

CHAPTER- VI

ECONOMIC AND SOCIAL IMPACT

ON BENEFICIARIES

CHAPTER- VI

ECONOMIC AND SOCIAL IMPACT ON BENEFICIARIES

The main aim of enhancing economic productivity of India is to improve the overall welfare of majority of Indian households who are living below poverty line. As we have seen, the existence of people in a state of social, economic, political and knowledge disempowerment is considered to be a major hindrance to overall development in India. Though in recent times, India's economic growth has increased, it alone cannot curtail the growth of mass poverty. As per the International Labour Organization report, by the year 2050, about 33 percent of the people in developed countries and 19 percent in developing countries will be sixty years or older and most of them incidentally will be women. In this situation the real test of Government is the allocation of financial resources for programmes for women's development. In India, in all state governments and central ministries, at least 30 percent of all non-women specific developmental outlays have been earmarked exclusively for women in a sub-plan known as women's component plan.

The rural community is always threatened by insecurity and vagaries of nature. Individually they are hesitant to initiate for the fear of being ridiculed by peer group. Any technological innovations that are introduced to the rural community need to be discussed only, and then they could become their technologies. So, it is the group that needs to be promoted and not individual achievement alone. Enhancing economic productivity is important strategy for improving the welfare of the people living below poverty line. In rural economy, since many decades it has been realized that lack of institutional credit has been considered as one of the major drawbacks for the poor to come out of the vicious circle of the poverty. The Self help Groups concept is common in the context of both rural and urban development. In the rural

agriculture scenario, it is often considered as a group of farmers coming together to achieve any specific objective, which will lead to a better livelihood condition and a higher income. It serves as an effective mechanism for mobilizing and organizing farmers to achieve developmental objectives. Self supporting income generation is the key to rural development, which in turn will benefit a substantial numbers of poor farmers in rural communities.

The concept of SHGs is catching up as the most viable means in recent years to empower women, especially at the grass root level. Women have shown extraordinary dynamism in organizing themselves in group activities for income generation, better bargaining power and improvement in the quality of life. Membership in a group provides women a legitimate forum beyond the private domestic sphere and inputs to which they previously lacked access. It permits a gradual building of her capacity to interact effectively and redistribute economic opportunity. It is against this backdrop that the SHGs have emerged as an alternate structure to cater to the needs of the women. The equality of women with men remains a myth till women become economically self-reliant. Women need to be viewed as productive members of the society, sharing equal authorities and responsibilities. The status of women is, thus closely connected with the economic position, which in turn, depends upon the access to productive resources of the country.

The empowerment of women through SHGs would give benefits not only the individual women but also for the family and community as a whole through collective action for development. These SHGs have a common perception of need and an impulse towards collective action. Empowering women is not just for meeting

their economic needs but also for more holistic social development. The SHGs empower women both socially and economically.

The present chapter deals with the social and economic impact of the SHGs on individual beneficiaries. For this purpose one member beneficiary from each SHG was selected and interviewed through a structured interview schedule. In Chayani Barduar block 55 respondents were interviewed. However, in Chandrapur block 45 respondents were interviewed. The economic and social impact of the SHGs on the beneficiaries are analyzed in terms of the occupation of beneficiaries, income of the beneficiaries in pre-SHG and post-SHG stage, decision making process regarding credit and the rate of interest, bank linkages and its impact, training and its impact, marketing of the product and its benefits, involvement in community mobilization process, perception of members about SHGs and status of women as a member of the SHG.

1. CHAYANI BARDUAR BLOCK

A. LOCALITY OF THE RESPONDENTS

According to the study area under Chayani Barduar block fifty five SHGs from nineteen villages are covered and one beneficiary from each SHG was interviewed. The various villages: Jharobori, Koshpara, Rongamati, Barduar Bagan, Haropara, Mirza, Bazarapara, Sarpara, Dhakhala, Kokjhar, Bongara, Kumeria, Sontala, Chimina, Satpur, Kallapara, Bakarapara, Bokdhaba and Barkushi are covered. The distribution of the beneficiaries into these locations is shown in following table 5.1.

Table 5.1
Village-wise distribution of respondents

Sl. no.	Name of the village	No. of respondents	Percentage
01	Mirza	11	20.00
02	Sarpara	09	16.36
03	Jharobori	04	07.27
04	B. 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 reveals that in this block maximum respondents were from Mirza village (20 percent) followed by Sarpara village (16.36 percent). The number of respondents (percentage wise) in different villages were Jharobori (07.27 percent), Koshpara (03.63 percent), Rongamati (05.45 percent), Barduar Bagan (07.27 percent), Haropara (01.81 percent), Bazarapara (05.45 percent), Dhakhala (03.63 percent), Kokjhar (01.81 percent), Bongara (03.63 percent), Kumeria (01.81 percent), Sontala

(03.63 percent), Chimina (05.45 percent), Satpur (01.81 percent), Kallapara (01.81 percent), Bakarapara (03.63 percent), Bokdobha (01.81 percent) and Barkushi (03.63 percent).

B. OCCUPATION AND INCOME

PRIMARY OCCUPATION:

Table 5.2
Primary occupation of respondents

Sl. no.	Primary occupation	Frequency	Percentage
01	Small business	01	01.81
02	Weaving	31	56.36
03	Poultry	03	05.45
04	Fishery	01	01.81
05	Agriculture	11	20.00
06	Computer institute	02	03.63
07	Piggery	03	05.45
08	Goatary	01	01.81
09	Dairy farming	01	01.81
10	Agricultural labourer	01	01.81
	Total	55	100

The data reveals that more than fifty percent respondent's primary occupation were weaving (56.36 percent) followed by agriculture (20 percent). The data reveals that only 01.81 percent respondent's primary occupation were small business, 05.45 percent respondent's had poultry farm, 01.81 percent respondent's main occupation was fishery, 03.63 percent respondent's had computer institute, 05.45 percent respondent's had piggery farm and 01.81 percent respondent's main occupation was goatary, dairy farming and agricultural farming each. The over all observation is that all the respondents were actively involved in different productive activities which

ultimately helped them to develop their economic condition. It is observed that the respondent's primary occupation were not confine only one activity, they involved in different activities, which is one of the basic indicator of economic diversification. Diversification of economic activity is very helpful for the economic growth of a particular region.

SUBSIDIARY OCCUPATION:

Table 5.3
Subsidiary occupation of respondents

Sl. no.	Subsidiary occupation	Frequency	Percentage
01	Small business	02	28.57
02	Agriculture	03	42.85
03	Goatary	01	14.28
04	Agricultural labourer	01	14.28
	Total	07	100

The data reveals that only a few respondents had subsidiary occupation. Out of 55 respondents only 07 respondents' had subsidiary occupation and out of these seven respondents only two respondents' had small business (pan shop, small stationary shop, grocery shop etc.) as subsidiary occupation, three had agriculture as their subsidiary occupation, one had goatary and another one had agricultural labourer as subsidiary occupation. The data reveals that the respondents were involved only in their primary occupations and they were not engaged in subsidiary occupation. But regarding the economic point of views it is very important to the respondents to start a subsidiary occupation.

INCOME:

A suitable and comprehensive device for measuring the economic benefit of the respondents is their income. Income is the outcome of the productivity or the use

of capital or wealth. The basic objective of the SHGs formation is to develop the economic condition of the group members. By the comparison of the present income of the respondents with their past income, we can easily find out the economic impact of SHGs to the rural community.

INCOME BEFORE JOINING THE SHGs:

The following table shows the income of the respondents before joining the SHGs.

Table 5.4
Total earning before joining the SHGs

Sl. no.	Income (per month)	Frequency	Percentage
01	Up to Rs.500/-	37	67.27
02	Rs.501-1000/-	10	18.18
03	Rs.1001-1500/-	01	01.81
04	Rs.1501-2000/-	07	12.72
05	Above Rs.2000/-	-----	-----
	Total	55	100

The data reveals that before joining the SHGs, 67.27 percent respondents' had income up to Rs.500/- only. This means, these respondents were partially dependent on their other family members on economic front. The data shows that 18.18 percent respondents earned Rs.501/- to Rs.1000/- , 01.81 percent earned Rs.1001/- to Rs.1500/- and 12.72 percent respondents had income of Rs.1501/- to Rs.2000/-. There were no any respondents whose income was above Rs.2000/- before joining the SHGs. From the above analysis, it may infer that the respondents' earnings were on the lower side before joining the SHGs.

INCOME AFTER JOINED THE SHGs:

The following table reveals the income of the respondents after joining the SHGs.

Table 5.5
Total earning after joining the SHGs

Sl. no.	Income (per month)	Frequency	Percentage
01	Up to Rs.1000/-	11	20.00
02	Rs.1001-2000/-	24	43.63
03	Rs.2001-3000/-	03	05.45
04	Rs.3001-4000/-	08	14.54
05	Rs.4001-5000/-	06	10.90
06	Rs.5001-6000/-	01	01.81
07	Rs.6001-7000/-	-----	-----
08	Rs.7001-8000/-	01	01.81
09	Rs.8001-9000/-	01	01.81
10	Above Rs.9000/-	-----	-----
	Total	55	100

The data shows that the entire respondent's monthly income has increased after joining the SHGs. It is evident from the above data that the highest 24 respondents consisting of 43.63 percent respondents monthly income was Rs.1001/- to Rs.2000/- followed by 11 respondents consisting 20 percent whose monthly income was around Rs.1000/-. The number of respondents between the income Rs.2001/- to Rs.3000/- were 03 (05.45 percent), 08 (14.54 percent) respondents monthly income were Rs.3001/- to Rs.4000/-, 06 (10.90 percent) respondents monthly income was Rs.4001/- to Rs.5000/-. The number of respondents only 01(one) in the income groups Rs.5001/- to Rs.6000/-, Rs.7001/- to Rs.8000/- and Rs.8001/- to Rs.9000/- each. There was no any respondents under the income group Rs.6001/- to 7000/- and above Rs.9000/-. It is evident from the data is that; the income of the respondents has increases after joining the SHGs. If we compare the current income of the respondents with their previous income than we found that the income of the respondents

gradually increases after joining the SHGs. Before joining the SHGs 67.27 percent respondents' monthly income was only around Rs.500/-and there was no any respondents whose income was above Rs.2000/-. But after joining the SHGs it is observed that 63.63 percent respondents monthly income was around Rs.2000/-. From the data, it is quite possible that the respondents in low and medium income group must avail the benefits of SHGs.

