

SELF HELP GROUP CHUNGCHANGA HRIAT TUR PAWIMAWH ZUALTE



STATE INSTITUTE OF RURAL DEVELOPMENT
MIZORAM : KOLASIB

hnuaiiah hian state tinah State Mission Management Unit a ding leh a, Mizoramah chuan unit hming atan Mizoram State Rural Livelihoods Mission (MzSRLM) kan hmang a ni.

Self Help Group-ah hian tute nge tel ang?

NRLM hnuaiiah chuan Self Help Group member-ah hmeichhia chauh tel theih a ni a. Chenna veng inhnaih leh inkawmngeih tlang ni thei se a tha. BPL chhungkua bakah vantlangin an khuua mi rethei, SHG-a tel awma an ngaih an thlan chhuah atangin chhungkaw nu ber emaw, a remchan loh chuan hmeichhe puitling dang chu SHG pakhatat member a ni thei ang.

Engtin nge Group an indin ang?

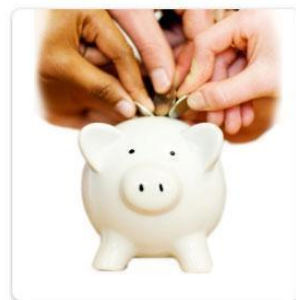
Inlungruala thawk ho thei tura inngai hmeichhia an insawmkhawm ang a, an lungruual tlan chuan Group an din nghal thei a ni. Group-ah hian member 10-15 chu duhthusam a ni a. Tlangram leh hmun harsa zawkah chuan member panga thleng phal a ni. Group ding thar chuan hruaitu inthlang chhuakin an zawm tlan theih tawk tur inkaihhraina dan an siam nghal tur a ni.

SHG ding tharte zawm tur thil panga chu :

1. Regular Meeting: SHG te chu kar tin emaw, kar hniah vawi khat emaw, thla tina vawi khat tal emaw an thukhawm thin tur a ni. An inhmukhawmnaah hian sum peipun dan tur te, an pawl kal zel dan tur leh tul an tih apiang an rel thin ang a. Kalkhawmnaah hian member-te an kal thap thap thin tur a ni a, kal tha duh lo an awm chuan an inkaihhraina dan hmangin Group-in a hrem thin ang.

2. Regular Saving: Group-in thla tina member tinte thawh tur zat bituk a siam chu member te'n an thutkhawmnaah ngei an pe lut ang a, Group-in a dawng khawmtu tur a ruat chuan fel takin a dawng ang a, a ziah luhna tur lehkhabu zawng zawngah a ziak lut nghal ang. Heng thawnhlawm leh thil dang atanga pawlin tanpuina sum a dawn te hi Common Fund emaw Corpus Fund tiin an sawi thin.

3. Regular Internal Lending: Pawl sum khawl (Thawhlawm leh a dangte) chu member zinga a



mamawh apiang hnenah a pung awmin an inpuktir thin tur a ni. Sum puk theih zat, a punna zat leh rulh hun chung te chu Group-in dan a lo siam tawh ang zelin rel a ni ang.

4. Timely Repayment of Loans: Group member leh group-in sum an puk chu a hun takah an rul thin tur a ni. Member-te'n pawl sum an puk hi an sum puk hmasak ber a ni a, a hun takah an rul thin tur a ni. Sum puk rul tha duh lo te chu Group in dan a siam angin an chungah hremna lek kawh vat thin ni se. Member tin ten sum puk leh rulh chungchang hi an ngai pawimawh theuh tur a ni.

5. Maintaining Proper Book of Records: SHG te hian Lehkhabu chi hrang hrang - Minute bu, sum vawna bu leh member tin ten Group-a sum an thawh zat ziahna bute chu uluk takin an vawng tur a ni a, ziah luh belh tur apiang an ziak lut nghal zel tur a ni.

SHG intelkhawmna (Federation)

Khaw khata SHG te chu Primary Level Federation ah an inzawmkhawm ang a. He federation-ah hian khaw chungha SHG zawng zawngin an aiawh an tir theuh ang a, Group hrang hrang member kalkhawm chuan Village Federation Officer Bearer tur chu kum tin emaw, kum khat danah emaw an thlang thin ang.

Tlangdung hlawm khata Primary Level Federation zawng zawng te chu Cluster Level Federation-ah an inzawmkhawm leh ang a, Primary Leve Federation aiawh kalkhawmte chuan Cluster Federation hruaitu tur Office Bearer an thlang ang a, Cluster Level Federation hi an Cluster chhunga Group zawng zawng enkawla kaihruaitu pawimawh tak a nih dawn avangin hmanhmawh taka siam chi a ni lova, khaw tina SHG zawng zawng leh Village Federation-in kalphung mumal leh nghet an neih hnuah chauh din ni se a that a rinawm.

