

**A  
REPORT  
ON  
A COMPARATIVE STUDY IN THE FUNCTIONING OF SHGs IN  
SIMRI BAKHTIYARPUR AND SOUR BAZAR BLOCKS OF SAHARSA  
DISTRICT**

**AT  
BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY, PATNA,  
(JEEViKA)**

**For the Summer Internship Program  
of Post-Graduate Diploma in Rural Management**

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**PGDRM (2015-2017)**

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## **1. List of Acronyms**

**SHG – Self Help Groups**  
**FGD- Focussed Group Discussions**  
**CM- Community Mobiliser**  
**CC- Community Coordinator**  
**VO- Village Organisation**  
**CBOs- Community based Organization**  
**BPIU- Block Project Implementation Unit**

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## EXECUTIVE SUMMARY

JEEViKA has been started with the objective of social and economic empowerment of the rural poor. The objective of making the poor self sustainable and work towards making the poor households come out of the shackles of poverty is growing at rapid pace. Villages are faced with problems related to poverty, illiteracy, lack of skills, health care etc. These are problems that cannot be tackled individually but can be better solved through group efforts. Today these groups known as Self help groups have become the vehicle of change for the poor and marginalized.

For this study, two blocks of Saharsa District were chosen in Bihar. Stratified Random sampling was chosen to collect the primary data. My sampling size was 12 SHG; Six SHG from each block was to be surveyed. At first Simri Bakhtiyarpur block was taken up for the survey. Two SHG from each cluster was surveyed based on the age of formation of the SHGs. Sample was taken in both the blocks for an effective Comparison. SHG Members were interviewed and FGD was done to get the primary sources of data and secondary sources of data were collected from the BPIU of both the blocks and the site of BRLPS.

This study was done for an effective comparison between the two blocks of Saharsa District. The comparison study between phase-I and Phase-II blocks regarding the functioning of SHGs resulted in finding the quantitative and qualitative analysis of both the SHGs.

About 60% of the OBC members are beneficiaries of this project. Over 25 per cent members belonged to SC Caste groups followed by about 15% of EBC caste group. The minority community has just registered its presence by about 7% members. Around 85% members have found to become signature literate after the intervention. Rural women have come out of their house and have engaged in various occupations for earning their livelihood. Majority of them are involved in Agriculture followed by the Grocery Shops. Most of the SHGs has received their ICF and Credit Linkage money and are making good use of it.

Sour Bazar block has been functioning better as comparison to Simri Bakhtiyarpur block. As Simri Bakhtiyarpur is quite new block so there are many aspects that it has to work on. One of the good points about phase-II block is that it is at par with the phase-I block in some of the areas. There are some issues in both the blocks which need to be checked as early as possible for the smooth running and functioning of the SHGs.

## **ACKNOWLEDGEMENT**

First of all, I would like to express our sincere gratefulness to the Almighty for this report. No noble achievement can be achieved by an individual. This report depends up on the contribution of a number of people. I am indebted for their kind direction.

I express my sincere gratitude to **Mrs. Mahua Roy Choudhary, Project Coordinator- G&KM** for providing the opportunity to work on this project at **BRLPS, Bihar**.

I humbly express my deep sense of gratitude to My Project Guide **Mr. Prashant Krishna, SPM-IBCB** and entire IBCB team of BRLPS for their constant support, guidance and valuable suggestions throughout the two month duration of this project; without which the project could not have been completed successfully.

I am also extremely obliged to **Mr Nikhil, District Project Manager** of Saharsa district. **Mr Manoj, BPM -Simri Bakhtiyarpur** for valuable help in identifying the different villages and SHGs in carrying out the survey.

I gratefully acknowledge the support and help extended by all Project Staff of Simri Bakhtiyarpur and Sour Bazar block for all their support during conducting the meetings of SHGs and filling up the questionnaire.

We take this opportunity to thank the Summer Internship Coordinator, **Prof. Sant Kr Singh, Xavier Institute Of Social Service** for providing us with such an opportunity and the entire SI Cell, for their untiring efforts that facilitated the smooth conduct of SI process.

I would also like to thank my Family members and friends for their constant support during the internship process and Last but not the least, **Special thanks to all the DIDIs of different SHGs** for taking out their valuable time and interacting with me and providing all the valuable information.

## **Chapter: 1**

### **INTRODUCTION**

#### **1.1 Background**

Bihar Rural Livelihoods Promotion Society - JEEViKA is being is an initiative of Government of Bihar with the support of World Bank, and Government of India, which aims to reduce the poverty with special focus on the poorest of the poor community by their own efforts. Thus Self Help Groups concept is used to help the rural masses and bring them out of the vicious circle of poverty and make them self sustainable.

Since its inception in 2006, JEEViKA has come a long way in ensuring betterment of the rural poor households through various initiatives and there are many beneficiaries of it and the numbers are still increasing. The Concept of Self Help Groups involves the members of poor household residing in the same locality and are of same financial condition will come together and form a group. JEEViKA helps these women to mobilize and bring them on the common platform with the help of its different cadres and guide them in becoming self sustainable. SHGs in JEEViKA are functioned according to a set rules and norms. SHG concept is based on Panch Sutra and each member of the SHG has to follow these set of guidelines.

Saharsa is one of the thirty-eight districts of Bihar. Saharsa town is the administrative headquarters of the district. It has a total area of 4112.0 sq.kms. It comprises of 11 blocks with a total population of 1132413. Rural population comprises of 1052264 and urban population 80149. Major agriculture in this district is paddy. The district is surrounded on the west by the river Kosi and there is abundance of fish, milk, and makhana production in these areas.

This study was taken up in two blocks of Saharsa District i.e. Simri Bakhtiyarpur and Sour Bazar block to study the comparative functioning of the SHGs and identify the status of the Rural poor women (HH) after the intervention and how it has brought changes in the lives of people and to identify whether it is functioning as per the norms. Simri Bakhtiyarpur block was established in 2014 and is NRLP block and Sour Bazar was established in 2011 and comes under BRLP block. There are 1416 SHGs formed in Simri Bakhtiyarpur block and 1999 SHGs in Sour Bazar block. Both the blocks have been functioning well and there are many differences in its functioning due to its different years of formation. This difference has been studied in this project and comparison is made to identify the changes that have been brought in the lives of people after the intervention in both the blocks.

## **1.2 OBJECTIVES**

- ❖ To study the functioning of SHGs.
- ❖ To observe the changes in the life of rural households after the intervention.
- ❖ To identify the difference in the functioning of SHGs in two different blocks.



## **FIELD TESTING**

Field testing is a very important part before conducting any survey but the concept of community based institutions in Jeevika was very new for me so to understand the Self Help Group and their functioning. My first field visit was organised under supervision of my research guide from the Jeevika Mr. Prashant Krishna, SPM – IBCB at Dhamingra village, of Gaya District to attend the meeting of Laxmi Jeevika SHG. It was the first SHG meeting that I had ever attended and it helped me to get an overall idea of the SHGs and its meeting protocols. Before the visit I had only the theoretical knowledge of SHGs but this field visit helped me clear out many things. I came to know about the Panch Sutra on which the SHG functions, the Sitting and Introduction procedure. I even got to see the Books of Records i.e. Minutes Books, LDP and General Ledger. CM maintains these books of records. I had heard of Micro Planning but this field visit cleared my doubt and I even got the knowledge of Micro Planning. During the meeting most of my doubts regarding SHG got clear when I was asked to interact with the members of the SHGs. This field visit helped me gain lots of knowledge regarding SHG and helped me to move ahead towards preparing my Questionnaire.

After my field visit at Gaya, I prepared my questionnaire on the basis of knowledge gained at Laxmi SHG at Dhamingra Village and headed towards my Research area for conducting the Field Testing.

I had reached my project area on 19<sup>th</sup> May. I had met the BPM at BPIU a day earlier and informed him about my study and the sample. He asked me to visit Raipura village where one of the meetings was supposed to be held on that day. I reached the place and from there I was accompanied by Community Mobiliser. When we reached the place, all the DIDIs were sitting under a tree shed and waiting for us. We interacted with each other and then the meeting started. I got to know more new things about SHGs and my doubts were becoming clearer. All the DIDIs were very happy and were interacting very nicely. While interacting with them, I observed that DIDIs were very happy after coming under the fold of JEEViKA. There have been many changes among the lives of people. Now they could interact with people without any hesitation. They have become aware about the different interventions, and have realized the importance of education, health and nutrition etc. Most of them have learnt to do their own signature. All these aspects are bringing major changes in the lives of people.

On the Second day, I visited another SHG of Madhuvan which comes under Khumoti Panchayat. This SHG meeting was a memorable one as I was offered a pure Buffalo Milk with Full of cream. DIDIs were so happy to see me and interacted very joyfully. I too enjoyed interacting with them. I observed that the members were quite dissatisfied because their problems were not being listened by the CC. These members need to be facilitated well in order to bring them on right track. By seeing these SHGs of Simri Bakhtiyarpur block, I realized that the people are very eager to come out of poverty and are willing to do any sort of work in order to add an income in their family. They just need to be facilitated well as they lack knowledge and confidence.

During my field testing, I tested my Questionnaire and removed some questions which were of no use and some questions which were not possible to cover at field level. I had discarded questions like the % of following of Panchsutra, as it is very difficult to measure the exact % of Punch Sutra due to dynamics of SHGs. Some questions were added like signature literacy before and after the interventions, Total weekly and HRF Savings of the members were also added. This field Testing helped me to get an idea of how my survey should proceed in order to achieve the objectives.

