of the state includes cane and bamboo craft, bell and brass metal craft, pottery, traditional jewelry, wood craft, sital pati, mask, musical instruments etc. Another potential area of development is use of natural dye. Assam State Rural Livelihoods Mission has



been working for promotion of many of these craft activities through capacity building and market support programmes for women SHG members of rural Assam. It organizes the “Sale of Articles of Rural Artisans Society” in short SARAS fair every year with an aim to provide a platform to self-help group to showcase their skills and products, raise awareness amongst urban customers on rural livelihood initiatives and also develop a market link. Thus the handloom and handicraft produce of the SHG members are at present being promoted through the exhibitions organized by ASRLM or other Government agencies. There is a need for adoption of a comprehensive market linkage programme

to enable SHG members to enhance their scope of business and also to establish its own identity in the market. Assam state Rural Livelihoods Mission thus aims at facilitating better market linkage to the craft produce of the women SHG members with an objective to provide sustainable livelihood and economic empowerment. Based on this objective, scope of works have been developed by the North Eastern Development Finance Corporation Limited (NEDFi), which was taken as the technical support agency which has been outlined below:

Identification of 20 craft clusters which are engaged in production of various handloom, cane & bamboo, jute, water hyacinth, sital pati,



wood craft and other handi-crafts products etc.

- To create a database of the products with details of the producer groups.

- To organize Product Standardization & Sample development Programmes in each of the 20 craft clusters.

- To conduct awareness programme on quality certification methods like Craftmark & Fair Trade, Silk Mark, India Handloom Brand etc.

- To promote "ASOMI" brand by way of product packaging, preparation of brochure and website, promotion through shop in shop model and as well as organizing exclusive ASOMI-Melas.

- To facilitate market linkage to the SHG members through exhibition, marketing tiw-up with vendors and marketing agencies as well as online marketing.

Thus by the end of the project, the outcomes have been envisaged as follows:

1. Organising product standardization & sample development programmes at each of the craft clusters: the programme will undertake study



of the existing products prepared by the respective craft clusters and thereafter identify products which have better scope of marketability. In terms of quality, production capacity, pricing etc.

2. Awareness Programmes on quality marks: Quality certification of products like CRAFT mark, SILK MARK, India Handloom Brand etc improves marketability of the products.

3. Branding & Market Promotion: ASRLM has already registered ASOMI brand for products developed by its SHG groups. The proposed programme will help to enhance the visibility of the brand through development of website and cataloguing of product therein, preparation of product labelling and

product brochure as well as organizing exclusive ASOMI Melas to showcase the SHG products.

For aggressive marketing of the product it is proposed to engage a team of people who will be responsible for day to day activities of the project. Therefore, a sourcing agent/ executive has been selected in each of the clusters who will be a SHG member and has leadership quality for marketing of the products of the cluster. The sourcing executive has been chosen from among the SHG members and will be responsible for facilitating local market linkage as well as facilitating supply to the outlets selected under Shop-in Shop model.



16 SVEP

Case study of Safia Begum Hajo Block

Name of the SHG member: Safia Begum
Name of the SHG: Panchatirtha Mahila ASG
Name of the Block & District: Hajo BMMU under Kamrup District

Smt. Safia Begum was a housewife attending to the regular family chores like any other village lady. Her husband was the only earning member of the family. But after his demise in 2000, she had to support her daughter, son and young brother in law. To fulfil the daily family needs, she started a small tea stall to with an investment of Rs 5000/-.

Ms Begum is associated with Panchatirtha Mahila ASG from village Dakshin Singra since 2016 and has been actively involved with the activities of the SHG. She availed the different monetary support through the SHG and was prompt in making the repayments. She than started Safia Hotel & Restaurants in the month of May 1982.

Demand was high and Safia was in need of fund to cater to the same. Hearing about SVEP, she contacted the CRP-EP, Jeuti Nath, to avail support under SVEP. Her entrepreneurial attitude was a convincing factor to consider her under the programme. And an assessment was made about her requirements and a business plan was prepared keeping in view the market demand. Subsequently, the business plan was approved by the BRC Committee and she availed CEF support of Rs 22500/- from SVEP.

She started her business operations after relaxation in the COVID 19 guidelines and got good response from her customers. The PHC nearby was a boon to her

business. For people coming to the PHC, Safia Hotel and Restaurant was the only food outlet available for serving tea and snacks. Earlier her income was average Rs 700/- per day and post SVEP support it has enhanced to Rs.900/- per day in a span of 3 months i.e. growth of approx. 30%.

Besides, getting financial support, the Entrepreneur got the benefit through various capacity building activities by the CRP-EP. Safia now maintains her cash book, stock register and also does basic analysis of Sales and Purchase. With the handholding support under SVEP she is able to create value to her business in several ways and getting a better customer base than earlier.



17 SVEP

Name of the SHG member: Saya Rani Barman
Name of the SHG: Maa Bipad Tarini
Name of the Block & District: BMMU Sidli Chirang under Chirang District

Case study of Harender Barman
Sidli, Chirang Block

Harender Barman, aged 50 years started a fruit shop near Basugaon Road. Before this, he used to rely on his son for financial support. When his son fell sick he realised the importance of having alternative source of income. After meeting various people and feedback from the market he decided to open a fruit shop as there was increasing demand for fresh fruit within the locality.

Thus, he opened the shop in the year of 2019. Harender's wife Saya Rani Barman is a member of Maa Bipid Tarini SHG. Saya Rani Barman came in contact of respective CRP EP before COVID-19. However, there was no such requirement during that time. COVID-19 has hit the family hard. His son who was doing fish trading could not contin-



ue the business due to restriction in movement imposed during the pandemic. Due to the requirement of finance for Harender to sustain his business, made Saya contact respective CRP EP. She expressed her willingness to apply for CEF loan. CRP EP made business plan which was submitted in the BRC meeting. Harender got Rs 25000 as CEF. He added his saving money along with the CEF in his enterprise. He started to purchase variety of fruit in large quantity. Early

morning he travels in nearby villages to collect fresh fruits in order to sell it in his shop. He has hired a person to attend his shop while he delivers fruit door to door. His income has increased from Rs 1000 to Rs 1300 presently. Through SVEP orientation he learnt to keep record and organise the record which help him to control his finances. At present, he and his son are actively involved in fruit shop which decided to expand more in near future.



18 SVEP

Case study of Shobha Rani Barman Sidli, Chirang Block

Name of the SHG member: Shobha Rani Barman

Name of the SHG: Maa Bipad Tarini

Name of the Block & District: BMMU Sidli Chirang under Chirang District

Shobha Rani Barman is a widow who lives in Thurbari, Fulguri. Death of her husband was a big blow for her as she was completely dependent upon him for living. With no saving and cultivation land she lost all her hopes after her husband's death. Being a mother she had to look after her son and two daughters. She took great risk when she took loan of Rs 50000 from her relatives for opening grocery shop in 2010. Slowly she sustained the shop.

During one of the mobilization drive by block team, she came to know the importance of joining a SHG. She joined as a member of Maa Bipad Tarini SHG in 2013. Soon she could avail a loan of Rs 35000 from VO for her daughter's marriage. She

single headedly handled her family's responsibility. All her son and daughters are married now.

