

CHAPTER – V

SELF-HELP GROUPS AND RURAL DEVELOPMENT IN MALDA DISTRICT: FIELD SURVEY

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A. Introduction

The Swarnajayanti Gram Swarajgar Yojana (SGSY) a community driven community led, community owned development programme has come into existence on the 1st April 1999¹ by the efforts made by the Government of India during the 9th Five Year Plan (1997-2002), by restructuring the existing poverty alleviation programmes under the Integrated Rural Development Programme, like Training of Rural Youth for Self Employment(TRYSEM), Development of Women and Children in Rural Area(DWCRA), The South India Textile Research Association(SITRA), Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY) and Million Wells Scheme (MWS) and so on, to bring assisted poor families above the poverty line by way of ensuring appreciable sustained level of income, so that their standard of living and quality of lives be improved and could stand on their own feet within a limited period of time. The SGSY is a holistic approach covering all aspects of Self Employment and funds under the SGSY is shared by the central and state government in the ratio of 75:25. Particularly objective under the SGSY is to bring every assisted family above the poverty line within three years by providing them with income generation assets through a mix of Bank Credit and government subsidy. SGSY focuses on group approach and preference is given for women Self Help Groups.

SGSY is a credit-cum-subsidy programme but credit is the critical component, subsidy being only a minor and enabling element. Subsidy would be 50% of the total cost of the scheme subject to a ceiling of 1.25 lakh or ₹ 10,000 per member of the SHG whichever is less, however there is no monetary limits on subsidy for irrigation projects. SGSY also has focused on the vulnerable groups among the rural poor and it is decided that Schedule Cast and Schedule Tribe will account for at least 50% of the Swarajgaries, women 40% and the disabled 3% of the total asserted families. The programme further focuses on an organization of the poor at the grass root level through a process of social mobilization for poverty eradication. SHGs is a ideal forum to empower the rural poor women, schedule cast and schedule tribe communities by way of their socio-economic development.

Malda district being the backward district it has been selected for funding from Women Self Help Groups (WSHGs) by NABARD in consultation with the department of Financial Services, Government of India for supporting and nurturing WSHGs. In this regard Sreema Mohila Samiti in Malda district, as an Anchor NGO has been

working since 2012-13² for the formation of WSHGs and already has achieved the target of 1600 WSHGs given to them of which more than 300 WSHGs have been credit linked during the financial year 2015-16. In Malda district there are 39580³ SHGs in total as on 31.03.2014 of which 17,896 SHGs are promoted by the Malda District Central Co-operative Bank Ltd. (MDCCB) as Self Help Promoting Institution (SHPI) and other SHGs are promoted by Commercial Banks and Non-Governmental Organizations (NGOs). Bangio Gramin Vikash (BGVB) has promoted 8226 SHGs as on 31.03.2014. Some good NGOs are working as SHPI are Rajadighi Community Health Service Society, Eklakhi 16 Mile Rural Development Society, Maheshpur Welfare Society, Khanpur Azad Gram Unnayan Samity and Malda Vivekananda Seva Kendra.

Training are being given to the members by the concerned banks and NGOs with the financial support of NABARD on different income generating activities. There are major key activities which are undertaken by the Self Help Groups for implementations in 15 development blocks in Malda district are as follows⁴: (i) Crop purchase & selling, (ii) Animal Husbandry, (iii) Minor irrigation, (iv) Agriculture, (v) Weaving & Dhokra making, (vi) Can and bamboo work, (vii) Poultry, (viii) Sericulture, (ix) Fishery, (x) Goatary, (xi) Tailoring, ready-made garments making & embroidery, (xii) Kutty, (xiii) Dairy, (xiv) Jute Processing, (xv) Pottery, (xvi) Pan baroj, (xvii) Chira/ Muri making, (xviii) Jam, Jelly making & Mango Processing, (xix) Cluster Shallow, (xx) Bee keeping, (xxi) Silk reeling, (xxii) Bidi making, (xxiii) Carpentry. Among the banks MDCCB, BGVB and UBI⁵ have taken lead in the formation and nurturing of SHGs. Scheme under NRLM/SRLM have been started for implementation in the district of Malda by enrolling by SHGs at block level by the supervisors. In the district training programme on Livelihood is being arranged under the Chairmanship of the Project Director, District Rural Development Cell to monitor the progress of the scheme for which “Pragati Fund” is being disbursed to all NRLM/ SRLM compliant SHGs. The total amount of saving linked deposit with the various concerned banks is ₹ 2657.25 lakh⁶, credit link SHGs being 29228 (NABARD) as on 31.03.2014 out of the total 39580 SHGs and 17169 SHGs availed of bank loan of ₹ 5653.05 lakh as on even date. In the Malda District the average loan per SHGs is ₹ 35,000/-⁷ which is less than national average of ₹ 85,000/- as on 31.03.2014. However, more than ₹ 60,000/- has been given as loan to per SHGs during the financial year 2014-15 and onwards. As on 31.03.2014⁸ total loan outstanding is ₹ 10437/- lakh and 1328 SHGs accounts have

become Non-Performing Assets (NPA), with a loan amount of ₹ 704.63 lakh which is a matter of grave concern and therefore to be looked into very carefully by all the implementing agencies to sort out the problem meticulously within a short period of time with concerted effort, otherwise the objectives of the empowerment of rural women through SHGs would go in vain.

To strengthen the SHG-bank linkage programme in the Block Level bankers committee and District Level Coordinating Committee meeting of Malda District, it is decided that the SHGs which have become dormant has to be revived with the help of bankers, Block Level Officials and NGOs. In Malda District it is decided that need based training programme would be arranged by the DRDC, and NABARD along with the WSHG Pilot Project which is going on already and it is also decided that all vibrant SHG's would be given larger amount not less than ₹ 1.00 lakh from the financial year 2012-13 and onwards. Training would be arranged for all the SHGs including NRLM/SRLM compliant groups through various training institute, like Rural Self Employment Training Institution (RSETI), Krishi Vigyan Kendra (KVK) and banks and so on, with the help of NABARD and concerned Government Department s and NGOs. Further, their financial literacy would be enhanced by the Counsellor of Financial Literacy Centre of Bangiyo Gramin Vikash Bank (BGVB) & Malda District Central Cooperative Bank (MDCCB). NABARD would provide financial assistance for matured SHGs for Micro Enterprise Development Programme (MEDP) training for skill upgradation. MDCCB and NGOs have already organized livelihood training programme on goatery, dairy, vermi-composed, tailoring, lather bag making and beautification courses and so on, for SHG members with NABARD assistance. Besides the awareness programme, training programme on SHG-bank linkage has also been conducted by the bankers, concerned Government Departments and NABARD.

The total rural population being 3447185 as on 31.3.2014⁹ in Malda district, it is estimated that there is a total potential for promotion and saving linkage of 66000 SHGs in the district. As on 31.03-2014, 39580 SHGs have been promoted in the district and therefore a gap of 26420 SHGs is still to be promoted. The block-wise detail of potentials available for promotion and saving linkage of SHGs in the district for the financial year 2015-16 is furnished in a table, marked as Table-5.1 and the potential for credit linkage of the SHGs for the financial year 2015-16 is furnished in a table, marked as Table-5.2.

TABLE – 5.1
BLOCK WISE DETAILS OF POTENTIAL AVAILABLE FOR PROMOTION AND SAVINGS LINKAGE OF SHGs
DURING THE FINANCIAL YEAR 2015-16 IN MALDA DISTRICT

(₹ Lakh)

Sr No	Name of the Block	Total Potential for promotion of SHOs	No. of SHGs savings linked as on 31 March 2014	Balance Potential as on 31 March 2014	No. of SHGs to be promoted and savings linked during 2014-15	No. of SHGs to be promoted and savings linked in.2015-16
1	Harishchandrapur I	5100	2300	2800	250	1200
2	Harishchandrapur II	5700	2250	3450	100	1100
3	Chanchal I	4000	2650	1350	250	1100
4	Chanchal II	3500	2900	600	300	1100
5	Rntua I	4300	2830	1470	250	1300
6	Hatua II	3500	2650	850	400	1250
7	Gazole	5300	3500	1800	1200	2000
8	Bamongola	2600	1800	800	500	1850
9	Habibpur	4000	2300	1700	800	1650
10	Old Malda	3000	2600	400	200	1700
11	English Bazar	4000	2800	1200	700	1700
12	Manikchak	4000	2750	1250	500	1450
13	Kaliachak I	6500	2900	3600	600	1650
14	Kaliachak II	5000	2650	2350	850	1400
15	Kaliachak III	5500	2700	2800	1000	1550
		66000	39580	26420	7900	22000

