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Section 1 : Introduction

The field survey aimed to investigate and document the socio-economic conditions and community dynamics within the target region. The study focused on the following objectives:

1. Evaluating the living standards of households, including housing types and access to essential services such as electricity, potable water, and sanitation.
2. Examining the educational and occupational backgrounds of community members.
3. Assessing the influence of Self-Help Groups (SHGs) on fostering financial independence, empowerment, and community growth.
4. Identifying the challenges SHG members face in improving their livelihoods and tackling social issues, as well as exploring potential opportunities for better outcomes.

This report summarizes the survey's findings and key insights, shedding light on critical areas for development and proposing strategies to enhance the effectiveness of community-driven initiatives like SHGs.

1.1 Background of the Study

Self-Help Groups (SHGs) have become a cornerstone of rural development, particularly in empowering women and marginalized sections of society. These community-driven groups are established to encourage savings, offer financial assistance, and foster entrepreneurship, ultimately strengthening the local economy. This study aims to evaluate the impact of SHGs on financial stability, social empowerment, and the overall quality of life of their members.

In India, SHGs play a vital role in addressing issues like poverty, limited access to formal credit, and social inequality, particularly in rural areas where conventional development efforts often fall short. This research focuses on understanding how SHGs influence the lives of their members in Dagaon district, a rural region of Assam heavily reliant on agriculture and small-scale farming.

The study explores the challenges faced by SHG members and suggests measures to enhance their effectiveness in promoting economic independence and fostering community collaboration.

1.2 Objective of the Study

- **Financial Impact:**

The study highlights the significant role of SHGs in boosting the financial stability of their members by improving access to credit, encouraging disciplined saving practices, and enhancing income levels. It delves into how SHGs serve as a vital financial support network, empowering members to attain greater economic security and independence while reducing household vulnerabilities.

- **Social Impact:**

The research investigates the social empowerment gained by members through their participation in SHGs, with a focus on how it enhances decision-making abilities, leadership skills, and community engagement. While financial benefits remain central, the study also explores how SHG membership fosters increased confidence and influence for members in both their households and the broader community.

1.3 Hypothesis

This study explores the socio-economic impacts of Self-Help Groups (SHGs) by investigating the following hypotheses:

- Membership in SHGs enhances financial stability by providing better access to credit, encouraging savings, and increasing income levels.
- Loans obtained through SHGs are predominantly utilized for business investments, promoting entrepreneurship among members.
- Financial benefits derived from SHG participation vary based on the members' economic backgrounds, with individuals in stable conditions achieving higher savings.
- Participation in SHGs fosters empowerment within households, particularly among women, by increasing their role in decision-making processes.
- SHGs contribute to improved access to education and healthcare for members and their families.
- Skill-building opportunities provided by SHGs are strongly linked to both social and economic empowerment.
- Limited funding and marketing challenges restrict the overall effectiveness of SHGs.
- Members who have confidence in the potential of SHGs to alleviate poverty often experience notable financial and social progress.

1.4 Study Area

The inquire about was conducted in Dagaon, found within the Rangia Portion of Kamrup Area, Assam, India, with the postal code 781830. This town is roughly 41.9 kilometers from Guwahati, the biggest city in Assam. Dagaon is transcendently rural, with farming being the backbone of its economy. The zone is characterized by a blend of permanent (pakka) and Temporary (kaccha) lodging structures, with changing levels of get to to fundamental civilities like power, clean water, and sanitation facilities.

Given its semi-urban vicinity to Guwahati, Dagaon presents an curiously case of rural-urban interaction, where conventional vocations cross with rising socio-economic patterns. The SHGs in this region fundamentally lock in in investment funds and credit exercises, ability advancement, and income-generating ventures pointed at elevating community individuals. By centering on this locale, the think about points to capture the one of a kind elements of SHG exercises in a transitional rustic setting.

