

CHAPTER - 5

PARTICIPATORY DEVELOPMENT AND GENDER IN ASSAM

5.1 Introduction

In the previous chapter the reported survey data pointed to a vicious circle; poverty and underdevelopment leading to lower awareness and participation, which in turn contribute to further impoverishment and social backwardness. Literature on participatory development suggests however that the vicious circle can be broken through incremental changes through participation, both by raising consciousness and by direct economic benefit, one helping the other. In recent years therefore emphasis has been put on formation of Self-Help Groups, specially for women. In the present chapter we will deal with participatory development and the role of SHGs with special reference to the Char areas of Barpeta District.

The present chapter has been divided into five sections. The first section, i.e. the present one introduces the chapter. The second section notes relation between participatory development and gender in the context of Assam in terms of various phases of participatory development. The 3rd section takes into account the late introduction of Panchayats in Assam and its implications. The 4th section discusses the implications of late introduction of SHGs in Assam and the significance of Micro-Finance Institutions for women empowerment. The fifth section concludes the chapter.

5.2.1 Participatory Development and Gender

After carrying out interviews with women in Char areas participating in group discussion and conducting surveys in the Char areas of Barpeta District we can safely conclude that the socio-economic and educational status of women of Assam in general and Barpeta District in particular is not at all satisfactory. In fact, the

question of women in the Char Areas of Brahmaputra Valley of Assam particularly in the Char areas of Barpeta District is not at all the questions of status/position, but the question of 'survival'. Though it is said that development is gender-neutral, yet it can be observed through several studies that women lag behind men all over the world. The differences are in almost all aspects of life. In Assam too, there are differences in educational attainment, measured by literacy rates and school enrolment figures; in the share of earned income, measured by Female Work Participation Rate (FWPR) and proportional rate of female wages to male wages. Other gaps are in the health status of males and females measured by life expectancy at birth (LEB) and Infant Mortality Rates (IMR), which have already been shown in the earlier analysis. The Assam Human Development Report (2003) has rightly justified thus:

“The neglects of women’s health, denying women equal access to family and community resources such as food, education, health care and income and devaluation of women’s work and overall dignity as persons, all contributes to gender discrimination.” Thus it can be safely state that gender inequity has not only stood as impediment on the development of womenfolk but also sidelined the entire process of the concept of development. Assam ranked 29 amongst 32 States and Union Territories as per Gender Equality index for India, 1991. Amongst the North Eastern States, the position of Assam is below than Manipur, Meghalaya, Arunachal Pradesh, Mizoram, Nagaland and Tripura so far as Gender Equality Index for North Eastern States is concerned.

Thus there is clearly much to be done if the womenfolk in Assam are to be equal partners in the rural poor (Hulme and Turner, 1990).

The importance of participation to achieve the objectives of development cannot be denied though social scientists interpreted the

term 'participation' in a different way. Probably Okley has provided a useful classification of different interpretations thus:

Participation as contribution, participation as organization and participation as empowerment.

Most manifestations of Participatory Development seek to give the poor a part in initiatives designed for their benefit in the hopes that development projects will be more sustainable and successful if local populations are engaged in the development process. According to R. Jennings (2000) "Participation refers to involvement whereby local populations in the creation, content and conduct of a programme or policy designed to change their lives. Participation requires recognition and use of local capacities and avoids the imposition of priorities from the outside." Advocates of participatory development makes a distinction between participation as "an end in itself", and participatory development as a "process of development process". In Assam the level of empowerment of women is low and in the Char areas of Brahmaputra Valley of Assam particularly in the Char areas of Barpeta district is much lower and dismal in which along with the question of empowerment of women the 'question of survival' is to be dealt with. Thus it requires attention at the policy level as well as at the grassroots level.

5.2.2 Participatory Development and Gender in Assam

Participation is a very popular word in development studies particularly in the field of social development. The increasing recognition of total dependence upon a professionally dominated style of intervention resulted in the emergence of new approach like bottom up development, putting people first, and putting the last first (Okley et al 1991 quoted in S. Sarkar: 2004). Popularized by the United Nations

and other International Bodies, participation replaced the earlier versions of formalized community development of the 1950s which fell largely into the hands of more affluent people, bypassing the empowerment” for marginalized populations as rightly observed by G. Mohan (2007). Siddiquir Osmani (2008) has observed this contrast between valuing participation for intrinsic rather than purely instrumental reasons. In the former manifestation, participants may be asked to give opinions will have an effect or may be informed of decisions after they have been made. In the later form, proponents assert that participatory development tries to “foster and enhance people’s capability to have a role in their society’s development” (Amartya Sen: 1999 and 2008).

The womenfolk of Assam barring NC Hills and Karbi Anglong Autonomous Councils availed the opportunity in connection with participating in development process particularly in rural development after the passing of Assam Panchayat Raj Act, 1994 in consistent with the provisions of 73rd Constitutional Amendment Act, 1992. But up to March 2002 Panchayat Raj Institutions in Assam had been totally ineffective due to non-holding of Panchayat Election in the State. Of course, long awaited Panchayat election was held on Dec. 2001. As a follow up action, the womenfolk of Assam barring the two Autonomous Councils got the opportunity to take part in the development process as the Panchayats in their present form had the provision for reservation of not less than one-third of the seats and offices for the womenfolk. Even in the seats and posts already reserved for the disadvantaged groups like the scheduled Castes and Schedule Tribes, not less than a third had been earmarked for the womenfolk of these groups. These features are included not only for the maintenance of gender equity but also provided a space for womenfolk in the development process of the

locality. Now, the womenfolk have the say relating to the issue of development of their own area.

In this context the observation of Ms. Nirmala Buch is noteworthy when she has remarked thus: We are well aware about the pivotal role played by women in building a family, society and the world at large. No wonder the preeminent status of women in Panchayats is therefore the edifice for ushering in sustainable development from the grassroot in a bottomline approach (Quoted in K. Alam and Sazzad Alam: 2004)

We would like to throw some light in the subsequent analysis regarding the new role and status of womenfolk under the patronage of New Panchayats of Assam particularly in the Char areas of Brahmaputra Valley.

5.2.3 Phases of Participatory Development and Gender in Assam

Phases of Participatory development vis-à-vis gender in Assam may be analyzed maintaining the linkage with the launching of Community Development Programme since 1952. In fact, during the last six decades transformation of rural areas has been considered as one of the significant objectives of planning in India. Thus the department of Panchayat and community development came in to existence in Assam in the year 1952. It is to be noted here that Assam Government had passed "The Assam Panchayat Act, 1948" immediately after independence like other state of Indian Union. The Act provided for two tiers Panchayat system – Rural Panchayat and Primary Panchayat. Under this Act 2656 Primary Panchayats at the village level and 422 Rural Panchayats at the apex level were constituted in Assam and for the first time the Act provided for an election of Panchayat Raj institutions on the basis of universal franchise. It is worthwhile to mention here that the Act failed to serve the villages satisfactorily as

rightly observed by N. Hazarika (2005 p.39). In 1957, the Study Team was constituted headed by Balawant Rai Mehta to recommend for an effective institutional mechanism to involve local people in the process of development. The Study Team recommended for three-tier Panchayati Raj institutions with a real devolution of power and resources. Accordingly the Assam Panchayat Act, 1959 was enacted and provided for three-tier Panchayati Raj institutions i.e. Gaon Panchayat at the village level, Anchalik Panchayat at the Block level and Mahkuma Parishad at the sub-divisional level.