During COVID 19 lockdown, the demand of grocery items in local shops had increased tremendously. To take opportunity of such situation she called the respective CRP EP for availing CEF loan as she was aware about SVEP as she was attending the CBO meetings regularly. She received a sum of Rs 25000. The CEF has helped her to purchase items in bulk. She has a revenue increase from Rs 800 to Rs 1200 post SVEP support.

To her, SVEP not only gave her financial assistance but also educated her in maintaining record of cash transaction of her business in day to day basis. She de-



veloped better understanding of working capital, helping her tremendously in making appropriate decisions related to investment in her stock and planning her stock purchases based upon market demand. She has also applied for Trade License after knowing the benefit from the respective CRPEP.

She is living with her granddaughter in her village. She feels contented in life knowing that she fulfilled her responsibility of being a mother through the income generated from her grocery shop.



Name of the SHG member: Kalpana Medhi
Name of the SHG: Lakhimi SHG
Name of the Block & District: BMMU Pub
Mangaldai BMMU under Darrang District

19 SVEP

Case study of
Kalpana Medhi
Hajo Block

Smt. Kalpana Medhi started her enterprise M/S Kalpana's Tailoring & Garment shop in the month of March 2019. Smt. Kalpana Medhi is an SHG member of Lakhimi SHG and is from Tetelia village. Her family comprises of 4 members including her in laws. After completing her graduation, she attended a Women Entrepreneurship Development Programme in 2001 at IIE Assam. Using her tailoring skill, she started a tailoring unit in her village. She had a machine of her own and invested an additional amount of Rs 8,000/- to start her unit. She started to get orders from the local community.

Being an SHG member, Kalpana always actively participated in the different

activities under ASRLM and availed RF & CIF in due course. Her integrity and honesty are her positive points which helped her in creating a reputation amongst her customers.

Kalpana's entrepreneurial attitude and her desire to grow her business further interested her to get associated with SVEP when the concerned CRP-EP, Minoto Kalita conducted the triggering meeting in the CBO. She got the support of INR 10000/- from SVEP to meet her requirements as per Business plan. Kalpana now take tailoring orders as well as manufactures ladies garments for sale.

Due to the COVID pandemic, movement of the villagers was restricted and they placed most of their orders with Kalpana. She took ad-

vantage of the situation and her per day income increased from Rs 60/- to Rs 100/- under the support of SVEP in the first month. Subsequently her income in the second month reached Rs 120/- per day. Today, on an average, she earns Rs 3000/- per month. Besides, getting financial support, the Entrepreneur got the benefit through various capacity building activities by the CRP-EP. The CRP being experienced in tailoring has helped Kalpana to increase her design collection and increase her stock as per market demand. She started maintaining cash book, stock register, doing basic analysis of Sales and Purchase and also started working as an ambassador for the SVEP Program. She is happy as she is able to provide a better support to the family.



20 SVEP

Case study of Nirmali Daimary Pub Mangaldai Block

Name of the SHG member: Nirmali Daimary
Name of the SHG: Rumbang SHG
Name of the Block & District: BMMU Pub
Mangaldai under Darrang District

Smt. Nirmali Daimary, is a 37 years old ST community lady who lives with her husband and 3 children in village 1 no. Majgaon under Muddaibori VCDC of Pub Mangaldai Development Block. She is a member from Rumbang SHG. Mrs. Daimary started her handloom and handicraft enterprise from her own premises by investing a meagre amount of Rs 2000 only. She is involved in making handloom and handicraft products like bags (especially for women), table cover etc.

She carries her products in a bicycle and markets them in the local area on her own. She has acquired a good reputation due to the quality and variety of products she produces. But due to lack of knowledge, she was not able to do proper planning for production as well as mar-

keting. After knowing about SVEP and the support provided under it, Nirmali was keen on availing it and scale up her production. She required fund for raw material purchase, labour and product promotion to scale up her business.

Nirmali was constantly guided by the CRP-EP Niralala Bodo for preparation of a business plan taking into aspect several factors. On submission of her requirement and after all formal procedures, she availed CEF loan of Rs 20,000. Her loan proposal has been approved by the BRC and after following the all processes the loan amount has been sanctioned and received accordingly. She also decided to add traditional designable handloom/handmade attire of her community, which has a very

good market, other products like mobile phone cover, hand fan, water bottle cover, chair cover, laptop cover, key holder/ring, cap etc. She is also planning to expand her marketing channels in and around the district. She is also developing a set up for a retail sale point of her own products in her local area. She also started to maintain books of records which was not done by her earlier. Her sale in the 2nd month after availing CEF has increased from Rs 12,250/- to 13,000/-. She is expecting that with the situation improving now she will be able to earn more in the coming months. The CRP EP is providing all required handholding support for the growth of her business. Presently, Mrs. Daimary is giving training to girls in her neighbourhood in knitting to work as a team to capture a larger market.



21 SVEP

Name of the SHG member: Anowara Begum
Name of the SHG: Hirajeni Sarusupa Marami
Name of the Block & District: Hajo BMMU
under Kamrup District

Case study of
Anowara Begum
Hajo Block

Anowara Begum resides in Hirajeni Village with her husband and two children. Her husband is involved in agricultural activities. Anowara has a basic education upto standard 9th. In March 2007, after her marriage, Anowara started a grocery shop M/s Anowara Store in the village itself with an investment of Rs 10,000/-.

In the year 2017, she associated herself with Hirajeni Sarusupa Marami ASG. Being an active member of the SHG, Anowara participates in all activities of the SHG. She became aware about SVEP while attending the CBO meetings and was keen on availing the

benefits to expand her business. She along with the CRP EP, Manmi Kalita made critical analysis of her present business opportunities and key issues. Anowara was aware of the demand of grocery and stationery items but was not able to expand due to financial problems and SVEP brought a ray of hope in her life.

She got a CEF support of Rs 20000 from SVEP to meet the requirements for expanding her business. In the 2nd month, there was 9% increment in her income and presently she is earning between Rs 19,000/- – Rs 20,000/-. Anowara is happy that she has now streamlined her busi-



ness policies after involving with SVEP. The capacity building programme has helped her in keeping proper record of cash, sales and as well as stock which has helped her to run the business smoothly. Anowara is proud to be a part of the SVEP and encourages other SHG members to avail the benefits of SVEP.

22

Bhogalir Dhemali

The festivities related to the “Bhogali” Bihu

Bihu is the main life line of the Assamese. The Assamese people celebrate three Bihus – Bhogali, Rongali and Kongali. Among the three Bhogali Bihu is celebrated in commemoration with the harvesting season, in the month



of January. It is a festival of food, joy and laughter. All Assamese granaries are full at this season. People are happy and they cook different types of “Pitha”, Laroo” etc (traditional Assamese delicacies). From last year onwards, as a part of marketing initiative, in some place of Assam, Bhogali Melas had been organized. Seeing the successful marketing of different delicacies along with some clothes etc in the Melas, it was suggested to all Districts to organize these Melas across the state. In the year 2021 it is seen that the Bhogali Melas have been organized across the state under the brand name ASOMI. “ASOMI Bhogali Melas” have

started a new trend of marketing related to the Bhogali Bihu festival of Assam and done a very good job by helping the SHGs earn an average of Rs. 5000 per day. It is a new hope in the marketing horizon.





