

SELF HELP GROUPS FOR MOBILISING TRIBAL YOUTH FOR ENTREPRENEURSHIP-THE EXPERIENCE OF MEGHALAYA

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The involvement of Self Help Groups (SHGs) in community development activities has been appraised by the tribal people of Meghalaya. During the initial years of establishment the SHGs used to work in collaboration with Durbar Shnong i.e. the Village Council, for management of common property resources like water, pasture land, forest, village durbar land and others. But gradually the SHGs started concentrating efforts on the development of tribal youth to inculcate an attitude towards employment generation activities. This shift in dimension was supported by Bosco Reach Out, a Guwahati based voluntary organization that took active initiation in setting up at least one self-help group in the villages. The coordination and linkage maintained by this voluntary organization helped the selected SHG members undergo skill-based training programmes in different organizations like ICAR, RRTC etc. as per the aspirations of the members. This has helped the members of such SHGs to come up with a number of enterprises as their subsidiary source of income as well as employment generation.

In Umsning block of Ri-Bhoi district of Meghalaya, a number of SHGs have been formed in the year 2002-2003 and are providing ample scope and opportunity to the registered members to take up agri-based and livestock-based enterprises. In order to highlight the success achieved by these SHGs for the benefit of the tribal youth of other areas of this state a case study was taken up for six such self help groups operating in Umsaitprah, Lاربang, Bhoirymbong, Mawpun, Umsning and Lum Roman villages of Ri-Bhoi district since 2000.

Formation of SHGs

As per the records available with these selected SHGs all the groups are governed by stipulated bylaws provided by Bosco Reach Out, like objectives, details of meetings, membership, administration, deposit, financial assistance, service charge etc. This has helped the groups maintain all the relevant information in respect of functioning of the groups. The by-laws clearly indicate that the SHGs are a democratic body with a distinct organizational set-up, organizational structure and activities. Provision has also been made for managing the financial resources in the best interests of the members. All the SHGs have ten members including the President and Secretary and are run primarily through collection of membership fee.

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Objectives:

The case study of six related SHGs was taken up mainly with the following objectives:

- To find out the socio-economic profile of the members.
- To delineate the mode of functioning of the SHGs.
- To highlight the success of the members in establishing enterprises and
- To find out constraints faced by these SHGs in running the organization.

Methodology

This study was conducted in Umsning block of Ri-Bhoi district of Meghalaya covering six SHGs that started functioning in the year 2000. These SHGs were the oldest organizations working in this block. All the sixty members were personally interviewed with a structured questionnaire and the results were calculated based on frequency percentage statistics.

Results and Discussion

Based on the objectives of the present case study the socio-economic profile was worked out to find out the homogeneity of the group members as laid down in the by-laws of the SHGs. The analysis of the socio-economic profile (presented in Table 1) clearly indicates that most of the members (61.66%) were young (18-25 years age category), almost equally divided in sex ratio (11:9: male:female), had a primary level of education (70%), Christians (100%), landless persons (60%), main occupation as labourers (60%) followed by high mass-media exposure, extension contact, social participation, enterprising, having a risk taking ability, willingness to work in groups and high achievement motivation. This signifies that the members were not only interested in their own development through these organizations but they were also equally involved in almost all the social activities. Moreover, they could be successful entrepreneurs as they had the ability to take risk on new ventures, willingness to work in a group for community development and had high achievement motivation. These are the attributes considered essential for successful entrepreneurship.

With regard to the mode of functioning of the SHGs, it was found that all these groups were democratically run and decisions to take up new enterprises by its members were taken unanimously. Though the linkage and coordination with other organizations was mainly looked after by the mother organization, the SHGs did arrange training programmes for their members whenever and wherever required. For this they have adequate coordination with organizations like RRTC (a local NGO) and ICAR. This coordination helped them train their members in areas like mushroom production, bee keeping, calibration of tools and implements, preparation of soypaneer, soybiscuit, jam, jelly etc. and livestock rearing. Besides

