

CHAPTER-IV

STRUCTURE AND FUNCTIONING OF SHGs

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STRUCTURE:

The term 'structure' was first applied to 'construction'. Later, during the classical periods, it was used in the scientific field of biology. The Oxford Advanced Learner's Dictionary (1999) gives three meanings of the term structure: (i) the way in which something is organized, built or put together; (ii) a particular system pattern, procedure, or institution and (iii) a thing made up of several parts together in a particular way. When a sociologist speaks of structure, he means an "interconnectedness" of parts, i.e., the parts of a society are not isolated entities, but are brought together in a set of relationships to which the term structure may be used.

Everything has a structure. If one regard structure as an important analytical concept, then, 'structure refers to the way in which the parts of an entity are interconnected so that the entity emerges as an integrated whole, which for the purpose of analysis can be broken down into individual parts.'

According to Radcliffe-Brown (1948), society is not a 'haphazard conjunction of person', rather an organized system where norms and values control the relationships between persons. A person knows how he is expected to behave according to these norms and values, and is 'justified in expecting that other persons should do the same.' Radcliffe-Brown includes the following two aspects within the social structure: (i) All social relations of person to person, i.e. interpersonal relations, (ii) The differentiation of individuals and of classes by their social role. In both cases, it is concerned with relations between persons, which norms and values of that society condition. Bringing these together, Radcliffe-Brown (1952) says that social structure is that concrete reality that comprises the 'set of actually existing relations at a given

moment of time, which link together certain human beings’.

According to Radcliffe-Brown, social structure continues over time, a kind of continuity that he calls ‘dynamic continuity’. It is like the ‘organic structure of a living body’. According to him, ‘the actual social life renews the social structure’. Relations between people change over time. New members are recruited in a society because of birth or immigration. While the social structure changes over time, there remains an underlying continuity and relative constancy, which designates its structural form.

Evans-Pritchard (1940:262) said: By social structure we mean relations between groups which have a high degree of consistency and constancy. Structure is an ‘organized combination of groups’. Individuals come and go, they are recruited and eliminated over time, but the groups remain the same, for ‘generation after generation of people pass through them’. According to him, ‘social structure deals with units which are largely invariant, i.e., groups.’ What Radcliffe-Brown means by ‘structural form’ is what Evans-Pritchard means by ‘social structure’ The groups considered for describing social structure may be called ‘structural groups’.

Levi-Strauss (1953) says that social structure is not a field of study; it is not a ‘province of enquiry’. Levi-Strauss says that the term ‘social structure’ has nothing to do with empirical reality. It refers to the models that are built up from empirical reality.

The British anthropologist, Edmund Leach (1954), also made a significant contribution to the idea of social structure as a model. Leach divides the ‘social universe’ into different epistemological categories: the raw data of social experience and the models that are built from it. Models are not empirical; they are the ‘logical construction’ in the mind of the anthropologist.

The Australian anthropologist, S.F. Nadel (1957), proposes tries to combine the views of both Radcliffe-Brown and Levi-Strauss. For Nadel, the components of social structure are roles and the pattern of interconnected roles constitutes the social structure of a society. He defines social structure as, 'we arrive at the structure of a society through abstracting from the concrete population and its behavior the pattern or network (or 'system') of relationships obtaining 'between actors in their capacity of playing roles relative to one another'.

Besides Nadel, some other sociologists have emphasized the importance of roles in defining social structure. Parsons (1961) says that the structure of a social system is defined with respect to the 'institutionalized patterns of normative culture'. Norms vary according to, first, the position of actors in interactive situations, and second, the type of activity. Norms define roles, with the corresponding rules of behavior, and they also constitute the institutions. The aim of social structure is to regulate human behavior. Peter Blau (1977) also speaks of the 'social positions among which a population is distributed'. Some of these concepts of social structure have been put to test in empirical situation. For instance, Blau and Schwartz (1984) applied Blau's ideas to understand real life.

FUNCTION:

Literally, the word 'function' means 'to perform' or 'to serve'. In the field of architecture, it implies that a form should be adapted to usage and material. In areas such as politics and management, it means 'getting things to work'. The word is used in mathematic; it is used in everyday conversation, where it may mean 'job' or 'purpose'.

According to Durkheim, function is the 'contribution' a part makes to the whole for its 'maintenanc and well being'. Thus, function is a 'positive contribution':

it is inherently good for society (the whole), for it ensures its continuity and healthy maintenance. By making its contribution, each part fulfills one of the needs or needs of society. Once needs have been fulfilled, society will be able to survive and endure. Durkheim applies this framework of social function in all his studies. According to Durkheim, as human population increases, society becomes more and more differentiated with the division of labour moving towards the specialization of jobs. Rather than competing with others for survival, human beings are able to depend on one another, for each specializes in a particular work. Specialization makes each one of the beings important for society. Durkheim is particularly interested in showing that the function of social facts is moral. Social institutions work to produce the goal of integration.

Radcliffe-Brown (1952: 180) defines each society as a 'functionally interrelated system' in which 'general laws or functions operate'. He accepts that Durkheim offered the first systematic formation of the concept of function and that this concept is based on an 'analogy between social life and organic life'. However, with reference to Durkheim's use of the term 'need' for the conditions that must be satisfied for a system to continue. Radcliffe-Brown thinks that this term would direct us towards a postulation of 'universal human or societal needs'. Radcliffe-Brown recognizes the 'diversity of condition necessary for the survival of different systems'.

Talcott Parsons (1975), states that the concept of function stands at a 'higher level of theoretical generality'. It is far more analytical than the concept of structure, or even process, although function encompasses the latter. It is because the concept of function is concerned with the 'consequences' of the existence and the nature of structures that can be empirically described.

According to Robert K. Merton (1957), society is a system of interconnected

parts, where the functioning of a part has implications for the functioning of other parts and the entire system. Like his predecessors, he is interested in the concepts of equilibrium and integration, and the contribution of customs and institutions to the persistence of societies. His definition of function is also in terms of the 'positive contribution' of a part to the whole: functions are those contributions or consequences that 'make for the adaptation or adjustment of a given system'. For the working of society and its institutions, it is important that all share a set of common values and norms, which is another distinguishing property of functionalism.

The present study entitled "The Structure and Functioning of Self Help Groups (SHGs) in Chandrapur and Chayani Barduar Blocks of Kamrup District in Assam" was designed with the objectives to: study the structure and functioning of SHGs including the socio-economic background of the beneficiaries and the socio-economic impact of the SHGs on individual beneficiaries.

Poverty alleviation is one of the primary objectives of Indian economic planning. Several programmes and schemes have been launched with sincere commitment to alleviate poverty. With the changing needs of time, anti poverty efforts have been revamped and restructured to make them more effective and people oriented.

The concept of self help groups (SHGs) serve to the principle for the people, by the people and of the people. SHGs are considered as the most powerful means to strengthen the socio-economic development of women through integrated approach. It is treated as a platform to provide opportunities to its member for overall development through group efforts.

Self help groups (SHGs) are voluntary, democratic, homogeneous groups of 10 to 20 persons drawn from the same socio-economic background. These groups

may select their own leader and also fix the tenure for such leadership. The group should meet regularly, take its own decisions, maintain its record and have access to its own fund. They generally save some amount that may be from Rs.20/- to Rs.100/- per month. The group based approach enables the poor to accumulate capital by way of small savings and also help them to have easy access to formal credit facilities. The group rotates the money to the needy members for various purposes at a specific interest rate. Saving habits helps the members to escape from the clutches of moneylenders. It also helps for the empowerment of women and builds confidence in them that they can stand on their own feet. The SHGs are being linked with the banks for the external credit under the projects of rural development. The joint liability of the group enables the poor to overcome the problem of collateral security and also have an in built mechanism of peer monitoring leading to better loan recoveries and productive credit utilization.

The SHGs approach to rural development is the major departure in development paradigm in last one decade mainly after adoption of the policy of globalization, privatization and liberalization (1991). Although, the idea of SHGs is somewhat similar to the cluster approach emphasized in original integrated rural development planning document but it is very different from that in the sense that its main emphasis is on formation of a 'group of beneficiaries' rather than a 'network of beneficiaries'

Self help groups (SHGs) generally involved with various productive activities like- weaving, poultry, goatary, piggery, fishery, diary, duckery, handloom production, mushroom production etc. The groups are sold their product in the local market and in different exhibition and Mela. Savings and credit mobilization is the basic function of the SHGs. All the groups provides credit to its members and

sometime the out side members also at a specific rate of interest. Some groups are involved with some social issues in the society.

In this chapter an attempt is made to analyze the pattern of structure and functioning of SHGs in terms of their location, completed years by the SHGs, name of the establisher of SHGs, sex-wise distribution of SHGs, religion-wise distribution of SHGs, language-wise distribution of SHGs, member-wise distribution of SHGs, criteria of selection of members, decision of selecting of new members, monthly saving of SHGs, support received by the SHGs, training activities, trained members, time of organization of the meeting, selection of executive members, completion years of the executive members in their job, income of the SHGs, monitoring authority of SHGs, linkage with the bank, name of the bank, relationship with the bank, production activities of the SHGs, linkage with the co-operative society, total amounts with the SHGs through loaning, cash in hand and in banks, loan given to the outsiders, rate of interest, reasons for not providing the loan to the outsiders, linkages with development programme, tackling any social issue, marketing of the product, selling place, and future plan of the SHGs.

STRUCTURE OF SHGs (CHAYANI BARDUAR BLOCK)

LOCALITY OF THE SHGs

In this research study two blocks are covered, namely, Chayani Barduar block and Chandrapur bock. According to the study area, 55 SHGs are covered from different villages under Chayani Barduar block. The name of the villages are - Jharobori, Koshpara, Rongamati, Barduar Bagan, Haropara, Mirza, Bazarapara, Sarpara, Dhakhala, Kokjhar, Bongara, Kumeria, Sontala, Chimina, Satpur, Kallapara, Bakarapara, Bokdhaba and Barkushi. The distribution of the SHGs into these villages is shown in following table 4.1.

Table 4.1
Village-wise distribution of SHGs

Sl. no.	Name of the Village	No. of SHGs	Percentage
01	Mirza	11	20.00
02	Sarpara	09	16.36
03	Jharobori	04	07.27
04	Barduar Bagan	04	07.27
05	Rongamati	03	05.45
06	Bazarapara	03	05.45
07	Chimina	03	05.45
08	Koshpara	02	03.63
09	Dhakhala	02	03.63
10	Bongara	02	03.63
11	Sontala	02	03.63
12	Bakarapara	02	03.63
13	Barkushi	02	03.63
14	Haropara	01	01.81
15	Kokjhar	01	01.81
16	Kumeria	01	01.81
17	Satpur	01	01.81
18	Kallapara	01	01.81
19	Bokdobha	01	01.81
	Total	55	100

The data shows that in Chayani Barduar block, maximum SHGs were from Mirza village (20 percent) followed by Sarpara village (16.36 percent). The number of SHGs in different villages are (percentage wise) Jharobori (07.27 percent), Barduar Bagan (07.27 percent), Rongamati (05.45 percent), Bazarapara (05.45 percent), Chimina (05.45 percent), Koshpara (03.63 percent), Dhakhala (03.63 percent), Bongara (03.63 percent), Sontala (03.63 percent), Bakarapara (03.63 percent),

Barkushi (03.63 percent), Haropara (01.81 percent), Kokjhar (01.81 percent), Kumeria (01.81 percent), Satpur (01.81 percent), Kallapara (01.81 percent) and Bokdobha (01.81 percent).