## CHAPTER 2:

### ORGANIZATIONAL PROFILE

Bihar Rural Livelihoods Project (BRLP), more commonly known as “JEEViKA” is being implemented by Government of Bihar. The Project is being implemented by “Bihar Rural Livelihoods Promotion Society” (BRLPS), a state promoted society, by Government of Bihar. The society aims to improve rural livelihoods and enhance social and economic empowerment of rural poor, focusing particularly on women through community based organizations. JEEViKA has adopted a women-centric approach wherein women SHG members are acting like agents of change who are working tirelessly not only to bring economic transformation at household level but also ensure social transformation for the whole village society. The project aims to enhance social and economic empowerment of rural poor by creating self-managed community institutions of the participating households. The process of creation of Community Institutions start with formation, nurturing and development of women’s centered Jeevika Self Help Groups (SHGs) Jeevika SHGs get federated first at the village level by formation of Jeevika Village Organizations (VOs) which are further federated at Cluster level by formation of Cluster Level Federation (CLF). It is expected that the programme will be able to successfully mobilize and organize almost 1.25 crore households through 10 lakh Jeevika Self help groups. Till now more than 3.5 Lakhs of SHGs have been formed into the project in different parts of the state. To support SHGs in their day to day functioning pool of dedicated cadre as Community Mobilizer (commonly known as CM) have been identified, trained and instructed to support the Self Help Groups. Project is being implemented in the state through its 3-tier structural unit i.e. State Project Management Unit (SPMU), District Project Coordination Unit (DPCU) and Block Project Implementation Unit (BPIU). Along with the project staff pool of specialized cadres has been developed who has been selected from the community itself and work continuously with the Community Institutions. Since its inception in 2006 JEEViKA has come a long way in ensuring betterment of the rural poor households through various initiatives. The project which started with only 18 blocks in first phase has reached now to the whole state. Initiatives under the project are not only welfare enhancing but are also instrumental in achieving the larger goals of empowerment of poor and marginalized section of people. Project support through innovative funds like Food Security Funds and Health Risk Funds has improved the overall well-being of the households by reducing vulnerability and dependency. BRLPS working in convergence with other Government departments and by establishing

CHNCC has increased the level of service delivery to the women members. CHNCC centres are ensuring availability of adequate nutritional food (pregnant and lactating women) regular health checkups, vaccination, and supply of basic nutritional supplements. Large numbers of women members have been brought into insurance fold through linkages with LIC. Project is also supporting women members for construction of toilets in their households. In addition to linkage with various agencies under Community Led Total Sanitation Programme it has also encouraged members for construction of toilet by providing adequate funds from Community Institutions.

This table shows the progress report of JEEViKA till March 31<sup>st</sup>, 2016

<b>INDICATORS</b>	<b>NUMBERS</b>
<b>No of SHGs formed</b>	<b>470220</b>
<b>Targeted Household part of SHG</b>	<b>5732001</b>
<b>No of Village Organizations Formed</b>	<b>25014</b>
<b>SHGs part of Village Organization</b>	<b>270045</b>
<b>No of CLF formed</b>	<b>283</b>
<b>SHGs Having Bank Account</b>	<b>334553</b>
<b>SHGs Received ICF</b>	<b>206235</b>
<b>SHG linked with Bank</b>	<b>180325</b>
<b>Amount loaned by Banks to SHG</b>	<b>9306689035</b>
<b>No of VOs having Bank Account</b>	<b>17470</b>
<b>No of VO participating in HRF</b>	<b>14180</b>
<b>No of VO participating in FSF</b>	<b>10652</b>
<b>No of VOs involved in PDS</b>	<b>186</b>
<b>No of VOs involved in CNCC</b>	<b>484</b>

Table 2.1

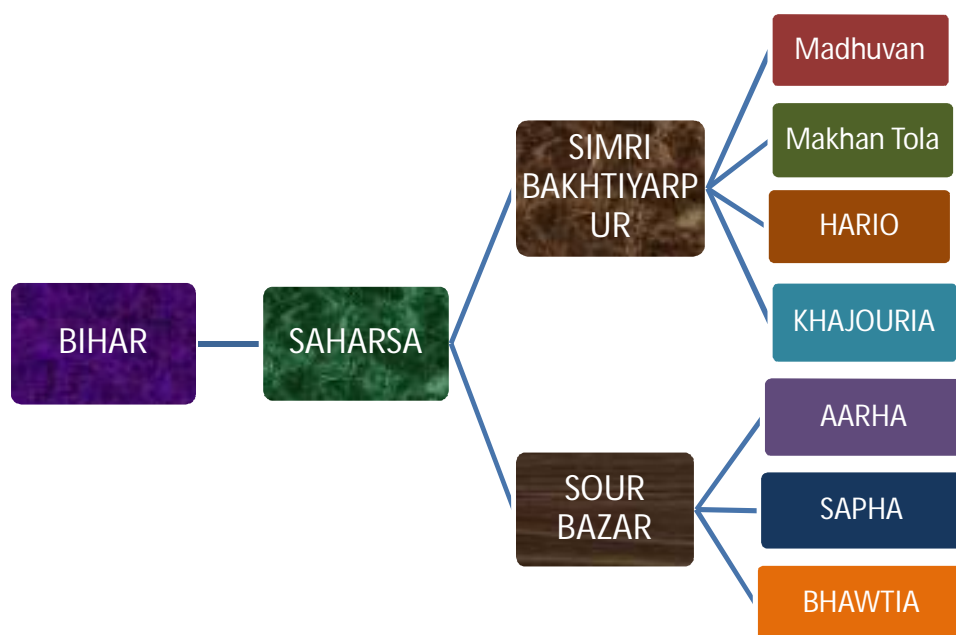
## Chapter-3

### METHODOLOGY

The methodology adopted for the selection of study area, sampling design, data collection, and analytical framework used in the light of specific objectives of the study have been discussed in the present chapter.

#### 3.1 PROJECT AREA: STUDY SITE

Present study has been carried out in Simri Bakhtiyarpur and Sour Bazar block of Saharsa District. Total area under Saharsa district is of about 1,686 km<sup>2</sup>. In 2011, Saharsa had population of 1,897,102, of which male and female were 995,502 and 901,600 respectively. Average literacy rate of Saharsa in 2011 were 54.57 compared to 39.08 of 2001. If things are looked out at gender wise, male and female literacy were 65.22 and 42.73 respectively.

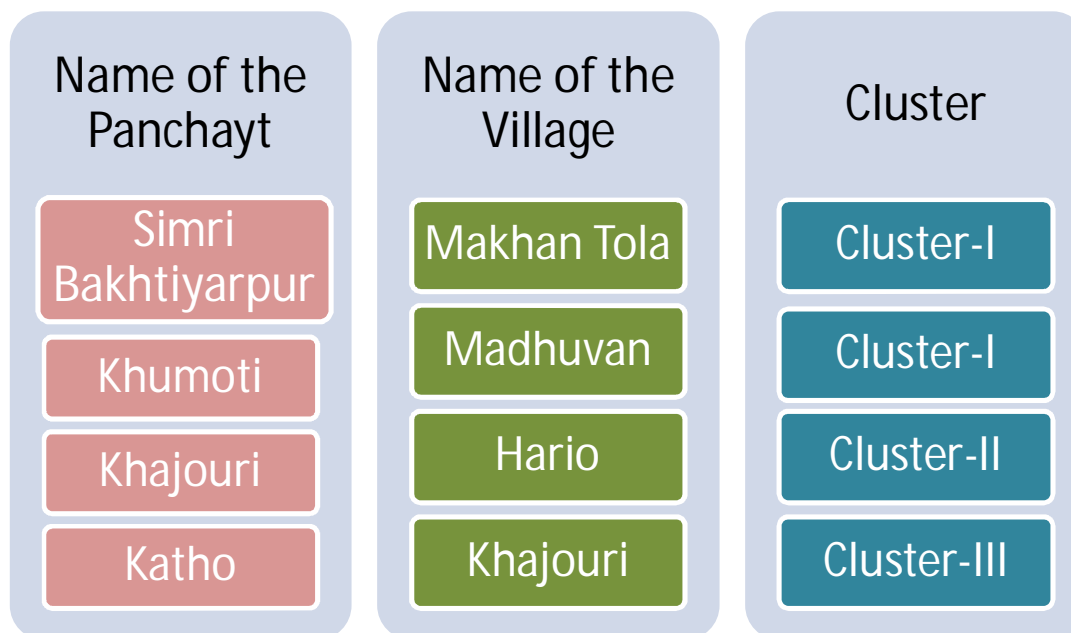


Picture 1.1(Multiple Areas selected for the Research Study)

Simri Bakhtiyarpur is a Block in Saharsa District of Bihar, India. Simri Bakhtiyarpur Block Head Quarters is Simri town . It belongs to Kosi Division. It is located 19Km towards South from District head quarters Saharsa. 172Km from State capital Patna towards west. Simri Bakhtiarpur Block is bounded by Salkhua Block towards South, Banma Itahari Block towards East, Sonbarsa Block toward East, and Sour Bazar Block towards North. Simri Bakhtiarpur consist of 140 Villages and 24 Panchayats. Naltigarh is the

smallest Village and Bakhtiarpur is the biggest Village. It is in the 40 m elevation (altitude).

Simri Bakhtiarpur is divided in to 3 clusters. To carry out this study, a sample has been decided where 6 SHGs of each block was taken. So Khumoti, Makhar, Mohanpur, Katho, Khajouri Panchayats were taken for the study. Five Different SHGs of these panchayats were studied in carrying out the Survey and get a clear idea of the SHGs.



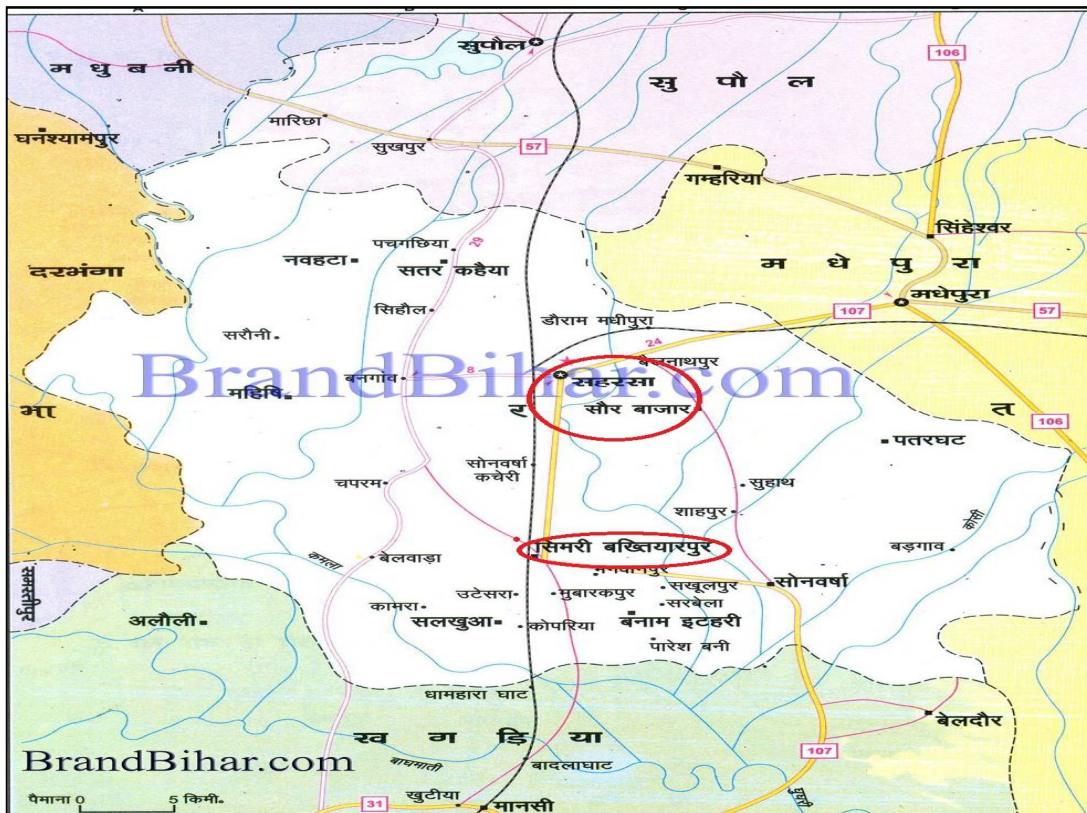
Picture 1.2 Simri Bakhtiarpur Covered Areas.