Thus the first generation village self-government in the form of Panchayati Raj institutions sprang up in Assam too in 1950s like other parts of India as per recommendations of the Balvantray Mehta Committee (Prabhat Dutta: 1997).

The Anchalik Panchayats could not function satisfactory and as a result in 1972 it was abolished and in the year 1972 the Assam Panchayat Raj Act, 1972 was enacted along with two-tier system. The Mahkuma Parishad was entrusted with the executive functions in the field of public health; education, agriculture, welfare, small-scale industry, Co-operative Society etc. and it would the administrative area at the sub-divisional level. The Gaon Panchayat was entrusted with several developmental functions, operating in the village level covering a population of 15000 and not more than 20000.

The phase of revival can be witnessed after the formation of a committee headed by Ashoke Mehta by the Janata Government in 1977 and the committee submitted its report in 1978. According to Prabhat Dutta (1977) the recommendations of the Ashoke Mehta Committee initiated the rise of the second-generation panchayats in India with emphasis on regular elections on the basis of open participation of political parties, devolution of more powers and resources on them etc.

Three states namely Karnataka, Kerala and West Bengal led the new movement for Panchayat Raj, although it was West Bengal, which emerged successful. The Govt. of Assam accepted the recommendation of Ashoke Mehta Committee though the Govt. of Assam did not accept regarding the structural changes of Panchayat system. Of course, the Chief Minister of Assam was in favour of existing two-tier system.

In 1986, the Assam Panchayati Raj re-introduced the three-tier Panchayat system and under this Act, 2486 Gaon Panchayats, 217 Anchalik Panchayats and 43 Mahkuma Parishads were created in the rural areas of Assam.

All these Acts, provided scope for peoples' participation in decision-making process in the rural areas along with reservation of weaker sections of the society. Besides, the Acts contained provision of holding election for Panchayat institutions at regular interval. But the super session, dissolution, delays in holding election and suspension of election for an indefinite period had crippled the institutions resulting reduction of importance of Panchayati Raj institutions in the process of decentralization of power of the grassroots level. It is also observed that installations of ad-hoc bodies replacing the elected bodies were also encouraged. Apart from these, financial constrains cropped up in Panchayat Raj institutions and as a result the financial resources collected by way of imposing taxes, fees etc. which become absolutely inadequate to support the developmental work without grant-in-aid from the State government. (Girin Phukan: 2004 P. 84). Thus, people's participation in the development process during this period has not translated in to reality. During this phase of participatory development via Panchayat Raj institutions there used to be token membership of women.

The third generation of Panchayat Raj institutions for the success of participatory development was launched in Assam since 1990s after 73rd constitutional Amendment in 1992. In 1990 the Government of Assam issued an ordinance by which the Assam Panchayat Act, XVIII of 1986 has been renamed as Principal Act. This Act provided that if in the administrative area of the Gaon Panchayat the population of Schedule Castes and Schedule Tribes (Plains) is 33.3% or more than the total population, in that case the President of the Gaon Panchayat must be elected from amongst the Schedule Castes and Schedule Tribes. Further 30% of the total number of seats in the Panchayat Raj must be reserved for women. Thus large number of womenfolk of Assam availed the opportunity to participate in the decision-making process for the first time through the Panchayat Raj institutions. It is worthwhile to mention here that no election was held under the Act of 1986 till 1992. The Panchayat elections were held in Assam in February 1992 after a gap of about 13 years. Niru Hazarika (2005 p. 48) has rightly remarked thus:

“The Panchayat election of 1992 may be considered as a landmark in the history of Panchayat Raj in Assam as it brought with it new ideas and social values.” She has also maintained that in 1992 the Congress Government initiated the process and delimited the administrative area of a Panchayat Constituting one Gaon Panchayat for every 6000 to 10,000 people and thus increased the number of panchayats from 714 to 2486 (Ibid: 2005). Another significant feature of the Panchayati Raj in Assam is that tea gardens were included within the administrative area of Gaon Panchayat for the first time in Assam. Anchalik Panchayats were reintroduced by forming 196 such bodies. The Mahkuma Parishads were considered as apex body.

The reservation of 30% seats for woman candidates along with providing adequate representation to the Schedule Castes and Schedule Tribes were also included in the said ordinance.

A major step towards grassroots empowerment was the Constitution (73rd amendment) Act, 1992, which came in to effect from 24 April 1993. In conformity with the recommendation of the 73rd constitutional Amendment Act, 1992, the Government of Assam enacted the Assam Panchayati Raj Act, 1994 repealing the Assam Panchayati Raj Act, 1986. As per the Act of 1994 three-tier Panchayat system i.e. Gaon Panchayat at the village level, Anchalik Panchayat at Block level and Zilla Parishad at the district level has been introduced. But it is unfortunate that Panchayat elections in Assam in accordance with the 1994 Act could not be held till 2001 (the elections were due in October 1997). In fact, the stated position of the Government of Assam relating to the issue of encouraging the decentralization of power and decision making and devolving responsibility and empowering people particularly the weaker sections along with womenfolk at the grassroots level miserably failed as elections to the Panchayati Raj institutions were held in December 2001. Again, it has been observed that the Panchayat elections in Assam have been due since December 2006, but the Government of Assam failed to complete the election process till 2008. It is worthwhile to mention here that a writ petition was filed in Hon'ble Gauhati High Court whereupon the Hon'ble Gauhati High Court ordered the State Government to hold the Panchayat election on or before 31st October 2007. As a result, Panchayat elections in Assam were held in four stages starting from the 31st December 2007, culminating in January 2008. Thus, it is found that delays in holding election, non-holding of election and suspension of election for an indefinite period have not only crippled the Panchayat Raj institutions

but also hindered the peoples participation in the development process particularly the weaker sections (SC & ST) and womenfolk though there is a provision of reservation for them in the Assam. Panchayat Raj Act of 1994. Though the Panchayats in their present form have not immensely benefited the common womenfolk of Assam yet participating in the decision making process the womenfolk have availed the opportunity to express regarding their rights, government plans and policies especially with regard to the development of their own area.

5.3 Comparative Accounts of Panchayats in Assam in comparison to other states of India

As analyzed earlier, like other states of Indian Union, Assam also passed several Acts relating to the effective functioning of Panchayat Raj institutions. Several Acts passed and enacted by the Government of Assam during the last few decades after independence. They are: The Assam Panchayat Raj Act 1948, The Assam Panchayati Raj Act 1959, The Assam Panchayat Raj Act 1972, The Assam Panchayati Raj Act 1986, and The Assam Panchayat Raj Act 1994.

