

Chapter - 4

Setting and Sample

Historical Background of Barak Valley

It is a well known fact that the history of Barak Valley is an extension of the history of Surma Valley. On the other hand, it is termed as an extension of the eastern Bengal. When Assam was annexed by the British in 1874, the two Bengali speaking districts of Sylhet and Cachar were carved out from the Bengal Presidency and were incorporated into Assam to meet the revenue deficit of the newly formed province. The twin districts were then placed under a commissionership and came to be known as ‘Surma Valley Division’¹. In 1947 there was a plebiscite held in Sylhet to decide the fate of Surma Valley. As a result, Muslim majority eastern part of Sylhet went under the then East Pakistan and the remaining part remained with India which is popularly known as Karimganj. In this context, it is imperative to mention here that Karimganj and Hailakandi were parts of Cachar district as Sub-divisions. Later, in the year 1983 and 1989 both the Sub-divisions became districts respectively. Another important fact is that with the annexation of Kachari kingdom by the British in 1830, the district of Cachar was created. In 1854, North Cachar was annexed by the British and they merged it with Cachar. In 1951, erstwhile North Cachar was made a separate district and taken out of Cachar². Hence, the present Barak Valley represents the three Districts of Assam namely, Cachar, Karimganj and Hailakandi.

Brief Profile of Barak Valley

The Barak valley is the southern part of the state of Assam situated between longitudes 92⁰15’ and 93⁰15’ and latitudes 24⁰8’ and 25⁰8’ and the valley is surrounded on the north by the North Cachar Hills of Assam and Jaintia Hills district

¹ <http://www.unishaymay.org>, retrieved on 16.8.2013.

² <http://www.cachar.nic.in/history.html>, retrieved on 16.8.2013.

of Meghalaya; on the east by Manipur; on the south by Mizoram and on the west by Tripura and Sylhet district of Bangladesh. Geographically, Barak Valley covers 6922 square kilometer. In this context, it is important to mention here that this region constitutes 8.9 percent of total geographical area of the state. The district of Cachar alone accounts for 54.7 percent of the total areas of the valley, the shares of Karimganj and Hailakandi district are 26.1 percent and 19.2 percent respectively. Administratively, there are four sub-divisions in Barak Valley. Cachar District has two sub-divisions namely, Silchar and Lakhimpur and other two districts are without sub-divisions. The district headquarters of Cachar, Karimganj and Hailakandi are Silchar, Karimganj and Hailakandi respectively³.

Geography of the valley is composed of high hills, low lands and level plains. One-third of the valley's total area is covered by the forests. The river Barak flows through the plains of the valley. It has numerous tributaries namely, Jiri, Chiri, Madhura, Ghagra, Sonai, Jatinga, Dhaleswari, Katakhal, Longai and Singal. The valley's natural vegetation consists of forests with large evergreen trees. The species of trees that are found in this valley are Arjun (*Dipterocarpus turbinatus*), Nahor (*Mesua Fkerra*), Kurta (*Palaquium Polyanthum*), Nagalichi (*Nephelium logana*), Sundri, Cham (*Artoarpus Chaplasa*). Here, different species of bamboo are also found namely, Muli (*Melocanna bambusoides*), Pecha (*Dendro Calemus Hamiltonil*), Dolu (*Leinostachyum dulla*), Makal (*B. Palida*). The Barak valley is also the home of different kinds of reptiles and birds. Tigers, leopards, bears, elephants, wild dogs, deers, porcupines and foxes are often found in the valley.

Economic Scenario of Barak Valley

The economy of Barak Valley is predominantly agricultural in nature. More than 58 percent of the total working population in the valley is either cultivator or agricultural labourer. According to 1991 census, almost 70.7 per cent of the workers earn their livelihood from primary sector. The climate of Barak Valley is favorable

³ Niranjana Roy (2009), "Exploring Economy of Barak Valley for Development Strategy" in J.B Bhattacharys (ed), *Development Strategies for Barak Valley (Assam)*. Akansha Publishing House, New Delhi.

for cultivation of variety of crops, of which rice is the most important. Before the Green Revolution, the average yield of rice per hectare of the valley was much above the country's overall average. But now it is much below the country's overall average and it has become a rice deficit zone. Another important income generating sector in the valley is tea industry. About 13.5 per cent of the total cropped area covers tea plantation. Though it is regarded as one of the major income generating sectors of Barak Valley, yet the average yield per hectare is far below the state's yield per hectare. Along with agricultural sector, the share of industrial sector should be analyzed. It is a well known fact that Barak Valley is an industrially backward region. There are 13 industrial estates in Assam and only one is located in Barak Valley i.e., Badarpur Industrial Estate. There are also poor variations in industrial products. Industrial units in the valley mostly belong to either food products or wood and wood products. Barak Valley and its neighboring states are full of natural resources. Taking this into consideration, Cachar Paper Mill, a unit of the public sector Hindustan Paper Corporation Limited was established at Panchgram in Hailakandi District in the year 1988. But due to scarcity of raw materials and non availability of marketing facility for finished products and poor communication facility the Mill did not function well. Another example may be cited of Cachar Sugar Mill, established in the year 1976 which was situated at Chargola in Karimganj District. Due to the above mentioned difficulties this industry also did not survive long. Thus, eradication of all these problems is the utmost need of the time. One can not deny the fact that Barak Valley is full of resources both natural and human. The combination of both will make the region a developed region.

Demographic Profile of Barak Valley:

Population:

The growth of population of a region has multiple dimensions. On one side, this is a boon for under populated country. On the other side, it is the biggest hurdle of development for the over populated country like India. In Barak Valley the growth of population is very high. Statistics of different North-Eastern states indicates that the population in Barak Valley is much higher than of other North-Eastern states. The

population distribution of Barak Valley is shown in the following table 4.01. As per Census of India 2011, total population of Barak Valley was 36, 12, 581 including population of three districts namely, Cachar, Karimganj and Hailakandi.

Table: 4.01: Distribution of Population in Barak Valley:

District	Population	In percentage (%)
Cachar	17, 36, 319	48.06
Karimganj	12, 17, 002	33.68
Hailakandi	6, 59, 260	18.24
Total Population	36, 12, 581	100

Source: Statistical Handbook of Assam, 2011.

With highest number of population in Barak Valley, Cachar District constitutes 48.06 per cent of total population, followed by Karimganj and Hailakandi District with 33.68 per cent and 18.24 per cent respectively. Table: ((4.02) shows the distribution of population in terms of male and female.