23

Buyer Seller Meet



Assam State Rural Livelihoods Mission has implemented a project namely “Handloom Value Chain” in the Island District of Majuli (Ujani Majuli Development Block) and Lakhimpur District (Dhakuakhana Development Block). As a part of the project, a buyer-seller meet was planned to help the Self Help Group get direct linkage with their institutional buyers. In general, the overarching objective of the seller-buyer meeting is to allow both parties to get to know each other on a more detailed basis. It helps establish trust and the beginnings of a working relationship. While it’s a friendly meeting to talk about possibilities, it can instill the buyer with confidence and momentum about the business and instill the seller with confi-

dence about the buyer.

The seller-buyer meeting is the first opportunity for the buyer to ask un-filtered questions about the business. Buyers should be encouraged to ask as many questions as they want about the business. This could include operations, financials, the reason for selling, employees or anything else that is a concern. The best buyers are the ones who are willing to speak up and tell a seller what they’re concerned about. Only then can the seller — with the help of the business broker — answer and quell those concerns.

The same has been materialized on 18th December, 2020 at NEDFi, GS Road, Sanket Vihar, Dispur Sarumotoria. In the said meet angora Producer Group, Kazi-Hipini Producer

Group, Birina Producer Group, Gero Producer Group, Ribi Producer Group, Mepo Producer Group developed under the project have been participated and interacted with their potential buyers comes from across the country.





24 Miles To Go...

It is tough to bring the rural people in the capacity building organizations, tougher to bring them under livelihood practices but toughest is to maintain sustainability of the livelihood practices and doing the same in scientific way for more profit. ASRLM firmly believes that the poor have innate capabilities to come out of poverty by utilizing whatever facilities they receive. For making the activities sustainable it is necessary that the poor should take up more than one livelihood activities. It helps to mitigate risk factors. However, for the sustainability of the rural poor, it is important to help them start a sustainable livelihood strategy.

Rural women are the most potential change makers who can actually turn the fate of the rural economy. But majority of the rural women suffers from multi-faceted poverty. They are eco-

nomically poor, not technically equipped and they lack proper skill. They are far from receiving actual information. These conditions are often fuelled by the discrimination faced by HER in the society. A woman is a mother, a caretaker of the children and the elderly of the family. Unfortunately she has hardly any say in the economic as well as social decision making of the family. Empowering the women is necessary not only for the well being of the individuals, families and rural communities but also for the overall economic development of the country.

ASRLM has helped the women get access to finances through providing them Revolving Fund (RF), Community Investment Fund (CIF) and bank loans. But what is the use of helping them with finances if it cannot yield good results! Realising the fact ASRLM has started systematic livelihood upliftment approach from the year 2017. It has initially developed a Basic Livelihood training module for basic training to SHGs. With the Basic Livelihoods Training, ASRLM is focusing on providing a wholesome platform of different livelihood ac-

tivities to take up as per the feasibility of rural women and availability of raw materials. The module also suggests mitigating the risks by providing the SHG members more than one livelihood opportunities. The training is helping the SHG women to utilize the Revolving Fund (RF) and Community Investment Fund (CIF) amount in judicial way. Further, ASRLM encourages its SHG members to take up activities which can give them sustainable outputs.

A person's livelihood refers to their "means of securing the basic necessities (food, shelter and clothing) of life". Livelihood is defined as a set of activities essential to everyday life that are conducted over one's life span. Such basic activities could include securing water, food, medicine, shelter, clothing etc. An individual's livelihood involves the capacity to acquire aforementioned necessities in order to satisfy the basic needs of themselves and their household. The activities are usually carried out repeatedly and in a manner that is sustainable and provides dignity.

Assam is basically an agro-based state where every



member of SHG is more or less related to the farm livelihoods activities, mainly farming of different agricultural and horticultural crops. Livestock rearing plays an important role towards boosting the household income and are the main assets of rural women of Assam during the time of emergency. Generally, the income received from selling the livestock (pig-gery, poultry, duckery etc) is retained with the woman of the household.

To make the rural women realize the importance of systematic and scientific livestock rearing, ASRLM has regularly organizing Pashu Pathsala training for SHG beneficiaries. Through the training women are not only taught the importance of livestock rearing activities as their immediate money earning measure but also taught various specific traits like poultry rearing, pig-gery, dairy etc with special focus on increasing income of the SHGs. Likewise, ASRLM is organizing Farmers Field School to equip the “Mahila Kishans” with various area specific technical & scientific knowledge of traditional farming practices as well as new innovative farming