TREND OF FORMATION OF SHGs

The SHGs movement in India is very old. By the help of SHGs the village people is now involve in different productive activities and also involve in different credit linkage programme as well as in different social issues. Though the SHGs programme is spread in almost all the part of our country, in North-Eastern states this movement is very slow and it is confined in some particular areas only. The trend of the formation of SHGs in Chayani Barduar block is shown in table 4.2.

Table 4.2
Distribution of completion of SHGs

Sl. no.	Completed years	Frequency	Percentage
01	01-02 years	01	01.81
02	03-05 years	36	65.45
03	06-08 years	18	32.72
04	09-11 years	-----	-----
05	More than 11 years	-----	-----
	Total	55	100

The data reveals that maximum numbers of SHGs, i.e. 65.45 percent were completed 3 years to 5 years, followed by 32.72 percent who completed 6 years to 8 years. The overall observation is that though the concept of SHGs is very old, but in Assam, SHGs concept got its momentum at a very late stage.

ESTBLISHMENT OF SHGs

Self help groups offer means by which the rural women could have access to resources in their own right, without waiting for any one and not by another person's

mercy. This makes the people confident by saving small amount over a period of time; they could master resources to help each other in a big way. Generally NGOs, government agencies and peer groups play an important role in establishing the SHGs.

Table 4.3
Establishment of SHGs

Sl. no.	Name of organization	Frequency	Percentage
01	NGO	30	54.54
02	Women member itself	18	32.72
03	Govt. agencies	07	12.72
04	Others	-----	-----
	Total	55	100

The data shows that 54.54 percent SHGs were set up by NGOs, followed by 32.72 percent which was established by women member of the village itself. The data reveals that 12.72 percent SHGs was established by government agencies like DRDA, Swayamsidha and by Ministry of Rural Development etc. It may be analyzed from the data is that though the government agencies and the village women itself were involved in the formation of the SHGs, but the NGO play a vital role in the formation of SHGs in this block.

SEX

Differentiation based on sex is one of the most fundamental features of human society. There are only two sexes, male and female. The existence of two sexes, a biological differentiation, results in what is also one of the most important kinds of social differentiation. Self-development relates to the growth of the personality of the member through getting involved in better-paying or more complex professions or getting educated further. The distribution of beneficiaries into sex is given in table 4.4

Table 4.4
Sex-wise distribution of SHGs

Sl. no.	Sex	Frequency	Percentage
01	Male	18	32.72
02	Female	37	67.27
	Total	55	100

The above data shows that maximum number of SHGs, i.e. 67.27 percent were formed by female members and only 32.72 percent SHGs are formed by male members. The overall observation is that though both the male and female were involved in the SHGs programme in this block, the involvement of female was more compare with male.

RELIGION

Religion is a set of beliefs, symbols and practices which is based on the idea of the sacred, and which unit's believers into a socio-religious community. It is a major concern of man. It is one of the earliest and the deepest of the human beings. Religion is universal, permanent, pervasive and perennial interests of man. Religion revolves round man's faith in the supernatural forces. Religion is a concrete experience which is associated with emotions, especially with fear, awe or reverence. The following table 4.5 shows the religion-wise distribution of the SHGs.

Table 4.5
Religion-wise distribution of SHGs

Sl. no.	Religion	Frequency	Percentage
01	Hindu	52	94.54
02	Muslim	03	05.45
03	Christian	-----	-----
04	Others	-----	-----
05	Mixed	-----	-----
	Total	55	100

The data reveals that most of the SHGs, i.e. 94.54 percent SHGs were formed by Hindu religion people and only 5.45 percent SHGs were formed by Muslim religion people. There was no any Christian and other religions SHGs. The overall observation is that SHGs programmes were not reaching to each and every religion in this block. The involvement of Hindu religion was more compare with the other religions.

LANGUAGE

Language means a symbol by which a person communicates with other. It is a very big factor to understand a person and his/her culture and social background and economic characteristics. As India is the land of multiple languages we find that some are multilingual or at least bilingual. The following table 4.6 shows the language-wise distribution of the SHGs.

Table 4.6
Distribution SHGs into linguistic composition

Sl. no.	Language	Frequency	Percentage
01	Assamese	55	100
02	Bengali	-----	-----
03	Boro/Rabha	-----	-----
04	Nepali	-----	-----
05	Assamese+Nepali	-----	-----
06	Assamese+Bengali	-----	-----
	Total	55	100

The data shows that, all the SHGs were formed by Assamese language people in this block. It is stated that though the different languages people were living in Chayani Barduar block, but the involvement of Assamese language people was more compare with the other language people.

TOTAL MEMBERS IN THE GROUP

The self help groups (SHGs) are viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. The SHGs are nuclear development families committed to integrated sustainable development through the principle of empowerment of people. The weaker sections of society are empowered to take charge of their lives and their community and to fashion their future using all resources available to them. The members of SHGs are expected to make small savings and pursue group enterprise activities. The group based approach enables the poor to accumulate capital by way of small savings and also help them to have easy access to formal credit facilities. The joint liability of the group enables the poor to overcome the problems of collateral security and also have an inbuilt mechanism of peer monitoring leading to better loan recoveries and productive credit facilities. Generally SHGs are having optimum number of 10-20 members. The following table 4.7 shows the member-wise distribution of the SHGs.

Table 4.7
Distribution of SHGs by its members

Sl. no.	Members	Frequency	Percentage
01	Up to 10	46	83.63
02	11-15	07	12.72
03	Above 15	02	03.63
	Total	55	100

The above data reveals that most of the SHGs, i.e. 83.63 percent SHGs total members in their respective group were within ten. The data shows that 12.72 percent SHGs total members in their respective groups were 11-15 and only 03.63 percent SHGs total members were above 15. The overall observation is that, in this block the

total members in the SHGs was very small and it was confined with 10 to 15 members only.

CRITERIA OF SELECTION OF MEMBERS

Self help groups consists of members who are poor, having low saving capacity and generally depending on money lenders or private sources for meeting their consumption and emergent needs. A typical self help group will comprise like-minded individuals who volunteer to save small amounts of money in a common pool, out of which, need based loans are given to members for meeting their emergent credit requirements based on the priorities decided by the group. There are some basic criteria for the selection of group members in the SHGs like similar experience of poverty, similar living conditions, similar kind of livelihood, same community or cast, same place of origin etc.

Table 4.8
Criteria of selection of members

Sl. no.	Criteria for selection	Frequency	Percentage
01	From BPL	20	36.36
02	From own locality	18	32.72
03	Related Working Ability of Respondent	15	27.27
04	Friend Circle	02	03.63
	Total	55	100

The above data reveals a very positive trend as the majority of SHGs (36.36 percent) members were selected from BPL category. The data shows that 32.72 percent SHGs members were selected from the local area of the SHG itself and only 03.63 percent SHGs members were selected from the friend circle. Working ability in a particular productive activity was also an important aspect for selection for SHG. It

means that if any person has experience or ability to work in that particular activity like handicrafts, piggery, goatary or weaving he/she was given preference in becoming a member of SHGs. The data reveals that 27.27 percent SHGs were selected their members from this point of view.

DECESION OF SELECTION OF NEW MEMBERS

Decision making is an indicator which is related to status of village poor people as well as women. The formation of groups with like minded members goes a long way in making the members feel that the group is a pleasant entity to be part of and if group formation is satisfactory, opportunities for participation would be greater. The following table 4.9 reveals the selection of new members in the group.

Table 4.9
Decision for selection of new members

Sl. no.	Decision makers	Frequency	Percentage
01	SHGs members	52	94.54
02	NGO	02	03.63
03	Govt. agencies	01	01.81
04	PRI. Members	-----	-----
05	Pre./ Sec. of SHGs	-----	-----
06	Others	-----	-----
	Total	55	100

The above data reveals that in 94.54 percent cases the decision of inclusion of new members was taken by SHG members itself, and it may be stated a very positive trend. The data reveals that the NGOs involvement for the selection of new members were only 03.63 percent and government agencies involvement were only 1.81 percent. The overall observation is that though the SHGs were set up by NGOs, government agencies etc, but for selection of new members they had very limited

role. It may be stated that women members as well as poor member of SHGs have the realization of their potential to take correct decisions for inclusion of new members in the SHGs. Thus we may say that decision making is an indictor which is related to status of village poor people.

SAVINGS:

Poor look for saving services from formal institutions. Without a safe place to put their savings, the poor tend to invest it in “assets” such as gold, silver, livestock, etc. which can be sold in times of need. Thrift contributions by members to the group must be perceived as a savings product serving long term financial security needs. As such savings are generated by poor households either by refraining from consumption or postponement of their not so urgent needs. The thrift contribution reflects confidence of members on the group and is seen as an index of their stake in the process.

Table 4.10
Monthly savings by members (per month)

Sl. no.	Amounts	Frequency	Percentage
01	Less than Rs.20/-	03	05.45
02	Rs.21-40/-	05	09.09
03	Rs.41-60/-	18	32.72
04	Rs.61-80/-	05	09.09
05	Rs.81-100/-	23	41.81
06	Above Rs.100/-	01	01.81
	Total	55	100

The above data reveals the monthly saving by the members of SHGs per month. The data reveals that 41.81 percent SHG members saved Rs.81/- to Rs.100/- per month followed by 32.72 percent which saved Rs.41/- to Rs.60/- per month.

Saving through SHGs has now become a modern economical weapon for the poor and rural women. In India NABARD has taken a pioneer lead of a micro credit and savings. The overall observation is that though members have to meet several need of the family, however the ability and attitude for saving money have emerged since they realized the necessity for saving money.

SUPPORT RECEIVED FOR PRODUCTION ACTIVITIES

The SHGs are performing very well in their production activities if they will get some support from different organization/institutions. Generally the village people are not able to start their production activities in a scientific way. They must be required some technical support from others.

Table 4.11
Support received by SHGs

Sl. no.	Supporter	Frequency	Percentage
01	NGO	30	54.54
02	Govt. agency	21	38.18
03	No supporter	04	07.27
04	NGO + Govt. Agencies	-----	-----
05	Any other	-----	-----
	Total	55	100

The above data reveals the name of the organization/institution which helped the SHGs for production activities. The data shows that 54.54 percent SHGs was received support from the NGOs followed by 38.18 percent which was received support from the government agencies like DRDA, SIRD, and RGVN etc. The overall observation is that maximum SHGs was received support from the govt. agencies and NGOs and this is very important for the improvement of the performance of SHGs in different activities.

TRAINING RELATE TO PRODUCTIVE ACTIVITY

Training of rural people to related activities is important, so as to increase their involvement in development process, enhance their skill and make them equal partner in equal in development. The major objectives of training of these people should be to equipped them with better skills and enhance their knowledge so as to prepare them to face new challenges due to technological developments.

Table 4.12

Distribution of SHGs regarding the training activities

Sl. no.	Training Activities	Frequency	Percentage
01	Weaving	30	54.54
02	Agriculture	05	09.09
03	No training activities	05	09.09
04	Piggery	04	07.27
05	Poultry farm	03	05.45
06	Fishery	02	03.63
07	Composite farming	02	03.63
08	Goatary	01	01.81
09	Horticulture	01	01.81
10	Computer institute	01	01.81
11	Diary farm	01	01.81
	Total	55	100

The data shows that 54.54 percent SHGs was received training in weaving activities, 07.27 percent was received training for piggery farm, 01.81 percent was received training for goatary farm, 09.09 percent was received training for agricultural activities, 05.45 percent was received training for poultry farm, 03.63 percent was received training for fishery, 01.81 percent was received training for horticulture, 03.63 percent was received training for composite farming, 01.81 percent was received training for computer institute and 01.81 percent was received training for

dairy farming. The overall observation is that maximum SHGs were received training for only weaving activities. The concern NGOs and Govt. agencies must be considering the other training activities to increase the skills of the group members for their respective productive activities. It may be stated that training would facilitate the better utilization of money in a productive enterprises for maximization of benefits which will accrue larger saving.

