

ASRLM's And Rural Women's Economic Empowerment Through SHG's In Dhemaji District, Assam

Running Title: - Asrlms And Rural Women's Economic

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Abstract

The National Rural Livelihood Mission (NRLM), a programme to combat poverty, is under the control of the Ministry of Rural Development of the Indian government. This initiative's major goals are to support self-employment and bring together women from rurally deprived areas. This program's primary objective is to organise SHGs (Self Help Groups) for the impoverished and get them ready for self-employment. The Integrated Rural Development Program (IRDP) was reformed in 1999, which led to the introduction of the Swarnajayanti Grameen Swarojgar Yojana (SGSY) (IRDP). Its goal is to help underprivileged rural residents who want to work for themselves. The program's bugs have been resolved since SGSY was changed into NRLM. This campaign officially began in 2011.

The Assam State Rural Livelihood Mission (ASRLM) is carrying out the National Rural Livelihoods Mission (NRLM) in Assam to enhance the social and economic empowerment of the rural poor in the state. It was founded by the Assam Panchayat and Rural Development Department on November 11, 2011 and is a body that is independent and autonomous in accordance with the Society Registration Act XXI of 1860. It makes an effort to raise the standard of living for the rural poor by assisting SHGs through a variety of strategies.

With the Hon'ble Chief Minister of Assam serving as chairperson and the Principal Secretary to the Govt. of Assam, Panchayat and Rural Development functioning as member convener, ASRLM is run by its Governing body to provide society with overall policy direction. The Chief Secretary of the Assam Government, who also acts as chairperson, and the State Mission Director (SMD), who also serves as member convenor, carry out the organization's executive duty. The State Mission Director and his functional teams at the state level, especially the State Mission Management Unit, are in charge of overseeing daily societal operations (SMMU). The Block Development Officer oversees and manages the Block Mission Management Unit (BMMU), which is under the control of the Block Project Managers (BPM). The Chief Executive Officer (CEO) of Zila Parishad supervises and commands the District Project Managers (DPMs), who are responsible for the District Mission Management Units (DMMU) (BDO).

KEYWORDS: ASRLM, SHGs, Rural Poor, Economic Support, Poverty alleviation.

INTRODUCTION

The urge to escape poverty is deep and inborn in the poor. To fully utilise the innate potential of the poor, social mobilisation and the creation of robust institutions for them are essential. The process of social mobilisation, institution building, and empowerment must be sparked by an external, committed, and sensitive support framework. This upward mobility is supported by facilitating information diffusion, skill development, access to marketing, and access to other livelihood services.

All rural low-income households (women) were organised by ASRLM into aggregate institutions (SHG), a neighborhood-based group with 10–19 members. The bulk of the group's participants are women, between the ages of 18 and 50, with comparable social and economic backgrounds. To facilitate the delivery of social and economic services to the poor, these platforms of the poor and for the poor would collaborate with local self-governance, public service providers, banks, government and private sector institutions, and other mainstream institutions.

METHODOLOGY

The study's objectives are both explanatory and descriptive. The information was gathered from both primary and secondary sources. Direct interviews with chosen rural women faculty members, District Functional Experts, Block Project Managers, Block Co-ordinators, CLF in charge, VOs members of Assam State Rural Livelihood Mission, and

District Mission Management Unit, Dhemaji are a few examples of primary sources. The NRLM MIS Portal, Journal annual reports, research papers, handbooks, guidebooks, websites of ASRLM, Census institutes, etc. are only a few examples of the secondary sources used.

FINDING

ASRLM in Dhemaji district has taken a great initiative towards livelihoods. ASRLM Dhemaji has promoted 8829 Nos. of SHGs under the five development blocks viz., Bordoloni, Dhemaji, Machkhowa, Sissiborgaon, and MSTD; 506 Nos. of village organisations (VOs); and 17 Nos. of Cluster Level Federations (CLFs) in the district, covering approximately 91,738 households. These SHGs are strengthened through capacity building programmes such as community mobilization, SHG basic management training, village organisation formation, bookkeeping training, livelihoods training, Farmers Field School, Pashu Pathsala, gender equality and other mainstream training. ASRLM, Dhemaji also provides various funds such as Revolving Fund (RF), Community Investment Fund (CIF), Community Enterprise Fund (CEF), KAMS, KAMS-V, (Kanaklata Mahila Sabalikiran Yojana, Vistatrit Kanaklata Mahila Sabalikiran Yojana), PMFME, etc. to women SHG members for their economic upliftment. ASRLM Dhemaji, in collaboration with all bank branches, e.g., AGVB, SBI, UCO, HDFC, NESFB, Allahabad Bank, Central Bank of India, PNB, Indian Bank, etc., of Dhemaji district, has a vision to improve access to financial services to SHGs.

ASRLM Dhemaji invests in building "Social Capital". Jeevika Sakhis/Community Resource Persons, Master Bookkeepers, MCP Trainer, Bank Mitra, Business Development Support Providers (BDSP), Krishi Sakhis, Pashu Sakhis, Matchya Sakhis, for making the ASRLM community sustainable.

Short description about various type of fund by ASRLM:

A. COMMUNITY INVESTMENT FUND (CIF):

Community investment funds (CIF) are resources provided permanently by ASRLM to underprivileged institutions so they can improve their institutional and financial management capabilities and establish a track record to compete with mainstream bank financing.

According to the Micro Credit Plan (MCP) created by the SHGs, CIF provides seed money to SHG Federations to help them satisfy the working capital requirements of various levels of collective activities as well as the credit needs of their members through SHGs and VOs.