As mentioned earlier, the Assam Panchayat Raj Act 1948, provided for two-tier Panchayat system – Rural Panchayat and Primary Panchayat and was expected to bring about an all round development. The Act failed to fulfill the hopes and aspirations of the rural people. Rao and Hazarika have rightly justified thus:

Of the 742 Rural Panchayats that were to be constituted, only 422 were established by 1959, consisting of 2667 Primary Panchayats; further, under the Act, only five Primary Panchayats could be established in any rural Panchayat. Besides, these defects, there were other difficulties. So, the Government appointed a committee in 1953, to study the working of the Panchayats. The committee recommended

that Panchayats should be established through out the State in a period of two years and that the total number of primary Panchayats in a Panchayat area might be five to fifteen. These recommendations were embodied in a bill and it was introduced in the legislative in 1955. But it was not proceeded with. (Rao and Hazarika: 1980; p. 68)

The Assam Panchayat Raj Act 1957 was enacted with three-tier Panchayati Raj institutions as per recommendations of the study Team headed by Balwant Rai Mehta constituted in 1957 for an effective institutional mechanism for the involvement of local people in the process of development. Thus like other states of Indian Union Panchayat Raj institutions brought in to force in Assam in 1960 for ensuring peoples' participation. At the village level, the existing primary panchayat would be named as Gaon Panchayat in Assam and in between the Gaon Panchayat and the Mahkuma Parishad, Anchalik Panchayat was created whose area was coterminous with that of the existing Community Development Block. Anchalik Panchayat was responsible for the over all development of the area under its jurisdiction. On the other hand, Gaon Panchayat was the actual executive agency for the execution of village schemes. Apart from these units of Panchayat Raj institutions, there was also the Mohkuma Parishad in each sub-division. It replaced the Sub-Divisional Development Board and the Local Board.

In 1963, the Government appointed Study Team relating to the functioning of Panchayati Raj in Andhra, Madras, Maharashtra and Orissa. The Study Team recommended that-

- The Anchalik Panchayat should be held responsible for the preparation and implementation of block plans;

- That provision should be made for the transfer of village schemes to the Gaon Panchayat for execution as agents of the Anchalik Panchayats;
- That all funds intended for community development should be transferred to the control of Anchalik Panchayats.
- That certain other schemes, which could be implemented, should be transferred to the Anchalik Pamchayats for execution.

These recommendations were embodied in the Assam Panchayat Amendment Act, 1964 though in the subsequent period i.e. in 1973 the Anchalik Panchayats were abolished and Mohkuma Parishads were entrusted with executive functions (Rao and Hazarika: 1980).

According to Ranbir Singh the growth of the Panchayati Raj remained stagnant during 1964-1971 and there was the phase of decay during 1971-1977. Thus, like other states of Indian Union no significant changes are observed relating to the workable functioning of Panchayati Raj institutions in Assam too vis-à-vis people's participation although in the year 1972 the Assam Panchayat Raj Act replaced the Assam Panchayat Act 1959. With the introduction of the two-tier system of Panchayati Raj under the Assam Panchayat Raj Act, 1972 the Anchalik Panchayats, which were coterminous with Community Development Blocks, were abolished and Gaon Panchayats with jurisdiction larger than erstwhile Gaon Sabhas were established. During 1979-80 the numbers of such Gaon Panchayats in the Plains district of the State stood at 714 and 20 Mohkuma Parishads were established in the Plains districts of the State under the said two-tier system. The State again re-introduced three-tier system of Panchayat institutions as a follow-up action of the enactment of Assam Panchayati Raj Act of 1986. Though there was a structural change so far as

Panchayati Raj Institutions are concerned yet it can be observed that no election was held in the state of Assam under the Act of 1986 till 1992. In fact, Panchayat Raj Institutions failed to deliver the goods particularly in the process of decentralization of power to the grass root level as no election was held in the state during the long period (1979-1992). Thus, though the phase of Panchayati Raj Institutions' revival started in 1978 in other states of India and resulted in the enactment of the 73rd Constitutional Amendment Act, 1992 yet it can safely be stated that in Assam the process of revival of Panchayati Raj Institutions truly started in 1992, when the election to the Panchayat Raj institutions was held. As mentioned earlier the Government of Assam enacted the Assam Panchayat Raj Act, 1994, in conformity with the recommendation of the 73rd Constitutional Amendment Act, 1992. As per provisions of Assam Panchayati Raj Act, 1994 there are three-tier system of Panchayats viz. Zilla Parishad at the district level, Anchalik Panchayat at the intermediate level and Gaon Panchayat at the village level and according to Economic Survey Assam, 2007-08, 29 state subjects have already been transferred to the Panchayati Raj Institutions and activity mapping has been notified in respect of 23 subjects empowering the Panchayati Raj Institutions. At present, there are 2202 number of Gaon Panchayat as on 20-03-2007, 219 Community Development Block as on 31-03-2007, 189 Anchalik Panchayat, under 20 Zilla Parishads as on 20-03-2007 in Assam (Economic Survey Assam: 2007-08). All these Acts provided scope for people's participation in rural decision-making process. Some of the Acts also made provision for the reservation of seats for the weaker section of society along with reservation of womenfolk. Even these Acts also made provision for holding of Panchayat Raj Institutions at regular interval. But, as mentioned earlier, election to the Panchayat Raj

Institutions were not at all held regularly. Failure of the Government to hold the Panchayat polls – apart from devolving power has also deprived the rural people under 2486 Gaon Panchayats in the State from enjoying the benefits earmarked under rural development schemes of the Central Government.

Ironically, Assam and Bihar have been identified as the two states in the country, which have failed to hold Panchayat elections and hence have been deprived of the benefits envisaged under the 73rd amendment of the Panchayat Raj Act (Assam Tribune: 8th June, 2000). It is also learnt that as the two Eastern states of Assam and Bihar have failed to utilize the Central funds, a major chunk of these funds have gone to West Bengal which in turn has helped its farmers to usher in green revolution in the state. (Ibid: 2000)

The Panchayat Empowerment and Accountability Incentive Scheme (PEAIS) is a Central Sector Plan Scheme, which has been implemented by the Ministry of Panchayati Raj since 2005-06. The scheme had an allocation of Rs. 5.00 Crore for 2005-06, which was raised to Rs. 10.00 Crore for the subsequent years; and the funds released to the State Governments/Union Territories on 100% grant basis, after assessing their devolution of the 3Fs (Funds, Functions and Functionaries). The scheme has continued in the 11th Five Year Plan period with annual allocation of Rs. 10.00 crore. From 2006-07 onwards the criteria for eligibility were derived on the basis of devolution of 3 Fs, which was developed by the National Council of Applied Economic Research (NCAER), New Delhi. During 2007-08, the index was revised to include a fourth dimension of “Framework”, which specially tests if the State has met the four mandatory constitutional requirements viz. establishing the State Election Commission, holding

PRI Election every five years, establishing State Finance Commission and setting up of District Planning Committees (Kurukshetra: 2010).

For 2008-09 NCAER, New Delhi was engaged by the Ministry for compiling the information on the parameters constituting the Index of Devolution (DI) and processes the same. NCAER submitted the final report titled "An Index of Devolution for Assessing Environment for PRIs in the States-Empirical Assessment – 2008." An Evaluation of the states under the PEAIS for 2008-09 was based on a two-stage assessment. For 2009-10, the Indian Institute of Public Administration (IIPA) was commissioned to undertake the study of the Devolution Index and rank states accordingly. In 2008-09 too, evaluation of states under PEAS for 2009-10 was based on a two-stage assessment.