TRAINED MEMBERS

To increase the productivity of the group members it is very essential to provide them better training facilities. When some members in a particular group got some training regarding their productive activities they can easily provide this skill to the other members also which ultimately help the group for sustaining their productive activities.

Table 4.13
Trained members of SHGs

Sl. no.	Members	Frequency	Percentage
01	01-05	17	30.90
02	06-10	33	60.00
03	11-15	-----	-----
04	16-20	-----	-----
05	No training	05	09.09
	Total	55	100

The above data reveals that 60 percent SHGs, 6 to 10 members was received training followed by 30.90 percent SHGs, 1 to 5 members was received training facilities.

MEETINGS

Group meetings include times when members gather either periodically or at

short notice to discuss the activities of the group and decide on its future actions. All activities in self help group revolve around meetings at which member's access savings and credit services, share experiences, learn from each other and also receive education and training.

Table 4.14
Time period to organize the meeting by SHGs

Sl. no.	Time period	Frequency	Percentage
01	Weekly	21	38.18
02	Fortnight	07	12.72
03	Monthly	27	49.09
04	Once in two month	-----	-----
05	Rarely held	-----	-----
	Total	55	100

The above data reveals that 49.09 percent SHGs organized monthly meeting followed by 38.18 percent who organized weekly meeting. The data reveals that 12.72 percent SHGs organized their meeting per 15 days. Organization of meeting by SHGs increases village people's awareness and thus leads to their overall development thereby helping the nation to prosper. Awareness helps the people to resist exploitation besides empowering them to self reliant

SELECTION OF EXECUTIVE MEMBERS

As we know in the SHG, democracy is one of essential feature and through it members are automatically empowered by realizing the importance of their right and utilizing their own part of resources.

Table 4.15
Selection of executive members

Sl. no.	Methods	Frequency	Percentage
01	By election	48	87.27
02	By selection	07	12.72
03	By other means	-----	-----
	Total	55	100

The above data reveals a very positive trend that in most of its executive members such as president / secretary etc. was chosen through election and it was 87.27 percent. Thus the trend indicates that group members were very much aware of democratic aspect in the management of SHG that may be very useful in the process of political empowerment of village people/women.

DURITION OF TIME PERIOD OF EXECUTIVE MEMBERS

The executive members in the Self Help Group have a lot of responsibilities. He/She provides guidance for group activities, assisting in information sharing among group members, encouraging members to offer ideas and opinions, maintaining and keeping books of accounts, representing the group's interests to outside bodies etc. The following table 4.16 reveals the tenure of executive members in their respective post.

Table 4.16
Tenure of executive members

Sl. no.	Time periods	Frequency	Percentage
01	Up to 2 years.	01	01.81
02	3-5 years	36	65.45
03	6-8 years	18	32.72
04	More than 8 years	-----	-----
	Total	55	100

The above data reveals that all the executive members are in their respective post from the establishment period of SHGs. The data shows that 01.81 percent executive members were completed 2 years tenure in their post, 65.45 percent were completed 3 to 5 years tenure and 32.72 percent executive members completed 6 to 8 years in their respective post. The overall observation is that though executive members were selected through election, there is no any fix tenure for them.

INCOME

Income is one of the basic indicator of economic development which always influences saving and investment. Income is the money received over a period of time as payment for work. The income of the SHGs generally depends upon its productive activities and from the credit activities.

Table 4.17
Average monthly income of SHGs

Sl. no.	Income(p.m.)	Frequency	Percentage
01	Up to Rs.3000/-	14	25.45
02	Rs.3001-6000/-	07	12.72
03	Rs.6001-9000/-	13	23.63
04	Rs.9001-12000/-	18	32.72
05	Above Rs.12000/-	-----	-----
06	No income	03	05.54
	Total	55	100

The above data reveals that 32.72 percent SHGs monthly income were Rs.9001/- to Rs.12000/-. The data shows that 25.45 percent SHGs monthly income by selling of their product in the market was within Rs.3000/-, 12.72 percent SHGs monthly income were Rs.3001/- to 6000/-, 23.63 percent SHGs monthly income were Rs.6001/- to 9000/- and 05.54 percent SHGs were no any income.

MONITORING AUTHORITY OF SHGs

The biggest challenge to any civilized society is the economic deprivation of its bucolic part. The most potent tool against human deprivation is building human capital among the deprived, through sustainable development initiative which is taken by the deprived themselves. Self realization and self initiative are the two most powerful weapons to wash poverty out from the world map. In this view the Government of India and the concerned state Government and different NGOs are involved for the providing the basic support to the SHGs. These institutions would organize the poor into SHGs, undertake training for awareness building, entrepreneurship and skill training help in arranging inputs, extension and marketing and monitor the activities of the SHGs.

Table 4.18
Monitoring authority of SHGs

Sl. no.	Monitoring authority	Frequency	Percentage
01	NGO	29	52.72
02	Govt. agency	19	34.54
03	NGO+ Govt. agency	-----	-----
04	Others	-----	-----
05	No monitoring	07	12.72
	Total	55	100

The data reveals that 52.72 percent SHGs was monitored by NGOs and 34.54 percent SHGs was monitored by government agencies like DRDA, SIRD etc. The overall observation is that NGOs involvement was very strong in Chayani Barduar block.

BANK LINKAGES

Self help groups are primarily savings and credit groups and availing savings

and credit services from local banks is a logical extension of their growth strategy to meet increasing demand from members. Moreover, accessing saving services from banks will provide safety to the pooled funds. It is expected that groups will demonstrate desired maturity in terms of group and financial dynamics leading to inculcation of banking habits in the groups. It would also make possible the bringing about of general improvement in the nature and scale of operations that would accelerate economic development.

Table 4.19
Linkages of SHGs with bank

Sl. no.	Linked with bank	Frequency	Percentage
01	Yes	55	100
02	No	-----	-----
	Total	55	100

The above data reveals that all the SHGs were linked with the bank.

TYPE OF BANK

Bank is one of the financial institutions which mobilize the savings and providing credit to the priority sector of a country. In 1969, fourteen commercial banks was nationalized by the government of India and from that time these banks have set up their branches in all most all the parts of our country. To focus more on the development of rural and agricultural sector, the government of India decided to set up the regional rural banks in 1975. During the post 1976 period, a large number of RRBs have been established jointly by the Reserve Bank, sponsoring commercial bank and the state governments concerned.

Table 4.20
Name of the bank

Sl. no.	Bank name	Frequency	Percentage
01	PNB	35	63.63
02	CBI	16	29.09
03	RRBs	04	07.27
04	Others	-----	-----
	Total	55	100

The data reveals that 63.63 percent SHGs were linked with Punjab National Bank, 07.27 percent SHGs were linked with RRBs, and 29.09 percent SHGs were linked with Central Bank of India. The overall observation is that most of the nationalized banks and RRBs set up their branches in the village area of Assam and they are linked with the SHG programme which is very positive sign of the rural development.

RELATIONSHIP WITH THE BANK

The primary relationship between the banker and the customer is that of debtor and creditor or vice versa. The following table shows the linkages of the SHGs to the bank.

Table 4.21
Relationship of SHGs with bank

Sl. no.	Linkage	Frequency	Percentage
01	Opening bank A/C	01	01.81
02	Loan purpose	54	98.18
	Total	55	100

The data reveals that 98.18 percent SHG were linked with the banks for the loan purposes and 01.81 percent was linked with only for opening the saving bank

account. The overall observation is that all the nationalized banks and RRBs are helps the SHGs by providing the credit for starting the productive activities and they also helps for the mobilization of saving of the SHGs.

LINKAGES WITH CO-OPERATIVE SOCIETY

The founders of planning in India considered co-operation as an instruments of economic development of the disadvantaged, particularly in the rural areas. They saw in a village Panchayat, as the trinity of institutions on which a self-reliant and just economic and social order was to be built. The non-exploitative character of co-operatives, voluntary nature of membership, and the principle of one man one vote, decentralized decision making and self-imposed curbs on profits eminently qualified them as an instrument of development combing the advantage of private ownership with public good.

Table 4.22

Linkages of SHGs with Co-operative society

Sl. no.	Linkage of SHGs	Frequency	Percentage
01	Yes	-----	-----
02	No	55	55
	Total	55	100

The above data reveals that no any SHGs were linked with the co-operative society.

LINKAGES OF SHGs WITH DEVELOPMENT PROGRAMME

Linkages with developmental programmes means that whether the SHGs have been linked with any government programmes for the income generation or allied activities like STEP, RMK and Swayamsidha etc.

Table 4.23

Linkages with developmental programme

Sl. no.	Linked status	Frequency	Percentage
01	Yes	02	03.63
02	No	53	96.63
	Total	55	100

Although the present study reveals that 12.72 percent SHGs were formed by the government agencies and 32.72 percent were formed by the village women itself, but only 03.63 percent SHGs were linked with the government programmes. In spite of this limitation, some steps of the governments towards upliftment of village people are appreciable. Specific programme like Swamsiddhya, Support to Training and Employments (STEP), Rashtriya Mahila Kosh (RMK) and District Rural Development Agency (DRDA) are making concerted efforts towards improving the condition of women by upgrading their skills through training programmes and offering greater employment opportunities to them through dairy development, handloom, handicrafts etc. which are related to them in traditional occupations. However, priority to agriculture and rural development, generating productive employment and eradication of poverty, ensuring food and nutritional security for the women and child are some of the objectives of Common Minimum Needs Programmes of the Government, which would definitely result in the development and empowerment of women.

STRUCTURE OF SHGs (CHANDRAPUR BLOCK)

LOCALITY OF THE SHGs

According to the study area, 45 SHGs are covered from different villages under Chandrapur block. The name of the villages are – Panikhati, Chandrapur Bagan, Thakurghusi, Kajali, Dhipuji, Janpar, Pachim Lahapara, Nizarapara, Hajongbori, Ghoramara, Tatimara, Bonda, Akakhinagar, Lahapar and Taltala. The distribution of the SHGs into these villages is shown in table 4.24.

Table 4.24
Village-wise distribution of SHGs

Sl. no.	Name of locality	Frequency	Percentage
01	Hajongbori	07	15.55
02	Ghoramara	07	15.55
03	Panikhati	05	11.11
04	Tatimara	05	11.11
05	Akakhinagar	05	11.11
06	Taltala	04	08.88
07	Bonda	03	06.66
08	Thakurgushi	02	04.44
09	Chandrapur Bagan	01	02.22
10	Kajali	01	02.22
11	Dhipuji	01	02.22
12	Janpar	01	02.22
13	Pachim lahapara	01	02.22
14	Nizarapara	01	02.22
15	Lahapara	01	02.22
	Total	45	100

The above data shows that maximum SHGs were from Hajongbori and Ghoramara villages, i.e. 15.55 percent each. The number of SHGs in different villages are (percentage wise) Panikhati (11.11 percent), Tatimara (11.11 percent),

Akakhinagar (11.11 percent), Taltala (08.88 percent), Bonda (06.66 percent), Thakurgushi (04.44 percent), Chandrapur Bagan (02.22 percent), Kajali (02.22 percent), Dhipuji (02.221 percent), Janpar (02.22 percent), Pachim Lahapara (02.22 percent), Nizarapara (02.22 percent) and Lahapar (02.22 percent).

