

## Appendix I

**Table: List of Villages In which SHGs are located**

Name Of District/Block/Village	Household	Total Population	Male	Female	
Districts	Baksa	152416	953773	484825	468948
	Udalguri	90916	832769	423617	409152
Blocks	Jalah	25012	125405	63995	61410
	Baska	16026	93723	47827	45896
	Bhergaon	27184	145254	73932	71322
	Udalguri	38744	204886	104948	99938
Villages under Baksa District	Kaklabari No-2	119	570	276	294
	Tukurakuchi	261	1243	596	647
	Simla	541	2462	1209	1253
	Bargaon	120	641	299	342
	PachimKhagrabari	362	1697	833	864
	Hajua	147	677	355	322
	Bakua	384	1746	858	888
	Hazirapara	535	2650	1356	1294
	Anchali	200	822	401	421
	Baniakuchi	185	867	404	463
	Goraymari	127	710	345	365
	Dihira	219	1240	614	626
	Bhogpara	233	1429	721	708
	MushalpurCherisbari	168	795	395	400
	Thanguri	204	927	464	463
	Palashguri	274	1227	622	605
	Belguri	644	2966	1540	1426
Naharbari	93	476	239	237	
Lokpala No.-2	279	1264	603	661	
Villages under Udalguri District	ChewniKhuchigaon	174	963	487	476
	Kathalbari	204	1147	577	570
	1 No. Tenkibasti	84	471	235	236
	Gopchachuba	143	877	431	446
	Panicheli	68	350	185	165
	Roumari	184	971	524	447
	Kacharipara	65	325	165	160
	Thanapara	85	484	268	216
	Jorpukhuri No.1	108	539	267	272
	Murmela	215	1115	567	548
	Balagaon	69	420	225	195
	Harisinga	391	1766	874	892
	Ambagaon	147	753	377	376
	Jangalpara	112	594	292	302
	Barnagaon	219	1305	677	628
	Hatigarh	545	2683	1366	1317

## Appendix II

### QUESTIONNAIRE

1. Name of the District- \_\_\_\_\_ Block- \_\_\_\_\_ Village- \_\_\_\_\_  
2. Name of the Respondent- \_\_\_\_\_

#### Self-Help Group profile:

3. Name of the SHG- \_\_\_\_\_ Year of formation- \_\_\_\_\_  
4. Total number of member in SHG- \_\_\_\_\_  
5. Whether any change in group size since formation? Yes/No  
6. What causes the drop-out of members \_\_\_\_\_  
7. Frequency of meeting (Monthly/weekly/fortnightly).....  
8. Whether Meeting is held regularly? Yes/No  
If no, reasons for irregularity \_\_\_\_\_  
9. What is the percentage of attendance in group meeting? \_\_\_\_\_  
10. Does the group maintain Account and Documents? Yes/No  
11. Who maintain records and Documents.....  
12. Monthly contribution (saving) per member- \_\_\_\_\_  
13. Total Fund (savings) of the SHG as on date -Rs. \_\_\_\_\_  
14. Average Amount of Internal Loan per year generated- Rs. \_\_\_\_\_  
15. Whether your group has been credit-linked to the bank? Yes/No

Name of the Bank branch	Loan Amount Sanctioned to group	RF/Subsidy	Interest Rate (%)

16. Is the loan adequate for setting up an enterprise? Yes/No  
17. How do the group utilize bank Credit utilized for income?  
i) On lending to members-1 ii) Income generating activities as a groups-2 iii) Others.....  
18. If credit is utilized for income generating activities, give details:  
1. Agriculture 2. Animal Husbandry 3. Weaving 4. Non-farm activities 5. Others-  
19. Do you face any problem in functioning SHG under the programme? Yes/No  
If yes, state the problem-  
1. Loan amount is small 2. Poor response of authorities 3. Unnecessary visit to bank  
4. Lack of skill/knowledge 5. Delay in sanctioning loan 6. Others-  
20. How do you divide group loans among members?  
Equally-1; As per requirement-2; Others (specify)-



10. Adult Poultry and duckery		
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35. Household Annual Income & Expenditure