TABLE – 5.2
POTENTIAL FOR CREDIT LINKAGE OF SHGs DURING THE FINANCIAL YEAR 2015-16 IN MALDA DISTRICT

(₹ Lakh)

Sr No	Name of the Block	No. of SHGs credit linked as on 31 March 2014	SHGs to be credit linked during 2014-15				SHGs to be credit linked in 2015-16			
			Fresh		Repeat		Fresh		Repeat	
			No	Amount (Rs Lakh)	No	Amount (Rs lakh)	No	Amount (Rs Lakh)	No	Amount (Rs lakh)
1	Harishchandrapur I	2300	240	180.00	60	40.00	400	400.00	800	640.00
2	Harishchandrapur II	2250	250	187.50	75	50.00	500	500.00	600	480.00
3	Chanchal I	2650	230	172.50	70	70.00	700	700.00	400	320.00
4	Chanchal H	2900	280	210.00	40	38.00	700	700.00	400	320.00
5	Ratua I	2830	210	157.50	90	70.00	700	700.00	600	480.00
6	Ratua II	2650	280	210.00	40	30.00	450	450.00	800	640.00
7	Gazole	3500	300	225.00	60	40.00	800	800.00	1200	960.00
8	Bamongola	1800	290	217.50	40	38.00	750	750.00	1100	880.00
9	Habibpur	2300	300	225.00	75	65.00	700	700.00	950	760.00
10	Old Malda	2600	280	210.00	80	68.00	700	700.00	1000	800.00
11	English Bazar	2800	300	225.00	30	25.08	700	700.00	1000	800.00
12	Manikchak	2750	260	195.00	90	70.00	650	650.00	800	640.00
13	Kaliachak I	2900	300	225.00	60	58.00	700	700.00	950	760.00
14	Kaliachak II	2650	250	187.50	90	50.00	700	700.00	700	560.00
15	Kaliachak III	2700	300	225.00	46	30.00	850	850.00	700	560.00
	Dist Total	39580	4070	3052.50	946	742.08	10000	10000.00	12000	9600.00

B. Self-Help Groups in Malda District: A Survey

After removing certain limitations of the SGSY, the Government of India approved restructuring of SGSY as the National Rural Livelihood Mission (NRLM) and launched the same during the period of Eleventh Five Year Plan (2007-2012) in the month of June-2011. Scheme under the NRLM / SRLM have already been started for implementation in the Malda District by enrolling SHGs at block level by the supervisors of concerned departments, bank and NABARD. The position of progress of the formation, activities no. of Mahila Sangha Cooperatives, fund received under Community Investment Fund (CIF) and no. of SHGs disbursement of bank's credit during the financial year 2014-15, 2015-16 and 2016-17 (as on January 2017) in the Malda district as a whole is furnished in a table and marked as Table 5.3.

TABLE 5.3

Anandadhara (NRLM)

PROGRESS OF SHGs IN Malda (NRLM) at a Glance

Financial Year 2014-15, 2015-16 and 2016-17(As on January 2017)

Sl No.	Activity / Information	Financial Year		
		2014-15	2015-16	2016-17 (As on January 17)
1	SHGs formation during the Financial Year	581	7,457	5,450
2	Cumulative up to the end of Financial Year	16,998	24,455	29,905
3	Total Number of Sangha	146	146	146
4	Mahila Sangha Cooperative Society	0	72	143
5	Number of Sanghas received Community Investment Fund (CIF) & amount	44 ₹ 4.40 Cr	111 ₹ 4.55 Cr	-
6	Number of SHGs received CIF From Sanghas	-	-	2138 ₹980.22 Lac
7	Number of SHGs disbursed Bank Credit	5129 ₹36.90 Cr	8451 ₹84.57 Cr	9132 ₹10239.56 Lac

From the statement of Table 5.3, it has been observed that out of total 146 Mahila Sangha Cooperatives, no. of the same as on 31.01.2017 is 143. The block-wise progress of SHGs bank-linkage under NRLM/ SRLM in the Malda district of the financial year 2015-16 and 2016-17 (as on January 2017) is furnished in a table and marked as Table 5.4.

TABLE 5.4**Anandadhara (NRLM)****Block wise Progress of SHG Bank Linkage (NRLM)**

Sl No.	Name of the Block	2015-16		2016-17 (As on January, 2017)	
		No	(Amount in Lakh)	No	(Amount in Lakh)
1	Harishchandrapur-1	233	234	203	260.12
2	Harishchandrapur-II	231	319	570	790.66
3	Chanchal-1	344	425	210	331.50
4	Chanchal-II	220	377	148	234.18
5	Ratua-I	147	161	283	348.75
6	Ratua-II	496	620	317	435.14
7	Gazole	515	688	426	672.54
8	Bamangola	279	321	353	466.75
9	Habibpur	489	602	878	1299.93
10	Old Malda	291	335	374	508.00
11	English Bazar	493	682	1051	1492.70
12	Manikchak	667	843	611	842.75
13	Kaliachak-I	344	308	570	688.28
14	Kaliachak-11	418	331	190	223.20
15	Kaliachak-111	175	220	310	397.55
16	MDCCB (All Blocks)	3109	1991	2637	1247.51
	Total	8451	8457	9132	10239.56

From the statement of Table 5.4, the percentage of total number of SHG bank-linkage (NRLM) of Malda District Central Cooperative Bank (MDCCB) alone out of all commercial banks Bangio Gramin Vikash Bank (BGVB) and others as on 31.01.2017 taking together all blocks of Malda district has been found to be 28.87 and the percentage of total amount of credit linkage as on the same date of MDCCB alone has been found to be 12.18 out of all commercial banks BGVB and other banks. The details position on the progress of formation and credit linkage of the SHGs as on 31.03.2018 under the MDCCB¹³ through their 16 branches and 152 Primary

Agriculture Cooperative Societies (PACS) with the coordination of NABARD given under direct the 4 branches is 62, under the 152 PACS is 18320 and under the other societies is 2714, comprising 21096 SHGs in total. Out of 21096 SHGs 62 female SHGs are linked under the direct 4 branches, 16, 334 female SHGs are under the 152 PACS and 2466 female SHGs are under the other societies, forming 18,862 female SHGs i.e. 89.41 percent out of total 21,096 SHGs. Out of total 1,97,925 SHGs, women members are 1,79,792 which forms 90.83 percent of the total SHG members as on 31.03.2018. Out of total 1,97,925 SHG members 94,028 members belong to SC/ST categories, which forms 47.50 percent and percentage of minority community members is 23.55, out of the total 1,97,925 SHG members, members of minority community are 48,631 as on even date.

The total nos. of SHGs older than 6 months as on 31.03.2018 is 20,420 thus forms 96.79% out of total 21,096 SHGs as on even date, which shows very good position of the SHGs under MDCCB, as all of them can avail loan from the bank if necessary for their socio-economic development. It has also been observed that out of total 21,096 SHGs, total no. of credit linked SHGs as on 31.03.2018 is 19,040, which forms 90.25 percent and thus reveals that 90.25% of total SHGs have already availed loan for their different and suitable activities and therefore have already empowered them, socio-economically. It is also observed that out of total 21,096 SHGs, 17,294 women SHGs in total have already been credit linked which forms 81.97 percent as on 31.03.2018, which reveals that majority of women SHGs have already been empowered socio economically by way of availing loan on different and suitable activities. Out of total 1,97,925 SHG members, 1,44,188 members have already been credit linked thus forms 80.19 percent, which means that more than 80 percent of the total members of SHGs have already availed loan from the MDCCB through PACS on different and suitable activities for their socio-economic empowerment. It has also been observed that out of 1,44,188 members credit linked, 1,33,817 women members have been credit linked, which forms 92.80 percent of women credit linked as on 31.03.2018, which reveals that empowerment of women through SHGs have been achieved by way of availing loan from the MDCCB through the PACS on different and suitable activities. This has also been observed that out of 1,33,817 credit linked members, the total of SC/STs credit linked member is 47,820 as on 31.03.2018 which forms 35.73 percent and that reveals credit linked SC/ST community is taking significant part in availing of

loans on different and suitable activities for their empowerment socio economically. Further it is also seen that out of 1,33,817 women SHG members, 44,106 belong to minority communities i.e. Muslims, Sikhs, Christians, Zoroastrians and Buddhists, comprising 32.95 percent. From the Table 5.4 it has been observed that amount of loan disbursed to 19,040 credit linked SHG members during the financial year 2017-18 is ₹ 3527.86 lakh which means that ₹ 18,528.67/- as a loan have been disbursed to each SHG members during the financial year. The West Bengal State average under cooperative sector of the same is ₹ 25,350/- per SHG as on 31.03.2018 which is not a good indication for the MDCCB in this regard. The position of loan per SHG member of MDCCB is ₹ 2,948.82/- as on 31.03.2018 and the position of the same of the state of West Bengal under cooperative sector is ₹ 3,444.74/- on the even date, which indicates the sorry state of affairs in this case also. However, if the same is taken for the sole financial year of 2017-18, then its position for per member loan of MDCCB is slightly better than that of state average which is ₹ 4,819.97/-. It has also been observed that 8,814 SHG members have availed of 2nd and subsequent loan from the MDCCB during the financial year 2017-18 which forms 46.29 percent of the total 19040 SHGs, which indicates a good sign for MDCCB in this regard.

