

Chapter-4

An Analysis of the Study undertaken in Sidli Block of Chirang District, Assam

4.1.0 Socio-economic background of the SHGs members:

The socio-economic background of the respondents give a clear picture about the society they live in. The age, education, marital status, occupation of both primary and secondary are considered important variables to understand about the socio-economic background of the members of the SHGs.

4.1.1 Age profile of the members of the SHGs:

Table No: - 4.1.

Age Profile of members the SHGs

Age	Count	Percent
18-24	07	14
25-35	25	50
35-39	6	12
40 and above	12	24

Source: Field survey conducted from 20th Dec 2016 to 28th Feb 2017.

The researcher found that the age group 25- 35 years cover 50% of the total respondents members of the SHGs in the studied areas. The age group between 18 to 24 years covers 14% of the total respondents. The age group of 35-39 covers 12% of the total

respondents. The middle age person that means above the 40 years to 64 years covers 24% of the total population of the study. The researcher observed that the young population age range between 18 to 39 years covers about the 76% of the total studied population.

4.1.2 Educational Status of the members of SHGs:

Table No: - 4.2

Education status of the members of the SHGs

Education	Counts	Percentage
Illiterate	02	04
Up to Primary	04	08
Up to Middle School	07	14
Up to High School	09	18
H.S.L.C. Passed	17	34
H.S. Passed	13	26
B. A. Passed.	00	00

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

The education is one of the factors that related with women empowerment. The researcher tries to understand the present scenario of the educational attainment of the respondents who are engaged in the SHGs organization in the studied areas. The researcher found that the 4% illiterate are also engage with SHGs. The respondents of the

studied areas who have studied up to the Primary school are 8% of the total respondents of the studied areas. The respondents studied up to middle school means studied up to class VIII are found 14% of the total sample of the studied populations. The members of the SHGs who are engaged and studied up to class X are found of 18% of the total population of the studied areas. The matriculate or class X passed members of the SHGs covers 34% of the total population of the studied areas. 26% of the total populations of the study areas are Higher Secondary passed out women members of the SHGs.

4.1.3 Marital status of the respondents:

The marital status of the respondents is one of the indicators for the social background of the studied areas and its society. The researcher found that 86% who are engaged in the organization of SHGs are of married people and 10% members are found unmarried population of the total studied areas. 4% respondents in the entire study area are found of widow and 0(zero) % are found divorce in the studied areas.

Table No: - 4.3

Marital Status of the members of the SHGs

Marital status	Count	Percentage
Married	43	86
Unmarried	5	10
Widow	2	4
Divorce	00	00

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

4.1.4 Different composition of Community members in the SHGs:

The Sidli Block comprised of divers community of the people living together in the area. The ST population of the studied areas are outnumbered as compared to the other community living in the areas. The researcher found that the general Castes women engage with SHGs in Sidli Block are of 8% of the total respondents. The Other Backward Class engaged with the SHGs is 18% of the total population of the studied areas. The Schedule Caste women members engaged with SHGs under the studied areas are found of 16% of the total population of the studied areas. The Schedule Tribe population who are engaged with SHGs in the areas covers 58% of the total respondents. The researcher found that all the communities are seen engaged with SHGs in the studied areas for their different livelihood opportunities in their life.

Table No:-4.4

Community members of the SHGs:

Name of the community	Count	Percentage
General	04	08
Other Backward Classes	09	18
Schedule Caste	08	16
Schedule Tribes	29	58

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

4.1.5 Types of the House and nature of Family of the Respondents:

For understanding about the economic background of the sample population of the studied area it is important to know about the types of the house the respondents are staying and the types of the family such as Nuclear and Joined and whether the respondents have their own house on own land or not.

Table No:-4.5

Types of the house and the Nature of Family of the respondents

Types of house	Count	Percentage
Kutcha	25	50
Pucca	8	16
Semi-Pucca	17	34
Nuclear	32	64
Joined	18	36
Stay in Own House/ Land	50	100

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

The researcher found that 50% of the respondents of the studied areas living in a Kutcha Houses. The 34% households of the respondents of the studied population are living in a Semi-Pucca house that means the house is not fully concrete RCC. The 16% households of the total respondents are found living in a Pucca house i.e. RCC.

