

CHAPTER- VII

SUMMARY AND CONCLUSION

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In India after independence a large number of poverty alleviation programmes were implemented. But most of the programmes were based on top-down approach and did not consider the needs and requirements of the needy people. Accordingly, the economically vulnerable groups continued to remain under confidence and the guarantee for security of their livelihood was found missing in the entire endeavor to eradicate poverty from India. It is evident from the experiences and the information available from various countries that the group concept meets the objectives when a suitable group is formed. Self help groups (SHGs) can attain sustainability easily, because its members understand each other and the group were formed only after mutual consultation for their own mutual benefits. Here every member feels free and discusses any issues affecting them. Groups are running on democratic and transparent lines. SHGs are very compacting, neither too small nor too unwieldy. Generally SHGs are having optimum number of ten to twenty members. Since a decade, SHGs have gained momentum. These have entered into many walks of our life, i.e. in health programmes, credit system, self employment , creation of awareness about developmental activities and more so in farming sector. So one have to look into the structure of SHG, its sustainability, functional mechanism, saving analysis, linkages with other agencies, socio-economic impact on individual and community, factors that motivate the SHGs members, commonness among the profile characteristics of the SHGs members etc.

The present research study entitled “The structure and Functioning of Self Help Groups in Chayani Barduar and Chandrapur Block of Kamrup District in Assam” was designed with the objectives to: Study the structural pattern of SHGs in

Assam, find out the type of activities (functions) of SHGs, study the impact of SHGs on the socio-economic life of the rural people and study whether the present programme design is suitable for the development needs of the rural people of Assam or not?

The major findings of the study are as follows:

SOCIO-ECONOMIC BACKGROUND:

1. The study had covered 55 SHGs from Chayani Barduar block and 45 SHGs from Chandrapur block. The total number of beneficiaries in Chayani Barduar block and Chandrapur block were 587 and 470 respectively.
2. In respect of age of the beneficiaries, in Chayani Barduar block it was found that, most of them were middle age group (36-45 years) which comprised 49.73 percent followed by young age group (26-35 years) which comprised 41.73 percent. In Chandrapur block in respect of age of the beneficiaries, most of them were middle age group (36-45 years) which comprised 57.23 percent followed by young age group (26-35 years) which comprised 42.75 percent.
3. Regarding sex of the beneficiaries, in Chayani Barduar block, it was found that maximum (68.48 percent) beneficiaries were female where the male beneficiaries were only 31.51 and in Chandrapur block also it was found that maximum beneficiaries were female (97.23 percent) where the male beneficiaries were only 2.76 percent.
4. In respect of religion of the beneficiaries, in Chayani Barduar block maximum beneficiaries were Hindu (94.89 percent) and in Chandrapur block also maximum beneficiaries were Hindu (97.87 percent).
5. As far as caste category of the beneficiaries is concerned, in Chayani Barduar block more than fifty percent (54 percent) beneficiaries were from other backward

classes followed by general caste category (33.21 percent) and in Chandrapur block, majority of (45.10 percent) beneficiaries were from general caste category followed by schedule caste category (23.40 percent).

6. Regarding linguistic composition of the beneficiaries, in Chayani Barduar block all the beneficiaries were followed Assamese language and in Chandrapur block, 87.87 percent beneficiaries were followed Assamese language, 10 percent followed Bengali language and only 2.12 percent beneficiaries were followed Nepali language.
7. In respect of educational qualification, in Chayani Barduar block, maximum (95.75 percent) beneficiaries were literate and majority of them (45.14 percent) were educated up to high school level followed by middle level school (27.42 percent). In Chandrapur block in respect of educational qualification, maximum (90.43 percent) beneficiaries were literate and majority of them (38.93 percent) were educated up to high school level followed by middle level school (21.06 percent).
8. As far as martial status of the members is concerned, majority of them (88.92 percent) were married in Chayani Barduar block and in Chandrapur block 89.36 percent were married.
9. In respect of family members of the beneficiaries are concerned, in Chayani Barduar block, maximum (61.49 percent) beneficiaries had medium size family (6-10 members) and 35.77 percent beneficiary's had small size family (1-5 members). In Chandrapur block, maximum (68.72 percent) beneficiaries had medium size family (6-10 members) and 24.04 percent beneficiary's had small size family (1-5 members).

