

SELF HELP GROUP: A STUDY OF GRASS-ROOT LEVEL SUCCESS STORY

Bhupen Deori*

Dr Mitali konwar**

ABSTRACT

Rural poverty is a worldwide problems, it exist in both developing as well as developed countries in the world. As a developing country, the majority of population in India abide with rural areas, as a result, alleviation of poverty is an important objective of the rural development programs launch by the government of India. Due to increase the size of population; growth inequality of income, increasing price level etc; the degree of poverty is increase day by day in our country. Assam a state of northern part of India has also facing the same problems. It becomes a burning problem for the state of Assam. In Assam, There are so many factors, responsible for the increasing of rural poverty but the government initiative stapes are taken a effectible relief for removing poverty. Such type of effectible scheme launch by the government is the 'Swarnajayanti Gram Swarogar Yojana' (SGSY) Scheme; introduce in 1st April 1999. Under the SGSY Scheme self help group is an important self-reliance program for the rural poor. It play a vital role in the socio-economic and cultural progress of the rural society in India, including Assam.

Assam a part of North-East region of India, have a numbers of Self Help Groups; In this present paper attempt is made in order to an analytical study of the concept of Self Help Groups in India with focusing some successes story of SHG in different Block of the Tinsukia Dist of Assam, India

Keywords: Rural, Poverty, Development, Self-help groups, Assam, Success story, Analytical study.

* Asst. Professor, Dept of Political science, Digboi Mahila Mahavidyalaya

** Principal, Digboi Mahila Mahavidyalaya

INTRODUCTION

Poverty is a burning problem in India. It is not a recent trend; during the time of pre-colonial and post-colonial period, the people of India suffering the problems of poverty. So the Government of India and state authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of rural poor. Self Help Group (SHG) is an important instrument for socio-economic development of rural poor, especially for women because the women empowerment is one of the important element for the socio-economic development of a society.

As a single self employment programme of rural poor the SGSY was launched by restructuring of the integrated rural development programme(IRDP), Training Of Rural Youth For Self Employment(TRYSEM), Development Of Women And Children In Rural Areas(DWCRA) and Million Well Scheme(MWP).

The SHG is a small voluntary association, an informal group of 10-20 poor people, generally from the same socio-economic status of society. The members come to organize self help group for the purpose of solving their common problems through self-help and mutual help. The SGSY is a new self-employment programme to help the rural people to enhance income and quality of life. Under this scheme the District Rural Development Agency (DRDA), is participates an active role in formulating the action and plan.

OBJECTIVES OF THE STUDY

The main objectives of the study are

- a) To highlight the types of activities of the SHG in the selected area.
- b) A conceptual study of self-help group.
- c) To focus the success story of some selected self-help group.

. METHOD OF STUDY

The study of the present paper is based on the primary and secondary data. The Primary data collected from the selected member of the SHG, and the secondary data are collect from the articles, research reports, books, journals, newspapers and internet.

CONCEPT OF SELF HELP GROUP

.A self help group is a group of people organize for a basic purpose; it is a group of people where all member are voluntarily consist for doing some activities. Such type of group of people is generally seen at grass root level of our society. A self help group is consist of about ten to twenty people, In our country female self help group seen active and majority as compared with male.

According to the national rural bank for agriculture and rural, development (NABARD), *“A SHG is a small economically homogeneous and affinity groups of rural poor, voluntary formed, to save and mutually agree to contribute to a common fund, to be lent to its members as per group decision for their socio-economic development”*.

