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# **Socio-Economic Development through Srimanta Sankardeva Sangha Arthik Vikash Somity: A Case Study**

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### **Abstract**

*Micro finance is a term to describe financial services to low-income individuals or to those who do not have access to typical banking services. Micro finance is also the idea that low-income individuals are capable of lifting themselves out of poverty if given access to financial services. The history of micro finance can be traced back as to the middle age of the 1800's with the theorist of LYSANDER STOONER. But it was the end of WORLD WAR II with the Marchell plan the concepts had a big impact. The today use of the expression micro financing has its roots in 1970's, when organizations such as Grameen Bank of Bangladesh with the micro financing pioneer MOHAMMAD YUNUS. In India there are different types of N.G.O's, organizations are established to developed the socio-economic condition of mass people especially of women,s through micro finance and micro credit. Here we would like to introduce the Srimanta Sankardev's humanist philosophy in the socio-economic development of Assam and its neighbouring regions. Basically his renowned philosophy now-a-days propagatate under the N.G.O.'s namely- Srimanta Sankardeva Sangha which was established in 1930. It is the largest socio-religious organisation in Assam, which aim is to the preservation, restoration, research, promotion and the socio-economic development of the mass people through micro financing strategy as a great influence on the diverse ethnic communities inhabiting in Assam and N.E. region. Srimanta Sankardeva Arthik Vikas Somity establishing 5<sup>th</sup> june 2008 is an attempt for the upliftment of socio-economic condition of mass people irrespective of castes, religion, sex of diverse ethnic group of Assam and N.E. regions. Then after Thrift and Credit co-operative society established in 2015 solely only for the member of Srimanta Sankardeva Sangha also trying to their best for the upliftment of socio-economic, educational, cultural development of the members of the Sangha.*

*My paper is an attempt to discuss the role of these micro financing institution in the upliftment of socio-economic development of the mass people in Assam and also in its neighbouring regions with an empirical study of Niz Gerua Sankar-Madhab Anchalik Shakha under Under Niz Gerua Gaon Panchayat, Morigaon.*

***Key Words: Sankaradeva, Micro-saving, Socio-economic development, Women, N.E. Region.***

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Mahapurush Srimanta Sankardeva, The great Assamese polymath: a saint, scholar, poet, Playwright, social religious reformer and a figure of importance in the cultural and religious history of Assam and India, was born into the Shiromoni Bora Bhuyan family at Alipukhuri near Bordowa in present day Nagaon district in c 1449. Infact he was a multidimensional genius, who transformed and modernized Assamese society with his egalitarian ideology and all these justify to call him

“SARVA GUNAKARA” by his most loyal disciple Madhavdev and other followers. The New form of vaishnavism known as “Eka-Sarana” propagated by him is a unique humanist philosophy, where every one irrespective caste, creed, sex can sit together and thereby he paved the way for the greater nation building process of Assamese society. Now-a-day his renowned philosophy popularized by Srimanta Sankardev Sangha, established in 1930, is the largest socio-religious organization in Assam. Its roots may be traced to the early 20th century where the great Sankardeva movement, afflicted with several ills, was in urgent need of reform, primary focus of the Sangha remains on the propagation of the pure creed of Sankardeva at the grass root level, putting an end to all class and caste distinction along with other male-practices and of course putting an end to the religious distortion of the Vaisnava faith.

These are the ideals which drive the Sangha in its endeavour to build a robust and healthy society in Assam, marching forward in every sphere--- the vision of Srimanta Sankardeva along with the aim is to preservation, restoration and promotion of Sankardev humanist philosophy on the one hand and socio-economic, educational, cultural development of Assam people through establishing educational institution, organizing research work and setting up micro-financial institution based on the ideology of Sankardeva “Mustidan” system on the other.

The study of socio-economic development brought about by Government through various scheme like MGNREGA, PRADHAN MANTRI JANA-DHAN YOJANA and Non-Government organization through its various scheme has gain much significance in our 21st century. However, inspite of these agency co-operative effort made by socio-religious organization in form of micro financing institution has proved to be path building in leading socio-economic development among Nation. Micro finance refers to a variety of financial service that target low-income individual or those who don't have access to traditional banking service due to their poor capital accumulation and lack of banking service in remote areas. Micro finance is also based on the idea that low-income individual are capable of lifting themselves out of poverty if given access to financial service which include savings, loan, insurance and remittances.