Sour Bazar is another Block in Saharsa District of Bihar. Sour Bazar Block Head Quarters is Saur Bazar town. It belongs to KosiDivision. It is located 10Km towards East from District head quarters Saharsa. 184Km from State capital Patna towards west. Sour Bazar Block is bounded by Saharsa Block towards west, Kahara Block towards East, Patarghat Block towards East, and Gamhariya Block towards North. Saharsa City, Madhepura City, Murliganj City, Supaul City are the nearby Cities to Sour Bazar.

Sour Bazar consist of 130 Villages and 17 Panchayats. Jiwachhpur Pachhiari Patti is the smallest Village and Chanaur is the biggest Village. It is in the 50 m elevation (altitude). To carry out the survey, 6 SHGs of 3 different panchayats were studied. SHGs were selected on basis of age of formation.

Name of the Panchayat	Name of the Village	Cluster
Sahouria Purvi	Aarha	Cluster-I
Kahjouria	Sapha	Cluster-II
Baiznathpur	Bhawatia	Cluster-III

Picture: 1.3 (Sour Bazar Covered Areas)



Map of Project Site: Simri Bakhtiyarpur and Sour Bazar block, Saharsa district.

### 3.2 Block Profile:-

This table shows the Block profile of Simri Bakhtiyarpur and Sour Bazar block of Saharsa District.

Indicators ▾	Blocks →	Simri Bakhtiyarpur	Sour Bazar
<b>Total Population</b>		276309	161013
<b>Total Male Population</b>		145341	84106
<b>Total Female Population</b>		130968	76907
<b>Total literates</b>		32757	46472
<b>Total Male literates</b>		60896	32757
<b>Total Female literates</b>		18091	13715
<b>Total Households</b>		52534	31894
<b>Target Households</b>		31520	
<b>Total Households under SHG</b>		17168	27525
<b>Total SHG</b>		1416	2009
<b>Total Vo</b>		116	150
<b>Total CLF</b>			3
<b>Total bank Accounts Opened</b>		855	1786
<b>Total credit linkage</b>		555	1514
<b>Total households attached with Livelihood Intervention</b>		3200	3850
<b>Total Panchayats</b>		24	17
<b>Total Villages</b>		140	130

Table: 1.1



### **3.3WORK SCHEDULE**

<b>WORK SCHEDULE</b>	<b>ACTIVITY</b>
<b>27<sup>th</sup>-30<sup>th</sup> April 2015</b>	<b>Orientation and induction about the organisation at Patna office.</b>
<b>2<sup>nd</sup> – 14<sup>th</sup> May 2015</b>	<b>Synopsis writing, field Visits and developing the Questionnaire</b>
<b>17<sup>th</sup> May 2015</b>	<b>Briefing at District office (Saharsa) about the area and the topic.</b>
<b>18<sup>th</sup> - 30<sup>st</sup> May2015</b>	<b>Visit to different Villages and Conducting SHG meetings at Simri Bakhtiyarpur Block</b>
<b>31<sup>st</sup> May 2015</b>	<b>Listing the data collected at simri bakhtiyarpur villages.</b>
<b>1<sup>st</sup>-8th May 2015</b>	<b>Visit to different villages and conducting meetings at Sour Bazar block.</b>
<b>10<sup>th</sup> May 2015</b>	<b>Visit to Simri Bakhtiyarpur Block office and collecting secondary information</b>
<b>11<sup>th</sup>-12<sup>th</sup> May 2015</b>	<b>Listing the details of the data collected at both the block.</b>
<b>13<sup>th</sup> May 2015 onwards</b>	<b>Report Preparation and Presentation</b>

Table: 3.5

### **3.4 SAMPLING DESIGN**

For this study, two blocks of Saharsa District were chosen in Bihar. Stratified Random sampling was chosen to collect the primary data. My sampling size was 12 SHG; Six SHG from each block was to be surveyed. At first Simri Bakhtiyarpur block was taken up for the survey. Two SHG from each cluster was surveyed based on the age of formation of the SHGs. The blocks are divided into three clusters based on the geographical area.

S.No	<b>Simri Bakhtiyarpur Block</b>			<b>Sour Bazar Block</b>		
	Cluster-I(Very age Old SHGs)	Cluster-II(Very New age SHGs)	Cluster-III(Mid-age SHGs)	Cluster-I(Very age Old SHGs)	Cluster-II(Very New age SHGs)	Cluster-III(Mid-age SHGs)
1.	Tulsi SHG	Kamal SHG	Radhe SHG	Tulsi SHG	Lakshmi SHG	Chandram a SHG
2.	Ishwar SHG	Kartik SHG	Chameli SHG	Gauri SHG	Sarswati SHG	Dharmraj SHG

Table: 1.2

The Selection of two SHGs from each cluster was taken randomly keeping in mind the age of formation of the SHGs.

### **3.5 NATURE AND SOURCES OF DATA**

Secondary Data about different villages and SHGs of Simri Bakhtiyarpur and Sur Bazar was collected from the Block project Implementation unit of both the blocks.

Primary Data was collected by interacting with the DIDIs of different SHGs using questionnaires and FGD was done with the Community Coordinators and Community Mobilisers to gather more information regarding the conditions of the people and about the respected villages.

Following are the tools that were used for the collection of Primary Data:-

- **Interview Schedule-** A structured interview Schedule was prepared which was first tested in the field by doing field testing and then again a new Questionnaire was prepared to collect the information's from the
- Members of SHGs and the CM of the particular SHG.
- **Focused Group Discussions-** This tool was used to collect extra information's from the members and the concerned members. Few FGDs were conducted with the CMs, and the members of CLF.
- **Observations-** This is one of the most important tools that helped in gaining lots of information. Observation methods were used to identify the minute details and behaviour of the members during the functioning of SHGs.

## CHAPTER: 4

### DATA ANALYSIS

In this chapter an attempt is made to analyse the data collected through various tools from field. The data collected through interview schedule and FGD are presented below and is followed by specific related observations.

- The Data analysis part is based on the questions asked during the field visits to both the blocks of Saharsa District.
- The Questionnaire forms contained both open ended and close ended questions.
- Statistical tools like bar diagram, charts, Pie charts are used to analyze the data.
- DIDs of SHG and the Cadres were the Respondents.
- Finding Part is based on the Primary data, Secondary data and Observations.

#### 1. Caste Wise Distribution of both the Blocks.

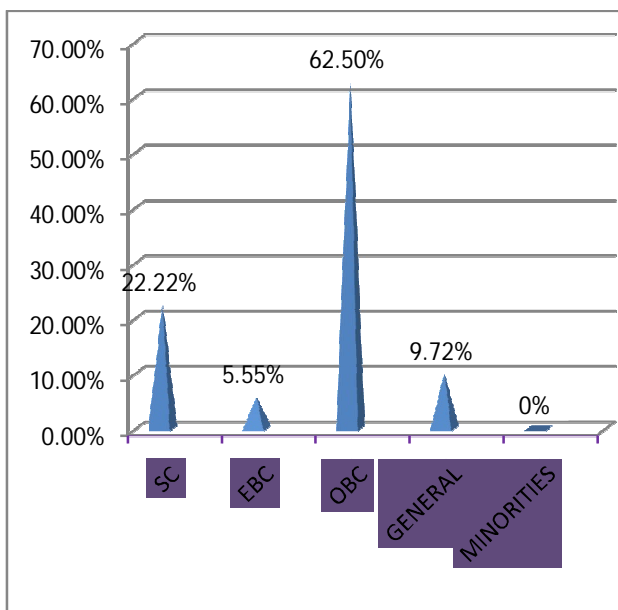


Figure 4.1.(Sour Bazar)

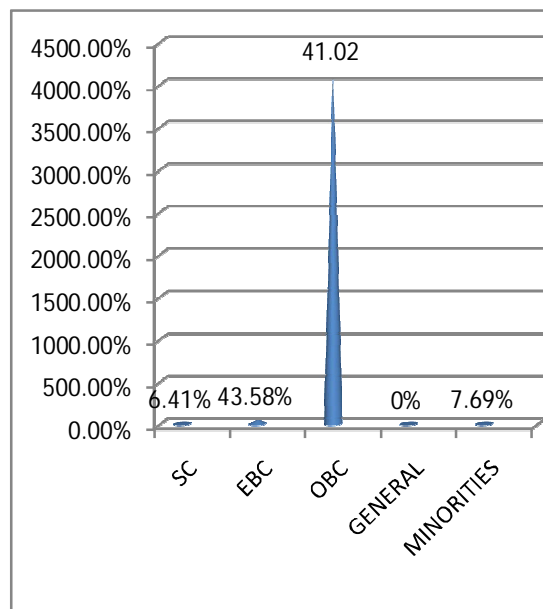
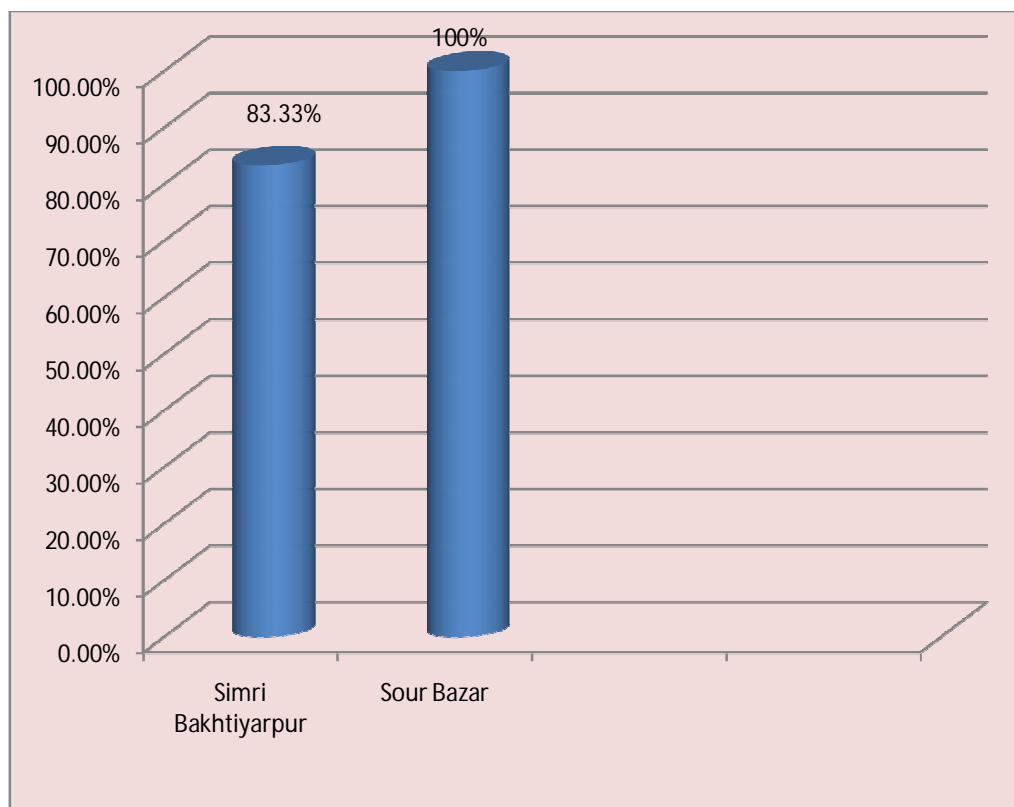


