

Ki Self Help group (SHG)

Ka Roi ka par lyngba ki SHG

Ka Sorkar Kmie lyngba ka plan san snem jong ka ba khyndai, ka la sngewdei ban pynduh pyndam noh is baroh ki jingai Grant scheme subsidy sha ki nongkyndong. Ka daw ba kongsan ka long namar baroh kine ki lad iarap shisha kim shym la lah ban iarap ia kito kiba donkam shisha, hynrei I a pyndonkam bakla noh ia kane ka pisa paidbah da ki briew ki bym don jingsngewthuh. Kumta ha kane ka kynti ka sorkar ka la mynjur ba yn pyntreikam ia ki lad baroh sha ki nongkyndong tang lyngba ka jingairam (loan). Bad ia kane ka ram ruh yn ai tang ha kiti ki shnong ba don ki kynhun vis longkmie ne samla ne rangbah etc. Kumta ka long kaba donkam ba kawei pa kawei ka shnong ka dei ban don ia kitei ki kynhun ba ki khot KI KYNHUN IARAP DALADE IALADE ne ha ka ktien pahreng ki SELF HELP GROUP. Bad Inag lynba kine, ka sorkar bad ki bank kin sa ithuh bad sa ai lad is ki ba kin pyntrei ia ki kam pynroi ha la ki shnong ki shnong.

KIEI KI SELF HELP GROUP

Ka self help group ne ka kynhun iarap dalade ialade, ka dei ka rukom ha kaba ki briew kiba duk bad kiba duna ka jingioh jingkot bad kiba pyrkhath ban leh eiei ban tei ialade hi. Ban leh ia kata kim lah ban leh marwei namar kin don shibun ki jingeh ba kin ia kynduh. Kumta da kaba ia synrop lang tylli ha kawei ka kynhun kin lah ban leh shibun kiei kiei kiban tei ia ki shimet bad ia ka imlang sahlang hi baroh kawei. Kane ka rukom pyrkhath thymmai ka dei ba la pyntreikam da ka Sorkar, Ki seng bhalang (NGO) bad ha ka pyrthei hi baroh kawei. Shim ka nuksa jong ka Grameen bank ha Bangladesh. Kane ka dei ka bank ba la seng da ki kynhun baduk bad da kawei ka jingmut ki iatrei shitom bad na kane ki la lah ban iakyrshan iwei ia iwei da kaba ki la ai ram ha ka sut kaba rit. Da kaba ki leh kumne ki dkhot ka kynhun ki sa lah ban ieng ha la ki khat bad ki seng pat la ki jong ki kam na ka bynta ban kyrshan ialade bad ia ka ing ka sem. Dei na kane ka rukom ba seisoh ba ka sorkar India ruh ka la plie lad lyngba ka 9th plan jong ka, ban wanrah ia ka jingiatreilang ha kawei ka jingmut ban wanrah ia ka roi ka par ha ka ri baroh kaweilyngba ki kynhun paidbah SHG.

KA IMLANG SAHLANG BAD KA KAMAI KAJIH LYNGBA KI SHG

Ngi tip ba kiba bun ki shnong ha nongkyndong jong ngi mynta ki dap tang da ki jingduna kum ka jingduk, jingsahdien jingbymtip ban trei ia ki kam bapher bapher, ka rukom ban kynshew pisa, ka koit ka khiah bad kiwei kiwei de. Ngi tip ba ia kine ki jingeh yn ym lah ban rat dyngkhong da u briew shimet. Hynrei ka jingiatreilang ka lah ban wallam ka jingkot jong ki thong bapher bapher kumba la thmu, bad kawei na ki lad ka long ka jingiatreilang ne synroplang kawei ha ka kynhun. Ia kine ki kynhun iatreilang kiba ngi ong ha ka ktien phareng ki Self-Help-Group (SHG) lane ha ba pynkylla ia ki sha ka ktien khasi ki Kynhun Iarap Dalade Ialade ki long shisha kum kawei ka kali kaba ialam ia ngi sha ki jingkylla, khamtam eh ia kito ki briew kiba don hapdeng ki jingduk bad kiba duna ki jingmih ne ki jingioh.

