

## Chapter - 5

### Analysis of Data and Interpretation

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In this chapter data were analyzed, interpreted and the results of the study on the role of Self-Help Groups in the empowerment of women were discussed in detail. It also contains suggestions given of the SHG members for the upgradation of the function of the group. The study was carried out on the basis of the following objectives:

1. To understand the socio-economic impact of the SHGs on the lives of women.
2. To understand the impact of SHGs in developing entrepreneurial skill and capacity of women.
3. To understand the impact of SHGs in increasing the decision-making ability of women.
4. To examine the factors, if any, that deters women from joining SHGs.
5. To suggest appropriate measures for the better functioning of the SHGs.

For the convenience of the study this chapter has been divided into three sections. Section-I deals with a detail profile of the respondents belonging to two different types of SHGs namely, female and mixed type. Section-II deals with Self-Help Group related information and Section-III deals with the question of empowerment achieved. In this study special focus is made to assess the variations in the level of empowerment of women in two different types of groups. Here, it is important to mention that all the SHGs selected for the study were under the Swarnajayanti Gram Swarojgar Yojna. From April 2013, all the SHGs were made to re-register their names under National Rural Livelihood Mission (NRLM) as the earlier SGSY was discontinued. As per statistics available in Statistical Handbook of Assam, 2010 and in DRDA reports, total number of SHGs formed since 1.4.1999-2009-10 are 6405,

5991 and 3589 in the districts of Cachar, Karimganj and Hailakandi respectively. It is imperative to mention here that the first SHG in Barak Valley was formed by Deshabandhu Club, Bihara in the year 1999. Thus, it was observed that the growth of SHGs in Barak Valley is quite impressive. In the absence of employment opportunity, poor people particularly women have to depend on traditional source of livelihood like agriculture. In such situation, SHGs played an important role in creating an alternative source of employment, particularly for women.

### **Section-I**

As women constitute the bulk of the membership of the SHGs, an assessment of the socio-economic profile of the respondents who join SHGs is imperative. Thus, in this section, socio-economic background of the respondents in terms of age, religion, caste, educational status, marital status, number of children, employment status of her husband/father/son, family income, subsidiary employment status and employment status of the respondents is discussed.

#### **Age**

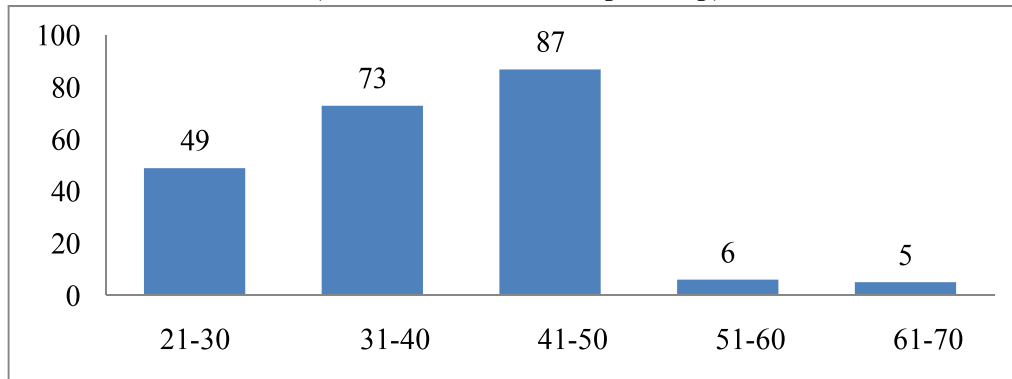
In the present study, respondents were from different age groups. Generally in the Self-Help Groups, women were from the age group of 21-70. Keeping this fact in view, five age groups of respondents were made for the purpose of the study. These age groups are 21-30, 31-40, 41-50, 51-60 and 61-70. The following diagram shows the age wise distribution of the respondents from female Self-Help Group members.

**Table: 5.01: Number of Respondents Classified by Age  
(From Female Self-Help Group)**

<b>Age Group</b>	<b>No. of Respondents from Female SHG</b>	<b>Percentage (%)</b>
21-30	49	22.27
31-40	73	33.18
41-50	87	39.54
51-60	6	2.72
61-70	5	2.27
<b>Total</b>	220	100

The figures (Table: 5.01) show that out of 220 female Self-Help Group members, 49 which constitutes 22.27 per cent were found to belong to the age group of '21-30' and 73 members i.e., 33.18 per cent of the respondents belonged to the age group of '31-40', while a majority of 87 (39.54 per cent) were found to belong to the age group of '41-50'. 6 women belonged to the age group of '51-60', constituting 2.72 percent while the respondents from the age group of '61-70' years was only 5 (2.27 per cent). Analysis of data reveals that an overwhelming majority of respondents i.e., 160 out of 220 which constitutes 72.72 per cent were found within 31-40 years of age while the respondents from the age group of 21-30 and 51 and above was 60, i.e., 27.27 per cent.

**Figure: 5.01: Bar Diagram Showing Number of Respondents Classified by Age (From Female Self-Help Group)**



It is noteworthy that the age wise distribution of SHG members from female group was found to have almost even in the selected SHGs under Lakhipur Development Block of Cachar District. However, the highest numbers of aged respondents i.e., above 57 were found in North Karimganj Development Block of Karimganj District which is 4 (4.81 per cent) followed by Hailakandi Development Block of Hailakandi District with 3 (5.35 per cent). The reasons for lower level of participation of the elderly women in the SHGs might be their ignorance about SHG programme, illiteracy and multiple household responsibility. It is interesting to mention that highest number of respondents was found in the age group of 41-50 in which the responsibility of the family remains to be most acute on women. Family responsibility perhaps induces women in large number in this age group to join

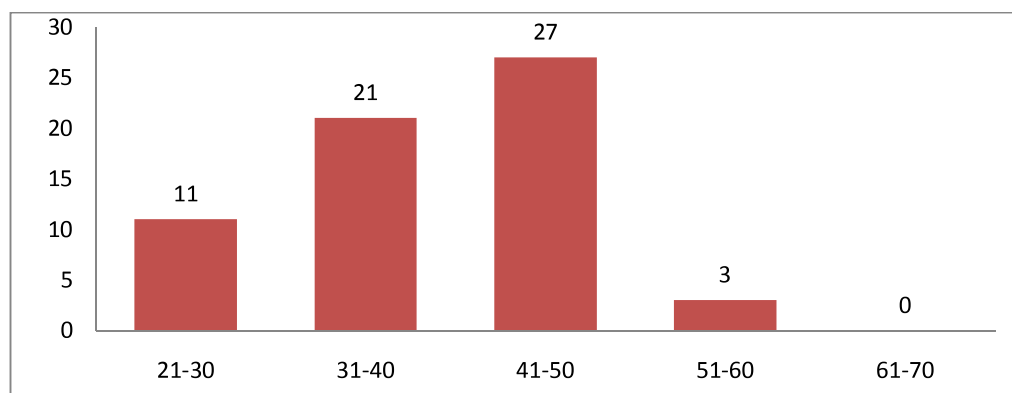
SHGs. They are to complete and take care of children's education, daughter's marriage, aging in-laws health and so on. So, SHGs seem to be an option before them to fulfill their duties. Besides, at this stage of life generally do not have to take care of young children. Their children by that time grow old and can share and look after the family in their absence. This also seems to motivate women of the middle age to join SHGs.

**Table: 5.02: Number of Respondents Classified by Age  
(From Mixed Self-Help Group)**

<b>Age Group</b>	<b>No. of Respondents from Mixed SHG</b>	<b>Percentage(%)</b>
21-30	11	17.14
31-40	21	33.87
41-50	27	43.54
51-60	03	4.83
61-70	00	00
<b>Total</b>	<b>62</b>	<b>100</b>

With regard to Mixed SHGs also, the picture was found to be more or less similar. Out of 62 members (Table:5.02), 11 which constitutes 17.14 per cent were found to belong to the age group of '21-30' and 21 members (33.87 per cent) were found to belong to the age group of '31-40'. 27 women were found to belong to the age group of '41-50', constituting 43.54 per cent while there is only 3 (4.83 per cent) respondents from the age group of 51-60 and no respondent was found in the age group of 61-70. The higher number of members in this SHG is also found from the age group of 41-50.

**Figure: 5.02: Bar Diagram Showing Number of Respondents Classified by Age  
(From Mixed Self-Help Group)**



### Religion

Religion constitutes an important determinant to understand the representation of different communities in the Self-Help Groups. In the present study, the entire population was divided into two religious groups, namely, Hinduism and Islam. Table (5.03) represents the religion wise distribution of respondents from female SHGs.

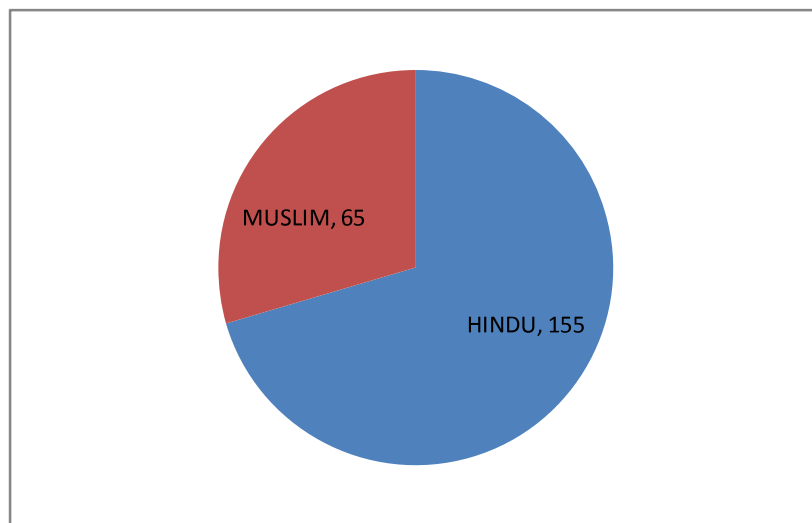
**Table: 5.03: Number of Respondents Classified by Religion  
(From Female Self-Help Group)**

Religion	No. of SHG Members from Female Group	Percentage (%)
HINDU	155	70.45
MUSLIM	65	29.54
TOTAL	220	100

Out of total 220 respondents in female SHGs, 155 (70.45 per cent) were found to belong to Hinduism and 65 (29.54 per cent) were found to belong to Islam. While the highest numbers of Hindu respondents were found in the villages under Silchar Development Block of Cachar District (21 out of 21), followed by the villages under

South Karimganj Development Block of Karimganj (16 out of 21), the highest number of Muslim respondents were found in the villages under Hailakandi Development Block of Hailakandi District (22 out of 22), followed by the villages under Banskandi Development Block of Cachar District (17 out of 22). The present representation of respondents classified in terms of religion corroborates to the demographic profile of the villages selected under the study. It may also be said that although a negligible percentage of population belonging to other religions also reside in the district, but the major religious composition is made of these two religions. This is perhaps the reason that not a single respondent was found to belong to any other religion.

**Figure: 5.03: Pie Diagram Showing Number of Respondents Classified by Religion (From Female Self-Help Group)**



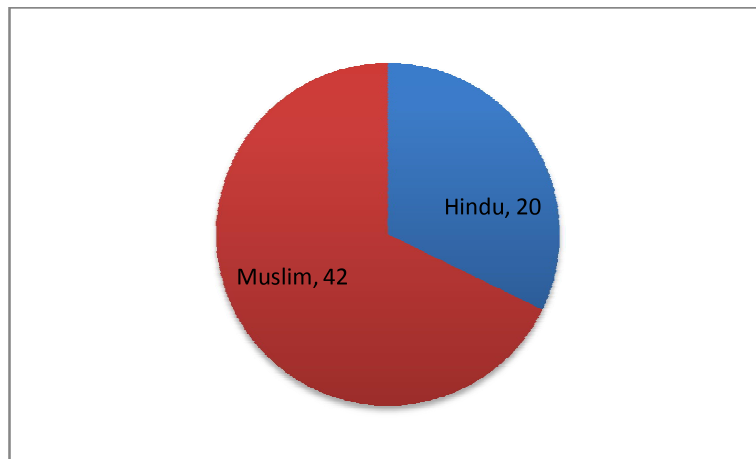
In case of Mixed SHGs also (Table: 5.04), out of the total of 62 respondents, 20 (32.25 per cent) were found to belong to Hinduism and 42 (67.47 per cent) were found to belong to Islam.

**Table: 5.04: Number of Respondents Classified by Religion (From Mixed SHG)**

<b>Religion</b>	<b>No. of SHG Members from Mixed Group</b>	<b>Percentage (%)</b>
<b>Hindu</b>	20	32.25
<b>Muslim</b>	42	67.47
<b>Total</b>	62	100

In addition to this, it was also found that the highest numbers of Hindu respondents of Mixed SHG were found in both Silchar Development Block of Cachar District (6 out of 6) and Badarpur Development Block of Karimganj District (5 out of 5). As far as Muslim respondents were concerned, cent percent was found in mixed SHG of Hailakandi Development Block of Hailakandi District and Banskandi Development Block of Cachar District. Again, not a single respondent was found belonging to other religious group which is again a similar situation with Table: 5.03.

**Figure: 5.04: Pie Diagram Showing Number of Respondents Classified by Religion (From Mixed Self-Help Group)**



### **Caste**

Just as religion caste constitutes an important determinant to understand the representation of different communities in Self-Help Group Programme. India is a

caste based society and without representation of different caste groups, the outreach of SHG remains limited. Thus, a study of caste identity of the respondents is made and represented in the Table: 5.05.

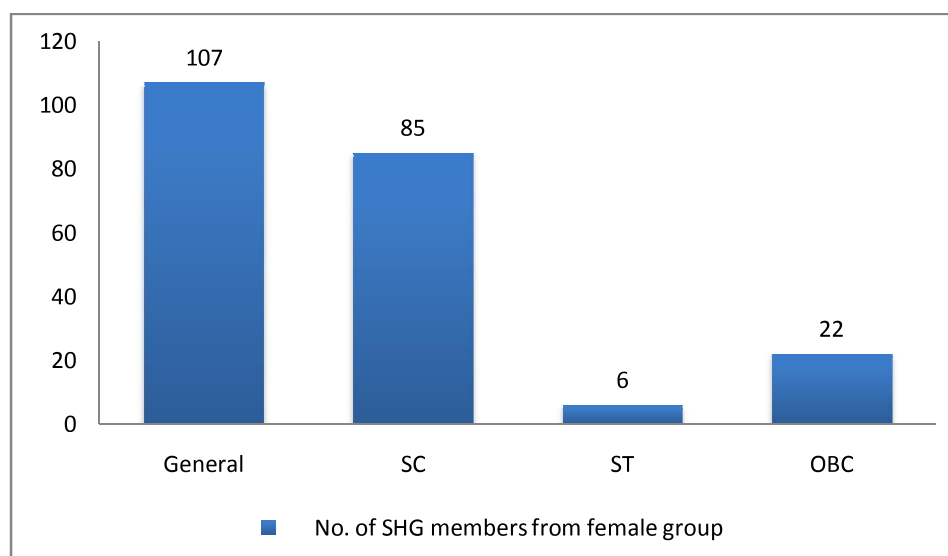
**Table: 5.05: Number of Respondents Classified by Caste (From Female SHG)**

<b>Caste</b>	<b>No. of SHG Members from Female Group</b>	<b>Percentage (%)</b>
<b>General</b>	107	48.63
<b>SC</b>	85	38.63
<b>ST</b>	06	2.72
<b>OBC</b>	22	10
<b>Total</b>	220	100

Analysis of data in the table above 5.05 reveals that a majority of 107 (48.63 per cent) of the respondents belonged to the general category and 85 (38.63 per cent) belonged to Schedule Caste (SC) category, while the remaining 28 (12.72 per cent) belonged to Schedule Tribe (ST) and Other Backward Caste (OBC) category at the rate of 2.72 and 10.00 per cent respectively. In this context, it is important to mention that out of 107 respondent of general category a majority of 65 (60.74 per cent) were Muslims while 113 were found to be Hindus, distributed between General, SC, ST and OBC. Here, the highest numbers of General respondents were found in the villages of Hailakandi Development Block (22out of 22), followed by Silchar Development Block. The highest numbers of SC respondents were found in South Karimganj Development Block of Karimganj District (16 out of 21) followed by Katlicherra Development Block of Hailakandi District. Only in 1 SHG, ST respondents were found. Here, it is important to mention that all ST respondents belonged to the ‘Dimasa Community’ and they generally practice Hinduism. The above analysis shows that the representation of caste groups is more or less according to the demographic profile of the district.



**Figure: 5.05: Bar Diagram Showing Number of Respondents Classified by Caste (From Female Self-Help Group)**

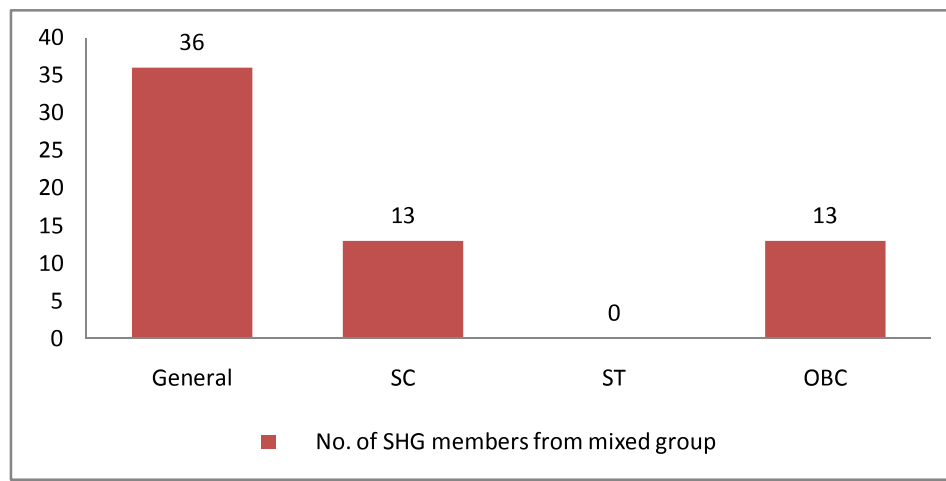


Following Table: 5.06 represent the classification of respondents on the basis of caste from mixed Self Help Group. Analysis of data reveals that a majority of 40 (64.51 per cent) of the respondents belonged to general category, while remaining 22 (35.48 per cent) belonged to SC and OBC category at the rate of 17.74 and 17.74 per cent respectively. No single ST respondent was found in selected mixed SHGs.

**Table: 5.06: Number of Respondents Classified by Caste (From Mixed Self-Help Group)**

Caste	No. of SHG Members from Mixed Group	Percentage(%)
General	36	58.06
SC	13	20.96
ST	00	00
OBC	13	20.96
<b>Total</b>	<b>62</b>	<b>100</b>

**Figure: 5.06: Bar Diagram Showing Number of Respondents Classified by Caste (From Mixed Self-Help Group)**



It is again important to mention that out of 40 (64.51 per cent) respondents of general category a majority of 36 (58.06 per cent) were Muslims, while 26 i.e., 41.92 per cent were found to be Hindus distributed between SC and OBC category. The highest numbers of General Caste respondents were found in North Karimganj Development Block of Karimganj District (7 out of 7). However, all the 7 respondents belonged to the Muslim Community, whereas the highest numbers of SC respondents were found in Badarpur Development Block of Karimganj District and the highest number of OBC respondents was found in Banskandi Development Block of Cachar District.

### **Education**

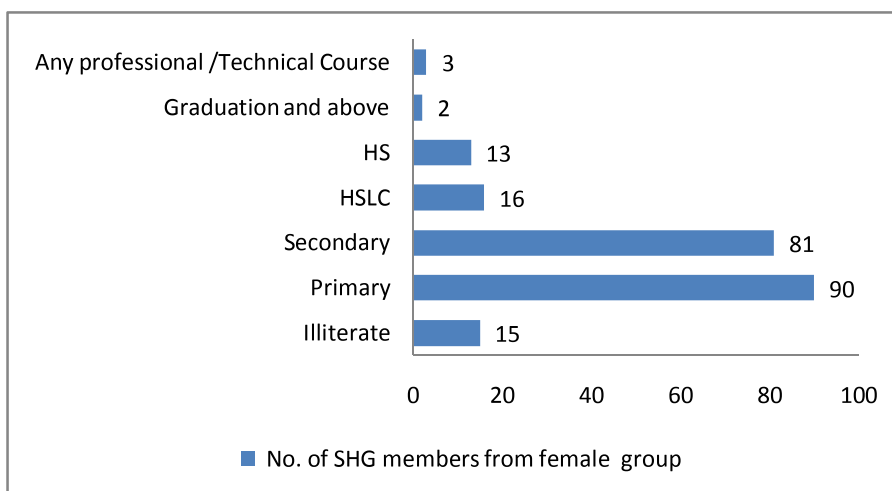
Education is considered to be an important instrument to understand one's rights and duties in the society. It shapes our thinking as well as our society. Thus, it was important to know the educational status of the SHG members. Here, for the study of educational attainment, respondents were divided into seven categories viz., Illiterate, Primary, Secondary, HSLC, HS, Graduation and above and any professional/technical course.

**Table:5.07: Number of Respondents Classified by Educational Attainment  
(From Female Self-Help Group)**

<b>Education Level</b>	<b>No. of SHG Members from Female Group</b>	<b>Percentage (%)</b>
<b>Illiterate</b>	15	6.81
<b>Primary</b>	90	40.90
<b>Secondary</b>	81	36.81
<b>HSLC</b>	16	7.2
<b>HS</b>	13	5.9
<b>Graduation and above</b>	02	.90
<b>Any professional / Technical Course</b>	03	1.3
<b>Total</b>	220	100

As shown in the Table: 5.07, the highest number of SHG members from female SHG was found in the category of Primary. 40.90 per cent of respondents were found to belong to this group. Here, 6.81 per cent of the respondents belonged to Illiterate category. The number of respondents having educational attainment up to the Secondary level was also found to be about 36.81 per cent. Along with this, 7.2 per cent and 5.9 per cent of the respondents were belonging to HSLC and HS category. Only two (0.90) respondents were found to belong in the category of Graduation and above and 3 (1.3 per cent) respondent was found in the last category i.e., any professional/technical course.

**Figure: 5.07: Bar Diagram Showing the Number of Respondents Classified by Educational Attainment (From Female Self-Help Group)**



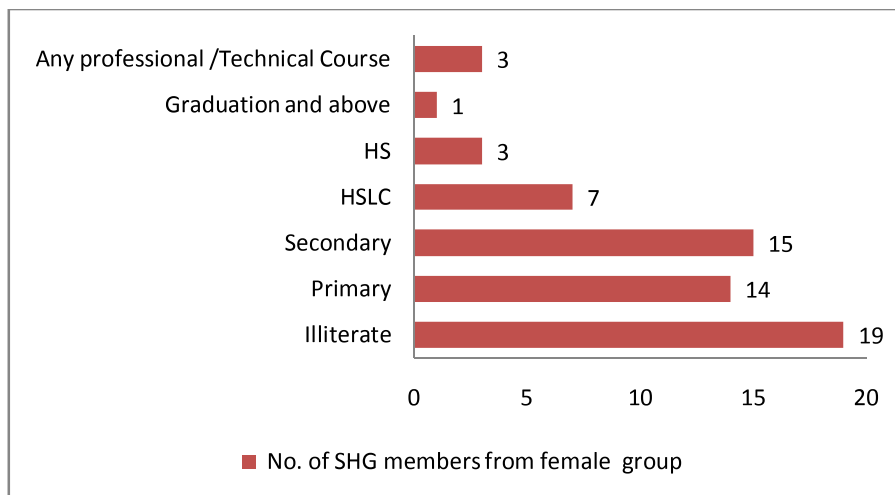
**Table 5.08: Number of Respondents Classified by Educational Attainment (From Mixed Self-Help Group)**

Education Level	No. of SHG Members from Mixed Group	Percentage (%)
Illiterate	19	30.64
Primary	14	22.58
Secondary	15	24.19
HSLC	07	11.29
HS	03	4.8
Graduation and above	01	1.6
Any professional / Technical Course	03	4.8
<b>Total</b>	<b>62</b>	<b>100</b>

In the Table: 5.08 which shows the educational attainment of female respondents of mixed SHGs. Here, the highest numbers of respondents were found to belong to the

category of Illiterate i.e., 30.64 per cent. The number of respondents having educational attainment up to primary was also found to be about 22.58 per cent. Only 15 respondents (24.19 per cent) were found to belong in the category of Secondary level. Along with this, 11.29 per cent and 4.8 per cent of the respondents were found in the categories of HSLC and HS respectively. Only 1 respondent (1.6 per cent) was having the educational qualification up to graduation and 3 (4.8 per cent) respondents were having professional and technical qualification.

**Figure: 5.08: Bar Diagram Showing the Number of Respondents Classified by Educational Attainment (From Mixed Self-Help Group)**



### Marital Status

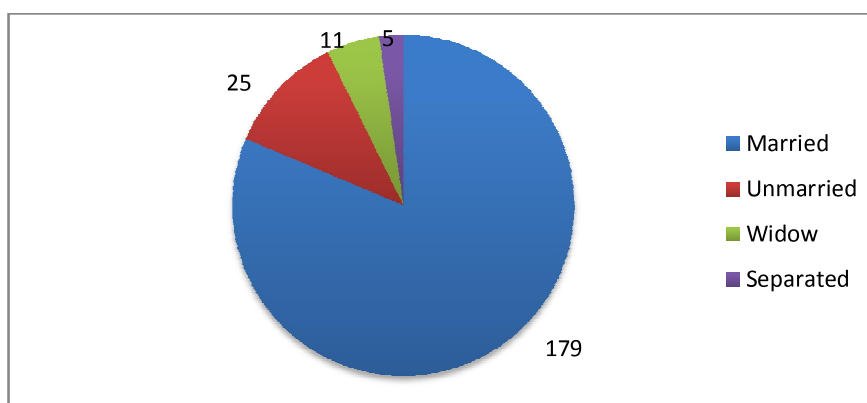
Marital status constitutes an important determinant to understand the economic self-reliance of women. It also reflects on the social status of women. It is a known fact in our society that women generally come out of their homes in the absence of male breadwinner. In this context, it was significant to know whether SHG is being considered as a means of economic self-reliance of women or not. Accordingly, the respondents were distributed into four categories, viz., Married, Unmarried, Widow and Separated.

**Table 5.09: Number of Respondents Classified by Marital Status  
(From Female Self-Help Group)**

<b>Marital Status</b>	<b>No. of SHG Members from Female Group</b>	<b>Percentage (%)</b>
<b>Married</b>	179	81.36
<b>Unmarried</b>	25	11.36
<b>Widow</b>	11	5.00
<b>Separated</b>	05	2.27
<b>Total</b>	220	100

As shown in the Table: 5.09, the number of married respondents was found to be the highest (81.36 per cent), followed by unmarried (11.36 per cent), widow (5.00 per cent) and separated (2.27 per cent). As marriage is considered as an indicator of social acceptability, majority of the respondents were married. Here, all married women were found within the age group of 21-50 years. All unmarried respondents were found between the age group of 21-30 years and aged women (above 60) were found to belong in the category of widow and separated women were found to belong in various age groups. However, the overall picture reaffirms the importance of marriage in our society.