The researcher found that the 64% respondents of the studied population who are engage with SHGs belong to Nuclear Family and the remaining 36% are from the Joined Family. The researcher also tried to understand about the socio-economic background of the respondents by studying whether the engaged members of the SHGs of the sample population stay in their own house in their own land or not. The researcher found that the 100 percent of the respondents of total studied population are living in their own house in their own land.

4.1.6 Occupation of the members of the SHGs:

Table No:-4.6

Primary occupations of the family:

Primary sources of the family	Count	Percentage
Cultivation	23	46
Service	3	06
Business	3	06
Daily wage earner	20	40
Small Shop keeper	1	02

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

To understand about the economic background of the sample population the researcher studied the primary sources of the family members and their occupations. The studies revealed that 46% are engaged in cultivation as primary occupations. The 6% populations

of the total respondents are engaged in Business activities. 40% of the respondents are seen engaged as a daily wage earner as the primary source of the family occupations. The 2% respondents are seen engaging in Small Shop Keeper as the primary source of the family. The study revealed that there are 6% out of the total respondents have primary occupation as governmental service.

4.2 Organizational structure and Functioning of SHGs:

To understand about the structure and the functioning of the SHGs organizations the researcher observed the SHGs. The researcher studied about the total members of the groups and the year of formation to know about the revived or freshly created SHGs. To understand the functioning of the SHGs their nature of conducting the meeting were studied and decision making are also studied.

4.2.1 Membership in the SHGs:

Table No-4.7

Showing the total members in the SHGs

Variables	Description	Count	Percentage
Total Members	10 members	47	94
	Above 10 members	03	06

Sources: Field Survey 20th Dec 2016 to 28th Feb 2017.

The minimum numbers to be constituted as SHGs members should be 10 members as per the norms adopted by the NRLM guideline. There are 6% of the respondents' group

are found more than 10 members in their groups and the remaining others groups representing 94% respondent's groups having 10 members each.

4.2.2 Duration of Forming SHGs:

The present SHGs are of two kinds. The first one is that the SHGs which are already formed before the introduction of the NRLM under the Scheme SGSY introduced in 1999 by the government or other SHG promoting institutions such as NGOs etc. and the second

Table No-4.8

Formation of years of SHGs

Year of Formation	Count	Duration	Percentage
Before 2011	13	More than 5	26
2011 to 2014	27	3 years	54
2015 to 2017	10	2 years	20

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

category of the SHGs is that those which are freshly formed under the new program of NRLM introduced in 2011. But now all the SHGs are come under the guidance and management of NRLM and it was renamed as DD-NRLM in 2015. The researcher found that the 26% of the respondents SHGs are revived or strengthen SHGs which are formed or existed before the introduction of the NRLM. 74% of the respondents' SHGs are newly

formed SHGs where 54% of the respondent's SHGs are formed before the 2014 and the 20% of the total respondents' SHGs are formed after the 2014 to March, 2017.

4.2.3 Nature of conducting meetings in the SHGs:

The SHGs are called active and functioning well if they regularly conduct their meetings. The researcher found that 96% of the respondent's SHGs conduct their meeting every week and regularly. The 2% respondent's SHGs conduct their meeting once in a month. The study also revealed that 2% of the respondent's SHGs do not conduct their meeting regularly.

Table No:-4.9

Nature of Conducting Meeting by SHGs

Nature of meeting	Count	Percentage
One meeting per week	48	96%
One meeting per month	01	2%
Quarterly meeting	00	00
Not regular meeting	01	2%

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

4.2.4 Nature decision making by the members of SHGs:

The involvement in the SHGs give opportunities to take decision in various matters such as credit plan, decisions regarding fixing rate of interest for internal lending, saving

planning for the groups, decisions for the monthly contribution for group saving, decisions regarding Micro-Credit plan for the livelihood activities, etc.

