

PRIs-SHGs LINKAGE AND SOCIO-ECONOMIC MOBILIZATION

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Abstract

SHGs are the groups of rural poor, women, marginalized; backward, unemployed exploited people who have organized themselves into a group for common interest to upgraded their living standard, social-economic status and make themselves as the participator and the decision-maker of the rural decentralized governance and rural development programmes. The most effective benefit of the SHGs is economic empowerment of the women belonging to the social-economically weaker section of the society. SHGs make them in an organized force, building their capacity of generate income through mobilization of local resource and unused assets. It has make the women efficient to gained control over production and income It gives them the opportunity of self employed income and make them confident to managing their own matter and increase their influence in family as well as society. As a government of the grassroots level people GPs should take its own initiatives to organizing, promoting and supporting the SHGs to widen the scope of economic self-dependency within the rural poor, women and vulnerable.

Key words: *Decentralization, Governance, Mobilization, Empowerment, etc.*

Introduction

Decentralization of power to the local authorities is the most effective way to empower rural grassroots level people. As a decentralized local self-government Panchayati Raj Institutions (PRIs) has the sole authority and responsibility of rural development with proper utilization of local human resource and natural resources. In West Bengal the Gram Panchayat, Gram Sabha and Gram Sansad are the most essential forum to the people for participation in decision making of the local governance, rural development and empowerment process and community development oriented institution like the Self Help Groups (SHGs). SHGs may be considered as strategy and group effort for empowerment and capacity building of the whole community and as a process of poverty eradication in rural area. SHGs have become the instrument of social change and economic development in rural area. SHGs have brought huge attitudinal status of the rural marginalized and

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vulnerable people. SHGs organized the marginalized and poor to join hands to solve their problems and the method has been very successfully used by the Gram Panchayats in achieving several developmental goals. Few studies have confirmed that the SHGs have effectively helped in empowering the poor women. SHGs have facilitate the process of microcredit and micro enterprise for the rural vulnerable specialty women, thus improving their social status and bargaining power in day to day decision-making of the house hold and finally in the society. The main objective of this paper is to analyze how PRIs and SHGs linkage promote the empowerment-process of the village people.

PRIs-SHG's Linkage

The prime objective of the PRIs is rural human resource development through decentralized participatory governance and decentralized development planning. The 73rd amendment of the constitution has been ensured participation of the backward section like schedule casts (SCs), schedule types (STs) and women by reservation of seats, and providing them such powers and authority as may be needed for the Panchayati Raj Institutions (PRIs) to perform as an institutions of local self-government. Empowerment (Social, political and economic) and capacity building of the poor women and vulnerable through microfinance and microenterprises is the main objective of SHGs. 'The formation of SHGs has assumed the form of a movement leading to massive social mobilization, particularly among the weaker sections, women being most prominent among them. It has enabled them to utilize their traditional wisdom, skill and ability in determining the directions of change in their individual as well as collective life. With right appreciations of the potentiality of this new social development the Government of West Bengal has adopted series of policies which do not perceive SHGs just as units for economic enterprise. Instead the government seeks to empower them as collective citizens to facilitate their participation in an ever higher scale in the process of rural development. This inevitably brings the crucial questions of functionally and organically linking the SHGs to the PRIs which are authentic institutions of decentralized democratic governance' (Choudhury & Basu, 2012, p.21). SHGs are encouraged to develop their own fund and close link-up with bank, which can give them loan at the time of need by passing the private moneylenders. Through microfinance SHGs make arrangement for the development of microenterprises and also make arrangement for the self-employed persons like small scale cultivators or food processors to meet the buyer in local market directly by passing wholesalers. The groups also build the capacity of its members to effectively and responsibly perform their role as participators and decision makers in the process of decentralized developmental planning and implementation.

The SHGs are the groups of rural poor people specially women and vulnerable to build their capabilities, develop their self-employment efficiency and making them able to mobilized local resources (human and materials) for generating income and live with a dignified life. Gram Panchayats are the local self-government institutions of the local people. The basic objectives of the Gram Panchayats (GPs) are rural development and service delivery through participatory and decentralized governance. To promote SHGs: 'in an order issued in March 2005, the government assigned eight specific duties to the GPs with regard to the SHGs. They are : (i) preparation of database of SHGs, (ii) facilitating, organizing and forming SHGs within the GP areas, (iii) holding monthly meeting for SHGs at GP level, (iv) selection of entry point activities for the SHGs, (v) setting up Gram Panchayat SHGs Management Team (GSMT) to look after the task of forming new groups, keeping regular contract with the groups and extending other support to them on behalf of the GPs, (vi) formation of clusters of SHGs at the GP level, (vii) involving SHGs in development programmes of the GPs, (viii) providing, infrastructures and leas or some other arrangement' (Choudury & Basu, 2012, pp.21-22). As a government of the grassroots level people GPs should take its own initiatives to organizing, promoting and supporting the SHGs to widen the scope of economic self-dependency within the rural poor, women and vulnerable. This order delegates many responsibilities on the GPs to organize groups, provide basic facilities, provide fund, arrangement of regular basis meeting at GP level, building capacity and efficiency and make them capable to discharging their duties as an instrument of rural development.