**C. CREDIT, RATE OF INTEREST AND POWER TO PROVIDE CREDIT
(DECISION MAKING PROCESS)**

Credit is one of the basic indicators of economic upliftment of the village people. Generally the villages people are depend upon to the Money Lenders for credit who charge a very high rate of interest. Easy access of poor to credit is the biggest need of the hour rather than cheaper rate of interest. The basic problem with poor is not the higher rate of interest, but the difficulty to get adequate amount of credit on time. Micro finance provides opportunity to the poor for getting sufficient amount of credit easily to start any income generating activity. Least formal and official obligation made the uneducated poor comfortable to get credit.

**Table 5.6
Loan from SHGs**

Sl. no.	Loan taken from SHG	Frequency	Percentage
01	Yes	53	96.36
02	No	02	03.63
	Total	55	100

The data reveals that maximum respondents (96.36 percent) were taken loan from their respective SHGs. The overall observation is that inter loaning system was available in almost all the SHGs. The group formation have paved the way for the emergence of a new awakening in the people by giving them an opportunity to come

out of their house, making them associate with others and providing them loan for their economic activity and also a ground to realize and practice their social and political responsibility.

AMOUNTS OF LOAN:

Micro finance basically aims at the self-sustainability of poor people through income generating activities but it also provides credit for consumption purpose. In countries like India where millions of the people are below the poverty line and 33 percent are considered as poorest of the poor, their credit for income generating activities alone defeats the purpose of poverty eradication. Expecting income-generating activities without providing support for their food and cloth is unrealistic. The following table 5.7 shows whether the respondents are taking credit from their respective SHGs or not.

Table 5.7
Amounts of loan

Sl. no.	Amounts	Frequency	Percentage
01	Up to Rs.500/-	-----	-----
02	Rs.501-1000/-	02	03.77
03	Rs.1001-1500/-	04	07.54
04	Rs.1501-2000/-	11	20.75
05	Rs.2001-2500/-	03	05.66
06	Rs.2501-3000/-	18	33.96
07	Above Rs.3000/-	15	28.30
	Total	53	100

The data reveals that more than one-third (33.96 percent) respondents was taken loan Rs.2501/- to Rs.3000/- followed by 28.30 percent which was taken loan above Rs.3000/-. The data shows that 03.77 percent respondents was taken credit Rs.501/- to Rs.1000/-, 07.54 percent respondents was taken credit Rs.1001/- to

Rs.1500/-, 20.75 percent respondents was taken credit Rs.1501/- to Rs.2000/- and 05.66 percent respondents was taken loan Rs.2001/- to Rs.2500/-. There are no any members who takes the loan around of Rs.500/-. The overall observation is that maximum members were taken less amount of credit from their respective SHGs. This is a good sign for the inter-loaning system of SHGs, because it is quite difficult for the group members to repay the loan amount in proper time if amounts are more.

RATE OF INTEREST:

The basic aim for the formation of SHGs is providing credit to the group members at a very reasonable rate of interest. Generally the village people in India are taking loan from the Money Lenders or the Village Mahajan who are charge a very high rate of interest. So when a group is formed, immediately after some months the group members used their savings as loan with its members. Though the rate of interest is vary among the different groups but it is quite less compare with the rate of interest which is charged by Money lenders and Village Mahajan.

Table 5.8
Rate of interest (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 the rate of interest of loan amounts. In Assam, generally in the village area Money Lenders/Village Mahajan provided credit at the rate of 08-10 percent per month. The data reveals that 85.45 percent of the respondents were taken credit at the rate of 5-6 percent per month. The number of respondents is only 01.88

percent who takes the loan at the rate of interest 1-2 percent and 12.72 percent respondents were taken loan at the rate of interest 3 percent to 4 percent per month. There were no any respondents who take the loan above 7 percent. It may be stated as a positive indicator as people are keeping themselves free from the clutches of Money Lenders/Village Mahajan. The inter loaning with less interest rate through SHGs will bring an end to economic disparities among the village people.

DECISION FOR PROVIDING CREDIT TO OUTSIDE MEMBERS:

All SHG members regularly save a small amount. The amount may be small, but savings have to be regular and continuous habit with all the members. After saving for a minimum periods of 2 to 3 months, the common savings fund should be used for lending to its members. The purpose, terms and conditions for lending to its members, rate of interest etc., may be decided by the group through discussions during its meeting.

**Table 5.9
Decision taker for providing the loan**

Sl. no.	Name of decision taker	Frequency	Percentage
01	President	01	01.81
02	Secretary	02	03.63
03	All members	52	94.54
	Total	55	100

The data reveals that 94.54 percent respondents were taken the decision jointly regarding for providing the loan to the outsiders i.e. the purpose, terms and condition for lending to its members, rate of interest etc. may be decided by the group through discussion in its meeting. The most important impact of this is that the power is not concentrate with the president or secretary of the group itself. The every member has

an equal power regarding the decision for providing the credit with its members and outside members.

D. BANKS LINKAGES AND ITS IMPACT:

BANKING ACTIVITIES:

Bank is one of the basic financial institutions which help the mobilization of savings. In the village area the numbers of bank and other financial institution is very less and the villages people are generally spend their income only for consumption purposes. The following table 5.10 shows whether the respondent's have any bank account or not.

Table 5.10
Individual bank A/c

Sl. no.	Bank Account	Frequency	Percentage
01	Yes	34	61.81
02	No	21	38.18
	Total	55	100

The data reveals that more than fifty percent (61.81 percent) respondents had individual bank account and 38.18 percent respondents had no any bank account. An important indicator of being practically empowered is whether the SHGs member is sufficiently aware of the basic banking operations and can handle her savings account on her/her own. The table indicates that still a large section of population is not aware regarding the banking facilities. Though Government is trying to provide banking facilities to all the village people of India, but it not reached to that target. The concern bank branch of the particular area and NGOs must be involve for increase the awareness among the village people for the advantages of banking facilities.

TYPES OF BANK ACCOUNT:

The most important function of commercial bank and RRBs is to mobilize the savings of the community. Thus the commercial banks are collecting various types of deposits like- (i) current or demand deposits, (ii) fixed or time deposit and (iii) savings deposits. Demand deposits can be withdrawn at any moment and no interest is paid on such deposit. But savings deposits are withdraw able subject to certain restrictions and earns some interest. The time or fixed deposits are deposited for a definite periods and earns a high rate of interest. Thus commercial banks and RRBs are collecting savings of the community through its various attractive schemes and thus help in capital formation of the country. The following table reveals whether the respondents have open their bank account in Savings bank account, fixed deposit or current bank account.

Table 5.11
Types of A/c

Sl. no.	Types of A/c	Frequency	Percentage
01	Savings A/c	34	100
02	Current A/c	-----	-----
03	Fixed deposit A/c	-----	-----
	Total	34	100

The data reveals that all the respondents had savings bank account only i.e. still they are not enjoying all the facilities of banking system and there is no any great business transaction by them though they are already started their own productive activity.

NAME OF THE BANK:

A bank is financial institution which collects deposits from the public and advances loan to its customers and thus it deals with money. In India there are

different types of banks are available who are generally engaged in the rural areas such as commercial bank, Regional Rural Bank, Co-operative bank etc. On the basis of the priority these bank are expanding new branches in some remote areas of our country. The following table 5.12 reveals the name of the bank which is now involved in the village area.

Table 5.12
Name of bank

Sl. no.	Bank Name	Frequency	Percentage
01	SBI	05	14.70
03	CBI	15	44.11
04	AGBBK	12	35.29
05	PNB	02	05.88
	Total	34	100

The data reveals that 14.70 percent respondent's had saving bank account in the State Bank of India, 44.11 percent respondent's had bank account in the Central Bank of India, 35.29 percent respondent's had bank account in the Assam Gramin Bikash Bank (RRBs), and 5.88 percent respondent's had bank account in the Punjab National Bank. The overall observation is that most of the nationalized bank's and RRBs set up their branches in the village area and the respondents had enjoyed the banking facilities from them.

AMOUNTS IN THE BANK:

The village people in India are generally not interested for save their money in the bank or other financial institution. They basically save their money in their home itself. For providing the banking facilities to the village people the Government of India set up RRBs in 1975. The main aim of RRBs is to mobilize savings and providing credit facilities to the village people. In recent times the Government of

India initiated the commercial bank for expanding their branches in the village area. The following table 5.13 shows the amount of money which is save by the respondents in the different RRBs and commercial banks.

Table 5.13
Amounts in the bank

Sl. no.	Amounts	Frequency	Percentage
01	Up to Rs.1000/-	-----	-----
02	Rs.1001-2000/-	03	08.82
03	Rs.2001-3000/-	12	35.29
04	Rs.3001-4000/-	11	32.35
05	Rs.4001-5000/-	02	05.88
06	Above Rs.5000/-	06	17.64
	Total	34	100

Saving is one of the basic indicators of economic development of any region. The data reveals that more than one-third (35.29 percent) respondents had an amount of Rs.2001/- to 3000/- in the bank and a little less than one-third (32.32 percent) respondents had an amount of Rs.3001/- to Rs.4000/- in their account. The data reveals that 17.64 percent respondents saving amount in their respective accounts were more than Rs.5000/-. The overall observation is that the respondent's saving capacity was very less which means their income also less. If we observe their monthly income after joining the SHGs we have seen that around 65 percent respondent's monthly income is not more than Rs.2000/-. But still they are trying to save their income in the bank which is a very positive indicator of economic development of village area as well as the successes of SHGs movement.

E. PRODUCTIVE ACTIVITIES, TRAININGS AND ITS IMPACT:

Training of rural women to related activities is important, so as to increase their involvement in development process, enhance their skill and make them equal

development, the major objectives of training of these women 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 5.14
Training related to activity

Sl. no.	Training received	Frequency	Percentage
01	Yes	50	90.90
02	No	05	09.09
	Total	55	100

The data reveals that 90.90 percent respondents had received training, whereas only 09.09 percent respondents had not received any training. 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.

NAME OF THE TRAINING:

The above analysis reveals that above ninety percent respondents have got training in different productive activities. There is an urgent need to provide skill specific training to these women members so that they can face new challenges in the market.