The performance of Assam in comparison to other states and Union Territories in respect of Devolution Index is not at all satisfactory which has been shown in Table No.40, 24 States and Union Territories (Uts) participated in the evaluation exercise. Jharkhand did not qualify, as election to Panchayat have not been held in the state. Evaluation of the performance of the 23 states / U T that qualified has already been shown in Table No. 40.

Table No.40
Devolution Index descending order on overall rank.

Rank	States	DI Framework	D2 Function	D3 Finance	D4 Functionaries	DI Overall
1	Kerala	92.59	80.76	69.62	61.25	74.73
2	Karnataka	90.74	77.95	56.11	64.08	69.45
3	Tamilnadu	89.63	77.11	58.76	49.58	67.06
4	West Bengal	96.30	70.90	61.56	46.25	66.51
5	Maharashtra	73.52	65.52	62.78	44.17	61.49
6	Madhya Pradesh	74.44	63.52	53.50	54.17	59.78
7	Guzrat	54.44	59.78	51.56	44.58	53.07
8	Andhra Pradesh	70.74	45.01	53.77	35.83	50.10
9	Sikkim	87.04	59.11	24.59	40.17	47.43
10	Himachal Pradesh	88.15	53.89	25.30	43.83	47.01
11	Haryana	51.67	44.66	40.15	40.17	43.23
12	Orissa	67.04	56.76	27.17	31.67	42.93
13	Uttar Pradesh	80.00	42.47	35.31	23.17	41.73
14	Bihar	73.33	53.98	22.69	30.33	41.20
15	Lakshadweep	74.44	28.46	33.33	41.25	39.62
16	Rajasthan	70.37	30.72	34.83	28.00	37.56
17	Goa	64.81	29.78	25.81	34.17	34.52
18	Chhattisgarh	48.70	28.80	37.28	26.25	34.24
19	Punjab	62.41	34.25	11.07	40.17	31.54
20	Uttarkhand	41.67	28.75	22.52	30.83	28.92
21	Assam	63.70	23.08	26.56	12.67	28.31
22	Arunachal Pradesh	46.48	19.71	3.17	21.25	18.25
23	Chandigarh	33.33	23.44	5.46	16.25	17.19

Source: The Kurukshetra, Oct./2010

For the year 2009-10, the Ministry has decided to award 6 prizes in all, as follows:

First Prize: Kerala and Karnataka – Rs. 2.50 crore each; Second Prize: Tamilnadu and West Bengal – Rs. 1.50 crore each; Third Prize: Maharashtra – Rs. 1.00 crore. Sikkim being the best performing North-East State: Sikkim Rs. 1.00 crore. The states were facilitated on the

occasion of the "National Panchayat Diwas" on 25-04-2010. The ranking of states that were adjudged for the award as per DIs for the (2005-06, 2006-07, 2007-08, 2008-09 and 2009-10) are shown in Table No.41.

Table No.41**Ranking of States as per Index of Development since 2005-06 to 2009-10**

Sl. No.	States	Rank 2009-10	Rank 2008-09	Rank 2007-08	Rank 2006-07	Rank 2005-06
1	Madhya Pradesh	6	1	6	6	-
2	West Bengal	4	2	3	3	3
3	Tamilnadu	3	3	1	4	-
4	Kerala	1	4	2	1	1
5	Karnataka	2	5	4	2	1
6	Sikkim	9	6	10	5	4
7	Himachal Pradesh	10	7	7	10	-
8	Haryana	11	8	13	-	7
9	Chhattisgarh	18	9	-	-	4
10	Assam	21	10	-	9	-
11	Andhra Pradesh	8	11	8	-	-
12	Uttar Pradesh	13	12	-	-	8
13	Maharashtra	5	13	-	-	-
14	Arunachal Pradesh	22	14	-	-	-
15	Rajasthan	16	15	5	8	-
16	Goa	17	16	12	-	-
17	Tripura	-	17	-	-	-
18	Orissa	12	18	9	7	6
19	Bihar	14	19	-	-	-
20	Punjab	19	20	-	-	-
21	Manipur	-	21	11	-	-
22	Gujrat	7	-	-	-	-
23	Lakshadweep	15	-	-	-	-
24	Uttarakhand	20	-	-	-	-
25	Chandigarh	23	-	-	-	-

Source: The Kurukshetra, Oct./2010

5.4 Self-Help Groups: Late introduction of SHG in Assam in comparison to other Indian States

Before analyzing the significant role of women in Self-Help Groups in contemporary society we would like to present the observation of UN-HDR and World Bank reports regarding SHGs/Micro-Credit schemes. UN-Human Development Reports and World Bank reports regarding micro-credit schemes (SHGs) observe rightly as a tool of poverty alleviation and empowerment especially of women. The UN Human Development Reports and other United Nations/World Bank reports identify "South Asia as one of the most deprived regions in the world. South Asia has the largest number of people in the world living in absolute poverty, which includes 43 percent of the developing world's population. Sixty percent of these are women, which limited access to basic needs. The greatest burden of human deprivation and poverty, illiteracy and health related problems fall on its women" (Quoted in Neera Burra: 2007).

In India, as in many other countries, ensuring women's access to credit through micro-credit schemes is an important tool for both poverty alleviation and women's empowerment. Indeed, thousands of women's self-help groups (SHGs) have been set up across country and in this respect the NGOs and Government sponsored programmes and schemes (the Rashtriya Mohila Kosh (RMK), the Indira Mahila Yojana and the Swarnajayanti Gram Swarozgar Yojana (SGSY) have contributed relating to the growth of SHGs. Apart from this, Micro-Credit through women's SHGs is also a central element of the development vision outlined in the Tenth Five year Plan (Ibid: 2007). It is noted here that the Swarnajayanti Gram Swarozgar Yojana (SGSY) was launched as an integrated programme for self employment of the rural poor with effect from 1st April 1999 and the objective of the

scheme was to bring the poverty line by organizing them into Self-Help Groups (SHGs) through the process of social mobilization, their training and capacity building and provision of income generating assets through a mix of bank credit and government subsidy (India A Reference Annual: 2009). The SGSY has a special focus on the vulnerable groups among the rural poor. Scheduled Castes and Scheduled Tribes account for at least 50 percent, women 40 percent and the persons with physical disability constitute 3 percent of the Swarozgaries respectively. The scheme is being implemented through the District Rural Development Agencies (DRDAs), with active involvement of panchayati raj institutions, banks and NGOs; the scheme is financed on 75:25 cost-sharing basis between the Centre and the States. Since the inception of the programme 22.52 lakh Self-Help Groups (SHGs) have been formed covering 66.97 lakh swarozgaries which include 35.54 lakh members of the SHGs and 31.43 lakh individual Swarozgaries who have been assisted with a total investment of Rs. 14403.73 crore and out of total Swarozgaries assisted, SCs/STs were 45.54 percent and women 47.85 percent along with Central allocation for the scheme during 2006-07 was Rs. 1200 crore (Ibid: 2009).

Eminent scholars (for instance Mahammad Younis) have rightly observed that the poor are bankable and poor women are the trustworthiest in providing financial services. However, of late, notion of micro-credit has also been broadened into micro-finance which includes not only savings and credit but also insurance and pension together with the addition of housing as Ela Bhatt has rightly justified (Ela Bhatt: 2007).