Figure 4.2 (Simri Bakhtiyarpur)

**Observation:** The comparison is made between the two blocks based on the distribution of caste of the members. It can be concluded from the above chart that the majority of the households under covered in the sample SHGs are OBC members, whereas the minorities are the least in this case.

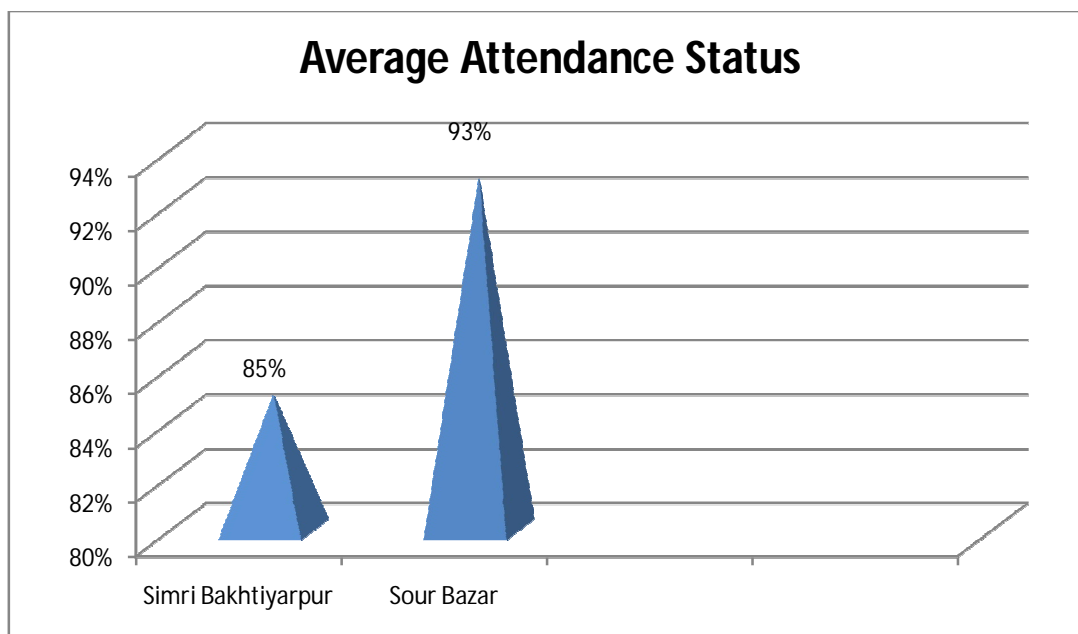
## 2. Percentage of Training given to Members:



**Figure 4.3**

**Observation:-** All the members of Sour Bazar has received Modular Training while there are some of the SHGs in Simri Bakhtiyarpur block that has to be given training in order to have smooth functioning of SHGs. There are also some of the SHGs that have been given verbal training by lecture methodology regarding the functions of SHG.

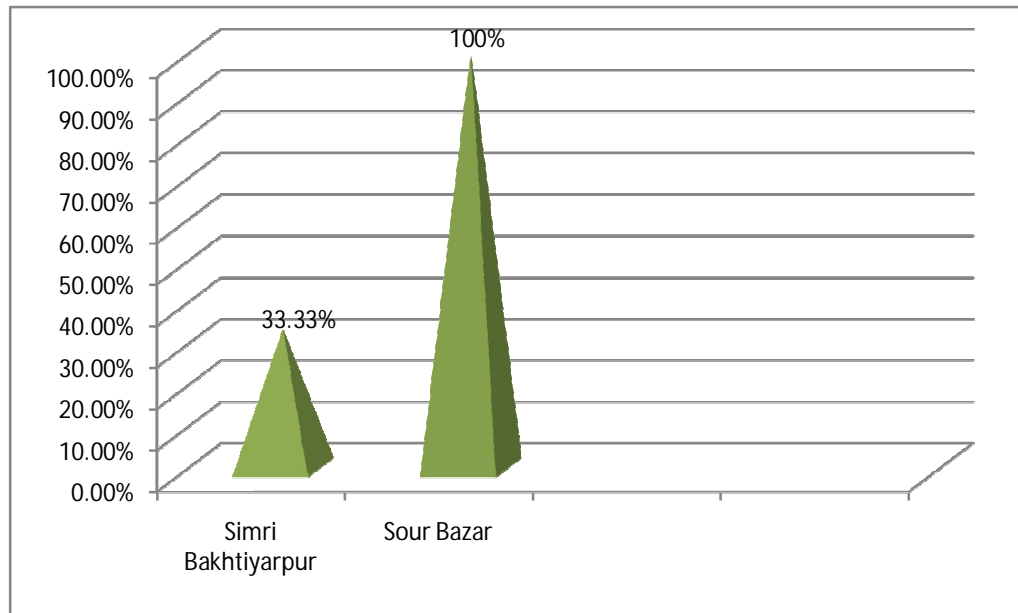
### 3. Member's Attendance Status



**Figure 4.4**

**Observation:** - It can be concluded from the above chart that the attendance status of the SHGs of both the blocks are quite good. It was observed from the discussions that the members are aware of the importance of regularly attending the meetings.

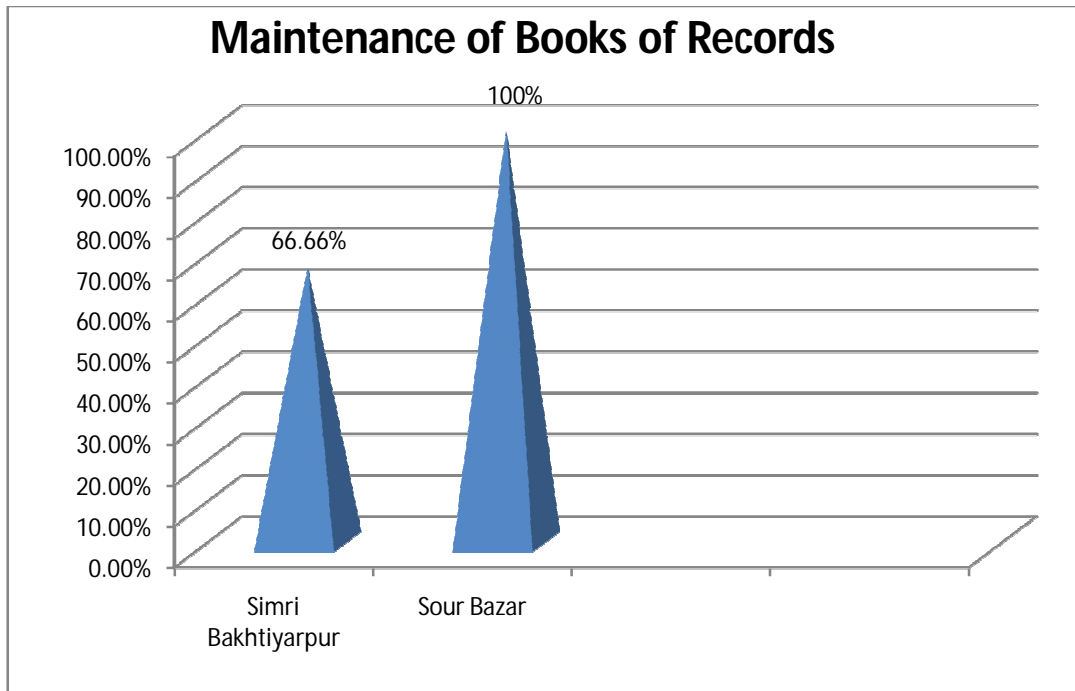
#### 4. % of Mat and Box given in both the blocks.



**Figure 4.5**

**Observation:-** It can be inferred from the above graph that all the SHGs of Sour Block has been provided with the mat and box for the SHG meeting while there are still large number of SHGs that has not been provided these for their meeting.

## 5.Maintenance of Books of Records



**Figure 4.6**

**Observation:** - It can be inferred from the above chart that, there is a huge difference between the percentages of maintenance of Books of Records in both the blocks. Based on my observation and interaction with the members, it has been found that some of the CMs are not trained in Simri Bakhtiyarpur block to maintain the records and another reason is the lack of interest of CMs to complete the records on time. The reason behind this can be due to the non-payment of CMs Honorarium which might be creating disinterest among the CMs to work. This can be improved by giving them the complete training and regular visit of the staff to keep a check on these issues.