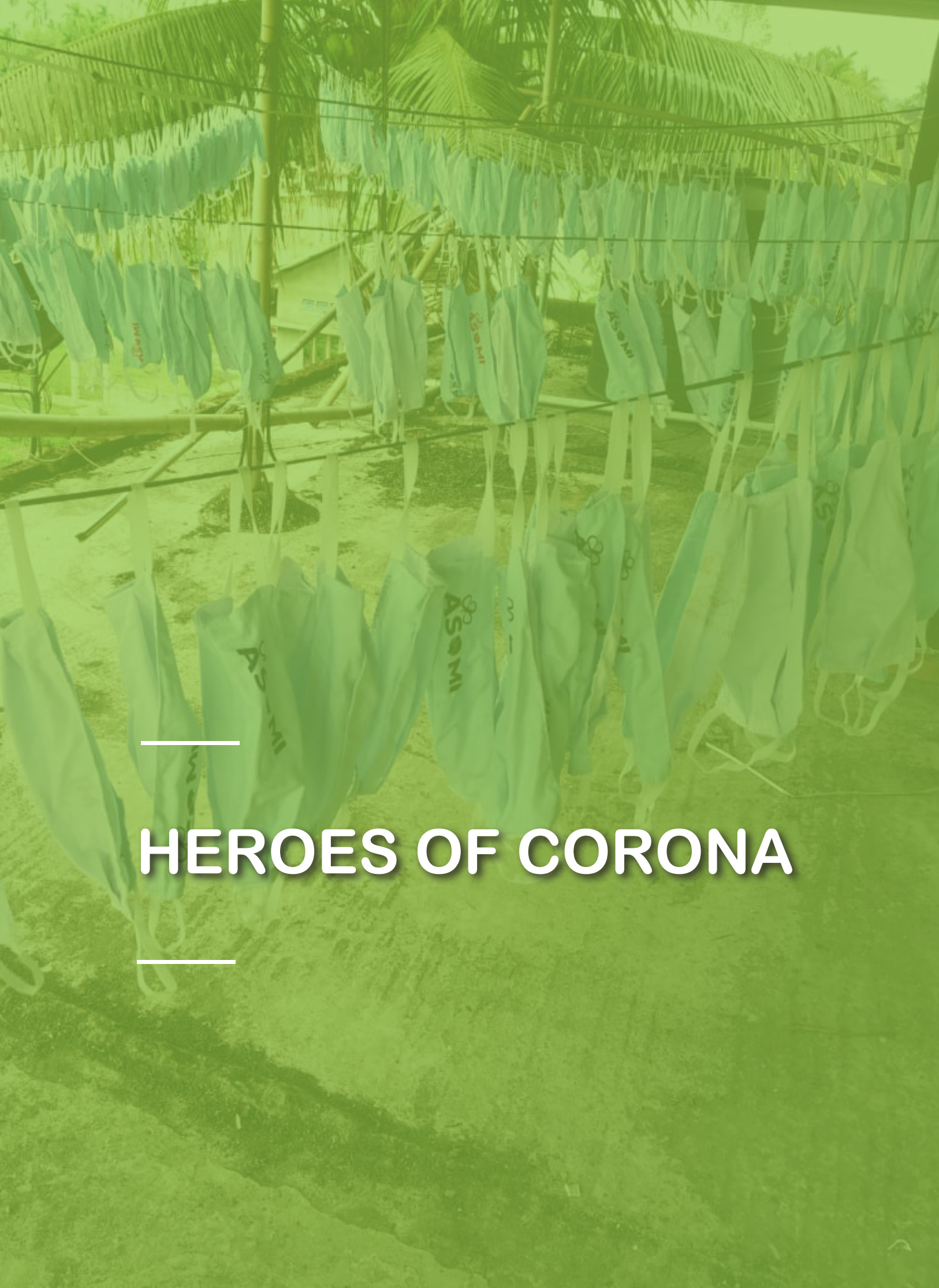


practices which yields good results and help the beneficiaries to earn more.

For the performance in Farm Livelihoods activities, ASRLM has received the best state award in the year 2019.

In the context of Assam, especially with the level of uncertainty related to the farm livelihood, it is imperative to take up at least one non-farm livelihood intervention. In fact, people of Assam are already practicing non-farm activities like handloom intervention, cane & bamboo intervention, pottery intervention etc. The only problem is that the people are not taking up the activities systematically. ASRLM has thus started taking up systematic livelihood interventions to upgrade the income of the rural household through a separate non-farm livelihood vertical.

Further, mapping result in digits is the next important task to show good work. ASRLM has always emphasized on documentation in various level. Thus it has developed a Livelihood Tracking Software (LTS) in the year 2018 to map the income of different livelihood interventions. It is our pleasure to declare that ASRLM has successfully covered 33 districts and covered 5,43,221 number of member's income which calculates 2072 crore in total. The average income of a member comes to Rs. 38,143/- per annum. In the year 2018-19, it has touched the lives of almost double the number of beneficiaries, i.e.; 10, 13,849 with an average income of Rs. 35,038/-. Thus systematic approaches towards livelihood promotion of different SHG members have reached new heights under ASRLM. However it is still a baby step and miles to go forward.



HEROES OF CORONA



01

SHG members Restoring Livelihood even in Lockdown

On 11 March 2020, WHO declared Novel Coronavirus Disease (COVID-19) outbreak as a pandemic and reiterated the call for countries to take immediate actions and scale up response to treat, detect and reduce transmission to save people's lives. The Prime Minister of India Sri Narendra Modi announced a Nation Wide 'LOCKDOWN' in order to protect the country, and each of its citizens, imposing a complete ban from stepping out of their homes in order to 'Break the chain' of human to human transmission of Corona virus India is at this crucial juncture in its fight against COVID-19 aggressively stepped up right from the State to the village-level and take responsible measures to support the 'LOCKDOWN' for the greater benefit and security of the people. Like it's said every coin has its two faces... so did LOCKDOWN had; as it brought in various allied shortcomings and miseries most particularly for the

poorest of the poor people.

The 'LOCKDOWN' paralyzed the economy to various extents leaving people like daily wage labourers without work and money. Assam like other states of India wasn't much prepared for such a medical crisis all of a sudden. Moreover, the season of farming and harvest was at its threshold but farmers weren't able to move outside, cultivate or reap what they have sowed. More than 30Lakh women SHG members of ASRLM also fall under this vulnerable category but they were alert and vigilant enough to overcome this momentary hiccup. Here are some of the initiatives which were initially self-driven ones but gained more power with the structured and systematic approach of ASRLM.

Purchase before Perish Initiative:

Assam State Rural Livelihoods Mission (ASRLM) which is relentless working towards the incremental incomes of SHG members was soon seeing a gloomy picture where women SHG members were distressed and disheartened by the present scenario. Assam being an agriculture-based economy,

most of the rural women (SHG members) grow a lot of vegetables, fruits besides paddy cultivation. Animal husbandry like poultry, piggery, dairy is also practiced by a lot of SHG members across the state. The pandemic and thereafter 'LOCKDOWN' brought down great concern on the livelihoods of these SHG members as questions were raised on the how and where to sell these perishable items as usual markets were closed and vendors ceased to exist. As most of them had taken loans to grow their agricultural produce or had taken land on lease, liabilities also came in terms of repayment which could be done only if they could sell their produces at a profitable price.

And it's rightly said 'There is always a silver lining behind each dark cloud'. The collective consciousness, the determination for not with folded hands and urge to do something so that their efforts doesn't get wasted paved its ways of relief at first glance and prosperity to second it.

'LOCKDOWN' also stimulated an atmosphere of food shortage as the chain of demand and supply was disrupted-



ed. People at all parts of the state were facing the problem of acquiring essential food items like fresh vegetables, fruits, eggs, milk, fish and meat. In order to support the group level functionaries of ASRLM were constantly assessing the available perishable items and trying to analyse the probable ways to sell the items with a two folded approach. First the farmers will get a minimum selling price and earn a considerable profit, thus resorting livelihood and second maximum people can get fresh vegetable, fruits, eggs etc. at their doorstep at crisis situation without making a compromise on nutrition.

The District Administrations of many district of Assam were at war footing approach of making doorstep deliveries of essential food items to all the corners of the district. Under the initiative of ASRLM a link was established with the District Administration and Supply Agencies so that the agricultural produce of the SHG members fights a selling outlet. The District Administration readily welcomed the initiative and directed the concerned departments and

supply counters to procure the items and also give the SHG members their due profit. In many District Administration also issued passes to SHG members in order to transport their produces and stock them in cold storage units for long term consumption. Some SHG members were also given permits of doorstep sell and delivery of their products. Similarly, Milk, eggs and meat was also sold in local markets. Supply chain was also linked with dairy agencies like Purabi, SHG members of ASRLM inherits a sense of solidarity amongst themselves and this itself is the true essence of being in a Community Based Organization. This was very brightly reflected in the Corona crisis when a huge sum of these essential food products was distributed for free to many needy families. ASRLM strictly followed all Guidelines of COVID19 prevention at every step of plucking, accumulating, sorting, transport and selling. Social distancing was maintained and use of Personal Protection Equipment (PPE) like Mask, Gloves mandatory along with Hand-washing and use of Sanitizer. Approximately 79000 SHGs

members have done sales of more than Rs.8.15 Crs during the LOCKDOWN period of various perishable commodities

Mahatma Gandhi said- "The future of India lies in its villages" and Lal Bahadur Sastri raised the Slogan of "Jai Jawan, Jai Kisan". SHG members gave life to these quotes in this crisis situation. Their power to fight against odds was understood, encouraged and given wings to fly the zenith by this initiative ASRLM. Perishable goods which was a serious concern was thus turned into a success story motivating many leaving footprints of triumph. Mask for All initiative: The Self-Help Groups (SHGs) of Assam State Rural Livelihoods Mission have always worked wonders in grave situations and are examples of hard work, dedication and endurance which have enabled them to come out of poverty and be self-dependent. The talents and skills of SHG members are praised to far extensions and will be glorified forever. This skilled work-force was now seen to fight the Corona crisis in Assam. As soon as the guidelines of prevention from COVID19 was circulated



amongst all SHG members of ASRLM, a big question raised amongst themselves as to how they could prevent themselves by wearing a mask. Various SHG members came up with Mask Making initiative as the Masks available in market and pharmacy were very limited and was not within the financial reach of many people. They knew that Mask alone can prevent the spread of Coronavirus to a huge extent and should be made available to each and every person of Assam, irrespective of his/her social and economic status.