Of course, the first official interest in group lending (SHGs) in India took shape during 1986-87 when National Bank for Agriculture

and Rural Development (NABARD) supported and financed research project on saving and credit management of Self-Help Group of Mysore Resettlement and Development Agency (MYRADA) (Gurmeet Singh: 2009) though SHG Banking linkage programme was initiated in 1992.

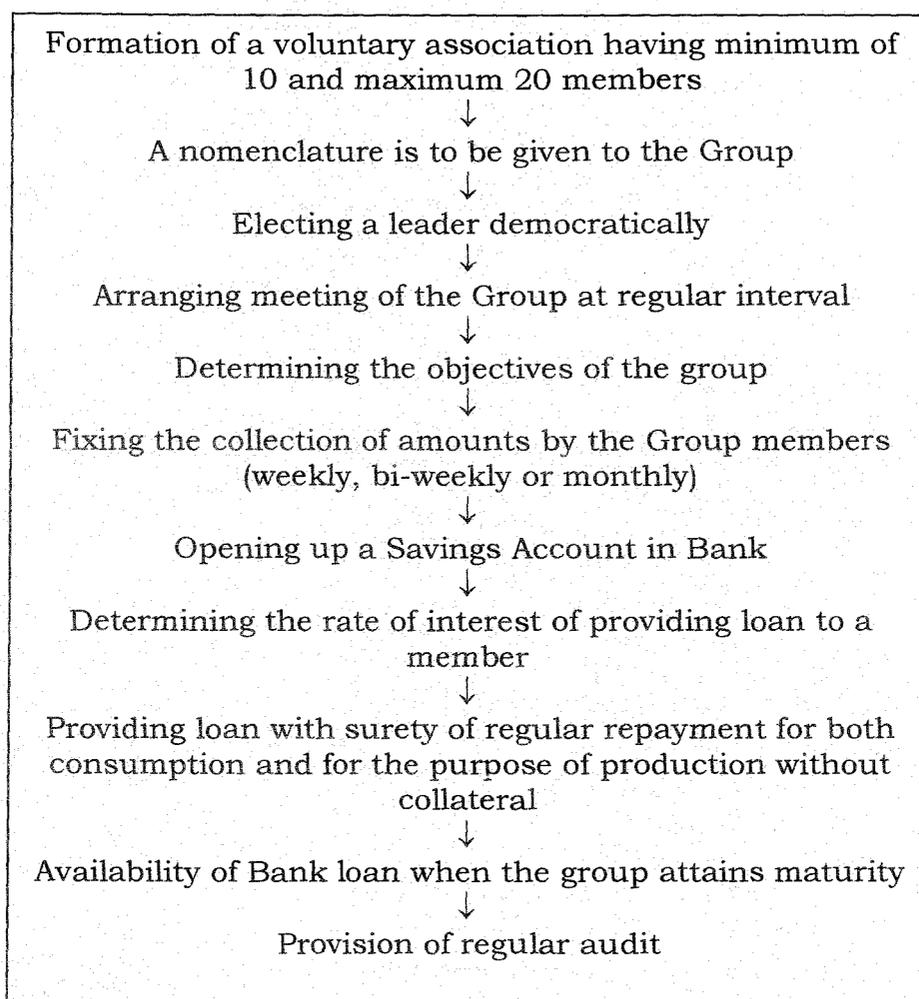
It can be said that there are two major models under micro finance namely Self-Help Group Bank Linkage (SHG-BL) and Micro-Finance Institution (MFIs) operating in India though Micro insurance is in experimental stage. Rajaram Dasgupta (2005) has rightly observed that micro insurance is still in experimental stage, till now "Micro savings" has been a proxy for 'Micro insurance'.

The declaration of the Micro Credit Summit held in Washington, D.C. in 1997 defined micro-credit programmes as those "extending small loans to poor people for self employment projects that generate income allowing them to care for themselves and their families" (Micro-Credit Summit: 1997 quoted in V.K. Ramchandran: 2003). The declaration also adds that, "in most cases, micro-credit projects offer a combination of services and resources to their clients in addition to credit for self employment and these often include savings facilities, training, networking and peer support (Ibid: 2003).

In India, the Task Force on Supportive and Regulatory Framework for Micro-Finance in India (NABARD-2000) defined micro-finance as the "provision of thrift, credit and other financial services and products of very small amounts to the poor in rural semi urban or urban areas enabling them to raise their income levels and improve living standards". The Reserve Bank of India also uses the same definition. V. K. Ramchandran(2003) has rightly observed that micro-credit is usually associated with in the following ways:

- very small loans,
- no collateral,
- borrowers from among the rural and urban poor,
- loans for income-generation through market-based self-employment,
- the formation of borrower groups and
- privatisation, generally through the mechanism of NGO control over and the determination by NGOs of the terms and conditions attached to each loan.

Thus, SHGs are voluntary associations of economically homogeneous groups of poor people who are not covered by the existing banking system with the member size of banking 10-20; and after opening a savings Account each member of the group contribute a fixed amount either weekly, bi-weekly or monthly and they rotate this common pooled resource within the members with small rates of interest. Formation of SHG has been shown with the help of the Text Box No.2:-

Text Box No.2**Organisational Structure of SHG**

It is said that the spread of the SHG-Bank linkage programme in different regions are uneven because of a number of factors. In March 2001, 71% of the linked SHG, were from Southern region consisting of Andhrapradesh, Karnataka, Kerele and Tamilnadu, though the share of southern region has come down progressively over the years but it is still 44% (Gurmeet Singh: 2009). In fact, several studies indicate that there is uneven geographical distribution of SHG's has been covered by Andhra Pradesh alone and the lowest percentage of total SHG's i.e.

0.19% is in Punjab; the SHGs growth is very low in states like Assam, Bihar, Jharkhand, Madhyapradesh and Rajasthan where the social environment is totally unfavourable to rural empowerment. However, 488 districts in all the States and Union Territories are covered under SHG's - Bank linkage programmes having linkage with 444 banks including 44 Commercial Banks, 191 RRBs and 209 Co-operative banks with the association of 2155 NGOs (A.Y. Pangannavar: 2008).

It has been revealed that up to 31st March 2006 the highest cumulative SHG growth of both in physical and financial terms has been achieved by the Southern Region. Highest growth of SHG in physical and financial terms has been achieved by the States of Southern Regions ranked in No. 1 position in the year 2006. In ranking Eastern Region remained in the second position and the Northeastern Region remained the last ranking position of '6' among all the six regions in the country (B.K. Mohanty: 2009). Rajaram Das Gupta has rightly observed thus in connection with classifying on the basis of credit per SHG and percent of poor families financed through SHG channel:

"There emerges seven groups of states:

- (a) Goa and Tamilnadu with high volume (Rs. 50,000 or more per SHG) and high penetration (50 percent or more families extended credit);
- (b) Andhrapradesh, Karnataka and Kerala with average volume (Rs. 25000 - 50,000) and high penetration;
- (c) Himachal Pradesh with low volume (less than Rs. 25,000) and high penetration.
- (d) Rajsthan and Orissa with low volume and average penetration (25 - 50 percent);

- (e) Haryana and Punjab with high volume and low penetration (less than 25 percent);
- (f) Jammu and Kashmir, Bihar, Maharashtra with low volume and overable penetration; and
- (g) Assam, West Bengal, Madhya Preadesh, Uttar Pradesh and Gujrat with low volume and low penetration (Rajaram Dasgupta: 2005)

He has also rightly maintained that micro credit is more SHG centric in a, b and c group of states; but more SGSY – centric in e, f and g group of states; and the group d comprising Rajasthan and Orissa lies in between these two sets with equal emphasis on SHG and SGSY. (Ibid: 2005) which has been shown in Table No.42.