Table: 4.02: Distribution of Population on the Basis of Male-Female in Barak Valley:

District	Male	Female
Cachar	8, 86, 616 (48.02 %)	8, 49, 703 (48.10%)
Karimganj	6, 20, 722 (33.62%)	5, 96, 280 (33.75%)
Hailakandi	3, 38, 766 (18.35%)	3, 20, 494 (18.14%)

Source: Statistical Handbook of Assam, 2011

It is quite interesting to find that in all the three districts of Barak Valley male-female ratio is almost equal with minimal difference. In addition to this, proper understanding of rural-urban distribution of population is necessary as majority of the population in our country lives in rural areas. Rural-urban distribution of population is given in the

table: 4.03. In Barak Valley 31, 38,141 (i.e., 88.39 per cent) of people lives in rural areas and 4, 74,440 (11.60 per cent) lives in urban areas. Among the three districts of Barak Valley 92.69 per cent of population in Hailakandi lives in rural areas which is followed by 90.94 per cent in Karimganj and 81.80 per cent in Cachar District. Along with this, density of population is also shown in table: 4.04. With 673 persons per square kilometer, Karimganj District is considered to be the most densely populated district in Barak Valley. It is followed by Hailakandi and Cachar District with population of 497/sq Km and 459/sq Km respectively.

Table: 4.03: Distribution of Population on Rural-Urban Basis:

District	Rural	In Percentage (%)	Urban	In Percentage (%)
Cachar	14, 20,309	81.80	3,16, 010	18.2
Karimganj	11, 06, 745	90.94	1, 10, 257	9.05
Hailakandi	6, 11, 087	92.69	48, 173	7.30
Total	3138141	88.39	474440	11.60

Source: Statistical Handbook of Assam, 2011

Table: 4.04: Distribution of Density of Population per square Km. in Cachar, Karimganj and Hailakandi:

Cachar	459/sq km
Karimganj	673/sq km
Hailakandi	497/sq km

Source: Statistical Handbook of Assam, 2011

Religion:

The region of Barak Valley is considered to be multi ethnic and multi religious in nature. In spite of this, two major religious groups namely Hindu and Muslim constitute the majority of total population. Moreover, there are some small religious

groups like Buddhists, Jains and Christians. Majority of the Christians living in Barak Valley belong to the tribal community. In addition, Bengali is the official language and majority of the people speak *Sylheti*, which is a distinct Bengali dialect. Apart from Bengalese, there are some other communities like Manipuri, Hmar, Dimasa, Rongmai Naga, Khasi, Reang, Hindustani, and Santhal. Table: 4.05 shows the distribution of population on the basis of religion in Barak Valley.

Table: 4.05: Distribution of Population on the Basis of Religion in Barak Valley:

District	Residence	Hindu	Muslim	Christian
Cachar	Rural	7, 28, 822	4, 82, 685	29, 194
	Urban	1, 57, 939	39, 366	2, 112
Karimganj	Rural	4, 04, 458	5, 20, 611	8, 391
	Urban	66, 250	6, 603	355
Hailakandi	Rural	1, 88, 332	3, 03, 882	5, 227
	Urban	34, 859	8, 967	197

Source: Census of India, 2001

Literacy:

As literacy is considered to be an important indicator of development of any society, it is imperative to find out the percentage of literate persons in the valley. It also has a direct and positive impact on the future of the society. Here, the stress is put on to the women literacy because only an educated woman has the potential to change the future generation of her family in particular and society in general. Table: 4.06 show the distribution of population on the basis of gender. With 80.36 per cent, Cachar district occupies the first position in literacy in Barak Valley. Along with this, 74.62 per cent of women in Cachar have the literacy. On the other hand, with 68.54 per cent female literacy Hailakandi District occupies the last position, followed by Karimganj District with 73.49 per cent female literacy.

Table: 4.06: Literacy Rate in Barak Valley Cross Classified by Gender:

District	Total Literacy in Percentage (%)	Male Literacy in Percentage (%)	Female Literacy in Percentage (%)
Cachar	80.36	85.85	74.62
Karimganj	79.72	85.70	73.49
Hailakandi	75.26	81.61	68.54

Source: Statistical Handbook of Assam, 2011

Occupation of People in Barak Valley:

Occupation wise distribution of population is very important to understand the impact of various employment generation schemes of Government. As Self-Help Groups provide scope to women to start income generating activities, it imperative to assess the trends of women's engagement in various activities. Table: 4.07 show the percentage of workforce distribution of women in Barak Valley. The table shows that the highest percentage of women in the district of Cachar is engaged in other works with 59.06 per cent, followed by agricultural labourers with 17.18 per cent, cultivators with 15.11 per cent and household industry workers with 1.3 per cent of female population. Similarly, in Hailakandi district majority of female population engaged in other occupations with 76.28 per cent. Here, in both the districts there are some unskilled labourers which have come under the category of other works. But the condition of Karimganj District is opposite where majority of female population engaged in cultivation with 71.05 per cent. The lowest number of female population is found in household industry works in Karimganj with 3.31 per cent, whereas, with 6.2 per cent female population engaged in household industry in Hailakandi District. Hence, it is observed throughout the study that a good number of SHG members are women, who made a shift from traditional occupation like agricultural labourer.

Table: 4.07: Distribution of Workforce in Three Districts (Cachar, Karimganj and Hailakandi) Cross Classified by Occupation and Gender:

District and Occupation	Cachar in Percentage (%)			Karimganj In Percentage (%)			Hailakandi In Percentage (%)		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
Cultivators	23.04	25.24	15.11	65.17	63.86	71.05	33.98	37.96	10.35
Agricultural Labourers	13.44	12.40	17.18	5.9	6.45	3.86	10.72	11.34	7.06
Household Industry Workers	3.19	1.68	8.65	1.3	.89	3.31	1.9	1.2	6.2
Other Workers	60.33	60.68	59.06	27.51	28.79	21.77	53.31	49.44	76.28
Total	100	100	100	100	100	100	100	100	100

Source: Statistical Handbook of Assam, 2011

Administrative Divisions in Cachar, Karimganj and Hailakandi:

In Cachar District, there are 2 sub-divisions namely Silchar and Lakhimpur and below that there are 5 Revenue Circles, such as Lakhimpur, Sonai, Udharbond, Kathigora and Silchar (district headquarter). There are 15 Development Blocks in Cachar District as mentioned in table below. In Karimganj District, there are 5 Revenue Circles and 7 Development Blocks. In Hailakandi District there are 4 Revenue Circles and 5 Development Blocks.

a. Cachar District:

Name of Revenue Circles	Name of Development Blocks
1. Kathigora	1. Katigora
2. Silchar	2. Salcharpra
3. Udarbond	3. Barkhola
4. Sonai	4. Kalain
5. Lakhipur	5. Silchar
	6. Tapang
	7. Sonai
	8. Barjalenga
	9. Udarbond
	10. Narshingpur
	11. Palanghat
	12. Banskandi
	13. Binnakandi
	14. Rajabazar
	15. Lakhipur

