CHAPTER-III

SOCIO-ECONOMIC BACKGROUND OF

BENEFICIARIES

CHAPTER-III

SOCIO-ECONOMIC BACKGROUND OF BENEFICIARIES

In this chapter an attempt is made to analyze the socio-economic background of the beneficiaries in terms of name of the locality, age group, sex, religion, caste category, language, educational qualification, marital status, family size, total land holding, occupation, monthly income and bank account of the beneficiaries. On the basis of the information about the members of each SHG collected during the preliminary survey of the SHGs, the social background of all the members of the studied SHGs is discussed here. Socio-economic background of the beneficiaries for each development block is discussed separately as follows:

A. CHAYANI BARDUAR BLOCK

LOCALITY OF THE BENEFICIARIES

Chayani Barduar block is one of the development blocks of Kamrup district in Assam. It is around 25 km. far away from Guwahati city. The block comprises 11 Gaon Panchayats, namely (i) Kochpara, (ii) Parlly Hudumpur, (iii) Bongara, (iv) Maliata, (v) Amaranga, (vi) Haropara, (vii) Birogaon, (viii) Rajapara, (ix) Satpur, (x) Barenti-Maniari-Parakuchi and (xi) Sarpara. The total numbers of inhabitant villages are 62. According to the study area under this block nineteen villages namely: 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 table 3.1

Table 3.1

Village-wise distribution of beneficiaries

Sl. no.	Name of the village	Total number of SHGs	Total number of beneficiaries	Average number of members per group
01	Mirza	11	110	10
02	Sarpara	09	95	10.55
03	Jharobori	04	40	10
04	B. Bagan	04	48	12
05	Rongamati	03	36	12
06	Bazarapara	03	30	10
07	Chimina	03	30	10
08	Koshpara	02	20	10
09	Dhakhala	02	20	10
10	Bongara	02	24	12
11	Sontala	02	20	10
12	Bakarapara	02	30	15
13	Barkushi	02	24	12
14	Haropara	01	10	10
15	Kokjhar	01	10	10
16	Kumeria	01	10	10
17	Satpur	01	10	10
18	Kallapara	01	10	10
19	Bokdobha	01	10	10
	Total	55	587	

The data shows that in this block maximum beneficiaries were from Mirza village (110) followed by Sarpara village (95). The data reveals that only two groups had fifteen members and four groups had twelve members in their respective groups. The data reveals that 60 percent groups comprised ten members in their respective groups.

AGE GROUP

Age is an important sociological aspect. It is defined as the estimated or calculated interval of time between the date of birth and the date of census, expressed in completed solar years. On the basis of age group the beneficiaries are classified into seven categories: (i) 16-20 age group, (ii) 21-25 age group, (iii) 26-30 age group, (iv) 31-35 age group, (v) 36-40 age group, (vi) 41-45 age group, and (vii) above 45 years. The distribution is given in table 3.2

Table 3.2

Age-wise distribution of beneficiaries

Sl. no.	Age-group	Frequency	Percentage
01	16-20	------	------
02	21-25	012	02.04
03	26-30	119	20.27
04	31-35	126	21.46
05	36-40	184	31.34
06	41-45	108	18.39
07	Above 45	038	06.47
	Total	**587**	**100**

The data shows that 43.77 percent beneficiaries belong to the youth (21-35 years) and 49.73 percent beneficiaries belong to middle age (36-45 years). The data reveals that only a few beneficiaries (6.47 percent) whose age group was more than 45 years. The overall observation is that the younger age group as well as middle age group people was actively participating in SHGs programmes. It is held by social scientists that age has significance in the implementation of programmes. Hence in the present work age has significance in the implementation of SHGs programme as a public policy.

SEX

Differentiation based on sex is one of the most fundamental features of human society. There are only two sexes, male and female. The existence of two sexes, a biological differentiation, results in what is also one of the most important kinds of social differentiation. The distribution of the beneficiaries into sex is given in table 3.3

Table 3.3

Sex-wise distribution of beneficiaries

Sl. no.	Sex-group	Frequency	Percentage
01	Male	185	31.51
02	Female	402	68.48
	Total	**587**	**100**

The data reveals that a little more than two-third (68.48 percent) of the beneficiaries was female. This indicates that the women involvement were more in the SHGs. This is a good sign in the SHGs programme in Assam because for the empowerment of the women it is necessary to increase the numbers of women in the SHGs formation.

