

Village Organization in the Realm of Rural Development: The Study Based on Tiloi Nagar Gaon Panchayat of Khowang Development Block in Dibrugarh District, Assam, India.

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ABSTRACT: Rural development virtually means development of villages. It is a process of improving the living conditions of the people living in rural areas. It is a process of change in rural societies. The government of India has been adopted various policies and programmes for the development rural areas. The government of India launched 'National Rural Livelihood Mission' for the upliftment of life style of rural poor. The Village Organization is a component of this livelihood mission. Village Organization is a federation of SHGs in a habitation. It is a village level intermediary Organization between SHGs and government offices and banking. It plays very conspicuous role in systematizing SHGs. The basic objective of this study is to focus structure and functions of Village Organization. Both primary and secondary data have been used in this study. The study has been conducted in the Tiloi Nagar Gaon Panchayat under Khowang development block of Dibrugarh district of Assam, India. The study revealed that Village Organizations plays a very significant role in strengthening the SHGs by providing training, monitoring, guidance and facilitation support. Besides, Village Organization trace out the socio-economic problems in association with the SHGs and place these in the gram sabha for solving so as to rural development take place in reality.

Keywords: Rural Development, Village Organization, NRLM, ASRLM, PIP, PRA.

Introduction:

The notion of Rural Development generally refers to all round development of rural areas with a view to betterment of the lifestyles of rural people. The concept of Rural Development has emerged with new force and is almost at the top of agenda in national policies of developing countries of Asia, Africa and Latin America. The developed countries have also recognised this need and have directed their efforts towards meeting the basic needs of the poorest people in developing countries Rural development is one of the most vital issue of the day (Rastogi 2002 : I). The concept of rural development was first used in India by the planners. Various schemes to promote rural development have been launched by the government. It is the very process of the planning to implement rural development programmes through as appropriate strategy to realise the desired results (ibid : 5). Rural development is a comprehensive socio-economic process undertaken by the government for the purpose of improving the economic and social conditions of the people living in rural areas. It represents planned programmes to change and to improve the quality of life style of rural people (Rao 2018 : 414).

The Government of India launched the scheme of National Rural Livelihood Mission (NRLM) under Ministry of Rural Development (MORD) for upliftment of lifestyles of rural poor. In the month of June 2011, the then Prime Minister Dr. Manmohan Singh launched this programme as a restructured version of Swarna Jayanti Gram Swarozgar Yojana (SGSY). The mission

aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancement and improved access to financial service. In November 2015, the programme was renamed as Deendayal Antayodaya Yojana (DAY NRLM), (Deendayal Anttayodaya Yojana online, from <https://vikaspedia.in>). In Assam the scheme is implemented as Assam State Rural Livelihood Mission (ASRLM). It is an independent and autonomous body under Society Registration act XXI of 1860, and established by Panchayat and Rural Development Department, Government of Assam on 11th November, 2011. The ASRLMs is led by its Governing body with honourable Chief Minister of Assam as the chairperson and Principal Secretary to the Govt. of Assam, Panchayat and Rural Development department as member convenor. The day to day functions of the society is being discharged by the State Mission Director or the State Mission Management Unit (SMMU) at state level. At district level, the District Mission Management Unit (DMMU) is being headed by the District Project Manager under the overall guidance and supervision of the Project Director, DRDA and at block level, the Block Mission Management Unit (BMMU) is being headed by Block Project Manager under the overall guidance and supervision of the Block Development officer (Assam State Rural Livelihood Mission-History online from www.asrlms.assam.gov.in). The basic goal of its is to reduce poverty in rural areas by creating self-managed community institutions of the participating

rural households and enhancing income through promoting sustainable livelihoods.