Their knowledge, skill and a little hand holding gave fuel to the self-driven initiative of MASK MAKING BY SHG MEMBERS. The SHG members who knew tailoring got on to their wheels of tailoring machines and kick started their endeavors of making mask and distribute it amongst their fellow SHG members and needy people. April 2020 was eagerly waited for the Major Festival of Assam- 'Rongali Bihu' where 'Gamusa' is presented to honor one another. The SHG members made Gamusa in abundance which is traditional and also a good annual livelihood

option for many SHG member. But as time would have it these Gamuchas were not being able to find selling outlet. So, in order to get markets and also meet the huge demand of masks, they later converted the 'Gamusa' to Mask naming them 'Gamusa Mask' which can be reused after washing. Similarly, Masks were also made of Bodo 'Aronai'. A lot of 'Gamusa Mask' and 'Aronai Mask' were distributed for free in the villages so that protection is for everyone. When the news of SHG making Mask spread far and wide District Administration and other Government and Non-Government organizations came in contact with field level officials of ASRLM for initiating a network where SHG members can accelerate their mask making production and thus a demand supply chain was created. With the advisories of Mask Making from Health department and the Videos of Mask Making shared the SHG members gained more efficiency in their skill and use if various materials were introduced. Soon SHG members received raw materials for making masks were able to deliver the consignment of Mask with-

in a very short span of time. Approximately 72.14 Masks have been made by more than 11000 SHG members across the State and 5.36 lakh mask have been distributed for free. A total of 63.71 lakh Mask were sold amounting a total of Rs.13.22 Crs. About a 100 Mask outlets by SHG were put in prominent locations of the district. 31 lakh mask were purchased by the Gram Panchayats for free distribution to MGNREGA works in order to stay protected and rejoin works under MGNREGA. The Chief Minister of Assam, Sri. Sarbananda Sonowal applauded the initiative of these SHGs of ASRLM by saying that together we can overcome this pandemic by making resources available to all. Minister Panchayat and Rural Development, GoA urged the SHG members to accelerate the production of Mask so that each and every Assamese is protected from the pandemic. The mask made by SHGs are now branded 'ASOMI'. The SHG members are working at committed to themselves in making mask available to all also earn a considerable income as in the situation of "LOCKDOWN" their mainstream income had been



affected and through mask making they have found a way of alternate livelihood option. In this crucial juncture the Mask Making initiative fall right on the quote: "Sometimes we are tested not to show out weakness but discover our strengths".

Crowd Funding and Contributions for a better Future: In the words of Kathy Calvin: "Giving is not just about making a donation it's about making a difference", Self Help Group of Assam State Rural Livelihoods Mission realized their worth and existence. Women Self Help Groups are small Community Based Organization of poor from same socio-economic backgrounds with 12-15 members on an average. They came together to solve common problems, initiate collective measures of livelihood for an overall upliftment in terms of health, nutrition, economy, education rendering Women Empowerment at large. The SHGs members of ASRLM have further federated into higher level community-based organizations like Village Organizations (VOs) and Cluster Level Federations (VO). Like in the SHG fold these higher-level organization also follow the system of savings and interlend-

ing and have Bank Accounts. Eventually these organization-gathered huge memberships and over the years since ASRLM's inception they have become empowered both socially and economically enabling members to reap the benefits of mutual help, help and joint responsibility. Empowerment is the process of enabling or authorization an individual to think, behave and take action and control to work in an autonomous way. This is very well understood by the SHG members and they too realized that for any kind of developmental activity for greater interest of maximum people, a huge amount of finance is required for infrastructure development and enabling service widely. State Government of Assam declared an account "Assam Arogya Nidhi" where individuals or organization can voluntarily donate any amount of money which will help in dealing with the crisis created by Coronavirus. In this initiative too, the Community Based organization of ASRLM stepped into with their urge to help in the distress cause by the outbreak of Corona Virus. With some minimal amount of contribution from the SHG members,

the Village Organizations and Cluster Level Federated donated immensely in the "Assam Arogya Nidhi" Fund., Chief Ministers' Relief Fund and PM Cares Fund. Their contributions ranged from Rs. 2000/- to Rs.200000/-. A contribution of 16.44 Lakhs has been reported from more than 700 such Community Based Organization of ASRLM. These SHG women are the same women who were once poor and were dependent on their husbands and other male members of their family for every small and big requirement but now they are independent to that extent that they not only can look after their day to day needs but also contribute to the development of the State. With the Government Aids received they had empowered themselves and now when it's time to stand united and give back the Government at times of need they are leaving no stone unturned to extend a helping hand within their reach. Hence, the crisis created by COVID19 has shown how at times of despair the SHG members can come up with hope extending help to the state with their skill, resources and contributions and thereby not letting the economy tremble and minimize the threats from all aspects.

02

Mask Making and SHG women under ASRLM

With the advent of Corona crisis all over India including Assam, rural women enrolled in Self Help Groups (SHGs) under Assam State Rural Livelihoods Mission (ASRLM) immediately took up the task of production of Masks. As the Masks were the first line of defense against COVID-19, various categories of Masks including 2-3 ply woven Masks, cotton Masks etc. adhering to the advisories of Ministry of Health and Family Welfare (MoHFW), Ministry of Consumers' Affairs and instructions of Health Department are produced by SHGs. Initially, we, at ASRLM were hesitant to give a green signal; as it might put these women soldiers against Covid 19 in danger during procurement of raw materials etc.. But as we say, where there is will there is a way. The pride



“Start by doing what’s necessary; then do what’s possible; and suddenly you are doing the impossible.”

St. Francis of Assisi

of Assam, Gamusa came to our rescue initially. Meanwhile definite guidelines of Mask Making are also received, which helped us in streamlining the process. There is no looking back after that. ASRLM have received huge numbers of orders from different stakeholders during the nation wide LOCKDOWN situation.

To name a few

- 1,62,000 from Lakhimpur District Administration.
- 33,000 from Majuli District

Administration

- 12,500 from 21 nos. of tea gardens of Cachar District
- 10,000 from Airport Authority of India, by Jorhat
- 10,000 from BDO office Golakganj
- Around 10,000 from Sonitpur District Administration
- 9,600 from Star Cement at Dimoria.
- 5,000 from ONGC, Cinnamara, Jorhat
- Around 5000 from Jorhat District administration.