10. Regarding the size of land holding of the beneficiaries, in Chayani Barduar block it was found that 30.32 percent beneficiary's had small size of land holding (1-3 bighas) followed by 26.23 percent whose size of land holding were 4-6 bighas and in Chandrapur block regarding the size of land holding of the beneficiaries it was found that 50 percent beneficiary's had small size of land holding (1-3 bighas) followed by 25.95 percent whose size of land holding were 4-6 bighas.
11. As far as occupation of the beneficiaries is concerned in Chayani Barduar block majority of them (50.93 percent) were engaged in weaving activities i.e. for the production of Gamosa, Sadar etc. followed by 19.76 percent who were engaged in agricultural activities. As against in Chandrapur block as far as occupation of the beneficiaries is concerned it was found that 21.48 percent beneficiaries were engaged in piggery followed by goatary (18.08 percent).
12. In Chayani Barduar block, regarding the average monthly income of the beneficiaries it was found that 47.70 percent beneficiaries had income Rs.1001/- to Rs.2000/- and 17.03 percent beneficiaries income per month were only around Rs.1000/-, and in Chandrapur block 45.95 percent beneficiary's income were around Rs.1000/- and 45.74 percent beneficiaries had income Rs.1001/- to Rs.2000/- per month.
13. In Chayani Barduar block it was found that 57.06 percent beneficiaries had no any bank account, where as 42.93 percent beneficiaries had individual bank account and in Chandrapur block it was found that 50.63 percent beneficiaries had no any bank account, where as 49.36 percent beneficiaries had individual bank account.

STRUCTURE OF SHGs

14. The study had covered nineteen villages in Chayani Barduar rural development block and fifteen villages in Chandrapur rural development block.

15. In Chayani Barduar block in respect of establishment of SHGs, most of the groups (54.54 percent) were established by NGOs and 32.72 percent were established by women members of the village and in Chandrapur block, in respect of establishment of SHGs, most of the groups (44.44 percent) were established by Government agencies, 40 percent were established by women members of the village and only 15.55 percent were established by NGOs.
16. In Chayani Barduar block, it was found that 65.45 percent SHGs already completed 3-5 years term and 32.72 percent SHGs completed 6-8 years term and in Chandrapur block it was found that 46.66 percent SHGs had already completed between 3-5 years term and 44.44 percent SHGs had completed 6- 8 years term.
17. As far as sex-wise distributions of SHGs are concerned, in Chayani Barduar block, maximum SHGs were formed by female members (67.27 percent). The number of male groups was only 32.72 percent. There was no any mix group (male & female) and in Chandrapur block also maximum SHGs were formed by female members (97.68 percent). The numbers of male groups was only 02.22 percent. There was no any mix group (male & female).
18. In respect of religion of the group members of SHGs, in Chayani Barduar block maximum groups were formed by Hindu religion people and it was 94.54 percent. Only a few groups were formed by Muslim religion people in this block. There was no any mix religious groups and in Chandrapur block also, maximum groups were formed by Hindu religion people and it was 95.46 percent. Only a few groups (02.22 percent) were formed by Muslim religion people. There was no any mix religious groups.

