

CHAPTER – IV

FINDINGS OF THE STUDY

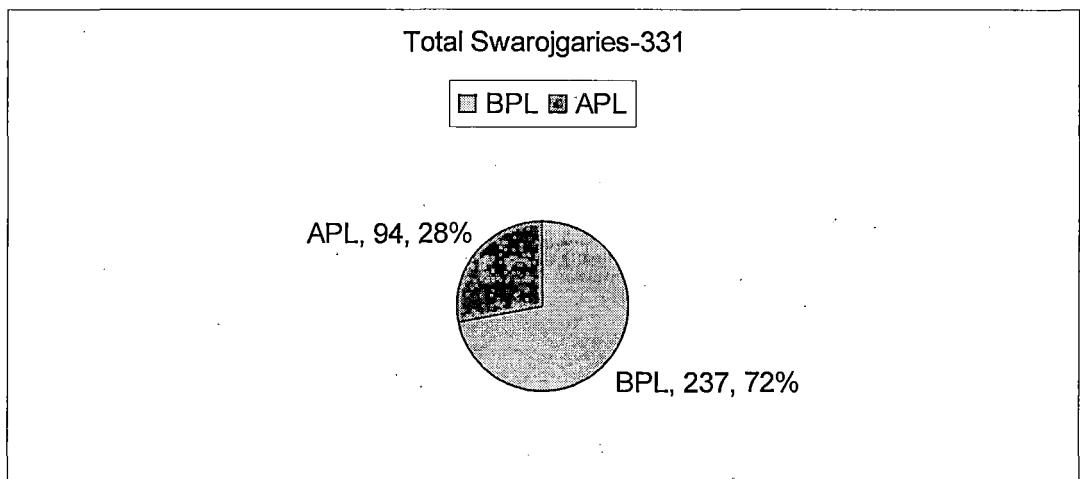
4.3. Profile of Self Help Group Members

4.3.1. Distribution of SHG Members by Poverty Line

Table -4.3.1
Distribution of SHG Members by Poverty Line

Status of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
Below Poverty Line	237	72 %
Above Poverty Line	94	28 %
Total number	331	100%

The study was conducted among 331 Swarojgaries from 25 Self Help Group, of which 28% Swarojgaries are from Above Poverty Line people and 72% are from Below Poverty Line People



Pie Chart- 4.3.1

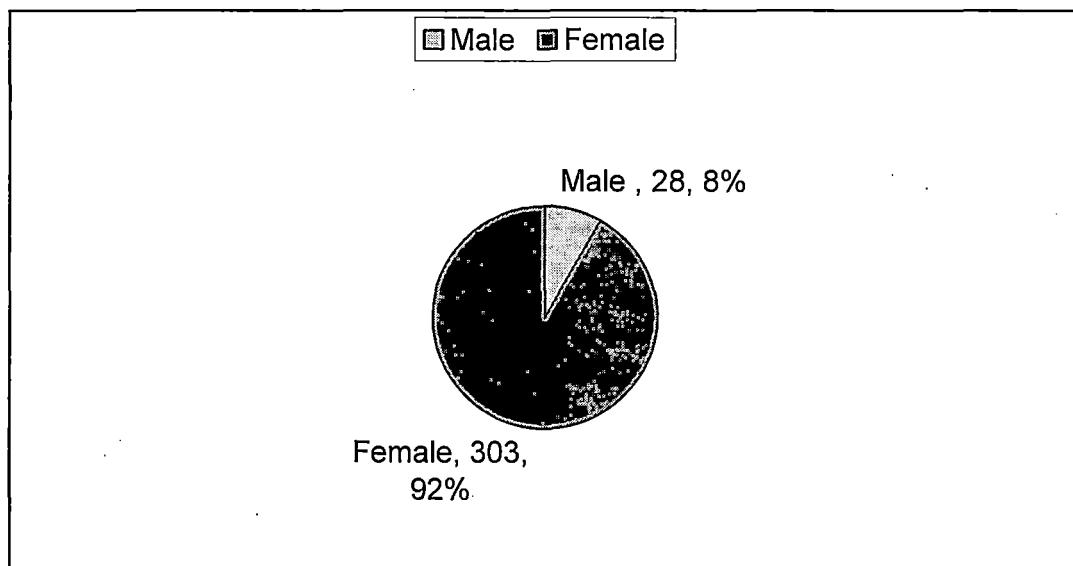
Here my survey reveals that in the formation of Self Help Groups under Swarnajayanti Gram Swarojgar Yojana more emphasis has been given on participation of Below Poverty Line people than above poverty line people. According to the norms of self help group formation under SGSY, the participation of above poverty line people in group should not be more than 30%. Here the below poverty line Swarojgaries participation is 72%. So, the motto of promoting below poverty line Swarojgaries under SGSY is achieved in my study area.

4.3.2. Distribution of SHG Members by Sex

Table -4.3.2
Distribution of SHG Members by Sex

Sex status of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
Female	303	92 %
Male	28	8 %
Total number	331	100 %

The study was conducted among 331 Swarojgaries from 25 Self Help Groups, of which 92% Swarojgaries are female and 8% are male.



Pie Chart- 4.3.2

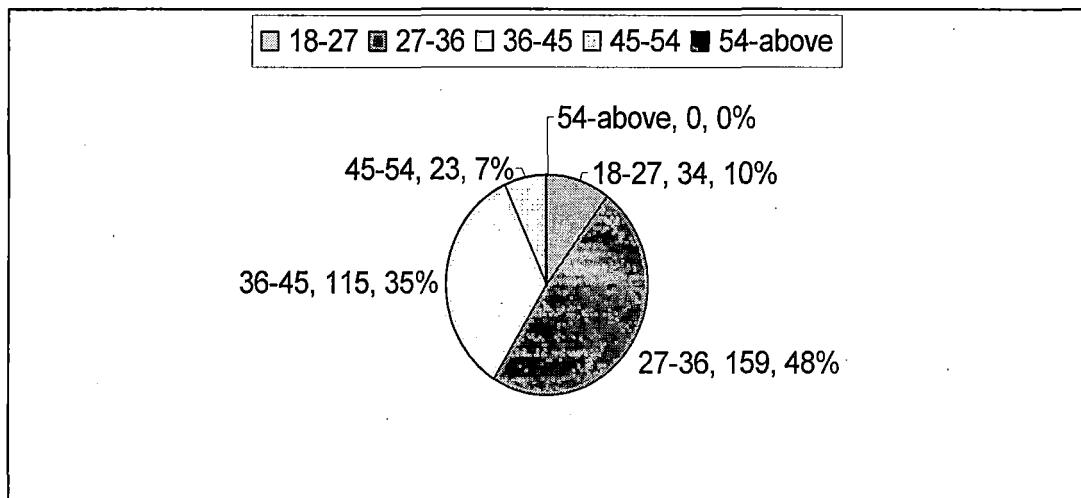
As seen in the above figure of significant interest is that 92 % members of self help groups are women. There are men's group and mixed groups which are not very significant in number. As more emphasis is given to participation of women Swarojgaries under SGSY, it is reflected in my study area also. It indicates that self help group movement under Swarnajayanti Gram Swarojgar Yojana can be a step forward in women empowerment.

4.3.3. Distribution of SHG members by Age Group

Table – 4.3.3.
Distribution of SHG members by Age Group

Age group of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
18-27 years old	34	10 %
27-36 years old	159	48 %
36-45 years old	115	35 %
45-54 years old	23	7 %
54 above	0	0 %
Total number of Swarojgaries	331	100 %

The study was conducted among 331 Swarojgaries from 25 Self Help Groups, of which 10 % Swarojgaries are from 18-27 years age group, 48 % are 27-36 years age group, 35 % are 36-45 years age group, 7 % are 45-54 years age group and 54 above age group people are not found in the study area.



Pie Chart- 4.3.3.

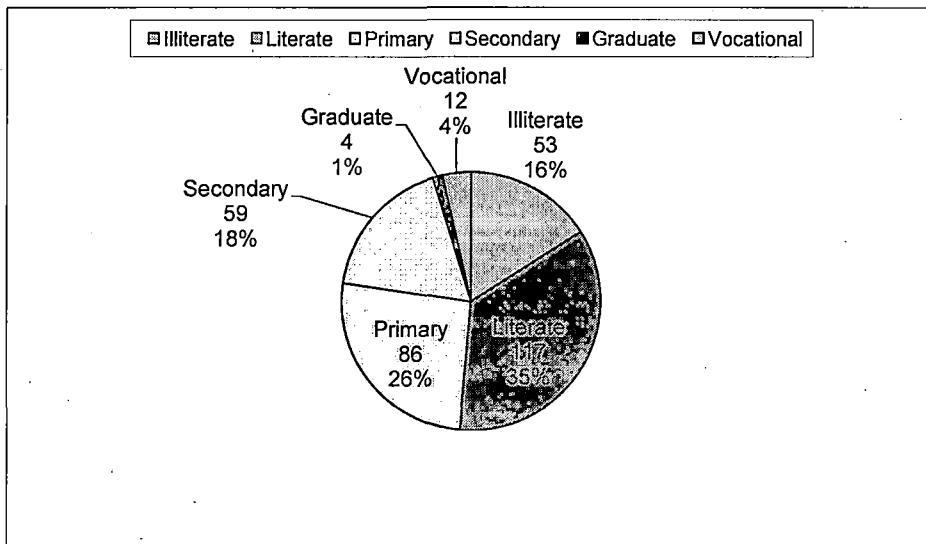
It is interesting to find that the participation of the self help group is maximum in the age group of 27 to 36 years people and 36 to 45 years people compared to other age group. Here the people are giving vital period of their life for self help group and actively working with group for better performance. This reflects that young and mature age groups of people are sharing interest in participating in the group, which has become a strong movement.