## 6. Percentage of ICF Distribution in SHGs of both the Blocks.

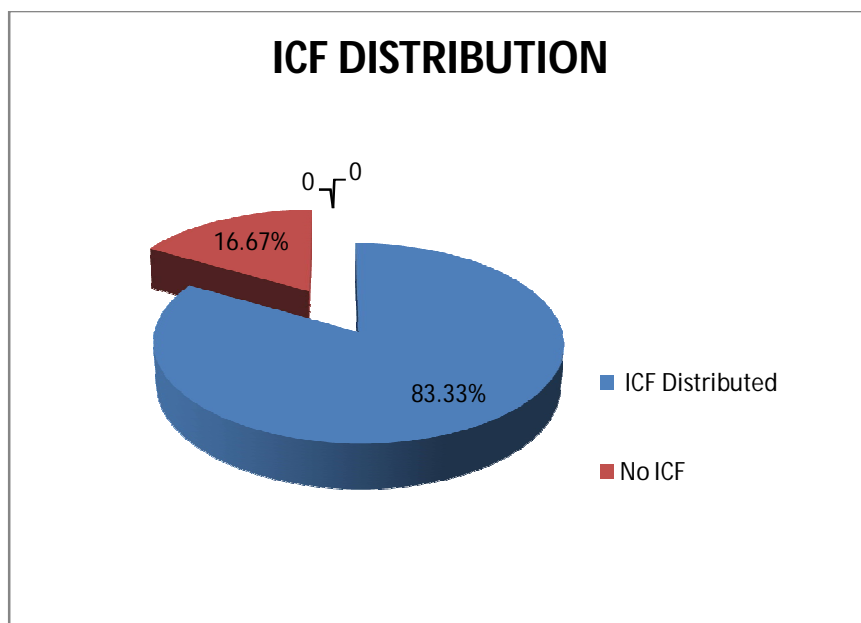


Figure 4.7(Simri Bakhtiyarpur)

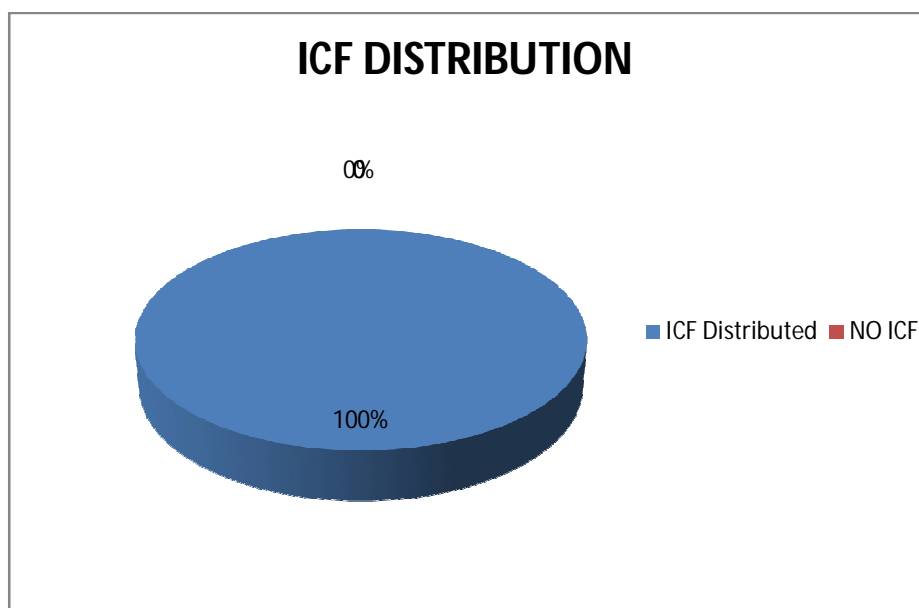
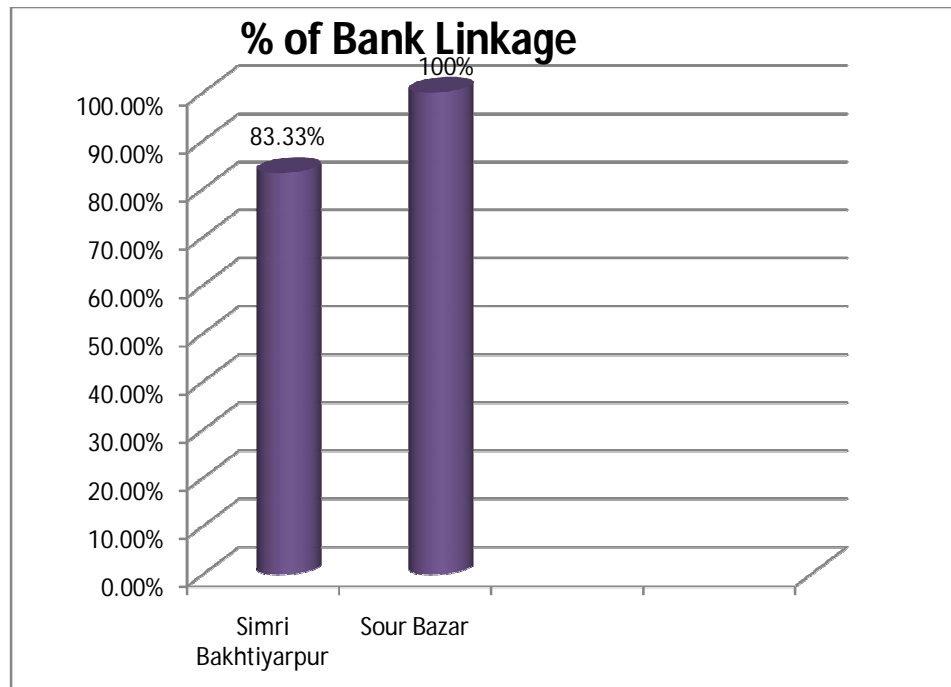


Figure 4.8(Sour Bazar)

**Observation:** -It can be seen that ICF Distribution is 100% in Sour Bazar block while some of the SHGs of Simri Bakhtiyarpur block has not received its ICF. The reason behind some of the SHGs not receiving their ICF in this block was due to some problems from local Bank.



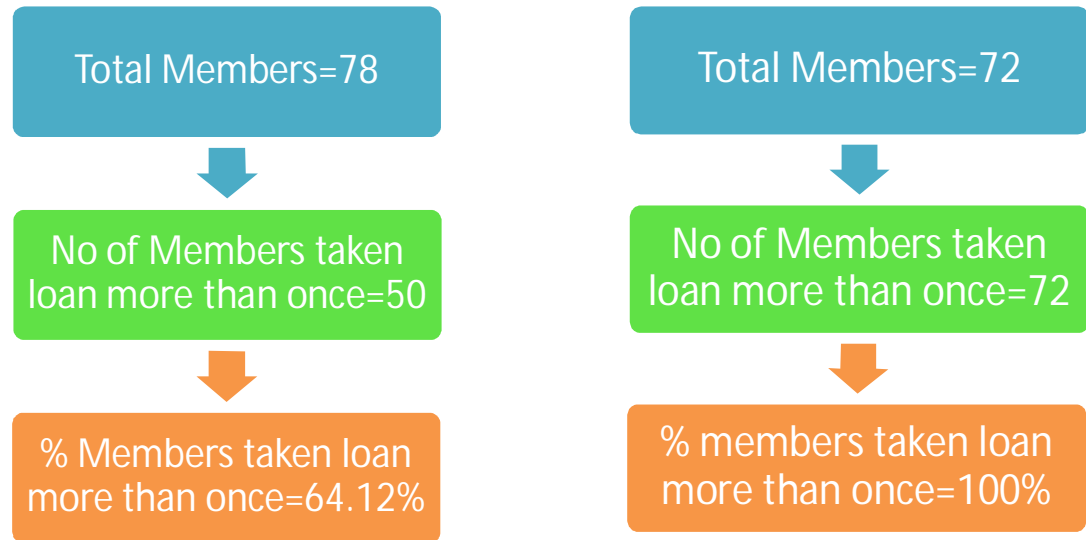
## 7. Bank Linkage



**Figure 4.9**

**Observation:-** It can be concluded that some of the SHGs of Simri Bakhtiyarpur has not received money, sanctioned under Bank linkage due to problem in disbursement of money from the bank side, While Sour Bazar has been functioning very nicely with some of the SHGs getting their Second Bank Linkage Money.

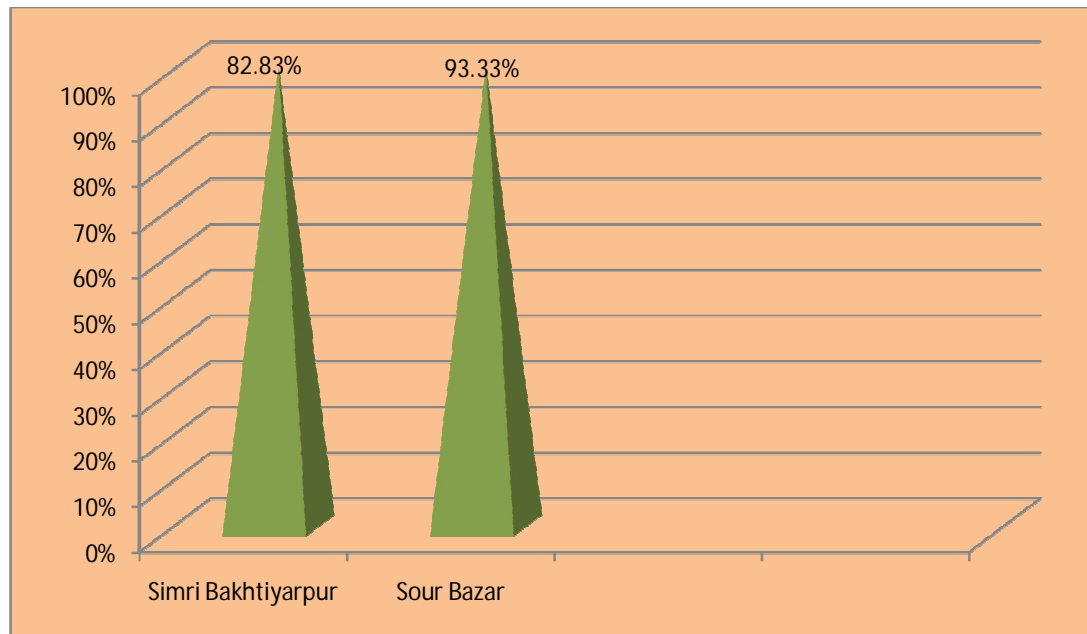
## 8. Total Loans taken by the SHGs.



**Figure 4.10(Simri Bakhtiyarpur)      Figure 4.11(Sour Bazar)**

**Observation:-** It can be observed from the above diagram's that all the members have received loan more than once in Sour Bazar block while in Simri Bakhtiyarpur block there are still numbers that has not taken loan more than once.