19. Regarding linguistic composition of the SHGs, in Chayani Barduar block cent percent SHGs were formed by Assamese language people and in Chandrapur block, 86.58 percent SHGs were formed by Assamese language people, 6.66 percent groups were formed by Bengali language people, 2.22 percent groups were formed by Nepali language people and 4.44 percent groups were formed combinely both by the Assamese and Bengali language people.
20. In respect of total members per group, it was found that in Chayani Barduar block maximum SHGs (83.63 percent) had total members in their respective group were ten and in Chandrapur block also maximum SHGs (80 percent) had total members in their groups were 10 and only 20 percent SHGs had total numbers in their group were 11-15.
21. In Chayani Barduar block it was found that, at the time of establishment of SHGs, most of the respondents (36.36 percent) were taken from BPL category followed by the same locality which comprises 32.72 percent and 27.27 percent SHGs members were taken from the people who were expert in some specified productive activities and in Chandrapur block it was found that, at the time of establishment of SHGs, most of the respondents (44.44 percent) were taken from BPL category, 17.77 percent were from the same locality, 04.44 percent were from the friend circle of the group members and 33.33 percent SHGs members were taken from the people who were expert in some specified productive activities.
22. Though the SHGs had been initiated and formed by the Government Department, NGOs and members of the village, yet decision in inclusion of members is being vested in the hands of the group members itself. In Chayani Barduar block 94.54 percent SHGs members had taken the decisions for inclusion of new members and

- in Chandrapur block cent percent SHGs members had taken the decisions for inclusion of new members.
23. The members of the SHGs had mobilized thrift by their individual and group action. In Chayani Barduar block 41.81 percent SHGs by individual action mobilized thrift from their personal saving contributing Rs.81/- to Rs.100/- per month and in Chandrapur block 40 percent SHGs by individual action mobilized thrift from their personal saving contributing Rs.41/- to Rs.60/- per month and 37.77 percent SHGs saving Rs.21 to Rs.40/- per month.
24. In Chayani Barduar block it was found that 54.54 percent SHGs had received helps for their productive activities from NGO's and 38.18 percent SHGs had received helps from the Government agencies and in Chandrapur block it was found that 51.11 percent SHGs had received helps for their productive activities from Government agencies, 4.44 percent had received helps from NGOs and 8.88 percent SHGs had received helps both from the Govt. agencies and NGOs.
25. It was found that in Chayani Barduar block 54.54 percent SHGs was received training for the weaving activities followed by agriculture (9.09 percent) from the NGO's and Government agencies in time to time and in Chandrapur block it was found that 26.66 percent SHGs was received training for the piggery and poultry farm activities followed by Goatary farm (17.76 percent) from the NGO's and Government agencies in time to time.
26. In Chayani Barduar block it was found that 60 percent of the SHGs, 6-10 members was received training and 30.90 percent SHGs, 1-5 members was received training, i.e. majority of the group members were trained up regarding different productive activities and in Chandrapur block it was found that 55.50

percent of the SHGs, 6-10 members was received training followed by 37.77 percent SHGs, 1-5 members was received training and 2.22 percent SHGs, 11-15 members was received training for the different productive activities i.e. majority of the group members in this block also were trained up regarding different productive activities.

27. In the Chayani Barduar block 49.09 percent SHGs had organized monthly meeting and in Chandrapur block 51.11 percent SHGs had organized monthly meeting followed by 35.52 percent which organized meeting in every fortnight. It may state that organization and participation in those meeting is a positive aspect that shows the process of social empowerment, awareness and democratic values.

28. Regarding the selection of the executive members (President/Secretary/Treasurer), it was found that 87.27 percent executive members were selected through election process within group members and only 12.72 percent executive members were selected without any election in Chayani Barduar block and in Chandrapur block 71.11 percent executive members were selected through election process within group members and only 28.88 percent executive members were selected without any election.

29. In Chayani Barduar block, it was found that most of the executive members continuing their job from the very beginning of the formation of the SHGs. It was found that 65.45 percent executive members had completed 3-5 years tenure and 32.72 percent executive members completed 6-8 years tenure and in Chandrapur block it was found that 46.62 percent executive members had completed 3-5 years tenure and 44.44 percent executive members had completed 6-8 years tenure and 8.88 percent executive members had completed around 2 years, i.e. though the maximum SHGs followed the democratic process for the selection of the

executive members but regarding tenure they had not fix any specific time periods. It was found that most of the executive members continuing their job from the very beginning of the formation of the SHGs.