Source: District Profile- www.cachar.nic.in

b. Karimganj District:

Name of Revenue Circles	Name of Development Blocks
1. Karimganj	1. North Karimganj
2. Badarpur	2. South Karimganj
3. Nilambazar	3. Badarpur
4. Patherkandi	4. Patherkandi
5. Ramkrishnagar	5. Nilambazar
	6. Dullavcherra
	7. Lowairpoa

Source: District Profile- www.karimganj.nic.in

C. Hailakandi District:

Name of Revenue Circles	Name of Development Blocks
1. Algapur	1. Algapur
2. Katlicherra	2. Katlicherra
3. Lala	3. Lala
4. Hailakandi	4. Hailakandi
	5. South Hailakandi

Source: District Profile- www.hailakandi.nic.in

Table: 4.08 Panchayat Raj Institutions (PRIs) in Cachar, Karimganj and Hailakandi (Barak Valley):

Name of Districts	Number of Villages	Number of Gaon Panchayats	Number of Anchalik Panchayats	Number of Zila Parishad
Cachar	1040	163	15	01
Karimganj	936	96	07	01
Hailakandi	331	62	05	01

Source: Statistical Handbook of Assam, 2011

According to the Assam Panchayati Raj Act 1994, Cachar, Karimganj and Hailakandi District have a three-tiered system of PRIs. At the apex level is the Zila Parishad (ZP), at the intermediate level is the Anchalik Panchayats (APs) or Development Blocks and at the lowest level is the Gaon Panchayats (GPs). Table: 4.08 show the actual figure of number of villages, number of Gaon Panchayats, number of Anchalik Panchayats and number of Zila Parishad. There are 1040 villages, 163 GPs, 15 APs and 1 ZP in Cachar District. In Karimganj, there are 936 villages, 96 GPs, 7 APs and 1 ZP. In Hailakandi, there are 331 villages, 62 GPs, 5 APs and 1 ZP.

Profiles of the Sampled Villages of Barak Valley (Cachar, Karimganj and Hailakandi District):

In the present study, 2 types of Self-Help Groups were selected namely, Female SHG and Mixed SHG from 5 Development Blocks of Cachar, 3 and 2 Development Blocks from Karimganj and Hailakandi district respectively which are randomly selected. As it is difficult to find both the types of SHG in one village, two villages were taken into consideration. It is because the number of mixed type of SHG is either very less or absent in one very particular village. In addition to that, names and address of the SHGs were found in Block Development Office from where SHGs were purposively selected.

5 selected Blocks of Cachar District were Lakhipur, Binnakandi, Banskandi, Rajabazar and Silchar Development Block. SHGs were selected from 10 villages in Cachar District. Labakpar Part-I and Lalang Part-I from Lakhipur Development Block, Kaalapool and Binnakandi Part-II from Binnakandi Development Block, Banskandi Part-III and Manipur Part-I from Banskandi Development Block, Kanakpur Part-I and Mangalpur from Rajabazar Development Block and from Silchar Development Block Tarapur Part-VII and Bhajantipur Part-III were selected for the purpose of the study.

Similarly, in Karimganj District SHGs were selected purposively from 3 Development Blocks which were randomly selected. These Development Blocks were North Karimganj Development Block, South Karimganj Development Block and Badarpur Development Block. 2 villages were selected from each Development Block. Botoroshi and Gardarashi from North Karimganj Development Block, Soulmara and Nairgram from South Karimganj Development Block and from Badarpur Development Block West Hasanpur and Patharakandi were the selected villages from where 2 types of SHGs were taken.

From Hailakandi District, 2 Development Blocks were selected randomly namely, Hailakandi and Katlicherra Development Block. 4 villages were selected from 2 Development Blocks. These were Bilpar-Dhumkar and Boalipar-II from Hailakandi Development Block and from Katlicherra Development Block, Dholai-VI and Swapanpur (Appin RA) were selected.

➤ **CACHAR DISTRICT**

Table: 4.09 Demographic Profiles of the Villages under Lakhipur, Binnakandi and Banskandi Development Block of Cachar District:

Name of the villages	Labakpar Part-I	Lalang Part-I	Kaalapool	Binnakandi Part-II	Banskandi Part-III	Manipur Part-I
Name of G.P	Pailapool	Pailapool	Binnakandi Bagan	Binnakandi Ghat	Banskandi	Manipur-Tarapur
Name of Dev.Block	Lakhipur	Lakhipur	Binnakandi	Binnakandi	Banskandi	Banskandi
Total Population	1864	2395	1200	2100	4022	1270
MenWomen Ratio(per 100)	56:44	55:45	40:60	42:58	45:55	48:52
No. of Household	310	479	300	307	574	261
Avg. Household Size	5-6	4-5	4-5	5-6	6-7	5-6
Total BPL Population	197	106	755	1260	372	123
Percentage (%) of Hindu	25	30	97	53	20	10
Percentage (%) of Muslim	60	65	00	10	80	90
Percentage (%) of others	15	05	03	37	00	00

Source: Records of Block Development Office of respective villages.

The table above (Table: 4.09) shows the demographic profile of the villages of Lakhipur, Binnakandi and Banskandi Development Block. It is important to note that the population of Banskandi Part-III is the highest among the other villages and Kaalapool village has the lowest with 1200 population. In addition to this, Labakpar Part-I and Lalang Part-I of Lakhipur Development Block have the highest number of male population and the rest villages are dominated by female population. In the arena of number of households, Banskandi Part-III has the highest and Manipur Part-I has the lowest number of households. On the other hand, in Binnakandi Part-II the number of Below Poverty Line (BPL) population is higher among the other selected villages mentioned in the above table. It is also clear from the above mentioned table that in the villages of Kaalapool and Binnakandi Part-II, the percentage of Muslim population was found to be lower compared to Hindu population, while in the other 4 villages it was just the reverse.