**Figure: 5.09: Pie Diagram Showing Number of Respondents Classified by Marital Status (From Female Self-Help Group)**

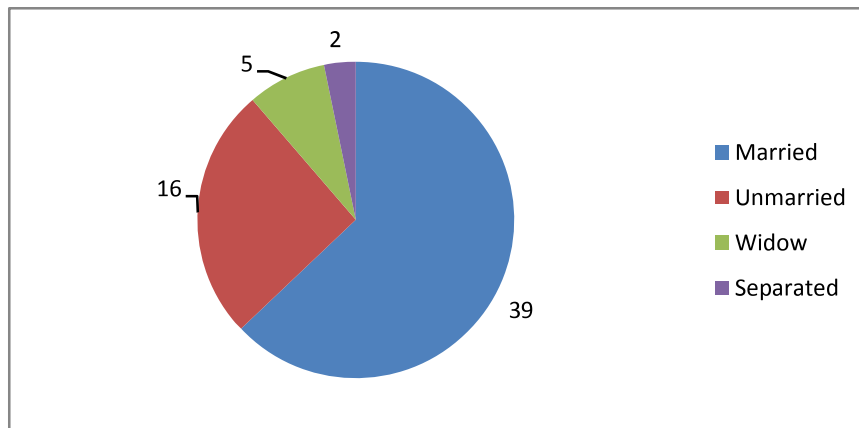


The figures (Table: 5.10) show the marital status of the respondents of mixed SHGs. Here, the number of married respondents occupied the highest position i.e., 62.90 per cent. It was followed by unmarried (25.80 per cent), widow (8.06 per cent) and separated (3.22 per cent). Again, similar with the above findings, all married women were found in the age group of 21-50 and unmarried respondents were found between the age group of 21-30. But widow and separated women belonged to different categories. Thus, marital status of the respondents of both groups again established the fact that marriage is considered to be an important social institution in our society.

**Table:5.10: Number of Respondents Classified by Marital Status  
(From Mixed Self-Help Group)**

Marital Status	No. of SHG Members from Mixed Group	Percentage (%)
<b>Married</b>	39	62.90
<b>Unmarried</b>	16	25.80
<b>Widow</b>	05	8.06
<b>Separated</b>	02	3.22
<b>Total</b>	62	100

**Figure: 5. 10: Pie Diagram Showing the Number of Respondents Classified by  
Marital Status (From Mixed Self-Help Group)**



### **Number of Children**

Most of the respondents in both the categories were found with 1-2 children. As shown in Table: 5.11, 105 respondents from female SHG and 31 respondents from mixed SHG had 1-2 children.

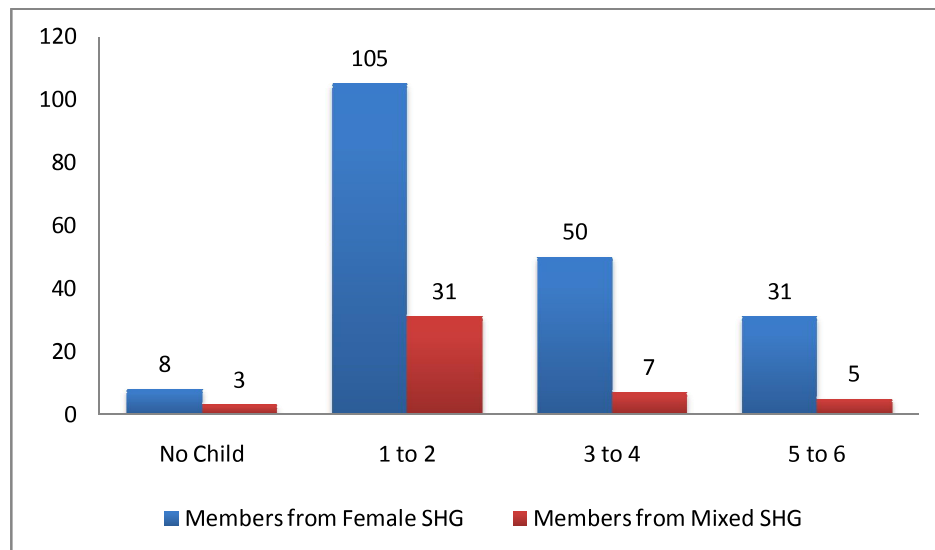
**Table: 5.11 Number of Respondents (married) Classified by Number of Children (Both Female and Mixed Type of SHG)**

<b>No. Children</b>	<b>Members from Female SHG</b>	<b>Members from Mixed SHG</b>
<b>No Child</b>	08	03
<b>1 to 2</b>	105	31
<b>3 to 4</b>	50	07
<b>5 to 6</b>	31	05

This trend of small family in the villages might have the result of government's family planning programme and also various campaigns organized by NGOs. Just opposite to this picture, only a small number of respondents have 5-6 children. 31 members of female SHG and 5 members from mixed SHG have 5-6 children. In this context, it is important to mention that the respondents having 5-6 children belonged to the age group of 45-65. Again the numbers of respondents having 3-4 children are 50 and 7 respectively in case of female and mixed type of SHG. Only 8 members from female SHG and 3 members from mixed SHGs did not have any children. However, most of them were newly married. The above analysis suggests that people at the village level have also become conscious of family planning and having of children was also not found to be a deterrent to join SHGs.



**Figure: 5.11: Bar Diagram Showing Number of Respondents (married) Classified by Number of Children (Both Female and Mixed Type of SHG)**



### **Employment of Respondent's Husband/ Father/Son**

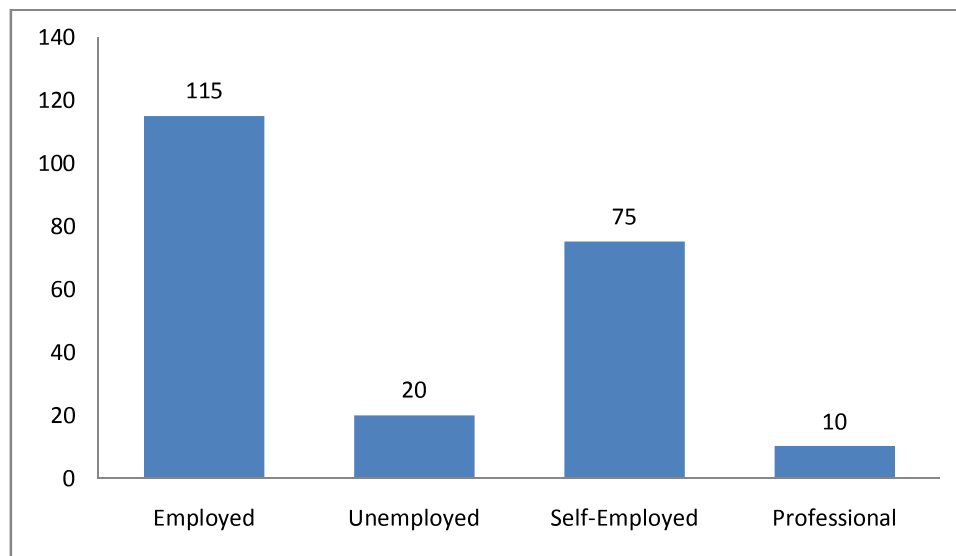
Women generally come out to work in the absence of a male bread winner. This is more profoundly true in case of women inhabiting in villages. Thus, an assessment of the employment of the male members of the respondent's families was made. Table: 5.12 shows that majority of the male member of the family were employed in various activities i.e., 52.27 per cent. Only 20 people were found unemployed (9.09 per cent) and their family was totally dependent on the earnings of the female respondent. 75 people (34.09 per cent) were self employed engaged in various kinds of business and agricultural activities.

**Table: 5.12 Employment of Respondent's Husband/Father/Son  
(From Female Self-Help Group)**

<b>Employment status of Respondent's Husband/Father/Son</b>	<b>Total Number</b>	<b>Percentage (%)</b>
<b>Employed</b>	115	52.27
<b>Unemployed</b>	20	9.09
<b>Self-Employed</b>	75	34.09
<b>Professional</b>	10	4.5
<b>Total</b>	220	100

The numbers of professionals were very less which only constitutes 4.5 per cent. Among them some were electricians, plumbers and carpenters.

**Figure: 5.12 Bar Diagram showing the Employment of Respondent's Husband/Father/Son (From Female Self-Help Group)**

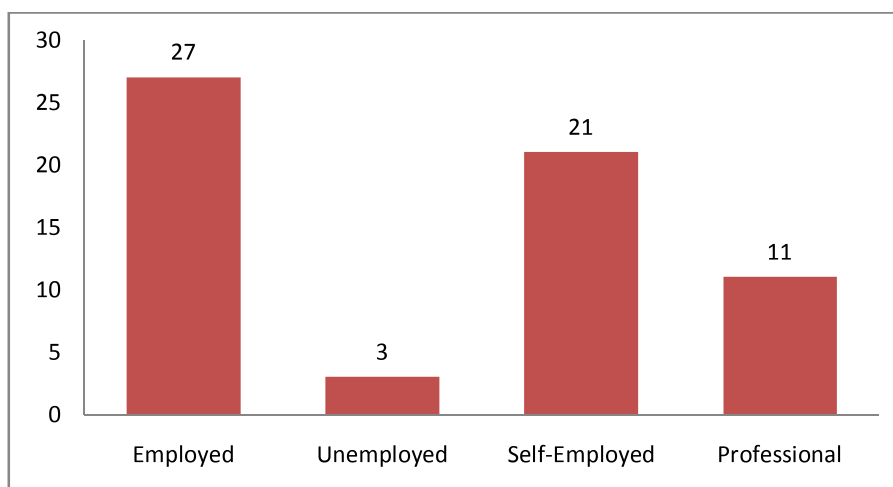


**Table 5.13 : Employment of Respondent's Husband/ Father/ Son  
(From Mixed Self-Help Group)**

<b>Employment status of Respondent's Husband/ Father/ Son</b>	<b>Total Number</b>	<b>Percentage (%)</b>
<b>Employed</b>	27	43.54
<b>Unemployed</b>	03	4.8
<b>Self-Employed</b>	21	33.87
<b>Professional</b>	11	17.74
<b>Total</b>	62	100

Again Table: 5.13 shows the employment status of the respondent's (mixed group) male member of the family. Here, 43.54 per cent of the male members of the family were employed which is the highest in this table. Only 3 people (4.8 per cent) were unemployed and their family's expenditure was totally dependent on the female counterpart. 21 people (33.87 per cent) were self employed engaged in various businesses and 17.74 per cent of male respondents were professionals.

**Figure: 5.13 Bar Diagram Showing the Employment of Respondent's Husband/Father/Son (From Mixed Self-Help Group)**



## Family Income

As Self Help Group provides the scope for women to engage in earning activities, it is very important to assess the annual family income of the family. Here, earning of both male and female member of the family were taken into consideration. Accordingly seven income groups were made viz., '10,000-20,000', '21,000-30,000', '31,000-40,000', '41,000-50,000', '51,000-60,000', 'more than 60,000' and 'no response'.

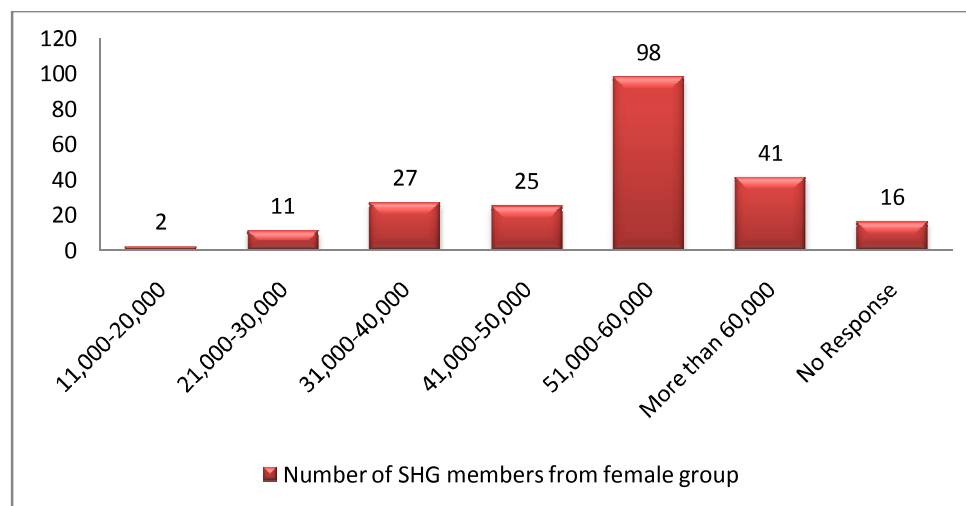
**Table:5.14 : Number of Respondents Classified by Family Income  
(From Female Self-Help Group)**

<b>Family Income (Rs)</b>	<b>Number of SHG Members from Female Group</b>	<b>Percentage (%)</b>
<b>11,000-20,000</b>	02	.90
<b>21,000-30,000</b>	11	5
<b>31,000-40,000</b>	27	11.27
<b>41,000-50,000</b>	25	11.36
<b>51,000-60,000</b>	98	44.54
<b>More than 60,000</b>	41	18.63
<b>No Response</b>	16	7.27
<b>Total</b>	220	100

The figures (Table:5.14) show that (from female SHG) the highest number of respondents i.e., 44.54 per cent belong to the income group of '51,000 to 60,000', while 18.63 per cent of respondents belong to the income group of 'more than 60,000'. 27 (11.27 per cent) respondents were found to have income within '31,000-40,000'. Only 25 respondents (11.36 per cent) were found in '41,000-50,000' group. 5.00 per cent of the respondents (11) were found in '21,000-30,000'. 7.27 per cent (16) respondents did not respond. The lowest number of respondents (0.90 per cent) were found in the income group of '11,000-20,000'. As majority of the respondents

were found to belong in the category of Rs.51,000-60,000, it suggests that generally women with poor economic background join SHGs.

**Figure:5.14 Bar Diagram Showing Number of Respondents Classified by Family Income (From Female Self-Help Group)**

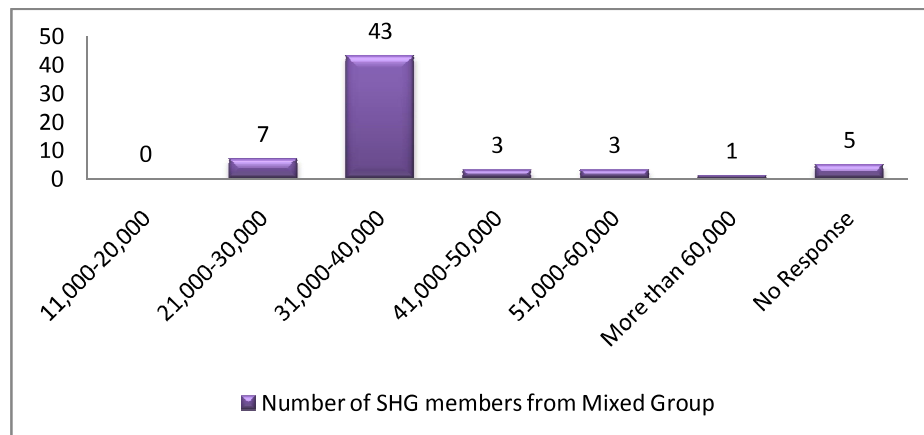


**Table:5.15 : Number of Respondents Classified by Family Income (From Mixed Self-Help Group)**

Family Income (Rs)	Number of SHG Members from Mixed Group	Percentage (%)
11,000-20,000	00	0
21,000-30,000	07	11.29
31,000-40,000	43	69.35
41,000-50,000	03	4.8
51,000-60,000	03	4.8
More than 60,000	01	1.6
No Response	05	8.06
<b>Total</b>	<b>62</b>	<b>100</b>

Again the figures mentioned in the Table:5.15 show the annual income of the respondents from mixed Self-Help Groups. In this table, the highest number of responses were found in the category of '31,000-40,000' which is 69.35 per cent followed by the category of '21,000-30,000' with 11.29 per cent. No respondent was found in the first category of Rs.11,000-20,000 and only 1 respondent belonged to the category of above 60,000. Again in both the categories of '41,000-50,000' and '51,000-60,000' only 3 respondents (4.8 per cent) were found. 8.06 per cent of the respondents did not respond.

**Figure: 5.15 Bar Diagram showing number of respondents classified by Family Income (From Mixed Self-Help Group)**



### **Subsidiary Employment**

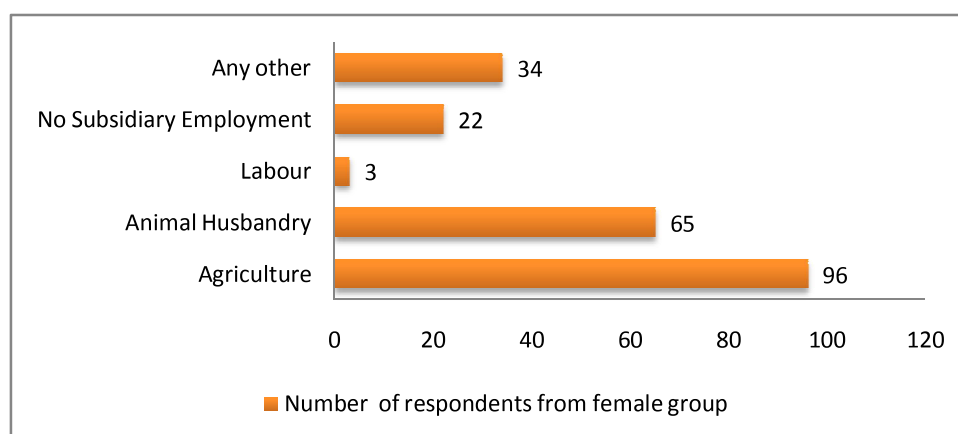
Subsidiary employment means extra employment other than the main occupation. For better understanding of the economic condition of the SHG members of both female and mixed group, subsidiary employment of the respondents were taken in to consideration. The figures in the following Table:5.16 show the number of respondents clasified in terms of subsidiary employment, namely, Agriculture, Animal Husbandry, Labour, No subsidiary employment and any other. In this Table:5.16, the highest number of respondents i.e., 43.63 per cent were directly linked with agricultural activities.

**Table:5.16 Number of Respondents Classified by Subsidiary Employment  
(From Female Self-Help Group)**

<b>Subsidiary Employment</b>	<b>Number of Respondents from Female Group</b>	<b>Percentage (%)</b>
<b>Agriculture</b>	96	43.63
<b>Animal Husbandry</b>	65	29.54
<b>Labour</b>	03	1.3
<b>No Subsidiary Employment</b>	22	10
<b>Any other</b>	34	15.45
<b>Total</b>	220	100

This fact reestablished the fact that most of the people living in the rural areas predominantly earned their livelihood from agricultural sector. 65 respondents (29.54 per cent) had animal husbandry, 1.3 per cent of the respondents were labourers which is the lowest in this table. Here, 15.45 per cent of the respondents had opted for other kinds of activities which included job in government or private sector or small businesses. Only 10.00 per cent of the respondents did not have any subsidiary employment.

**Figure: 5.16 Bar Diagram showing number of respondents classified by Subsidiary Employment (From Female Self-Help Group)**

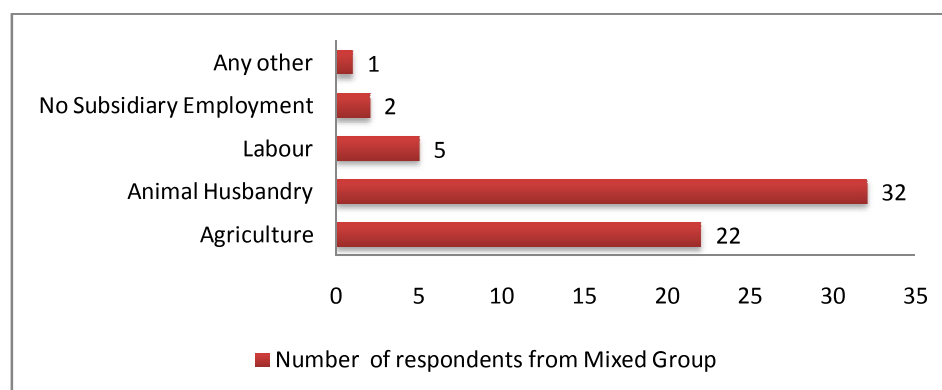


**Table:5.17 Number of Respondents Classified by Subsidiary Employment  
(From Mixed Self-Help Group)**

<b>Subsidiary Employment</b>	<b>Number of Respondents from Mixed Group</b>	<b>Percentage (%)</b>
<b>Agriculture</b>	22	35.48
<b>Animal Husbandry</b>	32	51.61
<b>Labour</b>	05	8.06
<b>No Subsidiary Employment</b>	02	3.22
<b>Any other</b>	01	1.6
<b>Total</b>	62	100

Table: 5.17 shows the number of respondents classified by subsidiary employment of the respondents in mixed Self-Help Groups. Similar with the category of female SHGs, here also responses were classified according to this category. Majority of the respondents were engaged in animal husbandry (51.61 per cent) followed by agricultural sector which constitutes 35.48 per cent. Only two respondents had no subsidiary employment (3.22 per cent) and 1 respondent had been found engaged in ‘any other’ category of job/business and 8.06 per cent of the respondents were found to be labourers.

**Figure: 5.17 Bar Diagram Showing Number of Respondents Classified by Subsidiary Employment (From Mixed Self-Help Group)**





## Employment Status

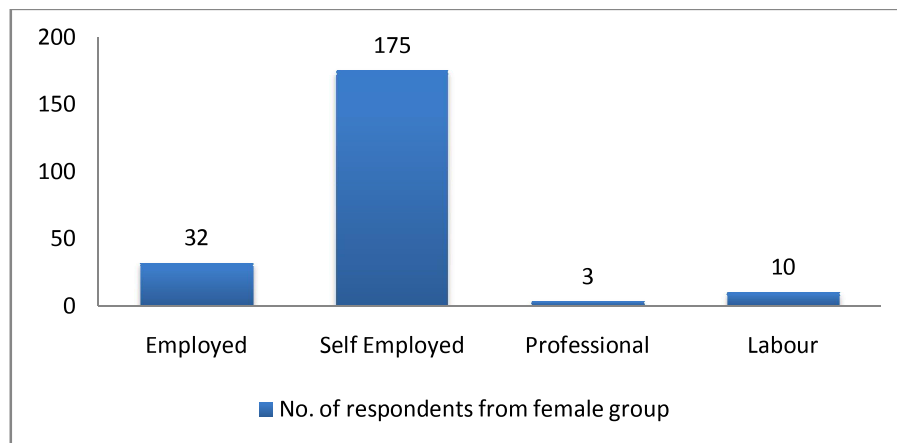
Employment status of the respondents is another important factor to assess the economic condition of women. It shows the importance of Self-Help Groups in creating employment opportunities for women in rural areas where the scope of is very limited. For the purpose of the study all the respondents were classified into four categories namely, Employed, Self-employed, Professional and Labour.

**Table: 5.18 Number of Respondents Classified by Employment Status  
(From Female Self-Help Group)**

<b>Employment Status</b>	<b>No. of Respondents from Female Group</b>	<b>Percentage(%)</b>
<b>Employed</b>	32	14.54
<b>Self Employed</b>	175	79.54
<b>Professional</b>	03	1.36
<b>Labour</b>	10	4.54
<b>Total</b>	220	100

Table: 5.18 shows the number of respondents classified by employment status of the respondents from female Self-Help Groups. Here, majority of the respondents were self-employed with 79.54 per cent of total respondents (175). These respondents depended largely on the Self Help Groups directly for their earning purpose. They are engaged in small businesses based on dairy, poultry, embroidery, tailoring and other activities. 32 respondents (14.54 per cent) were employed in different sectors such as teaching. 1 respondent from Hailakandi Development Block was engaged in teaching profession and she was working in a College. This shows that women with higher education also join SHGs. 3 respondents (1.36 per cent) were professionals and 10 respondents were labourers (4.54 per cent).

**Figure:5.18 Bar Diagram Showing Number of Respondents Classified by Employment Status (From Female Self Help Group)**

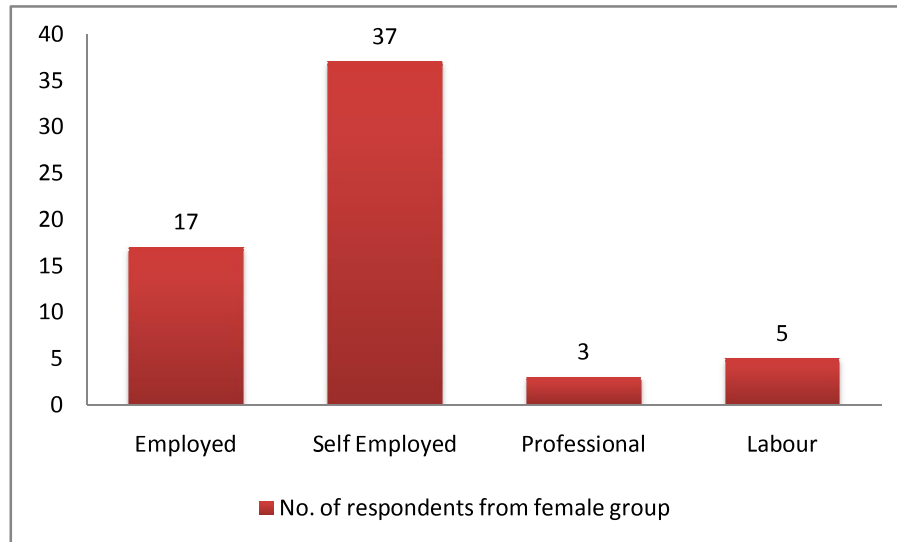


**Table:5.19 Number of Respondents Classified by Employment Status (From Mixed Self-Help Group)**

Employment Status	No. of Respondents from Mixed Group	Percentage(%)
Employed	17	27.41
Self Employed	37	59.67
Professional	03	4.8
Labour	05	8.06
<b>Total</b>	<b>62</b>	<b>100</b>

Table:5.19 shows the number of respondents classified by their employment status from mixed Self-Help Groups. Similar with female SHGs, majority of the respondents were self-employed with total 37 respondents (59.67 per cent). They also largely depended on the earnings from the SHGs. 17 (27.41 per cent) respondents were employed in different jobs both in permanent and temporary basis, 5 (8.06 per cent) respondents were labourers and only three (4.8 per cent) were professionals.

**Figure:5.19 Bar Diagram Showing Number of Respondents Classified by Employment Status (From Mixed Self Help Group)**



Thus, the socio-economic profile of the respondents from both the types of group showed that SHG had achieved the participation of all sections of women irrespective of religion and caste. Generally women in the village areas mostly engage in agricultural activities, in spite of that a good number of respondents were found to involve in the SHG programme.

## Section-II

After having a detailed analysis about the socio-economic background of the respondents, an attempt has been made in this section to gather some factual information related to Self-Help Groups (SHGs) such as year of formation of group, name of promoting agency, information relating to banks, savings, loan, productivity and the problems that the SHGs faced generally were taken in this segment. As it is in Section-I, informations in this segment was taken separately both from female and mixed SHGs.

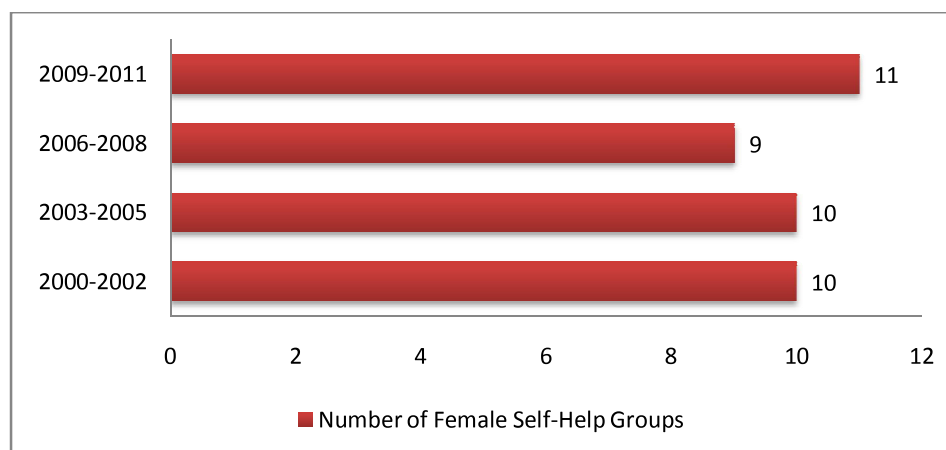
Accordingly, the first attempt has been made to gather information related to the year of formation of SHGs. For the convenience of the study, the year of formation of various SHGs was divided into 4 categories, namely, '2000-2002', '2003-2005', '2006-2008', '2009-2011'. Here it is pertinent to mention that the oldest SHG in the present study was formed in the year 2000 and in the year 2011 the last SHG was formed.