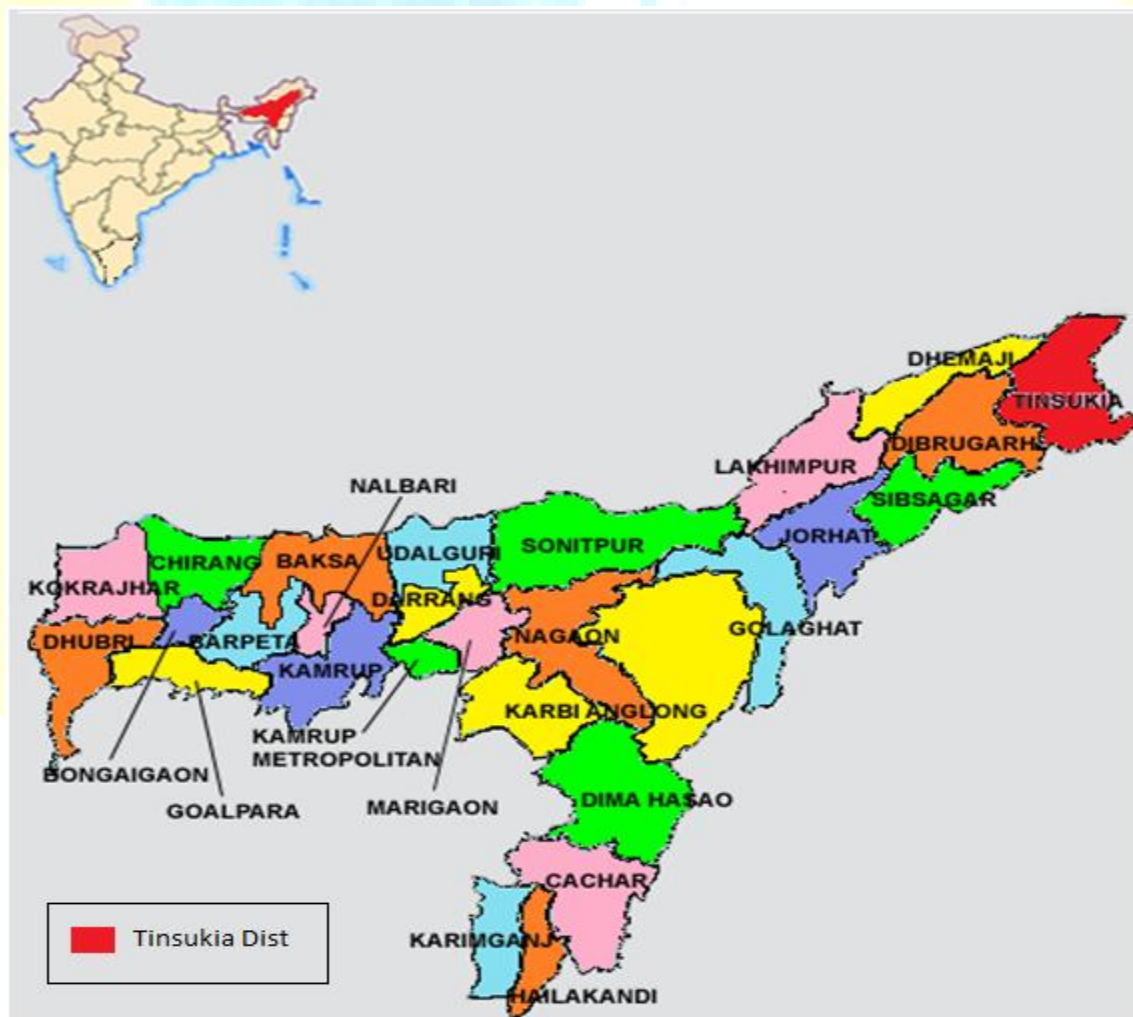
Today the concept of SHG is catching up as the most viable means of mobilization credits support for the poor at the grassroots, particularly for women. Self help group fall within the category of group approach to rural development. A group is a unit of two or more people in mutual interaction or communication with each other.(chitamber,1999) . Though, SHG can also be found in other countries, especially in South Asia and Southeast Asia. Most self-help groups are located in India, In India; many SHGs are 'linked' to banks for the delivery of mic Self-Help Group may be registered or unregistered. It typically comprises a group of micro enterprise having homogenous social and economic backgrounds; all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. There are some general characteristics of a SHG, for example- A SHG comprises of 10 to 20 members, The group consists of either men or women, All the members are belong to the same socio-economic status of the society, especially poor, Majority of self-help groups are womenfolk, SHG is a socially viable institution, They take their decision democratically, they voluntarily attend meeting and participate in all activities, they maintained a bank account where they deposit their earning etc.

The Self-Help Groups are seen as instruments for a variety of goals including Empowering Women, Developing Leadership abilities among Poor People, Increasing School Enrollments, and Improving Nutrition and the Use of Birth Control etc.

SHG IN ASSAM

In Assam, the government of Assam also took many employment generation poverty alleviation schemes under the plan and scheme of central government. The programme focuses on organization of the poor at grassroots level through a process of social mobilization for poverty eradication. Social mobilization enables the poor to build their own SHGs in which they fully and directly participate and take decisions on all issues that will help them incoming above the poverty line. In Assam a SHG may consist of 10-20 persons and not be member more than one group. In some special case, five members could also form a SHG, mixed of male and female members could also form SHG in Assam. The groups are basically relating, economic activity, of their choice for income generation.