Table: 4.10 Demographic Profiles of the Villages under Rajabazar and Silchar Development Block of Cachar District:

Name of the villages	Kanakpur Part-I	Mangalpur (Baladhan Grant)	Tarapur Part-VII	Bhajantipur Part-III
Name of G.P	Baladhan-Kanakpur	Baladhan-Kanakpur	Tarapur	Bhajantipur
Name of Dev.Block	Rajabazar	Rajabazar	Silchar	Silchar
Total Population	1874	3448	6296	748
Men-Women Ratio (per 100)	49:51	49:51	51:49	52:48
No. of Household	374	574	1500	170
Avg. Household Size	5-6	5-6	5-6	5-6
Total BPL Population	937	2068	300	556
Percentage (%) of Hindu	73	68	91	96
Percentage (%) of Muslim	22	12	05	03
Percentage (%) of others	05	20	04	01

Source: Records of Block Development Office of respective villages

Table: (4.10) shows the demographic profile of the villages under Rajabazar and Silchar Development Block. It is found that the population of Tarapur VII is the highest among the four villages and Bhajantipur-III have the lowest population with 748. Along with this, Tarapiur-VII and Bhajantipur-III have the highest number of male population and the rest villages are dominated by female population. In the arena of number of households, Tarapur-VII has the highest number of households and Bhajantipur-III has the lowest number of households. In all 4 villages average household size remains the same. In Mangalpur (Baladhan Grant), the number of Below Poverty Line (BPL) population is higher among the other selected villages mentioned in the above table. In all the four villages mentioned above, the number of Hindu population was higher than Muslim population.

Table: 4.11 Literacy Rate (in %) in the Selected Villages of Lakhipur, Binnakandi and Banskandi Development Block under Cachar District:

Name of the village	Labakpar Part-I	Lalang Part-I	Kaalapool	Binnakandi Part-II	Banskandi Part-III	Manipur Part-I
Literacy Rate	52	58	50	60	68	60
Male Literacy	54	66	55	51	58	60
Female Literacy	46	34	45	49	42	40

Source: Records of Block Development Office of respective villages.

The table above (Table: 4.11) shows the literacy rate of the villages selected under Lakhipur, Binnakandi and Banskandi Development Block of Cachar District. With 68.00 percent literacy rate Banskandi Part-III has highest literacy rate. On the other hand, in Kaalapool village the literacy rate is the lowest with 50.00 percent. The figures in the table also show that female literacy rate is lower in each village, while it is found lowest in Lalang Part-I, i.e., 34.00 percent.

Table: 4.12 Literacy Rate (in %) in the Selected Villages of Rajabazar and Silchar Development Block under Cachar District:

Name of the village	Kanakpur Part-I	Mangalpur (Baladhan Grant)	Tarapur Part-VII	Bhajantipur Part-III
Literacy Rate	62	60	75.93	73.52
Male Literacy	52	55	51.91	55.81
Female Literacy	48	45	48.08	44.18

Source: Records of Block Development Office of respective villages.

Above mentioned (Table: 4.12) shows the literacy rate of the villages selected under Rajabazar and Silchar Development Block. With 75.93 per cent literacy Tarapur-VII has the highest literacy rate. On the other hand, in Mangalpur (Baladhan Grant) village the literacy rate is the lowest with 60.00 per cent. The figures in the table also show that female literacy rate is lower in each village, while it is found lowest in Bhajantipur-III, i.e., 44.18 percent.

Table: 4.13 Facilities Available in the Selected Villages of Lakhipur, Binnakandi and Banskandi Development Block under Cachar District:

Name of the villages	Labakpar Part-I	Lalang Part-I	Kaalapool	Binnakandi Part-II	Banskandi Part-III	Manipur Part-I
Road Facility	Kacha/Pakka	Kacha/Pakka	Kacha/Pakka	Kacha/Pakka	Kacha/Pakka	Kacha/Pakka
Electricity	Yes	Yes	Yes	Yes	Yes	Yes
Source of Drinking Water	Tube well/Supply water	River/Pond/Tube well/Supply water	Pond/Tube well/Supply water	Supply water	Pond/Tube well/Supply water	Pond/Tube well/Supply water
Type of Sanitation	Kacha/Pit/Sanitary	Kacha/Pit/Sanitary	Kacha/Pit/Sanitary	Kacha/Pit/Sanitary	Kacha/Pit/Sanitary	Kacha/Pit/Sanitary
Educational Institution	Primary-2 Middle-1 H.S-1	Primary-1	Primary-1 Middle-1	Primary-2	H.S-1	Primary-2 Middle-1

Medical Facility	Health Centre-1/ Dispensary-1/ Sub-Centre-1	Nil	Nil	Nil	Nil	Dispensary-1/ Sub-Centre-1
Communication Facility	Road ways	Roadways	Road ways	Road ways/ Water ways	Road ways	Road ways/ Rail ways
Distance from H.Q	25Km	26Km	28Km	34Km	13Km	19Km
Other Facility	Bus Stop/G.P Office/ Fair Price Shop/General Shop/ Other Organization	Bus Stop/ Regular Market/Post Office/Fair Price Shop/ General Shop	General Shop/ Other Organization	Regular Market/G.P Office/ Fair Price Shop/General Shop/ Other Organization	Regular Market/Post Office /G.P Office/ Fair Price Shop/General Shop	Bus Stop/ Regular Market/Post Office /G.P Office/ Fair Price Shop/General Shop/ Other Organization

Source: Records of Block Development Office of respective villages.

Table (4.13) contains the distribution of facilities available in the selected villages of Lakhipur, Binnakandi and Banskandi Development Block. Here, the study indicates that all the selected villages have both the types road facilities, i.e., Kacha and Pakka and also have the electricity facility. Along with this, proper drinking water and sanitation facility are available. As regards the availability of educational facility, all the villages were found to have Primary Schools, while in Labakpar Part-I, Kaalapool and Manipur Part-I were found to have Middle Schools and Banskandi Part-III and Labokpar Part-I have Higher Secondary Schools. It is also found that except Labakpar Part-I and Manipur Part-I the rest 4 villages do not have the basic minimum medical facility. It is found that all the villages have proper road facilities which are well connected to the District Head Quarter, i.e., with Silchar. In Manipur Part-I all the facilities are available namely, bus stop, regular market, post office, G.P office, fair price shop, general shop and other organizations. On the other hand, Kaalapool village has only the facility of general shop and other organization.

**Table: 4.14 Facilities Available in the Selected Villages of Rajabazar and Silchar
Development Block under Cachar District:**

Name of the villages	Kanakpur Part-I	Mangalpur (Baladhan Grant)	Tarapur Part-VII	Bhajantipur Part-III
Road Facility	Kacha	Kacha	Kacha/ Pakka	Kacha/ Pakka
Electricity	Yes	Yes	Yes	Yes
Source of Drinking Water	River/Pond/ Tube well/ Supply water	River/Pond/ Tube well/ Supply water	River/Pond/ Tube well/Supply water	Pond/ Tube well/Supply water
Type of Sanitation	Kacha/Pit/ Sanitary	Kacha/Pit/ Sanitary	Pit/Sanitary	Kacha/Pit/Sanita ry
Educational Institution	Primary-2 Middle-1 H.S-1	Primary-4	Primary-2 Middle-1 H.S-1	Primary-1 H.S-1
Medical Facility	Dispensary-1	Dispensary-1	Dispensary-1	Sub-Centre1
Communication Facility	Road ways	Road ways	Road ways/ Railways/ Water ways	Road ways
Distance from H.Q	35Km	40Km	2Km	10 Km
Other Facility	Bus Stop/ Regular Market/Post Office /G.P Office/ Fair Price Shop/General Shop/ Other Organization	Regular Market/Post Office /G.P Office/ Fair Price Shop/General Shop/ Other Organization	Bus Stop/ Regular Market/G.P Office/Fair Price Shop/ General Shop/Other Organization	Regular Market/ Post Office/G.P Office/Fair Price Shop/ General Shop/Other Organisation

Source: Records of Block Development Office of respective villages.