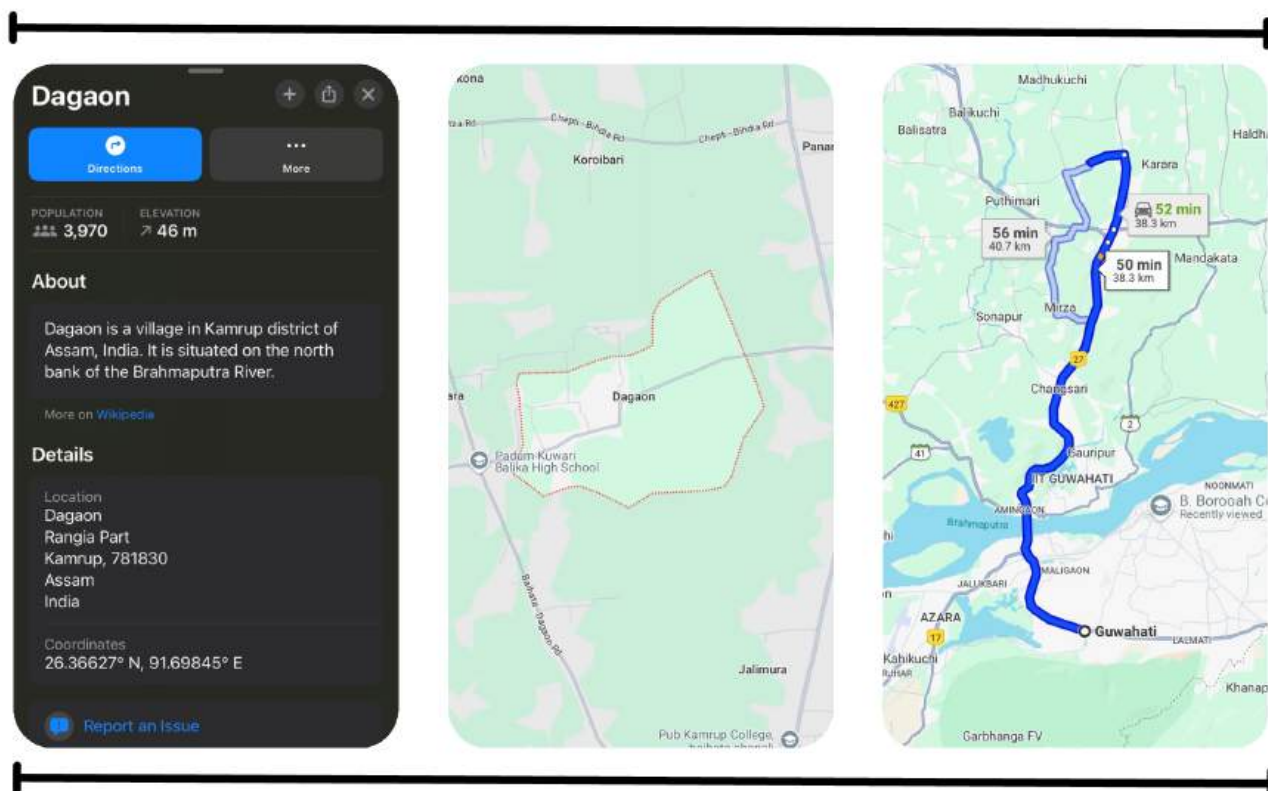


Fig: Dagaon on map

1.5 Limitations of the Study

Sample Size Constraints:

The limited number of respondents may not adequately represent the broader SHG population in the region, reducing the generalizability of the study's findings.

Geographical Coverage:

The research focused on specific areas, and the results may not fully capture the diversity and dynamics of SHGs in other regions.

Time Constraints:

The study was conducted within a restricted timeframe, potentially limiting the depth of data collection and analysis.

Language and Communication Barriers:

Differences in dialects and literacy levels among respondents could have affected the clarity of communication, impacting data accuracy and interpretation.

Funding and Resource Limitations:

Constraints on funding and resources for conducting the survey might have influenced the scale and scope of the study, limiting the ability to explore additional variables.

Cultural Sensitivities:

Certain cultural norms or practices in the region might have influenced respondents' willingness to share information, potentially affecting the reliability of the collected data.

1.6 Methodology

The methodology adopted for the survey involved the following steps:

1. Survey Design:

A structured questionnaire was developed to capture a wide range of data, including:

- Demographic Information: Language, education, and household composition.
- Living Conditions: Housing type, access to basic amenities, and monthly income levels.
- SHG Participation: Membership status, activities, financial support, and impact on socio-economic well-being.
- Challenges: Issues in SHG functioning and broader community needs.

2. Sampling Method:

A stratified sampling technique ensured representation from various socio-economic groups, however it includes data from SHG members only.

3. Data Collection:

Data was collected through face-to-face interviews, using the questionnaire to ensure consistency. Observational notes were also taken to capture additional context. It also means all the data involved in the analysis is primary in nature.

4. Analysis:

The collected data was analyzed to identify patterns, trends, and significant impacts of SHG participation on household and community development. Diagrammatic representation of data is used to analyze data and make it simpler.

Section 2: Analysis and Findings

2.1 Objective: To Analyze the Socio-Economic status of the people from study area.

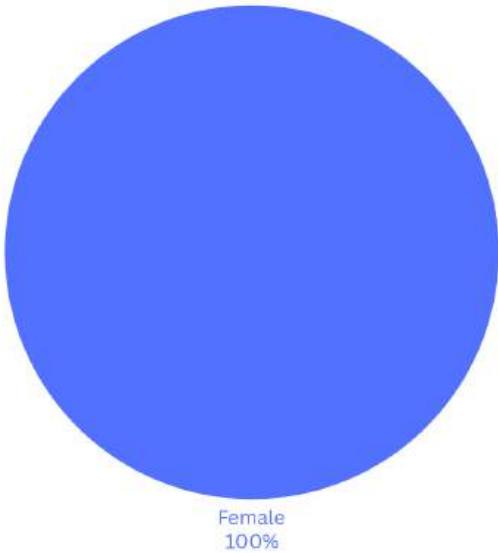
Introduction

This section provides a detailed analysis of the data collected from SHG members through the survey. It offers valuable insights into the socio-economic profiles of the respondents, their experiences with SHG participation, and the impact on their financial stability and community involvement. The findings aim to highlight the role of SHGs in fostering empowerment, income generation, and social development, while also identifying the challenges faced by members. By interpreting these results, the study seeks to offer a comprehensive understanding of the effectiveness of SHGs and suggest areas for further improvement.

2.1 Data- Demographic Details

Gender	Responses	Percentage
Male	0	0%
Female	50	100%

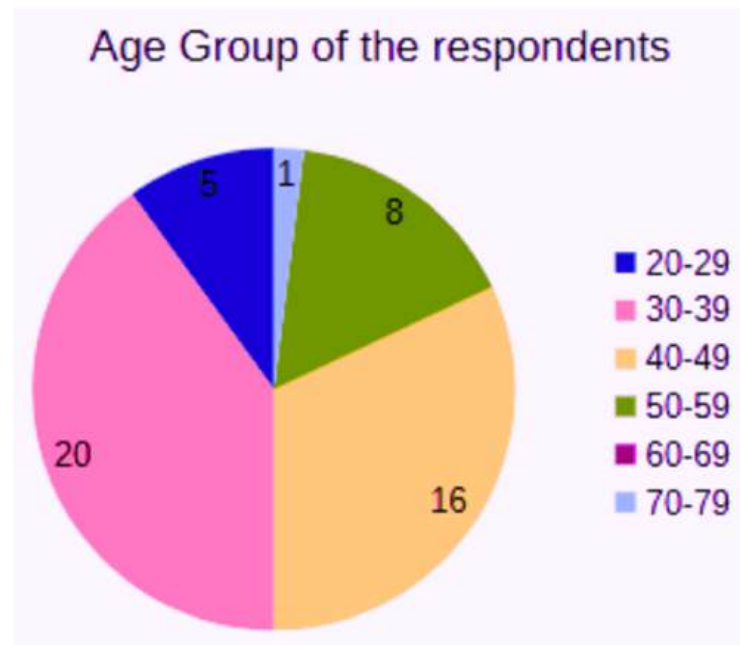
Pie Chart



From the above given pie chart, we can see a 100% of the respondents were female.

