Chapter : 5

Chapter 5

PARTICIPATION OF WOMEN IN SGSY AND MNREGS

Empowerment of women has gained the priority on India's development agenda and since 1990s it has emerged as an important slogan. According to Batliwala (1994), empowerment is a process of enabling an individual to think, feel, behave and act in an independent way. It is the process of taking control of one's own destiny. It includes both the control over resources (physical, human, intellectual and financial) and the control over ideology (beliefs, values and attitudes). Empowerment results into creation of a social environment in which one can take decisions and make choices, individually or collectively, for social transformation. It strengthens innate ability by way of acquiring knowledge, power and experience (Biswas 2010). Women empowerment is generally understood as a mechanism for capacity building and developing insight and understanding of women. Being empowered pre-supposes the individuals' parity of common sense and emotional maturity, access to appropriate information and knowhow. It also refers to the process of increasing the political, social and economic strength of individuals and groups (Choudhury 2008). Empowerment is therefore seen as an enabling process which helps women improve quality of their lives. The empowerment of women is crucial for the development of the rural India. Bringing women into the mainstream of development is a major concern for the Government of India for which the year 2001 was declared the "Year of Women Empowerment" (Islam, Basumatary and Ghosh 2011). The central and state governments are implementing various developmental schemes for empowering the rural people, specially the women in India. The self-employment programme of Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA) and Million Wells Scheme (MWS) were all merged into a single self-employment programme called the Swarnjayanti Gram Swaroggar Yojana (SGSY) with effect from April 1, 1999. Women's empowerment is critical to the socio-economic progress of the community and bringing women into the mainstream of national development has therefore, been a major concern of the Government. The Government of India enacted the National Rural Employment Gurantee Act on 25th August, 2005 and it came into force on 2nd February, 2006 (Renamed as Mahatma

Gandhi National Rural Employment Gurantee Act, in 2009). It has already been discussed in Chapter 2. This chapter discusses about participation of women in SGSY and MNREGS in the following two sections:

I
PARTICIPATION OF WOMEN IN SGSY

This section attempts to access the interface between social structure and SHGs in the empowerment of women under the SGSY. Therefore, it focuses on the structure and functioning of the SHGs in the life of the rural women. The SHGs were selected by drawing lottery, making a sample of 24 SHGs and 287 women, in all, from the three villages. While selecting them they were also classified according to year of establishment and 50%, taking at least one, was selected, which is given details in the methodology part of the Chapter 1.

The SHG Structure

The SHG structure here means the socio-economic structure of the SHG's members. The independent variables which were taken for measuring the findings of the research were religion, caste, age, marital status, family type, educational status, family occupation and family income.

Religion

In the SHGs the members were from two religious groups, viz; Hindu and Muslim. The following table shows the distribution of the respondents into the two religions:

Table 5.1
Religion of the SHG Members
(Percentage in Parentheses)

Religious Group	Village			Total
	Chari Gaon	Randhanijan	Balijan	
Hindu	88(80)	74(100)	93(90)	255(89)
Muslim	22(20)	-	10(10)	32(11)
Total	110(100)	74(100)	103(100)	287(100)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Most (89%) of the SHG members were Hindu: 80% in Chari Gaon, cent per cent in Randhanijan and 90% in Balijan. The rest were Muslim. The religious structure provides by and large a common cultural background of the SHG members.

Caste

The members of SHGs were from four caste/tribe categories; namely, General Caste, SCs, STs and OBCs. The following table shows the distribution of the respondents into caste categories:

Table 5.2
Caste Distribution of the SHGs members
(Percentage in Parentheses)

Caste/ Social Category	Village			Total
	Chari Gaon	Randhanijan	Balijan	
Gen Castes	69(63)	12(16)	16(16)	97(34)
OBCs	41(37)	10(14)	19(18)	70(24)
SCs	-	52(70)	-	52(18)
STs	-	-	68(66)	68(24)
Total	110(100)	74(100)	103(100)	287(100)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Over one third of the SHG members belonged to the General Castes (GCs), followed by the Other Backward Castes (OBCs) and the Scheduled Tribes (STs), each, constituting one fourth of the members. By village, over two fifths of the members in Chari Gaon belonged to the General Castes and the rest belonged to the OBCs, over two thirds of the members in Randhanijan belonged to the SCs and two thirds of the members in Balijan belonged to the STs. This distribution is determined by the caste/tribe composition of the populations of the villages.

Age Composition

Age is an important demographic variable which not only determines an individual's physical and mental maturity but also depicts his/her life experiences. Age of an individual also determines his/her marital and economic status, whether one is economically active or dependent upon others. Age of an individual also determines his/her relative attitude to the various methods of production. Older members may be reluctant to adopt new methods of production and hence are likely to continue with the traditional mode of production. In contrast, the younger generation is likely to

accept new challenges and may be more willing to try new methods of production. The following table shows the age distribution of the SHGs members:

Table 5.3
Age-distribution of the SHGs Members
(Percentage in Parentheses)

Age Group	Village			Total
	Chari Gaon	Randhanijan	Balijan	
Youth (18-35)	23(21%)	32(43%)	26(25%)	81(28%)
Middle age (36-50)	52(47%)	26(35%)	31(30%)	109(38%)
Old age (51& above)	35(32%)	16(22%)	46(45%)	97(34%)
Total	110 (100%)	74 (100%)	103 (100%)	287 (100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

About two fifths of the SHG members belonged to the middle age group (36-50), followed by the old age group (51+) constituting one-third of the members. By village, over two fifths of the members in the Scheduled Caste dominated Randhanijan belonged to the youth age group (15-35), near about half of the General Caste dominated Chari Gaon belonged to the middle age group and over two fifths of the members in the Scheduled Tribe dominated Balijan belonged to the old age group. This indicates that the youth among the Scheduled Castes, the middle aged among the General Castes and the old aged among the Scheduled Tribes are coming forward to join the SHGs.

Marital Status

Marriage is an important event in human life. Marriage also organizes a population into different status groups which characterize social life variously. The following table shows the marital status of the SHGs members:

Table 5.4
Marital Status of the SHGs Members
(Percentage in Parentheses)

Marital Status	Village			Total
	Chari Gaon	Randhanijan	Balijan	
Unmarried	18(16%)	11(15%)	6(6%)	35(12%)
Married	80(73%)	58(78%)	93(90%)	231(80%)
Widowed	12(11%)	5(7%)	4(4%)	21(8%)
Total	110(100%)	74(100%)	103(100%)	287(100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Of the SHG members four fifths are married: nearabout three fourths in Chari Gaon, nearabout four fifths in Randhanijan and most (90 per cent) in Balijan. The rest are unmarried and widowed. Thus, married women are coming forward to form the SHGs, perhaps, out of economic necessities.

Family Types

The type of family refers to the family being nuclear or joint. It plays an important role in transmitting culture of a society from one generation to the next. The following table shows the distribution of the SHG's members by their structure of the family:

Table 5.5
Family Type of the SHGs members
(Percentage in Parentheses)

Type of Family	Village			Total
	Chari Gaon	Randhanijan	Balijan	
Nuclear	47(43%)	52(70%)	36(35%)	135(47%)
Joint	63(57%)	22(30%)	67(65%)	152(53%)
Total	110(100%)	74(100%)	103(100%)	287(100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Over half of the members came from the joint families and the rest were from the nuclear families. Nearabout three fifths of the members from Chari Gaon and nearabout two thirds from Balijan are from the joint families whereas over two thirds from Randhanijan were from the nuclear families. This means that there comes social support from the joint families for formation of SHGs in the General Castes, OBCs and Scheduled Tribes; however, in the Scheduled Castes the nuclear family appears to be a dominant feature, perhaps, there family is geographically more mobile in search of job as labourer or service givers and nuclear family is suitable for mobility.