**Table: 5. 20 Distribution of Self-Help Groups on the Basis of Year of Formation (Female Self-Help Group)**

<b>Year of Formation of Self-Help Groups</b>	<b>Number of Female Self-Help Groups</b>	<b>Percentage (%)</b>
<b>2000-2002</b>	10	25
<b>2003-2005</b>	10	25
<b>2006-2008</b>	09	22.5
<b>2009-2011</b>	11	27.5
<b>Total</b>	40	100

As shown in the Table: 5.20, majority of female Self-Help Groups were formed during '2009-2011' which was 11 constituting 27.5 percent. This was followed by two similar categories namely, '2000-2002' and '2003-2005' with 10 Self-Help Groups. During '2006-2008' only 9 (i.e., 22.5 per cent) SHGs were formed.

**Figure: 5.20 Bar Diagram Showing Distribution of Self-Help Groups on the Basis of Year of Formation (Female Self-Help Group)**



**Table: 5. 21 Distributions of Self-Help Groups on the Basis of Year of Formation (Mixed Self-Help Group)**

Year of Formation of Self-Help Groups	Number of Mixed Self-Help Groups	Percentage (%)
2000-2002	06	60
2003-2005	04	40
<b>Total</b>	10	100

Above mentioned Table: 5.21 shows the distribution of Self-Help Groups on the basis of Year of formation. Here, only two categories were made namely, '2000-2002' and '2003-2005'. 6 (60.00 per cent) mixed SHGs were formed during '2000-2002' and only 4 (40.00 per cent) SHGs were formed during '2003-2005'. Here, it is pertinent to mention that there was less number of mixed SHGs in the surveyed villages and after 2005 not a single mixed type of SHG was formed.

**Figure: 5.21 Bar Diagram Showing Distribution of Self-Help Groups on the Basis of year of Formation (Mixed Self-Help Group)**



As far as role of promoting agency is concerned, it is very important to mention which promoting agency was involved for each SHG. Accordingly, all the SHGs were distributed into 6 parts namely, Bank/Other Financial Institution, Non Government Organization, Government Organization, Co-operative Society, Self and Any other.

**Table: 5.22 Distribution of Self-Help Groups on the basis of Promoting Agency (Female Self-Help Group)**

Promotional Agency	No. of Female Self-Help Group	Percentage (%)
<b>Bank/ Other Financial Institution</b>	05	12.5
<b>Non Government Organization</b>	01	2.5
<b>Government Organization</b>	11	27.5
<b>Co-operative Society</b>	00	00
<b>Self</b>	23	57.5
<b>Any other</b>	00	00
<b>Total</b>	40	100

Table: 5.22 shows the distribution of female SHGs on the basis of promoting agency. It was found that majority of female SHGs were promoted by the members of the

particular group i.e., ‘Self’ which contains 57.5 per cent. It was followed by Government Organization with 27.5 per cent of total promoting agency. Here, Government Organization covers the Gaon Panchayat Office, Block Development Office and District Rural Development Agency. Sometimes Bank/Other Financial Institution were found to involve in promoting SHGs which promoted 12.5 per cent of total SHGs. Only one SHG was promoted by NGO named as ‘Welfare Centre’ and it promoted Mohila Kaalapool SHG. This was found in Binnakandi Development Block of Cachar District. Further, no such SHG was promoted by Co-operative Society or any other organization.

**Figure: 5.22 Bar Diagram showing number of Self-Help Group on the basis of Promoting Agency (Female Self-Help Group)**

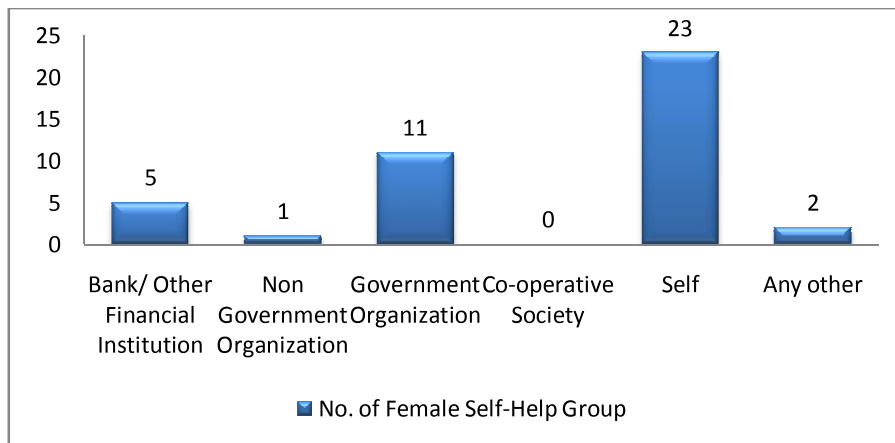


Table: 5.23 shows the distribution of mixed SHGs on the basis of promoting agency. Similar with the above mentioned categories here also 6 segments were made. Again, similar with female SHGs, majority of mixed SHGs were promoted by the members of the groups with 60.00 per cent, followed by three with Government Organization (30.00 per cent).

**Table: 5.23 Distribution of Self-Help Groups on the Basis of Promoting Agency  
(Mixed Self-Help Group)**

Promotional Agency	No. of Mixed Self-Help Group	Percentage (%)
Bank/ Other Financial Institution	01	10
Non Government Organization	00	0
Government Organization	03	30
Co-operative Society	00	0
Self	06	60
Any other	00	00
<b>Total</b>	<b>10</b>	<b>100</b>

**Figure: 5.23 Bar Diagram showing number of Self-Help Group on the basis of Promoting Agency (Mixed Self-Help Group)**



Only one SHG was promoted by Bank namely, Green Leaf SHG under Katlicherra Development Block of Hailakandi District. In addition to this, other promoting



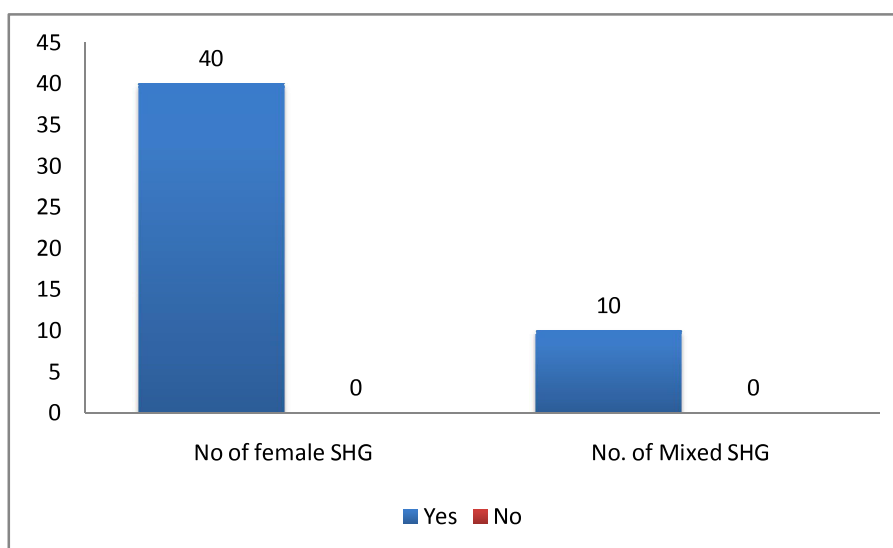
agencies such as NGO, Co-operative Society or any other organization was found to be totally absent in this Table: 5.23.

**Table: 5.24 Number of Self-Help Groups on the Basis of Having Bank Account (Female Self-Help Group and Mixed Self-Help Group)**

Response	No of Female SHG	No. of Mixed SHG	Percentage (%)
Yes	40	10	100
No	00	00	100
<b>Total</b>	40	10	100

Above mentioned Table: 5.24 shows the distribution of Self-Help Groups on the basis of having Bank Account. Here, both the types of SHGs (i.e., female and mixed) were taken in to consideration. It was found that all the SHGs were found to have Bank Account (i.e., 100%). From this fact, it may be said that to have Bank Account is the first and the foremost important criteria to form Self-Help Group.

**Figure: 5.24 Bar Diagram Showing Number of Self-Help Groups on the Basis of Having Bank Account (Female Self-Help Group and Mixed Self-Help Group)**



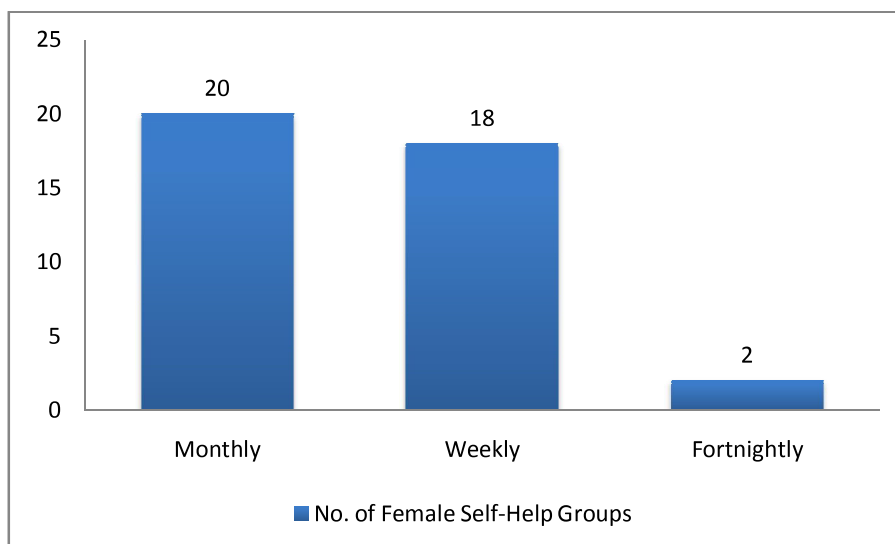
Like Bank Account, saving is considered to be another important aspect of Self-Help Groups. Both the types of SHG members always save some amount of money in to the group account. It may be of monthly, weekly or fortnightly basis.

Table: 5.25 shows the distribution of female SHGs on the basis of their frequency of savings. Half of the total female SHGs (50.00 per cent) were found to follow monthly savings procedure. It was followed by weekly with 45.00 per cent and fortnightly with 5.00 per cent of total female SHGs.

**Table: 5.25 Number of Self-Help Groups on the Basis of Frequency of Regular Savings (Female Self-Help Group)**

Frequency of Savings	No. of Female Self-Help Groups	Percentage (%)
Monthly	20	50
Weekly	18	45
Fortnightly	02	05
<b>Total</b>	<b>40</b>	<b>100</b>

**Figure: 5.25 Bar Diagram Showing Number of Self-Help Groups on the Basis of Frequency of Regular Savings (Female Self-Help Group)**

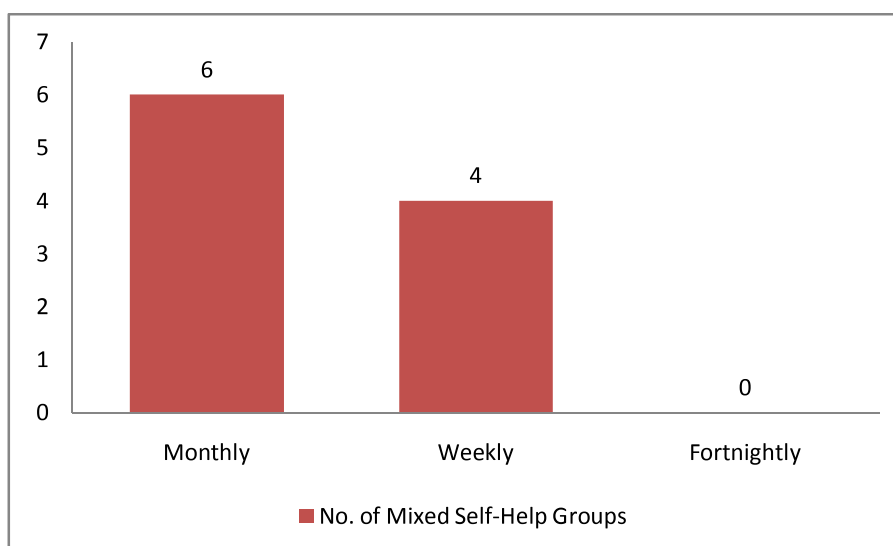


Again, Table: 5.26 shows the distribution of mixed SHGs on the basis of frequency of savings. Majority of mixed SHGs were found to follow the monthly savings procedure with 60.00 per cent of total groups. Only 4 (40.00 per cent) SHGs preferred weekly savings and not a single SHG followed fortnightly mode of savings.

**Table: 5.26 Number of Self-Help Groups on the Basis of Frequency of Regular Savings (Mixed Self-Help Group)**

Frequency of Savings	No. of Mixed Self-Help Groups	Percentage (%)
Monthly	06	60
Weekly	04	40
Fortnightly	00	00
<b>Total</b>	<b>10</b>	<b>100</b>

**Figure: 5.26 Bar Diagram Showing Number of Self-Help Groups on the Basis of Frequency of Regular Savings (Mixed Self-Help Group)**



The members of Self-Help Groups also can take loan from the group fund and in due course of time they have to repay the loans with fixed rate of interest. Table: 5.27 shows the distribution of female SHGs on the basis of purpose of loan giving. For the

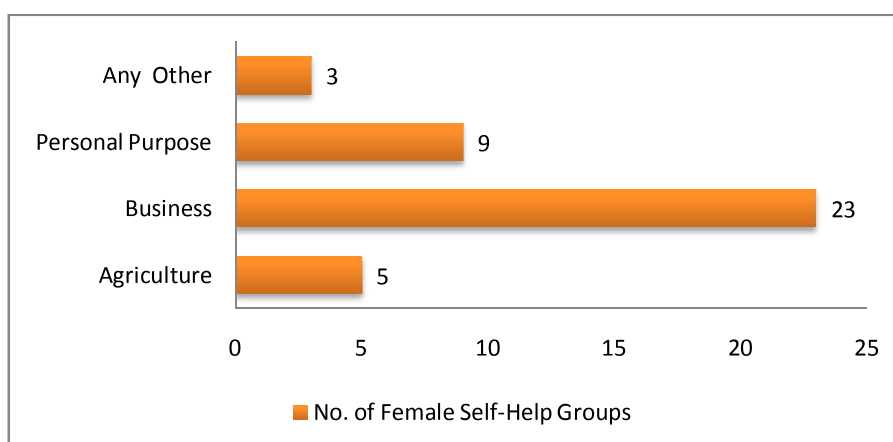
convenience of the study four categories of purpose of loan giving were made namely, agriculture, business, personal purpose and any other.

**Table: 5.27 Distribution of Self-Help Groups on the Basis of Purpose of Loan Giving (Female Self-Help Group)**

Purpose of Loan	No. of Female Self-Help Groups	Percentage (%)
Agriculture	05	12.5
Business	23	57.5
Personal Purpose	09	22.5
Any Other	03	7.5
<b>Total</b>	<b>40</b>	<b>100</b>

From the above table it was found that 23 SHGs (57.5 per cent) provided loan to their members for business purpose and 5 SHGs for agricultural purpose. Here, 9 SHGs (22.5 per cent) were found to provide loan for the personal purpose which was followed by any other with three SHGs. These 3 loans were basically taken by the members for the education purpose of their children.

**Figure: 5.27 Bar Diagram Showing Number of Self-Help Groups Classified in Terms of Purpose of Giving Loan (Female Self-Help Group)**

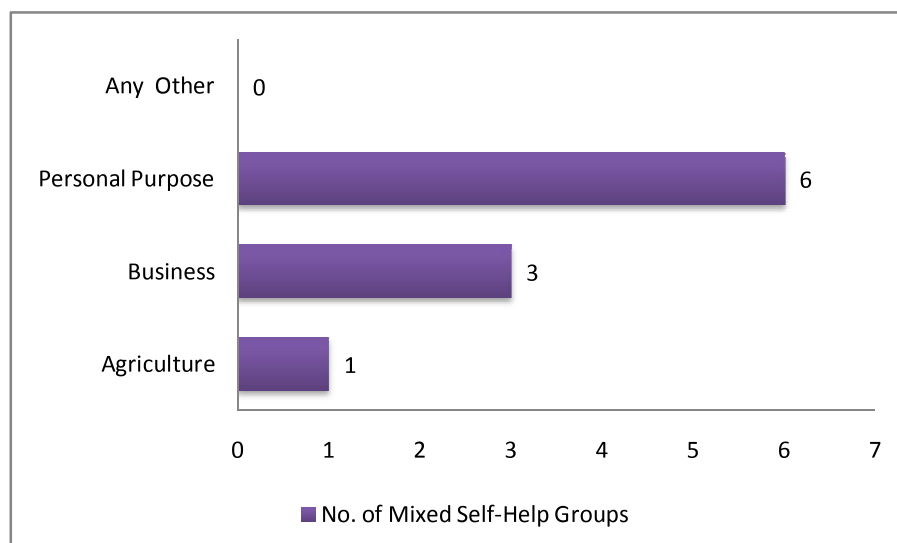


**Table: 5.28 Distribution of Self-Help Groups on the Basis of Purpose of Loan Giving (Mixed Self-Help Group)**

<b>Purpose of Loan</b>	<b>No. of Mixed Self-Help Groups</b>	<b>Percentage (%)</b>
<b>Agriculture</b>	01	10
<b>Business</b>	03	30
<b>Personal Purpose</b>	06	60
<b>Any Other</b>	00	00
<b>Total</b>	10	100

Again, Table: 5.28 shows the distribution of mixed SHGs on the basis of purpose of loan giving. Here, majority of the loans i.e., 60.00 per cent were given for the personal purpose and 3.00 per cent for business purpose. Only 1 SHG provided loan for agricultural purpose and not a single loan was given for any other purpose.

**Figure: 5.28 Bar Diagram Showing Number of Self-Help Groups Classified in Terms of Purpose of Giving Loan (Mixed Self-Help Group)**

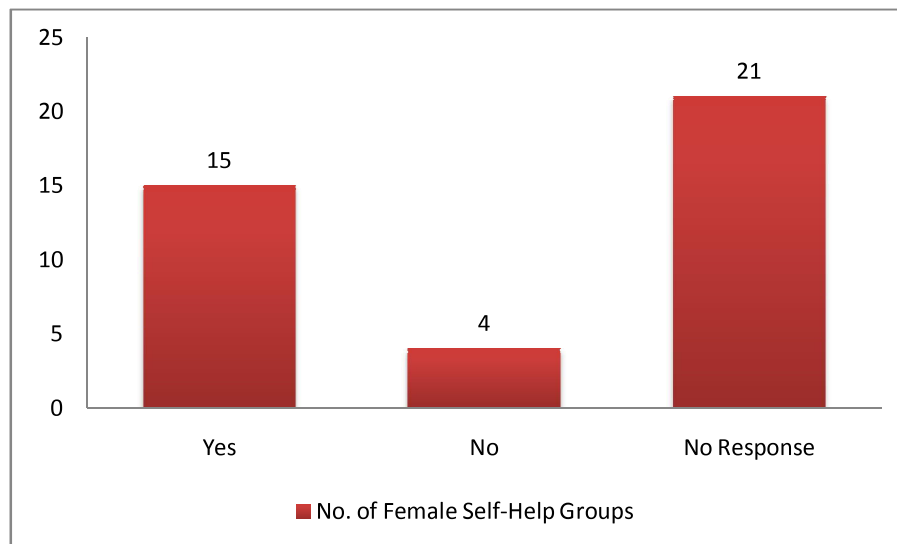


**Table: 5.29 Distribution of Self-Help Groups on the Basis of Rate of Repayment of Loan (Female Self-Help Group)**

Satisfactory Repayment of Loan	No. of Female Self-Help Groups	Percentage (%)
Yes	15	37.5
No	04	10
No Response	21	52.5
<b>Total</b>	<b>40</b>	<b>100</b>

Table: 5.29 shows the distribution of female Self-Help Groups on the basis of repayment of loan. It was found that only 15 SHGs (37.5 per cent) were satisfied with the repayment of loan by their members. On the contrary, 4 SHGs were not satisfied with the rate of repayment of loan. The most surprising thing is that 21 SHGs (52.5 per cent) did not respond.

**Figure: 5.29 Pie Diagram Showing Number of Self-Help Groups on the Basis of Repayment of Loan (Female Self-Help Group)**

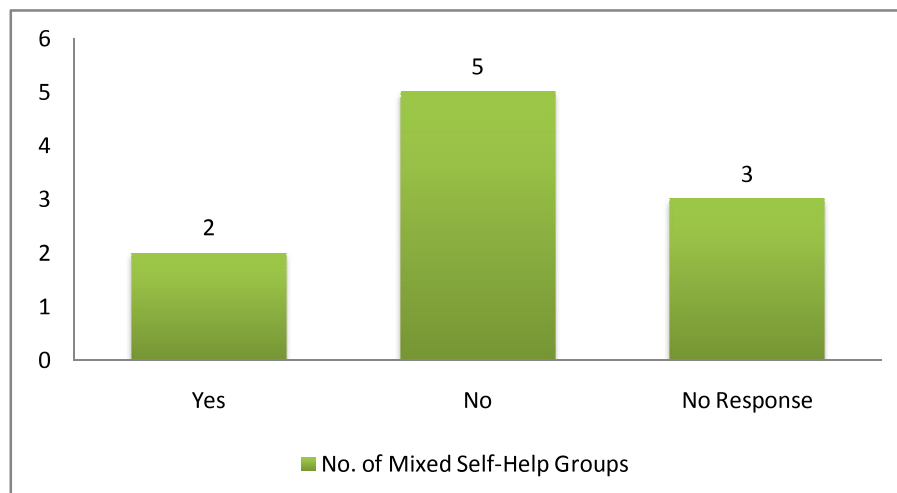


**Table: 5.30 Distribution of Self-Help Groups on the Basis of Rate of Repayment of Loan (Mixed Self-Help Group)**

Satisfactory Repayment of Loan	No. of Mixed Self-Help Groups	Percentage (%)
Yes	02	20
No	05	50
No Response	03	30
<b>Total</b>	<b>10</b>	<b>100</b>

Above mentioned Table: 5.30 shows the distribution of mixed Self-Help Groups on the basis of repayment of loan. Majority of the SHGs (50.00 per cent) were not satisfied with the rate of repayment of loan by their members. This was followed by 30.00 per cent of the SHGs which did not prefer to response. Only 20.00 per cent of the SHGs were satisfied with the repayment rate. This fact shows a negative aspect of mixed SHGs and at the same time created difficulty for the survival of the group as a whole.

**Figure: 5.30 Pie Diagram Showing Number of Self-Help Groups on the Basis of Repayment of Loan (Mixed Self-Help Group)**

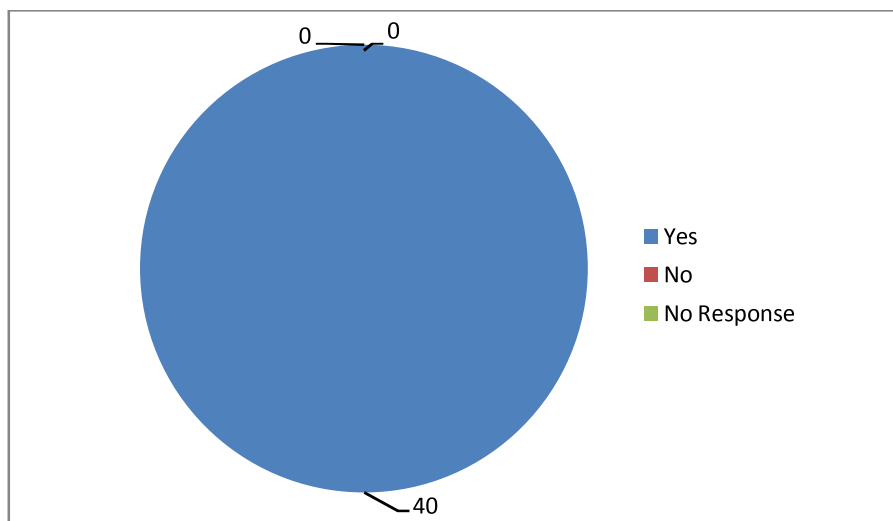


As regards the number of female Self-Help Groups involved in making goods or any productive activities, it was found in (Table: 5.31) that all the SHGs were engaged in productive activities.

**Table: 5.31 Number of Self-Help Groups in Terms of Making Goods/Productive Activity (Female Self-Help Group)**

<b>Making Goods/ Productive Activity</b>	<b>No. of Female Self-Help Groups</b>	<b>Percentage (%)</b>
<b>Yes</b>	<b>40</b>	<b>100</b>
<b>No</b>	<b>00</b>	<b>00</b>
<b>No Response</b>	<b>00</b>	<b>00</b>
<b>Total</b>	<b>40</b>	<b>100</b>

**Figure: 5.31 Pie Diagram Showing number of Self-Help Groups in Terms of Making Goods/ Productive Activity (Female Self-Help Group)**



Again Table: 5.32 shows the distribution of mixed SHGs on the basis of productive activities. Here, it was found that majority of mixed SHGs (40.00 per cent) were not

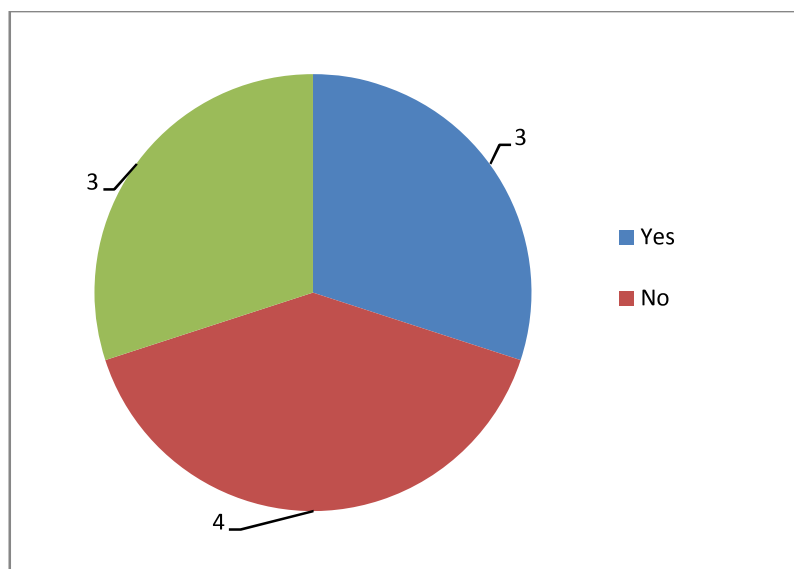


engaged in any productive activities whereas, 30.00 per cent of the SHGs did not prefer to respond. Only 3 SHGs (30.00 per cent) were found to engage in productive activities. It is also worth mentioning that though these 3 SHGs had productive activities, in spite of that their venture was very limited in scope.