Apart from the above-mentioned orders, Masks made by them are taken by different district hospitals, private shop-owners and even individuals of their localities. Moreover, Masks are being distributed to poor and needy one and also to tea garden workers for free. ASRLM has also tied up with the its parent Department "Panchayat & Rural Development Department and supplied masks to the Gram Panchayats who has distributed the same to the poor and needy MGNREGA workers for free. This was the largest convergence activity that took place during the LOCKDOWN.

Convergence with Handloom and Textiles Department and National Health Mission is made to ensure the strict adherence of norms of mask making including sterilization of Masks before delivery.



Some women who have good stitching machines has gone a way ahead. With the income earned by mask making they have started their own tailoring centers or started tailoring as an alternative livelihood sources.



Statistics are as follows

- Total SHG members Involved: 11,355
- Total SHG involved: 1104
- No of Masks Produced: 72.14 lakh
- Masks distributed for free: 60,523
- Masks Sold: 64.12 lakh
- Income Generated: 13.22 crore

03

Let's tell “Their” Tale

We, the young, energetic and dedicated workforce at Assam State Rural Livelihood Mission (ASRLM) is relentlessly working with more than 3 lakhs women farmers (SHG women) who are not only doing the traditional farming but are trying their hand in practices like organic cultivation, System of Rice Intensification, Poly Houses (where crops can be grown under controlled environment) which helps them grow two three crops together in rotation and shows better result is also introduced to the rural women farmers. Livestock rearing plays an important role towards boosting the household income and our SHG members are engaged in piggery, poultry dairy etc and earning good income out of it.

Alas!! The Corona Pan-

Agriculture is the most healthful, most useful and most noble employment of man.

- George Washington

demical broke which shook the whole world completely. The live of each and everyone has come to a pause. In this present scenario one of the worst sufferers are the farmers. Because everything can wait but a farmer; as they are completely dependent on the season. Our SHG women farmers also started facing same difficulties of getting a market to sell their perishable products and/or acquiring correct price. Most of them had taken loans to grow vegetables in Bighas of land of their own or leased land taken for certain numbers of years. Thus their liabilities were mounting with

every passing lockdown days with an uncertainty of normalcy of this vague situation.

We, the people working in development sector are bounded by some combined conscience which is not letting us sit idle at home seeing our farmers sleep hungry. After an initial hiccup of lockdown effect which is being faced by the country for the first time, the likeminded people of the mission found ways to help the farmers which is backed by complete support received from our competent authority. With the constant help of our community cadres like Kri-shi Sakhis, Pashu Sakhis and





come of Rs. 8 crore 15 lakhs.

Fish and Eggs are generally sold in the local market. However Milk has taken by different dairy agencies like Purabi etc from our producers, apart from selling locally. The above mentioned figures are representing only half of the produces of farmers sold.

Apart from selling their produces, our farmers are helping the needy people of the villages with whatever little fruits and vegetables they have in stock. The age-old system of bartering produces is also seen among the farmers of the villages during the lockdown period. More importantly, we were focusing on adhering the guidelines like wearing masks and maintaining social distances while doing all the activities of plucking vegetables in field, accumulation of the same and selling to the buyers.

This was a small trial to help the farmers who are the strongest among all of us as they have the capacity to bear sun and rain, drought and dust, but never fail to stand up from the scratch. It is a small trial to glamorize their indefatigable services.

Jeevika Sakhis , we are constantly assessing the available perishable items across Assam and trying to figure out different ways to sell those. Our first contact point was the District Administration which was trying to render doorstep delivery of vegetables, fruits in general and fish and meat in some districts. Apart from that we were exposing different buyers who were allowed by the District Administrations to supply food at our doorsteps.

The benefit of whole this exercise is two folded. Firstly our farmers got the minimum selling price , thus can at least afford two course meals at the crisis situation. Secondly, people locked at their homes got fresh vegetables at their doorstep. In only one week of starting this ven-

ture we are proud to declare that we had been helping our farmers with the selling figure as follows (till April end)

*Vegetables (Cucumber, Tomato, Potato, Cauliflower Pumpkin, Bottle Guard, chilly, brinjal, etc)- 10285 quintal

*Fruits (Banana, Water Melon, etc) -865 quintal

*Poultry Meat - 2109 quintal/35651 numbers

*Fish - 1606 tonnes

*Milk - 97189 Litres

*Egg -70195 numbers

During the first lockdown the SHG farmers under AS-RLM has earned a total in-



04

Feeding
The Heroes
With Cap
by
all weather heroes
“The Farmers”

We often hear that our heroes protect us at the borders fighting against all evils, be it extreme hot or extreme cold, and be it a red zone area or disturbed borders surrounding beautiful Kashmir. They indeed do. We salute them for their role in this crisis time as well. However, the CORONA Pandemic had made us realize well that some heroes are protecting us without wearing caps, like all the health workers led by doctors, civil servants, police, sanitation workers and the list goes on. But we often forget to render our thanks to the community who are providing foods to our plates. Yes, they are none but our farmers who are braving all adversities to provide two course meals in our plates.

Name of the SHG:

Name of the Block & District: Lawkhowa BMMU,
Nagaon District

Their silent and relentless services often went unnoticed.

Assam State Rural Livelihoods Mission is taking all the necessary steps to help the farmers to sell their produce in these testing times. Their resources are being assessed by the community cadres/ ground level workers of ASRLM and the report received till the upper level. With the help of District Administration, they are either provided pass to sell their produces or authorised vendors collected their produces from their doorsteps at a reasonable price. This is happening from the middle of the first phase of LOCKDOWN started. In this connection SHG members from Bhurbandha GP under Lawkhowa block of Nagaon District are supplying vegetables to the nearby Districts and even to Arunachal Pradesh.

Missa is an army cantonment with full capacity of more than 150 soldiers at present. Lockdown had adversely affected the soldiers as they were also out of stock with the perishable items. In this connection 279 SHG members of the same GP are being able to fulfil the necessary demand of this cantonment regularly. An army truck comes to collect the vegetables from the doorstep of the SHG members. Thus till date a total of 1022 quintals of fresh vegetables have been supplied to the camp by the SHGs and earned a sum of Rs. 13,97,185 (Thirteen Lakhs Ninety Seven Thousand One hundred and Eighty Five only)

Thus ASRLM officials of Nagaon District and Lawkhowa Block have done a commendable job by helping not only the farmers but also the soldiers of our country.

They too have their families like us but still they are serving our nation”

**M.S.Dhoni
(Former Indian Captain)**



05

Banking Correspondent Agents - Making banking services available in doorstep



banks in order to purchase the essentials. In the rural areas the situation was even more grim as they the cash in hand was exhausting leaving the masses with minimum at their disposal. To make end meet of the day to day requirements cash was required and in fact was a huge necessity.