Educational Status

Education is the key which opens the door to life, develops humanity and promotes national development. Education can be an effective tool for women's empowerment. It enables rural women to acquire new knowledge and technology required for improving and developing their tasks in all fields. In order to understand

the role of education and participation in SHG, data pertaining to level of education of SHG members was collected and presented in the following table:

Table 5.6
Educational Status of the SHGs members
(Percentage in Parentheses)

Educational Status	Village			Total
	Chari Gaon	Randhanijan	Balijan	
Illiterate	12(11%)	22(30%)	23(22%)	57(20%)
Primary School	23(21%)	27(36%)	31(30%)	81(28%)
High School	36(33%)	20(27%)	35(34%)	91(32%)
Higher Secondary School	32(29%)	5(7%)	14(14%)	51(18%)
Graduation	7(6%)	-	-	7(2%)
Total	110(100%)	74(100%)	103(100%)	287(100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

About one third of the members had education upto high school, followed by the primary school educated. In Chari Gaon and Balijan around one third of the members were educated up to high school while in Randhanijan over one third members were educated up to the high school. In Chari Gaon the members were concentrated around high school and higher secondary school education, in Randhanijan they were concentrated around primary school education and illiterates and in Balijan they were concentrated around high school and primary school education. Thus, as high school education is the marker, on the both sides of which the number of the members decreases, it seems to be providing requisite educational background among the rural women for understanding the significance of SHGs in their life.

Occupation

Occupation is regarded as an indicator of social status. The nature of occupation and the degree of participation in the respective occupations, however, decides the level of social status of an individual. Occupational status was divided into four categories i.e. labour, agriculture, business and service. The following table shows the occupational status of the SHG members:

Table 5.7
Family Occupation of the SHGs members
(Percentage in Parentheses)

Family Occupation	Village			Total
	Chari Gaon	Randhanijan	Balijan	
Labour	8(7%)	14(19%)	6(6%)	28(10%)
Agriculture	40(36%)	31(42%)	52(50%)	123(43%)
Business	36(33%)	19(25%)	28(27%)	83(29%)
Service	26 (24%)	10 (14%)	17(17%)	53(18%)
Total	110(100%)	74(100%)	103(100%)	287(100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

The members were distributed over four categories of family occupation; namely, agriculture, business, labour and service-jobs. Over two fifths of the members had agriculture as family occupation, followed by business constituting nearabout one third of them. Chari Gaon had more members from the family occupation of service-jobs than the other two villages while Randhanijan had more members from the family occupation of labour than the other two villages. In the villages the businesses comprised grocery shops and tempo and autorickshaw operation between the villages and the Jorhat town. In Randhanijan majority of the villagers were engaged in fishing as a caste occupation of the Koibarta. In Balijan most of the villagers have small tea gardens of 1 to 6 bighas. The family occupation of service-job among the members comprised clerks, security guards, teachers in private schools etc. Of the members, 10 per cent were landless labour in the three villages, having no sufficient means of livelihood. Thus, in the rural setting the family occupation of agriculture is more appropriate for SHG formation.

Family Income

Another important variable which has its bearing on the economic status of the family is its income. The standard of living of a family is based on the economic returns of that family. It is therefore, imperative to have a glance at the economic returns of the households of the SHG's members. The following table shows the annual household income of the SHG's members:

Table 5.8
Family Income of the SHGs members
(Percentage in Parentheses)

Annual Income (in Rs)	Village			Total
	Chari Gaon	Randhanijan	Balijan	
0-20000	6(5.45)	11(14.86)	10(9.74)	27(9.40)
20001-40000	4(3.63)	12(16.21)	8(7.76)	24(8.36)
40001-60000	8(7.27)	29(39.18)	11(10.67)	48(16.72)
60001-80000	20(18.18)	8(10.81)	37(35.92)	65(22.64)
80001-100000	41(37.27)	6(8.10)	13(12.62)	60(20.90)
100001-120000	17(15.45)	5(6.75)	15(14.56)	37(12.89)
120000+	14(12.75)	3(4.09)	9(8.73)	26(9.09)
Total	110(100)	74(100)	103(100)	287(100)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Over two fifths of the respondents' families were in the annual income bracket of Rs. 40,001-100,000, one fifth in the income bracket of above Rs 100000 and nearly one fifth in the income bracket of Rs 0-40000. By village, there were over one fourth of the respondents from Chari Gaon and about one fourth from Balijan in the income bracket of above Rs 100000 while about one third of the respondents from Randhanijan were in the income bracket of Rs 0-40000. This kind of income distribution clearly indicates a low income level of the Scheduled Caste members as compared to the General Caste and the Scheduled Tribe member-respondents.

The SHG Functioning

Handloom weaving, which is the oldest and widespread industry of the rural Assam, has found a prime place among the SHG activities. Traditional handloom activities have got a new face through diversification and value addition to the items produced by the SHGs under SGSY in Assam. All the members of SHGs engaged in handloom production have their own handlooms where they weave the cloths like the *Mekhela-Chadar*, the traditional Assamese dress for women, and the *Gamocha,* the Assamese towel, which are a part and parcel of Assamese life. There is a great demand for these items, specially during the festivals of Rangali Bihu and Durga Puja. Four varieties of silk worms and their host-plants; namely, mulberry, Eri, Muga and Oak Tassar are popular and important for economic and commercial purposes. They also produce some other clothes by weaving; namely, Rumal (Handkerchief), Salwar and Shirt piece, Door mate etc. Most of the SHGs are engaged in preparation of traditional Assamese food products in the three villages such as *Pitha, Larud, Chira, kumal rice* etc. They take order for marriage and other ceremonies. In Chari

Gaon, an SHG named Sajagota (with all its members from Muslim community) produces spices and sweets like bhujia, *nimki, gulabjamun* etc. and sells these in the nearby hotels at Bahona Tini-Ali. In agriculture most of the SHGs are producing ginger, turmeric and food grains. During the cultivation women are actively engaged in sorting-out of seeds, uprooting and transplanting of seedlings, harvesting of paddy etc and earn a significant amount of money. Besides these, the SHGs are also engaged in poultry farming, knitting and embroidery, toy making, fruit processing, handicrafts etc. So, the routine household activities have been turned into economically profitable ventures after forming the SHGs. The SGSY programme influences the development of entrepreneurial skills, saving habit and banking practices among the rural people. It also encourages the people for collective work and commercialisation. The following table shows the different activities of the SHGs:

Table 5.9
Activities of the SHGs
(Percentage in Parentheses)

Kind of Activity	Village			Total N=24
	Chari Gaon N=9	Randhanijan N=6	Balijan N=9	
Weaving	9(100)	6(100)	9(100)	24 (100)
Agriculture	5(55.55)	4(66.66)	6(66.66)	15 (62.5)
Poultry Farming	3(33.33)	2(33.33)	4(44.44)	9 (37.5)
Traditional Food Making	5(55.55)	4(66.66)	5(55.55)	14 (58.33)
Embroidery & Knitting	2(22.22)	1(16.66)	2(22.22)	4 (16.66)
Bee-keeping	3(33.33)	-	-	3 (12.5)
Fishery	-	2(8.33)	2(8.33)	4 (16.66)
Piggery	-	-	5(20.83)	5 (20.83)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

In the villages the sampled SHGs were found engaged in eight types of activities; namely, weaving, agriculture, poultry farming, traditional food making, embroidery & knitting, bee-keeping, fishery and piggery. Of these, weaving engaged all the SHGs, followed by agriculture and traditional food making in the three villages. Poultry farming and embroidery & knitting are two other significant activities engaging nearabout two fifths and one fifth of the SHGs respectively. The rest of the activities engaged 10 per cent to 20 per cent of the SHGs. This pattern of the SHG activity distribution is witnessed across the three villages.