30. Regarding average monthly income of the SHGs it was found that in Chayani Barduar block 32.72 percent SHGs had monthly income Rs.9001/- to Rs.12000/- per month and in Chandrapur block 62.22 percent SHGs had monthly income Rs.6001/- to Rs.9000/- per month.
31. It was found that in Chayani Barduar block, 52.72 percent SHGs were monitored by the NGOs and 34.54 percent SHGs were monitored by different government agencies like DRDA, SIRD etc. and in Chandrapur block it was found that 44.44 percent SHGs were monitored by the Government agencies like DRDA, SIRD etc. and 15.55 percent SHGs were monitored by NGOs.
32. It was found that all the SHGs had linked with different commercial bank and RRBs. In Chayani Barduar block it was found that 63.63 percent SHGs had linked with the Punjab National Bank, 29.09 percent SHGs had linked with Central Bank of India and 7.27 percent SHGs had linked with different RRBs and in Chandrapur block it was found that 91.02 percent SHGs had linked with the UCO bank and 8.88 percent SHGs had linked with SBI.
33. It was revealed that in Chayani Barduar block, 98.18 percent SHGs was directly linked with the bank for the loan purposes and only 1.81 percent SHGs had linked with for the saving purposes and in Chandrapur block, it was found that 71.04 percent SHGs were directly linked with the bank for the loan purposes and 28.86 percent SHGs had linked with for the saving purposes.

34. It was found that in both the blocks there was no any linked between the SHGs and the co-operative societies.
35. Though a large number of SHGs had been formed by Government Dept. in both the blocks, yet only 3.63 percent SHGs were linked with different government programmes like Swayamsiddha, STEP, RMK and DRDA etc. in Chayani Barduar block and in Chandrapur block 22.22 percent SHGs had linked with various government programmes like Swayamsiddha, STEP, RMK and DRDA etc.

FUNCTION OF SHGs:

36. As far as productive activities of the SHGs is concerned, in Chayani Barduar block more than fifty percent (58.18 percent) were involved with weaving works followed by agricultural work (20 percent). The other productive activities where the SHGs involved were poultry farm, piggery, Goatary, fishery, computer institute and dairy farm. In Chandrapur block 28.86 percent SHGs were involved in Goatary followed by poultry farm and piggery (22.22 percent) each. The other productive activities where the SHGs involved were weaving and diary farm.
37. In Chayani Barduar block, it was found that maximum (94.54 percent) SHGs and in Chandrapur block 82.14 percent SHGs were involved with the marketing of their product.
38. In Chayani Barduar block 85.45 percent SHGs had sold their product in the local market and at their home and 9.09 percent SHGs had sold their product in the villages and different Mela. In Chandrapur block 73.26 percent SHGs had sold their product in the local market and at their home and 6.06 percent SHGs had

sold their product in the villages and different Mela and 2.22 percent SHGs had sold their product in the home, local market, Mela and in the village.

39. The inter-loaning systems were available in all the groups. In Chayani Barduar block 81.81 percent SHGs provided credit to its members up to Rs.6500/-. In Chandrapur block 62.22 percent SHGs had provided credit to its members up to total amount of Rs.6500/-.
40. It was found that in Chayani Barduar block maximum (90.90 percent) SHGs had kept only Rs.1000/- to Rs.2500/- in their hands and only 7.27 percent SHGs had kept only Rs.2501/- to Rs.4000/- in their hand. In Chandrapur block maximum (57.72 percent) SHGs had kept only Rs.1000/- to Rs.2500/- in their hands.
41. Regarding mobilization of savings with the bank, in Chayani Barduar block 40 percent SHGs had Rs.4001/- to Rs.5500/- in their account followed by 23.63 percent SHGs whose total amount of money in the bank were above Rs.6000/-. In Chandrapur block regarding mobilization of savings with bank, 37.77 percent SHGs had Rs.2501/- to Rs.4000/- in their account followed by 22.22 percent SHGs whose total amount of money in the bank were Rs.4001/- to Rs.5500/-.
42. In respect of the rate of interest, in Chayani Barduar block maximum (85.45 percent) SHGs had provided credit to its members @ Rs.5/- to Rs.6/- per month, followed by 12.72 percent SHGs which had provided credit @ Rs.3/- to Rs.4/- per month and only 1.81 percent SHGs provided credit @ Rs.1/- to Rs.2/- per month. In Chandrapur block maximum (79.92 percent) SHGs had provided credit to its members @ Rs.5/- to Rs.6/- per month, followed by 9.98 percent SHGs which had provided credit @ Rs.3/- to Rs.4/- per month.