Map-1 :State Map of Assam. Source: internet



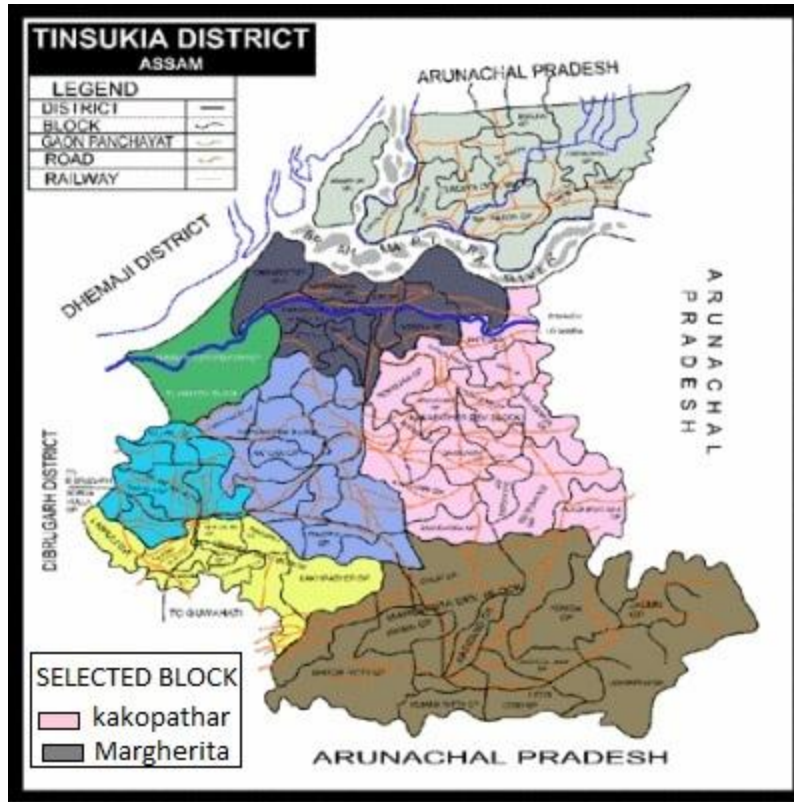
THE STUDY AREA

The article covered a few area of Tinsukia district, Assam, India. The district of Tinsukia is situated upper part of Assam state. The District is Surrounded by Arunachal Pradesh in the South-East, Dibrugarh District in the South-West and Dhemaji District in the North Part. It was declared as the 23rd district of Assam on 1st October 1989 with three sub divisions Tinsukia, Margherita and Sadiya. The ancient name of Tinsukia was 'Bangmara' which was the capital of 'Muttack' kingdom. At Present there are seven Developments Block in this District namely; *Guijan, Hapjan, Itakhuli, Kakopathar, Margherita, Saikhowa & Sadiya Development Block*. In This Present Article, only two development blocks are selected for the study of the activities and their success, of the self help group. Besides only a few self help groups are selected for the study. These selected SHGs are *Dehing Patkai Self Help Group, Nabojyoti Self help Group, Sammonnay attmasahaik goot , Surajmukhi self help group, Baiobidhha Self Help Group*. Some information of the Tinsukia district is given under the table.

Table-1 General Information of Tinsukia District: source-www.tinsukiadist.in

SL NO	ITEMS	PARTICULARS
1	Geographical Area	3,790 sq.km
2	Total population	13,16,948 Nos
3	Male population	6,75,986 Nos
4	Female population	6,40,962 Nos
5	Literacy rate	70.92 pc
6	Dist Head Quarter	Tinsukia
7	Total nos of village	1162 Nos
8	Date of declaration of District	29.09.1989
9	Gaon Panchayat	88 Nos
10	Development Blocks	7 Nos
11	Sub-Division	3 Nos

Map-2(Map of Tinsukia District and block)



*Map source: www.tinsukia.nic.in

The selected blocks for the study of SHG are the Margherita and Kakopathar development block.

The Margherita development block is a largest development block of Tinsukia district. There are sixteen village panchayats and hundred above villages under the Margherita development block. The communities in this block are *Singpho*, *Khamti*, *Deori*, *Mishing*, *Sonowal Kachari*, *Adivasi*, etc.

Kakopathar development block is also one of the second largest blocks among the block of Tinsukia District. There are fifteen village panchayats under this block. The head quarter of this block is situated in the Kakopathar town; it is 43.1 km from the district head quarter. Majority people in this block are *Moran* and *Adivasi* (Tea garden community); their main occupation is cultivation and daily wages owner respectively. One of the salient features of this block is insurgency affected block.

SUCCESS STORY

The main intention of this present paper is to focus the success story of the SHGs in the selected block of Tinsukia district. Therefore, we tried to study some of the selected SHGs and their activities, how they success in their income generation and contribute to the rural development is discussing under the following success stories.

