



THE  
**Sylvan Saga**  
*From Dusk to Dawn*  
VOLUME III

A COMPENDIUM ON GOOD & REPLICABLE PRACTICES UNDER ASRLM



The image shows three women standing outdoors. The woman in the center is wearing a white sari with a pink border and is holding a silver plate on a silver stand. The woman on the right is wearing a blue vest over a white sari and is holding a large, round, woven basket with a central opening. The woman on the left is partially visible, wearing a white sari with a pink border and holding a similar woven basket. The background is a blurred outdoor setting with green foliage and a building.

THE  
*Sylvan Saga*  
*From Dusk to Dawn*

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ড० হিমন্ত বিশ্ব শর্মা  
Dr. Himanta Biswa Sarma



মুখ্যমন্ত্রী, অসম  
Chief Minister, Assam



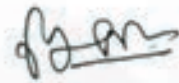
MESSAGE

I am glad to know that the Assam State Rural Livelihoods Mission (ASRLM) is coming up with the third edition of "Sylvan Saga: From Dusk to Dawn" a compendium on good and replicable practices undertaken by the SHG women under ASRLM. It highlights the success stories of women SHGs in Assam and their journey towards empowerment which in itself is motivating, replicable and praise-worthy.

The compendium will inspire more rural women in the state through its stories and achievements of Self-help groups, working under the guidance of ASRLM.

This compendium will inspire not only SHG women but also other members of the society to intensify their efforts towards building a strong and healthy rural community.

I wish Assam State Rural Livelihoods Mission all the very best for this endeavor and hope that they come out with a compendium every year with many such success stories which will pave the way for the future.



(Dr. Himanta Biswa Sarma)  
Chief Minister, Assam



ৰণজিৎ কুমাৰ দাস

মন্ত্রী

পঞ্চায়ত আৰু গ্ৰামোন্নয়ন, জনস্বাস্থ্য কাৰিকৰী,  
শাস্ত্ৰ, অসামৰিক যোগান আৰু গ্ৰাহক পৰিক্ৰমা,  
সচিবালয় প্ৰশাসন আৰু সাধাৰণ প্ৰশাসন বিভাগ, অসম



सत्यमेव जयते

Ranjeet Kumar Dass, M.Sc  
Minister

Panchayat & Rural Development,  
Public Health Engineering,  
Food, Civil Supplies and Consumer Affairs,  
Secretariat Administration Dept. and GAD

MESSAGE



I am happy to know that Assam State Rural Livelihoods Mission is publishing a compendium on the good and replicable practices undertaken by the women Self Help Groups, named "Sylvan Saga: From Dusk to Dawn" for the third year in a row. The compendium is a testament to the hard work and dedication showcased by these inspiring women from across the state who are working towards uplifting themselves as well as their community.

I hope that other women from the rural communities will be inspired by the stories shared and will come out of their homes to participate as equal partners in the progress of Assam.

I would like to congratulate the Assam State Rural Livelihoods Mission family on their commendable effort in promoting the betterment of the rural communities of the state and wish them all the best in their future endeavours.

(Ranjeet Kumar Dass)  
Cabinet Minister  
Panchayat & Rural Development  
Govt. of Assam



MESSAGE

Assam State Rural Livelihoods Mission has been relentlessly working towards bringing about socio-economic empowerment of rural women in Assam for more than a decade now. "The Sylvan Saga: From Dusk to Dawn" is a compilation of the tales of such rural women which will definitely motivate the lives and livelihood practices of other women in the future.

It gives me immense pleasure to be a witness to the hard work and resilience of the rural women as portrayed in the case studies brought together in this compendium. This compendium will inspire not only SHG women but also other members of the society to intensify their efforts towards building a strong and healthy community.

I wish Assam State Rural Livelihoods Mission a joyful, successful and glorious journey ahead.



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

FORWARD

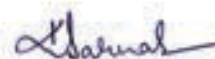


Assam State Rural Livelihoods Mission(ASRLM) is implementing “Deendayal AntodyayaYojana-National Rural Livelihoods Mission”, “The Mission for Poverty Reduction”which is an extensive programme with implementation structure at the State, District, Block and the Panchayat level towards women empowerment. It is also implementing the “Deen Dayal Upadhyaya Grameen Kaushalya Yojana” (DDU-GKY) from the year 2015 with an aim to provide full time employment to youths with regular monthly wages by developing their skills.

The Mission has completed a decade last year. it has come a long way. As a part of DAY-NRLM, the mission has strategically implemented a World Bank aided project namely “National Rural Economic Transformation Project” which is focusing on 20 Blocks under 5 Districts of Assam. This project has taken the Mission into its next level with specific intervention in CBOs as Model CLF, Value Chain Development in Agriculture and Livestock, Enterprise Promotion of rural women in particular, Cluster Promotion, Digital Financing, Insurance & Pension aspect with an inclusion aspect and maintaining the social management framework.

“Sylvan Saga: From Dusk to Dawn” comprises of stories across the state. These are some of the indicative cases, which can be replicated in other parts of the State. The third volume of the compendium will surely help different stakeholders to understand the work of ASRLM and inspire the rural women to work a little more towards earning a dignified livelihood and leading a respectful life.

I wish all a very happy journey ahead.



(Krishna Baruah), ACS  
State Mission Director  
Assam State Rural Livelihoods Mission

WORDS FROM THE DESK...

Sharmila is a rural woman from Langkashi Gaon Panchayat under Itakhuli Block of Assam. She had to end her schooling at the seventh standard as she was married off to a man, two times older than her. She became more helpless and destitute as the time passed. One fine day, she along with other ten women of her vicinity were motivated and came together to form a self-help group without having clarity on what will be the outcome. Gradually the group started following Panchasutra. The miracle happened when she went to a nearby Bank to open her first bank account. Last time she wrote her name was in school days, which was decades ago and before becoming someone's wife, someone's mother or someone's daughter in-law. With a shivering hand and tears in eyes, she wrote her name in the bank form to get her dual entitlement – her Real Name and a Bank Account. Rest is history...

This is not a story of a single Sharmila. This is the story of 33 lakhs rural women associated with Assam State Rural Livelihoods Mission. The mission gives some of them their identity back, help them realizing their own potential. They become an earning member of the family through entrepreneurship, agriculture, handloom, textile and what not. They are happy to support their households and communities in achieving food and nutrition security, generating income, and improving rural livelihoods and overall well-being. They contribute to agriculture and rural enterprises and fuel local and country economies. Some women have also received entitlement benefits which otherwise, wouldn't have been possible for them. This mission has become the lifeline of the rural women across the state, be it the hilly terrain of West Karbi Anglong or Dima Hasao or the riverine area of South Salmara and Dhubri or the plain valley areas. Further, ASRLM has started inclusion of the elderly people which will bring a revolution in near future, for sure.

**"Sylvan Saga : From Dust to Dawn"** is the compendium of real encouraging stories of all "unsung heroes" who dared to change their own fate. They can also encourage other women to face all the adversities of life and come out with flying colors. Moreover, they encourage all the officials of mission to work a little more and take back all the satisfaction home.

My sincere gratitude to all the mission officials who work really hard to bring these stories from the field and my constant companion at state office who have taken the pain voluntarily to bring out this compendium. My sincere gratitude towards our State Mission Director, Mrs. Krishna Baruah, (ACS) whose continuous guidance and trust upon me motivates me to bring out the compendium in such a short period of time. Despite my constant effort to bring out the compendium error free, there is every possibility of printing mistakes. Further, any unwarranted mistakes, if left any, are the limitations of knowledge of the undersigned.

On behalf of ASRLM

*Anindita*  
(Anindita Deka)





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**SOCIAL MOBILIZATION,  
INSTITUTION BUILDING,  
CAPACITY BUILDING &  
SOCIAL INCLUSION  
SOCIAL DEVELOPMENT**





## BEST PRACTICES EVOLVED WITH PANCHAYATI RAJ INSTITUTIONS- COMMUNITY BASED ORGANIZATIONS CONVERGENCE EXPANSION PROJECT:

### GROUP FARMING

The dream of socio-economic empowerment of women will not be complete without empowering those who are living at India's last periphery. The ones whose day starts before sunrise and continues after sunset. These are the women farmers of India, whose voices often go unheard owing to their sex, and who struggle to establish their identity at a grassroots level due to patriarchal traditions and gender socialization. Women's work in agriculture is in addition to her role as a wife, a daughter-in-law and as a mother. However, gender-based discrimination continues in multiple ways: women for years were not recognized as farmers in India thereby denied of institutional supports of the bank, insurance, cooperatives, and government departments.

Dolongghat Development Block is a PRI-CBO Convergence intervention Block under Nagaon District of Assam. The project was ongoing in five Gram Panchayats (GPs) in the Block. Special cadres named Sanjog Sakhis/ Local Resource Groups (LRGs) and Internal Mentors (IMs) are part of the project as the foot soldiers. An informal structure called Village Organization Coordination Committee (VOCC) (federation of

SHGs at GP level) is also created in all the 5 intervention GPs to act as a catalyst for the convergence process.

The livelihood component of Village Poverty Reduction Plan (VPRP) captures the demand of women who want to initiate Group Farming with fellow SHG members. The discussions about group farming among the SHG members sparked with VPRP preparation exercise. During the VPRP process, demands for 34 group farming came from the SHG network of five intervention GPs in the Block. As the first step towards creating livelihood, VOCC decided to provide necessary hand-holding support for the women who are interested in group farming.

Along with the Sanjog Sakhis in the GPs, VOCC approached the agriculture department of Nagaon district to provide support for the women who are interested in farming. After clearly understanding the services provided by the agriculture department, VOCC, along with the beneficiaries, decided to make a plan for the farming groups. It was understood that training - both, awareness and technical training, seeds, vermicompost materials. VOCC and the beneficiaries decided to use the



services to its full potential. Along with the support of BMMU, Sanjog Sakhis and VOCC prepared a list of vegetables that the groups like to farm based on inputs from the members of the group. An individual plan was made for each group - based on the land they own and based on the interest of the members. The plans for each group were discussed with the members and got it approved. Agriculture Department also approved the group farming plan that was prepared. It was also decided to attach one vermicompost pit in each of the farming lands so that the women can produce natural fertilisers for their farm. The major demands that the VOCC put forward was that of training, seeds, fertilisers and vermin compost materials.

Training was the first major activity that was initiated for group farming. Members who are interested came together to attend the training. Five training sessions were arranged for the SHG women to understand about group farming. Not just the members who are interested in group farming, but others who are interested in individual farming also participated in the training. After the training, seeds of vegetables were distributed by the agriculture department and the women started farming. As of now, 130 women are doing group farming in 15 groups across the five intervention GPs in the Block. All 130 women received training and seeds from the department and two groups received materials for vermicompost as well.



### ONE STOP MELA- 'SITE FOR CONVERGENCE'

During 2021, Village Poverty Reduction Plans (VPRP) were intensively prepared by SHGs in Binnakandi Block, Hojai District after series of capacity building processes under PRI-CBO Convergence Project. Once the VPRP was successfully

integrated into GPDP by the month of January, persistent efforts from Sanjog Sakhis and active CBO women began so that the community's demand could be met. The VOCC (Village Organisation Coordination Committee) room



inauguration at Akashiganga Gram Panchayat was looked upon as an opportunity to bring the GP and majority of the Line Departments at one place where the various schemes and programmes will be pitched in, calling it a One-Stop Mela.

Various Line Departments like the Agriculture Department, Handloom Department, Bank for schemes like PMJJBY etc were approached to hold pre-awareness sessions in the Panchayat, participate in the Mela and to ensure that they are not occupied with any pre-engagements. Awareness sessions on the documents required for yarn passbook by the Handloom Department and for the procurement of spray machines, tractors and medicines for crops at subsidised rate by the Agriculture Department was conducted. The bank also held sessions on schemes like PMSBY and PMJJBY. Not only did the VOCC arrange for pre-awareness sessions with the line Departments but also participated regularly in the VO meetings.

Mobilisation for the One-stop Mela was done actively and from each VO a team of active volunteers was formed who would inform every SHG and even women at household level about the upcoming Mela. One-stop Mela had participation from Agriculture Department, Handloom Department and separate stall by the Panchayat itself for Job card. There were other stalls from SHG women for selling handmade

products, clothes and food. Agriculture Department took applications for spray machine, power tiller while distributing medicines to 125 beneficiaries. The Handloom Department had set up their stalls and accepted and verified applications for 50 Yarn Passbook. Another stall was set up for accepting applications for PMSBY and PMJJBY.

During the inauguration function, all Departments talked about the various schemes available within the Department and the process of application for the same. The GP President also distributed 48 New Job cards to the women as a part of VPRP achievement. The VOCC was also provided with two dustbins for their new office as part of PGSRD demand that was placed under VPRP. The 'One-stop mela' was in true sense a site for convergence with the panchayat, CBO and line Department coming together. It not only became beneficial but also an interactive experience for women, specifically women from distant wards who did not return home disappointed but with hope to benefit from various schemes that they are entitled to.



## BEST PRACTICES EVOLVED WITH VILLAGE POVERTY REDUCTION PLAN (VPRP)

### SOLID WASTE MANAGEMENT ACTIVITIES:

a) A Stakeholder Workshop on Solid Waste Management Project was held in Kailashpur GP of Kakopathar Block, Tinsukia District where the Panchayat President, Secretary, Ward Members, PHED, DMMU, BMMU officials, Gaonbura, Sanjog Sakhis, Internal Mentors, VOCC coordinator and conveners, Jeevika Sakhis and the Mentor and FC participated. The platform was used to discuss the construction of 2 central Material Collections Facilities (MCFs) and 6 Mini MCFs within the Panchayat area, where the PHED will fund 70% of the construction and the Panchayat funding at 30% is already being included in the GPDP's Annual Action plan. Two mobilization and awareness committees consisting of Community Cadres, Ward Members and VOCC members was constituted



where will start the community mobilization and awareness around plastic waste, the role of the community in taking ahead the issue of waste management in the GP, waste segregation at source and will also monitor the overall working of the project.

b) The Solid Waste Management Project in Tinsukia District officially commenced as a pilot project on the lines of Haritha Karma Sena of Kerala's Kudumbashree. The stone was laid in Kailashpur Gram Panchayat, Kakopathar Block in a day long ceremony which was hosted by the Panchayat Representatives and was attended by over 100 people including representatives from PHED, Veterinary Department, SIMFED, ASRLM district and block functionaries, the BDO and members from across the VOs in the Panchayat. The event started with a rally by the members of the VOs on





waste segregation and the importance of having a clean panchayat. The NRO team then explained the idea behind the project on the basis of the twin objectives of waste management and livelihood generation for SHG women through the *Haritha Karma Sena*



### JAN SUNWAI (PUBLIC HEARING)

A Jan Sunwai (Public Hearing)-the first of its kind was conducted on VPRP (The Village Poverty Reduction Plan) on 11th November 2021 in Paghali Gram Panchayat, Dolongghat Block, Nagaon district of Assam. It had a good presence of the community, was attended by various Line Department officials such as Public Health Engineering Department, Dhing Gas Agency, Agriculture Department etc. It was presided over by Hon'ble Assistant Commissioner of Nagaon district and the BDO of Dollongghat Block: Shri Aranyak Saikia, IAS. It also had the presence of the Block Programme Manager Shri Monikuntal Borah and Young Professional Namrata from the Assam State Rural Livelihoods Mission,



Model. The PHED talked in detail about the importance of waste segregation and the role of community in managing the waste. The Veterinary Department, SIMFED and ASRLM officials talked about the livelihood aspects in the project such as making Vermi-compost, kitchen gardens and starting small scale micro-enterprises to make the project more sustainable.

Panchayat President, Secretary, Gram Rozgar Sevak, Gram Panchayat Coordinator, Ward members, mentors, Sanjog Sakhis-Ms Rosamma and Ms Ahanara Begum, Village Organization Coordination Committee Members and other SHG members was there.

The main objective behind organising such an event was to increase the transparency about the number of demands placed as a part of VPRP 2021-22 in the Paghali GP, as well as the achievement of the demands placed. With the Gram Panchayat (GP) and Village Organisations (VO) taking the lead in jointly organising such a public meeting, the accountability which the GP holds towards incorporation VPRP into the Annual Plans has increased this year.

The meeting was presided over by the Hon'ble Assistant Commissioner of Nagaon district and the BDO of Dol-longghat Block: Shri Aranyak Saikia IAS and saw the active participation of Line Department officials, Panchayat President, Secretary, Gram Rozgar Sevak, Gram Panchayat Coordinator, Ward members, SHG members in the village. The process has completely activated the Village Organization Coordination Committee, with the whole mobilization drive being spearheaded by them - ranging from VO Mobilizations to Poster Making to door-to-door mobilization to inviting Line Department Officials.

Some of the key questions in the development agenda of the GP were addressed in the Jan Sunwai, following which concerns were raised and actionable steps were ordered. Some of the main points of discussions were on the VPRP concept and demands and achievements under various schemes. There were a number of concerns raised about major schemes such as MGNREGS, PMAY (G), SBM (Grameen) (IHHL). Most importantly, the Annual Accounts of the Panchayat, the amount spent under 14th Finance Commission by the Panchayat were presented by the secretary on achieving VPRP Demands pertaining to Public Goods Services, Resource Development such as Roads, a Library, an Office for the Village Organization Coordination Committee, Ponds, Land Development, Sanitary

Complex etc.

The Jan Sunwai reinforced the values of democratic decision-making and participatory planning in local governance systems, with the core participation of CBO members. The Internal Mentors and Sanjog Sakhi, with guidance from the mentor resource person, field coordinator, and BMMU were able to organise this successful Jan Sunwai. The community at large now feels more passionately for the VPRP and promised to participate more actively this year.

### Proceedings

- 1) The VPRP Concept, components and process were discussed and The concept of Jan Sunwai Was Explained. The 4 plans under VPRP: Entitlement Plan, Livelihood Plan, Public Goods Services Resource Development plan (PGSRD) and Social Development Plan were discussed.
- 2) The Demands, Achievement and current status of Entitlement Plan and





PGSRD were discussed at Length.

3) As the Demands and Achievements of various schemes were being read out, a simultaneous Verification of different schemes was being undertaken by the Panel.

4) Due to certain Gaps emerging in access to Entitlements and Schemes such as MGNREGS, SBM (Grameen), PMAY (Pradhan Mantri Awaz Yojana), Ration Card, Ujjwala Gas Yojana, the Public asked questions of Line Dept officials and Panchayat Functionaries.

### CREATIVE LEARNING SCHOOL

In the year 2019, the PRI-CBO Convergence was being implemented in Gameri Panchayat, Chaiduar Block, Biswanath District. During the VO Orientation, disability was identified as a major issue. Later the LRGs were given the responsibility of collecting the data on the number of disabled, and segregating it age wise. A total of 68 SHG households were identified with disability, out of which 12 were under the age of 18, all the 68 individuals had not received any support until then. At the Panchayat level, a meeting was arranged with the PRI members and FC, Mentor, Internal Mentors and Sanjog sakhi, to discuss the issue.

Subsequently a meeting was organized with all the parents, this provided a common platform to all the parents to discuss the issue. During the meeting the lack of access to education was identified, as affecting the individuals



with disability. Other things which were discussed in the meeting were; the process for applying for disability certificate, disability pension, and physiotherapy. The idea of the BUDS model of Kudumbashree, was also shared with the parents in the meeting.

As the preparation of VPRP started in Gameri GP, in the VO consolidation of Kanakalata VO, a school for disabled was demanded. In order to integrate the demands of VPRP in the GPDP, a consultative meeting was conducted, in which the President approved the demand for the school for disabled individuals. The VOCC, formed under the PRI CBO Convergence Project, the VOCC members, along with the Panchayat President, approached the education Line Department and the Gameri High School's SMC (School Management Committee). The committee agreed to provide infrastructure not

only for the school, but also for the VOCC functioning.

The VOCC members along with the internal mentor, also organized an inauguration function of the school, on 23rd February, 2021. The inauguration ceremony was attended by the honouree MLA of Gohpur (LAC), who also promised the VOCC members any type of support and also announced financial assistance. The VOCC members have taken up the ownership of the school, and have voluntarily decided to take classes one in a week. The school has been named as "Creative Learning School" and 12 students were registered in the school. For the monitoring of the school a twelve-member committee has also been formed at the Panchayat level. The committee consists of Gram Panchayat President and Secretary, Parents of the disabled children, VOCC members, Jeevika Sakhis and Sanjog Sakhis. Apart from the children, below the age of 18, there have been initiatives for vocational training for the 18+ individuals as well. Training programme on agarbatti making, has been provided training to the disabled above the age of 18+, and also to their families.

The functioning of the school has been a great achievement for the community, and as the parents say, it has provided a safe space for the disabled children to come out of their houses, and engage with others. In future, a

caretaker will be appointed, who will be given an honorarium of Rs.1500 by the Gram Panchayat. Also, the demand for toilets and ramps for the school has been included in the VPRP, and would be integrated in this year's GPDP. Also, efforts are being put to provide vocational training and livelihood opportunities for persons with disability, above the age of 18 years. The Creative Learning School is an excellent example of how participatory planning would help identify the need and the demands of the community and integrate it in the GPDP. This is an initiative towards inclusive development and a way forward to Sustainable Development Goals (1,3,4,10, and 17)





## MICRO CREDIT PLAN TRAINING IN COLLABORATION WITH NIRD & PR, NRLM CELL, GUWAHATI

Series of batch wise four- day Trainings on Micro Credit Plan (MCP) Preparation and VO Sub-Committee trainings imparted to more than 260 District and Block officials from May 2021 to March 2022 in collaboration with NIRD PR NERC, Guwahati. The trainings comprised of two days class



room training and two days field level practical training. MCP process and sub-committee training module followed by ASRLM was referred. De-briefing sessions were also organized on offline/online mode for incorporation of the participants' observations and feedback.



## FINANCIAL MANAGEMENT OF CLUSTER LEVEL FEDERATIONS

Four Day Residential State Level Training of Trainers on Financial Management of Cluster Level Federations was organized from 27th to 30th September 2022, with valuable remarks from State Mission Director, ASRLM.

National Resource Person Mr. Balaji Narayanan along with SMMU Officials imparted the training to DFE-SMIBCBs across 34 Districts. Sessions on Financial Statements, Credit Management, Liquidity Management, Idle fund

management etc. were elaborately discussed.



## **ORIENTATION OF DISTRICT AND BLOCK NODAL PERSONS OF NEWLY IDENTIFIED MODEL CLFs UNDER NRLM AND BASELINE SURVEY OF MODEL CLF**



Orientation on Baseline Survey & Concept of Model CLF was conducted on 7th Dec.'21 at the Conference Room, IIE, Lalmati, Guwahati. In this training District Functional Experts (DFE), SMIBCB and Block Project Manager (BPM) of newly identified 20

Model CLFs have participated and got oriented about the Baseline Survey of the newly identified 20 Model CLFs under NRLM from Dr. Rousy K. Baruah, State Project Manager, SMIBCB and Mr. Khagen Dutta, Project Manager, SMIBCB.



## **EXPANSION WORKSHOP FOR PHASE II EXPANSION OF PRI-CBO CONVERGENCE PROJECT TO 15 BLOCKS**

Expansion workshop for Phase II Expansion Plan to new 5 Districts covering 15 Block under PRI-CBO Convergence Project, FY 2021-22 for District & Block

level officials on 8th December 2021 at Indian Institute of Entrepreneurship, Khelmati, Guwahati. In this training District Functional Experts (DFE),



SMICCB of 6 districts and Block Project Manager (BPM) of those newly identified 15 Blocks have participated and got oriented about the PRI-CBO Convergence Project by Manu Sankar



S., Program Manager (PRI-CBO Convergence) and Elizabeth Soby, State Project Co-ordinator of National Resource Organisation, Kudumbashree, Kerala.



### **CLUSTER LEVEL FEDERATIONS (CLFS) BOOK KEEPER ORIENTATION**

Assam State Rural Livelihood Mission have conducted a 3-day Residential Orientation program on Book Keeping, Financial Information System (FIS) & Auditing & Financial Report for Cluster Level Federation Book Keeper & Accountant from 14th Dec.'21 to 16th Dec.'21 at SIPRD, Kahikuchi, Guwahati.

In this training the Book Keepers of the 52 Model CLFs have participated and had their basics of Accounting, Book Keeping and Financial Management of the Model CLFs from our esteemed National Resource Person Balaji Narayanan V.

### **STATE LEVEL WORKSHOP ON COMMUNITY MANAGED TRAINING CENTRE (CMT) BUSINESS DEVELOPMENT PLAN PREPARATION**

Another program on Business Development Plan for Cluster Level Federation has been conducted from 17th to 18th Dec 2021 for ASRLM Staff at SIPRD, Kahikuchi, Guwahati. In this training District Functional Experts (DFE), SMICCB of 10 Districts have

learnt through various group activities about how to prepare the Business Development Plan for sustainability of the Community Managed Training Centre (CMT) of the NRETP Model CLFs from our esteemed National Resource Person Balaji Narayanan V.



## ANNUAL ACTION PLAN FY 2022-23 WORKSHOP

This year SMICCB vertical of the State Mission Management Unit (SMMU) have organized a 4 Days Residential Workshop on preparation of Annual Action Plan for Financial Year 2022-23 at Zizina Otis Resort, Pobitora, Morigaon from 27th Dec to 30th Dec 2021. In this workshop District Functional Experts

(DFE), SMICCB of all 33 Districts have participated and prepared their annual action plan for their respective districts. Collectively everyone from different district has helped in preparing the Annual Action Plan for FY 2022-23 for SMICCB vertical.



## VILLAGE POVERTY REDUCTION PLAN (VPRP) PHASE I CADRE TRAINING

Phase 1 and Phase 2 was done in a cascading mode, by the NRO Kudumbashree, Kerala professionals and mentor with the guidance of NMMU, MoRD, Govt. of India, through both online and offline mediums. Phase I cadre training was done for CLF concept seeding and VO concept seeding and Phase II cadre training was done for SHG level and VO level plan preparation and consolidation. VPRP training was given to ASRLM officials in

both intervention and non-intervention districts via online medium. Livelihood Plan Preparation was used as the entry point for familiarizing with the CBO network.





## PREPARATION FOR VPRP 2022-23 AND CLF CONCEPT SEEDING

CLF concept seeding was the first step of VPRP 2022-23. It was done to develop an understanding on VPRP for the CLF-EC members, to cultivate the feeling of ownership among the CLF members on the VPRP process and to enhance the role of CLF in VPRP planning, monitoring and follow-up. Krantinagar video was shown to initiate discussion on VPRP and the role of CBO network in plan preparation and monitoring.



**CLF Concept Seeding on VPRP. Sanjukta CLF Raha block, Nagaon.**

## VO CONCEPT-SEEDING

VO concept seeding was done to orient the VO on the VPRP process, to discuss the role of VO in VPRP for better planning and to disseminate information to SHGs about VPRP. It was also done to initiate discussion around social issues prevalent in the village and livelihood planning. VPRP roll-out plan starting from SHG level plan preparation. Hindrance walk activity was done to initiate discussion on social issues and community involvement.

At SHG level, Entitlement and Livelihood plans were prepared and prioritized as per vulnerability criteria. Both the plans were then consolidated at VO level. Public Goods, Services and Resource Development plan and Social Development

Plans were prepared at VO level. VO level ranking was also done and GP done and GP level consolidation and ranking was also done.



**Hindrance walk activity during VO concept seeding in Dhemaji Block, Dhemaji**

## PANCHAYATI RAJ INSTITUTIONS ORIENTATION

PRI orientations were done in the all 2699 Gram Panchayats by Internal Mentors and Sanjog Sakhis with regards to VPRP and its integration into the GPDP. Role of PRI and CBO in plan preparation and submission was discussed with PRI members.



Consultative Meeting in Tokowbari Panchayat, Biswanath

## DISTRICT LEVEL LINE DEPARTMENT MEETING

District level Line Department meetings were done for Line Department officials to orient them on Village Poverty Reduction Plan (VPRP) and Gram Panchayat Development Plan (GPDP).

CEO (ZP), DPM, DFEs, Field Coordinator, Mentor and Internal Mentors gave their inputs on participation of Line Department officials in Gram Sabhas and inclusion of plans in their Annual Action Plans.



## GRAM SABHA - VPRP PRESENTATION AND SUBMISSION

Gram Panchayat Development Plan (GPDP) Gram Sabhas was scheduled in all Gram Panchayats. VPRP was presented and submitted in Gram Sabhas conducted in the month of December. The GP consolidated booklet was prepared by cadres and facilitators and submitted to the elected representatives. 2457 GPs (91%) submitted their plans in Gram Sabhas.

### Plan Updates





## COMMUNITY BASED ORGANIZATION AUDIT TRAINING

During FY 2021-22, Internal Audit is streamlined for VOs and CLFs. Master Book Keepers are strengthened as Community Auditors. State Level Trainers pool for CBO Audit developed. Annual General Meeting and Statutory Audit done for all Model 52 Model CLFs.



## TRAINING OF TRAINERS ON PRE-VISIONING (GROUP PROCESS AND FACILITATION SKILL)

A four day Training of Trainers (ToT) on Pre-Visioning Exercise (Group Process and Facilitation Skill) was organized at State Level from 28th to 31st March 2022. National Resource Persons Mr. Shivaji Choudhury and Mr. Debashish facilitated the training

process. A total of 36 Trainers comprised of State officials, District Officials, Young Professionals and Block coordinators received the training. In the coming FY 2022-23, these Trainers in a cascading mode will impart training to other District/ Block officials and CLFs.



Building Capacity Dissolves Differences  
It Irons Out Inequalities...