4.3.4. Distribution of SHG members by Educational Status:-

Table - 4.3.4.
Distribution of SHG members by Educational Status

Educational status of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
Illiterate	53	16%
Literate	117	35%
Primary standard	86	26%
Secondary standard	59	18%
Graduate level	4	1%
Vocational trained	12	4%
Total number of Swarojgaries	331	100 %

The study was conducted among 331 Swarojgaries from 25 Self Help Groups, of which 16 % Swarojgaries are illiterate , 35 % are literate, 26 % are primary standard passed, 18 % are secondary standard passed, 1% are graduate level passed , 4 % are vocational trained people.



Pie Chart- 4.3.4.

Analysing the educational status of the Swarojgaries of self help group of my study area, it was found that literacy rate is high which reflects that many of the Swarojgaries had earlier participated in the literacy campaign. A significant percentage of Swarojgaries (26%) have completed primary standard education . It has interestingly been observed that the literate self help group Swarojgaries had themselves volunteered to make other illiterate Swarojgaries literate for better understanding of group activities. This indicates that self help group movement under

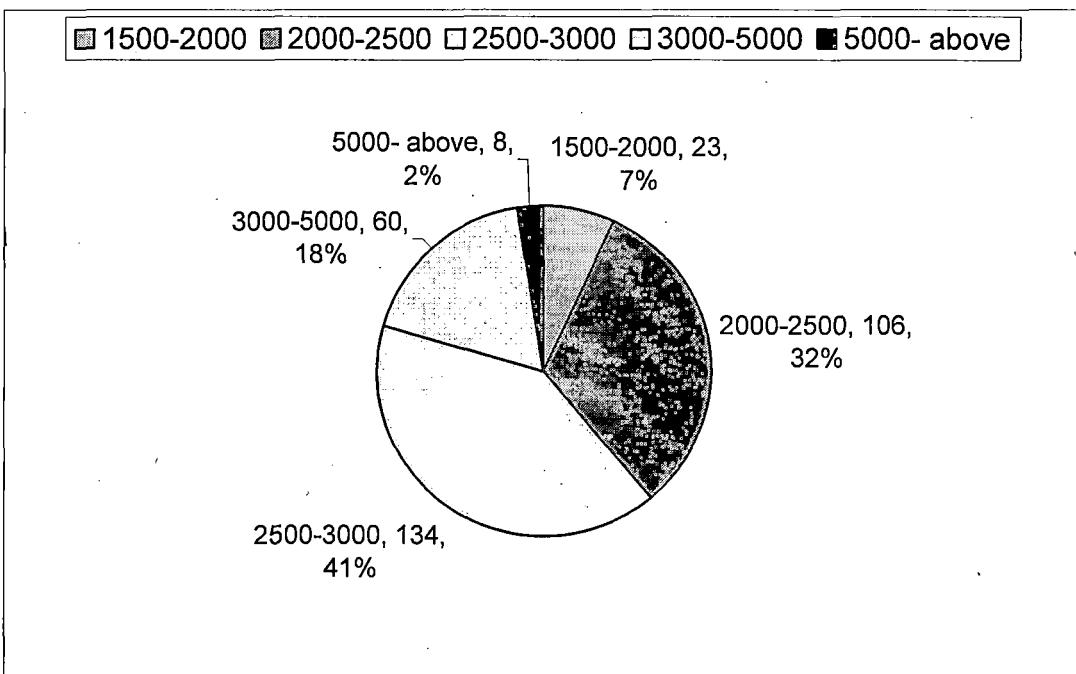
Swarnajayanti Gram Swarojgar Yojana has its impact on literacy and it is one of the most important agenda of social development.

4.3.5. Distribution of SHG members by Economic Status

Table -4.3.5.
Distribution of SHG members by Economic Status

Economic status of Swarojgaries (Family income)	Number of Swarojgaries	Percentage of total Swarojgaries
Rs.1500-2000/month	23	7%
Rs.2000-2500/month	106	32%
Rs.2500-3000/month	134	41%
Rs.3000-5000/month	60	18%
Rs.5000-above/month	8	2%
Total number of Swarojgaries	331	100 %

The study was conducted among 331 Swarojgaries from 25 Self Help Groups, of which 7 % are Rs.1500-2000/month income Swarojgaries, 32 % are Rs.2000-2500/month income Swarojgaries, 41 % are Rs.2500-3000/month income Swarojgaries, 18 % are Rs.3000-5000/month income Swarojgaries , 2 % are Rs.5000-above/month income Swarojgaries.



Pie Chart- 4.3.5.

Analysis of data collected from the Swarojgaries of self help group reveals that maximum number (41%) of swarojgaries comes under the income group of Rs. 2,500- Rs. 3,000 per month and 32% of swarojgaries fall in the income group Rs. 2,000- Rs. 2,500 per month. The study reflects that number of low income group swarojgaries are declining day by day and sustain their income in the range of Rs.

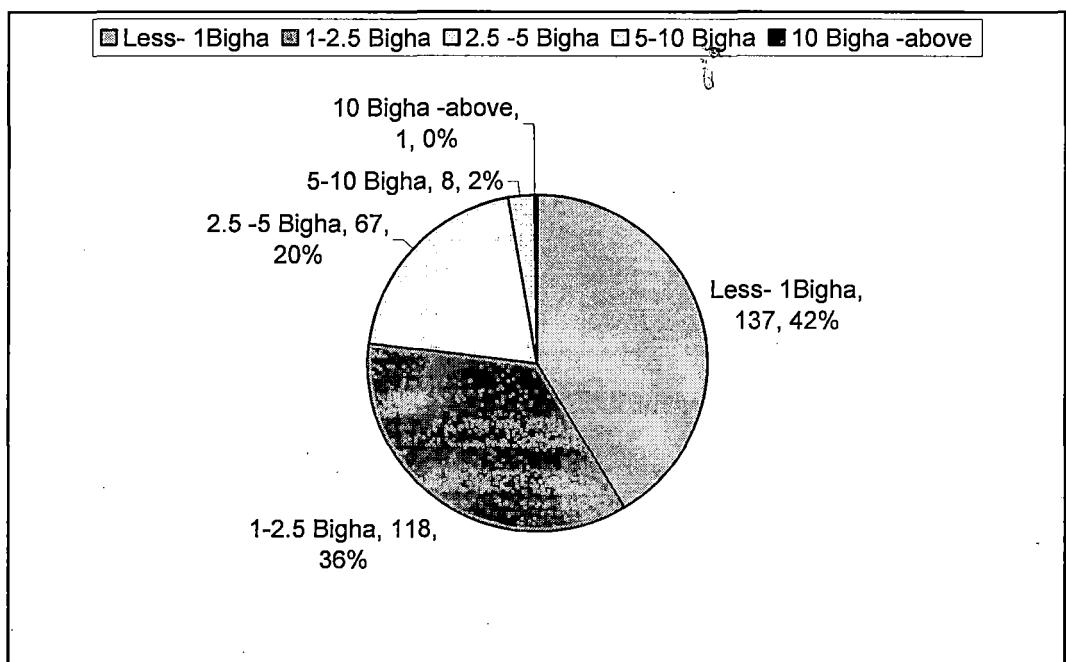
2,000 per month to Rs. 3,000 per month. It also reflects that swarojgaries are increasing income level day to day by self help group activities.

4.3.6. Distribution of SHG members by Land Ownership

Table – 4.3.6.
Distribution of SHG members by Land Ownership

Land Ownership status of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
0 - 1 Bigha	137	42 %
1 – 2.5 Bigha	118	36 %
2.5 – 5 Bigha	67	20 %
5 – 10 Bigha	8	2 %
10 and above Bigha	1	0.3%
Total number of Swarojgaries	331	100 %

The study was conducted among 331 Swarojgaries from 25 Self Help Groups, of which 42 % swarojgaries are own land between 0 - 1 Bigha, 36 % are 1 – 2.5 Bigha land owners Swarojgaries, 20 % are 2.5 – 5 Bigha land owners Swarojgaries , 2 % are 5 – 10 Bigha land owners Swarojgaries, and 0.33 % are 10 and above Bigha land owners Swarojgaries.



Pie Chart -4.3.6.