Participation in Training Programmes

Training is an important part of any development programme. There are three types of training requirements for the SHGs, i.e., building of managerial capacity, skill upgradation and technology support services. The group's members build managerial capacity as well as develop skill in the selected activity. Their skills are to be upgraded in the areas of production techniques, costing, pricing, publicity, credit and marketing strategies. The aim of the training is to make groups competent and capable of running a income generating activity and to make the SHGs sustainable. Trainings are provided to take entrepreneurship as profession through small scale enterprise such as garment making, toy making, fruit processing, handicrafts etc. by development block office and NGO (Non Government Organization). The following table shows the frequency of participation in training programmes by the SHGs:

Table 5.10
Participation of the SHGs in Training Programmes
(Percentage in Parentheses)

Frequency of Participation in Training Programmes	Village			Total
	Chari Gaon	Randhanijan	Balijan	
Once	4(44.44)	3 (50)	3(33.33)	10(41.67)
Twice	3(33.33)	2(33.33)	3(33.33)	8(33.33)
More than twice	2(22.23)	1(16.67)	3(33.34)	6(25)
Total	9(100)	6(100)	9(100)	24(100)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Over two fifths of the members had attended one training programme on their productive activity, followed by a one-third who had attended two training programmes. The rest attended three or more programmes. By village, over two fifths of the members in Charigaon, half of the members in Randhanijan and one third of the members in Balijan participated in one training programme, followed by one third, each, of the members who participated in two programmes whereas one third of the members in Balijan and around two fifths, each, from Radhanijan and Balijan attended three or more training programmes. Thus, every member had undergone some training programme related to her SHG activity. The frequency of the training programmes which the members had undergone was higher in Balijan than in the

other two villages, perhaps, due to availability of the state sponsored special training programmes for the Scheduled Tribe members. Similarly, in the Scheduled Caste dominated Randhanijan one finds the highest number of the members who have participated in one training programme. It seems that the SHG members, specially from the backward communities are exhibiting high level of motivation in the training programmes, perhaps, considering essential for their much-needed development.

Participation in Product Exhibition

A sale centre under DRDA named Bhogdoi has been provided at Market Unnayan Bhawan in the Jorhat town to sell the SHGs products. National Handloom and Handicraft Board has also provided market to SHGs through different exhibition-cum-sale melas like Assam Moshutsav, Trade fair etc. The following table shows the frequency of participation in product exhibition etc. by the SHGs:

Table 5.11
SHG Participation in Exhibitions, Melas, Trade Fairs etc
(Percentage in Parentheses)

Frequency of Participation in Product Exhibition etc.	Village			Total
	Chari Gaon	Randhanijan	Balijan	
Once	2(22.22)	1 (16.67)	2(22.22)	5(20.83)
Twice	3(33.33)	3 (50)	2(22.22)	8(33.33)
Thrice or more	4(44.45)	2(33.33)	5(55.56)	11(45.84)
Total	9(100)	6(100)	9(100)	24(100)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Nearabout half (46 per cent) of the SHGs had participated thrice or more exhibitions, *melas*, trade fairs etc. in the Jorhat town or in their own village, followed by their one third who participated twice. The rest had participated once only. Notwithstanding this, in the Scheduled Caste dominated Radhanijan a half of the SHGs participated in two opportunities, followed by their one third who participated in three or more opportunities. The highest participation has again come from the SHG members from the Schedule Tribe dominated Balijan.

Patterns of Income of the SHGs

There are various funding options available with Swarnjayanti Gram Swaroggar Yojana (SGSY) for SHGs. These can be grouped under three headings,

viz., (i) contribution of group members, (ii) group revolving fund and (iii) loan from financial institutions. The income of the groups included interest on money lending, profits from selling products, self deposits and subsidy from bank etc. Self deposit amount of different groups was Rs. 30/- or Rs. 50/- on monthly basis. Money lending is one of the prime activities of the SHGs in the three villages. The rate of interest on internal lending was 3 per cent or 5 per cent. For some special causes such as illness of any family members, meeting expenses of their children at the time of examination etc., the interest is exempted from the members for a limited period of time as decided in group meeting. It is found that the members who took loan more than once utilized it to meet their domestic needs, medical necessities, children's educational requirements, repayments of old debts, ceremonies, festivals, to start a own micro enterprise etc. The SHG utilize the group deposit and loan for purchasing raw material, lending of money, other expenses for group activities like meetings and miscellaneous expenses etc. The following table shows the bank deposit amount of the SHGs:

Table 5.12
Bank Deposits of the SHGs
(Percentage in Parentheses)

Amount of Deposit (in Rs)	Village			Total
	Chari Gaon	Randhanijan	Balijan	
Up to 5000	-	2(33.33)	1(11.12)	3(12.5)
5001- 10000	2(22.22)	1(16.66)	1(11.11)	4(16.66)
10001-15000	2(22.22)	1(16.66)	2(22.22)	5 (20.84)
15001-20000	4(44.44)	2(33.35)	3(33.33)	9(37.5)
20000+	1(11.12)	-	2(22.22)	3(12.5)
Total	9(100)	6(100)	9(100)	24(100)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Over one fourth of the SHGs had cash deposits of up to Rs 10000/- in bank while nearly three fifths had the deposits of Rs 10001- 20000. The rest had the deposits of over Rs 20000/-. This indicates that the groups were working in a productive manner.

Analysing Impact of SHG on Empowerment

It is important to examine the impact of SHGs and micro-credit on empowering poor women and their families. Women empowerment has been recognized as an important strategy for rural development. Self- Help Group (SHG) approach is a comprehensive one with more scope for women in income earning and decision-making at family level. Empowerment is a term widely used in the context of development particularly women's development. While 'power' is the key to 'empowerment', it implies control and say in decision-making and participation in social, economic or political development of the society. At family level, it implies participation of women in household decision-making, access and control over the productive resources. Empowerment is particularly complex because it is multidimensional and takes place in multiple domains of home, community, state and society. It is locally defined and is embedded in social, cultural and political contexts. It has personal, group and political components although discussions about the measurement of empowerment have primarily focused on the personal-psychological aspects. The concept of empowerment is broken down to personal factors like attitudes, traits, skills which together enable one to exert control over aspects of one's own life and to participate effectively in group effort for social change. Empowerment is also a state of mind and is sustained by certain supportive factors in the environment. As a state of mind, it reflects self-reliance and determination to fight for one's right and interest. In the context of the three villages the patterns of women's empowerment through SHGs are discussed below:

Economic Empowerment

The Self-Help Group had exercised certain essential economic features for empowering their members. The essential features were self financing, loan financing, economic choice, freedom to earn, freedom to consume, freedom to save, freedom to invest, control over property, develop family economic activities etc. Individual's income leads to the economic empowerment. The following table shows the monthly individual income of the respondents before and after joining of the SHG:

Table 5.13
Monthly Individual Income of the Respondents before and after Joining the SHGs
(Percentage in Parentheses)

Income Group (in Rs)	Village						Grand Total	
	Charigaon		Randhanijan		Balijan			
	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG
Nil	32 (29.09)	-	36 (48.64)	-	33 (32.03)	-	101 (35.19)	-
Up to 1000	40 (36.36)	16 (14.54)	23 (31.08)	6 (8.10)	32 (31.06)	11 (10.67)	95 (33.10)	33 (11.49)
1001-2000	24 (21.81)	10 (9.09)	8 (10.81)	9 (12.16)	13 (12.62)	12 (11.65)	45 (15.67)	31 (10.80)
2001-3000	10 (9.09)	20 (18.18)	7 (9.47)	15 (20.27)	18 (17.45)	19 (18.44)	35 (12.19)	54 (18.84)
3001-4000	4 (3.65)	25 (22.72)	-	32 (43.24)	5 (4.85)	40 (38.86)	9 (3.16)	97 (33.79)
4001-5000	-	39 (35.47)	-	12 (16.23)	2 (1.99)	21 (20.38)	2 (0.69)	72 (25.08)
Total	110 (100%)	110 (100%)	74 (100%)	74 (100%)	103 (100%)	103 (100%)	287 (100%)	287 (100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Before the SHG formation, over one third of the respondents had no income; another one third had a monthly income of up to Rs 1000/-; over a one-fourth had monthly income in the income bracket of Rs 1001-3000 and the rest had in the income bracket of Rs 3001-5000 while after the formation of the SHGs the largest number (about three fifths) of the respondents were in the monthly income bracket of Rs 3001-5000, followed by over one fourth in the income bracket of Rs 1001-3000 and the least number (over one tenth) in the income group of up to Rs 1000/-. Thus, the SHG formation squarely reversed their monthly income status in positive direction.