RELIGION

Religion is a set of beliefs, symbols and practices which is based on the idea of the sacred, and which unit's believers into a socio-religious community. It is a major concern of man. It is a major concern of man. It is one of the earliest and the deepest of the human beings. Religion is universal, permanent, pervasive and perennial interests of man. Religion revolves round man's faith in the supernatural forces. Religion is a concrete experience which is associated with emotions, especially with fear, awe or reverence. Religion provides a vital role for the cultural and social

background of the respondents. The following table 3.4 shows the religion-wise distribution of the beneficiaries.

Table 3.4

Religion-wise distribution of beneficiaries

Sl. no.	Religion	Frequency	Percentage
01	Hindu	557	94.89
02	Muslim	30	05.10
03	Christian	------	------
04	Others	------	------
	Total	**587**	**100**

The data reveals that most of the beneficiaries were from Hindu religion (94.89 percent), whereas only 05.10 percent beneficiaries were from Muslim religion. There were no any beneficiaries from Christian and other religion. The overall observation is that though SHG programmes are reaching to each and every religion of our country, in Assam it is basically confined with the Hindu religion only.

CASTE CATEGORY

Caste is a "collection of families, bearing a common name, claming a common descent, from a mythical ancestor, human and divine, professing to follow the same hereditary calling and regarded by those who are competent to give an opinion as forming a single homogeneous community." Here the whole beneficiaries are divided into four caste categories- Scheduled Caste, Scheduled Tribes, Other Backward Classes and General Category. The distribution of beneficiaries into caste category is given in table 3.5

Table 3.5

Distribution of beneficiaries into caste category

Sl. no.	Caste category	Frequency	Percentage
01	S.C.	017	02.89
02	S.T.	058	09.88
03	OBC	317	54.00
04	GENERAL	195	33.21
	Total	**587**	**100**

As far as social status of SHG members is concerned, most of them (54 percent) belong to other backward classes (OBC), followed by general category that constitute 33.21 percent. The number of beneficiaries from the scheduled cast (SC) and scheduled tribe (ST) was 02.89 percent and 09.88 percent respectively.

LANGUAGE

Language provides a vital role for cultural and social background of the beneficiaries. Language means a symbol by which a person communicates with other. It is a very big factor to understand a person and his/her culture and social background. As India is the land of multiple languages we find that some are multilingual or at least bilingual. The following table 3.6 shows the language-wise distribution of the beneficiaries.

Table 3.6

Language-wise distribution of beneficiaries

Sl. no.	Language	Frequency	Percentage
01	Assamese	587	100
02	Bengali	------	------
03	Hindi	------	------
04	Nepali	------	------
05	Boro	------	------
	Total	**587**	**100**

The data reveals that all the beneficiaries were belong to Assamese language. There were no any beneficiaries from the Bengali, Hindi, Nepali, Boro and other languages.

EDUCATIONAL QUALIFICATION

One of the important indicators of social development is the level of literacy and educational attainment, a high level of which is considered to be an important factor in the process of modernization. Educational qualification of the beneficiaries is classified into eight categories which are –(i) Illiterate, (ii) Primary, (iii) Medium, (iv) High School, (v) Higher Secondary, (vi) Graduate, (vii) Post Graduate and (viii) Others. The distributions of the beneficiaries under these categories are shown in table 3.7

Table 3.7

Education-wise distribution of beneficiaries

Sl. no.	Educational level	Frequency	Percentage
01	Illiterate	025	04.25
02	Primary	046	07.83
03	Medium	161	27.42
04	High School	265	45.14
05	Higher Secondary	056	09.54
06	Graduate	033	05.62
07	Post Graduate	001	00.17
08	Others	------	------
	Total	587	100

The data shows that most of the beneficiaries (82 percent) were educated up to secondary level and number of beneficiaries from higher education (graduate and post graduate) level was very less and it was only 5.79 percent. The data reveals that the involvement of illiterate people in the SHGs was less and it was only 4.25 percent.

MARITAL STATUS

Marriage involves the first step in the formation of a biological family and it is one of the important institutions for the existence and stability of family as well as society. Unlike sex or age, marital status is not a biologically ascribed characteristic but is acquired characteristics. The break up of the beneficiaries by their marital status has been shown in the table 3.8

Table 3.8

Distribution of beneficiaries into marital status

Sl. no.	Marital status	Frequency	Percentage
01	Married	522	88.92
02	Unmarried	065	11.07
	Total	587	100

The data reveals that majority of beneficiaries i.e. 88.92 percent were married and only 65 (11.07 percent) were unmarried.