According to Choudhury and Basu (2012), the Panchayat and Rural Development Department, government of West Bengal has issued a series of orders regarding to different aspect of SHG activities including SHG-PRI relation. The orders may be categorized under broad heads on the basis of the issues addressed : (i) implementation mechanism, capacity building process and mode of delivery, (ii) mode of financial assistance in the form of revolving fund, enhancement of cash credit limit and disbursement of project loan, (iii) facilitation mechanism of self help groups and incentives for facilitators, (iv) infrastructure support and mechanism of delivery, (v) networking of SHGs, cluster and federation formation and their functions, (vi) marketing of products, (vii) role and responsibility of Gram Panchayats regarding group formation, facilitation and nurturing (viii) linkage of SHGs with different Government programs, (ix) innovative programs for income generation of SHG members.

SHGs and Socio-economic Mobilization

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to upgraded their living standard, social-economic status and make themselves as the participator and the decision-maker of the rural decentralized governance and rural development programmes. SHGs encourage to involvement and participation of the people from economically poor, vulnerable and socially weaker section of the society for their socio-economic and political empowerment and mobilization through build their capacity of economic self-dependency and socio-political awareness –this will surely established social justice in society. Economic empowerment through capacity building of the women increase their confidence, make them able and efficient to take decision at the family as well as community development process in local level.

SHGS are acting as a small co-operatives and own bank of them member of the SHGs may receive more economic benefits through minimum investment. The women belong to BPL families are benefited most after becoming a member of the SHGs. It is also observes that SHGs built integrity and mortality among its member as well as the grassroots levels of the society. SHGs have created and enhance the community feeling among the members belonging from different cultures, casts, professions and social perspectives. SHGs are utilized and mobilized local un-utilized resources like unfertilized as well as the local people. It is observed that some SHGs members and leaders achieved such potentiality as they are acting as resource person in various developmental programmes. SHGs help to its member to develop the quality of leadership, develop their personality, and develop their self-employment skills and make them as a potential member of the society. Through Training programmes SHGs reinforce a collective entity among members and make them aware about their rights in the family as well as in the society.

The most effective benefit of the SHGs is economic empowerment of the women belonging to the social-economically weaker section of the society. SHGs make them in an organized force, building their capacity of generate income through mobilization of local resource and unused assets. It has make the women efficient to gained control over production and income It gives them the opportunity of self employed income and make them confident to managing their own matter and increase their influence in family as well as society. As a member of the SHGs women have achieved easy accessibility of bank loan individually or collectively. Through micro finance and microenterprises SHGs have make its members self-employed, self-depended, self-esteemed, self-knowing, self-empowered and become a instrument of rural development. SHGs have created such scope and opportunities to enhance economic sufficiency of its members. SHGS may be considered as the vehicle for uniting rural women, promoting regular basis savings and thrift fund to gain access to institutional credit for their socio-economic up-gradation and empowerment.

In the villages women SHGs are emerges as an organized social force. Many of the SHGs women members are actively participates in the Gram Sabha and Gram Sansad meeting, health, nutrition, sanitation, education and different governmental schemes like installation of hand tube well, mid-day meal program, Sarva Shikha Aviyan, immunization programmes to ensure social justice. The type of issues taken up, how successfully and factors are contributing to the process of action. The issues taken up often involved an SHG member or someone from a member's family such as– cases of drunken violence and of bigamy, dealing with a dowry death, assisting in the marriage of an orphan girl, the remarriage of a separated women, prevention of child marriage and dealing with sexual harassment. These were all cases where SHG members took an active role as a group station, initiating a legal case, or bring disputing parties together for resolution of the dispute. (Mandal, 2014, p.94) The SHGs build the potentiality of its member specially women that they can play crucial role to resolve the various problems of the rural traditional society.

Problems in the way of Mobilization

Still now SHGs are suffering in various problems and hinder in the way of socio-economic and political mobilization. It has been observed that functional linkage between Gram Panchayats and SHGs has not been established at the desired level. It may be attributed to poor capacity building initiatives. SHGs are basically nurtured and educated by outsiders. There are very few cases where members join the movement spontaneously to get rid of suffering. However, this kind of eternally tutored organizations, require time and close assistance for increasing cohesiveness and ability to perform as united soul especially at critical moments. A close study points out that successful operation of the SHGs would need training assistance for income enhancement and better management of resources they already possess. We have found that in absence of required support, large number of groups have become dormant and have failed to prove their vitality. Ultimately it affects the process of linkage and networking and at the same time negatively influences the relationship with the Gram Panchayats (Chowdhury & Basu, 2012s, p.75). The linkage between SHGs and GPs are not at the desire level. There are many communication gaps and lack of coordination in the role of GPs and the activities of SHGs. GPs should take more responsibility gaps and lack of coordination in the role of GPs and the activities of SHGs. GPs should take more responsibility about the capacity building of the members of SHGs through appropriate and continuous training programmes, selection of priorities and provision of available financial support.

Conclusion

The SHGs members need to build capacity and infrastructural support to carry on their profitable activities for economic empowerment. The economic empowerment helps them to empower socio-culturally and politically. The SHGs have been providing social and political opportunities to its members. Social opportunities helped to increase quality of life, self-esteem, self-confidence and self-awareness. Through Capacity building and local institutional linkage, the SHGs can play a crucial role in making basic services and programmes accessible to the rural people. There are some positive improvements in terms of SHG-members becoming literate, managing village disputes, improving the status of health and education, participate in village development programmes and decisions making and implementing process etc. Women and marginalized gained the skills of management and community development after becoming the members of the SHGs. If the capacity of the members of the SHGs building properly they can perform an important role to promote the human development indicators in society.

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