

CHAPTER-V

SELF HELP GROUPS (SHGs): SOME CASES

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The present chapter is aimed to analyze some specific cases of SHGs in both the blocks taken for study. For this purpose twenty (ten from each block) SHGs were selected randomly from the list of SHGs and information about their establishment, organization and activities were gathered by informal conversations with their members during the course of the study.

A. CHAYANI BARDUAR BLOCK

CASE 01:

KHATIYAMARI BAKARAPARA ATMA SAHAYAK GOOT (SHG)-I

Khatiyamari Bakarapara ASG-I was established in 2002 with 10 female members at Khatiyamari village under Chayani Barduar block. All members in this group belong to other backward class category. The ex. MLA of Palasbari constituency, Mr. Jatin Mali initiated to form the group. The name of the president of the group is Ms. Rukmi Das and secretary of the group is Ms. Maikan Das. Both the president and secretary were selected by the group members. The group members meet every week and they contributed Rs.20/- per week. They have opened a saving bank account of the SHG at “Assam Gramin Bikash Bank” (AGBBK) in Jharobori branch. In Jun’ 2003, the group received the revolving fund Rs.10000/- from the bank. In Dec’2003 the group received a bank loan of Rs.25000/- including 50 percent subsidy from the Jharobori branch of AGBBK. The group members divided the entire money between them with rate of interest 2 percent per month. The group weaves traditional Assamese clothes like Gamosa, Sador, Mekhla and Shawl. Apart from weaving, the group also cultivates Endi and Muga cocoons for producing yarn.



After repaid the credit money to the bank, the group received another loan of Rs.25000/- in 2005. In 2006 the group received another loan from the same bank of Rs.2 lakhs (1 lakhs subsidy). For recovering the loan amount, the every members of the group contributed Rs.300/- every month. By using this money the group combinely earn Rs.9000/- (approximately) per month. Ms. Maikan Das, the secretary of the group run her family herself. All the members of the group are now self - dependent. At present the group has an amount of Rs.6000/- and that is deposited in the bank and remaining Rs.13000/- they have distributed as loan to their members.

CASE: 02

BARKUSHI COLONY SELF HELP GROUP

Mr. Jatin Mali, an ex. MLA of Palasbari constituency encouraged the women of Barkushi Colony to form the SHGs. Accordingly, the president of Gaon committee formed a SHG in Barkushi colony namely “BARKUSHI COLONY SHG” in 2002. Initially the total number of the group was 15. But after one year of its formation one member was died and presently total strength of this group is14. In the first two years

the group members contributed Rs.5/- per week and deposit it in the Central Bank of India, Mirza branch. After two years the group withdrawn Rs.1000/- and distributed this money in between ten members of the group with rate of interest 2 percent per month. After three month the loan money was repaid by the members and deposits it in the bank. This inter-loaning process continued for another one year and rate of recovery was 100 percent. There was no any recovery problems arise. The members of the group used the credit money for the weaving the Eri cloth and sell it in the Bijoy Nagar market. In January'2004, the group received Rs.10000/- as a revolving fund and divided it between the members equally.



In the month of Dec'2004 the group received Rs.120000/- through the Chayani Barduar block from the Central Bank of India, Mirza including 50 percent subsidy. The each member of the group had taken Rs.5000/- from that money and the remaining money was given to the outside members of the group at the rate of interest 6% per month. The group members basically used this credit money for the production of Eri cloth. The group repaid the loan amount with in 3 years. All the group members are now self dependent. The group members said that they have not

received any help from the block for selling of their product in the market. This Group apprised other village women about the benefits of constituting SHGs, hygienic living and on ways to attain economic emancipation.

One of the group member Ms. Lina Kalita remarks, “It is very nice to work together. Our labour (hard work) has led to improvement in our economic and social status”.

CASE: 03

PRAGATISIL SHG

The Pragatisil SHG of Sarpara village of Chayani Barduar block of Kamrup district in Assam was established by the women members of village without any help from Government or voluntary organization in 2002 with 18 female members. The name of the president and secretary are Ms. Nalini Mazumdar and Ms. Swarnalata Mazumdar respectively. In the first year the members contributed Rs.20/- per week, but after that they contributed Rs.25/- per week. The group deposited the collected money in the Central Bank of India, Mirza branch. They continued this process for till date. They organized meeting every week and in that meeting the members combinely take some decision like providing credit to its members, the rate of interest and future action for surviving their group. The inter-loaning system was available and the rate of interest was only 2 percent. The decision of giving loan to the outsider is combinely taken by the group members in the weekly meeting. In 2005, the group received Rs.10000/- as revolving fund from the bank. From this money, they distributed Rs.9000/- to its members (Rs.500/- each) and keep the remaining money in the bank. Some times they provide credit to the outside members at the rate of 8% per month. The group members purchased Goat, Hen, Broiler etc. from that money and

some members used the money for weaving of Eri Sadar. The group received different trainings from different institution. All members in the group received “Skill up gradation” training from the Indian national co-operative committee. They also received another training namely, “Processing and marketing of sericulture products” from “The Institute of co-operative management”. Except training facilities the group is not getting any types of help from the development block and other NGO’s regarding sales, production etc. The group members sell their product in their home and nearby market. All the members in the group are now self dependent and their income as well as savings has increased.

