

CHAPTER - 6**CASE STUDY AND FOCUS GROUP DISCUSSION****CASE STUDY:**

- (1) Mrs. Minati Rabha, (name changed) 55 years, married women from jarikuchi village of Sonapur, Kamrup District. She is very poor and her husband is drunkard. She has 3 children. Her husband used to drink every day and beat her. Whatever her husband was earning, he used to spend his maximum money for his regular alcohol drinking and little for household activities. Her children were remained uneducated, not going to school, she used to ask food from door to door and even she used to borrow her cloths from others nearby people. One day she willingly joined into SHGs and now 5 years running, she is actively engaged in piggery and agriculture activities. Now she is earning, her children are going to school, she doesn't need to need ask for food from anyone and borrow her cloths but she doesn't give money to her husband for alcohol though they are staying together. Her eldest son is helping her hands. Now she is very happy as they can have their food and her children are going to school.
- (2) Mrs. Juno Kro, (name changed) 65 years, is a happily married women. The situation however not the same a few years ago and her husband fall sick and at that time they were in a crisis of money and she came to know about micro finance from one of the NGO in Assam namely Asomi and she joined in one SHG and From last 10 years she is earning. At present they have lots many cattle, poultry and now she became old and instead of her, daughter in law is an active group member but she wants to be a member again but having rules of Self Help Group, in a family only one member can be a member of that particular SHG. In today's scenario, in her home, regular meeting is conducted by the SHGs and having her experience in that she has become the resource person i.e. she narrates the rules and regulation to the members as and when required.
- (3) Miss Janoki Das (name changed), 25 years, H.S pass. Due to poor economic condition she could not continue her studies but she had an urge to do something in her life. She started doing beautician work as an assistant but she

could not earn much because she doesn't got training. After few years she joined in a SHG and started saving thrift and she attended many training programme organized by NGO (Manab Seba Sangha) and today she is the owner of one beauty parlour and catering the needs of her family.

- (4) Mrs. Rita Barpujari (name changed) is a 43 year old educated lady who sells pickles. She is the lone bread earner having one daughter. Her husband does nothing. After her marriage she was in a confusion as basically she is from good family. She started doing something and with the help of the NGO, slowly she started her activity and now almost in all small canteen, huts, small hotels in Guwahati she is selling her varieties pickles (bamboo shoot, garlic, chili, chicken, mixed fruit, mango pickles) with brand name. Now she has worker under her and she is thinking of buy a scooty as she has to go to many a places for selling her goods. She is very happy with micro-finance.
- (5) Mrs. Kabita Rehang (name changed) is 48 year active member of the SHG and doing activity of piggery business. It is her 5th year in the group and now this year she has elected to the local panchayat. I found her economic condition was not bad but she had a dream to contest in an election but she revealed that after become the president of the SHG, she felt power within herself and ready to contest in election.
- (6) Mrs. Gita Ringty (name changed) is a member of a Self Help Group formed in 2008. Gita teaching knitting and stitching as well as running a village shop selling grocery n her knitting products in this shop only. She is confident, and self-sufficient, now Gita is a role model for many young women in the community.
- (7) Minati Devi (name changed) is a member of SHG, which comprises 18 members. Minati tells how she had little confidence when first joined in the group. Since joining the SHG she says she has become increasingly confident and has now been contested to election. She feels the major benefit associated with SHG membership is the strength that the women have as a group. She says that women are no longer afraid to say what they think, and through the motivation they provide one another they can achieve much more as a group than as they can as individuals.

- (8) Najima, a poor women very particular that her daughters should be educated. When her eldest daughter Naj passed the Xth standard and she tries to send her to the college. Her husband and neighbors started telling her that Naj should be married off as it will be difficult to get suitable proposal later. She was firm on her decision and felt that girls should be married only after 18 so that they can stand on their own. She boldly faced the criticisms and stood firm. With the help of the SHGs she send her daughter to learn tailoring course and later on she took loan and open a small tailoring shop in her house and today both the mother and her daughter are earning member of the family and leading their life in a smooth way.

FOCUS GROUP DISCUSSION:

- Almost all the Women SHGs in Kamrup district are well aware of the SHGs existence from many years as in some villages, almost in every houses, Self Help Groups are there and out of it they are earning their bread and butter.
- Majority of Women expressed their family members who has been supporting them in all aspect, physically, mentally, socially and in some cases financially too. The children especially the elder ones have given support to them to do their activity peacefully but looking after the siblings in their absence and also help them directly in some cases.
- Lack of training is viewed among the respondents, in most of the SHGs only the president and secretary attended the training programme organized by the respective NGOs and this seems to be a major barrier to the expansion of their business.
- Some NGOs are providing less amount of money to the SHGs and it creates problem to carry forward to their activity in a broader away. Though four times of the corpus can be given to the SHGs but for safer side NGOs are sanctioning less amount of money to the SHGs.
- Training and Loan, both are not given simultaneously. It could be better if it is given together, the efficiency of Group could be improved and economic upliftment could be more in rural areas. In Kamrup district in almost in all

NGOs where training is given, they are not sanctioned money easily and if money is sanctioned, SHG members are not given training.

- Due to money constraints many SHGs do not come forward to sell their product or not willing for exhibition.
- In most SHGs, women were happy to meet with the researcher, it seemed all members wanted to be part of the discussion - without any expectation of financial contributions or other inducement.
- Overcoming the resistance from husband and other members of the family to join the SHG.
- Increased participation in decision-making within the household to issues that were usually considered outside the domain of woman.
- Improved status and increase in respect within the household.
- Feeling fearless, open and confident.
- All group members learnt to sign their names and some have joined adult literacy programs.
- Adopting family planning measures.
- More mobile, can move out of the house and in the village more frequently.
- Talking to the male persons in their village, which they were not confident to do before because of cultural reasons.
- They have more information about the government programs due to their exposure and can apply for them for their own betterment and the benefit of the community.
- Actively participating in the decision to send their children to school.
- Some women can actively engage in the decision of their marriage with the elders in her household.
- Awareness about politics and engaged in political participation (by way of voting) or directly, by standing as a candidate in the local elections.