Table 5.15**Name of the training scheme**

Sl. no.	Scheme name	Frequency	Percentage
01	Poultry farm management	04	08
02	Piggery farm management	04	08
03	Goatary farm management	03	06
04	Dairy farming activities	01	02
05	Training on diversified handloom items	07	14
06	Training programme on production of diversified handloom items under SGSY	04	08
07	Training on scientific management of poultry and duckery farming.	04	08
08	Training on REDP repairing of submersible pump set and p. tiller.	03	06
09	Training on operation, maintenance and overhauling agricultural implement and machinery	04	08
10	Training on Reeling and Spinning	06	12
11	Training on Maintenance of farm machineries.	03	06
12	Training on integrated farming system for sustainable self employ.	02	04
13	Training on modern technology in fish farming	03	06
14	Training on computer application for unemployment youth	02	04
	Total	50	100

The data reveals the name of the training scheme which was received by the respondents in different times. The various types of training were provided by

concerned development block and NGOs. According to the above data 8 percent respondents had received training namely “poultry farm management” and “piggery farm management”, 6 percent respondents had received training namely “goatary farm management”, 2 percent respondents had received “dairy farming activities”, 14 percent had received “training on diversified handloom items”, 8 percent had received “training programme on production of diversified handloom items under SGSY”, 8 percent had received “training on scientific management of poultry and duckery farming”, 6 percent had received “training on REDP repairing of submersible pump set and power tiller”, 8 percent had received “training on operation, maintenance and overhauling agricultural implement and machinery”, 12 percent had received “training on reeling and spinning”, 6 percent had received “training on maintenance of farm machineries”, 4 percent had received “training on integrated farming system for sustainable self employment”, 6 percent had received “training on modern technology in fish farming” and 4 percent had received “training on computer application for unemployment youth”. The overall observation is that, the respondents had received different types of training facilities related with their productive activities which is very important for enhance their productive skill.

DURITION OF THE TRAINING:

The above analysis reveals the name of the different training schemes which had received by the respondents for their productive activities in different times. Generally village women are very much innocent and it is quite difficult to increase their skill power within a short time for providing the training. The following table 5.16 reveals the duration of the training.

Table 5.16
Duration of training

Sl. no.	Duration	Frequency	Percentage
01	1 Days-3 Days	28	56
02	4 Days-6 Days	-----	-----
03	7 Days-9 Days	03	06
04	10 Days-12 Days	-----	-----
05	Above 12 Days	19	38
	Total	50	100

The data reveals that 56 percent respondents had received training one day to three days, 06 percent had received training seven days to 9 days and 38 percent respondents had received training more than 12 days. The data indicates that maximum respondents had received training period up to 3 days, which is not sufficient for the respondents to catch all the important techniques. So the development block and NGOs must be consider the time period and they should try to extent the duration of training period.

TRAINER NAME:

In Chayani Barduar block above 90.90 percent respondents had received training from different institution. The following table reveals the name of the trainer.

Table 5.17
Name of the trainer

Sl. no.	Trainer's name	Frequency	Percentage
01	Development block	19	38
02	NGO	31	62
03	Others	-----	-----
	Total	50	100

The above data reveals that both the development block and NGOs was involved for providing the training to the SHGs members. The data shows that 38 percent respondents had received training from the Chayani Barduar block, whereas 62 percent respondents had received training from the NGOs. The overall observation is that, NGOs involvement is more compare with the development block.

SATISFACTION FROM THE TRAINING:

It is very important whether the trainees had satisfied from the training in different aspects or not.

Table 5.18
Satisfaction with the training

Sl. no.	Satisfaction by	Frequency	Percentage
01	Trainer	25	50
02	Input	09	18
03	Method	12	24
04	Duration	04	08
	Total	50	100

The above data shows that 50 percent respondents had satisfied with the trainer whereas 18 percent respondents had satisfied with the inputs which were used in the training periods. The data reveals that 24 percent respondents had satisfied with the methods of training and only 8 percent had satisfied with the duration of the training period. The overall observation is that basically the respondents had not satisfied with the time period of the training compare with the trainer, input and method of the training. So the concern trainer must be consider about the time period of the training.

IMPACT OF THE TRAINING:

In this block both the NGOs and the development block are involved for providing the training to the SHGs members in different productive activities.

Table 5.19
Impact of productive training

Sl. no.	Impact	Frequency	Percentage
01	Most beneficial	25	50
02	Beneficial	24	48
03	Partial	01	02
04	Not benefited at all	-----	-----
	Total	50	100

The data reveals that 50 percent respondents were most benefited from the training and another 48 percent was benefited simply. The data shows that only 2 percent respondents were partially benefited from the training. There were no any members who had not benefited at all from the training. The overall observation is that all most all the respondents had benefited from the training though some respondents had benefited more. In Assam village people are generally used their traditional technique in their production activities. They have not received any training from the Government side individually. But after formation of SHGs they had received training facilities both from the government side and NGOs. They have now starting their productive activities by using scientific technique which helps them to increase their production.

F. MARKETING OF THE PRODUCT, HELPING AGENCIES AND ITS IMPACT

The biggest problems of SHGs in North-eastern states are the problem of marketing of their product. Though almost all SHGs in Assam are involved in

different productive activities they are not able to get proper prices of their product. The maximum SHGs sell their product at their local places. The following table 5.20 shows the name of the place where the SHGs sell their product.

Table 5.20
Name of the selling place

Sl. no.	Place name	Frequency	Percentage
01	At home	30	54.54
02	At village market	12	21.72
03	In the nearby market	10	18.10
04	In town	03	05.43
05	Others	-----	-----
	Total	55	100

The data shows that more than fifty percent respondents, i.e. 54.54 percent respondents sold their product in their home itself followed by 21.72 percent who sold their product at village market. The data shows that 18.10 percent respondents sold their product in the nearby market and only 5.43 percent respondents sold their product in nearby town. It is observed from the data is that marketing system was very underdeveloped in Chayani Barduar block, because still more than 54 percent respondents sold their product in their home. One of the basic aims of SHGs formation is to improve the marketing condition in the village area, but it is not successful in Chayani Barduar block and just like the past time in recent time also the maximum SHGs sell their product in their respective village and their home.

HELPING AGENCIES FOR MARKETING:

Rural micro-enterprises sub-sector has grown in importance during the last two decades. Policy makers and development administrators can not ignore its capacity to provide viable and sustainable avenues of self-employment to the

members of SHGs. The sector is characteristic of great heterogeneity and diversity. The field evidence suggests that with appropriate market support strategies, the members of SHGs could be effectively assisted to identify and build micro-enterprises as a source of their employment and income. However, no market development strategy is static and enjoys universal reliability. These have to be identified, appraised, and evolved continuously to suit the local conditions and activities. The following table 5.21 shows the name of the helping agencies/institution which supports the SHGs for marketing of their product.

Table 5.21
Name of the helping agencies

Sl. no.	Name of the helper	Frequency	Percentage
01	NGO's	32	58.18
02	Govt. agencies	01	01.81
03	Others	-----	-----
04	No helps	22	40.00
	Total	55	100

The data reveals that 58.18 percent respondents were received helps from the NGOs for sale of their product and only 1.81 percent respondents were received helps from the Government institution like Development bocks, SIRD etc. and 40 percent SHGs members was not received any helps from the others. Marketing support to micro enterprises can not be extended effectively by the present development staff in most of the regions because they are not sensitized to the entrepreneurial needs of the poor. Further, they are not equipped with the professional entrepreneurship development skills. Today, the real constraint in rural micro enterprises promotion is not shortage of funds, but the scarcity of suitable extension workers at the grass-root level. Well motivated entrepreneurship development workers who themselves

exemplify entrepreneurship attitude are in great need. People without drive and flair for innovation are unsuitable to entrepreneurship development. These workers should have faith in the viability of micro-enterprise sector. They should be self-pushers, often driven by the desire to help some one to bring out the latent potential with in himself / herself.

G. DECISION MAKING CAPABILITIES OF SHGs MEMBERS & INVOLVEMENT OF COMMUNITY MOBILIZATION:

DECISION FOR JOINING AS A MEMBER OF SHGs:

It came out of the focused group discussion that the main objective of forming the groups was to do small savings and to use that as small credit for household needs. Prior to the programme most families were taking loan from moneylenders at very high rates (about 10 percent per month) and they used to mortgage ornaments and lands. To end this exploitation they thought of joining SHGs. The following table 5.22 shows the name of the initiators who encourage the women/village people to join the SHGs.

Table 5.22

Initiator to join as a member of SHGs

Sl. no.	Initiator's name	Frequency	Percentage
01	Family members	02	03.63
02	Women of the village	18	32.72
03	NGO	30	54.54
04	Government agencies	05	09.09
05	Others	-----	-----
	Total	55	100

The data reveals that 3.63 percent respondents was received the initiative from their family members to join the SHGs, 32.72 percent respondents was received the encouragement from the women of the village to join the SHGs, 54.54 percent was

received initiative from the NGOs and 9.09 percent respondents was received initiative from the Government agencies to become a member of SHGs. The overall observation is that the initiative from the family members to the respondents was very less. The major hurdle was the negative attitude or apprehensions in the minds of male members of the families. They used to discourage/stop women from attending the group meetings. But in spite the discouragement of the other family members the respondents joined the SHGs i.e. they are able to take their decision by themselves. So, the Government agencies, NGOs as well as village women are playing an important role in forming the SHGs.

H. PERCEPTIONS OF MEMBERS ABOUT SHGS

COMMUNITY MOBILIZATION:

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 need of the community and leads to community organization.

Table 5.23
Mobilization of community

Sl. no.	Mobilization of community	Frequency	Percentage
01	Yes	40	72.72
02	No	15	27.27
	Total	55	100

The above data reveals that more than two-third of SHGs members had made their endeavor in community mobilization. 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 need of the community and leads

to community organization. The SHGs members are now confident enough to raise socially relevant issues in family and at village level. Women are now actively participating in government programmes like family planning, immunization, employment guarantee scheme. The women have collectively achieved many things like putting an end to illicit liquor, water crisis and conducting medical camps etc. They have carried out the activities they value most and in turn they are benefited by increasing their own well being as well as others through their commitment to community. They have become an active promoter and facilitators of social transformation.

BENEFIT AS A MEMBER OF SHGs:

One of the basic aims of SHGs formation is to increase the empowerment of the women in the village area. In the context of development (economic/social/political), empowerment cannot be given to anyone, nor is it a goal that can be reached by an organization or state. It is a process that takes place wherein an inequality moves towards becoming equality. The inequality that has to alter into equality is the inequality in participation in the various processes of development. These can range from- education, health services, housing, livelihoods, employment, remuneration, etc. Empowerment is a process whereby constraints that impede participation are reduced so that the inequality starts moving towards becoming equality. Empowerment means giving power and authority to the people. Here the women have given socio-economic and political empowerment in all aspects of their life. Now a days women no more inferior to men and is not depending in any aspect on man. She is self-dependent, capable in handling in trades, business, as industrialists and as politicians. In every walk of their life they take their decision without

depending on counterparts. The following table 5.24 reveals the important benefit which is enjoyed by the member of SHGs in Chayani Barduar block.