The Village Organization is a basic component or part of Rural Livelihoods Mission. Village Organization is a federation of Self Help Groups (SHGs) in a habitation. Each habitation may have a Village Organization. Wherever, the member of SHGs in the village is more than 15, separate Village Organization should be formed so that the Village Organization is managed effectively by the members. In a habitation where there is no scope for more than 4-5 SHGs, then the habitation can be linked to adjacent habitations and facilitated to form a Village Organization. The Village Organization is envisaged primarily to play the role as a financial intermediary along with providing other services to the SHGs in book keeping, auditing, bank linkages and other linkages with the developmental programmes. The Village Organization is also envisaged to take up social issues and other developmental issues like health, education, marketing, rural roads and communications etc. Thus Village Organization not only assist in but also lead the overall socio-economic development of the members of the SHGs (Become a part of Village Organization online from <http://asrlms.assam.gov.in>).

Objective of the Study:

The basic objective of the present study is to focus the structure and functions of Village Organization under studied.

Methodology:

The Field of Study:

The present study has been conducted in the Tiloi Nagar Gaon Panchayat under Khowang Development Block in Dibrugarh District of Assam, India. Assam is a north-eastern state of India the state of Assam covers an area of 78438 sq. Kilometres with 3, 12, 05, 576 population (Census Report : 2011). The state is bounded by the Himalayan foot hills and bordering states of Bhutan and Tibet on the north; on the south of it, there are Myanmar (Burma) and its hills and to the west, Bangladesh. At present, the state of Assam has 33 districts including BTAD (Bodoland Territorial Areas Districts) four district and 78 subdivisions. The Dibrugarh district is situated on the southern bank and the upper reaches of the river Brahmaputra and lies in the north eastern corner of

Assam. The total area of the district is 3381 sq. kilometres with 3330.36 sq. kilometres rural areas and 50.64 sq. kilometres urban areas. The total population of Dibrugarh district is 13,26,335 of which 6,76,434 are male and 6,49,901 are females. The rural population of the district is 10,82,605 and urban population is 2,43,730. The average literacy rate in Dibrugarh district is 76.05% whereas male literacy rate 82.82% and female literacy rate is 68.99% (Census: 2011)

The Khowang Block is one among the 7 blocks of Dibrugarh district. The office of the Khowang block is located at Tiloi Nagar Village which is 35 K.M. towards south from Dibrugarh town, the head quarter of the district. As per record, the block number of Khowang is 102. There are 308 villages and 35160 households in the block (source Block Development office; Khowang). As per census report of 2011, the population of Khowang development Block is 1,69,759. Out of this, 86247 are male and 83512 are females. The literacy rate of Khowang Block is 69%, where male literacy is 75% and female literacy is 63%. (Census of India: 2011). In the same way, there are 20 villages in the Tiloi Nagar Gaon Panchayat. The total households of the Panchayat are 2833. There are 12409 population in the Panchayat were male population is 6399 (51.08%) and female population is 6070 (48.92%) (Block Mission Management Unit, Khowang).

Collection of Data:

In the present study both primary and secondary data have been used. The primary data were collected with the help of face to face interview and observation method. To collect primary information researcher interviewed with Jibika Sakhi President and Secretary of Village Organization, President and Secretary of SHGs and Panchayat ward member. The secondary data were collected with the consultation of various books, concerned Block Development Office including Block Mission Management Unit (BMMU) and internet.

Result and Discussion:

Village Organization is a primary level institution where all SHGs members are its members at village level. It is a village level forum of the poor. All SHGs at village level form into Village Organization for strengthening the SHGs. It brings all SHGs under

one umbrella to address social issues and access all Government programmes and services at village level. The Village Organization facilitates the left-over BPL household to form new SHGs or enrol in the existing SHGs of a particular village.

The Village Organization is constituted in a systematic manner. It has a general body. The general body of Village Organization comprises of all members of SHGs organized for BPL households. The executive committee of Village Organization constitute with two representatives from each SHG of the village. The office bearers of the Village Organization constitute with three members either selected or elected from the executive committee of the Village Organization. The Village Organization has to ensure that the executive committee shall consist with the members drawn from poorest of poor households. The office bearers namely the president, secretary, and treasurer are represented by poorest of the poor selected by the executive committee. Besides, Village Organizations have vice president and joint secretary for strengthening the executive committee.