Table: (4.14) contains the distribution of facilities available in the selected villages of Rajabazar and Silchar Development Block. Under Rajabazar Development Block, both the villages have kacha road and other two villages under Silchar Development Block were found to have both the types of road facility i.e., Kacha and Pakka. All the villages have the electricity facility and also have various sources of drinking

water and also have sanitation facility. As regards the availability of educational facility, all the villages were found to have Primary Schools, except Mangalpur (Baladhan Grant) all the villages have 1 HS School and Kanakpur-I and Tarapur-VII have 1 Middle School. Only 1 sub-center was found to have in Bhajantipur-III village, other three villages only have 1 dispensary. It is found that all the villages have proper road facilities which are well connected to District Head Quarter, i.e., with Silchar. It is also found that in Kanakpur-I all the facilities are available namely, bus stop, regular market, post office, G.P office, fair price shop, general shop and other organizations.

Table: 4.15 Information Related to SHGs in the Villages Selected Under Lakhipur, Binnakandi and Banskandi Development Block of Cachar District:

Name of the Villages	Labakpar Part-I	Lalang Part-I	Kaalapool	Binnakandi Part-II	Banskandi Part-III	Manipur Part-I
Total no. of SHGs	09	12	10	10	27	25
Total no. of women's SHGs	07	11	10	06	15	24
Total no. of mixed SHGs	02	01	Nil	04	03	01
Total no. of SHG members	108	148	115	85	315	274
Total no. of non-functional SHG	03	Nil	01	04	10	08

Source: Records of Block Development Office of respective villages.

The table (4.15) shows the distribution of information related to SHGs in the villages selected under Lakhipur, Binnakandi and Banskandi Development Block of Cachar District. It is found that under Banskandi Development Block both the above mentioned villages have the highest number of SHGs i.e., 27 and 25 respectively. Along with this, the number of women SHGs and total number of SHG members is also more in these villages. Except Kaalapool all the villages have mixed type of SHGs but the number is very less. It may be due to apathy of the GO/NGO on the

part of promoting mixed group. Along with this, lack of co-ordination between male and female members of the group created problems for the survival of mixed group. Here, all the villages were found to have non-functional SHGs except Lalang-I. In this context, it is imperative to mention that office bearers of different Development Blocks reported that due to borrowers' negligence SHGs sometimes become non-functional.

Table: 4.16 Information Related to the SHGs in the Villages Selected under Rajabazar and Silchar Development Block of Cachar District:

Name of the Villages	Kanakpur Part-I	Mangalpur (Baladhan Grant)	Tarapur Part-VII	Bhajantipur Part-III
Total no. of SHGs	49	20	53	05
Total no. of women's SHGs	47	19	51	05
Total no. of mixed SHGs	02	01	02	Nil
Total no. of SHG members	512	221	636	65
Total no. of non-functional SHG	01	03	22	03

Source: Records of Block Development Office of respective villages.

Table (4.16) shows the distribution of information related to the Self-Help Groups in the villages selected under Rajabazar and Silchar Development Block of Cachar District. Here, it is found that in Tarapur Part-VII village total number of SHGs is the highest with 53 SHGs whereas in Bhajantipur Part-III only 5 SHGs have been formed. Along with this, all four villages have the majority of women's SHG. In Bhajantipur Part-III, there is the absence of mixed form of SHG. As per as total number of SHG members are concerned, Tarapur Part-VII has the highest number of SHG members i.e., 636 and the lowest in Bhajantipur Part-III with total 65 members. Over the time some of SHGs become non-functional. In Tarapur Part-VII, there are 22 non-functional SHGs and in Kanakpur Part-I only 1 SHG has become non-functional.

**Table: 4.17 Facilities Available for the SHGs in the Villages of Lakhipur,
Binnakandi and Banskandi Development Block of Cachar District:**

Names of the villages	Labakpar Part-I	Lalang Part-I	Kaalapool	Binnakandi Part-II	Banskandi Part-III	Manipur Part-I
Bank facility	No	No	No	Yes	Yes	No
Distance of Bank from the village	1Km	3Km	3Km	00	00	1Km
Presence of Promoting Agency	No	No	Yes	No	No	No
Training Programme	Yes	Yes	Yes	Yes	Yes	No
SHG Federation	No	No	No	No	No	Yes
Distance of market	1Km	2Km	1Km	1.5Km	00	1Km

Source: Records of Block Development Office of respective villages.

The above table (4.17) shows the distribution of facilities in the selected villages under Lakhipur, Binnakandi and Banskandi Development Block under Cachar District. It is found that in Binnakandi Part-II and Banskandi-III have bank and the rest 4 villages banking facility is available within 1 to 3 kilometers of distance. The SHGs in Kaalapool village have received support from the NGO named Welfare Centre. As regards training programme, Block Development Office (BDO) of the respective villages have organized awareness programmes, orientation programmes and provided different skill development training to the SHG members. It is also found that only at Manipur Part-I 2 SHG Federations have built up namely (i) Khonow Mohila Federation and (ii) Nayagram Rani SHG Federation.

Table: 4.18 Facilities Available for the SHGs in the Villages of Rajabazar and Silchar Development Block of Cachar District:

Names of the villages	Kanakpur Part-I	Mangalpur (Baladhan Grant)	Tarapur Part-VII	Bhajantipur Part-III
Bank facility	No	No	Yes	No
Distance of Bank from the village	3km	2Km	00	4Km
Presence of Promoting Agency	No	No	No	No
Training Programme	Yes	Yes	Yes	Yes
SHG Federation	Yes	Yes	No	Yes
Distance of market	2Km	2Km	00	1Km

Source: Records of Block Development Office of respective villages.