Table 5.24
Important benefit from SHGs

Sl. no.	Benefits	Frequency	Percentage
01	Income and savings	15	27.27
02	Easy credit facilities	32	58.18
03	Social status and self confidence	08	14.54
	Total	55	100

The data shows that more than fifty percent (58.18 percent) respondents were benefited from the credit facility which was received by the members in different times. The data reveals that 27.27 percent respondents were received income and saving benefit after the formation of the group and 14.54 percent respondents were received the benefit of social status and self confidence.

AWARENESS OF GOVERNMENT SCHEME:

In India maximum village people are not aware regarding the various schemes of Government. Though in recent times the Government of India and the concerned State Government of our country formulated different programme for the development of village people through the Panchayati Raj Institution; the participation level is very slow. Panchayati Raj was seen as a means of ensuring democratic participation for rapid rural development. However, since there was no constitutional support, political will and adequate powers or resources, these PR bodies started languishing. Women were rarely on these bodies, except as co-opted members who were accorded little power, respect or political status. The following table shows whether the respondents have any idea regarding the various Government programme or not.

Table 5.25

Idea of Govt. scheme

Sl. no.	Idea of Govt. scheme	Frequency	Percentage
01	Yes	40	72.73
02	No	15	27.27
	Total	55	100

The data indicates that maximum (72.73 percent) respondents had some idea regarding government scheme and 27.27 percent respondents had no any idea regarding the Government scheme. Specific programme like Swamsiddhya, Support to Training and Employment (STEP), Rashtriya Mahila Kosh (RMK) and District Rural Development Agency (DRD) 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. As a result of the awareness of the various scheme formulated by different Government agencies the village people can now easily get the opportunity of various schemes through by making the SHGs. However, priority to agriculture and rural development, generating productive employment and eradication of poverty, ensuring food and nutritional security for the women and children are some of the objectives of common minimum needs programmes of the government, which would definitely result in the development and empowerment of women.

ATTENDENCE IN MEETING BY MEMBERS:

Participation in the meeting of the SHGs by its members has great significance as its shows that women members are aware of the importance of their presence in the meeting.

Table 5.26
Attendance in meeting

Sl. no.	Meeting attended by members	Frequency	Percentage
01	Yes	50	90.90
02	No	05	09.09
	Total	55	100

The data reveals that 90.99 percent respondents were attend the meeting of their respective SHGs. Few other studies in the field of SHGs revealed that participation of women in SHG meeting made a significant impact on their empowerment both in social and economic aspects. The women members were also able to increase their income level manifold and contribute to the development of the family. In this process, many women members expressed that they were participating in the final decision of the family, which they were not allowed during the pre linkage period.

I. STATUS OF WOMEN AND CONFIDENCE OF THE GROUP MEMBERS

STATUS OF WOMEN:

SHGs have an in-built mechanism where emphasis has been given over capacity building of women through developing their dialoguing skills. Self-Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day-to-day life. It is easy to build-in empowerment as a goal of all development initiatives. Advocates of micro finance claim the very process of forming self-help groups is empowering and critical mass is formed which can be harnessed to pull households out of poverty traps. Further, empowerment cannot be achieved through the handling of just money since credit by itself does not bond women tighter enough

to unleash a process of empowerment. Other social and development concerns are required to cement groups so that they can metamorphose into vehicles of empowerment.

Table 5.27
Status of women

Sl. no.	Status	Frequency	Percentage
01	Social	08	14.54
02	Economic	35	63.63
03	Political	02	03.63
04	More than one	08	14.54
05	All	02	03.63
	Total	55	100

The data reveals that more than fifty percent (63.63 percent) respondent's economic status had increased after joined the SHGs. The data reveals that 14.54 percent respondent's social status was increased and 3.63 percent respondent's political status was increased in the society. The data reveals that 14.54 percent respondent's status was increased more than one aspect and 3.63 percent respondents expressed that their economic, political as well as economic status was increased after joined the SHGs. The overall observation is that almost all the objectives/goals are fulfilled as a member of SHGs which is very important aspect in the analysis of the impact of SHGs in the society.

CONFIDENCE OF THE MEMBERS:

SHG programme clearly plays a central role in the lives of the poor. There is evidence of increased household incomes. This is a very significant indicator of impact. Within family the respect and status of women has increased. The SHGs members are now confident enough to raise socially relevant issues in family and at

village level. The members are now actively participating in government programmes like family planning, immunization, employment guarantee scheme.

Table 5.28
Confidence to face personal, family and social problems

Sl. no.	Response	Frequency	Percentage
01	Yes	55	100
02	No	-----	-----
	Total	55	100

The data reveals whether the respondent's confidence to meet the various problems i.e. personal, family and social problems was increased or not. The data reveals that cent percent respondents had confidence in solving these problems. Thus it can say that after joined the SHGs, the confidents of the members was increased.

2. CHANDRAPUR BLOCK

A. LOCALITY OF THE RESPONDENTS:

According to the study area under Chandrapur block forty five SHGs from fifteen villages are covered and one beneficiary from each SHG was interviewed. The various villages: Panikhati, Chandrapur Bagan, Thakurghusi, Kajali, Dhipuji, Janpar, Pachim Lahapara, Nizarapara, Hajongbori, Ghoramara, Tatimara, Bonda, Akakhinagar, Lahapar and Taltala are covered. The distribution of the respondents into these locations is shown in the following table 5.29.

Table 5.29
Village-wise distribution of respondents

Sl. no.	Name of the village	No. of respondents	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 data reveals that in this block maximum respondents were from Hajongbori and Ghoramara village which comprised 15.55 percent each. The number of beneficiaries (percentage wise) in different villages were- Panikhati, Tatimara and Akakhinagar which comprises 11.11 percent each, Taltala (08.88 percent), Bonda (06.66 percent), Thakurgushi (04.44 percent), Chandrapur Bagan, Kajali , Dhipuji, Janpar, Pachim Lahapara, Nizarapara and Lahapara which comprises 02.22 percent each.

B. OCCUPATION AND INCOME

PRIMARY OCCUPATION:

Table 5.30
Primary occupation of respondents

Sl. no.	Primary occupation	Frequency	Percentage
01	Goatary	11	24.44
02	Poultry	09	20.00
03	Piggery	08	17.77
04	Weaving	05	11.11
05	Dairy	05	11.11
06	Agricultural Labourer	03	06.66
07	No occupation	03	06.66
08	Duckery	01	02.22
	Total	45	100

The data reveals that in this block maximum respondent's primary occupation were goatary (24.44 percent) followed by poultry farm (20 percent). The data reveals that 17.77 percent respondent's main occupation were piggery farm, 11.11 percent respondent's primary occupation were dairy and weaving each, 06.66 percent respondent's primary occupation were agricultural labourer and 2.22 percent respondent's main occupation were duckery. The data reveals that 06.66 percent

respondent's were not engaged in any type of activity. The over all observation is that all the respondents were actively involved in different productive activities which ultimately help them to develop their economic condition. It is observed from the data is that the respondent's primary occupation were not confine only one or two activities, they were involved in different productive activities, which is one of the basic indicator of economic diversification. Diversification of economic activity is very helpful for the economic growth of a particular region.

SUBSIDIARY OCCUPATION:

Table 5.31
Subsidiary occupation of respondents

Sl. no.	Subsidiary occupation	Frequency	Percentage
01	Small business	01	33.33
02	Weaving	01	33.33
03	Agricultural labourer	01	33.33
	Total	03	100

The data reveals that only a few respondents were engaged with subsidiary occupation. The data reveals that only one respondent was engaged with small business as a subsidiary occupation, another one respondent was engaged with waving and another one was engaged as an agricultural labourer as subsidiary occupation. The data reveals that maximum respondents were involved only their primary occupation and they were not interested for the subsidiary occupation. But regarding the economic point of view it is very important to the respondents to start a subsidiary occupation, because it will help them during the time of depression when their product demand will be less in the market.

INCOME:

A suitable and comprehensive device for measuring the economic benefit of

the respondents is their income. Income is the outcome of the productivity or the use of capital or wealth. The basic objective of the SHGs formation is to develop the economic condition of the group members. By the comparison of the present income of the respondents with their past income, we can easily find out the economic impact of SHGs to the rural community.

INCOME BEFORE JOINING THE SHGs:

The following table 5.32 shows the income of the respondents before joining the SHGs.

Table 5.32
Total earning before joining the SHGs

Sl. no.	Income (per month)	Frequency	Percentage
01	Up to Rs.500 /-	42	93.33
02	Rs.501-1000/-	03	06.66
03	Rs.1001-1500/-	-----	-----
04	Rs.1501-2000/-	-----	-----
05	Above Rs.2000/-	-----	-----
	Total	45	100

The data reveals that before joining the SHGs, 93.33 percent respondent's income was within Rs.500/- only. This means, these respondents were partially dependent on their other family members on economic front. The data shows that 06.66 percent respondents earned Rs.501/- to Rs.1000/- before joining the SHGs. There were no any respondents whose income was above Rs.1000/- before joining the SHGs. From the above analysis, we may infer that the respondents' earnings were on the lower side before joining the SHGs.

INCOME AFTER JOINED THE SHGs:

The following table 5.33 reveals the income of the respondents after joining

the SHGs.

Table 5.33
Total earning after joining the SHGs

Sl. no.	Income (per month)	Frequency	Percentage
01	Up to Rs.1000/-	03	06.66
02	Rs.1001-2000/-	05	11.11
03	Rs.2001-3000/-	11	24.44
04	Rs.3001-4000/-	21	46.66
05	Rs.4001-5000/-	05	11.11
06	Rs.5001-6000/-	-----	-----
07	Rs.6001-7000/-	-----	-----
08	Rs.7001-8000/-	-----	-----
09	Rs.8001-9000/-	-----	-----
10	Above Rs.9000/-	-----	-----
	Total	45	100

The data shows that the entire respondent's monthly income was increased after joined the SHGs. The data reveals that maximum (46.66 percent) respondent's monthly income were Rs.3001/- to Rs.4000/- followed by 24.44 percent respondents whose monthly income were Rs.2001/ to Rs.3000/-. There was no any respondents whose income were above Rs.5000/-. It is evident from the data that the income of the respondents was increased after joined the SHGs. If it is compare the current income of the respondents with their previous income than it is found that the income of the respondents gradually increased after joined the SHGs. Before joined the SHGs 93.33 percent respondents monthly income was only around Rs.500/- and there was no any respondents whose income was above Rs.1000/-. But after joining the SHGs it is seen that 88.89 percent respondents monthly income were within Rs.4000/-. From the data,

it is quite possible that the respondents in low and medium income group must avail the benefits of SHGs.