The maximum number of swarojgaries have no land except the house land, which is maximum 1 Bigha, 36 % are having 1- 2.5 bigha land where they utilize it for kitchen gardening and other agricultural purpose. Only few swarojgaries are having cultivation land, which is hereditary by their family. Here one thing found in

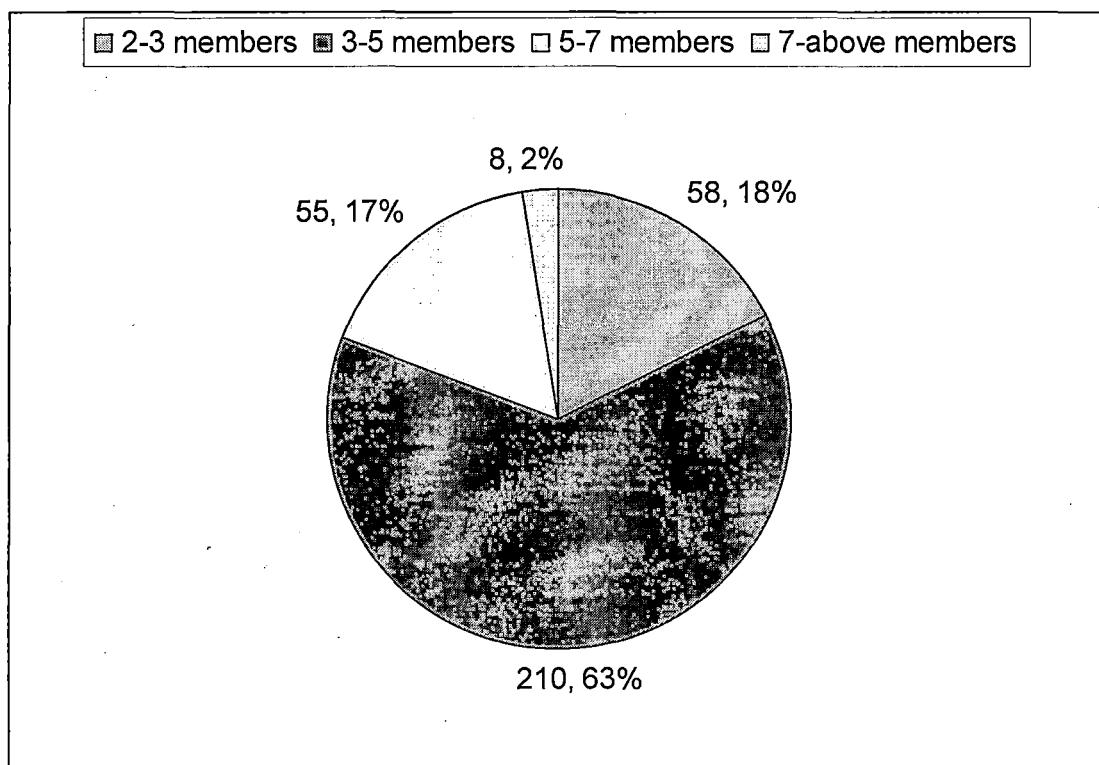
the field is that maximum number of swarojgaries independently or jointly or as a group take lease of the land and cultivate the land.

4.3.7. Distribution of SHG members by Family Members

Table - 4.3.7.
Distribution of SHG members by Family Members

Family members status of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
2-3	58	18 %
3-5	210	63 %
5-7	55	17 %
7 and above	8	2 %
Total number of Swarojgaries	331	100 %

The study was conducted among 331 Swarojgaries from 25 Self Help Groups, of which 18 % are 2-3 member family Swarojgaries , 63 % are 3-5 member family Swarojgaries , 17 % are 5-7 member family Swarojgaries and 2 % are 7 and above members family Swarojgaries.



Pie Chart -4.3.7.

In the field it was found that maximum (63 %) number of families had 3 to 5 members. The dependency ratio is high. The maximum family having the three generation members.

Summary

In my study total data was collected from twenty-five self help groups swarojgaries, The data are gathered regarding the profile of the self help group members like poverty ratio, sex ratio, caste , age group, educational status, economic status, land ownership, family members and the group saving. Analyses of all aspects are given in the respective points, which reflects that in short the profile of the self help group members are rural poor of India. Where the poverty ratio, sex ratio and others important indicator of the swarojgaries reflected that to develop sustainable rural livelihood all sorts of people participate in the Swarnajayanti Gram Swarojgar Yojana.

4.4. Livelihood activities of Group members:-

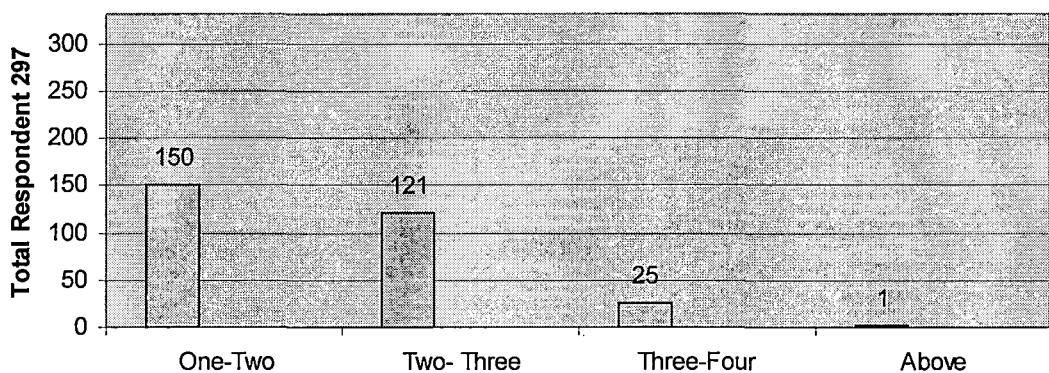
Out of 331 Swarojgaries, the numbers of respondents were 297, because 34 were absent while the interview was taken.

4.4.1. Increased in Livelihood Activities of Group Members:-

Table -4.4.1.

Increased in Livelihood Activities of Group Members

Increased Livelihood Activities of Swarojgaries (Number)	Number of Swarojgaries	Percentage of total Swarojgaries
One – Two	150	50.5 %
Two – Three	121	40.7 %
Three – Four	25	8.4%
Four and above	1	3 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart-4.4.1.

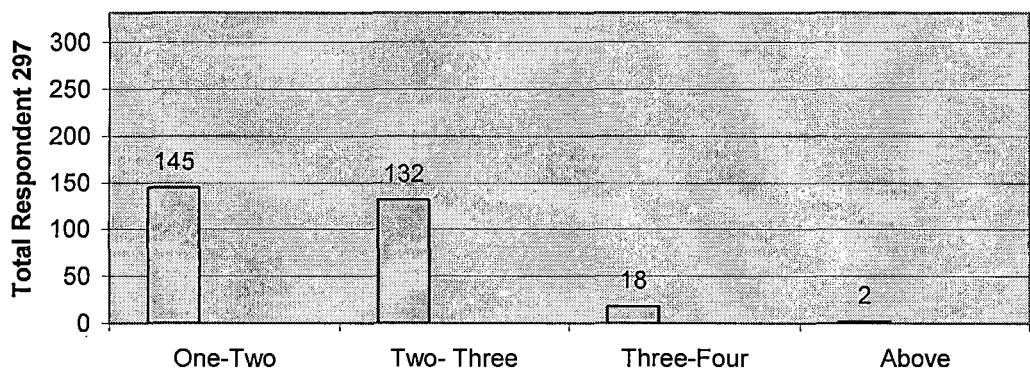
On analysis of the increase in livelihood activities in the group-period, it was found that maximum (50.5 %) number of Swarojgaries experienced on increase of one or two livelihood activities. 40. 7% Swarojgaries increased by two or three livelihood activities. Only 8.4% responded that they have increased three or four livelihood activities in group period. Group period means the tenure of the groups

existence. The study reveals that half of the Swarojgaries are able to develop their minimum livelihood options. It has been observed that now they are more confident as they have more livelihood option resulting in more income and livelihood security.

4.4.2. Main Regular Livelihood Activities of Group Members

Table - 4.4.2.
Main Regular Livelihood Activities of Group Members

Main regular livelihood activities of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
One – Two	145	48.8 %
Two – Three	132	44.4 %
Three – Four	18	6.0 %
Four and above	2	.6 %
Total number of Respondent Swarojgaries	297	100 %



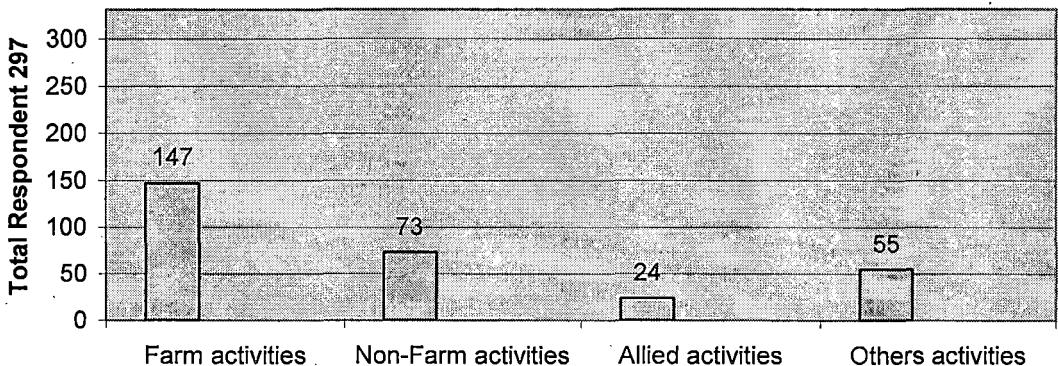
Column Chart-4.4.2.

It has been observed during field survey that 48 % Swarojgaries have taken mainly one or two livelihood activities and 44 % have taken mainly two or three livelihood activities. Few Swarojgaries took more than three activities. It has been found that Swarojgaries stress to develop mainly one to three livelihood activities. It has been observed that they are not interested to manage more than three main livelihood activities.

4.4.3. Traditional Livelihoods of the Self Help Group Swarojgaries

Table - 3.4.3.
Traditional Livelihoods of the Self Help Group Swarojgaries

Traditional livelihood activities of Swarojgaries	Number of Swarojgaries	Percentage of total Swarojgaries
Farm activities	147	49.9 %
Non-Farm activities	73	24.5 %
Allied activities	24	8.0 %
Others activities	55	18.5 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart-4.4.3.

The study on traditional livelihood activities reflects that maximum numbers (49.9 %) of Swarojgaries are engaged in farm activities rather than all other activities. maximum rural people are dependent on farm activities like agriculture as well as poultry farms etc. The percentage of other actives like daily labour etc. is also high.