**The goals of micro financial institution are:**

1. To improve the quality of life of the poor by providing access to financial and support service.
2. To be a viable financial institution developing sustainable communities.
3. Learn and evaluate what helps people to move out of poverty faster.
4. To create opportunities for self-employment for the under privileged.
5. To mobilize resources in; order to provide financial and support services to the poor particularly woman, for viable productive income generation enterprises enabling them to reduce their poverty.
6. To train rural poor on simple skill and enable them to utilize the available resource and contribute to employment and income generation in rural areas.

The history of micro finance can be traced back as to the middle age of 1800's with the theorist of LYSANDER STOONER. But it was the end of World War II with Marchell plan; the concept had a big impact. In India history of micro finance dates back to the establishment of Syndicate Bank in 1921 in private sector. During the early years, Syndicate Bank concentrated on raising micro deposit in form of daily/weekly basis and sanctioned loan to its client for shorter period of time. But today use of the expression micro financing has its roots in 1970's, when organization such as Gramin Bank of Bangladesh with the micro financing pioneer MOHAMMAD YUNUS came into focus.

Now India, a huge number of holistic programme covering all aspect of self-employment, training and credit has operationalised with a view to eradication of poverty in rural areas. These are Integrated Rural Development Programme (IRDP 1980), Swarna Jayanti Grama swaraj yojana (SGSY 1999), Training of Rural youth for self-employment (TRYSEM) etc. The chief aim of these programmes is to establishing a large number of micro-enterprises in rural areas in form of Self Help group.

### **Concept of Srimanta Sankardeva Aarthik Vikash Somity:**

Based the ideology of Srimanta Sankardev's "Mustidan" system where it is mandatory for its every household to save a little amount of rice with the sole view to promote socio-economic development, throughout the society region, Srimanta Sankardev Aarthik Vikash Somity was established by Srimanta Sankardev Sangha in 1st June/2009 in Nagaon as a headquarter. It is a micro financing institution, spread all over the district of Assam. At present there are 15 branches 8 new propose branch in the different district Assam has done their best in achieving the goal and objective of Srimanta Sankardeva Aarthik Vikash Somity by micro saving in form of daily/weekly/monthly mode.

### **The goal and objective of S.S.A.V.A are –**

1. To improve the economic condition of its member in accordance with cooperative society Act 1860.
2. To establish a society based on democratic socialism through micro saving system.
3. To improve the socio-economic condition of its member by providing economic assistance in form of loan in the sector like agriculture, village and cottage industry etc.
4. To provide advice help and supervise the self-employment activities by its member,

Now till to the 31-03-2014 its total capital is 6,11,17,166.00 under various scheme and more than 3 core rupees has been sanctioned as a loan to its member.

### **Fund:**

Fund to the S.S.S.A.V.A. has come from different source there are –

- i. Selling of share and micro saving.
- ii. State and central government assistance.
- iii. Assistance National and international agency.
- iv. Financial support from Bank like SBI, Co-operative Bank, NABARD
- v. Other socio religion organization.

### **Share distribution:**

For share distribution membership are divided into three category For the category of A it raise 50%, 30% for B and rest 20% for D. both for A and B one has to member of Srimanta Sangha and its Sakha Samitler, where C category is open for all well-wisher of sangha. However in Feb. 2015 somity rename as Trift and credit-co-operative society Ltd. and registered under Co-operative Society Act. Assam.

### **The Topic and Area of the Study:**

The topic of the study is socio-economic development through Srimanta Sankardev Aarthik Vikash Somity (S.S.S.A.V.A): A case study of Niz Gerua Gaon Panchayat under Laharighat development Block.

Laharighat Development Block is one of the important development Block of Morigaon district, whereas per census report 2011 total population is approximately 3,11,208 comprising twenty four (24) nos. of Gaon Panchayat. Out of these 24 nos. of Gaon Panchayat, Niz Gerua Gaon Panchayat is situated in the north-west of Morigaon district, which is a highly affected zone of flood and soil erosion. Caused by almighty river Brahmaputra. It consist of 12 revenue villages with the total population of 11,109 (as per census report 2011). The people living in the area of study are belongs to the Hindu religion who are socio-economically backward and less conscious about the savings education and health hazards. This may be due to the lack of sufficient financial service on the part of government. It is also hot worthy to mention that, there is only one nationalized Bank, which has to cover more than 150 villages. Perhaps, for this reason a huge number of villagers has been debarred from financial support and service on the part of the Bank and there is a provision of taking part a Vitol role on behalf of micro financing institution on the upliftment of socio-economic development of the area. However, different type of tribe like Koach, Tiwa, Bodo, Nath, Namusudra, Bihari and upper caste Brahmin are indigenious on habitant of the area, who live together sharing their respective traditional culture and habit Srimanta Sankardeva Aartik Vikash Somity, since its inception on October 15, 2012 in Morigaon District as a branch office, it has made every possible step in socio-economic development of the entire district. At present it has more than 2200 account holder comprising 12 nos. of Anchalik Somity, wherever approximately 78 nos. of account holder belongs to Niz Gerua Gaon Panchayat area, who are socially and economically weak. The total capital of Morigaon gaon branch till to the date of 31-03-2014 is 31, 84,479.00.

