

Functioning of Self-Help Groups (SHGs), of Monpa Women Folk of Dirang Circle for the Sustainable Development

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Abstract: *The Women folk of Dirang circle is divided into many groups. These groups are called as Self-Help Groups (SHGs). These Self-Help Groups are the member of Arunachal State Rural Livelihood Mission. The Arunachal State Rural Livelihood Mission (ArSRLM) is an autonomous society under the Government of Arunachal Pradesh, aiming to reduce poverty by enabling rural household to access gainful self-employment and skilled wage employment opportunities. The ArSRLM operates in 25 districts, 144 Blocks and 4211 villages, focusing on the poorest households. The ArSRLMs effort has made significant strides in promoting rural livelihood and women's empowerment in Arunachal Pradesh. But the paper focuses on the women's group of Dirang only. The women group under this mission had started their own business in different section like in weaving, knitting, arts and vegetable vendor's etc. The study is concentrated on how the women of Self-Help Groups (SHGs) of the Dirang are working under this mission at rural level to support their livelihood and to know the benefit they access through this mission for their sustainability. The Self-Help Group of Dirang circle has set up two Rural Marts (shop) to facilitate the sale of their products. The first Mart is known as Dirang Tajong Rural Mart located at Dirang market and the second Mart is at market of Rama Camp known as Rural Mart. The study aims to know the function of these Marts and how the women of Self-Help Groups sales their product through these Marts.*

Keywords: Monpa, Self-Help Groups, Marts, Weaving, livelihood.

1. Introduction

The inhabitants of Dirang are known as Monpa. The Monpas are one of tribe of Arunachal Pradesh. These Monpa tribes are found in two districts namely, Tawang District and West Kameng District of Arunachal Pradesh. The agriculture is the main occupation of the people. Their staple foods are Maize and Rice. The Monpa people profess Buddhism as their religion. They are the followers of Mahana sect of Buddhism. They speak the Monpa dialogue. One can noticed the Buddhist flags at the entrance of the village and at both side of the road which makes unique features of the village. Dirang is a sub-divisional administrative circle of West Kameng District. Dirang is comprise of dozens of villages like Sangti, Khaso, Phuding, Chug, Lubrang, Mandala Phudung, Namshu etc. Each village has unique features of settlement which make it different from others. Losser is one of the popular festivals of the people. This paper examines the formations and the functioning and the promotion of the production of Self-Help Group of women folks of Dirang circle for their sustainable.

2. Objectives

- 1) To know the formation of SHGs at the village level..
- 2) To study the types of goods they produce or manufacture,
- 3) To understand the importance of the Marts.
- 4) To examines the marketing system of their products.

3. Formation of SHGs

The SHGs stand for the Self-Help Group. According to Mrs. Norbu Droma for one group of SHGs there must be minimum of 6 members or village women.¹ A minimum of 6 SHGs makes one PLF it means 6 SHGs x 6=36 members in one PLF. The PLF means Primary Level Federation. Again, 15 PLF makes one CLF, here CLF means Cluster Level Federation. Therefore, there will be 15 PLE x 36 members = 540 members in one CLF. In this way, numbers of SHGs are formed in all the villages of Dirang circle.² The following diagram shows the formation of SHGs:

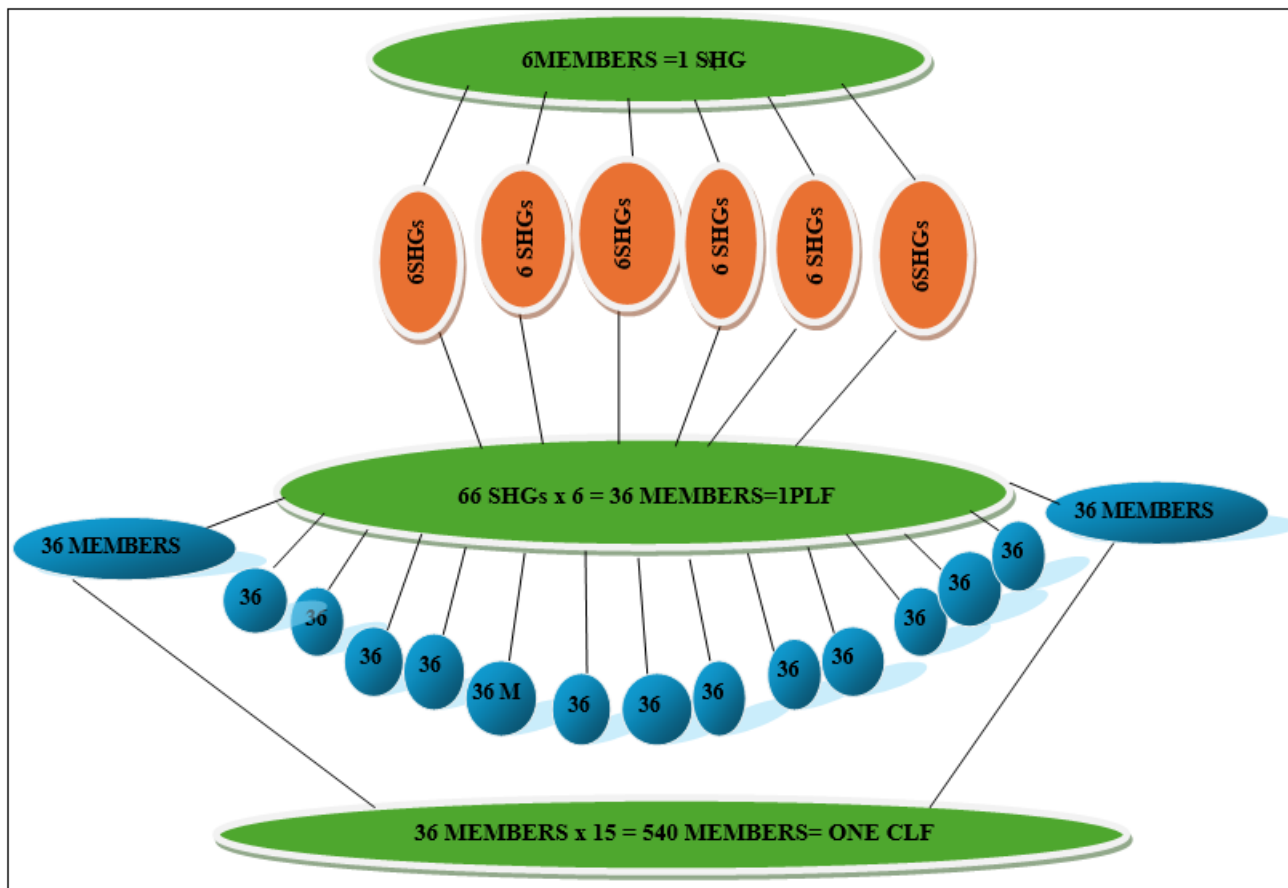


Diagram 1: Shows the formation of SHG

4. Punch Sutras (SHGs Rules)

The Self-Help Group is doing many works to maintain a healthy group. After forming the Self Help Group the members of the group perform many works. The SHGs of the village works by following the Punch Sutras. This Punch Sutras are the rules and regulation accordingly the SHGs works. The Punch Sutras are-

- To conduct the meeting weekly and to maintain the weekly saving records
- To collect the Rs. 10 as weekly saving and to maintain the records of Inter lending
- Selection of in charge of money bank
- To check of the total deposit of money at Revolving Fund by the member of SHGs.
- To select the Active Woman and to maintain the record of all the works done by the SHGs in a month.