Lyngba kine ki Kynhun SHG lane Self Help Group lah ban iaphylliew jingmut bad ka juh, don barabor ka jingiakyntu iwei iwei shuwa ban trei ia kano kano ka kam ba kin leh bad ka kynhun ruh ka sngewbha ia ka jingkwah bad jingdonkam jong ki dkhot ka kynhun.

Kano kano ka shnong kan ym lah ban wanrah ka jingkylla tang da uwei u briew ka shong eh ha ka jing iatylli lang jong ka shnong hi baroh kawei. Dei hangne kein ba la donkam ban wanrah ia ka jingiatylli bad jingiatrei lang ha shnong lyngba kine ki kynhun SHG - bad da kumne haba baroh u briew ba shong shnong u tip bad u iadon bynta ha ka jingpynroi ki jaka nongkyndong, yn ym don mano mano ruh lah ban thok ne pynthame ia u paitbah. Bad haba baroh u breiw ba shong shnong u tip kumno ban pyntrei ia ki skim pynroi nongkyndong yn ym don mano mano ruh ba lah ban thok ne pynduna ia u paidbah namar

ba u paidbah hi u la nang ban leh dalade Baroh ki kam roi bad pa u paidbah hi u la nang ban leh da lade.

KIEI KI SHG

Ki Self Help Group lane ki SHG ne ki kynhun larap Dalade lalade ka shong ha ka nongrim kaba ngeit ba u paidbah u lah ban ioh ka bor ban ialeh lyngba ki lad jingai jingtip, ka jingnang bad pyntbit.

- Ki kynhun SHG ki thmu ban wanrah ia ka roi ka par na ka bynta ki baduk bad ki ba duna jingioh, ki bym donkam donjam la ki dei ha sor ne nongkyndong.
- Ia kine ki kynhun SHG ym donkam ban register ia ki kum kiwei ki seng Bhalang, hynrei la ithuh ia ki SHG da ki Bank bad ka Sorkar lyngba u BDO.
- Ka jingthmu ba kongsan jongki SHG ka long ban wanrah ia ka roi ka par ha ki shnong bad ban pyniohkam ia kito ki bym don kam lyngba ki kam pynroi ba ki trei ha ka kynhun jong ki.
- Man uwei pa uwei u dkhot jong ka kynhun SHG u don ka jingkitkhlieh ia la ka kam ba dei ban trei ia lade ne na ka bynta ka kynhun. Ban ioh ia ka lawei kaba phyrnai dei ban pyrkhath sani bha shuwa ban seng ia la ka kynhun SHG ha la ki shnong bad ba ka dei ban ai jingmyntoi lang ia baroh.

KUMNO BAN SENG IA KINE KI SELF-HELP GROUP LANE SHG

Haba ngi sngewthuh ba ka SHG la long kawei na ki lad kiba lah ban wanlam ia ka jingkylla lyngba ka jingiatreilang,te kaba donkam mynta ka long kumno ban seng ia kine ki kynhun SHG.Ka kynhun