The above table (4.18) shows the distribution of facilities in the selected villages under Rajabazar and Silchar Development Block of Cachar District. It is found that only in Tarapur-VII bank facility is available and other three villages do not have this facility, people have to go for 2-4 Km for bank. Above mentioned all the four villages have one common factor i.e., absence of any promoting agency. It was also found that different types of trainings, orientation programmes and awareness camps were organized by the Block Development Office of the respective villages. Except Tarapur-VII, other 3 villages have SHG federation namely, (i) Kanakpur-I Federation and (ii) Women SHG Federation in Kanakpur-I; (i) Mangalpur SHG Federation, (ii) Mangalleibi SHG Federation (iii) Leibaklei SHG Federation in Baladhan Grant (Mangalpur) and (iv) Cachar Grameen Samaj Kalyan SHG Federation.

➤ **KARIMGANJ DISTRICT**

Table: 4.19 Demographic Profiles of the Villages under North Karimganj, South Karimganj and Badarpur Development Block of Karimganj District:

Name of the villages	Botoroshi	Gardarashi	Soulmara	Nairgram	West Hasanpur	Patharakandi
Name of G.P	North Karimganj	Sadarashi	Suprakandi	Nairgram-Bakarshaj	Mahakal	Malwa Srigouri
Name of Dev.Block	North Karimganj	North Karimganj	South Karimganj	South Karimganj	Badarpur	Badarpur
Total Population	5342	1963	1462	6565	2500	851
Men-Women Ratio(per 100)	51:49	48:52	46:54	48:52	55:45	48:52
No. of Household	890	194	234	1306	417	210
Avg. Household Size	5-6	6-7	5-6	6-7	6-7	5-6
Total BPL Population	311	196	185	813	2045	765
Percentage(%) of Hindu	95	33	99	05	30	65
Percentage(%) of Muslim	05	66	01	95	70	35
Percentage of others	Nil	01	Nil	Nil	Nil	Nil

Source: Records of Block Development Office of respective villages.

The above table (4.19) shows the demographic profile of the villages of North Karimganj, South Karimganj and Badarpur Development Block of Karimganj District. It is clear that total population of Nairgram village is the highest among other villages and Patharakandi have the lowest population. With highest population the number of households is also high in Nairgram village, i.e., 1,036 and the lowest is Gardarashi village with 194 households. As per as men-women ratio is concerned, the figures indicate that in Botoroshi and West Hasanpur village the number of male

population is higher than female population and the rest 4 villages have higher female population. The average household size ranges from 5-6 in the villages of Botoroshi, Soulmara and Patharakandi and in Gardarashi, Nairgram and West Hasanpur it ranges from 6-7. It is also found that the number of BPL population is the highest in West Hasanpur village and lowest in Gardarashi village. Along with this, the percentage of Hindu population is the highest in Soulmara village with 99.00 percent followed by Botoroshi village with 95.00 percent. On the other hand, in Nairgram village it is found to have majority Muslim population, i.e., 95.00 percent of total population which is followed by West Hasanpur village with 70.00 percent Muslim population.

Table: 4.20 Literacy Rate (in %) in the Selected Villages of North Karimganj, South Karimganj and Badarpur Development Block under Karimganj District:

Name of the village	Botoroshi	Gardarashi	Soulmara	Nairgram	West Hasanpur	Patharakandi
Literacy Rate	73	90	70	55	50	80
Male Literacy	60	55	58	63	60	65
Female Literacy	40	45	42	37	40	35

Source: Records of Block Development Office of respective villages.

The above mentioned table (4.20) shows the distribution of literacy rate of the selected villages of North Karimganj, South Karimganj and Badarpur Development Block of Karimganj District. It is found that Gardarashi village has the highest literacy rate with 90.00 percent of total population and West Hasanpur has the lowest literacy rate with 50.00 percent literacy rate. Here it is important to mention that both the villages namely, Gardarashi and West Hasanpur are the Muslim majority village. In spite of that 1 village shows the highest and the other village shows the lowest literacy rate. The figures in the table also show that female literacy rate is lower in each villages, while it is found lowest in Patharakandi village, i.e., 35.00 percent.

Table: 4.21 Facilities Available in the Selected Villages of North Karimganj, South Karimganj and Badarpur Development Block under Karimganj District:

Name of the villages	Botoroshi	Gardarashi	Soulmara	Nairgram	West Hasanpur	Patharakandi
Road Facility	Kacha/ Pakka	Kacha/ Pakka	Kacha/ Pakka	Kacha/ Pakka	Kacha/ Pakka	Kacha
Electricity	Yes	Yes	Yes	Yes	Yes	Yes
Source of Drinking Water	Pond/ Tube well/ Supply water	Pond/Tube well/Supply water	Pond/Tube well	River/ Pond/ Tube well	Pond/ Tube well/ Supply water	Pond/ Supply water
Type of Sanitation	Kacha/ Pit/ Sanitary	Pit/ Sanitary	Kacha/ Pit/ Sanitary	Kacha/Pit/ Sanitary	Kacha/ Pit/ Sanitary	Kacha/ Sanitary
Educational Institution	Primary-1 Middle-1	Primary-2 Middle-1	Primary-1 Middle-1 H.S-1 College-1	Primary-2 Middle-1	Nil	Primary-1
Medical Facility	Nil	Dispensary -1	Sub-Centre-1	Nil	Nil	Nil
Communication Facility	Road ways	Road ways	Road ways/ Rail ways	Road ways/ Rail ways	Road ways	Road ways
Distance from H.Q	3Km	6Km	8Km	7Km	18Km	16km
Other Facility	Post Office/ G.P Office/ Fair Price Shop/ General Shop/ Other Organization	Bus Stop/ Post Office/ G,P Office/ Fair Price Shop/ General Shop/ Other Organization	Bus Stop/ Post Office/ G,P Office/ Fair Price Shop/ General Shop/ Other Organization	Bus Stop/ Regular Market/ Post Office/Fair Price Shop/ General Shop	Regular Market/ Fair Price Shop/ General Shop	Fair Price Shop/ General Shop/ Other Organization

Source: Records of Block Development Office of respective villages.

Table (4.21) contains the distribution of facilities available in the selected villages of North Karimganj, South Karimganj and Badarpur Development Block of Karimganj

District. Here it is found to have both the types of road facilities i.e., Kacha and Pakka in the 5 villages except the Patharakandi village where only the Kacha road facility is available. Along with this, all the villages have electricity facility and supply water facility except the villages namely, Soulmara and Nairgram. It is also found that all the villages have sanitary latrine facility with other two types of sanitation. As regards the availability of educational facility, all the villages were found to have Primary School except West Hasanpur village, while in Botoroshi, Gardarashi, Soulmara, Nairgram were found to have 1 Middle School and there is 1 High School and 1 College in Soulmara village. It is also found that the medical facilities of the villages are not good. Except in Gardarashi and Soulmara there is not a single basic medical facility available in the rest 4 villages. There is good connectivity of all the villages to District Head Quarter i.e., with Karimganj Town. Here, it is important to mention that all the facilities were not found to have in one particular village. Therefore, it may be said that 6 villages have different types of facilities.