1) Weekly Saving

The women of SHGs collect a minimum amount of Rs.10 from each member in a week. This collection of money is termed as weekly saving. Therefore, in one SHGs if there are 6 members, then the fund deposited will be Rs.10 x 6 = Rs. 60 (in a week). Thus, in one month they collect Rs.60 x 4 = Rs. 240. These Rs.240 will deposit in the money bank (box). This system of collection of Rs.10 in every week will go through out year. Thus, in a year they collect the total amount of Rs.240 x 12 = Rs.880 per year. Therefore, Rs. 2880 is the total saving of one SHGs in a year.³

2) Inter- Lending

If any of the member of SHGs wants to take loan, then she can take loan from the weekly deposited fund. This taking of loan from the weekly deposited fund is called as inter-lending. The members can take loan as per their needs but they have to pay the interest of the amount at the rate of Rs.1%.

3) Selection of in charge of money bank

The member of SHGs will select one person as the in charge to look after the money bank/ locker or box. But the key of the lock of that money locker will take care by some other person, instead of the in charge of the money box or locker. It is only to maintain safety of the deposited money or to secured from any misused or to prevent the loss of money by the in charge of the locker. This act serves the safety of the money locker and also shows the honesty of the in charge of the locker.

4) Revolving Fund

The fund or aid granted by the ArSLM is called as the revolving fund. The ArSLM grants the aid of Rs.30000 (Thirty Thousand) to each SHGs. This fund is so called Revolving Fund because this fund keeps on revolving. The weekly collected fund from the members of SHGs is deposited along with the Revolving Fund, Therefore, in one years the amount of revolving fund is raised to Rs. 30000 x Rs. 2880 (yearly deposited by the 6 members of SHGs) = Rs. 32,880. In addition, the interest of 1% is also deposited in the Revolving fund with the loan amount, if someone has taken loan from the Revolving fund. In this way the money of the Revolving fund is increased monthly. But in

Revolving fund unlike weekly deposited fund, there is a Saving Account in the name of SHGs. The amount of Rs.30000 plus the Rs.2880 is deposited in this saving account. At the sometime all the interest earned will also deposited in saving account of revolving fund.⁴

5) Role of Active Woman

The ArSLM will select one member as the Active Woman of SHGs. This Active woman performs many duties for the development of SHGs, and to maintain the organization of the Group. It is the duty of Active woman to talk with the GB & PRI (Goan Burah and Panchayati Raj In charge) respectively to conduct meeting regarding the mobilization of the SHGs in village. The Active woman will visit village to village and conduct the meeting with the women of the village and will advertise and provide knowledge about the importance of SHGs in the village and the benefit they can earn by being the members of SHGs. It is her duty to encourage the village women to form the group of SHGs. In addition, Active women perform all the left-out work of the ArSLM. The left-out work may be to maintain the group of SHGs and to look out the VPRP (Village prosperity Resilience Plan), etc.⁵

Under this plan, the ArSLM and the women of SHGs are doing multi-fold task for the development of the village people. These plans are – (i). To maintain village road, (ii). To maintain school boundary, (iii). To maintain school teacher, (iv). To maintain Anganwadi Centers, (v). To maintain village light and the street light in the village, (vi). To maintain protection wall at the river side or bank. Thus, the VPRP plans are for the overall development of the village. The Active woman also looks after in the execution of these plans, if the Department fails to maintain it. However, all these development plans come under the livelihood plans.

There is one more section under VPRP called Entitlement plan. These plans are like to maintain-

- Ujjawala,
- To maintain Ration Card,
- To maintain PMJJBY-Prime Minister Jiwan Joyti Bhima Yojna. This is a life insurance Policy. Through this life insurance the village people will get benefit if they have taken the policy.
- To facilitate PMJSBY- Prime Minister Jiwan Suraksha Yojna. This is an Accidental Insurance,
- To facilitate the Old Age Pension to the old age people of village,
- To facilitate the widow pension to the widow people of the village,
- To facilitate the Disable Pension- through this pension the disable people in the village are getting the benefit of the pension.⁶

By Laws - Records of all the works of SHG

The ArSLM has given them to maintain the record book which the called as By Laws. This By Laws Book is the record book of the works performed by the SHGs. The works like the social Service conducted in and around the villages. They keep the recorded of the money donated by them to a needy one. The issues which are solved by the

SHG at the village level are also recorded in the By Laws book.