- SHG ka dei ban don kumba 10 haduh 20 ngut ki dkhot.Lada bun palat ka lah ban mih jingeh ha bun ki rukom.Kine ki 10-20 ngut ki dei ban shong ha ka juh ka shnong ne dong.Yn kham pdiang ban long riewdkhot ha ka kynhun ia kito ki longing kiba ka kamai jong ki ka duna ia ka ia ka 2000/-tyngka ha ka shibnai.Hynrei ym don jingkhong iano iano ruh ban form SHG.Kito ki SHG jong kiba kham bit kham biang kim lah ban ioh bynta ha ki skim baduk ba ai ka sorkar hynrei ki lah pat ban ioh ram beit lynba ka bank ha ka dor sut ba duna(Direct SHG Bank linkage)
- Dei ban pdiang riewdkhot tang ia kito kiba la kot ia ka 16 snem shaneng.Kine kiba don ha ka kynhun SHG ki lah ban long ki para shnong,paralok ne kur re para marjan.Katkum ki kyndon jong ka prokram Sorkar ba thymmai,yn shah tang iwei i riewdkhot na kawei ka long iing.
- Kiba kynthup ha ka kynhun kan kham bha lada ki dei ban long kiba ha kajuha ka kyrdan ha ka ioh ka kot.Kam dei ban don kano kano ka jingiakhleh khaw lang ki heh kamai bad ki barit kamai,namar ka ne ka lah ban wanrah ka jingkulmar ha ka rukom lum ne kynshew pisa.Te kito kiba heh kamai kin shna la ka jong ka kynhun bad kiba kham rit ka jingioh ki dei ban ialum ne shna da kawei pat ha ki jong ki jong ki kynhun.
- Haba sdang ia ka kynhun SHG ki riewdkhot ki dei ban iakynduh borabor ban iamir jingmut shuwa para maki.Ha ine i por pat kin iakren shaphang ka jingmut ka SHG;ki kyndon ban iatrei lang ha ka SHG,ka rukom long riewdkhot ha ka kynhun,ka jingiaid ne pyntreikam ha ka kynhun.Hadien kane pat kin nang iakynduh ban iaphylliew jingmut halor ki jingtrei ba ki thmu ban pyntrei,bad ban iamir jingmut ne iarailang mar katno kin ia kynshew pisa h a ka shitaiew/shibnai.
- Lada jia ryngkhat ba don bun ki kynhun ha ki shnong kikynhun ki lah ban ai da ki number.Ban shu ai nuksa Mawlieh SHG I, Mawlieh SHG-II.

KA RUKOM PYNTREIKAM HA KYNHUN

- Ka kynhun ka dei ban jied u wei u chairman(nongialam) napdeng jong ki, na ka bynta shisnem.
- Kan jied ruh ia u secretary jong ka kynhun shisnem.
U Chairman u dei ban long uta u nongmihkhmat jong ka kynhun bad un pyniaid ia baroh ki meeting jong ka kynhun.
U secretary pat u dei ban pynbiang ia ki jingthoh jingtar jong ka kynhun.
- Ka rai jong ka kynhun ka dei ban don ka jingiasyllok shwa para riewdkhot bad ka dei ban da iamynjur lang baroh ki riew dkhot jong ka kynhun.
- Ki ain bad ki kyndon dei ban seng nongrim hi da ka kynhun katkum kumba ki sngewbit ne sngewdonkam.
- Kaba kongsan eh dei ban buh ia baroh ki pisa ha ki Bank.
- Ka meeting shisien shibnai ka long kaba donkam. Bad lah ruh ban iashong meeting khambun sien katkum ka jingshah jong ki kam.
- Dei ban buh jingthoh iabaroh ki jingrai/treikam haka kynhun.
- Kawei ka Register ban buh jingthoh ia ki jingtreikam bad ki rai jong ka kynhun.
- Kawei ka Register ban buh jingkhein ia ki pisa(ka pisa balum na ki riewdkhot, bad kiwei pat ki pisa jong ka kynhun.
- Kawei ka Register ban buh ia baroh ki jinglut jingsep, bad ki jingioh ba ka kynhun ka trei ia ki kam ba pynmih pisa da ka kynhun baroh kawei.

- Man la u snem ka 31 tarik u bnai March u secretary u dei ban ai ia kata ka kaiphod(report) ha kaba iadei bad ka jingkyshew pisa, ki loan bad ki kam ba la leh da ka kynhun baroh shisnem.