43. In Chayani Barduar block, it was found that all the groups provided credit to the out side members. It was revealed that 45.45 percent SHGs provided credit to the out side members @ Rs.7/- to Rs.9/- per month followed by 43.63 percent which provided credit @ Rs.9/- and above and only 10.90 percent SHGs provided credit @ Rs.4/- to Rs.6/- per month. In Chandrapur block, it was revealed that maximum (77.77 percent) SHGs had provided credit to the out side members @ Rs.7/- to Rs.9/- per month followed by 13.33 percent which had provided credit @ Rs.4/- to Rs.6/- and 8.88 percent SHGs had provided credit @ 9/- and above per month.

44. In Chayani Barduar block, it was found that 63.63 percent SHGs were engaged in various social issues in the society and in Chandrapur block, it was found that 77.77 percent SHGs were engaged in various social issues in the society.

45. It was revealed that in Chayani Barduar block, 92.72 percent SHGs were interested for expanding the same type of activity whatever they are doing and only 7.27 percent SHGs are interested for changing their productive activities. In Chandrapur block, it was found that 71.04 percent SHGs were interested for expanding the same type of activity whatever they are doing and 28.86 percent SHGs were interested for changing their productive activities.

46. It was revealed that the some SHGs had entered in new productive business also. In Chayani Barduar block some groups had started the DTP cum computer institution.

ECONOMIC AND SOCIAL IMPACT:

47. This study had covered 587 beneficiaries from nineteen different villages from the Chayani Barduar block and 470 beneficiaries from fifteen different villages from the Chandrapur block.

48. As far as primary occupation of the respondents is concerned in Chayani Barduar block, 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. In Chandrapur block 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. The over all observation is that all the respondents are actively involved in different productive activities which ultimately help them to develop their economic condition. It is observed that the respondent's primary occupation are 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.

49. In respect of secondary occupation of the respondents is concerned, in Chayani Barduar block, 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. In Chandrapur block, 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. It is reveals that the

respondents have involved only in their primary occupations and they are not engaged in subsidiary occupation. But regarding the economic point of views it is very important to the respondents to start a subsidiary occupation.

50. In Chayani Barduar block, it was found 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/-. In Chandrapur block it was found that 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/-. It may stated that the respondents' earnings were on the lower side before joining the SHGs.

51. The study revealed that after joining the SHGs the income of the respondents had increased. In Chayani Barduar block it was found that 43.63 percent respondents monthly average income increased Rs.1001/- to Rs.2000/- and 30.80 percent respondents monthly income were increased Rs.2001/- to Rs.5000/- after joining the SHGs. In Chandrapur block it was found that the entire respondent's monthly income was increased after joining the SHGs. It was found that the highest 21 respondents consisting of 46.66 percent had monthly income Rs.3001/- to Rs.4000/- followed by 11 respondents consisting 24.44 percent had monthly income Rs.2001/ to Rs.3000/-. The number of respondents whose income around Rs.1000/- were only 3 (06.66 percent) and 11.11 percent respondents income were Rs.1001/- to Rs.2000/-. It was found that 11.11 percent respondents income were

Rs.4001/- to Rs.5000/-. Compare with the current income and the previous income of the respondents it is 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 it is 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.

52. In Chayani Barduar block, it was found that 96.36 percent respondents had taken credit from their groups for starting the productive activities and in Chandrapur block, it was found that 82.22 percent respondents had taken credit from their groups for starting the productive activities. The overall observation is that inter loaning system is 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.

