

Role of Shg In Enabling Development: Case Study of “Changkang Tumpawl”

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ABSTRACT: Since the conception of Self Help Group (SHG) movement in Mizoram in 2003, the State has its share of success stories. This is a case study of an all women member SHG of Shiphir town in Aizawl District. The name of the SHG is “Changkang tum Pawl” which translated means “Aiming for Progress”. Formed in 2003, there were 15 members initially; they are presently functioning strongly as ever with 12 members. The study aimed to investigate the role of SHG in empowerment of its members and enabling development in their community. The case study shows that participation in SHG leads to social, economic and political empowerment of its members. The group has shown exemplary effort in giving assistance to their members in time of dire needs and they also provide basic services for their locality. Thus, the case study shows that the benefit from SHGs need not confine only to its members, it can be used as a powerful tool for enabling development of the community.

KEYWORDS: Self Help Group, Community development, Empowerment

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I. INTRODUCTION

Self Help Group (SHG) movement plays an important role in enabling development especially for women. Both National and International studies show that participation in SHGs has not only helped in improving the livelihood of its members, it has led to economic, social and political empowerment of women. The gains through SHGs is not confined only within the household but transcended to the community at large. There are numerous success stories which shows that SHG members not only experience greater access to livelihood and assets but also proved to be an effective tool to fight social evils and are instrumental in promoting community development.

II. REVIEW OF LITERATURE

Panda (2006) in his study of six SHGs from Mayurbhanj and Keonjhar districts of Orissa reveals that the annual income of the group increases. This was made possible with the support from Government agencies and other institutions which helped these group members to diversify from traditional agriculture to modern agriculture. These groups adopted Golden Grass Trading, processing and cultivation; an enterprise they took up from one of their many trainings. These group members took up block level contracts for renovation of pond, construction of community halls and repairing of the village road.

III. OBJECTIVE OF THE STUDY

To study the role of SHGs in enabling development of its members and their community.

IV. METHODOLOGY

The study is descriptive and exploratory in nature. Face to face interview using unstructured questionnaire was employed to get the information from the SHG members.

V. CASE STUDY OF “CHANGKANG TUM PAWL”

Profile of the group:

Since the conception of SHG movement in Mizoram in 2003, the State has its share of success stories. This is a case study of an all women member SHG of Shiphir town in Aizawl District. The name of the SHG is “Changkang tum Pawl” which translated means “Aiming for Progress”. Formed in 2003, there were 15 members initially; they are presently functioning strongly as ever with 12 members. The women members are between the age of 40 years to 70 years. None of them are government employees and they are self-employed; mostly involved in daily labour and farming. Their educational qualification ranges between primary and high school level. Their family size consists of 5 to 8 members.

Functioning of the Group:

The initial group fund consist of Rs.150 which was the compulsory contribution of Rs.10 by each of the members in their first group meeting, today the group fund stands at a substantial amount of Rs. 1.8 lakh. Special savings are maintained in the group fund for those who wanted to save more than the compulsory contribution of Rs.10; the amount was revised to Rs. 20 from 2010 onwards. All the members had graduated to having individual saving bank accounts. Any member who missed 3 consecutive meeting was to be terminated from the group. They conducted group meetings once a month. They rotate the charge of group president and secretary among themselves so that all of them could take up responsibilities. The group secretary records all proceedings of the meetings. The group members after conducting and presiding over many of their meetings says they are now bold enough to speak up in front of people and voice their opinion. The experience gave them a major boost in their confidence. They can now interact with government officials and visit office confidently.

Trainings attended by group members:

The SHG members have undergone numerous trainings on financial management, leadership and book keeping. Many of the group members did not know how to maintain accounts or record proceeding of the meeting before joining the group. All the group members claimed they benefitted from the trainings.

Assistance given to Group members:

Like any SHG, the group lends support to its members in times of needs, be it financially or emotionally and is a source of strength and encouragement for the women members. For instance, the group lend countless times to its members in case of medical emergencies and in 2012, the group built a semi-pucca house for one of their member, Zonunmawii, who had no living relatives and was abandoned by her husband. The group played a major role in enabling the Farmers' club (Federation of SHG) to establish a market shed in their locality where the members could sell their products. Earlier, the members had to sell their products to middle men at low prices.

Facilitating access to basic services in the community:

The group also had many social contributions and among the many social contributions by the group, what is truly impressive is that they function as a 'credit institution' and 'water supplier' in their locality. There are about 100 houses in their locality and they have no access to public water supply. The group purchased 2 water tanks which held 2000 liters in 2008, since then, the group has been providing water to the locals for a mere Rs.10 per bucket. Many households in the area did not own a water tank so this has greatly benefitted the locals who otherwise, would have to go miles to get a bucket of water.

Again, what is greatly appreciated by the locals is that the group functioned like a credit institution, lending to those in need of emergency money in their locality. The group lends at 5% interest rate to outsiders while they lend at 2% rate of interest among their group members. Many locals prefer the hassle free credit and amazingly their recovery till date is 100%.

Political participation:

The president of their group Pi Ramhluni, was a candidate for the Village Council Election which was held on the 30th April, 2015. She stated that her active participation in SHG and their tireless effort for the social development of their locality is what gave her recognition in the society. She also stated that she, who is barely educated, would have never dreamt for such a position if it was not for her involvement in SHGs activities. All the group members actively cast their votes in local and National elections.

VI. SUGGESTIONS

The women SHG members shows they have the potential and are striving towards development. However, their resources are limit. The study shows that the SHG had undergone trainings only on financial management, book-keeping and leadership. There is a need for capacity building by imparting skill development trainings and exposing them to various programmes that can help them develop into micro-entrepreneurs. This will substantially improve their livelihood and enhance their capacity to promote development.

The group also shows tremendous interest for linkage with other organisations and agencies. Government agencies and other institutions can collaborate with the SHG in delivery of development programmes and they can also be trained as facilitators.

VII. CONCLUSION

The case study clearly shows that involvement in SHGs have proved to be an empowering experience for its members. Not only do they experience improvement in their livelihood, they also gain confidence enabling them to address the problems of their members and their locality. Thus, the case study shows that the

benefit from SHGs need not confine only to its members, it can be used as a powerful tool for enabling overall development of the community. However, to achieve real development, there is a need for imparting skill development and capacity building of its members.

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