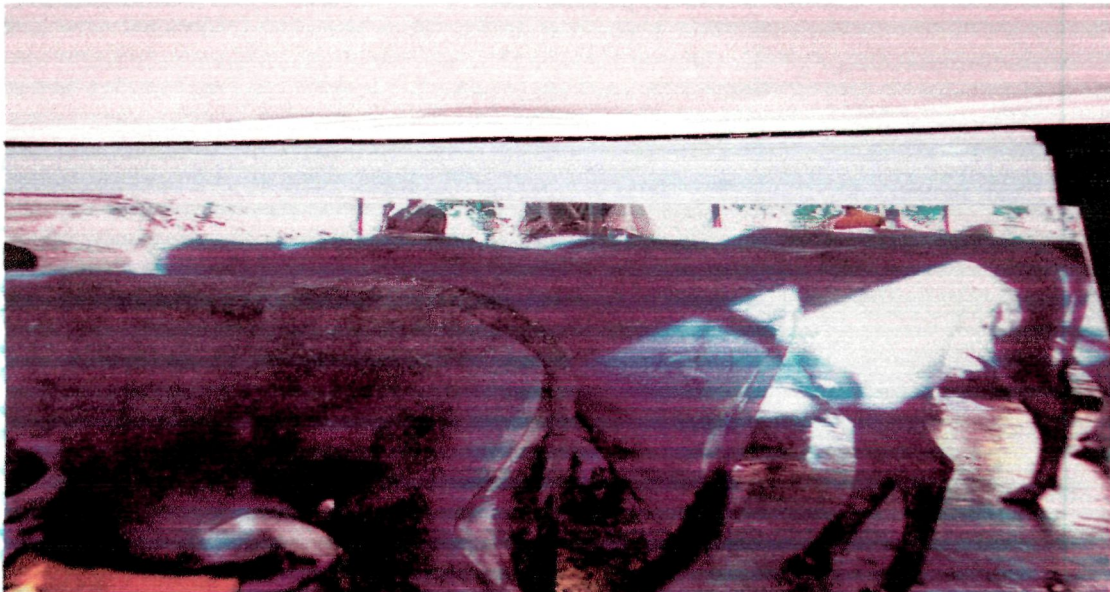


Every members in the group have average monthly income of Rs.5000/- and they have individual bank account. Some members in the group said that their self confidence is increased and their respect in their home and in the villages is also increased. They can now face any type of problems which may be arises in their life. The group has taken social issues; they are trying to aware women on various social issues particularly in case of women health. Male members of their family are very cooperative in their endeavors.

CASE: 04

RANGAMATI BIKASH JYOTI SHG

Rangamati SHG is the first self help group of Chayani Barduar block of Kamrup district in Assam which ushered in White Revolution in the area through group activity. The SHG was formed in 2005 with 20 male members with Mr. Kushal Malakar as secretary. All members are from same locality and they are not related with any federation or cooperative. In the very beginning the group contributed Rs.100/- per week and they deposit this amount in the Central Bank of India, Mirza branch. The group received a loan from the said bank of Rs.2.5 Lakhs including 50 percent subsidy. By the help of this money the group purchased some cow from the local market. Presently the minimum daily output of milk around 80 liters. In 2006, the group established a dairy farm in their native village and started to collect the milk from the nearby village people. Every day they collect minimum 500 liters milk and send this milk to Guwahati.



They generally purchase the milk from the village people at Rs.18/- per liter only and sell the same at Rs.23/- per liter in Guwahati. Their minimum net income per

day is Rs.1500/-. According to the Secretary of the group, Mr. Kushal Malakar, the village people of the area are not much aware regarding the SHG concept. He complained that block level officers are not so much interested for providing the marketing support as well as training to the SHG members. At present group has a total amount of Rs.50000/-, out of which Rs.35000/- is in inter loaning and Rs.15000/- are in bank. The members of SHG state that factor responsible for their success are aspiration to raise their economic status and hard work to bring success and repay the loan as they have repayment ethics to protect their self dignity. They are not interested in either Gaon Panchayat election or any political party.

CASE: 05

PURBADOI ATMA SAHAYAK GOOT

Purbadoi Atma Sahayak Goot is working in Sarpara village under Chayani Barduar block of Kamrup district in Assam. This group was formed in 2003 by the male member of the village through by organizing a group meeting. The total member of the group is 11 and they are from different caste community. Three members are from schedule cast category and rest of them is from other backward class category. Mr. Phanidhar Baishya is the president of the group and he is selected by the group members unanimously. The group members are collecting Rs.100/- per month and inter loaning within the group is @ Rs.3/- percent per month. The group started inter-loaning after six months. The group opens a bank account in the Central Bank of India at Bijoy Nagar branch. At this time SHG has distributed Rs.15, 000/- as loan to its members Rs.10000/- they have deposited in the bank and Rs.3000/- they have in their hand. The group was interested in starting a piggery as pork was in high demand at the local market. The group's plan was approved by the development block and they received a loan amount of Rs.2 lakh including 50 percent subsidy. With this money

they procured 65 pigs, including 10 female and 35 piglets all of whom are ten months old.