### **Objectives of the Study:**

The basic objective of the study is as follows.

- a) To study the impact of srimanta sankaradeva sangha aarthik vikas somity on the alleviation of poverty by economic upliftment of weaker section of society.
- b) To analysis the role of S.S.S.A.V.S. on the creation self- employment, income generation and work culture.
- c) To study the role of S.S.S.A.V.S. on the creation consciousness among woman by empowering themselves.
- d) To study the role of S.S.S.A.V.S. on the eradication illiteracy and social mobilisation.
- e) To study the role of S.S.S.A.V.S on the development of sense of brotherhood among different community.
- f) To study the role of S.S.S.A.V.S. on the creation of health consciousness among mass specially tribal people

### **Hypothesis:**

In our study, the tentative statements are –

1. S.S.S.A.V.S has been able to create awareness among man especially Tribal people regarding savings.
2. Socio-economic condition of the member of S.S.S.A.V.S. has been improved.
3. S.S.S.A.V has been able in empowering woman in the field of socio-economic and educational.

**Methology:** Since, the present survey has been confined to rural area with a view to complete the work on the socio-economic status of the masses; we have used historical and empirical method. We have collected data from both primary and secondary sources. For collecting the required data from

the primary sources we have adopted observation, interview method and have used questionnaires as tool to collect data.

Secondary data have been collected from various sources like Niz Gerua Gaon Panchayat office, Dept. economic and statistics, Morigaon, District office of S.S.S.A.V.S, authorized agent of S.S.S.A.V.S local inhabitant, book, journal etc.

**Field Survey:** For our survey, we have selected 24 nos. of sample respondents whom we selected by adopting the method of random sampling from the population of 12 nos. of village.

**Significance of the study:** The area of our study is completely rural where people are less conscious about saving, health, dietary food and education. They are socio-economically backward and different type of male practices and superstition prevail among themselves due to their ignorance or low level of illiteracy. Through government has brought about various type praverity alleavation programme like I.W.Y, MGNREGA, S.G.S.Y, Pradhanmantri Jan Dhan Yojana, yet these are still able to touch these drown trodden people specially tribal people of the area of our study. But with the inception of S.S.S.A.V.S in October 15, 2012 within the entire area of study with their micro saving and credit facility has able to empower the people to overcome their antidevelopment element.

But no study has been done till to date on the activities of S.S.S.A.V.S for finding their role on the socio-economic development of our area of study so present study carries great significance in this regard.

#### Profile of the Study Area:

<b>Name of district</b>	<b>Morigaon</b>
Name of Block	Laharighat
Name of area study	Niz Gerua Gaon Panchayat
Number of G.P	1 (one)
Total nos. of village	12 (twelve)
Number of P.S	1 (one)
Revenue circle	Bhuragaon

#### Population (According to census report 2011):

Name of G.P.	Total Population	Male	Female	S.C. male	S.C. female	S.T. male	S.T female
Niz Gerua	11109	5699	5410	1157	1013	2040	1999

#### Household status of the area of study:

<b>1. Pucca house</b>	<b>20.25%</b>
<b>2. Semi Pucca house</b>	<b>18.67%</b>
<b>3. Kutchha house</b>	<b>61.8%</b>
<b>Household with access to:</b>	
<b>1. Electricity</b>	<b>68.37%</b>
<b>2. Pure water (drinking)</b>	<b>47.2%</b>
<b>3. Sanitation facilities</b>	<b>54.9%</b>
<b>4. None of three</b>	<b>9.14%</b>

**Employment status:**

<b>Agriculture sector</b>	<b>70.1%</b>
<b>Business</b>	<b>08.9%</b>
<b>Service</b>	<b>11.65%</b>
<b>Wage Labour</b>	<b>06.2%</b>
<b>Fishery</b>	<b>04.11%</b>

**Educational Status:**

<b>Niz Gerua G.P.</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
	58.21%	41.79%	61.57%