Political Empowerment

The Self-Help Group provided a platform for poor people, particularly for women to become literate, develop communication and conflict resolution skills and acquire skills in democratic functioning. The status of political empowerment had been analysed under decision-making power about vote casting by the respondents and their participation in the meetings called by Gaon Panchayat leaders before and after the formation of SHGs. The following table shows the SHG impact on the

respondents' decision making about vote casting for a candidate or political party before and after its formation:

Table 5.14
SHG Impact on the Respondents' Decision Making about Vote Casting for a Candidate or Political Party before and after Its Formation
(Percentage in Parentheses)

Kind of Response	Village						Grand Total	
	Charigaon		Randhanijan		Balijan			
	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG
Vote cast by own choice	27 (25%)	73 (66%)	10 (14%)	36 (49%)	21 (20%)	57 (55%)	58 (20%)	166 (58%)
Vote cast by Husband's choice	28 (25%)	12 (11%)	42 (57%)	18 (24%)	38 (37%)	26 (25%)	108 (38%)	56 (19%)
Vote cast by other family members' choice	55 (50%)	25 (23%)	22 (30%)	20 (27%)	44 (43%)	20 (19%)	121 (42%)	65 (23)%
Total	110 (100%)	110 (100%)	74 (100%)	74 (100%)	103 (100%)	103 (100%)	287 (100%)	287 (100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Before the formation of the SHGs only one fifth of the respondents had cast vote in favour of a candidate or political party in elections by their own choice and all of the rest (four fifths) did it as per the choice of their husbands or family members. But after the SHG formation, about three fifths of them had used their own decision for casting a vote in the elections for electing people's representatives at different levels of governance. Thus, exercise of choice during political participation got increased among the respondents after the formation of the SHGs across the villages, which was the lowest in the Scheduled Caste dominated Randhanijan. This means that the collective working through the SHGs could succeed to raise their socio-political awareness and could contribute to their political socialization to some extent.

The following table shows the respondent's participation in the meetings called by Gaon Panchayat leaders before and after its formation:

Table 5.15
SHG Impact on the Respondents' Participation in the Meetings Called by Gaon Panchayat Leaders before and after Its Formation
(Percentage in Parentheses)

Whether participated in the meetings	Village						Grand Total	
	Charigaon		Randhanijan		Balijan			
	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG
Yes	43 (39%)	81 (74%)	21 (28%)	59 (80%)	28 (27%)	75 (73%)	92 (32%)	215 (75%)
No	67 (61%)	29 (26%)	53 (72%)	15 (20%)	75 (73%)	28 (27%)	195 (68%)	72 (25%)
Total	110 (100%)	110 (100%)	74 (100%)	74 (100%)	103 (100%)	103 (100%)	287 (100%)	287 (100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Before the formation of the SHGs about one third of the respondents participated in the meetings called by the Gaon Panchayat leaders like Ward Members, Pradhan etc along with the *Gaonbura* (village headman) to inform the villagers about various rural development programmes, to discuss the problems faced by the villagers, to settle the disputes between two villages etc., which went up to three fourths of the respondents after SHG formation. The rise in participation is quite higher in Randhanijan and Balijan, the Scheduled Caste and the Scheduled Tribe dominated villages respectively, than in the General Caste dominated Charigaon. This means that the group approach draws more participation of the weaker sections in the process of development and governance.

Social Empowerment

It is important to empower the rural women through access to knowledge, freedom to acquire resources, greater autonomy in decision-making, freedom of employment selection, improvement of social status, problem solving skills, ability to get support and sense of self dignity. The social empowerment through SHG had been analysed under seven heads: respondents' membership of social oganizations before and after the formation of SHG, respondents' participation in the meetings organized by the health workers before and after the formation of SHG, respondents' awareness about universalization of elementary education programme before and after the formation of SHG, respondents' access to radio listening before and after the formation of SHG, respondents' access to TV watching before and after the formation

of SHG, respondents' access to newspapers reading before and after the formation of SHG and respondents' access to mobile phone before and after the formation of SHG. The following table shows the respondents' membership of social oganizations before and after the formation of SHG:

Table 5.16
SHG Impact on the Respondents' Membership of Social Oganizations before and after Its Formation
(Percentage in Parentheses)

No. of Organizations of Which Membership was Taken	Village						Grand Total	
	Charigaon		Randhanijan		Balijan			
	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG
None	-	17 (15%)	61 (82%)	24 (32%)	43 (42%)	15 (15%)	170 (59%)	56 (20%)
One organization	-	69 (63%)	10 (14%)	33 (45%)	41 (40%)	62 (60%)	86 (30%)	164 (57%)
More than one organization	-	24 (22%)	3 (4%)	17 (23%)	19 (18%)	26 (25%)	31 (11%)	67 (23%)
Total	110 (100%)	110 (100%)	74 (100%)	74 (100%)	103 (100%)	103 (100%)	287 (100%)	287 (100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Before the SHGs formation three fifths of the respondents were not members of any social organization while after the formation of the SHGs 80 per cent of them were members of one organization or more. Of the respondents, about one fourth were members of more than one social organizations. Before the formation of the SHGs none of the respondents from Charigaon were members of any social organization. However, after the formation of the SHGs all of them have become members of some organization: over three fifths are members of one organization.There are now three social organizations working in Charigaon; namely, Jana Kalyan Sangha, Chandrakala Mahila Society and Charigaon Surjyadoi Sangha and Library. In Randhanijan also where two organizations; namely, Sanmilita Yuva Manch and Navajagaran Sangha and Library are functioning the membership of the respondents increased sharply after the formation of the SHGs. On the other hand, the Scheduled Tribe dominated village, Balijan, which has two organizations; namely, Janajati Mahila Samiti and Surujmukhi Sangha and Library, was better placed in this respect even before the SHGs formation and after its formation it further progressed, perhaps, the tribal villagers had persisted with their living in collectivity. Thus, in a way, the SHGs approach to development rekindled the collectivistic feeling of the villagers, particularly in Charigaon and Randhanijan. This alludes to the fact that

SHGs had a wider impact of change in the life of the people rather than merely a change in livelihood.

The following table shows respondent's participation in the meetings organized by the health workers before and after its formation:

Table 5.17
SHG Impact on the Respondents' Participation in the Meetings Organized by the Health Workers before and after Its Formation
(Percentage in Parentheses)

Whether participated in the meetings organised by the health workers	Village						Grand Total	
	Charigaon		Randhanijan		Balijan			
	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG
Yes	36 (33%)	67 (61%)	25 (32%)	59 (80%)	40 (39%)	72 (70%)	101 (35%)	198 (69%)
No	74 (67%)	43 (39%)	49 (68%)	15 (20%)	63 (61%)	31 (30%)	186 (65%)	89 (31%)
Total	110 (100%)	110 (100%)	74 (100%)	74 (100%)	103 (100%)	103 (100%)	287 (100%)	287 (100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Before the formation of the SHGs over one third of the respondents participated in the meetings called by the health workers like ANMs, ASHA workers, Anganwadi workers etc, which doubled after the SHG formation. The rise in participation is again quite high in Randhanijan and Balijan as compared to Charigaon.

The following table shows the respondent's awareness about universalization of elementary education programme before and after its formation

Table 5.18
SHG Impact on the Respondents' Awareness about Universalization of Elementary Education Programme before and after Its Formation
(Percentage in Parentheses)

Whether awareness about Universalization of Elementary Education Programme	Village						Grand Total	
	Charigaon		Randhanijan		Balijan			
	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre- SHG	Post-SHG	Pre-SHG	Post-SHG
Yes	45 (41%)	81 (74%)	17 (23%)	49 (66%)	28 (27%)	69 (67%)	90 (31%)	199 (69%)
No	65 (59%)	29 (26%)	57 (77%)	25 (34%)	75 (73%)	34 (33%)	197 (69%)	88 (31%)
Total	110 (100%)	110 (100%)	74 (100%)	74 (100%)	103 (100%)	103 (100%)	287 (100%)	287 (100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Before the formation of the SHGs nearabout one third of the respondents were aware about the universalization of elementary education programme like Sarva Shiksha Abhiyan but their number increased more than double after the SHG formation. As found in the foregoing cases, the rise in this respect is also quite high in Randhanijan and Balijan as compared to Charigaon.