TREND OF FORMATION OF SHGs:

The SHGs movement in India is very old. By the help of SHGs the village people is now involved in different productive activities and also involved in different credit linkage programme as well as in different social issues. Though the SHGs programme is spread in almost all the part of our country, in North-Eastern states this movement is very slow and it is confined in some particular areas only. The trend of the formation of SHGs in Chayani Barduar block is shown in the following table 4.25

Table 4.25
Distribution of completion of SHGs

Sl. no.	Completed years	Frequency	Percentage
01	01-02 years	04	08.88
02	03-05 years	21	46.66
03	06-08 years	20	44.44
04	09-11 years	-----	-----
05	More than 11 years	-----	-----
	Total	45	100

The above data reveals that maximum numbers of SHGs, i.e. 46.66 percent were completed 3 years to 5 years, followed by 44.44 percent who completed 6 years to 8 years. There were no any SHGs who completed more than 8 years. The overall observation is that though the concept of SHGs is very old, but in Assam, SHGs concept got its momentum at a very late stage.

ESTABLISHMENT OF SHGs

Self help groups offer means by which the rural women could have access to resources in their own right, without waiting for any one and not by another person's mercy. This makes the people confident by saving small amount over a period of time; they could master resources to help each other in a big way. Generally NGOs, government agencies and peer groups play an important role in establishing the SHGs.

Table 4.26
Establishment of SHGs

Sl. no.	Name of organization	Frequency	Percentage
01	Govt. agencies	20	44.44
02	Women member itself	18	40.00
03	NGO	07	15.55
04	Others	-----	-----
	Total	45	100

The above data shows that 44.44 percent SHGs was set up by government agencies, followed by 40 percent which was established by women member in the village itself. The data reveals that 15.55 percent SHGs was established by NGOs. It may be analyzed from this data is that government agencies, NGOs as well as the village women are playing an important role in formation the SHGs.

SEX

Differentiation based on sex is one of the most fundamental features of human society. There are only two sexes, male and female. The existence of two sexes, a biological differentiation, results in what is also one of the most important kinds of social differentiation. Self-development relates to the growth of the personality of the member through getting involved in better-paying or more complex professions or

getting educated further. The distribution of the beneficiaries into sex is given in table 4.27

Table 4.27
Sex-wise distribution of SHGs

Sl. no.	Sex	Frequency	Percentage
01	Male	01	02.22
02	Female	44	97.68
	Total	45	100

The data reveals that maximum number of SHGs, i.e. 97.68 percent was formed by female members and only 02.22 percent SHGs was formed by male members. The overall observation is that though both the male and female were involved in the SHGs programme in this block, the involvement of female was more compare with male.

RELIGION

Religion is a set of beliefs, symbols and practices which is based on the idea of the sacred, and which unit's believers into a socio-religious community. It is a major concern of man. It is one of the earliest and the deepest of the human beings. Religion is universal, permanent, pervasive and perennial interests of man. Religion revolves round man's faith in the supernatural forces. The following table shows the religion-wise distribution of the SHGs.

Table 4.28
Religion-wise distribution of SHGs

Sl. no.	Religion	Frequency	Percentage
01	Hindu	43	95.46
02	Muslim	01	02.22
03	Mixed	01	02.22
05	Others	-----	-----
	Total	45	100

The data reveals that most of the SHGs, i.e. 95.46 percent was formed by Hindu religion and only 02.22 percent SHGs are formed by Muslim religion. In this block only one (02.22%) SHG was formed both by Hindu and Muslim religion people combinely. The overall observation is that though SHG programmes was reached to Hindu and Muslim religion in this block the involvement of Hindu religion was more compare with the other religion.

LANGUAGE

Language means a symbol by which a person communicates with other. It is a very big factor to understand a person and his/her culture and social background and economic characteristics. As India is the land of multiple languages we find that some are multilingual or at least bilingual. The following table shows the language-wise distribution of the SHGs.

Table 4.29
Distribution SHGs into linguistic composition

Sl. no.	Language	Frequency	Percentage
01	Assamese	39	86.58
02	Bengali	03	06.66
03	Nepali	01	02.22
04	Assamese+Bengali	02	04.44
05	Assamese+Nepali	-----	-----
06	Boro/Rabha	-----	-----
	Total	45	100

The data reveals that maximum SHGs, i.e. 86.58 percent was formed by Assamese language people followed by Bengali language people which constitute 06.66 percent. The data shows that 02.22 percent SHGs are formed by Nepali language people and 04.44 percent SHGs are formed both by Assamese and Bengali

language people. It is observed that though the various languages people were involved in the SHGs programme, but the involvement of Assamese language people was more compare with the other language people.

TOTAL MEMBERS IN THE GROUP

The self help groups (SHGs) are viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. The SHGs are nuclear development families committed to integrated sustainable development through the principle of empowerment of people. The weaker sections of society are empowered to take charge of their lives and their community and to fashion their future using all resources available to them. The members of SHGs are expected to make small savings and pursue group enterprise activities. The group based approach enables the poor to accumulate capital by way of small savings and also help them to have easy access to formal credit facilities. The joint liability of the group enables the poor to overcome the problems of collateral security and also have an inbuilt mechanism of peer monitoring leading to better loan recoveries and productive credit facilities. Generally SHGs are having optimum number of 10-20 members. The following table shows the member-wise distribution of the SHGs.

Table 4.30
Distribution of SHGs by its members

Sl. no.	Members	Frequency	Percentage
01	Up to 10	36	80
02	11-15	09	20
03	Above 15	-----	-----
	Total	45	100

The above data reveals that most of the SHGs, i.e. 80 percent SHGs total

members in their respective group were 10. The data shows that 20 percent SHGs total members in their respective groups were 11-15 and there were no any SHGs whose total members were more than 15. The overall observation is that, in this block the total members in the SHG groups was very small and it is confined with 10 to 15 members only.

CRITERIA OF SELECTION OF MEMBERS

A self help group consists of members who are poor, having low savings capacity and generally depending on money lenders or private sources for meeting their consumption and emergent needs. A typical self help group will comprise like-minded individuals who volunteer to save small amounts of money in a common pool, out of which, need based loans are given to members for meeting their emergent credit requirements based on the priorities decided by the group. There are some basic criteria for the selection of group members in the SHGs like similar experience of poverty, similar living conditions, similar kind of livelihood, same community or cast, same place of origin etc.

Table 4.31

Distribution of criteria of selection of members

Sl. no.	Criteria for selection	Frequency	Percentage
01	From BPL	20	44.44
02	Related working ability of respondent	15	33.33
03	From own locality	08	17.77
04	Friend circle	02	04.44
	Total	45	100

The data reveals a very positive trend as the majority of SHGs (44.44 percent) the members were selected from BPL category. The data shows that 17.77 percent

SHGs members were selected from the local area of the SHG itself and only 04.44 percent SHGs members were selected from the friend circle. Working ability in a particular productive activity was also an important aspect for selection for SHG. It means that if any person has experience or ability to work in that particular activity like handicrafts, piggery, goatary or weaving he/she was given preference in becoming a member of SHGs. The data reveals that 33.33 percent SHGs were selected their members from this point of view.

DECESION OF SELECTION OF NEW MEMBERS

Decision making is an indicator which is related to status of village poor people as well as women. The formation of groups with like minded members goes a long way in making the members feel that the group is a pleasant entity to be part of and if group formation is satisfactory, opportunities for participation would be greater. The following table reveals the selection of new members in the group.

Table 4.32
Distribution for selection of new members

Sl. no.	Decision makers	Frequency	Percentage
01	SHGs members	45	100
02	NGO	-----	-----
03	Govt. agencies	-----	-----
04	PRI. Members	-----	-----
05	Pre./ Sec. of SHGs	-----	-----
06	Others	-----	-----
	Total	45	100

The data shows that in cent percent cases the decision of inclusion of new members was taken by SHG members itself, and it may be stated a very positive trend. The data reveals that the NGOs and Government agencies involvement for the

selection of new members were nil though these institution was involved for the formation of SHGs. It may be stated that women members as well as poor member of SHGs have the realization of their potential to take correct decisions for inclusion of new members in the SHGs. Thus we may say that decision making is an indictor which is related to status of village poor people.

SAVINGS

Poor look for saving services from formal institutions. Without a safe place to put their savings, the poor tend to invest it in “assets” such as gold, silver, livestock, etc. which can be sold in times of need. Thrift contributions by members to the group must be perceived as a savings product serving long term financial security needs. As such savings are generated by poor households either by refraining from consumption or postponement of their not so urgent needs. The thrift contribution reflects confidence of members on the group and is seen as an index of their stake in the process.

Table 4.33

Monthly savings by members (per member)

Sl. no.	Amounts	Frequency	Percentage
01	Less than Rs. 20/-	04	08.88
02	Rs.21-40/-	17	37.77
03	Rs.41-60/-	18	40.00
04	Rs.61-80/-	01	02.22
05	Rs.81-100/-	05	11.11
06	Above Rs.100/-	-----	-----
	Total	45	100

The data reveals that, 08.88 percent SHGs were saved less than Rs.20/- per month, 37.77 percent SHGs were saved Rs.21/- to Rs.40/- per month, 40 percent

SHGs were saved Rs.41/- to Rs.60/- per month, 02.22 percent SHGs were saved Rs.61/- to Rs.80/- and 11.11 percent SHGs were saved per month of Rs.81/- to Rs.100/-. Saving through SHGs has now become a modern economical weapon for the poor and rural women. In India NABARD has taken a pioneer lead of a micro credit and savings. The overall observation is that though members have to meet several need of the family, however the ability and attitude for saving money have emerged since they realized the necessity for saving money.

SUPPORT RECEIVED FOR PRODUCTION ACTIVITIES

The SHGs are performing very well in their production activities if they will get some support from different organization/institutions. Generally the village people are not able to start their production activities in a scientific way. They must be required some technical support from others.

Table 4.34

Support received by SHGs

Sl. no.	Supporter	Frequency	Percentage
01	Govt. Agencies	23	51.11
02	NGO	02	04.44
03	Govt. agency+ NGO	04	08.88
04	Any other	-----	-----
05	No supporter	16	35.55
	Total	45	100

The data shows that more than fifty percent i.e. 51.11 percent SHGs was received support from the government agencies like DRDA, SIRD, and RGVN. The data reveals that 04.44 percent SHGs was received support from the NGOs and 8.88 percent SHGs was received support both from the NGOs and Government agencies. The overall observation is that maximum numbers of SHGs were received support

from the Govt. agencies which was very important for sustaining the productive activities of the SHGs.

TRAINING RELATE TO PRODUCTIVE ACTIVITY

Training of rural people to related activities is important, so as to increase their involvement in development process, enhance their skill and make them equal partner in equal in development. The major objectives of training of these people should be to equipped them with better skills and enhance their knowledge so as to prepare them to face new challenges due to technological developments.

Table 4.35

Distribution of SHGs regarding the training activities

Sl. no.	Training Activities	Frequency	Percentage
01	Piggery	12	26.67
02	Poultry farm	12	26.67
03	Goatary	08	17.77
04	Diary farm	04	08.88
05	Weaving	03	06.66
06	Pickle preparing unit	03	06.66
07	No training activities	02	04.44
08	Horticulture	01	02.22
	Total	45	100

The data reveals that 06.66 percent SHGs were received training in weaving activities, 26.67 percent were received training for piggery farm, 17.76 percent were received training for goatary farm, 26.67 percent were received training for poultry farm, 02.22 percent were received training for horticulture, 08.88 percent were received training for dairy farming and 06.66 percent SHGs were received training for pickle preparing unit. The overall observation is that maximum SHGs were received training for only piggery and poultry farm activities. The concern NGOs and Govt.

agencies must be considering the other training activities to increase the skills of the group members for their respective productive activities. It may be stated that training would facilitate the better utilization of money in a productive enterprises for maximization of benefits which will accrue larger saving.

TRAINED MEMBERS

To increase the productivity of the group members it is very essential to provide them better training facilities. When some members in a particular group got some training regarding their productive activities they can easily provide this skill to the other members also which ultimately help the group for sustaining their productive activities.