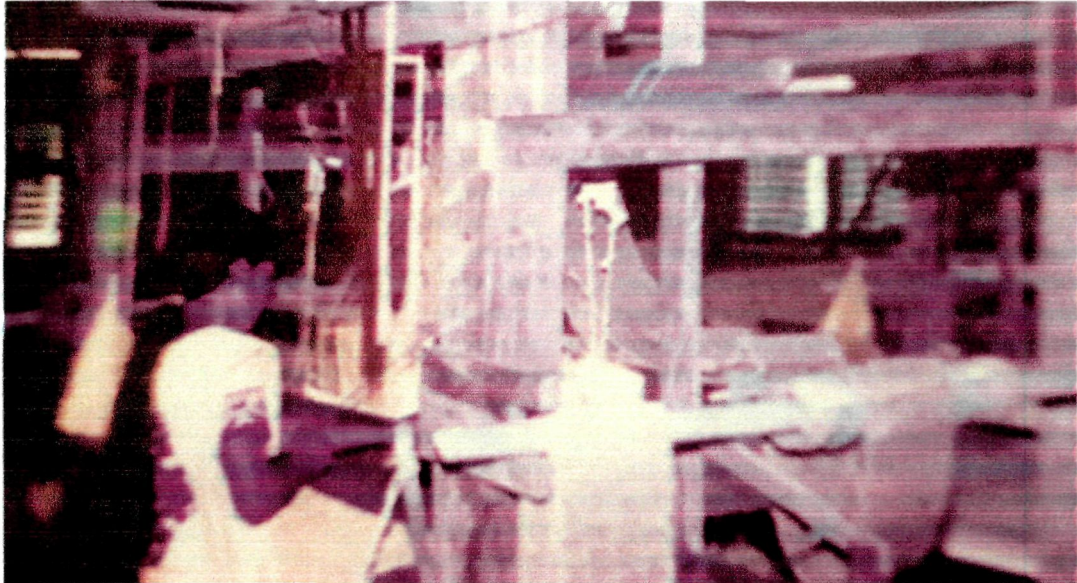
All the members in the group had received piggery management training from the development block. The group has been regularly repaying the bank loan. According to the group members, they have received full support from the development block regarding training and supervision. Time to time the block development extension officer visited their site and gives various types of advice for the proper management of the farm. The average income of the group per month is Rs.15000/-.

CASE: 06

BARKUSHI COLONY SHG

Barkushi Colony SHG was established in 2001 at Barkushi Colony in Kamrup district of Assam by the help of Chayani Barduar block. The group consists of 14 female members. All the members are from the same village and their caste category is different. Eight members are from the schedule caste category, one member from

other backward caste category and rest of them are from general caste category. Ms. Rebati Kumari and Ms. Minati Kumari are secretary and president of the group respectively.



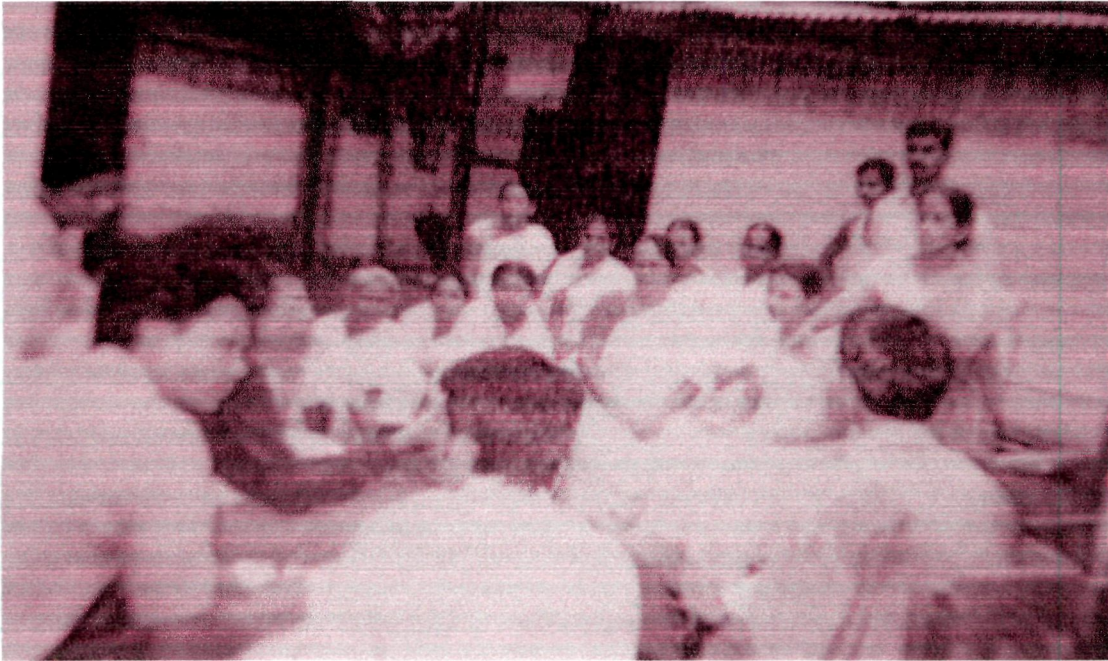
The group organize weekly meeting and every week they contributed Rs.25/- each. All the members are from farming families with agriculture as their mainstay. After formation of the group they decided to take up weaving as an income generating activity to support their families financially. They were all skilled weavers' right from the beginning. So the group members did not face any problem at the time of starting commercial weaving. All the members availed skill up gradation training imparted by the Chayani Barduar block. The group usually weaves traditional Assamese clothes like Eri cloth, Gamosa and Sadar etc. which have a good demand in the local market. By selling Eri cloth the group received a good amount of money every month. The group received Rs.10000/- as revolving fund in 2002 from CBI, Mirza branch. In 2004 they received Rs.1, 20,000/- from the Central Bank of India, Mirza branch with 50 percent subsidy. After received the loan from the bank they distributed the whole money between them with the rate of interest @ Rs.2/- percent per month. Some

members of the group had taken more amount of loan compare with others. All members used their credit money for only weaving purposes. At present the monthly income of the group are around 25000/- per month. They refund the bank loan with out any default. The group expecting more help from the block and other organization regarding the sell of their product in the other places of the state. The group is very confident about its potential and capabilities.