The following table shows respondent's access to radio listening before and after its formation:

Table 5.19
SHG Impact on the Respondents' Access to Radio Listening before and after its Formation
(Percentage in Parentheses)

Whether accessed to Radio listening	Village						Grand Total	
	Charigaon		Randhanijan		Balijan			
	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG
Yes	48 (44%)	81 (74%)	16 (22%)	51 (69%)	60 (58%)	88 (85%)	124 (43%)	220 (77%)
No	62 (56%)	29 (26%)	58 (78%)	23 (31%)	43 (42%)	15 (15%)	163 (57%)	67 (23%)
Total	110 (100%)	110 (100%)	74 (100%)	74 (100%)	103 (100%)	103 (100%)	287 (100%)	287 (100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Before the SHG formation over two fifths of the respondents had the access to Radio listening which increased up to over three fourths of them after the SHG formation, contributing to their awareness about the environs. This equally holds true

about the three villages; however, Randhanijan showed a miraculous increase of the phenomenon. This makes one to believe that for the backward people like the Scheduled Castes the SHG is an effective approach to make them aware about development.

The following table shows respondent's access to TV watching before and after its formation:

Table 5.20
SHG Impact on the Respondents' Access to T.V Watching before and after Its Formation
(Percentage in Parentheses)

Whether accessed to T.V watching	Village						Grand Total	
	Charigaon		Randhanijan		Balijan			
	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG
Yes	64 (58%)	89 (81%)	35 (47%)	62 (84%)	69 (67%)	90 (87%)	161 (56%)	241 (84%)
No	46 (42%)	21 (19%)	39 (53%)	12 (16%)	34 (33%)	13 (13%)	119 (44%)	46 (16%)
Total	110 (100%)	110 (100%)	74 (100%)	74 (100%)	103 (100%)	103 (100%)	287 (100%)	287 (100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Before the SHGs formation near about three fifths of the respondents had the access to TV watching which increased up to over four fourths of the respondents after the SHG formation across the three villages. Randhanijan showed the same pattern here also as seen in the case of Radio listening.

The following table shows respondent's access to newspapers reading before and after its formation:

Table 5.21
SHG Impact on the Respondents' Access to Newspapers Reading before and after Its Formation
(Percentage in Parentheses)

Whether accessed to newspapers reading	Village						Grand Total	
	Charigaon		Randhanijan		Balijan			
	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG
Yes	47 (43%)	80 (73%)	18 (24%)	39 (53%)	31 (30%)	58 (56%)	96 (33%)	177 (62%)
No	63 (57%)	30 (27%)	56 (76%)	35 (47%)	72 (70%)	45 (44%)	191 (67%)	110 (38%)
Total	110 (100%)	110 (100%)	74 (100%)	74 (100%)	103 (100%)	103 (100%)	287 (100%)	287 (100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Before the SHG formation one third of the respondents had the access to newspaper reading which near about doubled after the SHG formation. Charigaon and Randhanijan both showed an upswing of newspaper reading among the respondents while Balijan which had the lowest of access to newspaper reading could register an increase a little less than the mark achieved by the other two villages. This means that electronic and visual media are more effective and popular among the tribal villagers than the print media.

The following table shows respondent's access to mobile phone-use before and after its formation:

Table 5.22
SHG Impact on the Respondents' Access to Mobile Phone Use before and after Its Formation
(Percentage in Parentheses)

Whether accessed to mobile phone's use	Village						Grand Total	
	Charigaon		Randhanijan		Balijan			
	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG	Pre-SHG	Post-SHG
Yes	23 (21%)	85 (77%)	10 (14%)	41 (55%)	29 (28%)	70 (68%)	62 (22%)	196 (68%)
No	87 (79%)	25 (23%)	64 (86%)	33 (45%)	74 (72%)	33 (32%)	225 (78%)	91 (32%)
Total	110 (100%)	110 (100%)	74 (100%)	74 (100%)	103 (100%)	103 (100%)	287 (100%)	287 (100%)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

Before the SHG formation over one fifth of the respondents had accessed to mobile phone use which registered a phenomenal threefold increase after the SHG formation across all village but Balijan. This pattern from Balijan signifies the persistence of interpersonal communication in the tribal life of the villagers.

While women who constitute a half of the population substantially contribute to the socio-economic development of the families and the nation as a whole, their contribution is generally recognized in domestic spheres and not accounted in terms of economy. Self-Help Groups has come up as a sustainable organizational setup which disburses micro-credit to the poor women and encourages them to enter into entrepreneurial activities. By this way it empowers the rural women economically. Economic empowerment leads to social, political, entrepreneurial, health and educational empowerment of the women. In the three villages it is seen that before the formation of the SHGs most of the women's status was low in their families as well as

in the village community. But after formation of the SHGs they got the opportunities to participate in the decision making in their families in the matters of their own health care, major household purchases, visits to relatives or friends, purchase of daily household items, choosing a candidate or party for vote casting and thus it elevated their social status, giving them an independent identity. It could happen only because of their economic contribution to the family. After the SHG formation the members also developed self-confidence, improved communication skills, exposed more to mass media and external contacts, acquired entrepreneurial skills and got a new social outlook. The SHG effort helps the rural women in increasing earnings, raising income levels and improving financial status. It is slowly but steadily changing scenario of Assamese rural women's participation in development. Thus, the SHG approach plays a vital role to uplift the socio-economic status of the women in rural areas of Assam.

However, the journey on the path of empowerment has only started as yet and the women felt that the Self-Help Group members faced some problems as the roadblocks in their journey towards empowerment. These are as follows:

1. In various training programmes only 3 or 4 members of an SHG get chance to participate which is not sufficient considering both the huge number and the skill-need of the women of the SHGs.
2. The women are in dire need of acquiring skills and knowledge related to various economic activities, but they felt that competent and committed trainers are not available in rural Assam to impart them skills.
3. In the local situations NGOs which are acquainted in a better way can be useful in filling the skill and knowledge gap of the women in rural society. But the NGO role in Assam is minimal to help the SHGs.
4. Low literacy among the poor women is a great hurdle in getting information in black and white for remembering and recalling the knowledge and skill for development.
5. In some cases the quality of products is found poor, either due to lack of skills or due to inadequate resources and it poses the problems for marketing of the products.

Finally, the following suggestions are being put forth for the success of SHG approach:

1. There is need to create intensive awareness among the SHGs about the various programmes for women's development initiated by the Government and other organizations so that they can understand and utilise the programmes in a meaningful way to act upon them.

2. Members of SHG may play pivotal role in social change and act as source of inspiration for other rural women. Therefore, the SHG women can be properly trained and used as change agents in the society.

3. SHGs may improve their policies and performance by active interactions and discussions with the SHGs from the different areas. Therefore, they should be time to time facilitated with the opportunities to participate in the conferences, exhibitions and interactions for them in a larger space.

4. The major hurdles in the women's empowerment come from the patriarchal family set up. Therefore, efforts should be made to remove the traditional thinking towards women through education.

5. Training should be frequent for the members of SHGs, not only for skill development in productive activities but also for financial management for a successful and strong hold of the activity being carried out on profit motive.

II

PARTICIPATION OF WOMEN IN MNREGS

In India poor rural people including majority of the rural women depend on the wages they earn through unskilled, causal and manual labour. Inadequate labour adversely affects their employment opportunities. The Parliament passed the National Rural Employment Guarantee Act (NREGA) 2005 that guarantees 100 days of wage employment in a year to every rural household whose adult members are willing to do unskilled manual work. There are many provisions in the Act that are attractive for women workers. First, the act provides that at least one-third of the workers should be women. Secondly, the wage is the same in case of both man and women. And thirdly, there is a special provisions for child care. This section attempts to understand the interface between social structure and women's participation in MNREGS. Therefore, it focuses on the social structure and functioning of MNREGS in the life of the rural women in the three villages investigated under the present study. The Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) program was launched in Assam in 7 districts during the first phase in 2006. This was followed by 6 more

districts, to which the program was extended during the second phase and in the 3rd phase; the program was extended to cover the remaining 14 districts w.e.f. 1 April 2008. Jorhat was covered during the third phase. In Randhanijan Gaon total 74 people are participating in MNREGS works comprising 62 males and 12 females and in Balijan Gaon total 83 people are participating comprising 80 males and 3 females. Chari Gaon had no MNREGS women participants. In order to maintain their status the women of rich families generally do not want to join such kind of programme. In Assamese society generally women do not work as labour in outside home. They work as a labour only in the agricultural work. In Charigaon both the respondents from household members and SHGs members were asked the reason for not participating in the programme. It was found that the poor respondents were interested in the programme but their family members do not support them to join it. Because their male family members are able to give them the basic needs. Therefore, the following is discussion on the working of women's participation in MNREGS in the two villages.