- A.P.J Abdul Kalam



## COMMUNITY FUND MANAGEMENT SYSTEM THROUGH FUND DISBURSEMENT MODULE: BEST PRACTICE

In any sector, transparency is very crucial. At organizational level, transparency translates the organization into a highly productive, efficient & effective organizations. This will also build the trust amongst the participants. Greater transparency leads to developing greater room for demanding accountability, since a system can be held accountable to only when there is clarity on the mandate and objectives of the system. In terms of National Rural Livelihoods Mission, transparency has a greater role to make the mission more effective and benefit oriented for beneficiary at the grass root level since the mission is delivering nos. of different community fund like Revolving Fund (RF), Community Investment Fund (CIF), NRETP Model CLF Viability Gap Fund (VGF), NRETP Model CLF Infrastructure Fund (IF), Community Managed Training Centre Fund (CMTC IF), Vulnerability Reduction Fund (VRF), Community Enterprise Fund (CEF), Kanaklata Mahila Sabalakaran Yojana- Revolving Fund (KAMS-RF), Village Organization and Cluster Level Federation Start Up costs (VO/CLF Start Up Cost) etc. for the upliftment of economic condition at rural level. Thus, to make the fund delivering process more transparent & effective, ASRLM has adopted the Fund

Disbursement Module as per the protocol of NRLM. Through this process, Community Based Organization under the mission placed its proposal/application on the basis of eligibility at the concerned block level mission management unit. On receipt of proposal from community, the whole process take place as per following:

### At BMMU Level:

- BMMU will verify existence of SHG/VO/CLF profile in Database. BMMU will confirm the eligibility of CBOs before recommending the proposal for sanction.
- BMMU will select the SHGs, validate the account number and enter proposed fund amount.
- BMMU could not propose any community fund for an SHG/VO/CLF, if already disbursed maximum limit of concerned fund. System will track the instalment/tranche number for fund disbursed to a particular CBO.
- BMMU will recommend final list of SHGs/VOs to DMMU for Disbursement of community fund.
- BMMU can recommend only one type of fund to one category of CBOs and from one source of fund at a single recommendation.
- DMMU will receive an email alert on recommendation of BMMU.

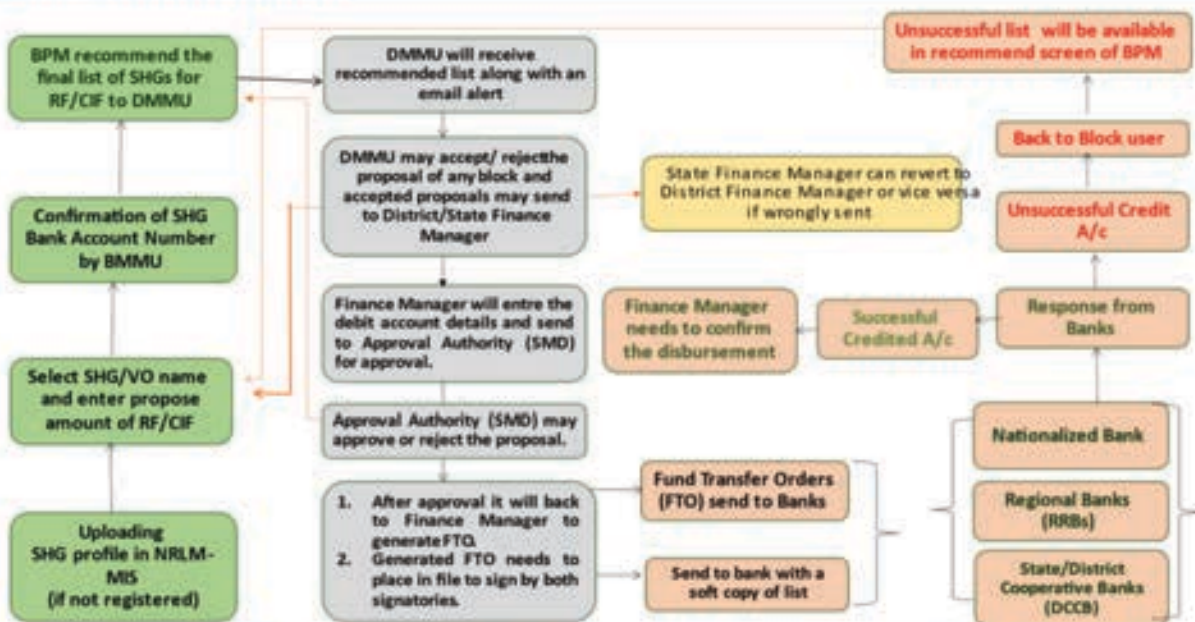


## The Sylvan Saga : From Dusk to Dawn

At DMMU/SMMU Level:

- User-1
  - Accept/Reject of any proposals
  - Recommend to District Finance Manager or State Finance Manager
- User-2 (Finance Manager)
  - Accept/Reject of any proposal
- User-3 (Approval Authority)
  - Selection of account
  - Recommend to Approval Authority
  - Generate FTO
  - Confirm Disbursement
- User-3 (Approval Authority)
  - Approve the proposal
  - Rejection the proposal

### CFMS: Activity Flow



## COMMUNITY INVESTMENT FUND UTILIZATION AND ROTATION

Over the years, Community Investment Fund (CIF) provided under ASRLM has inevitably acted as a catalyst to help poor households meet their demand for improved access to credit for investment needs. ASRLM recognizes that each individual has separate needs and distinct capabilities that have to be harnessed in proper manner in order to come out of poverty. This community-owned and managed loan fund is helping members meet part of their credit needs, gain experience in fund management and demonstrate credit worthiness that will help leverage funds from other sources, and develop new financial products that are suited to their unique needs. During FY 2021-22, emphasis was given in rotation of CIF from SHG/VO to CLF and further utilization of CIF bigger loans from CLF.

To ensure timely availability of credit to all members of the SHGs and proper rotation of CIF, ASRLM introduced indicative member level amount with maximum installment as mentioned below-

SN	Loan Amount	Instalments
1	Upto to Rs. 5,000	Maximum Instalment 9
2	Upto Rs. 10,000	Maximum Instalment 12
3	Upto Rs. 30,000	Maximum Instalment 24

Based on prompt repayment of CIF loan, SHGs, VOs and CLFs disburse multiple loans to their members. However, priority is given for ensuring that all members have availed loan atleast once before approving second or subsequent loans to any member. The working capital/CIF loan as per the requirement defined in the business plan of Producers Groups of the Cluster are provided by the CLF only with 6% Rate of Interest (per annum). Repayment of working capital remains at the end of every season or production cycle or business cycle as per the business plan with maximum 48 installments. To ensure transparency and accountability in financial transactions, mode of transactions at CLF and VO level is institutionalized via Cheque, online (RTGS/NEFT) and bank to bank transfer.



District	Total no of SHG	No of SHGs received CIF (till 10th Nov, 2021)	Total Amount of CIF received from mission (including rotation, Rs in Lakhs)	Outstanding CIF amount at CBO level (Rs in Lakhs)	Idle fund at CBO level (Cash in Hand+ Cash at Bank) (Rs in Lakhs)	Idle fund %	Velocity/ Rotation of funds
JORHAT	8220	7411	3,706	1,294	171	4.82%	0.7
KAMRUP	18833	12788	6,394	1,475	410	6.86%	0.8
KAMRUP-METRO	2715	2682	1,341	406	24	1.85%	0.8
KARBI ANGLONG	7768	2780	1,390	759	76	5.76%	0.6
KARIMGANJ	7126	3636	1,818	1,392	45	2.55%	0.6
KOKRAJHAR	9716	7064.5	3,532	1,563	176	5.24%	0.7
LAKHIMPUR	12069	9521	4,761	1,639	452	10.49%	0.7
MAJULI	2747	2668	1,334	310	31	2.36%	0.8
MORIGAON	8801	6175	3,088	1,202	83	2.76%	0.7
NAGAON	18136	17650	8,825	4,071	870	10.94%	0.7
NALBARI	10138	7905.5	3,953	1,194	430	12.21%	0.8
SIVASAGAR	6609	5918	2,959	1,144	362	13.95%	0.7
SONITPUR	11142	9028.5	4,514	0	1	0.01%	1
SOUTH SALMARA-MANKACHAR	4500	3228	1,614	441	5	0.32%	0.8
TINSUKIA	9709	9639	4,820	1,475	435	9.93%	0.8
UDALGURI	11191	9255	4,628	1,718	312	7.24%	0.7
WEST KARBI ANGLONG	3609	1606	803	657	26	3.36%	0.6
<b>ASSAM</b>	<b>300267</b>	<b>222042</b>	<b>111,021</b>	<b>38,290</b>	<b>6,834</b>	<b>6.40%</b>	<b>0.7</b>





## COMMUNITY MANAGED TRAINING CENTRES (CMTCS): AS GOOD GOVERNANCE INITIATIVE

Community Institutions under ASRLM are at the centre of the development strategies now. To partner them with key players in the development space, they require capacity building of the community leaders, staff and cadres on an on-going basis. Considering the large-scale operations and sustainability, the capacity building needs should be catered at local level itself. Thus, the need for CMTC emerged. Assam State Rural Livelihoods Mission is implementing one Community Managed Training Centre (CMTC) each in Tinsukia, Udalguri, Dhemaji, Nagaon and Hailakandi District. Each of them is run by one Model Cluster Level Federation (CLF).

Objectives of CMTCs

- Build knowledge, skills and attitude of the cadres for effective performance of the CBOs
- Capacity building and grooming of CBO leaders and members on various thematic areas and ongoing development programmes.
- Provide handholding and nurturing support to CBOs
- Generating income for host MCLF
- Conducting orientations/ workshops / training programs / exposures / field visits/

demonstrations etc. for CBOs and Other Line Departments

- Provide training venue / resource persons to other stakeholders on fee for service basis

Functions & services of CMTCs

- Identification, training and deployment of resource persons/ community trainers
  - Training need assessment
  - Designing the training programmes & calendar
  - Preparing of training modules, aids & reference material
  - Offer capacity building Programmes- On Campus as well as off- campus trainings
  - Demonstration of multiple thematic interventions
  - Organizing field visits & exposure visits
  - Provide need based handholding and nurturing support to CBOs
  - Conducting training impact evaluation
  - Managing Library with all necessary books and training materials on development themes
  - Provide training venue facilities to other stakeholders on fee for service
- Community Managed Training Centres (CMTC) are established in Govt./Other Department unused building, minimally financed by ASRLM for renovation etc.. Along with the Training rooms, kitchen, beds, toilets, demonstration sites like





nutri-garden, vermicompost pit, backyard poultry, Farm Field School, etc. are developed. The CMTCs are fully managed by Sub-Committees formed by the CLF as mentioned in the Operational Guideline. HR Management, Campus and Utilities Management, Management of Capacity Building Programmes, Financial Management, Review and Plan Mechanisms are all done by themselves. CMTCs also appoint CMTC Coordinator, CMTC Accountant cum MIS Assistant and CMTC Trainers for day-to-day trainings. Above all these, an exclusive Management Committee is established at the CMTC in order to oversee the functions of CMTC. It could be a seven-member team including two from Office Bearers and one from each of the other five Sub Committees of the CLF. The term of office of the Management Committee should be in alignment with the other subcommittees of the nodal CLF.

This committee performs following roles:

- Suggest changes required in the CMTC operational policies to the EC of MCLF
- Monitor the performance of the CMTC, offer guidance to the team to manage it and report to EC of MCLF on these matters.
- Whenever trainings happen, the CMTC Management Committee members would visit the CMTC daily on a rotational basis at the rate of one person per day/week. During their visit they will

observe and get feedback from trainees on the quality of training sessions, food, cleanliness of classrooms, staying rooms, wash rooms, kitchen, dining hall and services of staff, etc.

- Will hold regular monthly meeting with the staff and trainers of the CMTC.

CMTC coordinator with the support of the trainers and ASRLM District/Block officials do the training need assessment for all the SHGs, VOs and CLFs (members, leaders and their staff) in every block and the same is consolidated at the district level. Month wise annual calendar of CMTC is prepared with events like on-campus and off campus trainings, exposure visits, workshops, orientation programmes, demonstration etc. Both annual and monthly plans are approved by the Executive Committee of the concerned CLF. The annual plan is revisited every month and necessary changes are done in order to accommodate emerging needs.

The CMTC keep basic books of accounts separately but in the name of nodal CLF – Receipt and Payment Voucher, General Ledger, Stock and Asset register, etc. The financial statements of the CMTCs are prepared separately at regular intervals – monthly, quarterly and annual. The CMTC prepares its business plan once a year that needs to be approved by the nodal CLF.

All meetings are convened by the CMTC Management Committee with the support of CMTC Coordinator. The

agenda remains-

- Review and plan of overall programmes of CMTC
- Work review and plan of CMTC staff and trainers
- Review of Budget
- Others

Trainings conducted under CMTC so far

- VPRP two days training conducted on 18 October 2020 where 78 cadres including Jeevika Shakhis, LRGs attended. Total cost of the training is Rs.15,000/- only.
- Bank Mitra Refresher training for two days, where 125 members were attended. 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/-.
- SIMFED, TSA for Organic farming conducted two days of training with 18 members. Total cost of the training is Rs.

9,340/- where expenditure is Rs.6,150/- and the income is Rs.3,190/-.

- VO subcommittee training. The total cost of the training is Rs.16,250/-.
- Entitlement Assessment training at CMTC office. Total cost of the training is Rs.6,900/-.
- SNNANA training organised by the SIRD Amoni, Nagaon.
- Gender Sensitization training also conducted at CMTC for three days. Total cost of the training is Rs. 8,000/-.
- Internal Mentors Evaluation at Barhampur, Nagaon CMTC during October, 2021. Total cost of the training is RS. 8,000/-.
- GPDP Training, Financial Management Trainings at all CMTCs conducted during October- November, 2021. Total cost of the training is Rs. 32,000/-.
- BDSP training at all CMTCs for 60 days @ Rs.1000/- per person per day.





## AWARENESS ABOUT FAMILY PLANNING

Hon'ble Chief Minister, Assam on 6th June 2021 advised ASRLM to compile a data on women of minority and vulnerable areas engaged in the Self Help Groups. He also suggested to design a communicative and counselling-based plan to bring these women under the ambit of social reforms like small family, hygienic condition etc.

As per NRLM-MIS of ASRLM, out of total 31.98 Lakh members, there are 9,29,918 members in the SHGs who falls under Minority Category. Therefore, to initiate the process-

- District and Block wise SHG member database was generated who fall under Minority category.
- Action calendar for creation of Awareness for bringing these women under the ambit of social reforms like small family, hygienic condition etc. prepared.
- Padma Shri Dr. Ilias Ali, renowned surgeon in the field of family planning in minority areas was onboarded as Resource Person for raising awareness about family planning and birth control measures amongst Minority Community. Accordingly, first online Convention of 1st Phase of Awareness about Family Planning and Birth Control measures amongst Minority and Vulnerable community was held on 15th July, 2021. 350 nos. of Community Cadres (Jeevika Sakhi) and Cluster Level Federation

(CLF) members participated from Dhubri and South Salmara Mankachar.

Second Online Convention of 1st Phase of Awareness about Family Planning and Birth Control measures amongst Minority and Vulnerable community was held on 2nd August, 2021. 455 nos. of Community Cadres (Jeevika Sakhi) and Cluster Level Federation (CLF) members participated from Barpeta, Goalpara and Barkhetri Block of Nalbari Districts with Padma Shri Dr. Ilias Ali as Resource Person. Along with them, 34 District Project Managers across all 34 districts also participated in the Convention.

As of today 27,000 SHG members have been oriented on small family, day-today hygiene etc.. Training module and format for Baseline Survey has been prepared and translated into Assamese and Bengali. A proposal for designing and creation of Mobile Application for collection of Baseline data and Monthly Progress is also underway.

This innovative effort of ASRLM is widely appreciated by the State Govt. and other line departments as well.



## A STUDY ON IDLE FUNDS AT CLF LEVEL

The SHGs federations play an important role in the management of Community Investment Fund (CIF) and providing credit to SHG members through its member institutions for initiating and expanding sustainable livelihoods. The main purpose of providing CIF is to develop credit creditworthiness of SHG members, creating confidence among bankers in financing SHG members for different purposes and creating new loan products.

In this regard, a team of NMMU IBCB, M&E unit and CDCC (Partner

organization) conducted a 5 day study at Assam along with Chhattisgarh, Madhya Pradesh and Rajasthan during 10th to 14th November 2021 at Nagaon District. The study objectives and modalities being:

- To understand the status of Idle Funds at CLF level
  - To examine the time duration from the request of loan demand to loan disbursement to SHG members
  - To assess the sustainability of CLFs
- Gist of the findings of CLFs fund portfolio is shown below:

SN	Particulars	Bhogeshwari CLF (Barhampur Block)	MahaMilan CLF (Dologghat Block)
1	CIF received as per CLF BoR (in Rs.)	83,50,000	1,19,50,000
2	CIF received as per MIS (in Rs.)	84,00,000	1,24,00,000
3	Start-Up fund (in Rs.)	50,000	50,000
4	VGF (and fund utilized) (in Rs.)	5,65,503 (2,34,970)	4,77,239 (1,86,231)
5	IF (and fund utilized) (in Rs.)	2,50,000 (1,02,369)	2,50,000 (1,05,935)
6	CMTC(in Rs.)	7,50,000	NIL
7	CEF(in Rs.)	26,00,000	26,00,000
8	Total Asset as per Audited Balance Sheet as on March' 2021(in Rs.)	1,16,63,970	1,63,08,379
9	Total Loan outstanding as on date	97,30,368	1,19,86,370
10	Total loan disbursed till now	1,32,00,000	201,00,000
11	Idle fund (avg. of last 3 months) (in Rs.)	10,17,458 (18.1%)	19,26,204 (15.8%)
12	On time repayment % in last three month (Oct, Sep, Aug)	9.8%, 12.6%, 13.2% (avg. 12.0%)	2.1%, 12.0%, 4.7% (avg. 6.3%)
13	Max. amount of loan disbursed to VO	12,50,000	15,00,000
14	Min. amount of loan disbursed to VO	50,000	2,50,000



## KANAKLATA MAHILA SABALIKARAN YOJANA (KAMS)- REVOLVING FUND: UTILIZATION AND IMPACT

Kanaklata Mahila Sabalikiran Yojana (KAMS) envisages to reduce the level of poverty by strengthening of SHGs and their network financial inclusion etc. by way of providing financial support to meet the credit requirement and creating an enabling environment for enhancing productivity and reducing vulnerability in the rural households. The Government of Assam launched the scheme in April 2018 with Assam State Rural Livelihoods Mission (ASRLM) as the nodal agency.

The Scheme encourages SHG members to take up income generating activities and/or micro industries for economic upliftment for a better life. Also, mobilization of credit from bank to women SHGs for higher investment in income generating activities by the members is envisaged.

### SALIENT FEATURES

I. To promote new SHGs and revitalize existing ones by providing a grant of Rs. 25,000/- to encourage SHG members to invest in income generating activities.  
II. Under this scheme, those SHGs that have already received Revolving Fund of Rs. 15000/- under Deendayal Antyodaya Yojana- National Rural Livelihoods

Mission (DAY-NRLM) are provided Rs. 10,000/- and other eligible SHGs are provided Rs. 25000/- as Revolving Fund.

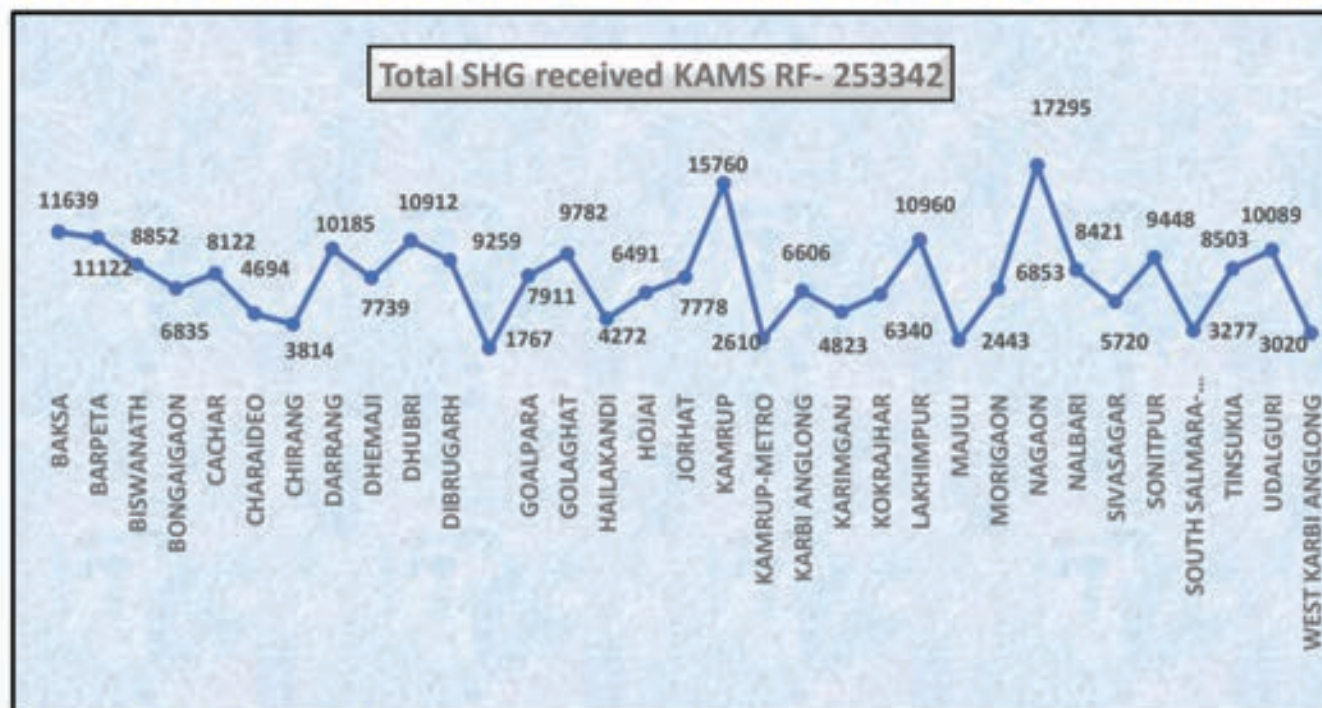
III. In case where the SHGs have already received Revolving Fund (RF) of Rs. 10,000/- under SGSY/NRLM and Rs. 5,000/- under NRLM fund, an amount of Rs. 10,000/- can be provided under KAMS. Overall, the amount provided to an SHG cannot exceed Rs. 25,000/-.

### ELIGIBILITY

After the end of three months from the data of formation, the SHGs will be upgraded as per NRLM norms and if it has followed the Panchasutra principles (i.e., Regular Meeting, Regular Saving, Regular Internal Lending, Timely Repayment and Updated Book Keeping). Only when the SHGs has followed the Panchasutra principles, the SHGs will be given an initial grant of Rs. 25,000/-.

In the FY 2020-21, the scheme has been extended further as Vistarita-Kanaklata Mahila Sabalikiran Yojana with Capital Subsidy. SHGs who have availed loans from banks or whose loan proposals are pending are being provided Capital Subsidy @Rs. 50,000/- per SHG.

## STATUS OF KANAKLATA MAHILA SABALIKARAN YOJANA (KAMS) REVOLVING FUND DISBURSEMENT – SINCE 2018 TILL MARCH 2022



### VOICES FROM FIELD

#### MODERN METHODS IN PICKLE BUSINESS BRINGS PROSPERITY TO SMT. KABITA WARY OF MEDAGHAT ALAISRI SHG

Medaghat Alaisri SHG of Milijuli Mahila VO under BMMU Barama, received a RF of Rs. 25,000 under Kanaklata Mahila Sabalikiran Yojana (KAMS) and a CIF of Rs. 50,000. Smt. Kabita Wary received a loan from her SHG and concentrated on her pickle business by purchasing machinery utensils, sealing machine, price stamping machine etc. Smt. Kabita Wary said that she had a deep desire and passion to start a pickle business of her own. However, due to lack of fund she could not start her dream business. She not only thanked SMD, ASRLM for providing the much-needed fund but also her fellow SHG members for

providing her with moral courage and a helping hand whenever required. By investing ₹20,000 in the business that she started in 2019, Smt. Kabita Wary is currently earning a profit of ₹10,000-₹15,000 and as well running the family.





## ASHA FOOD PRODUCTS

Four women SHG members - Ripamoni Das, Rupa Bora, Pankhi Saikia, Anju Bordoloi and Karabita Dasareare SHG members under Assam State Rural Livelihoods Mission of Dolongghat Development Block. They are from the same locality – Jamaguri Kujida. The group has already received KAMS RF of Rs. 25000 and CIF- Rs 50,000. The group has started ASHA FOOD PRODUCTS as an enterprise using own corpus and the funds they received from ASRLM. They procured Papad Rolling machine and Mixer Machine and started producing food items like Papad, Jelly, different pickles, traditional Assamese food items under Asha Food Products which they

sell it locally. Their monthly profit is Rs. 60,000/ to 70,000/-. Their dream is to not only sell their products in entire Assam but all over India. Next their plan is to sell their products through Amazon and Flipkart and are coordination with the ASRLM Block officials and District Team make their dream a reality.



## NATIONAL ATMANIRBHAR SANGATHAN AWARD, NEW DELHI

Ministry of Rural Development, Govt. of India acknowledged the exemplary performance of DAY-NRLM promoted 13 Cluster Level Federations (CLFs) across India through Atmanirbhar Sangathan Award. during March 2022. To commemorate International Women's Day, Ministry of Rural Development, Government of India conferred these CLFs for their commendable work on their field.

From Assam, Dhansiri CLF of Lum-bajong Block, Karbi Anglong District

received the Atmanirbhar Sangathan National Award on 8th March, 2022 at Vigyan Bhawan, New Delhi. The CLF received an award of ₹1 lakh with citation. Along with CLF President, Secretary and Cluster Jeevika Sakhi, SMD of ASRLM with State and Block Officials received the award from Hon'ble Minister of Panchayat and Rural Development, Shri Giriraj Singh Chauhan and senior officers from Ministry of Rural Development Department, Govt. of India.

Dhansiri Cluster Level Federation formed on 19th February 2014 under Lumbajong Block Mission Management Unit covering 1 Village Development Council (VDC) with 3200 households. It has established its office in their own land.

During COVID pandemic, the CLF had mobilized villagers for COVID-19 vaccination in collaboration with Medical Team ensuring 100% vaccination.

The SHG members engaged in agri-based activities were identified and provided training on scientific management of Kitchen Garden from the year 2018 in convergence with lines department i.e. Krishi Vigyan Kendra and

Social Welfare Department etc. It has helped the SHG members for healthy home consumption as well as commercial cultivation. The activities were being monitored by Krishi Sakhis, Jeevika Sakhis and VO Livelihood monitoring sub-Committees. Out of total 3200 SHG members, 2800 SHG members were fully engaged with kitchen garden activities. Around 1500 SHG members were adopted kitchen garden for home consumption as well as commercial cultivation. With the vision of envisaging Lakhpati Mahila the income of 573 nos of SHG Members has been increased upto 1 lakh till 31st December 2021.







## PANCHAYATI RAJ INSTITUTIONS- COMMUNITY BASED ORGANIZATIONS CONVERGENCE EXPANSION PROJECT: PHASE 4 ACTIVITIES IN 15 NEW AND 16 SATURATION BLOCKS DURING FY 2021-22

### **MOU SIGNING WITH NATIONAL RESOURCE ORGANIZATION**

**KUDUMBASHREE, KERALA:** ASRLM inked MoU on Panchayati Raj Institution -Community Based Organization Convergence Expansion Phase with NRO Kudumbashree, Kerala at Thiruvananthapuram on 25th Oct. 2021. The project was initiated in the year 2013-14 in 2 blocks and later expanded to 23 blocks. Now during FY 2021-22, it expanded to 15 new Blocks covering 6 districts namely Kamrup, Hailakandi, Udalguri, Dhemaji, Tinsukia and Bajali. Along with these, saturation of older 16 Blocks was planned.

**SATURATION WORKSHOP:** A state level saturation workshop was held on 31st August and 1st September, 2021 for all the PRI-CBO Convergence Districts and Blocks in the third phase, which would go into saturation in the coming months. A recapitulation of the PRI-CBO Convergence Project including the activities of the project from 2014 in Assam was done and the plan for upcoming activities for the coming weeks was made district wise. Experiential based learnings by the Block and District Teams from Phase I and II under

the Project was done focusing on the role of the Blocks after the exit of the Project

### **DMMU ORIENTATION ON PRI-CBO CONVERGENCE PROJECT:**

District Level orientations on the PRI-CBO Convergence Project was conducted for the new 6 districts in the 4th Phase for the PRI-CBO convergence project. The DFEs and DPMs participated in this programme where the NRO Team gave a description about the Project, its tools and cadres as well as the previous activities and achievements. Some new strategies including Sustainable Development Goals were also discussed in the orientations, which can be taken up in the 4th phase.

### **BMMU ORIENTATION ABOUT PRI-CBO CONVERGENCE PROJECT:**

BMMU Orientations on PRI-CBO Convergence Project were conducted across all the 15 blocks in the 6 Districts in the 4th Phase of the Project. The BPMs and the Block Coordinators participated in this orientation. The NRO Team facilitated the orientation, explaining the Project and all the previous work done in Assam. The role of the BMMU in the project was stressed upon.



**EXIT WORKSHOP:** In the months of November and December, Exit Workshop took place in the districts where the PRI-CBO Convergence project was undertaken at phase 3. The workshop marks the exit of NRO from the blocks. The activities undertaken in the blocks during the project period were presented in the workshop by NRO team. The session was attended by district and block level stakeholders such as DPM, DFE, BPM and BCs. The roles and responsibilities to be taken by them, after the NRO leaves have also been conveyed in the session.

**SCALE UP WORKSHOP OF PRI-CBO CONVERGENCE PROJECT:** State level Scale up workshop of the PRI-CBO Convergence project was undertaken on 8th December 2021 for all the DPMs, DFEs and BPMs of the selected districts and blocks for the fourth phase. Kudumbashree NRO team had presented regarding the activities that had happened under the project and shared about the achievements of projects in the three phases of Assam. Mentor Resource persons have shared their experiences in different districts/blocks that they have worked with. The NRO team shared the information about activities that needs to be undertaken in the blocks of the fourth phase. Discussion happened among district teams with concerned Field Coordinator

regarding the planning for the activities in the first quarter time period.

**JEEVIKA SAKHI ORIENTATION:** Jeevika Sakhi Orientation took place in the month of January in all the blocks selected for the fourth phase where the Field Coordinator and the Mentor Resource Person of the concerned districts had oriented them regarding the objectives of the project, tools of the project, VOCC and its sub-committees, cadres of the project and the role of the Jeevika Sakhi in the implementation of the project.

**PRI AND VCDC ORIENTATION:** The Gram Panchayats and VCDCs of saturation and expansion blocks of Phase IV were oriented about the PRI-CBO Convergence Project and ASRLM work undertaken in their respective villages. All the participants were briefed about different cadres involved in the project, project activities and role of local bodies in the project. Purpose of VOCC and activities undertaken by VOCC in phase 3 Panchayats and VCDCs were also discussed.

**CLF ORIENTATION:** CLF Orientation took place in the months of January and February in all the blocks selected for the fourth phase where the Field Coordinator, the Mentor Resource Person and the Internal Mentor had oriented the



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executive body of the CLF regarding the objectives of the project, tools of the project, VOCC and its sub-committees, cadres of the project and the role of CLF regarding monitoring the VOCCs of the Gaon Panchayats concerned with the project.