SIZE OF FAMILY

The family is the most important primary group in society. It is the simplest and most elementary form of society. Family is a more or less durable association of husband and wife with or without child or of a man or women alone, with children. Family may be nuclear or joint in structure. Nuclear family is a small group composed of husband and wife and immature children, which constitute a unit apart from the rest of the community. Joint family is a group of people who generally live under one roof, who eat food cooked at one health, who hold property in common, and who participates in common family worship and are related to each other as some particular type of kindred. The distribution of beneficiaries into family members is given in table 3.9

Table 3.9

Family size of beneficiaries

Sl. no.	Family size	Frequency	Percentage
01	Small(01-05)	210	35.77
02	Medium(06-10)	361	61.49
03	Large(Above 10)	016	02.72
	Total	**587**	**100**

The data indicates that most of beneficiary's had medium size family. The data reveals that a little less than two-third (61.49 percent) of the beneficiaries had a medium size family (06-10 members) while more than one-third (35.77 percent) of the beneficiaries had small size family (1-5 members). The number of beneficiaries from large family was very less and it was only (02.72 percent).

SIZE OF TOTAL LAND HOLDING

On the basis of land holding, the total size of land own by the beneficiaries has been classified into six categories: (i) less than 1 bigha, (ii) 1-3 bighas, (iii) 4-6 bighas, (iv) 7-9 bighas, (v) 10-12 bighas and (vi) more than 12 bighas. The distribution of beneficiaries on the basis of land holding is shown in table 3.10.

Table 3.10

Distribution of beneficiaries into total land holding

Sl. no.	Total land	Frequency	Percentage
01	Less than 01 Bigha	008	01.36
02	01-03 Bighas	178	30.32
03	04-06 Bighas	154	26.23
04	07-09 Bighas	081	13.79
05	10-12 Bighas	098	16.69
06	Above 12 Bighas	068	11.58
	Total	**587**	**100**

The data indicate that more than fifty percent beneficiaries (56.55 percent) had landed property of 1-6 bighas; a little less than one-third beneficiaries (30.48 percent) had landed property of 7-12 bighas. The data shows that only a few beneficiaries (1.36 percent) had landed property of less than 1 bigha.

OCCUPATION OF BENEFICIARIES

Occupation refers to some kind of work with which an individual becomes completely engaged. It denotes the habitual employment, profession, craft or trade of an individual. It takes up much of his time and attention. In modern connotations it means an instrument of livelihood. It is usually associated with one or the other kind of organization, agriculture, industry, governmental organization etc. People pursue one occupation or other in order to eke out their livelihood. It has become an essential feature of the modern economic life. The following table 3.11 reveals the occupation of the beneficiaries.

Table 3.11

Occupation of beneficiaries

Sl. no.	Occupation of respondents	Frequency	Percentage
01	Weaving (Muga)	043	07.32
02	Weaving (Gamosa, Sadar etc.)	299	50.93
03	Piggery	033	05.62
04	Goatary	010	01.70
05	Agriculture	116	19.76
06	Poultry	040	06.81
07	Fishery	010	01.70
08	Computer Institution	020	03.40
09	Diary farm	016	02.72
	Total	**587**	**100**

The above data shows that majority of SHG members (58.25 percent) were

involved in weaving activities i.e. the production of Muga cloth, Gamosa, Sadar, Mekhla, Endi cloth etc. followed by agriculture (19.76 percent). The data reveals that beneficiaries were involved in different productive activities like piggery, Goatary, fishery, diary etc. The data shows that some beneficiaries were involved in the new technology like computer institute.