4.4.4. Selected Categories of Livelihood Related Activities by Self Help Groups.

Table -4.4.4.
Selected Categories of Livelihood Related Activities by Self Help Groups

Sl No.	Categories	Livelihood-related activities
1.	Agriculture related	Paddy pounding, Mushroom cultivation, Vegetable cultivation, Floriculture, Exotic Vegetable, Bio-Fertilizer, Pineapple cultivation, Nursery
2.	Livestock rearing	Dairy, Poultry and Duckary, Fishery, Piggery farm
3.	Craft/Artisans related	Earthen pottery, Jute/Nylon Bag making, Incense sticks, Tailoring, Bamboo Crafts, Rope making, Basket making,
4.	Allied activities	Spice making, Achar bari and papad, Chanachur making,
5.	Small Business	Ready made garments, Stone crushing,

On the basis of natural assets, physical assets, social assets, financial assets and human assets the self help groups have adopted the various activities. Here all the activities are classified in five categories of main livelihood of groups. The groups are taking the activities on the basis of their best of knowledge and assets. The groups are taking finally these activities for sustaining their livelihoods on the basis of experimentation of various activities. To finalize the main livelihoods of group they discuss within the group members and then with various self help promotional institutional members like Non-Government Organization, Panchayats Raj Institution, Service bank branch, Block Development administration , DRDC and others departments which are inter liked with these livelihood activities. They also think over the skill development training, natural resource availability and accessibility, physical assets availability and development, social rapport building, available financial sources.

4.4.5. Block-wise ranking of Livelihoods of Self Help Group Swarojgaries

All the livelihood activities which are found in the study area of the Swarojgaries individually or collectively are mentioned below. Simultaneously on the basis of particular livelihoods adopted by Swarojgaries here the block wise ranking is 1st, 2nd, 3rd and 4th. Here ranking means where the activities are maximum or minimum in between four blocks.

Table - 4.4.5.

Block-wise ranking of Livelihoods of Self Help Group Swarojgaries

Sl No	Livelihoods	Matigara Block Rank	Naxalbari Block Rank	Phasidewa Block Rank	Khoribari Block Rank
1	Agriculture	3	4	1	2
2	Cultivation	3	4	1	2
3	Kitchen gardening	1	2	3	4
4	Bio Fertilizer	3	4	1	2
5	Mushroom production	-	2	3	1
6	Floriculture	3	2	1	4
7	Exotic Vegetable	3	2	1	4
8	Irrigation	-	-	1	2
9	Pineapple cultivation	-	-	1	-
10	Banana Cultivation	-	-	2	1
11	Nursery	-	2	1	-
12	Goat & Sheep rearing	2	1	3	4
13	Duck & Poultry farm	1	3	2	4
14	Piggery farm	2	1	3	-
15	Cattle development	1	3	2	4
16	Dairy farm	1	4	3	2
17	Bee keeping	-	-	1	-
18	Pigeon rearing	-	-	1	-
19	Fishery	1	-	2	-
20	Fishing	2	-	1	-
21	Achar making	2	1	-	3
22	Bari and Papad making	2	1	4	3
23	Paddy Pounding	3	4	1	2
24	Muri, chirra making	3	4	1	2
25	Spice making	1	2	3	4
26	Chanachur Making	3	1	2	-
27	Nodes making	3	1	2	4
28	Rossi Silpa (rope)	2	3	-	1
29	Bamboo Crafts	-	3	2	1
30	Incense sticks	-	1	-	-
31	Mora making	-	2	-	1
32	Basket making	-	2	-	1

Sl No	Livelihoods	Matigara Block Rank	Naxalbari Block Rank	Phasidewa Block Rank	Khoribari Block Rank
33	Earthen Pottery Item	1	-	-	-
34	Jute bag making	1	2	-	-
35	Jute ornamental item	1	2	-	-
36	Jute products	1	2	-	-
37	Woollenproducts making	1	2	-	3
38	Tailoring	2	1	4	3
39	Batik Printed garments	1	2	4	3
40	Ready made garments	1	2	3	4
41	Soft Toy making	1	2	-	-
42	Nylon bag making	2	1	-	3
43	Catering service	1	2	-	-
44	Stone collection	1	-	2	-
45	Sand collection	1	-	2	-
46	Stone chips making	1	-	2	-
47	Wood collection	1	2	4	3
48	Glossary soaps	3	2	4	1
49	Small business	2	1	3	4
50	Tent service	1	2	-	-
51	Service enterprise	1	2	4	3
52	Tea pouch Sales ship	1	2	3	4
53	Music teacher	1	-	-	2
54	Tutor (Home)	1	2	-	-
55	Service (Contractual)	1	2	4	3
56	Rickshaw puller	1	2	-	-
57	Wash man	1	2	-	-
58	Daily labour	1	2	2	3

The above table clearly shows that the agriculture based livelihood are mainly concentrated in Phasidewa and Khoribari blocks, the reason behind is that natural assets like agriculture land , irrigation facilities etc are creating favorable condition for agricultural development. On the other hand Matigara and Naxalbari block progressed on the basis of small scale and allied activities, it is because agricultural favorable condition is missing but these blocks are well connected with township, which created the opportunity for small scale industries development.

Summary

This chapter discusses about the increase in livelihood activities in the group-period of the group members, main regular livelihood activities of the group members, traditional livelihoods of the self help group Swarojgaries, selected categories of livelihood- related activities by self help groups, block wise ranking of livelihoods of the self help group Swarojgaries. It is highlighted here that Swarojgaries are not dependent on one or two livelihoods activities; they always secure their livelihood through having the option of other livelihoods.

4.5. Livelihood Assets of group members

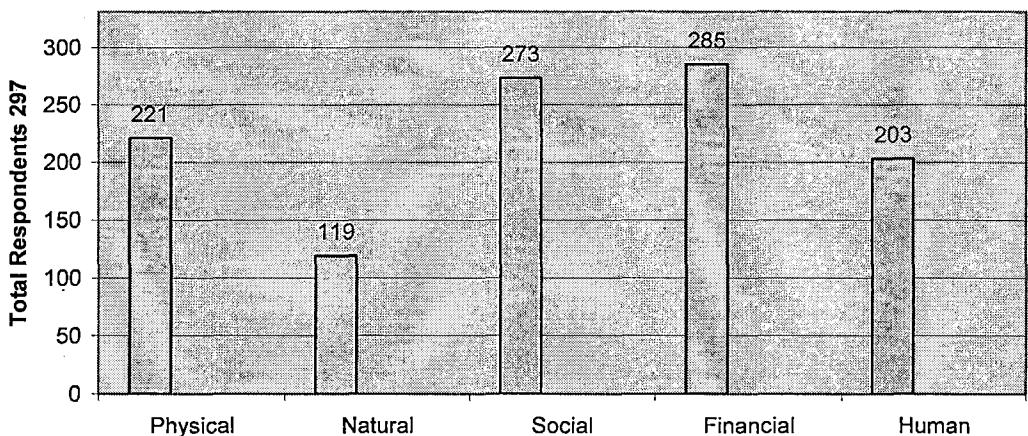
Out of 331 Swarojgaries, the numbers of respondents were 297, because 34 were absent while the interview was taken.

4.5.1. Livelihood Assets Available for Group Member.

Table – 4.5.1.

Livelihood Assets Available for Group Member

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	221	74.4 %
Natural assets	119	40.0 %
Social assets	273	91.9 %
Financial assets	285	95.9 %
Human assets	203	68.3 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart - 4.5.1.

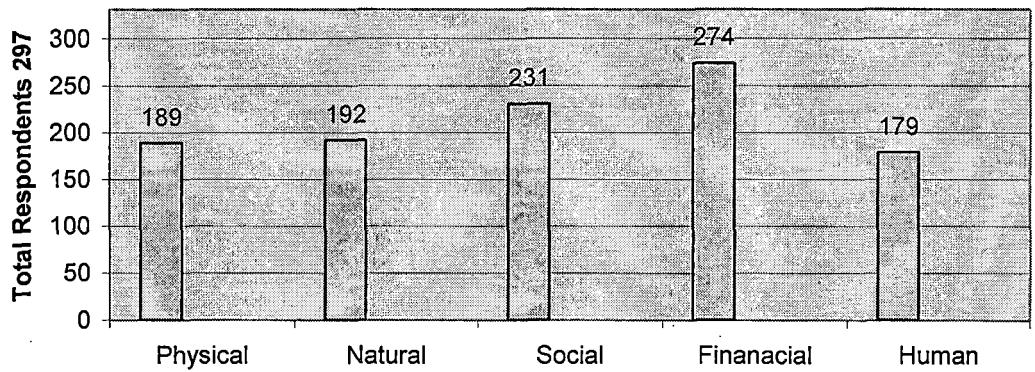
An analysis of the Livelihood assets available for the group member shows from the responses from Swarojgaries that financial assets availability ranks 1st (95 %) followed by social assets ranked second (91 %), whereas natural asset consist the lowest availability to the group members i.e. 40 %. Swarojgaries are focused on their activity based on available resources in the locality.

4.5.2. Livelihood Assets Available for Access by Group Members.

Table - 4.5.2.

Livelihood Assets Available for Access by Group Members.