**VO ORIENTATION:** The VOs in the saturation and expansion GPs and VCDCs of fourth phase have been oriented about the PRI-CBO convergence project. The orientation aims to convey the idea and need of convergent relationship between PRI and CBOs. The orientation also provided a glimpse about the project components and activities like PAE, EAP, VOCC formation, VPRP etc to the VO members. Representatives from every SHG under the VO attended the

orientation. The sessions were facilitated by the internal mentor, mentor and field coordinator from the NRO team.

**VOCC FORMATION:** The Village Organization Coordination Committee (VOCC) being the federation that establishes a bridge between the PRI body and the CBO at the Gram Panchayat level is an important project activity that is taking place in the saturation phase. The VOs were oriented on the importance and relevance of VOCC which also serves as a platform for the identification of potential members of VOCC. The one-day activity for VOCC formation will happen thereafter after the VO Orientations are completed.



## DIGITAL EMPOWERMENT IS ABOUT ACCESS TO INFORMATION AND INFORMATION IS POWER...

*Name of the Program : Digital Literacy Training Program*

*Participating Districts : Goalpara, Kokrajhar, Chirang, Baksa, Udalguri*

Digital literacy programs aim to empower women by making them digitally literate. The training help to increase awareness of the importance of digital literacy in empowering and educating rural by women by proving them with the tools they need to thrive in an ever-changing digital world. In this regard Assam State Rural Livelihoods Mission (ASRLM) and Assam Rural infrastructure and Agriculture services Society (ARIAS) came up together by signing a Memorandum of Understanding (MoU) for the Assam Citizen Centric Services Delivery Project (ACCSDP) under which 5000 SHG members will impart training on digital literacy. This training is planned to be executed in a phase wise manner mainly in the various Autonomous Council Districts of Assam.

In this regards a feasibility study report is prepared by ASRLM after which ARIAS society released the budgeted fund to ASRLM to carry out the training.

### **Main objectives are:**

1. To enablerural women skills, knowledge of the basic principle of computing device and skills in using computer application.
2. To familiar women with the public service delivery system and their uses.

3. To execute the activities in a decentralize manner using the leverage of wide presence of ASRLM and on ground women's participation activities.

The training was conducted at blocks level in a batch size of 30 to 40 candidates. On these three days training participants were given both theory and practical classes.

As per the MoU between ASRLM and ARIAS society, the first phase of trainings in the districts of Goalpara, Udalguri, Baksa, Chirang and Kokrajhar under the digital literacy program-mewas completed in the months of October, 2021 to January, 2022, inspite of disturbances of COVID 19 outbreak. The trainings were provided in collaboration with the DMMU officials specifically the MIS teams under the five districts. A TOT was provided to the district resource persons by State Project Manager- MIS based on the NIELIT training module.

### **1. GOALPARA DISTRICT**

Under this district 4 Blocks namelyBali-jana ,Krishnai ,Kushdhowa and Rangju-lihad participated in the training. The said training was successfully completed under the supervision of 8 resource persons. The trainings were



conducted from 25th October, 2021 till 3rd November, 2021 at various venues across the district.

The total number of 199 participants received training with minimum qualification of the participants being VIII pass and maximum qualification being graduation. The participants belonged to different ethnic groups like Rabha, Bodo, Kachari, Nepali, Koch, Bengali and others.

### 2. KOKRAJHAR DISTRICT

Under Kokrajhar district, 5 Blocks namely Dotma, Gossaigaon, Hatidhura, Kachugaon, Kokrajhar had participated in the training. The said training was successfully completed under the supervision of 10 resource persons. The trainings were conducted from 11th November, 2021 till 24th November, 2021 at various venues across the district.

A total number of 700 women received training in the district with IX pass being the minimum qualification and graduation being the highest qualification. The participants belonged to different ethnic groups such as Bodo, Rabha, Santhali, Oraon and Koch Rajbongshi.

### 3. BAKSA DISTRICT

Under Baksa district, 8 Blocks namely Barama, Baska, Dhamdhama, Gobardhana, Goreswar, Jalah, Nagrijuli, Tamulpur participated in the training. The said training was successfully

completed under the supervision of 17 resource persons. The trainings were conducted from 28th October, 2021 till 30th November, 2021 across a number of venues.

A total number of 491 women participated in the training with minimum qualification being VIII pass to post-graduation being the maximum qualification amongst the participants. The women trained belonged to different ethnicities such as Bodo, Kachari, Koch, Rabha, Nepali, Bengali, Adivasi and tea tribes.

### 4. CHIRANG DISTRICT

Under Chirang district, 2 Blocks namely Borobazar and Sidli Chirang participated in the digital literacy training. The said training was successfully completed under the supervision of 2 resource persons. The trainings were conducted from 11th November, 2021 till 11th December, 2021 across different venues.

A total number of 500 women received training with minimum qualification of the participants being VII pass to maximum qualification being higher secondary pass. The women who received the training belonged to Bodo ethnicity.

### 5. UDALGURI DISTRICT

Under Udalguri district, 6 blocks namely Udalguri, Rowta, Mazbat, Khoirabari, Bhergaon and Kalaigaon

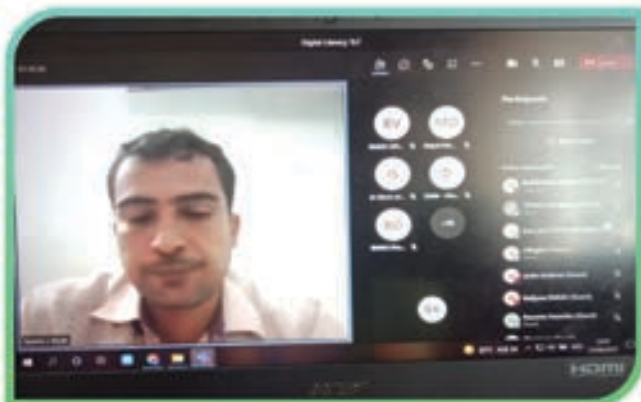
participated in the digital literacy training. The said training was successfully completed under the supervision of 10 resource persons. The trainings were conducted from 10th December, 2021 to 19th January, 2022 across different venues.

A total of 500 women received training with minimum qualification of participants being VIII pass to maximum qualification being graduation. The women who received the training belonged to ethnicities such as Bodo, Nepali, Tea tribes, Rabha, Bengali and Muslim minority groups.

At the end of the trainings, a total of

2390 women were trained under the five districts. The participants gained knowledge on the basic structure of a computer and on operating a computer system, familiarities with various UI elements of mobile and computer, word processor, MS Word, Power point, MS Excel, usage of the internet, accessing services under the RTPS Portal, etc. Feedbacks received from the participants were positive who were grateful because the training provided to them will make their day to day activities like applying for various services easier and quicker rather than being dependent on traditional offline service systems.

### PHOTO GALLERY





## GENDER IMMERSION SITE TRAINING AT TINSUKIA AND NAGAON

Understanding the role of Gender in our society is at the heart of women empowerment. Gender as an agency has been directing the course of the society for a long time by dictating the roles and responsibilities that men and women are expected to fulfill. This has limited the growth of women because the decision-making authority is placed in the hands of the men. Women were hardly seen taking the lead until recently. With the government coming forward in collaboration with many non-profit organizations and civil bodies to ensure that women are provided with equal rights and opportunities, the scenario is changing gradually.

As a part of the government efforts, Assam State Rural Livelihoods Mission has been unfailingly working towards empowering the women living in the rural areas of Assam by providing assistance to take up various livelihood activities along with financial assistance such as Community Investment Fund, Revolving Fund, Vulnerability Reduction Fund amongst others. The principal objective of the mission has been to ensure overall development of these rural women. Their overall development will be incomplete without a conversation on Gender and its impact on their day-to-day life. Therefore, ASRLM is trying to initiate the discussion on

Gender in the rural communities with the help of its community cadres (Jeevika Sakhis) and assigned Gender Point Persons, whose services will be voluntary towards the upliftment of the society.

The community cadres and the Gender Point Persons will work together in taking the Gender discussion forward in their respective communities. ASRLM has taken all the steps to form a Gender Forum including some prominent members of the society who will address any gender related issue that may arise.

To carry forward the Gender initiative, a five-day training programme and a three-day training programme on gender immersion was conducted at the Community managed training center (CMTC) at Itakhuli block in Tinsukia district and at Barhampur block for the Barhampur and Bajiagaon blocks in Nagaon district from 16th – 20th December, 2021 and 8th-14th March respectively. The training was led by Ms. Sunila Singh, National Resource Person (NRP) for Gender and was facilitated by State and District level officials of Assam State Rural Livelihoods Mission.

The programme was attended by the Jeevika Sakhis (community cadres) Gender Point Persons, who have been



identified exclusively to work on gender related issues in their respective localities, VO Social Action Committee members and CLF Social Action Committee Members. The meeting on formation of GENDER FORUM was also attended by prominent members of the village level communities such as the Gaonbura (village headman), teachers, police officials, lawyerspanchayat members, social workers among others. The five-day training was divided into three sessions. In the first session, the Gender Point Persons and the Jeevika Sakhis were oriented on Gender and the various issues related to Gender that affect our society today. The second session was attended by the Social Action Committee members of the Village Organizations and the Cluster Level Federations where they were oriented about the same. The third and final session was a one-day programme where the participants of the previous sessions were joined by members of the community who were to form the Gender Forum.

The training started with understanding the difference between sex and gender and what role both play in the society. The concepts of masculinity and femininity were introduced to the participants. This led to a discussion on why the dialogue on gender was necessary and the reason for which the training was taking place. The sessions tried to explain how gender has

adversely affected women the most and what addressing these effects can do for women empowerment. Issues like division of labor, division of resources, gender violence, girl child education, sexual exploitation of children, domestic violence, forced and bonded labour and child trafficking which contribute in the obstruction of women empowerment, were discussed. Indian laws which provide for legal protection to women in distress and equal rights to women in general, was also a part of the discussion.

The participants were educated on how gender integration works for the benefit of women. The process of how realizing one's own identity can bring forth equality and equity in the social structure which will ultimately give them the decision-making authority to have equal access over the resources which are available for everyone, was at the core of the discussion.

At the end of each session, the participants were acquainted with strategies that they will have to adopt while working on Gender issues. The structure of the Gender Forum was explained along with the roles and responsibilities of the GPPs and the members of the Forum. These sessions were open for debate and the participants were encouraged to ask questions and give their own opinions on the topics which were placed in front of them. The participants were quite



inquisitive and since Gender was a new as well as a sensitive topic, they had a lot of questions and the discussions catalyzed many personal experiences that they could relate to.

During the final session, the community members were invited and enlightened on how the Gender Forum will be formed and what is expected from the Forum. The invited guests also shared their views on the initiative and the various issues that according to them have been affecting the community which can be addressed with the help of the Gender Forum. The idea of a

Gender Forum was welcomed by the people and support was extended to the cause.

The five-day training ended with a thank you note from the officials of ASRLM to the participants and the esteemed guests who attended the session and pledged their support towards the formation and strengthening of the Gender Forum which is viewed as a small stepping stone towards achieving the bigger goal of women empowerment as well as development of the entire society at large.

### PHOTO GALLERY





## TEACHER'S DAY CELEBRATION ACROSS ASSAM UNDER CLUSTER LEVEL FEDERATIONS

Knowledge and education are the basis for all things that can be accomplished in life. Teachers provide the power of education to the youth and give purpose, set them up for success as citizens and inspire in them a drive to do well and succeed in life. The children of today are the leaders of tomorrow and teachers are the critical point that makes a child ready for the future.

A special day has been dedicated to teachers in India in loving memory of Dr. Sarvapalli Radhakrishnan, the second president of the country. Teacher's Day is observed on the 5th of September every year. On this day, we show our respect and appreciation towards teachers and their hard work. For this special day, Assam State Rural Livelihoods Mission had taken the initiative of felicitating teachers across the state. In a first of its kind initiative, a total of 678 cluster level federations under ASRLM felicitated about 3,390 retired teachers in the state.

Felicitations along with cultural programmes were held in all the districts where retired teachers were presented with handwoven "Gamusas" of beautiful motifs, Xorai (the manufactured bell metal product is one of the traditional symbols of Assam, which is considered as an article of great respect

by the people of Assam. In simplistic terms it is an offering tray with a stand at the bottom which is used in felicitations also) and other mementos as a token of appreciation for their contribution towards the society. The ceremonies were attended by teachers, CLF members and prominent local individuals of the communities. Another initiative worth mentioning is the felicitation of bed ridden retired teachers at their homes by the CLF members. These felicitation ceremonies served as an emotional reunion for community members and their teachers. The Retired teachers who were once taught the SHG members in her early lives and have also share the power of knowledge with their children were felicitated and remembered with gratitude long after their passing out from their alma mater. The members present in the ceremony took a special pledge composed by ASRLM incorporating the 'Education' element under the Dasasutra principles. This element of Dasasutra emphasized to give utmost respect to teachers and encourage children along with fellow SHG members to complete their education. They pledged to ensure overall healthy growth and development of children so that they will be able to utilize the resources available to



them. Skill development of school dropout youth is also be encouraged under DDU-GKY and RSETI.

In keeping with the Rashtriya Poshan Maah celebrated in the month of September every year, plantation drives were organized in collaboration with Teacher's Day celebration where teachers along with SHG members at school premises and other community spaces, planted trees of nutritional and medicinal value. Plants were also presented as gifts to the felicitated teachers to spread the message of proper nutrition.

Furthermore, some district specific initiatives were carried out such as the inauguration of a wall magazine at Guijan block in Tinsukia district and the inauguration of vehicles under AGEY (Aajeevika Gramin Express Yojana) by teachers in Sibsagar district.

Under Sivasagar District initiative has been taken to open the CLF office by the Principal of Sivasagar College on the auspicious day.

The one of its kind initiative was tirelessly executed by the CLF members with adequate help from ASRLM DMMU and BMMU officials led by SMMU officials which led to immense success. The initiative has been widely covered by regional print and digital media appreciating the gratifying efforts of ASRLM and its SHG members.

The pledge taken by the SHG members on the occasion are as follows:

### Teacher's Day Pledge:

1. We will give utmost respect to teachers.
2. We will ensure that our children go to school regularly.
3. We will ensure that every child between ages 6-14 years is enrolled under elementary education.
4. We will ensure that no child drops-out of school.
5. We will encourage that drop-outs are re-enrolled into schools.
6. We will ensure all round development of child in sports, music and arts.
7. We will ensure that there is no discrimination between girls and boys when it comes to accessing education.
8. We will encourage children to read newspapers and books beyond school curriculum.
9. We will encourage children to watch and hear informative programs on television and radio platforms.
10. We will ensure that children use internet for positive learning.
11. We will encourage fellow SHG members to complete higher education.
12. We will ensure enrolment of school drop-out youths in Skill Development Trainings under DDU-GKY and RSETI
13. We will work together for a better and educated society.





## ELDERLY SHGS UNDER ASRLM : THE TWILIGHT YEARS OF LIFE

India as a nation saw an unprecedented growth in the population in the previous century and now a sudden decline in the rate of population growth has paved way to another food for thought discussion for the policy makers. With decline in the fertility and mortality rates, life expectancy in the country has increased substantially which has resulted in the increased size of the 60+ years old population of the country. With that much numbers in the wholesome population ratio, it becomes imperative to address the vulnerabilities that might come with old age, be it may insecurity related to their livelihood or their health or exclusion from their own families. From society's perspective, community intervention becomes an important tool to improve the lives of these elderly people. The concept of ESHGs which was first initiated in Tamil Nadu after the devastating Tsunami of 2005 which had a drastic impact on the elderly population. ESHGs played a crucial role in providing much needed support for the already marginalized elderlies. ESHGs have proven to make a difference across the nation tackling the socio-economic issues that emerges

with rising age.

Assam State Rural Livelihood Mission has reached 33 districts and 219 blocks intensively and already formed 1387 SHGs so far in ASSAM. ASRLM has a special focus on priority and early inclusion of the poorest of the poor and other vulnerable sections of community viz. Households automatically included by the SECC, Schedule Caste (SC), Schedule Tribe (ST), women headed families, people living in extremist affected areas, hill terrains (hard to reach areas).

Therefore, ASRLM with an aim to achieve saturation of all the age group in all communities and castes in Assam, including the most vulnerable communities into its various institutions and CBOs has decided to form Especial Self-Help Groups (ESHGs).

In this regard, ASRLM with assistance from Ministry of Social Justice and Empowerment under the AGRASAR project has been working rigorously to include such excluded people in the ESHGs. Under AGRASAR project ASRLM has already formed 1387 numbers of Elderly SHGs in Assam and working on forming more ESHGs as the project goes on. In the upcoming days ASRLM

*"In the end, it's not the years in your life that count.  
It's the life in your years."*

*– Abraham Lincoln*



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will focus to train these ESHGs members as like normal SHGs and engage them to different livelihood activity as per the ESHGs suitability so that this section of people will benefit by various opportunities and live a respectful life. Benefits of coming under the ASRLM fold will link these ESHGs not only to the programmes run by ASRLM but also with the programmes and schemes of other Line Departments. While it is not that earning living is only reserved for the under 60s, ASRLM has been working on giving handholding support to these ESHGs so that they themselves can make their

own living as well provide for their families which in turn improves their importance within their own family. ASRLM believes that ESHGs have the potential to make a financial impact on the lives of the aged and along with that there are other social aspects which are vital, they are difficult to quantify but are empirical in nature. However, there is no need for quantification and no doubt about the positive impact the ESHGs have when it comes to their personal psche.

Hence, ESHGs will not only make the members financially independent but also rejuvenise their social and personal lives in their twilight years.

### PHOTO GALLERY





## A CASE STUDY ON THE UTILIZATION OF THE VULNERABILITY REDUCTION FUND

Name of the CBO : Rodali Village Organization

Name of the Block & District :Dhalpukhuri Block, Hojai District

The women of the Rodali Village Organization have proved the famous quote correct. They are collectively working towards livelihood enhancement. The masala processing and distribution unit is just an outcome of their collective effort. On October 6th, 2020 the masala production and distribution unit was inaugurated at the Singaribasti Club premises. The Rodali Village Organization (VO) is a first-level federation in the Singaribasti Gaon Panchayat comprising of eighteen SHGs registered and functioning under Block Mission Management Unit (BMMU) Dhalpukhuri, Assam State Rural Livelihoods Mission Society (ASRLMS), Hojai. The VO is presided by Mrs. Rina Devi and Secretary, Mrs. Sumitra Nath. It includes 195 poor SHG members from the locality. For this purpose they have selected three members from each SHG to form a task force of 54 members, specially to monitor their masala processing and distribution unit under their livelihood sub committee. Their idea of this start-up enterprise was first introduced at their monthly VO meeting

under the assistance of ASRLM after the first wave of Covid-19 pandemic. Their earnings were decreasing significantly after the global pandemic and they were unable to repay the CIF loans. Many of the husbands of their SHG members who were the only earners for the family, had lost their jobs or had to come back home due to the pandemic. They all gathered for their monthly VO meeting amidst the lockdown following the social distancing and other preventive measures. There they took a resolution on 24th August 2020 that they will utilize thirty five thousand rupees Rs. 35,000/- from their Vulnerability Reduction Fund (VRF) for starting their enterprise.

At the start of September, 2020 they brought 80 kgs of raw Haldi @ ₹85/kg and 65 kgs of raw zeera @ ₹ 210/kg from the local Kumurakata daily market. They then sun dried the raw haldi and zeera and then grinded it at the local mill. After sun drying and grinding, they got 70 kg of processed haldi and 59.35 kg of zeera of which

*“ If you want something said, ask a man; if you want something done, ask a woman.”*

*Margaret Thatcher*



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they made 864 packets of haldi and 557 packets of zeera in 100 grams, 200 grams and 250 grams. They sold these packets at ₹20, ₹40 and ₹50 respectively for Haldi and ₹35, ₹70 and ₹85 respectively for Zeera to the 178 members of the VO and their neighboring areas itself and thus made a profit of ₹8,847 at the first go. Their product was much appreciated and preferred by their customers as it was locally produced and contained no adulterants or any toxic chemicals to enhance the quality. It is pure, fresh, organic, and indigenous, moreover, the colour and aroma of their haldi and zeera is perfect.

Since then they have made their hold in the neighboring market of Natun Bazar, Hojai and their products have gained much popularity among their customers. Now, they are steadily increasing their output with the use of their new grinding machine, electronic weighing machine and PP sealing machine which has made their work a lot easier and faster. Also, their products are marketed through ASOMI brand which has added to their benefit. Recently, they have exhibited and sold their products at Asomi SARAS mela, Guwahati and altogether they made a profit of ₹17,484. They have again proved that "Nothing is impossible if we work together."



Picture 1: Haldi packets



Picture 2: Zeera packets



Picture 3: Members of Rodali Vo with finished products



# Financial Inclusion



## A CASE STUDY OF BANK MITRA

**Name of the SHG member** : *Tejimala Mech*

**Name of the SHG** : *Dipjyoti SHG*

**Name of the Block & District:** *Odali Block, Hojai*

Tejimala Mech, is a member of Dipjyoti Self Help Group under Odali Dev. Block which was formed in 2017. Initially she was engaged in Mushroom farming with the aim of coming out from extreme poverty and to maintain a standard of living environment. The Block officials of ASRLM had showed confidence on her and selected as a Bank Mitra in the year, 2018. She successfully opened several SHG and VO bank Accounts, loan proposal submission, loan sanctioned and disbursed to multiple SHG through AGVB Kaki branch.



Receiving the SHG Revolving Fund amount of Rs. 15,000/-, she thought of starting some livelihoods of her own. After that they received bank loan amounting Rs. 1,95,000/- and utilized the money to build a proper shed for mushroom cultivation. Thus she started her first individual intervention in the form of mushroom farming.

For last 4 years Tejimala Mech devoted her concentration and full energy in Mushroom Cultivation. With increased household income by becoming a productive member of her family Tejimala has gained economic security and confidence.



### Economic Analysis of benefits earned by Tejimala Mech through Mushroom production in the year 2021:

SL NO	Particulars	Unit
1	Total mushroom sold	925 KG
2	Average selling price of mushroom	Rs. 200
3	Total income	Rs. 1,85,000
4	Total expenditure for mushroom cultivation	Rs. 38,600
5	Net Profit	Rs. 146400

Tezimala kept aside some of her profits and invest it on Handloom, started weaving traditional Gamusas and other traditional cloths. She has participated in Hojai exhibition by Ministry of Handloom and Textile Department alongwith various local

level trade fairs which helped her to sell her products. She has recently inaugurated her own handloom unit store named "Asomi Mech Store" with her own Customer Service Point for SHG smooth banking and other online transactions.

SL NO	Particulars	Unit
1	Total Cloths sold	5250
2	Average selling price of Cloths	350
3	Total income	1837500
4	Total expenditure for Cloths Production	1295000
5	Net Profit	542500



By coming into the SHG fold of ASRLM and becoming an active community cadre, she could now realize her



potential and think beyond poverty. She has set example for her fellow SHG member.



## A CASE STUDY OF INSURANCE CLAIM AND SETTLEMENT

<b>Name of the SHG Member:</b>	<b>Late Minoti Dutta</b>
<b>Name of the SHG</b>	<b>: Sanghamitra Self Help Group</b>
<b>Reason of Death</b>	<b>: Road Accident</b>
<b>Date of Incident</b>	<b>: 08/12/2020</b>
<b>Date of Claim Submission</b>	<b>: Mid of March 2021</b>
<b>Claim Settlement Date</b>	<b>: 18/06/2021</b>
<b>Concerned Bank</b>	<b>: State Bank of India, Tingkhong Branch</b>
<b>Concerned Bank Sakhi</b>	<b>: Smt. Anindita Bora Gogoi</b>
<b>Insurance Scheme</b>	<b>: Pradhan Mantri Shuraksha Bima Yojana (PMSBY)</b>



Late Minoti Dutta

With increasing interventions in empowerment of women in society and economy, credit linkage and livelihood activities, protection of lives of the SHG women has become a very important side for ASRLM. Pradhan Mantri Shuraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) are the two social security schemes which have been brought among the SHG members of the state. As we all are aware that PMSBY and PMJJBY are Government of India sponsored life insurance schemes which provide life coverage of Rs 2 lakh each, against an annual premium of Rs.12 and Rs.330 respectively.

The deceased left behind her two children (one son and one daughter), both are bright college students; and her husband in the tragedy. She was a key contributor towards her family income and after her sudden demise the family went through too much financial hardship, especially regarding the higher studies of her 2 children. Under proactive involvement of Bank

Sakhi Smt. Anindita Bora Gogoi the claim form has been submitted to the concerned bank along with the FIR, Post-mortem Report and Death Certificate of the deceased. The bank has played a very supportive role during the whole process and constant follow up by Smt. Anindita Bora Gogoi, Bank Sakhi and the BMMU Tingkhong officials made it possible to conclude the whole claim settlement process in a very reasonable span of time (3 months approximately). The bereaved family received a claim settlement of Rs.2,00,000/- in the nominee's bank account on 18/06/2021. As we all realise that any person's place and role in the family is irreplaceable, but her one wise decision of herself enrolling under insurance provided at least some amount of financial relief to the family and her children can now continue with their higher studies and pave a way of better future for their lives, which was definitely Late Minoti Dutta's dream also. She is an example showing one can take care of their family and loved ones, even if they can't be with them forever.

## SUCCESS STORY OF CANARA BANK, RANGIA BRANCH

ASRLM has been the torch bearer in the field of empowerment of village women, taking various notable steps towards their livelihood improvement. One of these successful strategies is coordinating between various banks and women self help groups so that the women can get financial assistance for enhancing their livelihoods at affordable cost and without any hassle at their doorstep. Self Help Groups under Rangia Development Block are also doing progress in that case and they have been facilitated group as well as individual loan for promotion of enterprise and are using the loan received from banks for various income generating activities.



During the Financial Year 2021-22, BMMU Rangia approached Canara Bank, Rangia branch and Regional Manager of Canara Bank to facilitate Mudra loan to the successful entrepreneurs promoted by ASRLM. The bank has agreed with the proposal and became the leader in Rangia Development Block in providing Mudra Loan to the SHG members for the first time in the history of ASRLM Rangia. The BMMU officials provided special orientation to the Bank Sakhis engaged with the bank branches for facilitating Mudra Loan proposal in association with the bank officials and the Bank Sakhi Ms. Ritumoni Chaudhury Kalitahas prepared and submitted 70 Nos. of Mudra Loan proposals against 70 SHG members who have established business and livelihood activities like beauty parlor, patty-shop, piggery farm etc. The Bank has sanctioned 35 Nos. of



SHG member developed her Beauty Parlour after receiving Mudra Loan from Canara Bank, Rangia Branch.



Mudra Loan amounting Rs. 17.5 Lakhs and successfully disbursed loan to 19 members amounting Rs. 9.50 Lakhs till 25th March, 2022. The activity-wise mudra loan disbursed by Canara Bank Rangia is as follows:

Sl. No.	Activity	Proposal submitted	Proposal Sanctioned	Loan Disbursed	Disbursed Amount (in lakh)
1	Piggery	15	4	3	1.50
2	Pastry Shop	6	3	3	1.50
3	Beauty Parlor	1	1	1	0.50
4	fishery	3	2	2	1.00
5	Cow farming	12	6	4	2.00
6	Goat farming	16	8	3	1.50
7	Poultry farming	17	11	3	1.50
<b>Total</b>		<b>70</b>	<b>35</b>	<b>19</b>	<b>9.50</b>

Canara Bank, Rangia is also supporting SHGs having account in the branch for last 4 years. During the Financial Year 2021-22, the bank has disbursed Bank loan to 48 SHGs amounting total Rs. 71.60 out of which 16 numbers of SHGs has been provided 1st dose amounting Rs. 16 Lakhs and repeated loan amounting Rs. 55.60 Lakhs to 32 numbers of SHGs who have successfully completed their previous doses. The year wise Bank Loan provided by Canara Bank Rangia Branch is as follows:

Sl. No.	Year	SHG No.	Amount (in lakh)
1	2018-19	1	0.50
2	2019-20	15	15.00
3	2020-21	26	25.00
4	2021-22	48	71.60
<b>Total</b>		<b>90</b>	<b>112.1</b>

Providing Mudra Loan for expansion of the existing livelihood activities of the SHG members is transforming the economic scenario of the villages in the block and the step taken by Canara Bank in Rangia Development Block in respect to Mudra loan is admirable and unique in the whole district of Kamrup. Acknowledging the initiative and performance, the Bank branch was felicitated and awarded at District Level Credit Camp organized by DMMU, Kamrup in presence of honorable State Mission Director-ASRLM, District Development Commissioner - Kamrup, CEO-Zilla Parishad-Kamrup, Regional Manager and Branch Managers of different Bank branches and ASRLM officials in presence of SHG members of the districts.



**Branch Manager Of Canara Bank, Rangia received award at District Level Credit Camp for their performance.**



## BEST PRACTICE (FINANCIAL INCLUSION) DIGIPAY SAKHI

<b><i>Name of the Bank Sakhi</i></b>	<b><i>: Mafizan Begum</i></b>
<b><i>Name of the SHG</i></b>	<b><i>: Rupali SHG</i></b>
<b><i>No. of Bank she has worked with</i></b>	<b><i>: 3 (Indian Bank, SBI, NESFB)</i></b>
<b><i>Block &amp; District</i></b>	<b><i>: BMMU Boko, Kamrup</i></b>

Mafizan Begum, residence of 2 No Uttar Shekhadari Village, 73 No. Pachim Bekeli G.P. under Boko Dev. Block of Kamrup District is a SHG member of Rupali Self Help Group. After clearing HS Exam in 2002 she pursued her childhood dream to join the defence forces. Several failed attempt demoralised her and soon got married in 2006. In her new home, all members were encouraging particularly her husband in doing something of her own. She engaged herself in weaving activity and livestock farming, like poultry, duck, piggery etc. from which she partially contributes towards her household income. She has utilised the RF, CIF and Bank loan which are availed as a SHG member from her SHG as a financial support to her household business.