Table No:-4.10

Nature of Decision making by the SHGs members:

Nature of decisions making within the group	Count	Percentage
President dominated	00	00
Secretary is influential	00	00
Consensus/Discussions	50	100

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

The study revealed that the decisions are taken within the SHGs for various purposes such decision over rate interest for internal lending, Micro Credit Plan for the loan from the Bank, group activity etc. The researcher found that the decisions in the SHGs in their meeting are taken by discussion and with the consensus of the group members. It is found that dominance of the President and Secretary of the others members are not seen while taking decision in the group meeting within the SHGs.

4.3 Role of the state in promoting Women Empowerment through SHGs:

There are many SHGs promoting institutions in India for the Women Empowerment. But in this study those SHGs are studied which are promoted by NRLM by the government of Assam. The roles of the state are examine on the basis of promoting and

guiding the SHGs as discussed in the previous chapter. Here the role will be examined by observing the participation of members of the group in the various capacity building program and the fund release to the sample SHGs and the nature of visiting to the SHGs.

4.3.1 Capacity training attended by the members of the SHGs:

The BMMU, block level functional unit of the ASRLM has provided capacity building training for the smooth functioning of the SHGs and to achieve its goals in the Sidli Blocks too.

To examine the role of the state in promoting SHGs can be done by studying the Capacity Building program undertaken by the SHGs promoting institutions. The government agency especially ASRLM have given many Capacity Building programmed for the

Table No:-4.11

Capacity Building training attended by the members of SHGs

Nature of the capacity building training	Count	Percentage
3 Days SHG management and Gender	48	98
5 Days Master book Keepers Training	7	14
Community Resources Person Training(CRP)	00	00
SHG Book Keepers Training	5	10
3 Days VO formation Training to SHGs	10	20
MCP Trainers Training	00	00
MCP training	10	20

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

better performance of the SHGs and to meet its objective. The government agency has taken capacity building training such as 3 Days SHG Management & Gender awareness,

CRP Training, SHGs Book Keeper Training, 3 Days VO Formation Training to SHGs, 5 Days Master Book Keepers Training and Trainers Training. The researcher found that 98% of the respondents are attended the 3 Days SHGs Management Training and Gender Awareness Programs. The training regarding 5 Days Master Book Keepers were attended by the 14% of the respondents. The Community Resources Person (CRP) training was not attended by the any of the sample populations. SHGs Book Keepers Training was attended by the 10% of the respondents of the studied areas. The 3 Days Village Organization (VO) formations were attended by the 20% of the respondents. The MCP trainers training were not attended by the any of the respondents of the study areas however the 20% of the total respondents attended the Micro Credit Panning training for accessing CIF as well as bank loans.

4.4 Financial status of the SHGs:

Table No: - 4.12

Financial status of the SHGs

Variables	Description	Count	Repayment	Percentage
Fund Received/ Loan	Revolving Fund Received	48	NA	96
	Community Investment Fund	43	20	86
	Loan from the Bank	30	10	60
	Other loan received	00	00	00

Sources: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

To understand about the role of the state agency regarding the promotion of SHGs through the micro-finance and micro- credit the loan disbursement to the SHGs is studied. Revolving Fund which is given to the SHGs after following the Panchasutra Criteria

adopted by the ASRLM to the SHGs about Rs. 15,000/. The study revealed that 96% of respondents' SHGs availed the Revolving Fund. The SHGs availed the Community Investment Fund after submitting Micro-Credit Plan and the Panchasutra as recommended by the state agency to the Block of Rs. 50,000/ for various livelihood activities to each eligible SHG. The researcher found that 86% of the respondents' SHGs got the CIF as per the Micro Credit Plan of the groups. Based on the recommendation by the ASRLM officers and the good records of repayment of the loan by the SHGs they are entitle to draw loan from the Public Sector Bank. The researcher found that the 60% of the respondents' SHGs availed the Bank Loan of Rs. 50,000/ for their various livelihood activities. The 20% respondents' groups have already recovered the amount of CIF loan taken by the groups. Again it is also found that the bank loan of RS. 50,000.00 taken by the groups are returned by the 10% of the SHGs of the studied areas.