MONTHLY INCOME

Income is the money received over a period of time as payment for work etc. as interest or profit from shares or investment. The self help group programme mainly focuses on empowerment of rural poor and making them financially, socially and politically capable. The SHG members involve in activities which yield income to them. Membership in self help group has given certain benefits to its members. Here the monthly income is divided as (i) Up to Rs.1000/-, (ii) Rs.1001-2000/- (iii) Rs.2001-3000/-, (iv) Rs.3001-4000/- (v) Rs.4001-5000/- (vi) Rs.5001-6000/- (vii) Rs.6001-7000/- , (viii) Rs.7001-8000/-, (ix) Rs.8001-9000/- and (x) Above Rs.9000/-. The distribution of beneficiaries according to this income level is given in table 3.12

Table 3.12

Distribution of beneficiaries into monthly income

Sl. no.	Level of income	Frequency	Percentage
01	Up to Rs.1000/-	100	17.03
02	Rs.1001-2000/-	280	47.70
03	Rs.2001-3000/-	049	08.34
04	Rs.3001-4000/-	063	10.73
05	Rs.4001-5000/-	065	11.07
06	Rs.5001-6000/-	020	03.40
07	Rs.6001-7000/-	005	00.85
08	Rs.7001-8000/-	004	00.68
09	Rs.8001-9000/-	001	00.17
10	Above Rs.9000/-	------	------
	Total	**587**	**100**

The above data reveals that more than two-third (73.07 percent) beneficiaries monthly income was within Rs.3000/-. The data reveals that less than one third beneficiaries (25.20 percent) income was Rs.3001/- to Rs.6000/- and only 1.70 percent beneficiaries income was Rs.6001/- to Rs.9000/- per month. There was no any beneficiaries whose income was above Rs.9000/-. It reveals that lower income people basically involved in the SHG programme.

BANK ACCOUNT

Bank is one of the basic financial institutions which help the mobilization of saving and providing credit for productive purposes any in some other purposes also. It is a one of the basic indicator of economic development as well as social development. The following table 3.13 reveals whether the beneficiaries have any bank account in the bank or not.

<div align="center">

Table 3.13

Bank account of beneficiaries

Sl. no.	Bank account	Frequency	Percentage
01	Yes	252	42.93
02	No	335	57.06
	Total	**587**	**100**

</div>

The above data reveals that maximum numbers of respondents were no any bank account. Only 252 (42.93 percent) beneficiaries were individual bank account and 335 (57.06 percent) beneficiaries were no any bank account. The data reveals that, village people still not aware regarding the various advantages of banking and financial facilities.

B. CHANDRAPUR BLOCK

LOCALITY OF THE BENEFICIARIES

Chandrapur is one of the development blocks of Kamrup district in Assam. The total area of this block is 84-85 sq. km. The block comprises 4 Gaon Panchayats, namely Panikhati, Chandrapur, Pachim Mayang and Amsing. The total number of inhabitant villages is 43. According to the study area under this block fifteen villages namely: Panikhati, Chandrapur Bagan, Thakurgushi, Kajali, Dhipuji, Janpar, Pachim lahapara, Nizarapara, Hajongbori, Ghoramara, Tatimara, Bonda, Akakhinagar, Lahapara, and Taltala are covered. The distribution of the beneficiaries into these locations is shown in the table 3.14.

Table 3.14

Village-wise distribution of beneficiaries

Sl. no.	Name of the village	Total no. of SHGs	Total no. of beneficiaries	Average no. of members per group
01	Hajongbori	07	70	10
02	Ghoramara	07	70	10
03	Tatimara	05	50	10
04	Panikhati	05	50	10
05	Akakhinagar	05	50	10
06	Taltala	04	52	13
07	Bonda	03	34	11.33
08	Thakurgushi	02	20	10
09	Pachim Lahapara	01	10	10
10	Nizarapara	01	10	10
11	Lahapara	01	14	14
12	Kajali	01	10	10
13	Janpar	01	10	10
14	Dhipuji	01	10	10
15	C. Bagan	01	10	10
	Total	45	470	

The data reveals that only one group consists fourteen members and another one group consist thirteen members. The data shows that more than 82 percent groups had ten members in their respective group.

AGE GROUP

Age is an important sociological aspect. It is defined as the estimated or calculated interval of time between the date of birth and the date of census, expressed in completed solar years. On the basis of age group the beneficiaries are classified into seven categories: (i) 16-20 age group, (ii) 21-25 age group, (iii) 26-30 age group, (iv) 31-35 age group, (v) 36-40 age group, (vi) 41-45 age group, and (vii) above 45 years. The distribution is given in table 3.15

Table 3.15
Age-wise distribution of beneficiaries

Sl. no.	Age-group	Frequency	Percentage
01	16-20	005	01.06
02	21-25	018	03.82
03	26-30	101	21.48
04	31-35	100	21.27
05	36-40	120	25.53
06	41-45	102	21.70
07	Above 45	024	05.10
	Total	470	100

The data shows that 46.57 percent beneficiaries belong to the youth (21-35 years) and 47.23 percent beneficiaries belong to middle age (36-45 years). The data reveals that only a few beneficiaries (5.10 percent) whose age group was more than 45 years. The overall observation is that the younger age group as well as middle age group people was actively participating in SHGs programmes. It is held by social scientists that age has significance in the implementation of programmes. Hence in

the present work age has significance in the implementation of SHGs programme as a public policy.