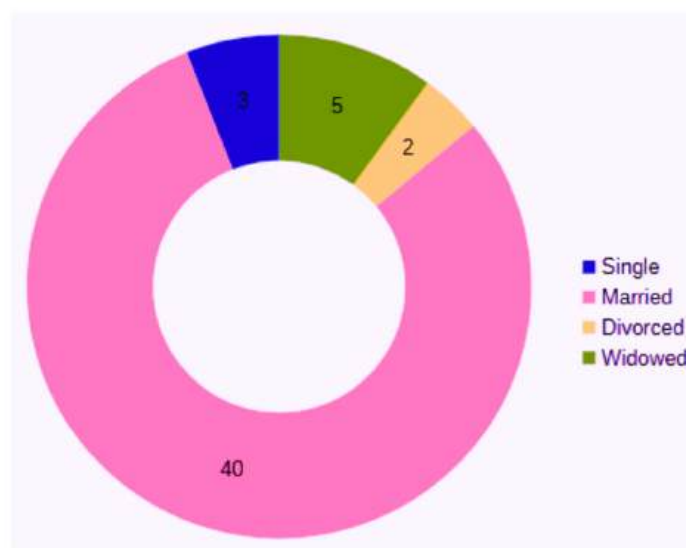
Age group of respondents

Age range	No of people	Percentage
20-29	5	10%
30-39	20	40%
40-49	16	32%
50-59	8	16%
60-69	0	0%
70-79	1	2%



The age distribution reveals a dominant presence in the 30-39 and 40-49 age groups, with a noticeable decline in participation among older age categories. This suggests that the survey predominantly involved younger and middle-aged individuals, while older groups were less represented, potentially due to factors such as relevance or accessibility barriers.

Marital status

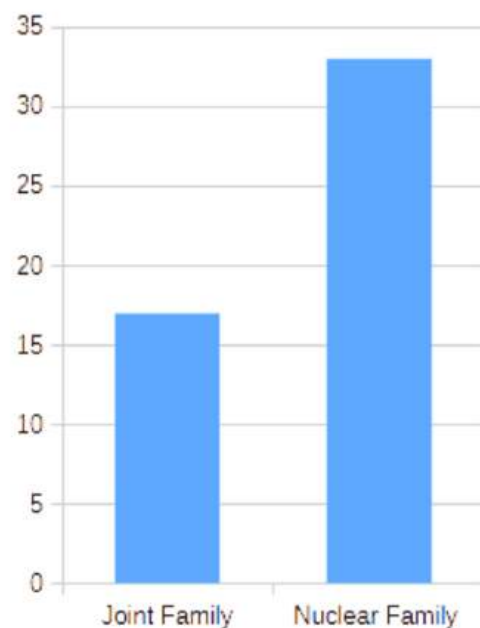


Status	Response	%
married	40	80%
single	3	6%
widowed	5	10%
Divorced	2	4%

Most of the respondents (40) are married, with a smaller proportion being widowed (5), single (3), or divorced (2). This indicates that the surveyed group is primarily made up of married individuals.

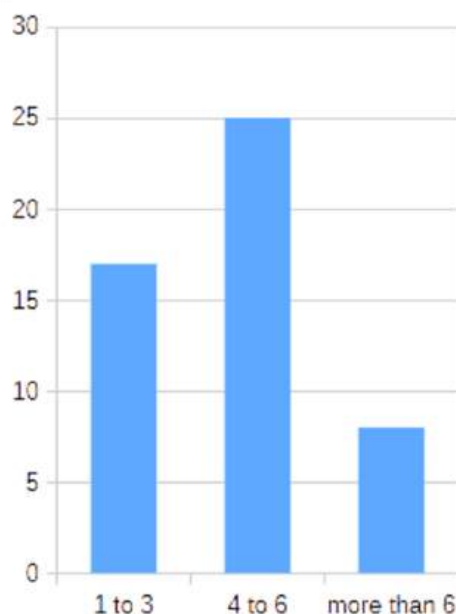
Family structure

Joint Family	17	34%
Nuclear Family	33	66%



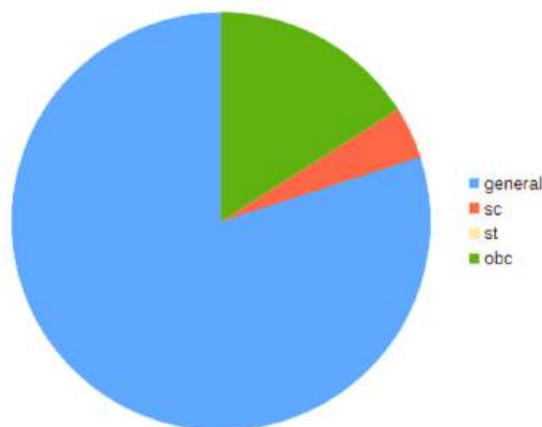
Based on the family structure data, it is evident that nuclear families (33 instances) are more prevalent than joint families (17 instances) within the surveyed group. This suggests a shift in family dynamics, with individuals opting for smaller, more independent households rather than the traditional joint family model. The prevalence of nuclear families may reflect changing societal norms, urbanization, and a growing preference for more individualized lifestyles, particularly in urban or semi-urban areas. This trend could also indicate evolving social and economic patterns that influence family living arrangements.

Number of Family



The majority of families (25) fall into the 4-6 members category, indicating a prevalence of medium-sized households. Smaller families with 1-3 members are also fairly common, with 17 cases, suggesting a gradual shift towards nuclear family structures. However, the presence of 8 families with more than 6 members highlights the continued existence of larger, potentially joint family setups in some households.

