



## BEST PRACTICES FOR ADAPTATION AND DISASTER RISK REDUCTION

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**CASE STUDY-6:** < AMAR BAZAAR – A MECHANISM TO  
ENSURE FLOOD AFFECTED WOMEN’S ACCESS TO  
INCOME GENERATION >



RURAL VOLUNTEERS CENTRE  
VILLAGE+P.O=AKAJAN, VIA-SILAPATHAR  
DISTRICT-DHEMAJI (ASSAM), INDIA  
PIN-787 059



**TITLE:** < Amar Bazaar – A mechanism to ensure flood affected women’s access to income generation >

**ORGANISATION:** <Rural Volunteers Centre (RVC)>

**1. THEME:** CBDRR for secured income generation in flood plains of Brahmaputra River Basin.

**2. STATE/REGION/COMMUNITY:** Assam/Upper Brahmaputra River Basin/Flood vulnerable population of Brahmaputra River Basin

### **3. BACKGROUND**

**Context: The economic, social and geographical situation:**

**Geographical context:** The geographic area of operation of RVC covers the flood plains of Dhemaji and Lakhimpur District and Majuli Sub-Division of Assam in particular and whole of the 8 North Eastern states of India in general.

The District emerges from the foot hills of Arunachal Pradesh and stretches to the Brahmaputra River with Subansiri one side and the river Siang on the other. Geographically situated between the 94° 12' 18" E and 95° 41' 32" E longitudes and 27° 05' 27" N and 27° 57' 16" N latitudes, the district covers an area of 3237 Sq. Km and is a basically plain area lying at an altitude of 104 m above the Mean Sea Level.

The District Lakhimpur lies on north bank of the mighty river Brahmaputra. It is bounded on the north by Siang and Papumpare District of the state of Arunachal Pradesh and on east by Dhemaji District. Majuli, the largest River-island belonging to Jorhat District is on the south and Gahpur sub division of Sonitpur District is on the West. The exact location of the district is 26048' and 27053' northern latitude and 93042' and 94020' east longitude (approx.).

Being situated in a strategic location where the steep slope of eastern Himalaya abruptly drops, forming a narrow valley which makes the region, as well as the whole Upper Brahmaputra River-basin, immensely vulnerable to flooding, affecting 50% - 70% population every year for the last 3 decades. The mighty Brahmaputra River, the Subansiri River and numbers of their tributaries originating from the hilly terrain of Arunachal Pradesh account for the perennial flood problem of the region which has already caused irreparable damage to the region. In addition, extensive human interventions (deforestation, river stripping, construction of mega dams etc.) on the Brahmaputra River Basin compounded with probable impact of climate change are gradually making the whole of the Brahmaputra Basin immensely vulnerable to multiple hazards.

### **Socio Economical context:**

- The District Dhemaji and Lakhimpur i.e. the immediate area of working of RVC is of rural character (98.5% populations are rural) and the economy is largely agro based.



- Livestock rearing is the main secondary livelihood practice of the community but the sector is yet to be commercially organized.
- Sericulture, fishing and driftwood business are practiced in smaller scale.
- Sand deposition, bank line erosion, shifting of river course and other adverse effects of chronic floods on fertile agricultural land have made even the affluent farmers land-less.
- The depletion of agro based traditional livelihood practices has resulted in inter-District and inter state seasonal and permanent migration in large.
- Understanding of market, accessibility to the market and control over market of the primary producers (women) is very poor.

### **Rationale/ Justification for being a good practice and potential for scaling up /replication:**

The “Amar Bazaar” is a good practice and potential for scaling up/replication because it is community based and enables the women living in flood plains to learn, choose and take up income generation activities from wide ranges of choices, which in turn contribute towards supplement the loses that they are facing due to lost of traditional livelihood practices out of flood. *It is an unique practice because it is based on the ethical belief that if the women have access and control over resources (produces, markets, prices and ultimately money) then they can plan better and implement effectively DRR activities both at household level and community level particularly for the women and children and in general for the whole community.*

### **Brief on the local condition prior to Project initiation:**

When we speak about traditional livelihood of the people living in the flood plains of Brahmaputra River Basin it is mainly Agriculture followed by animal husbandry, sericulture, fishing etc to some extend.