Working of MNREGS

In Assam, job card holders under the MNREG programme are mainly building up roads and bridges, developing embankments, digging community fisheries and so on (Goswami 2008). The following table shows works taken up under MNREGS in Randhanijan and Balijan:

Table: 5.23

Works taken up under MNREGS in Randhanijan and Balijan
(Percentage in Parentheses)

Work taken under MNREGA	Respondents		Total
	Randhanijan	Balijan	
Road construction	1(50)	1(100)	2(66.66)
Pond	1(50)	-	1(33.34)
Total	2(100)	1(100)	3(100)

Source: Field Survey Data Collected during 7 August 2011- 30 January 2012

In Randhanijan Gaon two major works were taken under MNREGA. One was construction of road, i.e, Tintingia-Randhanijan connecting road and another was digging a pond for public fishery. In Balijan Gaon only one work was taken under MNREGA, i.e, construction of Medhi Chuck Road.

The following table shows the status of women's participation in MNREGS in Randhanijan and Balijan Gaon:

Table 5.24
Status of Women's Participation in MNREGS in Randhanijan and Balijan Gaon
(Percentage in Parentheses)

Status of Participation in MNREGS	Year					
	2008-09		2009-10		2010-11	
	Randhanijan N=124	Balijan N=146	Randhanijan N=124	Balijan N=146	Randhanijan N=124	Balijan N=146
Worked/Working	-	3(2.05)	12(9.67)	-	5(4.03)	-
Not worked	124(100)	143(97.94)	112(90.32)	146(100)	119(95.96)	146(100)

Source: Field Survey Data Collected during 7 August 2011-30 January 2012

In Randhanijan Gaon road construction work was done in the financial year 2009-10 and public fishery work was done in the financial year 2010-11. In the financial year 2009-10, 12 women were participating in the work but in the financial year 2010-11 only 5 women were participating. In Balijan Gaon the road construction work was done in the financial year 2008-09 and only 3 women were participating in the work.

The following table shows the days of work the respondents have done as MNREGS cardholders:

Table: 5.25
Days of Work Done by the Respondents in MNREGS
(Percentage in Parentheses)

Days of Work	Respondents		Total
	Randhanijan	Balijan	
10-19	-	1(33.33)	1(6.66)
20-29	4(33.33)	1(33.33)	5(33.34)
30-39	3(25)	-	3(20)
40-49	3(25)	1(33.34)	4(26.66)
50-59	2(16.67)	-	2(13.34)
Total	12(100)	3(100)	15(100)

Source: Field Survey Data Collected during 7 August 2011-30 January 2012

One third (33.34 per cent) of the MNREGS participants worked for 20-29 days. Only 13.34 per cent participant worked for 50-59 days. It shows that the respondents have not got the work for minimum 100 days in a year. There are some reasons behind it. First of all, it is due to the less work taken under MNREGS in the

villages. The Panchayat leaders discriminates the women participants because of the heavy work pressure.

Impact of MNREGS

The MNREGS enhances women's economic independence through cash earnings. Such earnings can also bring about a sense of equality because women can earn the same wage as men. The economic activities of women have become directly visible because of the Act. It was found that before implementation of this programme expenditure were met by the workers through debt to meet their minimum needs expenditure. This programme helped in easing out the debt burden to some extent after the implementation of the MNREGA. The impact of MNREGA was also on family health care and children's education. The programme also impacted upon the social outlook of the rural people. From the study it was found that major portion of women's earning spent for the welfare of the family. So, their earning positively affected the incidence of family poverty. It helps to change the attitude of the rural people about women's potentialities to do such kind of work. The impact of MNREGS on participants had been analysed under three heads: change in personality, change attitude towards women's role in such kind of work and improvement in communication skills and social outlook. The following table shows the impact of MNREGS on participants:

Table: 5.26
Impact of MNREGS participants
(Percentage in Parentheses)

Impact of MNREGA on participants	Village		Total
	Randhanijan	Balijan	
Change in Personality	2(16.66)	-	2(13.34)
Change in attitude towards women's role in such kind of work	7(58.34)	2(66.66)	9(60)
Improvement communication skills and social outlook	3(25)	1(33.34)	4(26.66)
Total	12(100)	3(100)	15(100)

Source: Field Survey Data Collected during 7 August 2011-30 January 2012

In all, two thirds (60%) of the MNREGS participants said that the programme changed their attitude towards women's role in that type of work. After having participated in the programme they realised that women should come forward to join

such kind of programme and should be economically independent. However, their participation has been only for shorts periods. Any lasting change in personality and life can come through participation for longer period and gaining of experiences in collectivity. 10-60 days job opportunity in a financial year cannot be expected to bring any significant change in the life of the respondents. Thus it was found that they are still dependent on their previous occupations and join MNREGS whenever called upon to do that.

Factors affecting women's participation in MNREGS

From the study it was found that some structural factors like age, caste, class, marital status, type of family etc. affect low participation of women in MNREGS in Assam. So, here, an attempt was made to collect the data from the respondents regarding their age, caste, class, marital status, type of family etc. The following table shows the age distribution of the MNREGS participants:

Table: 5.27
Age of the MNREGS Participants
(Percentage in Parentheses)

Age Group	Village						Total
	Randhanijan			Balijan			
	MNREGS Participants	SHGs Members	Other Household Women	MNREGS Participants	SHGs Members	Other Household Women	
Youth (18-35)	5 (41.66)	32 (43.24)	12 (31.57)	1 (33.33)	26 (25.24)	10 (25)	86 (31.85)
Middle age (36-60)	7 (58.33)	26 (35.13)	16 (42.10)	2 (66.66)	31 (30.09)	12 (30)	94 (34.81)
Old age(61 & above)	-	16 (21.62)	10 (26.31)	-	46 (44.66)	18 (45)	90 (33.33)
Total	12 (100)	74 (100)	38 (100)	3 (100)	103 (100)	40 (100)	270 (100)

Source: Field Survey Data Collected during 7 August 2011-30 January 2012

As far as age-wise distribution of participant workers in MNREGS programme is concerned, in Randhanijan Gaon nearabout three fifths (58.33%) of the participants belonged to the age group of 36-60 years and over two fifths (41.66%) belonged to the age group of 18-35 years. In Balijan Gaon over one fifth (66.66%) belonged to the age group of 36-60 and over one third (33.33%) belonged to the age group of 18-35. No MNREGS participants were found above 60 years in both the villages. But in SGSY, over one fifth (21.62%) and over two fifths (44.66%) of the participants

belonged to old age group, i.e, 61 and above respectively in Randhanijan and Balijan Gaon.