CASE: 07

BAGAN SANTIPUR ATMA SAHAYAK GOOT

Bagan Santipur Atma Sahayak Goot was established in January 2001 and comprises 15 women. It is located in village Santipur, Barduar Bagan of Chayani Barduar block in the Kamrup district of Assam. The group was established by the village women itself by organizing a community meeting. The members of the group are from OBC and general caste category and the age of the group members are between 30 years to 45 years. The president of the group Ms. Gune Bala Das said that after formation of the group they started various types of activities like working in paddy fields, weaving etc. to build their capital base. The group members contributed Rs.40/- per month each and they organize their meeting every forth night. The first three years the group providing credit to the out side members @ Rs.5/- percent per month and between the group members it was @ Rs.2/- percent per month. After that the group stopped the credit system to the out side members only because of recovery problem. The group received Rs.10, 000/- as a revolving fund from the PNB, Loharghat branch in 2003. In 2004 the group applied for a loan under the SGSY that was being implemented by the SIRD. But till date they are not received that loan from SIRD. In 2005 the group received Rs.50, 000/- from the PNB, Loharghat branch with fifty percent subsidy by the help of Chayani Barduar development block.



By that money the group purchased three standard looms. The group basically produces the Pat cloth which is very high demand in Assam. Some members of the group produce Eri cloth and Gamosa. Seven members of the group have got skill up gradation training from the development block. The group is now focused on facilitating proper training to its members in weaving on standard looms so that production volume and quality may be increased. One member of the group said that they are very hardworking women. She said that the local market also very promising. They have never faced any marketing problem till now. Presently the group earn Rs.15000/- per month from their productive activities. Some members of the group expressed that after formation of the group their status in the society has increases.

CASE: 08

CHIMINA MILONJYOTI ATMA SAHAYAK GOOT

The Chimina Milonjyoti Atma Sahayak Goot was formed in 2004, in the village Chimina under Chayani Barduar block with 10 male members. The group was formed by “Human Resource Development Foundation of South Kamrup” one of the

reputed NGO of Assam. Md. Ayub Ali and Md. Anawar Ali are the president and secretary of the group. The group organize monthly meeting with one of the member of the said NGO. They contributed Rs.100/- per month. Inter loaning system available in the group @ Rs.2/- percent per month. The group basically engaged for the production of agricultural product. During the monsoon season they are busy for the production of paddy and jute and during the winter season they are engage for the production of vegetables and other type of product like potato, onion etc. The group grows rice and jute in 150 bighas of land. The group received Rs.1, 00000/- from PNB, Rampur branch under SGSY scheme through SIRD, Assam including 50 percent subsidy. The group already repaid the loan amount and felt reliant. All members of the group received training from the HRDFSK regarding the operation, maintenance and overhauling agricultural implement and machinery. One of the member of the group said that he was a daily wage labourer until he came into contact with HRDFSK.



But when the HRDFSK formed various groups in the village he also the member of the one group. After that his life changes drastically. Now he is busy in the group's own agro farm. He informed that their farm produces well and the products are exported to other places for commercial purposes. Apart from this, the group has invested some amount of money in micro finance activity confined to the village. They charge @ Rs.7/- percent interest per month from borrowers. The current income of the group is around 15000/- per month.

CASE: 09

CHIMINA SAPATHURI SURJAYA ATMA SAHAYAK GOOT

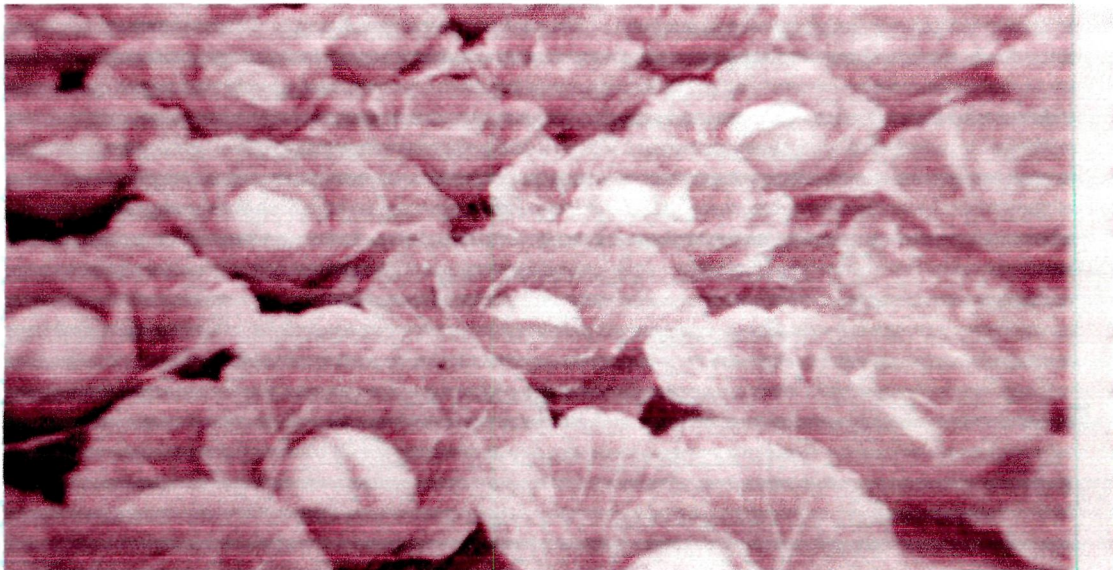
Chimina Sapathuri Surjaya Atma Sahayak Goot was established in 2004 at Village Chimina in Chayani Barduar block under Kamrup district of Assam. This group was formed by HRDFSK, Mirza. The group consists of 10 male members. All the members are from the same village and their religion are Muslim. Md. Nur Hussain and Md. Jalal Ali are the president and secretary of the group. The group members contributed Rs.100/- per month and these amounts generally uses for inter loaning purposes @ Rs.2/- percent per month. The groups basically engage in composing farm. One member of the group are engage for the production of Mushroom, another one are engage in fishery and the other members are engage for the production of paddy, jute and Rabi crops. Last year the farm cultivates 200 bighas of land. It has 10 bighas of common land. All the members work in the farm. The group received one lakh rupees from the Punjab National Bank, Rampur branch by the help of HRDFSK to purchase a power tiller. The group uses this power tiller for the cultivation in their own land and plough for the other village people also. Last year the group earned Rs.30000/- from the power tiller. The group already repaid the loan amount to the bank. All the members of the group have got training from the