In order to increase the per member or per SHG loan more and more holistic effort should be endeavoured by all the concerned department, bankers, NABARD and NGOs to make the poor women folks for their socio-economic empowerment in the days to come. It is also seen that total loan outstanding from amongst the 19040 SHGs is ₹ 3,234.63 lakh as on 31.03.2018 which means that out of total loan disbursed of ₹ 3527.86 lakh during the financial year 2017-18, percentage of total loan outstanding is 91.45 percent. Demand of loan of total SHGs as on 31.03.2018 is ₹ 2763.20 lakh out of the total outstanding amount of ₹ 3234.63 lakh as on 31.3.2018 forming the 85.42 percent of repayment of loan as a whole of SHGs under the MDCCB which is 85.23 percent as on 31.3.2018. The position of the same of the all DCCBs and three regional cooperative banks under the West Bengal State Cooperative Bank (WBSCB) is 90 percent as on 31.03.2018¹⁴. In order to increase the recovery percentage for both of the MDCCB's and WBSCB's more and more effort should be made by all concern so that poor women members of SHGs may get more and more loan on different and suitable activities by way of repaying, loans / overdue loans on time for their socio-economic empowerment. From the Table 5.4 it has been further observed that out of total 21096

SHGs 6699 SHGs having 56465 members have left their activities from the PACS under the MDCCB, thus making actual number of SHGs 1,4397 and SHG members 1,41,460 as on 31.03.2018. From the above left out figure, it has been observed that 31.75 percent SHGs and 28.52 percent of SHG members have left from the PACS under the MDCCB as on 31.03.2018, which indicates a very bad situation in this regard. In order to arrest such trends, all concerned should take serious measures right from now and in the days to come, so that actual objectives of the SHGs under cooperative sector and SHGs under NRLM / SRLM and Mahila Sangha multipurpose cooperatives be implemented practically for the empowerment of poor rural women in all respect.

Block wise and society level position of 15 blocks under the MDCCB on deposit mobilization, investment, credit linkage, loan issue, recovery, loan outstanding and so on, under MDCCB is given in the Table 5.5 during the financial year 2017-18.

TABLE 5.5 (Part 1)

Block wise and society level position of 15 blocks under the MDCCB on deposit mobilization, investment, credit linkage, loan issue, recovery, loan outstanding and so on, under MDCCB is given in the Table V during the financial year 2017-18

Sl. No	Name of block	Position up to the Reporting Month (Society level Figure) MARCH-2018										
		Deposit Mobilized	Of Wh. Invested at MDCCB Ltd.	No. of SHG exists > 6 mths.	Credit Linkage				Loanee Gr.		Loan Mem	
					No. of SHG	Of which Fem.	Memb.	Of Which Fem.	No.	Of which Default	No.	Of which default
1	Harischandrapur-I	6,250,969	6,902,338	712	483	465	4839	3742	4839	2419	-	-
2	Harischandrapur-II	3,809,071	3,967,526	567	325	272	2799	2183	182	154	1756	1384
3	Chanchal-I	9,894,953	9,819,365	862	582	640	5596	5410	330	113	3854	985
4	Chanchal-II	4,614,697	4,219,626	432	238	213	1725	1530	214	117	1689	1057
5	Ratua-I	4,743,629	3853304	454	248	241	1969	1781	128	68	918	55
6	Ratua-II	11,202,746	7,472,984	817	714	661	4370	3890	616	65	3890	440
7	Manikchak	12,875,990	11,947,968	899	471	433	3578	3375	205	57	1547	448
8	Kaliachak-I	5,585,427	4,881,573	550	366	336	3485	3129	165	53	1656	542
9	Kaliachak-II	47,337,337	42,405,431	1477	1348	1148	11253	10241	752	117	10010	871
10	Kaliachak-III	1,591,084	1,231,338	276	106	94	862	759	40	12	389	100
11	Gazole	68,138,000	67,477,000	2905	2292	2043	19070	17708	2242	400	13460	2816
12	Bamongola	56,072,175	49,306,926	2751	2376	2268	20752	20116	1332	229	13528	1885
13	Habibpur	58,401,065	46,803,046	3621	3195	3020	25210	23725	1712	325	13438	2682
14	Old Malda	14,846,170	14,616,659	1348	873	767	6881	5772	540	76	3747	632
15	English Bazar	21,624,672	14,437,896	1146	746	601	7247	5617	621	56	3269	623
Total		326,987,985	239,342,980	18817	14363	13202	119636	108978	13918	4261	73151	14520

Source : Supplied by the MDCCB

Continued to TABLE (Part 2) ...

Continued from TABLE (Part 1) ...

TABLE 5.5 (Part 2)

Block wise and society level position of 15 blocks under the MDCCB on deposit mobilization, investment, credit linkage, loan issue, recovery, loan outstanding and so on, under MDCCB is given in the Table V during the financial year 2017-18

Sl no	Name Of block	Position up to the Reporting Month (Bank Level Figure)								(Society Level Figure)				
		Loan Issued		Loan Recovery		Loan Outstanding		Demand	% - age of Recov.	SHG availing loan > 1 time			Liout Group	
		During the Year	Cumul. (Since inception)	During the Year	Cumul. (Since inception)	Total	Of which O. D.			No.of SHG	Memb.	Loan Disb.Dunn g the Yr.	No.of SHG	Memb.
1	Harischandrapur-I	7,353,000	18,175,147	1,510,520	10,785,102	8,692,555	1,449,309	-	-	338	2058	7,353,000	6	62
2	Harischandrapur-II	-	556,000	149,908	476,855	3,945,056	3,548,105	3,390,989	-	166	1529	0	273	2538
3	Chanchal-I	25,576,000	12,263,100	942,502	942,502	14,594,300	710,478	1,611,080	-	-	1499	-	392	3633
4	Chanchal-II	3,260,000	3,968,100	912,355	1,903,846	6,027,065	1,859,342	4,100,890	-	184	1605	0	222	1675
5	Ratua-I	5,407,000	10478613	2,532,461	6,553,884	4,870,564	-	446,889	-	172	978	1,440,100	290	2715
6	Ratua-II	7,347,000	55,271,053	5,946,038	38,588,689	9,299,155	-	5,686,622	-	584	3546	882,250	473	3956
7	Manikchak	170,000	648,300	71,221	504,000	144,300	29,845	101,066	70%	396	2379	170,000	346	3155
8	Kaliachak-I	552,000	17,416,720	670,952	13,994,357	2,382,403	2,272,403	2,943,355	20%	341	3358	454,000	274	2787
9	Kaliachak-II	22,474,000	87,303,398	5,999,062	75,961,774	11,330,606	2,663,620	13,070,037	-	1117	9278	14,997,800	575	5442
10	Kaliachak-III	0	710,010	0	584,906	226,000	94,000	94,000	-	72	699	335,900	192	1531
11	Gazole	124,960,000	435,421,000	47,206,000	454,612,000	88,406,000	2,794,000	0	-	1560	13830	20,106,000	905	8469
12	Bamongola	72331000	336,715,096	48,701,089	257,844,200	81,035,133	2,969,880	48,701,089	100%	1052	8391	10,254,670	745	6688
13	Habibpur	70561000	214,134,588	42,987,308	165,537,455	59,051,953	7,361,067	50,348,385	85%	2130	18595	17,507,768	991	4848
14	Old Malda	7,432,000	18,180,235	1,988,200	14,391,376	8,940,009	1,450,025	3,438,225	58%	362	2556	3,840,842	529	4302
15	English Bazar	5,363,000	20,320,402	4,047,572	16,917,909	6,401,993	614,800	6,401,993	95%	340	3277	2,964,466	486	4664
Total	Total	352,786,000	1,231,561,762	163,665,188	1,059,598,855	305,347,092	27,816,874	191,482,062	86	8814	73578	80,306,796	6699	56465

