

CHAPTER-5

GOVERNMENT MEASURES AND REHABILITATIONS

CHAPTER-V

GOVERNMENT MEASURES AND REHABILITATIONS

5.1 INTRODUCTION:

There found a number of studies have been conducted to assess vulnerability and adaptation measures for flood in Assam. Singh (2014) analyses the problem of flood based on construction of a matrix of weighted indices. He used data from sample of 150 households of six different places on the banks of Brahmaputra in Assam such as Dhubri, Goalpara, Barpeta, Guwahati, Dibrugarh and Jorhat. The study has been highlighted 26 issues as high vulnerability, 12 issues as medium vulnerability and 2 issues as low vulnerability. There were 15 issues showed as requiring urgent attention on adaptation assessment result. Singh has suggested various mitigation processes for the challenges experienced by the people such as construction of embankments and dams and forecasting flood, etc. So far as vulnerability is concerns, they presented a table showing how people adapted to flood by changing their land use pattern in some of the important districts in Assam during the period from 1950-51 to 2010-11.

Baruah and Goswami (2013) have given an account of extent of river bank erosion in Assam and mentioned various reasons of flood. According to them the Water Resources Department of Assam has identified 25 acute erosion affected spots within the main stem river Brahmaputra in Assam. They say that during last 100 years, the Brahmaputra river is widening in the entire state. As a consequence, it has taken away more and more of river bank area and destroyed infrastructure including the old established system of flood embankments. The rate of erosion was three times higher than the deposition in the last 15 years. Brahmaputra occupied around 4,000 sq km in the 1920s and expanded to around 5,000

sq km by the early 1970s. Avulsion of the upstream of Dibrugarh town added additional square kilometers to the area within the river banks of Brahmaputra during the 1990s. In the first decade of twenty first Century the Brahmaputra occupied about 6,000 sq km (Govt. of Assam, 2008).

After the declaration of the National Flood policy in 1954, flood and erosion management measures started in Assam. Since then, a huge network of flood embankments was erected all over the state of Assam in the river Brahmaputra, Barak and its tributaries as immediate and short-term measures under the "food for work" programme. This programme enhanced the length embankment to 4465.19 km in 2006 which was 211 km in 1954.

These measures included both anti erosion and river training works and comprises mostly of bank revetments, construction of stone spurs, boulder deflectors, timber dampeners, pile screens, R.C.C. porcupines and other pro-siltation devices. In addition, the Government had also constructed 86 numbers of major sluices, 539 numbers of medium and minor sluices and about 855 km of drainage channels to provide adequate drainage and dewatering facilities. Along with long term measures some temporary measures like providing dowel bund with empty cement bags, back filling with bamboo support, A-type spurs, bamboo porcupines, breach closing works, bamboo cribs etc. to meet the emergency situation of the flood. All the above measures provided reasonable protection to about 16.50 lakh hectares of area of the state as assessed by the National Flood Commission, Govt. of India. In the anti-erosion and river management works chiseled and blasted boulder were used as one of the chief materials during last decades. This material has been found to be very effective in these works and cheap in cost.

Das (2013) has highlighted the importance of water and its quality for various uses of water. Water is used for irrigation, drinking, industry, power generation, recreation, etc.

Water is regarded as one of the important ingredients for agricultural purpose when fertilizer is used. If the surface water becomes polluted, it may be dangerous for plants, animals as well as for human beings. Before using water for irrigation, its quality should be assessed and it should be kept in mind that it does not create any health hazard. Low quality of water used for irrigation may cause low quality crops. As the uses of surface water, particularly of Brahmaputra, are increasingly polluted in the form of urban and industrial wastes, they may be constrained. Based on his experiment and various tests he suggested not to use the surface water of Brahmaputra for any domestic purposes without treatment.

A study was undertaken by Barman (2013) on the use of land of Majuli islands for the period from 1975 to 1988 and from 1998 to 2008 based on remote sensing data. The study found an overall trend during a period of more than three decades revealed changes from fallow land to settlement, grass land, water body and grassland to settlement, water body and plantation to settlement land. As the island was an erosion-prone area, their analysis showed that the majority of the grassland and fallow land were eroded by Brahmaputra. Total grassland declined by 22.62 per cent, fallow land reduced by 18.6 per cent, areas of plantation have been declined by 2.19 per cent and reduction of water bodies was 0.16 per cent. However, the area covered by human settlement was increased by 1.47 per cent due to growth of population.