HRDFSH. Three members of the group got training on repairing and maintenance of power tiller from the HRDFSK and another three members have got training on modern fish farming and four members have got training on maintenance of farm machineries. All the members of this group are very hardworking and they are very much corporate each other. The monthly income of the group is around Rs.20000/- per month. The group is now busy for expanding their agricultural sector by introducing some new commercial agricultural product like sun flower, citronella etc.

CASE: 10

HAROPARA NAJOWAN ATMA SAHAYAK GOOT

The Haropara Najowan Atma Sahayak Goot of Haropara village of Chayani Barduar block of Kamrup district in Assam was established by 10 male members of village with the help of Chayani Barduar block in 2002. Mr. Phatik Medhi is the President of the group. All members of the group are from other backward community and they are from the same village. The group organize weekly meeting in the evening time and they contributed Rs.25/- per week. They uses this money for inter loaning purposes and the rate of interest are 3 percent per month.



The group has received a loan amount of Rs.1.25 lakhs from Assam Gramin Bikash Bank, Jharabori branch including 50 percent subsidy by the help of development block for purchasing one power tiller. The group also received a revolving fund of Rs.10000/-, one pump set and one spray machine from the SIRD. The group grows paddy one time in a year and they use their same agricultural field for the production of mustard and Rabi crops. The group offers power tiller on rent and realizes Rs.150/- per bigha as service charge for ploughing. Last year the group earned Rs.35000/- from the power tiller. The group already repaid the credit amount to the bank. Presently the group has an amount of Rs.25000/- in the bank, Rs.15000/- as credit and only Rs.2000/- in their hand. The president of the group Mr. Phatik Medhi said that all members in the group are self dependent now and they are contributing maximum income to their family. He expressed that their political status in the area also increases as well as social and economic power. They are involved in some social activities with some local political leaders to remove the drug addiction, AIDS campaign etc. The group is now busy for doing a banana farm.

CASE: 11

JIBAN JYOTI ATMA SAHAYAK GOOT

Jiban Jyoti Atma Sahayak Goot of Akakhi Nagar village is under Chandrapur Development block in Kamrup district of Assam. The group was established in the year 2002 by Chandrapur Development block, Chandrapur. This group consists of 10 members and the members of the group belong to different caste category. Four members are from schedule caste category, one member is from general category and five members are from other backward class category. The group members are collecting Rs.80/- per month (Rs.20/- per week) and inter loaning within the groups where the rate of interest is 3 percent per month. The group has started inter loaning

after three months of its formation. In 2004 the group received Rs.10000/- from a local NGO to start the productive activity. Same year the group received Rs.25000/- from UCO Bank, Chandrapur branch as a loan including fifty percent subsidy. The group members distributed this money between them and started their own productive activity. Five members of the group purchased goat, two members purchased Pati variety of duck and three members of the group used their money for weaving works. The group refund the loan amount to the NGO's with one year. Presently the average income of the group members is between Rs.1500/- to 4000/- per month. Eight members of the group have got poultry and goatary farm management training from the development block. The group sells their product in the local market and in their home also. Ms. Lili Baishya the secretary of the group said that after formation of the group the expectation of the group members to earn money have increases and they are interested for doing something for the society also.