Source: Supplied by the MDCCB

Table 5.5 (Part 2) Concluded
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There are total 15 Blocks under Malda District. In all the Blocks functions of SHGs and its nourishment are directly or indirectly involved under the Malda District Central Co-operative Bank Ltd under cooperative sector. The name of the 15 Blocks are – (1) Harishchandrapur-I (2) Harishchandrapur-II, (3) Chanchol-I, (4) Chandhol-II, (5) Ratua-I, (6) Ratua-II (7) Manickchak (8) Kaliachak-I, (9) Kaliachak-II, (10) Kaliachak-III, (11) Gazole , (12) Bamangola, (13) Habibpur, (14) Old Malda and (15) English Bazar. From the Table 5.5 it has been observed that the amount of total deposit mobilization made by 21,096 SHGs is ₹32,69,87,985/- as on 31.03.2018 and the total invested amount at MDCCB is ₹28,93,42,980/- on the even date. Number of SHGs exist more than 6 years is 18,817, number of credit linkage SHGs is 14,363, of which female group is 13,202, comprising 119636 members in total, of which number of loanee group is 73,918 and defaulter member is 14,520 as on 31.03.2018. Loan issue position during the financial year 2017-18 is ₹3,527.86 lakh and cumulative position since inception of the same is ₹123,15,61,762/-, loan recovery position during the financial year 2017-18 is ₹16,36,65,188/- and cumulative position of loan recovery since inception is ₹105,95,98,855/- as on 31.03.2018. Position of loan outstanding as on 31.03.2018 is ₹30,53,47,092/- of which overdue is ₹2,78,16,874/-, position of demand is ₹19,14,82,062/- and recovery percentage as on even date is 85.23. 8814 SHGs have availed loan more than one time of which total member is 73,578, out of total credit linkage of 14,363 SHGs, and amount of total loan disbursement is ₹8,03,06,796/- amongst the SHGs who availed loan more than one time. 6699 SHGs have left the group activities of which total members being 56465 during the financial year 2017-18, Thus actual numbers of total SHGs is 14,397 and total members of SHGs being 14,460 as on 31.3.2018.

There is lady *Sajani* scheme under the MDCCB. In that scheme there is a provision for engagement of one lady *Sajani* per 100 SHGs engaged/selected amongst the SHG members by the selection committee formed by the personnel of MDCCB, concerned PACS and departmental officer of Co-operation Department, to manage the affairs of the SHGs under the concerned PACS properly and suitably. At present the *Sajani's* are getting ₹2000/- to ₹7000/- per month from the concerned societies as honorarium. Partly of the said amount was earlier paid by the MDCCB to *Sajani* but now such arrangement has been stopped by the bank. At present there are 28 *Sajani* who are looking after the concerned SHGs under the PACS of MDCCB and at present

one *Sajani* is looking after the SHGs under Jadupur Anchal SKUS for their socio-economic development. Three lady assistants under Women Development Cell (WDC) of MDCCB, one posted at Habibpur Block for looking after the English Bazar, Gajal, Habibpur and Bamongola Blocks, one posted at Chanchal for looking after the Harischandrapur I & II, Chanchal I&II and Ratua-I blocks and one posted at Mothabari for looking after the Manikchak, Ratua-II and Kaliachak I, II & III blocks.

C. Malda District: A Profile

Spreading over an area of 3733 sq. Km with a population 32.91 lakh in 2001 , the district of Malda covers 4.2 percent of landmass of the state of West Bengal and is home to 4.2 percent of the total state population . Located between latitudes 24° 40'20" N to 25°03'28" N, and longitudes 87° 45'50" E , the district is bounded to its south by the district of Murshidabad across the river Ganga, by Bangladesh and Dakshin Dinajpur district to its east and north-east , by Uttar Dinajpur district to its direct north and by the states of Bihar to west and Jharkhard across the Ganga to the south-west.

Although part of a very old settled region , Malda came into being as a separately constituted district within provincial Bengal in 1813, through an act of incorporation that amalgamated two of the southern Thanas of erstwhile Dinajpur district , three drawn from western Rajshahi district and four from eastern Purnea district . This act of reconstitution has since had a profound effect on the cultural landscapes of the district giving it a richness that draws its strands from mosaic of ethno religious and linguistic traditions of the region.

Although the new district took its name from the mediaeval settlement at Malda which as its name would suggest, had been an important river trading port, urban growth in this region took place around the British commercial settlement of Inrejbazar (also Inrejabad or English Bazar) which was founded in the late 18th century on the char lands between the Ganga and the Mahananda rivers. This urban settlement has in course of time been metamorphosed into a modern township identified more commonly as Malda today, while the older settlement on the Mahananda north bank is now know as old Malda. Further territorial adjustment to the borders of the districts occurred during the partition of India in 1947. The nine original Thanas of Malda district have been grouped into 15 development block namely: harischandrapur-1 ,

Harischandrapur-2 ,Chanchal-1, chanchal-2 , Ratua-1,Ratua-2, Gajol, Habibpur, Bammangola, Old Malda, English Bazar, Manikchak, Kaliachak-1, Kaliachak-2 Kaliachak-3 under two sub-divisions namely:

Sadar subdivision and Chanchal subdivision for administrative reasons. Now there are 11 police Stations in Malda namely: Harischandrapur , Kharba, Ratua, Gajol , Bamongola, Habibpur , Old Malda, English Bazar, Manikchak, Kaliachak, and Malda District town, However compared to the historicity of Malda as a region , such changes are comparatively recent . The present district represents a region of great antiquity which has once the cradle of state and society within Bengal.

Ecological sub-regions in the district :-

Three broad sub-regions can be identified physiographically within Malda district The region of mature alluvium that had given North Bengal its old historic name of Varendri or Barendri is known today as Barind. This region is made up of ancient alluvial humps that are remnants of old riverside floodplains that remained unaffected subsequently by inundation and renewed silting. Besides the eastern and north-eastern fringes of the district, Barind tract also extends to parts of Uttar Dinajpur and Daksin Dinajpur and adjoining areas within Bangladesh, forming an upland rising to an elevations of over 37 meters above sea level in its highest portion. The cumulative area of the Barind spanning Utter and Dakshin Dinajpur and Malda district in North Bengal is 1621 sq .km. The major portion of this contains two sharply rising and isolated topographic units that fall within Malda district , which collectively comprise Old Malda and Gazol blocks in the Mahananda- Tangan interludes area and Habibpur and Bamangola blocks in the Tangan- Punarbhaba interludes. It provides the best examples of the typically matured Barind. The soil of this region is hard silty clays of a reddish hue that has developed through the accumulation of sesquioxides organic residues.

The remaining tracts of the district cover an adjacent part of flat low land between the 27 meter and 21 meter contours, forming the local catchment of the Mahananda and Ganga. This lowland tract which slopes gradually from the north to south is classified into two additional physiographic regions, known locally as Tal and

Diara . Spanning Manikchak, kaliachak 1,2,3, and English Bazar blocks within the district , the Diara is a flattened formed by the fluvial deposition of newer alluvium in the Transition zone between the Barind upland and marshy Tal tract.

The Tal is composed of bog lands formed in many marshy pockets around vestigial inland drainage. The streams of this zone have switched over to new courses , leaving many dead or dying channel that only retain a water flow during the monsoon.

Consequently , the Tal is strewn with innumerable marshes , bils and oxbow lakes. Because of the lack of gradient and consequently of runoff, most of the Tal tracts remains submerged under considerable depths of water during the monsoon rain. Large section of it then turns into mud banks during the dry season, while the many marshy pockets that remain become relatively shallow.

Ethnikal and Anthropological Characteristics:

The population of this district is mainly rural . The villages vary considerably in size as well as in population . Starting from the year 1949 , a large displaced population from erstwhile East Pakistan had settled in bordering thanas of Bamangola, habibpur , Malda and Kaliachak. The “Barind” areas are inhabited mostly by a huge Santal population. The areas which are considerably populated by weavers including silkrearers and silk-reelers, are increasingly taking the shape of small townships like Kaliachak ,Sujapur, Peasbari, Manikchak, Ratua, Chanchal and Harischandrapur. In the ‘Barind’ areas where the ground is high and agriculture is the sole occupation, the tendency of the people is to remain in small hamlets.

The language of the majority of the people is Bengali. But a certain percentage of the population in the West and North is of Behari origin ,and most of them speak Hindi or Khotta, which is a mixture of Hindi and Bengali. In the region of Araidanga, Milki, Noghoria, Atgama , Amrity, which are under English Bazar block and Mirjapur which is under Ratua block there are settlement of domicile Maithili Brahmins and they speak Maithili.

Among the scheduled castes population, there are 59 sub-communities of which Rajbanshi, Namasudra, Polia, Tiyer, Keet, Poundra are the main sub-castes. Among the tribal population there are 38 sub-communities of which Santal, Oraon,

Mores, Mundas and Malpaharias are concentrated in large numbers in the “Barind” areas under four blocks namely Gazol, Bamongola, Habibpur and Old Malda. Since the tribal population of this district is quite high, it goes without saying that the development of the district depends on the development of the tribes. The scheduled tribes and scheduled castes people of this district are very much backward economically as well as educationally.