Caste

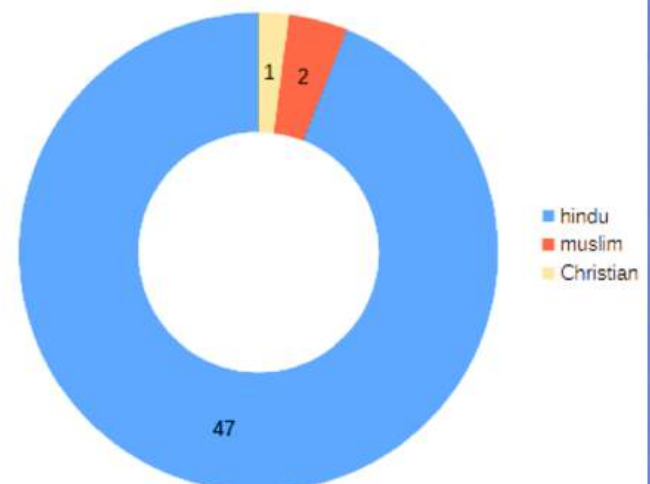


	No of people	%
General	40	80%
SC	2	4%
ST	0	0%
OBC	8	16%

The caste distribution reveals that the majority of individuals surveyed belong to the General category, accounting for 40 respondents. A smaller proportion, 8 respondents, fall under the OBC category, while only 2 individuals belong to the SC category. Notably, there were no respondents from the ST or "Others" categories. This indicates a significant representation of the General category in the surveyed population, with limited diversity among other caste groups.

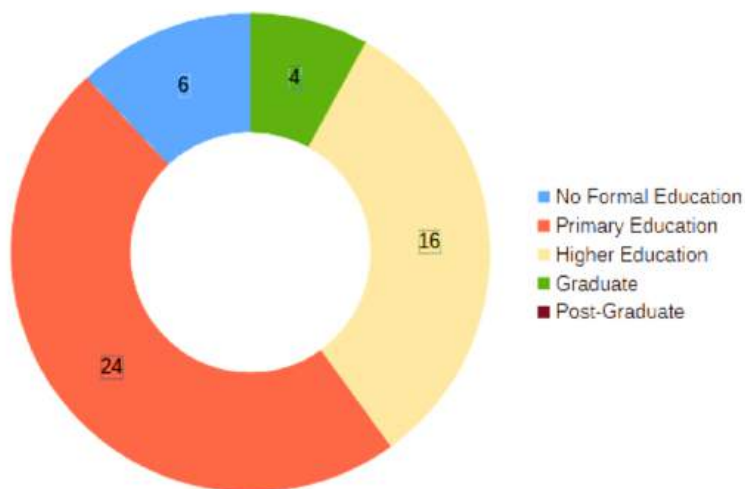
Religion

	No of people	%
Hindu	47	94%
Muslim	2	4%
Christian	1	2%



The data reveals that a significant majority of the surveyed population identifies as Hindu, comprising 96% of the total respondents. A small number identify as Muslim (2 individuals) and Christian (1 individual), with no respondents from Sikh or other religious categories. This underscores the predominantly Hindu demographic within the surveyed group.

Education



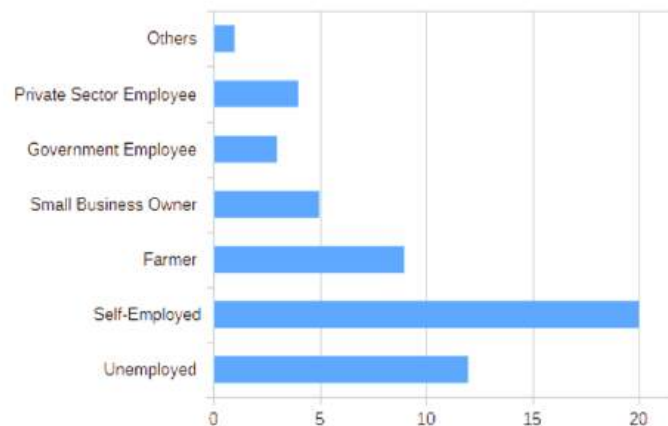
education	no of people	%
No fomal education	6	12%
Primary Education	24	48%
Higher Education	16	32%
Graduation	4	8%

The education data shows that a significant portion of respondents have attained primary education (48%), followed by high school education (32%). A smaller proportion are graduates (8%), and only 6 individuals (12%) have no formal education. Notably, none of the respondents have pursued post-graduate studies, indicating limited higher educational attainment in the group.

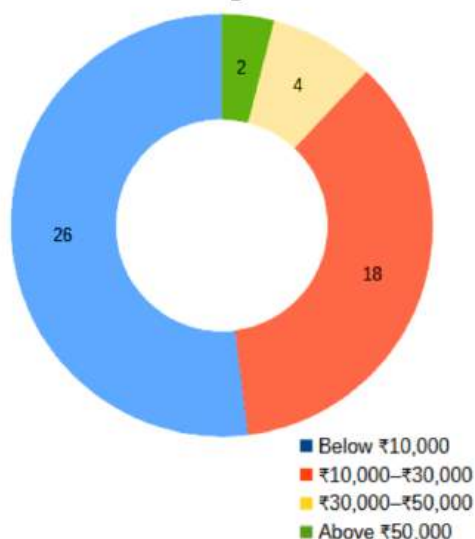
Occupation

The occupation data reveals that the majority of respondents are self-employed (40%), reflecting entrepreneurial tendencies or reliance on small-scale independent work. A notable percentage (24%) are unemployed, and farmers account for 18%, highlighting agriculture's importance in this group. Small business owners, government employees, and private sector workers make up smaller portions, indicating limited engagement in formal sectors.