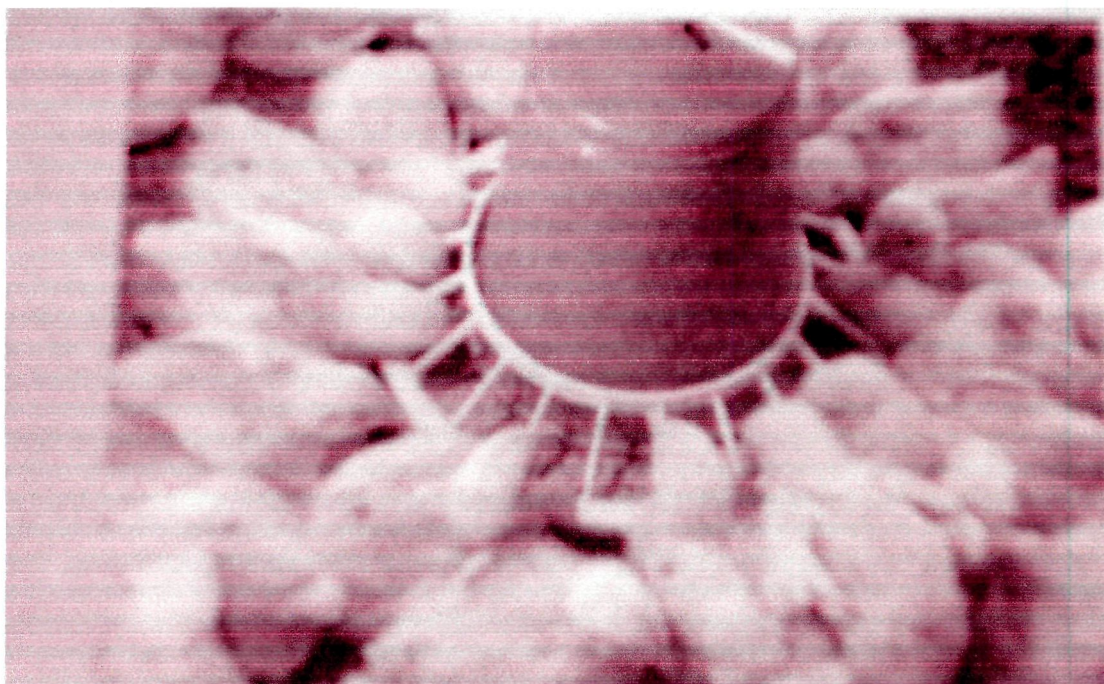
Some members of the group are very familiar with local political leaders. Presently the group has Rs.15000/- in the bank, Rs.12000/- as credit money between

members and Rs.2000/- in their hand. The group are not interested to provide the credit to the out side members.

CASE: 12

CHANDRAPUR ATMA SAHAYAK GOOT -02

Chandrapur Atma Sahayak Goot was established in 1999 at Village Akakhi Nagar in Chandrapur Development block under Kamrup district of Assam. This group was formed by development block. The total strength of the group is ten and all are female. All the members are from the same village and their religion are Hindu. Ms. Sabita Das is the secretary of the group. Two members of the group are from schedule caste category and eight members are from general caste category. After its formation the group members contributed Rs. 20/- per week and this money was deposited in the UCO bank, Chandrapur branch. After six month the group has started inter loaning system with the rate of interest 2 percent per month. The group received Rs.10000/- as revolving fund in 2002 and in 2003 the group received one lakh from UCO bank, Chandrapur branch through by the help of development block.



After receiving this amount of money the group combinely started a poultry farm in the house of one member of the group. Every member of the group engages themselves in the farm. According to the secretary of the group Ms. Sabita Das, there is tremendous understanding among the group members, who cooperate with each other in carrying out activities guided by collective decision. The group refunds the loan amount within two years. The average monthly net income of the group is around Rs.8000/- . The group is now wanted to expand their activities to the other field if they will get some help from government agencies and local NGOs. They are interested to start a piggery and a goatary farm. In this regard they already contact with SIRD and one local NGO.

CASE: 13

JAGRITI SELF HELP GROUP

Jagriti Self Help Group is working in Ghoramara village under Chandrapur block of Kamrup district in Assam. This group was formed in 2005 by the female member of the village through by organizing a group meeting. The group consisting mix caste category members and they are from the same locality. The number of group members is 10. All the members of this group are very poor and the group members contributing only Rs.30/- per month. The group opens a bank account in the UCO bank, Chandrapur. They deposit their money in the bank. After one year of its formation they withdrawn the saving amount and started inter loaning system with 2% rate of interest. The group received Rs.10000/- as revolving fund from the bank in 2006. They distributed the total amount of money between the members equally and purchase piglet individually. Generation of income from the piggery may be expected only after gestation period of 9-10 months, when the pigs are mature enough to be sold in the market.



So the group member's income was come after one year. The average income of the group members are now Rs.3000/- to Rs.4000/- per month. They are now able to contribute something to the family income. The main problem faced by the group at present is the non availability of veterinary doctor in their locality. The group applied for a loan of Rs.1 lakh from SIRD to expand their piggery farm. One member of the group expressed that their social status in the society has increase after joining the SHGs.

CASE: 14

NABAJYOTI SELF HELP GROUP

Nabajyoti Self Help Group was formed in the village Panikhathi in Chandrapur block by the village women in 2003. The total members of the group are 10 and they are belonging to different caste category. The group members contributed Rs.100/- per month and they deposit the money in the UCO bank, Bonda branch. Inter loaning system available in the group and they charge 3 percent interest per month.



There is also the provision of lending money to outsiders @7% per month. In 2006 the group received a loan amounts of Rs.25000/- from the bank including Rs.10000/- as a subsidy. The group members distributed this money with them and individually they purchase goats. All members of the group received training from the development block regarding Goatary farm management. They have no any common Goatary farm, but during selling time they combinely sell their product in the nearby market. When goat attained 18-24 months, they sold it in market according to its weight @ Rs.120/- per kg. The group members feel that they have derived social, economic and political benefit after forming this SHG. They are interested to expand their productive activities in other field also. The group members want to start a cattle farm in large scale. The group expects more guidance from the concern block development official regarding production, marketing and management.