SHG enkawla viltu tur :

MzSRLM chuan Serchhip District chhunga Block pahnih leh Kolasib District-a Block pahnih chu hmalak hmasakna (Intensive Block) atan a thlang a. Heng block pali chhunga SHG awmsa leh ding thar te enkawl tur hian mi thiam bik lak an ni a, anni hian



Block chu awmchilhin Block chungah SHG-te chu uluk takin an vilzui tawh dawn a ni.

Sum lama SHG te puihna tur :

1) SHG in an tih ngei ngei tur thil panga tarlante tha taka zawm chungah Group a kal zel chuan thla 3/6 hnuah Group chuan Revolving Fund (RF) Rs.15,000/- thleng a dawng thei ang. SGSY hnuahia dawng tawhte erawh chuan RF hi an dawng nawn thei tawh lo vang.



2) SHG te tanpuina turin NRLM chuan Community Investment Fund (CIF) a ruahmansak dawn a, CIF hi Intensive Block chungah Village Federation / Cluster Federation kaltlanga dawn tur a ni ang a, Federation inenkawlina senso phuhruk nan CIF hi a pung tlem te te awmin Group-in an puk thin ang.

3) SHG in Bank atanga loan Rs.3,00,000/- thleng a puk atanga a pung chu NRLM-in a tum thensak dawn a. Bank-in a punna rate a bitukin za-a 7 pelhna zawng chu peksak an ni ang. (e.g. bank intt. rate 12.5% - 7 % = 5.5 %)

Bank nena inkungkaihna -Account hawn :

SHG-in Bank-a account an hawn hi SHG leh Bank inkungkaihna hmasa ber a ni a, account hawng tur hian SHG te chuan Bank-in tih tur tul an hrilh te kim takin an zawm tur a ni.

Bank loan :

* Bank-ah account an hawn anga, Group-in lehkhabu neih ngai te tha taka an enkawl atanga thla ruk hnu ah bank loan an dil thei ang.

* SHG te tih tur thil panga tarlante hi tha takin an zawm phawt tur a ni.

* SHG -te bank loan dilpui tlak an nih leh nih loh endik turin Grading Meeting neih thin a ni ang a, tehnaa tlingte chauhin Bank loan an la thei ang. (Grading meeting hi intensive block chungah chuan thla tina ti turin ruahmanna siam chhin phawt a ni)

* Hmalakna nei tawh lo Group te pawh an intuaithar leh a, SHG tih tur te tha taka an zawm chhoh leh chuan thla thum hnuah loan an dil thei ang.

Bank loan amount leh lak theih zat :

* Bank loan hi a vawikhatnaah chuan kum khat chungga Group corpus fund tling khawm tur let 4-8 emaw, Rs. 50,000/- emaw, a tam zawk zawk pek theih a ni a, thla 6 - 12 chungga rulh zawh tur a ni.



* RBI chuan Bank loan vawi li-na thlenga lak theih zat leh rulh dan tur bithliah a siam bawk a, Group thate tan chuan hei aia tam pawh hi bank loan lak theih a ni tih chiang takin a tarlang bawk.

Dahkham leh thil dang :

SHG in bank atanga loan an lak dawnin cheng nuai 10 chin hnuai lamah chuan dahkham leh guarantor phut a thiang lo va. Group-in sum an tum ve tur (margin) a ngai lo bawk. SHG SB account-ah pawh lak chhuah phal loh chin (LIEN) siam phal a ni lo.

Bank Loan vilzuina lam :

Bank-in SHG loan an pek dan te, loan rulh that leh that loh dan te hi uluk taka vil zui a ni dawn a, State / District / Block / Cluster / Village level-ah hemi pual hian SHG-Bank Linkage Sub-committee siam ni se tiin Central sawrkarin a ruahman a. Mizoramah pawh heng Committee hrang hrang te hi siam a nih chuan SHG leh Bank inlaichinna chu ngun takin an vilzui tawh dawn a ni.

Tlangkawmna :

Intensive block chhungah chuan SHG te hian eng tik lai pawhin tanpuitu an nei tawh dawn a, tunhma lama kaihruaitu nei mumal lova kal hram hram thin te khan tunah chuan chak taka hma an

sawn theih ngei
 chung State
 leh
 chak taka
 theih
 Mizoramah



beisei a ni. Ram
 thenkhatah SHG
 Federation te
 an kalpui
 chuan
 pawh kan

thei ve ang tih ring ila; retheihna titem tura kan tangkai theihzia tarlang
turin SHG member zawnng zawnng ten tan i la thar theuh ang u.