Occupation	no of people
Unemployed	12
Self-employed	20
Farmer	9
Self-Employed	5
Unemployed	3
Government Employee	4
Private Sector	1



Monthly Household Income



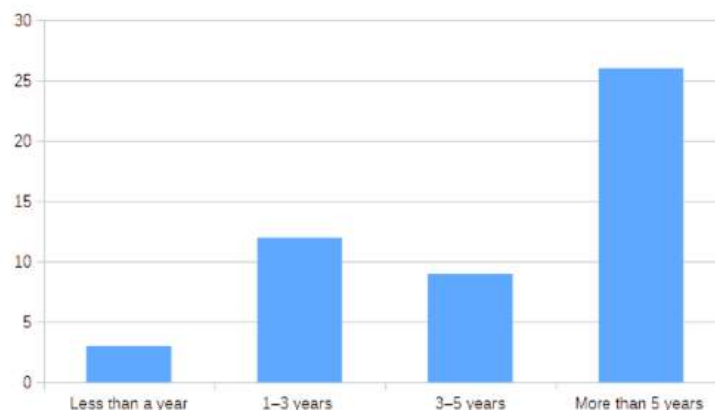
Income range	income	%
Below 10000	12	24%
10000-20000	20	14%
30000-40000	9	18%
Above 50000	5	10%

The income distribution indicates that a significant majority (52%) of respondents earn below ₹10,000 monthly, reflecting financial constraints for a large portion of the group. About 36% earn between ₹10,000–₹30,000, while higher-income brackets (₹30,000–₹50,000 and above ₹50,000) collectively make up only 12%. This highlights an income disparity, with limited access to higher earnings within the population.

SHG membership and participation

1. Duration of Membership (of respondents) in Self-Help Groups

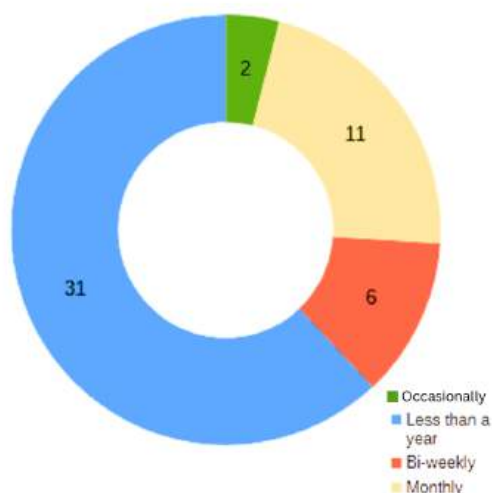
	Duration
Less than a year	3
1-3 years	12
3-5 years	9
years	26



Analysis

- A majority (52%) of the members have been in SHGs for more than 5 years.
- 24% have been members for 1–3 years, while 18% have a 3–5 years membership.
- Only 6% of members are relatively new (less than a year).

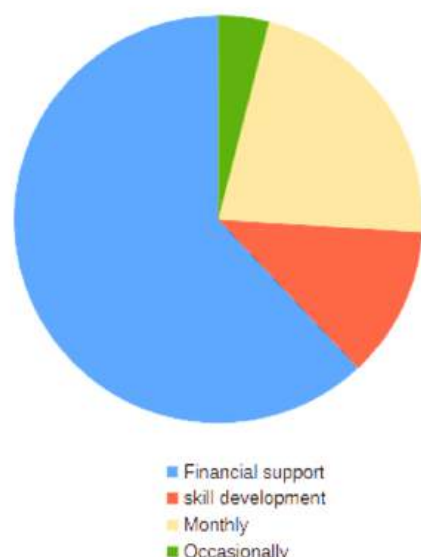
3. Frequency of meetings



range	Frequency	%
Less than a year	31	62%
Bi-weekly	6	12%
Monthly	11	22%
Occasionally	2	4%

The data indicates that the vast majority of the surveyed population identifies as Hindu, accounting for 96% of the total respondents. A few individuals identify as Muslim (2) and Christian (1), while there are no respondents from Sikh or other religious groups. This highlights the largely Hindu composition of the surveyed population.

3. Intention to join Self -help group



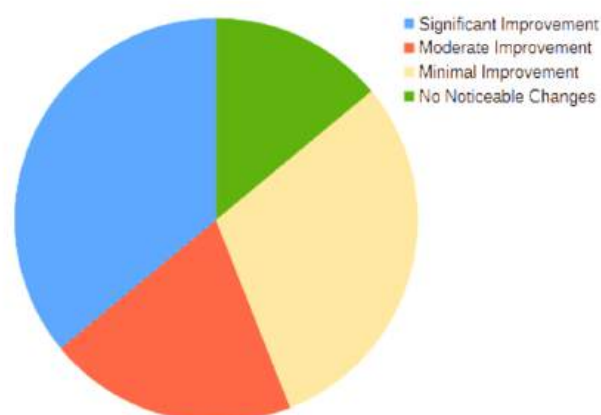
Reason	Frequency	%
Financial support	31	62%
skill development	6	12%
Community Engagement	11	22%
Government Schemes	2	4%

Financial support motivated 74% of SHG members, highlighting its role in economic stability. Community engagement drew 14%, fostering belonging, while 8% joined for skill development and government schemes.

FINANCIAL SUPPORT AND SAVINGS

1. Impact of Financial Support from SHG on Households

Reason	Frequency
Significant Improvement	18
Moderate Improvement	10
Minimal Improvement	15
No Noticeable Changes	7

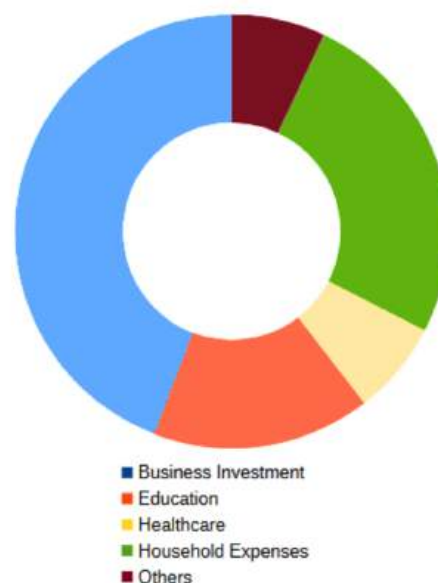


56% of respondents reported positive impacts from SHG financial support, while 44% experienced minimal or no change, highlighting both its effectiveness for many and the need for improved reach or quality.