CASE: 15

THAKURKUSHI JANAKALYAN SHG

Thakurkushi Janakalyan Self Help Group was established in June 2003 and comprises 10 women members. It is located in the village Thakurkushi in Chayani

Barduar block of the Kamrup district of Assam. The group was established by the village women itself by organizing a community meeting. All members of the group belong to schedule caste category. The secretary of the group Ms. Parvati Teren said that after two years of its formation the group started work on different traditional handloom products like Gamosa, Sadar, Mekhala, and Handkerchief etc. as it is their traditional work, but group members have got expertise in making Mekhala Sadar. The group organize weekly meeting and every member contribute Rs.25/- per week. The group received Rs.75000/- as a loan from UCO Bank, Chandrapur branch including fifty percent subsidy. By this money the group purchased two standard looms and a spinning machine. Five members of the group received skill up gradation training from the development block.



The group is doing their marketing through various exhibitions, trade fare and sometime petty business also coming to them. The group got their expertise in making Mekhala Sadar for another SHG in nearby village. The monthly income of the group is around seven thousand. After repaying the monthly installment, the members deposit the remaining portion of the profit in the group's bank account. The group has

also taken issues. They are trying to aware women on various social issues particularly in case of women health. Male members are very cooperative in their endeavors.

CASE: 16

KANAKLATA SELF HELP GROUP (NO.-2)

The Kanaklata Self Help Group (No.-2) at Tatimara village is another SHG under Chandrapur block. This group was formed in 2004 with 10 members by the village women. All the group members are housewives. In the first year of its formation the group contributed Rs.50/- per month. But after one year the contribution decrease to Rs.30/- per month. The group provides credit to its members @ Rs.3/- percent per month. The group received Rs.10000/- as revolving fund from the SIRD. The group received another Rs.1 lakh as loan with 50 percent subsidy from UCO Bank, Chandrapur branch. With this money the group purchased 3 standard looms and a spinning machine. Five members of the group availed skill up gradation training imparted b by the SIRD.



All the group members work in the looms daily in different shifts so that the looms do not lie idle for long. The group weaves traditional items like Gamosa, Endi Shawls, Sadar, Mekhala etc. and sold them in nearby market. The members of the group do not take any honorarium. The monthly net income of the group is around Rs.8 thousand. The group already repaid the loan amount. Group members felt that although their income has certainly raised after forming the SHG, but lack of proper training in production or management is hampering their way in becoming a smart business group. At present the group has distributed Rs.22000/- in inter loaning among its members and Rs.4000/- deposited in the bank.

CASE: 17

TATIMARA LAKHMI ATMA SAHAYAK GOOT

Tatimara Lakhmi Atma Sahayak Goot was established by the Chandrapur Development block in the Tatimara village in 2000. The total numbers of the group is ten and all are female members. Maximum members in this group are educated and their age group between 28-40 years. The group members contributes Rs.100/- per month and they organize group meeting in every forth night. The group's has a saving bank account in the UCO bank, Chandrapur branch. Every month they collect the money and deposit in the bank. After one year they withdrawn Rs.10000/- from the bank and distributed it among the group members equally. The rate of interest of the borrowed money is 3 percent per month. Again in 2004 the group received Rs.79975/- as a loan from UCO bank, Chandrapur branch including 50 percent subsidy. By using that money the group members purchase goat and duckling individually. From the very beginning the group suffered a big problem. There is no any efficient veterinary doctor in the village. As a result, when the duck or goat suffers various diseases, the SHG members are helpless to providing the treatment.



Only two members of the group received training from the block. The group members demanded regular guidance of an efficient veterinary doctor, free medicine and food for the ducks. In spite of various problems faced by the groups, they are very much interested to continuing their activities properly. The secretary of the group Ms. Mayuri Sharma said that there is a lot of demand for duck eggs and meat in the Chandrapur area and they can supply easily it in the Guwahati market also. The distance between Chandrapur and Guwahati is only around 25 km. So they can sell their product in Guwahati at a very high rate of prices and accordingly their profits also increases. Every Sunday the group members sell duck egg and meat in the Narengi market (Guwahati). The individual income of the group members are around Rs.3500/- per month. Presently the total income of the group are Rs.22000/-. The group is now interested to expand their farm. They hope to improve their financial condition through duck rearing. The group will purchase 100 ducklings shortly.

CASE: 18

NABARUPA SELF HELP GROUP

Nabarupa Self Help Group was formed in the village Birkushi in Chandrapur block by the Chandrapur development block in 2002. The total members of the group are 13 and they are belonging to schedule caste category and all members are female. The group members contributed Rs.40/- per month and they deposit the money in the UCO bank, Bonda branch. Inter loaning system available in the group and they charge 3 percent interest per month. There is also the provision of lending money to outsiders @7 percent per month. In 2004 the group received Rs.10000/- as revolving fund and in 2005 the group received Rs.1 lakh from the UCO bank including 50 percent subsidy through by the help of Chandrapur bock. The group members distributed this money with them and purchase piglet individually. Generation of income from the piggery may be expected only after gestation period of 9-10 months, when the pigs are mature enough to be sold in the market. So the group member's income was come after one year. The group members sell pork meat in Guwahati @ Rs.120/- per kg. The male members of the family help in this regard.