SEX

Differentiation based on sex is one of the most fundamental features of human society. There are only two sexes, male and female. The existence of two sexes, a biological differentiation, results in what is also one of the most important kinds of social differentiation. The distribution of the beneficiaries into sex is given in table 3.16

Table 3.16
Sex-wise distribution of beneficiaries

Sl. no.	Sex-group	Frequency	Percentage
01	Male	013	02.76
02	Female	457	97.23
	Total	**470**	**100**

The data reveals that maximum (97.23 percent) beneficiaries were female. The numbers of male beneficiaries were very less and it was only 2.76 percent.

RELIGION

Religion is a set of beliefs, symbols and practices which is based on the idea of the sacred, and which unit's believers into a socio-religious community. It is a major concern of man. It is a major concern of man. It is one of the earliest and the deepest of the human beings. Religion is universal, permanent, pervasive and perennial interests of man. Religion revolves round man's faith in the supernatural forces. Religion is a concrete experience which is associated with emotions, especially with fear, awe or reverence. Religion provides a vital role for the cultural and social background of the respondents. The following table 3.17 shows the religion-wise distribution of the beneficiaries.

Table 3.17

Religion-wise distribution of beneficiaries

Sl. no.	Religion	Frequency	Percentage
01	Hindu	460	97.87
02	Muslim	010	02.12
03	Christian	------	------
04	Others	------	------
	Total	**470**	**100**

The data indicates that most of the beneficiaries were from Hindu religion (97.87 percent), whereas only 02.12 percent beneficiaries were from Muslim religion. There were no any beneficiaries from Christian and other religion. The overall observation is that though SHG programmes are reaching to each and every religion of our country, in Assam it is basically confined with the Hindu religion only.

CASTE CATEGORY

Caste is a "collection of families, bearing a common name, claming a common descent, from a mythical ancestor, human and divine, professing to follow the same hereditary calling and regarded by those who are competent to give an opinion as forming a single homogeneous community." Here the whole beneficiaries are divided into four caste categories- Scheduled Caste, Scheduled Tribes, Other Backward Classes and General Category. The distribution of beneficiaries into caste category is given in table 3.18

Table 3.18

Distribution of beneficiaries into caste category

Sl. no.	Caste category	Frequency	Percentage
01	S.C.	110	23.40
02	S.T.	069	14.68
03	OBC	079	16.80
04	MOBC	------	------
05	GENERAL	212	45.10
	Total	**470**	**100**

As far as social status of SHG members is concerned, majority of them (45.10 percent) belong to general category, followed by schedule caste (SC) which constitutes 23.40 percent. The number of beneficiaries from the scheduled tribe (ST) and other backward class (OBC) were 14.68 percent and 16.80 percent respectively.

LANGUAGE

Language provides a vital role for cultural and social background of the beneficiaries. Language means a symbol by which a person communicates with other. It is a very big factor to understand a person and his/her culture and social background. As India is the land of multiple languages we find that some are multilingual or at least bilingual. The following table 3.19 shows the language-wise distribution of the beneficiaries.

Table 3.19

Language-wise distribution of beneficiaries

Sl. no.	Language	Frequency	Percentage
01	Assamese	413	87.87
02	Bengali	047	10.00
03	Hindi	------	------
04	Nepali	010	02.12
05	Boro/Rabha	------	------
	Total	**470**	**100**

The data reveals that maximum (87.87 percent) beneficiaries were belong to Assamese language and only ten percent beneficiaries were from Bengali language and 2.12 percent beneficiaries were from Nepali language. There was no any beneficiaries from the Hindi and Boro/Rabha languages, whereas there are a large section of people are living in these languages in this block.

