

SHG jean NGO rangni dakchakaniko man.e chalaigipa

Ia SHG rangara NGO rangni dakchakani man.gipa onga, ia NGO rangara bankoniko tangka man.skaa aro ua tangkakon SGH rangna on.skaa

SHG ni rakina nanggipa lekka kitaprang

Activities (Kam ka.anirang) :

1. Tangka paisarangko chimongna gita memberranngko didina nanga
2. Memberrangna ra.srona on.a nanga
3. Sudko man. anichi fundko baridapata.
4. Man.dapaniko ongkatatna daka rikanirango tangka paisarangko jakalani ong.a.
5. Tangka paisarangko chimongna bank account kulina nanga
6. Memberrangni nanganina tangka paisarangko bankoniko ra.sroe mandapanina kamrangko dakani ong.a.
7. Memberrang rasrogimin tangkako chotpilna nanga
8. Bankna loanko gampilna nanga

Other characteristics: (Gipin kamrang)

1. Meeting re.bagijagiparangko fine ra.na man.gen
2. Loanko gamgijagipana ba jamanchake gangipana sasti ba fineko ra.ani.
3. Apsan miksonganina jaku de.ani
4. Memberrangna trainingrangko on.na tarina nanga
5. Group membri mandapanina dagimin gita mikang kisangchi na tarisoani
6. Songsalna lekka porani aro jatni daka rikako ong.atani.
7. SHG clustero bak ra.paani.

Characteristics of SHG (SHGni bewalrang) :

1. Ka.gni kamrangko donugija ka.na nanga
2. Kajia golmalko apsan chanchie namatna jotton ka.na nanga
3. Gipin a.paloni onggija jakgitel onge kam ka.ani.
4. Fundrangko bariatna jaanti tangkarangko gilani aro a.palonikoba tangkako bariatna cholko sandiani ong.a
5. Groupni chanchiani gita tangka paisako jakalani.
6. Saksa sakgipino kadonggrikani.
7. Groupni rake agananichi tangka paisako chotpilani
8. Mikkang niteagri tangka paisako jakalani.

Loan badita rana mangen : loan ra.anio maming dakeba ianona ra.na man.gen ine ongaoba 1:1 oni 1:4 (SHG fund : Bank finance) dake ra.na man.gen.

Groupni ru.utani : Group kam ka.na a.bachengaoni ja 6 de ongtelna gita nanggen Savings Bank Accountko SHG ni bimingo kulina gita naggen

Loan ra.anio Term loan ba cash credit :

Groupni chusokaniko "Agl seg" rango mesoka

Sud ra.ani: Somoini kri ra.na gita man.a

Tangka paisani bidingo bil man.ani :

Published by:

Krishi Vigyan Kendra, Tura
ICAR RC for NEH Region
Sangsangiri, West Garo Hills District
Meghalaya -794005
Ph-03651-222535(O)

SELF HELP GROUPKO BIKOTANI, NIROK SIMSAKANI ARO TANGKA PAISANI GITA DAKCHAKANI CHOLRANGKO SANDIE ON.ANI



T. K. Das,
G M.Marak, C T. Sangma
& Tanmay Samajdar



Krishi Vigyan Kendra, Tura
ICAR RC for NEH Region
Sangsangiri, West Garo Hills District
Meghalaya -794005
Ph-03651-222535(O)

Year of Publication:2013

Rural Activities (Songadamo daka rikani):

1. Tangka paisako a. bachengatani cholrang, jekai Com. Bank, RRBs, aro Co-op banks
2. 1,34,000 nos. tangka srona on. giparang songrango donga. Gesa on. srogipaan sak 4700 na on. na nangenga
3. 28% gro donggipa nokdangrangmangba govt onggija gipinoniko rasroengkua, jekai bading chiwalgipaoniko, ripeng skaoniko, aro maharirangoniko.

Concept of SHG

SHG ara game cha.gipa kangal cholgrirangni, aro apsan gadangni manderang an.tangari ong.atgipa dol onga. Iara niam gita onggipa ba onggijagipa ong.na man.a. SHG ni memberrang adita tangka paisarangko chimongenba uanonikon nanggipa memberrangna chanchigimingita on.srochengna man.a

Minutes kitap:

Meeting toma changantio dingtang dingtang chanchianirang, groupni niam donanirangko aro groupni memberangni bimingrangko ia kitapo se.e rakia

Savings aro loanni register

Ia registero group memberrangni tangka chimonganiko aro group gimikni tangka chimonganiko dingtang dingtang mesoka. Iano sakantini tangka sroaniko, chotpilniko, sud man.aniko aro bangki donggipa tangkakoba mesoka.