The Banking Correspondent Agents or BC Sakh-

is developed by ASRLM provided bank services during Lockdown in order to meet this Financial need of the rural people. They organized small gathering in pre-decided locations of village in order to reach out to the masses. In order to ensure that social distancing is maintained and hand washing is done prior to the transaction, they even installed bucket of water and soap along with hand sanitizers.

The Government announced various individual benefit schemes for Women, Elderly people and Disable people for a partial relaxation to deal with COVID pandemic lockdown. The benefits under Pradhan Mantri Garib Kalyan Yojana, Mukhya Matri Kri-

The COVID 19 Lockdown also witnessed huge financial crisis because people were not able to come out of their houses and go to the





was handed over though the POS Machines. Manoshi Bora, a BCA from Majuli sailed all her way in a boat to reach to remote interiors of Majuli even when in the Brahmaputra was raising above because of the pre-monsoon floods. Her sincerity and dedication towards her work stands apart and she bring a smile to many people who otherwise found themselves stuck in the pandemic situation.

shi Sa Sajuli Asoni, Indira Miri Asoni, benefits under NSAP and special benefit of Jan Dhan were required to be reached to its beneficiaries as early as possible. The BCAs worked relentlessly in order to provide the rural masses with their benefits in the period of Lockdown. They provided door to door banking services so that the rural masses do not have to go out the banks.

services as a BC Sakhis. The Govt of India announced an allowance of Rs. 500 per month for three months (April, May June 2020) to all the women Jan Dhan Account holders. The BC Sakhis across the state left no stone unturned to reach rural women even to the remotest interiors and difficult areas. The Jan Dhan Account benefit

Apart from withdrawal transaction of beneficiaries' other transactions of deposits and account transfers were made easy by the BCA's door to door services. Gitali Mudoi, Biju Baruah, Sampriti Mahila, are some of the SHG members who benefited a lot of people with the door to door





The Sylvan Saga: From Dusk to Dawn

কভিড-১৯ প্রতিবোধী যুঁজৰ অংশীদাৰ হৈছে ডিব্ৰুগড়ৰ একাংশ মহিলা

বাতালাপ কেন্দ্ৰীয় গ্রামোন্নয়ন মন্ত্ৰীৰ

‘অসমী’ মাস্ক প্রস্তুত কৰি সুদৃঢ় কৰিছে

শ্ৰাম্য অর্থনীতি

Mask sale centres inaugurated

STAFF REPORTER/CITY CORRESPONDENT

GUWAHATI, Assam: A mask outlet was inaugurated by Pan Chyot and Rural Development Minister Manoj Kumar Das at the Assam Secretariat complex today. The minister approached the efforts of the self-help groups (SHGs) in the fight against coronavirus and at the same time augmented the production of masks.

নব কুমাৰ পূৰ্বপৰা বুজ লৈ অসমৰ নিৰ্বাহিত

জ্যেষ্ঠ বিভাগীয় মন্ত্ৰীৰে কেন্দ্ৰীয় গ্রামোন্নয়ন মন্ত্ৰীৰ

আৰোগ্য নিৰ্বাহিত ১ লাখ মন্ত্ৰী নৰ দলেৰ

লকহাউনৰ মাজতে গ্রাম্য অর্থনীতি ধৰি বৰাৰ প্ৰদৰ্শন

যাৰ আত্মসহায়ক গোটে বিক্ৰী কৰিলে ৯ লাখ

বৰগাওঁত ৰাষ্ট্ৰীয় জীৱিকা অভিযানৰ ৩ মহিলাৰ মাস্ক বিত

কামৰূপ মহানগৰ জিলাৰ উপায়ুক্তৰ কাৰ্যালয়ত মাস্ক বিক্ৰী কেন্দ্ৰ মুকলি

চেলোহাটত মাস্ক বিপনী মুকলি

অসমীয়া কৰ্মচাৰীৰ দৃষ্টিত

১০ হাজাৰ মাস্ক প্ৰদান গ্ৰাম্য আৰ্থিক অভিযান

১৭ টা ছিলাবন্ধাৰ ১৭টা হায়ক গোটেৰ সাহ

ডিমৌ চাৰিআলিত আত্মসহায়ক গোটেৰ মাস্ক বিক্ৰী কেন্দ্ৰ স

‘অসমী’ মাস্ক প্রস্তুত কৰি সুদৃঢ়...'

‘অসমী’ মাস্ক প্রস্তুত কৰি সুদৃঢ় কৰিছে

শ্ৰাম্য অর্থনীতি

upto their name

কভিড-১৯ প্রতিবোধী যুঁজৰ অংশীদাৰ হৈছে ডিব্ৰুগড়ৰ একাংশ মহিলা

‘অসমী’ মাস্ক প্রস্তুত কৰি সুদৃঢ় কৰিছে

শ্ৰাম্য অর্থনীতি

মানসজোতি দত্ত, ডিব্ৰুগড়-১৯ৰ সংহাৰী কৰণৰ মাজতে বাজাৰ গ্ৰামাঞ্চলৰ একাংশ মহিলাই কৰ'না ভাইৰাছ প্ৰতিবোধী সংগ্ৰামখনৰ

HEROES OF CORONA



DDU-GKY

01

Name of the Candidate :Angelica Baruah

Name of the

BMMU & DMMU : DMMU Sonitpur

Trade : SMO



Anjelica Baruah belongs to a BPL family residing in a small village of Sonitpur, Assam. Despite financial constraints, she has completed her graduation. She wanted to be independent and support her family financially. Therefore she joined Wazir Skill Development Centre, Tezpur in

April 2018 to develop skills in SMO to get employment. Anjelica completed training in SMO course and secured a job for herself in Jay Jay Mills, Tamilnadu. She joined there as a sewing machine operator but owing to her confidence, hard work, and dedication; she was promoted to the designation of HR coordinator within 2 years. Angelica has been working in jay Jay mills for the last 2 years and 8 months. Her dream is to be an entrepreneur and open a beauty parlour in her home-

town in the future. At present she is earning a total of Rs 12,000 rupees per month and has been saving money for that and at the same time, she has been supporting her parents in household expenses and helping her siblings to complete their education. She says, "I thank Wazir Skills and ASRLM for providing me free training and employment. I am now self-dependent and confident enough to fulfil my dream of being an entrepreneur in the future."

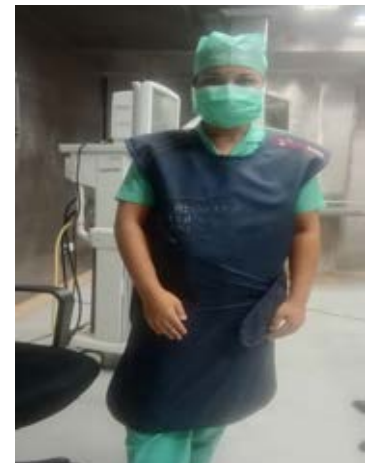
02

Name of the Candidate : **Gorima Gogoi**

Name of the

**BMMU & DMMU : BMMU Bokajan under
Karbi Anglong**

Trade : **Nursing Aids**



Gorima Gogoi is a daughter of Mr. Khagen Gogoi and Mrs. Sabita Gogoi, a resident of Bokajan, Ghorialdubi Gaon under Karbianglong District of Assam. She is the second child of the family. Despite of not being fortunate enough to have a caring childhood, she managed to pass matriculation in 2012 and intermediate examination in the year 2015. Once she attended a mobiliza-

tion drive of DDU-GKY run by J.K Skills, where she came to know more about skill development and she enrolled herself for training of Nursing Aids course of three months. During training, she learned many things. Apart from Nursing, she has learned soft skills, spoken English & personality development that helped her to crack the interview conducted by Yashoda Hospital for their Secunderabad branch, Telanga-

na. Presently she is working as GDA in Yashoda Hospital based at Secunderabad. At present she is working at COVID 19 patients in her hospital. Her current CTC is 11,470/- and she has successfully completed 11 months of service in the sector.