**C. CREDIT, RATE OF INTEREST AND POWER TO PROVIDE CREDIT
(DECISION MAKING PROCESS)**

Credit is one of the basic indicators of economic upliftment of the village people. Generally the villages people are depend upon to the Money Lenders for credit who charge a very high rate of interest. Easy access of poor to credit is the biggest need of the hour rather than cheaper rate of interest. The basic problem with poor is not the higher rate of interest, but the difficulty to get adequate amount of credit on time. Micro finance provides opportunity to the poor for getting sufficient amount of credit easily to start any income generating activity. Least formal and official obligation made the uneducated poor comfortable to get credit.

**Table 5.34
Loan from SHGs**

Sl. no.	Loan taken from SHG	Frequency	Percentage
01	Yes	37	82.22
02	No	08	17.77
	Total	45	100

The data reveals that 82.22 percent respondents were taken loan from their respective SHGs and only 17.77 percent were not taken credit from their SHGs. The overall observation is that inter loaning system was available in almost all the SHGs. SHGs have paved the way for the emergence of a new awakening in the people by giving them an opportunity to come out of their house, making them associate with others and providing them loan for their economic activity and also a ground to realize and practice their social and political responsibility.

AMOUNTS OF LOAN:

Micro finance basically aims at the self-sustainability of poor people through income generating activities but it also provides credit for consumption purpose. In countries like India where millions of the people are below the poverty line and 33 percent are considered as poorest of the poor, their credit for income generating activities alone defeats the purpose of poverty eradication. Expecting income-generating activities without providing support for their food and cloth is unrealistic. The following table shows whether the respondents are taking credit from their respective SHGs or not.

Table 5.35
Amounts of loan

Sl. no.	Amounts	Frequency	Percentage
01	Up to Rs.500/-	-----	-----
02	Rs.501-1000/-	07	18.91
03	Rs.1001-1500/-	02	05.40
04	Rs.1501-2000/-	12	32.43
05	Rs.2001-2500/-	02	05.40
06	Rs.2501-3000/-	05	13.51
07	Above Rs.3000/-	09	24.32
	Total	37	100

The data reveals that around one-third (32.43 percent) of respondents were taken loan of Rs.1501/- to Rs.2000/- and around one-fourth (24.32 percent) of respondents were taken loan above Rs.3000/-. The data shows that there was no any members who takes loan around of Rs.500/-. The overall observation is that maximum respondents were taken less amount of credit from their respective SHGs. This is a good sign for the inter-loaning system of SHGs, because it is quite difficult for the group members to repay the loan amount in proper time if amounts are more.

RATE OF INTEREST:

The basic aim for the formation of SHGs is providing credit to the group members at a very reasonable rate of interest. Generally the village people in India are taking loan from the Money Lenders or the Village Mahajan who are charge a very high rate of interest. So when a group is formed, immediately after some months the group members used their savings as loan with its members. Though the rate of interest is vary among the different groups but it is quite less compare with the rate of interest which is charged by Money lenders and Village Mahajan.

Table 5.36
Rate of interest (per month)

Sl. no.	Rate of interest	Frequency	Percentage
01	01-02%	-----	-----
02	03-04%	06	16.21
03	05-06%	31	83.78
04	07-08%	-----	-----
05	Above 08%	-----	-----
	Total	37	100

The data reveals the rate of interest of loan amounts. In Assam, generally in the village area Money Lenders/Village Mahajan provides credit at the rate of 08-10 percent per month. The data reveals that 83.78 percent respondents were taken credit at the rate of 5-6 percent per month. There were no any respondents who were taken loan at the rate of interest 1-2 percent. The data reveals that there were no any respondents who were taken the loan at the rate of 7 percent and above. It may be stated as a positive indicator as people were keeping themselves free from the clutches of Money Lenders/Village Mahajan. The inter-loaning with less interest rate through SHGs will bring an end to economic disparities among the village people.

DECISION FOR PROVIDING CREDIT TO OUTSIDE MEMBERS:

All SHG members regularly save a small amount. The amount may be small, but savings have to be regular and continuous habit with all the members. After saving for a minimum periods of 2 to 3 months, the common savings fund should be used for lending to its members. The purpose, terms and conditions for lending to its members, rate of interest etc., may be decided by the group through discussions during its meeting.

Table 5.37

Decision taker for providing the loan

Sl. no.	Name of decision taker	Frequency	Percentage
01	President	-----	-----
02	Secretary	-----	-----
03	All members	45	100
	Total	45	100

The data shows that 100 percent respondents (SHGs) were taken decision for providing the loan to the outsiders jointly i.e. the purpose, terms and condition for lending to its members, rate of interest., may be decided by the group through discussion its meeting. The data shows that for providing the loan to the outsiders the president and secretary alone never take the decision. The most important impact of this is that the power was not concentrate with the president or secretary of the group itself. The every member had an equal power regarding the decision for providing the credit with its members and outside members.

D. BANKS LINKAGES AND ITS IMPACT

BANKING ACTIVITIES:

Bank is one of the basic financial institutions which help the mobilization of savings. In the village area the numbers of bank and other financial institution is very

less and the villages people are generally spend their income only for consumption purposes. The following table 5.38 shows whether the respondent's have any bank account or not.

Table 5.38
Individual bank A/c

Sl. no.	Bank account	Frequency	Percentage
01	Yes	20	44.44
02	No	25	55.55
	Total	45	100

It is found from the data that, 44.44 percent respondents' had individual bank account and 55.55 percent respondents' had no any bank account. An important indicator of being practically empowered is whether the SHG member is sufficiently aware of the basic banking operations and can handle her savings account on her/her own. The data indicates that still a large section of population is not aware regarding the banking facilities. Though Government is trying to provide banking facilities to all the village people of India, but it not reached to that target. The concern branch of the particular area and NGOs must be involve for increase the awareness among the village people for the advantages of banking facilities.

TYPES OF BANK ACCOUNT:

The most important function of commercial bank and RRBs is to mobilize the savings of the community. Thus the commercial banks are collecting various types of deposits like- (i) Saving Deposits, (ii) Fixed or Time Deposit and (iii) Current or Demand Deposit. Current deposit can be withdrawn at any moment and no interest is paid on such deposit. But savings deposits are withdraw able subject to certain restrictions and earns some interest. The time or fixed deposits are deposited for a

definite periods and earns a high rate of interest. Thus commercial banks and RRBs are collecting savings of the community through its various attractive schemes and thus help in capital formation of the country. The following table reveals whether the respondents have open their bank account in savings bank account, fixed deposit or current bank account.

Table 5.39
Types of A/c

Sl. no.	Types of A/c	Frequency	Percentage
01	Savings A/c	20	100
02	Current A/c	-----	-----
03	Fixed deposit A/c	-----	-----
	Total	20	100

The data reveals that all the respondent's had savings bank account only i.e. still they are not enjoying all the facilities of banking system and there is no any great business transaction by them though they are already started their own productive activity.

NAME OF THE BANK:

A bank is financial institution which collects deposits from the public and advances loan to its customers and thus it deals with money. In India there are different types of banks are available who are generally engaged in the rural areas such as commercial bank, Regional Rural bank, Co-operative bank etc. On the basis of the priority these bank are expanding new branches in some remote areas of our country. The following table 5.40 reveals the name of the bank which is now involved in the village area.

Table 5.40**Bank name**

Sl. no.	Bank name	Frequency	Percentage
01	SBI	04	20
02	UCO Bank	13	65
03	CBI	-----	-----
04	AGBBK	-----	-----
05	PNB	-----	-----
06	Co-operative Bank	-----	-----
07	Union Bank of India	03	15
	Total	20	100

The data reveals that 20 percent respondent's had saving bank account in the State Bank of India, 65 percent respondent's had bank account in the UCO Bank and 15 percent respondent's had bank account in the Union Bank of India. In the CBI, AGBBK, PNB and Co-operative Bank there were no any account open by the respondents. The overall observation is that most of the nationalized bank's and RRBs were established their branches in the village area, but the numbers of customers were very less.

AMOUNTS IN THE BANK:

The village people in India are generally not interested for save their money in the bank or other financial institution. They basically save their money in their home itself. For providing the banking facilities to the village people the Government of India set up RRBs in 1975. The main aim of RRBs is to mobilize savings and providing credit facilities to the village people. In recent times the Government of India initiated the commercial bank for expanding their branches in the village area. The table 5.41 shows the amount of money which is save by the respondents in the different regional rural banks and commercial banks.

Table 5.41
Amounts in the bank

Sl. no.	Amounts	Frequency	Percentage
01	Up to Rs.1000/-	01	05
02	Rs.1001-2000/-	01	05
03	Rs.2001-3000/-	08	40
04	Rs.3001-4000/-	02	10
05	Rs.4001-5000/-	05	25
06	Above Rs.5000/-	03	15
	Total	20	100

Saving is one of the basic indicators of economic development of any region. The data reveals the amounts of money saved by the respondents in their bank account. The data reveals that 05 percent respondents had an amount of Rs.1000/- in their account and another 05 percent respondents had an amount of Rs.1001/- to Rs.2000/- in their account. It was found from the data that 40 percent respondents had an amount of Rs.2001/- to Rs.3000/- in their account. The overall observation is that the respondent's saving capacity was very less which means their income also less. If we observed their monthly income after joined the SHGs, it is seen that around 88 percent respondent's monthly income were not more than Rs.4000/-. But still they are trying to save their income in the bank which is a very positive indicator of economic development of village area as well as the successes of SHGs movement.

E. PRODUCTIVE ACTIVITIES, TRAININGS AND ITS IMPACT:

Training of rural women to related activities is important, so as to increase their involvement in development process, enhance their skill and make them equal development, the major objectives of training of these women 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 5.42
Training related to activity

Sl. no.	Training received	Frequency	Percentage
01	Yes	33	73.33
02	No	12	26.66
	Total	45	100

The data reveals that a little less than three-fourth (73.33 percent) respondents had received training. 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.