EDUCATIONAL QUALIFICATION

One of the important indicators of social development is the level of literacy and educational attainment, a high level of which is considered to be an important factor in the process of modernization. Educational qualification of the beneficiaries is classified into eight categories which are: (i) Illiterate, (ii) Primary, (iii) Medium, (iv) High School, (v) Higher Secondary, (vi) Graduate, (vii) Post Graduate and (viii) Others. The distributions of the beneficiaries under these categories are shown in table 3.20

Table 3.20

Education-wise distribution of beneficiaries

Sl. no.	Educational level	Frequency	Percentage
01	Illiterate	045	09.57
02	Primary	033	07.02
03	Medium	099	21.06
04	High School	183	38.93
05	Higher Secondary	063	13.40
06	Graduate	043	09.14
07	Post Graduate	004	00.85
08	Others	------	------
	Total	**470**	**100**

The data shows that more than two-third beneficiaries (73.39 percent) were educated up to secondary level, 9.14 percent beneficiaries were graduate and only

0.85 percent beneficiaries were post graduate. The data reveals that in this block around ten percent beneficiaries were illiterate.

MARITAL STATUS

Marriage involves the first step in the formation of a biological family and it is one of the important institutions for the existence and stability of family as well as society. Unlike sex or age, marital status is not a biologically ascribed characteristic but is acquired characteristics. The break up of the beneficiaries by their marital status is shown table 3.21

Table 3.21

Distribution of beneficiaries into marital status

Sl. no.	Status	Frequency	Percentage
01	Married	420	89.36
02	Unmarried	050	10.63
	Total	470	100

The data reveals that majority of beneficiaries (89.36 percent) were married and only 10.63 percent beneficiaries were unmarried.

SIZE OF FAMILY

The family is the most important primary group in society. It is the simplest and most elementary form of society. Family is a more or less durable association of husband and wife with or without child or of a man or women alone, with children. Family may be nuclear or joint in structure. Nuclear family is a small group composed of husband and wife and immature children, which constitute a unit apart from the rest of the community. Joint family is a group of people who generally live under one roof, who eat food cooked at one health, who hold Property in common, and who are participates in common family worship and are related to each other as some

particular type of kindred. The distribution of beneficiaries into family members is given in table 3.22

Table 3.22

Family size of beneficiaries

Sl. no.	Family size	Frequency	Percentage
01	Small (01-05)	113	24.04
02	Medium (06-10)	323	68.72
03	Large (Above 10)	034	07.23
	Total	**470**	**100**

The data indicates that most of beneficiary's had medium size family. The data reveals that more than two-third (68.72 percent) beneficiaries had medium size (6-10 members) family while only 24.04 percent beneficiaries had small size (1-5 members) family. The number of beneficiaries from large family (above ten) was very less and it was only (07.23 percent).

SIZE OF TOTAL LAND HOLDING

On the basis of land holding, the total size of land own by the beneficiaries has been classified into six categories: (i) less than 1 bigha, (ii) 1-3 bighas, (iii) 4-6 bighas, (iv) 7-9 bighas, (v) 10-12 bighas and (vi) more than 12 bighas. The distribution of beneficiaries on the basis of land holding is shown in table 3.23

Table 3.23

Distribution of beneficiaries into total land holding

Sl. no.	Size of the land	Frequency	Percentage
01	Below one Bigha	005	01.06
02	01-03 Bighas	235	50.00
03	04-06 Bighas	122	25.95
04	07-09 Bighas	062	13.19
05	10-12 Bighas	044	09.36
06	Above 12 Bighas	002	00.42
	Total	**470**	**100**

The data indicates that more than three-forth (75.95 percent) beneficiaries had landed property of 1-6 bighas and less than one forth (22.55 percent) beneficiaries had landed property of 7-12 bighas. The data reveals that only a few beneficiaries (1.06 percent) had landed property of less than one bigha.

OCCUPATION OF BENEFICIARIES

Occupation refers to some kind of work with which an individual becomes completely engaged. It denotes the habitual employment, profession, craft or trade of an individual. It takes up much of his time and attention. In modern connotations it means an instrument of livelihood. It is usually associated with one or the other kind of organization, agriculture, industry, governmental organization etc. People pursue one occupation or other in order to eke out their livelihood. It has become an essential feature of the modern economic life. The following table 3.24 reveals the occupation of the beneficiaries.