Livelihood

The ArSLM provides many facilities to the Women of SHGs in order to develop the livelihood of the people and for sustainable economic. In this livelihood scheme there are two categories- (i). Farm and (ii). Non-farm.

- 1) **Farm:** In this category the various Departments like Agriculture Department, Horticulture Department and the Mushroom Cultivation Department will provide facilities to the women of SHGs. The Agriculture Department will provide seeds to the members of SHG. The Horticulture Department will provide different nursery plants to the members of SHGs. Likewise, the Mushroom cultivate Department provides Mushroom seeds to grow Mushroom to the SHGs Members. All the members of SHGs will collect the seeds, nursery plant of different fruit which grow all the plant in their own garden. They will sales the harvested fruits at the market to assist their livelihood.
- 2) **Non-Farm Section:** In Nonfarming section, the members of SHGs can do many businesses like: (i). Business, (ii). Trading, (iii). Service-Like Homestay, (iv). Manufacturing of goods, (v). Weaving, knitting etc,

Through this non-farming section, the women of SHGs can start any types of business. They can do trade. They can run the home stay to enhance their livelihood. The SHGs women can manufacture many items like Pickles, flour of different items, weaving of their traditional dress, carpet, bags etc. It is observed that they are producing many knitting items like bags decorate flower, basket etc. through knitting in wool and in plastic thread.

In the Nonfarm section the ArSLM grants the fund of Rs, 150000 (One lakh fifty thousand) to one PLF. The interested member can take loan from this fund to start their business provided she has to pay the interest of Rs. 1% of the loan.⁷

Marketing of SHGs

The member of SHGs, produce many items for sale. They weave their own traditional dresses like *Shingka* (gawon), *Tudung* (coat), *Pangten* (a piece of cloth uses at buttock), *Chudang* (belt) etc. for sale. They also produce different items through knitting like woolen bag, Sweater, Scarf, shoes, shocks etc. They also weave the traditional bags called *Dangny*. They also produce basket, Flowers, key Chain, Flower vase from the plastic materials. They also made food items like Chili pickles, Flour of different millets and prepared their local sweets from flour called *Khapje* (sweets) for sale.

However, the woman of SHG sales their products by two ways. In the first process the women of SHGs will sale their products directly to the customers and the second method is through the Marts where they keep their products like traditional dress, bags, flour, etc at the Mart for sale.

Marts

The ArSLM has set up two shops, popularly called as Marts in Dirang circle. These Marts or shops are mainly to promotes sale the products of the women of SHGs. The first

Mart is called as the *Tajong* Mart. This Mart is situated at the road side of the Dirang Market. There is one sales Girl name Mrs. Kungma to sale the goods of the Mart at present. However, the present in charge of the Mart is Mrs. Sang Lhamu. In this Mart, the women of SHGs sold their products directly to the in charge of the Mart. Later, the in charge will fix the price of that products and she will resale the same products in a higher rate. Through this system all the manufacture goods of the member of SHGs are purchased by the in charge of the Mart. However, it is the responsible of the in charge to pay the salary to the sale girl. Presently, the sales girl of the Mart gets Rs. 5000 in a monthly as her salary. In this Mart only the products which are manufactured and weaved by the women of SHGs are sold. However, it is observed that in the *Tajong* Mart the in charge is earning benefits from the product purchased from the other members of the SHGs. According to Mrs. Kungma the in charge of the *Tajong* Mart purchase those products as per her choice.⁸