The total population of this district (as per census 2001) in 2001 was 3290160 of which rural population was 3049245 (92.67%) comprising 1565560 male and 1483685 female.

Profile of Malda district is presented in Table- 5.6

Table 5.6

District Profile : Malda District

1. Geographical area	3455.66 Sq. km.
2. Geographical Location	24° 40' 20" N to 25° 03' 28" N 87° 45' 50" E to 88° 28'10" E
3. No. of Subdivisions	2
4. No. of Police Stations in1999)}	11 {Out Post -13(as
5. No of Municipalities	2
6. No. of Blocks/ Panchyaet Samities	15
7. No. of Gram Panchayet	146
8. No. of Gram-Sansads	2008
9. No. of Mauzas	1814
10. No. of Villages	3701
11.	

Population(provision Of Census 2001)	Male	Female	Total
Rural	1565560	148385	3049245
Urban	123849	117066	240914
Total population of The District	1689409	1600751	3290160
Rural(0-6 Yrs)	52433	50681	103114
Urban (0-6 Yrs)	14402	13550	27952
Total (0-6 Yrs)	66835	64231	131066
Rural Literate	718353	460638	1178991
Urban Literate	92718	76590	16930

				8	
Total Literate	811071		537228		1348299
Populationas per Religion (2001 Census)	Hindu	Muslim	Sikh	Buddhist	Jain
	1621468	1636171	283	164	293

SC Population (2001 Census)	554165
St Population (2001 Census)	227047
Total Main Workers	967143 (29.4% of Total Population in 2001)
Total Cultivators	2792276
Total Agri - Labours	411862
Total Population in Household Industry	209307
Other Workers	440261
Workers Livestock Forestry etc	26073
Marginal Workers	373536
Non-Workers	1949762 (59.2% of Total Population in 2001)

In terms of socio-cultural characteristics, the population of the Barind mainly consist of Hindus and include a large proportion of scheduled castes and scheduled tribes. The Muslims of the district have mainly settled in the Tal and Diara. ST settlement outside the Barind is low. The SC groups which form close to 40 percent of the population in the Barind are also present substantially in the Tal region.

The Economy:

The economy of the district is basically an agrarian one. The district ranks as one of the under developed districts in West Bengal. The backwardness is due to low

per capita income, low yield per acre of land, lack of industry and also the lack of infrastructure and large labour surplus.

The district has no known mineral resources and agriculture remains the main stay. The main agricultural products are paddy, wheat, jute, mustard, potato, maize, mulberry, vegetables and so on.

Despite this backwardness, Malda occupies an important place in the map of the state for the production of the raw – silk yarn and production of mango occupies another important place in the economy of the district. About 25900 hectares of land are covered by mango orchards which, in normal years, bear fruit to the extent of 360000 tonnes, the value for which in money terms comes to about ₹ 5.5 crores. The mango of this district has earned fame for the district. Mango is abundantly grown in the entire district except the Barind area.

Malda Sericulture has a glorious heritage in silk production as per its rich tradition and culture. The total production of the district (2007-2008) amounts to 6% of national production and 75% of state production. More than 20000 acres of land are under Mulberry cultivation and more than 60000 families spreading over in 660 villages under 102 gram Panchayats and 15 blocks are associated with the industry . The existing mulberry production consists of 80% high yielding variety and the rest of indigenous variety. Out of the total number of people engaged in sericulture farms processing and marketing, 80-85% belong to minority community (Muslims). Women also play a pivotal role in this industry and 60% of workforce comes from women members of the farmers family. Malda district now (2007 – 2008) produces more than 13181 commercial reeling cocoons, around 1400 MT raw silk , 450 silk wastes , 100 MT of Matka yarn . The turnover of the said produces ranges between 130 and 135crores of rupees per annum. The sericulture industry of Malda district partially suffered a setback during the year 2001-2002 and 2002-2003 due to inflow of huge quantity of high grade China silk at a very low price . From the year 2003 -2004 the industry again started to gain momentum due to increase in silk price.

Sericulture being an old industry of Malda , there is wide scope to generate employment opportunity in this sector throughout the year. Another important aspect is that 80% of the primary production of sericulture I.e commercial cocoons is produced in Malda district , Malda district is the only district in India where dry cocoons can be

reeled successfully and economically due to the reelers traditional practice and inherent skill which can further create employment opportunity by way of strengthening the reeling sector.

Sericulture is the prime economic activity of this district and as has already been mentioned that more than 60000 families are directly or indirectly involved with it in a scattered way with little social security. If their activities are brought under the banner of Self Help Groups in an organized manner along with some social security measures, they will be benefited more. Government of West Bengal, with the active support of Central Silk Board has taken up different schemes for extending financial support to those engaged in sericulture production and sorting out their problems.

It may be mentioned here that in the year 2007-2008 NABARD (National Bank for Agriculture and Rural Development) has identified the RCHSS (Rajadighi Community Health Services Society Ltd.) as the Cluster Development of the silk reeling and Twisting Cluster Under Cluster Development Programme of NABARD at Sujapur kaliachak -1 block of the district in a predefined geographical area with a compact group of 300 artisans to enhance the economic activities through sericulture production. English Bazar is by far the highest and best mango growing thana . It is followed by other thanas namely: Ratua, manikchak, kaliachak, Chanchal, Malda, Harischandrapur in that order . There are two varieties of mango (1) the “ gooti” or the ordinary varieties of mango grown from seed” and (2) “ Kalam” which is grown from grafting. The latter is of superior – quality and fetches higher price . The finest variety is the Gopalbhog , though there are other varieties namely . Brindabani , Langra, lakhanbhog , Himsagar , Fazli , Khirsapati, and Kisanbhog and so on. The Mango trade is one of the most important economic activities of this district and has a lasting impact on the economy of the district.

It may be mentioned here that in the year 2007 -2008 Laxmanbhog of Malda got the best mango variety award in the National Mango Festival held at Kolkata. The estimated production of mango during 2007 -2008 was 200000 tones, having average yield at 7.5 tones per hectore. Litchi is produced in 950 hectares, spreading over 13 blocks of the district and production during 2007 – 2008 was about 9000 tones. Recently Malda has been declared Agri-export zone for mango and litchi. So special thrust is required for cultivation of mango and litchi to generate more and effective income of the cultivators.

To rejuvenate the economic activities of the district under the Food Park and Technology Mission 2020 of India. Food Park at Gour Road, Malda along with a Mango Park House has been completed (2007 - 2008) and it will further boost the export of mango-based products in the coming years.

The map of Malda district is given as follows.



Various type and number of cooperative societies in English Bazar block under Malda district is given as follows:

There are total 113 number of various types of cooperative societies in the English Bazar Block under Malda District. Out of total 113 various cooperative societies, the number of total Primary Agricultural Co-operative Society (PACS) is 10. The name and number of various cooperative societies under English Bazar is given below in Table 5.7

Table 5.7
Various type and number of cooperative societies in English Bazar block under Malda district

Sl. No.	Type of Co-operative Societies	Number
1	Primary Agricultural Co-operative Society	10
2	Engineers' Co-operative Society	51
3	Employees' Credit Co-operative Society	27
4	Labour Co-operative Society	11
5	Primary Consumer Co-operative Society	1
6	Wholesale Consumer's Co-operative Society	1
7	Service Co-operative Society	9
8	Weavers Credit Co-operative Society	1
9	Urban Co-operative Bank	1
10	Malda Dist. Central Co-operative Bank	1
	Total	113

D. Demography of English Bazar Block in Malda district

Total Geographical Area is 24632.59 Hectare and the English Bazar Block is bounded by Old Malda Block and Ratua II Block in the north, Kaliachak I Block and Kaliachak II Block in the south, English Bazar Municipality and Bangladesh in the east and Manikchak Block is in the west. The regular rainfall of English Bazar block is 1453 mm / year, Net Area under cultivation is 21417.86 hectare, net cropped area is 8955 hectare, net Irrigated area is 6275 hectare, area under pasture, orchard, and so on, is