Table: 4.22 Information Related to SHGs in the Villages Selected under North Karimganj, South Karimganj and Badarpur Development Block of Karimganj District:

Name of the Villages	Botoroshi	Gardarashi	Soulmara	Nairgram	West Hasanpur	Patharakandi
Total no. of SHGs	96	15	70	66	10	04
Total no. of women's SHGs	56	10	70	58	09	03
Total no. of mixed SHGs	10	Nil	Nil	03	01	01
Total no. of SHG members	975	179	756	711	121	49
Total no. of non-functional SHG	15	02	15	12	05	02

Source: Records of Block Development Office of respective villages.

The Table (4.22) shows that at Botoroshi village the number of SHG is the highest i.e., 96 in comparison with other villages and with 4 SHGs Patharakandi village have the lowest number. It is quite obvious that the number of SHG members is also more in Botoroshi (975) and less in Patharakandi (49). From the above table it is also clear that the number of women's SHG is more in all the villages whereas in Gardarashi and Soulmara there is the absence of men's SHG. Along with this, the number of non functional SHG is same in Botoroshi and Soulmara village (15) and in Gardarashi and Patharakandi village (02).

Table: 4.23 Facilities Available for the SHGs in the Villages of North Karimganj, South Karimganj and Badarpur Development Block:

Name of the villages	Botoroshi	Gardarashi	Soulmara	Nairgram	West Hasanpur	Patharakandi
Bank facility	N	No	No	No	No	No
Distance of Bank from the village	3Km	1.5Km	7Km	200m	6Km	4Km
Presence of Promoting Agency	Yes	No	No	No	Yes	No
Training Programme	Yes	Yes	Yes	Yes	Yes	Yes
SHG Federation	No	No	No	No	No	No
Distance of Market	3Km	3Km	500m	0	0	4Km

Source: Records of Block Development Office of respective villages.

The above mentioned table (4.23) shows the distribution of facilities available for SHGs in the selected villages. From the above two common features have come out, one is non availability of Bank facility and no SHG Federation was formed in all the villages. Only in Nairgram village, the distance to Bank from the village is 200 meter which is very near. Among the 6 villages, in Botoroshi and West Hasanpur NGOs are working actively. Green India NGO in Botoroshi and Bara Mission NGO in West Hasanpur are involved in promoting and providing training to SHGs. They also

organize awareness camps for SHG members. It is also found that availability of training facility for SHG members in all the villages and for selling of their prepared products only two villages namely, Nairgram and West Hasanpur have the market facility and the rest 4 villages do not have this facility.

➤ **HAILKANDI DISTRICT**

Table: 4.24 Demographic Profiles of the Villages under Hailakandi and Katlicherra Development Block of Hailakandi District:

Name of the villages	Bilpar Dhumkar	Boalipar Part-II	Dholai-VI	Swapanpur (Appin RA)
Name of G.P	Rongauti G.P	Boalipar G.P	Sonacherra-Rupacherra	Dinanathpur
Name of Dev.Block	Hailakandi	Hailakandi	Katlicherra	Katlicherra
Total Population	1678	1467	2200	800
Men-Women Ratio (per 100)	53:47	53:47	45:55	45:55
No. of Household	340	245	500	155
Avg. Household Size	5-6	5-6	5-6	5-6
Total BPL Population	1100	1275	1100	350
Percentage of Hindu	Nil	20	80	70
Percentage of Muslim	100	80	20	30
Percentage of others	Nil	Nil	Nil	Nil

Source: Records of Block Development Office of respective villages.

The above table (4.24) shows the demographic profile of the villages of Hailakandi Development Block and Katlicherra Development Block of Hailakandi District. For the purpose of the study 2 villages have been taken from each Development Block. It is clear from the above table that total population of Dholai VI village is the highest among the other villages and Swapanpur (Appin RA) has the lowest population. With the highest population the number of total household is also high in Dholai VI

village, i.e., 500 and the lowest is the Swapanpur (Appin RA) with 155 households. As per as men-women ratio is concerned, the figures indicate that in Bilpar-Dhumkar and Boalipar Part-II village the number of male population is higher than female population and the rest 2 villages have the higher female population. The average household size ranges from 5-6 in Bilpar-Dhumkar and Boalipar Part-II, Dholai-VI and Swapanpur (Appin RA). Along with this, the percentage of Hindu population is nil in Bilpar-Dhumkar. In Dholai VI and Swapanpur (Appin RA), the percentage of Hindu population is the highest, i.e., 80.00 percent and 70.00 percent respectively. On the other hand, Bilpar-Dhumkar and Boalipar Part-II have the Muslim majority where Bilpar-Dhumkar has 100.00 per cent Muslim population. The above figures also indicate that all the four villages have only Hindu and Muslim population.

Table: 4.25 Literacy Rate (in %) in the Selected Villages of Hailakandi and Katlicherra Development Block under Hailakandi District:

Name of the village	Bilpar-Dhumkar	Boalipar Part-II	Dholai-VI	Swapanpur (Appin RA)
Literacy Rate (in percentage)	78	75	70	80
Male Literacy (in percentage)	53	55	48	40
Female Literacy (in percentage)	47	45	52	60

Source: Records of Block Development Office of Respective Villages.

The above mentioned table (4.25) shows the distribution of literacy rate of the selected villages of Hailakandi and Katlicherra Development Block of Hailakandi District. It is found that Swapanpur (Appin RA) village has the highest number of literacy rate i.e., 80.00 per cent of total population and Dholai VI has the lowest literacy rate with 70.00 percent of total population. Here, except Swapanpur (Appin RA) village, all the three villages have the highest male literacy. In Swapanpur (Appin RA) 60.00 percent of total literacy is dominated by female population.