With the passage of time, she realized the effectiveness and benefits of being in the ASRLM SHG. When opportunity knocked at her door, Mafizan Begum straightway grabbed it and on May' 2018 became a Bank Sakhi, finally receiving the platform to utilize her

educational qualification to the fullest. She has attained Bank Sakhi training from Guwahati, SHG & VO Basic Management Training, Book Keeper Training and FLC Training, Mobile Application Training for SHG loan proposal online submission at RSETI after becoming a Bank Sakhi. Her immense hardwork and dedication in job made her famous and a personality to reckon with. After becoming a prodigious figure as Bank Sakhi, she was handed with the task of mitigating the cash availability crisis for SHG members. This time she put on the shoes as Digipay Sakhi on Jan'2020. It was a challenging affair since lot of trust is required among the village people to carry out financial transactions. But with her constant effort and perseverance, she executed all the relevant activities assigned to her as Digipay Sakhi and earmarked remarkable figures to gaze at. She is performing her work, both as Bank Sakhi as well as Digipay Sakhi, with sincere attitude along with close guidance from ASRLM officials.



**As a Digipay Sakhi she has the following achievements worth mentioning (Till March'2022):**

i) Opening of Online SHG Member Individual Accounts	: 21 Nos.
ii) No of SHG Transactions	: 43 Nos.
iii) Amount of SHG transaction	: 1,89,000/-
iv) No of Mobile/ DTH Recharge	: 310
v) Amount of mobile/ DTH recharge	: 68,678/-
vi) No of Electricity Bill Payment	: 11
vii) Amount of Electricity Bill payment	: 2990/-
viii) e-SHRAM CARD Register	: 117
ix) PAN card Registration	: 10

Mafizan Begum as Bank Sakhi receives Honorarium and in addition earns commission as Digipay Sakhi. She is now financially stronger than her earlier days and is also being able to help the village people who otherwise find it very hard to go through the banking process.

*"Digital Transformation is at the core of any modern business, whether it's a retail giant or kirana shop"*  
- Sairam Veeraswamy  
(VM Ware India)





## TIMELY RETURN OF A LOAN MAKES IT EASIER TO BORROW A SECOND TIME...

*Name of the SHG member: Mousumi Begum*

*Name of the SHG : Torali SHG*

*Name of the Block & District : Amguri Block, Sibsagar*

After the intervention of ASRLM, there are many cases of successes of rural poor families. The main sources of income of the area is small business and poultry rearing.

Mousumi Begum, a member of Torali SHG is under Somprity Village Organisation. When she joined the SHG, she was in the category of poorest of the poor. She lives with her husband, who does not have any permanent income source and an adolescent daughter. At that time, it was difficult for her to bear the daily expenditure of her family. One day, local CRP met her and told her about SHGs and its financial benefits. After that she joined TORALI SHG. At first with the help of an internal loan, she paid all her own and her husband's debts on a monthly basis. Then she came out with a business plan, with the help of the BMMU officials which can be done from home. As her husband used to work in goods carriers vans from Haluwating to Nagaland, he often brings RAW broom grass from

Nagaland for his household use. At that moment, her SHG got an amount of RS 3,00,000/- (Three Lakhs) of bank loan from AGVB Haluwating branch

Mousumi Begum took an amount of RS 30,000/- (thirty thousand) from their SHGs bank loan to start a broom making business with the help of her husband. Then she makes an investment plan and invests the amount in such a way. Her investment was as below in the year 2021,

Further, Mousumi started to Invest money in her business from November 2020 to January 2021 and started selling her products from January 2021 till the end of the year. Her income from this business in the year 2021 is as below:

Sl.No.	Particular	Quantity	Rate	Amount
1	Raw Broom Grass	1200 kg	30.00	36000.00
2	Transportation	—	—	4000.00
3	Storage Room	—	—	5500.00
4	Steel Thread	1.5kg	180.00	270.00
5	Nylon Thread	3kg	80.00	240.00
Total Investment				46000.00





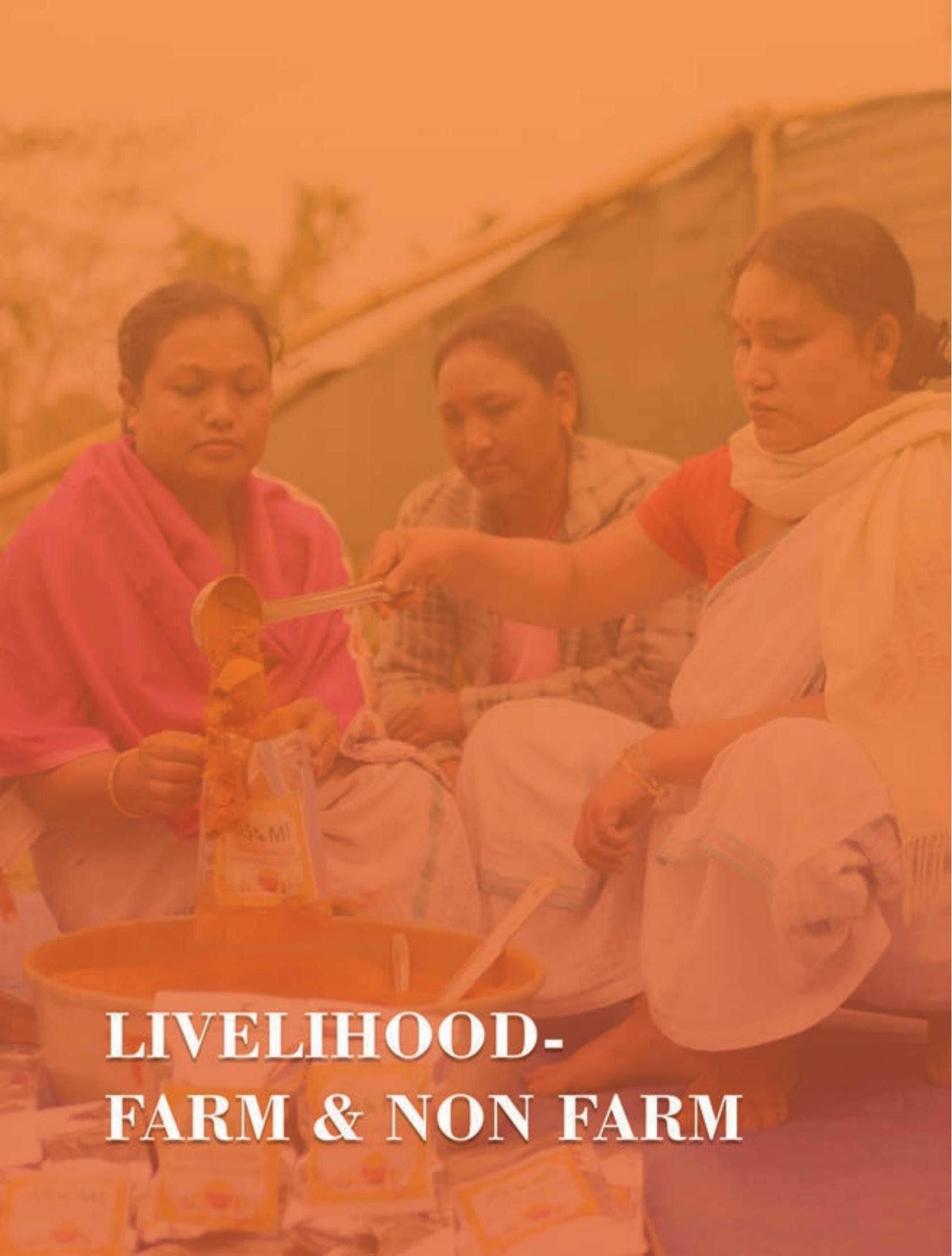
## The Sylvan Saga : From Dusk to Dawn

Thus she was able to achieve 66,910/- (Rupees sixty-six thousand Nine hundred and ninety) Rupees of profit from her business in the first year. For 2022, she has collected more raw broom grass than previous year and sells it in local and outside markets.

Now, her business is running well with profit and she repaid her instalment at SHG. She has further plans to enlarge the business, so she is thinking about investing a huge amount by taking more loans next time when Raw material will be available in the season in Nagaland.

Sl.No.	Products	Quantity sell	Price	Amount
1	Single piece Broom	2136 pcs	45.00	96120.00
2	Loose sell	120 kg	140.00	16800.00
Total income				112920.00





**LIVELIHOOD-  
FARM & NON FARM**



## EARNING LIVELIHOOD THROUGH HANDLOOM PRODUCTION

**Name of the Unit** : *Asomi Handloom Production Centre*  
**Name of the Block** : *Golaghat East Development Block*  
**District** : *Golaghat*

Asomi Handloom Production Centre is run by 10 active SHG members of Bishnupriya, Tarali, Nabajyoti, Monikanchan, Moromi, Brishti SHGs, who are very keen to have their own business and strengthen their economic condition. They are federated into Korobi VO and Ankur CLF. The members came into SHG fold in 2014. As all 10 members had the skill of weaving, all of them decided to



start a weaving Centre by taking SHG internal loan. At the beginning they took loan of Rs. 1,00,000/- from their VO and bought a 'maina machine'. With their hard work and dedication, gradually as their income increased, they bought a jacquard machine and 7 more weaving machines by the profit of the Maina Machine they have procured( Uronia Hal).

Initially, they had started the weaving Centre with a small room with financial aid of Rs. 1,00,000/- from Honorable MLA Smti. Ajanta Neog, who also inaugurated the centre on 8th March 2019, on the occasion of Women's Day. The centre was also visited by then D.C, Shri Bibhash Modi, ACS; and provided a fund of Rs. 3,90,000/- for better infrastructure. Therefore, the members with the help of SHG internal lending added an extra amount of Rs. 1,50,000/- and constructed the present infrastructure. They have also purchased two weaving machines. The area of the newly constructed Centre is 480 sq.ft.

*"We all have our own life to pursue, our own kind of dream to be wearing, and we all have the power to make wishes come true, as long as we keep believing"*  
*Louisa May Alcott (American Novelist)*

**Products available in the weaving Centre:**

Sl.No	Items	Price (Rs.)
1	Gamusa	180-2000
2	Tongali	300-400
3	Handkerchief	40-50
4	Eri Shall	2000-4000
5	Nooni Sador	1000-2000
6	Sador Mekhala (Jur)	1000-3000

The unit is at present earning a monthly profit of an average of Rs. 40,000/-. Recently with their profit they have purchased an embroidery machine and have started embroidery work on mekhelesador and handkerchiefs. They also take orders for sweets and snacks. Their monthly income from sweets and snacks is around Rs. 30,000/- per month. Recently, in the Poshan Maah



closing ceremony they had got an order of Rs. 1,50,000/-. Quality products donot have to struggle for market. They are receiving market in the town. They also visit different Melas and Expo with the handloom products. They are still looking for some good design intervention to earn more profits and also want to engage more members in their initiative.



## “ASOMIR BOBY”- AN ENTREPRENEUR DEVELOPED BY ASRLM

**Member Name** : *Boby Hazarika*  
**Name Of Shg** : *MilijuliShg*  
**Name Of The Block & District** : *Margherita Development Block Under Tinsukia District*

Boby Hazarika is a member of Milijuli SHG and a resident of Margherita T.E., Kumarpatty Gaon Panchayat under Margherita Development Block, Tinsukia.

Ms. Hazarika has come under SHG fold in the year 2010. Twelve (12) nos. of women of the locality vowed to help each other in the times of difficulty and grow together with an objective to become self-reliant and enhance their livelihoods activities. As such, after the formation of the group the members represented in various trade fairs with the support of the cadres under DAY-NRLM. Ms. Hazarika used to supply handmade weaving products, decorative items, stationery products, pickles and various edible items (pitha), etc during the trade fairs.

Ms. Hazarika was able to save some amount from the profit she had earned from the trade fairs. Later, in the year 2014, she has opened a mini tea stall individually at the road side of Margherita Tea Estate near Congress Bhawan where she uses to sell

tea, pitha, laru & pickles, etc. The popularity of the tea stall grew in the area considering the quality of foods and her hospitality.

Gradually, the members from other SHGs started supplying their hand made products like garments, decorative items, vegetables, etc. to Ms. Boby Hazarika as her stall was a common selling point in the area. During lockdown, she has started delivery service in small quantities and at present she is supplying lunch box to bank branches and govt. offices in her vicinity on order basis.



*“Everyone can tell you the risk. An entrepreneur can see the reward”  
Robert Kiyosaki(A businessman)*

## The Sylvan Saga : From Dusk to Dawn



Till date, she has invested an amount of rupees 1.6 lakhs in the stall, which includes financial support facilitated under DAY-NRLM through internal lending from SHG amounting rupees sixty thousand. She has invested the loan amount to expand her stall and to purchase necessary equipment like a Printer copier machine and a coffee Machine, etc to scale up her business. Apart from this, recently she has purchased an OTG oven, so that they could serve warm snacks to the consumers. Her annual turnover during the FY 2020-21 is rupees 3.4 lakhs and she has earned a total income of rupees 98 thousand during the year.

The block unit, Margherita, ASRLM has acknowledged her dedication and her will to serve people by promoting her as a cadre under ASRLM. Ms. Bobby Hazarika is presently providing her voluntary service as a Bank Sakhi under the mission since June, 2018. Her family is supporting her at the stall. Apart from this, she has ventured into supplying Assamese pitha and laru to most of the

bakeries of the township at reasonable price. The stall being located in the road side of NH 38, it has started attracting parties from Arunachal Pradesh & West Bengal for bulk orders.

The State Mission Director, ASRLM during her visit to the stall of Ms. Bobby Hazarika has addressed her as 'ASOMIR BOBY'. As a mark of regard to the appreciation & motivation she has received from the SMD, she has renamed her stall as 'ASOMI BOBY'. All initiatives have been taken to formalize the enterprise and help her to link with more marketing channels in the vicinity and outside.



In first of its kind Govt of Assam has announced some civilian awards namely Assam Baibhav, Assam Saurav, and Assam Gaurav Awards in different fields in recognition of their glorious service in their respective fields. Bobby Hazarika has made ASRLM proud by received Assam Gaurav award for the year 2021.



## A CASE STUDY OF A CRP-EP

<b>Name of the entrepreneur</b>	<b>: Pabitra Deka</b>
<b>Name of the SHG members</b>	<b>: Lakheswari Deka</b>
<b>Name of the SHG</b>	<b>: Kanaklata</b>
<b>Name of the CRP_EP</b>	<b>: Binita Thakuriya Deka</b>
<b>Business Category</b>	<b>: Stationary Shop. (Gift Items and Readymade jewellery).</b>

As an unemployed youth, before coming in to the field of entrepreneurship the entrepreneur generally faces his/ her respective economic, social, environmental and other related obstacles. But they gradually overcome all the hurdles and able to set up their own business activities with time. Apart from other obstacles a small entrepreneur also being challenged with the need of increasing capital requirements against his/her enterprise's growth. Apart from own invested capital an entrepreneur always has a need of availability of sources of getting low risk fund from reliable sources. Mr Pabitra Deka was running a small stationary store in his local market centre with gift items and jewelleryes for women. As the store is very small in size, he was finding difficulties to store and display his products as per the demands. The jewellery part needs an extra space to display attractively. With the increase of demand, he also wanted to expand his product range with other essential stationary

goods like cosmetic items, gift items, food and beverages etc, but due to the narrow area it was not possible from his side. So, in spite of the demand, he was not been able to capture the market and unable to increase the sale figure.

After attached indirectly to the NRLM fold through his mother, Mr Pabitra Deka came to know the benefits of SVEP and approaches to avail the support from it. With the help of Community Enterprise Fund (CEF), he has been able to grow and flourish their business set up and other related activities extensively. Everything has been



*"If you cannot do great things, do small things in a great way."  
- Napoleon Hill(American Author)*

## The Sylvan Saga : From Dusk to Dawn



possible through the help of CRP EP Binita Thakuria Deka.

With the help of the CEF Mr Pabitra Deka has been able to set up a new establishment for his business. Where now presentation of his saleable items got a new look, with more space to store, more space to present wide range of products with an attractive and fresh look. Apart from the regular stationary items he can now add other demandable items in the store, the jewellery part is now placed with more

attractively and also there is suitable place to store other beverage items. Now the customers also able to get a spacious place to stand which was not available earlier. For these conditions the sale of his business increases against his earlier time and it is also improving his confidence and livelihoods.

He is now planning to open a small whole sale store in the local market centre.







## “AN INSPIRATIONAL STORY OF JEEVIKA SAKHI”

**Name of the SHG Member** : Gayatri Dohutia Gogoi  
**Name of the SHG** : Shyamoli SHG  
**Name of the Block & District** : Itakhuli Block, Tinsukia

Gayatri is a permanent resident of Dimoruhula Gaon under Langkashi GP of Tinsukia District and a member of Shyamoli SHG from the year 2017. The SHG is further federated to Junbai VO and Prantika CLF. She has joined the SHG with nine other members of the village with her nurturing dreams to create her own identity as a woman of substance. Identifying her hard work and potential to raise forward she was offered the position of Jeevika Sakhi of her respective Gaon Panchayat by the BMMU.

Non-availability of public transport in rural area is still a challenge. To minimize this problem of rural area “Aajeevika Grameen Express Yojana” (AGEY) has been introduced as one of the sub schemes of Deendayal Antyodaya Yojana-National Rural Livelihoods Mission. Knowing about this scheme offered by the government, Gayatri had purchased a Tata ACE (Gold) with the financial support from the CLF. She availed Community Investment Fund (CIF) as loan of Rs. 4,02,726/- (Four Lakh Two thousand Seven hundred and



Twenty Six Rupees) which is the total cost of the vehicle she purchased. The vehicle she purchased was with the intention to carry and transport goods in the Makum – Tinsukia route. Seeing her husbands support towards her, she has offered him to drive the vehicle, so that the income remains at home.

Though she purchased the vehicle in the month of March 2020, but due to the pandemic situation of Covid-19, she received the vehicle in the month of May 2020. From then there was no looking back. From the date of purchase till now, her vehicle has travelled a distance of total 40003 Kms from Langkashi-Makum-Tinsukia with a total net income of Rs. 2,79,706/-. Now, from the vehicle she earns an

*Success doesn't come from what you do occasionally. It comes from what you do consistently.”*

*– Marie Forleo (Entrepreneur, Writer and Philanthropist)*

## The Sylvan Saga : From Dusk to Dawn



average of Rs. 12,714/- per month, after deducting the bank loan and other expenses.

Another achievement for Gayatri dohutia gogoi is the establishment of her own bakery enterprise. With the help of Bmmu Itakhuli Staff, she made her business plan to start her enterprise. In the initial stage, with her own investment of Rs.20,000/-, she bought a microwave oven and other raw materials. She supplied her cookies according to the order from her village and also from the various SHG, VO and CLF meetings all around the block. She got of Rs. 50000/- as a CEF loan from OSF under Itakhuli which she invested in this



enterprise and bought utensils and raw materials for making cookie and cupcake. She started supplying the cookies in their nearby shops. Gradually she has received more popularity and is been able to earn more income. She earned a total average of Rs.10,400/- till now from her enterprise.

Langkashi is one of the remotest



panchayats of Assam, with mostly agrarian roots. Gayatri also has some family cultivation of Paddy and other seasonal vegetable. She has developed her own kitchen garden at home. Her zeal to work more and try new things has finally make her register as an organic beneficiary. She received organic training from the special Organic Cluster Promotion Project under ASRLM regarding various procedure of organic cultivation like vermi-compost, heap compost, raise bed, zero tillage and liquid manure etc. After receiving organic training, she was greatly motivated to do organic cultivation and with the convergence of Agriculture Department she took training on strawberry cultivation and also received strawberry sapling from the Department itself.





## The Sylvan Saga : From Dusk to Dawn

In the month of December, she planted strawberry in 1 Katha of land in her own premises with 400 of saplings and production started from February. Till now she earns about Rs. 2500/- approx. by



selling strawberry at the rate of Rs. 400/- per Kg. She is also preserving seeds for future cultivation. She was delighted with the organic cultivation and now she is planning to cultivate 400 cocoa plant in 3 bighas of land and others seasonal vegetables in an organic way.

Thus Gayatri is an epitome of hard work. Even after controlling all the ventures evenly she also manages time



and energy to carry out her community duties as Jeevika sakhhi and also duty towards her family. From the business, she earns an average total of Rs. 20,000/- (approx) per month and with hard work and dedication, she promises to increase her earnings and contribution towards her family more. She has improved public speaking and now motivates other women of the villages to form SHG's and uplift their lifestyle. She has been able to make a difference in her life and is recognized in the area as an active community cadre and a good social worker by taking out cases against women in the area.

*“There are no secrets to success. It is the result of preparation, hard work, and learning from failure”- Anonymous*

## GOALMART: THE EXCLUSIVE SHOWROOM OF ASRLM-SHG PRODUCTS

**Name of the CBO** : Mula Ghaburu Cluster Level Federation  
**Name of the initiative** : GOALMART  
**Name of the Block & District** : Balijana Block, Goalpara



As per rough estimates more than 5 million craft persons are dependent on handloom & handicraft sector for their livelihood. But the sector is not able to meet ongoing challenges of free economic forces and also not able to meet standards required for domestic as well as international marketing. Contrary it could be seen that handloom and handicrafts are important sectors which have played a very significant role in our rural economy by providing employment to a vast segment of craft persons in rural and urban areas. To secure a market and to maintain a healthy business, expansion of commercial opportunities is extremely important.

Keeping the above in view, District Mission Management Unit of Assam State Rural Livelihoods Mission, Goalpara in collaboration with and guidance received from Goalpara District Administration, has recently started an exclusive retail outlet of local hand made products especially by the weavers and artisans of Self Help Groups (SHG). The basic objective of opening the outlet is to give the artisans, weavers and small entrepreneurs a marketing platform where they can show case and sell their products and thereby earning their livelihoods in a sustained manner through assured marketing platform. GOALMART, the



*"You can't buy happiness but you can buy the Local and that's kind of the same"*

*-Anonymous*



## The Sylvan Saga : From Dusk to Dawn



brainchild of Goalpara District Administration, an excellent shopping destination is also acting as a bridge between seller and buyer without middlemen. Most of the products are coming directly from production center to GOALMART without any involvement of stockiest or dealer and this is the reason the SHG members are getting slightly higher benefit than that of the traditional marketing sources. Occasionally exposure visits are being arranged for the



authorities of other Capacity Building Organizations where they are getting a chance of interacting with the customers and thereby getting an idea of likes and dislikes of customers which is helping them in further value addition of their products. The most important feature of GOALMART is that it has both online as well as offline platforms of marketing and thus the SHG members are now getting direct access to digital/global marketing. The center is

located at a very accessible location at Guwahati- Bongaigaon National Highway and exactly at Agia just 14 KMs from Goalpara town.

### PRODUCTS::

Products from around 220 SHG members from 78 number of CBOs of Goalpara district were initially collected for display and sale. A wide range of products are being displayed in the showroom basically from handloom, handicraft and agro based products. Handloom products are mainly traditional attires of Rabha & Garo communities besides some major Assamese attires like Rabha Chadar, Rabha Pajar, Rabha Mekhela, Garo Dokhona, Assamese Mekhela, Assamese Gamusa etc. So far handicraft products are concerned bamboo based products like table lamp, hanging lamp, tray, fruit baskets including small showpieces are important. Moreover some agro products like famous Goalpara Black rice, aromatic rice like joha, original mustard oil, honey, home made pickles, jelly, gems etc are kept in the store for selling. Till date Goalmart has a turnover of Rs 70,000/- to Rs.80,000/- on an average per month.



## HATCHERY UNIT PROMOTED BY ASRLM

**Name of the CBO** : *Jaljori Poultry Producer Group*

**Block & District** : *Golaghat South Block, Golaghat*

A hatchery is a facility where eggs are hatched under artificial conditions, especially those of fish and poultry. It may be used for ex-situ conservation purposes, i.e. to breed rare or endangered species under controlled conditions; alternatively, it may be for economic reasons.

Poultry hatcheries are related to industrial poultry meat or egg production. This is a multibillion-dollar industry, with highly regimented production systems used to maximize bird size or egg production versus feed consumed. Generally large numbers are produced at one time so the resulting birds are uniform in size and can be



harvested for meat or brought into production for eggs at the same time.

With reference to the above, a poultry hatchery unit was formed at Jaljori village of Pub Barpathar GP under BMMU Golaghat South in collaboration with Block Veterinary Dept. and Civil Administration of Dhansiri Sub-Division of Golaghat district to address the dearth of quality chicks for rearing. The main objective of this unit is to promote more livestock in poultry so that more SHG members can adopt poultry as a secondary livelihood options and fulfil the criteria of taking up compulsory livestock intervention. Now different breed of eggs are being put into Hatching Machine in every month.



*"Do not count your chickens before they are hatched"*

*-Aesop( Greek Fabulist)*



## The Sylvan Saga : From Dusk to Dawn

The Hatchery Unit is run by Jaljory Producer group formed under Golaghat South BMMU, ASRLM under the name Jaljory poultry producer group . With the support of SDO Civil and Block Veterinary Department of Sarupathar, the Hatching Machine has been established. The unit comprises of its President & Secretary and its executive committee members. The committee conducts monthly EC meeting where they discuss about the production and sales strategies. The cluster level federation, village organizations and Jeevika Sakhis of the BMMU Golaghat South gives requirement of chicks to Jaljory producer group before hatching. The

chicks are being vaccinated by Pashu-Sakhis of BMMU Golaghat south before delivery.

The unit is in preliminary stage. Total 7 numbers of batches containing a total of 20000 numbers of eggs has been hatched out of which 16550 numbers of chicks has been produced. Total 50 numbers of SHG members are engaged in the unit. The chicks are supplied to different GPs within the block and other blocks of Golaghat district.

Total Batches of Egg Hatching: 7 Nos.  
Total Eggs Hatched :- 20000 nos  
Total Chicks produced :- 16550 nos  
Percentage of Hatching :- 82.75 %





## INSTALLATION OF SOLAR DRYER- A GAME CHANGER FOR THE SHGS

*Name of the SHG members : Madhurima Gogoi*  
*Name of the SHG : Karunamay SHG*  
*Name of the Block & District : Tengakhat Block, Dibrugarh District*

The glitters of sunrays are caressing the tea leaves. The rises of the hills are rolling away unfalteringly. The tea workers are plucking the leaves in the never-ending horizons of the vast tea estates. Such perpetual images from Assam are sights to behold. Among these tea workers, Smt Madhurima-Gogoi diligently finishing her day's work in the tea estate, and is now heading towards her home to initiate the next line of activities.

Madhurima is a member of Karunamay SHG, under Probahini VO and Shakti CLF. Smt. Gogoi has been engaged in the food processing sector for quite some time, where she is focused on making Green Tea, Orthodox Tea, Blue Tea, fruits and vegetable pickles, Spices etc. But as a village level entrepreneur, one of the major challenges that she faced in the course of her journey was the limited availability of proper drying equipment, the extreme weather conditions which results in the perishing of raw materials, high cost of electricity for using electrical oven amongst others. In such a scenario, with the intervention of ASRLMS and with the installation of a Solar Dryer at Smt Gogoi's place on 12th December 2019; it definitely came

across as a game changer. The solar dryer installed had 8 drying trays with a total capacity of 48 kg. Moreover, the capacity of the storage box was 24 kg. Solar dryer technology can be utilized in small and micro scale food processing industries for producing hygienic, high-quality food products; After undertaking the necessary training, Smt Gogoi is now operating the equipment with zero energy cost, and also maintaining the equipment themselves with minimum help. By using this equipment an SHG member can preserve huge quantities of fruits and vegetables which otherwise perishes due to lack of appropriate facilities.

The solar dryer installed has helped scale up the business volume, drying capacity and the overall income of Smt Madhurima Gogoi. As of the financial year 2020-21, she has dried 249 kg of fruits, vegetables, spices and tea; and her cumulative income figure stands at Rs 97000.

With an augment in the revenue figure and overall prosperity in the household of Smt Gogoi, it is understood that having solar dryers in the households of the other SHG members is very likely to create vibrant and sustainable rural ecosystem.





## TEAMWORK BEGINS BY BUILDING TRUST

*Name of the Producer Group: Arunudoi PG*

*Name of the Block & District: Sissiborgaon Block, Dhemaji*

On 26th October 2020, 60 members of Dimow, Shantipur village of Dimow under Sissiborgaon Development Block, Dhemaji came together and formed the Arunudoi Producer Group. The Producer Group started the corpus fund by saving Rs. 20/- every month and as their Savings grew they opened a saving Bank account at Assam Gramin Vikash Bank, Dimow Branch.

In 2020, all the members of the PG were provided basic livelihood training. After few months PG had planned for the potato cultivation, and took Rs. 10,000/- as a financial help from their local VO. Adding their savings, they started potato cultivation in four bighas of land together. All the PG members together engaged themselves in the entire cultivation process and reaped a good harvest of 25 quintals of Potato and sold the potato at the rate of Rs.1700/- Per quintal. They earned a



total of Rs.42,500/- by selling the Potato after keeping some amount of potatoes for their consumption purpose. An income of Rs.32000/- was done in their first harvest which they deposited in their PG bank account as a group Corpus. They used this money for lending to others.

Next year they have received PG working Capital fund amounting Rs.1,50,000/- and Infrastructure grant Rs.50,000/-, against a business plan. They are utilizing working Capital fund for Purchase of Piglets. All the members are traditional pig rearers. With the intervention of ASRLM they had started rearing pigs scientifically. After receiving the money as a working capital they have started a common piggery rearing and breeding unit. In addition they have also started vegetable cultivation in four bighas of land.



## HATCHING EGGS : A SUCCESS STORY

**Name of the SHG member** : **Monsura Ahmed**  
**Name of the SHG** : **Hiyamoni SHG**  
**Name of the Block & District** : **Chapar Salkocha Block, Dhubri**

Monsura Ahmed, a member of Hiyamoni SHG, under Chapar Salkocha Dev. Block of Dhubri owns an Incubator Machine making an income of Rs. 12,000/- per month. Incubator is a device simulating avian incubation by keeping eggs warm and in the correct humidity and hatch eggs artificially.

Mansura's personal life is miserable.



She got separated from her husband due to 2nd marriage of her husband and started living in her brother's house along with her daughter. Since separation from husband she had nothing to do and thus financial hardships grew and devitalized her economic condition more. At this juncture of her life, she joined ASRLM by joining in Hiyamoni SHG to do something for livelihood. Capacity building training and weekly meeting under ASRLMS helped her to motivate and boost her energy to start some livelihood venture of her own.

Mansura Ahmed decided to own incubator machines to hatch eggs.

*"All our dreams can come true, if we have the courage to pursue them."  
- Walt Disney( American Animator, Film Producer & Entrepreneur)*



So she took an amount from revolving fund to purchase incubator machine where she invested Rs 10,000/- initially. Submitting a Micro credit plan (MCP), Mansura Ahmed manages to avail loan of Rs 5,000/- to extend her business. With this motivation of business, she was able to avail Rs 20,000/- from Bank loan where she invested all amount in the same business for further

extension and making more profit.