Table 4.36
Trained members of SHGs

Sl. no.	Members	Frequency	Percentage
01	01-05	17	37.77
02	06-10	25	55.50
03	11-15	01	02.22
04	16-20	-----	-----
05	No training	02	04.44
	Total	45	100

The data reveals that 55.50 percent SHGs; 6 to 10 members were received training facilities. The data shows that 37.77 percent SHGs; 1 to 5 members were received training and 02.22 percent SHGs; 11 to 15 members were received training. The overall observation is that in most the SHGs there were some trained members which helped the group itself to increase the productivity.

MEETINGS

Group meetings include times when members gather either periodically or at

short notice to discuss the activities of the group and decide on its future actions. All activities in Self Help Group revolve around meetings at which member's access savings and credit services, share experiences, learn from each other and also receive education and training.

Table 4.37
Time period to organize the meeting by SHGs

Sl. no.	Time period	Frequency	Percentage
01	Weekly	06	13.32
02	Fortnight	16	35.52
03	Monthly	23	51.11
04	Once in two month	-----	-----
05	Rarely held	-----	-----
	Total	45	100

The data reveals that most of the SHGs, i.e. 51.11 percent organized monthly meeting followed by 35.52 percent who organized the meeting every in fortnight. The data shows that 13.32 percent SHGs organized their meeting per week. Organization of meeting by SHGs increases village people's awareness and thus leads to their overall development thereby helping the nation to prosper. Awareness helps the people to resist exploitation besides empowering them to self reliant

SELECTION OF EXECUTIVE MEMBERS

As we know in the SHG, democracy is one of essential feature and through it members are automatically empowered by realizing the importance of their right and utilizing their own part of resources.

Table 4.38
Selection of Executive members

Sl. no.	Methods	Frequency	Percentage
01	By election	32	71.11
02	By selection	13	28.88
03	By other means	-----	-----
	Total	45	100

The data reveals a very positive trend that in most of its executive members such as president / secretary were chosen through election and it was 71.11 percent and only 28.88 percent executive members were selected with out any election by the members. Thus, the above trend indicates that group members are very much aware of democratic aspect in the management of SHG that may be very useful in the process of political empowerment of village people/women.

DURITION OF TIME PERIOD OF EXECUTIVE MEMBERS

The executive members in the Self Help Group have a lot of responsibilities. He/She provides guidance for group activities, assisting in information sharing among group members, encouraging members to offer ideas and opinions, maintaining and keeping books of accounts, representing the group's interests to outside bodies etc. The following table reveals the tenure of executive members in their respective post.

Table 4.39
Tenure of executive members

Sl. no.	Time periods	Frequency	Percentage
01	Up to 2 years.	04	08.88
02	3-5 years	21	46.62
03	6-8 years	20	44.44
04	More than 8 years	-----	-----
	Total	45	100

The above data reveals that all the executive members were in their respective post from the establishment period of SHGs. The data shows that 08.88 percent executive members were completed 2 years tenure in their post, 46.62 percent were completed 3 to 5 years tenure and 44.44 percent executive members were completed 6 to 8 years in their respective post. The overall observation is that though executive members were selected through election, there was no any fix tenure for them.

INCOME

Income is one of the basic indicator of economic development which always influences saving and investment. Income is the money received over a period of time as payment for work. The income of the SHGs generally depends upon its productive activities and from the credit activities.

Table 4.40
Average monthly income of SHGs

Sl. no.	Income(p.m.)	Frequency	Percentage
01	Up to Rs.3000/-	06	13.32
02	Rs.3001-6000/-	06	13.32
03	Rs.6001-9000/-	28	62.22
04	Rs.9001-12000/-	03	06.66
05	Above Rs.12000/-	-----	-----
06	No income	02	04.44
	Total	45	100

The above data reveals that maximum i.e. 62.22 percent SHGs, average monthly income were Rs.6001/- to Rs.9000/-. The data shows that 13.32 percent SHGs monthly income by selling of their product in the market were within Rs.3000/- , 13.32 percent SHGs monthly income were Rs.3001/- to Rs.6000/- and 06.66 percent

SHGs monthly income were Rs.9001/- to Rs.12000/-. The data shows that the incomes of the SHGs through their productive activities are limited.

MONITORING AUTHORITY OF SHGs

The biggest challenge to any civilized society is the economic deprivation of its bucolic part. The most potent tool against human deprivation is building human capital among the deprived, through sustainable development initiative which is taken by the deprived themselves. Self realization and self initiative are the two most powerful weapons to wash poverty out from the world map. In this view the Government of India and the concerned state Government and different NGOs are involved for the providing the basic support to the SHGs. These institutions would organize the poor into SHGs, undertake training for awareness building, entrepreneurship and skill training help in arranging inputs, extension and marketing and monitor the activities of the SHGs.

Table 4.41
Monitoring authority of SHGs

Sl. no.	Monitoring authority	Frequency	Percentage
01	Govt. agency	20	44.44
02	NGO	07	15.55
03	NGO+ Govt. agency	-----	-----
04	Others	-----	-----
05	No monitoring	18	39.96
	Total	45	100

The data reveals the name of the monitoring authority of the SHGs. The data shows that 44.44 percent SHGs were monitored by government agencies like DRDA, SIRD etc. The data indicates that only 15.55 percent SHGs were monitored by NGOs

and 39.96 percent SHGs were not monitored by any institution. The overall observation is that government involvement was very strong in Chandrapur block.

BANK LINKAGES

Self help groups are primarily savings and credit groups and availing savings and credit services from local banks is a logical extension of their growth strategy to meet increasing demand from members. Moreover, accessing saving services from banks will provide safety to the pooled funds. It is expected that groups will demonstrate desired maturity in terms of group and financial dynamics leading to inculcation of banking habits in the groups. It would also make possible the bringing about of general improvement in the nature and scale of operations that would accelerate economic development.

Table 4.42
Linkages of SHGs with bank

Sl. no.	Linked with bank	Frequency	Percentage
01	Yes	45	100
02	No	-----	-----
	Total	45	100

The data reveals that all the SHGs were linked with the bank.

TYPE OF BANK

Bank is one of the financial institutions which mobilize the savings and providing credit to the priority sector of a country. In 1969, fourteen commercial banks was nationalized by the government of India and from that time these banks have set up their branches in all most all the parts of our country. To focus more on the development of rural and agricultural sector, the Government of India decided to set up the Regional Rural Banks in 1975. During the post 1976 period, a large number

of RRBs have been established jointly by the Reserve Bank, sponsoring commercial bank and the state governments concerned.

Table 4.43
Name of the bank

Sl. no.	Bank name	Frequency	Percentage
01	UCO	41	91.02
02	SBI	04	08.88
03	PNB	-----	-----
04	RRBs	-----	-----
05	CBI	-----	-----
06	Others	-----	-----
	Total	45	100

The above table reveals the name of the bank where the SHGs are linked. The data reveals that 91.02 percent SHGs were linked with UCO Bank and 08.88 percent SHGs were linked with SBI. The overall observation is that the number of branches of commercial bank is very less in this block, and as a result most of the SHGs are linked only with the UCO bank only. Though nationalized banks and RRBs set up their branches in the village area of Assam and they are also linked with the SHG programme but in this block the number of bank branch is very less.

RELATIONSHIP WITH THE BANK

The primary relationship between the banker and the customer is that of debtor and creditor or vice versa. The following table 4.44 shows the linkages of the SHGs to the bank.

Table 4.44
Relationship of SHGs with bank

Sl. no.	Linkage	Frequency	Percentage
01	Opening bank A/C	13	28.86
02	Loan purpose	32	71.04
	Total	45	100

The data shows that 71.04 percent SHGs were linked with the bank for the loan purposes and 28.86 percent were linked with the bank only for opening the saving bank account. The overall observation is that, the concern bank in this block were helped the SHGs by providing credit for starting the productive activities and they also helped for the mobilization of saving of the SHGs.

LINKAGES WITH CO-OPERATIVE SOCIETY

The founders of planning in India considered co-operation as an instruments of economic development of the disadvantaged, particularly in the rural areas. They saw in a village Panchayat, as the trinity of institutions on which a self-reliant and just economic and social order was to be built. The non-exploitative character of co-operatives, voluntary nature of membership, and the principle of one man one vote, decentralized decision making and self-imposed curbs on profits eminently qualified them as an instrument of development combing the advantage of private ownership with public good.

Table 4.45

Linkages of SHGs with Co-operative society

Sl. no.	Linkage of SHGs	Frequency	Percentage
01	Yes	-----	-----
02	No	45	100
	Total	45	100

The above data reveals whether the SHGs are linked with co-operative society or not. The data shows that no any SHGs were linked with the co-operative society.

LINKAGES OF SHGs WITH DEVELOPMENT PROGRAMME

Linkages with developmental programmes means that whether the SHGs have

been linked with any government programmes for the income generation or allied activities like STEP, RMK and Swayamsidha.

Table 4.46
Linkages with developmental programme

Sl. no.	Linkages with	Frequency	Percentage
01	Yes	10	22.22
02	No	35	77.77
	Total	45	100

Although our study reveals that 44 percent SHGs were formed by the government agencies and 40 percent were formed by the village women itself, but only 22.22 percent SHGs were linked with the government programmes. In spite of this limitation some steps of the governments towards upliftment of village people are appreciable. Specific programme like Swamsiddhya, Support to Training and Employments (STEP), Rashtriya Mahila Kosh (RMK) and District Rural Development Agency (DRDA) are making concerted efforts towards improving the condition of women by upgrading their skills through training programmes and offering greater employment opportunities to them through dairy development, handloom, handicrafts etc. which are related to them in traditional occupations. However, priority to agriculture and rural development, generating productive employment and eradication of poverty, ensuring food and nutritional security for the women and child are some of the objectives of Common Minimum Needs Programmes of the government, which would definitely result in the development and empowerment of women.

FUNCTION OF SHGs (CHAYANI BARDUAR BLOCK)

The establishment of the SHGs could be traced to the existence of one or more common problem is around which the consciousness of the rural poor was built and the process of group formation initiated. The group, thus, was usually responsive to a perceived need. Such groups have formed around specific production activities and often they have promoted savings among their members and used the pooled resources to meet the emergent needs of the members of the group including consumption needs. Since the SHGs have been able to mobilize saving from persons or groups who were not normally expected to have any “saving” and also to recycle effectively the pooled resources amongst the members, their activities have attracted attention as a supportive mechanism for meeting the credit needs of the poor. The following table 4.47 shows the productive activities taken by the SHGs.

Table 4.47
Productive activities of SHGs

Sl. no.	Productive activity	Frequency	Percentage
01	Weaving	32	58.18
02	Agriculture	11	20.00
03	Poultry farm	04	07.27
04	Piggery	03	05.45
05	Computer Inst.	02	03.63
06	Goatary	01	01.81
07	Fishery	01	01.81
08	Diary	01	01.81
	Total	55	100

The data reveals that 58.18 percent SHGs were involved in weaving works, i.e. for the production of Gamosa, Sadar, Eri cloth etc. The data shows that 07.27 percent SHGs were involved in poultry farm, 05.45 percent SHGs were involved in

piggery, 01.81 percent SHGs were involved in goatary, 20 percent SHGs were involved in agricultural activities, 01.81 percent SHGs were involved in fishery, 03.63 percent SHGs were involved in computer institute and 01.81 percent SHGs were involved in diary farm. The overall observation is that all the SHGs were involved in different productive activities. Some of the groups was involved the modern technique like computer institute also.

MARKETING OF THE PRODUCT

Market is an institution which helps both the buyers and sellers for buying and selling of their product and services. Marketing is the biggest hazard faced by the entrepreneurs and women artisans. The corporation procures orders from emporiums, expert houses and other organizations which are passed on to women artisans for execution on payment. It also organizes exhibitions and arranges sales on emporiums, trade fairs entrepreneurs and artisans are displayed for sale.