The study revealed that 20% respondents feel that the government as an agency for the promotion and development of SHGs does not visit regularly and found that there is a lack of communication with the SHGs.

4.5 Group activities undertaken by the SHGs:

The involvement in the SHGs is an opportunity to the respective groups to engage in an income earning activities to meet their livelihood needs and to contribute to the income of the family. The SHGs are given micro-credit and micro-finance as per the submitted

Table No: - 4.13

Activities undertaken by the SHGs:

Activities Undertaken as Group	Count	Percentage
Mushroom Production	02	04
Cultivation(Rice)	01	02
Animal Rearing	00	00
Money lending (Internal)	50	100
Money lending (External)	16	32
Tailoring	01	02
Pickle making	01	02
Construction of latrine	01	02

Sources: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

Micro Credit Plan to government agencies for loan. With the availed loan SHGs took various kinds of livelihood activities as income generating activities. The researcher found that 4% of the respondents' groups are seen engaged in the production of Mushroom as a source of livelihood. The 2% respondents' groups are found to be engaged with rice cultivation as economic activities with the amount of loan received from the Bank. This activity is seasonal and not regular and continued. The researcher found that the money lending or internal credits by the groups for various individual livelihood activities are seen in case of all the respondents' group. The researcher observed that SHGs charges

1.5% to 2% rate of interest to the respective members while taking internal credit from the group. The SHGs are seen engage in external lending of money to the out members with rate of interest higher than the internal lending. The 32% respondent's groups are found to be engaged with the external lending of money. The researcher found that 2% respondents' SHG are engaged with tailoring as an earning activity. The researcher also found that 2% of the respondents' group engaged with Pickle making and selling as a source of livelihood. The researcher also found that the SHGs are engaged with the construction of latrine as per the Swachh Bharat Abhiyan scheme to the rural poor people. 2% of the total respondents in the studied population are seen engaged in this activity. The researcher found the purpose of the engagement in the construction of latrine as per the Swachh Bharat Mission served two purposes as one being to help in having own latrine to the poor family and earning through this activity by the members .

4.6 Activities undertaken by the individuals' members of the SHGs:

The individuals take loan from the group for different kind of livelihood activities in their own home beside the group activities. The researcher found that the 4% respondents of the studied population are engaged as Shop Keeper (small vendor) at village level as a source of livelihood. The 30% respondents are seen engaged with domestic Pig rearing with the loan taken from the group as livelihood activities by the members of the SHGs of the studied areas. The 4 % respondents are engaged with domestic poultry as livelihood activities. The 4 % respondents are found engaged with Domestic Cow rearing for the

purpose of milk production as a livelihood activities. The researcher found that the 2% respondents of the studied population are engaged with the Goat rearing with loan taken from the group as an extra earning source of the SHGs members. 2% respondents are seen engaging with Black Rice (*Oryza Sativa L*⁴⁹.) cultivation with loan taken after engaging in the SHGs. It is observed that the 2% respondents are engaged with earth-worm production for the agricultural purposes with loan received after engaging in the SHGs as their source of family income.

Table No: - 4.14

Activities undertaken by the individual members of the SHGs:

Individual Activities	Count	Percentage
Shop	02	4%
Piggery	15	30%
Poultry	02	4%
Diary	02	4%
Goat rearing	02	4%
Cultivation (Black Rice)	01	2%
Earth worm production	01	2%

Sources: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

⁴⁹ www.wikepaedia.com

4.7 The impact of the SHGs on women empowerment:

The impacts of the SHGs in women empowerment are studied on two parts i.e. social and economic empowerment. For the economic empowerment of the respondents are observed about their awareness in terms of financial and banking linkage and the nature of saving and expenditure with earning through activities undertaken by SHGs. The social empowerment are observed with the awareness and changes in the decision making within home and outside home, awareness regarding women related issues, their participation in the social awareness activities in their locality and the freedom movement from home for different kind of activities along SHGs activities.