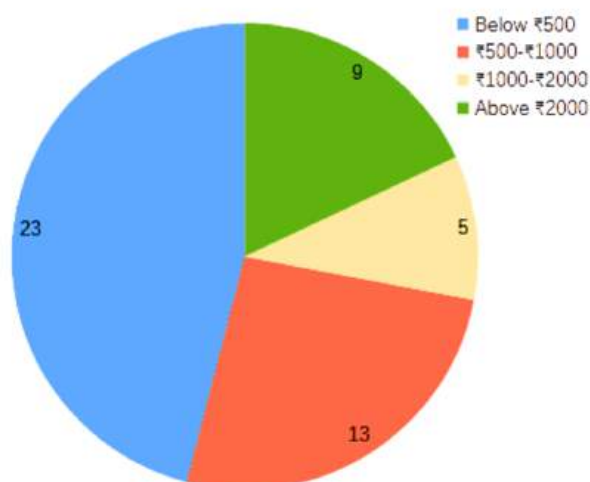
2. Purpose of taking loan

38% of loan recipients used funds for business investments, showcasing SHGs' role in fostering entrepreneurship, while others utilized loans for household expenses (22%), education (14%), healthcare (6%), and miscellaneous needs (6%).

Reason	Frequency	%
Business Investment	19	38%
Education	7	14%
Healthcare	3	6%
Household Expenses	11	22%
Others	3	6%



3. Saving Analysis



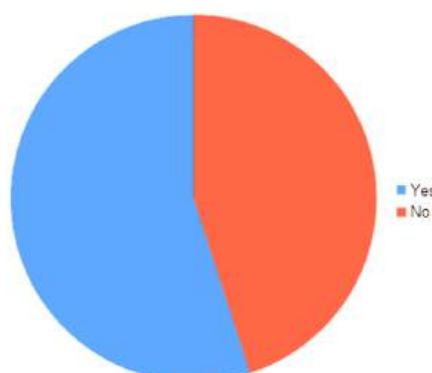
Range	Frequency	%
Below ₹500	23	46%
₹500-₹1000	13	26%
₹1000-₹2000	5	10%
Above ₹2000	9	18%

46% of respondents save below ₹500 monthly, reflecting limited savings capacity, while 26% save ₹500-₹1000, marking a moderate group. Notably, 28% save above ₹1000, suggesting better financial stability or management.

Skill Development and training

1. Skill Development or Vocational Training Provided by SHG

Yes	26	52%
No	24	48%

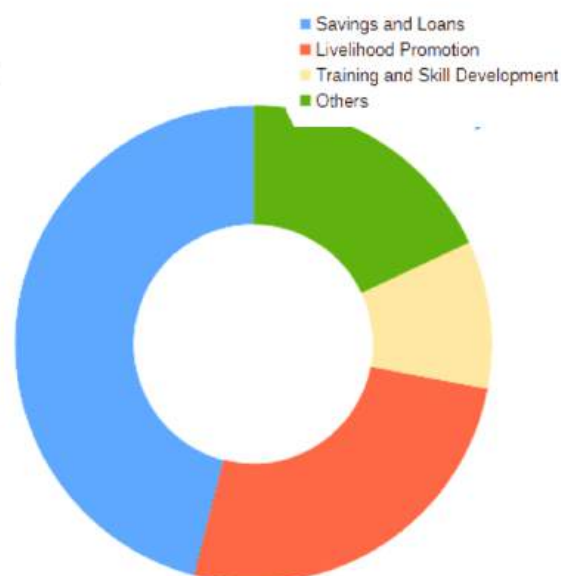


51% of respondents received skill development training, emphasizing SHGs' focus on capacity building, while 49% did not, indicating scope for broader training initiatives.

SHG Activities and impact on poverty Alleviation

1. Primary Activities of the SHG

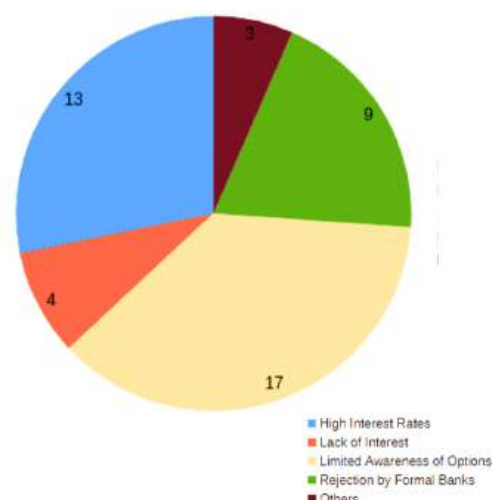
Activity	Frequency	%
Savings and Loans	23	46%
Livelihood Promotion	13	26%
Training and Skill Development	5	12%
Others	9	18%



The data shows that 74% of respondents prioritize savings and loans as the main activity of their SHGs, with livelihood promotion and skill development at 8% each. There was no participation in micro enterprises or health and education programs, and 4% of respondents mentioned other activities not captured by the given categories.