Table No.42
SHG Credit in different states of India:

Sl.No.	Name of the States	SHG credit per Poor (Rs.)	Percentage of SGSY credit to SHG Credit
1.	Goa & Tamilnadu	687.4	7.9
2.	Andhra Pradesh, Karnataka & Kerala Himachal Pradesh	811.9	13.9
3.	Rajasthan & Orissa	698.7	58.8
4.	Haryana & Punjab	75.5	124.3
5.	Jammu Kashmir, Bihar & Maharashtra	70.5	338.8
6.	Assam, West Bengal, Madhya Pradesh and Gujrat	25.5	295.8
7.		32.4	225.2

Source: R. Dasgupta, "Micro finance in India", Economic and Political Weekly, March 19 / 2005.

The growth of SHGs has been very slow in Assam like Bihar, Jharkhand, Madhya Pradesh, Rajasthan etc. in the initial years. Today SHG movement in Assam has gained momentum during last few years. The Self Help Groups have started playing a very significant role in

respect of rural development and women empowerment. The spirited functioning of several thousands of SHGs engaged in motivating and organizing the rural poor through income generating activities having a positive impact for improving the socio-economic condition of the villagers particularly the womenfolk. According to the Chief Minister of Assam, "Assam's rural economy is undergoing a silent revolution with more than 85,000 SHGs playing the role of a vital catalyst, generating considerable level of self employment." He has also maintained that the spark of a silent revolution has already been ignited by mobilizing a sizeable section of the rural populace motivating them to march on the road to economic emancipation through capacity building measures and setting up of SHGs. More than 1 lakh SHGs have been functioning in Assam in which womenfolk have also been playing a vital role. The district wise number of SHGs in the state of Assam is shown in Table No.43.

Table No.43
Districtwise Number of SHGs in the State of Assam

Sl.No.	District	No. of SHG formed
1	Barpeta	6435
2	Bongaigaon	2443
3	Cachar	2961
4	Darrang	4076
5	Dhemaji	4134
6	Dhubri	9409
7	Dibrugarh	4705
8	Goalpara	3517
9	Golaghat	4949
10	Hailakandi	1821
11	Jorhat	4991
12	Karbi Anglong	2859
13	Kamrup	7369
14	Karimganj	2476
15	Kokrajhar	2854
16	Lakhimpur	4273
17	Morigaon	2792
18	N.C. Hills	763
19	Nagaon	9320
20	Nalbari	3452
21	Sibsagar	6109
22	Sonitpur	17997
23	Tinsukia	2842
	Total	1,12,547

Source: 1. <http://www.pnrdassam.org/shg/ASSAM>
2. Statistical Handbook of Assam, 2006 & 2007.

For SHG credit, there are three different models as rightly observed by R. Dasgupta (2005) and these three models are: Model I, Model II and Model III. As per Model I SHGs are formed and extended credit by the banks; in Model II SHGs are formed by the NGOs but credit extended by the Banks and in Model III in addition to forming SHGs, avail bulk loan from banks for lending to SHGs (Ibid: 2005).

Rajaram Dasgupta (2005) has also rightly maintained that in comparison to other four regions (North, Central, West and South). North-East and Eastern regions depend more on Model I and share of Model II is much less in these two regions and not much organic relationship has yet been established between bank and non-bank SHGs there.

Thus it can be said that being a Northeastern state, Assam has been categorized as SHG-backward state. In Assam RRBs and co-operatives are more dominant and commercial banks depend on their limited organizational resource for both development of SHGs and extending credit and as a result of SHGs credit per poor is much less in the state of Assam. It is interesting to note here that the SHGs have to raise the women-related issues particularly relating to women empowerment and other socio-political rights of womenfolk as several women's groups have rightly asked the Government of India to set up a committee on the status of Self Help groups (SHGs) to review the existing perspective, policies and programmes related to them to strengthen their potential for addressing the social, economic and political rights of women (The Hindu: 8 Nov/2006)

According to a report on SHGs, empowerment and Poverty Alleviation prepared and released by Anandi, Nirantar and Yugantar on 7 November, 2006 that strategy for both women's empowerment and poverty reduction, there has been little dialogue on SHGs between civil actors and policy workers regarding the expectations from SHGs, the ground level realities as well as possible ways of strengthening them (Ibid: 2006). The report also continued that the key findings of the study are that participation in SHGs has enabled women to gain access to credit for crisis and consumption related needs, it has put the burden of saving and repayment primarily on women; women have also

little control over the use of credit that they have brought to the family; It is also worthwhile to mention here that 64 percent of the Government sponsored groups never took up social issues, domestic violence was addressed only in 11 percent of SHGs and sexual notice issues taken up only by 4 percent SHGs; as high as 47 percent SHGs do not receive any capacity building inputs and only 39 percent SHGs were literate. It was also focused in the report that interior tribal villages have not benefited from the SHGs and neither have the SCs and women headed households. Since there are no men in the SHGs, there is resistance to women's entry in local market and political structures and resistance within the family. The study concludes thus:

Micro finance is not the solution to poverty or empowerment. For women's empowerment to be addressed, women need to be enabled to define their priorities and demand their rights (Ibid: 2006).

Various studies regarding the role of SHGs in the State of Assam also point out that Assam has at present more than one lakh Self-Help Groups (SHGs) with a membership of more than ten lakh and these SHGs are said to be existing on paper only because nearly 95 percent of them have become inactive by now due to absence of any income generating schemes before them (The Assam Tribune: 27 Dec./2007). The report also highlighted that most of the SHGs were found interested in receiving the subsidy amount. It is worthwhile to note here that the SHG movement in Assam has not been uniform in the state, with upper Assam adopting the movement more vigorously than lower Assam. The findings of the study 'SHGs - The Real Story' published by Nanda Talukdar Foundation in 2007 is that the upper Assam districts despite being well-endowed with natural resources and having moderately buoyant economy has adopted the schemes more sincerely than in lower Assam districts. According to the study at least

60-65 percent of SHGs, mainly promoted by State Institute of Rural Development (SIRD), are doing reasonably well; the SHGs promoted by others like DRDA, NABARD have lost momentum and have become directionless and the study points out the problem thus:

“The problem lies in the head. It has everything to do with attitude. The general tendency in lower Assam is to usurp the subsidy and then sit idle, blaming the authorities in turn for supplying sub-standard machinery, or parent stock, or expecting even more spoon feeding.” (Nanda Talukdar Foundation: 2007). The study also says that in Barpeta and Nalbari Districts, the SHG movement is viewed as just another Government scheme designed for systematic plunder (Ibid: 2007).

Now, we would like to focus the role of SHGs in the Barpeta District of Assam. Out of 23 Districts of Assam, Barpeta Ranked 6th regarding the formation of SHGs. As per Government document 6435 numbers of SHGs has been formed in the district since 1-4-1999 to 2005-06 (Statistical Hand book of Assam: 2007) and out of these 6435 SHGs 3730 numbers of women SHGs has been formed during the same period (Ibid: 2007). The summary of all Self-Help Groups of Barpeta District covering all the Development Blocks has been shown in the Table No.44.