A study found by Northwest Hydraulics Consultants (2006) upon River Brahmaputra. One of the main objectives was to review flood and erosion management infrastructure in respect of finance, operation and maintenance. Another attempt of this study was to examine options for supporting improved flood and erosion management measures. As the North Eastern Region is abundant in water resources, this study pointed out that one-third of India's runoff water flows in the Northeast through the Brahmaputra and the Barak. It was estimated to be about 60,000 megawatts hydropower potential and 65 megawatts of that were

developed or under construction. The study mentioned that abundant water resources that cause severe distress and costs in the area hence the frequent flooding needed to be managed.

Goyari (2005) in his work made an effort to seek out those challenges arise from natural disaster like flood and erosion and brings threat to the existence of agricultural sector in Assam. Recurring flood per annum destroyed huge number of crops and eroded vast areas of land including crop land. This leads the agricultural sector in Assam ahead of an excellent threatened. the dimensions and rate of productivity influenced much by this flood and erosion in Assam. During 1953-1995 period, in India, the flood caused a damaged of Rs 4,400 on crop, livestock and public utilities (Shukla Commission Report, 1997). The flood affected area within the state was estimated at 31.5 lakh hectares and it had been 92.6% of the farmland as in 1992-93. Frequent floods within the state reduce the productivity of crops, changes the cropping pattern from Kharif rice to summer rice and Rabi season crops. He also mentioned that the majority of the control measures undertaken were of short-term nature and thus, there was a requirement for long-term policy to regulate flood by the govt. The cooperation of the neighboring countries was also of paramount importance.

5.2 EROSION CONTROL INITIATIVE IN ASSAM:

In our country, the erosion control measures (CASA, 2009) are commonly known as river training works. River training works cover all engineering works, structural or nonstructural construction to control and stabilize a river along a well-defined course as well as to regulate its bed configuration. Depending on the problems and objectives, river training measures adopted are as follows:

1. Construction of spurs to divert the flow away from the bank,
2. Erection of embankment to confine the flow for flood protection,

3. Setting revetment and riprap to protection of the bank against erosion,

4. Bank guide to lead the flow to a defined channel,

River training may include one or the combination of more than one measures mentioned above. It is the actual situations and problems in the affected area that decide the works to be adopted. As embankment, guide bank, cutoff and sills have no direct protection against erosion, alternative measures to control erosion are to be taken into consideration. Spurs are the most effective and widely used measures for river erosion control and flow diversion.

Spurs are constructed to divert the flow extending from bank towards the mainstream flow of river. An appropriate spur induces a favorable curvature of flow, diverting it away from the bank to prevent the current on it, to protect against erosion. Spur can be used in singly or in series or in combination with other protection measures. A single spur located at appropriate point on a river bend can control the entire bend against erosion. The spur is made up of stable materials against flow.

Impermeable spurs are made up of resistant material like gravel stone etc. They are generally used for repelling or diverting the flow of water away from the bank. A repelling spur is aligned inclined a little upstream and an attracting spur inclines a little downstream for effecting the desired goal. These spurs are very effective for shore line protection but very costly.

Permeable spurs fall in the category of sedimentary groins which allow the flow of sediment laden water through them. They protect loose flow to cause the deposition of the sediments of the river. Therefore, they are best suited for sediment carrying channels. As the sediments accumulate between the groins, the foreshore becomes more or less permanent. Therefore,

permeable spurs require only temporary or semi-permanent construction as the lasting effect is produced by the sedimentation trapped by the groins. Permeable spurs are made of brushwood, trees and bamboos, wooden and concrete piles. Permeable spurs can be made of locally available materials and hence cheap. Permeable spurs are more effective in regulating river courses or protecting the river banks. Erosion control mechanisms flood-resistant construction Flow through the permeable spur does not change abruptly for which silt deposition is evenly and quickly effected. Permeable spurs have been found very useful to;

1. To divert the flow which is threatening a bank,
2. To close down a flow channel in a braided river,
3. To affect sediment deposits on low char area.

5.3 GOVERNMENT INITIATIVES:

As the erosion control measures require huge technology and finance, initiatives in Assam are mainly carried out by Government departments. Since independence, several measures are adopted in order to control the flood as well as erosion problem in Assam. Some of the examples of Government initiatives are as follows-

5.3.1 Permeable Spurs:

Late Er. H P Barua, Chief Engineer of Assam PWD utilized on experimental basis in 1935, the use of permeable screens and floating cages, low-cost devices made of bamboo for channelization and silting in alluvial rivers of Assam. The traditional Bamboo tripods are used in some areas to close down a shallow stream in braided rivers. A-Type spurs made up of bamboo are used for river bank protection from erosion. A series of bamboo porcupines are erected and used for protection of bank and raising bed level by inducing silt deposition. Bamboo and wooden logs along with brush woods are used for gulley head control.