Now, she is able to sell chicks and chicken with a cost of Rs. 150 to 200 and able to earn Rs 10,000/- to Rs 12,000/- per month. Also she does not find any difficulties for market linkage as buyers came and take out product from her firm itself.

The efforts of Mansura Ahmed towards establishing as an entrepreneur inspired community and set an example of women in the society. Now her family member also supports to run her business. Thus ASRLM helped her not only in fighting back financial crisis but also gave her a position in the society.



## MUSTARD SEEDS CAN BE A SOURCE OF INCOME

*Name of the Producer Group: Nari Vikash*

*Name of the Block & District: BMMU Barpeta, Barpeta*

Nari Vikash Producer Group is an agro based Producer Group (PG) formed by women SHG members from Bhella Gram Panchayat under BMMU Barpeta, Keotkuchi. The PG comprises of 60 women SHG members from Marami Gramya Sangathan VO and Kanaklata VO. All the members are under Niyor CLF. The PG is located at Bhella, which is well connected all-weather road condition and the nearest town Barpeta is around 8 km away.

The PG mainly produces two commodities Mustard seeds and rice. The PG was formed in the year 2020. Primarily PG is focusing on Mustard seed production.



Almost every PG member cultivates Mustard seed either in their own land or in lease. Babita Begum, president, Resmiwara Begum, secretary and Anowara Begum Krishi Sakhi of the area looks after the PG for any kind of convergence training or hand holding support.

Nari Vikash PG has attained various convergence training on Mushroom cultivation, soil testing, capacity building training on Self vaccination etc. This year 11 no's of Nari Vikash PG members after cultivating mustard seeds each member stocked 40kg to 80 kg of mustard seed in a rented Godown hired by PG. In total 2800 kg or mustard seeds were kept in stock. After a month, 2800 kg of mustard seeds were sold to a vendor at a rate of Rs 2800/- (Two Thousand Eight Hundred only) for 40kg. In details:-

- Total Cost price of the mustard seed - Rs. 2500 x 70 MON = Rs. 1,75,000/- (Rupees One Lakh seventy Five Thousand only)
- Total Selling price of the mustard seed - Rs 2800 x 70 MON = 1,96,000/- (Rupees One lakh Ninety Six Thousand only)

*"Define success on your own terms, achieve it by your own rules, and build a life you're proud to live."*

*-Anne Sweeney, Co-Chair of Disney Media Networks*



## The Sylvan Saga : From Dusk to Dawn



- Total Expenses in rented room and transportation- Rs1500/- (Rupees One Thousand Five Hundred Only)
- Total Expenses in Labour cost-Rs. 1000/- (Rupees one Thousand only)
- Total Gross income-Rs 18,500/- (Rupees Eighteen Thousand Five Hundred only)

Nari Vikash Producer Group members after joining the PG average income has risen now to Rs 80,000/- (Rupees Eighty thousand only) annually which was earlier Rs 40,000/- (Rupees

Forty Thousand only). The PG has received Rs 50,000/- (Rupees Fifty Thousand only) as working capital from Niyor CLF during the month of March 2022. The PG has prepared a business plan to cultivate more mustard seeds and rice cultivation to improve their livelihood capacity.

Further PG member cum Krishi Sakhi and PMFME beneficiary, Anowara Begum wishes to buy some mustard seeds and produce mustard oil in her enterprise. All other members of the PG is also having livestock as secondary income.



## MUNMI DEWRAJA—AN EXEMPLARY STORY CELEBRATING WOMANHOOD

**Member Name** : *Munmi Dewraja*  
**SHG Name** : *Sanaiparia Atma Sahayak Goot*  
**Block & District** : *Dolongghat Block, Nagaon*

“Work is Religion and an inseparable part of our lives”- Munmi Dewraja believes this to be her guiding principle that she keenly follows and states it as the mantra behind her life decisions. Munmi Dewraja, a member of SANAI-PARIA ATMA SAHAYAK GOOT (4033) from Dolongghat Block at the initially ears of her marriage was confined within her household chores but then came a point in her life when she was gradually exposed to the world of a progressive work culture and the need and importance of women becoming financially independent and empowered.

She became a member of SANAI-PARIA ATMA SAHAYAK GOOT in the year 2013 and her SHG decided to utilize the RF amount i.e Rs 10,000/- they received by procuring piglets as a collective livelihood activity. In addition, Munmi Dewraja kept herself busy in different livelihood activities such as Weaving and Duckery by utilizing her CIF share that she availed from her SHG twice amounting to Rs10,000/-.

In the month of September 2017, Munmi Dewraja attended an awareness programme conducted by NEDFI officials under the aegis of Block Mission Management Unit Dolongghat, the theme focusing on the scope and the art of handcrafted Water Hyacinth products. On attending the said programme, she was deeply intrigued by the idea that such beautiful products can be produced from Water Hyacinth, which otherwise had never been perceived as a resource. The market opportunities and the demand for Water Hyacinth products globally also caught her eye.

She identified it as a golden opportunity



*“Work filled with inspiration is worship. A heart filled with courage is unbreakable. A life filled with gratitude is fulfilled”*

*- G.G. Renee Hill (Author & Workshop Facilitator)*



## The Sylvan Saga : From Dusk to Dawn

for her to venture in to a new livelihood experience and accordingly attended trainings related to Water Hyacinth such as Basic Training (Borchila 27/10/17-7/11/2017), Master Training (Dated:23/4/18 - 5/5/18), Tailoring training (Dated: 25/4/19 -29/4/19) and Marketing Training (Dated17/11/2020-19/11/20). She then adopted this as her primary source of livelihood and has been associated with Dolongghat Handicraft Cooperative Society in different capacities since 2018. Initially, she worked as an Assistant while the Water Hyacinth unit at Borchila GP was a CFC and played a key role in mobilizing people towards the art. Later, she was elected as a mentor and her roles reflected tasks



related to inspection of finished products, training to fellow members when orders for new products were placed. At present, she is Dealing entirely with the market linkage aspect and takes back product feedback from the clients and customers for future references and better production.

Munmi Dewraja mentions that there is a good demand for products



like ladies bag, tiffin bag, file covers and have successfully delivered orders from across the country, Delhi and Mumbai amongst others. She is contended that she got this opportunity to be a part of the Handicraft Society which has enabled her to become financially independent and her monthly income amounts to Rs 7,000/- to Rs 10,000/- on an average. She has also proudly represented the products at Saras Melas held annually in Delhi. A sheer example of perseverance and dedication, Munmi Dewraja has come a long way and hopes to forge ahead in the direction of women empowerment in then ear future as well.



## SHIPRA SARKAR – A LADY WHO PROVED THAT “IF YOU DREAM IT, YOU CAN DEFINITELY ACHIEVE IT”

**Member Name** : Smti. Shipra Sarkar  
**SHG Name** : Nirmali Self Help Group  
**Block & District** : Dimoria Block, Kamrup Metro

Smti. Shipra Sarkar, a resident of Borkhat, Sonapur under Dimoria Development Block in Kamrup Metro district is a mother of two children and a member of Nirmali Self Help Group since 2014. While pickle making was an important income generating activity for the members of the Nirmali SHG, in the year 2018, an Assemble and Distribution Center under Million SoUL project was set up at the Dimoria Development Block where Shipra Sarkar took the lead as Center – In-Charge. 18 no of SHG members were involved in the project and within a period of 2 years, 35,888 no of solar lamps were assembled and 35,729 no of lamps were distributed which fetched a huge income of Rs 8, 57,496/- for the members. In the year 2020, a food processing unit named “Borkhat Food Processing ” was established in the area and after undergoing a 6 month long training at IIE, Guwahati, 25 no of women took part in the unit. This time also, Shipra Sarkar along with a CRP looked after the management of the



entire unit and despite of lot of obstacles faced during the pandemic, the food processing unit was able to produce 50/60 kg of pickles every month and managed to get buyers every time. The food processing unit caught the attention of the media when in March, 2021, they sent 380 kg of different varieties of pickles to Odissa. Because of this unit, the members have been able to earn an average income of around Rs 2500/- to 3000/- every month. As the pandemic hit the marginalized section very badly from March, 2020 onwards, Shipra Sarkar anticipating adversities was able to get a contract of mask making for the Tribeni

*“A strong woman is a woman determined to do something others are determined not be done.”*

*- Marge Piercy, poet*





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CLF where she has been a Treasurer. At a time when integrated and multi dimensional livelihoods interventions are being given utmost importance at rural level for continuous income generation throughout the year, Shipra Sarkar set an example of it at local level. She was able to encourage the women and together they made 24,000 masks for 12 no of GPs. The CLF

earned a profit of around Rs 2,00,000/- just within a period of 3 months. Being the Treasurer, Shipra Sarkar convinced the other members and office bearers of the CLF and with the profit earned from the mask making unit, they bought and E-Riskha recently and earning Rs 200 every day. As Treasurer of Tribeni CLF, Secretary of Nijara VO and Book keeper of Nirmali SHG, Shipra Sarkar is performing each duty simultaneously and never fails to lose an opportunity of earning income collectively for the village women in her locality. The role played by Shipra Sarkar in empowering women in her locality is an inspiration for many in the area and recently she was seen in a special program on rural women entrepreneurship at Prag News hosted by Shyamkanu Mahanta, a renowned journalist and entrepreneur of north east India.

LIVELIHOOD: FARM & NON-FARM



## USE OF SOLAR DRYER GAVE A NEW SHAPE TO THE SHGs OF NIRMALA VO

*Name of the CBO : Nimarli VO*

*Name of the Block & District : New Sangbar Block, Dima Hasao*

ASRLMS which has been working extensively in promoting sustainable livelihood and clean energy models across Assam provided Solar Dryers to Nimarli VO formed in New Sangbar Block of Dima Hasao district on 6th December 2019. The Nimarli VO was formed on 25th Jan. 2018 with a total of 16 SHGs comprising of 168 members under New Sangbar Development Block. They have regular monthly meetings, and are also particular in creating savings. In a nutshell, this VO is creating positive impacts in bringing about changes in the lives of the SHG members in the remotest corner of the state.

The idea behind providing the Solar Dryer was for the purpose of drying Paddy, Turmeric, Chillies, Mango, Bamboo Shoot, Paddy seed, Meat, Fish and Amla. It is interesting to note that, this intervention was the first of its kind in the Block, where facility for semi processed drying was given to the SHG members in particular and VOs in general.

After the installation of the Solar

Dryer, the members of the VO were given awareness about the machine; including its uses and benefit. Moreover, the members were also made to understand how the solar dryers can help scale their agri-business volumes. An in-depth analysis of the business volume highlights that, the VO processed a total of 488 kg of Meat, Fish, Bamboo, Paddy etc from April 2021 to Feb. 2022, against which an income of Rs 60,385/- was made.

The income received from drying have been kept as Corpus fund, and it is being utilized for enabling loans for those SHG members who wishes to take up alternative livelihood activities. Indeed, the Nimali VO have expressed their happiness and gratitude to ASRLM for giving them the Solar Dryers.



*"A group becomes a team when each member is sure enough of himself and his contribution to praise the skills of others."*

*- Norman Shidle (Author)*



## SUCCESS IN LOOMS

**Name of the SHG : JONALI SHG**

**Name of the Block & District: South Salmara Block, South Salmara & Mancachar**

Jonali SHG was comprised of 11 members and was formed in the year 2015. The SHG members used to work as daily wage laborers earning around Rs.100 to Rs.150 in privately owned Handloom unit. Their life was very difficult and they were unable to manage even a complete meal a day or had to even skip meals sometimes.

Once they learnt about the benefits of formation of SHG's under NRLM, the eleven members got together and formed the SHG and soon they also became members of Brahmaputra Village Organization. Doing so the SHG members availed revolving fund of Rs.25,000/- and community investment fund of Rs.50,000/-. With the amount 4 members of the group bought Tat-Sal for weaving. Further on receiving Bank loan of Rs 5,00,000/-, all the members purchased Tat Sal and they collectively started to take bulk orders from Meghalaya. They weave traditional Clothes for Garo and Khasi Tribe and their designs have a huge demand in the Garo hills. Since then there was no looking back. They have been regularly receiving orders and have met the demands on time. Their success had motivated other women in the village to come forward and adopt weaving and collectively



work to achieve success. Today the members have their own weaving machines and earn a decent amount of Rs.350 to Rs.450 per day. The incremental growth in income has definitely brought joy and happiness in their lives. Each day they strive better and make a fulfilling future. They have started sending their kids to schools and able to regularly fed them two course of meal at home.



## IF YOU DREAM, YOU CAN ACHIEVE IT.

*Name Of The SHG Member : Manakhi Konwar Gogoi*

*Name Of SHG : Swagatam SHG*

*Name Of Block & District : Lakuwa Block, Charaideo*

Smt. Manakhi Konwar Gogoi is a middle aged woman of 34 years from Bhakat Gaon, which falls under BMMU Lakuwa under Charaideo District. She belongs to Swagatam SHG which is under Kiran Village Organization. She is a silent woman who lives silently with her two children and her husband and work very hard for upbringing of their kids to be better human. Manakhi is very lucky to have received the support of her husband.

Manakhi came under SHG fold in the year 2015 with the inclusion in Swagatam SHG. She is very active in the group, never misses a single weekly meeting and follows all the instruction received from the higher authority very carefully.



In the year 2018 she has purchased 5 piglets (1 Male & 4 Female) by investing an amount of Rs. 21,500 /-, out of which Rs 15,000 / - was taken as internal Loan from their group. In the Year 2019 she got 42 numbers of piglets from 3 Female Pigs. Out of 42 she sold 10 Piglets at the rate of Rs.4000 each and earned an amount of Rs. 40,000/-. Again in the end of 2019 she sold another 32 pigs at the rate of Rs.12,000/- (avg.) and earned an amount of Rs. 3,84,000/-. After repayment of her loan again, in 2020, she has taken another loan of Rs. 20,000/- from Bank and Rs. 5000/- from CIF for further investing in her piggery firm. In the year 2020, again she has got another 38 piglets from 3 female Pigs and sold 34 piglets at the rate of Rs. 4500 each and earned an amount of Rs. 1,53,000/-. In the year 2021 again, she has got another 27 piglets from 2 Female Pigs and sold 9 piglets at the rate of Rs. 5000/- and earned Rs. 45,000/- Now she has 3 Female Pigs, 2 Male Pig and 18 Piglets in her firm. Now she has earned approximately Rs. 1.5 to 2 lakhs from her piggery firm.

Manakhi is so satisfied with her piggery farm and have plan to expand the same in the future.



## A CASE STUDY OF A KRISHI SAKHI

*Name of the SHG Member: Amiya Gayari*

*Name of the SHG: Somaina SHG, Block & District: BMMU Baska, Baksa*

Smti Amiya Boro is a member of Somaina SHG from Bathouguri Village which comes under Baska Block. She is engaged in multiple livelihood activities like Weaving, Agriculture and Piggery Farming. Like other SHG members of her group Amiya Boro was also confined to the four walls of her house and couldn't think beyond two square meals a day before she came into the SHG fold of ASRLM. She along with her other group members received a number of trainings like SHG Basic management, VO management, Financial literacy training, basic livelihood training etc. With the exposure given by ASRLM, Amiya's confidence in herself grew in becoming a productive member of her family and improve the family income. She started with livelihood activities relating to horticulture and weaving and realizing her potential the BMMU unit developed her as a Krishi Sakhi to help her fellow SHG members to grow financially through agriculture.

Somaina SHG of which Amiya Boro is a member, has received a RF amount of Rs.25000/- and CIF of Rs. 50000/-. They have also received a bank loan of Rs 2lakhs. Amiya took loan of Rs 20,000/- and Rs.50,000/- from bank in order to expand on various livelihood activities which could be done by herself. She started with weaving of



Dokhona, Mekhla, Gamosa etc. She bought a piglet of Rs.2000 and rearing it for nearly 7 months incurring a cost of Rs. 4120 she sold it for Rs.12000/- which gave her a net profit of Rs.6000. Rather than cultivating paddy, she also ventured in watermelon cultivation.

Meanwhile serving as Krishi Sakhi she also receives a honorarium of around Rs.3000/-. With increased household income by becoming a productive member of her family Amiya has gained confidence to thrive for more. She now understands the value of education and becoming self sustainable and is making her children understand the value of education and helping them in grabbing the opportunities coming on their way.





## A CASE STUDY ON PG OF NUTRITION GARDEN

**Name of PG** : **DANGSMAI PG on Nutritional Garden**  
**Name of the Block & District** : **Lumbajong Block Karbi Anglong**

Dawjingphang Village is located at Dhansiri block under Karbi Anglong district having around 170 households, 16 SHGs and 1 VO. The women of the village have become financially and socially independent after coming into the SHG fold. They have been provided various trainings and awareness sessions from time to time to bring about behavioural change as well as giving them knowledge on the practical and technical aspects of the livelihood opportunities that are available to them.

After attending various trainings on Livelihood in convergence with Line Departments, different activities had been undertaken by the SHG members by utilizing the Community Investment Fund and Bank Loans. The members then visualised to form a Producer Group at the Cluster Level.

In the year 2019 DANGSAMAI PG was formed under Dhansiri CLF of BMMU Lumbajong with the handholding support of the Krishi Sakhi and the BMMU Staff. The Dangsamai PG opened their bank account at AGVB Dhansiri Branch. The PG which consisted of 55 members has their own by-laws and their own hierarchical structure.

For adopting different livelihood activities, the Mahila Kishans have availed loans from CIF, Corpus Fund and Bank Loan. And accordingly, community cadres like Krishi Sakhis, Jeevika Sakhis etc have identified household wise common activities to form the PG. After formation of the PG, a Books of Record Training was provided by the Master Book-keeper under the initiative of Dhansiri CLF. Further, technical support and training has been provided by Krishi Vikas Kendra, Diphu; Agriculture Dept and Animal Husbandry & Veterinary Department. The PG has taken funding support from the CLF.

The PG has a cultivable land of around 20 bighas at present. They purchase the seeds collectively in order to get them at lower prices from the Local Market. They aggregate the produce together to sell the surplus products to supply outside Local Market in order to get genuine price. As a group entity it is easier for them to access training. Further, they commonly share the knowledge of activity management and the profit ratio amongst themselves. Together they have even contacted the local school in their area and started supplying products for the Mid-Day Meal.



Before the formation of the PG, most of the members had carried out traditional methods of maintaining a Kitchen Garden but it was observed that after the PG formation they have been able to turn these kitchen gardens into nutrition gardens. All the members have established Nutritional Gardens keeping in mind the modalities as suggested by the Agriculture and KVK Department during the training sessions. The product volume has increased and the women have realised that they can earn some income by doing such kind of activity at a larger scale. Previously, the women were buying vegetables for their household

needs. At present, they produce enough surplus to sell at the local market. They are also being actively assisted by the Krishi Sakhis under ASRLM. They are helping the Mahila Kisaans to sort and grade their surplus produces. Shortly, they will be able to sell bulk vegetables in the larger market.

This case study is an ideal example of the financial empowerment of women in the SHG fold along with their behavioural change. The SHG women have gained confidence to come together as a group and utilize the resources available to them, to acquire financial independence. This has also over time encouraged them to address



various social issues and influence their peers in the community to come into the SHG fold.

## CHENIMAI DOLEY: A PROGRESSIVE FARMER

*Name of the SHG member : Chenimai Doley*

*Name of the SHG : Kherkata SHG*

*Name of the Block & District: Ujani Majuli Block, Majuli*

Chenimai Doley lives in Nayabazar College colony belongs to Kherkata SHG, Rengani VO and Brahmaputra CLF under Ujani Majuli Development Block of Majuli District with her husband and daughter. Her family's prime source of income is agriculture. Her husband is a farmer by occupation. Chenimai Doley is an active Mahila



2016 she got various training in agriculture. She tried various methods of agriculture scientifically. She carried out the system of rice intensification (SRI) for paddy and System of Crop Intensification (SCI) in vegetables. She along with her husband adopted all the practice of SRI. She also practiced the SCI in her vegetables step by step, from nursery raising to transplantation. She uses only vermin compost in her field.



She also prepared Jeevamrit and other organic pesticides like Agniastra and Neemastra which she applied in her paddy field. Last year through SRI practice she was able to yield 6.5-7.5 quintals of rice per bigha of land (approx 8400 rupees), which was enhanced from the traditional way of cultivation by 2-3 quintals per bigha. She was happy with her increased production. She also motivated other women of her locality and approached them to do the SRI method instead of the traditional method.

She is very much interested in cultivating vegetables. She grows almost every seasonal vegetable in her 4 bighas of land. Last year she was able





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to grow potatoes, pulses, beetroot, ladies finger, ridge gourd, bottle gourd, turmeric, onion, garlic etc. She grows the vegetable for daily needs as well as for selling. Last time she sold vegetables worth almost 16,000/- rupees.



As per the instructions received, she also cultivated strawberries and earned a total of 6,000/- rupees from selling strawberries. She is a well known Mahila Kishan of this area. She also cultivated corn, sugarcane and ground nut. Last year, she was also able to yield

a sum of 7 quintals of mustard from 3 bighas of land. She has also started rearing live stocks such as cows, ducks and goats as secondary source of earning.

This year she planned to do Black Rice for the first time using the SRI method. She also engaged in various social services and hence influenced many other Mahila Kishans of her locality. She lives happily with her husband and her daughter Leena, who is in class 12th. ASRLM feels pride to have such an energetic and inspiring farmer.



Chenimai Doley said, "ASRLM helped me a lot in every aspect of farming. I got many training and financial assistance from ASRLM and got recognition through it. Thank You ASRLM".

*"The ultimate goal of farming is not the growing of crops, but the cultivation and perfection of human beings."*

*-Masanobu Fukuoka  
(Japanese Farmer)*

## TRANSFORMATION OF DEIJI KALITA FROM A SIMPLE & INDOLENT LADY TO AN ENTREPRENEUR

*The Name of The SHG Member : Deiji Kalita*

*Name of the SHG : Indira SHG*

*Name of The Block & District : Kaliapani Block, Jorhat*

Mrs. Deiji Kalita was a simple and indolent woman before joining SHG. She never thought that she could become self-sufficient by running her own business in her life. Inspired by the training she received from ASRLMS after joining SHG, she tries to earn a livelihoods on her own so that she and her family can prosper financially. First, she started a duckery farm with loan from SHG and she is now considered a financially well-off woman. Therefore, she is now active member of Indira SHG and Swagotom VO.

Sl No.	Loan Amount (Rs.)	Purpose	Source of Fund	Investment (Rs.)	Total Sale (Rs.)	Net Profit (Rs.)
1	5000	DUCKERY FARM	RF	5000	30000	15000
2	10000	DUCKERY FARM	CIF	10000		
3	20000	DUCKERY FARM	Bank Loan	20000	52000	32000



### TRAINING RECEIVED

Being a part of SHG & VO, she received several training from ASRLMs, those are like:

- SHG Basic Management Training
- VO Basic Management Training
- Pashu Pathsala
- Basic livelihoods training

### LIVELIHOODS INITIATIVE

Mrs. Deiji Saikia started her duckery farming with loan of RF 5,000/-, Bank loan 20,000/- and CIF 10,000/- from SHG under BMMU Kaliapani. She has been supplying ducks and eggs to the local market daily. Till now she was able to earn income around Rs. 82,000/-.

### FUTURE PLAN

She would like to continue her duckery farming with high breed varieties in an extensive way along with composite fish farming.





## DOUBLING INCOME THROUGH A KIRANA SHOP

*The Name of The SHG Member : Bulu Basumatary*

*Name of the SHG : Jugami SHG*

*Name of The Block & District : Sidli Chirang Block, Chirang*

Bulu Basumatary is a proud owner of her Kirana Store since 2017. Her village is Khakarbari which is in Ananda Betini VDC under Sidli Chirang Development Block.

She is a 42 years old lady who is solely supporting her family with her kirana store. Her husband is a seasonal farmer. She has been a member of Jugami SHG since 2013 which is under Maidangshri Village organization. One fine day, while attending SHG meeting, she came to know about the SVEP project which was introduced in her block and also about the Community



enterprise Fund. Without wasting any more time, she has applied for the CEF and her application was granted in November, 2020 for the amount of Rupees 25,000/- for 15 Months. Since then, she was able to improve her business and almost doubled her income from Rupees 10,000/- to Rupees 19,000/- Per Month.

Now, when asked about her next step as an entrepreneur her answer is always optimistic and is very strong in her decision to lead life and family through this shop

## A NEW HOPE IN THE HORIZON: VEGETABLE & FLOWER NURSERY

*Name of the SHG member : Ronju Gogoi*

*Name of the SHG : Pragati SHG*

*Block and District : Mahmora Block, Charaideo*

Farmers generally prepare small nurseries in their backyard solely for personal usage. But the availability of quality planting material is highly essential for successful commercial vegetable cultivation. It is a challenging task for the farmers to produce quality planting material in their backyard. For production of quality planting material in protected conditions with nethouse /polyhouse, the structure with accessories and initial consumables, and the

knowledge about advanced nursery management technologies like soil solarisation, grafting, sowing, fertilisation, raised beds, pest and disease management activities, etc are required to produce quality planting material. Sometimes in the event of pest and disease incidence, natural calamity or field mortality of plants in early stages, the farmer does not have sufficient time to raise their backyard nursery.

To address this issue of the farmers,



PHOTOS OF FLOWER NURSERY



commercial nursery of vegetables can be a suitable option and thus this type of nursery emerges as a sustainable livelihood option.

Ronju Gogoi, a resident of Pohuchungi village under Bhoralipukhuri Gaon panchayat, president of Pragati Atma Sahayak Gut which was formed by herself in 2014. Her family comprises of 1 Child and her husband. In her early adulthood Ronju used to work in a well established commercial nursery as a wage worker. She acquired various skills and knowledge of nursery during those days. She kept in her mind an extreme desire to establish a nursery by her own since her adulthood.



Finally her dream turned into reality when her SHG got a revolving Fund of Rs25000/- from ASRLM. She took a loan of 12000/- INR from her SHG and started her nursery as Bhargav nursery in a small scale. Due to shortage of capital she was not able to commercialise her nursery.

Later in 2019 Ms. Ranju Gogoi's Pragati SHG received a bank loan of



2,00,000/- INR from which she took 70,000 INR as internal loan and expanded her nursery. She established a well-built greenhouse shed for her nursery which ultimately enhanced her nursery's storage capacity as well as the quality of the saplings.

Presently Ms. Ranju Gogoi is earning on an average of 15,000/-INR per month. Recently she has started a sapling home delivery service. This is first of its kind activities in the locality. And till now she has supplied more than 10,000 saplings to various SHG members to promote kitchen garden.

## GROUP WORKS CAN DO WONDER

*Name of the SHG Members: Dipti Das & Jamuna Das*

*Name of the SHG : Madhavdeb SHG*

*Name of the Block & District : Mahamaya Block, Dhubri*

Two women namely Dipti Das and Jamuna Das are the residents of Kadamtola Village, Mahamaya Dev Block. They are active members of Madhavdeb SHG under Milijuli VO, Sontoli CLF.

Dipti Das is an unmarried woman living with her nephew in the family as she is suffering from Leprosy; having no other income source. Jamuna Das is a married woman who lives with her husband and a son. The economic conditions of both of the families were very poor and it was difficult for them to fulfill the basic necessities of life.

The SHG received Revolving Fund of Rs 25,000/-. They borrowed 10,000/- from the SHG and started a poultry farm in 2020 which initially gave them a good amount of profit. Getting inspired they took a loan of Rs 50,000/- from the SHG which received bank loan of Rs 1,00,000/- to expand their business. Unfortunately, they faced a huge loss due to large number of mortality rates of the birds. But these two brave women didn't give up their hope. The SHG received a bank loan of Rs 2,00,000/- from where they borrowed Rs 85,000/- and purchased Egg Incubator Machine.





## The Sylvan Saga : From Dusk to Dawn

These days they are getting good income from the incubator machine supplying chicks to the locals and different places. In addition to sellchicks to



other people they started a poultry farm of their own. Besides repayment of



loans, these multiple livelihood activities give them an average monthly income of Rs 5,000/- each. Now both the family could fulfill their needs from this income and simultaneously giving proper education to the children and engagement to the other members of the family. Rest of the SHG members of the Madhabdev SHG also get encouraged by them and started livelihood activities of their own.



## A CASE STUDY OF PASHU SAKHI

*Name of the SHG member : Surabhi Rabha*  
*Name of the SHG : Jaymati SHG*  
*Name of the Block & District : Dangtol Block, Bongiagon*

The main occupation of the people of Bongaigaon district being agriculture, most of the SHG members are involved in agricultural activity along with other members of their household. There are also a good number of farm and non-farm livelihoods activities which has increased the annual income of SHG.

Surabhi Rabha is a member of Jaymati SHG of the Rabhapara village under the Dangtol Development Block, ASRLM. She belongs to a poor tribal family and had experienced a very

struggling childhood. Although she was not able to achieve higher education, through the support of her SHG, VO and BMMU staff she became a community cadre under the Dangtol BMMU and was instated as a Pashu Sakhi in the year 2015. She then received various trainings and started her own pig breeding farm. She also supported other SHG members to start their piggeries using proper scientific techniques with adequate training. She was awarded the best Piggery farmer award by the District Administration of





Bongaigaon during the FY 2019-20.



Today Surabhi Rabha is established as an experienced Pashu Sakhi under Dantol Development Block. From time to time she also supports the Veterinary Department of the district during different trainings, vaccinations and for minor treatment of the animals. She assists the other SHG members and Livestock farmers providing them with awareness, help during vaccination,

awareness, help during vaccination, castration and other activities not only in Bongaigaon District but in the neighbouring district of Chirang as well. In this way, she has been a major source of inspiration and motivation to the other women in the area.



Women like Surabhi Rabha have become instrumental in making the objectives of the state rural livelihoods mission a success. Their relentless dedication towards their work and their commitment to make a better and inclusive society has been integral to the successful execution of the mission.

*“Courage doesn’t always roar. Sometimes courage is the little voice at the end of the day that says I’ll try again tomorrow.”*

*— Mary Anne Radmacher (Author)*

## SUSTAINABLE LIVELIHOOD THROUGH DAIRY FARMING

**Name of SHG Member** : Dipti Devi.  
**Name of the SHG** : Anuradha Atma Sahayak Got.  
**Block and District** : Bajali Block, Barpeta.

Dipti Devi is a member of Anuradha Atma Sahayak Got under the armour of Ratanpur VO and Panchami Cluster level Federation which was formed under Block Mission Management Unit, Bajali, ASRLM. She resides in Ratanpur Village of Nityananda Gaon Panchayat with her family of five members. She started cow rearing from years back with her husband and thus dairy farming became her sole way of livelihood. Currently she has brought 40 Nos of cows of various breed viz. Jersey, cross breed, Geer, Sahiwal etc.

