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### **DECLARATION**

I, Mrs. Ritwika Rajendra bearing Registration No. Ph.D./1362/10 dated -24.10.10, hereby declare that the subject matter of this thesis entitled “**A Study of women Self Help Groups in Kamrup District, Assam**”, is the record of work done by me and that the content of this thesis did not form the basis for award of any degree to me or to anybody else to the best of my knowledge. The thesis has not been submitted in any other University / Institute.

Date:

Place: Silchar

Ritwika Rajendra

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## CONTENTS

		<b>Page No.</b>
	<i>Preface</i>	vi-vii
	<i>List of tables</i>	viii-ix
	<i>List of figures/Charts</i>	x
<b>CHAPTER 1</b>	<b>INTRODUCTION</b>	<b>1 - 63</b>
<b>CHAPTER 2</b>	<b>REVIEW OF LITERATURE</b>	<b>64 - 105</b>
<b>CHAPTER 3</b>	<b>RESEARCH METHODOLOGY</b>	<b>106 - 110</b>
<b>CHAPTER 4</b>	<b>RESEARCH SETTING (KAMRUP DISTRICT)</b>	<b>111 - 124</b>
<b>CHAPTER 5</b>	<b>PRESENTATION AND DISCUSSIONS OF FINDINGS</b>	<b>125 - 166</b>
	<ul style="list-style-type: none"> <li>➤ Socio-economic condition and educational attainment of women in SHGs.</li> <li>➤ Sources of social support and motivational factor of members for joining to SHGs.</li> <li>➤ Extent of awareness of members regarding policies and programmes, schemes, funds and training opportunities.</li> <li>➤ Personal and group problems and future plans for SHGs development.</li> </ul>	
<b>CHAPTER 6</b>	<b>CASE STUDY AND FOCUS GROUP DISCUSSION</b>	<b>167 - 170</b>
<b>CHAPTER 7</b>	<b>MAJOR FINDINGS AND IMPACT OF SHGS</b>	<b>171 - 178</b>
<b>CHAPTER 8</b>	<b>CONCLUDING DISCUSSIONS, SUGGESTIONS AND SCOPE OF SOCIAL WORK INTERVENTION.</b>	<b>179 - 191</b>
	<b>BIBLIOGRAPHY</b>	<b>192 - 210</b>
<b>ANNEXURE</b>	<b>INTERVIEW SCHEDULE</b>	<b>211 - 216</b>

## PREFACE

For country like India where 36 percent of the population is poor, access of the poor to banking services is important not only for poverty alleviation, but also for optimizing their contribution to the growth of the national economy. Though vast network of banks/financial agencies are available for rural credit the outcome is not encouraging. The benefits of rural employment and rural development programmes are not reaching the ultimate beneficiaries. Hence to bridge the gap between demand and supply of funds in lower rungs of the rural economy the microfinance scheme of NABARD has made a smooth foray into the rural economy and generates 'Self-finance' and 'Self-sufficiency' in the Indian rural scenario.

Assam with its unique culture and excellent performance of its sports, music, Bihudance, vast literature, cinema, theatre have been widely acclaimed. Unfortunately it is also the have to various issues problems like unemployment; insurgencies etc and are not the present paper focuses or certain aspect of women SHGs, situated at the Kamrup district, Assam.

The review of performance of SHGs in Kamrup district reveals that there has been a commendable growth in respect of number of groups formed and women enrolled. The study found that the SHGs performing well in availing and repaying micro credit which had contributed to their socio economic empowerment and to better livelihood condition. The SHGs have made an enduring impact on the lives of the women particularly in the rural areas of Kamrup district. Their quality of life has improved a lot. There is an increase in their income, savings and consumption expenditure. This shows an improvement in their standard of living. The women have gained self-confidence. They got an opportunity to improve their hidden talents after joining the SHGs.