## 9. % of Repayment Status.

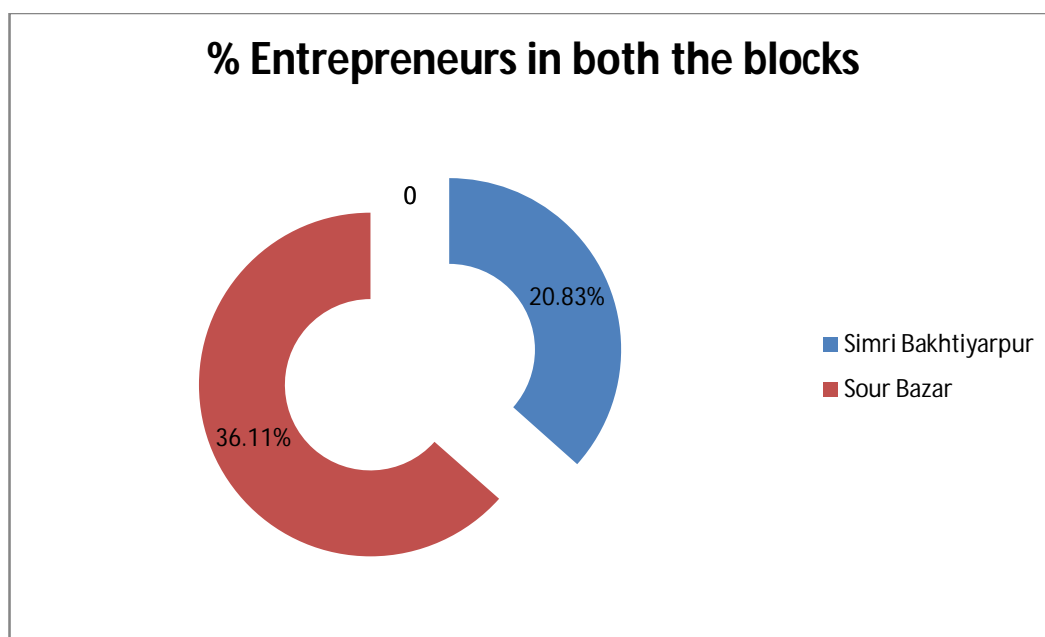


**Figure 4.12**

### **Observation:**

It can be concluded from the above chart that the repayment status is very good in Sour Bazar block. Simri Bakhtiyarpur block is doing well on its repayment part. This can be improved further by motivating the members and making them realize the important of good repayment for their own purpose.

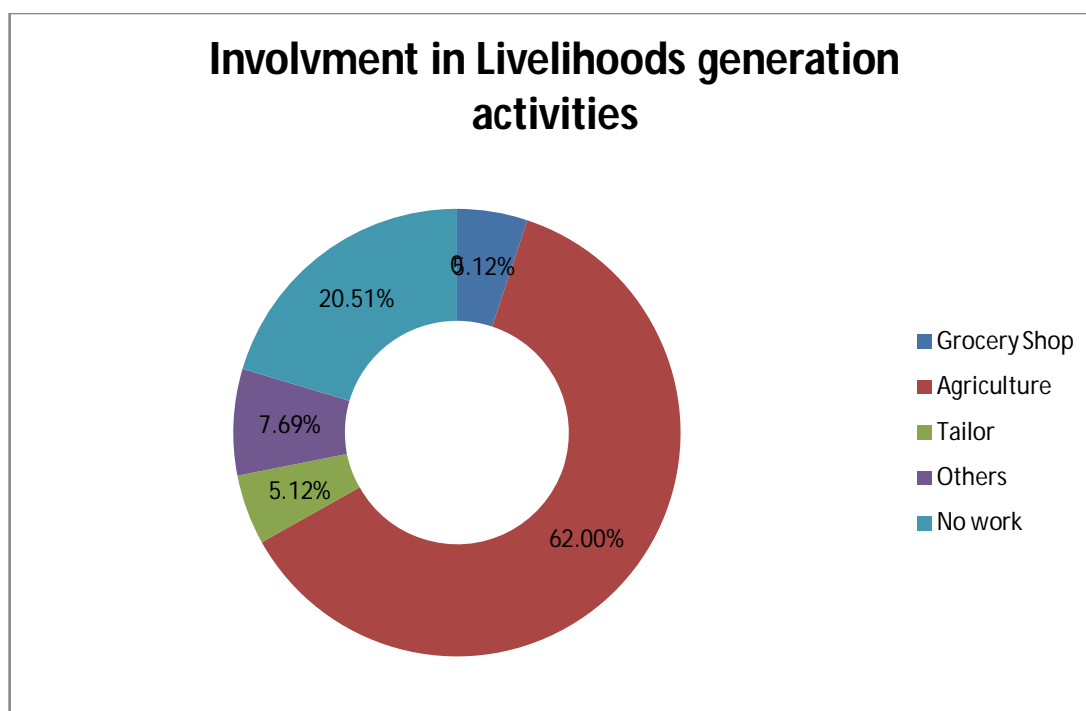
## 10. Percentage of Entrepreneurs members in SHGs:



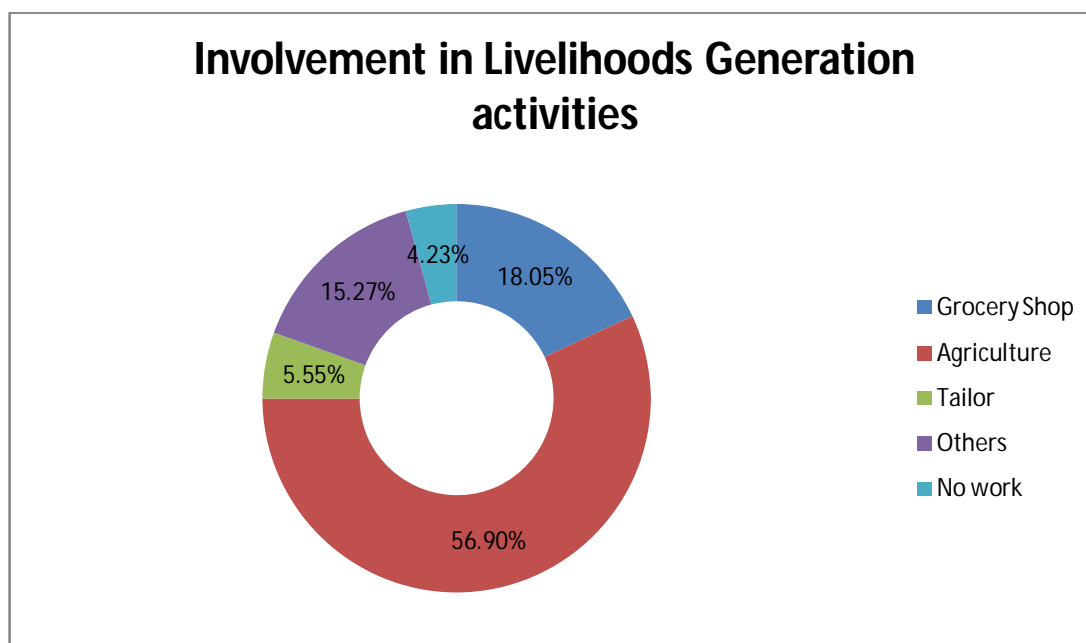
**Figure 4.13**

**Observation:** It can be concluded from the above diagram that there are more entrepreneurs in Sour Bazar block while Simri Bakhtiyarpur block is still lagging behind. This number has to be increased by facilitating them in a right track. It was observed by the FGD that members are not aware and still lack confidence in starting any business, so in that case they need to be given correct facilitation.

## 11. Involvement of members in Livelihood Generation activities



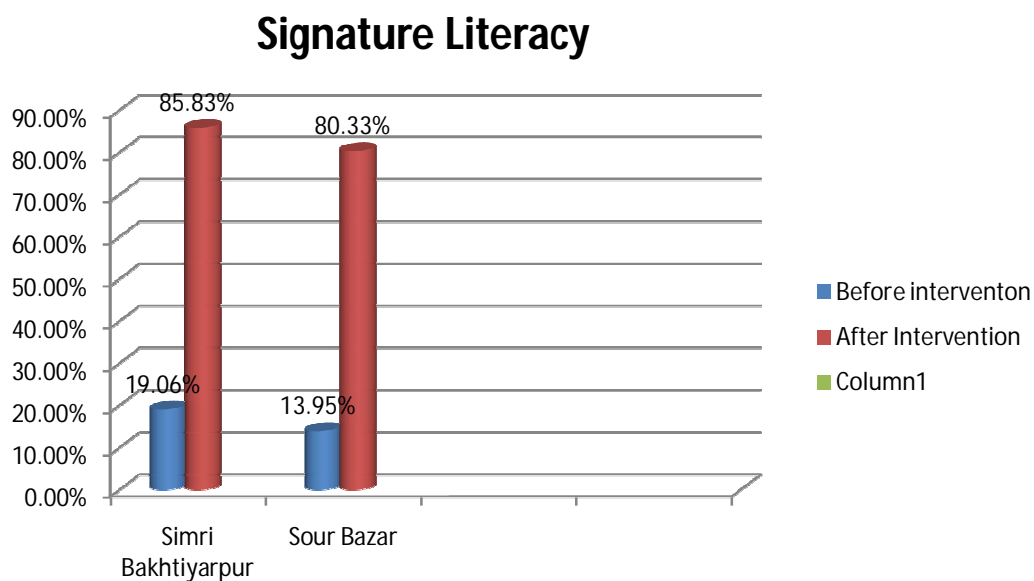
**Figure 4.14 Simri Bakhtiyarpur**



**Figure 4.15 Sour Bazar**

**Observation:-** It can be concluded from the above pie charts that the majority of the DIDIs in both the blocks are involved in Agriculture work. It can also be inferred that the percentage of the DIDIs not involved in any livelihoods generation work are more in Simri Bakhtiyarpur.

