



Livelihood Promotion Through Self Help Groups (SHGs) Formed under Assam State Rural Livelihood Mission (ASRLM)

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Abstract

In the present day scenario, a sharper focus is given to moving women to a higher economic order. In Assam; most women-headed households do not have access to agricultural extension services, organizations that support and provide them productive assets such as seeds, water, credit, subsidies etc. Hence, special emphasis is needed on women empowerment. Community development through the Self Help Groups (SHGs) of Assam State Rural Livelihoods Mission (ASRLM) is an innovative strategy and an approach of the Assam Government for achieving socio-economic equity and economic sustainability. In Assam-the role of SHGs under ASRLM in eradicating poverty and augmenting financial freedom through self-employment opportunities with very low capital is highly evident. This paper tries to bring the forward accomplishment of SHGs under Assam State Livelihoods Mission (ASRLM) and the various constructive strategies that can be undertaken to enhance the economic conditions of concerned members and boost their social status. The paper will as such bring afore the improvement of SHGs under ASRLM and create scope for further research in the topic.

Key words : *Self help groups, women empowerment, self-employment, livelihood.*

Introduction

In Assam, the inception of SHGs can be traced to the year 1999. The Assam State Rural Livelihoods Mission (ASRLM) was formed as a self-sufficient and autonomous body under Society Registration Act XII of 1860 by Panchayat and Rural Development Department, Government of Assam on 11th November, 2011; to execute "Deendayal Antodaya Yojana-National Rural Livelihoods" (DAY-NRLM) scheme launched by the Ministry of Rural Development (MoRD). Since 2011, ASRLM has been operating continuously to provide livelihood security to rural people. It has obtained ten years of establishment this year successfully. At present, ASRLM has entered 33 districts and 219 blocks of Assam. ASRLM has played a crucial role in mobilizing the rural poor to engage in different socio-economic activities. (1). In recent years during Covid-19 crisis (2) reported that dependency ratio should be reduced moreover high livelihood diversification, women employment in a household, innovativeness and promotion of lean season employment. In every part of Assam at least one official of ASRLM is appointed to provide relentless service to uplift the socio-economic status of rural women. Thus, It is vital to change the capacity of this target group to work by giving them the necessary training on income-generating activities, supporting them with financial facilities, bringing their skills into the light, giving them marketing knowledge, information etc. which helps to be a game changer in rural transformation. In general, the SHG programme under

ASRLM is particularly for needy rural women who are discriminated by organizations and their communities. They encountered complications in securing loans to invest in productive practices. This is a problem also in Odisha's SHGs as documented by Sucharita and Bishnoi, 2019. The aim of ASRLM is to create efficient and productive institutional platforms for the rural impoverished to facilitate them to improve their household income through sustainable livelihood enhancements. Micro-enterprises have made remarkable progress in promoting equity-based participatory development in rural areas (3, 4, 5). Till December 2019, 2963190 households were covered in the State of Assam which accounts for almost 89.90 % of the rural poor. These households were enrolled and strengthened into 277987 Self Help Groups (SHGs), out of which 2,37,315 SHGs have been federated into 16,138 VOs and 149155 SHGs have been covered under 437 CLFs. SHG members enrolled under ASRLM actively participated in Nutrition Weeks, Poshan Abhiyan, District and Block level FNHW activities during the FY 2019-20. As such improvement in the livelihoods of the farm women can be observed in Assam and change in their income level. Similar differences were made in Cuddalore district in Tamil Nadu beneficiaries of the NRLM scheme as reported by a Jagadeeswari in 2015.

Research Methodology

This study is heavily dependent on the secondary data which were collected from several primary literature papers, websites of different government organizations,

Table-1 : Change in level of income of SHG after joining ASRLM.

Name of the respondent and SHG	BMMU (Block Mission Management Unit)	Joining year under ASRLM	Initiative	Increased Annual income (Rs.)
Kanchan Pegu Doley Kankan SHG	Ujani Majuli, Majuli district	2018	Rearing and Castration of Pigs	40,000-50,000
Lakhimai Bora Devi Janashakti SHG	Gabhoru, Sonitpur district	2016	Multiple livelihood activities	96,700
Bandana Borgohain Pankhi SHG	Sadiya, Tinsukia district	2017	Quail Farming	2,16,000
Rubi Gohain Aeidew Janakalyan SHG	Dhakhuakhana, Lakhimpur district	2016	Muga Farming	2,16,500
Ritamoni Duwarah Junaki SHG	Demow, Sivsagar district	2018	Cane and Bamboo products	1,94,360
Jabeda Khatun Unnati SHG	Dangtol, Bongaiaon district	2015	E-rickshaw	1,80,000
Dipali Devi Ramdhenu SHG	Pub Nalbari, Nalbari district	2013	Livelihood through livestock	90,000-95,000
Darle Basumatary Diajhijari Anjali SHG	Kokrajhar, Kokrajhar District	2017	Multiple livelihoods (Pig farming, horticulture)	76,780

Source : Sylvan Saga, ASRLM

journals and annual reports released by ASRLM. We tried to gather the secondary data and make a review of the works done under the Assam State Rural Livelihood Mission Scheme.