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	189	63.6 %
Natural assets	192	64.6 %
Social assets	231	77.7 %
Financial assets	274	92.2 %
Human assets	179	60.2 %
Total number of Respondent Swarojgaries	297	100 %



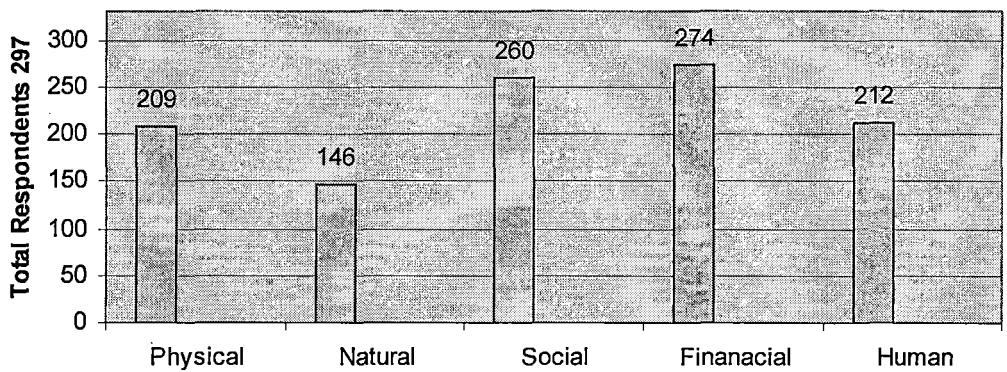
Column Chart - 4.5.2.

Among livelihood assets accessed by group members, priorities is given to financial asset accessibility (92 %). It is uniquely found that other assets are accessed in more or less same way for livelihood generation.

4.5.3. Group Member's Livelihood Assets Improved in Group

Table – 4.5.3.
Group Member's Livelihood Assets Improved in Group

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	209	70.3 %
Natural assets	146	49.1 %
Social assets	260	87.5 %
Financial assets	274	92.2 %
Human assets	212	71.3 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart – 4.5.3.

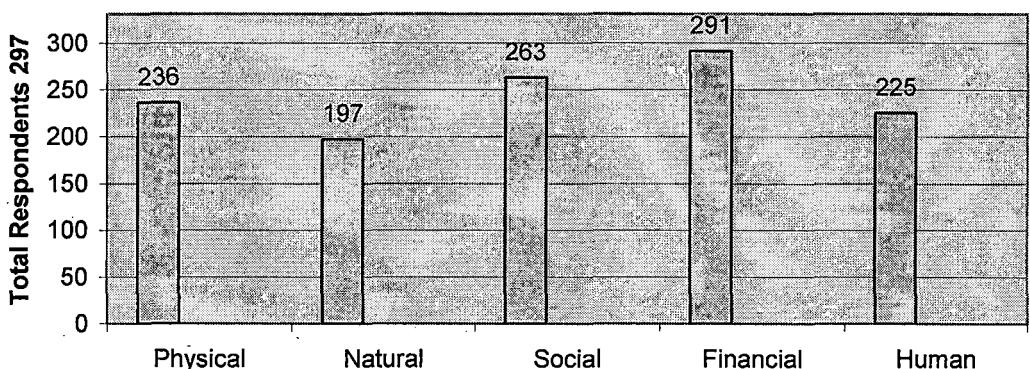
It has been observed during field study that of the livelihood assets which have improved the maximum is financial assets (92%) followed by social assets (87%), where as improvement of financial assets has been maximum. Human and physical assets improvement is parallel. It reveals that Swarojgaries give more importance in improving the financial and social assets in comparison to other assets.

4.5.4. Livelihood Assets required for continuing Livelihood Activities of Members

Table - 4.5.4.

Livelihood Assets required for continuing Livelihood Activities of Members

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	236	79.4 %
Natural assets	197	66.3 %
Social assets	263	88.5 %
Financial assets	291	97.9 %
Human assets	225	75.7 %
Total number of Respondent Swarojgaries	297	100 %



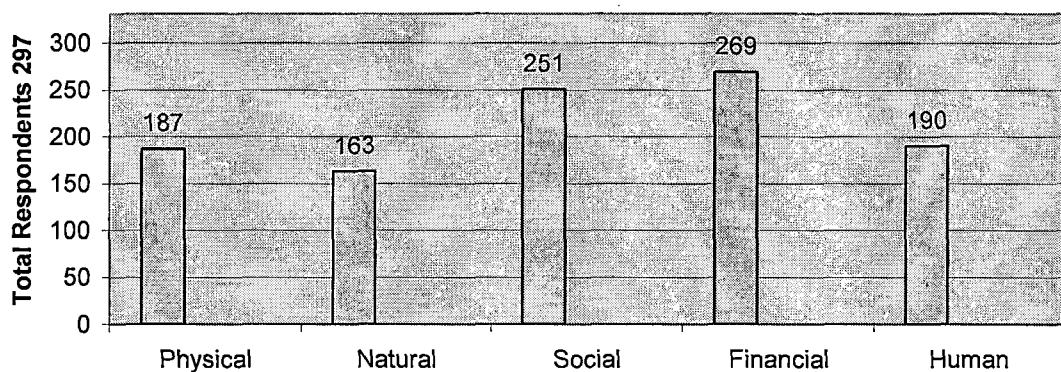
Column Chart-4.5.4.

An analysis of the livelihood assets required for continuing livelihood activities of group member shows from the responses from Swarojgaries that financial assets requirements rank 1st (97 %) followed by social assets ranked second (88 %), where as other maximum importance are given on physical asset (79 %) and human assets (75 %) respectively. The lowest responses are natural assets 66 %. Here one thing is obvious that Swarojgaries are focused on financial resources rather than on other resources in adopting the livelihood activities in the locality.

4.5.5. Livelihood Assets Access in Sustainable manner by Group Members

Table - 4.5.5.
Livelihood Assets Access in Sustainable manner by Group Members

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	187	62.9 %
Natural assets	163	54.8 %
Social assets	251	84.5 %
Financial assets	269	90.5 %
Human assets	190	63.9 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart – 4.5.5

The study on livelihood assets accesses in sustainable manner reveals from responses of Swarojgaries that the highest is financial assets than second is social assets respectively where as lowest is natural asset. The Swarojgaries access the financial and social assets in more sustainable way in comparison to other three assets.

Summary

Here the livelihood assets are discussed in various points like availability, accessibility, improvements and the access in a sustainable manner. The analysis is also done in respect of all aspect, where it is found that all assets are not in a same manner available but Swarojgaries are accessing the assets more or less . In the process of livelihood development Swarojgaries have improved all their livelihood assets and utilize those in sustainable manner.

4.6. Sustainable Livelihood Strategies of Self Help Group

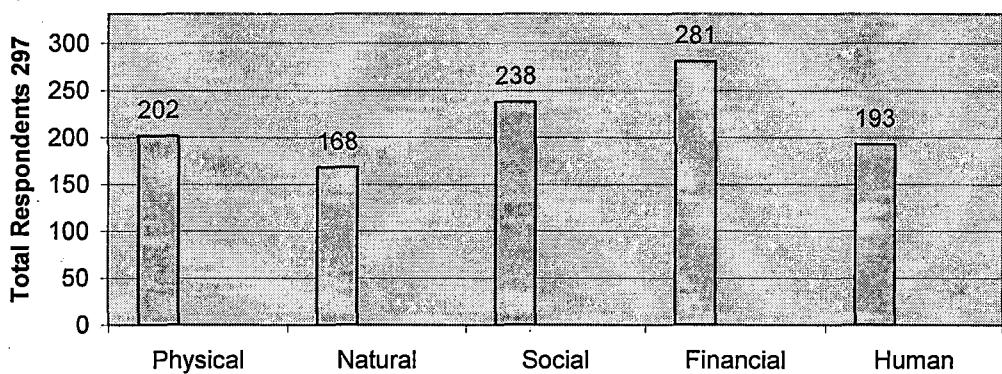
Out of 331 Swarojgaries, the numbers of respondents were 297, because 34 were absent while the interview was taken.

4.6.1. Priority Accorded to Develop Livelihood Strategies.

Table - 4.6.1.

Priority Accorded to Develop Livelihood Strategies

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	202	68 %
Natural assets	168	56 %
Social assets	238	80 %
Financial assets	281	94 %
Human assets	193	64 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart-4.6.1.

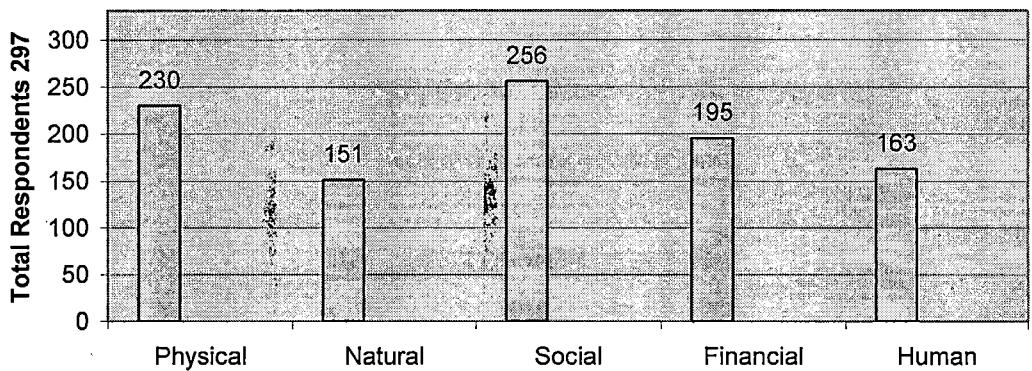
It has been observed during field study that to develop the livelihood strategies among the livelihood assets, the maximum emphasis is on financial assets (94%) followed by social assets (80%), where as importance on natural assets was very low. Human and physical assets importance is near to similar. It reveals that Swarojgaries give more importance to develop their livelihood strategies on the financial and social assets in comparison to other assets.

4.6.2. Crises in Continuation of Livelihood Strategies.

Table - 4.6.2.

Crises in Continuation of Livelihood Strategies.