Table: 4.26 Facilities Available in the Selected Villages of Hailakandi and Katlicherra Development Block under Hailakandi District:

Name of the villages	Bilpar-Dhumkar	Boalipar Part-II	Dholai-VI	Swapanpur (Appin RA)
Road Facility	Kacha	Kacha/Pakka	Kacha/Pakka	Kacha/Pakka
Electricity	Yes	Yes	Yes	Yes
Source of Drinking Water	Supply Water/Ponds/Tube Well	Supply Water River/Ponds/Tube Well	Supply Water River/Ponds/Tube Well	Supply Water/Ponds/Tube Well
Type of Sanitation	Kacha/Pit/Sanitary	Kacha/Pit/Sanitary	Kacha/Pit/Sanitary	Kacha/Pit/Sanitary
Educational Institution	Primary-3 Middle-1	Primary-4 Middle-1 H.S-1	Primary-3 Middle-1 H.S-1	Primary-4 Middle-1
Medical Facility	Nil	Dispensary-1	Sub-Centre-1	Sub-Centre-1
Communication Facility	Road ways	Road ways/ Rail ways	Railways/ Water ways	Road ways
Distance from H.Q	2 KM	5 KM	35 KM	30 KM
Other Facility	Fair Price Shop/General Shop/Other Organization	Bus Stops/Regular Market/Post Office/Fair Price Shop/General Shop/Other Organization	Post Office/G.P Office/Fair Price Shop/General Shop/Other Organization	Post Office/G.P Office/General Shop

Source: Records of Block Development Office of Respective Villages.

Table (4.26) contains the distribution of facilities available in the selected villages of Hailakandi Block and Katlicherra Development Block of Hailakandi District. Here it is found to have both the types of road facilities in three villages i.e., Kacha and Pakka except Bilpar-Dhumkar where only Kacha Sadak is available. Along with this all the villages have electricity facility and supply water facility. Except supply water there are other sources of water in the villages namely, river, ponds and tube well. It is also found that all the villages have sanitary latrine facility with other 2 types of

sanitation. As regards the availability of educational facility, all the villages have Primary School and Middle School. 2 villages namely Boalipar Part-II and Dholai VI have the High School. It is also found that in Bilpar-Dhumkar village there is no medical facility. Other villages have only basic medical facility. All the villages are well connected with the District Head Quarter i.e., with Hailakandi town. As per as other facility is concerned, all the villages do not found to have all the facilities.

Table: 4.27 Information Related to SHGs in the Villages Selected under Hailakandi and Katlicherra Development Block of Hailakandi District:

Name of the Villages	Bilpar-Dhumkar	Boalipar Part-II	Dholai-VI	Swapanpur (Appin RA)
Total no. of SHGs	20	40	24	18
Total no. of women's SHGs	12	20	11	12
Total no. of mixed SHGs	Nil	20	Nil	06
Total no. of SHG members in the village	211	412	250	198
Total no. of non-functional SHG	12	15	07	04

Source: Records of Block Development Office of Respective Villages

Table (4.27) shows that in Boalipar Part-II the number of SHG is the highest i.e., 40 in comparison with other villages and with 18 SHGs Swapanpur (Appin RA) has the lowest number i.e., 18. Hence, the number of total SHG member is the highest in Boalipar Part-II with 412 and the lowest in Swapanpur (Appin RA). It is also clear from the above table that in Boalipar Part-II both the number of mixed and women's SHG is equal whereas in Bilpar-Dhumkar and Dholai-VI there is the absence of mixed form of SHGs. Along with this, the number of non-functional SHG is the highest in Boalipar Part-II i.e., 15 and the lowest in Swapanpur (Appin RA) i.e., 04.

Table: 4.28 Facilities Available for the SHGs in the Villages of Hailakandi and Katlicherra Development Block of Karimganj District:

Name of the villages	Bilpar-Dhumkar	Boalipar Part-II	Dholai-VI	Swapanpur (Appin RA)
Bank facility	No	No	No	No
Distance of Bank from the village	3KM	5KM	4KM	1KM
Presence of Promoting Agency	Yes	Yes	No	No
Training Programme	Yes	Yes	Yes	Yes
SHG Federation	No	No	No	No
Distance of Market	3KM	5KM	1KM	4KM

Source: Records of Block Development Office of Respective Villages

The above mentioned table (4.28) shows the distribution of facilities available for SHGs in the selected villages of Hailakandi and Katlicherra Development Block of Hailakandi District. From the above table four common features have come out in all 4 villages i.e., all the villages do not have the bank facility, SHG federation, market facility but the members of SHGs have given training. Here, only basic orientation programme and skill development programme were organized on the part of BDO of the respective villages. Above mentioned 2 villages under the Hailakandi Development Block have promoting agency. Club Sun Light in Bilpar-Dhumkar and Farmers Club in Boalipar Part-II are involved in promoting SHGs in the villages. As far as bank facility is concerned, all the SHG members have to go 1km-5km distance for their banking purpose and for selling of their finished products they have to go 1km-5km distance. It is observed that distance from Bank and market have a direct linkage with the functioning of the SHGs. SHGs which are near to market and bank are very active and well functional compare to the SHGs with more distance from bank and market.

In addition to the above findings, it is observed that in due course of time the numbers of SHGs have increased, if we consider the date of formation of first SHG in the village and compare it with the total number of SHGs in present time, it has rightly justified the earlier statement. Following are the names and year of formation of first SHG in the respective villages given in table: 4.29.

Table: 4.29: Name of First SHG with Year of Formation in the Selected Villages of Barak Valley:

Name of the Villages	Name of the first SHG	Year of Formation
Labakpar Part-I	Sajou SHG	2002
Lalang Part-I	Konthagram Mohila SHG	2001
Kaalapool	NRC SHG	2003
Binnakandi-II	Rajib Ganghi Mihila SHG	2005
Banskandi Part-III	Banskandi Rural Welfare SHG	2001
Manipur-I	Manipuri Women Welfare SHG	2001
Kanakpur Part-I	Laishingfee Nupi SHG	2005
Baladhan Grant (Mangalpur)	Mangalpur Unnayan SHG	2005
Tarapur Part-VII	Naubi SHG	2000
Bhajantipur Part-III	Cachar Grameen Samaj Kalyan Sanstha	2000
Botoroshi	Grameen Samaj Kalyan SHG	2002
Gardarashi	Jahan SHG	2001
Soulmara	Shiba SHG	2002
Nairgram	Nehru SHG	2003
West Hasanpur	Sheba SHG	2003
Patharakandi	Maa Gurga SHG	2002
Bilpar-Dhumkar	Nari Unnayan SHG	2005
Boalipar Part-II	Nabajagaran Swanirbharshil Samaj SHG	1999
Dholai Part-VI	Samaj Kalyan SHG	2000
Swapanpur (Appin RA)	Green Leaf SHG	2000

Source: Records of Block Development Office of Respective Villages

On the whole, it may be said that people of all the 3 districts of Barak Valley have accepted Self-Help Group programme as a means of achieving economic self-reliance of women irrespective of religion and caste. Moreover, it was also observed that there are some discrepancies in functioning of 2 types of SHGs (female SHG and mixed SHG). For example, in mixed SHG of Botoroshi Development Block under Karimganj district, women members were not allowed to look into the group related documents and these are maintained by male members of the group. In spite of all lacunas in SHG programme, its acceptability as a means of women empowerment cannot be underestimated.