Critical insight to the traditional livelihood practices reflects these salient features- It is mainly the women community who have the required knowledge and skills for the livelihood practices, it is the women folk who gives time and labor for the practices. All these ensure a life with dignity to the women within the family as well as within the community.

But since mid 80s it has been witnessed that Sand deposition, bank line erosion, shifting of river course and other adverse effects of chronic floods on fertile agricultural land have permanently affected the agro-based traditional livelihood practices. Total break down of the surface communication system have affected the animal husbandry sector as well as traditional handloom and handicrafts sector by creating hindrances to access markets and in turn making the producer's dependent on exploitative middlemen.

All these has led to cripple down of the village economy, displacement, seasonal and permanent inter District and inter state migration etc. In the whole situation women are the worst suffers. Alienation from traditional practices has further alienated the women community's control over



household and community resources. Since mid 90s in all most all riverine villages in upper Brahmaputra River basin it has been observed that the women who once used to derive respects and take pride for their contributions to the village economy have become cheap agriculture labors or giving their labor in different construction sites. The conditions not only affecting the economical concerns but also the education of the girl-child, health of the women, child(girl) labor, child trafficking as well as domestic violence against women.

Since mid 90's "women empowerment" have become buzz word for the UN bodies, national policy makers as well as non-governmental development agencies. In flood plains of Upper Brahmaputra River Basin since late 90's formation of women SHGs and then extending support to the groups for income generation activities have become core-strategies of the development agencies to make women self-reliant, bring them out of poverty and there by make them empowered. The understanding led every investor to target women as primary beneficiaries under various socio-economic development schemes.

It has been though of that the initiatives will enable the women who have been alienated from their traditional livelihood practices by flood, sand deposition, erosion, break down of surface communication system to rebuild their lives and enjoy a life with dignity. But critical observation reflects that that little or no practical knowledge and understanding of the market-dynamics (Qualitative and quantitative demand-supply ratio) has either left the women debt-ridden or has victimized on the hand of the corrupt-nexuses. Thus the women who had lost their livelihood and turned marginalized are forced to become debt-ridden.

### Project Intervention Formulation

In the give situation RVC has thought of a mechanism which involves following stages:

- First, organizing and educating the women on market mechanism (demand and supply, quality of products, market linkages etc).
- Second, providing ranges of choices for selection of income generation activities in their own.
- Third, skill/quality up gradation opportunities.
- Fourth, production/vending/selling etc.

### Goal and Objectives:

Goal: The flood vulnerable women in Brahmaputra River Basin plan and implement disaster risk reduction initiatives in their own particularly for the women and children and in general for the whole community.

Objective: The flood vulnerable/affected women in Brahmaputra River Basin have access to and





control over safe income generation practices in a sustainable way.

#### 4. KEY ELEMENTS

**Target Beneficiaries:** The initial targeted beneficiaries are the flood vulnerable/affected people inhabiting the Upper Brahmaputra River Basin.

**Geographical Coverage:** Dhemaji District.

**Key Project Activities/ Key Innovative Features - (capacity building, institution building, awareness, empowerment, etc) and methodologies/practices:**

Intervention started from 2004 with setting up Amar Bazaars by rural women SHGs in flood plains of Brahmaputra River basin through retaining the existing village weekly markets or opening new markets at cluster of villages. These weekly markets, which serve as sole market avenues were run by influencing individual/s with, legitimize authority to collect revenue. RVC facilitated the market establishing process by mobilizing support from community and Government in favor of the women groups.



In the year 2004, Constant engagement (meeting, discussions, organizing exposure etc) with the women groups in the riverine villages of Sissiborgaon Block,

Dhemaji District and constant negotiation at community and government level has resulted in formation of 21 Amar bazaars where the revenue collection from the vendors is done by women groups. In the process the physical infrastructures (revenue earning sources) of the market i.e. the shed has been constructed by the women groups out of their own savings.