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	230	77 %
Natural assets	151	50 %
Social assets	256	86 %
Financial assets	195	65 %
Human assets	163	54 %
Total number of Respondent Swarojgaries	297	100 %



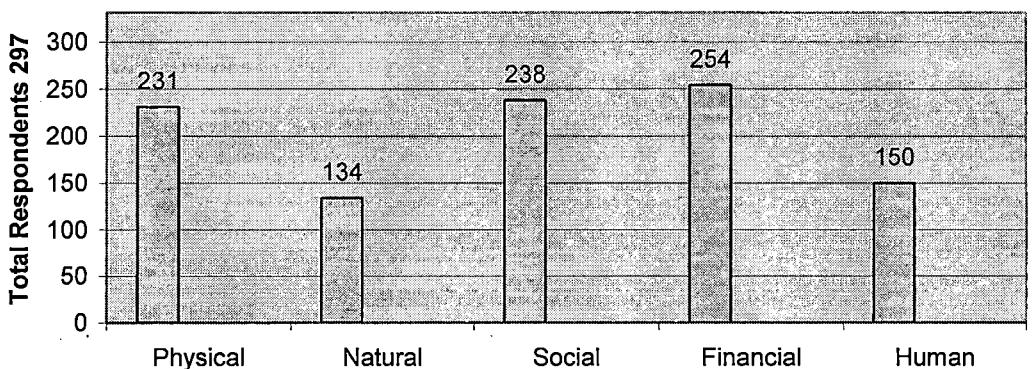
Column Chart – 4.6.2

On analysis of the Livelihood assets facing crises to continue the livelihood strategies, it was found that maximum (86 %) number of Swarojgaries are facing social assets crises, 77 % and 65 % Swarojgaries are facing physical and financial crises respectively. Similarly 50 % and 54 % of Swarojgaries are facing crises of natural and human assets respectively. There is lacuna of social network for sharing of knowledge, management of social assets collectively, kinds of traditional social cooperation these are the things makes the problem mainly to the groups of Swarojgaries.

4.6.3. Problem Faced in Adopting Assets Based Strategies.

Table - 4.6.3.
Problem Faced in Adopting Assets Based Strategies

Livelihood assets	Number of Swarojgaries	Percentage of Swarojgaries
Physical assets	231	77 %
Natural assets	134	45 %
Social assets	238	80 %
Financial assets	254	85 %
Human assets	150	50 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart-4.6.3.

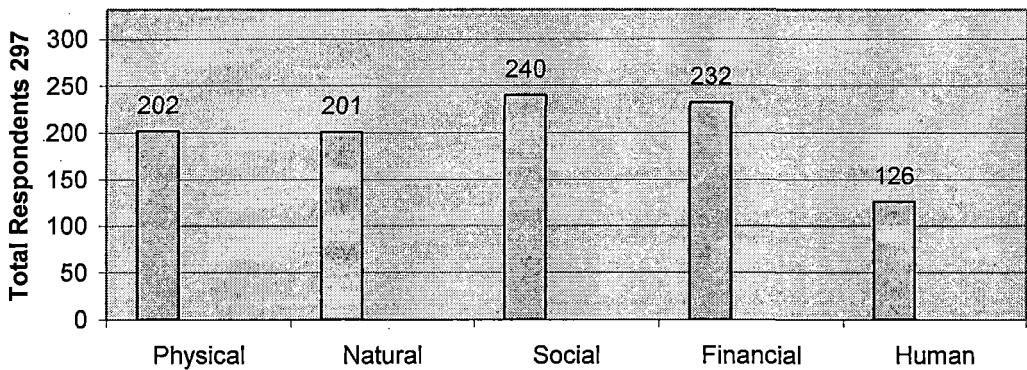
An analysis of data collected from the field, problem faced in adopting assets based strategies is that maximum responses of Swarojgaries are on the financial (85%) and social (80%) assets , 3rd rank 77 % is physical assets, 4th rank 50 % is human assets and fifth place is natural assets. It is interesting to find that Swarojgaries are facing problem mostly on financial assets because the financial institution maintain a lot of rules and regulations. Where the people are vulnerable the problem is very much serious for them. The implementing agencies are working as the mediator to solve the problem. Other than social network, social coordination is not up to the mark for choosing the livelihood activities on that basis.

4.6.4. Response of Livelihood Strategies Break-up in Crises Situation.

Table - 4.6.4.

Response of Livelihood Strategies Break-up in Crises Situation

Livelihood assets	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	202	68 %
Natural assets	201	67 %
Social assets	240	80 %
Financial assets	232	78 %
Human assets	126	42 %
Total number of Respondent Swarojgaries	297	100 %



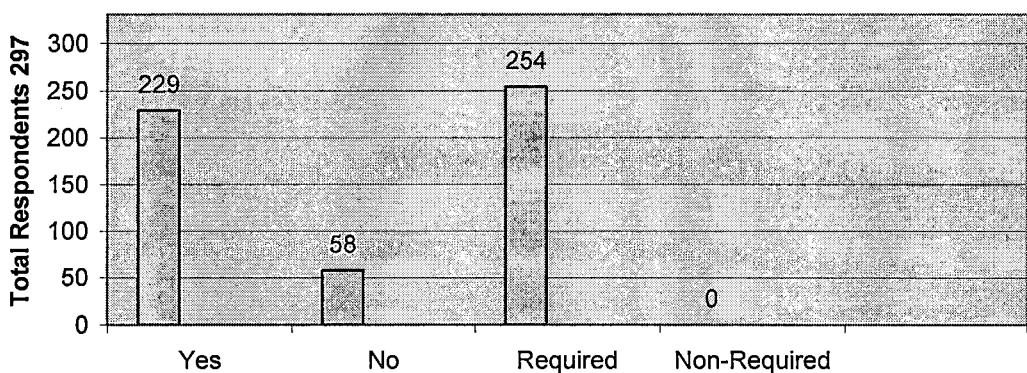
Column Chart – 4.6.4.

The study on livelihood assets based livelihood strategies break-up in the crises situation reveals from responses of Swarojgaries that the highest social (80%) and 2nd highest is financial (78%) assets respectively where as lowest is human asset. The Swarojgaries respond that natural (67%) and physical (68%) assets are also not available and accessible up to the mark. The social relation breaks up because of low confidence on Swarojgaries and underestimation of their strength. Financial transaction from the financial institution is too rigid in dealing, when the groups are in crises.

4.6.5. Awareness regarding Assets Based Planned Livelihood Strategies.

Table - 4.6.5.
Awareness regarding Assets Based Planned Livelihood Strategies

Conception Response	Number of Swarojgaries	Percentage of total Swarojgaries
Yes	229	77 %
No	58	19 %
Required	254	85 %
Non – Required	0	0 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart – 4.6.5.

It has been observed in the field study that on the basis of discussion various assets related queries, maximum number of Swarojgaries (77%) responds that they are planning their livelihood strategy on the basis of all assets. Only 19 % have given negative response. Here one interesting response is that 85 % are thinking that this is required for sustaining their livelihood, but nobody responds that this strategy is not required. So this is clear only 15 % still think that, whether they are running consciously or unconsciously on the planned way path, or going to run on this path.

Summary

The assets based strategies of sustainable livelihoods of self help groups are discussed on various aspects like more priority of assets, crises of assets, problem of assets, break-up in crises situation and the importance of assets based planned livelihoods strategies. Financial assets and social assets are given more priority to adopt the strategies. Social assets are getting more crises to continue and physical assets are facing more problems to continue the livelihood strategies. The more valuable assets in crises situation is human assets and a large number of responses was in favor of importance of all assets based livelihood strategies.

4.7. Impact of SHGs on Rural Development

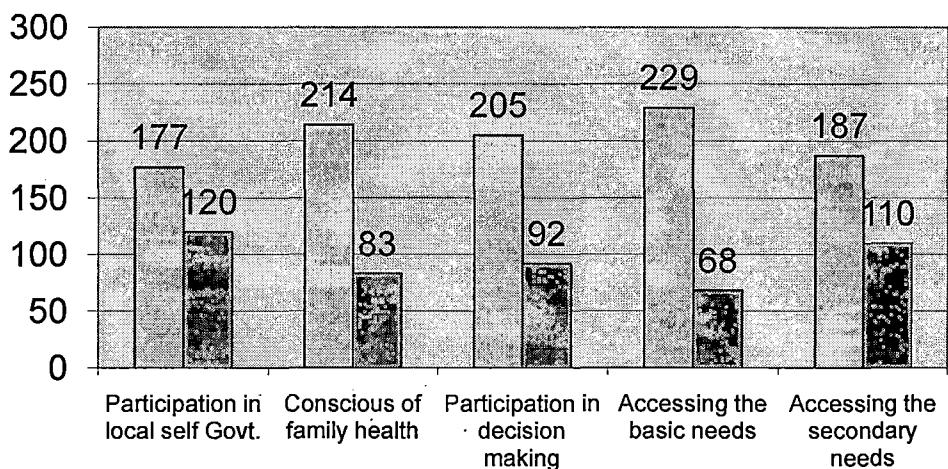
Out of 331 Swarojgaries, the numbers of respondents were 297, because 34 were absent while the interview was taken.