Table 4.48
Marketing of the product by SHGs

Sl. no.	Response	Frequency	Percentage
01	Yes	52	94.54
02	No	03	05.54
	Total	55	100

The above data shows that 94.54 percent SHGs were sold their products in the market, where as 05.54 percent SHGs were not sold their products in the markets. The overall observation is that though maximum numbers of SHGs were sold their product in the market, still there are some SHGs who are not interested to sell their product in the market. Without the sell of their product in the markets the earning capacity of the SHGs may not be increases. So concern govt. agencies and NGOs must be helps to the SHGs for selling of their products in the markets.

SELLING PLACE

Generally SHGs sell their product in their concerned villages and their nearest market places. Sometimes they sell their product in the exhibition and Mela which is generally organized by different government departments and local NGOs and some trade organizations.

Table 4.49

Name of the selling place

Sl. no.	Place	Frequency	Percentage
01	Local market & home	47	85.45
02	At village & Mela	05	09.09
03	All the above	-----	-----
04	Not sale	03	05.45
	Total	55	100

The above data reveals that 85.45 percent SHGs were sold their product in the local market and home, 09.09 percent were sold their product at the village and the local Mela of their own area and 05.45 percent SHGs were not involved to sell of their product in the market.

AMOUNTS OF SHGs THROUGH LOANING

Providing credit access to members of poor households on a sustainable basis is the primary objective of a self help group. A well conceived loan programme in a self help group will enhance its attractiveness to the members. These loans are often given for various purposes without insistence on collateral but are available at a cost. There is no compulsion to avail of loan facility. As such those who avail loans have to take a choice to pay the cost, or have no credit at all.

Table 4.50
Total amounts with SHGs through loaning

Sl. no.	Amounts	Frequency	Percentage
01	Nil	-----	-----
02	Rs.1000-2500/-	01	01.81
03	Rs.2501-4000/-	01	01.81
04	Rs.4001-5500/-	02	03.63
05	Rs.5501-6500/-	06	10.89
06	Above Rs.6500/-	45	81.81
	Total	55	100

The data reveals that maximum numbers of SHGs i.e. 81.81 percent were provided credit above Rs.6500/-. The data shows that 01.81 percent SHGs were provided credit Rs.1000/ to Rs.2500/-, 01.81 percent SHGs were provided credit of Rs.2501/- to Rs.4000/- , 03.63 percent SHGs were provided credit of Rs.4001/- to Rs.5500/- and 10.89 percent SHGs were provided credit of Rs.5501/- to Rs.6500/-. The overall observation is that credit system is very familiar among the SHGs. Generally in the village area numbers of financial institution and other types of credit sources are very limited. So by forming the SHGs the credit system may be develop by the group members itself.

AMOUNTS OF SHGs THROUGH CASH IN HAND:

Mobilizing micro thrifts is only a part of a comprehensive saving service of self help groups. Small savings from resource-poor households need operative protection against loss of deposits. Misappropriation in saving and credit groups as well as imprudent lending from internally generated deposits threaten the security of savings programme. They have to be shielded against the financial and non-financial risks.

Table 4.51

Total amounts with SHGs through cash in hand

Sl. no.	Amounts	Frequency	Percentage
01	Nil	-----	-----
02	Rs.1000-2500/-	50	90.90
03	Rs.2501-4000/-	04	07.27
04	Rs.4001-5500/-	01	01.81
05	Rs.5501-6500/-	-----	-----
06	Above Rs.6500/-	-----	-----
	Total	55	100

The above data reveals that 90.90 percent SHGs, total amounts with their hand was Rs.1000/- to Rs.2500/- each. The data also shows that 7.27 percent SHGs total amounts with their hand was Rs.2501/- to Rs.4000/- each and 01.81 percent SHGs total amounts with their hand was Rs.4001/- to Rs.5500/-. The overall observation is that maximum numbers of SHGs had kept limited amount of money with their hand. This is a very good sign for the SHGs movement, because whatever the money with the SHGs it may either with the banks or it may be provided to the SHG members as a credit to start the productive activities.

AMOUNTS OF SHGs THROUGH BANK

Self help groups are primarily savings and credit groups and availing saving and credit services from local banks is a logical extension of their growth strategy to meet increasing credit demand from members. Moreover, accessing saving services from banks will provide safety to the pooled funds. It is expected that groups will demonstrate desired maturity in terms of group and financial dynamics leading to inculcation of banking habits in the groups. It would also make possible the bringing

about of general improvement in the nature and scale of operations that would accelerate economic development.

Table 4.52
Total amounts with SHGs through bank

Sl. no.	Amounts	Frequency	Percentage
01	Nil	-----	-----
02	Rs.1000-2500/-	05	09.09
03	Rs.2501-4000/-	10	18.18
04	Rs.4001-5500/-	22	40.00
05	Rs.5501-6500/-	05	09.09
06	Above Rs.6500/-	13	23.63
	Total	55	100

The above data reveals the total amounts of money in the bank through the SHGs. The data shows that maximum numbers of SHGs i.e. 40 percent SHGs had an amount of Rs.4001/- to Rs.5500/- in their bank, followed by 23 percent who kept above Rs.6500/-. The data reveals that 09.09 percent SHGs had an amount of Rs.1000/- to Rs.2500/- in their bank, 18.18 percent SHGs had an amount of Rs.2501/- to Rs.4000/- with their bank and another 09.09 percent SHGs had an amount of Rs.5501/- to Rs.6500/- with their bank. The overall observation is that all the SHGs were linked with the bank either for saving purposes or for credit purposes. The amounts of money in the banks was very less because the SHGs were generally more interested for providing the credit to its members, so as a result the amounts of credit money is high compare with the deposit money through bank and the money with the cash in hand.

RATE OF INTEREST: (WITH IN THE GROUP MEMBERS)

Group fund generally comprises of member thrift, interest earned on internal loans, fines and penalties levied on defaulting members, loans and grant received in

the name of the group. The groups are not expected to discriminate between the sources of fund for meeting loaning requirements. In the initial stage only short term loans extended, usually for periods ranging from 3-12 months, to enable larger number of member's access credit facility from the group. Group members have a policy on interest rates. Most groups charge interest rates that are linked to contemporary market rates. It is also desirable to build in risk factor in their interest rate structure in the long term. Generally interest is not paid to the members on the compulsory thrift contributions; the same is merged with the member savings, rendering the very process in fructuous.

Table 4.53

Rate of interest for group members (per month)

Sl. no.	Rate of interest	Frequency	Percentage
01	01-02%	01	01.81
02	03-04%	07	12.72
03	05-06%	47	85.45
04	07-08%	-----	-----
05	Above 08%	-----	-----
	Total	55	100

The data reveals that 85.45 percent SHGs were provided credit to its members at the rate of Rs.5/- to Rs.6/- per month. The data shows that 12.72 percent SHGs were provided credit to its members at Rs.3/- to Rs.4/- per month and only 1.81 percent SHGs were provided credit to its members at the rate of interest of Rs.1/- to Rs.2/-. In Assam, generally money lenders give the loan at the rate of Rs.10/- and above per month. In the above data it was found that no any SHGs was charged a very high rate of interest i.e. more than Rs.6/- and above. This is a very positive indicator as group members are keeping themselves free the clutches of money lenders.

LOAN TO THE OUTSIDERS

Fund management is one of the basic functions of the SHGs. Generally most of the SHGs are providing credit to their group members only. But for earning some extra profit now a day's most of the SHGs are involved for providing the credit to the outsider members of the group also.

Table 4.54

Loan given to the outsider

Sl. no.	Loan to the outsiders	Frequency	Percentage
01	Yes	55	100
02	No	-----	-----
	Total	55	100

The data reveals that all the SHGs were provided credit to the outside members.

RATE OF INTEREST: (FOR OUTSIDE MEMBERS)

The rate of interest is generally varied in different groups. Some groups are charged a high rate of interest to the out sides members. The following table 4.55 shows the rate of interest charge by the groups from the out side members.

Table 4.55

Rate of interest for outsiders (per month)

Sl. no.	Rate of interest	Frequency	Percentage
01	Up to 3%	-----	-----
02	4%-6%	06	10.90
03	7%-9%	25	45.45
04	Above 9%	24	43.63
	Total	55	100

The data shows that more than 45 percent SHGs were provided credit to the outsiders at the rate of Rs.7/- percent to Rs.9/- percent followed by about 43.63

percent who provided the credit at the rate of more than Rs.9/- percent. Only 10.90 percent (SHGs) were provided credit at the rate of Rs.4/- to Rs.6/- per month.

TACKLING SOCIAL PROBLEMS

Community mobilization is the process of bringing together or empowering members of the community from various sectors to raise awareness on and demand for a particular development programme. It facilitates change and development taking into account the felt of the community and leads to community organization.

Table 4.56
Tackling social issue by SHGs

Sl. no.	Response	Frequency	Percentage
01	Yes	35	63.63
02	No	20	36.36
	Total	55	100

The data reveals that 63.63 percent SHGs were tackled various social issues in their respective areas. Though all the SHGs were not involved for the tackling social issues, yet certainly the capabilities of group members had increased to take efforts for solving the common problems of the areas. Collective action and team efforts always results in fruitful solution to any problem and it increases the ability of group members in society.

FUTURE PLAN

Self-help group methodology is a approach in development economics. Self-help groups must, therefore, envision human development perspective in their scheme of things. The clarity in goals and objectives of Self-help groups will determine the pace and direction of their development. Hence, groups among rural poor must be facilitated based on long term goals rather than for short-term pecuniary gains.

Table 4.57
Future plans of SHGs.

Sl. no.	Future plan	Frequency	Percentage
01	Expanding the same activity	51	92.72
02	Others	04	07.27
	Total	55	100

The data reveals that 92.72 percent SHGs were want to expand the same type of activity whatever they were doing. The data shows that 07.27 percent SHGs were want to change their present activities. The overall observation is that maximum SHGs were satisfied with their present activities.

FUNCTION OF SHGs: (CHANDRAPUR BLOCK)

The establishment of the SHGs could be traced to the existence of one or more common problem is around which the consciousness of the rural poor was built and the process of group formation initiated. The group, thus, was usually responsive to a perceived need. Such groups have formed around specific production activities and often they have promoted savings among their members and used the pooled resources to meet the emergent needs of the members of the group including consumption needs. Since the SHGs have been able to mobilize saving from persons or groups who were not normally expected to have any “saving” and also to recycle effectively the pooled resources amongst the members, their activities have attracted attention as a supportive mechanism for meeting the credit needs of the poor. The following table 4.58 shows the productive activities taken by the SHGs.

Table 4.58**Productive activities of SHGs**

Sl. no.	Productive activity	Frequency	Percentage
01	Goatary	13	28.88
02	Poultry farm	10	22.22
03	Piggery	10	22.22
04	Weaving	06	13.33
05	Diary	06	13.33
	Total	45	100

The data reveals that 28.88 percent SHGs were engaged with goatary farm. The data shows that 22.22 percent SHGs were engaged in poultry farm, 13.33 percent were engaged in weaving works, i.e. for the production of Gamosa, Sadar, and Ari cloth etc., 22.22 percent were engaged in piggery and 13.32 percent were engaged in diary farm. The overall observation is that all the SHGs were involved in different productive activities.

MARKETING OF THE PRODUCT:

Market is an institution which helps both the buyers and sellers for buying and selling of their product and services. Marketing is the biggest hazard faced by the entrepreneurs and women artisans. The corporation procures orders from emporiums, expert houses and other organizations which are passed on to women artisans for execution on payment. It also organizes exhibitions and arranges sales on emporiums, trade fairs entrepreneurs and artisans are displayed for sale.