Table - 1: Socio-economic profile of the SHG members

N=60

S.No.	Category	Frequency	Percentage
1.	Age (in years) 18-25 26-33 34-40	37 16 07	61.66 26.66 11.66
2.	Sex Male Female	33 27	55.00 45.00
3.	Education Read & write Upto primary Upto secondary	09 42 09	15.00 70.00 15.00
4.	Religion Christian	60	100.00
5.	Land Holding Landless Less than 1 ha Upto 1 ha	36 12 12	60.00 20.00 20.00
6.	Occupation Labourers Farmers	36 24	60.00 40.00
7.	Annual Income Upto 10,000 Upto 12,000 Upto 15,000	23 20 17	38.33 33.33 28.33
8.	Mass media exposure Low Medium High	13 16 31	21.66 26.66 55.00
9.	Extension contact Low Medium High	08 19 33	13.33 31.66 55.00
10.	Social participation Low Medium High	02 07 51	3.33 11.66 85.00
11.	Degree of being Enterprenuer Low Medium High	13 12 35	21.66 20.00 58.33
12.	Risk Taking ability Low Medium High	04 14 42	6.66 23.33 70.00
13.	Willingness to work in group Low Medium High	23 19 18	38.33 31.66 30.00
14.	Achievement motivation Low Medium High	12 11 37	20.00 18.33 61.66

maintaining all the records of the activities the members could also undergo a number of training programmes (given in Table 2) through this effective linkage and coordination. Skill- based training programmes helped them acquire knowledge, skill and confidence besides making them enterprising, achievement oriented and risk takers.

Table-2: Training courses attended by the members

S.No.	Name of the Training Programme	Organization	Duration	No. of Participants
1.	Mushroom production technology	RRTC/ICAR	8days	18
2.	Bee keeping	RRTC	1 week	09
3.	Calibration of tools & Implements	ICAR	20 days	17
4.	Preparation of soypaneer, soybiscuit, jam, jelly etc.	ICAR	9 days	23
5.	Livestock production technology	RRTC/ICAR	8 days	29

The effective functioning of these selected SHGs and training arranged for the members went a long way in establishment of enterprises by the group members. Within a span of three years almost all the members (95%) could initiate a number of enterprises in their own way. Though it is too early to predict the sustenance of such enterprises because of various unforeseen reasons, still the members have started earning revenue out of their own enterprises. The details of such enterprises and monetary gain are presented in Table 3. Though the SHGs are trying hard to sustain their efforts for providing income and employment opportunities to its members, the future of such organizations depends on certain factors that need to be countered at the earliest to make the SGHs viable. During the investigations the office bearers mentioned a number of constraints in the running of the SGHs. These relate to: Financial constraints; Marketing; Storage; Lack of Knowledge/information; Collection of membership fee; Poor financial resources; Repayment of loans and Vested interest.

Table-3: Income generation from present enterprises

S.No.	Name of the Enterprise	No. of persons	Average monthly income (Rs.)
1.	Commercial Mushroom production	08	5,000
2.	Apiary	06	2,750
3.	Manufacturing of tools & Implements	12	9,260
4.	Preparation of soypaneer, Soybiscuit, jam jelly etc.	15	7,800
5.	Livestock rearing	16	15,550



Among all the enlisted constraints, financial hardship was the most important factor for all the SHGs as banks, state departments or other organizations had rendered little financial help. Marketing and storage were another two important constraints for which the entrepreneurs could not receive adequate profit out of their enterprises. Collection of membership fee and repayment of loans taken by the members for various purposes were the other two important constraints behind running the SHGs. Sometimes vested interest also came in the way of running such organizations smoothly. The details of the perception of the SHG members on constraints are given in Table-4.

Table-4: Constraints faced by the SHGs

S.No.	Constraints	Frequency	Percentage (%)
1.	Financial constraints	60	100.00
2.	Marketing	44	73.33
3.	Storage	32	53.33
4.	Lack of knowledge/information	26	43.33
5.	Collection of membership fees	10	16.66
6.	Poor financial resources	45	75.00
7.	Repayment of loans	10	16.66
8.	Vested interest	9	15.00

Conclusion

The functioning of SHGs in the tribal areas of Meghalaya has provided ample scope for the unemployed youth and landless labourers to go for self-employment in agriculture and agri-related enterprises. Entrepreneurship, which is not a preferred profession, has started ushering in a new avenue for employment generation for the unemployed youth in the field. However, to accrue adequate benefits, financial institutions as well as development departments must come forward either with financial support or by providing schemes, projects etc. for implementation through these SHGs. On the other hand the officers managing these must be articulate in managing the scanty financial resources and improving transparency. Finally, more voluntary organizations like Bosco Reach Out, are needed in this tribal state for the overall development of the unemployed youth as well as resource poor labourers and farmers.