**Table: 5.32 Number of Self-Help Groups in Terms of Making Goods/Productive Activity (Mixed Self-Help Group)**

<b>Making Goods/ Productive Activity</b>	<b>No. of Mixed Self-Help Groups</b>	<b>Percentage (%)</b>
<b>Yes</b>	03	30
<b>No</b>	04	40
<b>No Response</b>	03	30
<b>Total</b>	10	100

**Figure: 5.32 Pie Diagram Showing Number of Self-Help Groups in terms of making Goods/Productive Activity (Mixed Self-Help Group)**



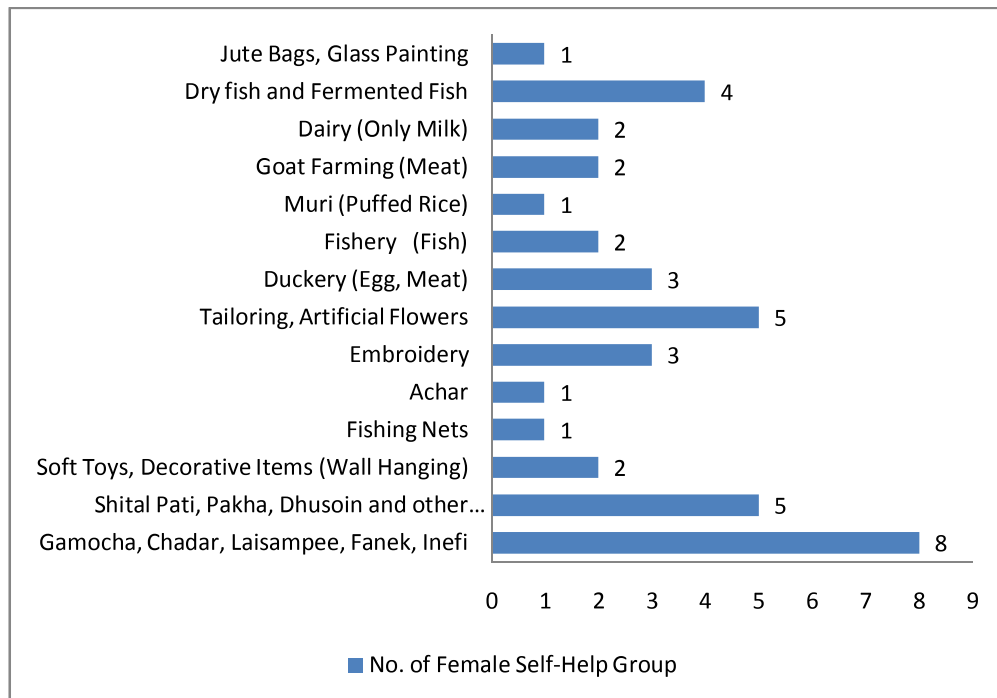
**Table: 5.33 Number of Self-Help Groups on the Basis of Types of Production  
(Female Self-Help Group)**

<b>Types of Production</b>	<b>No. of Female Self-Help Group</b>	<b>Percentage (%)</b>
<b>Gamocha, Chadar, Laisampee, Fanek, Inefi</b>	08	20
<b>Shital Pati, Pakha, Dhusoin and other Bamboo Products</b>	05	12.5
<b>Soft Toys, Decorative Items (Wall Hanging)</b>	02	5
<b>Fishing Nets</b>	01	2.5
<b>Achar (Pickle)</b>	01	2.5
<b>Embroidery</b>	03	7.5
<b>Tailoring, Artificial Flowers</b>	05	12.5
<b>Duckery (Egg, Meat)</b>	03	7.5
<b>Fishery (Fish)</b>	02	5
<b>Muri (Puffed Rice)</b>	01	2.5
<b>Goat Farming (Meat)</b>	02	5
<b>Dairy (Only Milk)</b>	02	5
<b>Dry fish and Fermented Fish</b>	04	10
<b>Jute Bags, Glass Painting</b>	01	2.5
<b>Total</b>	40	100

As regards the types of production, there were wide variations in finished products as shown in the Table: 5.33. It was found that majority of female SHGs (8) produced gamocha, chadar, laisampee, fanek and inefi. These SHGs were dominated by the Manipuri women of 2 Development Blocks of Cachar District, i.e., Lakhipur Development Block and Banskandi Development Block. 5 SHGs produced shital pati, pakha (hand fan), Dhusoin and other bamboo products, one from Katlicherra Development Block of Hailakandi District and 4 from North Karimganj Development Block of Karimganj District. Soft toys and decorative items were made by the SHGs of Silchar Development Block. In Rajabazar Development Block of

Cachar District, one SHG was found to involve in making fishing nets. 1 SHG was making achar (pickle) in Silchar Development Block of Cachar District. 3 were involved in embroidery and 5 SHGs produced embroidery items and artificial flowers. These groups were also found in Lakhipur Development Block and Silchar Development Block of Cachar District respectively.

**Figure: 5.33 Bar Diagram showing number of Self-Help Groups on the basis of Production (Female Self-Help Group)**



Duckery (3 SHGs) and fishery (2 SHGs) were found in the SHGs of South Karimganj Development Block and North Karimganj Development Block of Karimganj District. Only 1 SHG in Silchar Development Block was engaged in making muri (puffed rice). 2 SHGs were engaged in goat farming in Binnakandi Development Block of Cachar District. In Hailakandi Development Block, 2 SHGs were found to have dairy farm. Again, from these 2 Development Blocks, 3 SHGs were involved in embroidery works. Only in Badarpur Development Block, it was found that the SHGs were actively engaged in making dry fish and fermented fish. They sell their products in local market as well as throughout the state also.

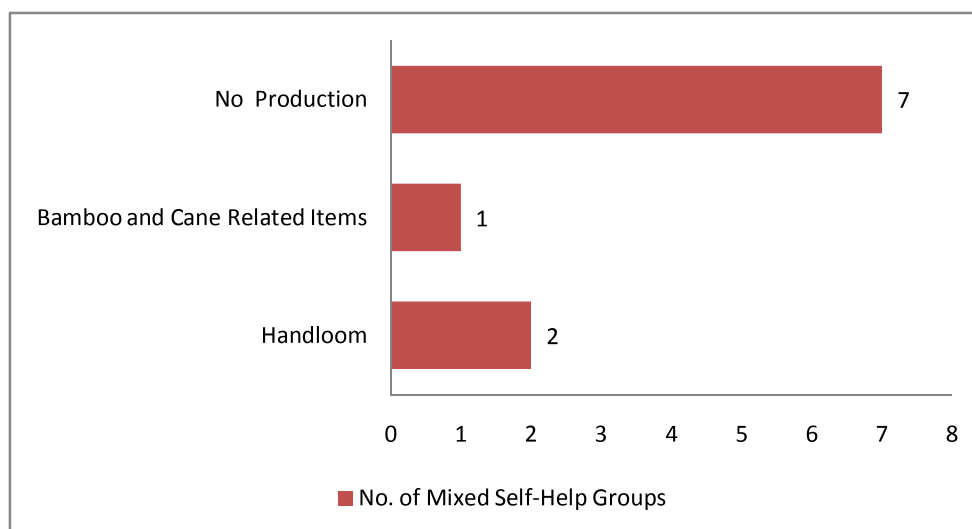
and glass paintings were also made in Silchar Development Block. However, from the above study it may be said that all the three districts of Barak Valley had wide variations in productive activities. For example, in Cachar District, majority of the SHGs were engaged in handloom items, in Karimganj District SHGs were engaged in cane and bamboo related activities and in Hailakandi District animal husbandry was preferred by the Self-Help Groups.

**Table: 5.34 Number of Self-Help Groups on the Basis of Types of Production  
(Mixed Self- Help Group)**

<b>Types of Production</b>	<b>No. of Mixed Self-Help Groups</b>	<b>Percentage (%)</b>
<b>Handloom</b>	<b>02</b>	20
<b>Bamboo and Cane Related Items</b>	<b>01</b>	10
<b>No Production</b>	<b>07</b>	70
<b>Total</b>	<b>10</b>	100

Table: 5.34 shows the distribution of mixed Self-Help Group on the basis of the types of production. Here, majority (70.00 per cent) of the SHGs did not have any impressive productive activity. Only 3 SHGs were engaged in productive activity. Among them 1 SHG produced bamboo and cane related items in North Karimganj Development Block of Karimganj District. Other 2 SHGs (20.00 per cent) produced Handloom products, 1 from Lakhipur Development Block and another from Banskandi Development Block of Cachar District. Again, these 2 SHGs were dominated by the Manipuri women (both Hindu and Muslim).

**Figure: 5.34 Bar Diagram Showing Number of Self-Help Groups on the Basis of Production (Mixed Self-Help Group)**



Self-Help Groups not only engaged in productive activity alone but also involved in various activities namely, organizing training programmes, awareness programme and also worked against various social evils as shown in Table: 5.35.

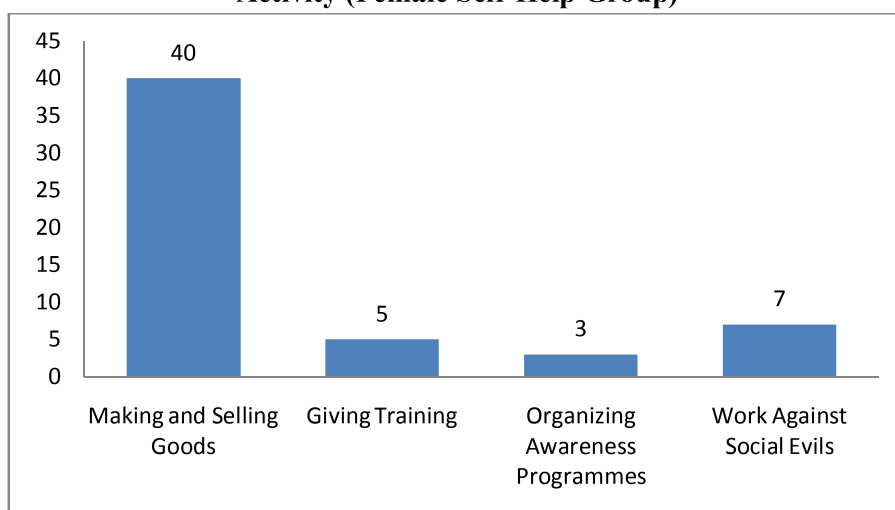
**Table: 5.35 Number of Self-Help Groups on the Basis of Activity (Female Self-Help Group)**

Activity	No. of Female Self Help Groups		Percentage(%)
	Yes	No	
<b>Making and Selling Goods</b>	40 (100.00%)	00 (00)	40 (100.00%)
<b>Giving Training</b>	05 (12.5%)	35 (87.5%)	40 (100.00)
<b>Organizing Awareness Programmes</b>	03 (7.5%)	37 (92.5%)	40 (100.00%)
<b>Work Against Social Evils</b>	07 (17.5%)	33 (82.5%)	40 (100.00%)

It was found that all female SHGs (100.00 per cent) were directly engaged in making and selling of goods. 5 SHGs organized various training programmes for their

members. Only 3 SHGs organized various awareness programmes such as importance of education and use of boiled drinking water. Along with this, 7 SHGs were actively working against social evils and they were also the members of Meira Paibis. In Lakhipur Development Block, members of SHGs (Manipuri women) worked against the selling and consumption of liquor. In Silchar Development Block, SHGs were found to work against the dowry system. Some of the groups in Banskandi Development Block, North Karimganj Development Block and Katlicherra Development Block were found to involve in organizing training programmes and also worked against social evils.

**Figure: 5.35 Bar Diagram showing number of Self-Help Groups on the Basis of Activity (Female Self-Help Group)**

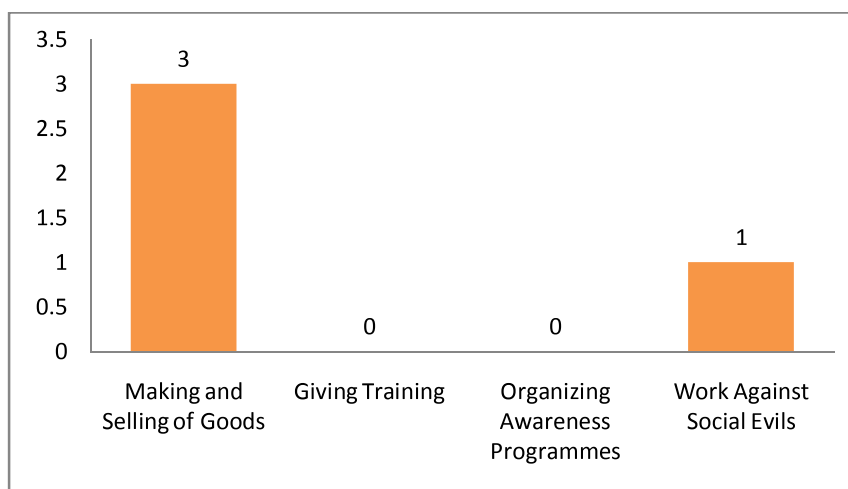


**Table: 5.36 Number of Self-Help Groups on the Basis of Activity (Mixed Self-Help Group)**

Activity	No. of Mixed Self-Help Group		Percentage (%)
	Yes	No	
<b>Making and Selling of Goods</b>	03 (30.00%)	07 (70.00%)	10 (100.00%)
<b>Giving Training</b>	00	10 (100.00%)	10 (100.00%)
<b>Organizing Awareness Programmes</b>	00	10 (100.00%)	10 (100.00%)
<b>Work Against Social Evils</b>	01 (10.00%)	09 (90.00%)	10 (100.00%)

But the picture is completely different in case of mixed SHGs. In mixed SHGs (Table:5.36) only three out of 10 SHGs were found to involve in making and selling of goods followed by one SHG in Lakhipur Development Block engaged in work against social evils and no SHG was found to have either training or awareness programme for the members of the Group.

**Figure: 5.36 Bar Diagram showing number of Self-Help Groups on the Basis of Activity (Mixed Self-Help Group)**



On the question of the nature of the problems that female Self-Help Groups (Table: 5.37) face, only 5 SHGs reported to have faced no problem and 2 SHGs did not prefer to respond. Majority of the SHGs, i.e., 82.5 per cent reported to have faced various problems.

**Table: 5.37 Number of Self-Help Groups on the Basis of Facing Problem (Female Self-Help Group)**

Facing Problem	No. of Female Self-Help Groups	Percentage (%)
Yes	33	82.5
No	05	12.5
No Response	02	5
<b>Total</b>	<b>40</b>	<b>100</b>

**Figure: 5.37 Pie Diagram Showing Number of Self-Help Groups on the Basis of Facing Problem (Female Self-Help Group)**

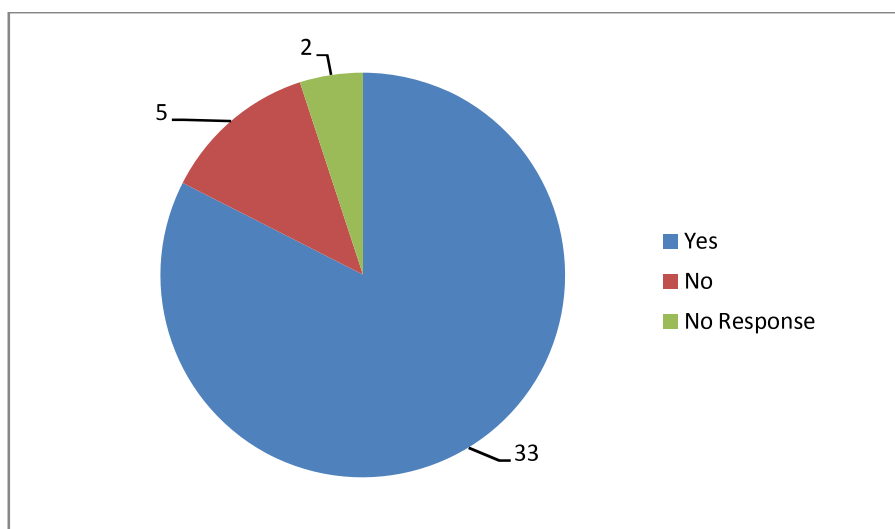


Table: 5.38 shows the distribution of mixed SHGs on the basis of problem faced by them. Here, 80.00 per cent of the SHGs were found to face problems, while 2 SHGs which did not respond.

**Table: 5.38 Number of Self-Help Groups on the Basis of Facing Problem (Mixed Self-Help Group)**

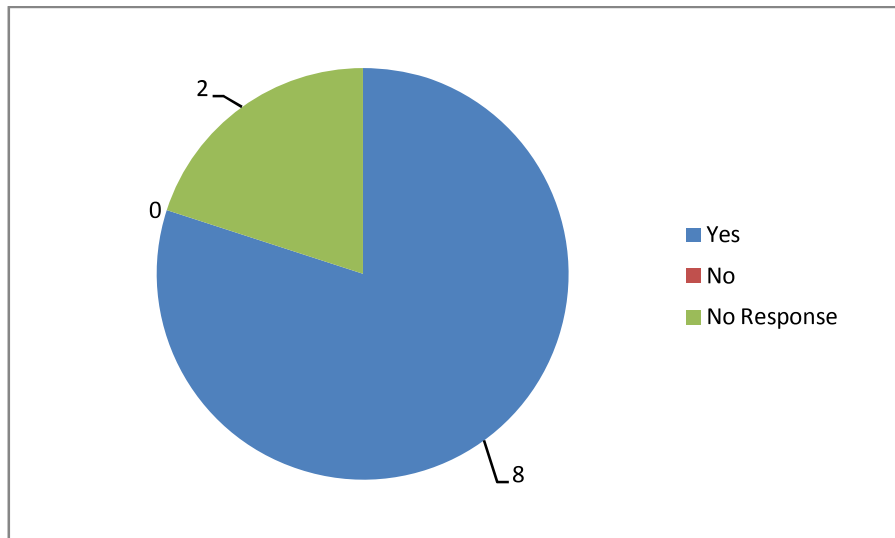
Facing Problem	No. of Mixed Self-Help Groups	Percentage (%)
Yes	08	80
No	00	00
No Response	02	20
<b>Total</b>	<b>10</b>	<b>100</b>

The most surprising thing is that not a single SHG reported that it was not facing any problem. This again shows a negative side of mixed type of SHG. Moreover, the



overall function and activity of these mixed groups were found to be very limited, which ultimately made these groups very unpopular among women in the villages.

**Figure: 5.38 Pie Diagram Showing Number of Self-Help Groups on the Basis of Facing Problem (Mixed Self-Help Group)**



On the question of types of problems faced by female Self-Help Groups (Table: 5.39), different responses were found. Here, different SHGs chose more than one option. Some seemed to have faced the problem of unproductive use of loans by the borrowers, some by lack of repayment of loan, some by absence of monitoring system over the loans and some in multiple ways. 13 (32.5 per cent) SHGs were reported to have faced unproductive use of loans by the borrowers, 22.5 per cent of SHGs reported to have faced the problem of repayment of loan.

**Table: 5.39 Distribution of Self-Help Groups on the Basis of Reasons of Problem  
(Female Self-Help Group)**

Reasons of Problem	No. of Female Self-Help Groups		Percentage (%)
	Yes	No	
<b>Unproductive Use of Loans by the Borrowers</b>	13 (32.5%)	27 (67.5%)	40 (100.00%)
<b>Lack of Repayment of Loan</b>	09 (22.5%)	31 (77.5%)	40 (100.00%)
<b>Absence of Monitoring System Over the Loans</b>	11 (27.5%)	29 (72.5%)	40 (100.00%)
<b>Loose Bonding and Co-operation Among Members</b>	03 (7.5%)	37 (92.5%)	40 (100.00%)
<b>Borrowers Negligence</b>	02 (5%)	38 (95%)	40 (100.00%)
<b>Lack of Training Facility</b>	06 (15%)	34 (85%)	40 (100.00%)
<b>Lack of Marketing Facility</b>	07 (17.5%)	33 (82.5%)	40 (100.00%)
<b>Any Other</b>	02 (5%)	38 (95%)	40 (100.00%)

There was the absence of monitoring system over the loans taken by the members which was reported by 22.5 per cent of SHGs, 3 SHGs (7.5 per cent) were found to face the problem of loose bonding and co-operation among the members and only 2 SHGs faced (5.00 per cent) the problem of borrower's negligence. Lack of training facility (15.00 per cent) and lack of marketing facility (17.5 per cent) were also faced by the SHGs and only 2 SHGs (5.00 per cent) faced the problem of poor communication facility and illiteracy ( any other, 5.00 per cent). Thus, all the problems faced by female SHGs created difficulties for the smooth functioning of the groups.

**Figure: 5.39 Bar Diagram Shows Distribution of Self-Help Groups on the Basis of Reasons of Problem (Female Self-Help Group)**

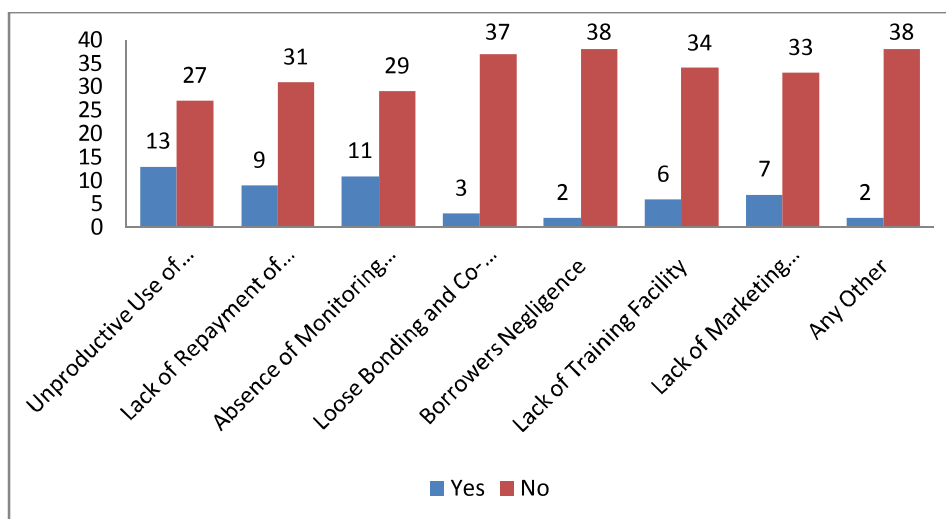


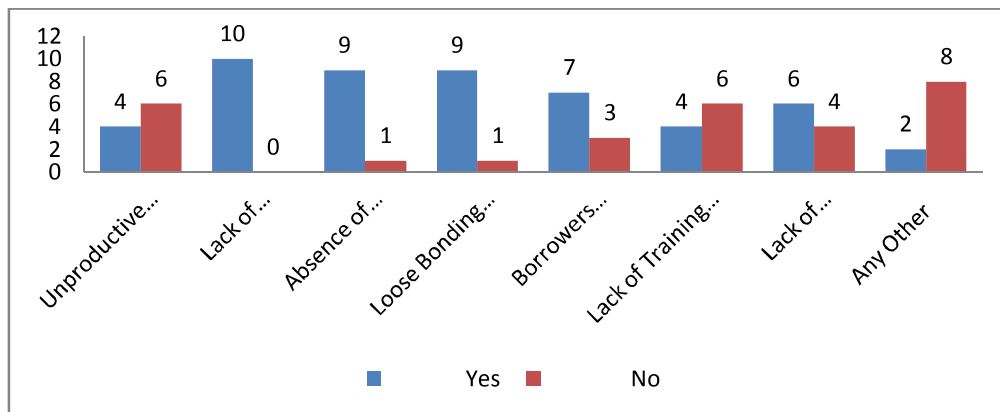
Table: 5.40 shows the distribution of mixed SHGs on the basis of problems faced by them. 40.00 per cent of mixed SHGs were found to face the problem of unproductive use of loans by the borrowers.

**Table: 5.40 Distribution of Self-Help Groups on the Basis of Reasons of Problem (Mixed Self-Help Group)**

Reasons of Problem	No. of Mixed Self-Help Groups		Percentage (%)
	Yes	No	
<b>Unproductive Use of Loans by the Borrowers</b>	04 (40%)	06 (60%)	10 (100.00%)
<b>Lack of Repayment of Loan</b>	10 (100%)	00	10 (100.00%)
<b>Absence of Monitoring System over the Loans</b>	09 (90%)	01 (10%)	10 (100.00%)
<b>Loose Bonding and Co-operation Among Members</b>	09 (90%)	01 (10%)	10 (100.00%)
<b>Borrowers Negligence</b>	07 (70%)	03 (30%)	10 (100.00%)
<b>Lack of Training Facility</b>	04 (40%)	06 (60%)	10 (100.00%)
<b>Lack of Marketing Facility</b>	06 (60%)	04 (40%)	10 (100.00%)
<b>Any Other</b>	02 (20%)	08 (80%)	10 (100.00%)

It is quite surprising that all mixed SHGs (100.00 per cent) faced the problem of untimely repayment of loan. The members of the groups took loans from the group fund but they were unable to repay the loans in due time. The reason might be the absence of monitoring system over the loans, which was reported by 90.00 per cent of the SHGs. In mixed group, both male and female took part but there was always a tendency of male member to dominate over its female counterpart. This created the problem of loose bonding and co-operation which was reported by 90.00 per cent of the groups. Sometimes, borrowers were negligent about the loans or the workings of the groups. This was another problem faced by mixed SHGs (70.00 per cent). Some of the groups were found to face the problem of training facility (40.00 per cent) and some faced the marketing facility (60.00 per cent). Problems like poor road condition and floods were also reported by two groups (20.00 per cent).

**Figure: 5.40 Bar Diagram Shows Distribution of Self-Help Groups on the Basis of Reasons of Problem (Mixed Self-Help Group)**



To conclude, it may be said that both the types of SHGs were facing various problems. But in comparison, problems of Mixed type of SHGs is more than the Female SHGs. This might be due to the pressure of mixed gender in the Mixed types. Males intend to dominate and this results in disharmony and lack of co-ordination among members. Block Development Officers have often registered their unwilling to promote Mixed SHGs as their prospect to survive seems bleak from their functioning.

### III

In this section, an attempt has been made to assess the role of Self-Help Groups in the empowerment of women. Empowerment is a multi-dimensional concept. It has social, economic and political aspects. As a result, assessment of empowerment requires a comprehensive approach. Towards this end, various questions were put to the respondents covering various aspects of empowerment such as economic self-sufficiency, increase in monthly/weekly source of income, learning art or skill of income, increase in savings habit, increase in food security, increase in socio-political participation and consciousness, development of entrepreneurial ability, decision making ability, contribution in family's income and expenditure, contribution in children's education, choice of political party and so on.

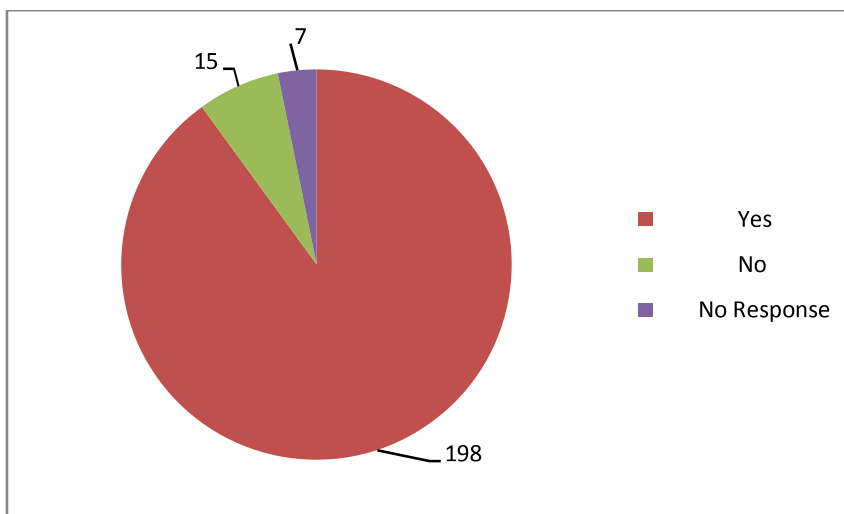
As women constitute the most disadvantaged section of the society, they enjoy very limited access to the resources. Taking this in to consideration, it has become necessary to assess the role of SHG in achieving economic self-sufficiency of women. It is for obvious reason that lack of economic self-sufficiency is considered to be one of the obstacles towards achieving women empowerment. On the question of achieving economic self-sufficiency by joining female SHG, an overwhelming majority of 198 (90.00 per cent) respondents gave a positive reply (Table: 5.41). 6.81 percent of total respondents did not achieve economic

**Table: 5.41 Distribution of Respondents on the Basis of Achieving Economic Self-sufficiency (From Female Self-Help Group)**

<b>Achieving Economic Self-sufficiency</b>	<b>No. of SHG Members from Female Group</b>	<b>Percentage (%)</b>
<b>Yes</b>	198	90
<b>No</b>	15	6.81
<b>No Response</b>	07	3.18
<b>Total</b>	220	100

Self-sufficiency after joining the group and only 7 (3.18 per cent) respondents did not respond on the question of economic self-sufficiency.