Dipti Devi initially was from a poor rural family. She came under the ASRLM fold in the year 2017 as a member of Anuradha Atma Sahayak Got. She was availed with a bank loan of Rs 1,00,000/- through ASRLM. Adding that she invested her own capital of Rs 50,000/- and upgraded the dairy



farm. ASRLM played an influencing role in changing her standard of living. Initially though she started the business with her own capital, she got all the financial supports provided by ASRLM which helps her directly. She is an active member of the SHG and work in urge to enhance her livelihood.

### Economic Analysis of Benefits earned by DIPTI DEVI in the Year 2020.

Sl No	Particulars	Units Sold	Rate Per Unit (Rs.)	Amount (Rs)
1	Paneer	1800 kg	380	684000
2	Sweets	3500 nos.	10	35000
3	Curd	1700 kg	100	17000
<b>Total</b>				<b>720,700</b>

Dipti Devi has planned to expand her Livelihood activity by purchasing more nos. of milching cows of cross-breed. She has equally planned to buy few milking instruments as well. Dipti Devi has proven herself as one of the most satisfied women who work with cooperation of ASRLM. Further She will be availed with the most probable assistance from the mission and ASRLM look forward to see her enlarged livelihood activity through dairy farming.



## RANGMILI SHG: THE NAME DEFINES IT ALL

**Name of the SHG : Rangmili SHG**  
**Name of the Block&District : Pachim Nalbari Block, Nalbari**

The Amani village of 21 No. Uttar Khetri Dharmapur GP under Pachim-Nalbari Dev. Block is situated nearly 2 KM from the block head quarter. The main occupation of the villagers' is goatery, poultry and weaving. As early as 2009, few BPL female had discussed about SHG formation and possibilities. Accordingly, they formed the SHG named 'Rangmili'. The SHG was brought under SHG fold in the year 2013. The SHG has received all the trainings including a training on Agar-batti Making from RSETI.

To develop the SHG, they had received three direct loan from AGVB Chamata Branch of amount 1.5 Lakhs, of which they have two instalments left as of now. They have also received 15,000/- from NRLM as revolving fund in the month of July, 2017. Mrs. Arifa Begam, Community Resource Person of 21 No. Uttar Khetri Dharmapur has



contributed a lot regarding the formation of the SHG and training. She helped this SHG in every aspect. As community women, before coming to ASRLM, self-help group fold, each woman had their respective obstacles like social, economic and religious. But they gradually overcame all the obstacles and set up their own business as well as livelihood activities, though they needed a way and support to flourish their activities. Personally all the members are engaged in different livelihood generating activities like weaving, dairy, tailoring, goatery, poultry & fishery. The members of the SHG collectively produced Mekhela Chador, Gamocha, etc. They are also involved in poultry and Goatery business. Mekhala Chadors are taken by the vendors locally. Their target is the local Nalbari market. At present all the members are earning Rs. 15,000/- to Rs. 20,000/- monthly.



## RUBBER PLANTATION AND RUBBER MANUFACTURING : A NEW HOPE FOR SHGS.

*Name of The SHG Member : Smt Karuna Narzary*

*Name of The SHG : Barfu SHG*

*Name of the Block & District : Kachugaon Block, Kokrajhar*

Smt Karuna Narzary is bringing a positive change with her Rubber Plantation and Rubber Manufacturing initiative. A member of Barfu SHG, Derhasat VO of Jambuguri Village, Ballimari VCDC under BMMU ASRLM Kachugaon, Kokrajhar, she started rubber cultivation and manufacturing in 3.5 bighas of land and opened avenues for earning her livelihood in 2017.

With an aim towards sustainable livelihoods through Rubber business she tries to expand her business from rubber plantation to its processing. After joining in NRLM Barfu SHG of ASRLM Kachugaon Block she not only been motivated from ASRLM but also able to get financial assistance from her SHG through RF and CIF.



Initially she invested Rs. 38,000/- for the plantation and development of land where she took a loan from her SHG amounting Rs. 30,000/-, seeing the initial success of rubber plantation and selling liquid rubber to nearby market she was able to return the loan on time. later she decided to make solid rubber by herself through processing and invested Rs. 68,000/- in purchasing machineries and others.

It is worth mentioning that even with the restrictions of the pandemic she has managed to earn monthly Rs. 16,000/-to18,000/-on an average. The monthly production of solid rubber is around 110-120 kg which she sells in the local market in Kokrajhar at an average price of Rs.155-160 per kg.



## SUCCESS STORY OF PMFME

*Name of the SHG Member : Deepamoni Devi*  
*Name of SHG : M/S ANAMIKA SHG*  
*Name of the Block & District: Kapili Block, Morigaon*



Deepamoni Devi is a beneficiary of the PMFME Scheme under Kapili Dev. Block, Morigaon District. She is well-known for her "Asomi Food Products" brand which deals with pickles. The brand is popularly known for its outstanding taste, authenticity, and packaging.

Initially 'Pickle making' was just a hobby for Deepamoni Devi. She was aware that the perfect taste of the pickle is dependent on the correct mixing of various ingredients in the best proportion and the perfect timing for processing. Also pickles can enhance the enjoyment of an entire meal.

So, in 2015, she transformed her pickle-making hobby into a promising and well-known pickle brand. She started her journey with 5 nos. of pickles pack carrying in her vanity bag. With her constant efforts towards her dream, now she is able to deliver around 600 packs of pickle of 200gm pack every month.

She became a member of Bish Bhani VO, and Gagana CLF. With the assistance of the ASRLM Kapili BMMU team, her efforts grew into a full-fledged entrepreneurial venture. She got FSSAI Registration and Udyam Registration of her Brand with the hand holding support from BMMU team. She

## The Sylvan Saga : From Dusk to Dawn



sells a wide range of pickles, including Voot Jalakia Pickle, Mango Pickle, Lemon Pickle, Chilly Pickle, Garlic Pickle, Ginger Pickle, Jackfruit Pickle and also Mixed Pickle.

The journey of starting the brand and making it successful was not easy for her. She had to overcome numerous obstacles. The most difficult challenge she faced was obtaining a loan for working capital to expand her business. With the intervention of ASRLM, on 28th



February 2022, Mrs. Deepamoni Devi received the seed capital support of Rs. 40,000 under the Prime Minister Formalisation of Micro food processing Enterprises (PMFME) for working capital. Immediately she purchased small tools and equipment.

The seed capital assistance under the Scheme helped her in purchasing packaging tools, raw materials and utensils that aided in the quicker and



easier preparation of the pickles. The seed capital support has increased her production capacity to 20% and meet the soaring market demand. 'Asomi Food Product' is marketing its products in the local markets in the district and generated an annual revenue of around Rs. 5,40,000/- for FY 2020-21. She is a role model of among those women who wants to be self-reliant. She also giving employment to 5 women engaged in various activities in her business.

## PIGEON FARMING : A NEW RAY OF HOPE

*Name of the SHG member : Renu Begum Mazumder*

*Name of the SHG : Momtaz SHG*

*Name of the Block & District: Silchar Block, Cachar*

There is a lot of talking about achieving success by raising poultry, goats or cattle. However, the economic success of raising pigeons is rarely heard off. Mrs. Renu Begum Mazumder, a member of Momtaz Self Help Group of Baghadahar Borjurai Gaon Panchayat under Silchar block, has been able to establish a lucrative business by raising pigeons commercially.

Renu is a poor woman who has no place at her home to raise cows, goats, chickens or ducks like others do in her village. So while handholding her by the ASRLM officials regarding taking up livelihood, she was suggested to start pigeons raising commercially, which requires less space. Pigeons can be reared in any corner of the house or in the yard or in small places like roof or cornice. It is even possible to keep pigeons by hanging baskets on the roof.

Raising pigeons is a lucrative business as one pair of pigeons gives birth to 12-13 pairs in just 12 months. There is a huge demand for pigeon meat in the region. Pigeon meat is also delicious and fortifying. There is no extra cost for keeping pigeons. Pigeons can be easily domesticated.



## The Sylvan Saga : From Dusk to Dawn



Commercial pigeon rearing does not require much money. It only requires an initial investment of Rs 5,000/- to Rs 10,000. However, Renu has started her business by borrowing money from her SHG. Her SHG used to collect weekly subscriptions and deposit them in their group and above all they also got government help of Rs. 25,000/- under Kanaklata Mahila Sabalikiran Yojona. Initially she bought five pairs of pigeons and build the nest to keep those. At present she has 25 pairs of pigeons in her farm. Pigeons mainly eat peas, wheat, maize, barley, mustard, rice, paddy, pulses etc. which are found in abundance in everyone's house, especially in rural areas.

Excluding one-time expenses such as the cost of buying pigeons and building pigeons house, food and other

expenses costs around Rs. 2000/- per month on an average. Renu is getting 25 pairs of chicks per month from her 25 pairs of parent pigeon and she is selling at Rs. 450 per pairs for the mature pigeons. She has already earned a Rs. of 11,250 /- (approx). after excluding the monthly expenses, there is a a profit of Rs. 10,000/- (approx). Getting encouraged after receiving the profit, she is keen to expand her initiative to earn more. If foreign racers and other improved breeds of pigeons are reared, the amount of profit will increase several times. Renu has already planned to take up Rs. 25,000/- as loan from her SHG so that she can buy improved breeds of pigeons and can build some more nests for those. She has already submitted the loan application.

Pigeon rearing is a low cost business model which can be replicated in other places where there are fewer spaces in SHG household. The meat of the pigeon is very tasty, nutritious and restorative.





## MULTIPLE LIVELIHOODS ACTIVITIES

*Name of the SHG member: Hasna Ara Begum*

*Name of the SHG: Asomi SHG*

*Name of the Block & District: Sipajhar Block, Darrang*

Hasna Ara Begum is a member of Asomi SHG under BMMU Sipazhar. Before joining ASRLM, her monthly income was 4200, which is very minimal to run a household. After joining the SHG, she received an amount of Rs. 5,000/- from the SHG from the total amount of 25,000/-



received by the SHG as a form of revolving fund. With that amount she has bought 75 number of chicks with



amount of Rs.3,000/- the rest 2,000/- she spends for feed and other necessary things for feeding the chicks. After two months she sold 50 numbers of chicken for Rs 300 per chicken and received Rs 15,000/- as benefit. She has also sold eggs and meat & able to earn Rs 8,000/- per Month. After that she has discontinued her chicken farm and in 2020 the SHG has received bank Loan of Rs 2,00,000/- From that bank loan she has received Rs 20,000/- and she spent the loan amount in Goat Farming (*Capra Aegagrus Hircus*) with 6 no's of Goat. Goat farming has leverages her livelihood & her income from Goat farming has increases day by day.

Hasna Ara Begum also engages herself in other farm livelihoods activities like papaya farming, Ghost chilly farming. She also sells packaged rice. Her total annual gross income is Rs 1,96,000/- by engaging herself in all the activities mentioned.





**NRETP**



## ORGANIC FARMING:

Organic farming is a production system which avoids or largely excludes the use of synthetically compounded fertilizers, pesticides, growth regulators, genetically modified organisms and livestock food additives. To the maximum extent possible organic farming systems rely upon crop rotations, use of crop residues, animal manures, legumes, green manures, off farm organic wastes, biofertilizers, mechanical cultivation, mineral bearing rocks and aspects of biological control to maintain soil productivity and tilth to supply plant nutrients and to control insect, weeds and other pests.

ASRLM has started Organic Value Chain project with 2500 numbers of beneficiaries in the virgin land of West Karbi Hills with an aim to bring the traditional practices of agriculture back to the region. Success again is a multi faceted word, but the outcome ASRLM has received is the confidence of starting an organic project in a bigger way. Thus with the inception of National Rural Economic Transformation Project, ASRLM has started the organic Village Cluster promotion project 20 Blocks in 5 District covering 20,000 Mahila Kisan. Some terminologies frequently used and the concept of organic cultivation is shortly analyzed below:

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ASRLM has taken up the cultivation with registration in the Participatory Guarantee System (PGS) portal, which is a quality assurance initiative that is locally relevant, emphasize the participation of stakeholders, including producers and consumers and operate outside the frame of third-party certification. A group of farmers working together for participatory organic guarantee programme under PGS-India norms and guidelines is known as Local Groups. ASRLM has formed Local Groups among the targeted 20,000 numbers of farmers.



## HAWATUN NESSA

**Name of the SHG member: Hawatun Nessa**

**Name of the Local group: Najrin LG.**

**Name of the SHG: Sweet SHG**

**MAIN Activities :Paddy & Vegetable Cultivation**

**Name of the Block& District: Algapur Block, Hailakandi**

Hawatun Nessa is a member of Sweet SHG from Vill-Chandipur part IV of Bashbari GP. She is one of the most active members of the local Group under Organic Farming project under ASRLM. She has almost 9 Acres of land for paddy cultivation and 2 Acres of land for vegetable cultivation (season wise, cultivating both Rabi and Kharif). From the very beginning when organic farming started in the block, she started cultivating vegetables organically in her garden using cowdung and other vegetables peels etc. for her own consumption.

But as soon as she got training on preparation of various organic Biopesticides and fertilizers like Vermicompost, heap compost, she started to use in her garden in Rabi Season. Some of the vegetables includes potato, tomato, French beans, Radish, cabbage, chili, pumpkin, cucumber, brinjal etc. and this time she thought of using her vegetables for commercial purpose from her 2 Acres of land. She has sold almost Rs.10000/- of vegetables after and over her own consumption.

She had converted her agricultural land as a model farm of Organic Farming wherein now she is able to show various income being generated from organic farming. At present she is selling Strawberry bittergourd, ridgegourd, ash gourd and now cultivating spinegourd. She has received an income of Rs. 12,000/- as of now.

She is now planning to expand her organic production by installing Vermicompost tank to make more organic manure and to use it in her another 2 acre of land to make her land sustainable and more fertile.



## ANJUMONI BANIA

**NAME Of SHG Member:** Anjumoni Bania

**Name of the Local Group:** Prosesta LG

**Name of the SHG:** Prerona Atma Sahayak Gut

**MAIN Activites:** Mustard & Potato Cultivation

**Name of the Block & District:** Raha Block, Nagaon

Anjumoni Bania has a total land of 8 Bighas of land in the Dighaldori village of Raha. She belongs to the Sanjukta CLF. With the motivation of her fellow member she has initially cultivated potato, Cabbage, Mustard, Paddy etc. in her land. After getting the training on organic farming conducted by BMMU Raha, she has adopted methods of organic farming for Mustard, Potato, Ginger, Turmeric and Lemon cultivation- and started the same in 6 Bighas of land. Anjumoni Bania is a Group Leader of Prosesta Local Group, formed by ASRLM under Organic Farming project. After getting block level training on organic farming from BMMU Raha, she has started producing Vermi compost, Vermi wash and Heap compost individually. She took a total land of 6 bighas for organic farming, where she is cultivating Mustard in 5 bighas, Potato in 0.5



bigha and Ginger, Turmeric and Lemon in 0.5 bighas. Krishi Sakhis of her locality is giving her constant handholding support. Initially she has also received other livelihood trainings like Farmers Field School Training, Basic Livelihood Training etc.

Anjumoni Bania has already produced about 500 KGs of Mustard and 70 KGs of Potato and she has earned total Rs 30000/- as profit. She has a plan to rotate her crop cultivation and also she wants to do Vermi compost production in a large scale.



## BHAGYA KONWAR

<b>NAME Of SHG Member-</b>	<b>Bhagya Konwar</b>
<b>Local Group-</b>	<b>Krishnasura LG</b>
<b>Name of the SHG –</b>	<b>Lakhimi SHG</b>
<b>MAIN Activites -</b>	<b>Production Of Vermicompost, Liquid Manure, Hip Compost and vegetable.</b>
<b>Name of the Block &amp; District:</b>	<b>Dolongghat Block, Nagaon</b>

Bhagya Konwar has been cultivating Different types of vegetables and field crops in modern practices(with the help of Chemical fertilizers).After getting proper training like Making of Organic fertilizer and Manure, different types of way to cultivate crops) from ASRLM, she has moved towards organic farming.

Bhagya started cultivate different types of seasonable crops/vegetable like (maize, cucumber, Ridged luffa, Lady's finger etc.)in an area of 0.066 Ha under organic cluster project using Zero tillage method.Lakhimi SHG has already received Rs15000 RF fund in the year 2014 from which Bhagya personally took 1500 from principal amount for her livelihood activities.Lakhimi SHG has already received Rs10000 KAMS . Bhagya Konwar personally took 1000 from principal amount for her livelihood activities.Lakhimi SHG received Rs 50000 V\_KAMS fund in the year 2021, from which Bhagya personally took 5000 for her livelihood activities.

Bhagya Konwar member of lakhimi SHG, newly joined a Local group (LG)

name KRISHNASURA LG which came under organic project under BMMU Dolongghat though which she can build her personal satisfaction, product growth and market linkage.After getting proper training on Organic cultivation and Making of Fertilizer& Manure by own Bhagya Konwar started to making organic fertilizer like VERMICOMPOST, LIQUID MANURE, HIP COMPOST by own self on her own residence. She started use of organic fertilizer in her cultivating field.Presently she is selling vegetable and commodities to the newly open organic shop (under BMMU Dolongghat) and local vendors of nearby areas.

She is a good example of how a member has shifted from inorganic to organic cultivation





## MONORA BEGOM LASKAR

**NAME Of SHG Member- Monora Begom Laskar**

**Local Group- Antardaya Local Group (ORGANIC FARMING)**

**Name of the SHG - Polly Mongol SHG**

**MAIN Activites - Production Of Vermicompost And Strawberry Cultivation.**

**Name of the Block & District: Hailakandi Block, Hailakandi**

Ms. Monora Begom Laskar joined Self Help Group in the year 2018 under ASRLMS; since then she has been actively participating in SHG related activities and carrying out various livelihood activities, which has brought a tremendous change in her family's living condition. This platform has helped her to improve her financial condition. Now she and her family members are living a decent lifestyle in the society.

Mrs. Monora Begom Laskar is a Group leader of local group ANTARDAYA under Boalipar Gaon panchayat. She is a member of Polly mongol Self Help Group. She has been practising Vermicomposting since 2001 for self-use but from 2021 she is producing Vermicomposting for commercial purpose as well.

### **Vermicomposting**

In the year 2021, she sold 70 quintals of Vermicompost worth rupees 1000 per quintals. She has been receiving some aid from the district agricultural office in getting the Vermi compost TANK and Mulching papers for strawberry cultivation. Ms. Monora Begom Laskar has received community Investment fund and Bank loans which helped her in carrying out the cultivation activity. Ms. Monora Begom Laskar started strawberry cultivation in the year 2021

at around one and half bighas of land. She uses only organic manure and Vermi composting in her strawberry cultivation. In the year 2021, she has incurred around 80 thousand of income by selling strawberry. She used to sell strawberry at a price of 400 rupees per kg. at Badarpur and Silchar.

This year she has cultivated strawberry at 3 bighas of land and till now she has already sold worth around Rs. 50,000/- rupees.

In this way, Mrs. Monora Begom Laskar has improved her family's livelihood from a marginalised farmer household to a middle-class household. Apart from vermi composting production and strawberry cultivation she is also carrying out cultivations like potatoes, tomatoes and ridge gourds, French beans etc. organically. She is also carrying out dragon fruit farming in 2 kathas of land this year. She is one of the successful Lakhpati SHG members of Hailakandi district.



## ENTREPRENEUR/ ENTERPRISE PROMOTED UNDER OSF

**Name of the SHG member: Munni Begum Bora**

**Name of the SHG: Lakhimi**

**Block: Barhampur, District: Nagaon**

**Name & Type of the enterprise : Munni Tailoring (Service)**

### **Brief Note on the Beneficiary & Enterprise & purpose of the loan:**

Munmi has done a certification course in cutting and embroidery immediately after joining the ASRLM fold. She has taken loan from CIF amount and started her own intervention on tailoring since last 10 years. Currently she has 2 employees and 4 machines in her shop. However with an aim to keep ready-made garments for ladies and children to sell apart from her tailoring shop she has availed the CEF loan. ASRLM wishes her a bright future ahead.



**Name of the SHG member: Lipi Saikia**

**Name of the SHG: Nandini**

**Block: Barhampur, District: Nagaon**

**Name & Type of the enterprise : Lipi Ladies Beauty Parlour (Service)**

### **Brief Note on the Beneficiary & Enterprise & purpose of the loan :**



Lipi Saikia has completed a diploma course of 1.5 years on beautician. She is running the business since last 3 years. She provides all the services like hair cutting, spa, facial, threading hair straightening etc. she has availed the CEF with a n aim to expand her business. she has bought some more accessories and raw materials. Her future plan is to employ one helper in the parlour. She is presently earning an income of more than Rs. 8000/- per month.



## ENTREPRENEUR/ ENTERPRISE PROMOTED UNDER OSF

Name of the SHG member : Albin Begum

Name of the SHG:Hiyamoni

Block: Dolongghat, District: Nagaon

Name & Type of the enterprise : Albin Ladies Tailor (Service)

### Brief Note on the Beneficiary & Enterprise & purpose of the loan:

She has been doing the business since 2002. Earlier she used to only stitch ladies clothes from her house, then she rented a shop in Jajari, with help from her husband where she started to alter children's garments also. Now her demand has increased. Therefore, with the help of the CEF, she is also planning to sell ready-made garments and to employ one helper so that her business can be expanded

She has also bought a new sewing machine.



Name of the enterprise: Bidisha Hazarika Baruah

Name of the SHG:Samajsebika

Block: Dolongghat, District: Nagaon

Name & Type of the enterprise : Nanda Gopal (Trading)

### Brief Note on the Beneficiary & Enterprise & purpose of the loan:



She with the help of her husband started the shop in Dec, 2019, in front of her home. Like all other SHG members she is also having a small nutria garden in her backyard, which is sufficient for her day-to-day needs. However, she has a zeal to earn more and thus applied for CEF to expand her shop. She is now keen to start increasing her shops stock and add new items and products, etc.

## ENTREPRENEUR/ ENTERPRISE PROMOTED UNDER OSF

Name of the entrepreneur: Faruk Ahmed Barbhuiya

Name of the SHG member linked: Jahanara Begom Barbhuiya

Name of the SHG: Sunflower SHG, Block: Hailakandi, District: Hailakandi

### Brief Note on the Beneficiary & Enterprise & purpose of the loan:

Jahanara Begom has a small enterprise which basically deals with the gift items. Thus the locality knows about the enterprise as a GIFT CENTRE. But she wanted to expand her shop and thus she has applied for the CEF. Her husband also started supporting her in her entrepreneurship venture and thus after receiving the CEF, she has further expanded her shop which is earning her an amount of Rs. 10,000/- to 12,000/-



Name of the SHG entrepreneur: Sheikh Motiur Rahman

Name of the SHG members linked: Ayarun Nessa Sheikh

SHG: Loyal SHG, Block: : Hailakandi, District: Hailakandi

Type of the Enterprise: Trading (Dry Fish)

### Brief Note on the Beneficiary & Enterprise & purpose of the loan:



As the member of this particular SHG, she earns her income from doing Dry FISH business at home. So in order to develop and expand her business she needs monetary support and thus she has received the CEF.

She stays in an area where there are lots of consumers of dry fish, her business grows a lot. She has totally dominated the local dry fish market and started trading with the largest dry fish market of Assam, the Jagiroad Dry fish market with the help of BMMU officials.

Gradually her husband also started supporting her and together their family business is flourishing gracefully.

## ENTREPRENEUR/ ENTERPRISE PROMOTED UNDER OSF

Name of the SHG Entrepreneur : Dipali Das

Name of the SHG: Sunali SHG, Block: Katlicherra, District: Hailakandi

Name & Type of the enterprise : Dipali Grocery Shop (Trading)

### Brief Note on the Beneficiary & Enterprise & purpose of the loan:

M/S. Dipali Grocery Shop is a family owned and managed trading entity deals in products of Basic Necessities and Bakery. The entity is located at such a regressive area that it hardly have any competitors in the nearby region. There is high growth potentiality for introduction of new products into existing product mix. She is planning to process spices at her home and sell through the CLF.

As a part of expansion strategy she is planning to add new products into existing products mix like Personal Care & Hygiene, Baby Care, Gift items.



She has also initiated multiple livelihood activities by starting Production and Processing of spices.

The main Strength of the enterprise is the Existing area for market and Customer Loyalty.

Name of the SHG Entrepreneur: Forida Begum Laskar

SHG: RongpurKushi SHG, Block: Katlicherra, District: Hailakandi

Name & Type of the enterprise : M/s. Laskar Grocery Shop (Trading)

### Brief Note on the Beneficiary & Enterprise & purpose of the loan:



M/S. Ahmed Grocery Shop is a family owned and managed trading entity deals in products of Basic Necessities, Personal Care & Hygiene products, Bakery & Confectioneries, Foods & Beverages, Stationery items etc. The entity is located at agriculture dominated area having no competitors in the nearby region. Considering expansion strategy,

the owner is planning to deal in agricultural tools & small equipment and hardware products. From FY 2020-21, entity is selling products on wholesale basis also. After receiving the CEF, the enterprise has started adding new products into existing products and started wholesale business of basic necessities and confectioneries. The main strength of the enterprise is its promotion mechanism.

Further, understanding the need of the locality, Forida in her enterprise has introduced agricultural equipment in her shop to cater the needs of farmers and hardware items to cater the needs of the locality.

## ENTREPRENEUR/ ENTERPRISE PROMOTED UNDER OSF

Name of the SHG member: Imrana Begum Laskar  
 SHG: Boalipar Women SHG, Block: Katlicherra, District: Hailakandi  
 Name of the enterprise: Choudhury Grocery & Computer Centre  
 Type of the enterprise: Trading

### Brief Note on the Beneficiary & Enterprise & purpose of the loan:

The enterprise deals in Products of Basic necessities, Personal & Baby Care, Hygiene & Sanitation. Service mix include Mini ATM Facility, App based online payment processing and printing facility.

After receiving of the CEF, the enterprise has Expanded and started taking up agricultural tools & equipment and Services mix into existing business operation. This increases the footfall in her enterprise as locality is basically farming based.



The main strength of the enterprise is the existing market share, operation of scale, adequate liquidity, key financial strength.

Name of the SHG Member: Lamda Leima Singha  
 Name of the SHG: Imaleirambi SHG, Block: Lala, District: Hailakandi  
 Name of the enterprise: Lamda leima Enterprise  
 Type of the enterprise: Production.

### Brief Note on the Beneficiary/Enterprise & purpose of the loan:



Lamda leima Singha weaves Manipuri gamcha, phanek (Mekhela/Wrapper) and sells in local market. She has received a good response and able to earn a handsome amount through which she is being able to earn a good livelihood. By support of Community Enterprise Fund she has employed fellow SHG members and other people so that she can make more hand woven materials. She has also invested the money in procurement of yarns.



## ENTREPRENEUR/ ENTERPRISE PROMOTED UNDER OSF

Name of the SHG member: Josna Begum  
Name of the SHG: PachimDighaliatiMilijuli  
Block: Raha  
District: Nagaon  
Name of the enterprise: Suhana Store  
Type of the enterprise: Trading

### Brief Note on the Beneficiary & Enterprise & purpose of the loan:

She has taken the loan to improve the infrastructure of the Enterprise and purchase more goods of different variety for sale and increase the sale of enterprise. Her current income level has increased by an amount of Rs. 2000/-



Name of the SHG member: RuliGogoi  
Name of the SHG: Lakhimi SHG  
Block: Raha  
District: Nagaon

Name of the enterprise: Ruli Beauty Parlor Type of the enterprise :Services

### Brief Note on the Beneficiary/Enterprise & purpose of the loan:



She has improved the infrastructure of the Enterprise and purchase more products for services and increase the net profit of enterprise. Ruli is earning an amount of Rs. 1 lakh per annum at present.

Her future plan is to employ 2 persons in her Enterprise.

## ENTREPRENEUR/ ENTERPRISE PROMOTED UNDER OSF

Name of the entrepreneur: Pijush Nath  
Name of the supported SHG member : Aparna Nath  
Name of the SHG: Nath Para SHG  
Block: Lala, District: Hailakandi, Type of the enterprise: Trading  
Name of the Enterprise: Aparna Enterprise

### Brief story about the Enterprise & purpose of the loan:

Pijush Nath is husband of Aparna Nath, he owns a cloth store dealing mainly on ladies, gents, girls, boys and baby's cloths. He wanted to bring more materials and make his shop bigger and generate more income.

Pijush have received an amount of Rs. 1,00,000/- as a loan and expanded his business. The income of the household has raised to an amount of 20,000/- at present.



Name of the SHG member: Mita Nath  
Name of the SHG: Nath Para SHG, Block: Lala, District: Hailakandi  
Name of the enterprise: Pancha Ratna  
Type of the enterprise: Trading

### Brief Note on the Beneficiary & Enterprise & purpose of the loan:



Mita Nath owns a grocery store, she incurs a good income but at the same time she also needs to face a lot of credit customers who does not repay at all. She and her husband together runs the store simultaneously. Both of them together are running the store smoothly and earns Rs. 12,000/- to 15,000/- per month for their family. Thus with the help of CEF, she has expanded her grocery store and make it a bigger one. Now she is earning an income of Rs. 20,000/- to Rs. 22,000/- per month.

## ENTREPRENEUR/ ENTERPRISE PROMOTED UNDER OSF

**Name of the SHG member:** Dipali Mandal  
**Name of the SHG:** Baba lokenath  
**Block:**Lawkhowa  
**District:** Nagaon  
**Name of the enterprise:** Dipali stationery shop  
**Type of the enterprise:**Trading

### Brief Note on the Beneficiary & Enterprise & purpose of the loan:

She with the help of her husband started the shop in 2013. With the help of SHG loan she extends her business and grow business properly. After receiving the CEF, she mainly concentrates on her shops stock and add new machinery.



**Name of the SHG member:** Manika Debnath  
**Name of the SHG:** Janakalyan  
**Block:**Lawkhowa  
**District:** Nagaon  
**Name of the enterprise:** Gita rani Biswas  
**Type of the enterprise:** trading

### Brief Note on the Beneficiary/Enterprise & purpose of the loan:



She with the help of her husband started the shop in 2014. With the help of SHG loan she extends her business and grow business properly. At present she is earning an amount of Rs. 5000/- She mainly needs funding for increasing her shops stock and add new machinery etc. with the help of CEF, she has fulfilled her dream and her income also increases upto 12000/- per month

## ENTREPRENEUR/ ENTERPRISE PROMOTED UNDER OSF

Name of the SHG member : Biju Dutta Konch  
Name of the SHG : Aai Saraswati  
Block: Machkhowa  
District: Dhemaji  
Name of the enterprise: Biju Motor Parts Shop,  
Type of the enterprise: Trading

### Brief story about the Enterprise & purpose of the loan:

Biju Dutta Konch is a member of Aai Saraswati SHG since 2010. She is running her Motor parts and Machinery parts shop from 2012 to become self dependent.