5.3.2 A-type Bamboo Spur:

A-type bamboo spur is a modification of Er Barua's permeable screen. It is made up of series of two bamboo pieces tied together at top by string and other ends struck in ground forming the shape of English capital alphabet A. They are driven closely placed 1.5 m below ground keeping 3m apart and tied together at top. Horizontal bamboos on both faces are tied at 1m apart and horizontal struts at 1m apart are placed inside. The space inside may be filled with brushwood and toe may be protected by closely placed sand bags.

These spurs are placed at around 2 m intervals extending from bank towards main flow at 7 to 9 degree facing current. A-type spurs are widely used in tributaries. It shows a good result in bank protection and siltation of Brahmaputra and Barak valley. They can also be used for closing shallow channels of braided rivers.

5.3.3 Bamboo Porcupine:

Concrete porcupines are widely used for protection sea shore and built-up areas. These are very costly permanent structures. The traditional Bamboo porcupines are cheap and made up of 12 numbers of bamboo pieces 2m long each in a spur. They are tied by string to one another forming a cube like open structure fortified by diagonal struts. Each member is projected 0.75m outward leaving middle portion of 0.5m. They are used for both bank protection and bed formation by inducing sediment deposition.

The Bamboo porcupines are placed in a row tied together by a cable. The cable is tied on the bank and anchored to a dead man, which is a heavy weight, either boulders or sand bags encased inside wire meshing. Bamboo lines of two rows are placed at 2m intervals and the middle portion of a porcupine is reinforced by boulders or sand bags. Bamboo porcupines are placed on the shallow bed with anchorage on both ends and fortified by counter weight of

boulder or sand bags in the middle of each porcupine. Bamboo porcupines are being used at Bharalumukh in Brahmaputra river at Guwahati resulting silting up of pond just downstream of Bharalu River out fall, which is now a good site recreation activity. They are also constructed across Chintoli and Salmara suti of Brahmaputra.

5.3.4 Bamboo Tripod:

Bamboo tripods are traditionally practiced by Bodo people of Assam for closing a shallow stream channel. These are placed across the stream to be closed with two legs in line, the third leg acting as support of the two. A bamboo platform is constructed above water level through the three legs and is loaded with stones.

5.3.5 Gully Erosion Control:

The problem of gully erosion is an extra type of erosion. It is easy to attend properly in erosion control measures. Potential causes are runoff from adjacent land, poor drainage, lack of vegetation in appropriate areas and storm water may cause the gully formation at outfall, which when left unattended, gradually turns agricultural land into ravine. In char areas, soil is very loose and gullies are easily formed by rain water. During high flood, a gully may lead to the formation of a flow channel leading to a *suti*.

5.4 NON-GOVERNMENT INITIATIVES:

In Morigaon District of Assam, under the initiative of Voluntary Initiative for Community Empowerment (VOICE), a Non-Government organization some Char stabilization work was done in the year 2004, 2005 and 2006. The model of the initiative was designed by one of the founder members of VOICE, Mr. Komrul Hussain Choudhury. Mr. Choudhury got the inspired from his visit to Vaniakulam Panchayat of Kerala in 2001. The Char Stabilisation initiative of VOICE was named "*Raijor Sramdanere Brahmaputra*

Gorakhonia Protirudh Samity". Initially in the year 2003 some experiment was done with sand bags, to come up with an appropriate model. Technology used in the model was that the plastic granny bags were filled up with river sand and then placed in the selected location. The initiative involved the process as follows-

5.4.1. Survey and Site identification:

This is one of the important aspects of this model and it requires deep understanding of the river line areas. The water current of the river is studied along with the pattern of erosions. Frequent visit to the river and understand the current from the upstream have been involved in this particular step.

5.4.2 Filling and placing of sand bags:

The plastic granny bags are filled till 3/4th part and then tied up with locally available jute rope. The placing is one of the important aspects and is done very carefully in a specialized way in the river bed under the supervision of local experts.