**Figure: 5.41 Pie Diagram Showing number of Respondents Classified by Achievement of Economic Self-sufficiency (From Female Self-Help Group)**



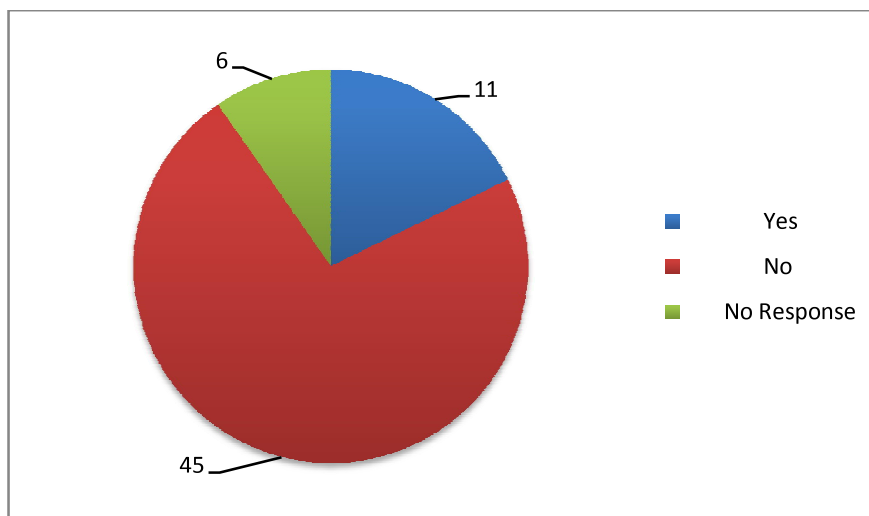
**Table: 5.42 Distribution of Respondents on the Basis of Opinion on Self-sufficiency (From Mixed Self-Help Group)**

Achieving Economic Self-sufficiency	No. of SHG Members from Mixed Group	Percentage (%)
Yes	11	17.74
No	45	72.58
No Response	06	9.6
<b>Total</b>	<b>62</b>	<b>100</b>

Table: 5.42 shows the distribution of respondents from mixed Self-Help Groups on the question of achieving economic self-sufficiency. It was quite surprising to see that majority of the respondents (72.58 per cent) did not achieve economic self-

sufficiency by joining SHGs. Only 17.74 per cent of the total respondents gave a positive response and 6 (9.6 per cent) respondents did not prefer to respond.

**Figure: 5.42 Pie Diagram Showing Number of Respondents Classified by Achievement of Economic Self-sufficiency (From Mixed Self-Help Group)**



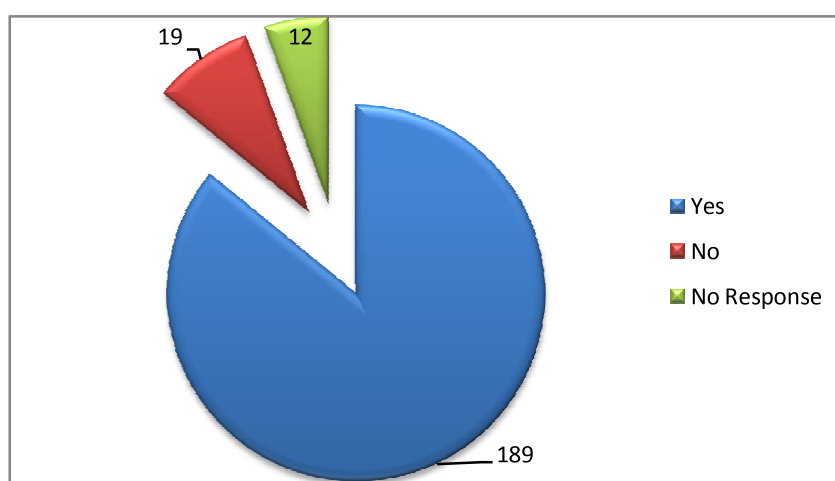
**Table: 5.43 Distribution of Respondents on the Basis of Increase in Monthly/Weekly Income (From Female Self-Help Group)**

Increase in Monthly/ Weekly Source of Income	No. of Respondents from Female Group	Percentage (%)
Yes	189	85.90
No	19	8.6
No Response	12	5.45
<b>Total</b>	<b>220</b>	<b>100</b>

In the follow up question of pointing out of the criteria which might be considered as yard sticks of economic self-sufficiency, different women chose more than one option. Some seemed to have achieved economic self-sufficiency by increasing monthly/weekly source of income, some by learning art/skill of income, some by

increasing savings habit, some by achieving increased food security and some in multiple ways. In case of monthly/weekly income of the family (Table: 5.43), the majority i.e., 85.90 per cent of the respondents from female SHGs reported that after joining SHGs they had increased their monthly/weekly income. Only 19 (8.6 per cent) respondents gave negative response and 12 respondents (5.45 per cent) did not prefer to respond.

**Figure: 5.43 Pie Diagram Showing Number of Respondents Classified by Increase in Monthly/Weekly Income (From Female Self-Help Group)**



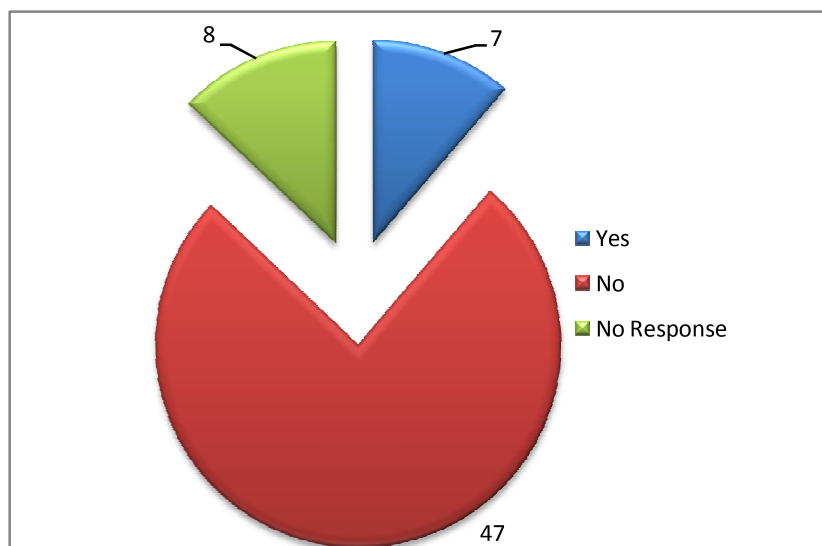
**Table: 5.44 Distribution of Respondents on the Basis of Increase in Monthly/Weekly Income (From Mixed Self-Help Group)**

Increase in Monthly/Weekly Source of Income	No. of Respondents from Mixed group	Percentage (%)
Yes	07	11.29
No	47	75.80
No Response	08	12.90
<b>Total</b>	<b>62</b>	<b>100</b>



But in case of mixed SHGs (Table: 5.44), 47 out of 62 respondents did not register any change in their monthly/weekly income due to the joining of Mixed SHGs. Only 11.29 per cent reported to have experienced an increase in their monthly/weekly income and 12.90 (8 out of 62) per cent of the respondents did not prefer to respond.

**Figure: 5.44 Pie Diagram Showing Number of Respondents Classified by Increase in Monthly/Weekly Source of Income (From Mixed Self-Help Group)**

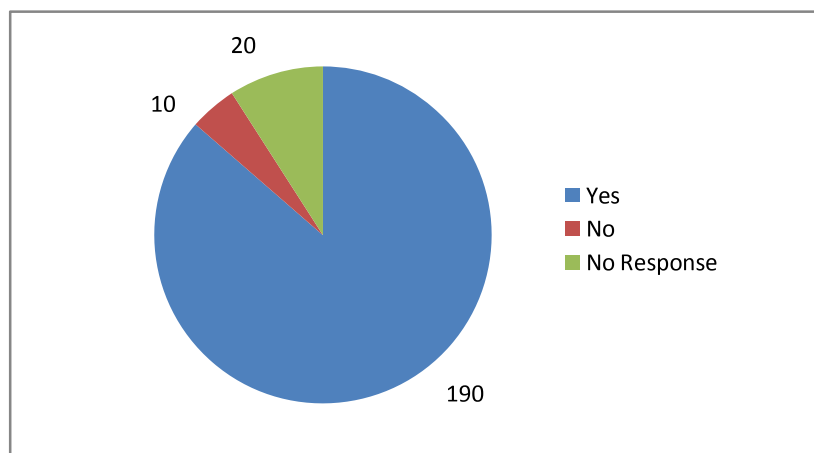


**Table: 5.45 Distribution of Respondents on the Basis of Learning Skill / Art of Income (From Female Self-Help Group)**

Learning Skill / Art of Income	No. of Members from Female Group	Percentage (%)
Yes	190	86.36
No	10	4.5
No Response	20	9.09
<b>Total</b>	<b>220</b>	<b>100</b>

As regards the learning of skill/art of income of the respondents from female SHGs (Table: 5.45), again the bulk of the respondents (86.36 per cent) gave positive response, while only 4.5 per cent did not learn skill/art of income. Here, 20 respondents (9.09 per cent) did not respond.

**Figure: 5.45 Pie Diagram Showing Number of Respondents Classified on the Basis of Learning Skill/Art of Income (From Female Self-Help Group)**



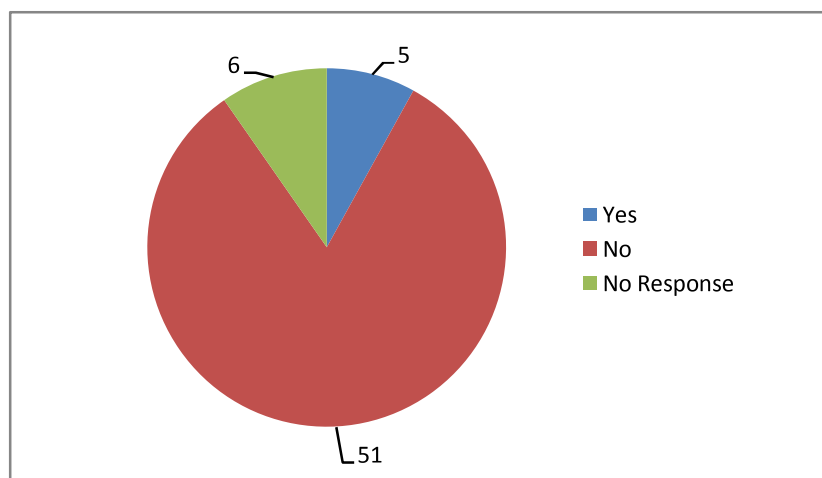
Again, Table: 5.46 shows the numbers of respondents classified in terms of skill/art of income from mixed SHGs. The responses of the respondents were just reverse, where an overwhelming majority of 51 out of 62 (82.25 per cent) respondents did not learn any skill/art of income.

**Table: 5.46 Distribution of Respondents on the Basis of Learning Skill / Art of Income (From Mixed Self-Help Group)**

Learning Skill / Art of Income	No. of Members from Mixed Group	Percentage (%)
Yes	05	8.06
No	51	82.25
No Response	06	9.6
<b>Total</b>	<b>62</b>	<b>100</b>

Only 8.06 per cent of the total respondents have learnt skill/art of income and 6 respondents (9.6 per cent) did not prefer to respond. Here, it is imperative to mention that out of 10 Mixed SHGs, only 3 groups were found to have involved in minimum productive activity. On the other hand, all 40 Female SHGs were actively involved in productive activity.

**Figure: 5.46 Pie Diagram Showing Number of Respondents Classified on the Basis of Learning Skill/Art of Income (From Mixed Self-Help Group)**

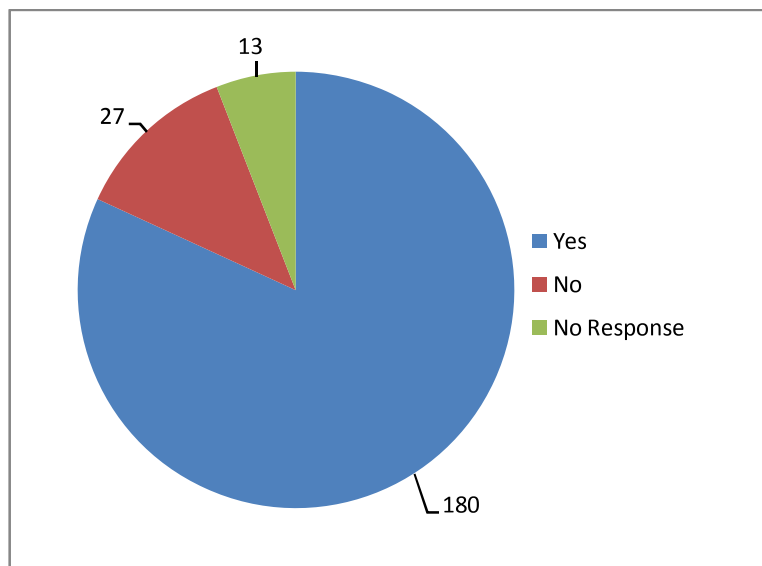


**Table: 5.47 Distribution of Respondents on the Basis of Increase in Savings Habit (From Female Self-Help Group)**

Increase in Savings Habit	No. of Respondents from Female Group	Percentage (%)
Yes	180	81.81
No	27	12.27
No Response	13	5.9
<b>Total</b>	<b>220</b>	<b>100</b>

Table: 5.47 shows the number of respondents from female SHGs on the basis of increase in savings habit after joining the group. Here, majority of the respondents (180 out of 220) i.e., 81.81 per cent increased their savings habit. Only 12.27 per cent of total respondents gave negative response and 13 (5.9 per cent) respondents did not prefer to respond.

**Figure: 5.47 Bar Diagram Showing Number of Respondents Classified on the Basis of Increase in Savings Habit (From Female Self-Help Group)**



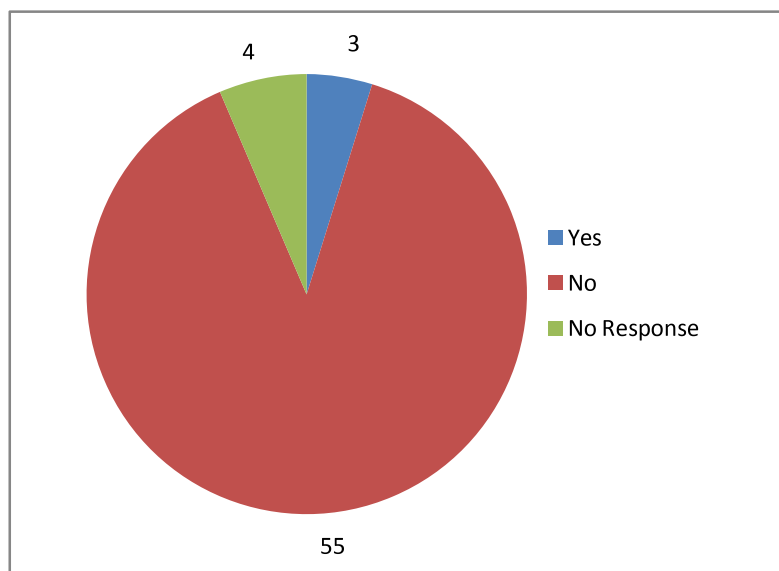
**Table: 5.58 Distribution of Respondents on the Basis of Increase in Savings Habit (From Mixed Self-Help Group)**

Increase in savings habit	No. of Respondents from Mixed Group	Percentage (%)
Yes	03	4.83
No	55	88.70
No Response	04	6.4
<b>Total</b>	<b>62</b>	<b>100</b>

Again, Table: 5.48 shows the number of respondents from mixed SHGs on the basis of increase in savings of the respondents. Majority of the respondents i.e., 55 out of 62 (88.70 per cent) did not increase their savings habit after joining mixed SHGs.

Only 3 (4.89 per cent) respondents increased their savings habit and 4 (6.4 per cent) respondents did not prefer to respond. Hence, it may be said that there is a correlation between economic self-sufficiency and savings habit of the respondents from both the type of groups.

**Figure: 5.48 Bar Diagram Showing Number of Respondents Classified on the Basis of Increase in Savings Habit (From Mixed Self-Help Group)**



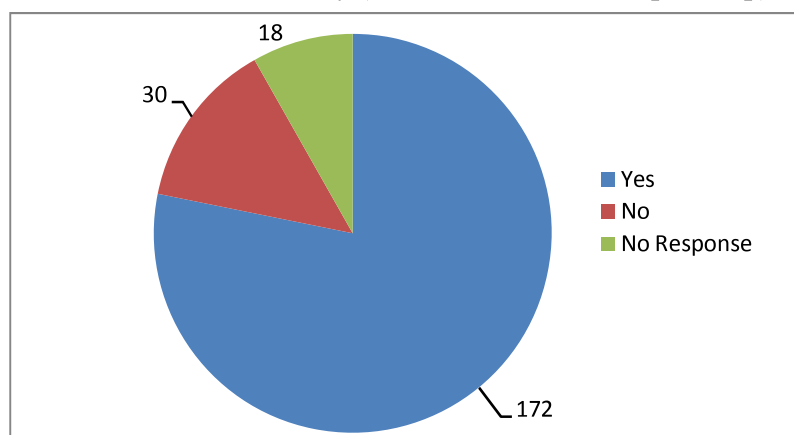
**Table: 5.49 Distribution of Respondents on the Basis of Increase in Food Security (From Female Self-Help Group)**

Increase in food security	No of Members from Female Group	Percentage (%)
Yes	172	78.18
No	30	13.63
No Response	18	8.18
<b>Total</b>	<b>220</b>	<b>100</b>

As regards food security (Table: 5.49), again the bulk of the respondents (78.18 per cent) increased their food security, while a negligible number of 30 respondents out of 220 did not achieve for security by joining SHGs . 18 (8.18 per cent) respondents

did not prefer to respond. In this context, it is imperative to mention that majority of the Female SHG members (73.07 per cent) were found to belong to the income category of Rs.10, 000-Rs.60, 000 and majority of them belonged to BPL families. This reaffirms the importance of SHG in achieving food security of its members.

**Figure: 5.49 Bar Diagram Showing Number of Respondents on the Basis of Increase in Food Security (From Female Self-Help Group)**



Again, Table: 5.50 shows the number of respondents classified on the basis of increase in food security from mixed Self-Help Groups. It is disappointing to see that almost all the respondents (96.77 per cent) did not achieve food security after joining mixed SHGs, while only two respondents did not prefer to respond.

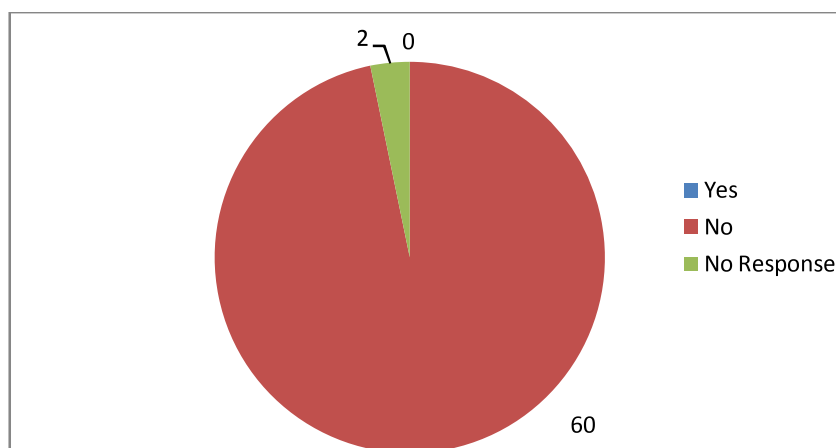
**Table: 5.50 Distribution of Respondents on the Basis of Increase in Food Security (From Mixed Self-Help Group)**

Increase in food security	No of Members from Mixed Group	Percentage (%)
Yes	00	00
No	60	96.77
No Response	02	3.22
<b>Total</b>	<b>62</b>	<b>100</b>

Thus, in context of achieving economic self-sufficiency of the members of Self-Help Groups (both female and mixed type), it was found that the impact was not uniform in both the groups. While majority of the respondents from female SHGs have

benefitted from SHGs in terms of increase in monthly/weekly source of income, by learning art/skill of income, by increase in savings habit and in increasing food security, nothing like that had happened in case of Mixed SHGs. Only a negligible number of respondents from mixed group gave positive response. Hence, it may be said that the responses of the respondents were directly linked with the functioning of its group. It may be deduced that the performance of the Female SHGs is better to the performance of the Mixed SHGs.

**Figure: 5.50 Bar Diagram Showing Number of Respondents on the Basis of Increase in Food Security (From Mixed Self-Help Group)**

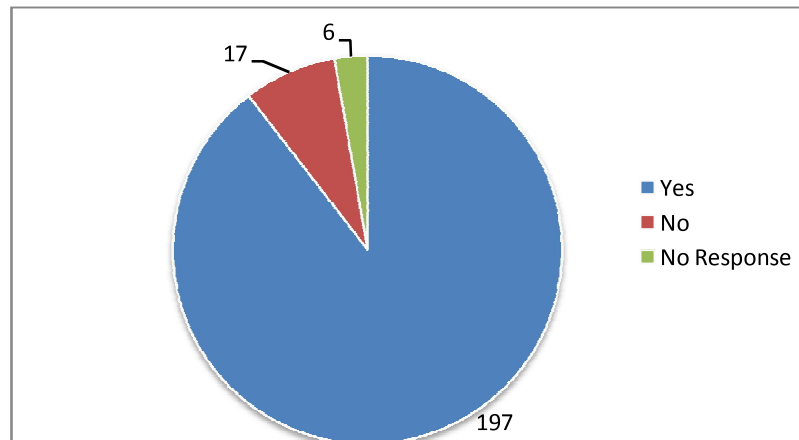


**Table: 5.51 Number of Respondents Classified in Terms of Change in Socio-Political Consciousness and Participation (From Female Self-Help Group)**

Socio-Political Consciousness and Participation	No. of Members from Female Group	Percentage (%)
Yes	197	89.54
No	17	7.72
No Response	06	2.72
<b>Total</b>	<b>220</b>	<b>100</b>

On the question of achieving socio-political consciousness and participation after joining female Self-Help Group, an overwhelming majority of 197 (89.54 per cent) respondents gave positive reply (Table:5.51). About 7.72 per cent of the respondents did not make any such claim and about 2.72 per cent did not respond.

**Figure: 5.51 Pie Diagram Showing Number of Respondents Classified by Socio-Political Consciousness and Participation (From Female Self-Help Group)**



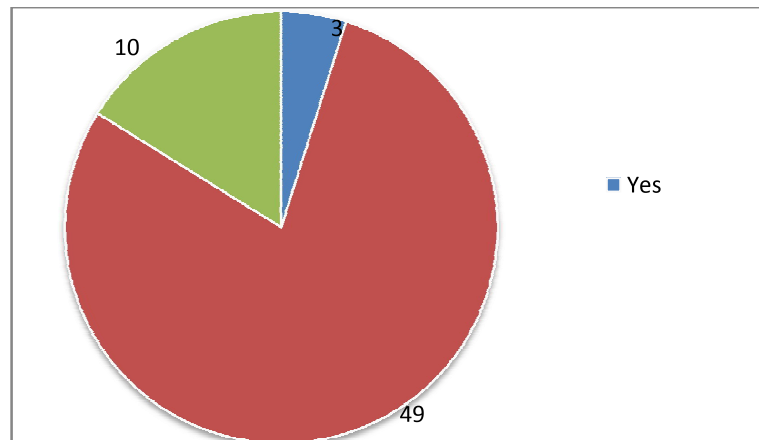
**Table: 5.52 Number of Respondents Classified in Terms of Change in Socio-Political Consciousness and Participation (From Mixed Self-Help Group)**

Socio-Political Consciousness and Participation	No. of Members from Mixed Group	Percentage (%)
Yes	03	4.83
No	49	79.03
No Response	10	16.12
<b>Total</b>	<b>62</b>	<b>100</b>

Again, Table: 5.52 shows that the picture is quite disappointing in case of Mixed SHGs. Majority of the respondents (79.03 per cent) gave negative response. Only 3(4.89 per cent) gave positive response and 10 (16.12 per cent) did not respond.



**Figure: 5.52 Pie Diagram Showing Number of Respondents Classified by Socio-Political Consciousness and Participation (From Mixed Self-Help Group)**



In the follow up question of pointing out of the criteria which might be considered as yard sticks of socio-political consciousness and participation, respondents chose number of options. Some seemed to have achieved socio-political consciousness and participation by social interaction, interaction with government officials, some by participating in prevention of social evils, by attending club or social organization, by contesting election and by attending meetings of Gram Sabha.

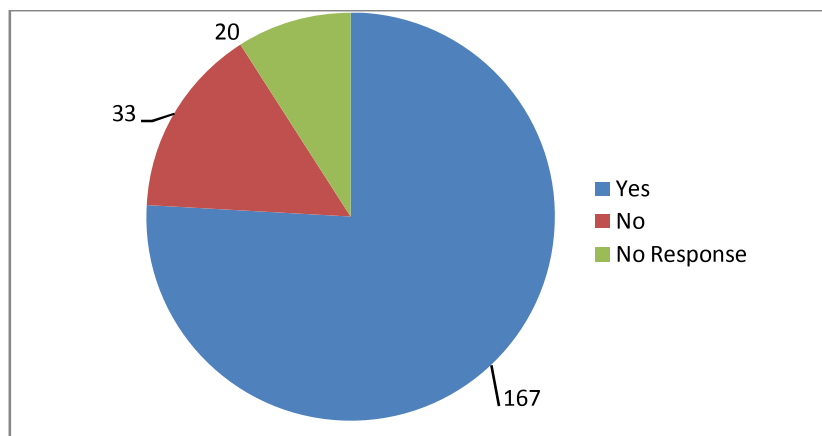
**Table: 5.53 Number of Respondents Classified in Terms of Social Interaction (From Female Self-Help Group)**

Social Interaction	No. of Members from Female Group	Percentage (%)
Yes	167	75.90
No	33	15
No Response	20	9.09
<b>Total</b>	<b>220</b>	<b>100</b>

In case of social interaction (Table: 5.53), the majority of the respondents (75.90 per cent) of of female SHGs acquired higher interacting ability after joining the group.

Only 33 respondents (15.00 per cent) gave negative response and about 9.09 per cent did not respond.

**Figure: 5.53 Pie Diagram Showing Number of Respondents Classified in Terms of Social Interaction (From Female Self-Help Group)**



Again, Table: 5.54 shows the number of respondents from mixed SHGs classified in terms of acquiring social interaction. Here, majority of the respondents (80.64 per cent) gave negative response and only 2 (3.22 per cent) respondents acquired better interaction ability and 10 respondents (16.12 per cent) did not prefer to respond.

**Table: 5.54 Number of Respondents Classified in Terms of Social Interaction (From Mixed Self-Help Group)**

Social Interaction in general	No. of Members from Female Group	Percentage (%)
Yes	02	3.22
No	50	80.64
No Response	10	16.12
<b>Total</b>	<b>62</b>	<b>100</b>

**Figure: 5.54 Pie Diagram showing Number of Respondents Classified in Terms of Social Interaction (From Mixed Self-Help Group)**

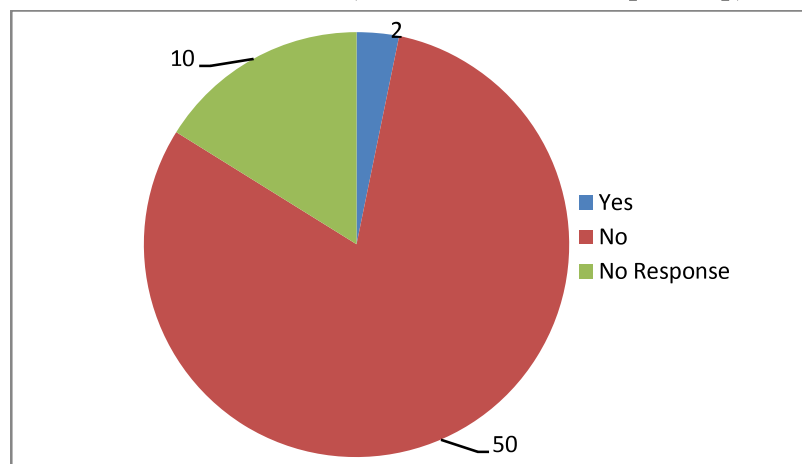


Table: 5.55 shows the numbers of respondents classified in terms of interaction with Government officials from female Self-Help Groups. It is considered to be one of the important aspects of assessment of women’s ability. For running the Self-Help Group successfully, it is necessary for the group members to take guidance or assistance from various Government agencies like District Rural Development Agency (DRDA) and Block Development Office (BDO) and they have also to interact with Government officials.