ANTISA/ANTIGNI/JAPRAKNI REGISTER:

Iano tangkani receiptrang aro tangka on.anirangko meeting geantiniko see rakia

MEMBERRANGNI PASSBOOK:

Member sakantini passbook jeon sakprak membri tangka don.aniko, sroaniko aro bangki tangkako dongrikenggipako see rakijringa.

Self Help Groupko bikotani dingtang dingtang gadangrang

Kam ka.na a.bachengani gadang (ja 6 ba 12 group bikotani jamano)

1. Groupni dakna nanggipa dingtang dingtang kamrangko a.bachenga jean member sakantina namgniko on.a.
2. Memberrang meetingona bange re.baani aro pilak memberrangni gonge kam ka.a.
3. Groupni dakna nanganirango aro dingtang dingtang kam ka.anirango member sakanti jak on.paa
4. Saksa sakgipinko didigrikani.
5. A.palni manderang baksa agangrikna kadongani.

SHG recordrang aro registerrang:

1. Attendance register
2. Minutes Book
3. Cash Book
4. Loan Ledger
5. Members Passbook

Tangka rasrona gita nanggipa niamrang:

Groupni dalani: 10-20 memberrang (sak 20 na bata ongode company act sec11 (2) ni gita register ka.na gita nanggen)

Stakeholders in SHGs, financing:

1. Kangal manderang.
2. Self Help Groupko ra.dogiparang jekai, NGO/SHPi/ Banks/Government Institutions
3. Tangka paisani nokdring: Bank aro tangka on.srogiparang.
4. Government

5. NABARD

Roles of stakeholders in SHG movement:

Silrora namroraanina aro bank baksa nangrimatanina ba tangka paisarangko jakalanina SHGni memberrang ba office bearerni manderangna skie on.aniko dakani.

NABARD

Maikoba dakna chanchisoanina chakpaan baksa, tangka paisarangko on.pilani aro skie on.anina, silrora namroraanina kam ka.gipana cholko on.ani.

BANKS

Tangka paisako srona on.gen

SONGADAMNI KANGAL MANDERANG

Dolko bikote, tangka paisako chimonge, ra.sroe chotpile bilakbatna am.a

TRAINING INSTITUTIONS:

Jako ra.e kamko ka.giparangna aro uamangni staffrangna skie on.anirangko ongatani

GOVERNMENT:

Cholrangko on.ani, chonchongipa kamrangna subsidiarangko on.ani, SHG memberrangna skie on.aniko on.ani.

Self Help Groupko bikotanio dingtang dingtang gadangrang.

Forming Stage (0-3 months) A.bachenggipa jarango-

1. Reba.ani, a.songani aro damsan chanchirimani
2. Onggija chanchiani, kenani aro memberrangni gisepo nengnikani.
3. Memberrangko doloniko galani ba memberrang doloni ong.katgen
4. Tangka paisarangko chimmonganio aro meetingo dongpanio komiani ba batani.
5. Dale chanchisamsyani.
6. Dol bikotdilgipao agre pangchakani
7. Memberrang banggija tangkarangko ra.srona a.bachenga

Storming Stage:(2-3 months) 2-3 ja-o

1. Dolni namgnina ba an.tangtangni man.gnina saksa sakgipin baksa je.grikani
2. Memberrangni gisepo kajia ongani
3. Memberrang mangrakabata, dolo memberrang komiani ba batani dongjaha
4. Dilgipa ongani a.bachengani
5. Niamrangko dakani ba tariani
6. Dol-ko an.tangtangnian ine chanchina a.bachengani ong.katba.a

Norming Stages: (3-4 month) 3-4 ja-o

1. Saksa sakgipino kadonggrikna a.bachengani
2. Dol kimkim ong.a
3. Memberrang an.tangtangni kamna aro daka rikanina gisik nanganiko mesoka
4. Niamrangko rake jarika
5. Memberrang groupni bangbea kamrangko jako ra.na a.bachenga.

FOUR IN ONE ROLE OF SHGs

Types of SHG (Dingtang dingtang SHG rang)

SHG jean Bankniko direct tangka man.gipa

Group jean bankrangchi tangdoako man.gipa aro tangka paisachiba dakchakaniko man.gipa

SHG jean Bankniko NGOrangni dakchakanichi direct tangka man.gipa

Group jean NGO chi tangdoaniko man.gipa aro Bankni Branchrangna agane masiate ongipa