**Analysis of the data:** After collection of data in a systematic way it is very important that it should be properly present in a required manner so that it is acceptable to the society. Here in order to present the data collected from primary source, we have used the following:

1. Tabulation of data
2. Descriptive presentation

**1.1 Table Background data of the respondents:**

Age			Gender		Caste				Remarks
0-25	25-50	50 above	Male	Female	G	OBC	ST	SC	
9	11	4	10	14	5	6	9	4	
%	%	%	%	%	%	%	%	%	
37.5%	45.83%	16.67%	41.66%	58.33%	20.83%	25%	37.5%	16.67%	

Table 1.1 shows that 37.5 per cent respondents are below 25 of age. 45.58 per cent respondents are in between 25 to 50 and remaining is above 50. 41.66 per cent male respondents whereas 58.33 per cent are female respondents. We take this study in a tribal majority area so 37.5 per cent are belonging from S.T., 16.67 per cent from S.C. 20.83 per cent respondents belonging from general and remaining 25 per cent are other backward caste.

**1.2 Educational qualification of respondent:**

<b>Educational qualification</b>	<b>Number</b>	<b>Percentage</b>
Illiterate	4	16.67
Primary	5	20.84
Secondary	11	45.84
Graduate/PG	3	12.5
Vocational	00	
Total	24	100

Table 1.2 we have shown the literacy level in our study. From the table we have found that (on the basis of percentage calculation of respondent) 45.84% of respondent completed secondary level education whereas no one has vocational education. 16.67% are illiterate among them majority are women.

**1.2 Family type:**

Family type	Number	Percentage
Joint	5	20.84
Nuclear	19	79.16
Total	24	100

Table 1.3 clearly shows that 79.16% of the respondent has opted to live nuclear family where as 20.84% in joint family.

**1.3 Family Planning consciousness:**

Family Planning consciousness	Number	Percentage
Yes	5	20.83
No	19	79.16
Total	24	100

Table 1.4 shows family planning consciousness among respondent. Majority 79.16% are less conscious regarding small family size where as 20.83% have a strong consciousness among themselves.

**1.4 Occupational status:**

Occupational Status	Number	Percentage
Agriculture	9	37.5
Govt. service	3	12.5
Wage labour	4	16.67
Self employed	7	29.17
Other	1	4.17
Total	24	100

Table 1.5 have shown occupational status in our area of study where we have found that 37.5% belongs to the profession of agriculture whereas only 12.5% are govt. servant. However the percentage self-employed has grown into 29.17% after joining S.S.S.A.V.S.

**1.5 Annual Income:**

Annual Income	Number	Percentage
21000-60000	10	41.67
61000-100000	4	16.67
110000-150000	7	29.17
150000 above	3	12.5
Total	24	100

Table 1.6 has shown the Annual Income of the respondent. Here we have found that majority 41.67% respondent's annual income is between 21000-60000 whereas only 12.5% are between the annual incomes of 110000-150000. It clearly gives a picture of the economic condition of our area study due to poverty flood and skill less man power.

**1.6 Bank/Postal account holder:**

Bank/Postal account holder	Number	Percentage
yes	21	87.5
no	03	12.5
<b>Total</b>	<b>24</b>	<b>100</b>

Table 1.7 show that 87.5 per cent respondents have bank or postal account whereas 12.5 per cent does not have any account in bank or post office. One important findings of the study is that most of the accounts are not active, they are only in name.

**1.7 Benefit received from S.S.S.A.V.S:**

Benefit received	Number	Percentage
Yes	16	66.66
No	8	33.33
<b>Total</b>	<b>24</b>	<b>100</b>

Table 1.8 have shown benefit receive from S.S.S.A.V.S, where it is clear that majority 66.66% respondent received loan and other financial help whereas 33.33% yet not received any financial help.

**1.8 Income generation:**

Income generation	Number	Percentage
Yes	17	70.83
No	7	29.17
<b>Total</b>	<b>24</b>	<b>100</b>

Table 1.9 explain the income generation status among respondent majority 70.83% believes after joining S.S.S.A.V.S their income has been generating whereas 29.17% respondent yet has to raise.

**2.1 Economic development:**

Economic development	Number	Percentage
Yes	17	70.83
No	7	29.17
<b>Total</b>	<b>24</b>	<b>100</b>

In table 2.1 we have shown the economic development created by S.S.S.A.V.S. Here it is clear that majority 70.83% respondents are economically after their entry into S.S.S.A.V.S whereas 29.16% are yet to be developing.