In this context, Jeebika Sakhi plays a very pivotal role. Jeebika Sakhi plays role in the formation of SHGs to Village Organizations (VO) by selecting the poorest of the poor household through the process of participatory identification of poor (PIP). PIP is a process was community assesses the status of the poverty and vulnerability indicators of the households. Also, Jeebika Sakhi plays role as trainer and monitor. Training and Monitoring the Village Organization and SHGs are the prime duty of Jeebika Sakhi. Jeebika Sakhi provide training on basic management, accounting and record keeping with the help of officials of block programme management unit, to the members of Village Organizations by using Participatory Rural Appraisal (PRA). The PRA is an approach basically used by non-governmental organizations and other agencies involved in the international development. The approach aims to incorporate the knowledge and opinions of rural people in the planning and management of development programmes.

There are 120 Village Organizations and 1723 SHGs in the Khowang development block. In the same way, in our studied area i.e. Tiloi Nagar Gaon Panchayat, there are 8 Village Organizations and 109

SHGs. The Village Organizations have specific name. The names of Village Organizations are decided in the general body meeting. Every Village Organization have 10 to 20 SHGs under their jurisdiction. All the SHGs are women SHGs. The following table – Shows Village Organization wise number of SHGs under studied.

Table – I : VO wise Number of SHGs

Name of VOs	No. of SHGs
Mitrata	17
Abhirushi	10
Antara	13
Anuragi	11
Antaranga	15
Birangana	20
Surjyamukhi	11
Udyami	12
Total : 8	109

Source : Field Data

All the Village Organizations stated in the above table are newly constituted. It is known from the Block Programme Manager of the concerned block that Village Organizations are practically executed in this block after March 2019. They have no separate office house till now to conduct their functions smoothly. Though the Village Organizations of the studied are constituted newly, they play very important role in selecting the BPL as well as poorest of the poor households of their village to form SHGs. All the Village Organizations except Abhirushi and Antara have got Rs. 250,000/- as community investment fund (CIF). Apart from this, they have got Rs. 25,000/- as start up cost for their official management. The Village Organizations under studied try for strengthening the SHGs by providing guidance and facilitation support. The Village Organizations continue their monthly executive meeting. In these meetings, they discuss about systematic management of the Organizations and SHGs. Besides, they discuss various livelihood activities for availing SHGs under Micro Credit Plan (MCP) so as to alleviate poverty from their village. The Village Organizations of the studied area provided loan to the SHGs from their community investment fund (CIF) at the rate of 0.75% interest. At the first phase they provided loan to 50% SHGs under

their Jurisdiction. After getting loan the SHGs are pursuing various activities like poultry farming, piggery, mushroom food production, small shop, weaving, knitting-cutting etc. These activities are performed by the SHGs not only in the individual sector but also in the group manner. It has also been observed in the field situation that there are no wide areas of land for doing agricultural work in farming sector. So, SHGs of the studied area are pursuing such types of livelihood activities under micro credit plan for their economic support. The Village Organizations trace out other socio-economic problems of their respective villages along with the SHGs and place them in the gram sabha for fruitful solution of the problems. Thus, Village Organization plays very significant role in the realm of rural development in a sustainable manner.

Conclusion:

On the basis of foregoing discussion, it may be concluded that rural development is the process of improving the quality of life of people living in rural areas. Without development of ruralites we cannot imagine a developed India. It is really commentate that for the development of rural areas the Government has been adopted various programmes and policies time to time. Village Organization is a kind of village level institution associated with the Rural Livelihood Mission implemented by the Ministry of Rural Development. It acts as an intermediary organization in bringing village level issues as well as socio-economic problems of the poor to the gram sabha for its solution. Village Organization receives knowledge and various information of Governments' development programmes and conveys these to the members of SHGs. It brings awareness to the members of SHGs regarding government programmes and policies for uplifting the rural poor. It plays a very significant role in systematic management of SHGs, which is now an important part of rural development at large and empowerment of rural women as well. It eliminates the role of middle man by playing role as intermediary between SHGs and government offices concerned. So, it may be considered as a new idea aiding in the process of rural development. Obviously, it is a positive approach in the sphere of development. Certainly, in the days to come we can hope a healthy as well as a developed India if all associated in this process follow a proper mechanism in the right direction.

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