5.5 EROSION CONTROL MECHANISMS FLOOD-RESISTANT CONSTRUCTION.

5.5.1 Protection of the main bundh (sand bag barrier) with mini bundh:

The main bundh of the initiative is generally 18ft width. Though the general height of the bundh is 8 to12 ft, but actually it depends on the location. The main bundh is protected with a mini bundh on both the side, which is generally 12ft width and 2-3ft height. This is done in order to prevent the bundh from damage due to strong undercurrent of the river particularly at flood period.

5.5.2 Careful guidance of water current to the Bundh:

Brahmaputra being known for strong under-current; the current is carefully guided to the burking through creation of upward slope. This process reduces the speed of the current. Then the water is allowed to fall in the mini bund hand then again sat free, which is generally slow-moving water.

5.5.3 Place of sand bag porcupine:

Porcupine line structures were created with sand bags and are placed in a scattered way in the river, which further reduces the water current to induce sand deposition.

5.6 GOVERNMENT INITIATIVE ON CHAR AREAS:

Char area witnessed a century old human settlement started during colonial period. Chars are abundant the economy of Assam in various way particularly by agriculture. But the unfortunate reality is that information regarding char area and its society isn't available (Chakravorty, 2012). The char area is one among the remote and backward regions within the state. For the aim of development of this area, the initial afford of the Government was launching of 'Char Areas Development Programme' in 1983. 'Directorate of Char Areas Development' was the nodal authority to execute the programme. Since 1998, a replacement department 'Welfare of Minorities Development' was created and every one schemes of development on chars are taken under the department. Government undertook various schemes to develop the socio-economic condition of char people. Schemes of the govt included training to unemployed youth for self-employment, supply of beverage, providing sports materials, agricultural tool like hand-pump, shallow machine etc.

To assess the socio-economic condition of char people, the authority undertaken two survey. the primary survey was wiped out 1992-92 and other in 2002-03. These two surveys

are the idea of data about the char area in Assam. The number of chars is rises from 2089 to 2251 during 10 years of two surveys. The district of Dhubri (480) remain on the highest of the list in respect of the amount of char villages. Decadal rate of growth of population found 55.6% which was much high than the state average 18.9% during 1991-2001. Population living in char area constitute 9.4% of the state population. But the acreage covered under chars is merely 4% of the state's area. thanks to high rate of growth density is far high i.e., 690 per sq. km. The state density is merely 340 per sq.km. Declining of the cultivable land is a stimulating fact about char area. thanks to erosion and other factors, cultivable land is declined from 70% to 67% during 1991-2001. Mass level illiteracy is found common. the speed of literacy is increased at a really nominal rate during the amount of two surveys and it had been 14.9% to 19.3%. In some districts char area's literacy found declining. It had been as due to the frequent migration of migration to other places. Due to the miserable condition of all element determined the socio-economic condition, are depressing in chars and hence poverty is found to common among the char dwellers. Number of individuals living below poverty level is increasing. It was 48.8% in 1991-92 and 67.8% in 2001-02 where the state average is declining and was 36%.

5.6.1 REMOVAL OF POVERTY:

Poverty is a peculiar problem in third world countries like India. There is no common definition of poverty which can be accepted everywhere. Leaving all differences, it can be said that poverty is a situation where a section of the society is denied of even basic need of life. In India, the broadly accepted definition emphasises more on the minimum level of living than on reasonable level of living. Thus poverty, in broad sense, termed as a situation where a section of people fails to reach a certain minimum level of consumption.

The estimate of poverty line is based on the idea of necessity of an average intake of 2250 calories per capita per day. After a throughout examination, the study group set up by the Planning Commission in July, 1962 recommended a standard of private consumption expenditure of Rs 20 (at 1960-61 prices) per capita per month as the minimum amount common to both rural and urban people.

Later on, the 'Task Force on Projection of Minimum Needs and Effective Consumption Demand' offered an alternative definition of poverty which has been adopted by Planning Commission in recent years. The Task Force defined poverty line as the midpoint of capital expenditure class which have a daily calorie intake of 2400 per head in rural areas and 2100 calorie in urban areas. Accordingly, the minimum desirable standard was worked out at Rs 76 for the rural areas and Rs 88 for urban areas at 1979-80 prices. (Planning Commission, Sixth five-year plan. 1980-85, New Delhi 1981 p51)