Here few of the aspects of the socio economic developments of the self help group swarojgaries are discussed. The study reveals that Swarojgaries actively participate in local self government activities such as planning process in Gram Sansad,

Table - 4.7
Impact of SHGs on Rural Development

Development aspect	Yes	%	No	%
Participation in Local Self Government	177	59 %	120	40 %
Consciousness of family health and hygiene	214	63 %	83	27 %
Participation in decision making	205	69 %	92	30 %
Accessing the basic needs	229	77 %	68	22 %
Accessing the secondary needs	187	62 %	110	37 %

YES NO



Column Chart – 4.7

and Gram Panchayat on different developmental activities i.e. community health, education, agriculture and allied livelihoods, community infrastructure etc. They also help in execution of those plans in organized way and are vigilant in its monitoring; SHGs members are accessing these resources for their optimum development.

The responses from self help group members indicate that they are conscious about family health aspects like mother and child health , nutrition, safe delivery, importance of institutional delivery, personal hygiene, and proper sanitation, spread of communicable diseases. As a result of it the overall health conditions of SHG members have improved significantly. It is also observed that SHG members are showing significant participation in family's decision making as well as social events

in their community. Specially women SHGs member's views and opinions attain due respect in the family because of their economic contribution and self-reliance. It is general observation that SHG members are accessing the services to fulfill their basic needs such as food, shelter, clothes, health, education etc. They are also accessing the secondary needs like drinking water, proper sanitation, electricity, communication, and entertainments etc.

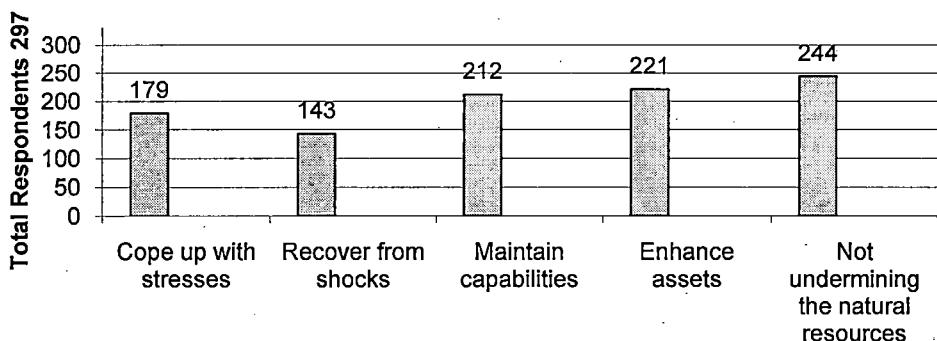
4.8. Sustainability of Livelihoods

Out of 331 Swarojgaries, the numbers of respondents were 297, because 34 were absent while the interview was taken.

4.8.1. Member's Opinion regarding Group Livelihood Sustainability

Table - 4.8.1.
Member's Opinion regarding Group Livelihood Sustainability

Livelihood Sustainable in regards to	Number of Swarojgaries	Percentage of total Swarojgaries
Cope up with stresses	179	60.2 %
Recover from shocks	143	48.1 %
Maintain capabilities	212	71.3 %
Enhance assets	221	74.4 %
Not undermining the natural resources	244	82.1%
Total number of Respondent Swarojgaries	297	100 %



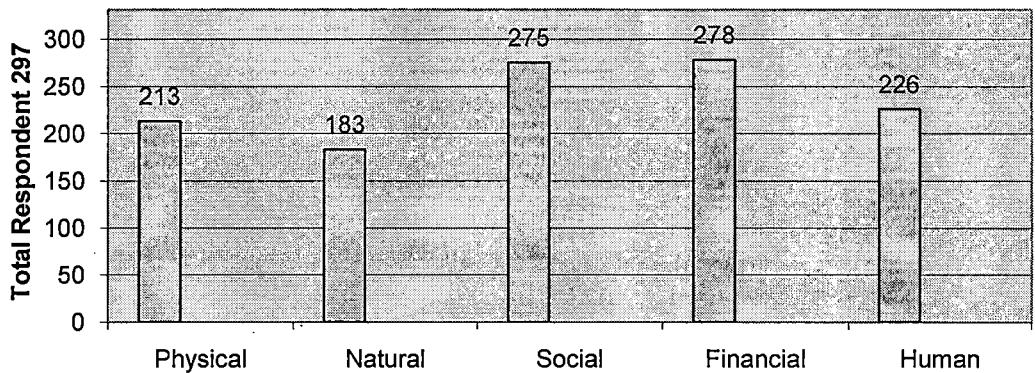
Column Chart – 4.8.1.

The study of livelihood sustainability in few regards reveals that the highest 82 % responded not undermining the natural resources. Secondly 74 % respondents enhance assets and thirdly 71% can maintain capabilities. Last two responded were very weak to cope with stresses (60 %) and recover from shocks (48 %). It has been found that Swarojgaries are more confident to maintain and enhancing the livelihood activities towards sustainability rather than cope up with stresses and recover from shocks.

4.8.2. Livelihood Sustainability in terms of Resource Ownership and Access

Table - 4.8.2.
Livelihood Sustainability in terms of Resource Ownership and Access

Livelihood Sustainable in regards of	Number of Swarojgaries	Percentage of total Swarojgaries
Physical assets	213	71.7 %
Natural assets	183	61.6%
Social assets	275	92.5 %
Financial assets	278	93.6%
Human assets	226	76.0 %
Total number of Respondent Swarojgaries	297	100 %



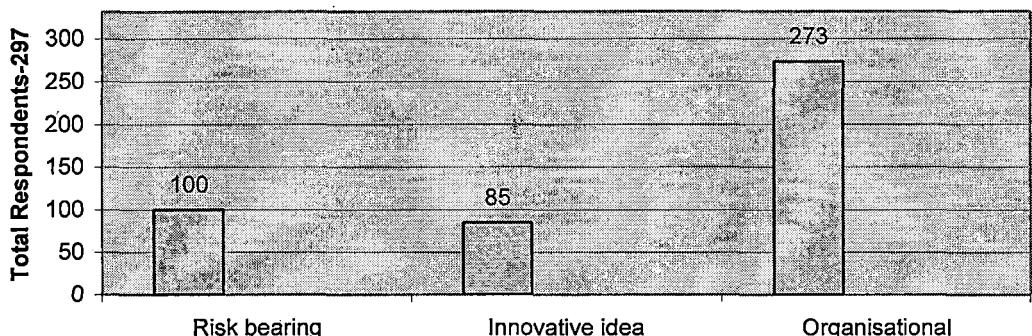
Column Chart – 4.8.2.

An analysis of data collected from the field shows livelihood is sustainable in terms of resource ownership and access as revealed from the responses of Swarojgaries. 1st rank 93 % is financial assets then 2nd rank 92 % is social assets, 3rd rank 76 % is human assets, 4th rank 71 % is physical assets and fifth place is natural assets. It is interesting to find that Swarojgaries have given more priority to financial and social assets for sustainable ownership and accesses. It is observed in their cash book that they utilize their saving as well as cash credit account more consciously, maintain social relationship with all the stakeholders to continue the group.

4.8.3. Entrepreneurship among Swarojgaries.

Table - 4.8.3.
Entrepreneurship among Swarojgaries

Components of entrepreneurship	Number of Swarojgaries	Percentage of total Swarojgaries
Risk bearing	100	33.6 %
Innovative idea	85	28.6 %
Organization	273	91.9 %
Total number of Respondent Swarojgaries	297	100 %



Column Chart – 4.8.3.

The study of qualities developed among Swarojgaries for entrepreneurship reveals the responses of Swarojgaries that 1st rank 91 % consist of organizational , 2nd rank 33 % consist of risk bearing and 3rd rank 28% consist of innovative idea. It is interesting to find that only organizational qualities are much more developed in comparison to risk bearing and innovative idea. It has been observed that the Swarojgaries are resistant to adopt new ideas as well as taking risk.

Summary

The sustainability of livelihoods are discussed in the form of cope up with stress, recover from shocks, maintain capabilities, enhance assets, not undermining the natural resources, sustainable in terms of resource ownership and access and development of entrepreneurship. The swarojgaries are very weak to recover from shocks but they are not undermining the natural resources. Social and financial assets are developing sustainability. The organizational qualities under the entrepreneurship are developing more innovative and risk bearing aspects.

4.9. Responses of Self Help Group Promotional Institution

4.9.1. Implementation of SGSY by Project Implementing Agency and Developmental Administration;

The Swarnajayanti Gram Swarojgar Yojana at District level is implemented by District Rural Development Cell under the Department of Panchayet and Rural Development, Government of West Bengal. An exceptional case is that in Darjeeling district two District Rural Development Cell is implementing the rural development programme. One DRDC implementing the programme in three sub-division of Darjeeling district and one DRDC is implementing the programme in only Siliguri sub-division comprising the four blocks namely Matigara, Naxalbari, Khoribari, Phasidewa. The Project Director is overall in charge of implementing the programme accompanied by other Deputy Project Director in various specific responsibilities like women development, credit, monitoring, agriculture, marketing and livelihood, training etc. At the block level the block development administration is implementing the programme through his functionaries like livelihood officer and others. At the Gram Panchayet level the Panchayet secretary and others are maintaining the role of implementation of the programme. The programme is implemented on the basis of the guidelines from top to bottom level in the institution under a certain process.