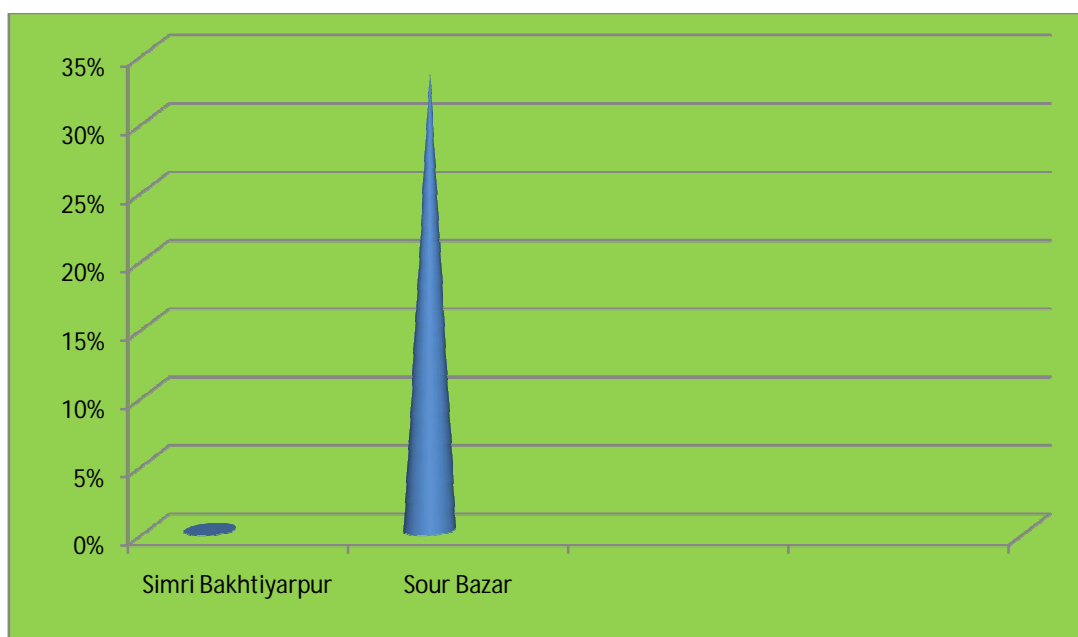
## 12. Signature Literacy among the members before and after the JEEViKA Intervention.



**Figure 4.16**

**Observation:-** It can be inferred from the above chart that the signature literacy has increased at a wide scale among the members. There is still some percentage that needs to be made signature literate and this remaining percentage is difficult to achieve as these are those section of population that are quite old and do not make effort to learn.

### 13.Toilet Construction



**Figure 4.17**

**Observation:** It can be inferred that the programme of toilet construction has not been started in Simri Bakhtiyarpur block while the work of Construction has been started in one of the Panchayats of Sour Bazar. The reason behind this is that this programme has been started recently and it is slowly covering all the blocks.

#### 4.2 LIMITATIONS

- ❖ Limitations of Time prevented from covering more area.
- ❖ Project area was large as two blocks had to be covered.
- ❖ The distance between the Villages was quite wide.
- ❖ Interaction Time with the DIDIs was limited as they could not give more time due to their busy schedule.
- ❖ Shyness of members prevented them from interacting freely with the outsiders.

### **4.3 FINDINGS**

- ❖ Books of records of some of the SHGs of Simri Bakhtiyarpur block are not maintained on time by the CM. The reason found behind this may be due to the non payment of CMs Honorarium since October 2015.
- ❖ Most of the SHG members do not give the introduction properly. The reason behind this could be the lack of CMs enforcement towards members to follow the rules of Functioning of SHG.
- ❖ Some of the SHG has not received the formal training.
- ❖ All the DIDIs are aware of the importance of toilets in their home and want money to construct it as soon as possible.
- ❖ Some of the banks create problems in disbursement of loan amount on time. It has been told by some SHGs that the CC does not answer their query well.
- ❖ Some of the DIDIs are keen on getting Functional Literacy.
- ❖ It has been found that there is lack of awareness among the members regarding indulging in any sort of livelihoods activities.



#### **4.4 SWOT ANALYSIS of SHG**

##### **❖ STRENGTH**

- Increase in Corpus money of the SHG due to the regular saving and increment of the weekly saving by some of the SHG.
- Homogeneous group of members shares a better understanding.
- Willingness of development in SHG members. Exp: 85% of Members are Signature Literate.
- Availability of sufficient Micro finance inputs from mainstream financial Institutions.
- Sound Inter loaning among members due to timely repayment of loans.
- Unity and cooperation among members.
- Participation of majority of the members in decision making.
- Importance of SHG among members as there is no drop outs in the SHG.

##### **❖ WEAKNESS**

- Lack of time among the Members for discussion on different agenda in same meetings.
- Dependency of the members on Project Staff for facilitation.
- Low rate of Functional Literacy among members.
- Shyness among some of the SHG members to interact with other line departments, bankers etc.
- Absence of members during Agriculture and festive seasons.
- Lack of efforts on leadership rotation.

##### **❖ OPPORTUNITIES**

- Ability to grow as a profitable enterprise.
- Different training programmes for skill improvement by Jeevika.
- Implementation of Government programmes and schemes through SHGs.
- Good repayment can attract more Banks for financing.
- Increase in Livelihood Generation activities due to increasing basic amenities.

##### **❖ THREATS**

- Irregular Financial and Social audit of the SHG.
- Lack in the development of Second line leadership.
- Low Capacity of concerned higher level CBOs to support the SHGs.

## CHAPTER-V

### RECOMMENDATION AND SUGGESTIONS

- ❖ As SHG Members cannot give too much time in only a single SHG meeting so in every meeting, one or two special agendas on social, health or Livelihood Generation should be discussed.
- ❖ As SHGs are still dependent on Project staff for facilitation so VOs should work on the strengthening of VO sub-committees.
- ❖ Some of the DIDIs are interested in learning functional literacy so the project should have a provision of education for those section of population.
- ❖ As Books of records of some of the SHGs are not maintained properly and on time so VO Book-Keeper should check half-yearly the Books of Records of SHG and guide the CM.
- ❖ Leadership Rotation should be given more importance in order to make all the DIDIs aware of the different types of activities going on.
- ❖ Total no of entrepreneurs should be increased in both the blocks and this can be done by proper motivation and increasing their self confidence to invest in some kind of work.
- ❖ Establishment of Livelihood intervention work like Candle Making, Agarbatti Making, Papad Making as the people of these areas are interested in doing these works.
- ❖ Toilet Construction work should start as soon as possible as there are many difficulties faced by these people especially women during rainy seasons.
- ❖ Government Schemes benefits like MGNREGA, Vriksha Ropan activities should be implemented in these areas.
- ❖ Efforts should be made to motivate banks to take active interest in the SHGs loan disbursement and to reduce the time taken for processing.
- ❖ Cadres should be given training on time for proper facilitation and smooth running of SHGs. Frequent visits of concerned staff should be increased for the better functioning of the SHGs.
- ❖ Selection of President, Secretary, and Treasurer should be checked by the CC as these represent the whole SHG and its members.
- ❖ Kitchen Garden should be started in Simri Bakhtiyarpur block so that DIDIs will not have to buy vegetables from outside.
- ❖ Awareness among the members regarding different business activities.
- ❖ The training for the member must not be on an ad hoc and informal basis but by professional people knowledgeable about modern technology

## **5.2CASE STUDIES**

### **CASE:1**

**Name of the Women:** Rekha Devi

**Name of the SHG:** Tulsi

**Name of the Village:** Aarha

**Name of the Panchyat:** Sahouria Purvi

**Name of the Block:**Sour Bazar

**Name of the District:**Saharsa

### **Case Content**

This is the story of women of Aarha village in Sour Bazar block. It is true that the life of the poor women households has changed a lot after the intervention of JEEViKA and Rekha DIDI of Tulsi SHG has proved it. Before joining JEEViKA, she had lots of financial problem. She did not even have her own land. When she heard about JEEViKA and planned to become a part of it, it was not an easy task for her. She faced many hurdles from her family and overcoming all those difficulties, she finally became the member of JEEViKA. She even persuaded her in laws and other village women have to become a part of this noble project.

When she joined jeevika, she took loan from SHG and bought Agriculture Land on patta. Then she started growing vegetables on this land and whatever money she earned, she repayed the loan and also invested some of her rest money and bought cow by taking another loan from SHG. She started earning 6000-7000 per month by selling the milk. After few years she bought her own 2 Kattha land. She slowly started earning money through different sources like selling vegetables and Goithas in schools for cooking purpose. She saved some amount of money and bought a water pumping set. Earlier she was using for her own purpose but later she started giving on rent. She saved some money and bought puppies home. After few months, her husband earned money by selling the puppies born out of that dog. She even took some money for some occasion. She is still taking money from her SHG and is growing her business. At present she has a buffalo and a cow and she is earning a good amount of money and educating her 3 children.

**INFERENCE:** This Case sets an example for all the members of JEEViKA. Anything can be achieved with hard work and determination. This was not easy for Rekha didi as well but because of her strong willingness and determination, she is slowly raising her standard of living and has become independent in life.

## **CASE 2**

**Name of the SHG Member:**Gunjan Devi

**Name of the SHG:** Badal

**Name of the Village:**Bhawtia

**Name of the Panchayat:**Baiznathpur

**Name of the Block:**Sour Bazar

**Name of the District:**Saharsa

### **CASE Content**

This is the Story of Gunjan didi who is educated till class 8<sup>th</sup> standad. When She was approached to apply for the Post of CM. She did not participate as her husband did not want her to move out of the house but after one year, she insisted her husband to let her join the SHG. Her husband agreed and she became the Member of Badal SHG. Before joining JEEViKA, she was facing many problems in her life. Her husband is jobless and used to spend all the money in Liquor. But after she joined JEEViKA, she bought a Tailoring Machine and started earning some money. Later on, she bought a buffalo and earned some money by selling the milk. Her financial condition started improving but still she regretted not being active during the time when she was approached to become the CM but opportunity knocked her door again in 2014, when she was asked to become the VRP. At once, she grabbed the opportunity and this time her husband also could not stop her. Now she is living a better life. Happiness Knocked her door again when our Honourable Chief minister Banned Alcohol. She was frequently beaten by her husband whenever she asked her husband to stop drinking liquor and save some money but now as it has been banned, her husband has also realised its importance and they are planning to open a grocery shop which can be run by her husband and can increase their income. She is also educating her two children and living a much better and peaceful life.

### **INFERENCE**

All of us are not lucky like Gunjan didi to get the opportunity twice. So we should grab the opportunity at once and make the most use of it. Now Gunjan didi has been slowly coming out of her poor financial condition and making herself independent and living a better life.

## **CONCLUSION**

JEEViKA has been working in the Rural areas of Bihar since 2006 with the objective of Social and economic empowerment of the rural poor. It has spread its wings in all the districts of Bihar to bring about a change in the lives of people. This study was done in two different phase blocks. There are differences in the working and lives of people in both the blocks but still there has been a massive changes after the intervention and it is still continuing. The Rural households will only be benefitted if they join hands together and work in a participative way to help them to come out of this vicious circle of poverty.