2. Challenges Faced Before Joining the SHG in Accessing Financial Resources

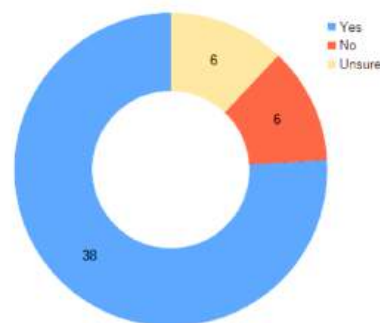
Issues	Frequency	%
High Interest Rates	13	26%
Lack of Interest	4	8%
Limited Awareness of Options	17	34%
Rejection by Formal Banks	9	18%
Others	3	6%



The data reveals that 35% of respondents face limited awareness of financial options, while 27% are impacted by high interest rates. Additionally, 19% experienced rejection by formal banks, 9% lacked interest, and 6% identified other challenges, highlighting gaps in financial literacy and access.

3. Effectiveness of SHG in Reducing Household Poverty Level

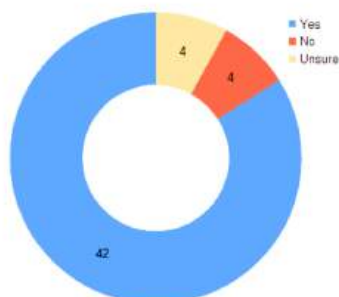
Yes	38	76%
No	6	12%
Unsure	6	12%



- **Yes** : 72%(38) believe the SHG has helped reduce their household's poverty, showing positive economic impact.
- **No** : 12%(6) feel the SHG hasn't reduced their poverty, indicating limited benefit for some.
- **Not Sure** : 12%(6) are unsure of the impact, likely due to unclear or gradual changes.

Social and Empowerment impact

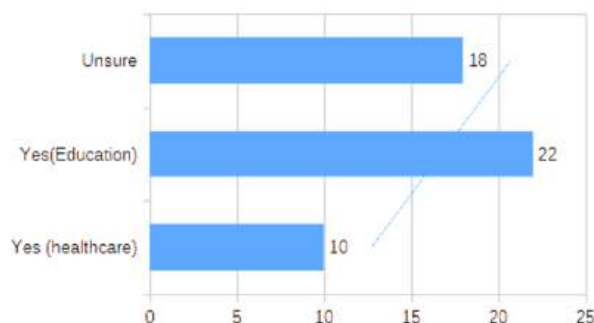
1. Empowerment in Household Decision-Making Through SHG Participation



Yes	42	84%
No	4	8%
Unsure	4	8%

Most respondents (84%) feel more empowered in decision-making within their households due to SHG participation, though 16% either see no change or remain unsure.

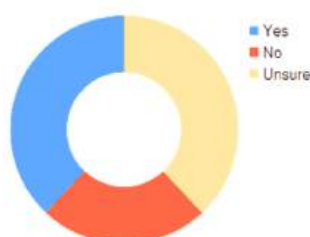
2. Impact of SHG Participation on Healthcare and Education



Yes (healthcare)	10	20%
Yes (Education)	22	44%
Unsure	18	36%

SHGs have notably contributed to education improvements for 44% of respondents and enhanced healthcare for 20%. However, 36% experienced no significant benefits in either area. This highlights potential for expanded initiatives in healthcare and education within SHGs.

3. Impact of SHG on Overcoming Social challenges



Yes	19	38%
No	12	24%
Unsure	19	38%

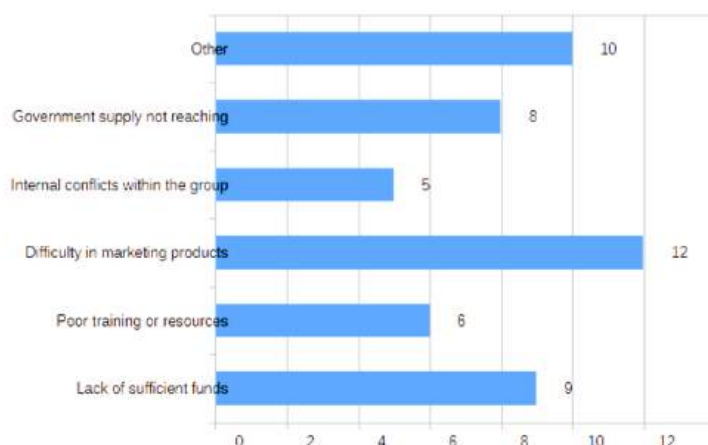
- SHG participation has had a positive impact on 38% of respondents in addressing social issues, while the same proportion (38%) found it to be not applicable. This indicates that while SHG initiatives are effective in tackling social problems for some, they may not be universally relevant or impactful.

Challeneges and suggestions

1. Analysis of Primary Challenges Faced by SHG Members

Issues	responses
Lack of sufficient funds	9
Poor training or resources	6
Difficulty in marketing products	12
Internal conflicts within the group	5
Government supply not reaching	8
Other	10

The most common challenge faced is difficulty in marketing products (24%), highlighting the need for better market access and promotional strategies. Other issues (20%) reflect challenges not covered by the predefined categories. Financial constraints (18%) and inadequate government support (16%) point to financial and systemic obstacles. Internal conflicts (10%) are relatively rare, suggesting strong cohesion among SHG members.



While financial and systemic challenges dominate, addressing marketing difficulties could significantly enhance SHG performance and impact.