Engagement with the markets enabled the women groups to *understand the market mechanism. Understanding of the market has encouraged the women to go for selected production and set their own vendors in their own market. The whole process has*





enabled the flood turned marginalize women to rebuild their lives confidently and in a sustainable manner.



The Matri Amar Bazaar Kendriya Samiti: The “Matri Amar Bazaar Kendriya Samiti” (MABKS), apex body of the Amar Bazaars has been formed in 2006 for coordination and management of the Amar Bazaar process. The MABKS is being empowered to play the lead role on influencing /negotiating from the community to government level in favor of the Amar bazaars and overcome the constraints hindering growth of the Amar bazaar process. Formation of the MABKS has also opened up a new chapter to address the gender imbalanced practices and policies obstructing socio-economic growth of women. In course of 2 years, apart from influencing the traditional structures, the MABKS has succeeded in influencing the government rules for setting/owning rural market to an extend. During the FY 2006-07 and 2007-08 the ABKS has been

successful to influence open tender process and introduce direct settlement in favor of the women SHGs for 15 numbers of PRI's owned village markets. The women SHGs formed by members from the marginalized families fail in bidding and thus the system excluded them from the process. This exclusion never enabled the rural women to understand the market dynamics and influence the price of the commodities that they produce themselves.

In the year 2008 the “Matri Amar Bazaar Kendriya Samiti” with the vision to work as an independent organization for the flood affected women in distress in Brahmaputra River Basin get themselves registered under 1860 Society registration Act.



At macro level, RVC is imparting skill up gradation training for quality production in two identified sectors (handloom & handicrafts and Animal husbandry). In the process so far a *training-cum-production centre of traditional handloom and handicrafts*, owned and managed by the Amar

bazaar network to create macro linkage in favor of the rural women has been set up. Similarly, *training cum production centre for pig rearing has been set up*. To ensure major stake for primary producers (women) and establish macro linkage in Animal Husbandry sector the “Matri Amar Bazaar Kendriya Samiti has established a “Rural Animal market”. The market is meant eliminating the exploitative middle men involved in the sector and ensure primary producer's control over price.





Note: The initiative is mainly self-financed i.e. financed by the engaged SHG groups out of their savings (for construction of market sheds/WatSan facilities etc) and incomes (for travel etc.). The Amar Bazaar process strengthening measures (training on market mechanism and entrepreneurship development, study and documentation of local resources and skills, skill



development and product diversification training, part support for setting up training-cum-production centre of traditional handloom and handicrafts etc) is being undertaken by RVC mobilizing resources from Non-governmental community development organizations with whom RVC has developed partnership during its 15 years journey since inception. As expected since initiation of the process public sector body viz. PRIs, autonomous council and also the local MLA is coming forward to support, strengthen and make the process sustainable. The confidence of the Amar Bazaar have grown manifold when the local MLA attended the annual meeting of the “

Matri Amar Bazaar Kendriya Samiti” in 2008 and the Zilla Parishad Member inaugurated the “ Rural Animal Market”.

### **Few foot prints on mud:**

- In the process so far 50 numbers of “Amar bazaars” has been set by the women SHGs of the riverine villages in Brahmaputra River Basin.
- The number of SHGs directly engaged in the process is 200.
- The 50 Amar Bazaars are engaging in and around 1000 vendors.
- Presently out of the 50 Amar Bazaars in 35 Amar Bazaars there are 135 women vendors which were only 11 till 2006.
- The cumulative revenue earned by the Amar-bazaars from the vendors is approximately Rs. 10000.00 per market day i.e. approximately Rs. 40000.00 per month and in turn approximately Rs. 480000.00
- This earning largely encourages the flood affected women in distress to plan for less vulnerable livelihood measures and in turn live a life with dignity.
- The “Matri Amar Bazaar Kendriya Samiti” has registered itself under Society Registration Act, 1860 with the vision of working independently in near future.
- In the process so far a “training-cum-production centre of traditional handloom and handicrafts” has been set up, which is owned and managed by the MABKS to create macro linkage in favor of the rural women living in
- Apart from earning from the production the centre has so far provided training to 60 numbers of rural women.