B. GRANT OF REVOLVING FUND (RF) TO SHGs:

ASRLM provides Revolving Funds (RF) to SHGs of Rs. 10,000–15,000 as corpus to meet the member credit needs directly and as catalytic capital for leveraging repeat bank finance.

C. KAMS:

ASRLM implemented the Kanaklata Mahila Sabalikiran Yojana, which is the Nodal Agency of Assam. This scheme is implemented in all the districts and blocks of Assam.

KAMS was launched by the Govt. of Assam in 2018. According to scheme guidelines, the Rs. 25000 fund will be distributed to eligible SHGs as a grant.

The earlier Kanaklata Mahila Sabalikiran Yojana has been renamed Vistarita Kanaklata Mahila Sabalikiran Yojana on 11/11/2020 (KAMS-V).

Under the KAMS-V, a one-time grant-in-aid of Rs. 50,000/-will be provided to eligible SHGs as a capital subsidy on bank loans.

D. CEF:

The Ministry of Rural Development gave 600 self-help group business owners in the Dhemaji district a Community Enterprise Fund loan worth Rs. 2 crores as part of the Azadi Ka Amrit Mahotsav. The loans were made to already-existing non-farm microenterprises, and they had a declining balance interest rate of 1% per month for 1 to 1.6 years.

E. PMFME SEED CAPITAL:

The Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME), which was introduced on June 29th, 2020, aims to advance formalisation of the industry and increase the competitiveness of current individual micro-enterprises in the unorganized part of the food processing industry.

The plan calls for financial support in the amount of Rs. 40,000 for working capital as well as the purchase of modest tools for each SHG member involved in food preparation.

ASRLM Dhemaji has promoted 8829 SHGs, 506 village organisations (VOs) and 17 Nos. of Cluster Level Federations in the district, covering approximately 91,738 households.

Development Block wise SHGs under ASRLM Dhemaji is as follows.

BMMU wise SHGs in Dhemaji district is as follows.

Sl. No.	Name of Dev. Block	Number of SHGs
1	Dhemaji	1837
2	Bordoloni	1544
3	MSTD	2209
4	Machkhowa	520
5	Sissiborgaon	2687

Block wise CIF, RF/KAMS, VRF, CEF and PMFME details under DMMU, Dhemaji as follows during 2020/2021

BMMU, Bordoloni

Sl. No.	Name of Fund	Number of SHG/VOs	Amount Rs.
1	CIF	187	Rs. 49.00 Lakhs
2	RF/KAMS	179	Rs. 44.75 Lakhs
3	PMFME	25 Nos. of Beneficiaries	Rs. 10 Lakhs

BMMU, Dhemaji

Sl. No.	Name of Fund	Number of SHG/VO/ Beneficiaries	Amount Rs.
1	CIF	1251 SHG	Rs. 624.99 Lakhs
2	VRF	60 Nos. of VOs	Rs. 9 Lakhs
3	CEF	70 No. of Beneficiaries	Rs. 21 Lakhs
4	RF/KAMS	303 Nos. of SHGs	Rs. 75.75 Lakhs
5	PMFEME	25 Nos. of Beneficiaries	Rs. 10 Lakhs

BMMU, Machkhowa

Sl. No.	Name of Fund	Number of SHG/VO/ Beneficiaries	Amount Rs.
1	CIF	187 Nos. of SHG	Rs. 93.50 Lakhs
2	VRF	17 Nos. of VOs	Rs. 2.55 Lakhs
3	RF/KAMS	437 Nos. of SHG	Rs. 23.50 Lakhs
4	CEF	702 Nos. of Beneficiaries	Rs. 21 Lakhs
5	PMFME	25 Nos. of Beneficiaries	Rs. 10 Lakhs

BMMU, Sissiborgaon

Sl. No.	Name of Fund	Number of SHG/VO/ Beneficiaries	Amount Rs.
1	CIF	1898 SHGs	Rs. 949.02 Lakhs
2	RF/KAMS	287 Nos. of SHG	Rs. 71.75 Lakhs
3	VRF	29 Nos. of VOs	Rs. 41.49 Lakhs
4	CEF	70 Nos. of Beneficiaries	Rs. 21 Lakhs
5	PMFEME	25 Nos. of Beneficiaries	Rs. 10 Lakhs

BMMU, MSTD

Sl. No.	Name of Fund	Number of SHG/VO/ Beneficiaries	Amount Rs.
1	CIF	463 SHGs	Rs. 231.05 Lakhs
2	RF/KAMS	1061 Nos. of SHG	Rs. 150.00 Lakhs
3	VRF	52 Nos. of VOs	Rs. 78.00 Lakhs
4	CEF	70 Nos. of Beneficiaries	Rs. 21.00 Lakhs
5	PMFEME	25 Nos. of Beneficiaries	Rs. 10.00 Lakhs

Source NRLM-MIS DMMU, Dhemaji

CONCLUSION: A project to combat poverty called the Assam State Rural Livelihood Mission (ASRLM) is carried out by the Ministry of Panchayat and Rural Development. The main goal of these programmes is to unite the underprivileged rural women into SHGs (Self Help Groups) and provide them with the necessary knowledge and resources to support themselves economically and fight poverty. One of the biggest programmes to help the impoverished in rural areas improve their quality of life is this one. ASRLMs only covered SHGs for rural women, but in order to achieve rural economic transformation, they can also cover SHGs for rural men.

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