It seeks to cover the socio-economic condition and educational attainment, their supporting system and its sources, motivational factor, availability of funds and loan, training facilities and marketing process of products, personal and group problem and future plan for both developments, facing problems for maintaining dual role. The study has also covered the changing role of women in decision making in the family after joining into the SHGs. Interview schedule, forces group discussion and case

study method is used for data collection of this study .With the help of tables & charts the findings has been analyzed here after processing through SPSS. The study is organized into eight chapters. Introductory chapter one is followed by chapter two on review of literature, chapter three on research methodology detailing sampling design and questionnaire related details. Chapter four shows the research setting describing the Kamrup district. Chapter five is divided into four parts and each part deals with the empirical findings and discussions on the basis of the objectives of the study which are sub-headed as i) Socio-economic condition and educational attainment of women in SHGs, ii) Sources of social support and motivational factor of members for joining to SHGs, iii) Extent of awareness of members regarding policies and programmes, schemes, funds and training opportunities, iv) Personal and group problems and future plans for SHGs development in Kamrup district. Chapter six provides some case study and the focus group discussions. Chapter seven presents the Major Findings and impact of SHGs and lastly, Concluding discussions, Suggestions and Scope of Social Work Intervention on the basis of my study have been presented in the chapter eight.

I am thankful to my supervisor Dr. Subhabrata Dutta, who despite of his busy schedules, provided me enough time, guidelines and directions that has helped me a lot to complete this research, and to all those who helped me in completion of this research.

Place: Silchar

RITWIKAJAJENDRA

**LIST OF TABLES**

<b>Table No.</b>	<b>Name of the Table</b>	<b>Page No.</b>
5.1	Age of the responder	125
5.2	Religion of the responder	125
5.3	Caste of the responder	126
5.4	Marital status of the responder	127
5.5	Type of family	128
5.6	Education of the respondent	129
5.7	Medical facilities availability of the responder	130
5.8	Sanitation facilities of the responder	131
5.9	Water supply in the villages	131
5.10	Water supply within the houses of respondent	132
5.11	Children going to school	132
5.12	Market facilities availability of the respondent	133
5.13	Reactions of respondents to husband beating wife	134
5.14	Reaction of respondents to alcoholism and gambling	134
5.15	Reactions of respondents against child labour	135
5.16	Reactions of respondents against female infanticides	136
5.17	Reactions of respondents to demanding dowry	136
5.18	Pattern of house of the respondents	137
5.19	Type of house of the respondents	137
5.20	Electricity facilities availability to respondents	137
5.21	Tenure of SHG	138
5.22	Reason for forming SHGs	139
5.23	Bank account of the respondents	139
5.24	Economic impact of the respondents	140
5.25	Loan availability of the respondents	141
5.26	Loan repayment	141
5.27	Occupation of the respondents	142
5.28	Income of the respondents	143

5.29	Family support of the respondents	144
5.30	Support provided from family to the respondents at present stage	145
5.31	Dual role management	146
5.32	Decision taken by the respondents in the family	146
5.33	Responds of in – laws	147
5.34	Awareness of Govt. schemes	147
5.35	Nature of communications of the respondents	148
5.36	Govt. officials visits in the SHGs	148
5.37	Meeting of NGO officials in the SHGs	149
5.38	Training facilities provided to the respondents	150
5.39	Training attended by the respondents	150
5.40	Content of the training	151
5.41	Feeling about training programme of the respondents	152
5.42	Attendance of meeting of SHG members	152
5.43	Idea of fund of respondents	153
5.44	Level of saving of the respondents	153
5.45	Assets created by the respondents	153
5.46	Personal problem faced by the respondents	154
5.47	Problems of SHGs in a group	154
5.48	Need of SHGs	155
5.49	Future plan of the respondents	155
5.50	Respondents perceptions about SHGs	157
5.51	Education vs. income	159
5.52	Education vs. occupation	160
5.53	Marital status vs. family support	161
5.54	Training support vs. training attended	161
5.55	Education vs. training content	162
5.56	Education vs. official meeting	163
5.57	Education vs. NGO fund	163
5.58	Caste vs. income	164
5.59	Religion vs. income	165
5.60	Problems of SHGs vs. need of SHGs	166



**LIST OF DIAGRAMS / CHARTS**

<b>Diagram /chart No.</b>	<b>Name of diagram / chart</b>	<b>Page No.</b>
5.1	Religion of the SHG member	126
5.2	Caste of the SHG member	127
5.3	Education of the SHG member	129
5.4	Market facilities available to SHG members	133
5.5	SHG members protesting against child labour	135
5.6	SHG members protesting against demanding dowry	136
5.7	Tenure of SHGs	138
5.8	Reason for forming SHGs	139
5.9	Economic impact of the SHG members	140
5.10	Occupation of the respondents	142
5.11	Income of the respondents	143
5.12	Family support of the respondents	144
5.13	Training support by NGO to the respondents	150
5.14	Training attended by SHG members	151