**Table: 5.55 Number of Respondents Classified in Terms of Interaction with Government Officials (From Female Self-Help Group)**

<b>Interaction with Government Officials</b>	<b>No. of Members from Female Group</b>	<b>Percentage (%)</b>
<b>Yes</b>	182	82.72
<b>No</b>	15	6.8
<b>No Response</b>	23	10.45
<b>Total</b>	220	100

So it is imperative to see that are there any changes in the interacting ability of the SHG members after joining the Self-Help Groups. Here, it was found that an overwhelming majority (82.72 per cent) of female SHG members achieved better

interaction ability after joining the group. At the same time 23 respondents (10.45 per cent) did not prefer to respond and only 6.8 per cent did not register any positive change.

**Figure: 5.55 Pie Diagram Showing Number of Respondents Classified in Terms of Interaction with Government Officials (From Female Self-Help Group)**

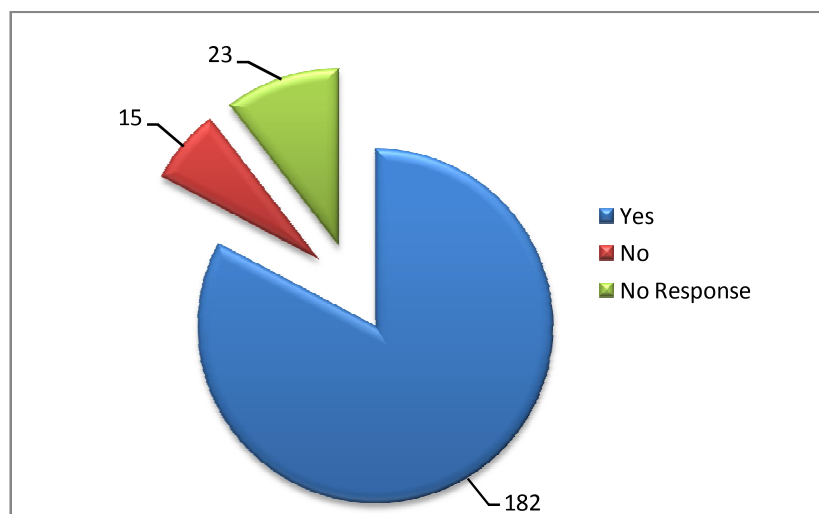


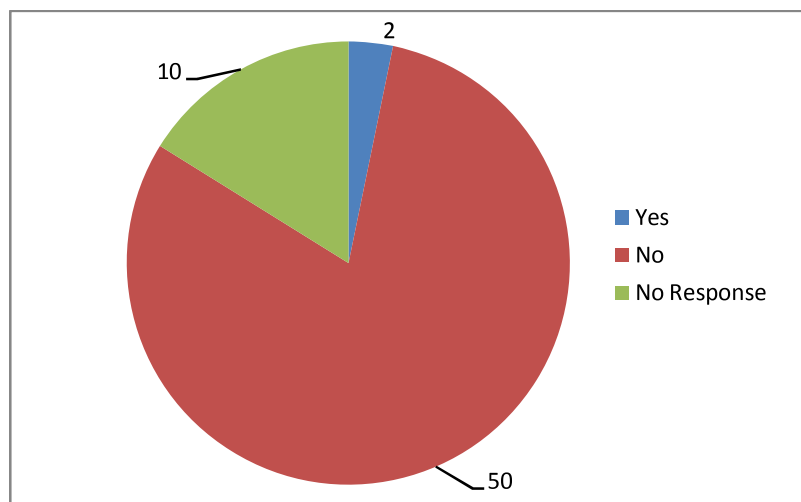
Table: 5.56 shows the number of respondents classified in terms of having interaction with Government Officials from mixed Self-Help Groups. It is quite disappointing to see that majority of the respondents from mixed SHG gave negative response which is 80.64 per cent of the total respondents. 10 out of 62 members

**Table: 5.56 Number of Respondents Classified in Terms of Interaction with Government Officials (From Mixed Self-Help Group)**

Interaction with Government Officials	No. of members from mixed group	Percentage (%)
Yes	02	3.22
No	50	80.64
No Response	10	16.12
<b>Total</b>	<b>62</b>	<b>100</b>

(16.12 per cent) did not prefer to respond and only 2 respondents (3.22 per cent) gave positive response. This may be due to the fact that male members of the group did not allow women to interact with government officials. Moreover, their role in mixed groups was found to be passive.

**Figure: 5.56 Pie Diagram Showing Number of Respondents Classified in Terms of Interaction with Government Officials (From Mixed Self-Help Group)**



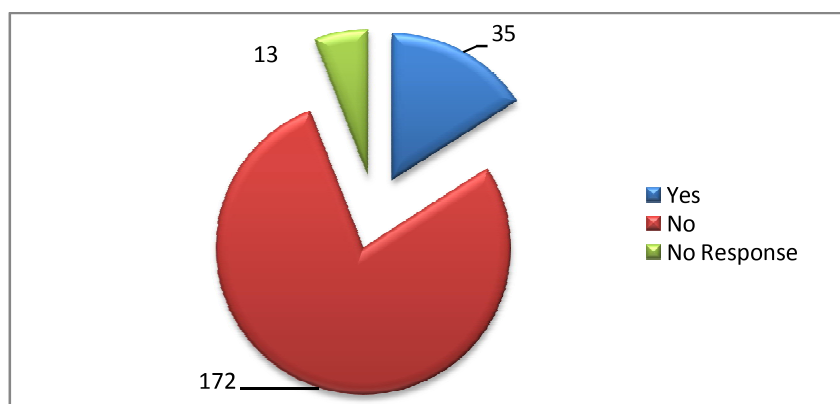
On the question of participation of SHG members in the prevention of social evils from female groups (Table: 5.57), it was found that only 35 respondents (15.90 per cent) actively participated in various programmes. Here, it is imperative to mention that in Lakhipur Development Block of Cachar District there were the members of Meira Paibis who were at the same time SHG members.

**Table: 5.57 Number of Respondents Classified in Terms of Prevention of Social Evils (From Female Self-Help Group)**

Prevention of Social Evils	No. of members from female group	Percentage (%)
Yes	35	15.90
No	172	78.18
No Response	13	5.9
<b>Total</b>	<b>220</b>	<b>100</b>

They worked for the banning of liquor in the villages. Along with this, there were some SHG members from Silchar Development Block, who worked against dowry and cases of domestic violence. Majority of the respondents i.e., 172 out of 220 members did not participate in any such preventive programmes and 13 (5.9 per cent) respondents did not prefer to respond.

**Figure: 5.57 Pie Diagram Showing Number of Respondents Classified in Terms of Prevention of Social Evils (From Female Self-Help Group)**



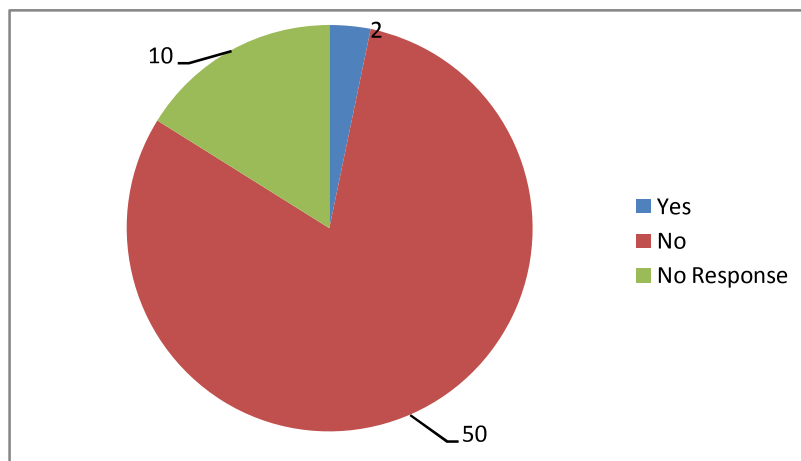
**Table: 5.58 Number of Respondents Classified in Terms of Prevention of Social Evils (From Mixed Self-Help Group)**

Prevention of Social Evils	No. of Members from Mixed Group	Percentage (%)
Yes	02	3.22
No	50	80.64
No Response	10	16.12
<b>Total</b>	<b>62</b>	<b>100</b>

Table: 5.58 shows the number of respondents from female Self-Help Groups classified in terms of participation in various programmes against social evils. Here, 50 out of 62 respondents (80.64 per cent) gave negative response while only 2 (3.22

per cent) respondents gave positive response and 10 respondents (16.12 per cent) did not prefer to respond. It is important to mention that these 2 respondents were also the members of Meira Paibis and worked for Nashabandi in the villages, particularly in Lakhipur Development Block.

**Figure: 5.58 Pie Diagram Showing Number of Respondents Classified in Terms of Prevention of Social Evils (From Mixed Self-Help Group)**



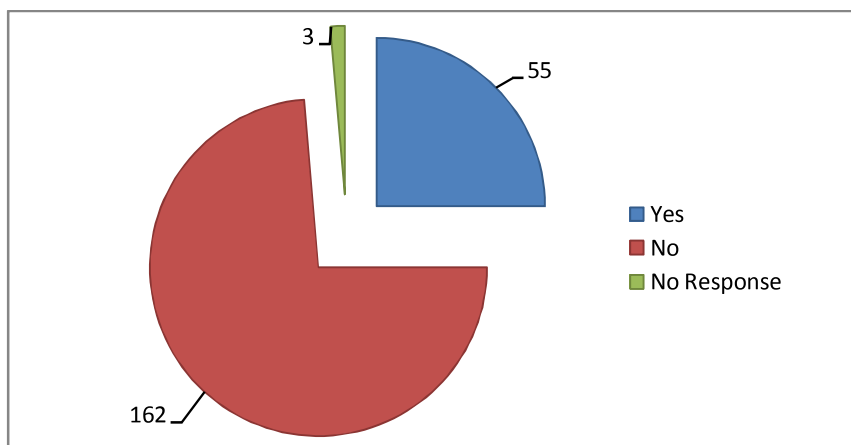
**Table: 5.59 Number of Respondents Classified in Terms of Attending Club/Social Organization (From Female Self-Help Group)**

Attending Club/Social Organization	No. of Members from Female Group	Percentage (%)
Yes	55	25
No	162	73.63
No Response	03	1.3
<b>Total</b>	<b>220</b>	<b>100</b>

Table: 5.59 shows the number of respondents classified in terms of attending club/social organization of the members from female Self-Help Groups. About 25.00 per cent of the respondents attended club/social organization other than the Self-Help

Group. Here, some of the respondents from North Karimganj Development Block, Lakhipur Development Block, Silchar Development Block and Banskandi Development Block had their membership in various female organizations. But majority of the respondents 162 out of 220 (73.63 per cent) gave negative response. Only 3 respondents (i.e.1.3 per cent) did not prefer to respond.

**Figure: 5.59 Pie Diagram Showing number of Respondents Classified in Terms of Attending Club/Social Organization (From Female Self-Help Group)**



**Table: 5.60 Number of Respondents Classified in Terms of Attending Club/Social Organization (From Mixed Self-Help Group)**

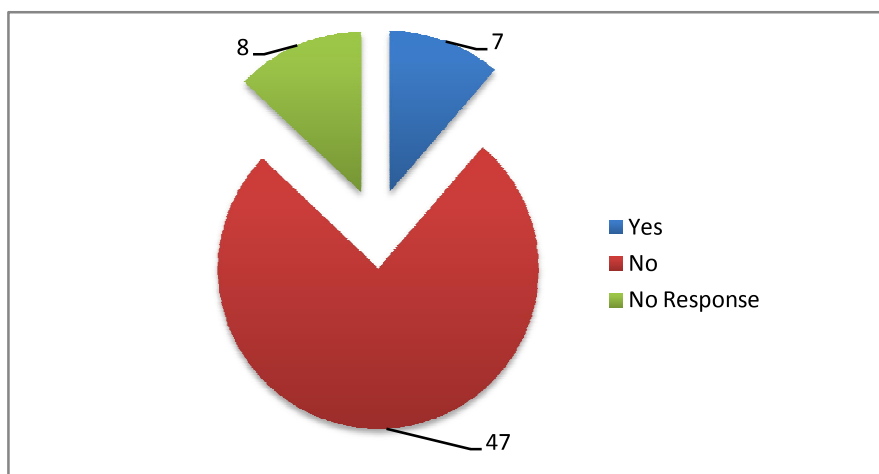
Attending Club / Social Organization	No. of Members from Mixed Group	Percentage (%)
Yes	07	11.29
No	47	75.80
No Response	08	12.90
<b>Total</b>	<b>62</b>	<b>100</b>

Again, Table: 5.60 shows the number of respondents from mixed Self-Help Groups in terms of participation in club/social organization. Only 7 (11.29 per cent)



respondents gave positive response while 8 (12.90 per cent) respondents did not prefer to responds. But majority of the respondents from mixed SHG did not attend in any club/social organization. Here, it is imperative to mention that those 7 respondents (11.29 per cent) were found again in Lakhipur and North Karimganj Development Block.

**Figure: 5.60 Pie Diagram Showing Number of Respondents Classified in Terms of Attending Club/Social Organization (From Mixed Self-Help Group)**

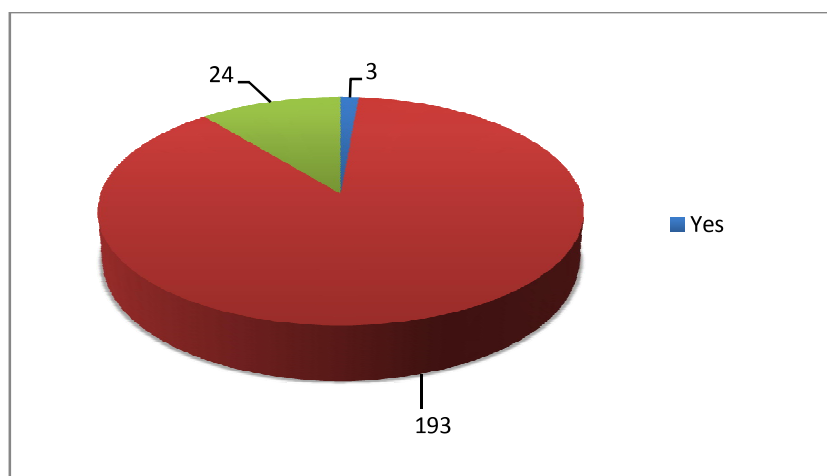


**Table: 5.61 Number of Respondents Classified in Terms of Contesting Election in Panchayat/Municipality/Town Committee (From Female Self-Help Group)**

Contesting Election	No. of Members from Female Group	Percentage (%)
Yes	03	1.3
No	193	87.72
No Response	24	10.90
<b>Total</b>	<b>220</b>	<b>100</b>

As regards contesting of election in Panchayat/Town Committee/Municipality (Table: 5.61), the bulk of the respondents did not participate in any such activity. Only 3 (1.3 per cent) respondents gave positive response. Here, 1 respondent was found in Labokpar-I under Lakhipur Development Block of Cachar District and another 2 were found in Bhajantipur-III under Silchar Development Block of Cachar District and Bilpar Dhumkar under Hailakandi Development Block of Hailakandi District respectively. 87.72 per cent of respondents gave negative response while 24 (10.90 per cent) respondents did not respond.

**Figure: 5.61 Pie Diagram Showing Number of Respondents Classified in Terms of Contesting Election in Panchayat / Town Committee/Municipality (From Female Self-Help Group)**

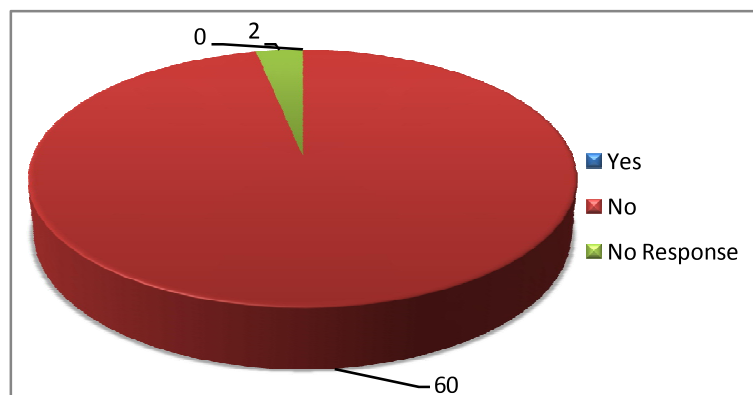


**Table: 5.62 Number of Respondents Classified in Terms of Contesting Election in Panchayat/Municipality/Town Committee (From Mixed Self-Help Group)**

Contesting Election	No. of Members from Mixed Group	Percentage (%)
Yes	00	0
No	60	96.77
No Response	02	3.22
<b>Total</b>	<b>62</b>	<b>100</b>

Table: 5.62 shows the number of respondents classified in terms of contesting election in Panchayat/ Town Committee / Municipality. Here, not a single member had contested election while two respondents remained silent on this question.

**Figure: 5.62 Pie Diagram showing number of Respondents Classified in Terms of Contesting Election in Panchayat / Town Committee/Municipality (From Mixed Self-Help Group)**

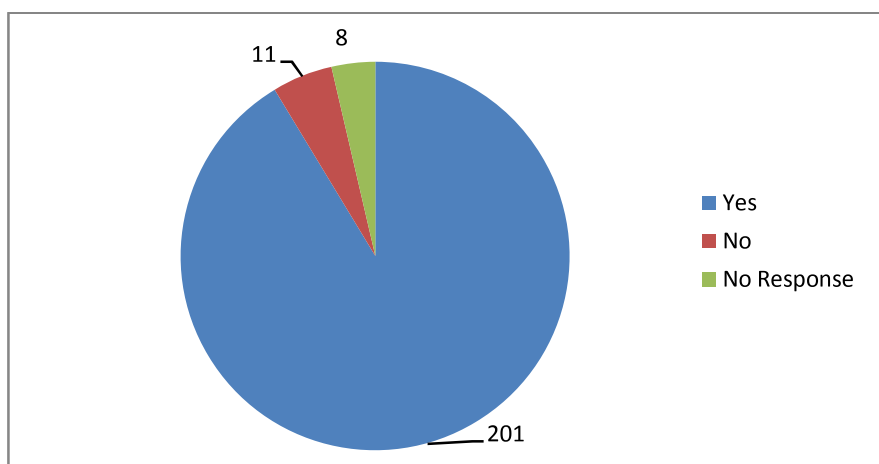


**Table: 5.63 Number of Respondents Classified in Terms of Attending Meetings of Gram Sabha (From Female Self-Help Group)**

Attending Gram Sabha	No. of Members from Female Group	Percentage (%)
Yes	201	91.36
No	11	5
No Response	08	3.6
<b>Total</b>	<b>220</b>	<b>100</b>

With regard to participation in Gram Sabha meetings by female SHG members (Table: 5.63), 201 (91.36 per cent) respondents were found to have started attending Gram Sabha meetings after joining the group, while only 11 (5.00 per cent) respondents did not attend Gram Sabha meeting and 8 (3.6 per cent) respondents did not prefer to respond.

**Figure: 5.63 Pie Diagram Showing number of Respondents Classified In Terms of Attending Meetings of Gram Sabha (From Female Self-Help Group)**



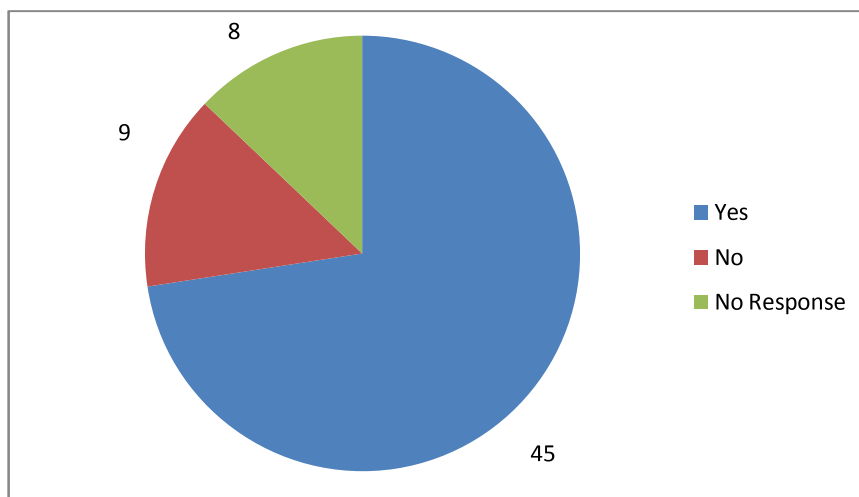
**Table: 5.64 Number of Respondents Classified in Terms of Attending Meetings of Gram Sabha (From Mixed Self-Help Group)**

Attending Gram Sabha	No. of Members from Mixed Group	Percentage (%)
Yes	45	72.58
No	09	14.51
No Response	08	12.90
<b>Total</b>	<b>62</b>	<b>100</b>

Table: 5.64 shows the number of respondents from mixed SHGs classified in terms of attending the meetings of Gram Sabha. Majority of the respondents i.e., 45 out of 62 respondents (72.58 per cent) were found to have started attending Gram Sabha meetings, while only 9 (14.51 per cent) respondents did not attend Gram Sabha meetings and 12.90 per cent of the respondents did not prefer to respond. However, most of the respondents in both the types of groups had become conscious with regard to participation in Gram Sabha meetings after joining the Self-Help Group

programme. This reaffirms the utility of the programme as an instrument of political empowerment for women.

**Figure: 5.64 Pie Diagram Showing Number of Respondents Classified In Terms of Attending Meetings of Gram Sabha (From Mixed Self-Help Group)**

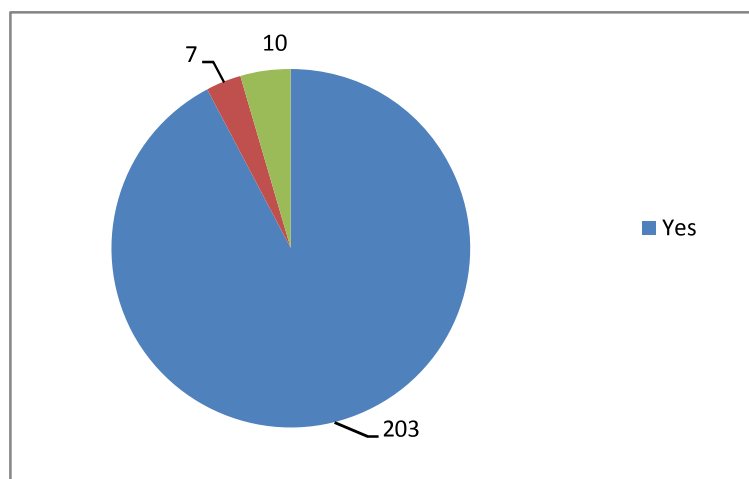


**Table: 5.65 Number of Respondents Classified in Terms of Participation in Training Programmes (From Female Self-Help Group)**

Participation in Training Programme	No. of Members from Female Group	Percentage (%)
Yes	203	92.27
No	07	3.18
No Response	10	4.5
<b>Total</b>	<b>220</b>	<b>100</b>

On the question of participation in training programmes of the members of female Self-Help Groups (Table: 5.65), it was found that 92.27 per cent of the total respondents participated in various training programmes. Only 7 (3.18 per cent) respondents did not participate in any such programme and 10 (4.5 per cent) respondents preferred to remain silent on this question.

**Figure: 5.65 Pie Diagram Showing number of Respondents Classified in Terms of Participation in Training Programmes (From Female Self-Help Group)**

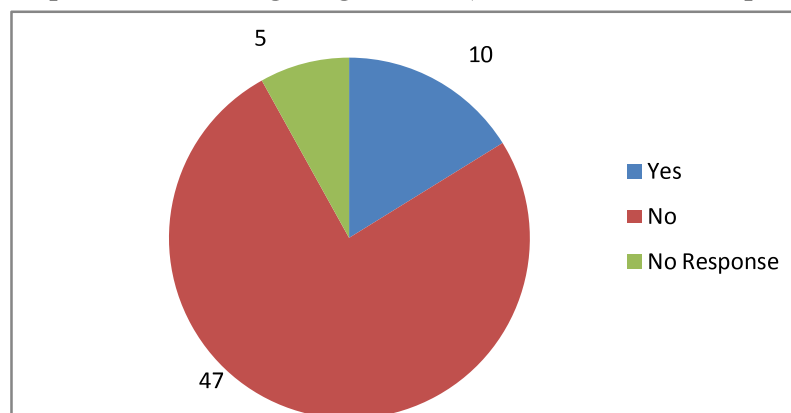


Again, Table: 5.66 shows the number of respondents classified in terms of participation in various training programmes. It was very disappointing to find that majority of the respondents (76.00 per cent) did not participate in any training programme and only 10 respondents (16.00 per cent) were found to participate in such programme while 5 (8.00 per cent) respondents did not prefer to respond.

**Table: 5.66 Number of Respondents Classified in Terms of Participation in Training Programmes (From Mixed Self-Help Group)**

Participation in Training Programme	No. of Members from Mixed Groups	Percentage (%)
Yes	10	16
No	47	76
No Response	05	8
<b>Total</b>	<b>62</b>	<b>100</b>

**Figure: 5.66 Pie Diagram Showing number of Respondents Classified in Terms of Participation in Training Programmes (From Mixed Self-Help Group)**



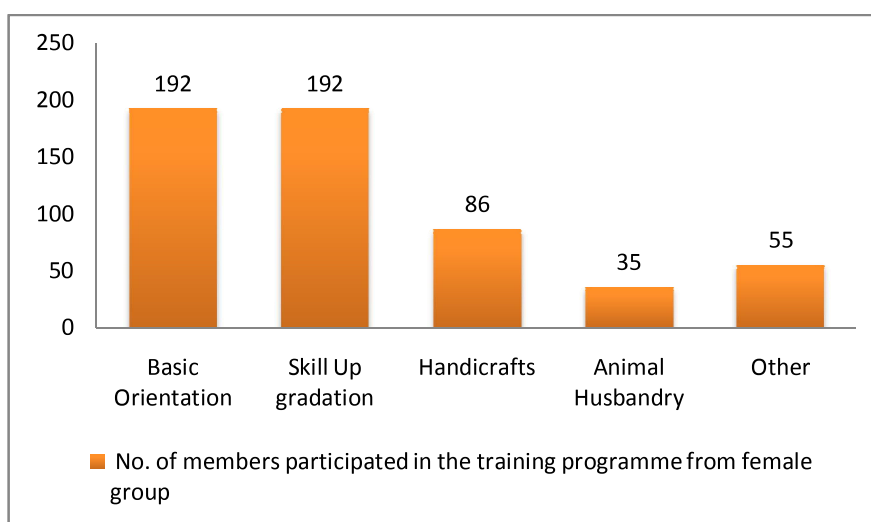
On the basis of the responses, the whole training programmes have been divided into five segments namely basic orientation, skill upgradation, handicrafts, animal husbandry and others. Here, it is imperative to mention that both basic orientation and skill upgradation programmes were organized by Block Development Offices of the respective Development Blocks. Training on handicrafts, animal husbandry and others were found to provide by both Government Organization (GO) and Non Government Organization (NGO). Here, respondents were found to choose more than one option.

**Table: 5.67 Distribution of Respondents on the Basis of Participation in Different Training Programmes (From Female Self-Help Group)**

Forms of Training Programme	No. of Members Participated in the Programme from Female Group		Percentage (%)
	Yes	No	
<b>Basic Orientation</b>	192 (87.27%)	28 (12.72%)	220 (100.00%)
<b>Skill Up gradation</b>	192 (87.27%)	28 (12.72%)	220 (100.00%)
<b>Handicrafts</b>	86 (39.09%)	134 (60.90%)	220 (100.00%)
<b>Animal Husbandry</b>	35 (15.90%)	185 (84.09%)	220 (100.00%)
<b>Other</b>	55 (25%)	165 (75%)	220 (100.00%)

Table: 5.67 shows the distribution of female SHG members on the basis of participation in various training programmes. Majority of the respondents i.e., 87.27 per cent (192 out of 220) were found to have participated both in basic orientation and skill up gradation programme. Here, 39.09 per cent of the total respondents received training on handicrafts and 15.90 per cent of animal husbandry while 55 respondents (25.00 per cent) had participated in other kinds of training programmes like weaving, pickle making, jam making and so on.