Annual Income		Total	Food Expenditure		Non-food Expenditure		Total
Pre-SHG	Post-SHG		Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	

36. Do you have an account with any of the formal financial institutions? Yes/no  
If yes, mention the type of A/C maintained

Institution	Insurance	Loan	FD	SB	Current	RD

37. If you are having an SB account, specify the type

No frill A/C (Zero balance)-1          Normal A/C-2

38. When did you have last transaction with bank.....

39. Do you have any form/type of insurance policy? Yes/No

40. Are you aware of the following facilities offered by the banks?

Facilities	Aware of it	Used it
Cheque/DD		
ATM Card		
Credit Card/GCC		

**Profile of the SHG members-**

Year of joining	Employment status		Occupation		Activity	
	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG

**Employment status:-**Self-employed-1; Unemployed-2, Housewife-3, Salaried Job-4

**Occupation:-**Wage Labour-1; Farmer -2; Business-3; Other (Specify)-

**Activity:-** Agriculture-1; Livestock-2; Weaving-3; Business-4;

Others(Specify)-

41. Your saving (in ₹./PM) in SHG –

Before-bank linkage\_\_\_\_\_ Afterbank-linkage\_\_\_\_\_

42. **Have you/your family taken loan?** [ 1 ] for Yes [0] for No

If yes, give details of last three years-

Source	Activity/Purpose	Frequency of loan	Amount	Rate of Interest	security

**Loan Source-**(Bank/formal institution-1; Moneylenders-2; Friends/Relatives-3; SHG-4)

**Purpose:**Production-(Agriculture-1; Livestock-2; Weaving-3; Business-4; others-5)

Consumption- (Repayment of debt-1; Basic consumption needs-2, House Construction/repair-3)      Emergency- (Medical-1, Marriage-2, Death of Earning-3, Business failure-4, others-5)

43. If loan is taken for productive purposes from SHG, give details of the following-

IG Activity	Cost/Investment	Employment days (p.a.)	Income turn-over	Profit

44. Do you repay loan regularly? Yes/No

45. For repaying loan to SHG, have you resorted to informal sources? Yes/no

If yes, what is the rate of interest for such borrowing?-

46. Do you think that the SHG-linkage programme is helping you in generating income? Yes/No

47. Are you provided loans in times of emergencies even without your turn? Yes/No

48. Is there any problem faced by you while taking loans from the groups? Yes/No

49. Have you participated in maintenance of Records and A/C? Yes/No

50. What are the differences the joining of SHG has made in your social empowerment? Yes/No

Particulars	Pre-SHG	Post-SHG
Contribution to household Income		
Decision Making (economic/social matters)		
Contribution to community (Leadership)		
Free interaction		
Mobilisation		
Any other (specify)		

51. What are the inherent problems in the functioning of group that affects member's interests?

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52. Any Suggestion---

## Appendix III

### PUBLICATIONS

- Published a research based article entitled “Self Help Groups (SHGs) and Financial Inclusion- A Case Study in Baksa District of Assam” by Rahul Sarania (main author) with Dr. Shrabanti Maity (co- author) in the International Journal of Humanities & Social Science Studies, Vol.-I, Issue-III, 2014, ISSN: 2349-6711 (Print), 2349-6959 (Online).
- Published an article entitled “Employment and Educational Status: Challenges of Women Empowerment in India” by Dr. Pankaj Kumar Baro (main author) and Rahul Sarania (co-author) in the International Journal named Pratidhwani The Echo, Vol.-II, Issue-IV, 2014, ISSN: 2321-9319 (Print), 2278-5264(Online).
- Published a research based article entitled “Analysis of Poverty Profile and Determinants of Welfare among Rural Households: A Case Study of Udalguri District, Assam” in the International Journal of Humanities & Social Science Studies, Vol.-I, Issue-IV, 2015, ISSN: 2349-6711 (Print), 2349-6959 (Online).
- Post Seminar Proceedings Publication on “Small-Scale Industries in North Eastern Region with Special Reference to Assam” in a National Seminar on “Problems of Rural Development in North East India” during 23<sup>rd</sup> and 24<sup>th</sup> September, 2011 organised by Radhamadhab College, Silchar, Assam.
- Published a research based article entitled “Role of Microfinance: A Study of Self Help Group Approach” by Rahul Sarania (main author), Mr. Sukanta Mazumder and Mr. Sanjeev Kumar Dey (co-authors) in the Annual Journal of Women’s College, 2011-12, Volume-V, theme entitled “Human Development in the Eastern and North-Eastern Region of India”, ISSN 0975-3338.
- Published a research based article entitled “Impact of SHG-Bank Linkage Programme on Financial Inclusion- A Case Study of Rural Household in Assam” in the journal “STatmaG” of the Department of Statistics, Gururcharan College, Silchar, Assam, Issue-5:2013-14, ISSN: 2278-9774.