The following table shows the caste distribution of the MNREGS participants:

Table: 5.28
Caste Distribution of the MNREGS Participants
(Percentage in Parentheses)

Caste/Social Category	Village						Total
	Randhanijan			Balijan			
	MNREGS Participants	SHGs Members	Other Household Women	MNREGS Participants	SHGs Members	Other Household Women	
Gen Caste	-	12 (16.21)	4 (10.52)	-	16 (15.53)	4 (10)	36 (13.33)
OBCs	4 (33.33)	10 (13.51)	3 (7.89)	-	19 (18.44)	15 (37.5)	51 (18.88)
SCs	8 (66.66)	52 (70.27)	28 (73.68)	-	-	-	88 (32.59)
STs	-	-	3 (7.89)	3 (100)	68 (66.01)	21 (52.5)	95 (35.18)
Total	12 (100)	74 (100)	38 (100)	3 (100)	103 (100)	40 (100)	270 (100)

Source: Field Survey Data Collected during 7 August 2011-30 January 2012

In Randhanijan Gaon two thirds (66.66%) participants of MNREGS belonged to Scheduled Castes (SCs) and in Balijan Gaon cent per cent MNREGS participants belonged to Scheduled Tribes (STs). There was no MNREGS participant of General Castes in both the villages. But there were over one tenth (16.21%) women from General Caste in Randhanijan Gaon participating in SGSY and in Balijan Gaon also it was over one tenth (15.53%).

The following table shows the marital status of the MNREGS participants:

Table 5.29
Marital Status of the MNREGS Participants
(Percentage in Parentheses)

Marital Status	Village						Total
	Randhanijan			Balijan			
	MNREGS Participants	SHGs Members	Other Household Women	MNREGS Participants	SHGs Members	Other Household Women	
Unmarried	3(25)	11(14.86)	12(31.57)	1(33.33)	6(5.82)	12(30)	45(16.66)
Married	6(50)	58(78.37)	18(47.36)	1(33.33)	93(90.29)	18(45)	194(71.85)
Widowed	3(25)	5(6.75)	8(21.05)	1(33.33)	4(3.88)	10(25)	31(11.48)
Total	12(100)	74(100)	38(100)	3(100)	103(100)	40(100)	270(100)

Source: Field Survey Data Collected during 7 August 2011-30 January 2012

Marital status of the women also affects level of participation in MNREGS, due to family and other cultural factors. Over two thirds (78.37%) of SHGs members in Randhanijan Gaon were married and it was over four fifths (90.29%) in Balijan Gaon. Half (50%) of the MNREGS participants in Randhanijan Gaon were married and it was over one third (33.33%) in Balijan Gaon. In Randhanijan Gaon one fourth (25%) of the MNREGS participants were each unmarried widowed. But over one tenth (14.86%) of SGSY participants in Randhanijan Gaon were unmarried and a small fraction (6.75%) were widowed. In Balijan Gaon also a small fraction of respondents (5.82% and 3.88%) were unmarried and widowed.

The following table shows the types of the family among the MNREGS participants:

Table: 5.30
Family Type of the MNREGS participants
(Percentage in Parentheses)

Type of Family	Village						Total
	Randhanijan			Balijan			
	MNREGS Participants	SHGs Members	Other Household Women	MNREGS Participants	SHGs Members	Other Household Women	
Nuclear	9 (75)	52 (70.27)	20 (52.63)	2 (66.66)	36 (34.95)	15 (37.50)	134 (49.62)
Joint	3 (25)	22 (29.79)	18 (47.36)	1 (33.33)	67 (65.04)	25 (62.50)	136 (50.37)
Total	12 (100)	74 (100)	38 (100)	3 (100)	103 (100)	40 (100)	270 (100)

Source: Field Survey Data Collected during 7 August 2011-30 January 2012

The table reveals that out of the MNREGS participant workers in Randhanijan Gaon three fourths (75%) came from the nuclear families and in Balijan Gaon it was two thirds (66.66%) and one fourth (25%) in Randhanijan Gaon were from joint families and it was over one third (33.33%) in Balijan Gaon. But in SGSY, over one fourth (29.79%) and about two thirds (65.04%) women came from joint families respectively in Randhanijan Gaon and Balijan Gaon. Thus, most of the MNREGS participant women are from nuclear family, they are widows or from poor families.

The following table shows the educational status of the MNREGS participants:

Table: 5.31
Educational Status of the MNREGS Participants
(Percentage in Parentheses)

Educational Status	Village						Total
	Randhanijan			Balijan			
	MNREGS Participants	SHGs Members	Other Household Women	MNREGS Participants	SHGs Members	Other Household Women	
Illiterate	7(58.33)	22(29.72)	9(23.68)	2(66.66)	23(22.33)	8(20)	71(26.29)
Primary School	3(25)	27(36.48)	8(21.05)	1(33.33)	31(30.09)	6(15)	76(28.14)
High School	2(16.66)	20(27.02)	15(39.47)	-	35(33.98)	13(32.50)	85(31.48)
Higher Secondary School	-	5(6.75)	6(15.78)	-	14(13.59)	9(22.50)	34(12.59)
Graduation	-	-	-	-	-	4(10)	4(1.48)
Total	12(100)	74(100)	38(100)	3(100)	103(100)	40(100)	270(100)

Source: Field Survey Data Collected during 7 August 2011-30 January 2012

Educational status is also a factor influencing participation of women in MNREGS. It was found that near about three fifths (58.33%) and two thirds (66.66%) of MNREGS participants are illiterate in Randhanijan Gaon and Balijan Gaon respectively. There were no women participants in both the villages in MNREGS who have completed up to higher secondary school or graduation. But in SGSY programme a small fraction (6.75%) and over one tenth (13.59%) women were educated up to the higher secondary school respectively in Randhanijan Gaon and Balijan Gaon. Thus, MNREGS appears useful scheme for the poor, illiterate and unskilled women. Majority of the participants were illiterate.

The following table shows the occupational status of the MNREGS participants:

Table: 5.32
Occupations of the MNREGS Participants
(Percentage in Parentheses)

Name of Occupation	Village						Total N=270
	Randhanijan			Balijan			
	MNREGS Participants N=12	SHGs Member N=74	Other Household Women N=38	MNREGS Participants N=3	SHGs Member N=103	Other Household Women N=40	
Agriculture	10(83.33)	32(43.24)	28(73.68)	3(100)	103(100)	40(100)	216(80)
Business	3(25)	74(100)	14(36.84)	-	103(100)	10(25)	204(75.55)
Service	-	-	1(2.63)	-	-	-	1(0.37)
Labour	4(33.33)	-	9(23.68)	2(66.66)	-	7(17.5)	22(8.14)

Source: Field Survey Data Collected during 7 August 2011-30 January 2012

The main occupations of the respondents of both the villages were agriculture (80%) followed by business (75.5%), and service (0.375). There were near about one tenth (8.14 per cent) landless labourers who did not have sufficient income for meeting their livelihoods.

In Randhanijan Gaon most (83.33%) of the MNREGS participants' occupation was agriculture. One fifth (25%) respondents of Randhanijan Gaon participating in MNREGS were engaged in several businesses like selling vegetables, live stock keeping, handicraft etc. In Randhanijan Gaon over one third (33.33%) respondents of MNREGS participants were landless labourers. All the women who were participating in SGSY programme in Randhanijan Gaon were doing business through poultry farming, food processing, handloom etc. Over two fifths (43.24%) of SHG members in Randhanijan Gaon were also engaged in agriculture. About three fourths (73.68%) of women from households were engaged in agriculture as their main occupation. In Balijan Gaon, cent per cent of MNREGS participants, the SHG women and the household women were engaged in agriculture.

The following table shows the annual income of BPL families of the MNREGS participants:

Table: 5.33
Annual Income Groups of BPL Families
(Percentage in Parentheses)

Income Groups (in Rs)	Village						Total
	Randhanijan			Balijan			
	MNREGS Participants	SHGs Members	Other Household Women	MNREGS Participants	SHGs Members	Other Household Women	
10000-16860	2 (16.66)	5 (9.61)	-	1 (33.33)	4 (13.79)	2 (22.22)	14 (11.86)
16861-23720	3 (25)	6 (11.53)	2 (15.38)	1 (33.33)	2 (6.89)	3 (33.33)	17 (14.40)
23721-30580	2 (16.66)	5 (9.61)	3 (23.07)	1 (33.33)	6 (20.68)	2 (22.22)	19 (16.10)
30581-37440	2 (16.66)	8 (15.38)	1 (7.69)	-	5 (17.24)	1 (11.11)	17 (14.40)
37441-44300	3 (25)	11 (21.15)	3 (23.07)	-	5 (17.24)	-	22 (18.64)
44301+	-	17 (32.69)	4 (30.76)	-	7 (24.13)	1 (11.11)	29 (24.57)
Total	12 (100)	52 (100)	13 (100)	3 (100)	29 (100)	9 (100)	118 (100)

Source: Field Survey Data Collected during 7 August 2011-30 January 2012

About one fourth (24.57%) of the respondents' families were in the annual income above Rs 44301 and under BPL, i.e., Rs 46860. Over one tenth of the respondents' families were in the annual income bracket of Rs. 10,000-16,860, about one fifth (18.64%) in the income bracket of Rs. 37,441-44,300. And the rest families were in the annual income of between these income groups.