Table 4.59**Marketing of the product by SHGs**

Sl. no.	Response	Frequency	Percentage
01	Yes	37	82.14
02	No	08	17.76
	Total	45	100

The data reveals whether the SHGs were sold their product in the market. The data shows that 82.14 percent SHGs were sold their products in the market, where as 17.76 percent SHGs were not selling their products in the markets. The overall observation is that though maximum numbers of SHGs were sold their product in the market, still there are some SHGs who are not interested to sell their product in the market. Without the sell of their product in the markets the earning capacity of the SHGs may not be increases. So concern Govt. agencies and NGOs must be helps to the SHGs for selling of their products in the markets.

SELLING PLACE

Generally SHGs sell their product in their concerned villages and their nearest market places. Sometimes they sell their product in the exhibition and Mela which is generally organize by different Government department and local NGOs and some trade organization.

Table 4.60
Name of the Selling place

Sl. no.	Place	Frequency	Percentage
01	Local market & home	33	73.36
02	At village & Mela	03	06.66
03	All the above	01	02.22
04	Not sale	08	17.76
	Total	45	100

The data reveals that 73.36 percent SHGs were sold their product in the local market and home, 06.66 percent were sold their product at the village and the local Mela of their own area and 02.22 percent SHGs were sold the product in the local market, their home, at the village market and Mela.

AMOUNTS OF SHGs THROUGH LOANING

Providing credit access to members of poor households on sustainable basis is the primary objective of a self help group. A well conceived loan programme in a Self Help Group will enhance its attractiveness to the members. These loans are often given for various purposes without insistence on collateral but are available at a cost. There is no compulsion to avail of loan facility. As such those who avail loans have to take a choice to pay the cost, or have no credit at all.

Table 4.61
Total amounts with SHGs through loaning

Sl. no.	Amounts	Frequency	Percentage
01	Nil	05	11.11
02	Rs.1000-2500/-	05	11.11
03	Rs.2501-4000/-	02	04.44
04	Rs.4001-5500/-	03	06.66
05	Rs.5501-6500/-	02	04.44
06	Above Rs.6500/-	28	62.22
	Total	45	100

The data reveals that more than fifty percent SHGs i.e. 62.22 percent were provided loan above Rs.6500/-. The data shows that almost all the groups (88.89 percent) were provided loan to its members. The overall observation is that credit system was very familiar among the SHGs. Generally in the village area numbers of financial institution and other types of credit sources is very limited. So by forming the SHGs the village people are now taking the advantages of credit system which ultimately help their economic condition.

AMOUNTS OF SHGs THROUGH CASH IN HAND

Mobilizing micro thrifts is only a part of a comprehensive saving service of

self help groups. Small savings from resource-poor households need operative protection against loss of deposits. Misappropriation in saving and credit groups as well as imprudent lending from internally generated deposits threaten the security of savings programme. They have to be shielded against the financial and non-financial risks.

Table 4.62
Total amounts with SHGs through cash in hand

Sl. no.	Amounts	Frequency	Percentage
01	Nil	14	31.08
02	Rs.1000-2500/-	26	57.72
03	Rs.2501-4000/-	03	06.66
04	Rs.4001-5500/-	01	02.22
05	Rs.5501-6500/-	-----	-----
06	Above Rs.6500/-	01	02.22
	Total	45	100

The above data reveals the total amounts with SHGs (cash in hand). The data reveals that more than half (57.72 percent) SHGs, total amounts with their hand was Rs.1000/- to Rs.2500/- each. The data shows that more than two-third SHGs were kept some amount of money in hand in cash and only 31.08 percent SHGs were not kept any amount of money in hand. The overall observation is that maximum numbers of SHGs were kept limited amount of money with their hand. This is a very good sign for the SHGs movement, because whatever the money with the SHGs, it may either with the Banks or it is provided to the SHG members as credit to start the productive activities.

AMOUNTS OF SHGs THROUGH BANK

Self help groups are primarily savings and credit groups and availing saving

and credit services from local banks is a logical extension of their growth strategy to meet increasing credit demand from members. Moreover, accessing saving services from banks will provide safety to the pooled funds. It is expected that groups will demonstrate desired maturity in terms of group and financial dynamics leading to inculcation of banking habits in the groups. It would also make possible the bringing about of general improvement in the nature and scale of operations that would accelerate economic development.

Table 4.63
Total amounts with SHGs through bank

Sl. no.	Amounts	Frequency	Percentage
01	Nil	-----	-----
02	Rs.1000-2500/-	05	11.11
03	Rs.2501-4000/-	17	37.77
04	Rs.4001-5500/-	10	22.22
05	Rs.5501-6500/-	05	11.11
06	Above 6500/-	08	17.76
	Total	45	100

The above data shows that 37.77 percent SHGs were kept a amount of Rs.2501/- to Rs.4000/- in their bank, followed by 22.22 percent who kept Rs.4001/- to Rs.5500/- in their bank. The overall observation is that all the SHGs were linked with the bank either for saving purposes or for credit purposes. The amount of money in the banks was very less because the SHGs were generally more interested for providing the credit to its members, so as a result the amounts of credit money was high compare with the deposit money through bank and the money with the cash in hand.

RATE OF INTEREST: (WITH IN THE GROUP MEMBERS)

Group fund generally comprises of member thrift, interest earned on internal

loans, fines and penalties levied on defaulting members, loans and grant received in the name of the group. The groups are not expected to discriminate between the sources of fund for meeting loaning requirements. In the initial stage only short term loans extended, usually for periods ranging from 3-12 months, to enable larger number of member's access credit facility from the group. Group members have a policy on interest rates. Most groups charge interest rates that are linked to contemporary market rates. It is also desirable to build in risk factor in their interest rate structure in the long term. Generally interest is not paid to the members on the compulsory thrift contributions; the same is merged with the member savings, rendering the very process in fructuous.

Table 4.64
Rate of interest for group members (per month)

Sl. no.	Rate of interest	Frequency	Percentage
01	01-02%	-----	-----
02	03-04%	09	19.98
03	05-06%	36	79.92
04	07-08%	-----	-----
05	Above 08%	-----	-----
	Total	45	100

The data reveals that 79.92 percent SHG were provided credit to its members at the rate of Rs.5/- to Rs.6/- per month. The data reveals that 19.98 percent SHGs were provided credit to its members at the rate of Rs.3/- to Rs.4/- per month. In Assam, generally money lenders give the loan at the rate of Rs.10/- and above per month. It is observed from the data that no any SHGs were charged a high rate of interest i.e. more than Rs.6/- percent per month. This is a very positive indicator as group members were keeping themselves free the clutches of money lenders.

LOAN TO THE OUTSIDERS:

Fund management is one of the basic functions of the SHGs. Generally most of the SHGs are providing credit to their group members only. But for earning some extra profit now a day's most of the SHGs are involved for providing the credit to the outsider members of the group also.

Table 4.65

Loan given to the outsider

Sl. no.	Loan to the outsiders	Frequency	Percentage
01	Yes	45	100
02	No	-----	-----
	Total	45	100

The data reveals that all the SHGs were provided credit to the outside members, means all the SHGs were actively involved the credit system.

RATE OF INTEREST: (FOR OUTSIDE MEMBERS)

The rate of interest is generally varied in different groups. Some groups are charged a high rate of interest to the out sides members. The following table 4.66 shows the rate of interest charge by the Groups from the out side members.

Table 4.66

Rate of Interest for outsiders (per month)

Sl. no.	Rate of interest	Frequency	Percentage
01	Up to 3%	-----	-----
02	4%-6%	06	13.33
03	7%-9%	35	77.77
04	Above 9%	04	08.88
	Total	45	100

The data reveals that more than three-fourth i.e. 77.77 percent SHGs were provided loan to the outsiders at the rate of 7 percent to 9 percent followed by about 13.33 percent who were provided the loan at the rate of 4 percent to 6 percent and only 08.88 percent SHGs were provided the loan to the outsiders at the rate of more than 9 percent per month. It may state that through the credit system, the SHGs financial position may be strong in near future.

TACKLING SOCIAL PROBLEMS

Community mobilization is the process of bringing together or empowering members of the community from various sectors to raise awareness on and demand for a particular development programme. It facilitates change and development taking into account the felt of the community and leads to community organization.

Table 4.67
Tackling social issue by SHGs

Sl. no.	Response	Frequency	Percentage
01	Yes	35	77.77
02	No	10	22.22
	Total	45	100

The data reveals that more than three-fourth (77.77 percent) SHGs were tackled various social issues in their respective areas and only 22.22 percent SHGs were not involved with social issues. Though all the SHGs were not involved for the tackling social issues, yet certainly the capabilities of group members has increased to take efforts for solving the common problems of the areas. Collective action and team efforts always results in fruitful solution to any problem and it increases the ability of group members in society.

FUTURE PLAN:

Self help group methodology is an approach in development economics. Self help groups must, therefore, envision human development perspective in their scheme of things. The clarity in goals and objectives of self help groups will determine the pace and direction of their development. Hence, groups among rural poor must be facilitated based on long term goals rather than for short-term pecuniary gains.

Table 4.68
Future plans of SHGs.

Sl. no.	Future plan	Frequency	Percentage
01	Expanding the same activity	32	71.04
02	Others	13	28.86
	Total	45	100

The data reveals that 71.04 percent SHGs were want to continue the same type of activity what ever they were involved. The data shows that 28.86 percent SHGs were want to change their current activities. The overall observation is that maximum SHGs were satisfied with their present activities.

The structure and functioning of self help groups (SHGs) of Chayani Barduar block and Chandrapur block may now be summarized as follows:

STRUCTURE OF SHGs:

CHAYANI BARDUAR BLOCK

1. The study had covered nineteen villages out of 62 villages of Chayani Barduar Rural Development Block.
2. In respect of establishment of SHGs, most of the groups (54.54 percent) were established by NGOs and 32.72 percent were established by women members of the village.

3. It was found that 65.45 percent SHGs already completed 3 years to 5 years and 32.72 percent SHGs completed 6 years to 8 years.
4. As far as sex-wise distribution of SHGs are concerned, maximum SHGs were formed by female members only and it was 67.27 percent. The number of male groups was only 32.72 percent. There was no any mix group (male & female).
5. In respect of Religion of the group members of SHGs, maximum groups were formed by Hindu religion people and it was 94.54 percent. Only a few groups were formed by Muslim religion people in this block. There was no any mix religious groups.
6. Regarding linguistic composition of the SHGs, in this block 100 percent SHGs were formed by Assamese language people.
7. In respect of total members per group, we found that in Chayani Barduar block maximum SHGs (83.63 percent) had total members in their respective groups were 10.
8. It was revealed in the study that, at the time of establishment of SHGs, most of the respondents (36.36 percent) were taken from BPL category followed by the same locality which comprises 32.72 percent and 27.27 percent SHGs members were taken from the people who were expert in some specified productive activities.
9. Though the SHGs had been initiated and formed by the Government Department, NGOs and members of the village, yet decision in inclusion of members is being vested in the hands of the group members itself. In Chayani Barduar block 94.54 percent SHGs members had taken the decisions for inclusion of members.
10. The members of the SHGs had mobilized thrift by their individual and group action. In Chayani Barduar block maximum (41.81 percent) SHGs by individual

action, they mobilized thrift from their personal saving contributing from 81 to 100 rupees per month.