53. It was found that amounts of credit were not a bulk amounts. It was revealed that in Chayani Barduar block, 71.70 percent respondents had taken credit Rs.501/- to Rs.3000/- and only 28.30 percent respondents had taken credit more than Rs.3000/-. In Chandrapur block, it was found that 75.65 percent respondents had taken credit 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.

54. 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 in Chayani Barduar block, 85.45 percent respondents had taken the loan from their respective SHGs @ Rs.5/- percent to Rs.6/- percent per month. In Chandrapur block, 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 was no any respondent who take the loan @Rs.7/- percent and above per month. It may be stated as a positive indicator as people are keeping themselves free from the clutches of Money Lenders/Village Mahajan.
55. It was revealed that the decision for providing the loan to the members of the group was collective decision. In Chayani Barduar block, 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. In Chandrapur block, it was found cent percent cases all members of the group collectively had taken the decision to provide the loan to its members. 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.
56. In Chayani Barduar block, it was found that maximum respondents (61.81 percent) had individual bank account and the type of all the account was saving bank account. In Chandrapur block, it was found that only 44.44 percent respondents' had individual saving 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

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 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.

57. The study revealed that the respondents had opened their savings account in different commercial bank and RRBs. In Chayani Barduar block, the maximum (44.11 percent) respondents had opened their account in Central bank of India followed by 35.29 percent which had opened their account in AGBBK. In Chandrapur block 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. The overall observation is that most of the nationalized bank's and RRBs have branches in the village area and the respondents have enjoying the banking facilities from them.

58. In Chayani Barduar block, it was found 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 bank account. In Chandrapur block it was found 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.

59. In Chayani Barduar block, it was found that 90.90 percent respondents had received training, whereas only 09.09 percent respondents had not received any training. In Chandrapur block, 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.
60. In Chayani Barduar block, 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. In Chandrapur block, 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.
61. It was revealed that both the development block and NGOs are involved for providing the training to the SHGs members. In Chayani Barduar block, 62 percent respondents had received training from the NGOs and 38 percent respondents had received training from the block i.c. NGOs involvement is more compare with the development block. In Chandrapur block 96.96 percent

respondents had received training from the development block and only 3.33 percent respondents had received training from the NGOs.

62. In Chayani Barduar block, regarding the satisfaction level of the respondents with different aspects during the training periods it was found 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. In Chandrapur block, regarding the satisfaction level of the respondents with different aspects during the training periods it was found 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.

63. In Chayani Barduar block, it was found 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. In Chandrapur block, it was found 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.

64. The study revealed that in Chayani Barduar block 54.54 percent respondents was sold their product in their home itself followed by 21.72 percent who sold their product at village market. It was found that more than 18.10 percent respondents sold their product in the nearby market and only 5.43 percent respondents sold their product in nearby town. In Chandrapur block also 54.54 percent respondents sold their product in the village markets followed by 28.57 percent who sold their product at the home. It was found that more than 11.90 percent respondents sold their product in the nearby market and only 4.76 percent respondents sold their product in nearby town. It was observed that marketing system was very underdeveloped in both the 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 these blocks.

65. In Chayani Barduar block, it was found that 58.18 percent respondents had received helped from NGOs for sale of their product and only 1.81 percent respondents had received helped from the development block and 40 percent SHGs members was not received any helps from the others. In Chandrapur block, it was found that 44.44 percent respondents was received helped from the development block for sale of their product and 55.55 percent respondents was 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.

66. In Chayani Barduar block, 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 initiative from the Government agencies to become a member of SHGs. In Chandrapur block, only 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 initiative 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.

67. It was revealed that SHGs members had made their endeavor in community mobilization. It was found that in Chayani Barduar block about 72.72 percent respondents had involved in the community mobilization. In Chandrapur block, it was found that about 66.66 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.

68. In Chayani Barduar block, it was found that 58.18 percent respondents were benefited from the credit facilities which they were received from their respective groups. It was revealed that 27.27 percent respondents were received the income

and saving benefit from their SHGs and 14.54 percent respondents were received the benefit of social status and self confidence. In Chandrapur block, it was found that 73.33 percent respondents were benefited from the credit facilities which they were received from their respective groups. It was revealed that 11.11 percent respondents was received the income and saving benefit from their SHGs and 15.55 percent respondents was received the benefit of social status and self confidence.