- To ensure major stake for primary producers (women) and establish macro linkages in Animal Husbandry sector in favor of the rural primary producers eliminating the exploitative middlemen a “RURAL ANIMAL MARKET” has been established which was inaugurated by the Zilla Parishad member.
- The setting up of the market has boost up the income of the pig-rearers (traditionally women) from Rs. 300.00 per piglet to Rs. 500.00 per piglet.

#### **5. COST INCURRED:**

“Zero budgeted” so far setting up of the market is concerned.

#### **6. MONITORING MECHANISM:**

- Visit to the market site on market-days.
- Attending the bi-monthly meeting of the Amar Bazaars.
- Involving the members of “Amar Bazaar” in different meeting/trainings/workshops etc.
- Going through the ledger, cash-book, bank pass book of the bazaars in a periodic interval.

#### **7. CHALLENGES:**

1. Initially mobilizing the women SHGs to adopt the “Market to production mechanism”.
2. Engaging the community, PRIs and the Government departments in favor of the “Amar Bazaars”.
3. Negotiating with the vested interests groups.
4. Mobilizing resources in favor of the “Amar bazaars”.
5. Continuing the markets during the flood session.
6. Resist the conspiracies of the middlemen.
7. Incorporate DRR in Amar Bazaar mechanism.

#### **8. LESSONS LEARNT** (both Positive & Negative)

##### **Positive:**

1. Women take vital concerns on sustainable livelihood measures rather than relief measures.
2. The traditional livelihood focused skills of the women folk of this region bears the potentiality to uplift the crippled down village economy due to flood, sand deposition, bank line erosion, collapse of the surface communication system etc.
3. Direct engagement with the market is the most convenient way to understand market mechanism.
4. Understanding market followed by skill up gradation inputs open up numbers of income generation opportunities in favor of the women.
5. **Access and control over resources by the women community enables them to plan and implement DRR activities conveniently with wide focus on women and child related issues.**



6. The Amar Bazaar mechanism bears the potentiality to eliminate the miseries of the women folk due to alienation from traditional livelihood practices out of flood, sand deposition, bank line erosion, breach of surface communication etc.
7. The Amar bazaar mechanism bears the potentiality to replicate in every village of Brahmaputra River basin and bring about social revolution in favor of empowering the women.
8. Remote village people get opportunity to procure household items within the village or in the adjacent village which cut down the traveling and transportation costs and in turn increase the purchasing power of the flood affected marginalized communities.

#### **Negative:**

1. If not dealt sensitively and strategically the mechanism may lead to social conflict between the dominant male groups and the SHGs.
2. In case a village has numbers of women SHGs then inter SHGs conflict may arise regarding establishment of the market, collection of revenue from the markets etc.
3. Establishment of the market may be followed by undertaking of the markets by the PRIs or autonomous councils for revenue earning purposes and thereby depriving the founder's from their right to earn the fixed revenues.
4. If balance is not maintained the practice may lead to permanent alienation from the traditional livelihood practices and total dependency on market economy.
5. Intrusions of market products may influence the traditional practices (food habits, garments etc.) and thereby lead to extinction of small village based income generation activities.

#### **9. CONCLUSION**

Thus a process started by RVC in the year 2004 adopting a reverse mechanism i.e. "market to production" instead of the conventional mechanism of "production to market" with the objective to rebuild the lives of the flood affected rural women and enable them to plan and implement DRR livelihood initiatives in their own hands has reached up to the above narrated level. It is planned to carry ahead the process in a phase wise manner i.e. gradual increase in coverage with intensive R&D works. It is planned that during the 1<sup>st</sup> five years of launching the innovation 400 numbers of women SHGs i.e. in and around 6000 rural primary producers from the riverine villages of Dhemaji District will be linked with the process. During the 6<sup>th</sup> and 7<sup>th</sup> years another 6000 primary producers from Lakhimpur District of Assam will be linked with the process. From 2011 onwards the process will be expanded to the rest of Assam.

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#### **10. Submission may include photographs, graphs, charts, and other illustrations.**

Photos are included.