



सत्यमेव जयते

Government of Jammu & Kashmir
Office of the Mission Director
J&K Rural Livelihoods Mission

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CIRCULAR No: 190-JKRLM of 2025

Dated: 13 - 03 -2025

Subject: Grievance Redressal Mechanism for rural women under JKRLM regarding.

As part of the Jammu & Kashmir Rural Livelihoods Mission (JKRLM) and in alignment with National Rural Livelihoods Mission (NRLM) guidelines, a structured Grievance Redressal Mechanism (GRM) is being established to address concerns and challenges faced by Self-Help Group (SHG) members, Village Organizations (VOs), and Cluster Level Federations (CLFs).

The mechanism aims to ensure transparency, accountability, and quick resolution of grievances, fostering a supportive environment for SHG members.

Step-by-Step Grievance Redressal Process

Step 1: Lodging a Grievance

- Any SHG member/VO/CLF facing issues related to financial transactions, leadership disputes, fund disbursement, exclusion from benefits, or operational challenges may lodge a grievance.
- The grievance can be reported verbally, in writing, or digitally at the respective Block Office of JKRLM.
- A formal grievance form (available at VO/CLF offices) should be filled out with the following details:
 1. Name of complainant
 2. Member/SHG/VO/CLF name
 3. Nature of grievance
 4. Supporting documents (if any)

Step 2: Grievance Registration & Acknowledgment

- Upon receipt, the grievance will be registered in the Grievance Register at the respective level (BMMU/DMMU).
- An acknowledgment receipt will be provided to the complainant along with an expected resolution timeframe.

Step 3: Primary Resolution at BMMU/DMMU Level

- The BPM/MIS AAA will attempt to resolve the grievance within a stipulated time.

- If the issue remains unresolved, it will be escalated to the District Mission Management Unit (DMMU).

Step 4: Escalation to Higher Authorities

- Cases requiring policy-level intervention will be escalated to the State Mission Management Unit (SMMU).

Step 5: Final Review & Redressal

- The grievance will be reviewed at the appropriate level, and corrective actions will be implemented.
- The complainant will be informed about the resolution and any further steps needed.

Types of Grievances Addressed

1. Financial & Fund-Related Issues (Delay in fund disbursement, loan misuse, irregular savings)
2. Inclusion & Exclusion Complaints (Denial of membership, unfair selection, discrimination)
3. Operational Issues (Leadership disputes, lack of meetings, non-compliance with Panchasutra)
4. Training & Capacity Building Concerns (Lack of access to training, exposure visits, or resources)
5. Market & Livelihood Challenges (Unfair pricing, procurement issues, limited market access)

Responsibilities of Officials & SHG Leaders

1. Ensure that grievances are recorded, acknowledged, and resolved within a specified timeframe.
2. Maintain a transparent and fair resolution process to foster trust within SHG networks.
3. Facilitate regular review meetings at the block levels to assess grievance trends and improvements.

Timeline for Grievance Resolution

Grievance Level	Resolution Timeline	Responsible Authority
BMMU Level	Within 15 days	Block Mission Manager (BMMU)
DMMU Level	Within 20 days	District Mission Manager (DMMU)
SMMU Level	Within 30 days	State Mission Director (SMMU)

How to Submit a Grievance?

- ◆ **Visit your concerned Block Office of JKRLM** and register the grievance.
- ◆ **Call the JKRLM Helpline:** 1800 2020 383
- ◆ **Email your complaint to:**
- ◆ **Submit Online:**

Action Required:

DPMs/BPMs/MIS AAA are directed to implement this grievance redressal mechanism immediately and ensure regular monitoring and reporting of grievance resolution at each level.

For any further clarifications, please contact Mrs Anissa Nabi, Nodal Officer Samadhan portal, Contact No.: 7006766480 and Additional Mission Directorates, Jammu/ Kashmir


Dr Shubhra Sharma) JKAS,
Mission Director, JKRLM

No. JKRLM-PS/3/2025-3/E-7656585/MD

Dated: 13 .03 .2025

Copy to:

1. Additional Mission Director, Jammu/Kashmir for information and necessary action
2. District Program Managers (DPMs) of JKRLM (All) for information and compliance
3. Block Program Managers (BPMs) of JKRLM (all) for information and compliance