Table 3.24

Occupation of beneficiaries

Sl. no.	Occupation of respondents	Frequency	Percentage
01	Piggery	101	21.48
02	Goatary	085	18.08
03	Poultry	069	14.68
04	Pvt. Service	067	14.25
05	Diary farm	063	13.40
06	Weaving (production of Gamosa, Sadar etc.)	053	11.27
07	Duckery	012	02.55
08	Agriculture laborers	012	02.55
09	Cattle farm	006	01.27
10	House wife	002	00.42
	Total	**470**	**100**

The data shows that the beneficiaries were involved in different productive activities. The data reveals that 21.48 percent beneficiaries were involved in the piggery farm. The data shows that some beneficiaries were engaged in private company's job and only 0.42 percent beneficiaries were engaged as a house wife. The overall observation is that the beneficiaries were involved not only one or two activities, they were engaged in different productive activities.

MONTHLY INCOME

Income is the money received over a period of time as payment for work etc. as interest or profit from shares or investment. Here the monthly income is divided as: (i) Up to Rs.1000/-, (ii) Rs.1001-2000/- (iii) Rs.2001-3000/-, (iv) Rs.3001-4000/- (v) Rs.4001-5000/- (vi) Rs.5001-6000/- (vii) Rs.6001-7000/-, (viii) Rs.7001-8000/-, (ix) Rs.8001-9000/- and (x) Above Rs.9000/-. The distribution of beneficiaries according to this income level is given in table 3.12

Table 3.25

Distribution of beneficiaries into monthly income

Sl. no.	Level of income	Frequency	Percentage
01	Up to Rs.1000/-	216	45.95
02	Rs.1001-2000/-	215	45.74
03	Rs.2001-3000/-	032	06.80
04	Rs.3001-4000/-	006	01.27
05	Rs.4001-5000/-	001	00.21
06	Rs.5001-6000/-	------	------
07	Rs.6001-7000/-	------	------
08	Rs.7001-8000/-	------	------
09	Rs.8001-9000/-	------	------
10	Above Rs.9000/-	------	------
	Total	**470**	**100**

The above data shows that maximum (98.49 percent) beneficiaries monthly income was within Rs.3000/-. The data reveals that only 1.48 percent beneficiaries monthly income was Rs.3001/- to Rs.5000/-. There was no any beneficiary whose monthly income was more than Rs.5000/- per month.

BANK ACCOUNT

Bank is one of the basic financial institutions which help the mobilization of saving and providing credit for productive purposes any in some other purposes also. It is a one of the basic indicator of economic development as well as social development. The following table 3.26 reveals whether the beneficiaries have any bank account in the bank or not.

Table 3.26

Bank account of beneficiaries

Sl. no.	Bank account	Frequency	Percentage
01	Yes	232	49.36
02	No	238	50.63
	Total	**470**	**100**

The data reveals that more than fifty percent beneficiaries had no any bank account. Only 49.36 percent beneficiaries had individual bank account.

The socio-economic background of the beneficiaries in Chayani Barduar block and Chandrapur block may now be summarized as follows:

CHAYANI BARDUAR BLOCK

1. This study had covered 55 SHGs from 19 different villages in Chayani Barduar Rural Development block and the total numbers of beneficiaries were 587.

2. In respect of age of the beneficiaries, 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.

3. Regarding sex of the beneficiaries it was found that maximum (68.48 percent) beneficiaries were female where the male beneficiaries were only 31.51 percent.

4. In respect of religion of the beneficiaries, maximum beneficiaries were from Hindu religion (94.89 percent) and numbers of beneficiaries from Muslim religion were only 5.10 percent.

5. As far as caste category of the beneficiaries is concerned, majority of (54 percent) beneficiaries were from other backward classes followed by general caste category (33.21 percent).

6. Regarding linguistic composition of the beneficiaries, all the beneficiaries were followed Assamese language.

7. In respect of educational qualification, in this 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).

8. As far as martial status of the members is concerned, majority of them (88.92 percent) were married.

9. In respect of family members of the beneficiaries are concerned, in this 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).

10. Regarding the size of land holding of the beneficiaries 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.

11. As far as occupation of the beneficiaries are concerned 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.

12. Regarding the average monthly income of the beneficiaries it was found that maximum (47.70 percent) beneficiaries had income Rs.1001/- to Rs.2000/- and 17.03 percent beneficiaries had income per month were only around Rs.1000/-.