**2.2 Saving consciousness:**

Saving consciousness	Number	Percentage
Yes	23	95.73
No	1	4.16
<b>Total</b>	<b>24</b>	<b>100</b>

Table 2.2 explain the saving consciousness among the respondents after their joining on S.S.S.A.V.S. majority 95.83% respondent are conscious for saving whereas 4.16% are yet to be cove for S.S.S.A.V.S.

**2.3 Woman empowerment (including male perception):**

Woman empowerment	Number	Percentage
Yes	21	87.5
No	3	12.5
<b>Total</b>	<b>24</b>	<b>100</b>

Table 2.3 explain woman empowerment through S.S.S.A.V.S. in according to the male perception majority 87.5% believes in woman empowerment by micro saving in the field of socio-economic and education.

**2.4 Health Consciousness:**

Health Consciousness	Number	Percentage
Yes	22	91.66
No	2	8.34
<b>Total</b>	<b>24</b>	<b>100</b>

Table 2.4 we have shown health consciousness among respondent after joining into S.S.S.A.V.S. Majority 91.66% are more and more conscious about health and other form of elements or health hazard like use of alcoholic drink, high-caloric meat etc.

**2.5 Educational Upliftment:**

Educational Upliftment	Number	Percentage
Yes	17	70.83
No	7	29.17
<b>Total</b>	<b>24</b>	<b>100</b>

Table 2.5 explain educational upliftment of the respondent after joining into S.S.S.A.V.S majority 70.83% respondent unable themselves for better study. In-fact a huge number able to continue their study after breakup due to poor economic condition. However 29.16% are yet to be developed in education.

**2.6 Promotion of Social Harmony and Ideology Sankardeva:**

Perception of Respondents	Number	Percentage
Yes	22	91.66
No	2	8.34
<b>Total</b>	<b>24</b>	<b>100</b>

Table 2.6 explained the attitude of the respondent regarding promotion of social harmony and ideology of Srimanta Sankardeva. Majority 91.66% respondents believed that social harmony and sense of brotherhood as propagated by the ideology of Srimanta Sankardev is very much essential for the better socio-economic development among them, whereas only 8.34% have not concern about for the same.

**Findings of the Study:** From the above study following findings was found.

- 1) The study area mainly inhabited of economically educationally backward people especially tribal people. Before function S.S.S.A.V.S saving, financial transaction with bank is in a

very low level and financial condition of people of the area is pathetic. S.S.S.A.V.S crating consciousness among the people about savings which is left aside by bank.

- 2) S.S.S.A.V.S is playing an important role in the development of economic and social status of the people specially the rural woman by empowering economically self-sufficient.
- 3) S.S.S.A.V.S is granting loan to the financial poor people in the sector like agriculture, self-employment, house building, small business through which now people can develop the economic condition.
- 4) S.S.S.A.V.S is not only help them in their financial side but also create consciousness in different sector like social, educational, health etc.
- 5) S.S.S.A.V.S functioning in the development of education and spreading the ideology and philosophy of great Sankardeva is indeed done great job in relevance to removing the anti-social elements of the greater Assamese society and nation.
- 6) The concept of S.S.S.A.V.S is not popularized as we observe in our field study. The main reason according to the respondents is lack of publicity and dedication S.S.S.A.V.S. hasn't able to cover the illiterate people.
- 7) Micro finance is very important for the development of rural poor people.

### **Suggestions:**

1. S.S.S.A.V.S is doing well in the promoting of socio-economic development of the common people but need to include more area and people.
2. Organized some motivational programme to attract more people towards savings. They need to create awareness among the people about the importance of savings.
3. Govt. must also provide financial help to expand its activities in more area.
4. Need more dedicated person who can actively and seriously perform their responsibilities towards the socio-economic development of the rural people.
5. Economic support should be provide to S.S.S.A.V.S in form of capital on behalf of the wealthy individual of the society.
6. More and more publicity work in form of seminar, workshop etc. should be organized among masses for promoting attitude of savings.
7. Suitable incentive should provide to agent and staff so that their motivation will increase.
8. Record should be computerized in lieu of manual record.
9. Fast and efficient task has to be made to recover loan.
10. Last but not least it is noteworthy to mention that since Feb. 2015 S.S.S.A.V.S has merged to Thrift and credit Co-operative society, which goal and objectives also to socio-economic development only for the member of Srimanta Sankardev Sangha here our suggestion is to include all the people irrespective of religion, caste, class and thereby a socio-economic revolution within the entire Assamese society and N.E. Region.

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