Results and Discussion

Studies on some case studies were done under Assam State Rural Livelihood Mission. From the review, efforts were made to examine the growth in the income level of the rural women under SHGs. In the following table, details of some members from having zero income to earn a satisfactory income have been tabulated.

From the table-1, it can be interpreted that there has been a massive improvement in the annual income of the most of the poor family after inclusion of the SHGs in the ASRLM. Most of the SHGs were formed by the rural poor women and previously they were not able to provide livelihood security to the members. But after the funding assistance and skill training under the ASRLM, remarkable uplifting of the annual income of the Self Help Groups is evident from the data.

ASRLM has started Farm Livelihoods intervention in 2290 villages against a target set for 1480 villages in the FY 2019-20. For providing financial services at the doorstep of the community, 130 SHG members have been trained and deployed as Business Correspondent Agents (BCAs). A total of 42075 SHGs have been promoted till December, 2019 against the annual target of 39876 (105%) during FY 2019-20. (Action plan 2021-22, ASRLM). Thus, it can be observed from the reports that the ASRLM scheme has achieved most of their targets in reaching the rural people throughout the state and successful in incorporating them into Self Help Groups

and enhancing their livelihood by providing them financial assistance and skill training.

Case Studies

Some of the case studies of Women Self-Help Groups (SHGs) which have made a mark in terms of livelihood initiatives under Assam State Rural Livelihoods Mission (ASRLM) are discussed below:

Mahila Bazar (Dangdhara Women Haat)–Jorhat District : SHGs in Jorhat district of Assam were unable to sell their produce in a specified platform and required market opportunity. For that purpose, “Dangdhara Women Haat” initiatives was formed on 10th April, 2018 with a concept to provide a particular space for weekly mahila market to sell their home grown agro-based items, non agricultural items, handloom items, handicraft products etc .This Mahila Bazar was started with Agragami Village Organization under the Madhapur Cluster Level Federation of Titabor Block of Jorhat district. A Total Net Profit of Rs 108,300.00 have been reported from SHG Market outlet as on March 2019.After the success of this MahilaBazar, ASRLM officials of Raha, Itakhuli, Saoekhati, Joypur,Telahi and Ghilamara followed their footsteps. Along with the economic growth, Mahila Bazar boosts their social and cultural growth.(Source: ASRLM Annual Report 2018-19)

Mulagabharu Shipini Sangha ,Biswanath District : With the aim of producing and marketing handloom products especially Gamocha, Mulagabharu Shipini Sangha, a Producer Group (consisting of 52 SHG women weavers from 41 SHGs) was formed in August 2018.Earlier women were not financially eligible to pay for yarn. But with the financial aids of the Cluster Level Forum (CLF) through Community Investment Fund (CIF), SHGs

members became financially sound and buy the required products for weaving. From the very first day of their delivery, they earned a profit of Rs. 30,490 and each weaver had a share of Rs. 145 per month. Besides financial benefits, weavers have got a platform to take collective decisions in marketing and hence bringing socio-economic change (Source: The Sylvan Saga, ASRLM 2019).

Kanaklata SHG, Nalbari district : Before coming into the SHG fold, women of Block Mission Management Unit (BMMU) Barkhetri, Nalbari district were working as daily wage labourers. After the formation of Kanaklata SHG in the year 2015, women of the SHG received several trainings and financial assistance in availing bank loan from fishery department. This helped them in integrated fish and duck farming and reaping a good profit (Source: The Sylvan Saga, ASRLM 2019).

Implications

Different government programmes should be implemented time to time through SHGs of Assam State Rural Livelihoods Mission (ASRLM). This will not only enhance the transparency and efficiency but also bring our community closer to Self Governance as considered by Mahatma Gandhi.

More emphasis should be given by ASRLM officials for proper monitoring and training on SHG management.

More attention should be given by ASRLM officials on generating new marketing avenues and linkage with urban centers.

Conclusions

The pandemic derailed several growth initiatives in

Assam. Yet women-run-SHG under Assam State Livelihood Mission (ASRLM) fought mightily. The present study discloses that the SHG approach under Assam State Rural Livelihoods Mission (ASRLM) has highly contributed to promoting the socio-economic empowerment of rural women of Assam. The socio-economic conditions of rural women were not effective before joining SHGs under ASRLM. But after joining in the SHGs, especially the livelihood of women is uplifted. As the economic conditions of women members of SHGs have improved, their role in family as well as society is also counted better than earlier. Hence, we can conclude Assam State Livelihoods Mission (ASRLM) has empowered the rural women of Assam.

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