13. It was found that 57.06 percent beneficiaries had no any bank account, where as 42.93 percent beneficiaries had individual bank account.

CHANDRAPUR BLOCK

1. This study had covered 45 SHGs from 15 different villages in Chandrapur Rural Development block and the total numbers of beneficiaries were 470.

2. In respect of age of the beneficiaries most of them were middle age group (36-45 years) which comprises 57.23 percent followed by 42.75 percent whose age group were 26-35 years.

3. Regarding sex of the beneficiaries 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, maximum beneficiaries were from Hindu religion (97.87 percent) and numbers of beneficiaries from Muslim religion were only 02.12 percent.

5. As far as caste category of the beneficiaries is concerned, majority of (45.10 percent) beneficiaries were from general caste category followed by 23.40 percent which were from schedule caste category

6. Regarding linguistic composition of the beneficiaries, 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 this block, maximum (90.43 percent) beneficiaries were literate and majority of them (38.934 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 (89.36 percent) were married.

9. In respect of family members of the beneficiaries are concerned, in this 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 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 it was found that maximum (21.48 percent) beneficiaries were engaged in piggery farm followed by Goatary farm 18.08 percent.

12. Regarding the average monthly income of the beneficiaries it was found that 45.95 percent beneficiary's had income were around Rs.1000/- and 45.74 percent beneficiaries had per month income Rs.1001/- to Rs.2000/-

13. It was found that 50.63 percent beneficiaries had no any bank account, where as 49.36 percent beneficiaries had individual bank account.

CONCLUSION:

There are some similarities and differences regarding the socio-economic background of the beneficiaries in both the blocks. The main similarities are:

➤ The data reveals that in both the blocks basically youth and middle age people are involved in the SHGs programme and this is very important for the implementation of SHGs programmes.

➤ It was found that in both the blocks maximum beneficiaries were female. This is a good sign in the SHGs programme, because for the empowerment of the women it is necessary to increase the numbers of women in the SHGs formation.

➤ In respect of religion of the beneficiaries it was found that maximum beneficiaries were Hindu and other religion person was very low. To achieve the goal and objectives of the SHGs formation it is very important to involve all the religious people in the SHGs formation. The rural development blocks and NGOs must be concern about this.

➤ It was found that maximum beneficiaries in both the block were Assamese language people though there are a lots of other language people also living in these block. The concerned block and other implementing authority and NGO must be involve to create at atmosphere and increase the awareness among the other languages people regarding the advantages of SHGs which helps to increase their economic as well as other social aspects

➤ As far as marital status of the beneficiaries is concerned, it was found that maximum beneficiaries were married.

➤ Regarding the size of the family it was found that in both the block, maximum beneficiary's had medium size family followed by small family. It indicates that in Assam basically there are small and medium size family existing and numbers of joint family are very less. The impact of small and medium family system has been steadily penetrating in the Assam's rural parts. It is because, the benefits of small family in the new market mechanism has greatly influenced the rural sections.

➤ It was found that in both the block more than 90 percent beneficiaries were literate. Educational qualifications of the beneficiaries may be explained as a positive sign. In Self Help Group, the members have to maintain records and registers and sometimes they also link themselves with the bank. Therefore, literacy is a powerful tool for women empowerment.

➤ The study reveals that more than fifty percent of the beneficiaries in both the block had no any bank account. It reveals that, village people are still not aware regarding the various advantages of banking and other financial facilities which is provided by the financial institution.

➤ In both the blocks, it was found that around fifty percent beneficiaries had monthly income within Rs.2000/-.

The main differences regarding the socio-economic background of the beneficiaries are as follows:

➤ As far as caste category of the beneficiaries is concerned, in Chayani Barduar block maximum beneficiaries (54 percent) were from other backward classes, whereas in Chandrapur block maximum beneficiaries (45.10 percent) were from general caste category.

➤ It was found that in Chayani Barduar block less than one-third beneficiaries had small size (1-3 bighas) of land holding, whereas in Chandrapur block fifty percent beneficiaries had small size of land holding.

➤ Regarding the occupation of the beneficiaries, it was found that in Chayani Barduar block though the beneficiaries were involved in different productive activities, more than fifty percent beneficiaries was basically involved weaving activities, whereas in Chandrapur block, the beneficiaries were involved in different productive activities. In Chayani Barduar block some beneficiaries were involved in modern techniques like computer institute also.