69. Regarding the idea of government scheme it was revealed that in Chayani Barduar block 72.73 percent respondents had some idea about the various schemes of government and in Chandrapur block, it was revealed that 77.77 percent respondents had some idea about the various schemes of Government. Specific programme like Swamsiddhya, Support to Training and Employment (STEP), Rashtriya Mahila Kosh (RMK) and District Rural Development Agency (DRDA) are making concerted efforts towards improving the condition of women by upgrading their skills through training programmes and offering greater employment opportunities to them through dairy development, handloom, handicrafts etc. which are related to them in traditional occupations. 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.

70. It was found that majority of respondents from SHGs had high level of participation in the meetings of SHGs. In Chayani Barduar block, it was found that, 90.99 percent respondents were attending the meeting of their respective SHGs. In Chandrapur block, it was found that, 97.77 percent respondents were attending 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.

71. It was revealed that the status of women as a member of SHGs had increased. In Chayani Barduar block, 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. In Chandrapur block, 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 was 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 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

It was found from the case studies that in both the blocks, the SHGs were formed by NGOs, development block and the women member of the village itself. Some local political leaders and one ex. MLA of the Palasbari constituency were also involved for the group formation. The maximum members of the group comprised ten to fifteen and only a few groups were consisting more than 15 members. The groups were formed both by the male and female and all the members were from different caste category and their religion was Hindu and Muslim. There was no any mix groups regarding religion and sex. Most of the groups organized monthly meeting. The group members contributed Rs.5/- to Rs.25/- per week and they deposited their money in the bank. The inter-loaning system was available in all the groups and the rate of interest was Rs.2/- percent to Rs.5/- percent per month. Some groups were provided credit to the out side members also and the rate of interest was more than Rs.5/- percent per month. The groups involved various productive activities like-weaving (production of Gamosa, Sadar, Endi cloth etc.), dairy farm, piggery, poultry, goatary, agricultural activities etc. The groups basically sold their product in the local market and their home. Some groups sold their product in the nearest town also. The maximum groups had received various types of training both from the NGOs and the development blocks and most of the groups were supervised by the concerned block officials and NGOs. Maximum groups had received the bank loan through either by the help of NGOs or by the help of development block and most of the groups distributed that money within the members of the groups and for that every members must be pay some interest for that. For repaying the loan, the members of the group contributed some amounts of money every month. There were no any groups regarding defaulting the loan amounts. One important finding is that the performance of some group which was formed by NGOs and the group members were male, their

monthly income were Rs.10000/- to Rs.25000/- per month. It was found from the case studies that the most of the groups had not very much aware regarding the various schemes which is formulated by the Government of India and the State Government. The most of the group members expressed that their social, economic and political status had increased after the formation of the groups. They felt that their confidence to lead a better life has increased due to formation of the groups. No any members had interested to join active politics.

CONCLUSION:

In a poor state like Assam, the emergence of SHGs is an innovative step for women empowerment. Micro finance through SHGs is now a vital weapon for the rural poor to fight against poverty. Self help groups and micro credit should be visualized as one of the component of a solution to accelerate the socio-economic development particularly of the disadvantaged, vulnerable and poor women in the state. The women SHGs having tremendous confidence among themselves, have brought about a transformation in the social outlook of its members.

SHGs in Assam saw a new chapter of emancipating rural poor from the clutches of money lenders and other informal credit institutions exploiting the poor by charging exorbitant rate of interest and keeping them in the chain of poverty. The SHGs not only benefited by bank finance linkage but also grass root participation ensured their involvement in the process of project implementation, which in turn helps to achieve successful result. The SHGs, with the active co-operation of district administration, banks, NGOs and other employees of concern block could bring out a sea change in this filed. Hence, the success of the SHGs scheme needs an integrated approach.