The second Mart is situated at the road side of *Rama camp* market. This Mart is known as Rural Mart. At present Mrs. Pema Etron is the sale Girl of this mart. The sales Girl is selected for the term of three years in a rotation system. The member of SHGs will keep their manufactured goods in this mart. The owner of the goods will fix the price of their products which are supposed to sale. But the sale girl can sale that product at higher rate in order to earn the profit. After selling the product the capital money will handed over to the owner and the profit earn by her will keep by the sale girls. If the goods are not sold then the owner may take back her products from the Mart and she can sale same her products somewhere else. Thus, in this Mart all the member of SHGs is free to keep their own manufacture goods for sale according to their choice.⁹

5. Benefits of SHGs to the Village Women

The ArSLM has granted many facilities to the women of SHGs of the Dirang are getting benefit like:

1) Money aid

The member of SHGs gets monetary aid from the ArSLM in two ways-(a). one from the revolving Fund consist of Rs.30000, (b). the other one from the CLF fund of Rs.150000. Any woman who wants to take loan to start any business can take loan from these two funds at 1% rate of interest. So, the interested woman can easily asses the loan from these two funds at the minimum rate of interest. According to the Mrs. Tsering Jomba, now the member of SHG does not take loan from any other source or from other person or Banks. As their requirement of money are easily available from these two Funds.¹⁰

2) Self-Employment

The member of SHGs is engaged themselves in different works to earn their own livelihood. The SHGs women can start business of their own choice under this umbrella. They can open shop by taking loan from the fund of SHGs. They women of SHGs are engaged in weaving the Traditional dresses and in knitting of various items. Their Finished products are either sale at market and sometime keep at the Mart of SHGs for sale. Thus, the members of SHGs are

becoming self-employed day by day. Now, they do not depend on their husband or to any of the members of the family for their sustainable. They are become financially independent in their life.

3) Develop Self confidence

The village women when they became the member of SHGs, they have to attend the weekly meeting regularly. All the women have to participate in the deliberation of the meeting and in this process, the member of SHGs are gaining confident to speak before the public. It is also found that some female members who are not able to put their signature but now they have learned to put their signature after joining the SHGs. It is the responsibility of the record keeper to teach them to put their signature. Thus, the continuous participation in the deliberation the women of SHGs have gained self-confident to speak and to writing their name and to put their signature.

4) Benefits from all the Govt. Departments

The member of SHGs is gaining benefits from Department of Horticulture, Department of Agriculture, Department of Fisheries, etc. These entire Departments provide seeds, fertilizer, plants etc., to the SHGs. This help enable them to grow different fruits plants in their garden and support them financially in course of time.¹¹

6. Findings

The women of Dirang are actively participating and taking interest but it is observed that to become a member of the SHGs are depend on the will of the village women. If any woman is not interested then she may not join the SHGs. The followings are the findings

- 1) The member of SHGs is getting benefits from the ArSLM, they are being funding by the ArSLM to start their own business.
- 2) They are earning money through the business and becoming financially self-independent now a day.
- 3) The ArSLM has established Marts to facilitate the sale of the manufactured products of the women of SHGs.
- 4) The women of Dirang circle are becoming self-employed and develop self confidence in themselves being the member of SHG.

7. Conclusion

Most of the women of the Dirang circle have enrolled themselves as the members of SHGs. The women of the area are actively participating for the development of the villageas well as for their own livelihood. They are taking the benefits of the funds granted to them by the Govt. Now, they are participating in all the development activities of the village. They are aware of the fund and policies of the different Department and are taking full advantages of these funds for their self-help and self-development and for self-sustainable of life.

References

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- [4] Vide interview with Mrs. Tsering Jomba, Sangti village, on 12.07.2026.
- [5] Vide interview with Mrs. Yeshi Droma, Phudung village, on 11.07.2026.
- [6] Vide interview with Mrs.Karmu, Namsu village, on 11.07.2026.
- [7] Vide interview with Mrs. Sang Droma, Khaso village, on 11.07.2026.
- [8] Vide interview with Mrs. Kungma, Dirang , on 13.07.2026.
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