- Ha kaba pyntrei kam ia ka kynhun SHG dei ban jied ia ka nongialam ne ka nongmih khmat kaba ngi khot ka Chairman napdeng jong ki na ka bynta shisnem.Yn jied ruh ia ka Secretary jong ka kynhun na ka bynta shisnem. Ka Secretary pat ka dei ban pynbiang ia ki jingthoh jingtar jong ka kynhun.Ia ka rai jong ka kynhun dei ban don ka jingiasyllok shwa ban ia mynjur lang baroh.Ki ain bad ki kyndon dei ban seng nongrim hi da ka kynhun katkum ka jingsngewbit.Kaba kongsan eh ka dei ban buh ia ki pisa baroh ha ki bank. Ka kynhun SHG ka dei ban iakynduh borabor ban shong meeting.Kan kham bha lada ki iakynduh shisien shitaiew.Ka kynhun SHG ka dei ban buh ki jingthoh jingtar,ki jingkhein jingdiah,ha ki Register kum ka Accounts Register,Ka Meeting Attendance Register,Ka Register ki Meetings ban thoh ia ki Rai jong ka kynhun.

- Man la u snem ka 31tarik u Bnai March ka Secretary ka dei ban ai ia ka kaiphod ne Report ha kaba iadei bad ka jingkyshew pisa,ki loan bad ki kam ba la leh da ka kynhun,bad kiwei kiwei de.

KI MAT BAN IAKREN HA KA MEETING

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- Ka jingkyshew baroh shibnai, ki report (kaiphod)
- Bad ka pisa ba la lum ha ki bank ba ka seng ka la buh,
- Bad kiwei de kat ba sngewdei ban iakren.

KA KYNHUN HA KABA IADEI BAD KA PYNMIH PISA LYNGBA KA JINGTREI KAM BAD JINGSHIM LOAN.

- Ka SHG ks dei ban kynshew pisa shuwa haduh 6 bnai
- Ka sut jong ka jingai ram ka dei ban da iarai da baroh ki dkhot jong ka kynhun bad ruh ia ka por ba ki dei ban siew biang ia ka ram ba la shim.

- Ym dei ban ai ram ne loan ia u/ka dkhot kiba mut ban trei ia ki kam ki bym lah ban pynmih pisa eiei.
- Shwa ban leh ne trei kam ka seng ka dei ban bishar bniah ia ki jingdon ki iew na ka bynta ban pyniaid ia ki mar ba ki pynmih ne trei. Namar ka iew hi kan sa rai ia ki jingmih ne troin noh jong ka kynhun. Ka long namarkata ba ka kynhun ka dei ban husiar ha kane ka liang khnang ban wanrah ia ka jingmyntoi kaba neh bad skhem.
- Ki kam ban pynmih pisa donkam ruh ki briew kiba nang batip. Kumta ka kynhun ka dei ban wad hi ki lad kumno ban iarap ialade ban leit sha ki training bapher bapher ha ki jong ki jong ki jingkwah. Kane kan sa iarap ban kyntiew ia ka kynhun baroh kawei. Bad ki lah ruh ban trei bniah ia ki kam khlem jingsngewtieng.

KA RUKOM BAN PYNDUH NOH IA KA JINGLONG RIEWDKHOT HA KI SHGs.

- Uno uno u dkhot uba pep sha ki meeting kumba lai sien dei ban weng noh namar um shym la kit khia bad kan sa pyndkoh ia ka kynhun baroh kawei.
- U dkhot uba pynkhein ia ki ain, ki rai ki jingthmu ba ka kynhun ka la pynbeitlang dei ban weng noh na ka jinglong riewdkhot.

KA JINGPYNPHAI NOH IA KA PISA BA LA KYNSHEW DA U RIEWDKHOT BA LA SHAH BEH

- Ha kane ka khyllipmat ka seng ka dei ban ainoh ia ka pisa sha u dkhot khlem ai sut ei ei ruh, bad lah ban leh ia kane tad haduh ban da dei ka por ai report ba shisien shisnem 31st March.
- Bad u dkhot ba la shah beh noh u dei ban pyndep noh ia baroh ki jingsiew ba u dei ban pyndep katkum ki kyndon ba la buh da ka kynhun, lada dei ka ram ne ka sut.