Although the poverty is a serious problem since long past, the Government initiates started only with the fifth five-year plan. Since fifth five-year plan, the programme like Small Farmer's Development Agency (SFDA), Marginal Farmer's and Agricultural Labourers' Development Agency (MFAL), Drought Prone Areas Programme (DPAP), Foods for Work Programme (FWP) was introduced for benefiting the rural poor. Later on, Integrated Rural Development Programme (IRDP), National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP) were introduced. In 1989, NREP and RLEGP were merged into a single wage employment programme under Jawahar Rozgar Yojana (JRY). The objective of this programme is to assist poor families in developing skills and inputs to overcome their poverty. Other programmes like TRYSEM (1979), Employment Assurance Scheme (EAS), Prime Minister's Rozgar Yojana (PMRY) in

1993-94, Prime Minister's Integrated Urban Poverty Eradication Programme (PMUPEP) in 1995-96 and National Social Assistance Programme in 1995 introduced.

Some of the employments generating schemes implemented in the state of Assam are as follows:

5.6.2 TRYSEM:

The national scheme for Training of Rural Youth for Self-employment (TRYSEM) is a programme for generating self-employment opportunities by imparting training to the rural youths in various trade and skills. In Assam the scheme is operating since 1979-80. Rural youths trained under the scheme were as 1695 in 1980-81, 4253 in 1981-82, 8681 in 1988-89, 5055 in 1989-90, 9152 in 1991-92 and 7302 in 1997-98. Altogether 60,293 youths were trained up under the scheme in various trade and vocations for self-employment till 1997-98.

5.6.3 National Rural Employment Programme (NREP):

National Rural Employment Programme (NREP) also aimed at providing Employment Avenue to the same time. In 1980, the NREP has come into operation in Assam. This programme has laid a target of generating seasonal employment to the tune of about 80 lakh man-days in 1980-81 against which 41 lakh man-days were generated during the year. In 1987-88 state government set a target of generating employment to the extent of 40.6 lakh man-days which 33.8 lakh man-days was generated.

5.6.4 Jawahar Rozgar Yojona (JRY):

On 28th April, 1989, the Jawahar Rozgar Yojona (JRY) was introduced in Assam along with other state. Under this programme, all the employment generating schemes like NREP and RLEGP introduced earlier were merged. Cost sharing basis between the centre

and the States were 80:20. The main objective of the yojana was to generate additional gainful employment for the unemployed and under-employed youths in rural areas. The other objective of the scheme was the creation of sustained employment by strengthening rural economic infrastructure and assets in favour of rural poor. Special attention was given to the people living below the poverty line and also the preference was to be given to the Scheduled Castes, Scheduled Tribes and freed bonded labourers. Employment opportunities women in rural areas were reserved at 30 percent. Gaon Panchayats were to be involved in the process planning and implementation of the programme at root level. At the instance of the Planning Commission, the Programme Evaluation Organisation (PEO) undertook a quick study of the JRY with a view to assess the extent to which the Yojana helped in providing employment to the target group; analyse the type of assets created under the Yojana including their quality and usefulness; comprehend the arrangements for the maintenance of assets created; and study the problems encountered in the implementation of the Yojana.

5.6.5 Prime Minister's Rozgar Yojana (PMRY):

Prime Minister's Rozgar Yojana (PMRY) was launched in Assam along with other state on 2nd October, 1993. The scheme will provide self-employment to one million educated unemployed youths in the country in micro enterprises, manufacturing, service and business ventures. The scheme will provide a loan up to a ceiling of Rs one lakh, out of which subsidy element would be 15% with a ceiling of Rs 7,500. All of those who have undergone Government sponsored technical courses for a minimum duration of six months besides matriculation and ITI diploma holders will be eligible for the scheme.

The PMRY is implemented both in urban and rural areas of the state with a view to provide self-employment to the educated youths. The scheme is implemented through the District Industries and Commerce Centres of the state. Any person between the age group of

18-35 years with minimum earmarked education and whose family income is not more than 24,000 per annum is eligible for the assistance under the scheme. The amount to be contributed as margin money is 5 percent of the total project money. The balance amount would be sanctioned as loan by banks.

The number of beneficiaries under the scheme was 43,051 till 1997-98. Under the scheme, loan sanctioned to 10,187 in 2003-04, 12,683 in 2004-05 and 10,549 in 2005-06.