Following aspects came out from discussion with secondary source i.e. Panchayat Secretary of Zalash Nizamtara and Patharghata Gram Panchayet, Block Development Officers of Matigara and Phasidewa Development Administration and finally the Project Director of District Rural Development Cell of Siliguri that there are few practical problem related to our local system, which is tackled very smoothly for improvement of self help group within the particular systematic process. The groups are getting a lot of importance for improving their performance wherever it may be because of various supporting institutions engaged with the programme. The physical infrastructure is also developed for the self help groups in the various localities for utilization in a collective manner like mushroom drying machine, pottery fair machine, chattel, low cost green house etc. To improve the human assets of Swarojgaries the skill development training is given on the key livelihood activities. There is also capacity building training given to them by hand holding on maintaining of self help group, conducting the meeting, record keeping, financial management, participation of social activity etc. Few groups are mainly interested in agriculture, so proper guidance is given to them for natural resources management and to make it eco-friendly. Now the groups are maintaining the network with banks, markets and other social system. To improve the financial system the banking policies are changing to help the needy and poor people. The self help groups are trying to adopt and maintain all assets based planned livelihood strategy. On the basis of activity ten to fifteen groups together develop a big group namely Cluster, which one is also acting as a self help group and enhancing the functioning of all group livelihood activity. In the jurisdiction of Siliguri DRDC few activity cluster

developed on floriculture, pottery, mushroom etc. Near future federation will be formed by the all cluster.

4.9.2. Role of other Line Departments to Facilitate the Self Help group;-

Various Line departments are working under the Government to facilitate the self help groups to develop their activities for sustaining the livelihoods of swarojgaries. Here the reflection of few departments which are very much close to the self help group promotion specially livelihood development these are Agriculture Development Department, Industrial Development Department, Fishery Development Department, and Livestock Development Department. In District level Swarnajayanti Gram Swarojgar Yojana Committee meeting with the various line departments participating for discussion on assets availability of various departments to facilitate the self help groups also about opportunities available to sustain the asset based livelihood development. Line departments are participating at district level for selection of key activities for self help groups. The line departments organize the training programmes for the self help group members and also block level Officers are supervising their activities at field level. The line departmental block level officers participate in the block level SGSY Committees meeting also highlights key livelihood opportunities in their respective field. In the various gathering of Self Help Group members the block level line departmental officers are participating in those discussions and delivering various livelihood options of various fields. The line departments give more priority on assets availability and accessibility for livelihoods activity selection. The maximum numbers of swarojgaries are now able to understand that planned assets based activities are more sustainable. Now they are ready to face problem at early stage and gradually recover it. As a line departmental official they encouraged the self help group members to take the livelihood activity in small scale nature, whichever they can manage for nurturing. Few group swarojgaries broken down at early stage to adopt new livelihood activity because of illiteracy, low confidence, escaping tendencies from training and no ambitions in life. To sustain a livelihood activity development of all assets are mandatory other than livelihood activities are not continuing in a permanent manner. In few cases in the primary stages on the basis of line departmental supervision the livelihood activities are developed, but in continuation they are not communicating with the line department. In the process of implementation of Swarnajayanti Gram Swarojgar Yojana the line departments are having very much important role functioning to promote the self help group activities. As far as the department is concerned, the policy importance is given to implement the program. To promote the self help groups livelihood activities the line departments developed only the minimum level of assets like human assets through training, sustainable use of natural assets, supervision of field activities, regular check-up of livestock farm, free farm-aids etc. There are few constraints in the programme, as well as lots of scope in the line department to promote the self help groups Swarojgaries for better livelihood activities. Above mentioned facts gathered here from the collective opinion of Dy. Director, Animal Resource

Department, Siliguri, Dy. Director of Fisheries, Siliguri, Sub-Divisional Agriculture Officer of Siliguri , Officer-In Charge, District Industrial Centre of Siliguri and others.

4.9.3. Facilitation of Banking Services

For promotion of self help groups the banking service are very much important for sustaining the group life. Secondary information regarding the banking service towards self help group collected from Lead Bank Manager, Uttar Banga Khetriya Gramin Bank, Darjeeling and Service Bank Branch Manager, State Bank of India, Leusipukuri, Zalash Nizamtara, Siliguri and Central Bank of India, Bidhannagar, Siliguri .The district level lead bank manager is managing the linkage between District Rural development Cell and banking service system to implement the programme. Other than this rural jurisdiction are identified for various rural bank branches to serve the self help group under the service area. At the district level DLCC meeting, lead bank manager discusses as a whole in presence of implementing agencies of programme and financial institution, about the loan opportunities of various sector, repayment status of the self help group, any other disputes etc. At block level BLCC meeting in presence of service bank manager, programme implementation agency, block development administration and heads of local self government discussion takes place regarding the loan opportunity of specific area based activity, repayments of specific groups, saving of groups, revolving utilization of cash credit fund, specific disputes etc for strengthening of financial assets of self help groups. In this regards the local bank branch managers visit the self help groups livelihood activities and check the ledger and financial documents. Few managers also guide the self help group members to improve financial investment techniques and financial record maintenance. To choose the key livelihood activities are also important for a group to sustain, the group should repeatedly examine the opportunity of the activity in the society utilizing the revolving fund. Another thing is that as financial institutional members suggest utilizing maximum times the revolving fund in addition to the project loan. Also encourage them to increase their savings for future activities. Few service banks are maintaining the data of self help group in the bank in a week as per governmental order. In case of financial institution it is very important to maintain the policy under a certain process for good relationship between both sides. There may be some rigidity but it is better for group in future, other thing is that the sub-sidy makes few groups more vulnerable rather than self sufficient. The financial institutions argue that in addition to financial assets other assets improvement is required for development the entrepreneurship culture in the village level. They also given importance to develop activity of the group on the basis of maintaining planned assets based strategy.

4.9.4. Involvement of Local Self Government (Panchayet Raj Institution)

The Local Self Government is known as three tier Panchayat Raj Institution. The local self government is maintaining the highest authority to implement the Swarnajayanti Gram Swarojgar Yojana. In case of Siliguri sub-division the Sabhadhipati of Siliguri Mahakuma Parishad the supreme authority, as like at block level the Sabhapati of Panchayet Samity and Pradhan of Gram Panchayet are functioning as people representative.

The valuable opinion of Sabhadhipati, Siliguri Mahakuma Parishad; Sabhapati of Phasidewa Panchayat Samity and Khoribari Panchayet Samiti, Siliguri; Pradhan, Matigara -I, Bidhannagar -II Gram Panchayet regarding their involvement in programme implementation is as follows. In district level the Sabhadhipati always chair all meetings of SGSY, evaluate and monitor the programme performance. Accordingly the advice or suggestion are given to various Programme implementing agency, line departments, banks and other authority to implements the programme in favor of promoting the self help groups. At block level, same way the Sabhapati implement the programme through the developmental administration and various authorities. In lower level Gram Pradhan of Gram Panchayet are responsible to implement the programme through the gram Panchayet functionaries. The Pradhan gave responsibility to the people representative who are elected in the respective jurisdiction. Pradhan visit the groups and discuss their problems, opportunities etc. Evaluation and monitoring suggestion are given to them and necessary actions are taken with consultation of block administration and District Rural Development Cell. In selection of key livelihood activities the Panchayet Raj Institution members are actively engaged to selection and try to give them available assets in favors of the activities. But in every activity few assets in locality are very rare, only for this effect the whole activity is going in vain because of the self help groups Swarojgaries have not developed the cope -up strategies for livelihood outcome. All the institutions are actively cooperating to implement the programme according to policies under certain processes. The District level SGSY Committee may take some policy decision without violating the norms of SGSY informing the state authority for a specific reason. The local self government argues that all assets are required and they are trying to develop assets in various location at block level as well as village level under the various rural development programme like electrification, road, market sheds. In addition an initiative taken by the PRI members that the self help group members utilize the assets whatever available and make it accessible for them to their livelihood outcomes. Dealing with self help group members where maximum are below poverty line people, their opinion is that government should think about efficiency of the beneficiaries.

4.9.5. Participation of other Stakeholders like Non Government Organisations (NGOs), Marketing Association, Training Institution etc.

Here are the information collected from secondary source like Training Coordinator, Bhodhi Bharati Training Institution, Siliguri; Field Coordinator of Shree Sanchari (NGO), Siliguri and Secretary of Balason Society for Improved Environment and Secretary of Naxalbari Merchant Association , Naxalbari about their engagement to empower the self help group livelihood activity . To promote the self help groups under SGSY various stakeholders are performing significant role. Few stakeholders are non- governmental organization, marketing association, training institution etc. making the self help groups more active and sustainable. In SGSY programme the incentives are given to non- governmental organization for formation and nurturing the self help group. On the basis few non government organizations are forming the groups at village level and nurturing them in a continuous basis up to final recovery. The District Rural Development Cell trained the non- governmental organizational functionaries on the basis of SGSY guidelines also taken the certification of Memorandum of Understanding. The NGOs functionaries motivate the village people with coordination of gram Panchayet and banks, and form new

groups and continuously train them for better group activity. The non governmental organization also sharing the hands for marketing the self help group products through managing the sales cum display stores of District Rural Development Cell, Siliguri . The Marketing Association enhances their cooperation to promote the marketing of self help group products in the market. In addition the markets association also give training on salesmanship, value added product preparation etc. The rural marketing associations also cooperate and give place for the self help groups to promote the products at village markets. In connection to the basis of demand of rural market association and self help groups the District Rural Development Cell has constructed few markets shop at rural market. The training institution trained□the self help group Swarojgaries on their activity. The district rural development cell engaged the training Institution for training; they train the groups on the basis of the requirements of beneficiaries. The training institute trained the groups on their key activity chosen by groups like ready made cloths, achar and papad making, chanachur making, basket making etc. The training institute linking the self helps group members with the raw material markets, and sales market. To sustain group livelihood activity human assets as well as others assets are required. The linkage between various assets are very essential in marketing field, otherwise the price range is too high. Non government organisations are enhancing the capacity of the Swarojgaries to identify the assets available in the community and their utilization in effective manner. In the time of nurturing NGO functionaries are giving importance that group should maintaining the liaison with all assets in their community for sustainable development.