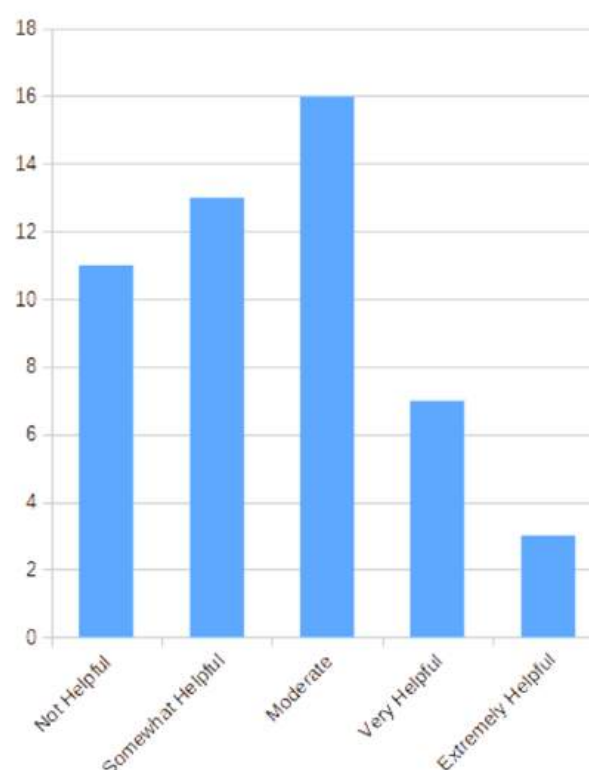
Overall Assessment

1. Ratings Analysis: Overall Performance of SHGs

The rating system helps gauge members' perceptions of their SHG's overall performance on a scale of 1 to 5. A rating of 1 indicates that members find the SHG helpful but with significant room for improvement, while 5 signifies that the SHG is perceived as extremely helpful and effective. Ratings like 2 and 4 represent intermediate levels of satisfaction, with 2 leaning towards minimal support and 4 reflecting substantial effectiveness. A 3 denotes a neutral or moderate experience, suggesting that the SHG meets basic expectations but lacks exceptional impact. This system provides a nuanced understanding of how members value their SHG's contributions, highlighting areas that require attention or improvement.

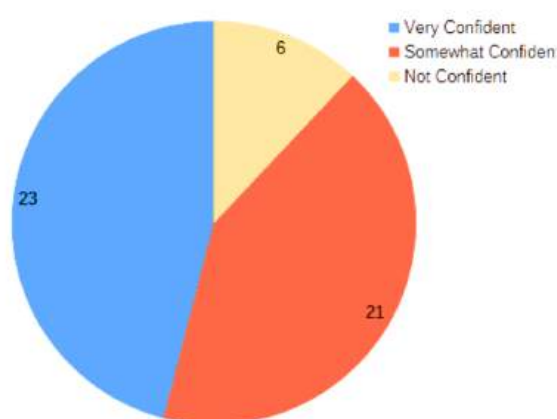
Distribution of Ratings:

Remarks	responses
Not Helpful	11
Somewhat Helpful	13
Moderate	16
Very Helpful	7
Extremely Helpful	3



- A significant proportion (32%) rated their SHG's performance as moderate, reflecting scope for improvement.
- Around 48% rated their SHG as helpful (1 or 2), indicating positive experiences but with room for enhancement.
- Only 20% rated their SHG as very or extremely helpful (4 or 5), suggesting limited instances of standout performance.

2. Insight on Confidence in SHGs Alleviating Poverty:



Very Confident	23	46%
Somewhat Confident	21	42%
Not Confident	6	12%

- The data reflects a high level of confidence in SHGs' potential to reduce poverty, with 50% of respondents expressing being "Very Confident" and 30% "Somewhat Confident." However, 20% expressed doubts, pointing to areas that require improvement. Overall, SHGs are generally viewed positively, although challenges still exist in optimizing their impact.

Findings

- **Financial Support as the Primary Motivation:** A significant majority (74%) of respondents joined SHGs primarily for financial assistance, highlighting that monetary support is a major factor in attracting members.
- **Positive Impact on Financial Stability:** 56% of respondents reported improvements in their financial conditions, indicating that SHGs have been successful in enhancing the economic status of many individuals, though 44% experienced little or no change.
- **Business Investment Drives Loan Usage:** The majority (38%) of respondents used SHG loans for business investments, showcasing SHGs' role in fostering entrepreneurship, while a smaller portion (22%) utilized the loans for household expenses.
- **Limited Savings Capacity:** Most individuals (46%) save less than ₹500 monthly, reflecting the financial challenges they face, whereas 28% manage to save over ₹1000, indicating financial stability among some.
- **Skill Development Opportunities:** Over half (51%) of the respondents received skill development or vocational training through SHGs, demonstrating a strong focus on capacity building, though 49% did not receive any training.
- **Health and Education Improvements:** A significant number (72%) of respondents felt that SHGs helped improve their healthcare, while 64% reported improvements in children's education, illustrating the holistic impact of SHGs.
- **Marketing and Funding Challenges:** Marketing difficulties (24%) and insufficient funds (18%) were the most prominent challenges faced by SHGs, pointing to the need for better market access and financial resources.
- **Empowerment in Decision-Making:** A large proportion (72%) of respondents felt more empowered in decision-making within their households, suggesting that SHGs have contributed to increasing members' influence and autonomy.
- **Social and Educational Impact:** 80% of respondents believed SHGs contributed to improving healthcare and education, emphasizing the multifaceted benefits of SHGs in members' lives.
- **Confidence in Poverty Alleviation:** The majority of respondents (50%) expressed strong confidence in SHGs' ability to alleviate poverty in their communities, while 30% were somewhat confident, reflecting widespread belief in the potential of SHGs to bring about lasting change.
- **These findings underscore the positive impact of SHGs on financial, social, and individual empowerment, while also highlighting areas for improvement, particularly in marketing, resource allocation, and expanding financial support.**

Conclusion

The survey of 50 respondents reveals important socioeconomic and demographic insights. The majority of participants are middle-aged (30–49 years) and married, with a predominant identification as Hindu (94%) and a preference for nuclear family structures (66%). Education levels are moderate, with 48% having completed primary education and only 8% holding graduate degrees. Income predominantly falls within the ₹10,000–₹20,000 range for 40% of respondents. Financial assistance is primarily sought for business investments (38%) and household expenses (22%). However, challenges such as limited awareness of financial options (34%) and high-interest rates (26%) are significant barriers to access. Community activities mainly revolve around savings and loans (46%) and livelihood enhancement (26%), with many respondents' monthly expenditures remaining below ₹500 (46%). The findings highlight the need for improved financial literacy, more inclusive banking services, and better access to education and skill development opportunities to enhance the community's economic stability.