The average income of the group members are now Rs.7000/- to Rs.8000/- per month. One of the member of the group expressed that her life has changes after the formation of the group. She is very much thankful to the block level officials who are encouraging them to start this piggery farm. The group is now helps the other village women also to form the SHGs. The group already repaid the loan amount to the bank and applied for another loan to expand their piggery farm. All the members of the group expressed that their social and economic status has changes and they are now able to provide the better education, better food to their child. They are very much satisfied with their activities and their self confidence has also increases.

CASE: 19

NABARUPA SELF HELP GROUP

The Ghoramara Janpar Self Help Group at Gobardhan (Ghoramara) village is another SHG under Chandrapur block. This group was formed in 5th October 2001 by the village women. The total members in this group are 10 and they are from different caste category women. Three members of the group are from schedule caste category and seven members are from general category. Except one member of the group the other members are housewives. One member of the group is daily wage earner. She works as an agricultural labourer. The group organize weekly meeting in the house of the group members and every members of the group contributed Rs.10/-. Every week the meeting organizes in different houses of the group members. The group opens a saving bank account in the UCO bank, Chandrapur branch. In 2003 the group received Rs.10000/- as a revolving fund from bank through by the help of Chandrapur block. The secretary of the group Ms. Usha Rani Sarkar said that after one year of its formation the group purchased 50 “Moon” (40 kg. per moon) of paddy @ Rs.200/- per moon and keep it in the “Bharal’ (Store Place) of one member of the group. After

one year the group sold the said amount of paddy @ Rs.350/- per moon and earned profit around Rs.7500/-. The group deposited the whole amount of profit in the bank. In 2005 the group received Rs.25000/- as a loan from the UCO bank, Chandrapur branch through by the development block including 50 percent subsidy. The group distributed this amount of money between them and every members of the group purchased goat. The group continued their paddy business in the successive years also and earned a handsome profit every year. One member of the group expressed that they got different helps from the block in different times. All members of the group have got training from the block regarding poultry and goatary farming. The field officer of the block help them how to manage the account book properly. He visited the group time to time and appreciates the group. At present the group has distributed Rs.25000/- in inter loaning among its members and Rs.28000/- deposited in the bank.

CASE: 20

PRABHATI SELF HELP GROUP

The Prabhati Self Help Group was formed by Chandrapur Development block in the Lahapara village, Chandrapur in 2002. The total members of this group are twelve and all members are female and schedule tribe caste community. By the advice of the field officer of Chandrapur development block the group organize weekly meeting every Sunday. The group members contributed Rs.20/- per week and they deposit this amount in the UCO bank, Bonda branch. After eighteen month of its formation the group withdrawn Rs.12000/- from the bank and they distributed it among the members. The group members must be paid some interest for that amount and it was @ 2 percent per month. By using this money the group purchased ten piglets and they keep it in the house of two members of the group. In December 2006 the group sold all the pigs and their net profit was Rs.15000/-. In 2006 the group

received Rs.25000/- from the UCO bank, Bonda branch as a loan including fifty percent subsidy. The group again invested this amount for purchasing of piglets. That time the group purchased two female pigs also. Ten members of the group have got training from the block regarding piggery farm management. The secretary of the group Ms. Radhima Rabha said that every members of the group are very hard working and they enjoyed their activities. She expressed that the group has not faced any problem regarding fodder as it is located near some small restaurants, which provide an unending flow of leftovers for the pigs. The group has got helps from the vetnary department also as one vetnary dispensary are nearby in the village. The group already repaid their loan to the bank. The average monthly income of the group is now around Rs.10000/- per month.

It is found from the case studies that in both the blocks, SHGs were formed by NGOs, development block and the women member of the village itself. Some local political leaders and one ex. MLA of the Palasbari constituency was also involved in the group formation. The maximum members of the group comprise 10 to 15 and only a few groups consisting more than 15 members. The groups were formed both by the male and female and all the members were from different caste category and their religion was Hindu and Muslim. There were no any mix groups regarding religion and sex. Most of the groups organized weekly and monthly meeting. The group members contributed Rs.5/- to Rs.25/- per week and they deposited it in the bank. The inter-loaning system was available in all the groups and the rate of interest was Rs.2 percent- to 5 percent per month. Some groups were provided credit to the out side members also and the rate of interest was more than Rs.5 percent per month. The groups involved various productive activities like- weaving (production of Gamosa, Sadar, Endi cloth etc.), dairy farm, piggery, poultry, goatary, agricultural activities

etc. The groups basically sold their product in the local market and their home. Some groups sold their product in the nearest town also. The maximum groups was received various types of training both from the NGOs and the development blocks and most of the groups were supervised by the concerned block officials and NGOs. Maximum groups had received the bank loan through either by the help of NGOs or by the help of development block and most of the groups distributed that money within the members of the groups and for that every members must be pay some interest for that. For repaying the loan, the members of the group contributed some amounts of money every month. There were no any groups regarding defaulting the loan amounts. One important finding is that the performance of some group which was formed by NGOs and the group members were male, their monthly income were between Rs.10000/- to Rs.25000/- per month. It was found from the case studies that the most of the groups had not very much aware regarding the various schemes which is formulated by the Government of India and the State Government. The most of the group members expressed that their social, economic and political status had increased after the formation of the groups. They felt that their confidence to lead a better life has increased due to formation of the groups. No any members had interested to join active politics.