Table No.44

Summery of all Self-Help Groups of Barpeta District

Block	No. of SHGs formed	Total Member Covered	Woman Member	Amount of Revolving fund released (Rs. in Lakhs)	Total Credit Amount (Rs. in Lakhs)	Total Subsidy Amount (Rs. in Lakhs)	Total No. of SHG received rev. fund	Total No. of SHGs received Credit & Subsidy	No. of Defog SHGs
1. Barpeta	467	5677	3379	8.95	92.79	46.14	98	102	0
2. Chenga	299	3461	2415	5.60	48.50	21.21	56	30	0
3. Sarukhetri	602	7007	4082	9.50	122.77	58.43	95	82	0
4. Gomafulbari	299	3123	2082	5.60	42.80	21.20	56	35	0
5. Pakabetbari	299	3979	2275	7.80	45.20	22.10	88	37	0
6. Bhawanipur	632	7122	3727	16.10	82.10	38.05	177	44	
7. Bajali	818	9347	6712	7.50	53.10	26.50	90	85	
8. Rupshi	435	5549	2827	6.75	19.15	9.58	81	15	
9. Gobardhana	575	7031	4968	3.30	28.31	14.15	33	27	
10. Chakchaka	450	5706	4495	6.20	20.41	10.21	80	18	
11. Jalah	1061	12644	6595	14.60	48.85	21.36	177	26	
12. Mandia	498	5987	2140	19.80	156.10	77.82	198		
Total	6435	76653	45697				1229		

Source: <http://www.pnrassam.org/shg/b.asp?district=BARPETA>
12/28/2008.

Out of 12 Development Blocks major portion of Char villages have fallen in three Blocks namely Chenga, Mandia and Rupshi. The summery of all Self-Help Groups of these three Blocks of Chenga, Mandia and Ruposhi along with major activity wise summery of all Self-Help Groups of Barpeta District has been shown in 45, 46, 47 and 48.

Table No.45

Summery of all Self-Help Groups of Mandia Block of Barpeta District

Name of GP	No. of SHGs formed	Total Member Covered	Woman Member	Amount of Revolving fund released (Rs. in Lakhs)	Total Credit Amount (Rs. in Lakhs)	Total Subsidy Amount (Rs. in Lakhs)	Total No. of SHG received rev. fund	Total No. of SHGs received Credit & Subsidy	No. of Defog SHGs
1. Mandia	76	905	385	2.20	31.81	15.94	22	20	0
2. Bamundongra	17	206	64	1.10	19.69	9.66	11	12	0
3. Agmondi Jadavpur	0								
4. Satra Kanar	0								
5. Digirpam	0								
6. Chachra	0								
7. Moinbori	14	172	21	0.10	0.00	0.00	1	0	0
8. Manikpur	5	5	60	0	0.20	0.00	2	0	0
9. Baghbar	33	387	184	0.90	1.00	0.50	9	1	0
10. Ramapara	6	71	12	0.60	1.50	0.75	6	1	0
11. Alopai Majarchar	4	45	9	0.10	0.00	0.00	1	0	0
12. Dharampur Bhatnapaity	3	41	0	0.10	2.00	1.00	1	1	0
13. Chatta	0								
14. Tarakandi	10	120	6	0.20	2.60	1.30	2	2	0
15. Joypur Chikartary	0								
16. Uzirchar	0								
17. Sonabari	2	32	6	0.20	0.00	0.00	2	0	0
18. Baghmara Char	5	51	0	0.20	3.00	1.50	2	2	0
19. Kadamtola	0								
20. Bhatkuchi	42	495	68	2.30	13.74	6.87	23	11	0
21. Gajia Medhirtary	0								
22. Sitoli	47	598	227	2.10	18.67	9.21	21	11	0
23. Janata	25	282	62	0.90	1.20	0.60	9	1	0
24. Sonapur Rubi	19	242	72	0.10	0.00	0.00	1	0	0
25. Jania	45	564	352	2.30	6.90	3.45	23	6	0
26. Kadong	0								
27. Gobindapur	16	189	60	0.70	7.34	3.72	7	4	0

Source: <http://www.pnrassam.org/shg/c.asp?>

District= BARPETA & Block= Mandia 3/16/2009

Table No.46

Summary of all Self-Help Groups of Chenga Block of Barpeta District

Name of GP	No. of SHGs formed	Total Member Covered	Woman Member	Amount of Revolving fund released (Rs. in Lakhs)	Total Credit Amount (Rs. in Lakhs)	Total Subsidy Amount (Rs. in Lakhs)	Total No. of SHG received rev. fund	Total No. of SHGs received Credit & Subsidy	No. of Defog SHGs
1. Bahari	52	547	453	0.60	5.50	2.50	6	5	0
2. Haripur	26	304	247	0.80	1.60	0.80	8	2	0
3. Niz-Chenga	0								
4. Bhatgaon	25	321	213	0.80	2.00	1.00	8	1	0
5. Rowmari Pather	0								
6. Chenga Mausalmanpara	0								
7. Kachumara	3	33	22	0.00	0.00	0.00	0	0	0
8. Dakhin Godhani	6	73	73	0.00	0.00	0.00	0	0	0
9. Mahchara	2	36	0	0.00	0.00	0.00	0	0	0

Source : <http://www.pnrdassam.org/shg/District= BARPETA & Block= Chenga>

Table No.47

Summary of all Self-Help Groups of Rupsi Block of Barpeta District

Name of GP	No. of SHGs formed	Total Member Covered	Woman Member	Amount of Revolving fund released (Rs. in Lakhs)	Total Credit Amount (Rs. in Lakhs)	Total Subsidy Amount (Rs. in Lakhs)	Total No. of SHG received rev. fund	Total No. of SHGs received Credit & Subsidy	No. of Defog SHGs
1. Haldia	57	682	502	1.05	9.50	4.75	7	0	0
2. Guileza	13	189	130	0.20	0.00	0.00	2	0	0
3. Kalgachia	51	652	431	0.70	1.20	0.60	8	1	0
4. Lachanga	0								
5. Sonpur	56	681	188	0.80	3.70	1.85	11	3	0
6. Tapeswara	23	261	127	0.30	0.00	0.00	3	0	0
7. Titapani	39	493	293	0.65	1.20	0.61	9	1	0
8. Banghuri	58	808	405	0.55	0.00	0.00	9	0	0
9. Nasatra	0								
10. Barvitha	0								
11. Chikni	26	336	87	0.10	0.00	0.00	1	0	0
12. Balai Pather	0								

Source : <http://www.pnrassam.org/shg/District= BARPETA & Block= Rupshi>.