SUGGESTIONS:

On the basis of the findings of the present study following suggestions can be prescribed for the development of SHGs:

1. The members of SHGs should be more active, enthusiastic and dynamic to mobilize more saving by group action.
2. Schedule Tribes have a sound population in both the rural development block but the percentage of their membership in SHGs is comparatively low. NGOs and government agencies should try their best to reach these people to maximum extent.
3. Arrangement should be made by the rural development department to impart various types of training and guidance to the members of the groups co-ordinating various departments to mobilize thrift by their group action.
4. Each member of the group should be aware of and have confidence to know the rule and function of the group, then only each one can get the knowledge as required to operate the group. The members of women SHGs should be literate through the educated members of their families, animator's village elites and the functionaries of non-formal education and adult education programmes so that they can gather knowledge about the operation and function of SHGs.
5. In both the block maximum SHGs are formed by female members of the village only. The concern NGOs and Govt. agents should initiate the male members of the village to form SHGs.
6. Some sort of encouragements and benefits may be given to the agencies and persons involved in motivation and supervision work for the SHGs.

7. Marketing facilities for the sale of the products of SHGs may be created. More periodical exhibitions in block level may be organized where the products of SHGs can be displayed and success stories can be highlighted. Consequent upon this more women members will be attracted towards SHGs.
8. The study revealed that the members have not only worked as participants and beneficiaries but also become decision makers. They encourage women to take active part in various programmes. They remove the social limitations of women such as superstition and dormant role in decision a great confidence in the minds of rural women to succeed in their day to day life. The SHGs members should be joined in PRI for extending the political status which helps them to enjoy greater freedom in near future.
9. The members of the women SHGs may be given opportunity to visit the different successful SHGs in different places.
10. One or two successful SHGs may be taken as models in each block and they may be given chance to exchange their views and be able to correct their planning by interactions.
11. It was revealed in the study that concept of federation/ co-operative among SHG members is not popular in Assam. In both the blocks there is no any link of SHGs and co-operative Societies. As federation can better negotiate the collective interests of SHGs and also it can articulate SHG concerns at different levels, the government and NGOs should take initiatives for making the cluster and federation of the SHGs.

12. Though most of SHGs were formed by government agencies in both the block yet there is a great need to establish linkages between SHGs and Government programmes.
13. The bank should advance adequate credit to the SHGs making proper assessment of the credit needs of the members which helps the group members to solve their problems and make professional improvement. The procedure of the banks in sanctioning credit to the SHGs should be more simple.
14. In recent years, the State Government has taken the task of promotion of SHGs through block and Gaon Panchayat level workers. In both the block the concern block level officials formed a large numbers of SHGs without giving proper care towards the working and existence. So the block should take proper care of the SHGs by providing different training to the members and supervise their productive activities time to time.
15. In Chandrapur block the involvement of NGOs to the SHG movement is very less. There are many remote areas in this block where people are far away from banking service and also the government intervention is absent, NGOs have more proximity with rural people and their basic issues. They should take a lead to mobilize the women member in forming the SHGs, so that women members can play a vital role in social, economic and political field.
16. There must be follow up action by the implementing machinery of SHGs. entrepreneurship development training programme should be conducted block wise and GP wise by the government to enable the SHGs to start their trade group-wise/ individually with confidence.

17. When the SHGs will be formed by the government department or NGOs, they must be take care that the poor people (BPL category) should be included in the group.
18. The SHG must be conducting the group meeting every week so that they can take proper decision quickly for different aspects.
19. In case of inter-loaning system, the amounts of credit should be less which helps the groups to recover the loan in proper time. The rules and regulation of credit must be same for all the members and the members should follow the same.
20. The SHGs must be expanded their productive activities in some new commercial practices. They should concentrate for the production of some commercial crops like production of sun flower, organic food etc. which has a huge demand in the market. The concern government department and NGOs should help the SHG for their new venture.
21. Basic accounting knowledge and guidance should be given to all members of SHGs by which they can maintain records and run their day to day transaction and business effectively. People's participation in this poverty alleviation programme may be ensured creating confidence on their mind.