SHG. Ka Sngikha

- Ha baroh ki shiphew ngut ki la sngewthuh is ki jingtreikam jong kane ka kynhun SHG, ki dei ban buh noh ia ki sngi. Ha kane ka sngi kin amir jingmut kumno yn pyntreikam bad mar katno kin iakynshew khnang ba kin lah ban kyrshan iaki. Kane kadei ban long ka sngikha jong ka kynhun. Bad naduh kane ka sngi shakhmat ka kynhun ka la sdang ban wanrah ia ka jingkylla ha ka kamai, kajih bad kin sa long ruh ki nuksa babha ia kiwei pat.

KI MAT BA DEI BAN TIP:

- Baroh ki dkhot ka seng ki dei ban da iasngewthuh bha ia ki rukom/kyndon/mat treikam, ka jinglongriewdkhot bad ka jingpyniaid ia ka kynhun. Namar lada kim ia sngewthuh jingmut bha kan sa wanrah ia ka jingiakulmar bad jingpra jong ka kynhun. Kumta shwa ban trei ia ka kynhun dei ban iakren bunsien bad ban wad jingtip ba bniah. Bad dei ban shim por katto katne haduh ba baroh kin da ngam bha ia ka jingsngewthuh shaphang ka kynhun bad ka jingthmu ba ka mut ban pynieng ia ka kynhun.
- Hadien ba ki la dep thaw ne mut ban thaw ia ka kynhun ki kynhun ki dei ban iakynduh ia u Block Development/GramSevaks/Gram Sevikas bad ki dei ruh ban iakynduh ia u BDO na ka bynta ki lad ba u don ban iatrei lang bad ka kynhun.
- Baroh ki SHG, ki dei ban ioh ia ki training bapher, bapher na ka bynta ki rukom trei kam bapher ba ki kwah ban trei kum ka kynhun. Ban leh ia kane dei ban iakynduh bad wad jingtip man la ka por na u BDO jong ki shnong jong ki.

- Ka kynhun SHG shwa ba kan ioh lad ban pyntrei ia ki jingtrei ba ka thmu ban trei ryngkat bad ka ram na ki Bank ka la dei ba kot ia kine ki kyndon harum: -
- Ka kynhun SHG ka dei ban kynshew pisa lypa 6 bnai bad ka dei ban sdang ai ram ia ki dkhot ka kynhun ha ka dor sut ba lah mynjur da ka kynhun na ka bynta ban trei ia ki kam ki bym lah ban pynmih pisa ei ei. Shwa ban trei ia kano kano ka kam ka kynhun ka dei ban bishar bniah ia ka jingdon ka iew na ka bynta ban pyniaid ia ki mar kiba ki pynmih ne trei. Dei ban ai jingnang jingtbit lyngba ki training na ka bynta ki dkhot kynhun ha kano ka kam ba ki thmu ban pyntrei
- Hapoh ka kynhun SHG lada don napdeng ki dkhot kynhun kiba pep sha ki meeting kumba 3 sien dei ban weng noh namar ym shym la kit khia bad kan sa pyndkoh ia ka kynhun baroh kawei. Lada don ki dkhot kiba pynkhein ia ka ain bad ki rai jong ka kynhun, dei ban weng noh na ka kynhun riewdkhot. Ia ka jingkynshew ryngkat bad ka sut jong ki dkhot ba la weng noh yn siew pat ynda la kut ka financial year 31st March.

KI SKIM SORKAR LYNBA KI SHG NA KA BYNTA KIBA DUK

1. SGSY(Rural Development Department)
2. IWEP(Social Welfare Department)
3. IWDP(Soil & Water Conservation Department)
4. ACA (Soil & Water Conservation Department)
5. NABARD- Direct Linkage Scheme)
6. Technology Mission (Horticulture Department)