Table : 48

Major Activity wise summary of all Self-Help Groups of Barpeta District

Activity	SHGs Formed	Member Covered	Woman Member	Revolving fund released *	Credit Amount *	Subsidy Amount *	SHG received rev. fund	SHGs received Credit & Subsidy	No. of Defog SHGs
Agriculture		20260	4861	3.29	22.472302	10.728805	356	170	1
Animal Husbandry		3413	2713	0.525	3.11328	1.56164	55	28	0
Bill Metal		205	10	0.05	0.66	0.33	5	4	0
Brass Metal		61	0	0	0	0	0	0	0
Cane & Bamboo		341	110	0.055	0.27	0.135	6	2	0
Cutting		2291	2223	0.39	2.371	1.128	43	19	0
Dairy		5439	2827	0.99	7.195	3.5725	100	49	0
Dry Fish		81	17	0.04	0.72	0.25	4	2	0
Duckery		972	683	0.145	0.382	0.191	15	4	0
Farming		6	0	0	0	0	0	0	0
Fishery		3341	660	0.37	6.743	3.2915	44	41	0
Food Processing		86	86	0.015	0.348	0.174	2	3	0
Goatery		1023	690	0.06	0.12	0.06	7	1	0
Handloom		2439	2317	0.36	2.151	1.0505	37	18	0
Mat Making		1274	772	0.23	2.36	1.18	26	21	0
Mushroom		603	359	0.12	0.35	0.175	13	4	0
Net Making		12	12	0.01	0	0	1	0	0
Piggery		5423	3387	1.065	5.3345	2.4655	121	37	0
Pottery		20	20	0.01	0	0	1	0	0
Poultry		5703	4262	0.62	4.816	2.2995	66	42	0
Power Tiller		1363	277	0.115	1.7045	0.69725	13	9	0
S.S.I.	141	1689	848	0.265	1.744	0.862	27	14	0
Sericulture	18	201	121	0.01	0	0	1	0	0
Tailoring	18	213	190	0	0.1	0.05	0	1	0
Veterinary	94	1161	1039	0.01	0.17	0.085	1	1	0
Weaving	1580	18826	17122	2.385	11.2597	5.53735	281	130	0

Source : <http://www.pnrdassam.org/shg/District=BARPETA>.

SHGs:**Role of women on Char villages under Mandia, Chenga and Rupshi Development Block:**

Our surveyed Char villages are within the Jurisdiction of Mandia, Chenga and Rupshi Development Blocks. The role of women Self-Help Groups in these Char villages are still in nascent stage. Out of 18 surveyed villages 12 villages are within Mandia Development Block, 3 villages are within Chenga Development Block and 3 villages are within Rupshi Development Block. The 12 Char villages of Mandia Development Block cover five Gaon Panchayats. Islampur is under Bahtnapaiti-Dharampur Gaon Panchayat. Aligaon Pather is under Manikpur Gaon Panchayat. Jahanar Ghola, Balajan, Morabhajj, Jahanar Gaon, Silashi Pather, Baghbar Gaon, Niz-Baghbar are under Baghbar Gaon Panchayat, Bamundongra is under Bamundongra Gaon Panchayat, Todhara Gaon and Dighir Pather are under Dighir Pam Gaon Panchayat. Sarudia, Major Char and Dakhin Godhuni are under Chenga Development Block fallen under the jurisdiction of Dakhin Godhuni Gaon Panchayat. Char Saria is under Rupshi Development Block which is covered by Guliza Gaon Panchayat, Udmari is under Sonapur Gaon Panchayat and Golia is within the Lashunga Gaon Panchayat.

It is worthwhile to mention here that not a single SHG has been formed till today in Todhara Gaon and Dighir Pather which are under Mandia Development Block falling under Dighirpam Gaon Panchayat. As per our survey too we have not noticed functioning of SHG in these two Char villages. We can witness 17 number of SHGs under Bamundongra Gaon Panchayat and out of these 17 SHGs covering 206 total members (64 women members), 11 number of SHGs received revolving hunds and 12 SHGs received Credit and subsidy and out of

these 17 SHGs there is only 1 SHG belonging to women in the Char village of Bamundongra Nabajyoti Mohila SHG covering 10 women members. The primary activity of SHG is Poultry; it has received Rs.10,000.00 as revolving fund and received credit and subsidy Rs.1,42,000.00 and Rs. 72,000.00 respectively.

The char village Aligaon Pathar along with other villages are under Manikpur Gaon Panchayat falling Mandia Development Block having only 5 number of SHGs. Out of these 5 SHGs only two SHGs received revolving fund but it is unfortunate that no SHG belonging to womenfolk has been found. As per our field survey and interview with the womenfolk of this village not a single woman have ever heard about SHG. The Char village – Islampur is under Bhatnapaity-Dharampur Gaon Panchayat and under Mandia Development Block. It has only 3 SHGs and out of these three SHGs one SHG received revolving fund and one SHG received credit and subsidy; but no woman SHG has been formed till today in the Char village of Islampur. Baghbar Gaon Panchayat of Mandia Development Block has formed 33 SHGs and this Baghbar Gaon Panchayat has covered 7 surveyed villages and out of 7 surveyed villages only three villages – Silashi Pather, Baghbar Gaon and Niz-Baghbar are fortunate enough to form some SHGs belonging to womenfolk. Of course out of 33 SHGs in Baghbar Gaon Panchayat 9 SHGs received revolving fund and 5 SHGs out of these 9 SHGs are SHGs comprising women members. These SHGs are Niz-Baghbar, Marami Mahila Samity, Niz-Baghbar Nabanoor Mohila Samity, Silashi Pather Mohila Samity, Nabajyoti Mohila SHG, Niz-Baghbar Madhumati Mohila Samity. While conducting survey, it is found that almost all the respondents stated that they are benefited from the SHG movement, though the womenfolk are facing some problems from male members of

their family in connection with participating the meetings of SHG which we have highlighted in the survey report of our study.

Charsaria is a Char village, which is under Guliza Gaon Panchayat falling under Rupshi Development Block having 13 SHGs along with other villages. Out of these 13 SHGs only two SHGs received revolving fund and no SHG is yet to receive credit and subsidy. Jonali Mohila Atma Sahayak Got, Sagarika Atma Sahayak Got, Noor Jannat Paschim Bardanga Atma Sahayak Got, Sewali Mohila Atma Sahayak Got are some of the SHGs belonging to women members in this Gaon Panchayat. Sarudia, Major Char, Dakhin Gudhani are the Char villages falling under Dakhin Gudhani Gaon Panchayat and Chenga Development Block having 6 SHGs. Though no SHG has received revolving fund and subsidy yet it is worthwhile to mention here that all the 6 SHGs have comprised women members. It is noted here that the primary activity of almost all the SHGs are poultry, dairy, animal husbandry, agriculture, weaving etc. Summary of all Self-Help Groups of Mandia, Chenga and Rupshi Development Blocks under Barpeta District which our surveyed Char villages covered have been shown from Table No. 44 to Table No.48.

5.5 Conclusion

While introducing the chapter it was pointed out that participatory institutions, to the extent people embrace them may loosen the hold of vicious circle of poverty, lack of consciousness and low participation. In the second section of the Chapter the significance of participation was noted with respect to women's empowerment in Assam in general and char areas of Barpeta District in particular as revealed in Panchayat Elections. The Third section discusses the limits of Panchayati Raj Institutions for women's empowerment in the light of their general performance. The fourth section discusses the slow

growth of SHGs in Assam and the problem of their extension in the Char areas. It was generally found that participatory institutions have not taken deep roots in the char areas of Barpeta District which has negative implications for women belonging to minority communities.