With the help of 35,000 rupees as a CEF loan she is comfortably earning her livelihood.



Name of the SHG member: Junmoni Konch  
Name of the SHG: Ranghar SHG  
Block: Machkhowa  
District: Dhemaji  
Name of the enterprise: Junmoni Industry,  
Type of the enterprise: Manufacturing

### Brief Note on the Beneficiary & Enterprise & purpose of the loan:



Junmoni Konch is an SHG member of Ranghar SHG of Machkhowa GP. She has been working in the handloom sector since 2014. She had started her enterprise in the year 2018. She had been provided CEF loan of Rs.30,000 and expanded her business. She has started taking bigger orders and engages her fellow SHG members in her business.



## ENTREPRENEUR/ ENTERPRISE PROMOTED UNDER OSF

**Name of the SHG member:** Bidangshree Basumatry  
**District:** Udalguri, BTR, Assam, **Name of the SHG:** Bhaigyashree  
**Name of Enterprise:** M/s Bidangshree weaving center  
**Type of Enterprise:** Manufacturing

### Brief story about the Enterprise & purpose of the loan:

M/s Bidabgshree Basumatry weaving centre is family owned and she and her husband is managing the weaving since 2010 where she is weaving and selling different kinds of products like mekhla-sadar, bihu Gamucha, boro Gamuchaetc. She has avail loan of Rs 30000/- from OSF for the expansion of her business. She is happy to be businesswomen because she can support her family now after intervention of ASRLM. She has already started repayment of the loan. Her monthly income has raised to Rs. 45,000/- at present.



**Name of the SHG member :**Himadri Bose  
**Name of the SHG :**Enjor SHG, **District:** Udalguri,Btr,Assam  
**Name of Enterprise:**Disha Ladies Tailor, **Type of Enterprise:** Service

### Brief Note on the Beneficiary & Enterprise & purpose of the loan:



M/s Himadri Bose is running her shop since 2016 at 2 no Dhansiri where many customers like school,colleges students etc come to her shop for stitching different kinds of product. She enjoys a monopoly at her place. She has availed a loan of Rs 30000/- in order to expand her shop and to provide more services to customer needs. she is happy to be a help in her family earnings. Her monthly income is Rs. 35,000/- at present with which she has already started repaying the loan.

A wooden observation tower stands in a field of tall grass. The tower has a platform at the top with a railing and a set of stairs leading up to it. In the background, there are rolling hills or mountains under a hazy sky. The entire image has a warm, reddish-orange tint.

# **SPECIAL INITIATIVES**

## TRAINING & CAPACITY BUILDING

**Rain Forest Research Institute (RFRI)** is a research institute situated at Jorhat District of Assam. It works under the Indian Council of Forestry Research and Education (ICFRE) of the Ministry of Environment, Forest and Climate Change, Government of India. There are three Departments under RFRI; the Department of Biotechnology, the Department of Chemistry and the Department of Entomology.

The National Bamboo Mission was launched as a **centrally sponsored scheme to strengthen the domestic cultivation of more than 136 varieties of bamboo species spread across the country and boost the income of the farmers and other stakeholders involved in the sector.** Under the sponsorship of national Bamboo Mission, RFRI has taken the initiative for **'Skill Development Training on Bamboo Shoot Processing and Value Addition'** through which women SHG members under

Assam State Rural Livelihoods Mission were given training on adding values to various bamboo products.

This kind of capacity building initiative helps to promote marketing of bamboo and bamboo-based handi-crafts; to establish convergence and synergy among stake-holders for the development of bamboo; to promote, develop and disseminate technologies through a seamless blend of traditional wisdom and modern scientific knowledge as well as its opportunities. Assam State Rural Livelihoods Mission encourages more numbers of women SHG members for Bamboo Value Chain and various livelihood opportunities. Initially ASRLMS have covered four batches of 10 SHG members from aspiration districts Darrang, Dhubri, Goalpara, Hailakandi, Baksa, Udalguri during the last financial year and are planning for having more such training program in the current financial year 2022-23





## ENTERPRISE PROMOTION INTERVENTIONS UNDER ASRLM

### 1. Enterprise Promotion under NRETP

❖ **One Stop Facility Centre (OSF):** OSF is envisaged as a business facilitation centre which will provide business development services to enterprises/entrepreneurs that have potential to grow. A total of 3000 enterprises under the NRETP districts in Assam would be upscaled through this intervention. To implement this, ASRLM has onboarded Kudumbashree NRO for training the Business Development Service Providers (BDSP) who will be responsible for operating the OSF. Presently, around 125 BDSPs are undergoing training in Dhemaji, Nagaon, Tinsukia & Udalguri districts. Apart from training the BDSPs, Community Enterprise Fund (CEF) and bank loan would be provided to the entrepreneurs through approved business plans (prepared by BDSPs/BM-MUs/DMMUs). As of now, 1140 enterprises have been provided with CEF and bank loan amounting to Rs. 4,52,18,000/-

❖ **Cluster:** ASRLM have developed plans to promote enterprise promotion through cluster interventions. Mahmora Handloom Cluster under Charaideo

district and Water Hyacinth Cluster under Nagaon district have been identified for this. Scoping study for the same was prepared by ASRLM and MoRD had approved it. Also, ASRLM have onboarded Grant Thornton (Handloom Cluster) and NEDFi (Water Hyacinth Cluster) as Technical Service Agency (TSA) for implementing cluster development activities. A total of 550 beneficiaries under both Handloom and Water Hyacinth Clusters would benefit through this intervention.

❖ **Incubation:** Incubation support to enterprises is also another medium through which ASRLM plans to do enterprise promotion. In this connection, IIM CIP has been engaged as TSA by ASRLM. Around 150 enterprises across Assam who are into manufacturing and service would benefit under this intervention. IIM CIP have already conducted road shows in all the district for creating awareness among the SHG members about this activity and more than 3000 SHG entrepreneurs have shown interest to be a part of this program.



### 2. Enterprise Promotion under PMFME

❖ **Seed Capital:** ASRLM in collaboration with AIDC is providing support to the budding entrepreneurs engaged in food processing through seed capital to fulfil their working capital and other necessary needs. Maximum of Rs. 40,000/- seed capital can be given to a SHG member. Both individual and group enterprises can avail this benefit. Till now, 2604 enterprises amounting to Rs. 8.13 cr. have been recommended by ASRLM to AIDC for seed capital support. Against the recommended enterprises, 1645 enterprises amounting to Rs. 5.45 cr. have been approved and sanctioned by AIDC.

❖ **Mini Incubation Centre (MIC):** Under PMFME, there is a provision for establishment of Mini Incubation Centre that would cater to primary and secondary processing of food products. For establishing MIC, maximum grant of Rs. 60 lakhs will be given to the SHG, FPO or Cooperative who would be responsible for running the unit. ASRLM is in talks with AIDC and districts for developing a feasible plan on MIC. Setting up an MIC would be a big boost to the local food processing industry and also the SHG women would be empowered to a tremendous extent.

3. Enterprise Promotion under SVEP: Start Up Village Entrepreneurship is

another flagship program for promoting rural enterprises. Under SVEP, around 2026 enterprises have been supported by ASRLM in 3 districts (Kamrup Rural, Darrang & Chirang). To further expand the project, ASRLM have identified additional 5 districts (Nalbari, Biswanath, Sivsagar, Jorhat & Charaideo) for implementation of the same.

4. Enterprise Promotion under DAY NRLM & E-commerce: ASRLM have supported and developed around 21757 enterprises under DAY NRLM since inception through RF, CIF and bank loan. Besides this, to boost the sales of the enterprises, various products made by SHG members have been uploaded in different e-commerce platforms like GeM, Flipkart and Amazon. Till now, 155 products have been uploaded in GeM and 103 products in Flipkart & Amazon. Under Flipkart/ Amazon, ASRLM has sold products worth Rs. 97,346/-





## CONVERGENCE INITIATIVES OF ASRLM WITH BENEDICTION, DIYA FOUNDATION AND SATRA

BENEDICTION is a registered non-governmental organization (NGO) working in Assam, India. Established in the year 2008, Benediction works in the area of Art & Culture, Eco Tourism, Education & Literacy, Health & Nutrition, Information & Communication Technology (ICT), Labour & Employment, Rural Development & Poverty Alleviation, Tribal Welfare, Urban Development & Poverty Alleviation, Vocational Training, Women's Development & Empowerment, Youth Affairs, etc. ASRLM and BENEDICTION has signed a Memorandum of Understanding to join hand for an invigorated and coordinated efforts to promote livelihoods of households organized into SHGs and other community institutions in the lower Assam Districts of Kamrup Metro, Kamrup, Morigaon and Nagaon of Assam. For this purpose, ASRLM and Diya Foundation has signed a Memorandum of Understanding 31st December 2021 to promote livelihoods of households.

Diya Foundation is a social organization striving for a just and civil society was established to enhance livelihood and well-being of the deprived and underprivileged class, particularly who lacks access to Resources, Services, Information and Market. The main mission of this NGO is Integrated

Development in the underserved regions through people's participation, building capacities and skills for optimal use of abundant resources. Diya Foundation proposes to work intensively and contiguously under two Development-blocks of Kamrup Rural District which is Rani Dev. Block and Chayani Barduar Dev. Block. For this purpose, ASRLM and Diya Foundation has signed a Memorandum of Understanding on 31st December 2021 to promote livelihoods of households.

SATRA (Social Action for Appropriate Transformation and Advancement in Rural Areas) working as non-government organisation to provide and improve livelihood, promotes peace and fight for social justice for all to remove social injustice and stigma. The main mission is to organise and empower the rural poor to promote development as a liberating force for achieving social justice, economic growth and self-reliance. This NGO has created livelihood pilots in the state of Assam under Darrang District. Now therefore, ASRLM and SATRA has decided to join hand to promote livelihoods of households in the Sipajhar, Pachim Mangaldai under Darrang District and Kalaigaon of Udalguri district of Assam. For this purpose, ASRLM



and SATRA has signed a Memorandum of Understanding on 31st December 2021 to promote livelihoods of households.

The main objective of these MoU is enhancing the income of the farmers, SHGs, VO's by improving the factor productivity to improve the quality of lives. Also, to develop service entrepreneurs from the local community for market linked livelihood development for sustainability. The intervention /

### Convergence with ICCo :

ICCo is a non-government organization working to achieve the twin core principles of "Securing suitable livelihoods and "Justice a dignity for all" in India. ICCo works in the areas of agriculture value chain, gender and inclusion, clean energy, and promoting social entrepreneurship. Towards this endeavor, ASRLM and ICCo has signed a Memorandum of Understanding to felicitate the participants in the matters of capacity building of SHG, Producer Groups and Producer Organizations. ICCo and ASRLM has decided to work jointly in Goalpara and Morigaon district. The participants anticipate collaboration around various themes including:

➤ Both the parties will explore providing access to women on various digital and other technologies which will facilitate and augment their livelihoods and

collaboration aims to achieve the followings:

- Enhanced technical knowledge of farmers in modern agriculture and allied activities
- Factor Productivity enhancement
- Adopt agriculture and livestock farming as a market linked remunerative livelihood
- Creation of Entrepreneurs who provide services for the technological as well as market-based services for the targeted household.

empowerment.

➤ ICCo is interested to facilitate the market for the products of spices, rice, handloom and handicrafts through its online platform Satyavati. Satyavati is a platform created by ICCo to provide online/offline market linkages to the rural entrepreneurs and producers under a "Farm to Self-Model".

➤ ICCo presently implementing 5 years' project (April 2021 to March 2026) on Restoring livelihoods through cluster development in the districts of Morigaon and Goalpara, supported by Ajim Premji Philanthropic Initiative (APPI) in the areas of Turmeric (Kushdhowa block of Goalpara), Fishery (Mayong block of Morigaon), Handloom (Bhurbandha block of Morigaon). The total number of beneficiaries involved in the clusters are as follows:

## The Sylvan Saga : From Dusk to Dawn



- Turmeric- 2000
- Fishery- 2000
- Handloom-500

➤ Almost, 90% beneficiaries are prime

### Convergence with SELCO Foundation.

SELCO Foundation established in 2010 as an open source, not for profit, public charitable trust having its registered office at Bangalore and North East regional office at Guwahati. SELCO is currently working actively in Assam, Meghalaya, Manipur and in the parts of Arunachal Pradesh and Nagaland. SELCO envisions a world where sustainable energy is a part of the approach to development and not an after thought. SELCO empowers the poor and marginalized by providing access to livelihood, technology, renewable energy and financial solutions for their sustainable development and holistic transformation. The expertise of SELCO Foundation is to develop / customize, test, pilot, demonstrate and

scale up decentralized renewable energy efficient livelihood solutions and affordable financing models for micro-enterprises, agriculture and animal husbandry sectors. ASRLM and SELCO Foundation will work jointly in all district under ASRLM. The Main Objective of this MoU:

➤ ASRLM and SELCO Foundation will work jointly for implementation and strengthening the partnership for future large-scale expansion of decentralized renewable energy (DRE) solutions like egg incubator, ASOMI Seva Kendra, Eri spinning, solar tray dryer and animal vaccine carrier among the SHG women and their institutions to promote women entrepreneurs, make the rural economy more resilient to future pandemics.

of large-scale increase in bamboo's market demand in terms of sustainable job and income opportunities for people in rural areas of Assam can only materialize with dedicated support to communities in key bamboo growing districts of Assam spanning cluster enterprise development, identification and establishment of markets, improving

### Convergence with Assam Bio Refinery Pvt. Ltd.:

To establishment of a bio ethanol plant at Assam Bio Refinery creates a unique opportunity to kick-start inclusive and diverse bamboo value chains in Assam. The Assam Bio refinery bio ethanol plant will serve as a large volume anchor buyer for bamboo feed stock of approximately 5000,000 MT of bamboo per annum. The desired multiple effect

of large-scale increase in bamboo's market demand in terms of sustainable job and income opportunities for people in rural areas of Assam can only materialize with dedicated support to communities in key bamboo growing districts of Assam spanning cluster enterprise development, identification and establishment of markets, improving





designs and skills and sustainable bamboo resource management. Towards this endeavor, ASRLM, ABRPL and InDev has signed a Memorandum of Understanding to work together:

➤ To enable this dedicated support to the communities in key bamboo growing districts of Assam. The project comprises of mobilizing and supporting small bamboo growers (Primarily/ Women and Youth) into bamboo producer companies across key bamboo growing districts of Assam within – 250 km radius of ABRPL's location in Numaligarh of Golaghat

District. Apart from this districts, other districts are East Karbi Anglong, West Karbi Anglong, Nagaon, Hojai, Sivsagar, Charideo, Jorhat, Lakhimpur, Dhemaji, Dibrugarh, Tinsukia, Sonitpur, Biswanath, Majuli and Morigaon also included under this project.

➤ Develop and grow new bamboo plantations.

➤ Grow Profitably as a commercial business with respect to cover high value bamboo products (Bamboo hand-icraft/ furniture/ textile etc.) and allied products/ activities through cluster Development.

### Convergence Between IIM-CIP and ASRLM

ASRLM and IIM Kolkata have collaborated to incubate micro enterprises and enable them transition into self-sustaining growth enterprises that can create localemployment opportunities. The objective of this initiative isto scale up at least 100-150 existing women-owned / women-ledenterprises in Assam and create models for replicability.Only enterprises who are into Manufacturing and Service sector will be supported under this project. The Memorandum of Understanding (MoU)between the parties was signed on 6th December 2021.The following are the activities that will be supported under Incuba-tion:

- Develop women led enterprises as formal enterprises and build them

as legal entities with proper business models

- Help the incubated enterprises increase the revenue

- Create business models for generat-ing local employment

- Improve credit worthiness of the enterprises and enable them access credit from formal financial institutions.

- Create model for replicability across the state

- Capacitate the women entrepreneurs to enable them running the business themselves.

As far as progress on the work is con-cerned, ASRLM & IIM CIP had organized an orien-tation about the program for the ASRLM state and district officials where an overview and implementation

of the project were discussed. Also, during the program, an online app, developed by IIM CIP was inaugurated by the State Mission Director (ASRLM) where interested applicants can register themselves. Apart from this, IIM CIP have conducted road shows in all the district for creating awareness among the SHG members about this activity and more than 7000 SHG entrepreneurs have shown interest to be a part of this program.



### Convergence Initiative with LED/AC-DC Bulb Project:



blocks where SoUL project was previously implemented, and also in some non-SoUL blocks of ASRLM. The project has been conceptualized under the brand name of ASOMI, and where technical support from Lucian Energy Pvt Ltd will be taken. The project started in March 2022 in 4 SoUL block; including Barkhetri of Nalbari District, Dhekiajuli of Sonitpur district, Dalgaon - Sialmari from Darrang district and

With the successful completion of 70 lakhs Solar Urja Lamp Project (SoUL) under the Ministry of New and Renewable Energy in Assam, Assam State Rural Livelihood Mission (ASRLM) plans to extend additional support to the rural SHG under the same concept of SoUL. This is envisaged through Lucian Energy Pvt Ltd, where ASRLM has decided to implement a new project on LED/AC-DC bulb making in all the 21





Pub-Chaiduar from Biswanath District. The project initially started by taking 70 SHG members in the fold from these 4 blocks. Now the project has been extended to some additional blocks of ASRLM; including Morongi block of Golaghat District, Bhergaon Block of Udalguri district. Now under this project there are total 100 SHG members. The

details of the project are:

- Project area: Nalbari, Darrang, Golaghat, Udalguri, Biswanath, Sonitpur
- Total Assembled till 31st March 2022 of LED-AC/DC bulb: 14,855 units
- Total Sold till 31st March 2022 of LED-AC/DC bulb: 14,855 units
- Total Income of the Assembler till 31st March 2022- Rs. 1,54,952
- Total Income earned by Distributor: Rs. 3,20,000
- Training Received by all members: 3 days Assemble training on LED-AC/DC bulb making in all SHG members in all blocks by Lucian Energy Pvt. Ltd. ASRLM is now planning to extend this project in all 17 blocks of SoUL and other non-SoUL block.

### VALUE CHAIN INTERVENTIONS UNDER ASRLM

ASRLM is working with the poor and vulnerable women and organizing them into Self Help Groups (SHG) to improve their livelihoods and enhance their income. Being a agriculture based state, large percentage of SHG members are dependent on agriculture and livestock for their livelihoods. As a part of the value chain development interventions, ASRLM promotes Producers' group (PG) below CLF level. It envisages to provide benefit to its members through the act of aggregation, plays a major role in helping farmers accessing the local market for more price realisation through reduction in transaction cost.





Producers' Groups are seen as a business centric institution that will continue to have organic links with the community institution architecture of SHGs and federations but will focus more on creating value for small farmers and producers by enabling direct market linkage through aggregation & primary value addition. The overall aim is to make the Producer Groups efficient to reduce transactions costs & be market ready.

Producer Groups (PG) under DAY-NRLM and NRETP is an informal group of women producers that would work primarily towards reducing transaction ASRLM is working with the poor and vulnerable women and organizing them into Self Help Groups (SHG) to improve their livelihoods and enhance their income. Being a agriculture based state, large percentage of SHG members are dependent on agriculture and livestock for their livelihoods. As a part of the value chain development interventions, ASRLM promotes Producers' group (PG) below CLF level. It envisages to provide benefit to its members through the act of aggregation, plays a major role in helping farmers accessing the local market for more price realisation through reduction in transaction cost. Producers' Groups are seen as a business centric institution

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Producer Groups (PG) under DAY-NRLM and NRETP is an informal group of women producers that would work primarily towards reducing transaction costs of agriculture produce, both perishables & non-perishables by collective procurement and marketing of farm produce, and gradually move towards primary processing of commodities to create a unique selling proposition for itself. The PGs are small sized, unregistered entities with little scope for significant business transactions and a few of them engaged in localized marketing activities catering to the local demand and supply situations. It's envisaged as a business organisation owned and governed by the poor and marginal producers and small entrepreneurs for their mutual benefits enhanced ability of accessing resource, services, market and other facilities, reducing the transaction cost to market their produce, improved

*"Leadership is the art of giving people a platform  
for spreading ideas that work."*

*Seth Godin(American Author)*



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livelihood capabilities & enhanced income.

Key Functions of Producers' Group may cover selection of potential commodities, continuous market engagement and access to market information, continuous assessment of transaction costs and strive to reduce it with each transaction cycle, organize market led production planning, establish and run Village level Aggregation Centre (VLAC) for aggregation of agri-produce, primary processing in the form of cleaning, washing, grading, sorting, packing etc., develop a relationship with market players and work towards the assured market for aggregated agri-produce, recording transactions and disbursement of proportional sale of receipt.

The process for promotion of Producers Groups majorly covers understanding the post-farmgate situation in the block, creation of the business idea, awareness creation & mobilisation of the producers' members towards formation of producers' collectives, formation of Producers Groups and lastly Establishment of system and processes. Focus may be given for promotion of PGs visualising the scope for large size commodity clusters.



ASRLM has promoted 2700 Producers Groups under Value Chain Intervention across the state where the number of Mahila Kisans associated with the Producers' Groups are more than 1 lakh 65

thousand at present. Major Commodities produced by the producer groups, are Paddy, Backyard Poultry, Piggery, Goat Rearing, Mustard, Maize, Horticultural Crops, Seasonal Vegetables, Bee-keeping, Spices, Assam Lemon, Dairy etc.

ASRLM has started a Karbi Hills Mahila Farmers Producers Company Limited (Producer Enterprise) in Karbi Anglong District and West Karbi Anglong District. The enterprise has 2040 small and marginal farmers engaged in producing and Marketing Hill Brooms and Maize.

ASRLM has been providing Working Capital Funds and Infrastructure Funds to Producers' Groups for upscaling of their activities in terms of aggregation, grading, sorting, processing, transportation etc. The funds are provided upon submission of Business Plans (for the activity) to their respective Cluster Level Federations who then release the funds upon approval.

Large scale Producers' Enterprises/ Farmers Producers Companies development is in progress and their Business Proposals are in the process of evaluation by experts and will be implemented upon approval. The theory of identification and development is based on the existing formed Producers' Groups on similar commodities which will be further federated into a registered entity for formalisation and large scale business generation and will be wholly operated and owned by the Mahila Kisans.

## HOMESTAYS under Assam State Rural Livelihoods Mission

Homestay is a popular form of hospitality and lodging whereby visitors share a residence with a local person of the city to which they are travelling. The length of the stay can vary from one night to over a year. Home stay are example of collaborative consumption and the sharing economy. Farm stays are a type of a homestay, in which the visitor stays on a working farm. The terms of the homestay are generally worked out by the host and guest in advance and can include items such as the type of lodging, length of stay, housekeeping or work required to be performed, use of utilities and household facilities, food to be provided, and rules related to smoking, drinking etc.

Homestays offer several advantages such as exposure to everyday life in



another location, opportunities for cultural diplomacy, friendship, intercultural competence, and foreign language practice, local advice, and a lower carbon footprint compared to other types of lodging; however, they may have restrictions such as curfews and work requirements and may not have the same level of comfort, amenities, and privacy as other types of lodging.

Home stay is new accommodation arrangement in tourism industry. It is a potential and prospective accommodation system in tourism sector. This accommodation gives interaction opportunities to the tourists with local communities, cultural heritage, natural environment and social consistency.



*"Travelling leaves you speechless, then turns you into a storyteller"*

*Ibn Batuta (An Arab Traveller)*

### I. Prospect of Homestay under ASRLM:

Rural tourism in Assam is vital for rural and sustainable development. This helps in generating tourism and the revenue in both direct and indirect ways. In Assam, most of the villages are endowed with beautiful natural landscape, forest, hills, rivers, rubber plantations, historical monuments of British and Ahom Dynasty, ancient temples, shrines and flora & fauna.

A few places in Assam like Sivasagar, Hajo, Tejpur, Jorhat, Nagaon, Morigaon, Tinsukia, Golaghat, Karbi-Anglong, Mongoldoi, Barpeta Sarthebari, Sonapur, Boko, Mirza, and Rani among many have enormous untapped potentialities for Rural Tourism. Here the rural tourism depicts the traditional village life starting from attires to traditions, arts to crafts, folk culture to custom- all one can find. The rural tourism also showcased the week long folk cultural fest, village fair on particular time of a year to attract flow of tourist.

Assam State Rural Livelihoods Mission has presence in all 219 development blocks and having more than 3,30,000 Self Help Groups (SHGs) covering more than 33 Lakh women SHG members. ASRLM aims to give different livelihoods opportunity to the SHG members to enhance the income of the same.

The homestays under ASRLM is proposed to engage the activities like nursery, floriculture, horticulture,

sericulture, mushroom cultivation, bamboo and cane work in rural area so that tourists can be pulled for experiencing it. As a result of it, villagers avail employment opportunities. The homestays also target camping site, recreational parks, flower garden, museum, market, souvenirs stall, local handloom and handicraft stalls to attract the tourists of all sections.



ASRLM aims to help the urban and rural people to come in one platform where both can mutually learn and build empathy towards each other. In conclusion, it can be said that homestays are the tools of building social and economic development of rural areas in Assam which further promote rural economy, life style, folk culture and festivals of people residing in around the villages. Moreover, it will help as the



beneficiaries of the homestays are rural SHG women, which itself gives the homestays a better visibility.

The main objectives of developing Homestays are:

1. Spreading the benefits of tourism more widely through the engagement of rural self help group members.
2. Rebuilding and synergizing agriculture and rural economy
3. Sustainable livelihood promotion
4. Conservation of culture, craft, environment and ecosystems
5. Promotion of Mahila Kishans and rural Assam as a whole
6. Low investment and high return

The advantages of ASOMI Homestays

1. First step of Assamese rural women in tourism sector.
2. Promotion of Agri-Tourism in rural Assam

3. Promotion of Homestead land traditionally known as "Bari" to be a well-structured Kitchen Gardens/ Agri-Nutri Gardens. These gardens are a wonderland for the people living in urban areas and struggling with the roof top gardens.

4. Hospitability of Rural Assamese women

5. Promotion of traditional culinary practices, gradually diminishing in the shadow of globalization.

6. Variety of traditions and customs, flora and fauna etc.



7. Additional income for SHG women & village youths

8. Improvement of standard of living of the villagers

9. Exposure of outside world to the rural villagers of Assam

10. Keeping the vigor and pride of the gradually lost village life of Assam

Some Homestays developed under ASRLM





### 1. Nishangram Rural Home Stay and Integrated Agro-Eco Tourism

Nishangram is situated in Damra GP, eight kilometer south from Dudhnoi town of Goalpara district and 108 km from Jalukbari of Capital City Guwahati. Located in the foot hills of Garo Hills of Meghalaya State, Nishangram is covered by beautiful landscape and mesmerizing natural beauty; simply, a nature's heaven. The Century old behavior of the local people for maintaining cleanliness, increased the beauty of the place.

The place has a beautiful history of its own. It is revealed from various sources that Mr Ramke Momin and his brother Ranku was the first person to adopt Baptism and Nishangram is the first Garo village which converted to Christianity from their native religion during British Era and that time it was known as Matma Eram and after converting to Christianity they renamed it as Christian Fara. Later, in the year 1872 when Miles Bronson came to the village and had known about the name of the village as Christian Fara which sounds like it is only for Christian people, he changed the name as Nishangram where "Nishan" means Flag and he himself hoisted a flag in a Jesus Cross somewhere in a high place of the village which can be seen by others. From that day the history of Nishangram started. It seems that the main motto of villagers was "Cleanliness – which is next to Godliness". Now this



habit is in their blood and it is exemplary. In 1952, the first President of India Dr. Rajendra Prasad came to Nishangram to witness the beauty and cleanliness maintained by the villagers.

The population of Nishangram is near about 1600. Almost 60% of households are having a government employees either in Assam or Meghalaya. Others are farm dwellers mainly dependent on agricultural activity like Paddy, Pineapple, Licchi, seasonable vegetable, Poultry, Dairy etc. Nishangram is very rich in ethnic food and culture. Sunday is observed as full holiday and they used to go to Church for community pray. One can witness a very high and good mixture of Religion, culture, food and above all nature at Nishangram. Literacy rate of the village was 95.80% compared to 72.19% of Assam as per 2011 census.

Apart from Nishangram, the adjoining areas of Meghalaya state is also very

beautiful and full of natural beauty like Stream, Falls, Curved roads, dense jungle and some kind of birds and wild animals can also be witnessed. As a result the homestays at Nishangram have made a turn over of Rs 3.75 lakhs within 6 months.

Considering the above fact ASRLM has decided to promote Rural Tourism at Nishangram with the help of Nishan Village Organisation. From the month of July 2021 this beautiful journey started with a formal inauguration of the whole initiative on 9th of September, 2021 by Hon'ble SMD Krishna Baruah. Within a period of 6 months 2 more homestays, 1 Guest House, 4 Jeeps for Tourist Safari, Multiple Fishing Site, Cycle riding, Trekking, campsites have come in. Sight Seeing and many more recreational activities are the add-ons.

Public representatives, High level officers and more than 130 tourist visited Nishangram so far. More than

600 people stayed at the homestays so far and more than 1000 people visited the area who tasted our delicious lunch by pre ordering. Nishangram has also started conducting departmental training, conclave, alumni meet etc. for more revenue. Apart from the local tourists for the marketing strategies and handholding by BMMU Kushdhowa, Nishangram has received a national importance in this short span of time. Various tour operator from pan India are also showing their interest for include Nishangram in their tour itinerary.



