

# **NCUI Cooperative Education Field Project, Jorhat : Success Story of Rupjyoti SHG, Doligaon, Lahdoiarh**

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## **Introduction**

The main objective of the SHG is to improve the socio-economic condition of the poor rural women so as to especially to increase their income. Another objective is to make the rural women self dependent.

Rupjyoti SHG is a female group and was organised at Daloigaon under Central Jorhat Development block. The group was formed on 30.06.2006 with a membership of twenty women. The group members are hard working, energetic and always in search for income generating activities.

## **Approach and Motivation of the SHG**

As a first step in the organisation of the SHG three motivational meetings were organised. The primary purpose of self help groups is to improve the socio-economic status of poor rural women, especially to increase their income. The women were informed about the process of group formation and the benefits that would arise from such group formation. Prior to the formation the SHG members were dependent on the head of the family.

Observing their interest for formation of a SHG to develop their socio-economic condition the L.M., NCUI, Cooperative Education Field Project, Jorhat took initiative in formation of the group along with the officials of the concerned block and also guided them for opening an account in the bank.

All the members decided to conduct a meeting of SHG, twice a month and decided that each member would deposit an amount of 30/- per month. In the monthly meeting the contributions would be mobilised and money deposited in the bank in the first week of every month so that members of the groups can take loan when needed.

## **Activities if the Group**

The members of the group are primarily engaged in weaving. They prepare Assamese dresses like gamosa, makhalla sadar, woollen shawl, tangali (uses at the time of bohag bihu) etc. in their own handlooms. Therefore, they undertake tailoring, stitching and embroidery activities like pillow cover, handkerchief, table cover etc. They also make some of the decorated items according to their needs.

The SHG members are engaged in some seasonal work. They prepare varieties of food items like pickle, at the time of bihu, laru-pitha, muri, various other items made by coconut which are sold locally.

Some of the members are involved in the other activity like cow keeping, goatry and poultry. They also use the milk for daily use in their houses.

### **Present Position of the SHG**

In November, 2007 the group got gradation conducted by the Central Jorhat Dev. Block, Chipahikhulla, Jorhat. During last two years, they mobilised their own resources through thrift and credit activity. But, now they have diversified their activity with the help of loan taken from the Assam Gramin Vikash Bank, Lahdoigarh, Jorhat. They got loan from AGBB amounting to Rs. 40,000/- for the first time and after repayment of the loan again they again got Rs. 1,20,000/- from DRDA with 50% subsidy.

The group is progressing day by day. The present status of the SHG mentioned is Table 1:

### **Activities Conducted by the NCUI, Cooperative Education Field Project, Jorhat**

For the benefit of the SHG the project conducted following activities from time to time:

1. Income generating activities;
2. Health and family welfare activities;
3. Adult literacy meeting;
4. Cooperative educational meeting.

### **Records**

The group maintains proceeding book, cash book, loan ledger and monthly savings book with the assistance and supervision of the lady mobiliser. ■