NAME OF THE TRAINING:

The above analysis reveals that above ninety percent respondents have got training in different productive activities. There is an urgent need to provide skill specific training to these women members so that they can face new challenges in the market.

Table 5.43
Name of the training scheme

Sl. no.	Scheme name	Frequency	Percentage
01	Poultry farm management	08	24.24
02	Piggery farm management	08	24.24
03	Goatary farm management	07	21.21
04	Dairy farming activities	05	15.15
05	Training on scientific management of poultry and duckery farming.	01	03.03
06	Training on Reeling and Spinning	02	06.06
07	Training on modern technology in fish farming	02	06.06
	Total	33	100

The data reveals the name of the training scheme which was received by the respondents in different times. These training were provided by concerned development block and NGOs. The data reveals that, 24.24 percent respondents were received training namely “Poultry farm management” and “Piggery farm management” respectively, 21.21 percent respondents were received training namely “Goatary farm management”, 15.15 percent respondents were received “Dairy farming activities”, 03.03 percent was received “Training on scientific management of poultry and duckery farming”, 06.06 percent was received “Training on Reeling and Spinning” and 06.06 percent respondents were received “Training on modern technology in fish farming”. The overall observation is that, the respondents were received different training facilities related with their productive activities which is very important for enhance their productive skill.

DURITION OF THE TRAINING:

The above analysis reveals that the respondents were received different training for their productive activities. Generally village women are very innocent and it is quite difficult to increase their skill power within a short time by providing the training. The following table 5.44 reveals the duration of the training which was received by the respondents in different times.

Table 5.44
Duration of training

Sl. no.	Duration	Frequency	Percentage
01	1 Days-3 Days	32	96.96
02	4 Days-6 Days	-----	-----
03	7 Days-9 Days	01	03.33
04	10 Days-12 Days	-----	-----
05	Above 12 Days	-----	-----
	Total	33	100

The data reveals that 96.96 percent respondents had received training for a period of 01 day to 03 days and another 03.33 percent had received training period between 7 days to 9 days. The data indicates that maximum respondents had received training period up to 3 days, which is not sufficient for the respondents to catch all the important techniques. So the development block and NGOs must be consider this time period and extent the duration of training period.

TRAINER NAME:

In Chandrapur block above 73.33 percent respondents had received training from different institutions. The following table 5.45 reveals the name of the trainer.

Table 5.45
Name of the trainer

Sl. no.	Trainer's name	Frequency	Percentage
01	Development Block	32	96.96
02	NGO	01	03.33
03	Others	-----	-----
	Total	33	100

The data reveals that both the Development blocks and NGOs were involved for providing the training to the SHGs members. The data shows that 96.96 percent respondents had received training from the Chandrapur development block, whereas 03.33 percent respondents had received training from the NGOs. The overall observation is that involvement of development block was more compare with the NGOs in this block.

SATISFACTION FROM THE TRAINING:

It is very important whether the trainees were satisfied from the training in different aspects.

Table 5.46
Satisfaction with the training

Sl. no.	Satisfied by	Frequency	Percentage
01	Trainer	20	60.60
02	Input	06	18.18
03	Method	05	15.15
04	Duration	02	06.06
	Total	33	100

The data reveals the satisfaction level of the respondents with different aspects during the training periods. The data shows that 60.60 percent respondents were satisfied with the trainer whereas 18.18 percent respondents were satisfied with the inputs which were used in the training periods. The data reveals that 15.15 percent respondents were satisfied with the methods of training and only 06.06 percent respondents were satisfied with the duration of the training period. The overall observation is that basically the respondents were not satisfied with the time period of the training compare with the trainer, input and method of the training. So the concern trainer must be considering about the time period of the training.

IMPACT OF THE TRAINING:

In Chandrapur Block mainly the block itself involve for providing the training to the SHGs in different productive activities.

Table 5.47
Impact of productive training

Sl. no.	Impact	Frequency	Percentage
01	Most beneficial	15	45.45
02	Beneficial	16	48.48
03	Partial	02	06.06
04	Not benefited at all	-----	-----
	Total	33	100

The data reveals that 45.45 percent respondents were most benefited from the training and 48.48 percent was simply benefited. The data shows that only 06.06 percent respondents were partially benefited from the training. The overall observation is that all most all the respondents were benefited from the training. In Assam village people are generally used their traditional technique in their production activities. They were not received any training from the Government side individually. But after formation of SHGs they were enjoyed training facilities both from the Government side and NGOs. They can now starting their productive activities by using scientific technique which helps them to increase their production.

F. MARKETING OF THE PRODUCT, HELPING AGENCIES AND ITS IMPACT

The biggest problems of SHGs in North-Eastern states are the problem of marketing of the product. Though almost all SHGs in Assam are involved in different productive activities, they are not able to get proper prices of their product. The maximum SHGs sell their product at their local places. The following table 5.48 shows the name of the place where the SHGs sell their product.

Table 5.48
Name of the selling place

Sl. no.	Place name	Frequency	Percentage
01	At home	12	28.57
02	At village market	23	54.74
03	In the nearby market	05	11.90
04	In town	02	04.76
05	Others	-----	-----
	Total	42	100

The data reveals that more than fifty percent (54.74 percent) respondents sold their product in the village market followed by 28.57 percent who sold their product

in their home. The data shows that 11.90 percent respondents sold their product in the nearby market and only 04.76 percent respondents sold their product in town. From the data, it can be said that the marketing system was very underdeveloped in this block. One of the basic aims of SHGs formation is to improve the marketing condition in the village area, but it is not successful in Chandrapur block and just like the previous time in recent times also the maximum SHGs sell their product in their respective village and their home.

HELPING AGENCIES FOR MARKETING:

Rural micro-enterprises sub-sector has grown in importance during the last two decades. Policy makers and development administrators can not ignore its capacity to provide viable and sustainable avenues of self-employment to the members of SHGs. The sector is characteristic of great heterogeneity and diversity. The field evidence suggests that with appropriate market support strategies, the members of SHGs could be effectively assisted to identify and build micro-enterprises as a source of their employment and income. However, no market development strategy is static and enjoys universal reliability. These have to be identified, appraised, and evolved continuously to suit the local conditions and activities. The following table 5.49 shows the name of the agencies/institution which supports the SHGs for marketing of their product.

Table 5.49
Name of the helping agencies

Sl. no.	Name of the helper	Frequency	Percentage
01	NGO's	-----	-----
02	Govt. agencies	20	44.44
03	Others	-----	-----
04	No helps	25	55.55
	Total	45	100

The data reveals that 44.44 percent respondents were received helps from NGOs for sale of their product and 55.55 percent respondents were not received any helps from the NGOs or from the Government agencies. Marketing support to micro enterprises can not be extended effectively by the present development staff in most of the regions because they are not sensitized to the entrepreneurial needs of the poor. Further, they are not equipped with the professional entrepreneurship development skills. Today, the real constraint in rural micro enterprises promotion is not shortage of funds, but the scarcity of suitable extension workers at the grass-root level. Well motivated entrepreneurship development workers who themselves exemplify entrepreneurship attitude are in great need. People without drive and flair for innovation are unsuitable to entrepreneurship development. These workers should have faith in the viability of micro-enterprise sector. They should be self-pushers, often driven by the desire to help some one to bring out the latent potential with in him/her.

G. DECISION MAKING CAPABILITIES OF SHGs & INVOLVEMENT OF COMMUNITY MOBILIZATION

DECISION FOR JOINING AS A MEMBER OF SHGs:

It came out of the focused group discussion that the main objective of forming the groups was to do small savings and to use that as small credit for household needs. Prior to the programme most families were taking loan from moneylenders at very high rates (about 10 percent per month) and they used to mortgage ornaments and lands. To end this exploitation they thought of joining SHGs. The following table 5.50 shows the name of the initiators who encourage the women/village people to join the SHGs.

Table 5.50

Initiator to join as a member of SHGs

Sl. no.	Initiator's name	Frequency	Percentage
01	Family members	03	06.66
02	Women of the village	28	62.22
03	NGO	01	02.22
04	Government agencies	13	28.88
05	Others	-----	-----
	Total	45	100

The data reveals that more than fifty percent (62.22 percent) respondents were received the encouragement from the women of the village to join the SHGs and more than one-fourth (28.88 percent) respondents were received the initiative from the Government agencies to become a member of SHGs. The overall observation is that the encouragement from the family members to join in the SHGs was very less and it was only 06.66 percent. The major hurdle was the negative attitude or apprehensions in the minds of male members of the families. They used to discourage/stop women from attending the group meetings. But in spite the discouragement of the other family members the respondents joined the SHGs i.e. they are able to take their decision by themselves. So, the Government agencies, NGOs as well as village women are playing an important role in forming the SHGs.

H. PERCEPTIONS OF MEMBERS ABOUT SHGs

COMMUNITY MOBILIZATION:

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 need of the community and leads to community organization.

Table 5.51
Mobilization of community

Sl. no.	Mobilization of community	Frequency	Percentage
01	Yes	30	66.66
02	No	15	33.33
	Total	45	100

The data reveals that SHGs members had made their endeavor in community mobilization to some extent i.e. about 66.66 percent. 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 need of the community and leads to community organization. The SHGs members are now confident enough to raise socially relevant issues in family and at village level. Women are now actively participating in government programmes like family planning, immunization, employment guarantee scheme. The women have collectively achieved many things like putting an end to illicit liquor, water crisis and conducting medical camps etc. They have carried out the activities they value most and in turn they are benefited by increasing their own well being as well as others through their commitment to community. They have become an active promoter and facilitators of social transformation.

BENEFIT AS A MEMBER OF SHGs:

One of the basic aims of SHGs formation is to increase the empowerment of the women in the village area. In the context of development (economic/social/political), empowerment cannot be given to anyone, nor is it a goal that can be reached by an organization or state. It is a process that takes place wherein

an inequality moves towards becoming equality. The inequality that has to alter into equality is the inequality in participation in the various processes of development. These can range from- education, health services, housing, livelihoods, employment, remuneration, etc. Empowerment is a process whereby constraints that impede participation are reduced so that the inequality starts moving towards becoming equality. Empowerment means giving power and authority to the people. Here the women have given socio-economic and political empowerment in all aspects of their life. Now a days women no more inferior to men and is not depending in any aspect on man. She is self-dependent, capable in handling in trades, business, as industrialists and as politicians. In every walk of their life they take their decision without depending on counterparts. The following table reveals the important benefit which is enjoyed by the member of SHGs in Chandrapur Block.