8941 hectare. There is no forest land in English Bazar block. The number of gram panchayat, village and mouza are 11, 270 and 146 respectively. The total population as per census 2011 is 299115 approximately of which men and women are 163124 and 135991 respectively. The number of total population from 0-6 years of age as per census 2011 is approximately 103237 of which male is 60717 and female is 42520. The total household as per the Rural Household Survey (RHS) 2007 is 56232 of which Below Poverty Line (BPL) is 29441 and Above Poverty Line (APL) is 26791. There are total 17743 agricultural labourer of which men and women are 1373 and 4370 respectively. Total population of schedule cast is 41085 (14.99%) of which Men is 22262 (15.79%) and women 18823 (14.14%), total population of schedule tribe is 3256(1.19%) of which men is 2082(1.48%) and women is 1174 (0.88%) and total population of Other Backward Classes (OBCs) is 151537(55.28%) of which men 78063 (55.36%) and women is 73474 (55.21%). Literacy rate as per census 2011 is 52.2% of which 54.9% is men and 48.2% is women. Total SGSY groups are 1341 of which first grading is 1223, second grading is 760, total clusture is 11 during the financial year 2007-8. There is one Block Animal Health Shelter in Jadupur-I Gram Panchayat GP, one Additional Block Animal Health Center and a Block primary Health Center in Milki GP. There is two Primary Health Center in Chandipur and Mahadipur GP, total Health Sub-Center is 33, total Anganwadi Center is 359, total Shishu Sikhsa Kendra (SSK) is 25, total primary school is 139 and total Madhyamik Shiksha Kendra (MSK) is 6. There are 21 High School, 4 Higher Secondary School, 2 High Madrasa, 1 Polytechnic College, 16 Bank Branches, 1 Engineering College, 2 private Bachelor of Education (BEd.) College, 1 Medical College, 1 University, 85 Continuous Education Center (CEC) and 6 Main CEC. There are 49 Ration shop under Food and Supply Department, 250391 Ration Card issued up to July'12, 214 strength issued Annapurna Antodaya Yojna (AAY) of which Beneficiary is 166 nos. There are 2 live stock Animal Health Center, 11 Sahayak Kendra , 11 Prani Bandhu, 175 Poultry Farm, 1 Bird Flue Epi Centre at Narhatta GP and 33 Accredited Social Health Activist (ASHA) health sub center.

Map of English Bazar Block in Malda district, West Bengal is given below :



MANIKCHAK BLOCK

RATUA BLOCK - II

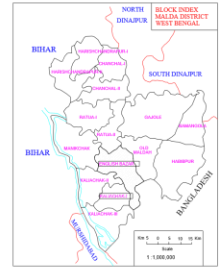
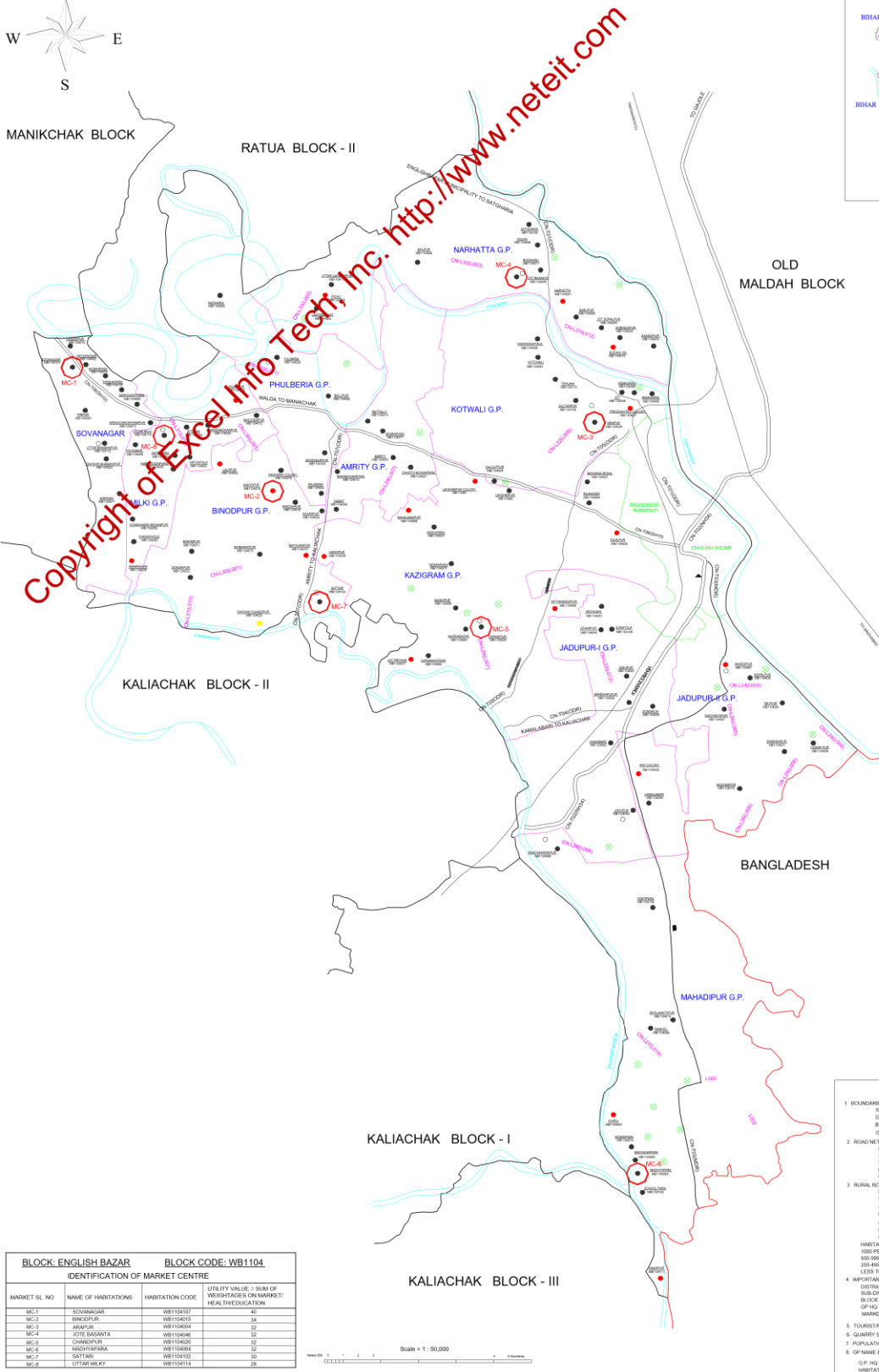
OLD MALDAH BLOCK

KALIACHAK BLOCK - II

KALIACHAK BLOCK - I

KALIACHAK BLOCK - III

BANGLADESH



BLOCK: ENGLISH BAZAR		BLOCK CODE: WB1104	
IDENTIFICATION OF MARKET CENTRE			
MARKET SL. NO	NAME OF HABITATIONS	HABITATION CODE	UTILITY VALUE = SUM OF VOTES/ACES OR MARKET HEALTH INDICATION
MC-1	SOVANAGAR	WB110401	40
MC-2	BINODPUR	WB110402	34
MC-3	AMRITY	WB110403	32
MC-4	JOYE BASANTA	WB110404	32
MC-5	CHANDIPUR	WB110405	32
MC-6	MAHODIPARA	WB110406	32
MC-7	SATTARA	WB110407	30
MC-8	UTTARBELKY	WB110408	28

LEGEND	
1. BOUNDARIES	
STATE/NATIONAL	—
DISTRICT	—
BLOCK	—
GRAM PANCHAYAT	—
2. ROAD NETWORK	
RAILWAYS	—
NATIONAL HIGHWAYS	—
STATE HIGHWAYS	—
MAJOR DISTRICT ROADS	—
C.D.R. & V.R. (ROADS)	—
3. RURAL ROAD NETWORK	
BT	—
WBM	—
GRAVEL/MOULMBRICK SOLING	—
EARTHEN	—
CROSS DRAINAGE	—
RODRI	—
CANAL & WATER BODIES	—
HABITATION	
1000 PERSONS OR MORE	●
500-999 PERSONS	●
250-499 PERSONS	●
LESS THAN 250 PERSONS	●
4. IMPORTANT PLACE ARE TO BE SHOWN	
DISTRICT HQ	●
SUB-DISTRICTAL HQ	●
BLOCK HQ	●
GP HQ	●
MARKET CENTER	●
5. TOURIST RELIGIOUS/HISTORICAL	○
6. QUARRY SITE	○
7. POPULATION CATEGORY	
8. GP NAME & HABITATION NAME	
GP HQ	○
HABITATION	○

Jadupur Anchal SKUS Ltd. the location of field survey Covers the area of 1 no. word of English Bazar Municipality, Jadupur-I GP comprising villages of Maharajpur, Narendrapur, Gopalpur, Parbatta, Kamalabari, Jadupur, Sonatala, Nutun Jadupur, Joharpur, Gabgachhi, Byaspur and Bandhapur. The said society also comprises the villages of Jadupur-II GP namely Maheshpur, Gopalpur, Raipur, Kumarpur, Gobindapur, Moslempur, Harekrishna Kongar Colony, Kanchantar, Fulbari, Konabari, Amjamtala, Krishnapur and Debottorpara under. The society is bounded by Bangladesh in the east, Birampur GP under Kaliachalk Block II in the west, Mahananda river and Old Malda municipality in the North and Mahadipur GP of English Bazar Block in the south. The society is managed by the 7 directors of which one is represented from the employees of the society and the said management is formed on 02.10.2018 by holding election. At present i.e. as on 31.03.2018, the total members of society is 2005, of which Kishan Credit Card (KCC) drawee member is 280 and total loanee member is 1255. Total number of SHG is 488, total SHG member is 4880, total deposit is ₹ 85,43,000/-, SHG loan is ₹ 90,00,000/-, SHG loanee Group 298, total loanee member is 2980, recovery is 90 percent as on 31.03.2018 and total KCC loan is ₹ 1,58,00,000/-, total deposit under deposit mobilization is ₹ 33,00,00,000/-, total investment in MDCCB and other institutions is ₹ 34,00,00,000/- and KCC loan in total is ₹ 50,42,000/-. To perform the day to day financial transactions, operational works and writing of minute books and so in of the society, the management has engaged 7 employees.