### Comments from the tourist and Well-wishers.....

" Nishangram is more beautiful than Mawlynong of SHillong" – Mrinal Saikia, Hon'ble MLA of Khumtai

"নিশান গ্রামৰ মানুহক ঈশ্বৰে ভাল পায় – তেওলোকৰ চাফ-চিকুণতাই ইয়াকে প্রমাণ কৰে" – কৃষ্ণা বৰুৱা, অভিযান সঞ্চালিকা, অ. বা.প্রা. জী. অ

"The Happiest Destination of Assam" – Abhijit Gogoi, DY365

"Nishangram is more Green and Clean comparing to Mawlynong" – wife of Mr Bharat Ch Das, IOCL

"পৃথিৱীৰ বিভিন্ন মনোমোহা ঠাই ফুৰিছোঁ – কিন্তু নিচান গ্রামৰ সৌন্দৰ্য্যত মাদকতা আছে " – প্ৰানজিত শইকীয়া – Managing Editor, DY365



### 2. Singpho Home Stay, Margherita, Tinsukia

Mr. Rajiv Singpho, a localite of Inthem, Margherita from the Singpho community turned his traditional singpho residence into a homestay in the year 1996 which is now known as the "SINGPHO HOME STAY". During the late 90s, few foreign researchers and students visited Inthem, Margherita to execute a series of research and study about the Singpho tribe, their lifestyle, food habits, economic and social status etc. Suitable accommodation facilities were not available around Margherita Sub-Division then. Therefore, with the intention of providing a friendly environment to the scholars for their research work, Mr. Singpho lended rooms and provided homely food with minimum charges by treating them as their own family members.

Gradually, tourists from around the globe i.e. America, Canada, UK, Russia, Japan, Korea etc. started visiting Inthem and nearby areas of Margherita for various studies and their research work on Singpho tradition and the coal fields of Margherita which led Mr. Singpho emerge as a capable owner of the homestay. With the roll of word of mouth, the publicity of Singpho's eco-friendly housing facilities reached to a remarkable position and most of the outsiders who visited their village or Margherita started availing accommodation facilities at Mr. R Singpho's Home. As the tourists were pouring in

more and more to the Singpho Homestay, Mr Singpho and his wife Ms. Jafaiko Singpho thought of improvising their food & lodging facilities which is the ultimate expression of gratitude of their hospitality.

Ms. Jafaiko Singpho, a member of the Tibal Okio SHG, who is enthusiastically associated with the homestay business with her husband felt the need of additional assistance both financial and manpower. Therefore, in the year 2006, members from the women Self Help Group with which Ms. Singpho is associated rendered her a helping hand to serve the tourists as guides. The women are now actively engaged in running the Singpho Homestay as a SHG Group activity. The singpho ethnic food they serve the guests are prepared by the SHG members in authentic traditional way. The use of "KOU PAT" to cook rice is an unavoidable method in the Singpho community. It not only imparts a distinctive aroma but also enhances the taste. The Singpho Bamboo tea & "PHALAP" are also served to the guests as it comprises of medicinal properties.

The financial support required to uplift the business of homestay which they received from Assam State Rural Livelihood Mission as an SHG have helped them a lot to ensure better service to their guests. The Tribal Okio SHG has received:



- Revolving Fund Rs. 25,000/- (2018)
- Community Investment Fund Rs. 50,000/- (2021)
- Bank Loan amount of Rs. 5,00,000/- (Cash Credit Loan) (2022)

With the financial assistance provided by ASRLM, in the FY 2021-22 they have generated a profit of Rs. 37,000/- (approx.) from the visitors in the season .

Currently, Singpho Homestay, Margherita has two lettable rooms with necessary amenities and facilities. The rooms have wooden floorings which lets the guests feel the essence of an authentic singpho house.

Apart from tasting singpho food one

can also shop traditional singpho handloom products and ornaments at Singpho Homestay which are hand-crafted by the local singpho artisans of Margherita.

The ASRLM have support the SHG members by guiding them to keep record of their accounts and fulfill other compliance which are mandatory for the growth of their business. Formalization being an integral part of any business, the Singpho Homestay is under the process of formalization. The previously unorganized homestay will see better days in the years to come. It has already given a special focus and recognition to the coal queen – **“Margherita”**

### 3. Homestay of Ms. Indira Perme, Sadiya, Tinsukia

The prospect of a Homestay was perceived by Mrs. Indira Perme and her family as they have witnessed the sudden rush of tourists to Sadiya town of Tinsukia after May, 2017. One major tourist attraction in the recent times being the Bhupen Hazarika Setu (Dhola – Sadiya Bridge); this majestic infrastructure not only attracts tourist to the place, but provides a gateway to the neighbouring state, Arunachal Pradesh to witness some of the major tourist attractions, like the Mayodia Pass, the Dambuk Valley, Roing town & the Anini town, etc.

Ms. Indira Perme is a member of Lolat SHG and a general member of Pragati

VO under Trinayan CLF, Sadiya. She has started her Homestay business from November, 2017 onwards. As she was aware of the financial supports that she can avail for being a SHG member, she grabbed the opportunity and took a loan of Rupees 10 thousand as internal loan from her SHG. The loan added to her savings, thus she started the venture. Ms. Perme is a resourceful lady; the homestay not being her only source of income, she has also opted for the Community Investment Fund (CIF), which she invested for furnishing her homestay as well as for the expansion of her piggery farm.

Surrounded by a lush green



environment, her homestay provides a serene aura to the tourists. This homestay at 4 No. Shantipur Village of Sadiya is a perfect destination for tourist who would like to spend some time away from the daily din and bustle of city life. Tourists here can also get a glimpse of the Mising culture as Ms. Perme has arrangements for traditional Mising cuisines. At present the homestay has 5 lettable bedrooms with attached bathroom facilities, a spacious hall which is sufficient to celebrate small get-togethers. The kitchen provision at the homestay is met in a way where guests can prepare their own food to their likes.

During the initial 2 years, Ms. Perme had served around 1,500 local and foreign guests which let her earn a Gross Revenue of Rs. 5,25,000/- (approx.). As the Tourism & Hospitality

industry was gravely affected with the onset of COVID 19, Ms. Perme's homestay too had to face the effect during the pandemic situation. As the saying goes "Every Cloud Has a Silver Lining", Ms. Perme has started her homestay business once again and is doing fairly good. She has also come up with the idea of introducing engaging sports & adventure activities like fishing, boating, etc for the guests. Other tourist attractions easily accessible at her locality are Buraburi Haal, Kesai Khati Haal, Pator Haal, Bolia Babar Than, etc. Apart from the financial assistance and networking, Ms. Perme has received through the Assam State Rural Livelihoods Mission (ASRLM), the mission intends to support her with formalization of her enterprise and integrate new components to the idea to scale up her business.

#### 4. MAHABAHU Homestay: A Unique place in the biggest River Island

As we all know, Entrepreneurial dreams do not just bloom over night. Entrepreneurs need to burn the mid-night oil to convert their dream ideas into reality and ASRLM helped them to live the reality. The success behind every start up depends on coming up with a life changing innovative ideas and implementing it to perfection. It is no surprise that the entrepreneurial start ups are gradually evolving in the North eastern states of India. If we turn the pages in the district of Majuli, Smti. Tutumoni

Das is a flawless example of it.

Majuli, the biggest River Island has a unique culture of Satras of its own. One can experience the lives of Vaishnavite Saints in the River Island apart from the serenity of the nature. It organizes the traditional Raas festival in the month of November (Kati month of Assamese Calendar) which attracts tourists from across the globe. Thus Majuli attracts a lots of tourists in present days.

Tutumoni Das took the benefits of Majuli being one of the most attractive



tourist destinations of the world. Earlier it was not easy for her to start a business like homestay. She had a land but couldn't gain much profit from it but ASRLM introduced the idea of building a homestay and to be self reliant.

Dated back in 2019, Smti Tutumoni Das along with her husband started building the homestay and made it to reality by the end of the year. Tutumoni Das being a member of Na-Buwari SHG of Sammilito Mulagabharu Village Organisation, under BMMU Majuli, receives

financial supports from the SHG, Village Organizations (VO) and through some personal donation.

The Mahabahu homestay has an yearly income(2021) of approx. 1.2 lacs and during the season of Raas Mahotsav (quarterly) the income, told by the owner, was around 60,000. There are nearly 350+ visitors. Smti Das with her husband is recently planning to expand their project with the help of ASRLM as they have a sum of 3-4 bighas of area in their campus.

### DETAILS OF HOMESTAY

- Member Name : Tutumoni Das
- Designation : VO Secretary.
- SHG name : Nabuwari Atmo Sahayak Gut .Code:164472
- VO Name : Sanmilita MulaGabharu Gramya Sangathan
- CLF : Mulagabharu
- Village: Bengenaati
- GP: kamalabari,Majuli Dev Block
- RF under KAMS Rs.25000/- to the SHG
- CIF amount Rs.50,000/- to the SHG.
- She availed internal loan of Rs.30,000/- for HomeStay (Individual).
- Ministry of Tourism Licence : Yes
- Nearest attractions: Bengenaati Satra, Samaguri Satra, Dakhinpat Satra, Auniati Satra, Bhugpur Satra, Brahmaputra river Bank.
- Police Station : Kamalabari, nearly 5kms.
- Health Center: KamalabariSDCH.nearly 5 kms.
- Rates: - Single room 2 bedded@Rs.1500/-
  - Single room 3 bedded@ Rs.2000/-
  - Dormitory per bedded @ Rs.500/- (Total 6 bed)

This premise is located at 200 meters distance from the main road and is very near to the mighty Brahmaputra river. This cottage is supervised and run by Tutumoni Das with the assistance of her husband since 2019. There are three rooms and the interior furnishings have a traditional look properly blended against modern sanitary wares.

PHOTO GALLERY



A group of students, both male and female, are seated in rows in a classroom. They are wearing white long-sleeved shirts with purple collars and purple scarves. Some are wearing white caps. The background shows a classroom setting with bookshelves, a door, and a poster on the wall. The entire image has a light purple overlay.

**DDU-GKY**





## ALUMNI SUPPORT HELPLINE ( NRETP Innovative Projects Under DDU-GKY )

### Introduction

Placement Linked Skill Development Training Program under Deen-Dayal Upadhaya Grameen Kaushalaya Yojana (DDU-GKY) in Assam is being implemented by the Assam State Rural Livelihoods Mission (ASRLM) to cater to the challenges of creating a large number of Skill development and livelihood opportunities for the rural poor, occupational aspirations of the rural youth and to increase the income levels of rural poor in the State.

Deen Dayal Upadhaya Grameen Kaushalya Yojana (DDU-GKY), the skill training and placement program of the Ministry of Rural Development (MoRD), occupies a unique position amongst other skill training programmes, due to its focus on the rural poor youth and its emphasis on sustainable employment through the prominence and incentives

given to post-placement tracking, retention and career progression. Even as India moves towards becoming an international skills hub, there is a need to acknowledge the challenges preventing the rural poor from taking advantage of this momentous economic transition. Lack of formal education, marketable skills and other constraints imposed by poverty place significant entry barriers to today's job market. DDU-GKY is therefore designed to not such a helpline number to understand and redress the placement related queries and grievances but also to create a platform in which placed candidates, trainees can communicate with their respective Project Implementing Agencies ( PIAs ) and ASRLM. This is aimed to build a responsible and responsive programme in the long run.

### OBJECTIVE

The major objectives of the Alumni Support Helpline are as follows: -

- To track the placed candidates for a period of at least one year
- To provide information related to the queries and inquiries of the placed candidates
- To try to solve the grievance of the candidate. In case of any urgent and serious matter related to the grievance

- of the placed candidates, the alumni support executive will escalate the matter to the respective PIAs and SMMU, DDU-GKY, ASRLMs for solution
- To provide career counselling to the candidates showing the opportunities available in their respective trades.
- To bridge the gap in communication between the non performing PIAs and their candidates whom they were not



able to provide adequate guidance.

f) To reach out to those trained and non-working candidates and placement dropout and understand the reason behind their decision of not being employed and also to motivate them to be placed.

g) To facilitate the activities related to Mobilisation by informing the target candidates (youth data Base) about the Mobilisation camps, group counselling, parents counselling, joining of training at different training centers etc.

h) To collate and analyze the feedback from the under-training candidates to strengthen the functioning of the PIAs

i) The project "Alumni Support Helpline" is to set up and manage a helpline/call center dedicated to the DDU-GKY

placed candidates to help and support them for higher retention and increased placement. The project activity includes the functions and objectives of the call center

j) This section, therefore, shall broadly define the functionalities of the project, duration of assignment, manpower requirements, operational requirement etc. The proposal is to establish a call center for addressing placement related issues of candidates and carrier guidance & to conducting post placement tracking for the certified candidates for a period of 12 months from the date of certification under DDU-GKY (Deen Dayal Upadhyaya Gramin Kaushalya Yojana).

## CALL CENTER – FUNCTIONALITIES

The call centre offers various set of services through various modes of communication that are best suited to the Placed candidates. These modes of communication form the basic functionalities of the call centre. Some of these modes of communication and functionalities of the call centre are as given below:

### 1. Inbound Calling

The Placement eligible candidates (Candidates who has completed training for DDU-GKY) may call the call centre for availing the desired service. Once, a call centre receives the call from the Candidate, it will provide information related to the programme, Placement services and other related areas. Interactive Voice Response

System (IVRS) connects callers to a trained call centre agent for personalized assistance.

Some of the services and information which may be provided through inbound calling are as follows:

- a) Query resolution on Jobs and Placement issues of callers
- b) Query resolution of the Candidates
- c) Promotion of the programmes among the callers
- d) Resolution of the grievances particularly in relation to entitlements, such as Monthly Salary, PF, ESI, Incentives etc.

The toll-free number for Inbound service is: 1800-889-0533. The inbound call gets segregated into 5 languages –

1. Assamese



2. Hindi
3. Bangla
4. Bodo
5. English

Through inbound service, the Alumni Support Helpline is disseminating information on DDU GKY

### 2. Outbound Calling

ASRLM desires to connect with the targeted beneficiaries for various purposes such as:

- a) Validation of the Placed candidate's data in the system

### Operation

Alumni support Helpline under ASRLM, is operated by M/S Radiant Infonet Pvt Ltd. The Agency have recruited Professional Staff as per the requirement of ASRLM as below –

- Supervisor – 1 position
  - Career Counsellor – 2 positions
  - Technical Resource person – 4 positions
  - Call centre Agents (Alumni support Executives) – 12 positions (4 Voice process – Assamese, Bodo, Hindi and Bengali has 3 Call centre agents each )
- The call centre officials have been oriented on DDU-GKY programme by ASRLM and they have started calling 47,087 number of candidate trained and placed under DDU-GKY as per the data provided by ASRLM. The purpose

- b) Validation of the Employer Details where the DDU-GKY Candidates are working
  - b) Creating awareness about the programme
  - c) Getting feedback on the Placement related services received by the Placed candidates
  - e) Validation of the services delivered by the Employers
- ### 3. SMS Services
- i. Inbound SMS
  - ii. Outbound SMS



of calling these candidates is to track them and know their current status. Different issues and concerns have also been found during calling. Further, 1,23,484 number of Kaushal Panjee data have been shared with the call centre for calling. Kaushal Panjee is a candidate registration app, where one can register his/her name and interest for the job he/she wants to have. Through alumni support helpline, the effort has been made towards mobilizing rural youth to skill training in various sectors by calling registered candidates and create a proper liaisoning of candidate with the block and district officials under ASRLM for providing more information related to the scheme.



**Candidate Name** : Asma Begum and Ummehar Begum  
**Resident of** : Udalguri, Rowta block  
**Trade of Training** : Sewing Machine Operator, PIA : Sidh Trading Pvt Ltd  
**Current Employer** : Himatsingka Global cotton and home textile, Bengluru  
**Salary** : Rs. 15000/- Per Month.

**“When you have confidence, you can do anything.”**

From the small village of Aminpara under Rowta block in Assam’s Udalguri district comes this inspiring story of two sisters, Asma Begum and Ummehar Begum, who together fought extreme poverty to achieve their goal. Their father, Asar Ali, who is a small farmer was the sole earning member for a family of five. Despite all the challenges, both sisters completed basic schooling. As they had no means to study further, they started looking out for avenues to support their family. That is when they learnt about a 3 months Sewing Machine Operator course offered by DDUGKY during a mobilization camp conducted by BMMU under ASRLM near their village. They immediately enrolled for the program under Sidh Trading Pvt Ltd, Tezpur, where they excelled in both theory and practical training.

After successful completion of training, both the sisters got placed in SP Apparels located in Tiruppur Tamil Naidu at a starting salary of Rs 8000



per month. Presently they are working in Himatsingka Global cotton and home textile and their current salary is Rs 15,000. They now proudly contribute to the family income. They saved around Rs. 2,00,000 and with that money they are planning to reconstruct their house. Asma and Ummehar together proved that struggle is the key to success.



**Candidate Name** : *Gita Tigga*  
**Resident of** : *Biswanath, Assam*  
**Trade of Training** : *Sewing Machine Operator,*  
**PIA** : *Sidh Trading Pvt Ltd*  
**Current Employer** : *Quantum knits, Coimbatore,*  
*Tamil Naidu*  
**Salary** : *Rs. 18000/- Per Month.*

**“Confidence comes from hours and days and weeks and years of constant work and dedication.”**

Gita Tigga, daughter of Chandan Tigga hails from a remote area Duf-flagarh under Pub-Chaiduar block which is in the Biswanath district of Assam. Her father is a worker at a tea garden , where his daily wage is only Rs.180. Electricity is still not available in her house. Due to the difficult situations in her household, she could not study further and had to drop out of school. One day, she got to know about DDU-GKY through the door-to-door mobilization program conducted by PIA- Sidh Trading Pvt Ltd. She enrolled into the Sewing Machine Operator course of 3 months and packed her bags to the training centre in Tezpur. Gita was a confident young girl when she joined the training but she did not have the skills required to be employable. During the training period, she learned the skills required to be a Sewing Machine Operator along with personality development, communication skills and basic IT knowledge. After completion of the course, she got

placed at Quantum knits(unit of KPR mills) and joined as a sewing machine operator on July 2019 at a starting salary of Rs.11,000/-. Today she has been promoted as a supervisor and draws a Salary of Rs 18,000/-. Today she sends home around Rs. 9000/- per month and bought a car for her family. With pride she says , “I was just sitting at home and was indulging myself in household chores. DDU-GKY was a breath of fresh air for me and it changed my life completely. I am not only independent but also am able to support my family. My dream was to be an owner of a car. Thanks to my training, I was able to purchase a car six months ago and gifted the same to my family .When I returned home after 2 years, I came by flight, something that I never thought could be possible. I would like to thank DDU-GKY, Sidh Trading , Quantum Knits from the core of my heart for fulfilling my dreams”.

**MAMATA BEGUM A Brief Profile**

**Address – Village - Kunapara, G.P.-Umarpur,**

**P.O. -Umarpur- 788806, Dist. –Karimganj**

**Qualification – Class 8 passed**

**Marital status – Married**

**Training conducted at – RESTI, Karimganj**

**Duration of the Training – 6 days**

Mamata Begum lives in Kunapara village of Karimganj district. She comes from a very poor family and finding a suitable income source to meet the basic needs of her life was always a serious concern for her. She was enrolled into a SHG named “Momota SHG” under DAY--NRLM. After receiving the internal loan and motivation within the SHG, she started making some simple craft products like Patti, Buckets, Mats etc. made of bamboo since August, 2019. She used to sell the products in nearby villages and with whatever little amount she earned, it was not at all sufficient to run her family. The products made by her was not able to compete with markets due to lack of good design intervention.

Mamata Begum came to know about various trainings conducted at the RSETI, Karimganj and Project Unnati, she was in touch with RSETI, Karimganj. She undertook training on “Entrepreneurship “for 6 days. During the training, she was exposed to various components of entrepreneurship development and running a small business



venture. She also acquired knowledge about making of bamboo crafts with up to date designs. After receiving the training, she applied the learning in her own business. With the newly acquired skills, she was able to diversify the products and added some value to it keeping in mind the market demand and requirements. After such improvements in her business, she is selling products worth Rs 20,000/- per month and earning a profit of nearly Rs 7,000/- per month. She is planning to expand her business in the coming days so that she can earn more.



**Candidate Name :** MASUMA KHATUN  
**Resident of :** Dhing, Nagaon, Assam  
**Trade of Training :** General Duty Assistant,  
PIA : Markazul Ma'arif  
**Current Employer:** Sharda Hospital, Noida  
**Salary :** Rs. 17500/- Per Month

**“Great things come from hard work and perseverance. No Excuses.”**

MASUMA KHATUN belongs to a very poor family and her father is a laborer who works in a rice-mill. The family was very much weak in financial stability and could hardly manage their daily expenses. The family consists of 4 members mother, grand-mother, elder sister and a younger sister. Her elder sister got married at younger age and it was hard to bear the expense of the marriage. Her family could hardly afford her education but, after a lot of hardship she had cleared her HS (Class-12th). While studying she had decided to join Markazul Ma'arif, as she was to join the DDU-GKY program. She had a strong determination for the career of her younger sister. She decided her first priority to support the educational facility for her sister. Her father has chosen a groom to get her marry at young age. But her determination and sacrifice to build the career of her younger sister has get a move on and she had enrolled herself in DDU-GKY program at Markazul Ma'arif, Hojai.

“When you dare to dream, the goal gets clear and when you take the first step, however tiny it is, your journey towards it has indeed flagged off. Though she was an average student but, she was very much interested in doing job and fulfills her priorities. She then got enrolled to BSA course at our TC and became a residential student of our PIA. Undoubtedly, she had faced some sort of challenges at the beginning, but as she was focused at her goal, she had surpassed all the challenges. After successfully completing her training, she got selected as General Duty Assistant in Sharda Hospital, Noida, UP. She was paid Rs.8,754/- at the time of joining but later she was promoted to Patient Supervisor with an incremented salary of Rs.17,500/-. She is still working at Sharda Hospital, Noida, UP.”- Said her Supervision. She fulfils our motto with her dedication towards her duty. Her sacrifice has proved that how much she cares for her sister and how much does she love her sister.



**Candidate Name** : Parishmita Phukan Resident of  
 : Mahmora, Dighali, Lakhimpur  
**Trade of Training** : Sewing Machine Operator  
**PIA** : Wazir Advisor Pvt Ltd  
**Current Employer** : SCM Garments Pvt Ltd  
**Salary** : Rs. 18,000/- Per Month

Parishmita Phukan hails from a very poor family of Mahmoha Dighali, Lakhimpur district. She is the youngest among 3 siblings in her family and was pursuing graduation. Her father was a carpenter and her brother looked after goats in their farm. The little income was not sufficient to bear all the expenses of the house. She wanted to pursue higher education, but she was also finding it difficult to continue because of low income of her father. Somehow, she completed her graduation but couldn't fulfil her wish of having a Master degree.

She came to know about a free training programme with free fooding and lodging which was fully controlled by Govt. body and the training partner is Wazir Skills via block. So, she visited Wazir Skill Development Centre, Tezpur and discussed about her doubts. The training of "Sewing Machine Operator" for 3 months gave Parishmita the opportunity to find livelihood.

With full determination and faith in her heart, she joined a job in well-known company Jay Jay Mills (India) Pvt Ltd, Tamilnadu as Sewing Machine Operator with a salary of Rs. 10000/-. It has been there for 6 months. After 6 months she got an opportunity to join as a Warden at SCM Garments

Pvt Ltd which is also a renowned company at Tamil Nadu. From last 3 years she was continuing her job with a CTC of Rs 18,000/- per month.

She sent her parents 1 lakh rupees when her family went through a tragic incident of her younger brother's accident. Despite of huge expenses her brother couldn't survive. But that didn't stop her to chase her dreams. Parishmita is now able to bear her own expenses, support her family financially and helping her elder brother in expanding his business of farming. She is also owning a fishery of her own which is run by her brother. Also, the good part is that her father doesn't need to work anymore. She has proven that being a girl she is as able as a son to take care of her family.

Parishmita wants to thank Wazir for letting her fulfilling her dreams. She says – "Gold is best friend of a girl, so I'm; and able to buy gold chain of my own. It's only because of ASRLM and Wazir that I am able to become self-dependent and uplift the financial situation of my family. I want to advice other youth like me to join this training and make their lives better with the help of placement provided by Wazir Skill Development Centre."





**SMTI. REKHA GOGOI A Brief Profile**

**Name of Candidate** : RekhaGogoi  
**DOB** : 21/01/1998  
**Address** : Bebejia Likson, Pub Morongi GP, Golaghat  
**Educational Qualification** : 10th Pass  
**Marital Status** : Unmarried  
**Type of Training** : SMO (Sewing Machine Operator)  
**Name of PIA Training Centre:** Wazir Advisors, Guwahati  
**Date of enrolment to the Training Centre:** 21/12/20  
**Duration of Training:** 3 Months  
**Present Work Place** : Jay Jay Mills, Tirupur, Tamilnadu  
**Date of Joining to the Work Place:** 1stApril, 2021  
**Current Status** : Working  
**Type of Job** : Sewing Machine Operator  
**Salary** : Rs.11,000/-

Smti. Rekha Gogoi, daughter of Shri Hemakanta Gogoi and Smti. Mun Gogoi is a resident of Bebejia Likson, Pub Morongi GP of Golaghat. She belongs to a financially weak family and her father works as a daily wage earner and a farmer. She could not complete her studies after Class 10th and got involved in tailoring activity. She was interested in stitching and used to stitch Mekhela Chadar, Blouse etc. Her monthly average income was around Rs 5,000/- from the tailoring activity.

She came to know about DDU-GKY through Block Officials of ASRLM and got enrolled into DDU-GKY as a beneficiary of Project Unnati in the PIA training centre of Wazir Advisors, Guwahati on 21st December, 2020. She was trained for the trade SMO (Sewing Machine Operator) for a duration of 3 months. As a beneficiary of Project UNNATI, Rekha

was paid Rs. 14,271/- as her stipend for undergoing training under DDU-GKY. After completion of the training, she got a placement in Chennai and currently she is working at Jay Jay Mills, Tiruppur, Tamil Nadu since 1st April, 2021 as a Sewing Machine Operator. Smti. Gogoi is earning Rs. 11,000/- per month along with the benefit of PF and ESI. She looks happy with her new job and changing circumstances. She has a dream to open a tailoring shop of her own in her village in near future.



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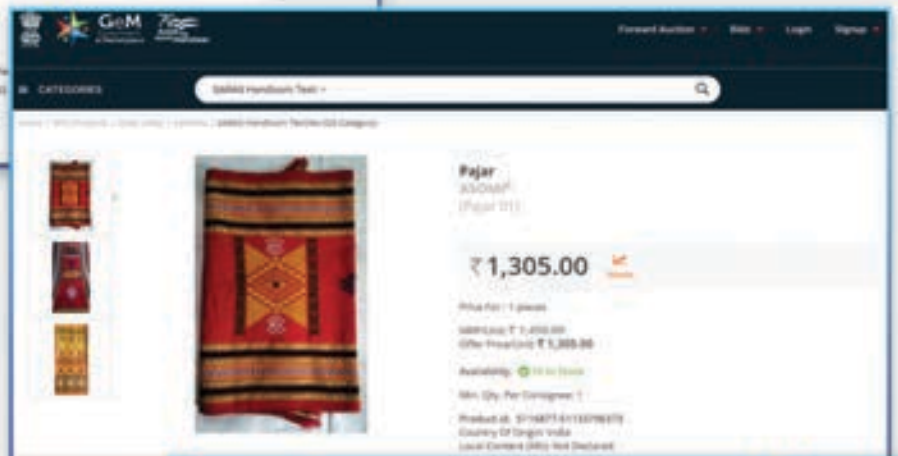
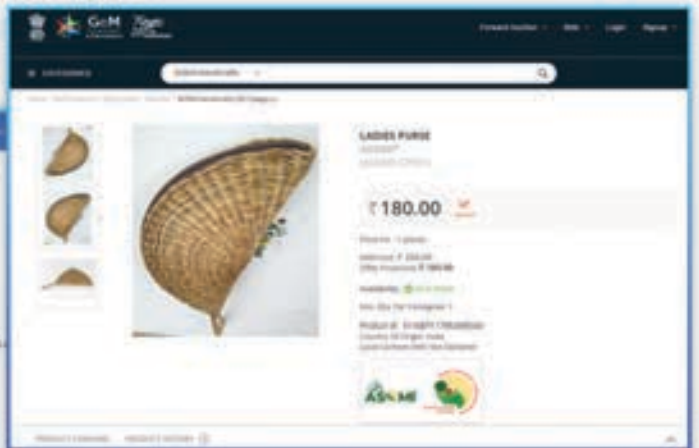
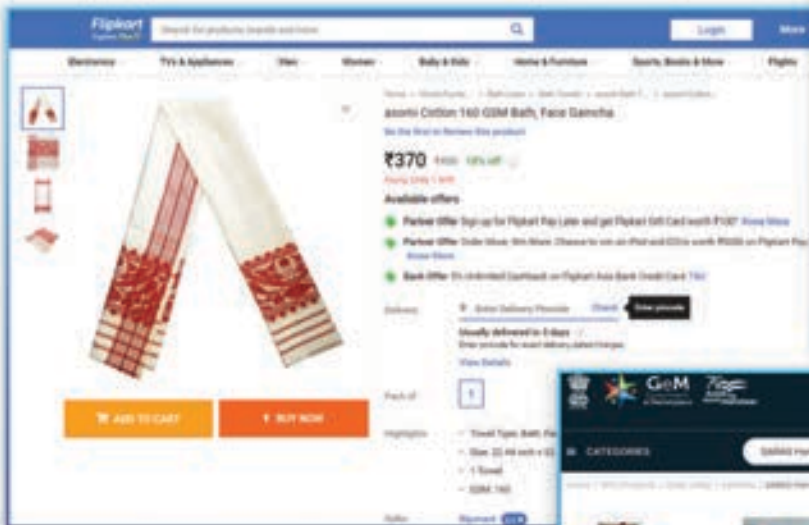
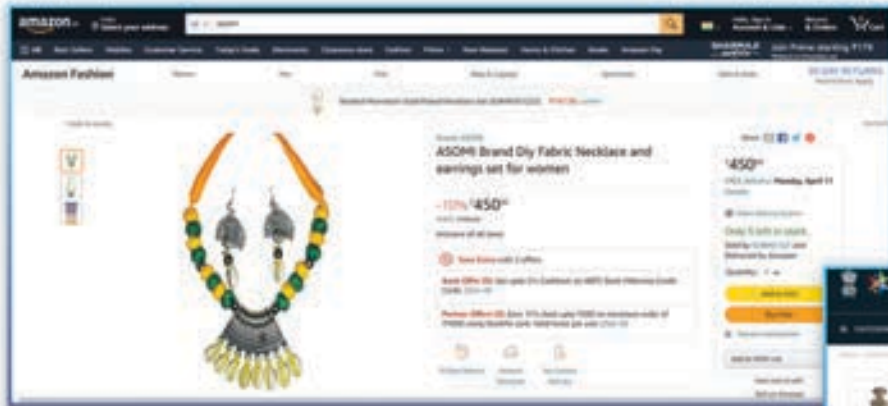
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