Table 5.52
Important benefit from SHGs

Sl. no.	Benefits	Frequency	Percentage
01	Income and savings	05	11.11
02	Easy credit facilities	33	73.33
03	Social status and self confidence	07	15.55
	Total	45	100

The data shows that maximum numbers of respondents i.e. 73.33 percent were benefited from the credit facilities which are enjoyed by the members from their respective group. The data reveals that 11.11 percent respondents had enjoyed the income and saving benefit from their SHGs and 15.55 percent respondents had enjoyed the benefit of social status and self confidence. The respondents feel that within family the respect and status of them had increased. Children education had improved significantly. Especially girl education was very low but now SHG

members are sending their children including girls to school. The sanitation in members' households has improved and it has led to better health in members' families. Now women are taking treatment from qualified doctors, even if they have to travel to nearby towns. Members are now confident enough to raise socially relevant issues in family and at village level. Women are now actively participation in government programmes like family planning, immunization, employment guarantee scheme.

AWARENESS OF GOVERNMENT SCHEME:

In India maximum village people are not aware regarding the various schemes of government. Though in recent times the Government of India and the concerned state government of our country formulated different programme for the development of village people through the Panchayati Raj Institution; the participation level is very slow. Panchayati Raj was seen as a means of ensuring democratic participation for rapid rural development. However, since there was no constitutional support, political will and adequate powers or resources, these PR bodies started languishing. Women were rarely on these bodies, except as co-opted members who were accorded little power, respect or political status. The following table shows whether the respondents have any idea regarding the various government programme or not.

Table 5.53
Idea of govt. scheme

Sl. no.	Idea of govt. scheme	Frequency	Percentage
01	Yes	35	77.77
02	No	10	22.22
	Total	45	100

The data indicates that 77.77 percent respondents had some idea regarding government scheme and 22.22 percent respondents had no any idea regarding the

government scheme. Specific programme like Swamsiddhya, Support to Training and Employment (STEP), Rashtriya Mahila Kosh (RMK) and District Rural Development Agency (DRD) 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. As a result of the awareness of the various scheme formulated by different Government agencies the village people can now easily get the opportunity of various schemes through by making the SHGs. However, priority to agriculture and rural development, generating productive employment and eradication of poverty, ensuring food and nutritional security for the women and children are some of the objectives of Common Minimum Needs Programmes of the Government, which would definitely result in the development and empowerment of women.

ATTENDANCE IN MEETING BY MEMBERS:

Participation in the meeting of the SHGs by its members has great significance as its shows that women members are aware of the importance of their presence in the meeting.

Table 5.54
Attendance in meeting

Sl. no.	Meeting attended by members	Frequency	Percentage
01	Yes	44	97.77
02	No	01	02.22
	Total	45	100

The data reveals that, 97.77 percent respondents were attend the meeting of their respective SHGs. Few other studies in the field of SHGs revealed that participation of women in SHG meeting made a significant impact on their

empowerment both in social and economic aspects. The women members were also able to increase their income level manifold and contribute to the development of the family. In this process, many women members expressed that they were participating in the final decision of the family, which they were not allowed during the pre linkage period.

I. STATUS OF WOMEN & CONFIDENCE OF THE GROUP MEMBERS

STATUS OF WOMEN:

SHGs have an in-built mechanism where emphasis has been given over capacity building of women through developing their dialoguing skills. Self-Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day-to-day life. It is easy to build-in empowerment as a goal of all development initiatives. Advocates of micro finance claim the very process of forming self-help groups is empowering and critical mass is formed which can be harnessed to pull households out of poverty traps. Further, empowerment cannot be achieved through the handling of just money since credit by itself does not bond women tighter enough to unleash a process of empowerment. Other social and development concerns are required to cement groups so that they can metamorphose into vehicles of empowerment.

Table 5.55
Status of Women

Sl. no.	Status	Frequency	Percentage
01	Social	07	15.15
02	Economic	10	22.22
03	Political	-----	-----
04	More than one	22	48.88
05	All	06	13.33
	Total	45	100

The data reveals the status of women as a member of SHGs. The data reveals that 15.15 percent respondent's social status in the society had increased as a member of SHGs. The data reveals that 22.22 percent respondent's economic status had increased after joined the SHGs, 48.88 percent respondents expressed that their social and economic status in the society had increased and 13.33 percent respondents expressed that their economic, political as well as economic status had increased after joined the SHGs. The overall observation is that almost all the objectives/goals were fulfilled as a member of SHGs which is very important aspect in the analysis of the impact of SHGs in the society.

CONFIDENCE OF THE MEMBERS:

SHGs programme clearly plays a central role in the lives of the poor. There is evidence of increased household incomes. This is a very significant indicator of impact. Within family the respect and status of women has increased. The SHGs members are now confident enough to raise socially relevant issues in family and at village level. The members are now actively participating in government programmes like family planning, immunization, employment guarantee scheme.

Table 5.56

Confidence to face personal, family and social problems

Sl. no.	Response	Frequency	Percentage
01	Yes	45	100
02	No	-----	-----
	Total	45	100

The data revealed that cent percent respondents had confidence in solving the various personal, family related and social problems. Thus it can say that after joined the SHGs, the confidence of the members was increased.

The economic and social impact of self help group (SHGs) in Chayani Barduar block and Chandrapur block may now be summarized as follows:

CHAYANI BARDUAR BLOCK

1. This study had covered 587 numbers of beneficiaries from nineteen different villages from the Chayani Barduar block.
2. As far as primary occupation of the respondents is concerned, it was found that majority of them (58.18 percent) were engaged with weaving works followed by agricultural work (20 percent) in this block. The other productive activities where the respondents were engaged were poultry farm, piggery, goatary, fishery, computer institute and dairy farm.
3. In respect of secondary occupation of the respondents is concerned, it was found that 28.57 percent respondents had small business as their secondary occupation, 42.85 percent respondents had agriculture as their secondary occupation, 14.28 percent respondents had goatary as their secondary occupation and 14.28 percent respondents had agricultural labourer as their secondary occupation.
4. It was revealed that before joining the SHGs, the income of the respondents was very less. It was found that 67.27 percent respondent's monthly income was only within Rs.500/- per month and 18.18 percent respondents monthly income was Rs.501/- to Rs.1000/- per month. There was no any respondents whose income was more than Rs.2000/-.
5. The study revealed that after joining the SHGs the income of the respondents had increased. It was found that 43.63 percent respondents monthly average income increased between Rs.1001/- to Rs.2000/- and 30.80 percent respondents monthly income had increased between Rs.2001/- to Rs.5000/- after joining the SHGs.

6. It was found that 96.36 percent respondents had taken credit from their groups for starting the productive activities.
7. It was found that amounts of credit were not a bulk amounts. It was revealed that 71.70 percent respondents had taken credit between Rs.501/- to Rs.3000/- and only 28.30 percent respondents had taken credit more than Rs.3000/-.
8. The rate of interest of credit money was very less compare with the rate of interest which was charged by the money lenders. It was found that 85.45 percent respondents had taken the loan from their respective SHGs @ Rs.5/- percent to Rs.6/- percent per month.
9. It was revealed that the decision for providing the loan to the members of the group was collective decision. It was found that 94.54 percent cases all members of the group collectively had taken the decision to provide the loan to its members.
10. It was found that maximum respondents (61.81 percent) had individual bank account and the type of all the account was saving bank account.
11. The study revealed that the respondents had opened their savings account in different commercial bank and RRBs. The maximum (44.11 percent) respondents had opened their account in Central Bank of India followed by 35.29 percent which open their account in AGBBK.
12. The study revealed that 44.11 percent respondents had an amounts of Rs.1001/- to Rs.3000/- in their account , 38.23 percent respondents had an amounts of Rs.3001/- to Rs.5000/- and only 17.64 percent respondents had an amounts of Rs.5000/- and above in their respective saving account.

13. It was found that 90.90 percent respondents had received training, whereas only 09.09 percent respondents had not received any training. 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. The respondents had received different types of training namely, "Poultry farm management", "Piggery farm management", "Goatary farm management", "Dairy farming activities", "Training on diversified handloom items", "Training programme on production of diversified handloom items under SGSY", "Training on scientific management of poultry and duckery farming", "Training on REDP repairing of submersible pump set and power tiller", "Training on operation, maintenance and overhauling agricultural implement and machinery", "Training on Reeling and Spinning", "Training on Maintenance of farm machineries", "Training on integrated farming system for sustainable self employment", "Training on modern technology in fish farming" and "Training on computer application for unemployment youth". The overall observation is that, the respondents had received different training facilities related with their productive activities which is very important for enhance their productive skill.

14. It was found that maximum (56 percent) respondents had received training only for a few days. They received it only 1-3 days. Only 6 percent respondents had received training in between 7-9 days and 38 percent respondents had received the training for more than twelve days.

15. It was revealed that both the development block and NGOs are involved for providing the training to the SHGs members. The maximum (62 percent) respondents had received training from the NGOs and 38 percent respondents had

received training from the Chayani Barduar block. i.c NGOs involvement is more compare with the development block in Chayani Barduar block.

16. Regarding the satisfaction level of the respondents with different aspects during the training periods was that above 50 percent respondents had satisfied with the trainer whereas 18 percent respondents had satisfied with the inputs which were used in the training periods. It was found that 24 percent respondents had satisfied with the methods of training and only 8 percent had satisfied with the duration of the training.
17. It was revealed that 50 percent respondents had most benefited from the training and another 48 percent had benefited simply. There were no any members who were not benefited at all from the training.
18. The study revealed that maximum respondents, i.e. 54.54 percent respondents sell their product in their home itself followed by 21.72 percent who sell their product at village market. It was found that more than 18.10 percent respondents sell their product in the nearby market and only 5.43 percent respondents sell their product in nearby town.
19. It was found that 58.18 percent respondents had got helps from NGOs for sale of their product and only 1.81 percent respondents had got helps from the development block and 40 percent SHGs members don't got any helps from the others.
20. It was found that 3.63 percent respondents had received the initiative from their family members to join the SHGs, 32.72 percent respondents had received the encouragement from the women of the village to join the SHGs, 54.54 percent had received initiative from the NGOs and 9.09 percent respondents had received

imitative from the Government agencies to become a member of SHGs. It was found that the initiative from the family members to the respondents was very less. The major hurdle was the negative attitude or apprehensions in the minds of male members of the families. They used to discourage/stop women from attending the group meetings.