The social position of the people under the area of membership of the society as per census 2011, the total no. of population was 30,873 of which 16173 is male and 14700 is female, total household is 5012 of which BPL 2405 and APL 2607. Total nos. of Agricultural labour is 10120 of which male is 8002 and female is 2118, total population of SC is 7590 of which male 3120 and female is 4470, and total population of ST is 1109 of which male is 600 and female is 509, total population of OBCs is 750 of which male is 400 and female is 350, literacy rate as per census 2011 is 60%, total 18,524 of which male is 10,601 and female is 7,923. Total no. of primary school is 17, Primary Health Center is 3, Primary Health Sub-Center is 1, Anganwadi center is 37, Sishu Siksha Kendra 3, Madhyamik School is 5, Ration-Shop under Food and Supply department is 5, Ration Card issued up to July 2012 is 14,137, beneficiaries under

Annapurna Antodaya Youjana is 1,100, Animal Health Center is 2 and poultry farm is 4 as per livestock census.

E. Result of Survey

The present study is based on survey method of research, it is based on the data collected through interviews of the Self Help Group member-respondents of Jadupur Anchal Samabay Krishi Unnayan Samiti Ltd. under English Bazar Block of Malda District in West Bengal. The researcher selected 25 numbers of SHGs at random from Jadupur Anchal Samabay Krishi Unnayan Samiti Ltd. out of 150 SHGs. The researcher himself interviewed 250 members (respondents) from 25 SHGs out of total number of 1500 members from 150 SHGs at random, ranging from 1 to 150, frequency being 6 and percentage being 16.66. After collection, data were collated and analyzed. In the present study Age, Caste, Religion and Education as independent variables and their relationship with dependent variables have been taken into consideration as narrated in the following tables.

1. AGE & ACCESS TO LOAN

Table 5.8

Sl. No.	Age Group	No. of Member	Percentage
1	18 – 30 Years	103	41.2%
2	31-40 years	110	44% %
3	41-60 years	37	14.8%

The data in Table 5.8 shows that 41.2 percent of the total respondents between age group of 18 years and 30 years as independent variables have access to loan out of total 250 members of Self-help Groups as dependent variables. The same table shows that percentage of access to loan of the age group between 31-40 years is 44 percent while 14.8 percent of the respondents belonging to the age groups of 41 years and 60 years have access to loan. However, the table reveals that the respondents of all the age groups have access to loan although in varying proportion.

2. AGE AND AMOUNT OF LOAN

The data in Table 5.9 shows the relation between age as an independent variable and amount of loan as dependent variable taken by the respondents belonging to different age groups.

TABLE 5.9

Number	Age	Amount upto 10,000/-		Amount upto ₹ 30,000/-		₹30,001/- to 50,000/-
		Number	%	Number	%	
103	18 – 30 Years	95	92.23%	08	7.73%	Nil
110	31-40 years	101	91.82%	09	8.18%	Nil
37	41-60 years	34	91.89%	03	8.11%	Nil

The table reveals that 92.23 percent of respondents in the age group of 18-30 years have taken loan not above ₹10,000/- and 7.73 percent from the same age group have taken loan between ₹10,001/- and ₹30,000/-.

Further the table reveals that 91.82 percent of respondents in the age group of 31-40 years have taken loan not above ₹10,000/- and 8.18 percent from the same age group have taken loan between ₹10,001/- and ₹30,000/-.

Again the table reveals that 91.98 percent of respondents in the age group of 41 – 60 years have taken loan not above ₹10,000 and 8.11 percent from the same age group have taken loan between ₹10,001 and ₹30,000/-.

3. AGE AND NUMBER OF TIMES OF AVAILING LOAN

Table 5.10

No.	Age	1 st time	2 nd time	3 rd time	4 th time
103	18-30	15.53%	35.93%	44.66%	9.70%
110	31-40	7.27%	29.09%	58.18%	4.54%
37	41-60	13.51%	37.83%	21.62%	13.51%

The data in Table 5.10 shows the relation between age as an independent variable and number of times of availing loan as dependent variable by the respondents

belonging to different age groups. The table reveals that 15.53, 35.93, 44.66 and 9.70 percents of the respondents belonging to the age group of 18-30 years have taken loan for the 1st, 2nd, 3rd and 4th times respectively.

The table also reveals that 7.27, 29.09, 58.18 and 4.54 percents of the respondents belonging to age group of 31 – 40 years have taken loan for the 1st, 2nd, 3rd and 4th times respectively.

The table also reveals that 13.51, 37.83, 21.62 and 13.51 percents of the respondents belonging to age group of 41 -60 years have taken loan for the 1st, 2nd, 3rd and 4th times respectively.

None of the respondents belonging to age group above 60 years have taken loan.

4. AGE, NUMBER OF MEMBERS AND PURPOSE OF LOAN

Table 5.11

Age in year	Number	Tea stall		Tailoring		Readymade Garment		Food processing		Grocery		Other small business	
		No	%	No	%	No.	%	No	%	No	%	No	%
18-30	103	7	6.79	16	15.33	22	21.35	30	29.12	13	12.62	27	26.21
31-40	110	4	3.63	22	20.00	21	19.09	22	20.00	10	9.09	21	19.09
41-60	37	1	2.70	6	16.21	8	21.62	9	24.32	4	10.81	7	18.91

The data in Table 5.11 shows the relation between age as an independent variable, number of member and purpose of loan as dependent variables have taken by the respondents belonging to different age groups.

6.79, 15.33, 21.35, 29.12, 12.62 and 26.21 percent of respondents in the age group of 18 – 30 years have taken loan for the purpose of tea stall, tailoring, readymade garment, food processing, grocery and other small business respectively.

The table also reveals that 3.63, 20.00, 19.09, 20.00, 9.09 and 19.09 percent of respondents in the age group of 31 – 40 years have taken loan for the purpose of tea stall, tailoring, readymade garment, good processing, grocery and other small shops respectively.

The same table further reveals that 2.70, 16.21, 21.62, 24.32, 10.81 and 18.91 percent of respondents in the age group of 41-60 years have taken loan for the purpose of tea stall, tailoring, readymade garment, food processing, grocery and other small business respectively.

It may be mentioned here that other small business includes activities like basket making from bamboo, toy making, incense stick making, making plate from Sal leaf, beauty-parlour, candle stick making, bidi making, bori, papad making and so on.

5. AGE & INCOME BEFORE & AFTER FORMATION OF SHG

Table 5.12

**Income before formation of SHG // Income after formation of SHG
(Percentage)**

Age in years	Number	Nil Income	Upto ₹5000	₹5001 to Rs10000	Upto ₹10000	₹10001 to 20000	Above ₹20000
18-30	103	76.69	12.63	12.63	68.93	23.30	7.77
31-40	110	79.10	16.36	16.36	74.55	23.63	1.82
41-60	37	83.79	5.40	5.40	75.68	21.62	2.70

The data in Table 5.12 regarding age as independent variable and income before and after the formation of Self-help Group as dependent variables, show that so far income before the formation and joining of SHG is concerned, 76.69 percent of the respondents in the age group of 18 – 30 years did not have any income. 12- 63 percent of the SHG members had income upto ₹5000/- and same percent of the respondent had income between ₹5001/- and ₹10,000/-.

The table further reveals that the income of the respondents increased surprisingly after the formation and their joining of SHGs. 68.93 percent of the respondents in the age group of 18-30 years now have income upto ₹10,000 after joining the SHGs. 23.30 and 7.77 percents of the respondents in the same age group have income between ₹10,001/- to ₹20,000/- and above ₹20,000/- respectively.