The success of Gorima has inspired many more like her and youngsters in her area is deeply motivated by her hard work and ready to achieve success of this level.



03



Name of the Candidate :Jamiran Ahmed

Name of the

**BMMU & DMMU : BMMU Gomafulbari
under Barpeta District**

Trade : Apparel Making

Jamiran Ahmed had enrolled for the training program at DDU-GKY in ISMO domain. After the completion of training, the candidate was placed in Navagiri Apparel, in the year 2019 in Tirupur, Tamilnadu. with a salary of INR 10,000/month excluding accommodation joined on 06/11/2019. But the road from Gomafulbari to Tirupur was not easy for Jamiran. Jamiran is a differently able girl from a remote village of Satpakhili under Barpe-

ta District. Her father is a labourer who is also not healthy. Though due to her physical challenges she could not even stand properly, her dreams are very firm. She always wanted to help her parents financially despite the challenges she is facing since her birth. Due to vicious cycle of poverty, she could manage to complete her education till 8th standards. It was only through the awareness done by the ASRLM officials she had come to know about DDU-GKY programs. It was like a oasis for a girl like

her. She enrolled herself in the training program. Facilitation of trainers and staffs at Gness Corp Ltd., Azara, Guwahati center helped her to grow and enhance her skills set required for ISMO domain. Soon she got an opportunity to work for Navagiri Apparel located at Tirupur, Chennai after completed her required training. She has worked for more than a year , got motivated and induced my level of confidence. The world that seemed to be difficult at one point of time has become easiertodwellinto. she had also taken out her mortgage land and helped her family to become self sustainable. Her is a story of hard work, dedication and perseverance which can motivate thousands of Jamiran in the state.

04

Name of the Candidate : Sunita Sahu
Name of the
BMMU & DMMU : BMMU Binnakandi
under Hojai District
Trade : Sales Person

Sunita Sahu belongs to a small village called Sarupather in Hojai District of Assam. Her small family is completely dependent on her father who is a small farmer. Her family also owned some petty business during her early childhood days. While growing up Suhita faced lots of hardships and financial crunch due to loss of the business Sunita was very sincere from her childhood days. She was focused and her dreams were very high. But she also understands the family problems. Her relatives and friends helped

her to complete her education and she completed her graduation seeing her dedication. It was as if a dream came true. Soon after completing her graduation she started exploring opportunities for earning but wherever she goes she gets the reply “we need Experience & trained people”. She then started to search for options where she could train herself but unable to take any due to the cost involved. Then She came to know about DDU - GKY From her good friends and attended a meeting at block office in her locality. Her luck completely changed



after that. Finally, she came under DDU-GKY fold. It has been observed during the training that she was quite curious and attentive. During the training she has updated her grip on soft skills, spoken English, computer skills and also retail skills. Finally she got a job as an Executive in Appollo Hospital, Bangalore. She was very focused towards her work and even during the time of COVID 19 pandemic, where everyone was cautious for their own lives people like Sunita was working day & night to save the lives of the people. She is happy now and also drawing handsome salary of Rs. 19,380/- per month. Girl like Sunita Proves the statement that “Where there is a will there is a Way” This has inspired and motivated other candidates to put their best effort to achieve success of this level.



05

Name of the Candidate : **Mayawati Mirdha**

Name of the

BMMU & DMMU : **DMMU Golaghat**

Trade : **Food & Beverages Services**



Mayawati Mirdha hails from a remote village of Assam. She wanted to work hard so that she could support her family financially and hence decided to join the DDU-GKY project. She dedicatedly completed her training from PLS Auto Shell Industries Pvt. Ltd. under the DDU-GKY training course in Food & Beverage Services. She was talented and punctual in

her duties, roles and classroom activities during training.

After her training she cracked the interview and got an opportunity to join Hotel RAMADA, Ahmedabad, Gujarat, a 4 star hotel in Ahmedabad known for great services, epitomizing luxury and refinement and promises unique corporate and leisure experience. She has been in the duty from

March 2020 with a CTC- of Rs10,000/- per month(excluding food and accommodation). She even did not return to her native state during the nationwide lockdown and has successfully completed 9 months and the counting is going on.

PLS Auto Shell Industries Pvt. Ltd. is proud of Mayawati Mirdha and is willing to help her as long as she continues in her placement.

06

Name of the Candidate :Pompi Nath
Name of the
BMMU & DMMU : BMMU Ramkrishna Nagar
under Karimganj District
Trade : Security Domain



Pompi is a resident of Ram Krishna Nagar Block whose family income is only Rs. 24,000. Her parental source of income is seasonal farming. She is an intermediate pass. She has zeal to do

something and therefore she has come under DDU-GKY fold. She has completed a course in Security domain from Terrier Security Services (I) Pvt. Ltd training Centre, Azara Guwahati. Immediately after the training she has found a job as sales executive in Reliance mart shopping Mall Payroll of Orange Securities Pvt. Ltd. Transformation is visible in

her life due to DDU-GKY's intervention. She has been in the same job for more than one year and earned a monthly income of Rs. 17,000/- . She is able to help her family financially. She has been visibly improved her communication and selling skills and got rewarded for her performance. Thus she is always grateful towards DDU-GKY and ASRLM.



07

Name of the Candidate : **Sanjay Saikia**

Name of the

BMMU & DMMU : Telahi Block

under DMMU Lakhimpur

Trade : **Basic Automative Servicing**
in 2/3 wheeler

Name of the Employer: **Hindustan TVS,**
Guwahati, Assam



In his own words

Now I am growing in my career and I am independent. I can support my family financially. Thanks to Frostees India Pvt. Ltd. to give me opportunity to take training under DDU-GKY (CE) scheme and make me capable to take care of my family. I will be forever grateful for this.

Sanjay Saikia Belongs to a Below Poverty Line family. His households income was Rs. 60,000 through seasonal farming. He has somehow completed his intermediate education. Through active awareness given by the ASRLM officials in the Paschim Telahi GP from which Sanjay belongs,

Sanjay has taken a course in Basic Automative servicing of 2/3 wheeler from the Frostees India Pvt. Ltd in Guwahati Center under DDU-GKY CE. Immediate after the training he has joined as Junior technician appointed as service advisor and then promoted as service supervisor in Hindustan TVS, Guwahati at a CTC of Rs. 15,000/-



Atma Sahayak Mohila Gootor Identity





THE SYLVAN SAGA

FROM DUSK TO DAWN

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Panchayat & Rural Development Department, Government of Assam
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