21. It was revealed that SHGs members had made their endeavor in community mobilization. It was found that about 72.72 percent respondents had involved in the community mobilization. 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 need of the community and leads to community organization. The SHGs members are now confident enough to raise socially relevant issues in family and at village level.
22. It was found that maximum numbers of respondents i.e. 58.18 percent were benefited from the credit facilities which they were getting from their respective groups. It was revealed that 27.27 percent respondents had got the income and saving benefit from their SHGs and 14.54 percent respondents had got the benefit of social status and self confidence.
23. Regarding the idea of Government scheme it was revealed that 72.73 percent respondents had some idea about the various schemes of Government.
24. It was found that majority of respondents from SHGs had high level of participation in the meetings of SHGs. It was found that, 90.99 percent respondents attend the meeting of their respective SHGs. It revealed that

participation of women in SHG meeting made a significant impact on their empowerment both in social and economic aspects.

25. It was revealed that the status of women as a member of SHGs had increased. It was found that 14.54 percent respondent's social status in the society had increased as a member of SHGs. It was revealed that 63.63 percent respondent's economic status had increased after joining the SHGs, 3.63 percent respondent's political status had increased in the society, 14.54 percent respondent's status had increased more than one aspect the above social, economic and political status in the society and 3.63 percent respondents expressed that their economic, political as well as economic status had increased after joining the SHGs. The overall observation in this table is that almost all the objectives/goals are fulfilled as a member of SHGs which is very important aspect in the analysis of the impact of SHGs in the society

CHANDRAPUR BLOCK

1. This study had covered 470 numbers of beneficiaries from fifteen different villages from the Chandrapur block.
2. As far as primary occupation of the respondents is concerned, it was found that maximum of them (24.44 percent) were engaged with goatary farm followed by piggery farm (17.77 percent) in this block. The other productive activities where the respondents were engaged were weaving, dairy farming, duckery and agricultural labourer.
3. In respect of secondary occupation of the respondents is concerned, it was found that 33.33 percent respondents had small business as their secondary occupation, another 33.33 percent respondents had waving activities as their secondary

occupation and 33.33 percent respondents had agricultural labourer as their secondary occupation.

4. It was revealed that before joining the SHGs, the income of the respondents was very less. It was found that 93.33 percent respondent's monthly income was only within Rs.500/- per month and 6.66 percent respondents monthly income was Rs.501/- to Rs.1000/- per month. There was no any respondents whose income was more than Rs.1000/-.
5. In respect of income after joining the SHGs it was found that the entire respondent's monthly income had increased after joining the SHGs. It was found that the highest 21 respondents consisting of 46.66 percent have monthly income in between Rs.3001/- to Rs.4000/- followed by 11 respondents consisting 24.44 percent have monthly income in between Rs.2001/ to Rs.3000/-. The number of respondents whose income around Rs.1000/- are only 3 (06.66 percent) and 11.11 percent respondents have income in between Rs.1001/- to Rs.2000/-. It was found that 11.11 percent respondents had income were Rs.4001/- to Rs.5000/-. Compare with the current income and the previous income of the respondents we found that the income of the respondents gradually increases after joining the SHGs. Before joining the SHGs 93.33 percent respondents' monthly income was only around Rs.500/- and there was no any respondents whose income was above Rs.1000/-. But after joining the SHGs we have seen that 88.89 percent respondents monthly income are within Rs.4000/-, i.e. it is quite possible that the respondents in low and medium income group must avail the benefits of SHGs.
6. It was found that 82.22 percent respondents had taken credit from their groups for starting the productive activities.

7. It was found that amounts of credit were not a bulk amounts. It was revealed that 75.65 percent respondents had taken credit between Rs.501/- to Rs.3000/- and only 24.32 percent respondents had taken credit more than Rs.3000/-. This is a good sign for the inter-loaning system of SHGs, because it is quite difficult for the group members to repay the loan amount in proper time if amounts are more.
8. The rate of interest of credit money was very less compare with the rate of interest which was charged by the money lenders. It was found that 83.78 percent respondents had taken the loan from their respective SHGs @ Rs.5/- percent to Rs.6/- percent per month and 16.21 percent respondents had taken the loan @ Rs.3/- percent to Rs.4/- percent per month. There were no any respondents who take the loan above Rs.7/- percent. It may be stated as a positive indicator as people are keeping themselves free from the clutches of Money Lenders/Village Mahajan.
9. It was revealed that the decision for providing the loan to the members of the group was collective decision. It was found that 100 percent cases all members of the group collectively had taken the decision to provide the loan to its members.
10. It was found that maximum respondents (55.55 percent) had no any individual bank account and only 44.44 percent respondents' had individual bank account.
11. The study revealed that the respondents had opened their savings account in different commercial bank and RRBs. It was found that 20 percent respondent's had saving bank account in the State Bank of India, 65 percent respondent's had bank account in the UCO Bank and 15 percent respondent's had bank account in the Union Bank of India.

12. The study revealed that 45 percent respondents had an amounts of Rs.1001/- to Rs.3000/- in their account , 35 percent respondents had an amounts of Rs.3001/- to Rs.5000/- and only 15 percent respondents had an amounts of Rs.5000/- and above in their respective saving account. It was observed that after joining the SHGs around 88 percent respondent's monthly income was not more than Rs.4000/-. But still they were trying to save their income in the bank which is a very positive indicator of economic development of village area as well as the economy of our country.
13. It was found that 73.33 percent respondents had received training, whereas 26.67 percent respondents had not received any training. 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. These training were provided by concerned development block and NGOs. The respondents had received different types of training namely "Poultry farm management" and "Piggery farm management", "Goatary farm management", "Dairy farming activities", "Training on scientific management of poultry and duckery farming", "Training on Reeling and Spinning" and "Training on modern technology in fish farming".
14. It was found that maximum (96.96 percent) respondents had received training only for a few days. They received it only 1-3 days. Only 3.33 percent respondents had received training in between 7-9 days. It has stated that maximum respondents had got training period up to 3 days, which is not sufficient for the respondents to catch all the important techniques. So the development block and NGOs must be consider this time period and extent the duration of training period.

15. It was revealed that both the development block and NGOs are involved for providing the training to the SHGs members. The maximum (96.96 percent) respondents had received training from the development block and only 3.33 percent respondents had received training from the NGOs.
16. Regarding the satisfaction level of the respondents with different aspects during the training periods was that above 60.60 percent respondents had satisfied with the trainer whereas 18.18 percent respondents had satisfied with the inputs which were used in the training periods. It was found that 15.15 percent respondents had satisfied with the methods of training and only 6.06 percent had satisfied with the duration of the training. It was revealed that basically the respondents had not satisfied with the time period of the training compare with the trainer, input and method of the training. So the concern trainer must be considering about the time period of the training.
17. It was revealed that 45.45 percent respondents had most benefited from the training and another 48.48 percent had benefited simply. There were no any members who were not benefited at all from the training. It had stated that all most all the respondents had benefited from the training though some respondents had benefited more.
18. The study revealed that maximum respondents, i.e. 54.54 percent respondents sell their product in the village markets followed by 28.57 percent who sell their product at the home. It was found that more than 11.90 percent respondents sell their product in the nearby market and only 4.76 percent respondents sell their product in nearby town. It was observed that marketing system was very underdeveloped in this block. One of the basic aims of SHGs formation is to improve the marketing condition in the village area, but it is not successful in

Chandrapur block and just like the previous time in recent times also the maximum SHGs sell their product in their respective village and their home.

19. It was found that 44.44 percent respondents had got helps from the development block for sale of their product and 55.55 percent respondents did not receive any helps from the NGOs or from the Government agencies. Marketing support to micro enterprises can not be extended effectively by the present development staff in most of the regions because they are not sensitized to the entrepreneurial needs of the poor. Further, they are not equipped with the professional entrepreneurship development skills.
20. It was found that 06.66 percent respondents had received the initiative from their family members to join the SHGs, 62.22 percent respondents had received the encouragement from the women of the village to join the SHGs, 02.22 percent had received initiative from the NGOs and 28.88 percent respondents had received imitative from the Government agencies to become a member of SHGs. It was found that the initiative from the family members to the respondents was very less. The major hurdle was the negative attitude or apprehensions in the minds of male members of the families. They used to discourage/stop women from attending the group meetings.
21. It was revealed that SHGs members had made their endeavor in community mobilization. It was found that about 66.66 percent respondents had involved in the community mobilization. Community mobilization is the process of brining 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 need of the community and

leads to community organization. The SHGs members are now confident enough to raise socially relevant issues in family and at village level.

22. It was found that maximum numbers of respondents i.e. 73.33 percent were benefited from the credit facilities which they were getting from their respective groups. It was revealed that 11.11 percent respondents had got the income and saving benefit from their SHGs and 15.55 percent respondents had got the benefit of social status and self confidence.

23. Regarding the idea of Government scheme it was revealed that 77.77 percent respondents had some idea about the various schemes of Government like Swamsiddhya, Support to Training and Employment (STEP), Rashtriya Mahila Kosh (RMK) and District Rural Development Agency (DRD) 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.

24. It was found that majority of respondents from SHGs had high level of participation in the meetings of SHGs. It was found that, 97.77 percent respondents attend the meeting of their respective SHGs. It revealed that participation of women in SHG meeting made a significant impact on their empowerment both in social and economic aspects.

25. It was revealed that the status of women as a member of SHGs had increased. It was found that 15.15 percent respondent's social status in the society had increased as a member of SHGs. It was revealed that 22.22 percent respondent's economic status had increased after joining the SHGs, 48.88 percent respondent's

status had increased more than one aspect the above social, economic and political status in the society and 13.33 percent respondents expressed that their economic, political as well as economic status had increased after joining the SHGs. The overall observation in this table is that almost all the objectives/goals are fulfilled as a member of SHGs which is very important aspect in the analysis of the impact of SHGs in the society

CONCLUSION:

It can be stated from the above findings that, SHGs play a vital role for the socio-economic development of the beneficiaries. The concept of SHGs is catching up as the most viable means in recent years to empower women, especially at the grass root level. SHGs enables the group members to become self reliant and provides a forum for discussing their socio-economic problems, developing decision making capacity and leadership qualities among members equipping women with the basic skills required for understanding transactions. The SHGs holds the power and provides strength and acts as an antidote to the help ness of the poor. SHGs are potential source to empower and institutionalize participatory leadership among the marginalized and to identify, plan and initiate development activities. Participation of women in SHGs makes a significant impact on their empowerment, both in social and economic aspects.