4.7.1 Individuals Saving Bank Account:

The researcher found that all the respondents and their SHGs have Saving Bank Account in different public sector undertaking Banks of the Locality. The study revealed that 16% of the respondent did have Bank Account before the joining in the SHGs. The researcher found that the 90% of the respondents feel that they became financial awareness regarding credit and saving after the joining in the SHGs.

4.7.2 Contribution by the members for Monthly savings:

To maintain regular saving the SHGs members contributed per members per weeks. The contribution varies from Rs. 10 to Rs. 20 per person per week. The researcher found that 72 % of the respondents and their group members collect Rs. 10 per week per person

for regular saving in their group Bank Accounts. The 28% of the respondents collect more than Rs. 10 per week per person for the saving. This collection is regular in feature for the maintenance of regular savings in the Bank.

Table No-4.15

Monthly contributions of the members to the group for saving:

contribution by the members	Count	Percentage
Rs. 10 per week	36	72
Above Rs. 10 per week	14	28

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

4.7.3 Income by the members of SHGs:

The researcher found that the SHGs members of the studied areas could not properly determine their income as monthly or daily basis except those who are engaged in as shop keepers. The 6 % of the respondent declared their income as more than Rs. 1000.00 per month. The 48% of the respondent could not give proper income. 20 % respondent earns up to Rs. 1000.00 per month averagely. The 26% respondent earns less than Rs. 500.00 per month in average through the activities undertaken in the SHGs. The researcher observed that the earning is not regular and it is based on the season and the livelihood activities undertaken by the members.

4.7.4 Saving by the SHGs:

The nature of saving in groups depends upon the activities undertaken by the groups and their income. The SHGs are seen engaged in the internal and external lending of money and with the interest the SHGs contributes to their saving in the bank. The study in the Sidli block areas it is found that the monthly saving in groups by the respondents' SHGs varies from groups to groups. The 54% respondents' groups are found monthly saving of up to Rs 500(approximate) into their group account. The 20% respondents' groups are found of saving up to Rs. 1000 (approximate). There are 16% of the respondents' group which have saving of Rs. 1000 (approximate) and more in their group account. The study also revealed that the 10% of the respondents' do not have habit of regular or monthly saving.

Table No:-4.16

Monthly saving by the groups:

Amount of per month	Count	Percentage
Up to Rs. 500 (approximate)	27	54
Up to Rs. 1000 (approximate)	10	20
More than Rs. 1000 (approximate)	8	16
No Group savings/ regular	5	10

Source: Filed Survey conducted from 20th Dec 2016 to 28th Feb 2017.

4.7.5 Savings by the individual members of the SHGs:

Table No:-4.17

Average monthly saving by the members of the SHGs:

Monthly saving amount (in Rs.)	Count	Percentage
No Saving	6	12
0 to 100(approximate)	31	62
Up to 500(approximate)	10	20
1000 and above(approximate)	3	6

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

The monthly saving of the respondents depends upon the activities undertaken by the individuals. The saving by the respondents is in approximate in nature due to not having regular and continuity activities undertaken by the certain individuals. The researcher found that 12% respondents do not have the habit saving regularly. The 62% of the respondent have monthly saving of up to Rs. 100 (approximate). There are 20 % respondents' who save monthly about Rs.500 (approximate). The study revealed that 6% respondent of the total studied population have regular and monthly saving of Rs. 1000(approximate) and more. The researcher observed that the nature of saving by the individuals members depends upon the nature of livelihood activities undertaken by the respondents.

4.9.0 Social Impacts of members of SHGs:

The social impacts of the women after joining in the SHGs are studied by observing different kind of changing attitude of the respondent in different kind of social arena. The involvement in the SHGs and its various activities make women aware about the financial knowledge and social awareness and the responsibilities in many ways. The researcher found that 96% of the respondents by involving in the SHGs become aware of financial securities and get opportunities to credit and saving activities which are not a regular and continued process. The respondents felt that the weekly meeting and the audit helps them to maintain proper account and the expenditure of the groups. It makes them financially aware by involving in small credit and saving activities regularly.