The following table shows the annual income of APL families of the MNREGS participants:

Table: 5.34
Distribution of APL families into Annual Income Groups
(Percentage in Parentheses)

Income Groups (in Rs)	Village						Total
	Randhanijan			Balijan			
	MNREGS Participants	SHGs members	Other Households women	MNREGS Participants	SHGs members	Other Households women	
46861-83720	-	8 (36.36)	10 (40)	-	21 (28.37)	5 (16.12)	44 (28.94)
83721-120580	-	3 (13.63)	4 (16)	-	10 (13.51)	7 (22.58)	24 (15.78)
120581-157440	-	5 (22.72)	6 (24)	-	12 (16.21)	11 (35.48)	34 (22.36)
157441-194300	-	6 (27.27)	5 (20)	-	7 (9.45)	1 (3.22)	19 (12.5)
194301-231160	-	-	-	-	9 (12.16)	1 (3.22)	10 (6.57)
231161-268020	-	-	-	-	15 (20.27)	6 (19.35)	21 (13.81)
Total	-	22 (100)	25 (100)	-	74 (100)	31 (100)	152 (100)

Source: Field Survey Data Collected during 7 August 2011-30 January 2012

One fifth of the MNREGS participants' families in Randhanijan Gaon were in the annual income bracket of Rs. 16,861-23,720 and another one fifth were in the annual income bracket of Rs. 37,441-44,300. In Balijan Gaon one third (33.33%) of the MNREGS participants' families were in the annual income above Rs 10,000-16,860, another over one third (33.33%) in the income bracket of Rs 16,861-23,720 and one third (33.33%) in the income bracket of Rs 23,721-30,580. Over one fourth (28.94%) of the respondents' families were in the annual income bracket of Rs. 46,861-83,720. Over one fifth (22.36%) in the income bracket of Rs. 1,20,581-1,57,440.

From these analyses it is clear that the village women of both the villages were actively participating in SGSY programme from different age groups, caste, class, marital status, educational status, type of family etc. but not participating in MNREGS. There are also some reasons behind low participation in MNREGS.

The following table presents reasons for not participating in MNREGS:

Table: 5.35
Reasons for not participating in MNREGS by the Respondents
(Percentage in Parentheses)

Reasons	Respondents		Total
	Randhanijan	Balijan	
Not interested in the Programme	16 (14.28)	32 (22.37)	48 (18.82)
Not getting support from family members	34 (30.35)	19 (13.28)	53 (20.78)
Hesitation	20 (17.85)	25 (17.48)	45 (17.64)
Discrimination by Panchayat leaders	42 (37.5)	67 (46.85)	109 (42.74)
Total	112 (100)	143 (100)	255 (100)

Source: Field Survey Data Collected during 7 August 2011-30 January 2012

In total over two fifths (42.74%) respondents said that they were excluded by the Panchayat leaders to join the programme. By village, nearly two thirds (37.5%) and near about one half (46.85%) of respondents were excluded by the Panchayat leaders in Randhanijan Gaon and Balijan Gaon respectively. One fifth (20.78%) of women were not getting support from their family members. Hesitation to participate in such kind of work was also a reason for not participating for nearly one fifth (17.64%) of respondents. Nearabout one fifth (18.82%) respondents said that they one fifth were not interested in such kind of programme. Lack of works and non-payment of minimum wages were also the two major factors of low participation of women in MNREGS in both the villages.

In Assam there are also certain stereotypes about women that they are too weak to work and that working outside home lowers the social status of their families. It is the culture and society where doing menial work in public by women is not considered respectable. But most of the respondents informed that though they were willing to work, they did not get job under the scheme. In certain cases it was also found that although the names of women members were there on the job cards,

but it was their husbands who actually worked. The male members are preferred by the Gaon Panchayat leaders keeping in mind their physical strength as required for the jobs.

The MNREGS is a wage employment program, providing minimum wage employment to casual, unskilled labour, especially during lean season. Its larger aim is to generate savings and assets in the countryside, to promote a growth process based on local development. The MNREGS has been considered the most powerful initiatives ever undertaken by the government for transformation of rural livelihoods in India. The main reasons behind this are its transparency, accountability, social audit, local people involvement, durable assets generation, 100 days' job guarantee, unemployment allowance and so on. But the pace of success rate is far behind the expectation. But it has shown that the program has a policy component, which if properly directed, could alleviate itself as a potent instrument for addressing gender discrimination and inequality. Here, the dedicated effort and firm commitment of the local people, officials associated with different levels of MNREGS, particularly Ministry of Rural Development is highly essential. Without this, the agenda for rural development will remain as unfinished agenda like other rural development programmes.

Following are few selected problems in implementation of MNREGs in Assam:

1. Lack of effective and efficient utilization of funds allocated for the development.

2. Lack of proper planning and management in implementation of MNREGs. Block level committee and village level committee or Gram Sabha were unable to prepare proper long-term planning, labour budget, accounting and record keeping due to lack of appropriate knowledge on planning, budgeting and accounting.

3. Most of the MNREGs works were not on the priority list given in the MNREGA and also most of the funds for MNREGS were utilized for road connectivity and cleaning of ponds and drains in the valley in lieu of giving more attention on the durable assets creation.

4. MNREGS demand active community participation for ensuring transparency and public accountability which is very much lacking in Assam.

5. It is also observed that there is no real social audit process taking place in both the villages.

6. Erratic and irregular nature of work and uncertainty involved in getting job – Because of uncertainty and inability to have continuous job, they were forced to look for alternatives.

7. Delay in payment of wages is also a genuine problem related to MNREGS. Under the new guidelines the payment to the workers are required to be made through the workers' Saving Bank Account opened with the nearest bank or post-office. However, due to less number of branches and shortage of staff of a rural branch, the bank branches were not able to handle the rush of workers for payment. Some of the banks have made it a point not to clear more than 100 cheques per day which has resulted in payment delay ranging from 1 to 3 months.

8. Long rainy season poses another big problem in doing work. Assam is known for long monsoon season extending to almost 6-7 months starting from April to October, during which the state experiences heavy torrential rain and flood. Virtually the work season is for hardly 4-5 months.

The following recommendations are made for improvement of MNREGS in Assam, which include:

1. For smooth payment and removal of delay, adequate amount of funds should be allocated and also services of post office and bank must be taken to prevent from misuse and diversion of funds sanctioned for the purpose.

2. Durable assets generation activities must be undertaken as per the nine different priorities list given under the MNREGS.

3. For effective and more transparency in implementation, the guidelines of the ministry must be adopted by the State and regularly inspected.

4. The MNREGS gives a central role to social audits as a means of continuous public vigilance. The process involves public verification of 11 stages of MNREGS implementation, from registration of families to evaluation of work. Social audits must be held twice a year at the Gram Sabha level for all works done in the preceding year.

5. An important feature of the MNREGS, compared to other government schemes, is its emphasis on transparency. The MNREGS operational guideline prescribes detailed formats for monitoring both physical and financial performance. Based on these formats, state Government must compile and send in their report.

6. The nature of work should be amicable to all the workers and beneficial to the community.

In sum, the SHGs under SGSY is really a promising programme to uplift the socio-economic status of the rural women. Rural Development is possible only when women are involved in the development process to keep the society on the desired path. Women's empowerment through SHGs has gained wider recognition in the villages of rural Assam. It is used as a means to root out poverty. On the other hand the study reveals that the implementation of MNREGS did not bring in any significant change in the socio-economic lives of the rural women. There still exists huge gap between the provisions and the implementation of the scheme.