The objectives that has been achieved till date in these blocks are admirable but still there is long way to go to achieve the whole objective and bring the Poorest of the poor to come out of the shackles of poverty and make them self sustainable.

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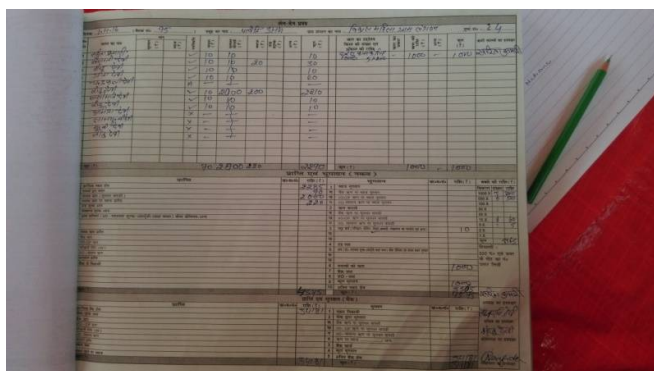
## ANNEXURE-I (Photographs taken during the Internship)



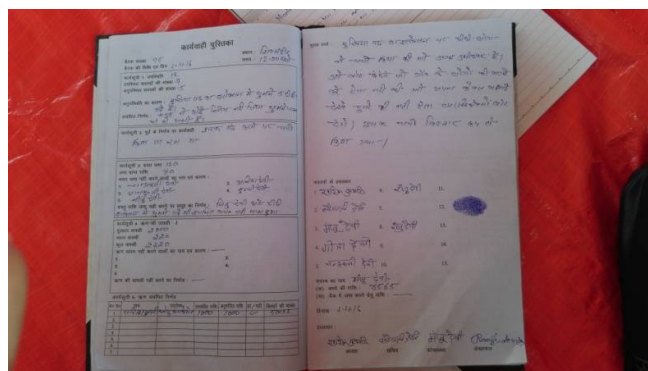
**Field Testing**



**DPCU SAHARSA**



**Books of Records**



**Minutes Book**



**SHG Meeting**



**FGD**



**VO Meeting**



**Kitchen Garden**



**Toilet Construction in Sour Bazar**



## ANNEXURE II

### Interview Schedule for Field Testing

#### INTERVIEW SCHEDULE

##### I. GENERAL SHG PROFILE

1. Name of SHG: \_\_\_\_\_.
2. Block \_\_\_\_\_, Panchayat \_\_\_\_\_, Village \_\_\_\_\_.
3. Composition: SC/ST: OBC/EBC: Minority: General:
4. Date of SHG formation: Date \_\_\_\_\_, Month \_\_\_\_\_, Year \_\_\_\_\_.
5. Details of SHG Bank Account (*Saving and Credit Both*)  
Saving Bank A/c No.: \_\_\_\_\_, Credit A/C No.: \_\_\_\_\_.  
Name of Branch and Location: \_\_\_\_\_.
6. Attendance% of SHG: \_\_\_\_\_.

##### II. OBJECTIVE / GENEALOGY / VISION / MISSION / OF THE SHG

- a) State the reasons as to why the group was formed?

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- b) What are the changes you felt after becoming the member of the SHG?

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- c) What are the plans for the future (*say next 1-2 years*)?

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**III. MEMBERSHIP DETAILS**

S	Name of Members	Category (SC/ST/OBC/ EBC/General/Others)	Age	Marita	Skills	Occupation
1						
2						
3						
4						
5						
6						
7						
8						
9						
1						
1						
1						
1						
1						
1						

**IV. GROUP REPRESENTATIVES**

President Name	Period	Secretary Name	Period	Treasurer Name	Period
	(From-To)		(From-To)		(From-To)
	Year/month		Year/month		Year/month

**V. FINANCIAL INFORMATION OF SHG**

1. Do your members save regularly?
  - a) Yes
  - b) No

How many members save regularly? \_\_\_\_\_

2. Savings: Indicate the regularity of savings

Total weekly Saving	Total HRF Saving	Total Loan disbursed	Total Loan Repayment	Total interest

3. Is there any difficulty in contribution from the SHG?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

4. Indicate the sources of funds of the SHG and the amount received

Sl.	Source/ Type of Fund	Received Fund from Where	Purpose of Fund	Loan/ Grant	Interest Rate (%)	Total Amount
1	ICF					
2	Revolving Fund (RF)					
3	Bank Loan					
4	External Funding					
5	NGO support					
6	Govt. Agency					
7	Any others					
8	Interest charged on loans from SHG to Members					
	Total funds					

5. Loan Details of the SHG

Sl.	Particulars	Numbers
1.	No of members who have taken loan	
2	No of Members who have taken loan more than once	
3	No of loan taken by members	
4	Total number of loans	
5	No of loans taken by OB members	

## **VI. BOOK KEEPING AND DOCUMENTATION**

Indicate whether the SHG are maintaining the following books and ledgers

Sl.	Name of the Book/ Ledger	Yes	No
1.	Minutes Book		
2.	LDP(Len Den Papatra)		
3.	General Ledger		
4.	Pass Book		
5.	Individual pass book		
6	Any other, specify		

## **VII. TRAINING**

Indicate the details of trainings of the members of SHG

Name of the Training	Training Details	No of SHG members	Conducted By	Benefits Received
<b>M1</b>				
<b>M2</b>				
<b>M3</b>				
<b>M4</b>				
<b>Any Other</b>				

## **VIII. CONCLUSION**

a) General information and future requirements of members.

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b) What the main problems related to the functioning of the SHG?

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c) Indicate the future requirements of your SHG and indicate the specific areas of requirements in the broad areas indicated below.

Sl.	Items	Remarks about requirement/Please specify the actual needs and requirements
1	Income generating activities	
2	Training	
3	Skills up gradation	
4	Supply of raw material	
5	Marketing	
6	Credit	
7	Extension services	
8	Housing	
9	Health services	
10	Education	
11	Food processing	
12	Food security	
13	Environmental concerns	
14	Child welfare services i.e. crèches day care centres	
15	Others (Specify)	

Signature of the Researcher

**ANNEXURE-III (Final Interview Schedule)**

**Department of Rural Management, Jharkhand**

**Xavier Institute of Social Service, Ranchi**



**&**

**Bihar Rural Livelihoods Promotion Society, (JEEViKA)**

**TITLE: A COMPARITIVE STUDY IN THE FUNCTIONING OF SHGs  
IN SIMRI BAKHTIYARPUR AND SAUR BAZAR BLOCK OF  
SAHARSA DISTRICT**

**INTERVIEW SCHEDULE**

**I. GENERAL SHG PROFILE**

1. Name of SHG: \_\_\_\_\_.
2. Block \_\_\_\_\_, Panchayat \_\_\_\_\_, Village \_\_\_\_\_.
3. Composition: SC/ST: OBC/EBC: Minority: General:
4. Date of SHG formation: Date \_\_\_\_\_, Month \_\_\_\_\_, Year \_\_\_\_\_.
5. Details of SHG Bank Account (*Saving and Credit Both*)  
Saving Bank A/c No.: \_\_\_\_\_, Credit A/CNo.: \_\_\_\_\_.  
Name of Branch and Location: \_\_\_\_\_.
6. Attendance% of SHG: \_\_\_\_\_.
7. % Signature Literacy \_\_\_\_\_
8. % Signature Literacy before Intervention of the Project \_\_\_\_\_
9. % Repayment Status of the SHG \_\_\_\_\_

**II. OBJECTIVE /GENEALOGY/ VISION/ MISSION / OF THESHG**

b) State the reasons as to why the group was formed?

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---

---

b) What are the changes you felt after becoming the member of the SHG?

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---

---

c) What are the plans for the future (*say next 1-2 years*)?

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**III. MEMBERSHIP DETAILS**

Sl.	Name of Members	Category (SC/ST/OBC/ EBC/General/Others)	Age	Marital Status	Skills Available	Occupation
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						

**IV. GROUP REPRESENTATIVES**

President Name	Period	Secretary Name	Period	Treasurer Name	Period
	(From-To)		(From-To)		(From-To)
	Year/month		Year/month		Year/month



**V. FINANCIAL INFORMATION OF SHG**

6. Do your members save regularly?

- c) Yes
- d) No

How many members save regularly?\_\_\_\_\_

7. Savings: Indicate the regularity of savings

Total weekly Saving	Total HRF Saving	Total Loan disbursed	Total Loan Repayment	Total interest

8. Total Savings of the SHG(Till date).....

9. Total HRF Savings( Till Date).....

10. Is there any difficulty in contribution from the SHG?

\_\_\_\_\_

\_\_\_\_\_

11. Indicate the sources of funds of the SHG and the amount received

Sl.	Source/ Type of Fund	Received Fund from Where	Purpose of Fund	Loan/ Grant	Interest Rate (%)	Total Amount
1	ICF					
2	Revolving Fund (RF)					
3	Bank Loan					
4	External Funding					
5	NGO support					
6	Govt. Agency					
7	Any others					
8	Interest charged on loans from SHG to Members					
	Total funds					

12. Loan Details of the SHG

Sl.	Particulars	Numbers
1.	No of members who have taken loan	
2	No of Members who have taken loan more than once	
3	No of loan taken by members	
4	Total number of loans	
5	No of loans taken by OB members	

**VI. BOOK KEEPING AND DOCUMENTATION**

Indicate whether the SHG are maintaining the following books and ledgers

Sl.	Name of the Book/ Ledger	Yes	No
1.	Minutes Book		
2.	LDP(Len Den Papatra)		
3.	General Ledger		
4.	Pass Book		
5.	Individual pass book		
6	Any other, specify		

**VII. TRAINING**

Indicate the details of trainings of the members of SHG

Name of the Training	Training Details	No of SHG members	Conducted By	Benefits Received
M1				
M2				
M3				
M4				
Any Other				

## VIII. CONCLUSION

d) General information and future requirements of members.

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e) What are the main problems related to the functioning of the SHG?

---

---

---

f) Indicate the future requirements of your SHG and indicate the specific areas of requirements in the broad areas indicated below.

Sl.	Items	Remarks about requirement/Please specify the actual needs and requirements
1	Income generating activities	
2	Training	
3	Skills up gradation	
4	Supply of raw material	
5	Marketing	
6	Credit	
7	Extension services	
8	Housing	
9	Health services	
10	Education	
11	Food processing	
12	Food security	
13	Environmental concerns	
14	Child welfare services i.e. crèches day care centres	
15	Others (Specify)	

Signature of the Researcher