- 1) **Dehing Patkai Self Help Group:** The Dehing patkai self help group is organized on 28th December 2005, under the Margherita development block of Tinsukia District. Total 11(eleven) women members of *Makumkilla*; area established their Self Help Group; aim at socio-economic development for themselves. They prepared all the documents which needed to register a Self Help Group. At first beginning; the received some yarn from the local government authority. The members of the prepared *Meakhela, Chador, Gamucha* etc.thy earn a little profit. At the same time they also prepared *Bhogali jalpan*(Varieties of Assmese break-fast item; generally prepared at festive or Bihu time); for sells. For their adequate and satisfactory work; the Dehing patkai self help group able to receive bank loan for three times. It is a multi- functional self-help group. At present the group is doing their activities suitable and creditable. They earn considerable capital for their self-reliance. Now; the members as well as their families are well economic condition.
- 2) **Surajmukhi self help group:** - there are total 10(ten) self help group at no 2 Mohang Deori village, the Surajmukhi self help group is one of among them. The group member is consisting of marriage women. The group form three month befor dehing patkai festival held in the year of 2003.formally the Surajmukhi self help group established in the year of 8th February 2003. At the first beginning the members of the group participate as a shopkeeper in the Dehing patkai festival. They earn lots of money from that festival. They felt that they success in their first step. They apply for the govt beneficiary, the SGB of Digboi branch provide them Rs 1000/- as a beneficiary loan. Piggery is the main basis of their SHG, Now the group provides money for interest to the local people, they are happy with their SHG.
- 3) **Baiobiddha Self Help Group:** The *Baiobiddha* self help group is an Old aged male and female members self help group of No 2 Mohang Deori village under the Margherita development block which was formed in the year 2010; with 13 members. The group consists of 11 male and 2 female old age member. There activities are generally creativities and family's welfare related; such as making bamboo basket, turmeric cultivation for their

families, fishing etc. it is not to profit of motive, they form their group for only doing some extra work for living peacefully and create among them a joyful environment.

Finger -1(Turmeric cultivation and members of the group)



The majority members of Baiobiddha self help group is above 65 years. We had seen that due to effect of globalization, our village scenario of natural nature of mankind is become artificial and critical. All are busy with own-self, old people become alone, no friend to talk with others; in that situation such type of self help group is also important.

4)Nabojyoti Self help Group: The Nabojyoti Self Help Group formed in 1999 with 12 women members under Margherita Development Block of Tinsukia District. The group is

creditable for the rural society. It has shown in spite of all the odds one can prosper if he has got courage and zeal to work. The Margherita branch of UBI provide them Rs. 178000/ only as financial assistance. They perform multiple economic activities like goat rearing, weaving and vegetable cultivation, they have been able to rise about poverty line .Now, the members of the group are quite happy with a nice house. They become self-sufficient in every steps of their life. they never count upon other for economic matter, Members of the group have a great ambitious of work.

5) **Sammonnay attmasahaik goot.**(sammonnay self help group): The sammannay self help group is a mixed group of male and female. There are 3 male and 8 female, total 11 members formed the Sammonnay self help group; Makumpathar village under Margherita development block of Tinsukia District. it was established on 28 July 2003 opening an account in central bank of India at Powai branch. The member of the SHG is engaged in the broiler farming and poultry. They have successes in implementing their innovative idea.

6) **Sradhanjali SHG:** The Sradhanjali self help group form in 2005, under the Kakopathar Development Block of Tinsukia District. The group consisting of 10 women member and their aim was to forming a crossbred milk cow farm. They complete a three days skill base training program on scientific and commercial dairy farming under the department of animal Husbandry and veterinary .After complete, the group able to received an amount of Rs 2.5 lakhs ; sanctioned by CBI branch of Kakopathar .the group have been able to fulfill the demand of village for fresh milk and *Dahi* on the occasion of Religious Functions, Bihu Ceremony etc. The activities of the group is an example for other village women to economic self-sufficient and rural development.

FINDING AND DISCUSSION

SHG are seen to confer many benefits, both economic and social. SHG enable women to grow their savings and to access the credit which banks are increasingly willing to lend. SHG can also be community platforms from which women become active in village affairs, stand for local election or take action to address social or community issues such as; the abuse of women, alcohol, the dowry system, schools, water supply etc.

After the study of the self help group in the selected area of *Kakopathar* and *Margherita* block of Tinsukia; we find some positive view of rural socio-economic condition which is the result of the formation of self help group. As compares with their early life of living standard; the members of the groups are become happy and busy at their day to day life. All the members of the selected group are now self –sufficient and became a member of considerable contributor to their families. It can be said that the self-employment programmer implemented by the government under SGSY is really a promising programme to uplift the socio-economic development of the rural people, especially the women’s of the rural areas.. The SHG is an instrument of the socio-economic development of rural areas and also a valuable element for women empowerment. it enhance equality of status of women as participates, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life, SHG encourage women to take active part in the socio-economic progress of the nation. NABARD framed out five step of development of SHG in 1994.these are pre-formation, formation, stabilization (phase-i), stabilization (phase-ii) growth and expansion, and it is an important for all the SHGs to maintenance and follow the NABARD and government guidelines for their successes.

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