- Published a research based article entitled “Microfinance through Self Help Groups (SHGs): A Study of SHG-Bank Linkage Programme with special reference to North-Eastern Region of India” in the Research Journal of Radhamadhab College, Vol.-I, Issue-II, 2013, ISSN: 2250-3595.
- Published a research based article entitled “Employment and Agro-based Industries: A Study on Women Self Help Groups (SHGs) in Baksa District of Assam” in edited book entitled “Prospects and Problems of Agro-based Industries in Assam” 2014, ISBN 978-93-5174-316-3.
- Published a research based article entitled “Impact of Self Help Groups on Economic Empowerment of Women in Assam” in the International Research Journal of Interdisciplinary & Multidisciplinary Studies, Vol.-I, Issue-I, 2015, ISSN: 2394-7969 (Online), 2394-7950 (Print).
- Published a research based article entitled “Management and Governance of Self Help Groups (SHGs) in Rural Areas: A Case Study of two Districts in Assam” in edited book entitled “Emerging Issues in Management” 2015, ISBN 81-8324-544-7.

### **PARTICIPATION IN SEMINARS**

- Participated in the UGC sponsored National Seminar on “Problems and Prospects of Development in the North Eastern Region” held at SrikishanSarda College, Hailakandi on February 1<sup>st</sup> and 2<sup>nd</sup>, 2010.
- Participated in the ICPR national seminar on “Development, Freedom, Power & Justice: Considerations from Feminist Perspective” organized by Department of Philosophy, Karimganj College, Karimganj from February 13<sup>th</sup> to 14<sup>th</sup>, 2010.
- Participated in the UGC sponsored National Seminar on “Socio-Economic Conditions of Women in Rural India and Their Role in Development” held at B. B. Kishan College, Jalah on August 28<sup>th</sup> and 29<sup>th</sup>, 2010.
- Participated in the UGC sponsored National Seminar on “Panchayati Raj Institutions in India: Democratic Decentralisation and Rural Development” organised by Department of Social Sciences, Madhab Chandra Das College, Sonai from 25<sup>th</sup> to 26<sup>th</sup> September, 2010.

- Participated in One Day International Seminar on “Higher Education for Sustainable Livelihood” organised by Assam University, Silchar, Assam, India in collaboration with Global Civil Society CCLP Worldwide (Education Charter International) hosted by Assam University on 17<sup>th</sup> December, 2010.
- Presented a paper titled “Small Scale Industries in North-Eastern Region with Special Reference to Assam; Its Potentialities for Economic Development” in the two-day UGC sponsored National Seminar “Problems of Rural Development in North-East India” held at Radhamadhab College, Silchar-6 (Assam) on 23<sup>rd</sup> and 24<sup>th</sup> September, 2011 in collaboration with Assam College Teachers Association (ACTA).
- Participated in the two-day UGC sponsored National Seminar on “Human Rights: Violation vis-à-vis Socio-Economic System” organized by Department of Commerce, Gurucharan College, Silchar held on 6<sup>th</sup> & 7<sup>th</sup> February, 2012.
- Presented a paper entitled “Role of Microfinance: A Study of Self-Help Group Approach” in the UGC sponsored National Seminar on ““Status and Prospects of Human Development in the East and North-East Region of India” organized by Women’s College in collaboration with R.K. Degree College (Sikkim Manipal University, Silchar Center) on 16<sup>th</sup> and 17<sup>th</sup> February, 2012.
- Presented a paper entitled “Role of Higher Education in Social Construction: A Brief Description” in UGC & ICSSR sponsored National Seminar on “Higher Education for Sustainable Livelihood” held on 18<sup>th</sup> and 19<sup>st</sup> January, 2012 organized by Department of Education Kamalanagar College, Mizoram in collaboration with CCLP Worldwide-International Organisation of Education Charter.
- Presented a paper entitled “ Employment and Agro-based Industries: A Study on Women Self-Help Groups (SHGs) in Baksa district of Assam” in the UGC sponsored National Seminar on ““Prospects and Problems of Agro-based Industries in Assam” organised by Department of Economics, Gossaigaon College, Gossaigaon on September 6<sup>th</sup> and 7<sup>th</sup> of 2014.
- Attended and participated in the 58<sup>th</sup> Annual Conference of Assam College Teachers’ Association held at Duliajan College, Duliajan, Assam on June 23-26<sup>th</sup>, 2011.