11. It was revealed that 54.54 percent SHGs were received helps for their productive activities from NGO's and 38.18 percent SHGs were received helps from the Government agencies.
12. It was found that maximum (54.54 percent) SHGs was received training for the weaving activities followed by agriculture (9.09 percent) from the NGO's and Government agencies in time to time.
13. It was found that 60 percent of the SHGs, 6-10 members were received training and 30.90 percent SHGs, 1-5 members were received training, i.e. majority of the group members were trained up regarding different productive activities.
14. The majority of SHGs were organized monthly meeting. In the Chayani Barduar block 49.09 percent SHGs had organized monthly meeting. Thus we may state that organization and participation in those meeting is a positive aspect that shows the process of social empowerment, awareness and democratic values.
15. Regarding the selection of the executive members (president/ secretary/ treasurer) it was found that 87.27 percent executive members were selected through election process within group members and only 12.72 percent executive members were selected without any election.
16. It was found that most of the Executive members continuing their job from the very beginning of the formation of the SHGs. It was found that 65.45 percent executive members had completed 3-5 years tenure and 32.72 percent executive members completed 6-8 years tenure, i.e. though the maximum SHGs followed

the democratic process for the selection of the executive members but regarding tenure they had not fix any specific time periods.

17. Regarding average monthly income of the SHGs we found that in Chayani Barduar block maximum (32.72 percent) SHGs monthly income was Rs.9001-12000/- per month.

18. It was found that 52.72 percent SHGs were monitored by the NGOs and 34.54 percent SHGs were monitored by different government agencies like DRDA, SIRD etc.

19. It was found that all the SHGs had linked with different commercial bank and RRBs. It was found that 63.63 percent SHGs had linked with the Punjab National Bank, 29.09 percent SHGs had linked with Central Bank of India and 7.27 percent SHGs had linked with different RRBs.

20. It was revealed that 98.18 SHGs were directly linked with the bank for the loan purposes and only 1.81 percent SHGs were linked with bank only for the saving purposes.

21. It was found that there was no any linked between the SHGs and the Cooperative societies.

22. Though a large number of SHGs were formed by Government department in this block, yet only 3.63 percent SHGs were linked with different government programmes like Swayamsiddha, STEP, RMK and DRDA etc.

STRUCTURE OF SHGs:

CHANDRAPUR BLOCK

1. The study had covered fifteen villages out of forty three villages of Chandrapur Rural Development Block.

2. In respect of establishment of SHGs, most of the groups (44.44 percent) were established by Government agencies, 40 percent were established by women members of the village and only 15.55 percent were established by NGOs.
3. It was found that 46.66 percent SHGs had already completed 3 years to 5 years and 44.44 percent SHGs were completed 6 years to 8 years and there were some new groups also which comprises 8.88 percent had completed 1-2 years.
4. As far as sex-wise distribution of SHGs are concerned, maximum SHGs were formed by female members only and it was 97.68 percent. The numbers of male groups was only 02.22 percent. There was no any mix group (male & female).
5. In respect of Religion of the group members of SHGs, maximum groups were formed by Hindu religion people and it was 95.46 percent. Only a few groups (02.22 percent) were formed by Muslim religion people. There was no any mix religious groups.
6. Regarding linguistic composition of the SHGs, in this block 86.58 percent SHGs were formed by Assamese language people, 6.66 percent groups were formed by Bengali language people, 2.22 percent groups were formed by Nepali language people and 4.44 percent groups were formed combinely both by the Assamese and Bengali language people.
7. In respect of total members per group, we found that in this block maximum SHGs (80 percent) had total members in their groups were 10 and only 20 percent SHGs had total numbers in their group were 11-15.
8. It was revealed in the study that, at the time of establishment of SHGs, most of the respondents (44.44 percent) were taken from BPL category, 17.77 percent were from the same locality, 04.44 percent were from the friend circle of the group

members and 33.33 percent SHGs members were taken from the people who were expert in some specified productive activities.

9. Though the SHGs have been initiated and formed by the Government Department, NGOs and members of the village, yet decision in inclusion of members is being vested in the hands of the group members itself. In this block all the SHGs members had taken the decisions for inclusion of the members.
10. The members of the SHGs had mobilized thrift by their individual and group action. In this block maximum (40 percent) SHGs by individual action, they mobilized thrift from their personal saving contributing from Rs.41/- to Rs.60/- per month and 37.77 percent SHGs saving Rs.21/- to Rs.40/- per month.
11. It was revealed that 51.11 percent SHGs were received helps for their productive activities from government agencies, 4.44 percent were received helps from NGOs and 8.88 percent SHGs were received helps both from the Govt. agencies and NGOs.
12. It was found that maximum (26.66 percent) SHGs were received training for the piggery and poultry farm activities followed by goatary farm (17.76 percent) from the NGO's and Government agencies in time to time.
13. It was found that 55.50 percent of the SHGs, 6-10 members were received training followed by 37.77 percent SHGs, 1-5 members were received training and 2.22 percent SHGs, 11-15 members were received training for the different productive activities i.e. majority of the group members were trained up regarding different productive activities.
14. The majority of SHGs were organized monthly meeting. In this block 51.11 percent SHGs had organized monthly meeting followed by 35.52 percent which

organized meeting in every fortnight and 13.32 percent SHGs had organized meeting every week. Thus we may state that organization and participation in those meeting is a positive aspect that shows the process of social empowerment, awareness and democratic values.

15. Regarding the selection of the executive members (president/ secretary/ treasurer) it was found that 71.11 percent executive members were selected through election process within group members and only 28.88 percent executive members were selected without any election.
16. It was found that most of the executive members continuing their job from the very beginning of the formation of the SHGs. It was found that maximum (46.62 percent) executive members had completed 3-5 years tenure and 44.44 percent executive members had completed 6-8 years tenure and 8.88 percent executive members had completed around 2 years, i.e. though the maximum SHGs followed the democratic process for the selection of the executive members but regarding tenure they had not fix any specific time periods.
17. Regarding average monthly income of the SHGs we found that in this block maximum (62.22 percent) SHGs had monthly income between Rs.6001/- to Rs.9000/- per month.
18. It was found that 44.44 percent SHGs were monitored by the Government agencies like DRDA, SIRD etc. and 15.55 percent SHGs were monitored by NGOs.
19. It was found that all the SHGs had linked with different commercial banks. It was found that 91.02 percent SHGs had linked with the UCO Bank and 8.88 percent SHGs had linked with SBI.

20. It was revealed that 71.04 percent SHGs were directly linked with the bank for the loan purposes and 28.86 percent SHGs had linked with only opening the saving account for the saving purposes.
21. It was found that in there was no any linked between the SHGs and the co-operative societies.
22. Though a large number of SHGs had been formed by Government department in this block, yet only 22.22 percent SHGs had linked with various government programmes like Swayamsiddha, STEP, RMK and DRDA etc.

FUNCTION OF SHGs:

CHAYANI BARDUAR BLOCK

1. As far as productive activities of the SHGs are concerned majority of them (58.18 percent) were involved with weaving works followed by agricultural work (20 percent) in this block. The other productive activities where the SHGs involved were poultry farm, piggery, Goatary, fishery, computer institute and dairy farm.
2. It was found that maximum (94.54 percent) SHGs was involved with the marketing of their product.
3. In Chayani Barduar block 85.45 percent SHGs were sold their product in the local market and at their home and 9.09 percent SHGs had sold their product in the villages and different Mela.
4. The inter-loaning systems were available in all the groups. In Chayani Barduar block 81.81 percent SHGs provided credit to its members up to Rs.6500/-.

5. It was found that in Chayani Barduar block maximum (90.90 percent) SHGs had kept only Rs.1000/- to Rs.2500/- in their hands and only 7.27 percent SHGs had kept only Rs.2501 to Rs.4000/- in their hand.
6. Regarding mobilization of savings with the bank, in Chayani Barduar block 40 percent SHGs had Rs.4001/- to Rs.5500/- in their bank followed by 23.63 percent SHGs whose total amount of money in the bank were above Rs.6000/-.
7. In respect of the rate of interest, in Chayani Barduar block maximum (85.45 percent) SHGs had provided credit to its members @ Rs.5/- to Rs.6/- per month, followed by 12.72 percent SHGs which had provided credit @ Rs.3/- to Rs.4/- per month and only 1.81 percent SHGs provided credit @ Rs.1/- to Rs.2/- per month.
8. It was found that all the groups provided credit to the out side members also. It was revealed that 45.45 percent SHGs provided credit to the out side members @ Rs.7/- to Rs.9/- per month followed by 43.63 percent which provided credit @ Rs.9/- and above and only 10.90 percent SHGs provided credit @ Rs.4/- to Rs.6/- per month.
9. It was found that 63.63 percent SHGs in this block were engaged in various social issues in the society.
10. It was revealed that 92.72 percent SHGs are interested for expanding the same type of activity whatever they are doing and only 7.27 percent SHGs are interested for changing their productive activities.
11. It was revealed that the some SHGs had entered in new productive business also. In Chayani Barduar block some groups had started the DTP cum computer institution.

FUNCTION OF SHGs:

CHANDRAPUR BLOCK

1. As far as productive activities of the SHGs are concerned majority of them (28.86 percent) were involved with Goatary farm followed by poultry farm and piggery (22.22 percent) each in this block. The other productive activities where the SHGs involved were weaving and diary farm.
2. It was found that maximum (82.14 percent) SHGs had involved with the marketing of their product.
3. In Chandrapur block 73.26 percent SHGs had sold their product in the local market and at their home and 6.06 percent SHGs had sold their product in the villages and different Mela and 2.22 percent SHGs sell their product in the home, local market, Mela and in the village.
4. The inter-loaning systems were available in all the groups. In this block 62.22 percent SHGs had provided credit to its members up to total amount of Rs.6500/-.
5. It was found that in Chandrapur block maximum (57.72 percent) SHGs had kept only Rs.1000/- to Rs.2500/- in their hands.
6. Regarding mobilization of savings with bank, in Chandrapur block 37.77 percent SHGs had Rs.2501/- to Rs.4000/- in their bank followed by 22.22 percent SHGs whose total amount of money in the bank were Rs.4001/- to Rs.5500/-.
7. In respect of the rate of interest, in Chandrapur block maximum (79.92 percent) SHGs had provided credit to its members @ Rs.5/- to Rs.6/- per month, followed by 9.98 percent SHGs which had provided credit @ Rs.3/- to Rs.4/- per month.

8. It was revealed that maximum (77.77 percent) SHGs had provided credit to the out side members @ Rs.7/- to Rs.9/- per month followed by 13.33 percent which had provided credit @ Rs.4/- to Rs.6/- and 8.88 percent SHGs had provided credit @ 9/- and above per month.
9. It was found that 77.77 percent SHGs in this block were engaged in various social issues in the society.
10. It was revealed that 71.04 percent SHGs were interested for expanding the same type of activity whatever they are doing and 28.86 percent SHGs was interested for changing their productive activities.

Conclusion:

From the above findings it may conclude that self help group (SHGs) is a small group comprises ten to fifteen or twenty members. It was observed that more than ninety percent groups were homogeneous. The groups was formed either by male or female members only. Regarding age of the group members, most of the groups were formed by young and middle age people. The groups were formed by government agencies, NGOs and village people themselves. It was found that the most of the groups were formed by Hindu and Assamese language people and the group's members basically were taken from BPL category. There was no any mix religious group. It was observed that most of the groups organized monthly meeting and mobilized thrift by their individual and group action. The groups members contributed Rs.20/- to Rs.100/- per month. All most all the groups were received training from the concerned block and NGOs. All the groups linked with banks and most of the groups received bank loan with subsidy. The groups basically involved in weaving, piggery, goatary, duckery, poultry, dairy, agriculture etc. Some groups were

also involved with modern technology like computer institute etc. The groups basically sold their product in the village market, their home and in different Mela. The inter-loaning system was available in almost all the groups. The groups provided credit to its members @ Rs.1/- to 6/- per month. Some of the groups were involved with various social issues in the society.