5.6.6 Employment Assurance Scheme (EAS):

The Employment Assurance Scheme (EAS) was introduced in Assam since 1993-94 in the identified backward block situated in drought prone areas, tribal areas and hill areas. In 1994-95 total number of employments generated under EAS was 95.5 lakh man-days and the figure was 200.66 lakh man-days in 2001-02. The EAS scheme has been extended to 409 additional blocks of the country identified as Drought Prone Areas Programme (DPAP), Desert Development Programme (DDP) and Modified Area Development Approach (MADA), having a larger concentration of tribal population during 1994-94. Later on, the scheme was extended to the blocks by April 1997. All blocks included under EAS are categorised as A, B and C-type for the purpose of release of funds in different amounts. This categorization was made on the basis of backwardness and the relative needs of the people for generation of wage employment in different blocks.

The main objective of the Employment Assurance Scheme is to provide gainful manual work employment during off agricultural seasons in rural areas. These people are in need of work, but they could not find any job. Creation of economic infrastructure and community assets for sustained employment and development was remain another objective of the scheme. This EAS scheme is designed to provide up to 100-man days of assured

employment at minimum wage to the unemployed in rural areas, taking a maximum of two beneficiaries from each family.

The EAS was a Centrally Sponsored Scheme and the share of states were fixed at 20 per cent of total expenditure. The Central share is directly released to DRDA of the concerned district, and the states' matching share is required to be released within a fortnight of the receipt of Centre's share.

5.6.7 Swarnjayanti Gram Swarozgar Yojana (SGSY):

The scheme of Swarnjayanti Gram Swarozgar Yojana (SGSY) is adopted to provide sustainable income to the poor of the rural area. The aim of the SGSY was to establish a large number of micro-enterprises in the rural areas based on local resources and build up the potential of the rural poor. Under SGSY, it was aimed to brought all the household included under the scheme above the poverty line in a period of three years. The Government of India through its Ministry of Rural Development, has launched this new programme 'Swarnjayanti Gram Swarozgar Yojana' (SGSY) by reformation of the existing employment generating schemes namely: ·

- Integrated Rural Development Programme (IRDP)
- Training of Rural Youth for Self-Employment (TRYSEM)
- Development of Women & Children in Rural Areas (DWCRA)
- Supply of Improved Toolkits to Rural Artisans (SITRA)
- Ganga Kalyan Yojana (GKY)
- Million Wells Scheme (MWS)

The SGSY Scheme starts on 1st April 1999 in rural areas of the country. SGSY is noble Scheme taking all aspects of self-employment such as formation of Self-Help Groups, training, credit, technology, infrastructure and also marketing. All concerned institutions are involved under the scheme were the financial institutions, Panchayat Raj Institutions, District Rural Development Agencies (DRDAs), Non-Government Organisation (NGOs), Technical institutions in the district.

The poor people of rural areas with land, landless labour, educated unemployed, rural artisans and disable are intended to covered under the scheme. The benefitted families under SGSY scheme were named as Swarozgaris and whether it is individuals or groups of individuals selected from BPL families. Swarozgaris possessing skills will be updated through the orientation programme which is mandatory.

5.6.8 Self - Help Groups (SHGs):

Self-Help Groups is a group formed with people aims at an improvement of their economic status. The Government scheme provides all sorts of facilities for formation of Self-Help Groups (SHGs), nurturing and their linkage with banks. Group activities is given preference and funding will be provided to Self Help Groups. Half of the groups formed at block level were kept reserved exclusively for women groups. SHG under this scheme consist of 10 to 20 members belonging to BPL families. However, in case of minor irrigation and disabled persons the number of the group may be a relaxed to minimum of 5 persons.

SHGs are a good way to improve the socio-economic condition of poor masses. Like in other rural parts of the state, SHG is formed in char areas also. But the number and the performance both are found to be very poor in char areas. The main reason behind the poor performance of SHGs in char areas is non availability of bank branch and hence linkage problem. Challenges face by SHGs in char area are found as-

- 1. Ignorance of the members:** Though every measure taken for creating awareness among the group members about the schemes beneficial to them, still majority of the group are unaware of the schemes of assistance available to them.
- 2. Lack of Training facilities:** The training facilities given to the members of SHGs on product selection, quality of products, production techniques, etc are found to be not sufficient.
- 3. Lack of unity:** In the case of SHGs dominated by women, it is found that there is no stability of the units as some member married has change the residence. Moreover, unity among women members is found to be rare owing to personal reasons.
- 9. Inadequate Financial Assistance:** Financial assistance provided to SHG's by the agencies concerned is found to be not adequate in most of the reported cases to meet their actual requirements.
- 10. Non-co-operative Attitude of the Financial Institutions:** The reluctant attitude of financial institutions does not consider SHGs seriously while providing finance and other technical support or help.