**Figure: 5.67 Bar Diagram Showing Number of Respondents Participated in Different Training Programmes (From Female Self-Help Group)**



In this context, it is imperative to mention that some of the NGOs working in Barak Valley which were found to provide training to the SHG members. Welfare Centre in Kaalapool, Green India NGO in Botoroshi, Bara Mission NGO in West Hasanpur, Club Sun Light in Bilpar-Dhumkar and Farmers Club in Boalipar-II were actively involved in this regard.

Again, Table: 5.68 shows the distribution of mixed SHG members on the basis of participation in different training programmes. Only 10 (16.12 per cent) respondents participated in both basic orientation and skill up gradation programme. Not a single member was found to participate in other types of training programme like members

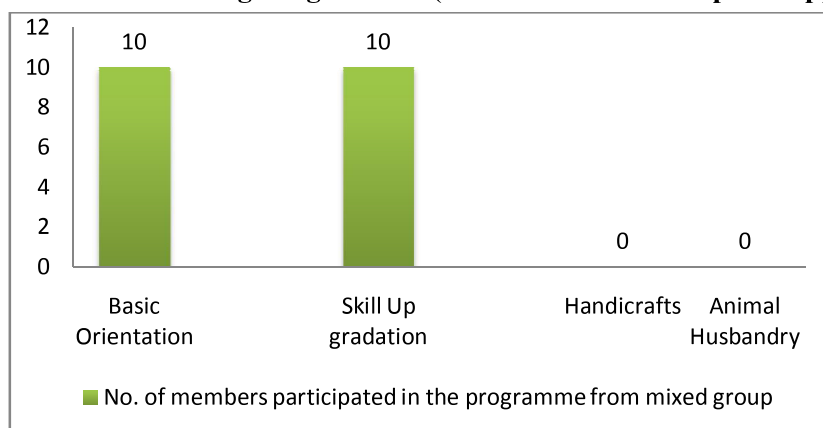


in female SHG (Table: 5.67). Here, respondents were found to participate in the training programmes which were provided by the Block Development Office of the respective Development Blocks. In this context, it is imperative to mention here that NGOs were not found to provide training to the members of mixed SHGs. Another reason for the poor performance of mixed group members in training programmes may be the unawareness on the part of female members of the group. In some of the cases it was found that women were subjugated by male members and even in some cases all the group related documents were under the possession of its male counterpart.

**Table: 5.68 Distribution of Respondents on the Basis of Participation in Different Training Programmes (From Mixed Self-Help Group)**

Forms of Training Programme	No. of Members Participated in the Programme from Mixed group		Percentage (%)
	Yes	No	
Basic Orientation	10 (16.12%)	52 (83.87%)	62 (100.00%)
Skill Up gradation	10 (16.12%)	52 (83.87%)	62 (100.00%)
Handicrafts	00	62 (100.00%)	62 (100.00%)
Animal Husbandry	00	62 (100.00%)	62 (100.00%)
Other	00	62 (100.00%)	62 (100.00%)

**Figure: 5.68 Bar Diagram Showing Number of Respondents Participated in Different Training Programmes (From Mixed Self-Help Group)**

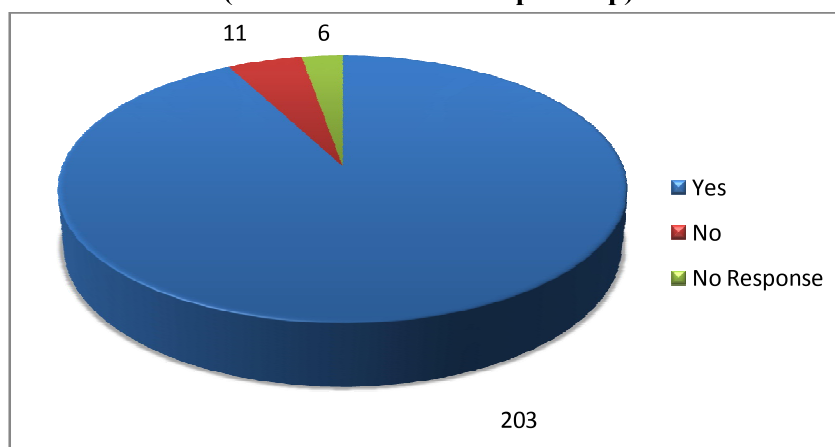


**Table: 5.69 Number of Respondents Classified on the Basis of Development of Entrepreneurial Ability (From Female Self-Help Group)**

<b>Development of Entrepreneurial Ability</b>	<b>No. of Members from Female Group</b>	<b>Percentage (%)</b>
<b>Yes</b>	203	92.27
<b>No</b>	11	5
<b>No Response</b>	06	2.7
<b>Total</b>	220	100

On the question of development of entrepreneurial ability, 203 out of 220 respondents (92.27 per cent) of female SHG (Table: 5.69) gave positive response. They attained entrepreneurial ability after attending various training programmes. Only 11(5.00 per cent) respondents did not achieve entrepreneurial ability and 6 (2.7 per cent) respondents did not prefer to respond.

**Figure: 5.69 Bar Diagram showing Number of Respondents Classified on the Basis of Development of Entrepreneurial Ability (From Female Self-Help Group)**



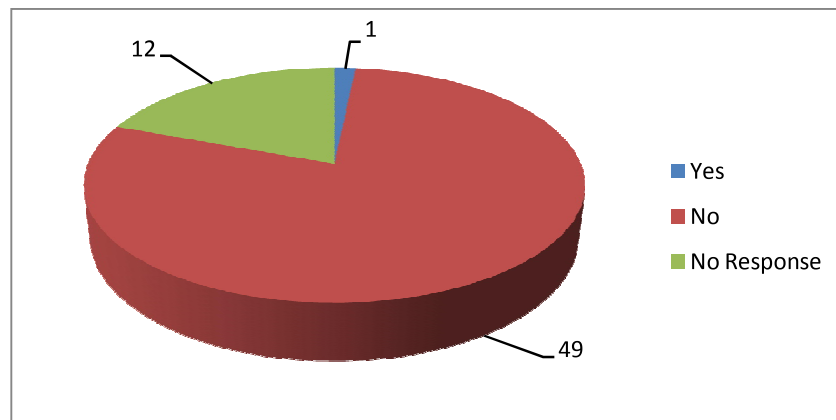
Again, Table: 5.70 shows the distribution of mixed SHG members on the basis of achieving entrepreneurial ability. It was quite surprising to find that only 1 respondent (1.61 per cent) had achieved entrepreneurial ability after attending

training programme. 49 (79.03 per cent) respondents gave negative response, while 12 (19.35 per cent) respondents preferred to remain silent.

**Table: 5.70 Number of Respondents Classified on the Basis of Development of Entrepreneurial Ability (From Mixed Self-Help Group)**

<b>Development of Entrepreneurial Ability</b>	<b>No. of Members from Mixed group</b>	<b>Percentage (%)</b>
<b>Yes</b>	01	1.61
<b>No</b>	49	79.03
<b>No Response</b>	12	19.35
<b>Total</b>	62	100

**Figure: 5.70 Bar Diagram Showing Number of Respondents Classified on the Basis of Development of Entrepreneurial Ability (From Mixed Self-Help Group)**



In the follow up question of pointing out of the criteria which might be considered as yard sticks of development of entrepreneurial ability of the SHG members, different women chose different options. Some seemed to have learnt bank transaction, some art of investing money in business, some skill to manufacture products and some in multiple ways.

**Table: 5.71 Number of Respondents Classified on the Basis of Learning of Bank Transaction (From Female Self-Help Group)**

<b>Learning of Bank Transaction</b>	<b>No. of Members from Female Group</b>	<b>Percentage(%)</b>
<b>Yes</b>	199	90.45
<b>No</b>	11	11.36
<b>No Response</b>	10	5.4
<b>Total</b>	220	100

On the question of learning bank transaction of the SHG members from female group (Table: 5.71), majority of the respondents, i.e., 90.45 per cent learnt the process of Bank transaction. Only 11 (11.36 per cent) respondents gave negative response and 10 (5.4 per cent) respondents did not prefer to respond. On this question, all the respondents from mixed SHGs gave negative response.

**Figure: 5.71 Pie Diagram Showing Number of Respondents Classified on the Basis of Learning of Bank Transaction (From Female Self-Help Group)**

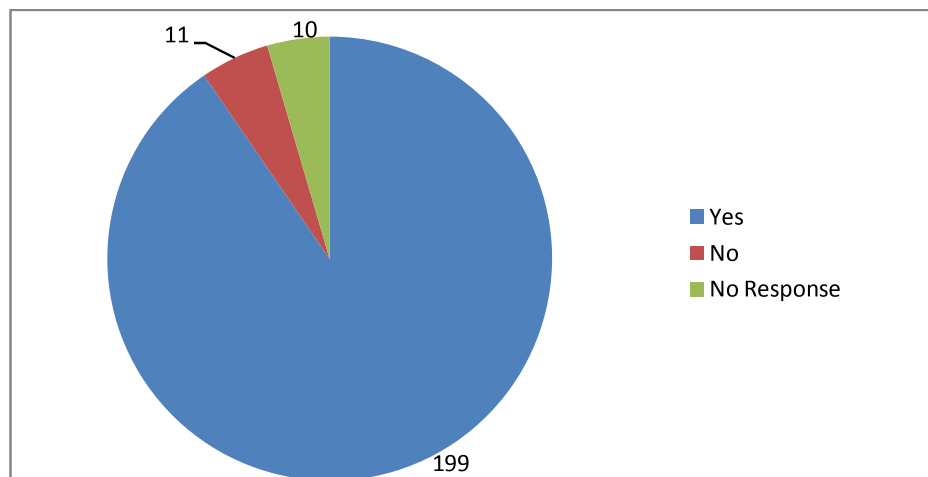
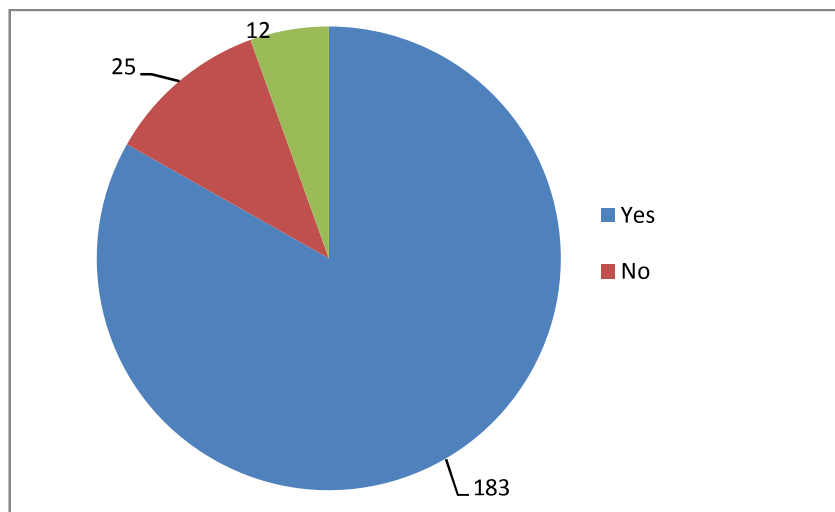


Table: 5.72 shows the number of respondents classified on the basis of art of investing money in business. 183 out of 220 respondents (83.18 per cent) were found to have achieved the art of investing money in business. Only 25 respondents (11.36 per cent) gave negative response and 12 (5.4 per cent) respondents did not prefer to respond. Again, not a single respondent was found from mixed SHG on the question of achieving art of investing money in business.

**Table: 5.72 Number of Respondents Classified on the basis of Art of Investing Money in Business (From Female Self-Help Group)**

Art of Investing Money in Business	No. of Members from Female Group	Percentage (%)
Yes	183	83.18
No	25	11.36
No Response	12	5.4
Total	220	100

**Figure: 5.72 Pie Diagram Showing Number of Respondents Classified on the Basis of Art of Investing Money in Business (From Female Self-Help Group)**

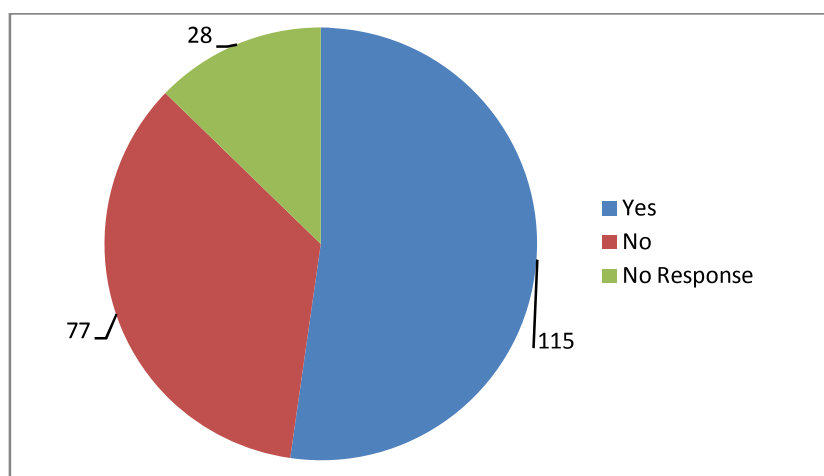


On the question of skill to manufacture products (Table: 5.73), majority of the respondents from female Self-Help Groups were found to acquire skill to manufacture products. 115 out of 220 respondents (52.27 per cent) acquired techniques to manufacture different products. In this context, it is important to mention here that some of the members of female SHGs were found to know weaving traditionally as a part of their culture (Manipuri women). 77 respondents (35.00 per cent) gave negative response and 28 respondents (12.72 per cent) did not prefer to respond. Here also the members of mixed Self-Help Groups were found to give zero response.

**Table: 5.73 Number of Respondents Classified on the Basis of Skill Manufacture Products (From Female Self-Help Group)**

<b>Skill to Manufacture Products</b>	<b>No. of Members from Female Group</b>	<b>Percentage(%)</b>
<b>Yes</b>	115	52.27
<b>No</b>	77	35
<b>No Response</b>	28	12.72
<b>Total</b>	220	100

**Figure: 5.73 Pie Diagram Showing Number of Respondents Classified on the Basis of Skill to Manufacture Products (From Female Self-Help Group)**

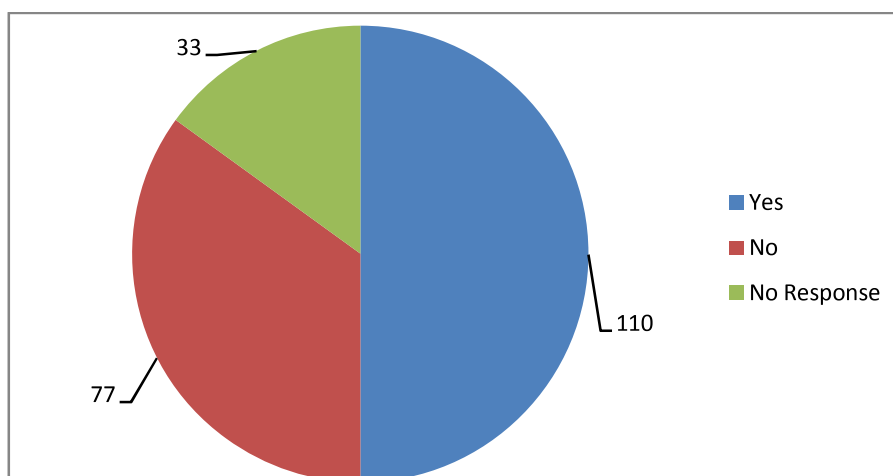


On the question of increasing leadership capacity (Table: 5.74) it was found that almost 50.00 per cent of the total respondents acquired the leadership capacity and 35.00 per cent of respondents gave negative response and 33 (15.00 per cent) respondents did not respond.

**Table: 5.74 Number of Respondents Classified on the Basis of Achieving Leadership Capacity (From Female SHG)**

Achieving Leadership Capacity	No. of Members from Female Group	Percentage (%)
Yes	110	50
No	77	35
No Response	33	15
<b>Total</b>	<b>220</b>	<b>100</b>

**Figure: 5.74 Pie Diagram Showing the Number of Respondents Classified in Terms of Achieving Leadership Capacity (From Female SHG)**



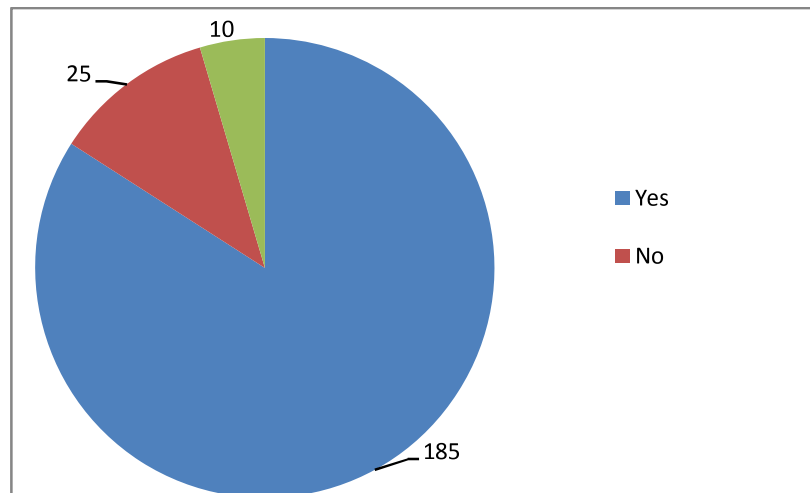
On the question of influence of Self-Help Groups in improving the decision making ability of the respondents from female SHGs (Table:5.75), it was found that an overwhelming majority of about 84.09 per cent experienced change in their personal

sphere of decision making. Only 11.36 per cent did not experience any change and 10 respondents (4.54 per cent) did not respond.

**Table: 5.75 Number of Respondents Classified in Terms of Influence in Decision-Making Power (From Female Self-Help Group)**

Influence in Decision Making	No. of Members From Female Group	Percentage (%)
<b>Yes</b>	185	84.09
<b>No</b>	25	11.36
<b>No Response</b>	10	4.54
<b>Total</b>	220	100

**Figure: 5.75 Pie Diagram Showing Number of Respondents Classified in Terms of Decision-Making Power (From Female Self-Help Group)**



Thus, on the whole it may be said that respondents from female SHGs registered some encouraging changes after joining the SHG programme. On the other hand, in mixed SHGs very negligible number of positive response was found. Even in the sphere of learning bank transaction, art of investing money in business and skill to manufacture products, the members from mixed group registered zero response.



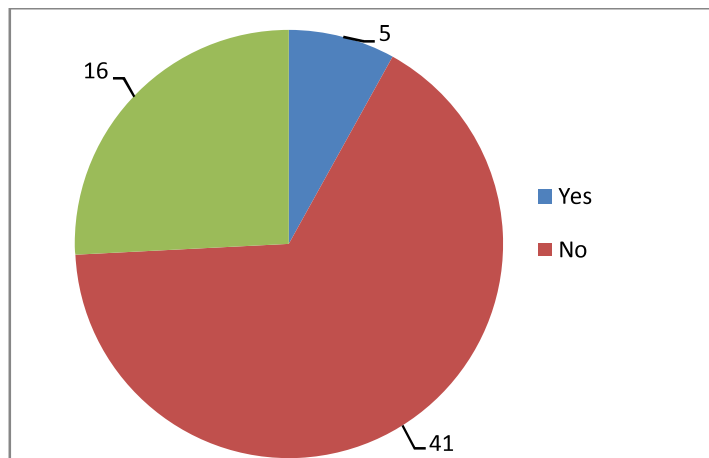
Here, it is imperative to mention that though some of the respondents involved in making goods, it was because that traditionally some of the members (Manipuri and Dimasa) were found to have knowledge of handloom.

**Table: 5.76 Number of Respondents Classified in Terms of Influence in Decision-Making Power (From Mixed Self-Help Group)**

Influence in Decision Making	No. of Members From Mixed Group	Percentage (%)
Yes	05	8.06
No	41	66.12
No Response	16	25.80
<b>Total</b>	<b>62</b>	<b>100</b>

Table: 5.76 shows the number of respondents from mixed Self-Help Groups on the basis of decision making ability. It was found that majority of the respondents i.e., 66.12 per cent did not experience any change in their personal sphere of decision making. SHGs have neither broadened nor strengthened their decision making ability. However, 5 (8.06 per cent) respondents experienced some changes in their personal sphere of decision making and 16 (25.80 per cent) respondents did not respond.

**Figure: 5.76 Pie Diagram Showing Number of Respondents Classified in Terms of Decision-Making Power (From Mixed Self-Help Group)**

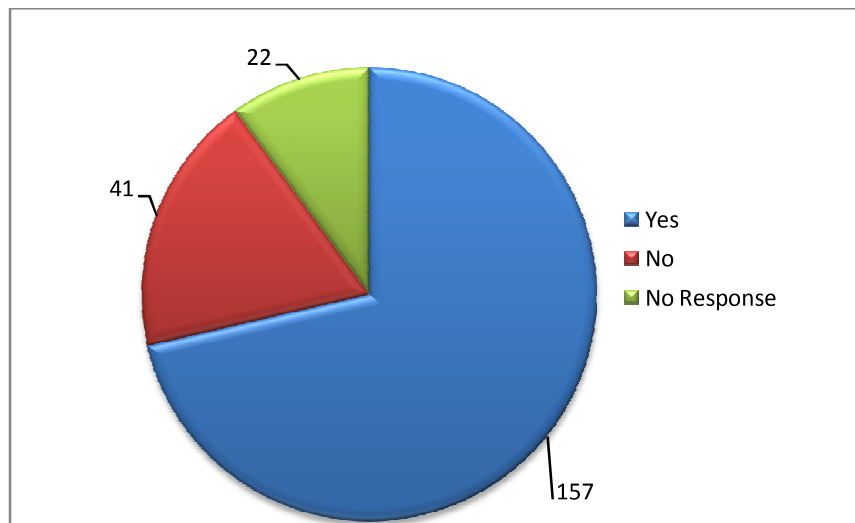


To measure the influence of decision making power of the respondents of both the groups, certain questions were put such as influence in family's income, expenditure, crisis management, children's education and choice of political party. Table: 5.77 shows the number of respondents from female Self-Help Groups classified in terms of decision in family's income. Here, majority of the respondents were found to have influence in their family's income (71.36 per cent), whereas 18.63 per cent gave negative response and 18.63 per cent did not prefer to respond.

**Table: 5.77 Number of Respondents in Terms of Influence in Family's Income (From Female Self-Help Group)**

Influence in Family's Income	No. of Respondents from Female Group	Percentage (%)
Yes	157	71.36
No	41	18.63
No Response	22	10
Total	220	100

**Figure: 5.77 Pie Diagram showing Number of Respondents in Terms of Influence in Family's Income (From Female Self-Help Group)**



**Table: 5.78 Number of Respondents in Terms of Influence in Family's Income (From Mixed Self-Help Group)**

Influence in Family's Income	No. of Respondents from Mixed Group	Percentage (%)
Yes	03	4.8
No	49	79.03
No Response	10	16.12
<b>Total</b>	<b>62</b>	<b>100</b>

Table: 5.78 shows the number of respondents from mixed SHGs on the basis of influence in family's income. About 79 per cent of total respondents did not have any influence over the family's income. Only 3 respondents (4.8 per cent) gave positive response and 10 respondents (16.12 per cent) did not respond.

**Figure: 5.78 Pie Diagram showing Number of Respondents in Terms of Influence in Family's Income (From Mixed Self-Help Group)**

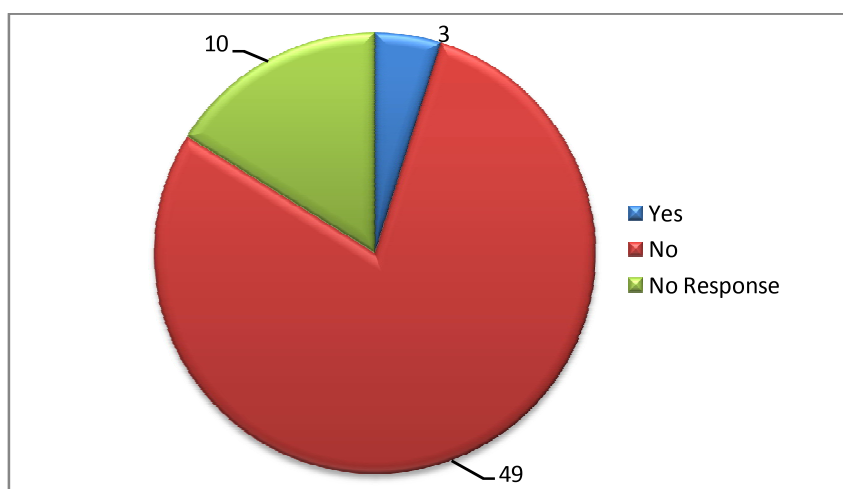


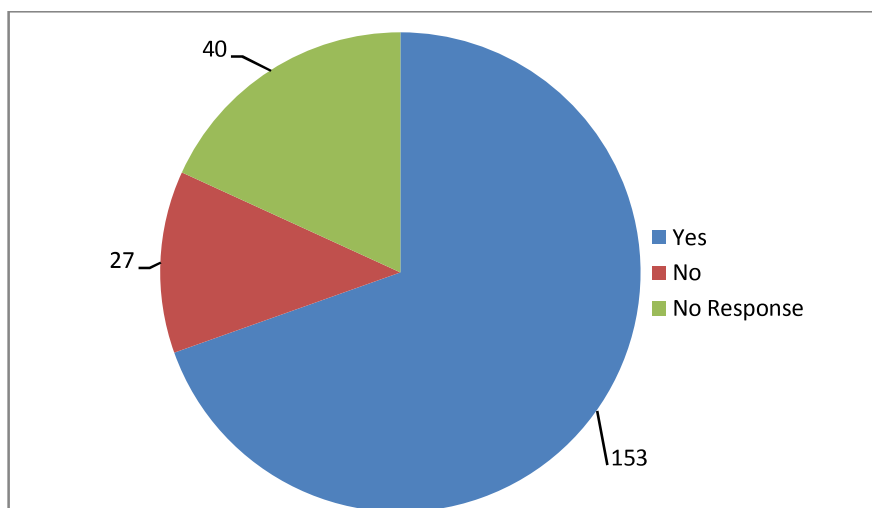
Table: 5.79 shows the number of respondents from female Self-Help Groups classified in terms of influence in family's expenditure. It was found that majority of the respondents (69.54 per cent) gained influence over their family's expenditure.

But 12.27 per cent of total respondents gave negative response while 18.18 per cent did not prefer to respond.

**Table: 5.79 Number of Respondents in Terms of Influence in Family's Expenditure (From Female Self-Help Group)**

Influence in Family's Expenditure	No. of Members from Female Group	Percentage (%)
Yes	153	69.54
No	27	12.27
No Response	40	18.18
<b>Total</b>	<b>220</b>	<b>100</b>

**Figure: 5.79 Pie Diagram Showing Number of Respondents in Terms of Influence in Family's Expenditure (From Female Self-Help Group)**



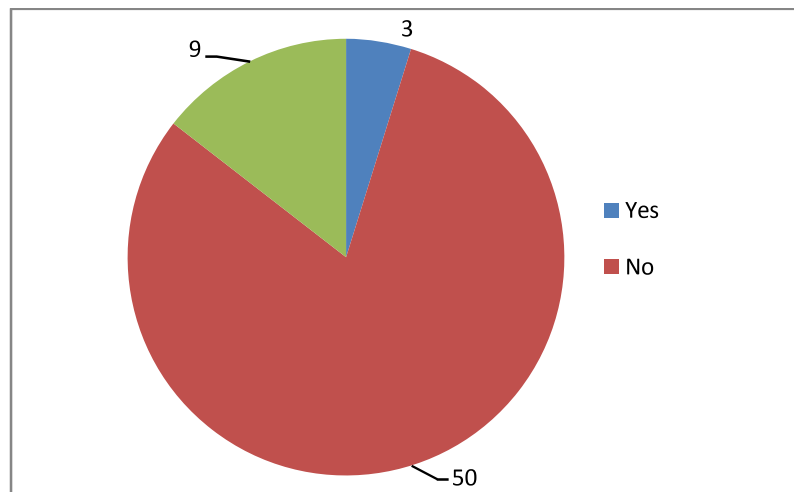
In case of mixed Self-Help Group (Table: 5.80), more than 80.00 per cent of total respondents did not have any influence over the family's expenditure. Only 4.8 per cent of total respondents gave positive response, while 14.51 per cent did not

respond. However, it is seen that women’s contributions in family’s income have direct relation with the influence in family’s expenditure.