4.9.1 Involvement in different activities by the members of the SHGs:

The involvement in the SHGs does not only related with income and earnings through micro-credit and micro-finance rather it covers different activities which earlier the women are not exposed to be involved and experienced in their life. In the SHGs organizations and its different activities also cover about the gender issues and make them aware about it. The researcher found that all the respondent of the studied areas in Sidli Block felt that they became aware of the gender issue. The 52% of the respondents are found that they take part in the women related issues and its programs in their locality. The 54% of the respondents felt that by the involvement in the SHGs and the different activities taken by the groups make them more popular in their locality than before the

joining in the SHGs organizations. One of the important regarding women members in the society is about their freedom movement outside the home for non domestic purpose. The involvement in the SHGs and their regular meetings and saving and credit make women members to move outside the home frequently. The researcher found that the 92 percent

Table No:-4.18

Different kind of activities Involve by the members of SHGs:

Different Activities	Count	Percentage
Aware of Financial securities and Credit and Saving	48	96
Women Awareness	50	100
Participate in women related social issues in their locality	26	52
Get recognized/popularity	27	54
Can move freely from home	46	92
Freedom of expenditure	40	80

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

of the total respondents felt that they can move freely outside home without obstacles from the family as well as society too. The involvement in the SHGs and its individuals and groups activities contribute to the earning to the family. The researcher found that 80 percent of the respondent can spent the earned money with their own choice.

4.10 Position of the members in the SHGs:

The involvement in SHGs gives opportunities to hold different post within the working of SHGs. Beside their own SHGs the members can also be the members in the first level federation or VO. The involvement and taking different position in the SHGs organization give management and decision making experiences to the members of the SHGs. The study revealed that out of the total respondents in the studied areas the 20% are holding the position of the President of the SHGs, 10% as secretary, 6% as Book Keeper

Table No:-4.19

Position of the members in the SHGs organizations:

Different Position or the respondents	Count	Percentage
President	10	20
Secretary	5	10
Book Keeper	3	6
VO President	5	10
VO Secretary	5	10
VO Book keepers	3	6
Members of SHGs	32	64

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

and the remaining 64% are general members of the SHGs. The study revealed that besides holding position within the groups the SHGs members are also holding positions in the higher level of organization in the functioning structure of the SHGs. The study revealed that out of the total studied populations 10% are President of the VO, 10% are secretary of the VO and 6% are Book keepers.

1.11.0 Problems faced by the members:

Table No-4.20

Problems/obstacles faced by the members of the SHGs:

Nature of the problems	Count	Percentage
Domestic house hold responsibility	48	96
Family Does Not Support	02	4
Official not regularly visit	10	20
lack knowledge to spend the loan	15	30
Skill development training attended	00	00

Source: Field Survey conducted from 20th Dec 2016 to 28th Feb 2017.

The researcher studied the problems or the obstacles faced by the SHGs members for achieving its goals. The members despite freedom of movement for SHGs activities such as attending the meeting, capacity building training and other such SHGs related activity have to face some obstacles. The study revealed that 96% of the respondents could not give proper time in the SHGs activities due their household activities such cooking,

cleaning house and other domestic daily works. The researcher found that 4% respondents are not supported by the family members. The reason varies that the daily wage earners have to sacrifice their one day wages. The 20% of the respondents felt that officials do not visit to the SHGs in the needs of the time for proper guidance for the smooth functioning of the SHGs and to achieve the goals of the formation of the SHGs. The study revealed that 30% respondent does not have confidence to take Community Investment Fund (CIF) and the Bank loan due to lack of knowledge how to spend the amount of loan taken from the Bank. The researcher found that so far the entrepreneurship or the skill development training is still not provided to the SHGs members in the Sidli Block for different kinds of livelihood activities as per the respondents' response in the field study.

The field study revealed the real picture of the functioning of the SHGs in the Sidli Block and how it has been empowering women socially and economically. In the following chapters the findings of the field study are discussed.