The table also reveals that 79.10 percent of the respondents in the age group of 31 – 40 years did not have any income before formation of SHG . 16.36 percent of the SHG members had income less than ₹5,000/- and same percent of respondents had income between ₹5,001/- and ₹10,000/-.

However after joining SHGs there has been a dramatic change in their income. 74.55 percent of the SHG members of the age group of 31 – 40 years now earn upto ₹10,000/- after joining the SHGs. 23.63 and 1.82 percents of the SHG members have income between ₹10001/- to ₹20,000/- and above ₹20,000/- respectively.

83.79 percent of the respondents between the age group of 41- 60 years had no income before formation of SHGs. 5.40 percent of the respondents had income less than ₹5,000/- and same percent of the respondents had income between ₹5,001/- to ₹10,000/-.

The table now reveals that 75.68 percent of the respondents between age 41 -60 years earn upto ₹10,000/- after joining the SHGs. 21.62 percent and 2.70 percent of the SHG members have income between ₹10001/- and ₹20,000/- and above ₹20,000/- after joining the SHGs.

6. AGE AND DECISION MAKING IN CHILDREN EDUCATION, REPAYMENT OF LOAN, CHILDREN MARRIAGE, CHILDREN VACCINE AND REPAIRING OF HOUSE

Table 5.13

Age in year	Children Education		Repayment of Loan		Children marriage		Children Vaccine		Repairing of house	
	Self	Jointly with family member	Self	Jointly with family member	Self	Jointly with family member	Self	Jointly with family member	Self	Jointly with family member
18-30 No.103	0	100%	100%	0	0	100%	80.5%	19.42%	0	100%
31-40 No.110	2.73%	97.27%	100%	0	0	100%	84.55%	15.45%	0	100%
41-60 No.37	0	100%	100%	0	8.10%	91.90%	91.89%	8.11%	0	100%

The data in Table 5.13 reveal the relationship between age as an independent variable and decision making in children education, repayment of loan, children marriage, children vaccine and repairing of house as dependent variables in family

shows that with regard to children education all the respondents in the age groups of 18-30 years and 41-60 years have opined that they participate and take decision jointly with other family members. Only 2.73 percent of the respondents in the age group of 31-40 years have replied that they take decision relating to children education on their own.

So far repayment of loan is concerned, all the respondents of all the age groups have revealed that they take decision independently without consulting with other family members.

The data in Table 5.13 shows that with regard to children marriage all the respondents in the age groups of 18-30 years and 31-40 years have opined that they participate and take decision jointly with other family members. Only 8.10 percent of the respondents in the age group of 41-60 years have replied that they take decision relating to children marriage on their own.

So far children vaccine is concerned. 80.5 percent, 84.55 percent and 91.89 percent respectively of the respondents of all the age groups have revealed that they take decision independently without consulting with other family members.

However 19.42 percent, 15.45 percent and 8.11 percent respectively of the respondents of all the age groups take decision with regard to children vaccine jointly in consultation with other family members.

And so far repairing of house is concerned, all the respondents of all the age groups have revealed that they take decision jointly in consulting with other family members.

7. AGE AND IMPROVEMENT OF STATUS THROUGH SHG

Table 5.14

Age in years	Economic status	family status	Social status
18-30 No.103	100%	95.14%	90.29%
31-40 No.110	100%	86.36%	90%
41-60 No.37	100%	86.48%	71.42%

Table 5.14 shows the relationship between age as independent variable and the economic, family and social status as dependent variables of the respondents after

joining SHGs. The data presented in the table reveal that all the respondents of all the age groups have achieved an improved economic status after joining SHGs.

95.14 percent and 90.29 percent of the respondents respectively in the age group of 18-30 years have answered that their family and social status have improved. 86.36 percent and 90.29 percent of the respondents in the age group of 31-40 years have improved family and social status respectively while in the age group of 41-60 years, 86.48 percent and 71.42 percent of the respondents have replied that their family and social status have improved following their involvement in SHGs.

8. CASTE & ACCESS TO LOAN

The data in Table 5.15 shows the relation between the caste as an independent variable and access to loan in different amounts and number of loanee members as dependent variables. The table reveals that 89.30 percent of respondents belonging to general caste have taken loan not above ₹10,000/- and 10.70 percent from the same caste have taken loan between ₹10,001/- and ₹30,000/-.

TABLE 5.15

Caste	Number	Loan upto ₹10,000/-		Loan between ₹10,000/- to ₹30,000/-	
		No.	Percentage	No.	Percentage
General Caste	159	142	89.30%	17	10.70%
Scheduled Caste	58	58	100%	Nil	Nil
Scheduled Tribe	10	10	100%	Nil	Nil
Other Backward Caste	23	20	86.95%	3	13.05%

The table further reveals that 100 percent of respondents belonging both to scheduled caste and scheduled tribe categories have taken loan not above ₹10,000/- in each case.

86.95 percent of respondents belonging to other backward caste have taken loan not above ₹10,000/- and 13.05 percent from the same category have taken loan between ₹10,001/- and ₹30,000/-.

9. RELIGION & ACCESS TO LOAN

TABLE 5.16

Caste	Upto ₹10,000/-		Above ₹10,000/-	
	No.	Percentage	No.	Percentage
Hindu	210	100%	Nil	Nil
Muslim	40	50%	20	50%
Others	Nil	Nil	Nil	Nil

The data in Table 5.16 shows the relation between religion as an independent variable and access to loan as dependent variable.

While 100 percent of respondents belonging to Hindu religion have access to loan not above ₹10,000/-, 50 percent of respondent belonging to Muslim religion have access to loan not above ₹10,000/- and 50 percent from the same religion group have taken loan above ₹10,000/-.

It may be mentioned here that no respondents belonging to other religion have been found to be existed among the total 250 respondents interviewed. However 10 tribal members belonging to Santal community are included in 210 respondents of Hindu religion.

10. EDUCATION & ACCESS TO LOAN

Table 5.17

Education		Access to Loan upto 10,000/-		Above 10,000/-	
	No.	No.	Percentage	No.	Percentage
Illiterate	1	0	Nil	1	100%
Literate	12	10	83.33%	2	16.67%
Primary	73	65	89.04%	8	10.96%
High School	135	126	93.33%	9	6.67%
High School completed	23	23	100%	0	Nil
Graduate	6	6	100%	0	Nil

The data in Table 5.17 shows the relation between education as an independent variable and access to loan as dependent variable not above ₹10,000/- and above ₹10,000/- of the respondents in different categories.

It reveals that 83.33 percent of the literate respondents have access to loan not above ₹10,000/- and 16.67 percent from the same category have access to loan above ₹10,000/-.

The table further reveals that 89.04 percent of respondents having primary level education have access to loan not above ₹10,000/- and 10.96 per cent from the same category have access to loan above ₹10,000/-.

While 93.33 percent of respondents in the High School category have access to loan not above ₹10,000/- and 6.67 percent from the same category have taken loan above ₹10,000/-.

100 percent of the respondents who have completed High School education have access to loan not above ₹10,000/-. Similarly the same percent of respondents having graduate degree have taken loan not above ₹10,000/-.

Notes and References

1. **Annual Credit Plan** (2014 – 2015), *Malda District, (West Bengal)* Lead Bank, United Bank of India, Nazrul Sarani Malda, p.62.
2. **Potential Linked Credit Plan** (2015-2016), *Malda Dstrict (West Bengal)*, NABARD, West Bengal Regional Office, Kolkata, p.43.
3. **Potential Linked Credit Plan** (2015-2016), *Malda Dstrict (West Bengal)*, NABARD, West Bengal Regional Office, Kolkata, p.41.
4. **Annual Credit Plan** (2014 – 2015), *Malda District, (West Bengal)* Lead Bank, United Bank of India, Nazrul Sarani Malda, p.62.
5. **Potential Linked Credit Plan** (2015-2016), *Malda Dstrict (West Bengal)*, NABARD, West Bengal Regional Office, Kolkata, p.41.
6. **Potential Linked Credit Plan** (2015-2016), *Malda Dstrict (West Bengal)*, NABARD, West Bengal Regional Office, Kolkata, p.41.

7. **Potential Linked Credit Plan** (2015-2016), *Malda Dstrict (West Bengal)*, NABARD, West Bengal Regional Office, Kolkata, p.41.
8. **Potential Linked Credit Plan** (2015-2016), *Malda Dstrict (West Bengal)*, NABARD, West Bengal Regional Office, Kolkata, p.41.
9. **Potential Linked Credit Plan** (2015-2016), *Malda Dstrict (West Bengal)*, NABARD, West Bengal Regional Office, Kolkata, p.42.