**Table: 5.80 Number of Respondents in Terms of Influence in Family’s Expenditure (From Mixed Self-Help Group)**

<b>Influence in Family’s Expenditure</b>	<b>No. of Members from Mixed Group</b>	<b>Percentage (%)</b>
<b>Yes</b>	03	4.8
<b>No</b>	50	80.64
<b>No Response</b>	09	14.51
<b>Total</b>	62	100

**Figure: 5.80 Pie Diagram Showing Number of Respondents in Terms of Influence in Family’s Expenditure (From Mixed Self-Help Group)**



On the question of contribution to family’s crisis management (Table: 5.81) again a higher percentage of women (81.81 per cent) were found who contributed to crisis management in female Self-Help Groups. About 11.00 per cent did not make any such contribution, while about 7.00 per cent did not respond.

**Table: 5.81 Number of Respondents in Terms of Crisis Management  
(From Female Self-Help Group)**

<b>Crisis Management</b>	<b>No. of Members from Female Group</b>	<b>Percentage (%)</b>
<b>Yes</b>	180	81.81
<b>No</b>	25	11.36
<b>No Response</b>	15	6.81
<b>Total</b>	220	100

**Figure: 5.81 Pie Diagram Showing Number of Respondents in Terms of Crisis Management (From Female Self-Help Group)**

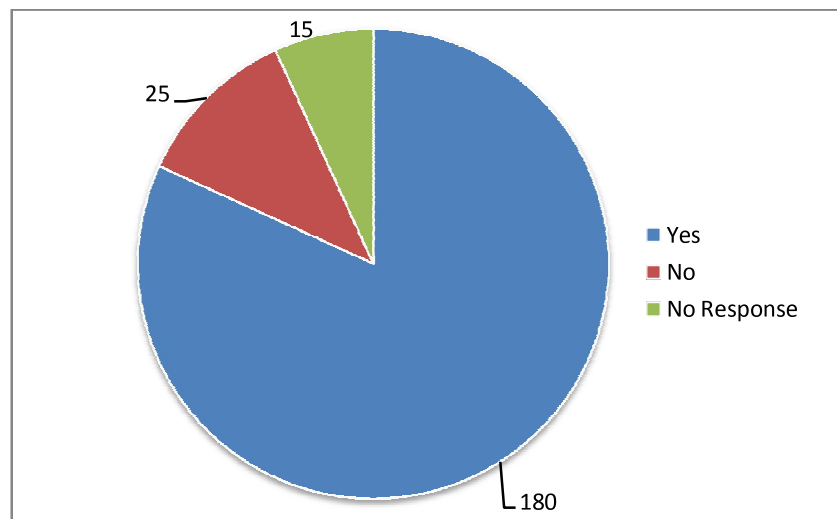


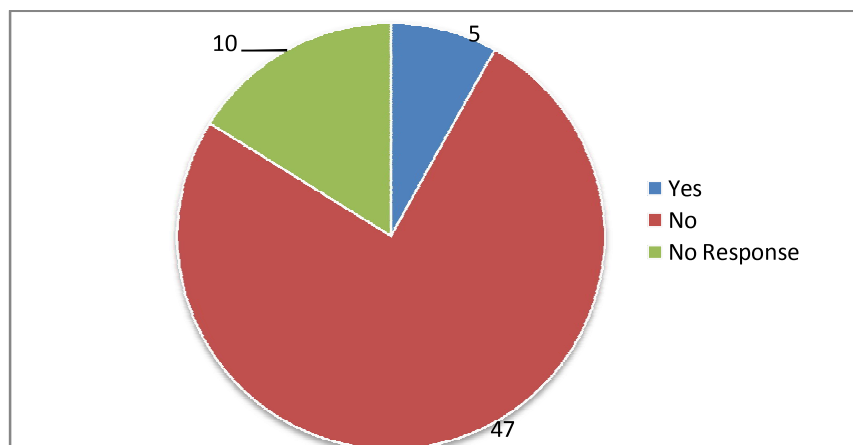
Table: 5.82 shows the number of respondents from mixed Self-Help Groups classified in terms of contribution in crisis management. It was found that 8.06 per cent of total respondents were found to have contributed in crisis management of their family. About 76.00 per cent did not make any such contribution, while 10 respondents (16.12 per cent) did not prefer to respond.

**Table: 5.82 Number of Respondents in Terms of Crisis Management  
(From Mixed Self-Help Group)**

<b>Crisis Management</b>	<b>No. of Members from Mixed Group</b>	<b>Percentage (%)</b>
<b>Yes</b>	05	8.06
<b>No</b>	47	75.80
<b>No Response</b>	10	16.12
<b>Total</b>	62	100

However, it is observed that the members of female SHGs had their own income and they also contributed in crisis management. On the other hand, the members of mixed SHGs were found to have negligible amount of income and as a result they were not in a position to contribute in crisis management.

**Figure: 5.82 Pie Diagram Showing Number of Respondents in Terms of Crisis Management (From Mixed Self-Help Group)**



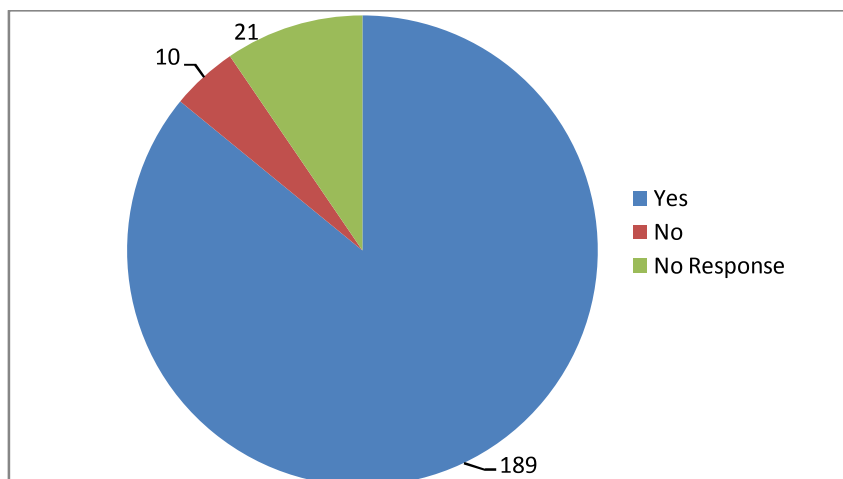
In the sphere of children’s education, it was found that majority of the SHG members from female group (85.90 per cent) achieved freedom of decision about their children’s education (Table: 5.83). They not only take part in decision regarding education of their children with their male counterparts, but also contributed in the study expenditure of their children. It is also very imperative to mention here that

some of the members from female SHGs reported that their motive of joining the group was only to bear study expenditure of their children. Only 10 (4.5 per cent) respondents did not have any influence regarding the education of their children, while 21 (9.5 per cent) respondents did not prefer to respond.

**Table: 5.83 Number of Respondents in Terms of Influencing Education of Children (From Female Self-Help Group)**

Influencing Children's Education	No. of Members from Female Group	Percentage (%)
Yes	189	85.90
No	10	4.5
No Response	21	9.5
<b>Total</b>	<b>220</b>	<b>100</b>

**Figure: 5.83 Pie Diagram Showing Number of Respondents in Terms of Influencing Education of Children (From Female Self-Help Group)**



Again, Table: 5.84 shows the number of respondents from mixed Self-Help Groups classified in terms of influencing the education of their children. It was found that 66.12 per cent of total respondents did not prefer to response. Only 10 (16.12 per



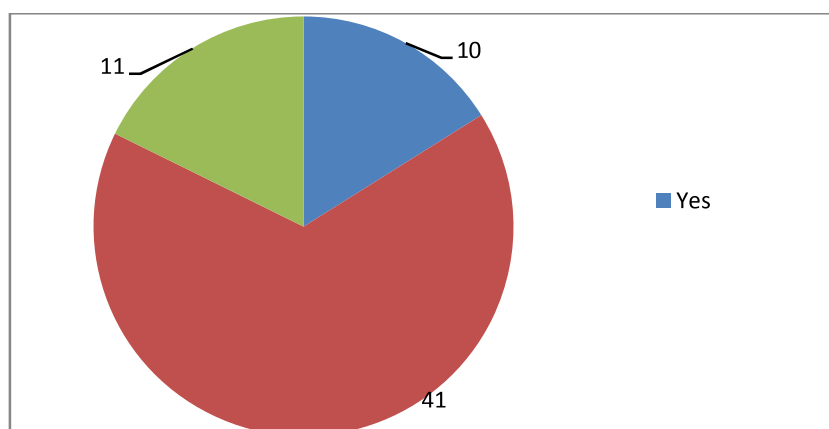
cent) respondents gave positive response and 17.74 per cent of total respondents did not make any such contribution to their children’s education.

**Table: 5.84 Number of Respondents in Terms of Influencing Education of Children (From Mixed Self-Help Group)**

Influencing Children’s Education	No. of Members from Mixed Group	Percentage (%)
Yes	10	16.12
No	41	66.12
No Response	11	17.74
<b>Total</b>	<b>62</b>	<b>100</b>

However, though there are some variations of responses from both the types of groups, in spite of the it is heartening to find at least a number of women could decide on education of their children after joining SHG programme. This is significant in the sense that it not only educates the future generation but will also help to reduce child labour. Thus, it may be said that there is a correlation between the participation of women in SHG programme and children’s education.

**Figure: 5.84 Pie Diagram Showing Number of Respondents in Terms of Influencing Education of Children (From Mixed Self-Help Group)**

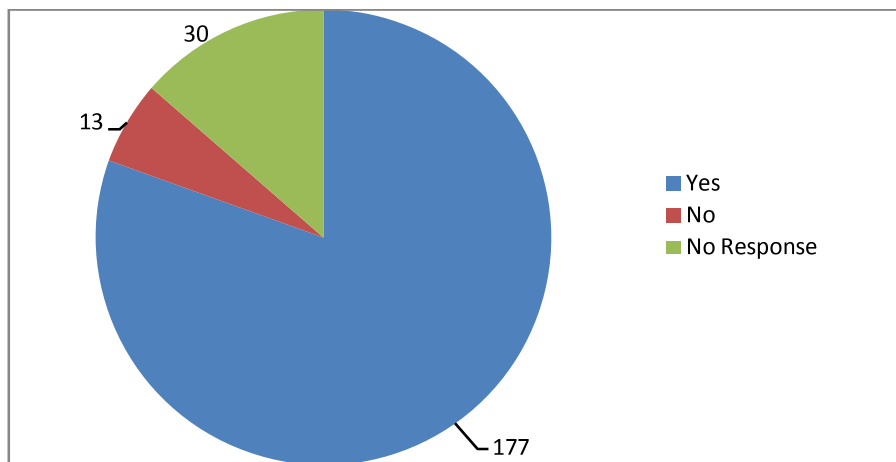


**Table: 5.85 Number of Respondents in Terms of Choice of Political Party  
(From Female Self-Help Group)**

<b>Choice of Political Party</b>	<b>No. of Members from Female Group</b>	<b>Percentage (%)</b>
<b>Yes</b>	177	80.45
<b>No</b>	13	5.9
<b>No Response</b>	30	13.63
<b>Total</b>	220	100

Table: 5.85 shows the number of respondents classified in terms of choice of political party. It was found that majority of the respondents i.e., 80.45 per cent from female Self-Help Groups have their own choice in selecting political party. 30 respondents (13.63 per cent) did not prefer to respond while only 5.9 per cent gave the negative response.

**Figure: 5.85 Pie Diagram showing number of Respondents in Terms of Choice of Political Party (From Female Self-Help Group)**

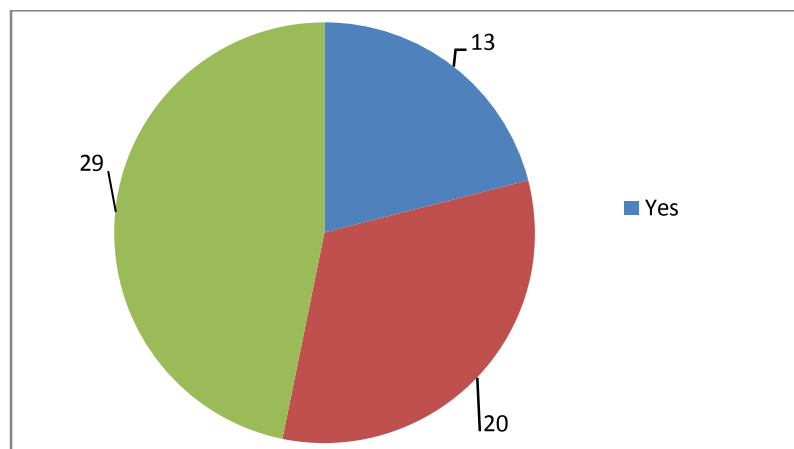


**Table: 5.86 Number of Respondents in Terms of Choice of Political Party  
(From Mixed Self-Help Group)**

<b>Choice of Political Party</b>	<b>No. of Members from Mixed Group</b>	<b>Percentage (%)</b>
<b>Yes</b>	13	20.96
<b>No</b>	20	32.25
<b>No Response</b>	29	46.77
<b>Total</b>	62	100

The above mentioned Table: 5.86 shows the number of respondents from female SHGs classified in terms of choice of political party. It is disappointing to find the majority of the respondents i.e., 46.77 per cent did not make any response (29 out of 62), while only 13 respondents (20.96 per cent) gave positive response and 32.25 per cent (20 out of 62) gave negative response. Thus, on the whole it may be said that economic factor had its implications on all other factors. It is evident from the fact that economic self-reliant women were in a position to take part in the decision making process of her family in terms of income, expenditure, crisis management, children's education and choice of political party in comparison with minimum economic self-sufficiency of women in mixed SHGs.

**Figure: 5.86 Pie Diagram Showing Number of Respondents in Terms of Choice of Political Party (From Mixed Self-Help Group)**



**Table: 5.87 Number of Respondents in Terms of Facing Constraint in Joining SHG (From Female Self-Help Group)**

Facing Constraint in Joining SHG	No. of Members from Female Group	Percentage (%)
Yes	37	16.81
No	121	55
No Response	62	28.18
<b>Total</b>	<b>220</b>	<b>100</b>

On the question of facing constraints in joining Self-Help Groups (Table: 5.87), responses of the respondents from female SHGs were classified. It was found that majority of the respondents (i.e., 55.00 per cent) did not face any constraint in joining the group. Only 37 respondents (16.81 per cent) have faced constraint and 62 respondents i.e., 28.18 respondents did not prefer to respond.

**Figure: 5.87 Pie Diagram Showing Number of Respondents in Terms of Facing Constraint in Joining SHG (From Female Self-Help Group)**

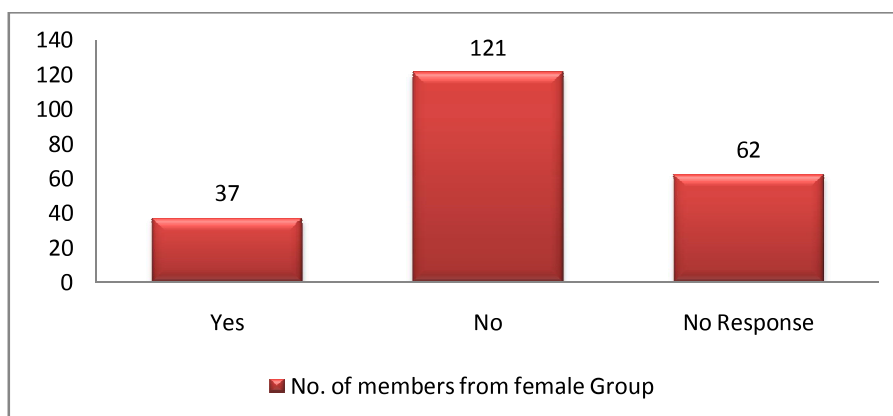


Table: 5.88 shows the number of respondents classified in terms of facing constraints in joining SHGs. Here, 37 respondents out of 62 (59.67 per cent) gave negative

response. Only 9 respondents (14.51 per cent) have faced problems in joining the group and 28.18 per cent of total respondents did not prefer to respond.

**Table: 5.88 Number of Respondents in Terms of Facing Constraint in Joining SHG (From Mixed Self-Help Group)**

Facing Constraint in Joining SHG	No. of Members from Mixed Group	Percentage (%)
Yes	09	14.51
No	37	59.67
No Response	16	28.18
<b>Total</b>	<b>62</b>	<b>100</b>

**Figure: 5.88 Pie Diagram Showing Number of Respondents in Terms of Facing Constraints in Joining SHG (From Mixed Self-Help Group)**

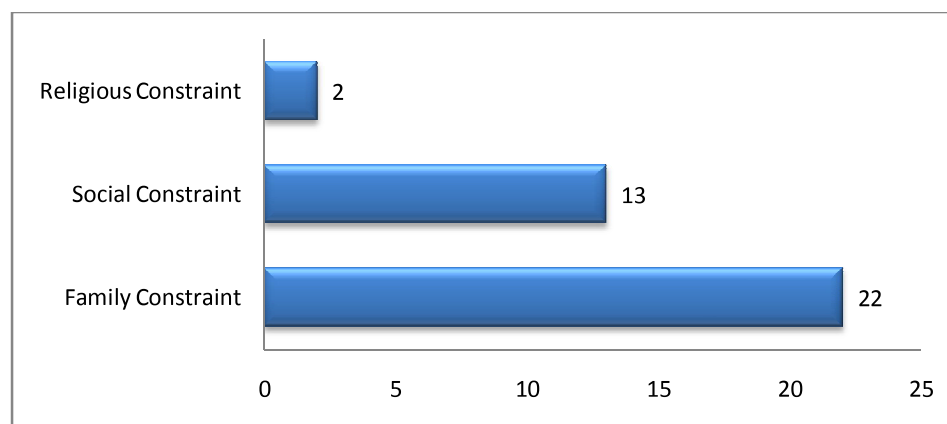


**Table: 5.89 Number of Respondents in Terms of Facing Different Constraints  
(From Female Self-Help Group)**

Types of Constraints	No. of members from female group		Total Percentage (%)
	Yes	No	
<b>Family Constraint</b>	22 (10.00%)	198 (90.00%)	220 (100.00%)
<b>Social Constraint</b>	13 (5.90%)	207 (94.09%)	220 (100.00%)
<b>Religious Constraint</b>	02 (.90%)	218 (99.09%)	220 (100.00%)

Table: 5.89 shows the number of respondents from female group classified in terms of facing different types of constraints. It was found that majority of the respondents have faced family constraints (10.00 per cent). 5.90 per cent of total respondents have faced social constraints and only 2 respondents (90.00 per cent) have reported that they have faced religious constraints.

**Figure: 5.89 Bar Diagram Showing Number of Respondents Facing Different Constraints (From Female Self-Help Group)**

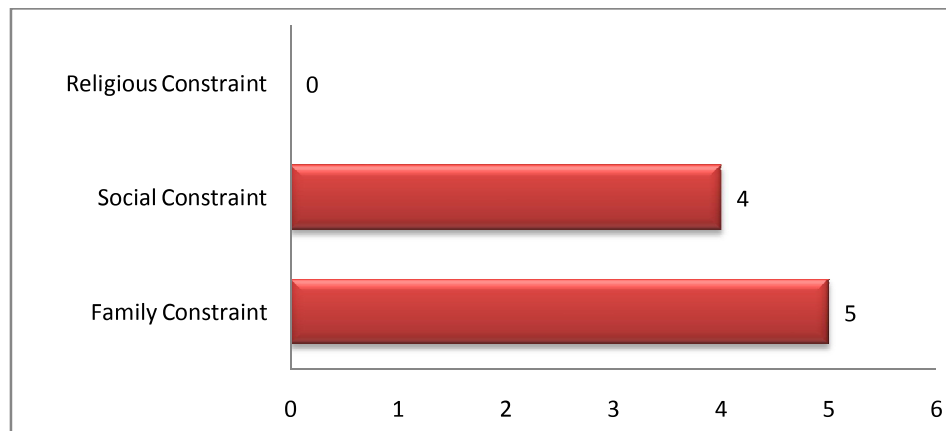


**Table: 5.90 Number of Respondents in Terms of Facing Different Constraints  
(From Mixed Self-Help Group)**

Types of Constraints	No. of Members from Mixed Group		Total Percentage (%)
	Yes	No	
<b>Family Constraint</b>	05 (8.06%)	57 (91.93%)	62 (100.00%)
<b>Social Constraint</b>	04 (6.45%)	58 (93.54%)	62 (100.00%)
<b>Religious Constraint</b>	00	62 (100.00%)	62 (100.00%)

Table: 5.90 shows the number of respondents from mixed Self-Help Groups on the basis of facing different types of constraints. 8.06 per cent of the respondents have faced family constraints and 6.45 percent have faced social constraints. No member was found to have faced religious constraints.

**Figure: 5.90 Bar Diagram Showing Number of Respondents Facing Different Constraints (From Mixed Self-Help Group)**



**Table: 5.91 Number of Respondents in Terms of Recommendations Made by Them (From Female Self-Help Group)**

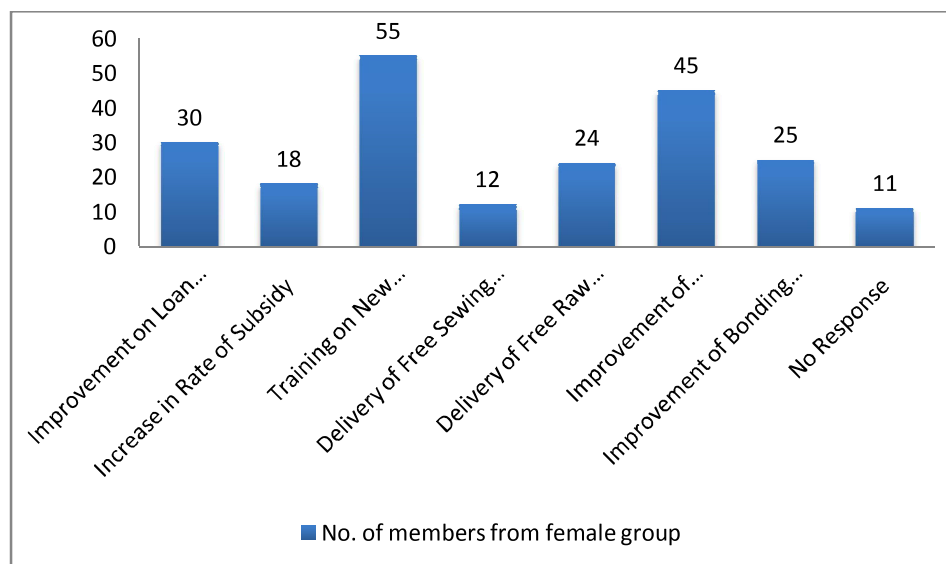
<b>Recommendations</b>	<b>No. of members from female group</b>	<b>Percentage (%)</b>
<b>Improvement on Loan Facility</b>	30	13.63
<b>Increase in Rate of Subsidy</b>	18	8.18
<b>Training on New Technology</b>	55	25
<b>Delivery of Free Sewing Machine</b>	12	5.4
<b>Delivery of Free Raw Materials</b>	24	10.90
<b>Improvement of Marketing Facility</b>	45	20.45
<b>Improvement of Bonding among SHG Members</b>	25	11.36
<b>No Response</b>	11	5
<b>Total</b>	220	100

As regards the recommendation of the respondents to improve the functioning of the group and to ensure better results for women (Table: 5.91), it was found that 30 respondents (13.63 per cent) recommended for the improvement on loan facility. For running a micro enterprise, the most important thing is to have sufficient fund. Along with this, rate of subsidy should also be increased which was suggested by 18 (8.18 per cent) respondents. But, majority of the respondents (25.00 per cent) recommended for training on new technology. 12 respondents (5.4 per cent) recommended for delivery of sewing machine because many SHGs in Barak Valley are directly engage in tailoring related works. 24 respondents (10.90 per cent) recommended for delivery of raw materials for their productive purposes. 45 respondents (20.45 per cent) recommended for better marketing facility. 11.36 per



cent respondents recommend for improvement of bonding among the SHG members. It is because sometimes SHG may break down due to loose bonding among the members. Only 11 respondents (5.00 per cent) did not prefer to respond.

**Figure: 5.91 Bar Diagram Showing Number of Respondents Classified in Terms of Recommendations Made by Them (From Female Self-Help Group)**



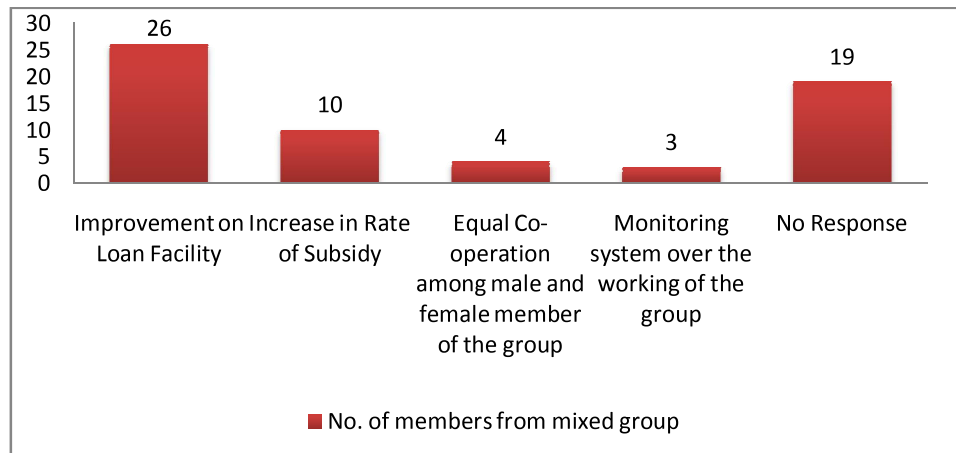
**Table: 5.92 Number of Respondents in Terms of Recommendations Made by Them (From Mixed Self-Help Group)**

Recommendations	No. of Members from Mixed Group	Percentage (%)
Improvement on Loan Facility	26	41.93
Increase in Rate of Subsidy	10	16.12
Equal Co-operation among male and female member of the group	04	6.4
Monitoring system over the working of the group	03	4.8
No Response	19	30.64
<b>Total</b>	<b>62</b>	<b>100</b>

Table: 5.92 shows the recommendations made by the respondents from mixed SHGs for the betterment of group functioning. It was found that majority of the respondents

(41.93 per cent) recommended for improvement of loan facility. 10 respondents (16.12) also recommended for increase in the rate of subsidy.

**Figure: 5.92 Bar Diagram showing number of Respondents Classified in Terms of Recommendations made by them (From Mixed Self-Help Group)**



One very important suggestion has come out from the responses from mixed SHGs is that there should be equal co-operation among male and female members of the group. The problem of weak co-operation was found in North Karimganj Development Block of Karimganj District. 3 respondents (4.8 per cent) recommended for proper monitoring system over the working of the group, especially over the utilization of loan. 19 respondents (30.64 per cent) did not prefer to respond.

On the basis of the above findings, it may be concluded that the role of Self-Help Groups varies in both the types of group (female and mixed). In case of female SHGs, respondents achieved economic self-sufficiency (90.00 per cent) by participating in the programme. It was also found that economic factor had direct implications on the socio-political consciousness and participation (89.54 per cent) and decision making ability (84.09 per cent). But in the sphere of contesting election (1.3 per cent) the impact of SHG is very limited. In case of mixed SHGs, very negligible positive response was found in all the spheres of empowerment (socio-economic and political). Thus, on the whole it may be said that the role SHG is partial in achieving women empowerment.