- Presented a paper entitled “Movement of SBLP and the Development of N. E. India” in the UGC sponsored National Seminar on ““Development Strategies, Issues and Challenges in North-East India with Reference to the Southern Part of Assam” organised by the Dept. of Economics, Karimganj College, Karimganj, Assam on 14<sup>th</sup> and 15<sup>th</sup> February 2015.
- Presented a paper entitled “Impact of SHGs on Financial Inclusion: A Case Study in Baksa District of Assam” in the UGC sponsored National Seminar on “Financial Inclusion and Financial Literacy for Inclusive Growth” organised by the Dept. of Economics, Mahendra Narayan Choudhury BalikaMahavidyalaya on 17<sup>th</sup> and 18<sup>th</sup> October, 2014.
- Presented a paper entitled “Women Empowerment through Self-Help Groups (SHGs): A Case Study of Baksa District in Assam” in the ICSSR sponsored international Seminar on “Women Empowerment: Issues and Challenges” organised by Dept. of Economics, Gossaigaon College, Assam, India held on 4<sup>th</sup>, 5<sup>th</sup> & 6<sup>th</sup> February, 2015.
- Presented a paper entitled “Impact of SHG-Bank Linkage Programme on Financial Inclusion- A Case Study of Rural Household in Assam” in the 15<sup>th</sup> Annual Conference of North Eastern Economic Association (NEEA), organised by Dept. of Economics, Mizoram University, Mizoram during 15<sup>th</sup> & 16<sup>th</sup> November 2013.

#### **WORKSHOPS ATTENDED**

- Presented a paper entitled “Questionnaire and its Design in Survey Research: Some Do’s and Don’ts” in the UGC sponsored National Workshop on “Research Methodology and its Application in Research Work” organised by Internal Quality Assurance Cell, Gossaigaon College, Gossaigaon during 14<sup>th</sup> and 15<sup>th</sup> May, 2014.
- Participated in the Workshop on “Data Analysis Using SPSS” organised jointly by Department of Business Administration Assam University, Silchar and SPSS Inc. Bangalore on 10<sup>th</sup> and 11<sup>th</sup> December, 2010.

- Participated in one week Faculty Development Programme “Effective Teaching” during 30<sup>th</sup> April to 4<sup>th</sup> May, 2012, organized by the TEQIP-II Cell, NIT Silchar, Assam.
- Participated in a week-long workshop on Research Methods entitled “From Research Planning to Project Writing” organised by Department of Business Administration, Assam University, Silchar from February, 18-24 of 2011.
- Participated in One-Day workshop on “Career Advancement Scheme (CAS)” organised by Assam College Teachers’ Association, Cachar Zone held on 23<sup>rd</sup> of February, 2012 at Women’s College, Silchar.
- Participated in NMM sponsored Public Lecture under Tattvabodha Series on “Relevance of Manuscript Studies in the 21<sup>st</sup> Century Perspective with special reference to North-East India” organised by Radhamadhab College, Silchar on 12<sup>th</sup> February, 2015.
- Participated in a workshop of seven-days Faculty Empowerment Programme “Saksham-IT Champion Training Program” jointly organised by the Dept. of Education and Dept. of Business Administration, Assam University, Silchar from 16<sup>th</sup> to 22<sup>nd</sup> January, 2015.